

Guide for the Parameterization of the Personal Loans Request Process

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1. Introduction

This document provides a guide for the parameterization, in the Web application, for the Credit Application process.

The document is organized in the following sections:

- Parameters that can be used without affecting the application.
- Tables that should be parameterized when creating a new product sub-type.
- Tables that should be parameterized for the creation of a new collateral sub-type.
- Tables that should be parameterized when creating new documents.
- Tables that should be parameterized when creating a new office.
- Tables that will be parameterized when promoting one or more product sub-types in an Event.
- Tables that should be parameterized when a suggested product is going to be created or modified.
- Business Policies
- Parametric Tables used for Assignments.
- Other Parametric Tables used in the process.
- Parametric Tables that contain values of CORE tables of the financial entity.

For each of them, the objective and use of the table is specified, as well as the significance of each column or attribute that should be completed during the parameterization.

To disable any of the records created in the entities, the **“Disable”** button should be checked. To add a new record, follow the instructions below and click on the **“Save”** button, if you wish to add, click on the **“Return”** button. To edit, click on the "View" button of the record to open the edit window.

With reference to the codes or tables that correspond to the Core system of the financial entity, these should be created prior to the creation of the record in BizAgi, to avoid errors in the application.



2. Parameterization of the Application

The following are parameters that can be used without affecting the application.

- Duration associated with: Timer that controls the maximum waiting time allowed for the Resolution of the Credit. Automatically closes the cases of the Credit Application process, before arriving at the authentication of the products.
- Employees Policy: Controls whether the application allows credit requests from Employees of the organization or not.
- Employees Kinship Policy: Contains the different kinships of employees of the bank who are not allowed to apply for credit.
- Product Policies: Minimum amount, maximum amount, minimum repayment period, maximum repayment period, minimum interest rate.
- Collateral Policies: % of coverage for collateral type. In the case of vehicles, includes additional variables such as year of manufacture and type of vehicle.
- Amount established for products suggested to Customer: Determined by the payment capacity of the applicant with the role of borrower.
- Parameterization of the documents to request from the customer: Name of document, Type of customer, Type of document (mandatory, desired), Role in the application.
- Parameterization of the documents to request according to the product: Name of document, Type of product, Type of document (mandatory, desired).
- Policy for the assignment of a Credit Factory Analyst: The Total Amount Requested determines the role that the Credit Factory Analyst should have, who will review the application. Following agreement of the role obtained and the total risk of the customer, it is determined if that role has sufficient authority to review all the products of the application.
- Policy for the assignment to the Credit Factory Committee: The Total Amount Approved determines the role that the Credit Factory user should have, who will make a decision about the application. Following agreement of the role obtained and the total risk of the customer, it is determined if that role has sufficient authority to review all the products of the application.
- Policy for Requesting Medical Examinations
- Levels of acceptance of risk: By means of the Risk Management Evaluation score: Intervals of evaluation and qualification.
- Documents required per Collateral Type

2.1 Initial Parameterization

The Personal Loans Request process has initial parameters for use with information in all the parametric tables.

It has general tables that contain information that should be synchronized with the data that the entity handles such as City, Country, Banks, Professions, Vehicle Company, etc. For further information, refer to section 2.11 of this document.

Similarly, there are tables that guide the path of the process and therefore cannot be amended. These can be found in section 2.12 of this document.

Finally, there are the basic tables of the Credit Application process that include: Product Sub-type, Parameters of each product (Maximum and Minimum Amounts, Interest Rates), Documentation per product, Collaterals, Documentation per Collateral, Insurance and Commission.

2.1.1 Basic Business Tables

For different Credit products and Accounts the table covers the creation of cases for the request. These products have parameters for Amounts, Interest Rates and Currency that are shown in the following table:

PRODUCT	MIN AMOUNT	MAX AMOUNT	MAX INTEREST RATE	CURRENCY	INSURANCE	COMMISSION	DOCUMENTS REQUIRED
Mortgage	1,000	10,000	14	Dollar	YES	YES	YES
Personal Loan	1,000	9,000	8	Euro	YES	YES	YES
Consumer Credit	1,000	9,000	8	Dollar	NO	NO	YES
Car Loans	1,000	50,000	2	Dollar	NO	YES	YES
Visa Credit Card	1,300	5,000		Dollar	NO	NO	NO
MasterCard Credit Card	1,200	3,500		Dollar	NO	NO	NO
Limit Increases	1,000	10,000		Dollar	NO	NO	NO
Accounts	0	100,000		Dollar	NO	NO	NO

These values can be changed in the corresponding parametric tables:

Product Sub-type, Product Parameters, Documents per Product, Insurance per Product and Commission per Product.

Products may require collaterals according to the parameterization of the Parameters per Product table. The following are existing Collaterals in the project.

COLLATERAL	PERCENTAGE COVER	INSURANCE	COMMISSION	DOCUMENTS REQUIRED
Simple Mortgage	80%	YES	YES	YES
Basic Certification	70%	YES	YES	YES
Basic Secured Loan	60%	NO	NO	YES
Vehicle	100%	NO	YES	YES

These values can be changed in the corresponding parametric tables: Collateral Sub-type, Collateral Parameters and Documents per Collateral.

For further information on how to parameterize new Products or Collaterals, refer to the corresponding sections in this document.

2.1.2 Set the Configuration for sending e-mails

The Personal Loans Request process has several e-mail messages included to inform about the application status. These are found in two processes: Verify Information and Documentation and Credit Factory.

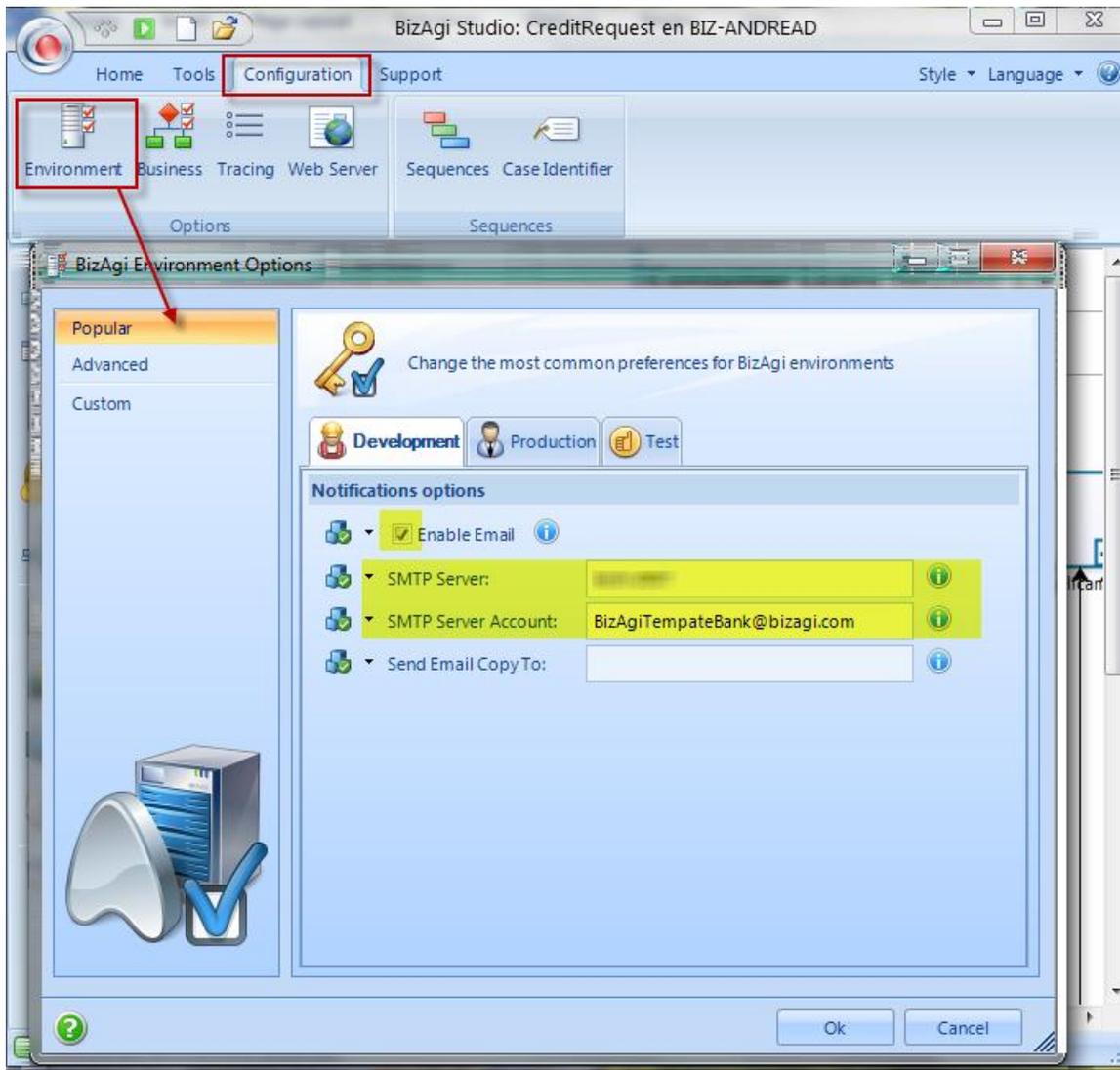
The Project has initially disabled the e-mails sending. To enable them, it is necessary to configure correctly the e-mail SMTP server that your company uses.

In BizAgi Studio enter the Configuration tab. Click over Environment and select the Popular option. Enable the box to send notifications and type the name of the SMTP server and the account from which the mails are sent, as shown in the picture below

For further information refer to the following articles

Environment Configuration: http://wiki.bizagi.com/en/index.php?title=Environment_Configuration

SMTP server: http://wiki.bizagi.com/en/index.php?title=Find_SMTP_Server_in_Outlook



2.2 Tables that should be parameterized when creating a new product sub-type.

2.2.1 Product Sub-type

Used to specify the product sub-types offered by the bank.

To add a new value, click on Add Product Sub-Type link and specify the following information:

- Product Type: Indicate the type of product of the Product Sub-Type that you are creating. The corresponding values of those related in the Product Type Table.
- Name: Indicate the name of the Product Sub-Type that you are creating.
- Code: Is the associated code of the Product Sub-Type that you are creating. **This value should be identical to that of the Product Sub-Type in the Core Banking system.**
- Currency: This is the currency associated with the product sub-type.
- Parameter: Indicates the parameters of the Product Sub-Type that you are creating. The corresponding values of those related in the Product Parameter Table.

The following specifies the significance of each parameter:

- a. Minimum Amount: Indicates the minimum amount that can be requested for the product sub-type.
- b. Maximum Amount: Indicates the maximum amount that can be requested for the product sub-type.
- c. Minimum Term: Indicates the minimum term that can be requested for the product sub-type.
- d. Maximum Term: Indicates the maximum term that can be requested for the product sub-type.
- e. Minimum Interest Rate: Indicates the value of the Minimum Interest Rate that can be charged for the product sub-type.
- f. Maximum Interest Rate: Indicates the value of the Maximum Interest Rate that can be charged for the product sub-type.
- g. Minimum Amount Collateral Required: Specifies the minimum amount requested per product sub-type for which a collateral (surety or personal) is required.

2.2.2 Currency

This is the currency in which the product applications will be made, therefore it is important to take into account which currency the products are offered. The local currency will have an exchange rate of 1. If there are other currencies then the respective conversion rate is entered.

To add a new value, click on the Add Currency link and complete the following information:

- Currency Name: This is the name of the currency that is to be created.
- Code: Is a unique and mandatory number associated with each Currency.
- Exchange Rate (In relation to the Local Currency): Contains the value or exchange rate of the currency in relation to the local currency.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.2.3 Collateral Sub-type

This table is included within this group as it is possible that the product sub-type to be created could be a Car Loan, in which case the percentage cover of the vehicle Collateral varies according to the type and age of the vehicle, as explained later.

Contains the different collateral sub-types established by the financial entity. **From here this table should be synchronized with the corresponding values in the Core Banking system.**

To enter a new value, click on the Add Collateral Sub-type link and complete the following information:

- Type of Collateral: Corresponds to the type of Collateral for which a new Collateral Sub-type is to be created.
- Name: Is the name of the Collateral Sub-type that is being created.
- Code: Is a unique and mandatory identifier that identifies the Collateral Sub-type that is being created. **IT SHOULD BE IDENTICAL TO THE CODE REGISTERED IN THE CORE BANKING SYSTEM.**
- Percentage of Cover: Is the percentage of cover specified for the Collateral Sub-type. This field is displayed and required if the type of collateral is other than Vehicle.

2.2.4 Vehicle Collaterals Parameters

If the Collateral sub-type to create is a Vehicle Type Collateral, the following information should be completed:

- Type of Vehicle: Indicate the Type of Vehicle for which the collaterals are being parameterized. They correspond to the values of those related in the Type of Vehicle Table.
- Age: Indicate the age of the type of vehicle.
- Percentage of Cover: Is the percentage of cover specified for the Vehicle collateral sub-type.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.2.5 Commission per Product

By means of this table the different types of commission that are applied for each product sub-type, is specified.

To enter a new value, click on the Commission x Product link and complete the following information:

- Type of Commission: Specify the name of the Type of Commission that applies to the product sub-type:

- Product Sub-type: Indicate the product sub-types to which the types of commission that apply are being specified.
- Factor: Relates to the percentage or expense of commission that is applied to the product sub-type.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.2.6 Insurance per Product

By means of this table the different types of insurance that are applied to each product sub-type, are specified.

To enter a new value, click on the link and complete the following information:

- Product Type: Specify the Type of Product for which the types of insurance that apply are to be parameterized.
- Product Sub-type: Specify the Product Sub-type for which the types of insurance that apply are to be parameterized.
- Type of Insurance: Select the Type of Insurance that applies to the product sub-type
- Factor: Is the number that represents the percentage amount of insurance requested/approved per product sub-type.
- If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.2.7 Product Documents:

Allows the parameterization of the documents that should be requested from the customer according to the product sub-type (credit) that is being requested.

To add a record, click on the Add Document for the Product link, and complete the following information:

- Product Sub-type: Indicate the product sub-type for which the corresponding documents are specified. See Product Sub-types Table.
- Document: Select the document that is to be requested. See Documents Table.
- Required: Enables the document requested to be specified as mandatory or optional.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

NOTE: In this table, only the documents requested for Product Sub-type can be parameterized.

2.3 Tables that should be parameterized when creating a new Collateral Sub-type.

2.3.1 Collateral Type

Types of collaterals should be defined, only once, at the beginning of the project.

Enter the Type of Collateral entity, click on View for each of the collaterals and change the name of the type of collateral according to the real name that the organization has given to each of them. The actual types of collaterals are:

- Vehicle
- Mortgage
- Certificate
- Pledge

2.3.2 Collateral Sub-type

Contains the different sub-types of collateral established by the financial entity. **From here this table should be synchronized with the corresponding values in the Core Banking system.**

To enter a new value, click on the Add Collateral Sub-type link and complete the following information:

- Collateral Type: Corresponds to the Type of Collateral for which a new Collateral sub-type is to be created.
- Name: Corresponds to the name of the Collateral Sub-type that is being created.
- Code: Is a unique and mandatory identifier for the collateral sub-type that is being created. **IT SHOULD BE IDENTICAL TO THE CODE REGISTERED IN THE CORE BANKING SYSTEM.**
- Percentage of Cover: Is the percentage of cover specified for the collateral sub-type. This field is displayed and required if the type of Collateral is other than Vehicle.

2.3.3 Vehicle Collaterals Parameters

If the Collateral sub-type to create is a Vehicle Type Collateral, the following information should be completed:

- Type of Vehicle: Indicate the Type of Vehicle for which the collaterals are being parameterized. They correspond to the values of those related in the Type of Vehicle Table.
- Age: Indicate the age of the type of vehicle.
- Percentage of Cover: Is the percentage of cover specified for the Vehicle collateral sub-type.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.3.4 Documents per Collateral

Allows the parameterization of the documents that should be requested from the customer according to the Collateral sub-type that is supporting the credit.

To add a record, click on the [Add Document for Collateral](#) link and complete the following information:

- Collateral Sub-type: Indicate the Collateral sub-type for which the corresponding documents are specified. See Collateral Sub-type Table.
- Document: Select the document that is to be requested. See Document Table.
- Required: Enables the document requested to be specified as mandatory or optional.

If it is necessary to edit the information previously entered, then click on the [View](#) link associated with each record.

2.4 Tables that should be parameterized when creating new documents.

2.4.1 Documents:

Enables the input of documents that the financial entity requests from its customers (borrower and/or guarantor) that are required for the approval and/or delivery of the requested products.

To add a record, click on the Add Document link and complete the following information:

- Name of document: Is the name of the document requested by the bank.
- Code: Is a unique and mandatory identifier.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.4.2 Document per Applicant

Enables the parameterization of the documents that should be requested from the customer, according to the source of income type (Temporary Employment, Self-employed, Employed with indefinite contract), and the role in the application (Borrower, Guarantor).

To add a record, click on the Add Document X Applicant link and complete the following information:

- Role of the Customer: The role is selected from whom the document will be requested. See Role of the Customer Table.
- Source of Income: Select the Source of Income type (Temporary Employment, Self-employed, Employed with Indefinite Contract). See Type of Employment Table.
- Document: Select the document that is to be requested. See Document Table.
- Required: Enables the document requested to be specified as mandatory or optional.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.4.3 Product Documents:

Allows the parameterization of the documents that should be requested from the customer according to the product sub-type (credit) that is being requested.

To add a record, click on the Add Document for the Product link and complete the following information:

- Sub-type of Product Indicate the product sub-type for which the corresponding documents are specified. See Product Sub-type Table.
- Document: Select the document that is to be requested. See Document Table.
- Required: Enables the document requested to be specified as mandatory or optional.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

NOTE: In this table, only the documents requested for Product Sub-type can be parameterized.

2.4.4 Documents per Collateral

Allows the parameterization of the documents that should be requested from the customer according to the Collateral sub-type that is supporting the credit.

To add a record, click on the Add Document for the Collateral link and complete the following information:

- Collateral Sub-type: Indicate the sub-type of Collateral for which the corresponding documents are specified. See Sub-type of Collateral Table.
- Document: Select the document that is to be requested. See Document Table.
- Required: Enables the document requested to be specified as mandatory or optional.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.5 Tables that should be parameterized when creating a new Office.

2.5.1 Offices

Contains information related to the offices of the bank.

NOTE: It should be noted that even though a new value is entered into this table, it does not imply that the new office is available in the Administration – Users tab to associate users to it. For this it is necessary to create, beforehand, the office in the Locations Table of the application from BizAgi Studio. The creation of a new office implies making a deployment to production.

To add a record, click on the Add Office link and complete the following information:

- Location: The location in which the Office is associated.
- Name of Office: Specify the name of the office that is being created.
- Code: Is a unique and mandatory identifier. **IT SHOULD BE IDENTICAL TO THE CODE REGISTERED IN THE CORE BANKING SYSTEM.**

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.6 Tables that should be parameterized when promoting one or more Product Sub-types in an Event.

2.6.1 Event

This table contains the events that the banking entity has programmed.

To add an event, in the Events Table, press the Add Event link. Once the screen has loaded, specify the following information:

- Event Name: Specify the name of the event.
- Event Start Date: Specify the start date of the event.
- Event End Date: Specify the end date of the event.
- Event Products: Specify the products that will be promoted in the event. The corresponding values of those entered in the Event Products Table (see Section 2.5.2).
- Event Users: Specify the users who will participate in the event. The values correspond to those entered in the Event Products Table (see Section 2.5.3).

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.6.2 Event Product:

For each event, the product sub-type that is being promoted should be specified.

To add an event, in the Event Product Table, press the Add Event Product link. Once the screen has loaded, specify the following information:

- Product Sub-type: Indicate the Product Sub-Type that is to be promoted in the event. See Product Sub-type Table.
- Event: Specify the event for the product sub-type with which you are working. See Events Table.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.6.3 Event Users:

Specify the users of the banking entity that are assigned to each of the events.

To add an event, in the Event Users Table, press the Add User to Event link. Once the screen has loaded, specify the following information:

- User: Indicate the user assigned to the event.

- Event Specify the event for the product sub-type with which you are working. See Events Table.

NOTE: Take into account that a user can be active in ONLY ONE EVENT. In order to specify the percentage of cover of the collaterals associated with the product sub-type that is being promoted in the event, remember that this should be done from the Collateral Sub-type Table.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.7 Tables that should be parameterized when a Suggested Product is going to be created or modified.

2.7.1 Level of Payment Capacity

Enables the parameterization of a scale of different levels of Payment Capacity available for the applicant and used by the financial entity to offer Suggested Products.

To add a new value, click on the Add Payment Capacity Level link and complete the following information:

- Minimum Payment Capacity Available
- Maximum Payment Capacity Available

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.7.2 Suggested Products:

Enables the parameterization of packets or groups of products that the financial entity can offer to the applicant (with the role of borrower), at the same time that other products are requested.

The selection of products is made considering: Level of Income and Segment to which the customer pertains. The amount that the entity assigns to each product is determined by the **“Amount for Suggested Products”** policy (the details of this policy can be found in the following section)

To add a record, click on the Add Suggested Product link and complete the following information:

- Level of Income: Specify the level of income of the applicant for which the products that are being parameterized, applies.
- Segment: Corresponds to the Segment of the applicant for which the products that are being parameterized, applies.
- Product Type: Indicate the Product Type to offer to the customer.
- Product Sub-type: Indicate the Product Sub-type to offer to the customer.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.8 Business Policies

The policies enable the organization to adapt to business changes controlled by rules, in an agile and flexible way. Promotes the autonomy on behalf of the owners of the process, to involve them in the control of the rules defined by the organization that take decisions according to the business conditions and of the market, and that define how the cases should be conducted.

This enables authorized personnel of the organization, from the Web application, to make the changes that they consider necessary to all the policies previously defined and built.

With this new concept it attempts to isolate the most representative business rules from others such as process, user interfaces, that evaluate decisions taken or that transform data.

Business policies in BizAgi are understood to be rules or groups of rules that evaluate conditions to define actions or results.

In order to configure a business policy, firstly, the vocabulary should be generated.

The following specifies the vocabulary and the policies defined by the Organization of Credit Personnel.

2.8.1 Vocabulary:

Vocabulary looks to define aliases or definitions to abstract information that will be used in the policies. Each definition can take a constant value or attribute values; the latter definitions internally represent more complex expressions that enable the logic of navigation of data to be abstracted within the data model of business data. They enable the rules to be legible and understandable by anyone.

The vocabulary, manageable from the Web Application, for the Personal Loan application is:

- **Suggested loan interest rate:**

This is the interest rate offered by the financial entity for the credit products either suggested or pre-approved to the customer.

- **Suggested loan term:**

This is the term of the loan offered by the financial entity for the credit products either suggested or pre-approved to the customer.

- **Time Limit in Customer Orientation:**

Maximum Waiting Time established for the customer to deliver to the entity the documentation/requested product in the process of Orientation of the Customer.

- **Time Limit in Personal Loans Request:**

Maximum Waiting Time established for the Personal Loans request to be handled in the main process. It will be available from the creation of the case up until the approval of products. If the case reaches the approval, the timer will be disabled.

- **Maximum Amount Allowed in Request:**

Indicates the maximum amount/personal loan request for the financial entity.

- **Maximum Time for updating Customer Information:**

Indicates the maximum time established for updating the personal and financial information of the applicant in the Core system of the entity.

- **Request for Employees are allowed?**

Indicates whether the financial entity permits the processing of credit requests from Employees.

2.8.2 Credit Bureau Policy

Enables the state of the applicant to be defined (Borrower and/or guarantor) according to the points obtained in the Risk Evaluation.

The possible states are: Approved, Rejected or Grey Zone.

2.8.3 Employees Policy:

Determines if it will be possible or not to continue with the application process when the borrower is an employee of the financial entity, considering the possibility of:

2.8.4 Employees Relatives Policy:

Constructed by means of a decision table. The level of kinship that the processing of a credit application is **not permitted** in the bank can be specified. Note that those kinships that are not parameterized in this table will apply as accepted.

2.8.5 Amount of Suggested Products Policy

Constructed by means of a decision table. Enables the amount of suggested products offered by the financial entity to the customer, to be specified according to the applicant's payment capacity.

2.8.6 Maximum Quantity Requested Policy

It checks if the Total Amount of the application is greater than the Maximum Quantity allowed per Application for Consumer Credit and Mortgages.

2.8.7 Assignment of Credit Factory Analyst Policy

Constructed by means of a decision table. Enables the definition of the role that the Credit Factory analyst must have to Review the application in the Credit Factory sub-process.

It should be stated that to obtain the definitive role that the Factory Committee analyst must have, it combines the execution and result of this policy with the concept of faculties/product type according to role (see Product Type Attributes Approval Table).

2.8.8 Assignment of Factory Committee Policy

Constructed by means of a decision table. Enables the role to be defined that the analyst of the Factory Committee must have to take the final decision about the application in the Credit Factory sub-process.

It should be stated that to obtain the definitive role that the Factory Committee analyst must have, it combines the execution and result of this policy with the concept of faculties/product type according to role (see Product Type Attributes Approval Table).

2.8.9 Medical Examinations Policy

According to the customer's age and whether the application includes a mortgage loan, whether the debtor should be asked for medical tests by subtype of product.

2.8.10 Factory Committee Approval Policy

Applies to applications which enter the Credit Factory sub-process. According to the approved amount per application, it is determined whether the application should be decided by the Credit Factory Committee.

2.9 Parametric Tables Used for Assignments.

2.9.1 Product Type Approval Capacity

Table used in the Credit Factory sub-process to determine whether the role of Credit Factory Analyst or Factory Committee Analyst together with the Assignment of Factory Analyst Policy or Assignment of Factory Committee Analyst Policy has sufficient capacity to review or take a decision on all the products of the application.

To enter a new record, press the Add Type of Product Approval Attribute link and complete the following information:

- Role: Is the role of the Factory Analyst or Factory Committee Analyst who has sufficient authority to review or decide about the sub-type of product indicated.
- Sub-type of Product: Is the Sub-type of product that specifies the capacity for review or approval per role. The values correspond to those specified in the Product Subtype Table.
- Minimum value: Is the minimum value of the total risk of the customer.

- Maximum value: Corresponds to the maximum value of the total risk of the customer.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.10 Other Parametric Tables used in the business

2.10.1 Channel

As its name implies, it refers to the origin of the application for credit products.

To add a new record in the table, press the Add Entry Channel link and complete the following information:

- Name: The name associated to the origin of the application.
- Code: Is a unique and mandatory identifier for each entry channel created.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.10.2 Medical Examinations

Enables the specification of the medical examinations required if the conditions specified in the Request for Medical Examinations policy are met.

To enter a new record in the table, click on the link Add Medical Examination and complete the following information:

- Name: Is the name of the medical examination to request.
- Required: Indicates whether the medical examination is required or not.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.10.3 Product Line

Contains the Product Lines offered by the bank and used in the application.

To add a new value, press the Add Product Line link and complete the following information:

- Name: Is the name of the product line.
- Code: Is a unique and mandatory identifier for each product line.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.10.4 List of Rejection Types

Contains different types of rejection lists which are consulted to determine whether the customer is viable or not for the request.

To enter a new value press the Add Types of Rejection List link and complete the following information:

- Name: Is the name of the list in which the consultation is made about the customer.
- Code: Is a unique and mandatory identifier for each product line.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.10.5 List of Rejections by Applicant

In this table is specified the various rejections by Type of List in which any applicant can be classified.

To enter a new value press the Add Rejections List by Applicant link and complete the following information:

- Rejection List Type: Indicate the type of list to which a cause for rejection of the applicant is to be associated.
- Description: Is the name of the cause for rejection of the applicant.
- Code: Is a unique and mandatory identifier for each rejection/type of list that is being entered.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.10.6 Decline Reason

Contains the different reasons for withdrawal of an application for credit. Remember, it is possible to cancel a credit application from the outset in the Office until the Delivery of the product stage.

To enter a new record, press the Add Reason for Withdrawal link and complete the following information:

- Description: Contains a description of the reason for withdrawal of the application

- Code: A unique and mandatory number associated with each reason for withdrawal added.

If it is necessary to edit the information previously entered, then click on the View link associated with each record.

2.11 Parametric tables containing Core table values of the financial institution

It should be stated that the tables listed below should ALWAYS be in synchronized with the values associated in the CORE system:

Economic Activity
Bank
City
Insurance Company
Vehicle Company
Marital Status
Source of Income:
Disbursement Method
Notary
Country
Kinship
Payment Frequency
Profession
Delivery Point for Credit Card
Segment
Sex
Type of Commission:
Purchase Type for Credit Card balance
Account Type
Address Type
Document Type
Building Type
Reference Type
Type of Insurance:
Type of Rate
Phone Type
Type of Vehicle

2.12 Parametric Tables that cannot be administered from the Web application

The tables shown below are parametric but they are not administered from the Web application because they guide the process flows.

The alternative solution proposed for the administration of these tables from the Web is to give access to parameterization only to certain roles defined by the organization.

Reason for rejection of the applicant
Reason for Rejection of Application
Factory Concept
State of Applicant
State of Customer Orientation
State of Application
Scoring Results
Applicant's Role
Next Step Factory
Type of Collateral
Type of Application Resolution
Product Type

3. Interfaces

The administration of interfaces in this Credit process is very similar to all others. The way to make communication between BizAgI and external systems is through a Web Service exposed by an external system (offered by the CORE Banking System or Credit Scoring provided by third parties, etc...) and that BizAgI can consume. For this you use the interface system functionality included in BizAgI Studio. The first thing to do is to define the schema of input and output of the Web Service, which will receive and return an xml. The XML that returns the external web service must be transformed so that BizAgI can store the information in the database.

After defining the data and input and output schemas of the Web Service, the schemas of input and output for BizAgI should be defined together with the transformations associated with them, in this way, generating the xml that is sent to the Web Service with the defined format and the xml with the information and data structure that is stored in BizAgI. For the credit process, transformations and the schemas are found in the Request entity, and used in this interface are called CustomerInfo. For a better explanation of how to define the XML and schemas in BizAgI, see this article:

http://wiki.bizagi.com/en/index.php?title=Entities_Xml_Schemas

It is also necessary to define the external system, along with its address and access data. For this process, a Web service available in BizAgI.com is invoked, which has several methods. Each of the methods in this Dummy Web Service receives the xml that BizAgI sends and analyzes it differently depending on the method. Then it takes the information received in order to generate a new xml file after applying a transformation loaded from the disc. The Web Service is published in the address <http://www.bizagi.com/WsCreditRequest/ApplicantAnalysis.asmx> . This service has different methods. To learn how to define and manage external systems, please follow the link below:

http://wiki.bizagi.com/en/index.php?title=Interface_Administration

Finally, the interface will be associated with the flow, together with the xml and schemas needed to transform the input and output information. The following link explains how to create this partnership between the flow and interface.

http://wiki.bizagi.com/en/index.php?title=How_to_Invoke_a_Web_Service#As_a_SOA_Interface

Having done this, each time the interface associated with the flow is invoked from the Web application; BizAgI will automatically apply the transformations to the schemas and will generate the xml corresponding to the information associated with the case in the database. Similarly, the web service response will be transformed to match the data model and, thus, be understood and stored in BizAgI.

Here you can find a list of contact points.

1. **Interface name:** Customer Orientation- Calculate Payment Capacity

Objective: In the Customer Orientation process, verify that the applicant's payment capacity is not negative or zero. If so, the process cannot continue. For testing purposes, the dummy web service consumed by the credit process returns the value of the payment capacity which is determined by subtracting monthly expenses from monthly income.

2. **Interface name:** Customer Orientation - Calculation of repayment for loans and mortgages

Objective: Web service that calculates the repayment table of loans and mortgages. For each product, this table is calculated according to the value of the monthly repayment (if entered) and by type of product.

3. **Interface name:** Check if the customer exists.

Objective: To Verify the existence of the customer in the customer database.

To verify the existence of the customer in the database that manages the bank's customers, BizAgi will connect to a Web Service and will interpret its response. The dummy available in BizAgi.com, to which this process connects, will return a positive response (Customer exists) only if the document number is even. Otherwise, the Web service will treat it as a new customer.

4. **Interface name:** Check existence of the applicant in the Negative Lists / Internal Lists of the Entity

Objective: To verify the existence of the applicants in the Negative lists and internal lists of the Entity and send the Rejection Type and Reason for Rejection. For this case where a Web service is consumed, if the document number of the main applicant is an odd number, then all applicants will be approved. Otherwise, if it is an even number, and its length is odd, the applicants will be rejected with an Internal List rejection type and a description of Customer Penalized (code 10). If the document number of the applicant and its length are even, all applicants will be rejected with a Black List rejection type and a description of Terrorism (code 5).

5. **Interface name:** Import financial and personal information of applicant

Objective: All the available information will be imported for each of the applicants. It includes the payment capacity calculation for each applicant. For testing purposes, the dummy employee in this interface will return the complete information of all applicants, if the length of the document number of the main applicant is odd. Otherwise, all applicants will have incomplete information. The information can be variable or constant. The variable information depends on the number of the document of each applicant.

6. **Interface name:** Consult the customer in the Credit Bureau

Objective: Consult the score given by the credit bureau and the variables necessary for the process flow analysis. For testing purposes, the dummy Web service consulted for this credit process, will return random number between 100 and 900 for all applicants. When the result is less than the minimum approved, the user can request Exception.

7. **Interface name:** Repayments Simulator

Objective: Check the value of the loan repayment in accordance with some variables defined for it.

8. **Interface name:** Consult Update Applicant's Information / Payment Capacity

Objective: To Update Applicant's Information and Payment Capacity only if, during the verification of information, adjustments have been made to their financial information (Income and Expenditure).

9. **Interface name:** Product Scoring

Objective: Integration with External Scoring System by Product to obtain a decision on each product ordered. The web service associated with this interface uses the following logic for testing purposes:

If the length of the identification document of the Borrower is even then:

- Suggested products are approved
- The products NOT suggested that are located in the odd positions, are approved (that is, located first or third)
- The products NOT suggested that are located in even positions (that will be in the second or fourth output product included), will be rejected

If the length of the Identification Document of the Borrower is odd then:

- Suggested products that are in odd locations are approved
- Suggested products that are located in even positions are rejected
- Products Not suggested that are located in odd positions, will require review
- Products that are not suggested that are located in even positions, will be Not Applicable.

10. **Interface name:** Credit Card Registration

Objective: Create the Credit Card in the company's Credit Card system to assign a number for the card. For testing purposes, the interface will return a random nine-digit number for the credit card created.

11. Interface name: Increase Limit in Credit Cards

Objective: Increase the Credit Cards limit in the company's Credit Card System. The increase limit depends on the number of digits of the approved amount and the client's document number.

- The approved amount digits determine the increase. If the amount is three digits long, the increase will be 100, if it is four the increase will be 1,000, and so on.
- Furthermore, if the client's document number is even the increase will be half of what is was described.
- If the number is odd, the increase will be complete.
- The maximum increment is 1,000,000, so if an approved amount is equal to or greater than a seven-digit number, for an odd Document Number the increment will be 1,000,000 and for an even Document Number will be 500,000.

12. Interface name: Register Product

Objective: Send information to the company's product system administrator to create the Loan operation. The interface considers only ONE external system. For testing purposes, the interface returns an eight-digit number that is saved as the Credit-product number.

13. Interface name: Register Accounts.

Objective: Send information to the company's accounts system administrator to create them. For testing purposes, the interface returns a random account number with the format ACC-XXXXXXXX.

14. Interface name: Register Collaterals.

Objective: Send information to the company's collaterals system administrator to create them. For testing purposes, the answer in Created (Constituted) is true.

15. Interface name: Register Insurances

Objective: Send the information required for the creation and registration of the associated insurances. The interface returns a random number with the format INS-XXXXXXXX.

16. Personal Loans Report

Objective: Create a PFD file that contains all the process information gathered up until that point. This document can be printed and signed by the client to ensure the agreement.