

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.

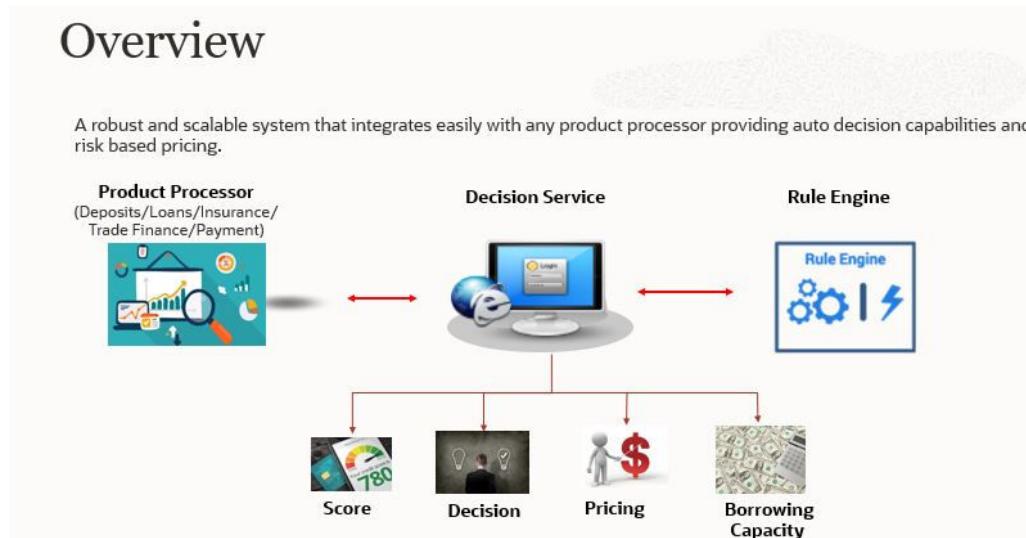
The Decision service provides automatic decision making capabilities that can allow lenders to develop simple business processes and strengthen the decision-making process.

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.

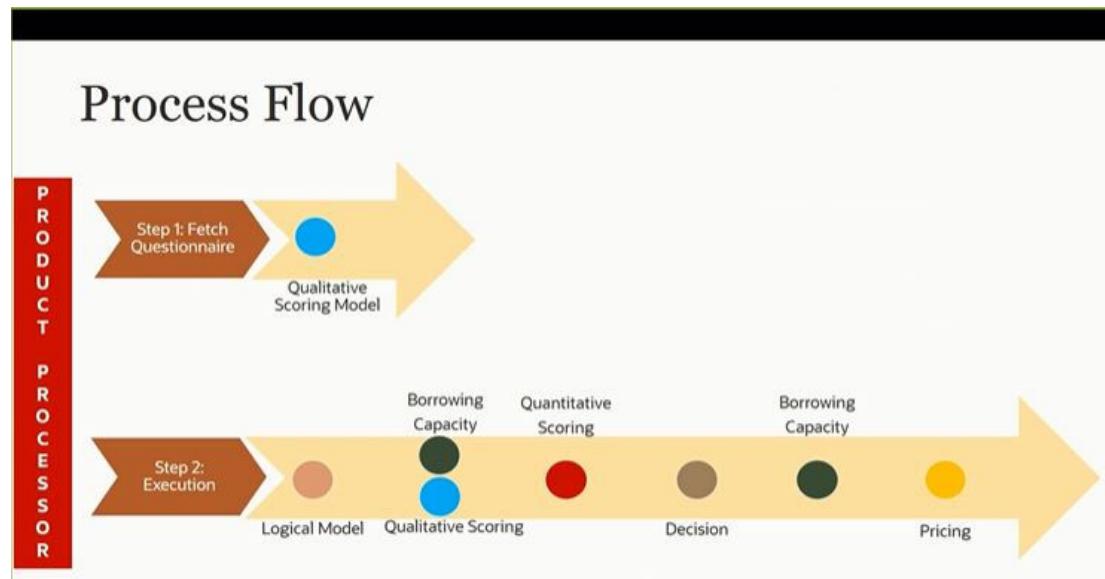
The decision service can calculate behavioral scores and suggest the best recommended collection strategy accordingly. For lending products, it can offer a credit

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

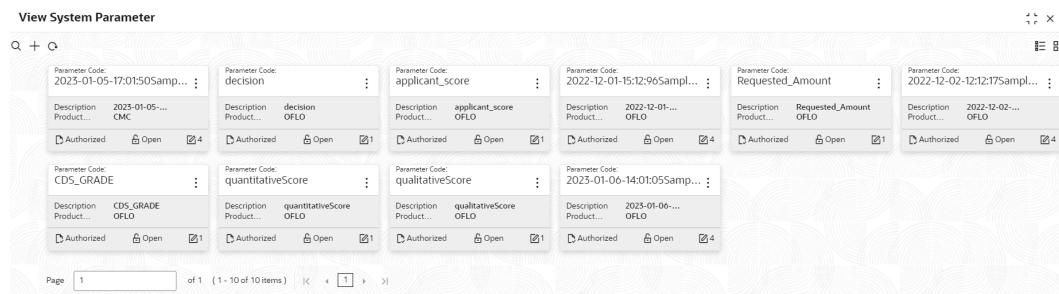
The user can configure the system parameter using the [Create System Parameter](#) screen. The status of the created system parameter is displayed as **Unauthorized** and **Open**. Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

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



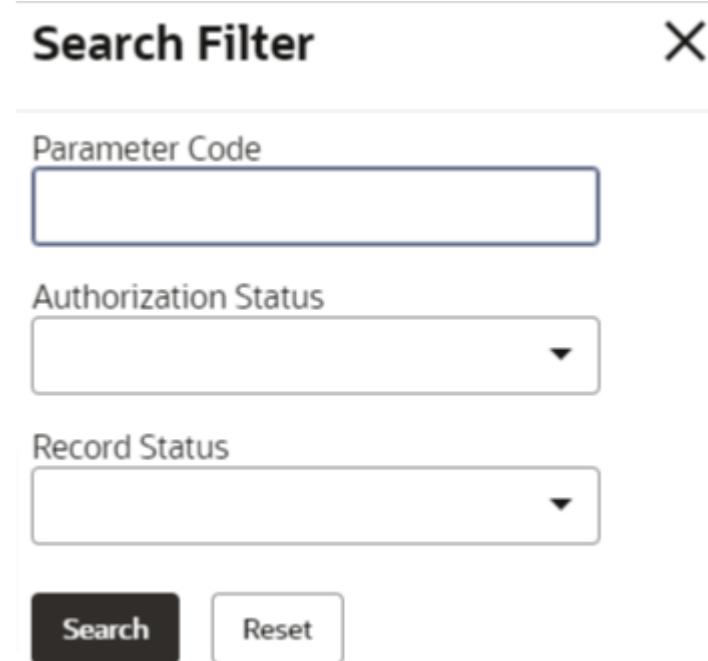
For more information on fields, refer to the field description table.

Table 3-2 View System Parameter - Field Description

Field	Description
Parameter Code	Displays the parameter code.
Description	Displays the description of the parameter code.
Product Processor	Displays the product processor of the parameter.
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	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 the title are three input fields: 'Parameter Code' (a text input box), '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 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">• Authorized• Rejected• Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none">• Open• Closed

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
Parameter Code	Displays the created parameter code.
Parameter Description	Displays the created parameter description.
Product Processor	Specify the product processor of the created parameter.
Value	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
Parameter Code	Displays the created parameter code.
Parameter Description	Displays the created parameter description.
Product Processor	Displays the product processor of the created parameter.
Value	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.

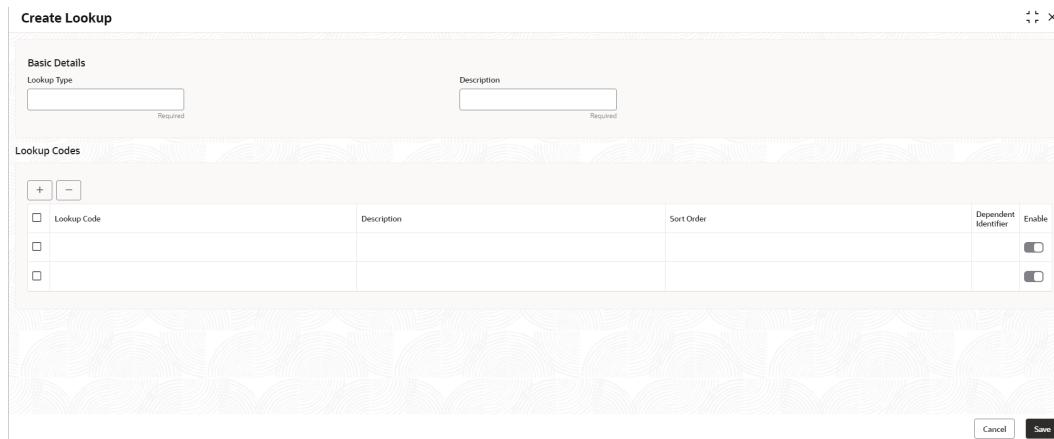
3.5.1 Create Lookup

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
Lookup Type	Specify the unique lookup type name.
Description	Specify the short description for lookup.
+ button	Click to add a new row.
- button	Click to delete a row that is already added.
Lookup Code	Specify the unique lookup code.
Description	Specify the short description for lookup.
Sort Order	Specify the sort order.
Dependent Identifier	Specify the dependent Identifier.
Enable	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.

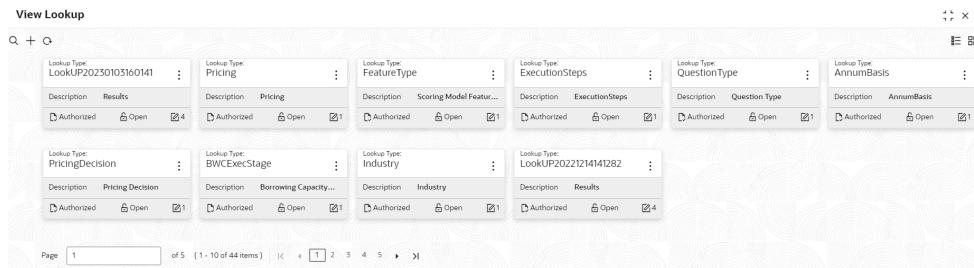
The user can configure the lookup using the [Create Lookup](#) screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

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.

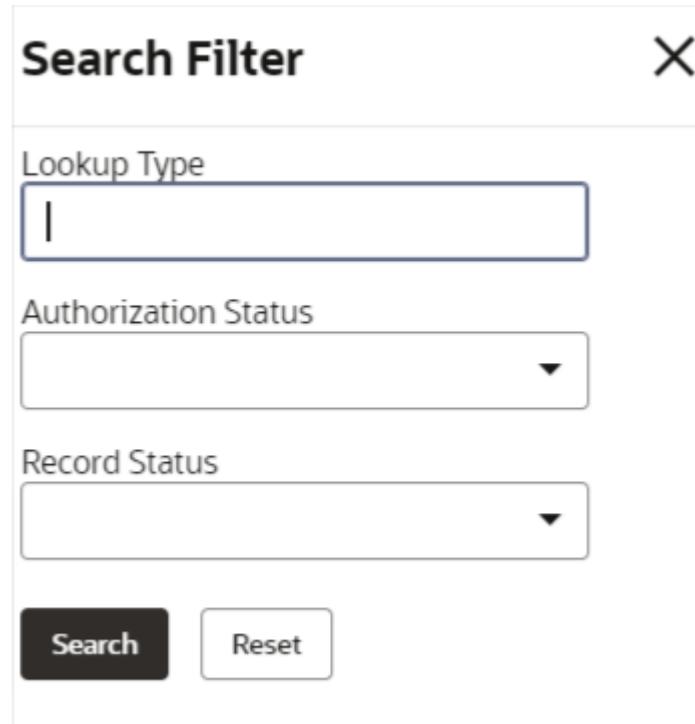
Table 3-7 View Lookup - Field Description

Field	Description
Lookup Type	Displays the lookup type.
Description	Displays the description of the lookup type.
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	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 bar are three dropdown menus. The first dropdown, 'Lookup Type', contains a single character 'I'. The second dropdown, 'Authorization Status', and the third dropdown, 'Record Status', are both empty. At the bottom of the dialog box 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
Lookup Type	Specify the lookup type name.
Authorization Status	Select the authorization status of the lookup. The options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Select the record status of the lookup. The options are: <ul style="list-style-type: none">• Open• Closed

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
Lookup Type	Displays the created lookup type.
Description	Specify the description of the lookup type.
Lookup Code	Displays the lookup code for the created lookup.
Description	Displays the description for the created lookup.
Sort Order	Displays the sort order for the created lookup.
Dependent Identifier	Displays the dependent identifier for the created lookup.
Enable	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
Lookup Type	Displays the created lookup type.
Description	Displays the created lookup type description.
Lookup Code	Displays the lookup code for the created lookup.
Description	Displays the description for the created lookup.
Sort Order	Displays the sort order for the created lookup.
Dependent Identifier	Displays the dependent identifier for the created lookup.
Enable	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

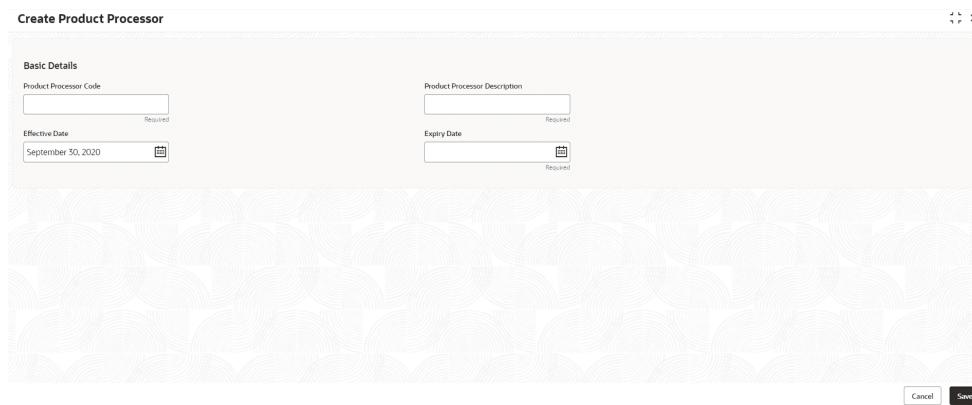
This topic describes the systematic instructions to create product processor by updating various details.

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
Product Processor Code	Specify the unique product processor code.
Product Processor Description	Specify the short description for product processor.
Effective Date	Specify the effective date.
Expiry Date	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**.

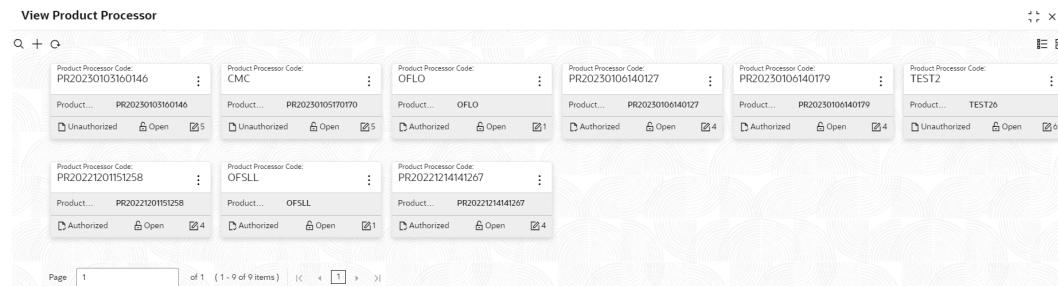
Specify **User ID** and **Password**, and login to **Home** screen.

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.

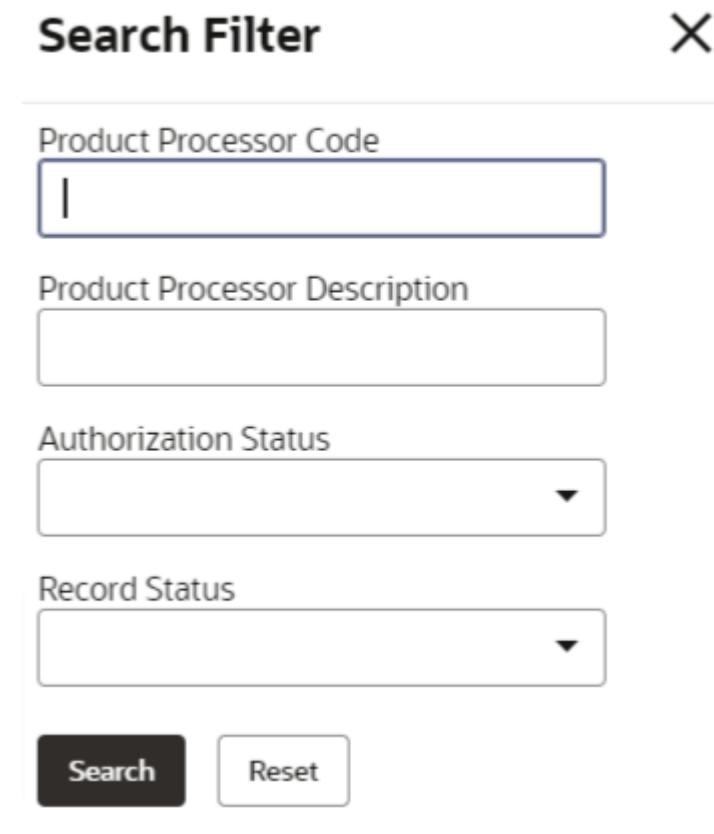
Table 3-12 View Product Processor - Field Description

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

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

- 6. On **View Product Processor** screen, click 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', and an 'Expiry Date' field showing 'May 6, 2025'. On the right, there is a 'Product Processor Description' field containing 'OFLO' and an 'Expiry Date' field showing 'May 6, 2025'. At the bottom, there are buttons for 'Audit', 'Save', and 'Cancel'.

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

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

Field	Description
Product Processor Code	Displays the product processor code.
Product Processor Description	Displays the product processor description. User can modify the same.
Effective Date	Displays the effective date of the created product processor. User can modify the same before authorization if it is future dated.
Expiry Date	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
Product Processor Code	Displays the product processor code.
Product Processor Description	Displays the product processor description.
Effective Date	Displays the effective date of the created product processor.
Expiry Date	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
Borrowing Capacity Code	Specify the unique borrowing capacity code.
Borrowing Capacity Description	Specify a short description for the borrowing capacity.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the borrowing capacity is being defined.
Execution Stage	<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"> • Before Decision: 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. • After Decision: 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.

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

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

Table 3-17 Create Borrowing Capacity - 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 for the selected rule code.
New	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.

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

Field	Description
Fact / Rules	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.
Operator	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • NotMatches • NotContains • NotIn
Data Type	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False
Output	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

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

Field	Description
Expression	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 set to 'Select'). The 'Selection Criteria' section has a table with two rows. The first row has columns for 'Actions' (checkbox), 'Fact ID' (dropdown menu set to 'Select'), and 'Rule ID' (dropdown menu set to 'Select'). The second row has the same structure. Below the table are two icons: a plus sign for adding rows and a minus sign for deleting 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
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Actions	Select this check box corresponding to the row to be deleted.
Fact ID	Select the fact ID from the drop-down list.
Rule ID	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.

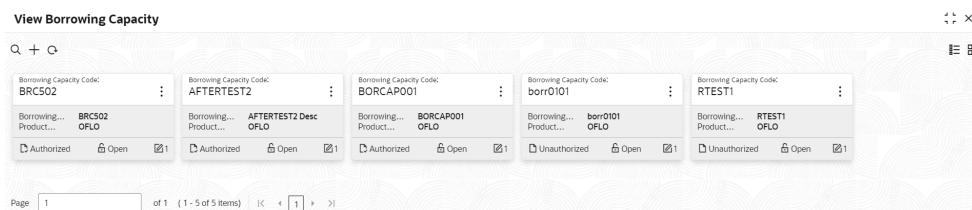
The user can configure the borrowing capacity using the [Create Borrowing Capacity](#) screen. The status of the created capacity is displayed as **Unauthorized** and **Open**. Once the checker authorizes the capacity, the status is updated to **Authorized** and **Open**.

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

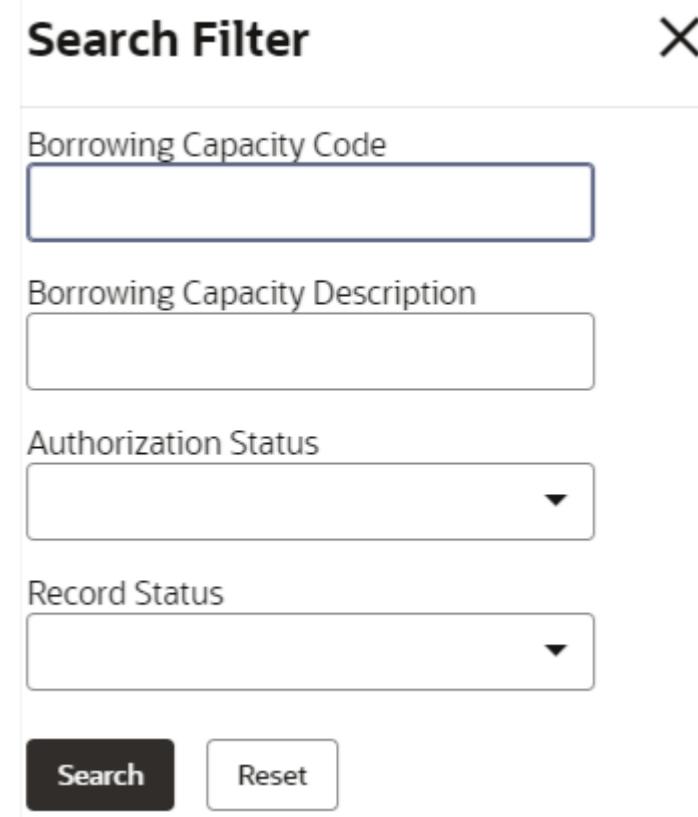
3. On **View Borrowing Capacity** screen, click



icon.

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

Figure 3-22 View Borrowing Capacity - Search



The figure shows a search interface titled "Search Filter" with a close button "X" in the top right corner. It contains four input fields: "Borrowing Capacity Code" (a text input box), "Borrowing Capacity Description" (a text input box), "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.

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
Borrowing Capacity Code	Specify the borrowing capacity code.
Borrowing Capacity Description	Specify the borrowing capacity description.

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

Field	Description
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	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' and 'Eligibility' sections are collapsed. The 'Rules' section is expanded, showing a table for 'Basic Info' with columns for 'Code' (BR502), 'Description' (BR502), 'Tag' (empty), and 'Select Existing rule' (empty). Below this is a 'Section1' section with an 'Else' block containing a '+' button and a note 'No items to display.' 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
Borrowing Capacity Code	Displays the model code for the created borrowing capacity.
Borrowing Capacity Description	The user can modify the model description for the created borrowing capacity.
Effective Date	The user can modify effective date for the borrowing capacity.
Expiry Date	The user can modify date of the created borrowing capacity.
Product Processor	Displays the product processor for the borrowing capacity.
Execution Stage	Displays execution stage for the borrowing capacity.

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

Field	Description
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	The user can modify the rule code for the created borrowing capacity.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created borrowing capacity.
Create New Rule	The user can modify the rule code for the created borrowing capacity.
Code	Specify the new rule code for borrowing capacity.
Description	Specify the rule description for the borrowing capacity.
Fact / Rules	Displays the fact or rule for the created borrowing capacity.
Operator	Displays the comparison operator for the created borrowing capacity.
Data Type	Displays the data type for the fact or rule for the created borrowing capacity.
Output	Displays the output for the created borrowing capacity.
Expression	Displays the expression updated in the expression builder for the created borrowing capacity.
Fact ID	The user can modify the fact ID of the created borrowing capacity.
Rule ID	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
Borrowing Capacity Code	Displays the model code for the created borrowing capacity.
Borrowing Capacity Description	Displays the model description for the created borrowing capacity.
Effective Date	Displays effective date for the borrowing capacity.
Expiry Date	Displays date of the created borrowing capacity.
Product Processor	Displays the product processor for the borrowing capacity.
Execution Stage	Displays execution stage for the borrowing capacity.
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	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
Rule Name	Displays the rule name of the rule code for the created borrowing capacity.
Create New Rule	Displays the rule code for the created borrowing capacity.
Code	Displays the rule code for borrowing capacity.
Description	Displays the rule description for the borrowing capacity.
Fact / Rules	Displays the fact or rule for the created borrowing capacity.
Operator	Displays the comparison operator for the created borrowing capacity.
Data Type	Displays the data type for the fact or rule for the created borrowing capacity.
Output	Displays the output for the created borrowing capacity.
Expression	Displays the expression updated in the expression builder for the created borrowing capacity.
Fact ID	Displays the fact ID of the created borrowing capacity.
Rule ID	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

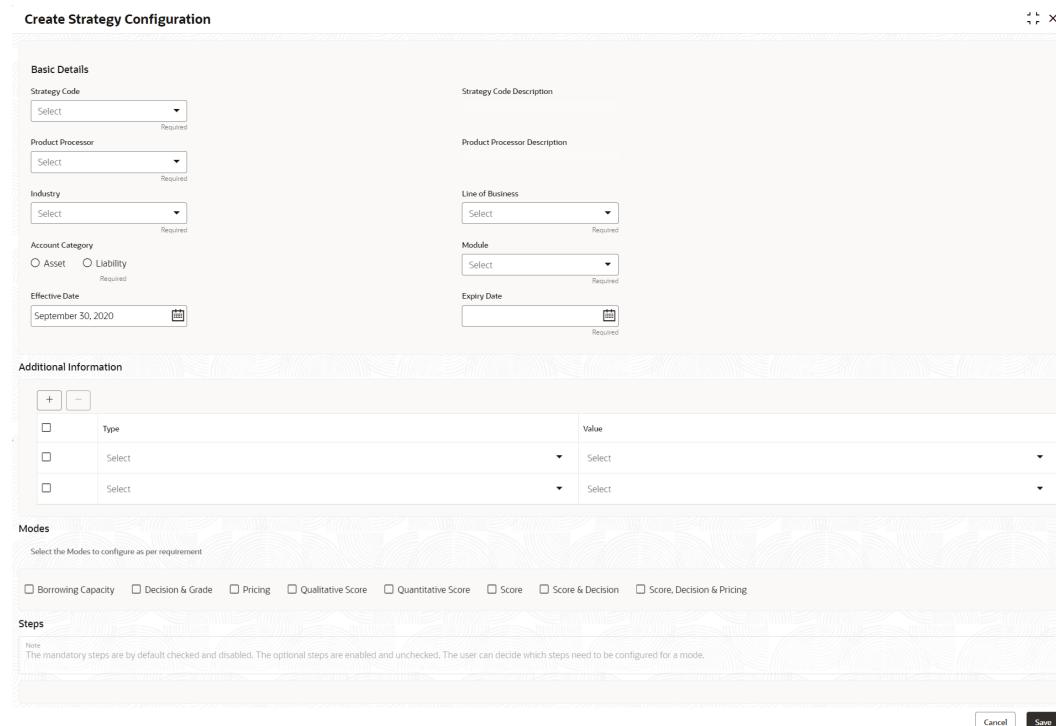
This topic describes the systematic instructions to create strategy configuration as per the requirement.

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



The screenshot shows the 'Create Strategy Configuration' screen. It has a header 'Create Strategy Configuration'. Below it are several sections: 'Basic Details' (Strategy Code, Product Processor, Industry, Account Category, Effective Date), 'Additional Information' (a table with columns for Type, Value, and a dropdown for Value), 'Modes' (checkboxes for Borrowing Capacity, Decision & Grade, Pricing, Qualitative Score, Quantitative Score, Score, Score & Decision, Score, Decision & Pricing), and 'Steps' (a note about mandatory steps). At the bottom right are 'Cancel' and 'Save' buttons.

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
Strategy Code	Specify the unique strategy code.
Strategy Code Description	Specify the short description for the strategy code.
Product Processor	Specify the product processor for which the strategy is being configured.
Product Processor Description	Displays the product processor description.
Industry	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">• Banking Industry• Insurance• Trade Finance
Line Of Business	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">• Corporate• Retail• SMEnt
Account Category	Indicates whether the strategy created is for asset or Liabilities.
Module	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">• Collection• Origination• Servicing
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
+ button	Click to add a new facts.
- button	Click to delete a row that is already added.
Type	Select the fact type from the drop-down list.
Value	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
Modes	<p>Select the modes from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Borrowing Capacity • decision & Grade • Pricing • Qualitative Score • Quantitative Score • Score • Score and Decision • Score, Decision & Pricing <p>If the Module is selected as Collection, then below options are available.</p> <ul style="list-style-type: none"> • Decision & Grade • Qualitative Score • Quantitative Score • Score • Score and Decision
Steps	<p>Steps are defined based on the modes selected. Example:</p> <p>If Borrowing Capacity mode is selected, the check box for borrowing capacity is by default selected and disabled. You can select the other steps.</p>

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

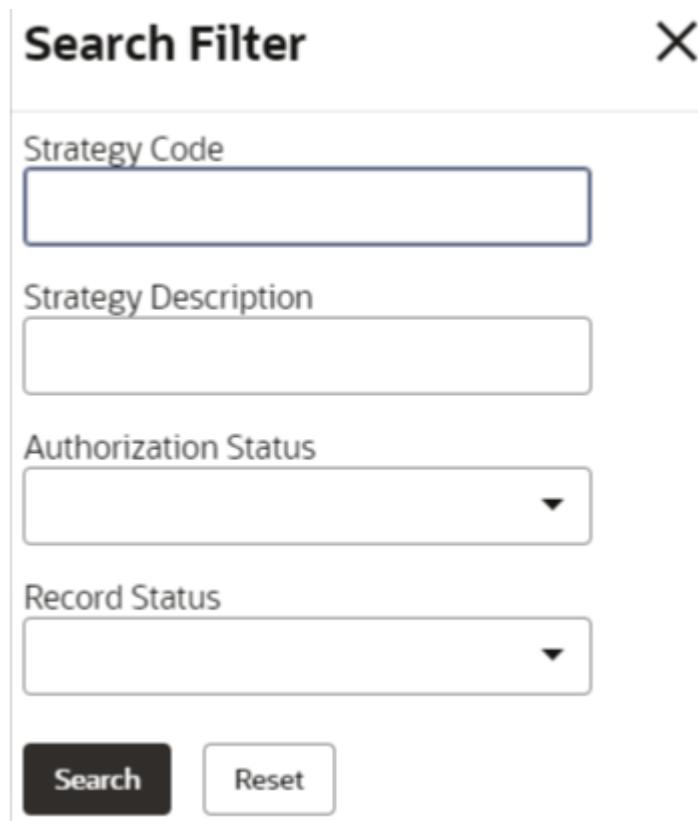
3. On View Strategy Configuration screen, click



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

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 for adding Type and Line of Business. The 'Modes' section lists various scoring and decision-making criteria with checkboxes. The 'Steps' section notes that mandatory steps are checked and disabled, while optional steps are unchecked. Buttons for 'Audit', 'Cancel', and 'Save' are at the bottom.

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

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

Field	Description
Strategy Code	Displays the created strategy code.
Strategy Code Description	Displays the created strategy code description.
Product Processor	Displays the product processor for the created strategy configuration.
Product Processor Description	Displays the product processor description for the created strategy configuration.
Account Category	Displays the account category for the created strategy configuration.
Module	Displays the module for the created strategy configuration.
Effective Date	Displays the effective date for the created strategy configuration.
Expiry Date	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), and Account Category (Asset). 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
Strategy Code	Displays the created strategy code.
Strategy Code Description	Displays the created strategy code description.
Product Processor	Displays the product processor for the created strategy configuration.
Product Processor Description	Displays the product processor description for the created strategy configuration.

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

Field	Description
Account Category	Displays the account category for the created strategy configuration.
Module	Displays the module for the created strategy configuration.
Effective Date	Displays the effective date for the created strategy configuration.
Expiry Date	Displays the expiry date for the created strategy configuration.
Type	Displays the fact type for the created strategy configuration.
Value	Displays the fact value for the created strategy configuration.
Steps	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
Feature Code	Specify the unique feature code.
Feature Description	Specify a short description for the feature.
Product Processor	Specify the product processor for which the feature is being created.
Rule	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"> • Yes • No
Fact Code	Select the fact code to be mapped to the feature from the drop-down list. This field is enabled if the Rule is selected as No .
Fact Name	Specify the fact name of the feature. This field is enabled if the Rule is selected as No .
Rule Code	Select the rule code to be mapped to the feature from the drop-down list. This field is enabled if the Rule is selected as Yes .
	Click this icon to get the information about the rule.
Rule Name	Specify the rule name for the selected rule. This field is enabled if the Rule is selected as Yes .

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.

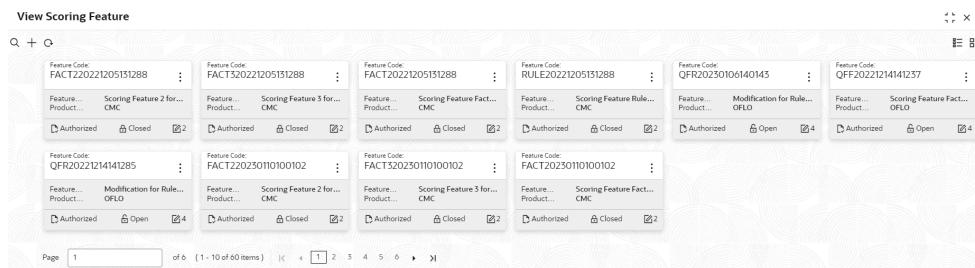
The user can configure the scoring feature using the [Create Scoring Feature](#) screen. The status of the created scoring feature is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

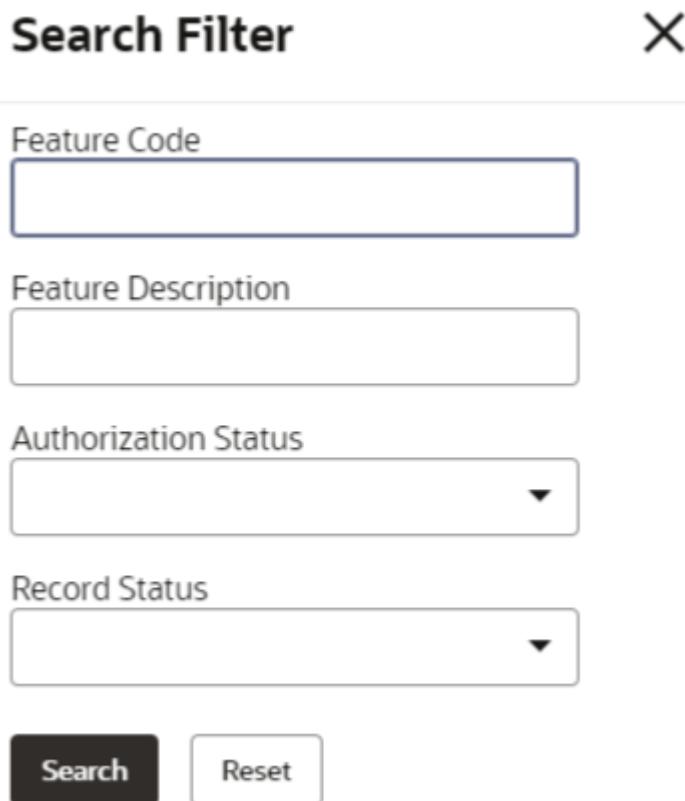
3. On **View Scoring Feature** screen, Click



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

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

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

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

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

- 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
Scoring Model	Select the scoring model from the drop-down list. The available options are: <ul style="list-style-type: none"> • Application Scoring Model • Applicant Scoring Model • Multi-Applicant Scoring Model
Scoring Model Code	Specify the unique scoring model code.
Scoring Model Description	Specify a short description for the scoring model.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the model is being created.
Priority	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
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 existing rule.
Rule Name	Displays the rule name of the selected rule code.
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.

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

Field	Description
Fact / Rules	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.
Operator	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • NotMatches • NotContains • NotIn
Data Type	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False
Output	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

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

Field	Description
Expression	Displays the expression updated in the expression builder.

5. 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
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.

6. 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
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Feature	Select the feature from the drop-down list.
Weightage (%)	Specify the weightage to be assigned to each feature code.
Range Type	Select the range type from the drop down list. The available options are: <ul style="list-style-type: none"> • Max Value • Param Percent% • Value For Applicant Scoring Model , this field is editable.
Define Range/Value	Click the Define link to define the score for the expected response.
Enable	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

The screenshot shows the 'Create Quantitative Scoring Model' dialog box. The 'Feature' tab is selected. In the 'Scoring Feature' section, there is a table with two rows. The first row has 'Age Aggregate' selected as the feature. The second row has 'Select' selected. The 'Range/Value Definition - Age Aggregate' section shows a note about decimal numbers, a range type dropdown set to 'Param Percent %', and a max value input field. Below this is another table for defining ranges, which is currently empty. At the bottom are 'Done', 'Cancel', and 'Save' buttons.

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
Range Type	Displays the range type selected.
Max Value	Specify the maximum value on which scoring has to be done, if range type ID is Max Value % or Param %.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Range From	Specify the minimum range of value based on which scoring is to be done.
Range To	Specify the maximum range of value based on which scoring is to be done.
Score/Percentage	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
Category	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"> • Strong • Medium • Weak

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
Range Type	Displays the range type selected. The default value for the same is Value .
Max Value	Specify the maximum value for the range type.

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

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

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

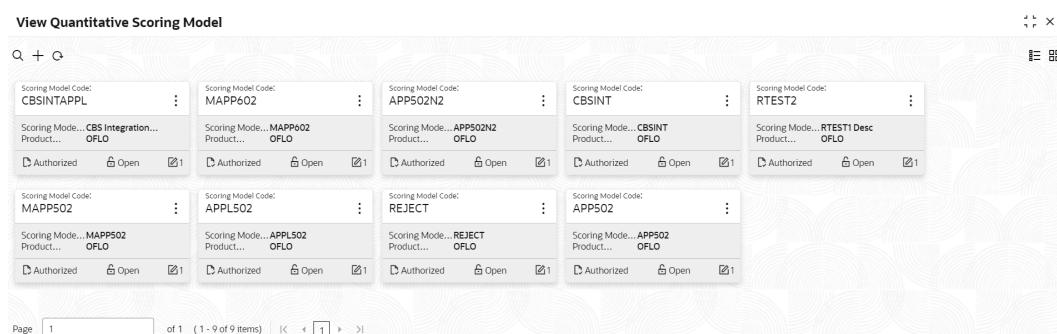
This topic describes the systematic instructions to view the list of configured quantitative scoring model.

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

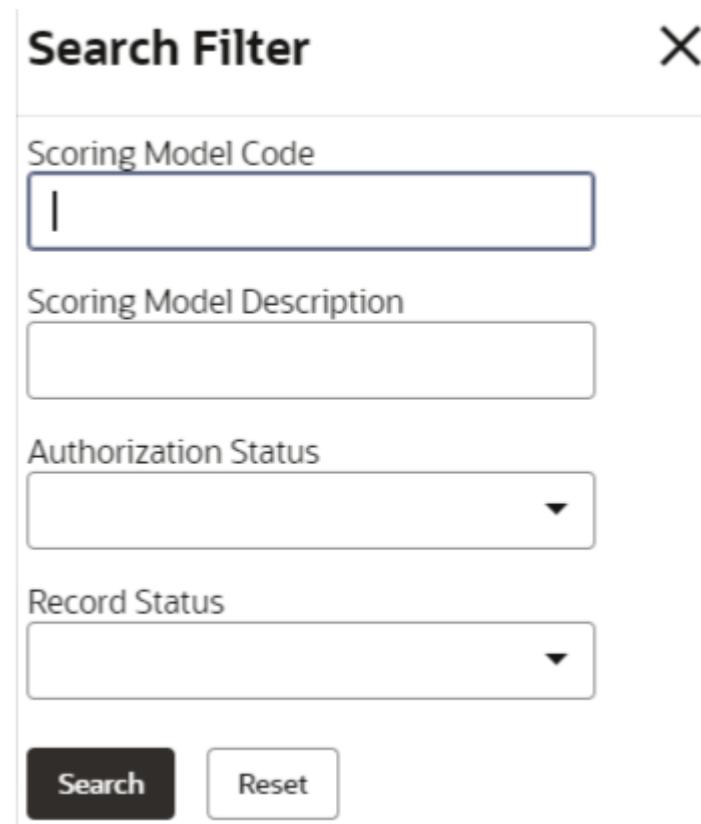
3. On **View Quantitative Scoring Model** screen, click



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 search bar with a placeholder 'Scoring Model Code' and a text input field containing a single character 'I'. Below it is a 'Scoring Model Description' field with an empty input box. Two dropdown menus are present: 'Authorization Status' and 'Record Status', both currently empty. 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
Scoring Model Code	Specify the scoring model code.
Scoring Model Description	Specify the description of the scoring model.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none">• Open• Closed

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

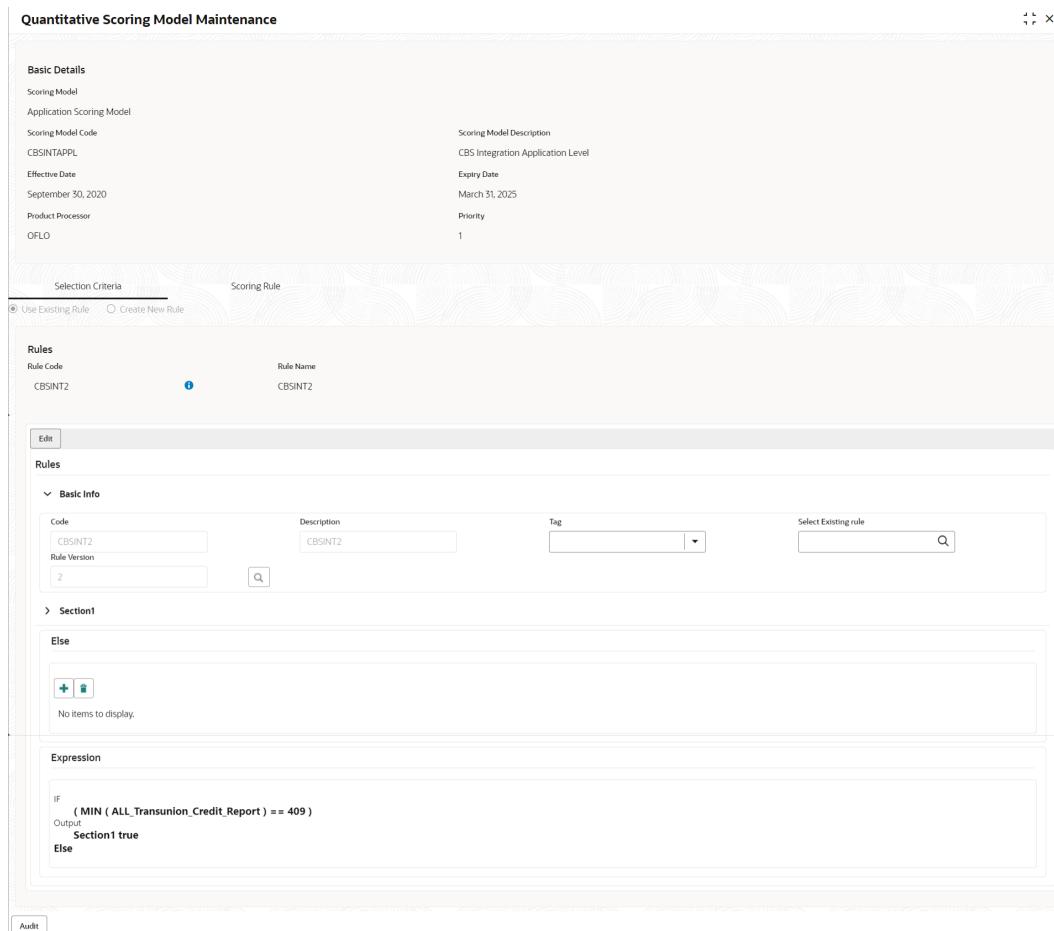
Table 3-40 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description

Field	Description
Range To	The user can modify the maximum range of value based on which scoring is done
Score	The user can modify the score for each range or value.
Category	The user can modify the category for the created quantitative scoring model.
Enable	Displays parameter for the created quantitative scoring model.
Scoring Rule	This tab is enabled for the Application Scoring Model .
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click this icon to get the information about the rule.
Rule Name	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
Scoring Model	Displays the application scoring model.
Scoring Model Code	Displays the qualitative scoring model code for the created quantitative scoring model.
Scoring Model Description	Displays the quantitative scoring model description for the created quantitative scoring model.
Effective Date	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.
Expiry Date	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.
Product Processor	Displays the product processor for the created quantitative scoring model.
Priority	The user can modify the priority of the created quantitative scoring model.
Use Existing Rule	The user can modify the existing rule if linked.

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

Field	Description
Rule Code	Displays the rule code for the created quantitative scoring model. 
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.
Create New Rule	Displays the rule code for the created quantitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule of the created quantitative scoring model.
Operator	Displays the comparison operator of the created quantitative scoring model.
Data Type	Displays the data type for the fact or rule for the created quantitative scoring model.
Output	Displays the output for the created quantitative scoring model.
Expression	Displays the expression updated in the expression builder for the created quantitative scoring model.
Feature	This tab is enabled for the Applicant Scoring Model .
+ icon	This icon adds new row.
- icon	This icon deletes a row, which is already added.
Feature	Displays the feature for the created quantitative scoring model.
Weightage (%)	Displays the weightage assigned to each feature for the created quantitative scoring model.
Range Type	Displays the range type for the created quantitative scoring model.
Define Range/ Value	Displays the range/value defined for the created quantitative scoring model.
Range From	The user can modify the minimum range of value based on which scoring is done.
Range To	The user can modify the maximum range of value based on which scoring is done
Score	Displays the score for each range or value.
Category	Displays the category for the created quantitative scoring model.
Enable	Displays parameter for the created quantitative scoring model.
Scoring Rule	This tab is enabled for the Application Scoring Model .
Rule Code	Displays the rule code for the created quantitative scoring model. 
	Click this icon to get the information about the rule.
Rule Name	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
Model Code	Specify the unique model code.
Model Description	Specify a short description for the model.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the decision and grade matrix is being created.
Priority	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
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.
Create New Rule	Select this option to create new rule.
+ icon	Click this icon to add new expression.
Fact / Rules	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.
Operator	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • NotMatches • NotContains • Notin
Data Type	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

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

Field	Description
Output	<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"> • Text • Number • Boolean • Date • Fact • Rules <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False
Expression	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' interface. The 'Decision Matrix' tab is selected. The 'Basic Details' section contains fields for Model Code, Effective Date (September 30, 2020), Product Processor (OFLO), Model Description, Expiry Date, and Priority. A note below the details explains that decimal numbers are used for ranges. The main area is a table for defining the decision matrix, with columns for 'Decision' and 'Select'. A 'Add columns to define Decision Matrix' button is at the top of the table, and a 'Save' button is 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
Add Column	Click this button to add features for which decision has to be maintained. On click of Add Column , 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.
Link a Rule?	Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none">• Yes - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.• No - If this option is selected, the system displays the list of decision lookup values.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the decision.
Score To	Specify the maximum range of score for the decision.
Decision	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">• Approved• Manual• Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? option is updated as Yes .

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

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

Field	Description
Value	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.
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? option is updated as Yes .

- 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

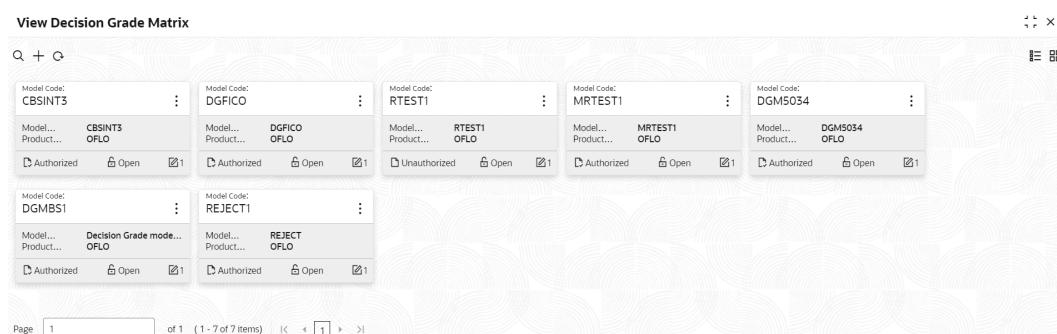
This topic describes the systematic instructions to view the decision grade matrix.

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
Model Code	Displays the model code.
Model Description	Displays the model description.

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

Field	Description
Product Processor	Displays the product processor for which the model is created.
Record Status	Displays the status of the record.
Modification Number	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

Search Filter X

Model Code

Model Description

Authorization Status

Record Status

Search **Reset**

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

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

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

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

Table 3-49 Selection Criteria - Field Description

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

Table 3-50 Expression Builder - Field Description

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

Table 3-51 Decision Matrix - Field Description

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

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

Field	Description
Decision	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">• Approved• Manual• Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? option is updated as Yes .

Table 3-52 Grade Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which grade has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon delete a row, which is already added.
Score From	Specify the minimum range of score for the grade.
Score To	Specify the maximum range of score for the grade.
Grade	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">• A• B• C

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 are tabs for 'Selection Criteria', 'Decision Matrix', and 'Grade Matrix'. A radio button for 'Use Existing Rule' is selected. The 'Rules' section shows a single rule with code 'CBSINT3'. The 'Basic Info' panel shows code 'CBSINT3', rule version '5', and a description 'CBSINT3'. The 'Expression' panel contains the following code:

```

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

Table 3-54 Selection Criteria - Field Description

Field	Description
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	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.
Rule Name	Displays the rule name of the rule code for the created decision grade matrix.
Create New Rule	Displays the rule code for the created decision grade matrix.
Code	Specify the new rule code for decision grade matrix.
Description	Specify the rule description for the decision grade matrix.

Table 3-55 Expression Builder - Field Description

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

Table 3-56 Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Displays the minimum range of score for the decision.
Score To	Displays the maximum range of score for the decision.
Decision	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">• Approved• Manual• Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? option is updated as Yes .

Table 3-57 Grade Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which grade has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Displays the minimum range of score for the grade.
Score To	Displays the maximum range of score for the grade.
Grade	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">• A• B• C
Rule	Displays the rules based on which grade is to be made. This field is enabled if Link a Rule? option is updated as Yes .

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.

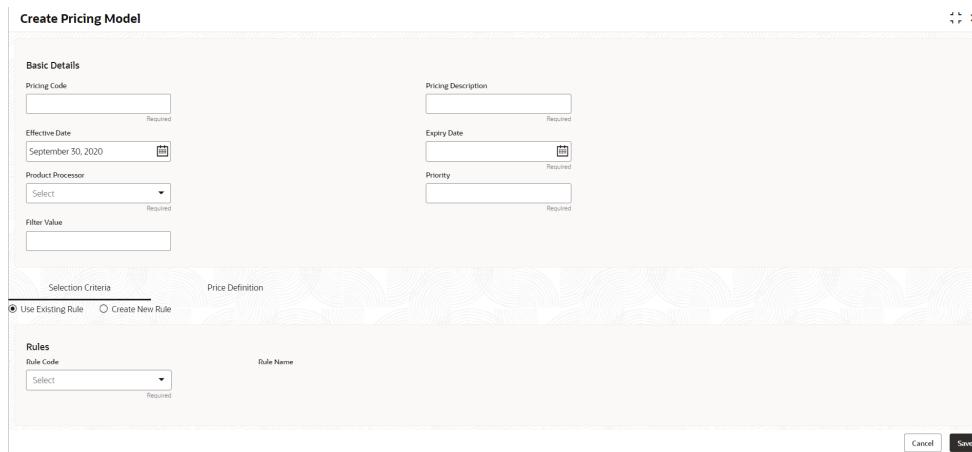
3.12.1 Create Pricing Model

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.

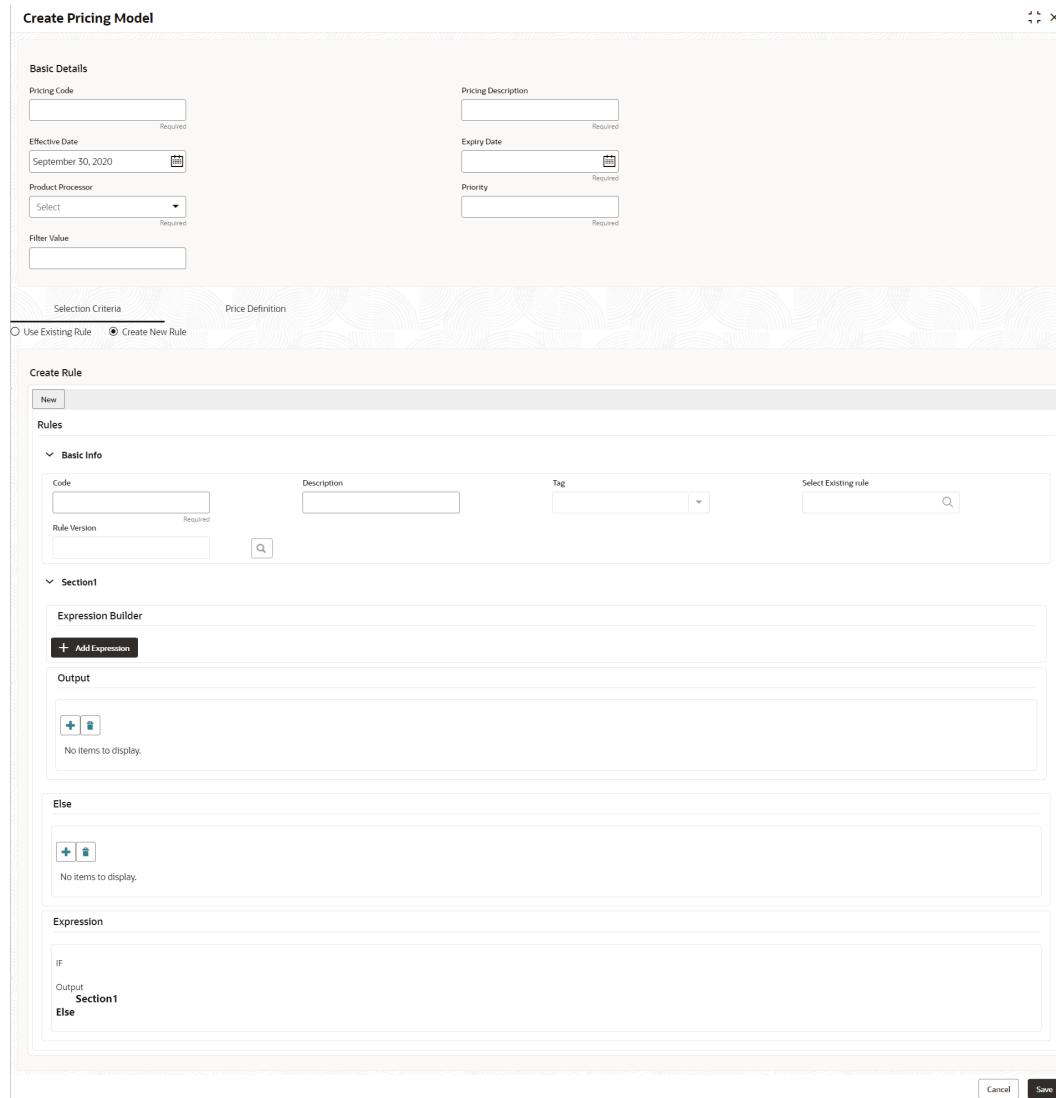
For more information on fields, refer to the field description table.

Table 3-58 Create Pricing Model - Field Description

Field	Description
Pricing Code	Specify the unique pricing code.
Pricing Description	Specify a short description for the pricing.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the pricing is being created.
Priority	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, while 'Create New Rule' is unselected. The 'Create Rule' section has a 'New' tab selected. Under 'Rules', the 'Basic Info' section shows fields for 'Code' (Required), 'Description', 'Tag', and a 'Select Existing rule' dropdown with a search icon. The 'Section1' section contains an 'Expression Builder' with an 'Add Expression' button, an 'Output' section with a '+' and '-' icon, and a note 'No items to display.' The 'Else' section also has a '+' and '-' icon and a note 'No items to display.' The 'Expression' section shows an 'IF' block with 'Output Section1' and 'Else' branches. 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
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	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.
Operator	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • NotMatches • NotContains • Notin
Data Type	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

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

Field	Description
Output	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False
Expression	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
Minimum Rate	Specify the minimum rate applicable for the defined pricing code.
Maximum Rate	Specify the maximum rate applicable for the defined pricing code.
Rate Type	Select the rate type from the drop-down list as Flat .

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

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

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)

The screenshot shows the 'Create Pricing Model' interface. The 'Price Definition' tab is active. In the 'Basic Details' section, fields include 'Pricing Code' (required), 'Effective Date' (September 30, 2020), 'Product Processor' (OFLO), 'Filter Value', 'Pricing Description', 'Expiry Date', and 'Priority'. The 'Price Definition' section contains 'Minimum Rate' and 'Maximum Rate' fields. The 'Rate' section has a note: 'How decimal number is considered while defining a Range? For Example: If range is from 0 - 200 in 1st row and 200 - 500 in 2nd row then that means in the 2nd row it will start from 200.' Below this is a table with columns for 'Age' (From, To), 'Rate %', and a 'Rate' section with '+ Add Column' and a delete button. The bottom right has 'Cancel' and 'Save' buttons.

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

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

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

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

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

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

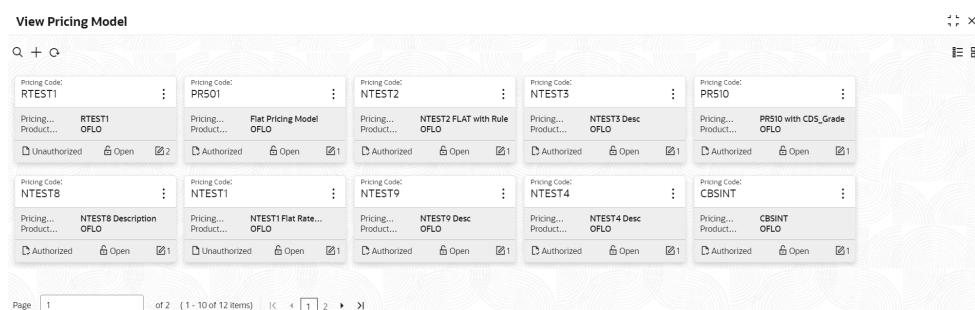
This topic describes the systematic instructions to view the list of pricing model.

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
Pricing Code	Displays the pricing code.
Pricing Description	Displays the description of the pricing model.

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

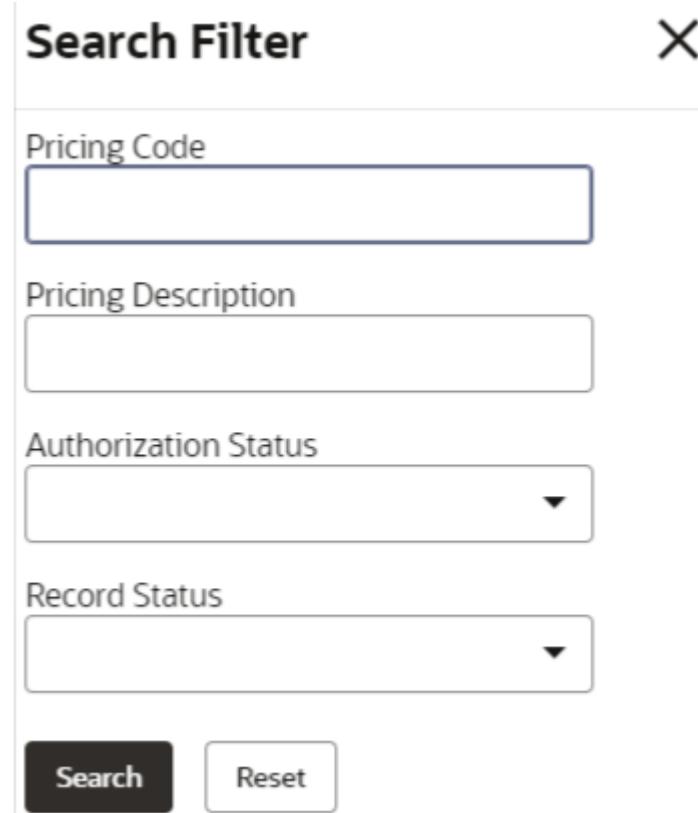
Field	Description
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• Open• Closed
Modification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

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).
- Pricing Description:** Includes fields for Pricing Description (Flat Pricing Model), Expiry Date (November 30, 2025), and Priority (2).
- Selection Criteria:** Radio buttons for "Use Existing Rule" (selected) and "Create New Rule".
- Price Definition:** Rule Name: PR501 Model Rule.
- Rules:** Rule Code: PR501. Rule Name: PR501 Model Rule.
- Rules (Details):**
 - Basic Info:** Code: PR501, Description: PR501 Model Rule, Tag: (empty), Select Existing rule: (empty).
 - Section1:** Contains an "Else" section with a plus sign and a minus sign, and a message: "No items to display."
 - Expression:** An IF-THEN-ELSE logic block:

```

IF
  ( ProductCode == HMLN50 )
Output
  Section1 True
Else
  
```
- Buttons:** Audit, Cancel, Save.

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
Pricing Code	Displays the pricing code for the created quantitative pricing model.
Pricing Description	Specify the pricing description for the created pricing model.
Effective Date	Specify the effective date for the created pricing model.
Expiry Date	Specify the expiry date for the created pricing model.
Product Processor	Displays the product processor for the created pricing model.
Priority	Specify the priority of the created pricing model.
Use Existing Rule	Specify the existing rule if linked.
Rule Code	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.
Rule Name	Displays the rule name.
Create New Rule	Specify the new rule linked to the pricing model.
Code	Specify the new rule code for the created pricing model.
Description	Specify the rule description for the created pricing model.
+ icon	Click this icon can add new expression.
Fact / Rules	Displays the fact or rule of the created pricing model.
Operator	Displays the comparison operator of the created pricing model.
Data Type	Displays the data type for the fact or rule for the created pricing model.
Output	Displays the output for the created pricing model.
Expression	Displays the expression updated in the expression builder for the created pricing model.
Pricing Definition	The below listed fields appear in Pricing Definition tab.
Minimum Rate	Specify the minimum rate applicable for the defined pricing model.
Maximum Rate	Specify the maximum rate applicable for the defined pricing model.
Rate Type	Select the range type for the created pricing model from the drop-down list. The available options are: <ul style="list-style-type: none">• Flat• Tiered
Rate%	Specify the interest rate application for the defined pricing.  Note: This field appears once the user select the Rate Type option as Flat and Link a Rule? option as Yes .
Rule	Select the rule for the defined pricing.  Note: This field appears once the user select the Rate Type option as Flat and Link a Rule? option as Yes .

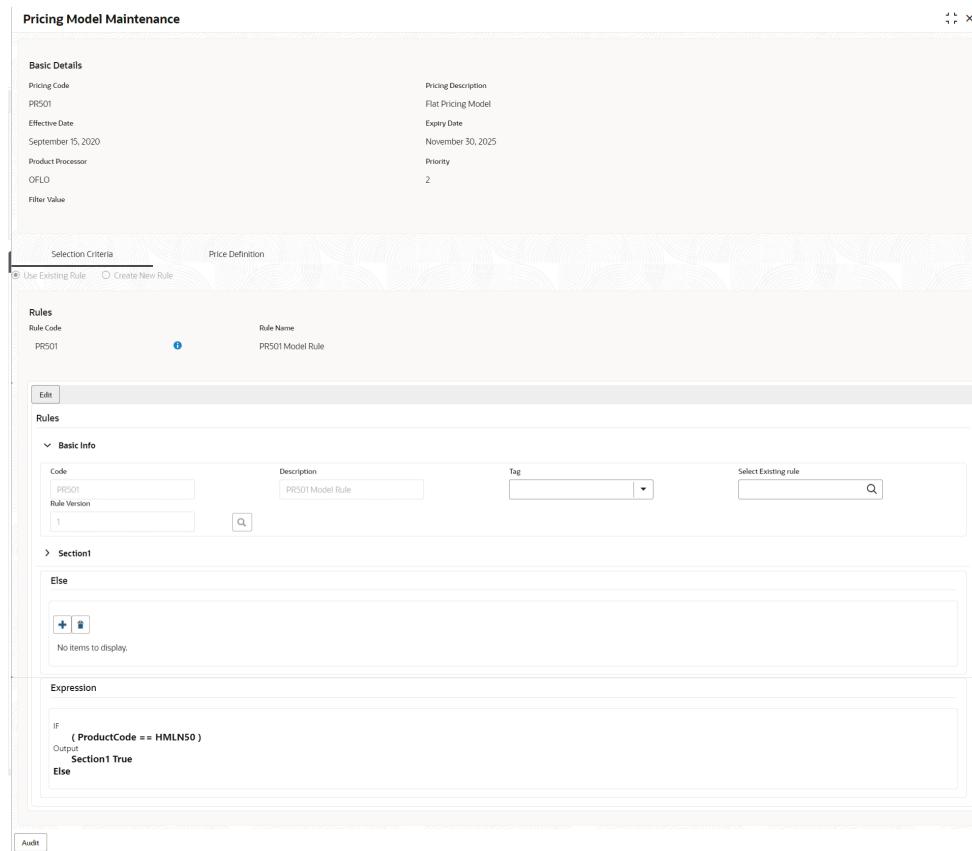
Table 3-64 (Cont.) Pricing Model Maintenance - Modify - Field Description

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

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

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

Field	Description
Code	Specify the new rule code for the created pricing model.
Description	Specify the rule description for the created pricing model.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule of the created pricing model.
Operator	Displays the comparison operator of the created pricing model.
Data Type	Displays the data type for the fact or rule for the created pricing model.
Output	Displays the output for the created pricing model.
Expression	Displays the expression updated in the expression builder for the created pricing model.
Pricing Definition	The below fields appears in the Pricing Definition tab.
Minimum Rate	Displays the minimum rate applicable for the defined pricing model.
Maximum Rate	Displays the maximum rate applicable for the defined pricing model.
Rate Type	Displays the range type for the created pricing model from the drop-down list. The available options are: <ul style="list-style-type: none"> • Flat • Tiered
Rate%	Displays the interest rate application for the defined pricing. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">  Note: This field appears once the user select the Rate Type as Flat and Link a Rule? option as Yes. </div>
Rule	Displays the rule for the defined pricing. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">  Note: This field appears once you select the Rate Type option as Flat and Link a Rule? option as Yes. </div>
<Numeric Feature> From	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;">  Note: This field displays if the Rate Type is selected as Tiered. </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> Note:</p> <p>This field displays if the Rate Type is selected as Tiered.</p>
<Character Feature> Value	<p>Displays the alphabetic value for which the interest rate is applicable.</p> <p> Note:</p> <p>This field displays if the Rate Type is selected as Tiered.</p>
Rate%	<p>Displays the interest rate applicable for the defined tier.</p> <p> Note:</p> <p>This field appears once you select the Rate Type option as Tiered and Link a Rule? option as No.</p>
Rule	<p>Displays the rule for the defined tier.</p> <p> Note:</p> <p>This field appears once you select the Rate Type option as Tiered and Link a Rule? option as Yes.</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:

- [Create Validation Model](#)
This topic describes the systematic instructions to create Validation model based on the various input.
- [View Validation Model](#)
This topic describes the systematic instructions to view the list of configured validation model.

3.13.1 Create Validation Model

This topic describes the systematic instructions to create Validation model 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 **Validation Model**, under **Validation Model**, click **Create Validation Model**.

The **Create Validation Model** screen displays.

Figure 3-61 Create Validation Model

3. On **Create Validation 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 3-66 Create Validation Model - Field Description

Field	Description
Validation Model Code	Specify the unique Validation model code.

Table 3-66 (Cont.) Create Validation Model - Field Description

Field	Description
Validation Model Description	Specify a short description for the Validation model.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the Validation model is being created.
Priority	Specify the priority of the pricing.

4. Click the **Selection Criteria** to define selection criteria rules.

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

Figure 3-62 Create Validation Model - Selection Criteria

Table 3-67 Create Validation 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.
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	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.
Operator	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Like • Matches • NotMatches • NotContains • Notin

Table 3-67 (Cont.) Create Validation Model - Selection Criteria - Field Description

Field	Description
Data Type	<p>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:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact • Rules <p>The below option displays if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False
Output	<p>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:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact • Rules <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False
Expression	Displays the expression updated in the expression builder.

5. Click the **Validation Model** to define the pricing.

The **Create Validation Model – Validation Model** screen displays.

Figure 3-63 Create Validation Model – Validation Model

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

Table 3-68 Create Validation Model – Validation Model - Field Description

Field	Description
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Rule ID	Select the rule ID from the drop down list. All rules configured in the rule engine for the selected product processor are obtained.
	Click this icon to get the information about the rule.
Sequence	Specify the sequence of execution of rules.
Reason	Select the reason from the drop down list.
Comments	Specify the comments.

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

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

3.13.2 View Validation Model

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

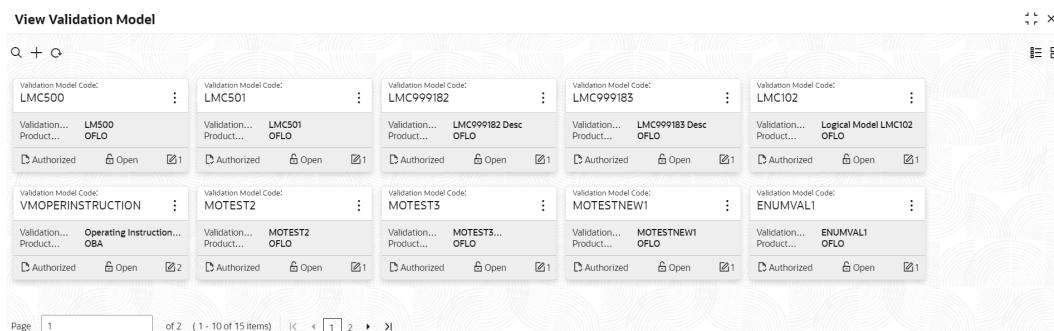
The user can configure the validation model using the [Create Validation Model](#) screen. The status of the created validation model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

- On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
- Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Validation Model**, under **Validation Model**, click [View Validation Model](#).

The **View Validation Model** screen displays.

Figure 3-64 View Validation Model



The screenshot shows a table titled 'View Validation Model' with the following data:

Validation Model Code	Validation Model Code	Validation Model Code	Validation Model Code	Validation Model Code
LMC500	LMC501	LMC999182	LMC999183	LMC102
Validation... Product... LM500 OFLO	Validation... Product... LMC501 OFLO	Validation... Product... LMC999182 Desc OFLO	Validation... Product... LMC999183 Desc OFLO	Validation... Product... Logical Model LMC102 OFLO
Authorized Open 1	Authorized Open 1	Authorized Open 1	Authorized Open 1	Authorized Open 1
Validation Model Code: VMOPERINSTRUCTION	Validation Model Code: MOTEST2	Validation Model Code: MOTEST3	Validation Model Code: MOTESTNEW1	Validation Model Code: ENUMVAL1
Validation... Product... Operating Instruction... OBA	Validation... Product... MOTEST2 OFLO	Validation... Product... MOTEST3... OFLO	Validation... Product... MOTESTNEW1 OFLO	Validation... Product... ENUMVAL1 OFLO
Authorized Open 2	Authorized Open 1	Authorized Open 1	Authorized Open 1	Authorized Open 1

Page: 1 of 2 (1 - 10 of 15 items) < 1 > 2 >

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

Table 3-69 View Validation Model – Field Description

Field	Description
Validation Model Code	Displays the validation model code.
Validation Model Description	Displays the description of the validation model.
Product Processor Code	Displays the product processor code.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none">• Open• Closed

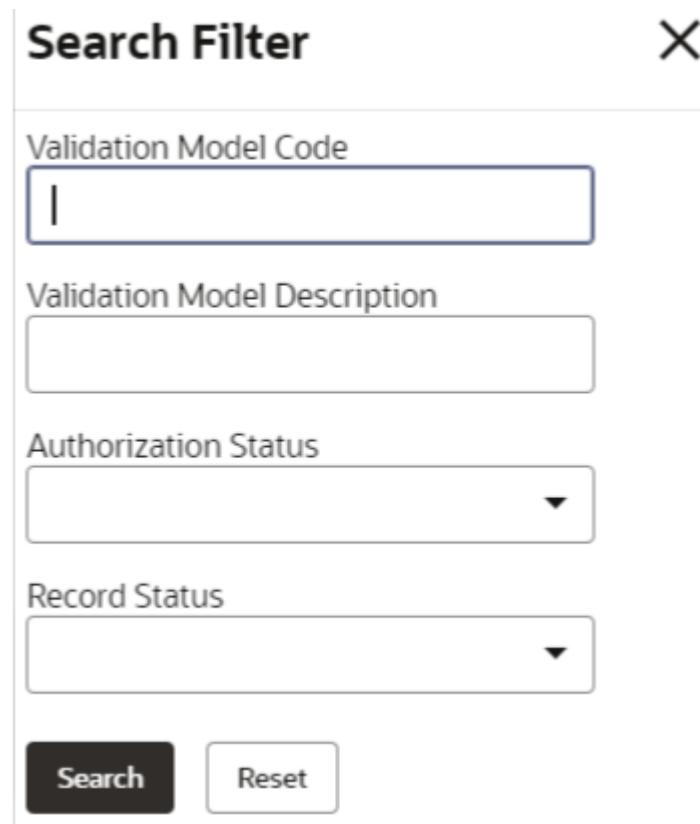
3. On **View Validation Model** screen, click



icon.

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

Figure 3-65 View Validation Model - Search



The image shows a 'Search Filter' dialog box. At the top right is a close button (X). The dialog has four input fields: 'Validation Model Code' (text input with placeholder '|'), 'Validation Model Description' (text input with placeholder), 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom are two buttons: a black 'Search' button and a white 'Reset' button.

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

Table 3-70 View Validation Model - Search – Field Description

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

4. On View Validation Model screen, click



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

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

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

Figure 3-66 Validation Model Maintenance - Modify

The screenshot shows the 'Validation Model Maintenance' interface. In the 'Basic Details' section, the Validation Model Code is LM500, Effective Date is September 30, 2020, and Priority is 2. The 'Rules' section shows a selected rule QASMLHL100Rule. The 'Expression' section contains the following code:

```

if
  (ProductCode == QASMLHL100)
Output
  Section1 true
Else

```

Note:

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

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

Table 3-71 Validation Model Maintenance - Modify - Field Description

Field	Description
Validation Model Code	Displays the created validation model code.
Validation Model Description	The user can modify the description for the created validation model.

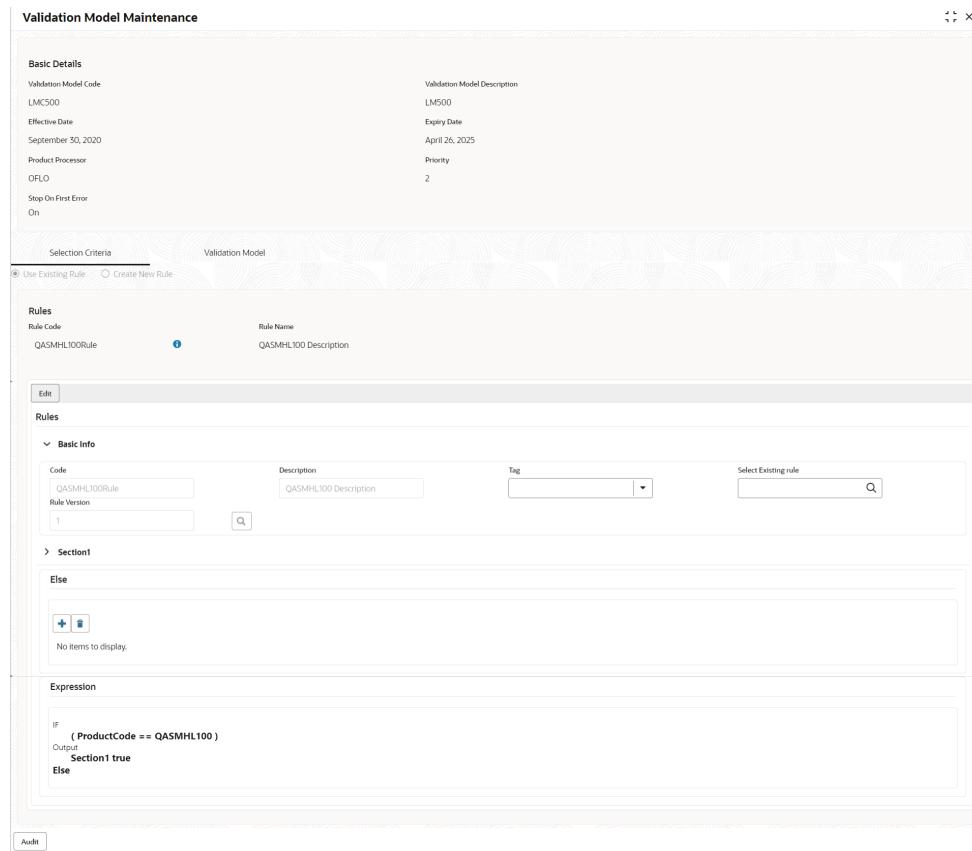
Table 3-71 (Cont.) Validation Model Maintenance - Modify - Field Description

Field	Description
Effective Date	The user can modify effective date for the created validation model.
Expiry Date	The user can modify expiry date for the created validation model.
Product Processor	Displays the product processor for the created validation model.
Priority	The user can modify the priority of the created validation model.
Use Existing Rule	The user can modify the existing rule if linked.
Rule Code	The user can modify the rule code for the created validation model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	The user can modify the new rule linked to the validation model.
Code	Specify the new rule code for the created validation model.
Description	Specify the rule description for the created validation model.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule of the created validation model.
Operator	Displays the comparison operator of the created validation model.
Data Type	Displays the data type for the fact or rule for the created validation model.
Output	Displays the output for the created validation model.
Expression	Displays the expression updated in the expression builder for the created validation model.
Rule ID	The user can modify the rule ID of the created validation model.
	Click this icon to get the information about the rule.
Sequence	Displays the sequence of the created validation model.
Reason	The user can modify the reason of the created validation model.
Comments	The user can modify the comments of the created validation model.

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

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

Figure 3-67 Validation Model Maintenance - View



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

Table 3-72 Validation Model Maintenance - View - Field Description

Field	Description
Validation Model Code	Displays the created validation model code.
Validation Model Description	Displays the description for the created validation model.
Effective Date	Displays the effective date for the created validation model.
Expiry Date	Displays the expiry date for the created validation model.
Product Processor	Displays the product processor for the created validation model.
Priority	Displays the priority of the created validation model.
Use Existing Rule	Displays the existing rule if linked.
Rule Code	Displays the rule code for the created validation model.

Table 3-72 (Cont.) Validation Model Maintenance - View - Field Description

Field	Description
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Displays the new rule linked to the validation model.
Code	Displays the new rule code for the created validation model.
Description	Displays the rule description for the created validation model.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule of the created validation model.
Operator	Displays the comparison operator of the created validation model.
Data Type	Displays the data type for the fact or rule for the created validation model.
Output	Displays the output for the created validation model.
Expression	Displays the expression updated in the expression builder for the created validation model.
Rule ID	Displays the rule ID of the created validation model.
	Click this icon to get the information about the rule.
Sequence	Displays the sequence of the created validation model.
Reason	Displays the reason of the created validation model.
Comments	Displays the comments of the created validation model.

3.14 Qualitative Scoring Model

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

Financial institution use different models for different product or use case. The qualitative scoring model used for home loan would be different then the personal loan. Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.

This topic contains the following subtopics:

- [Create Qualitative Scoring Model](#)

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

- [View Qualitative Scoring Model](#)

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

3.14.1 Create Qualitative Scoring Model

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

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 **Qualitative Scoring**, under **Qualitative Scoring Model**, click **Qualitative Scoring Model**.

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

Figure 3-68 Create Qualitative Scoring Model

3. On **Create Qualitative 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 3-73 Create Qualitative Scoring Model - Field Description

Field	Description
Scoring Model	Select the scoring model from the drop-sown list. The available options are: <ul style="list-style-type: none"> • Application Scoring Model • Applicant Scoring Model
Qualitative Scoring Model Code	Specify the unique scoring model code.
Qualitative Scoring Model Description	Specify a short description for the scoring model.

Table 3-73 (Cont.) Create Qualitative Scoring Model - Field Description

Field	Description
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the model is being created.
Priority	Specify the priority of the model.

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

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

Figure 3-69 Create Qualitative Scoring Model - Selection Criteria

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

Table 3-74 Create Qualitative Scoring 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.
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	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.
Operator	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • NotMatches • NotContains • Notin

Table 3-74 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description

Field	Description
Data Type	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False
Output	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"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False
Expression	Displays the expression updated in the expression builder.

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

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

Figure 3-70 Create Qualitative Scoring Model - Scoring Rule

The screenshot shows the 'Create Qualitative Scoring Model' interface. The 'Scoring Rule' tab is currently inactive. The 'Selection Criteria' tab is active, showing fields for Rule Code (a dropdown menu with 'Select' and 'Required' label), Rule Name (a text input field), and Priority (a text input field with 'Required' label). The 'Scoring Rule' tab contains fields for Qualitative Scoring Model Description (a text input field with 'Required' label), Expiry Date (a date picker with 'Required' label), and Priority (a text input field with 'Required' label). At the bottom right, there are 'Cancel' and 'Save' buttons.

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

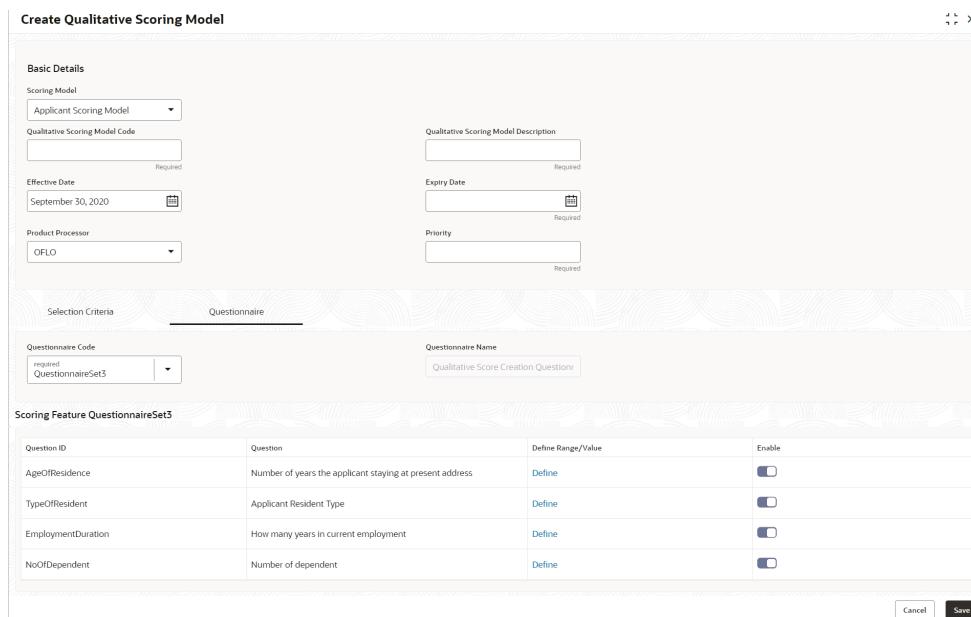
Table 3-75 Create Qualitative Scoring Model - Scoring Rule - Field Description

Field	Description
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.

6. Click the **Questionnaire** tab to define the scoring model based on the various questionnaires. This tab is enabled if **Applicant Scoring Model** is selected.

The **Create Qualitative Scoring Model - Questionnaire** screen displays.

Figure 3-71 Create Qualitative Scoring Model - Questionnaire



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

Table 3-76 Create Qualitative Scoring Model - Questionnaire - Field Description

Field	Description
Questionnaire Code	Select the questionnaire code from the drop-down list. It will list down all the questionnaire created as a part of create questionnaire.
Questionnaire Name	Displays the questionnaire name of the selected questionnaire code.

Table 3-76 (Cont.) Create Qualitative Scoring Model - Questionnaire - Field Description

Field	Description
Question ID	Displays the question ID in the questionnaire.
Question	Displays the question description linked to the question ID.
Define Range/Value	Click the Define link to define the score for the expected response.
Enable	By default, this option is enabled. Indicates if the question ID is enabled or not.

7. Click the **Define** link to define a range or absolute values for questions.

The **Create Qualitative Scoring Model - Define Link** screen displays.

Figure 3-72 Create Qualitative Scoring Model - Define Link

Question ID	Question	Define Range/Value	Enable
AgeOfResidence	Number of years the applicant staying at present address	Define	<input type="checkbox"/>
TypeOfResident	Applicant Resident Type	Define	<input type="checkbox"/>
EmploymentDuration	How many years in current employment	Define	<input type="checkbox"/>
NoOfDependent	Number of dependent	Define	<input type="checkbox"/>

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

Table 3-77 Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
Value	Displays the options available for a questionnaire.
Score	Specify the score to be assigned to each value.
Category	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"> Strong Medium Weak

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

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

3.14.2 View Qualitative Scoring Model

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

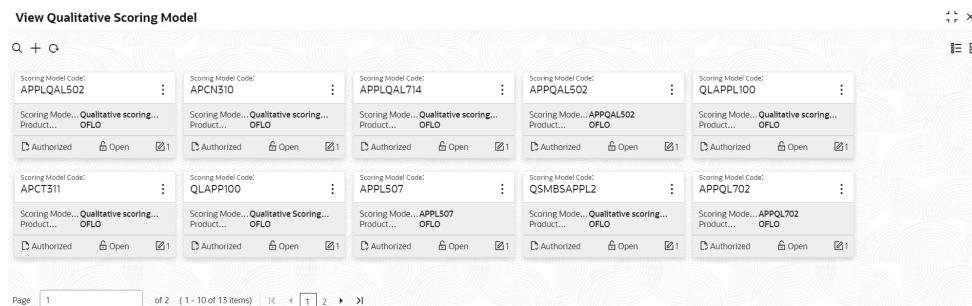
The user can configure the qualitative scoring model using the **Create Qualitative Scoring Model** screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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 **Qualitative Scoring**, under **Qualitative Scoring Model**, click **View Qualitative Scoring Model**.

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

Figure 3-73 View Qualitative Scoring Model



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

Table 3-78 View Qualitative Scoring Model – Field Description

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

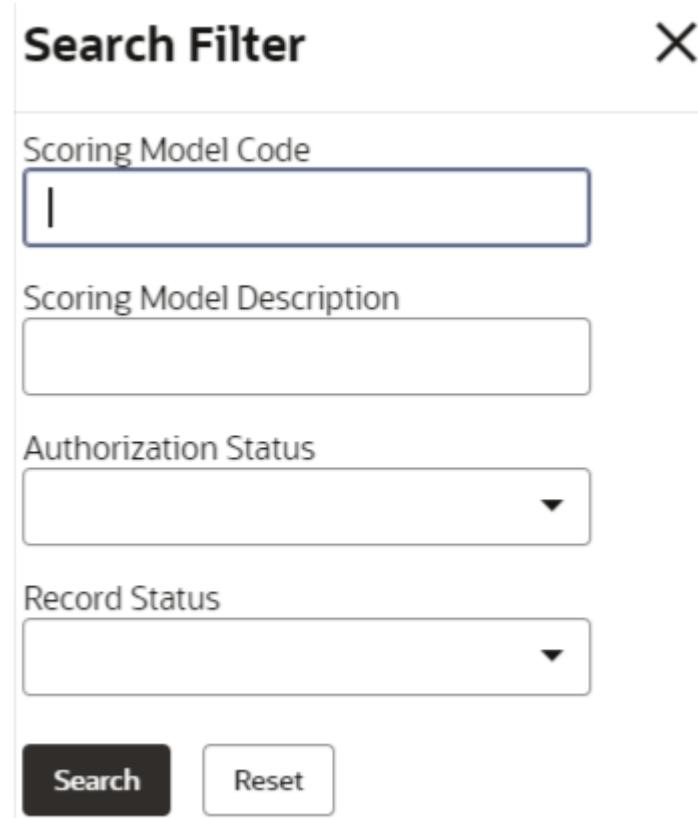
3. On **View Qualitative Scoring Model** screen, click



icon.

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

Figure 3-74 View Qualitative Scoring Model - Search



The image shows a 'Search Filter' dialog box. At the top is a title 'Search Filter' and a close button 'X'. Below the title are four input fields: 'Scoring Model Code' (a text input box containing a single character 'I'), 'Scoring Model Description' (an empty text input box), '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: a dark grey 'Search' button and a white 'Reset' button.

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

Table 3-79 View Qualitative Scoring Model - Search – Field Description

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

4. On View Qualitative Scoring Model screen, click



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

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

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

Figure 3-75 Qualitative Scoring Model Maintenance - Modify

 **Note:**

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

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

Table 3-80 Qualitative Scoring Model Maintenance - Modify - Field Description

Field	Description
Scoring Model	Displays the scoring model for the created qualitative scoring model.

Table 3-80 (Cont.) Qualitative Scoring Model Maintenance - Modify - Field Description

Field	Description
Qualitative Scoring Model Code	Displays the qualitative scoring model code for the created qualitative scoring model.
Qualitative Scoring Model Description	The user can modify the qualitative scoring model description for the created qualitative scoring model.
Effective Date	Displays the effective date of the created qualitative scoring model. User can modify the same before authorization.
Expiry Date	Displays the expiry date of the created qualitative scoring model. User can modify the same before authorization.
Product Processor	Displays the product processor for the created qualitative scoring model.
Priority	The user can modify the priority of the created qualitative scoring model.
Use Existing Rule	User can modify the existing rule if linked.
Rule Code	Displays the rule code for the created qualitative scoring model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created qualitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Displays the fact or rule of the created qualitative scoring model.
Operator	Displays the comparison operator of the created qualitative scoring model.
Data Type	Displays the data type for the fact or rule for the created qualitative scoring model.
Output	Displays the output for the created qualitative scoring model.
Expression	Displays the expression updated in the expression builder for the created qualitative scoring model.
Rule Code	User can modify the rule code for the created qualitative scoring model.
Rule Name	Displays the name for the created qualitative scoring model.
Questionnaire	This tab is applicable for Applicant Scoring Model .
Questionnaire Code	User can modify the questionnaire code for the created qualitative scoring model.
Questionnaire Name	Displays the questionnaire name for the created qualitative scoring model.
Question ID	Displays the question ID for the created qualitative scoring model.
Question	Displays the question for the created qualitative scoring model.
Define Range/Value	User can modify the defined range or value.
Value	Displays the defined value for the created qualitative scoring model.
Score	User can modify the score for the created qualitative scoring model.

Table 3-80 (Cont.) Qualitative Scoring Model Maintenance - Modify - Field Description

Field	Description
Category	User can modify the category for the created qualitative scoring model.
Enable	Displays if the question ID is enabled or not.

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

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

Figure 3-76 Qualitative Scoring Model Maintenance – View

Code	Description	Tag	Select Existing rule
APPL502	APPL502		

```

IF
  ( ProductCode == HMLN51 )
Output
  Section1 True
Else
  
```

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

Table 3-81 Qualitative Scoring Model Maintenance - View - Field Description

Field	Description
Scoring Model	Displays the scoring model for the created qualitative scoring model.
Qualitative Scoring Model Code	Displays the qualitative scoring model code for the created qualitative scoring model.
Qualitative Scoring Model Description	Displays the qualitative scoring model description for the created qualitative scoring model.
Effective Date	Displays the effective date of the created qualitative scoring model. User can modify the same before authorization.
Expiry Date	Displays the expiry date of the created qualitative scoring model. User can modify the same before authorization.
Product Processor	Displays the product processor for the created qualitative scoring model.
Priority	The user can modify the priority of the created qualitative scoring model.
Use Existing Rule	Displays the existing rule if linked.
Rule Code	Displays the rule code for the created qualitative scoring model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created qualitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Displays the fact or rule of the created qualitative scoring model.
Operator	Displays the comparison operator of the created qualitative scoring model.
Data Type	Displays the data type for the fact or rule for the created qualitative scoring model.
Output	Displays the output for the created qualitative scoring model.
Expression	Displays the expression updated in the expression builder for the created qualitative scoring model.
Rule Code	Displays the rule code for the created qualitative scoring model.
Rule Name	Displays the name for the created qualitative scoring model.
Questionnaire	This tab is applicable for Applicant Scoring Model .
Questionnaire Code	Displays the questionnaire code for the created qualitative scoring model.
Questionnaire Name	Displays the questionnaire name for the created qualitative scoring model.

Table 3-81 (Cont.) Qualitative Scoring Model Maintenance - View - Field Description

Field	Description
Question ID	Displays the question ID for the created qualitative scoring model.
Question	Displays the question for the created qualitative scoring model.
Define Range/Value	Displays the defined range or value.
Value	Displays the defined value for the created qualitative scoring model.
Score	Displays the score for the created qualitative scoring model.
Category	Displays the category for the created qualitative scoring model.
Enable	Displays if the question ID is enabled or not.

3.15 Questionnaire

This topic describes the information about the questionnaire used for credit analysis.

Credit analysis includes analysis of more information and data. Considering that, some of them have quantitative character and others qualitative, credit analysis are viewed from two aspects such as:

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.

While qualitative assessment, among others takes into account marital status, education or employment form.

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

This topic contains the following subtopics:

- [Create Questionnaire](#)
This topic describes the systematic instructions to configure the qualitative questionnaire based on the various parameters.
- [View Questionnaire](#)
This topic describes the systematic instructions to view the list of configured questionnaire.

3.15.1 Create Questionnaire

This topic describes the systematic instructions to configure the qualitative questionnaire based on the various parameters.

This questionnaire can be further linked to define qualitative scoring model.

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 **Questionnaire**, under **Questionnaire**, click **Create Questionnaire**.

The **Create Questionnaire** screen displays.

Figure 3-77 Create Questionnaire

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

 **Note:**

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

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

Table 3-82 Create Questionnaire - Field Description

Field	Description
Questionnaire Code	Specify the questionnaire code.
Questionnaire Description	Specify a short description for the questionnaire.
Product Processor	Specify the product processor for which the questionnaire is being created.
Category	Specify the category of the questionnaire.
Create	Click Create to configure the questions.
Question Code	Specify the unique question code.
Question Description	Specify the description for the question.
Select-Type	Select the type of response option from the drop-down list. The available options are: <ul style="list-style-type: none">• Single Select• Multi Select• Input• Date

Table 3-82 (Cont.) Create Questionnaire - Field Description

Field	Description
Select Sub-Type	Select the sub-type from the drop-down list. The available options are: <ul style="list-style-type: none">• Yes/No• Check box• Rapid Button• Drop down
Short Name	Specify the short name of the question. This will be displayed in the Execution Summary.
Answer Code	Displays the answer code.
Answer Option	Specify all the expected response for the question configured.
Add	Click Add to add the expected response to the question.
Update	Click Update to edit the response.
Remove	Click remove to remove the response.
Required	By default, this option is enabled. Indicates whether the question is mandatory or optional.
Done	Click Done to save the data.
Preview	Click Preview to view the questions configured for the questionnaire along with the response choice.
	Click this icon to view the responses configured for the questionnaire.
	Click this icon to move the position of the questions.
	Click this icon to expand, copy or remove question.
 Copy	Click this icon to copy the question.
 Remove Question	Click this icon to remove the question.
Add Question	By Clicking Add Question , the user can add another question.

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

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

3.15.2 View Questionnaire

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

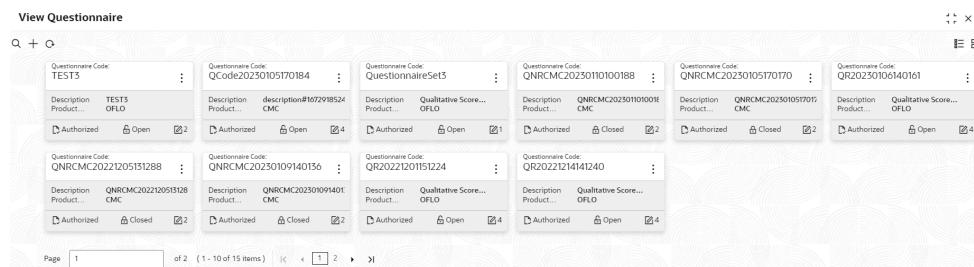
The user can create the questionnaire using the [Create Questionnaire](#) screen. The status of the created questionnaire is displayed as **Unauthorized** and **Open**. Once the checker authorizes the questionnaire, the status is updated to **Authorized** and **Open**.

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 **Questionnaire**, under **Questionnaire**, click **View Questionnaire**.

The **View Questionnaire** screen displays.

Figure 3-78 View Questionnaire



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

Table 3-83 View Questionnaire – Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	Displays the description of the questionnaire.
Product Processor Code	Displays the product processor code for which the questionnaire is created.
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• Open• Closed

Table 3-83 (Cont.) View Questionnaire – Field Description

Field	Description
Modification Number	Displays the number of modification performed on the record.

3. On **View Questionnaire** screen, click



icon.

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

Figure 3-79 View Questionnaire - SearchA screenshot of a search interface titled "Search Filter". It includes fields for "Questionnaire Code" (with an empty input box), "Description" (with an empty input box), "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), and two buttons at the bottom: "Search" (dark button) and "Reset" (light button).

Search Filter

Questionnaire Code

Description

Authorization Status

Record Status

Search Reset

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

Table 3-84 View Questionnaire - Search – Field Description

Field	Description
Questionnaire Code	Specify the questionnaire code.

Table 3-84 (Cont.) View Questionnaire - Search – Field Description

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

4. On View Questionnaire screen, click



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

5. Click **Unlock** to modify the created questionnaire.

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

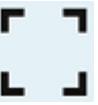
Figure 3-80 Questionnaire Maintenance - Modify



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

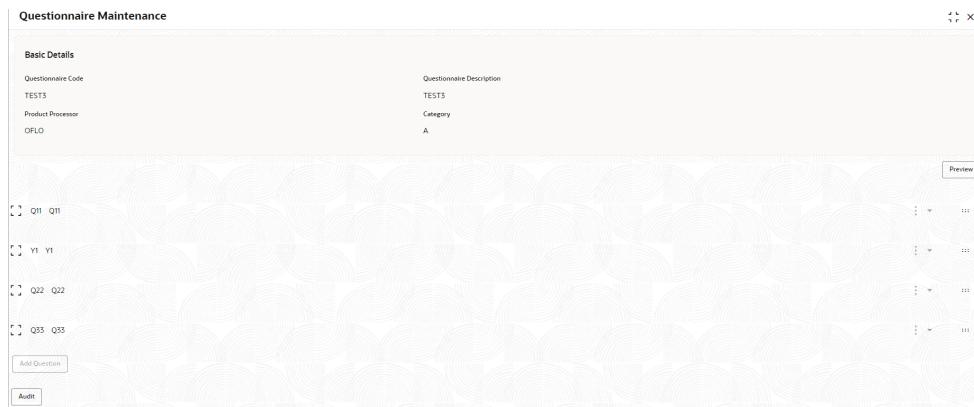
For more information on fields, refer to the field description table.

Table 3-85 Questionnaire Maintenance - Modify - Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	The user can modify the questionnaire description.
Product Processor	Displays the product processor for the created questionnaire.
Category	The user can modify the category of the created questionnaire.
Preview	Click Preview to display the questions configured for the questionnaire along with the response choice.
	Click this icon to expand copy or remove question.
	Click this icon to move the position of the questions.
	Click this icon to see the question details.
Question Code	Displays the question code for the created questionnaire.
Question Description	The user can modify the question code for the created questionnaire.
Select-Type	Displays the type of questionnaire.
Short Name	User can modify the short name of the created questionnaire.
Answer Code	Displays the answer code.
Answer Option	User can modify all the expected response for the question configured.
Required	User can modify if the question is mandatory or optional.

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

The **Questionnaire Maintenance – View** screen displays.

Figure 3-81 Questionnaire Maintenance – View

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

Table 3-86 Questionnaire Maintenance - View - Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	Displays the questionnaire description.
Product Processor	Displays the product processor for the created questionnaire.
Category	Displays the category of the created questionnaire.
Preview	Click Preview to display the questions configured for the questionnaire along with the response choice.
Question Code	Displays the question code for the created questionnaire.
Question Description	Displays the question code for the created questionnaire.
Select Type	Displays the type of questionnaire.
Short Name	Displays the short name of the created questionnaire.
Answer Code	Displays the answer code.
Answer Option	Displays all the expected response for the question configured.
Required	Displays if the question is mandatory or optional.

3.16 Counter

This topic describes the information about the counter feature.

In many scenarios, charges are levied based on the number of transactions like ATM Transaction, Branch Cash Withdrawal etc. System should be able to give charge benefit based on the count of transaction.

To support the charge based on count, PDS will be enhanced where the Count of transaction will be maintained for an event which later can be used to give relationship pricing.

This topic contains the following subtopics:

- [Create Counter](#)
This topic describes the systematic instructions to create counter by updating various details.
- [View Counter](#)
This topic describes the systematic instructions to view the counter.

3.16.1 Create Counter

This topic describes the systematic instructions to create counter 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 **Counter**, under **Counter**, click **Create Counter**.

The **Create Counter** screen displays.

Figure 3-82 Create Counter

3. On **Create Counter** screen, Specify the fields.

 **Note:**

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

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

Table 3-87 Create Counter - Field Description

Field	Description
Counter Code	Specify the unique counter code.
Counter Description	Specify the description for the counter.
Product Processor	Select the product processor from the drop-down list for which code is being created

Table 3-87 (Cont.) Create Counter - Field Description

Field	Description
Event ID	Click on  icon and select the id from the list.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Entity ID	Select the options from the drop-down list. The available options are: <ul style="list-style-type: none"> • PartyID • AccountID • CollateralID
	Click this icon to get the information about the rule.
Fact ID	Specify the fact ID for the selected entity.
Frequency Description	Specify the description of the fact ID selected.
Operation	Select the value from the drop-down list. The available options are: <ul style="list-style-type: none"> • Increase • Decrease
Period Basis	Select from the drop-down list. The available options are: <ul style="list-style-type: none"> • Calendar • Anniversary
Frequency	Select the value from the drop-down list. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Quarterly • Half Yearly • Yearly
	Click this icon to get the information about the rule.
Counter Enable	Click the toggle status to enable the counter.
Rule ID	Select the rule Id from the drop-down list.
	Click this icon to get the information about the rule.

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

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

3.16.2 View Counter

This topic describes the systematic instructions to view the counter.

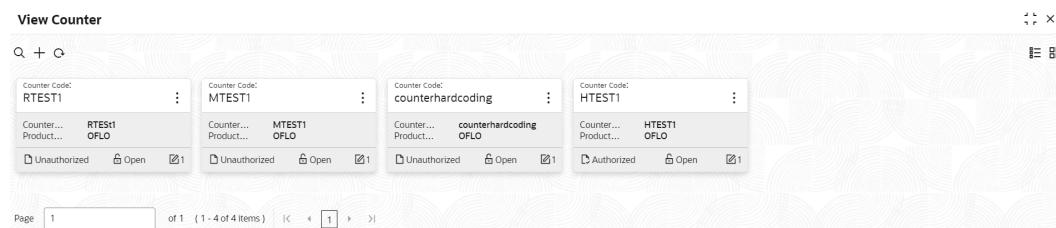
The user can configure the lookup using the [Create Counter](#) screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

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

- On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
- Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Counter**, under **Counter**, click [View Counter](#).

The **View Counter** screen displays.

Figure 3-83 View Counter



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

Table 3-88 View Counter

Field	Description
Counter Code	Displays the counter code.
Counter Description	Displays the description of the counter code.
Product Processor	Displays the product processor of the counter.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

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

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

Figure 3-84 View Counter - Search

The image shows a search interface titled 'Search Filter'. It includes fields for 'Counter Code' (with a placeholder 'I'), 'Counter Description' (empty), 'Authorization Status' (with a dropdown arrow), and 'Record Status' (with a dropdown arrow). Below the fields are two buttons: a dark grey 'Search' button and a white 'Reset' button.

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

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

Table 3-89 View Counter – Search – Field Description

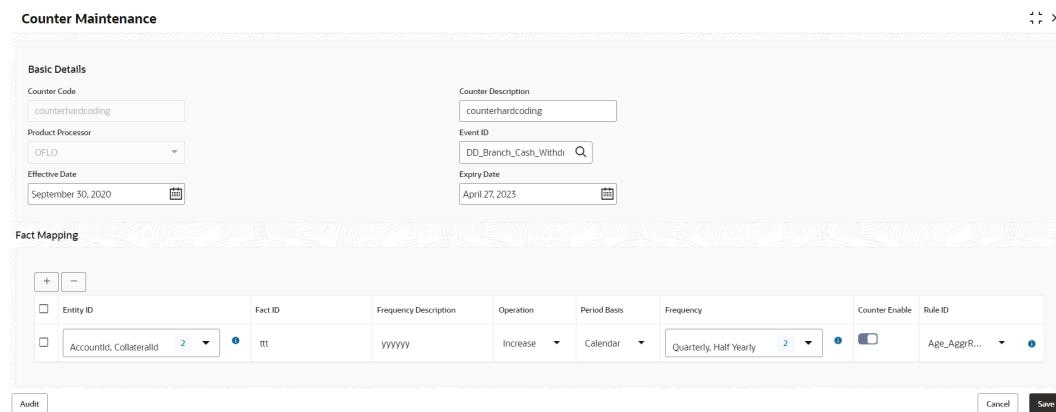
Field	Description
Counter Code	Specify the counter code.
Counter Description	Specify the counter description.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Select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

5. Click **Search** to display the required lookup.

6. On **View Counter** screen, click  icon to **Unlock, Delete, Authorize, or View** the created counter.
7. Click **Unlock** to modify the following fields.

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

Figure 3-85 Lookup Maintenance - Modify



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

Table 3-90 Counter Maintenance - Modify - Field Description

Field	Description
Counter Code	Displays the created counter code.
Counter Description	Displays the Counter Description. User can modify the same.
Product Processor	Displays the product processor of the created Counter code.
Effective Date	Displays the effective date of the created counter. User can modify the same before authorization if it is future dated.
Expiry Date	Displays the expiry date of the created counter. User can modify the same.
Entity ID	Displays the Entity IDs selected for created counter. User can modify the same.
3	User can modify the same

Table 3-90 (Cont.) Counter Maintenance - Modify - Field Description

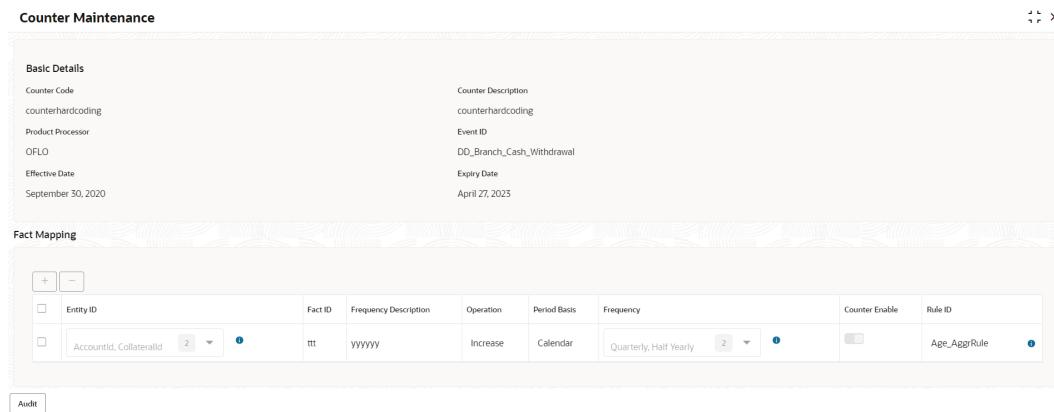
Field	Description
	Click to get the information about the rule.
Fact ID	Displays the Fact IDs selected for created counter. User can modify the same.
Frequency Description	Displays the frequency description for the created counter. User can modify the same.
Operation	Displays the frequency for the created counter. User can modify the same.
Period Basis	Displays the period basis selected.
Frequency	Displays the frequency for the created counter. User can modify the same.
	Displays the number of frequencies selected.
	Click to get the information about the rule.
Rule ID	Displays the Rule ID for selected for the created Counter.
	Click to get the information about the rule.

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

9. Click **View** to view the created counter.

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

Figure 3-86 Counter Maintenance - View



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

Table 3-91 Counter Maintenance - View - Field Description

Field	Description
Counter Code	Displays the created counter code.
Counter Description	Displays the created counter description.
Product Processor	Displays the product processor of the created counter.
Event ID	Displays the ID for the created counter.
Effective Date	Displays the effective date for the created counter.
Expiry Date	Displays the expiry date for the created counter.
Entity ID	Displays the entity IDs for the created counter.
3	Displays the number of the IDs selected.
	Click to get the information about the rule.
Fact ID	Displays the fact IDs for the created counter.
Frequency Description	Displays the frequency description of the created counter.
Operation	Displays the operation for the created counter.
Period Basis	Displays the period basis.
Frequency	Displays the frequencies selected for the created counter.

Table 3-91 (Cont.) Counter Maintenance - View - Field Description

Field	Description
	Displays the number for frequencies selected.
	Click to get the information about the rule.
Rule ID	Displays the rule ID for the created counter.
	Click to get the information about the rule.

3.17 Charge Code

This topic describes the information about the charge code feature.

Fee definition can be simple like fixed amount or fixed percentage but can be complex which is based on various attributes like customer segment, count of transaction, amount of transaction etc.

This topic contains the following subtopics:

- [Create Charge Code](#)
This topic describes the systematic instructions to create charge code by updating various details.
- [View Charge Code](#)
This topic describes the systematic instructions to view the charge code for Decision Service.

3.17.1 Create Charge Code

This topic describes the systematic instructions to create charge code 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 **Charge Coded**, under **Charge Code**, click **Create Charge Code**.

The **Create Charge Code** screen displays.

Figure 3-87 Create Charge Code

3. On Create Charge Code screen, specify the fields.

 **Note:**

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

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

Table 3-92 Create Charge Code

Field	Description
Advance Charging	Click the toggle status to enable the parameter. Indicates the definition is for advance or simple. By default, the status will be off.
Charge Code	Specify the unique code for the charge.
Charge Description	Specify a short description for the charge code.
Product processor Code	Select the product processor from the drop-down list for which the charge is being created.
Product Processor Description	Displays the description of the product processor code defined.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Charging Currency	Select the currency from the drop-down list.
Rate Code	Click on search and select from the list.
Rate Type	Select the rate type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Buy • Sell • Mid

Table 3-92 (Cont.) Create Charge Code

Field	Description
Per Annum Basis (Days)	Select the days from the drop-down list. The available options are: <ul style="list-style-type: none"> • 360 • 365 • 366
Charge In Txn Currency	Click the toggle status to enable this parameter. Indicates the charge is to be charged of fee currency or transaction currency. By default, the status will be off.
Charge Type	Select the type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Fixed Amount • Fixed Percentage • Tiered
Charge Amount	Specify the amount for the charge type. This field is visible if the Charge Type is selected as Fixed Amount .
Percentage (%)	Specify the percentage for the charge type. This field is visible if the Charge Type is selected as Fixed Percentage .
Minimum Amount	Specify the minimum amount to be charged. This field will not be visible if the Charge Type is selected as Fixed Amount .
Maximum Amount	Specify the maximum amount to be charged. This field will not be visible if the Charge Type is selected as Fixed Amount .
Tiered Charge Type	Select the tiered charge type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Amount • Percentage • Amount or Percentage This field is visible if the Charge Type is selected as Tiered . The below option appears if the Advance Charging is enabled. <ul style="list-style-type: none"> • Rule • Amount or Rule • Percentage or Rule
Tier Type	Select from tier type the drop-down list. The available options are: <ul style="list-style-type: none"> • Cumulative • Slab This field is visible if the Charge Type is selected as Tiered .
Charge Per Count	Click on toggle status to enable the parameter. This field is visible if the Charge Type is selected as Tiered and Tier Charge Type as Amount , Amount or Rule , and Rule .

Table 3-92 (Cont.) Create Charge Code

Field	Description
Tier Criteria	Select the tier criteria from the drop-down list. The available options are: <ul style="list-style-type: none"> • Amount • Period • Amount or Period The system will not allow use to select the above options if the Tier Type is selected as Slab .
+ button	Click to add a new row.
- button	Click to delete the row.
Amount / Period / Amount or Period - From	Specify the start value of the count range. This field is visible only if the Charge Type is selected as Tiered .
Amount / Period / Amount or Period - To	Specify the final value of the count range. This field is visible only if the Charge Type is selected as Tiered .
Amount	Specify the amount. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount .
Percentage	Specify the charge percentage. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Percentage .
Output Option	Select the option from which the output must be displayed. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage .
Output	Specify the output. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage .
Basis of	Select from the drop-down list. This field is visible only if Charge Type is selected as Tiered and Advance Charging is enabled.
Rule	Toggle to enable if the rule is applicable. This field is visible only if the Advance Charging and Rule is enabled and Charge Type is selected as Fixed Amount or Fixed Percentage .
Rule ID	Select the rule from the drop-down list. This field is visible if the Advance Charging and Rule is enabled.

Toggle the **Advance Charging** to link the list of features. This Feature is visible if the **Charge Type** is selected as **Tiered**.

4. Click **+ Add/Edit column** to select and link the facts.

The **+ Add/Edit column** pop-up screen displays.

Figure 3-88 Add Columns

Add Columns

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

Select Fact Name from the list

Cancel Save

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

5. Select the facts names from the list. ('n' number of facts can be selected)
6. Click **Save** to link the features for defining the tiered charge type.

The **Create Charge Code - Tiered** screen displays.

Figure 3-89 Create Charge Code - Tiered

Create Charge Code

Basic Details

Advance Charging

Charge Code Chargecode

Product Processor Code OFLO

Effective Date

Charging Currency Select

Per Annum Basis(Days) 360

Charge Description Charge

Product Processor Description OFLO

Expiry Date

Rate Code STANDARD

Charge In Tns Currency

Charge Computation Details

Charge Type Tiered

Tier Type Slab

Minimum Amount

Maximum Amount

Add columns to define Charges

+ Add/Edit Column

	Age	From	To	Rule
<input type="checkbox"/>				Select

Cancel Save

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

Table 3-93 Create Charge Code - Tiered

Field	Description
<Numeric Feature>From	Specify the minimum numeric value of the facts selected.
<Numeric Feature>To	Specify the maximum numeric value of the facts selected.
<Numeric Feature>Value	Specify the value of the facts selected.

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

The **Create Charge Code** is successfully created and can be viewed using the screen.

3.17.2 View Charge Code

This topic describes the systematic instructions to view the charge code for Decision Service.

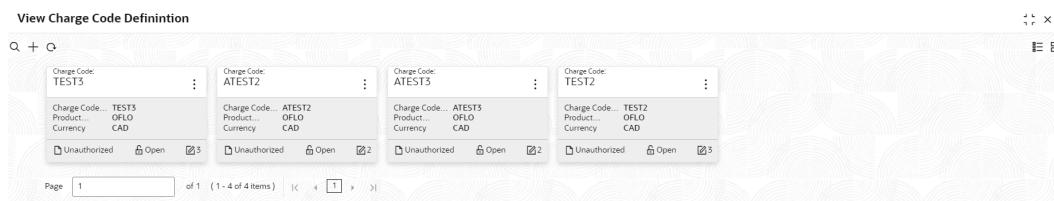
The user can configure the lookup using the [Create Charge Code](#) screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

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 **Charge Code**, under **Charge Code**, click **View Charge Code**.

The **View Charge Code** screen displays.

Figure 3-90 View Charge Code



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

Table 3-94 View Charge Code

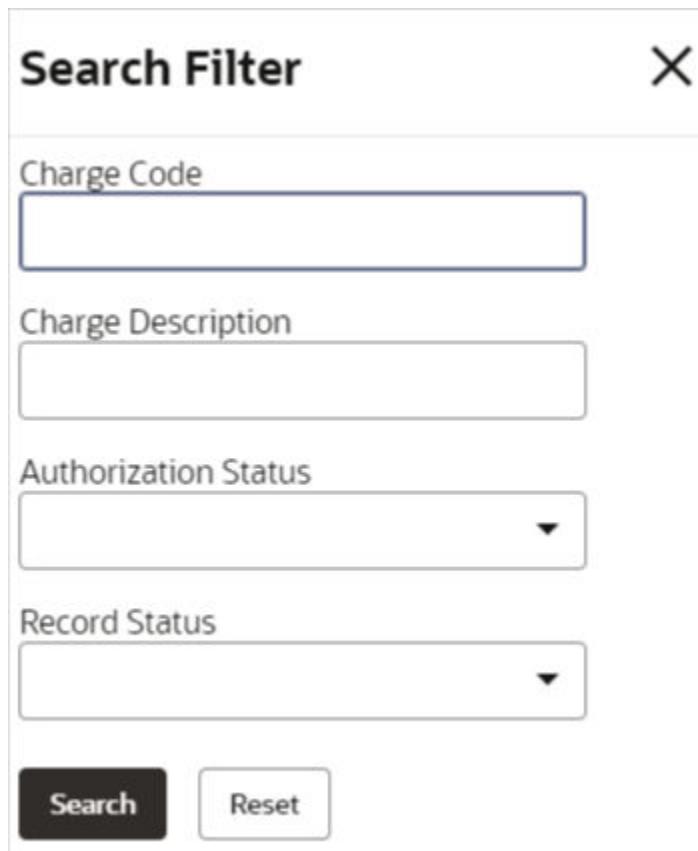
Field	Description
Charge Code	Displays the charge code.
Charge Code Description	Displays the description of the charge code.
Product Processor Code	Displays the product processor of the charge code.
Charging Currency	Displays the currency of the charge code.
Status	Displays the status of the record.

Table 3-94 (Cont.) View Charge Code

Field	Description
Modification Number	Displays the number of modifications performed on the record.

3. On **View Charge Code** screen, click  icon.
The **View Charge Code - Search** screen displays.

Figure 3-91 View Charge Code - Search



The figure shows a 'Search Filter' dialog box. It contains four input fields: 'Charge Code' (empty), 'Charge Description' (empty), 'Authorization Status' (dropdown menu), and 'Record Status' (dropdown menu). At the bottom are two buttons: a dark 'Search' button and a light 'Reset' button.

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

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

Table 3-95 View Charge Code – Search – Field Description

Field	Description
Charge Code	Specify the charge code.
Charge Code Description	Specify the short description for the charge code.

Table 3-95 (Cont.) View Charge Code – Search – Field Description

Field	Description
Authorization Status	Select the authorization status of the parameters. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the parameters. The available options are: <ul style="list-style-type: none"> • Open • Closed

5. Click **Search** to display the required lookup.
 6. On **View Charge Code** screen, click icon to **Unlock**, **Delete**, **Authorize**, or **View** the created charge code.
 7. Click **Unlock** to modify the following fields.
- The **Charge Code Maintenance - Modify** screen displays.

Figure 3-92 Charge Code Maintenance - Modify

The screenshot shows the 'Charge Code Maintenance' interface. The 'Basic Details' section contains fields for Charge Code (TEST3), Product Processor Code (ORLO), Effective Date (Sep 30, 2020), Charging Currency (CAD), and Per Annum Basis (Days). The 'Charge Computation Details' section includes Charge Type (Tiered), Tier Type (Cumulative), and Minimum Amount. The 'Add columns to define Charges' table shows two rows of tiered charges with columns for Amount, Period, and Output Option.

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

Table 3-96 Charge Code Maintenance - Modify - Field Description

Field	Description
Charge Code	Displays the created charge code.
Charge Description	Displays the description for the created charge code. User can modify the same.
Product Processor Code	Displays the product processor of the created charge code.
Product Processor Description	Displays the product processor of the created charge code.
Effective Date	Displays the effective date for the created charge code. User can modify the same if the date is future dated.
Expiry Date	Displays the expiry date for the created charge code. User can modify the same.
Charging Currency	Displays the type of the currency. User can modify the same.
Rate Code	Displays the rate code for the created charge code. User can modify the same.
Rate Type	Displays the rate type for the created charge code. User can modify the same.
Per Annum Basis (Days)	Displays the numbers of the days for the created code. User can modify the same.
Charge in Txn Currency	Displays the toggle status for the created charge code. User can modify the same.
Charge Type	Displays the type for the created charge code. User can modify the same.
Charge Amount	Displays the amount for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Fixed Amount .
Percentage (%)	Displays the percentage for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Fixed Percentage .
Minimum Amount	Displays the minimum amount. User can modify the same. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage/Amount or Percentage .

Table 3-96 (Cont.) Charge Code Maintenance - Modify - Field Description

Field	Description
Maximum Amount	Displays the maximum amount. User can modify the same. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage/Amount or Percentage .
Tiered Charge Type	Displays the charge type for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Tiered .
Tier Type	Displays the tier type for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Tiered .
Change Per Count	Displays the toggle status for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Tiered and Tier Charge Type as Amount, Amount or Rule, or Rule .
Tier Criteria	Displays the tier criteria for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Tiered .
+ button	Click to add a new row.
- button	Click to delete the row.
Amount / Period / Amount or Period - From	Displays the start value of the count range. User can modify the same. This field is visible only if the Charge Type is selected as Tiered .
Amount / Period / Amount or Period - To	Displays the final value of the count range. User can modify the same. This field is visible only if the Charge Type is selected as Tiered .
Amount	Displays the charge amount. User can modify the same. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount .
Percentage	Displays the charge percentage. User can modify the same. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Percentage .

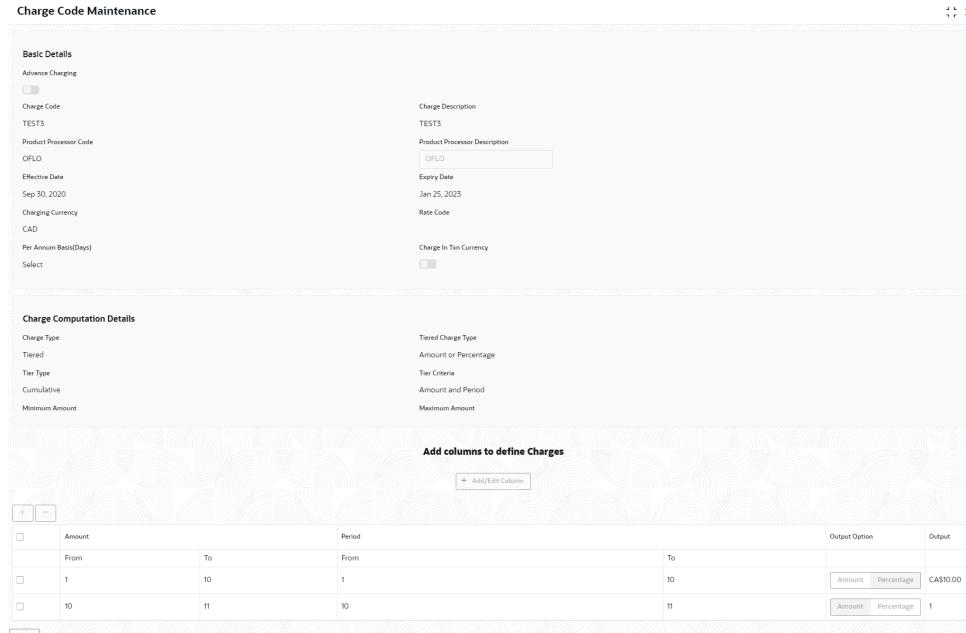
Table 3-96 (Cont.) Charge Code Maintenance - Modify - Field Description

Field	Description
Output Option	Displays the output option selected. User can modify the same. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage .
Output	Displays the output. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage .
Basis of	Displays the basis of selected from the drop-down list. User can modify the same. This field is visible only if Charge Type is selected as Tiered and Advance Charging is enabled.
Rule ID	Displays the rule selected.
	Click this icon to get the information about the rule.

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

The Charge Code Maintenance - View

Figure 3-93 Charge Code Maintenance - View



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

Table 3-97 Charge Code Maintenance - View - Field Description

Field	Description
Charge Code	Displays the created charge code.
Charge Description	Displays the description for the created charge code.
Product Processor Code	Displays the product processor of the created charge code.
Product Processor Description	Displays the product processor of the created charge code.
Effective Date	Displays the effective date for the created charge code.
Expiry Date	Displays the expiry date for the created charge code.
Charging Currency	Displays the type of the currency.
Rate Code	Displays the rate code for the created charge code.
Rate Type	Displays the rate type for the created charge code.
Per Annum Basis (Days)	Displays the numbers of the days for the created code.
Charge in Txn Currency	Displays the toggle status for the created charge code.
Charge Type	Displays the type for the created charge code.
Charge Amount	Displays the amount for the created charge code. This field is displayed if the Charge Type is selected as Fixed Amount .
Percentage (%)	Displays the percentage for the created charge code. This field is displayed if the Charge Type is selected as Fixed Percentage .
Minimum Amount	Displays the minimum amount. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage/Amount or Percentage .
Maximum Amount	Displays the maximum amount. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage/Amount or Percentage .
Tiered Charge Type	Displays the charge type for the created charge code. This field is displayed if the Charge Type is selected as Tiered .

Table 3-97 (Cont.) Charge Code Maintenance - View - Field Description

Field	Description
Tier Type	Displays the tier type for the created charge code. This field is displayed if the Charge Type is selected as Tiered .
Change Per Count	Displays the toggle status for the created charge code. This field is displayed if the Charge Type is selected as Tiered and Tier Charge Type as Amount, Amount or Rule, or Rule
Tier Criteria	Displays the tier criteria for the created charge code. This field is displayed if the Charge Type is selected as Tiered .
Amount / Period / Amount or Period - From	Displays the start value of the count range. This field is visible only if the Charge Type is selected as Tiered .
Amount / Period / Amount or Period - To	Displays the final value of the count range. This field is visible only if the Charge Type is selected as Tiered .
Amount	Displays the charge amount. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount .
Percentage	Displays the charge percentage. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Percentage .
Output Option	Displays the output option selected. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage .
Output	Displays the output. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage .
Basis of	Displays the basis of selected from the drop-down list. This field is visible only if Charge Type is selected as Tiered and Advance Charging is enabled.
Rule ID	Displays the rule selected.
	Click this icon to get the information about the rule.

3.18 Execution Summary

This topic describes the information to view the decisions, credit score and pricing for the processed application.

This topic contains the following subtopics:

- View Execution Summary

This topic describes the systematic instructions to view the execution summary based on the various filter options provided.

3.18.1 View Execution Summary

This topic describes the systematic instructions to view the execution summary based on the various filter options provided.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Credit Decision**.
 2. Under **Credit Decision**, click **Operations**. Under **Operations**, click **Execution Summary**.

The **View Execution Summary** screen displays:

Figure 3-94 View Execution Summary

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

Table 3-98 View Execution Summary - Field Description

Field	Description
+ icon	Click the icon to add a new row.
- icon	Click the icon to delete a row, which is already added.

Table 3-98 (Cont.) View Execution Summary - Field Description

Field	Description
Filter	Select the required option to search for the execution summary. The available options are: <ul style="list-style-type: none"> Reference Number Internal Reference Number Decision Batch/Online Product Processor Status Request Type Execution Date Contract ID
Value	Specify the required details or select an appropriate option for the selected filter option. This field appears once you select an option from the Filter list.
From Date	Select the start date of the period during which the execution summary is generated. This field appears if you select the filter option as Execution Date and value as Date Range .
To Date	Select the end date of the period during which the execution summary is generated. This field appears if you select the filter option as Execution Date and value as Date Range .

3. In the **Search Criteria** section, specify the details and click **Search**.

The search results displays with the list of records based on the specified criteria.

4. Click **Reset** to reset the search criteria.

Figure 3-95 Scoring Decision Summary

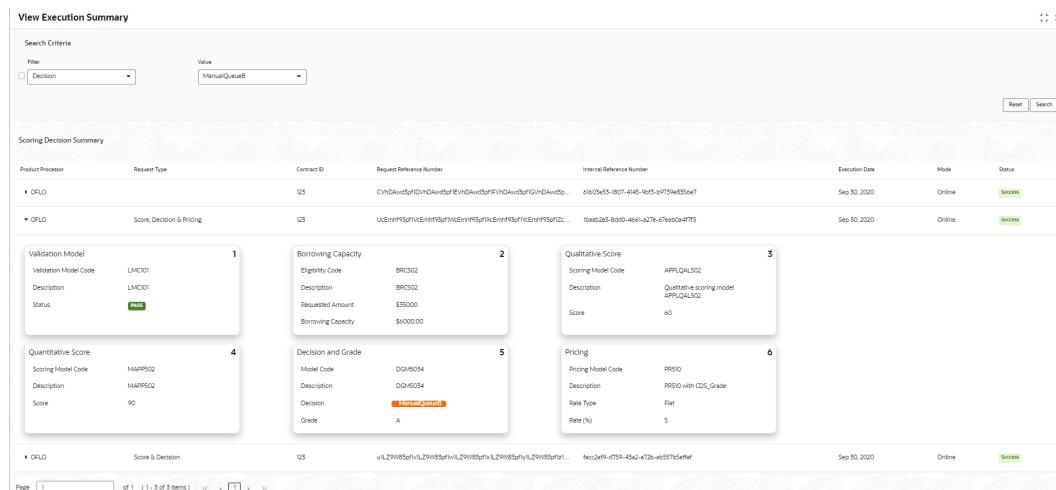
For more information on fields, refer to the field description table.

Table 3-99 Scoring Decision Summary - Field Description

Field	Description
Product Processor	View the name of the product processor that sent the request.
Request Type	View the request type sent by product processor.
Contract ID	View the contract ID sent by the product processor.
Reference Number	View the request reference number sent by product processor.
Internal Reference Number	View the internal reference number of the application.
Execution Date	View the execution date of the processing application.
Mode	View the mode of execution of the application.
Status	View the status of the processed application.

5. Click the corresponding  icon to the required record to view the decision related details on each widget. Only one record can be viewed at a time. To view another record, close the previous record and then the next record can be viewed. The widgets are arranged in a flow in which the execution is done. These are indicated by showing the sequence 1, 2, 3 numbers at the top right corner. The widgets are selectable, on mouseover, the color of the widget changes to indicate that the widget is selectable.
6. When the status of the processed application **Fails**, a click on the  failure message displays the step that is failed. For example, in case of the **Qualitative Score Model** is not resolved, then an error message is displayed in the **Qualitative Score Model** widget. The previous widget will show the data which was processed. If the validation processing fails, then the **Fail** status is shown in the **Validation Model** widget, and the reason for failure is displayed by a click on the widget.

Figure 3-96 View Execution Summary



Product Processor	Request Type	Contract ID	Request Reference Number	Internal Reference Number	Execution Date	Mode	Status
OPLO	Score, Decision & Pricing	123	UkEmrH5pUvEmrH5pUvEmrH5pUvEmrH5pUvEmrH5pUv...	6160545-1827-4145-9015-0759e8556e7	Sep 30, 2020	Online	Success
OPLO	Score, Decision & Pricing	123	UkEmrH5pUvEmrH5pUvEmrH5pUvEmrH5pUvEmrH5pUv...	1bae2a3-8320-4461-a27e-07ea024f75	Sep 30, 2020	Online	Failure

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

Table 3-100 View Execution Summary - Field Description

Field	Description
Validation Model Widget	Displays the status of the validation model processed.
Validation Model Code	Displays the validation model code, resolved for credit decision.
Description	Displays the validation model description, resolved for the credit decision.
Status	Displays the status of the validation model processed. <ul style="list-style-type: none"> For status Pass, the color is shown as Green. For status Fail, the color is shown as Red.
Borrowing Capacity Widget	Displays the maximum lendable amount that can be given for an application.
Eligibility Code	Displays the eligibility model code, resolved for calculating the borrowing capacity.
Description	Displays the eligibility model description, resolved for calculating the borrowing capacity.
Requested Amount	Displays the requested amount for the lending application.
Borrowing Capacity	Displays the maximum lendable amount that can be given for the application.
Qualitative Score Widget	Displays the qualitative credit score, post credit decision of the application.
Scoring Model Code	Displays the scoring model code, resolved for credit decision. <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No, and Is Primary Applicant is No, the application level decision scoring code is displayed.
Description	Displays the scoring model description, resolved for credit decision.
Score	Displays the qualitative credit score post credit decision of the application. <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rule and linked at the application level scoring model and this aggregated score is displayed.
Quantitative Score Widget	Displays the quantitative credit score post credit decision of the application.

Table 3-100 (Cont.) View Execution Summary - Field Description

Field	Description
Scoring Model Code	Displays the scoring model code, resolved for credit decision. <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No, and Is Primary Applicant is No, the multi applicant level scoring code is displayed.
Description	Displays the scoring model description, resolved for credit decision.
Score	Displays the quantitative credit score, post credit decision of the application. <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the score is displayed by resolving the multi applicant level scoring model.
Decision and Grade Widget	Displays the credit decision and scoring grade, taken for the application.
Model Code	Displays the model code, resolved for credit decision and grade.
Description	Displays the model description, resolved for credit decision and grade.
Decision	Displays the credit decision, taken for the application.
Grade	Displays the scoring grade, post credit decision of the application.
Pricing Widget	Displays the rate applicable post credit decision.
Pricing Model Code	Displays the pricing model code, resolved for credit decision.
Description	Displays the pricing model description, resolved for credit decision.
Rate Type	Displays the rate type applicable post credit decision.
Rate %	Displays the rate applicable post credit decision.

Click on the **Validation Model** widget, the following fields are displayed. The details for the request which was clicked on the landing page is displayed.

Figure 3-97 Validation Model Widget

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

Table 3-101 Validation Model Widget - Field Description

Field	Description
Product Processor	Displays the name of the product processor that sent the request. This field will be shown on click of each widget.
Request Type	Displays the request type sent by the product processor. This field will be shown on click of each widget.
Contract ID	Displays the contract ID sent by the product processor. This field will be shown on click of each widget.
Request Reference Number	Displays the request reference number sent by product processor. This field will be shown on click of each widget.
Internal Reference Number	Displays the internal reference number of the application. This field will be shown on click of each widget.
Execution Date	Displays the execution date of the processing application. This field will be shown on click of each widget.
Mode	Displays the mode of execution of the application. This field will be shown on click of each widget.
<Validation Model Code>	Displays the validation model code that is resolved for credit decision. Click the hyper link to view the rule executed to resolve the model.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Description	Displays the description of the validation model.
Status	Displays the status of validation model.
Rule ID	Displays the rule ID executed for validation model processing. Click the hyperlink to view the rule executed.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Sequence	Displays the sequence in which the rules are executed for validation model processing.
Status	Displays the status of the rule execution. In case the status is failed, the reason for failure is displayed as Reason <> . The options are: <ul style="list-style-type: none">• Pass• Not Executed - This status is displayed against a rule if the Stop on Failure is set as ON and previous rule sequence has failed.

The following fields are displayed once the user click the **Borrowing Capacity** widget.

Figure 3-98 Borrowing Capacity Widget



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

Table 3-102 Borrowing Capacity Widget - Field Description

Field	Description
<Eligibility Code>	Displays the eligibility code resolved for calculating the borrowing capacity. Click the hyperlink to view the rule executed to resolve the borrowing capacity.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Eligibility Description	Displays the eligibility description resolved for calculating the borrowing capacity.
Requested Amount	Displays the requested amount for the lending application.
Borrowing Capacity	Displays the maximum lendable amount that can be given for an application.
Fact	Displays the fact using which the maximum lendable amount was calculated.
Rule ID	Displays the rule ID executed for calculating the maximum lendable amount.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.

The following fields are displayed once you click the **Qualitative Score** widget.

Figure 3-99 Qualitative Score Widget – Bar Graph View

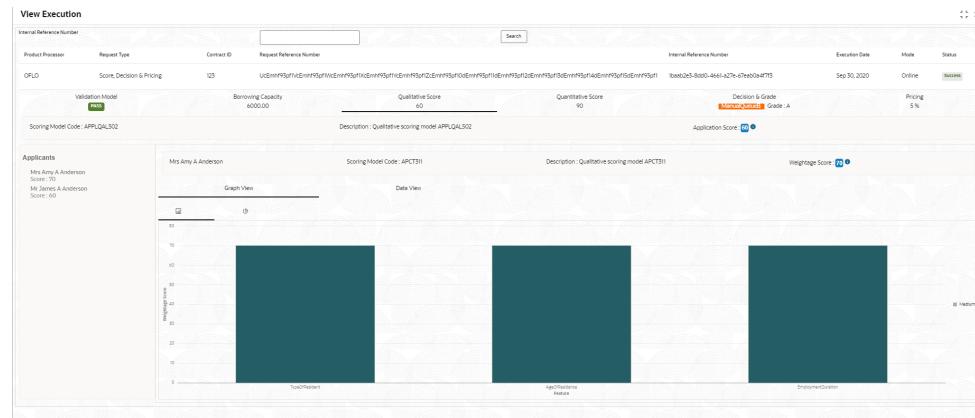


Figure 3-100 Qualitative Score Widget – Pie Graph View

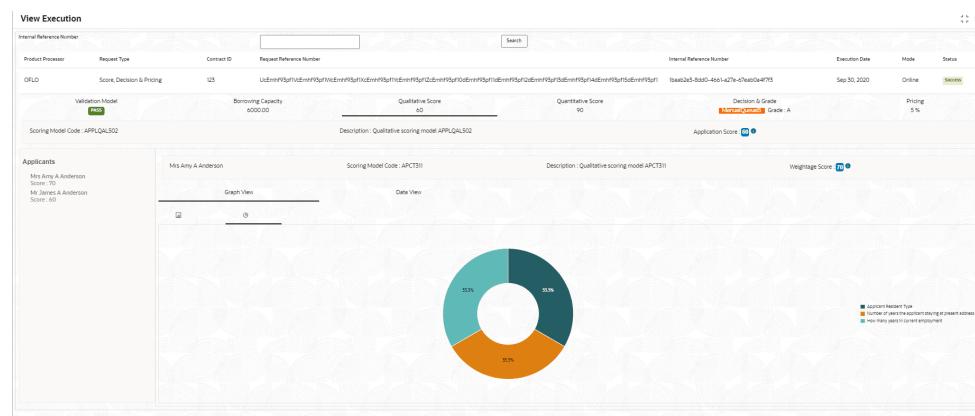
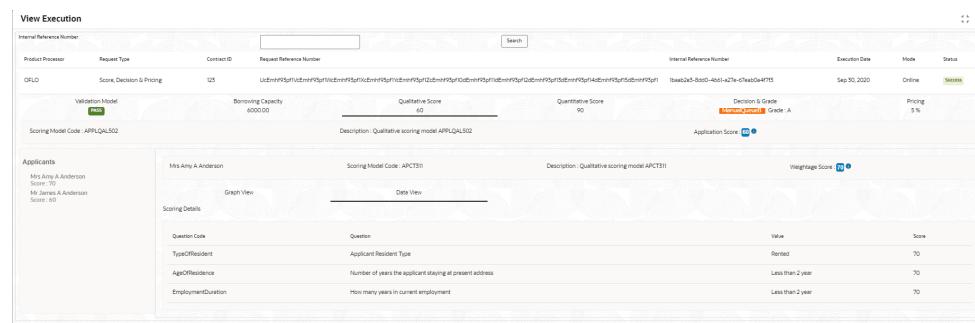


Figure 3-101 Qualitative Score Widget – Data View



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

Table 3-103 Qualitative Score Widget - Field Description

Field	Description
<Scoring Model Code>	<p>Displays the scoring model code resolved for credit decision.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No and Is Primary Applicant is No, the application level scoring code is displayed.
Description	Displays the scoring model description resolved for credit decision.
Weightage Score/ Application Score	<p>Displays the qualitative credit score post credit decision of the application.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the field name is displayed as Application Score. The system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the field name is displayed as Weightage Score. The score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the field name is displayed as Application Score. The system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed.
	Hover this icon to get the information about the formula for calculation of score.
<Applicant Name>	Displays the applicant names present in the application.
<Score>	<p>Displays the weighted credit score post credit decision of the application.</p> <p>The score is calculated for each applicant by resolving the applicant level scoring model.</p>
<Applicant Name>	Displays the applicant names present in the application.
Scoring Model Code	Displays the applicant level scoring model code resolved for credit decision.
Description	Displays the applicant scoring model description.
Weightage Score	Displays the weighted credit score post credit decision of the application.
	Hover this icon to get the information about the formula for calculation of score.

Table 3-103 (Cont.) Qualitative Score Widget - Field Description

Field	Description
Graph View	<p>Two graphical views are available.</p> <ul style="list-style-type: none"> Bar Graphs The details are shown as a graphical representation as bar charts. List of question ID on the X-axis Score on the Y-axis. <p>Based on the evaluation of the category, the questions are shown in a particular color based on the maintenance done in the lookups screen.</p> <ul style="list-style-type: none"> Pie Charts The details are shown as a graphical representation as pie charts. <p>The calculation logic for the question is (Score of the question/ Weightage score of the applicant)*100. The pis is shown from a pool of colors available/defined in the code.</p>
Data View	The scoring details are shown as mentioned below in data view.
Question Code	Displays the question code resolved for the applicant in the scoring model.
Question	Displays the question description resolved for the applicant in the scoring model.
Value	Displays the response received for the question in the payload.
Score	<p>Displays the score calculated for the question based on the range and the response.</p> <p>In case any question was optional for which the response was not received, NA will be displayed.</p>

The following fields are displayed once you click the **Quantitative Score** widget.

Figure 3-102 Quantitative Score Widget – Bar Graph View

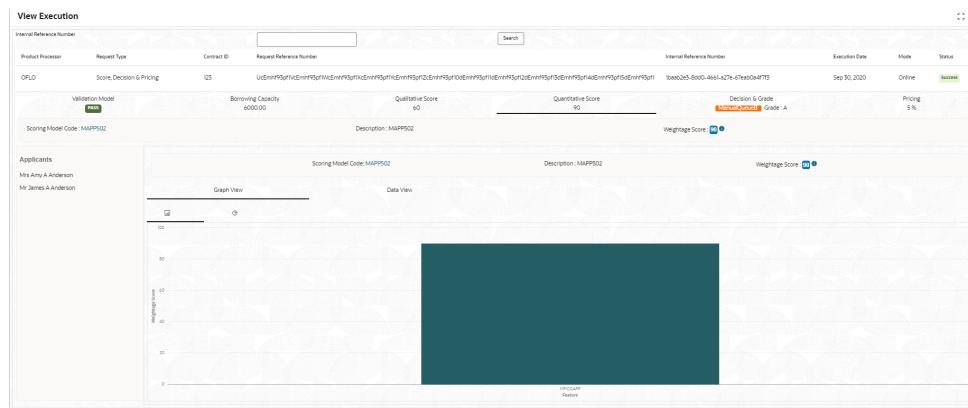


Figure 3-103 Quantitative Score Widget – Pie Graph View

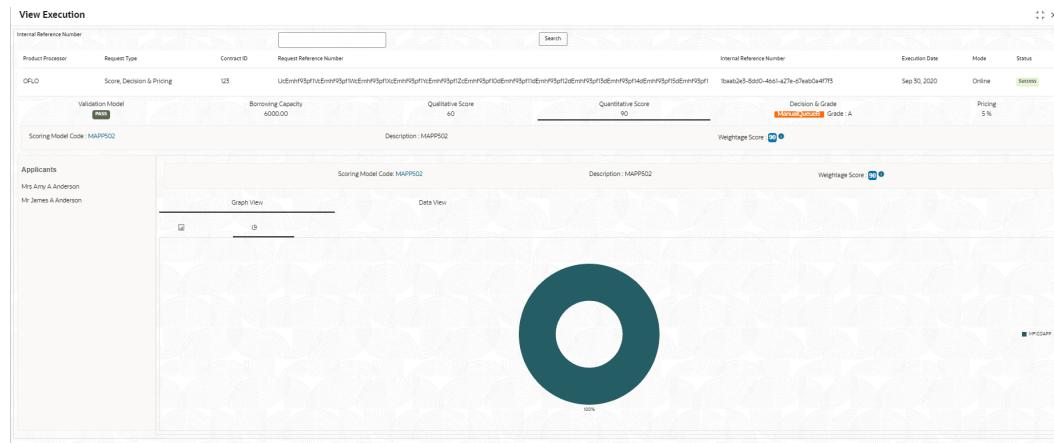
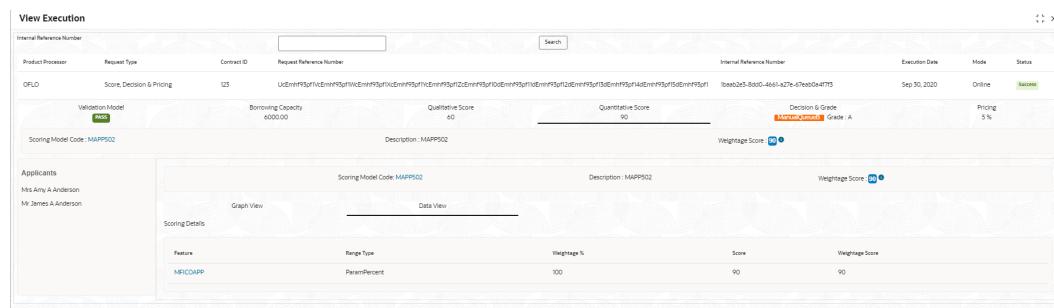


Figure 3-104 Quantitative Score Widget – Data View



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

Table 3-104 Quantitative Score Widget - Field Description

Field	Description
<Scoring Model Code>	<p>Displays the scoring model code resolved for credit decision.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the applicationlevel decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No and Is Primary Applicant is No, the multi applicant level scoring code is displayed.
	<p>Click the hyperlink to view the rule executed to resolve the quantitative score.</p>
Show Rule Log	<p>Click to see the rule log.</p>
	<p>Click to expand the rule.</p>
Expression	<p>Displays the expression of the rule.</p>
Input	<p>Displays the input of the rule.</p>
Value	<p>Displays the value of the rule.</p>

Table 3-104 (Cont.) Quantitative Score Widget - Field Description

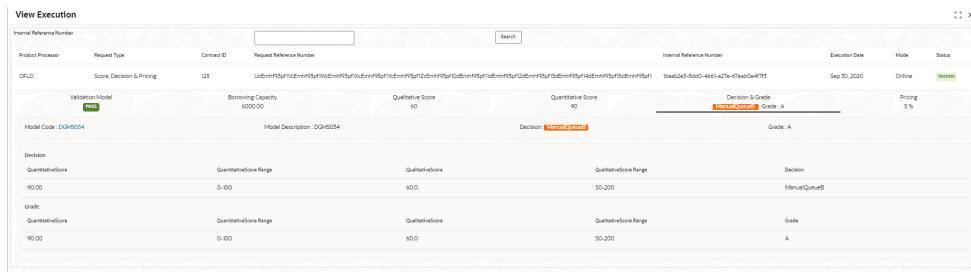
Field	Description
Description	Displays the scoring model description resolved for credit decision.
Weightage Score	<p>Displays the weightage score post credit decision of the application.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No and Is Primary Applicant is No, the score is displayed by resolving multi applicant level scoring model. <p>In case of Is Application Decision Required is Yes, the system displays the hyperlink on the weightage score value. It shows the aggregate rule details.</p>
<Applicant Name>	Displays the applicant names present in the application.
<Score>	<p>Displays the weighted credit score post credit decision of the application.</p> <p>The score is calculated for each applicant by resolving the applicant level scoring model.</p> <p>In case of multi applicant scenario, weightage score per applicant is not shown.</p>
<Applicant Name>	Displays the applicant names present in the application.
Scoring Model Code	<p>Displays the applicant level scoring model code resolved for credit decision.</p> <p>Applicant level scoring model is applicable for the below case.</p> <ul style="list-style-type: none"> If Is Application Decision required is Yes If Is Application Decision Required is No, and Is Primary Applicant is Yes <p>Multi applicant level scoring model is applicable in the below case.</p> <p>If Is Application Decision Required is No, and Is Primary Applicant is No.</p> <p>Click the hyperlink to view the rule executed to resolve the quantitative score.</p>
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Description	Displays the applicant scoring model description.
Weightage Score	<p>Displays the weighted credit score post credit decision of the application.</p> <p>The weightage score is calculated for each applicant by resolving the applicant scoring model.</p> <p>In case of multi applicant scoring model, for both the applicant the same score is shown since the score is not calculated per applicant.</p>

Table 3-104 (Cont.) Quantitative Score Widget - Field Description

Field	Description
	Hover this icon to get the information about the formula for calculation of score.
Graph View	<p>Two graphical views are available.</p> <ul style="list-style-type: none"> Bar Graphs The details are shown as a graphical representation as bar charts. List of features on the X-axis Weightage Score on the Y-axis. <p>Based on the evaluation of the category, the feature are shown in a particular color based on the maintenance done in the lookups screen.</p> <p> Note:</p> <p>For Multi Applicant scoring model all graphs is shown in the same color, as category evaluation is not applicable.</p> <ul style="list-style-type: none"> Pie Charts The details are shown as a graphical representation as pie charts. The calculation logic for the feature is (Weighted score of the feature/ Weightage score of the applicant)*100. The pie is shown from a pool of colors available/defined in the code.
Data View	The scoring details are shown as mentioned below in data view.
Feature	Displays the features resolved for the applicant in the scoring model. Click the hyperlink to view the rule executed to resolve the quantitative score.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Value	Displays the value of the feature.
Range Type	Displays the range type for the feature.
Range	Displays the range resolved for the feature value for score resolution.
Weightage %	Displays the weightage defined for the feature in the scoring model.
Score	Displays the score calculated for the feature based on the range and feature value.
Weightage Score	Displays the weighed credit score post credit decision of the application.

The following fields are displayed once you click the **Decision and Grade** widget.

Figure 3-105 Decision and Grade Widget



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

Table 3-105 Decision and Grade Widget - Field Description

Field	Description
<Model Code>	Displays the model code resolved for credit decision and grade.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Model Description	Displays the model description resolved for credit decision and grade.
Decision	Displays the credit decision taken for the application.
Grade	Displays the scoring grade post credit decision of the application.
Quantitative Score	Displays the quantitative score calculated for the application. If the feature is rule based, system displays the hyperlink.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Quantitative Score Range	Displays the range resolved for the quantitative score value for score resolution.
Qualitative Score	Displays the qualitative score calculated for the application.
Qualitative Score Range	Displays the range resolved for the qualitative score value for score resolution.
Decision	Displays the credit decision taken for the application.
Rule ID	Displays the decision taken for the application. Click the hyperlink to view the rule executed.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.

Table 3-105 (Cont.) Decision and Grade Widget - Field Description

Field	Description
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Qualitative Score	Displays the qualitative score calculated for the application. If the feature is rule based, system displays the hyperlink.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Qualitative Score Range	Displays the range resolved for the qualitative score value for score resolution.
Quantitative Score	Displays the quantitative score calculated for the application.
Quantitative Score Range	Displays the range resolved for the quantitative score value for score resolution.
Grade	Displays the scoring grade taken for the application.

The following fields are displayed once you click the **Pricing** widget.

Figure 3-106 Pricing Widget


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

Table 3-106 Pricing Widget - Field Description

Field	Description
<Pricing Model Code>	Displays the pricing model code resolved for credit decision. Click the hyperlink to view the rule executed to resolve the pricing model.
Show Rule Log	Click to see the rule log.
	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Model Description	View the pricing model description resolved for credit decision.
Rate Type	View the rate type applicable post credit decision.
Rate Percentage	View the rate applicable post credit decision.

Table 3-106 (Cont.) Pricing Widget - Field Description

Field	Description
Loan Amount	View the eligible loan amount for the application.
Loan Tenure	View the loan tenure for the application.
Loan Amount Range	View the range resolved for the loan amount value.
Loan Tenure Range	View the range resolved for the loan tenure value.
Rate %	View the rate applicable post credit decision.

3.19 Integrating Decision Service with Oracle Banking Routing Hub

This topic describes the information to integrate the Decision service with Oracle Banking Routing Hub.

This topic contains the following subtopics:

- [Oracle Banking Routing Hub Configuration](#)
This topic describes the information about Oracle Banking Routing Hub Configuration for the Decision service.
- [Oracle Banking Origination to Decision Service Configuration](#)
This topic describes the information about Oracle Banking Origination to Decision Service Configuration

3.19.1 Oracle Banking Routing Hub Configuration

This topic describes the information about Oracle Banking Routing Hub Configuration for the Decision service.

- [Service Consumers](#)
This topic describes systematic instructions to configure the service consumers.
- [Service Providers](#)
This topic describes the systematic instructions to configure the service providers.

3.19.1.1 Service Consumers

This topic describes systematic instructions to configure the service consumers.

The **Service Consumer** is an Oracle product that invokes Oracle Banking Routing Hub API. Oracle Banking Routing Hub analyses, evaluates the destination product processor and, transforms the data into a format of the same.

The **Service Consumer** comprises the source and destination integration details.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **Service Consumers**.

The **Service Consumers** screen displays.

Figure 3-107 Service Consumers

Service Consumers					
Actions		Search		Buttons	
OBIC_FCUBS	⋮	TestConsumer	⋮	OBLM	⋮
OBLM-bbbb	⋮	OBLM-NEW	⋮	OBLM_JKM	⋮
OBLM_DDA	⋮	OBLM_629_test	⋮	OBLM_Mashreq	⋮
Page 1 of 2 (1 - 10 of 14 items) 1 2 3 >					

Add Service Consumer

3. Click **Add**.

The **Add Service Consumer** screen displays.

Figure 3-108 Add Service Consumer

Add Service Consumer

Name

Required

Audit Type

Service level configuration

▼ Environment Variables

+ Add

Group

Required

Actions

Name

Value

No data to display.

4. Specify the fields on **Add Service Consumer** screen.

Note:

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

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

Table 3-107 Add Service Consumer - Field Description

Field	Description
Name	Specify the name of the service consumer. Note: <ul style="list-style-type: none">• Enter 0 to maximum of 255 characters.• No numeric value at beginning and no space allowed.
Add	To add, refer to step 5. Select the group from the drop-down list. The available options are: <ul style="list-style-type: none">• Group• Variable
Group	Select the group from the drop-down list.
Action	Displays the action. The user can edit or delete the header.
Name	Displays the name of the header.
Value	Displays the value of the header.

Environment Variables:

The user must define the group of variables which can be accessed throughout the specific consumer's configuration.

The syntax for accessing environment variables is below: \$env.Environment_Group_Name.Environment_Variable_Name

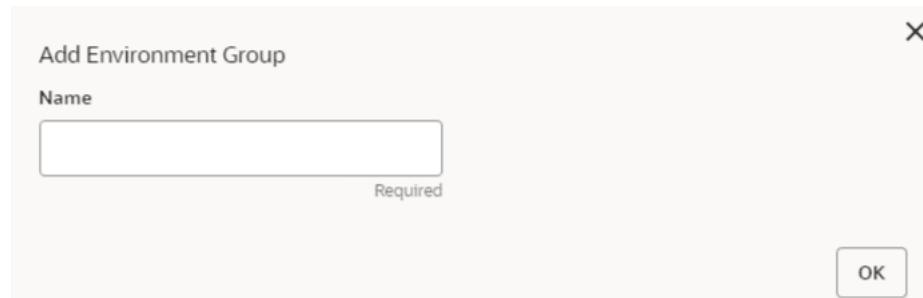
For example, \$env.COMMON.BRANCH_CODE

5. To add **Environment Variables**, follow below steps.

- a. On **Add Service Consumers**, click **Add** and select **Group** from drop-down list to add the group.

The **Add Environment Group** screen displays.

Figure 3-109 Add Environment Group



- b. Specify the fields on **Add Environment Group** screen and click **OK**.

Note:

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

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

Table 3-108 Add Environment Group - Field Description

Field	Description
Name	<p>Specify the name of the environment group.</p> <p>Note:</p> <ul style="list-style-type: none"> Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed.

- c. Click **Add** on **Add Service Consumer** screen and select **Variable** from drop-down list to add the variable.

The **Add Environment Variable** screen displays.

Figure 3-110 Add Environment Variable

Add Environment Variable

Name

Value

Required

OK

- d. Specify the fields on **Add Environment Variable** screen and click **OK**.

Note:

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

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

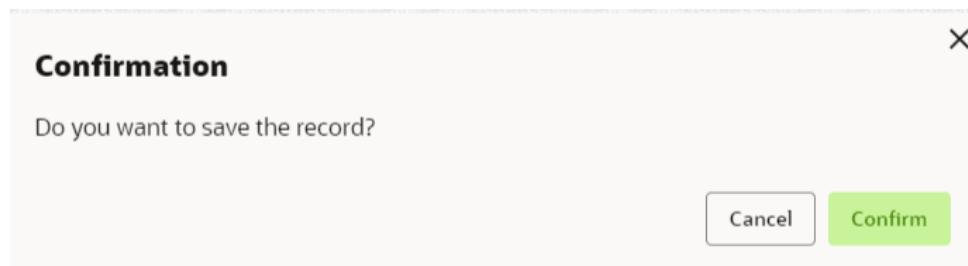
Table 3-109 Add Environment Variable - Field Description

Field	Description
Name	Specify the name of the environment variable. Note: <ul style="list-style-type: none">Enter 0 to maximum of 255 characters.No numeric value at beginning and no space allowed.
Value	Specify the value of the environment variable. The value can either be hardcoded or Velocity mapping.

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

The **Confirmation** screen displays.

Figure 3-111 Confirmation - Add Service Consumers



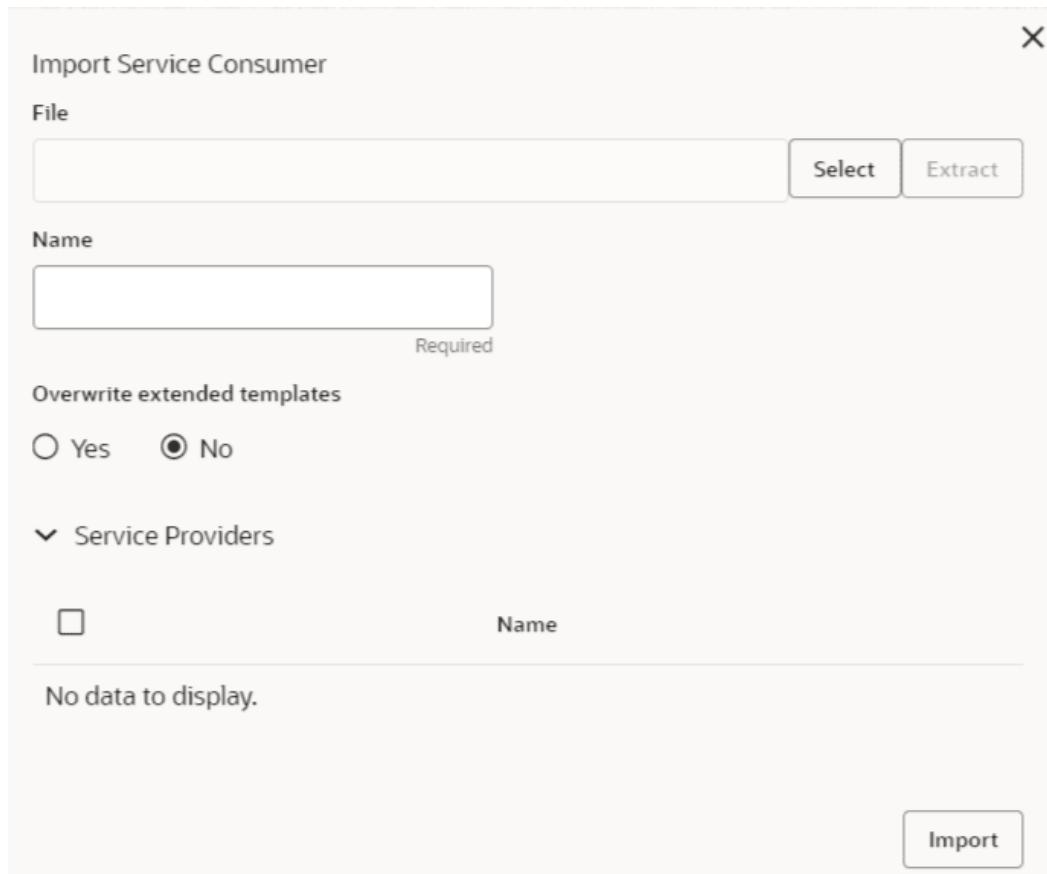
7. Click **Confirm** to save the record.

Import Service Consumer

8. Click **Import**.

The **Import Service Consumer** screen displays.

Figure 3-112 Import Service Consumer



9. Specify the fields on **Import Service Consumer** screen and click **OK**.

 **Note:**

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

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

Table 3-110 Import Service Consumer - Field Description

Field	Description
File	Select the file using Select .  Note: Allows only to select one file and accepts only JSON file.
Extract	Extracts the consumer name and service provider list from JSON file and displays it in the respective elements.

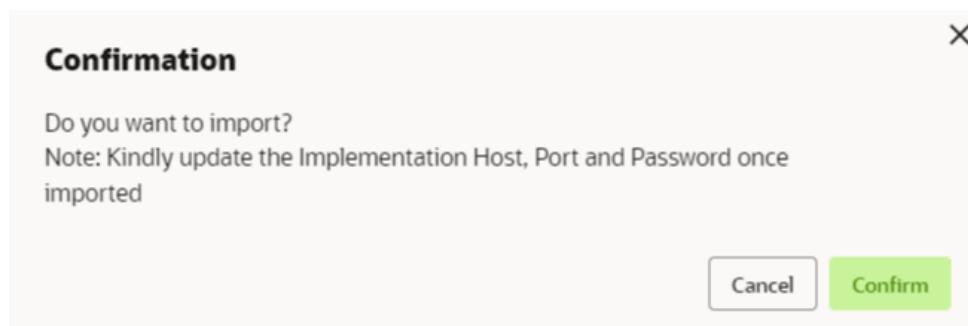
Table 3-110 (Cont.) Import Service Consumer - Field Description

Field	Description
Name	Specify the name of the service provider. Note: <ul style="list-style-type: none">Enter 0 to maximum of 255 characters.No numeric value at beginning and no space allowed.
Name	Displays the list of service providers names that are present in JSON file.

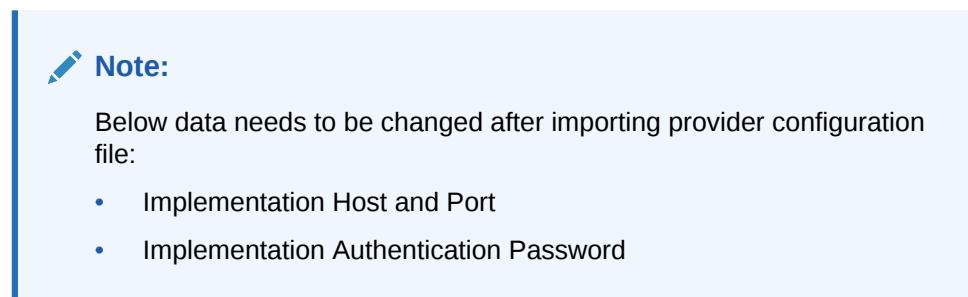
- 10.** Click **Import** to import the selected file.

The **Confirmation** screen displays.

Figure 3-113 Confirmation - Import Service Consumer



- 11.** Click **Confirm** to import the service consumer.



View Service Consumer

- 12.** Click 3 dots button (operation menu) and click **View**.

The **View Service Consumer** screen displays.

Figure 3-114 View Service Consumer

Actions	Name	Value
No data to display.		

Name: OBLM_Mashreq

Audit Type: Select

Group: Select

The user can click edit button to edit the **Service Consumer**.

Edit Service Consumer

13. Click 3 dots button (operation menu) and click **Edit**.

The **Edit Service Consumer** screen displays.

Figure 3-115 Edit Service Consumer

Actions	Name	Value
No data to display.		

Name: OBLM_Mashreq

Audit Type: Select

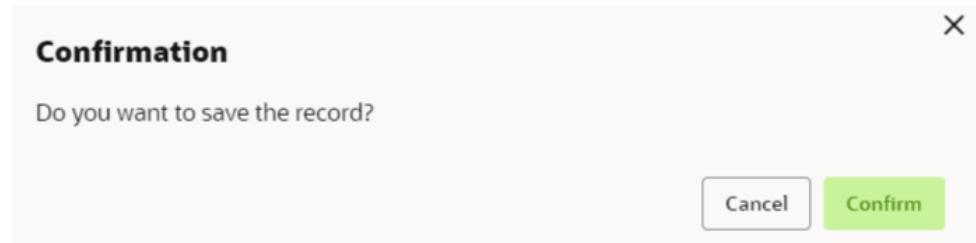
Group: Select

Save

14. Click **Save** once the edit is done.

The **Confirmation** screen displays.

Figure 3-116 Confirmation - Edit Service Consumer



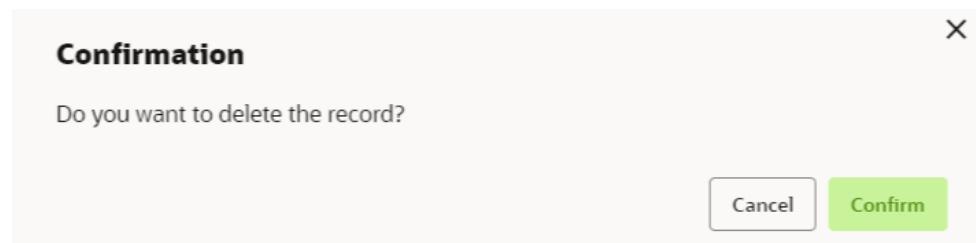
15. Click **Confirm** to save the record.

Delete Service Consumer

16. Click 3 dots button (operation menu) and click **Delete**.

The **Confirmation** screen displays.

Figure 3-117 Confirmation - Delete Service Consumer



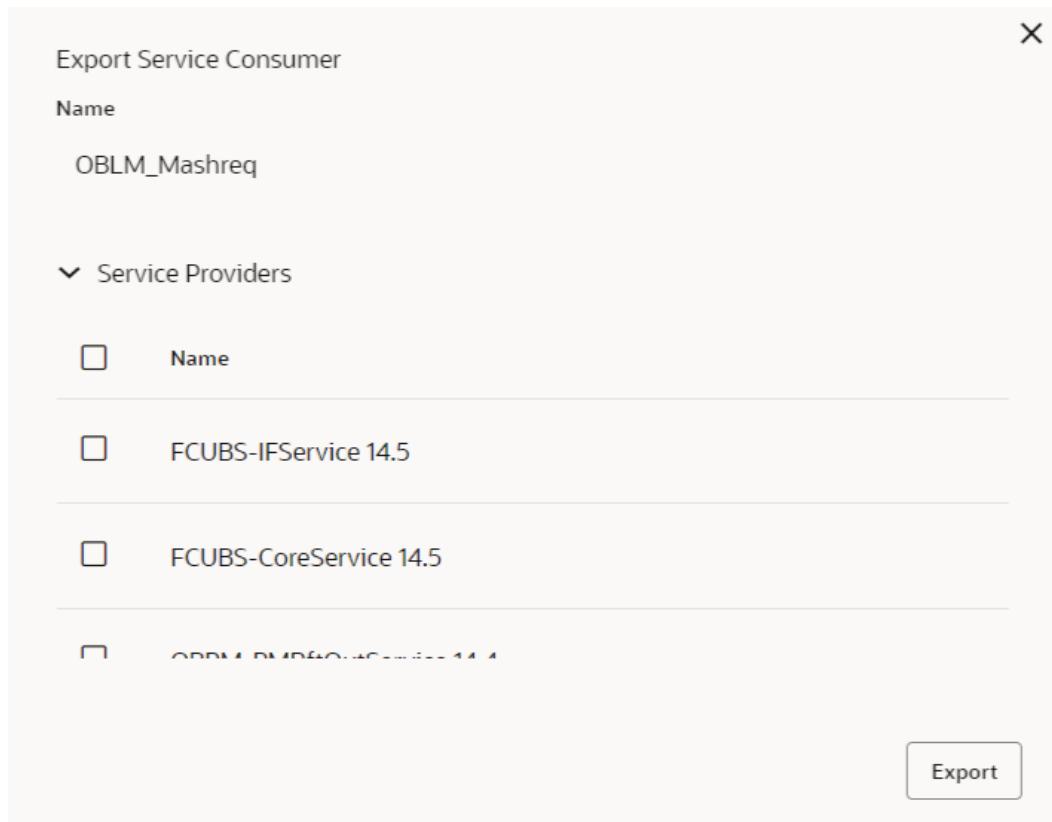
17. Click **Confirm** to delete the record.

Export Service Consumer in JSON

18. Click 3 dots button (operation menu) and click **Export**. Select **JSON**.

The **Export Service Consumer** screen displays.

Figure 3-118 Export Service Consumer - JSON



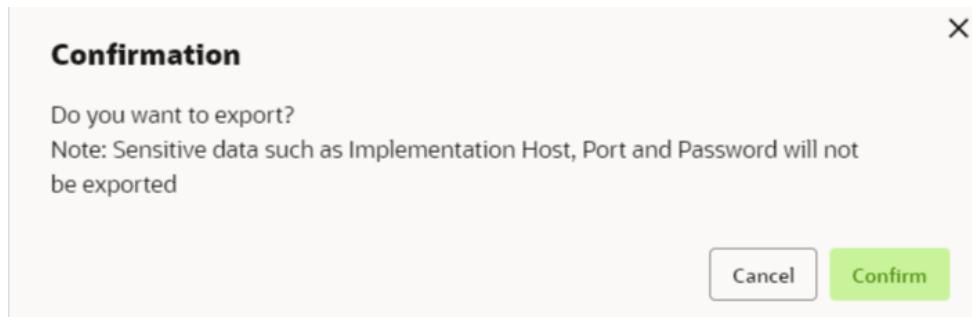
 **Note:**

- The user has an option to select service providers from the list which needs to be exported or can click on select all for all service providers.
- The JSON Export feature exports below data:
 - Selected service consumer
 - All consumer services
 - Selected service providers with services
 - Default implementation of selected service providers with services (without Host, Port and Authentication Password)
 - Default transformations
 - All default implementation routes

19. Select the required service providers and click **Export**.

The **Confirmation** screen appears.

Figure 3-119 Confirmation - Export Service Consumer in JSON



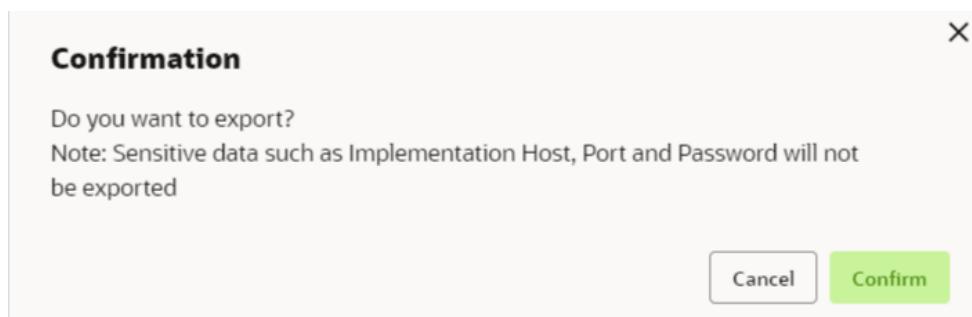
20. Click **Confirm** to export in JSON.

Export Service Consumer in SQL

21. Click **Export** and select **SQL**.

The **Confirmation** screen appears.

Figure 3-120 Confirmation



Note:

The SQL Export feature exports entire configuration without Host, Port, and Authentication Password details.

22. Click **Confirm** to export the Service Consumer in SQL.

3.19.1.2 Service Providers

This topic describes the systematic instructions to configure the service providers.

The **Service Providers** are the product processors configure to process request send by oracle banking routing hub on behalf of service consumers. It comprises of the destination integration details.

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

1. On **Home** Screen, click **Core Maintenance**, Under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **Service Consumers**.

3. On **Service Consumers** screen, click the required service consumer.

The **Service Providers** screen displays.

Figure 3-121 Service Providers



To Add Service Provider

4. Click **Add**.

The **Add Service Provider** screen displays.

Figure 3-122 Add Service Provider

Add Service Provider													
Product Name	Type												
<input type="text"/>	Select												
Required	Required												
Version	Active												
<input type="text"/>	<input checked="" type="checkbox"/>												
Required													
Headers <input type="button" value="Add"/>													
<table border="1"> <thead> <tr> <th>Actions</th> <th>Name</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td colspan="3">No data to display.</td> </tr> </tbody> </table>		Actions	Name	Value	No data to display.								
Actions	Name	Value											
No data to display.													
Service <table border="1"> <thead> <tr> <th>Type</th> <th>URL</th> <th>Import</th> </tr> </thead> <tbody> <tr> <td>WSDL</td> <td>VPATUSER1</td> <td><input type="button" value="Import"/></td> </tr> <tr> <td>Service</td> <td>Operation</td> <td></td> </tr> <tr> <td colspan="3">No data to display.</td> </tr> </tbody> </table>		Type	URL	Import	WSDL	VPATUSER1	<input type="button" value="Import"/>	Service	Operation		No data to display.		
Type	URL	Import											
WSDL	VPATUSER1	<input type="button" value="Import"/>											
Service	Operation												
No data to display.													
<input type="button" value="Save"/>													

5. Specify the fields on **Add Service Provider** screen.

 **Note:**

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

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

Table 3-111 Add Service Provider - Field Description

Field	Description
Product Name	Specify the product name of the service provider.  Note: <ul style="list-style-type: none"> Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed.
Type	Select the type of service provider from drop-down list The available options are: <ul style="list-style-type: none"> INTERNAL EXTERNAL
Version	Specify the provider version.  Note: <ul style="list-style-type: none"> Enter 0 to maximum of 255 characters. Only numeric or decimal values are allowed.
Active	Predefined values are Active / Inactive If provider is marked as inactive, then all related routes will be stopped.
Add	To add, refer to step 4.
Actions	Displays the action. The user can edit or delete the header.
Name	Displays the name of the header.
Value	Displays the value of the header.
Type	Select the type of service from drop-down list. The available options are: <ul style="list-style-type: none"> WSDL SWAGGER
URL	Specify the service URL of the file location.
Import	Click Import to extract the service information from URL.
Service	Displays the extracted service from the selected URL.
Operation	Displays the extracted operation from the selected URL.

Headers

External product processor might require some standard headers to be passed along with the request. User can specify the headers which are required by service endpoints for its all implementations but not present in swagger file.

6. To add **Headers**, follow below steps.

- a. Click **Add**.

The **Add Header** screen displays.

Figure 3-123 Add Header

The screenshot shows a modal dialog box titled "Add Header". It contains two input fields: "Name" and "Value". The "Name" field is marked with a red asterisk (*) indicating it is required. The "Value" field is also marked with a red asterisk (*). At the bottom right of the dialog is a button labeled "OK".

- b. Specify the fields on **Add Header** screen and click **OK**.

 **Note:**

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

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

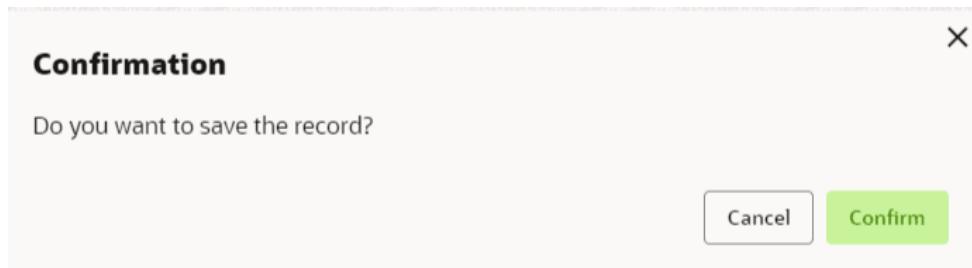
Table 3-112 Add Header - Field Description

Field	Description
Name	Specify the name of the header.
Value	Specify the value of the header.

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

The **Confirmation** screen displays.

Figure 3-124 Confirmation



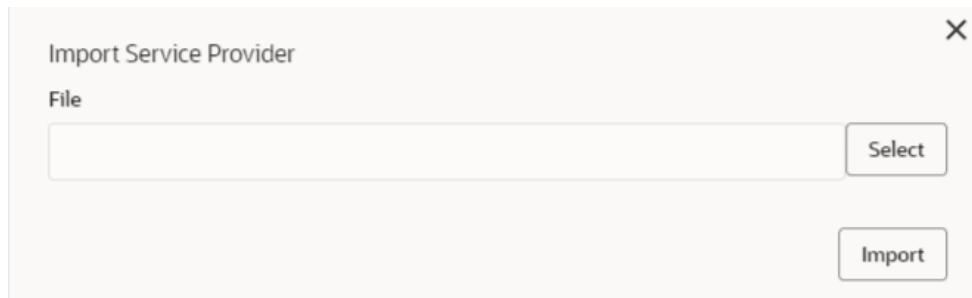
8. Click **Confirm** to save the record.

Import Service Provider

9. Click **Import**.

The **Import Service Provider** screen displays.

Figure 3-125 Import Service Provider



 **Note:**

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

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

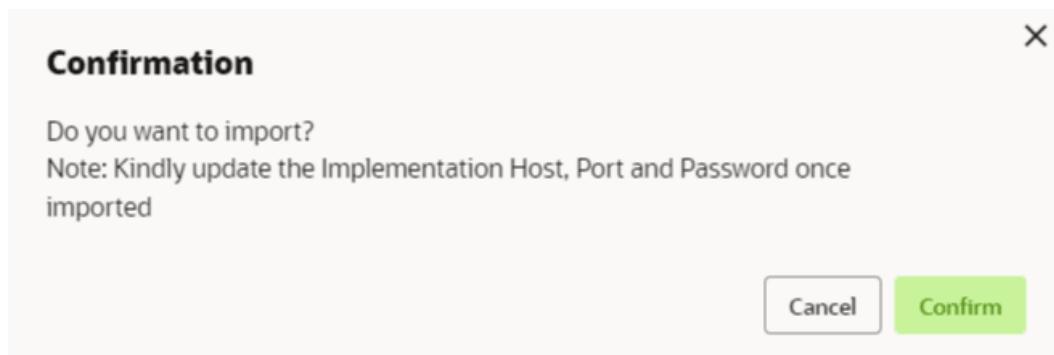
Table 3-113 Import Service Provider - Field Description

Field	Description
File	Select the file using Select button.  Note: Allows only to select one file and accepts only JSON file.

10. Click **Import** to import the selected file.

The **Confirmation** screen displays.

Figure 3-126 Confirmation - Import



Note:

Below data needs to be changed after importing provider configuration file:

- Implementation Host and Port
- Implementation Authentication Password

11. Click **Confirm** to import the record.

View Service Provider

12. Click 3 dots button (operation menu) and click **View**.

The **View Service Provider** screen displays.

Figure 3-127 View Service Provider

View Service Provider	
Product Name	Type
FCUBS	EXTERNAL
Version	Active
14.5	On
➤ Headers	
➤ Service	
Service	Operation
FCUBSIFService (FCUBSIFServiceSEI)	ModifyExtAccEcaEntriesIO
FCUBSIFService (FCUBSIFServiceSEI)	CreateExtAccEcaEntriesIO
FCUBSIFService (FCUBSIFServiceSEI)	ModifyEXTCIGStatusFS
FCUBSIFService (FCUBSIFServiceSEI)	CreateExtAccEntriesFS

The user can click edit button to edit the **Service Provider**.

Edit Service Provider

13. Click 3 dots button (operation menu) and click **Edit**.

The **Edit Service Provider** screen displays.

Figure 3-128 Edit Service Provider

Product Name: FCUBS

Type: EXTERNAL

Version: 14.5

Active:

Headers:

Add

Actions	Name	Value
No data to display.		

Service:

Type	URL	Import
WSDL		Required

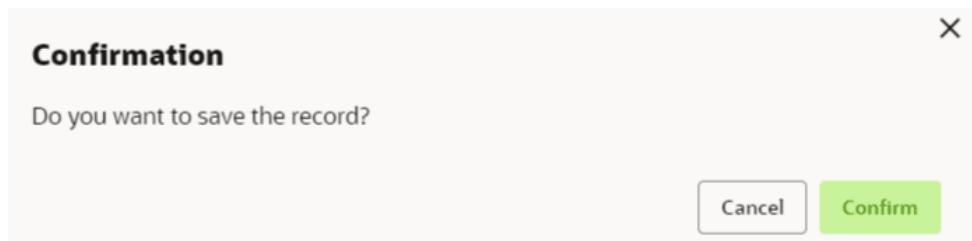
Service	Operation
FCUBSIService (FCUBSIServiceSEI)	ModifyExtAccEcaEntriesIO
FCUBSIService (FCUBSIServiceSEI)	CreateExtAccEcaEntriesIO
FCUBSIService (FCUBSIServiceSEI)	ModifyEXTCigStatusFS
FCUBSIService (FCUBSIServiceSEI)	CreateExtAccEntriesFS

Save

14. Click **Save** once the edit is done.

The **Confirmation** screen displays.

Figure 3-129 Confirmation - Edit Service Provider



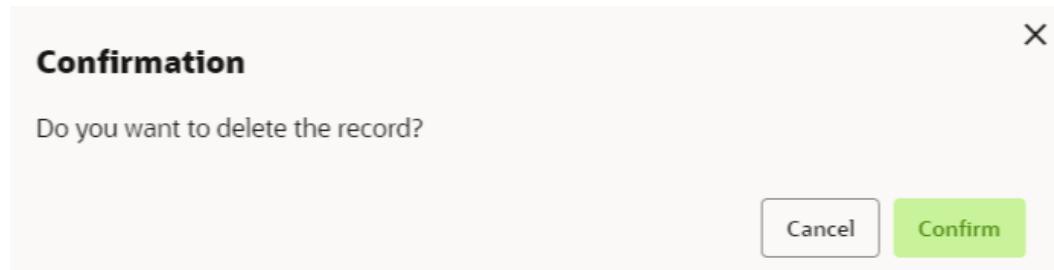
15. Click **Confirm** to save the record.

Delete Service Provider

16. Click 3 dots button (operation menu) and click **Delete**.

The **Confirmation** screen displays.

Figure 3-130 Confirmation - Delete Service Provider



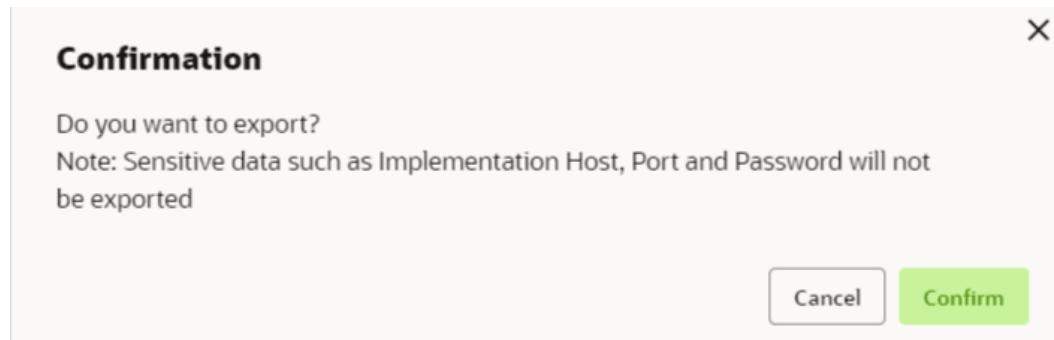
17. Click **Confirm** to delete the record.

Export Service Provider

18. Click 3 dots button (operation menu) and click **Export**.

The **Confirmation** screen displays.

Figure 3-131 Confirmation - Export Service Provider



Note:

The following data cannot be exported:

- Implementation Host
- Implementation Port
- Implementation Authentication Password

The above data needs to be configured manually after importing the configuration file. Same has been mentioned in Import section.

19. Click **Confirm** to export the record.

3.19.2 Oracle Banking Origination to Decision Service Configuration

This topic describes the information about Oracle Banking Origination to Decision Service Configuration

This topic contains the following subtopics:

- Fetch Credit Decision

This topic describes about the figures for the fetch credit decision.

3.19.2.1 Fetch Credit Decision

This topic describes about the figures for the fetch credit decision.

Figure 3-132 Fetch Credit Decision – Header

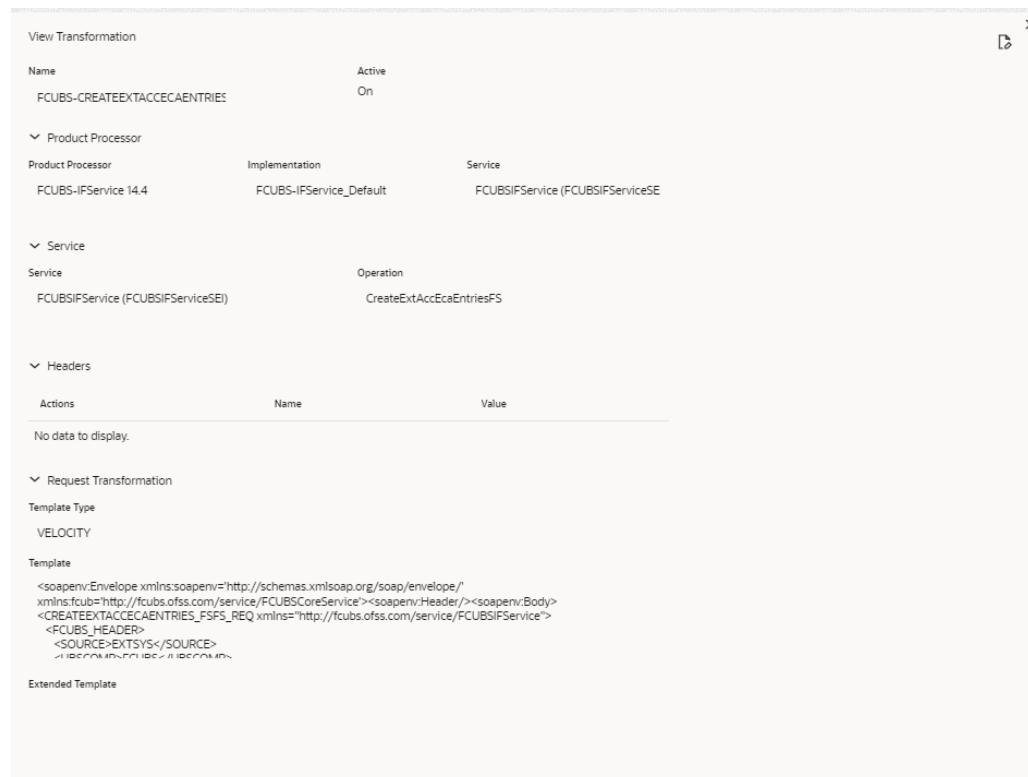


Figure 3-133 Fetch Credit Decision – Transformation

View Transformation

Name	Active	
TRANSFORMATION1	On	
▼ Product Processor		
Product Processor	Implementation	
EXPERIAN 14.4	EXPERIAN_Default	
Service		
CreditReports - /v2/credit-report		
▼ Service		
Service	Operation	
POST /consumerservices/credit-profile/v2/credit-report	CreditReports	
▼ Headers		
Actions	Name	Value
⋮	Accept	application/json
⋮	Authorization	Bearer \$body.access_token
⋮	clientReferenceld	SBMYSQ
▼ Path Parameters		
Actions	Name	Value
No data to display.		
▼ Query Parameters		
Actions	Name	Value
No data to display.		
▼ Request Transformation		
Body Type	Template Type	
RAW	VELOCITY	
Template		
<pre>{ #set(\$body = \$snapshot.get(0).body) "consumerPii": { "primaryApplicant": { "name": { "givenName": "John", "middleName": "Doe", "surname": "Doe" } } } }</pre>		

Figure 3-134 Consumer Services

