

APPLICATION OVERVIEW DOCUMENT

# Retail Loan Origination

Congratulations on completing your application definition! This document presents a summary overview of your application as defined in the Pega platform. It encapsulates the key elements of your application's design, highlighting its core functionalities and overall structure.

Please note that this is a high-level view and does not include granular details like data models or sample data. It's an ideal resource for a quick reference, facilitating discussions among team members and stakeholders, and for guiding strategic decisions in your application development process.

Blueprint ID: BP-1711709

## Application Context

Organization name	Industry	Industry subsegment	Department/function	Language
U+ Bank	Banking	Retail Banking	Lending	English

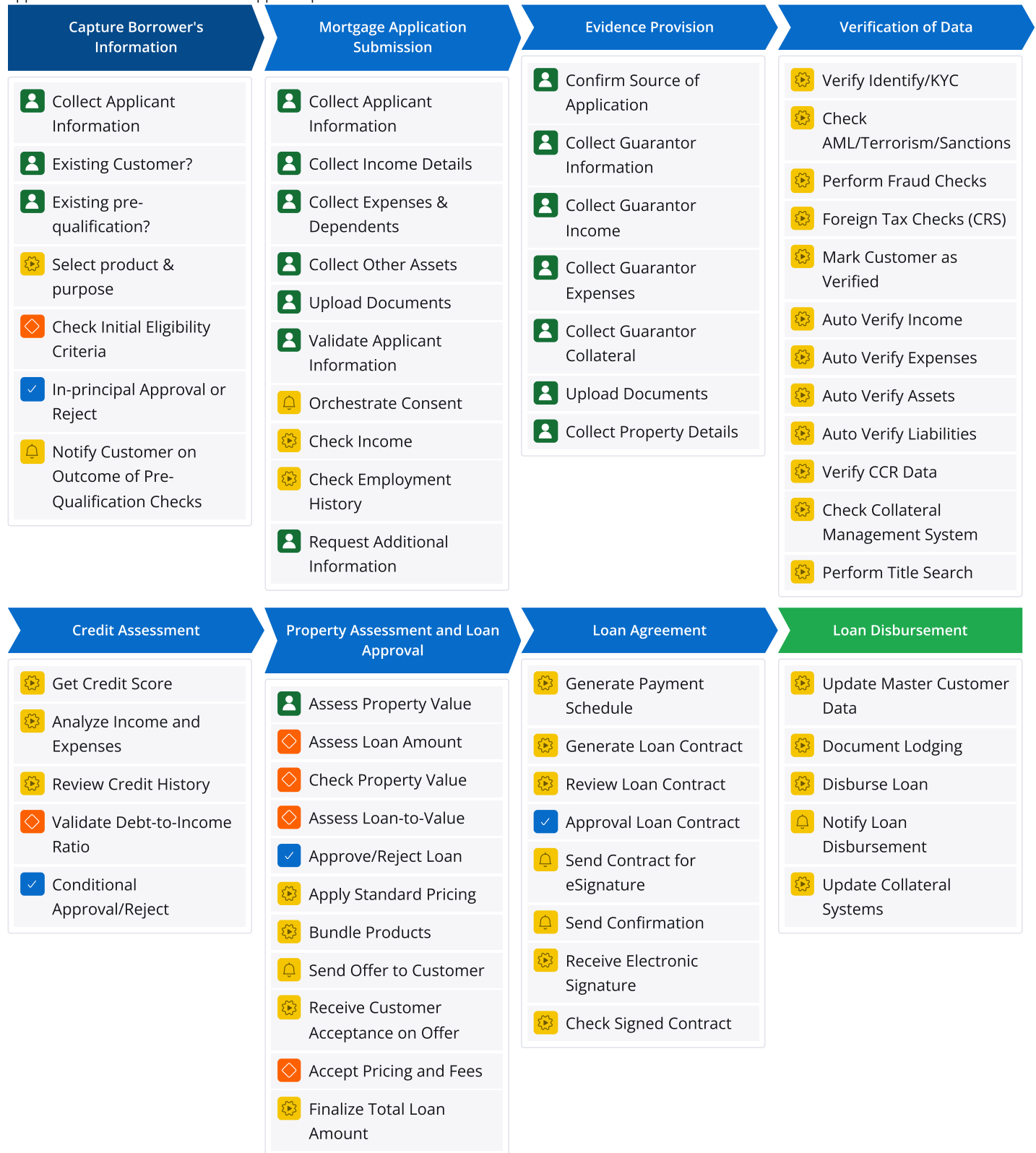
Application purpose  
Retail Loan Origination

Functional description  
Streamline the loan application process, from submission to approval, ensuring efficient communication with applicants. This includes Application Submission and Data Entry, Data and Document Verification, Credit Scoring and Risk Assessment, Approval Workflow, Communication with Applicant, and Funding and Disbursement. This could be for any Retail Lending domains like Mortgage, Secured Retail Lending like vehicle loans or Unsecured loan like retail credit card, consumer credit or open line of credits.

## Workflows (Case Types)

### Home Loan Application

This case type represents the process of origination, reviewing and approving home loan applications. It includes verifying applicant information, assessing property value, conducting title searches, and determining loan terms and conditions. The workflow ensures efficient communication with applicants and streamlines the loan approval process.



Case Data Model

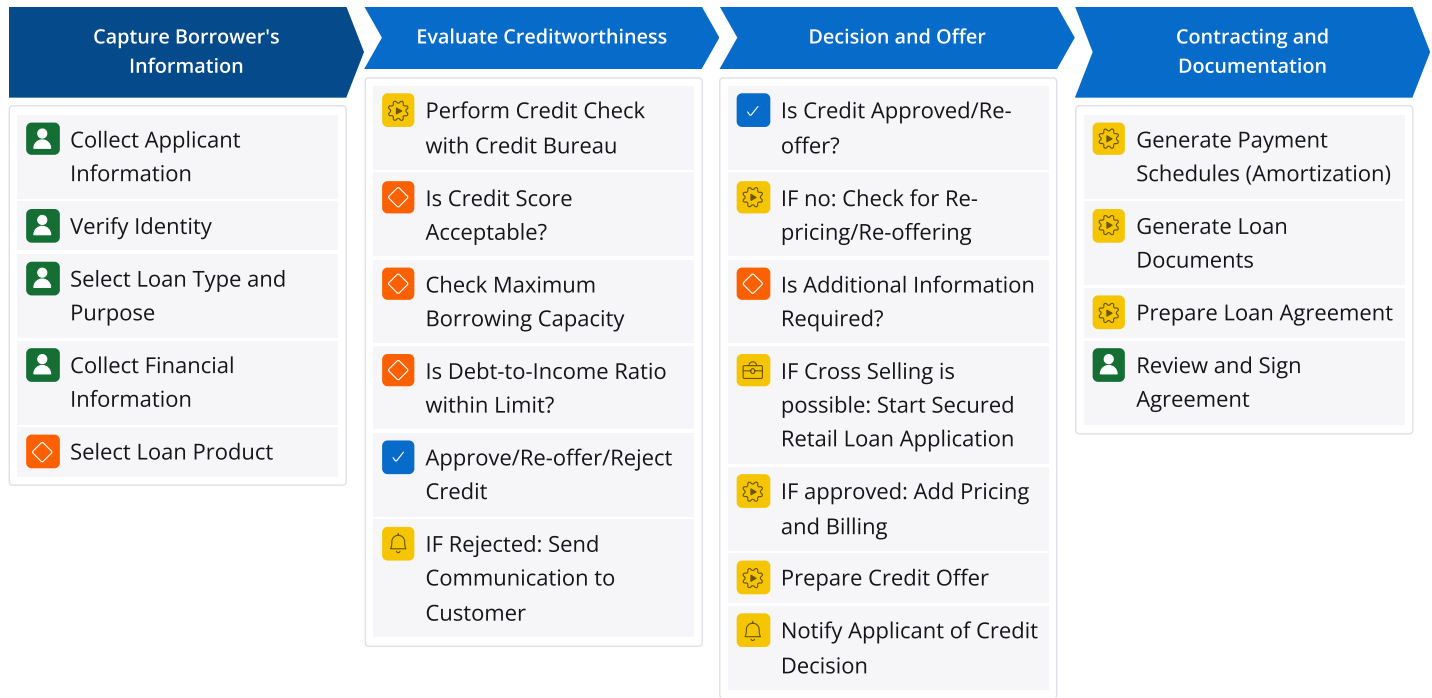
Field Name	Description	Type	Primary
Applicant	Applicant information	(Data)	
Case ID	Unique identifier this individual case instance	Text	
Case Label	Label for this individual case instance	Text	
Credit Score	Credit Score	Text	
Employment Details	Employment Details	Text	
Loan Amount	Loan Amount	Text	
Loan Purpose	Loan Purpose	Text	
Property Address	Property Address	Text	
Property Value	Property Value	Text	
Urgency	Priority/urgency of the case	Decimal	
Work Status	Work status of the case	Text	
Approval Date	Approval Date	Text	
Created by	User that created the case	Text	
Created date/time	Date/time case was created	Text	
Description	Description for this individual case instance	Text	
Disbursement Date	Disbursement Date	Text	
Interest Rate	Interest Rate	Text	
Loan Status	Loan Status	Text	
Loan Term	Loan Term	Text	
Resolved by	User that resolved the case	Text	
Resolved date/time	Date/time case was resolved	DateTime	

Business Rules

Name	Description
There are no Business Rules for this Case Type.	

## Unsecured Retail Loan Application

Retail Loan application process, from submission, approval, and disbursement, ensuring efficient communication with applicants. This case type represents the process of credit application and approving, unsecured consumer credit products like personal loans, retail credit cards, personal line of credit and consumer durable loans.



### Credit Disbursement

- Approve Credit Disbursement
- Update Loan Account Information
- Notify Applicant of Disbursement

### Case Data Model

Field Name	Description	Type	Primary
Applicant	Applicant information	(Data)	
Applicant Name	Applicant Name	Text	
Application Submissi...	Application Submission Date	DateTime	
Case ID	Unique identifier this individual case instance	Text	
Case Label	Label for this individual case instance	Text	
Credit Score	Credit Score	Text	
Employment Status	Employment Status	Text	
Income Source	Income Source	Text	
Interest Rate	Interest Rate	Text	
Loan Amount Reque...	Loan Amount Requested	Currency	

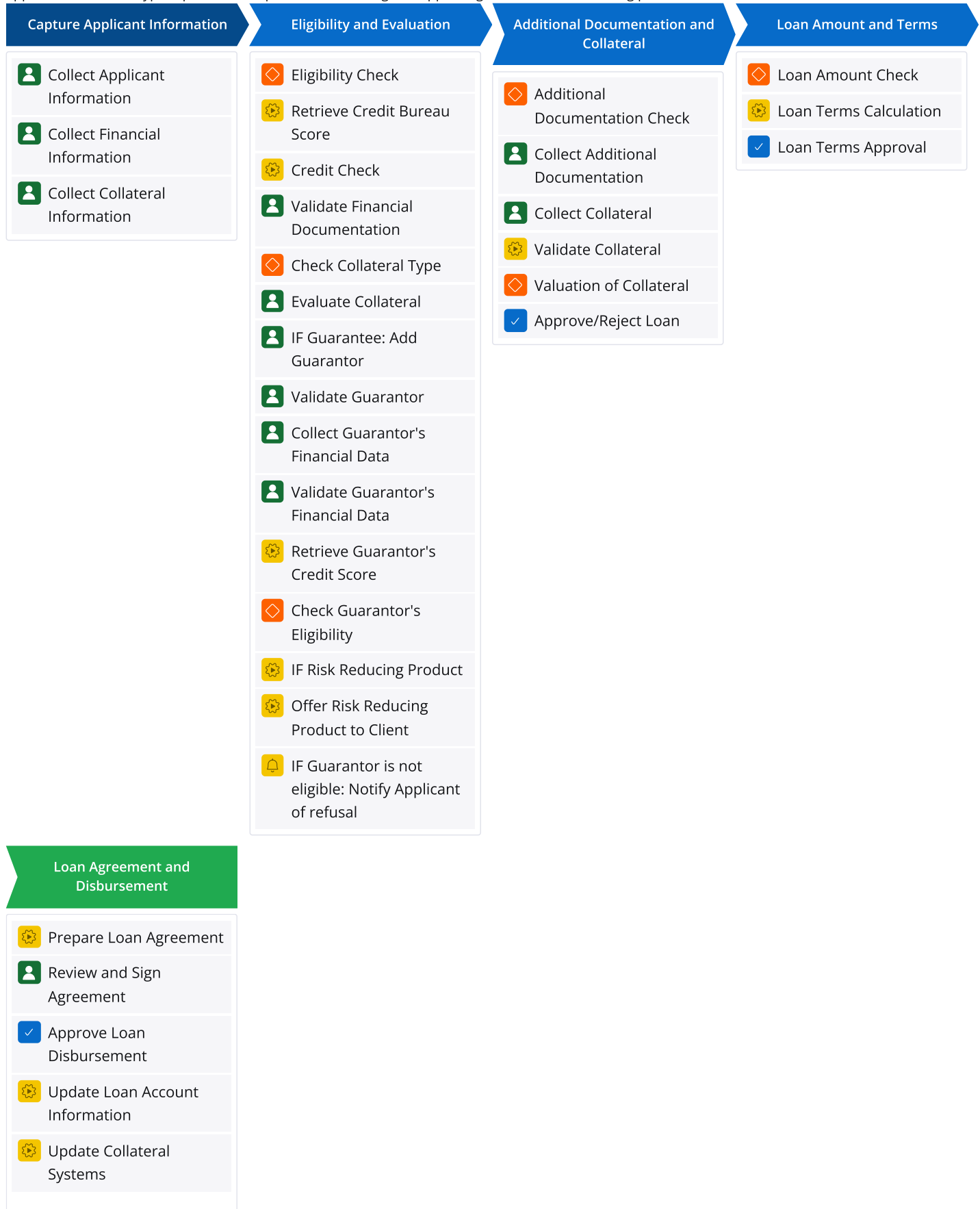
Field Name	Description	Type	Primary
Loan Purpose	Loan Purpose	Text	
Loan Term	Loan Term	Text	
Urgency	Priority/urgency of the case	Decimal	
Work Status	Work status of the case	Text	
Created by	User that created the case	Text	
Created date/time	Date/time case was created	Text	
Description	Description for this individual case instance	Text	
Employer Address	Employer Address	Text	
Employer Name	Employer Name	Text	
Resolved by	User that resolved the case	Text	
Resolved date/time	Date/time case was resolved	DateTime	


Business Rules


Name	Description
There are no Business Rules for this Case Type.	

## Secured Retail Loan Application

This case type defines a secured Retail Loan application process, from submission, approval, and disbursement, ensuring efficient communication with applicants. This case type represents the process of handling and approving a secured retail lending products like vehicle loans.



 Loan Disbursement

 Notify Applicant for Loan Disbursement

Case Data Model

Field Name	Description	Type	Primary
Applicant	Applicant information	(Data)	
Applicant Name	Applicant Name	Text	
Applicant Phone Nu...	Applicant Phone Number	Text	
Case ID	Unique identifier this individual case instance	Text	
Case Label	Label for this individual case instance	Text	
Collateral Description	Collateral Description	Text	
Loan Amount	Loan Amount	Currency	
Loan Purpose	Loan Purpose	Text	
Loan Term	Loan Term	Text	
Urgency	Priority/urgency of the case	Decimal	
Work Status	Work status of the case	Text	
Created by	User that created the case	Text	
Created date/time	Date/time case was created	Text	
Description	Description for this individual case instance	Text	
Employment Status	Employment Status	Text	
Existing Debt	Existing Debt	Text	
Monthly Income	Monthly Income	Text	
Resolved by	User that resolved the case	Text	
Resolved date/time	Date/time case was resolved	DateTime	

Business Rules

Name	Description
There are no Business Rules for this Case Type.	

## Data Objects & Integrations

### Applicant

Applicant represents the applicant data object and holds values like name, address, contact details, employment information, etc. It connects to the Customer Relationship Management (CRM) system as the system of record.

Field Name	Description	Type	Primary
Annual Gross Income	The applicant's current annual gross income.	Decimal	
Applicant Name	The full legal name of the applicant.	Text	
Application Submission Date	The date on which the applicant submitted the loan application.	Date	
Date of Birth	The date of birth of the applicant.	Date	
Email Address	The primary email address of the applicant.	Email	
Employment Status	The current employment status of the applicant.	Text	
Loan Amount	The requested loan amount by the applicant.	Decimal	
Loan Purpose	The purpose for which the applicant is seeking the loan.	Text	
Phone Number	The primary phone number of the applicant.	Phone	
Residential Address	The current residential address of the applicant.	Text	

### Loan Product

Loan Product represents the loan product data object and holds values like product name, interest rate, repayment terms, etc. It connects to the Product Catalog as the system of record.

Field Name	Description	Type	Primary
Annual Percentage Rate (...)	The annual percentage rate (APR) charged on the loan product, which represents the true cost ...	Decimal	
Loan Product ID	The unique identifier for the loan product, used to track and manage the product throughout t...	Text	
Loan Product Name	The name of the loan product, used to identify and differentiate it from other products.	Text	
Maximum Loan Amount	The maximum loan amount that can be borrowed for this product, in the local currency.	Integer	
Maximum Loan Term	The maximum loan term, in months, for this product.	Integer	
Minimum Loan Amount	The minimum loan amount that can be borrowed for this product, in the local currency.	Integer	
Minimum Loan Term	The minimum loan term, in months, for this product.	Integer	
Is Product Active	Indicates whether the loan product is currently active and available for customers to apply for.	Boolean	
Loan Product Type	The type of loan product, such as mortgage, auto loan, personal loan, or credit card.	Text	
Product Launch Date	The date and time when the loan product was first introduced or made available to customers.	DateTi...	



## Credit Score

Credit Score represents the credit score data object and holds values like credit score value, credit history, credit rating, etc. This will have Pega Live Data interfacing with different sources of credit checks that are with single or multiple credit bureaus, for e.g., Experian, Equifax, and TransUnion.

Field Name	Description	Type	Primary
Credit Bureau	The name of the credit bureau or data source that provided the credit score information.	Text	
Credit Score ID	The unique identifier for the credit score record.	Integer	
Credit Score Model	The credit score model or algorithm used to calculate the applicant's credit score, such as FICO, Vant...	Text	
Credit Score Range	The credit score range or tier that the applicant's credit score falls into, such as 'Excellent', 'Good', 'Fa...	Text	
Credit Score Timest...	The date and time when the credit score was last updated or retrieved.	DateTi...	
Credit Score Value	The numerical value of the credit score, typically ranging from 300 to 850, which represents the cred...	Decimal	
Applicant Address	The current residential address of the applicant.	Text	
Applicant Date of Bi...	The date of birth of the applicant.	Date	
Applicant Name	The applicant's full legal name, as it appears on their identification documents.	Text	
Applicant Phone Nu...	The primary contact phone number for the applicant.	Phone	

## Loan Approval

Loan Approval represents the loan approval data object and holds values like approval status, approved loan amount, approved interest rate, etc. It connects to the Loan Approval System as the system of record.

Field Name	Description	Type	Primary
Applicant Name	The name of the applicant for whom the loan is being approved.	Text	
Approval Date and Time	The date and time when the loan approval was granted.	DateTime	
Approval Status	The current status of the loan approval, such as 'Approved', 'Pending', or 'Rejected'.	Text	
Approved Interest Rate	The interest rate that has been approved for the loan.	Decimal	
Approved Loan Amount	The total loan amount that has been approved for the applicant.	Currency	
Loan Application ID	The unique identifier of the loan application associated with this approval.	Text	
Loan Approval ID	Unique identifier for the loan approval record.	Text	
Approval Comments	Any additional comments or notes related to the loan approval.	Text	
Approving Officer	The name of the loan officer or underwriter who approved the loan.	Text	
Expected Disbursement Date	The date when the approved loan is expected to be disbursed to the applicant.	DateTime	
Loan Type	The type of loan that has been approved, such as 'Mortgage', 'Auto Loan', or 'Personal Loan'.	Text	

## Loan Disbursement

Loan Disbursement represents the loan disbursement data object and holds values like disbursement status, disbursement amount, disbursement date, etc. It connects to the Disbursement System as the system of record.

Field Name	Description	Type	Primary
Disbursement Amount	The total amount of funds disbursed to the borrower.	Currency	
Disbursement Date	The date and time when the loan funds were disbursed to the borrower.	DateTi...	
Disbursement Status	The current status of the loan disbursement, such as 'Pending', 'Approved', 'Disbursed', or 'Canc...	Text	
Loan Application ID	The unique identifier of the loan application associated with this disbursement.	Text	
Loan Disbursement ID	Unique identifier for the loan disbursement record.	Text	
Borrower ID	The unique identifier of the borrower to whom the loan funds were disbursed.	Text	
Borrower Name	The name of the borrower to whom the loan funds were disbursed.	Text	
Disbursement Account ...	The unique identifier of the bank account to which the funds were disbursed.	Text	
Disbursement Method	The method of disbursement, such as 'Direct Deposit', 'Check', or 'Wire Transfer'.	Text	
Loan Officer ID	The unique identifier of the loan officer who approved the loan disbursement.	Text	

## Loan Document

Loan Document represents the loan document data object and holds values like document type, document status, document content, etc. It connects to the Document Management System as the system of record.

Field Name	Description	Type	Primary
Applicant Name	The name of the loan applicant associated with the document	Text	
Document Status	The current status of the loan document, such as pending, approved, rejected, etc.	Text	
Document Type	The type of loan document, such as application form, credit report, income statement, etc.	Text	
Loan Document ID	The unique identifier for the loan document	Text	
Submission Date	The date and time when the loan document was submitted or created	DateTime	
Document Content	The content or file data of the loan document	Text	
Last Updated	The date and time when the loan document was last updated or modified	DateTime	
Loan Application ID	The unique identifier for the loan application associated with the document	Text	
Status Comments	The reason or comments associated with the current status of the loan document	Text	
Submitted By	The name of the employee or user who uploaded or submitted the loan document	Text	

## Personas

### Mortgage Advisor

The Loan Officer is responsible for reviewing loan applications, assessing creditworthiness, and making recommendations for loan approval or rejection. They participate in the credit scoring and risk assessment process, as well as communicate with applicants regarding their loan status.

### Underwriter

The Underwriter is responsible for reviewing loan applications, assessing the overall risk associated with the loan, and making decisions on loan approval or rejection. They participate in the credit scoring and risk assessment process, as well as communicate with the loan officer regarding their decision. The Underwriter also receives property valuation verification to determine the Loan-To-Value calculations.

### Customer Service Representative

The Customer Service Representative is responsible for communicating with loan applicants, answering their inquiries, and providing updates on their loan application status. They participate in the communication with the applicant throughout the loan origination process.

### Credit Risk Analyst

The Credit Risk Analyst is responsible for analyzing the creditworthiness of loan applicants. They participate in the credit scoring and risk assessment process, conducting financial analysis and providing recommendations to the underwriter for loan approval or rejection and usually have a higher delegated levels of authority when it comes to approval and rejection of a loan.

### Operational Risk Analyst

The Operational Risk Analyst is responsible for ensuring that the loan origination process complies with regulatory requirements and internal policies. They participate in the approval workflow, reviewing loan applications for compliance and addressing any compliance and regulatory issues and checks the product definitions.

### Applicant/Borrower

The Loan Applicant or Borrower is an individual or business entity who submits a loan application through the Loan Origination application. They provide personal and financial information, upload supporting documents, and track the progress of their application.

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