

SOLUTION GUIDE

Designing the application



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Creating the Loan Application Blueprint

Step 1: Review the U+ Bank artifacts

1. In the Mission Challenge, download the four supporting artifacts.

Artifact	What to review
UPB-MAN-001.pdf	Current loan origination process, hand-offs, and pain points.
UPB-BRD-001.pdf	Platform objectives, Personas, requirements, integrations, and Release 1 scope.
UPB-BRU-001.pdf	Eligibility, DTI, credit, document, adverse-action, and KYC/AML rules.
UPB-LO-001.jpg	Current origination workflow across roles and phases.

2. Before opening Pega Blueprint, review each artifact so you understand the process, business rules, data, roles, and scope that will be used later.

Step 2: Start from the Blueprint dashboard

1. Go to pega.com/blueprint/dashboard
2. Log in to Pega Blueprint.
3. On the Blueprint dashboard, click **Create a Blueprint**.

Step 3: Generate your Blueprint

Round 1: Generate the Blueprint from a description

1. For the industry, select **Banking**, and then click **Next**.
2. For the sub-industry, select **Retail Banking**.
3. In the **Department/function** list, select **Lending**, and then click **Next**.
4. In the **Application purpose** field, enter **Personal Loan Origination**.
5. In the **Functional description** field, enter the following:

A digital application for U+ Bank that manages the complete personal loan process from application through funding. Applicants apply online, providing income, employment status, loan amount, term, and purpose. The bank verifies documents, retrieves a credit score, assesses affordability (debt-to-income), underwrites and decides, issues an adverse-action notice on decline, and disburses approved funds.

6. In the **Organization name** field, enter and then select **U+ Retail Bank**.

7. Enter a language and location.

Share more about your Retail Banking application: ⓘ

Application purpose *

Personal Loan Origination

Functional description * ⓘ

A digital application for U+ Bank that manages the complete personal loan process from application through funding. Applicants apply online, providing income, employment status, loan amount, term, and purpose. The bank verifies documents, retrieves a credit score, assesses affordability (debt-to-income), underwrites and decides, issues an adverse-action notice on decline, and disburses approved funds.

Organization name *

U+ Bank U+ Retail Bank

Language *

English

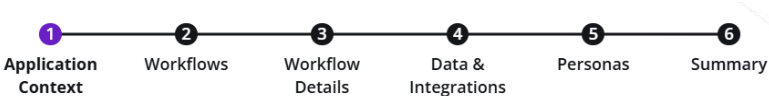
Location (optional)

United States

8. Click **Generate**.
9. On the **Workflows** step, examine the relevance of the generated Case Types are to the business needs.
10. Click any Case Type to advance to the **Workflow Details** step.
11. On the **Workflow Details** step, examine whether the lifecycle is high-level or detailed.
12. Click **Next**.
13. On the **Data & Integrations** step, examine how the Data Objects relate to the business process.
14. Click **Next**.
15. On the **Personas** step, examine the differences between the responsibilities represented.
16. Click **Next**.
17. On the **Summary** step, examine how the different parts of the Blueprint fit together.

Round 2: Enrich the Blueprint with supporting artifacts

1. In the top right, click **Application Context** to go to that step.



2. Click **Upload supporting assets**.
3. In the **Requirements documents** section, click **Choose file**.

Commented [CN1]: @David Alsop Do we want them to review and examine on the Summary page? If so, are there specific items we want them to examine more closely?

Commented [CN2]: @David Alsop Do we want to be more specific about where to upload these documents? For example, there are specific sections in the “Supporting Assets” pop-up. So, do we upload the “Business Requirements Doc” to the “Requirements document” section? If so, is it worth calling this out specifically?

- 4. Select **UPB-BRD-001 Business Requirements Document.pdf**, and then click **Analyze content**.
- 5. Add **UPB-BRU-001 Business Rules Document.pdf**, and then click **Analyze content**.
- 6. Add **UPB-Loan-Origination-Swim-Lane.png**, and then click **Analyze content**.
- 7. Add **UPB-MAN-001 Manual Loan Origination Procedure.pdf**, and then click **Analyze content**.
- 8. Confirm that all four supporting assets are listed before you continue.

Supporting assets

 **UPB-MAN-001 Manual Loan Origination Procedure...** 

 Hang tight, Pega GenAI is checking out the file.

 **UPB-Loan-Origination-Swim-Lane.png** 

 Hang tight, Pega GenAI is checking out the file.

 **UPB-BRU-001 Business Rules Document.pdf** 

 Hang tight, Pega GenAI is checking out the file.

 **UPB-BRD-001 Business Requirements Document.pdf** 

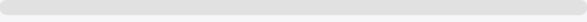
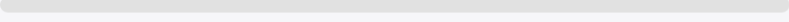
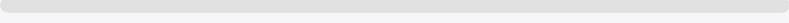
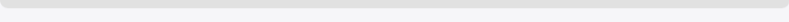
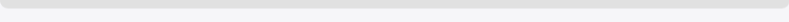
 Hang tight, Pega GenAI is checking out the file.

- 9. Review the **GenAI Summary**, and then click **Done**.

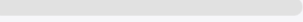
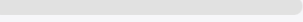
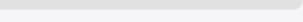
 **GenAI Summary**

Based on the 4 files provided, here's a Personal Loan Origination application.

Industry: Banking
Subindustry: Retail Banking
Department: Lending
App purpose: Personal Loan Origination

Functional description: 





Workflows:

- 
- 
- 

Data Objects & Integrations:

Done

- 10. Click **Next**, and then click **Next**.
- 11. On the **Application Context** step, click **Regenerate Blueprint**.
- 12. Click **Yes, Regenerate Assets**.

Regenerate Blueprint Assets?

This will regenerate all assets in your Blueprint (e.g., Case Types, Data Models, and Lifecycles). When you hit regenerate, we'll automatically save a version of your current Blueprint.

⚠ Yes, Regenerate Assets

✨ Regenerate Blueprint

Next

- 13. On the **Workflows** step, **examine** any changes to the overall scope of the application.
- 14. Click Next.
- 15. On the **Workflow Details** step, examine the level of detail and organization of the Case Lifecycle.
- 16. Click Next.
- 17. On the **Data & Integrations** step, review the generated Data Objects, and then click **Next**.
- 18. Click Next.
- 19. On the **Personas** step, review the generated Personas, and then click **Next**.
- 20. Click Next.
- 21. On the **Summary** step, compare the enriched design with your Round 1 baseline.

Commented [CN3]: @David Alsop When we say “review” ... are there any specific things we want users to look for, review or find?

Creating the Loan Application Blueprint

4

Refining Application Workflows

Step 1: Review and manage the Blueprint-generated Case Types

1. Go to the **Workflows** step and compare the generated Case Types with the following required Case Types:

Case Type	Description
Loan Application	Manages the entire loan application process from submission, through data entry and document collection, ensuring accurate and complete application data.
Document Verification	Handles verification of submitted documents and data accuracy, ensuring all documentation meets regulatory and internal guidelines before proceeding.
Credit Scoring	Coordinates credit scoring, risk assessment, and debt-to-income calculation to determine loan eligibility and terms.
Loan Approval	Manages the approval workflow including underwriter review, conditional approvals, and final decision communication to applicants.
Loan Disbursement	Processes the funding and disbursement of approved loans, including account setup and initial payment scheduling.

2. Identify the following:
- Generated Case Types that closely match one of the required Case Types.
 - Generated Case Types that are not required.
 - Required Case Types that are missing.

Note: Blueprint output varies between runs. Reconcile the generated Case Types so the final design contains the five Case Types in the Tutorial specification.

Rename and refine close-matching Case Types

- On a generated Case Type that closely matches one of the required Case Types.
- Click the **Actions** (...) icon, and then click **Edit**.
- Update the **Name** to match the required Case Type.
- Update the **Description** to match the description above.
- Click **Save and Regenerate Case Lifecycle**.
- Click **Yes, Regenerate Case Assets**.
- Repeat these steps for each close-matching Case Type.

For example:

- Rename Loan Origination to Loan Application.
- Rename Credit Assessment to Credit Scoring.

Delete out-of-scope Case Types

- Select an out-of-scope Case Type.

- 2. Click **Actions**.
- 3. Click **Delete**, and then click **Delete**.
- 4. Repeat these steps for each out-of-scope Case Type.

Add missing Case Types

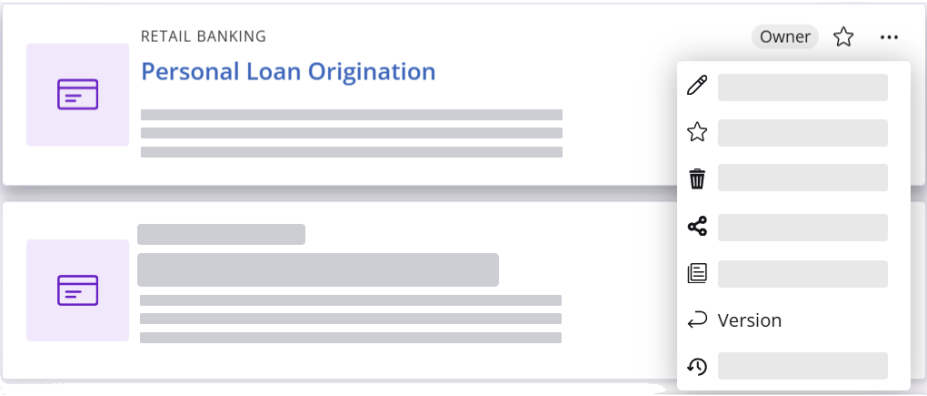
- 1. Click **Add a Case Type**.
- 2. In the **Name** field, enter the name of the missing Case Type.
- 3. In the **Description** field, enter its description from the required Case Type list above.
- 4. Click **Save**.
- 5. Repeat these steps until all five required Case Types are present.

Reorder the Case Types

- 1. On the left of each Case Type, click the **Drag** icon.
- 2. Move the Case Types into the following order:
 - Loan Application
 - Document Verification
 - Credit Scoring
 - Loan Approval
 - Loan Disbursement
- 3. Click **Save & Close**.

Step 2: Save a version of your Blueprint

- 1. Go to the Blueprint dashboard.
- 2. On the **Personal Loan Origination** Blueprint, click the **Actions** icon.
- 3. Click **Version**.



- 4. Click **Create version**.
- 5. Click the **Personal Loan Origination** Blueprint to view the newest version.

6. In the upper left, confirm that the version selector is displayed.

V3

✓ V3

V2

V1

Step 3: Build a Case Lifecycle from a BPMN file

- 1. Go to the **Workflows** step.
- 2. On the Loan Application Case Type, click the **Actions** icon, and then click **Edit**.
- 3. In the **Build Lifecycle from BPMN** section, click **Choose file**.
- 4. Select and open the BPMN file provided for the lab.
- 5. Click **Save and Regenerate Case Lifecycle**.

Commented [CN4]: @David Alsop Had to return to SharePoint for this asset as it was not part of the original ZIP file

Edit Case Type: Loan Application

Case Type *

Loan Application

Build Lifecycle from BPMN

Drag and drop or choose file

Accepted format: .bpmn

02 Workflows - Loan Application - cwork.bpmn

Save and Regenerate Case Lifecycle

6. Click **Yes, Regenerate Case Assets**.

Step 4: Review the BPMN generated workflow

- 1. Click the **Loan Application** Case Type to view its Case Lifecycle.
- 2. Review the imported Stages and Steps.
- 3. Confirm that the imported lifecycle contains the following Stages: Submission, Quality Check, Risk Review, Fulfilment, and Notifications.
- 4. Use the version selector at the top of the Blueprint to view the previous version, before the BPMN import.
- 5. Review the previous Loan Application Case Lifecycle.
- 6. Compare its Stages and Steps with the Case Lifecycle created from the BPMN file.
- 7. Return to the current editable version before continuing.

Step 5: Add the application fraud check

- 1. In the Quality Check Stage, click **Add Step**.
- 2. In the **Type** list, select **Automation**.
- 3. In the **Name** field, enter `Screen for application fraud`.

Add Step

Type *

Automation

Name *

Screen for application fraud

Save

- 4. Click **Save**.
- 5. Click the **Screen for application fraud** Step.
- 6. In the **Description** field, enter `Screen for synthetic identity, misrepresented income, and first-party fraud`.

Screen for application fraud

Stage: Quality Check • Step type: Automation

Type *AutomationName *Screen for application fraud

Description

Screen for synthetic identity, misrepresented income, and first-party fraud.

Cancel

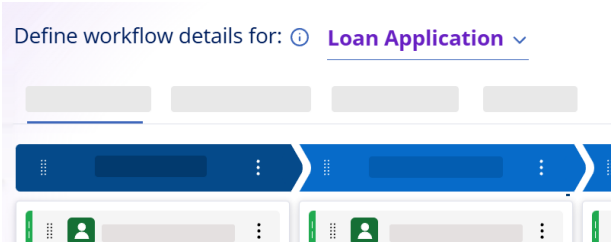
Save

- 7. Click **Save**.

Configuring Case Lifecycle Stages and Steps

Step 1: Review the Loan Application Case Lifecycle

- 1. Go to the **Workflow Details** step.
- 2. In the **Define workflow details for:** list, select **Loan Application**.

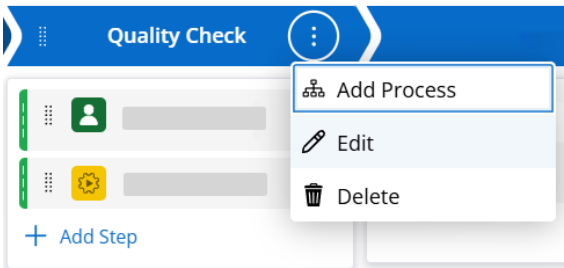


- 3. Confirm that **Screen for application fraud** is in the **Quality Check** Stage.

Step 2: Refine the Stages

Rename the Quality Check and Risk Review Stages

- 1. On the Quality Check Stage, click **Actions**.
- 2. Click **Edit**.



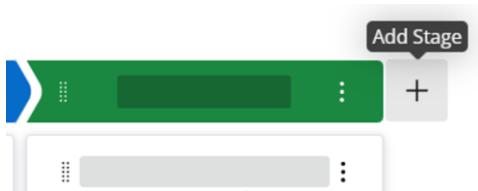
- 3. In the **Name** field, enter **Verification**, and then click **Save**.
- 4. On the Risk Review stage, click **Actions > Edit**.
- 5. In the **Name** field, enter **Underwriting**, and then click **Save**.

Delete the Notifications Stage

1. On the Notifications Stage, click **Actions**.
2. Click **Delete**, and then click **Delete**.

Add the Rejection Alternate Stage

1. To the right of the last Primary Stage, click the **Add Stage** icon.

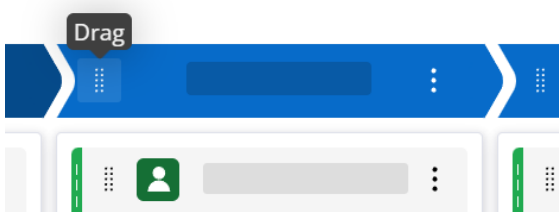


2. Select **Alternate Stage**.
3. In the **Name** field, enter **Rejection**.
4. Click **Save**.

Reorder the Stages

1. Click and drag the Stages into the following order:

Submission → Verification → Underwriting → Fulfilment → Rejection



Commented [CNS]: @David Alsop Wondering if they are always in this order? I did not have to drag anything ...

Step 3: Add the missing Processes and Steps

1. To add a Process:
 - On a Stage, click **Actions**, and then select **Add Process**.
 - In the **Name** field, enter the name of the Process.
 - Click **Save**.
2. In each Stage, add only the missing Steps. For each missing Step:
 - Click **Add Step**.
 - Select the specified Smart Shape type.
 - Enter the Step name.
 - Click **Save & add another** or **Save**.

3. For any Step already created by the BPMN import, open the Step and confirm its Smart Shape type instead of creating a duplicate.

Submission Stage - Collect applicant information (Collect information) - Validate data (Automation) - Send acknowledgement (Send notification)	Submission Collect applicant information Validate data Send acknowledgement + Add Step
Verification Stage - Upload required documents (Collect information) - Extract data from documents (AI Agent) - Screen for application fraud (Automation) - Create Document verification (Create Case)	Verification Upload required documents Extract data from documents Screen for application fraud Create Document verification + Add Step
Underwriting Stage Credit Assessment Process - Retrieve credit score (Automation) - Determine eligibility (Decision) Terms Review Process - Research and summarize (AI Agent) - Review loan terms (Collect information)	Underwriting Credit Assessment Retrieve Credit Score Determine eligibility + Add Step Terms Review Research and summarize Review loan terms + Add Step

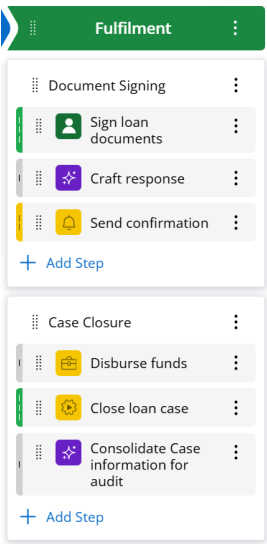
Fulfilment

Document Signing Process

- Sign loan documents (Collect information)
- Craft response (AI Agent)
- Send confirmation (Send notification)

Case Closure Process

- Disburse funds (Create Case)
- Close loan Case (Automation)
- Consolidate Case information for audit (AI Agent)



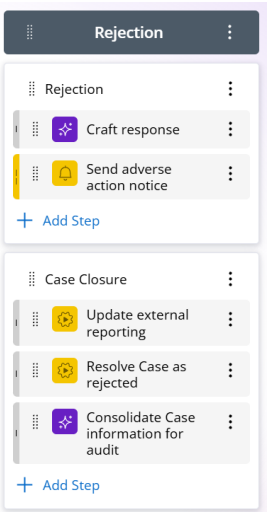
Rejection

Rejection Process

- Craft response (AI Agent)
- Send adverse action notice (Send notification)

Case Closure Process

- Update external reporting (Automation)
- Resolve Case as rejected (Automation)
- Consolidate Case information for audit (AI Agent)



Confirm the Case Lifecycle

1. Verify the Primary Stage sequence: Submission → Verification → Underwriting → Fulfilment.
2. Verify Rejection is the Alternate Stage.
3. Verify each Stage contains the correct Steps, in the correct order, with the appropriate Smart Shape types.
4. Verify the Notifications Stage has been removed and Screen for application fraud is in Verification.

Configuring Personas

Step 1: Reconcile the Personas

1. Go to the **Personas** step and review the generated Personas.
2. Confirm that the following Personas are present:
 - Applicant
 - Loan Officer
 - Underwriter
 - Compliance Officer
3. Leave any additional Personas in the Blueprint.
4. For a required Persona that is missing, add the Persona using the name and description provided below.
 - To add a Persona:
 - Click **Add a Persona**.
 - In the **Name** field, enter the name of the Persona.
 - In the **Description** field, enter a detailed description.
 - Click **Save**.
5. For an existing Persona that closely matches one of the required Personas, update its name and description to match the values below.
 - To edit a Persona:
 - On the Persona, click **Actions**.
 - Update the **Name** and **Description** fields.
 - Click **Save**.

Persona	Description
Applicant	The external customer who applies to U+ Bank for an unsecured personal loan. The Applicant submits the application along with the requested loan amount, term, and purpose, and provides supporting documents, including proof of identity and proof of employment. They may change the requested amount or term, or withdraw, before a decision is reached. In the new platform, the Applicant self-serves through web and mobile channels, replacing the old branch, phone, and email intake. Their goal is to apply quickly, track progress, and receive a timely, clearly explained decision.
Loan Officer	The U+ Bank front-line owner of incoming loan applications. The Loan Officer registers each application, contacts the applicant, and collects and verifies supporting documents against the requirements. They manage in-flight changes, such as adjustments to the requested amount or term and withdrawals. After a decision is made, they prepare the loan agreement, arrange signing and funding, and handle applicant communications throughout the process. Their goal is to move each application efficiently from intake to fulfilment, preventing stalled work and lost documents.

Underwriter	The U+ Bank decision-maker is responsible for assessing risk and determining loan eligibility. The Underwriter reviews the application against the system-retrieved credit report and the calculated debt-to-income (affordability) figure, applies U+ Bank's credit and affordability policy, and records approval, refer, or decline decision. In the new platform, the manual credit-bureau lookup and debt-to-income spreadsheet calculations previously performed by a Credit Analyst are automated, so the Underwriter works from consistent, system-supplied data rather than hand-keyed figures. Their goal is to make consistent, defensible lending decisions that can be explained to a regulator.
Compliance Officer	The U+ Bank role accountable for regulatory and policy compliance across origination. The Compliance Officer oversees adverse-action notices for declined applications, ensures KYC/AML evidence is captured, and maintains the regulatory review and audit trail that the manual process lacked. Their goal is to ensure every application, approved or declined, is handled lawfully, with clear reasons recorded and a reliable audit trail.

✧ Alternatively, use AI Assistant to add or suggest appropriate Personas

1. Open AI Assistant.
2. Ask AI Assistant to review the existing Personas and identify whether any of the four required Personas are missing. For example:

Review the existing Personas and identify whether Applicant, Loan Officer, Underwriter, and Compliance Officer are present. Do not modify any other Personas.

3. For each missing Persona, ask AI Assistant to add it using the required name and description. For example:

Add a Persona named Applicant using the following description: [Applicant description]

4. Review the Persona proposed by AI Assistant and confirm the change.
5. Verify that the required Persona appears in the Personas list with the correct name and description

6. Drag and move the required Personas to the top of the list in the following order:

- Applicant
- Loan Officer
- Underwriter
- Compliance Officer.

Step 2: Confirm the Personas

1. Review each required Persona and confirm the name and description align with the specifications.
2. Leave any additional Personas in place; they may support Case Types planned for later releases.

Configuring routing and SLAs

Step 1: Set routing on the user steps

- 1. Go to the **Workflow Details** step.
- 2. In the **Submission** Stage of the Loan Application Case Type.
- 3. Click the **Collect applicant information** Step.
- 4. In the **Route to** list, confirm **Current User** is selected, and then click **Close**.

**Collect applicant information**

Stage: Submission • Step type: Assignment

Close

GeneralSLA

Type *

Collect information

Name *

Collect applicant information

Route To

Current User

☐ Enable agentic assignment processing ⓘ

- 5. In the **Verification** Stage, click the **Upload required documents** Step.
- 6. In the **Route to** list, select **Applicant**.
- 7. Select **Enable agentic assignment processing**, and then click **Save**.
- 8. Configure the remaining Collect information Steps using the following values:

Step	Stage	Route to
Review loan terms	Underwriting	Underwriter
Sign loan documents	Fulfilment	Applicant

Alternatively, use AI Assistant to configure the routing

- 1. Open AI Assistant.
- 2. Ask AI Assistant to review the current routing for the user-driven Steps before making changes. For example:

Review the routing for Collect applicant information, Upload required documents, Review loan terms, and Sign loan documents. Tell me who each Step is currently routed to. Do not make any changes yet.

3. Review the response against the required routing:

Collect applicant information → Current User
Upload required documents → Applicant
Review loan terms → Underwriter
Sign loan documents → Applicant

4. Ask AI Assistant to correct any routing that does not match the specification. For example:

Update the routing so that Upload required documents is routed to Applicant, Review loan terms are routed to Underwriter, and Sign loan documents is routed to Applicant. Leave Collect applicant information routed to Current User. Do not modify any other Steps.

5. Review and confirm the proposed changes.

6. Open each Step and verify that the Route to value matches the specification.

Step 2: Add SLAs

1. In the **Underwriting** Stage, click the **Review loan terms** Step.
2. Go to the **SLA** tab.
3. In the **Target completion time** field, enter **4**.
4. In the unit list, select **Hours**.
5. In the If the goal isn't met section, in the **Assignment urgency increases to** list, select **Medium**.
6. In the **Notify** list, select **Assignee**.
7. In the **Maximum allowed completion time** field, enter **4**.
8. In the unit list, select **Hours**.
9. In the If the deadline is missed section, in the **Assignment urgency increases to** list, select **High**.
10. In the **Notify** list, select **Assignee**.

11. In the **Transfer Assignment to** list, select **Loan Officer**.



Review loan terms



Stage: Underwriting • Step type: Assignment

✕

GeneralSLA

SLA (Service Level Agreement) defines how long this Assignment Step should take and what should happen if it isn't completed on time. An SLA begins when the workflow enters the Step.

Target Completion Time

4

Hours

▼

If the goal isn't met ⓘ

Assignment Urgency increases to



Medium

▼

Notify

Assignee

✕

▼

Transfer Assignment to

None

▼

Maximum Allowed Completion Time

4 Hours +

4

Hours

▼

If the deadline is missed ⓘ

Assignment Urgency increases to



High

▼

Notify

Assignee

✕

▼

Transfer Assignment to

Loan Officer

▼

Cancel

Save

12. Click **Save**.

✦ Alternatively, use AI Assistant to configure the SLA.

1. Open AI Assistant.

2. Ask AI Assistant to review the existing SLAs before making changes. For example:

Review the SLAs for Upload required documents, Review loan terms, and Sign loan documents. Tell me the current goal, deadline, urgency, notification, and transfer settings for each Step. Do not make any changes yet.

3. Compare the response with the required SLA settings:

– Upload required documents: 3-day goal; Medium urgency and notify Assignee; 5-day total deadline; High urgency, notify Assignee, and transfer to Loan Officer.

- Review loan terms: 4-hour goal; Medium urgency and notify Assignee; 8-hour total deadline; High urgency, notify Assignee, and transfer to Loan Officer.
- Sign loan documents: 5-day goal; Medium urgency and notify Assignee; 7-day total deadline; High urgency, notify Assignee, and transfer to Loan Officer.

4. Ask AI Assistant to update any SLA settings that do not match. For example:

- Configure the SLAs for these three Steps to match the following requirements. Do not modify any other Steps or routing settings.
- Upload required documents: 3-day goal, Medium urgency and notify Assignee; 5-day total deadline, High urgency, notify Assignee, and transfer to Loan Officer.
- Review loan terms: 4-hour goal, Medium urgency and notify Assignee; 8-hour total deadline, High urgency, notify Assignee, and transfer to Loan Officer.
- Sign loan documents: 5-day goal, Medium urgency and notify Assignee; 7-day total deadline, High urgency, notify Assignee, and transfer to Loan Officer.

5. Review and confirm the proposed changes.

6. Open the SLA tab for each Step and verify the configured values.

13. Configure the remaining SLAs using the following values:

Stage	Step	Goal	If goal is missed	Deadline	If deadline is missed
Verification	Upload required documents	3 days	Medium urgency; notify Assignee	5 days total	High urgency; notify Assignee; transfer to Loan Officer
Fulfilment	Sign loan documents	5 days	Medium urgency; notify Assignee	7 days total	High urgency; notify Assignee; transfer to Loan Officer

Configuring Business Rules and Decisions

Step 1: Create the Business Rule

1. Go to the **Business Rules** tab, and then click **Add Rule**.
2. In the **Business Rule name** field, enter `Evaluate Loan Eligibility`.
3. In the **Describe the Rule** field, enter:

Determine whether an applicant qualifies for a personal loan based on their credit score and debt-to-income ratio. An applicant with a credit score of 720 or above and a debt-to-income ratio of 36% or below is **Approved**. An applicant with a credit score of 620 or above and a debt-to-income ratio of 43% or below is **Referred** to an underwriter. All other applicants are **Declined**. The rule evaluates **Credit Score** and **Debt-to-Income Ratio** and returns **Approve**, **Refer**, or **Decline**.

Add a Business Rule

A Business Rule is an 'if this, then that' instruction that helps your application make decisions.

Business Rule name *

Evaluate Loan Eligibility

Describe the Rule * ⓘ

Determine whether an applicant qualifies for a personal loan based on their credit score and debt-to-income ratio. An applicant with a credit score of 720 or above and a debt-to-income ratio of 36% or below is **Approved**. An applicant with a credit score of 620 or above and a debt-to-income ratio of 43% or below is **Referred** to an underwriter. All other applicants are **Declined**. The Rule evaluates **Credit Score** and **Debt-to-Income Ratio** and returns **Approve**, **Refer**, or **Decline**.

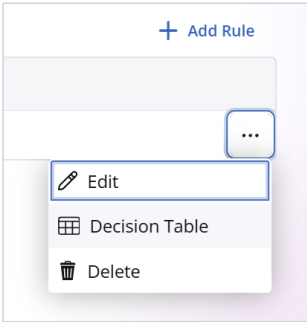
Cancel

Save

✦ Save and generate Rule

4. Click **Save and generate Rule**.

- 5. On the Evaluate Loan Eligibility Rule, click **Actions**.
- 6. Click **Decision Table**.



- 7. Confirm the generated table contains the following decision logic:
 - Credit score $\geq$ 720 and debt-to-income ratio $<$ 36% $\rightarrow$ Approved
 - Credit score $\geq$ 620 and debt-to-income ratio $<$ 43% $\rightarrow$ Referred
 - Otherwise $\rightarrow$ Declined

Decision Table: **Evaluate Loan Eligibility** ✕

Decision Table ⓘ Edit columns

	Credit score is greater than or	Debt-to-income ratio (DTI) is le	Return	
if	720	36	Approved	+
else if	620	43	Referred	+
otherwise			Declined	

- 8. Refine and regenerate as needed, and then click **Save**.

✦ Alternatively, use AI Assistant to create or refine the Business Rule.

1. Open AI Assistant.

2. Ask AI Assistant to check whether a Business Rule already evaluates loan eligibility using Credit Score and Debt-to-Income Ratio. For example:

Review the existing Business Rules for the Loan Application Case Type and determine whether a rule already evaluates loan eligibility using Credit Score and Debt-to-Income Ratio and returns Approve, Refer, or Decline. Do not make any changes yet.

3. If the rule is missing or does not match the required logic, ask AI Assistant to create or update it. For example:

Create or update the Evaluate Loan Eligibility Business Rule. An applicant with a Credit Score of 720 or above and a Debt-to-Income Ratio of 36% or below is Approved. An applicant with a Credit Score of 620 or above and a Debt-to-Income Ratio of 43% or below is Referred. All other applicants are Declined. The rule must return Approve, Refer, or Decline. Do not modify any other Business Rules.

4. Review the generated Decision Table.
5. Confirm that it contains:
 - Credit Score 720 or above and Debt-to-Income Ratio 36% or below → Approve
 - Credit Score 620 or above and Debt-to-Income Ratio 43% or below → Refer
 - Otherwise → Decline
6. If the generated logic does not match the specification, refine the request and regenerate the rule.

Step 2: Link the Rule to the Decision Step

1. In the **Underwriting** Stage, click the **Determine eligibility** Step.
2. In the **Business Rule** list, select **Evaluate Loan Eligibility**.
3. In the **If Approved then go to** list, select **Next Stage**.
4. In the **else if Referred then** list, select **Continue Process**.
5. In the **else if Declined then go to** list, select **Rejection**.
6. In the **otherwise** list, select **Continue Process**.

 **Determine eligibility** 

Stage: Underwriting • Step type: Decision

Type *

 Decision

Name *

Determine eligibility

Business Rule

Evaluate Loan Eligibility

If **Approved** then go to

 Next Stage

else if **Referred** then

 Continue Process

else if **Declined** then go to

 Rejection

otherwise

 Continue Process

Cancel

Save

7. Click **Save**.

✧ Alternatively, use AI Assistant to link the Rule to the Decision Step.

1. Open AI Assistant.
2. Ask AI Assistant to review the current configuration of the Determine eligibility Decision Step. For example:

Review the Determine eligibility Decision Step in the Underwriting Stage. Tell me whether a Business Rule is currently assigned and how each return value is routed. Do not make any changes yet.

3. Ask AI Assistant to configure the Step using the required rule and routing. For example:

Configure the Determine eligibility Decision Step to use the Evaluate Loan Eligibility Business Rule. Route Approve to the Next Stage, Refer to Continue Process so the Case proceeds to Review loan terms, and Decline to the Rejection Alternate Stage. Do not modify any other Steps or Business Rules.

4. Review and confirm the proposed changes.
5. Open Determine eligibility and verify:
 - Approve → Next Stage
 - Refer → Continue Process
 - Decline → Rejection
6. Confirm that Evaluate Loan Eligibility is selected as the Business Rule.

Configuring the Case Data Model

Step 1: Configure the Case Data Model fields

- 1. Go to the **Workflow Details** step and select the **Loan Application** Case Type.
- 2. Go to the **Case Data Model** tab.
- 3. As you configure each field below, reuse an existing field if it represents the same information, even if its name differs. For example, Loan Amount and Requested Loan Amount.
- 4. If needed, rename the existing field, and then update it to match the specified configuration.
- 5. If no matching field exists, add a new field.
- 6. Leave required system fields such as Case ID, Work Status, and Create Operator unchanged.

Loan Amount

- 1. If Loan Amount or a similar field already exists, click **Actions > Edit**.
- 2. Otherwise, click **Add a Field**.
- 3. Configure the field:
 - In the **Field Name** field, enter **Loan Amount**.
 - In the **Field Type** list, select **Currency**.
 - In the **Description** field, enter **The total amount requested by the applicant**.
 - Select **Mark as Primary Field**.
 - In the **How is this field captured?** section, select **User input**.

Add a Field

Field Name *

Loan Amount

Field Type *

Currency

Description *

The total amount requested by the applicant.

☒ Mark as Primary Field

How is this field captured? *

☒ User input

The user types in information using a form.

☐ Calculated

A read-only value is automatically calculated using business logic

☐ Picklist

The user selects an option from a picklist.

Cancel

Save

4. Click **Save**.

Step 2: Configure the remaining fields

Use the same process to configure the remaining fields. Reuse and update a matching field when one exists; otherwise, add a new field.

Field Name	Field Type	Description	Primary	Captured as	Values / Records
Loan Term	Integer	Repayment period in months.	Yes	Picklist	12, 24, 36, 48, 60
Loan Purpose	Text	Reason for the loan	No	Picklist	Debt, Medical, Other
Interest Rate	Percentage	Annual rate based on the credit assessment	Yes	Calculated	-
Application Date	DateTime	Date the application was submitted	No	Calculated	-
Is First-Time Borrower	Boolean	Whether the applicant has no prior loans	No	User input	-
Assigned Loan Officer	User Reference	The loan officer assigned to the application	No	Calculated	-
Applicant Details	Data	Reference to applicant's personal information	No	User input	Single record
Credit Report	Data	Reference to credit assessment data	No	Calculated	Single record
Supporting Documents	Attachment	Uploaded files supporting the application	No	N/A	-

Commented [CN6]: @David Alsop This data section is not an option in the Field Type. There is a data section, but then what do I choose under that header?

❖ Alternatively, use AI Assistant to review and update the Case Data Model.

1. Open AI Assistant.

2. Ask AI Assistant to review the existing Loan Application Case Data Model before making changes. For example:

Review the Loan Application Case Data Model and identify which required fields already exist, which need to be updated, and which are missing. Reuse existing fields where possible and do not modify required system fields.

3. Ask AI Assistant to make the required updates using the Case Data Model specification. For example:

Update the Case Data Model to match the required field configuration, including the Employment Information embedded field and its subfields. Reuse existing matching fields and create only the fields that are missing.

4. Follow any clarifying prompts from AI Assistant and review the proposed changes.

5. Verify that the updated Case Data Model matches the specification, including the field types, capture methods, descriptions, Primary settings, and Employment Information structure.

Step 3: Add the embedded Employment Information field

- Click **Add a Field**.
- In the **Field Name** field, enter `Employment Information`.
- In the **Field Type** list, select **Create new Embedded**.
- In the **Description** field, enter `One or more employment records for the applicant, including employer name, job title, annual income, and employment start date.`
- In the **Number of Records** section, select **Multiple**.

6. In the **Fields in Employment Information** section, click **Add Field**.
- a. In the **Field Name** field, enter **Employer Name**.
 - b. In the **Field Type** list, select **Text**.
 - c. In the **Description** field, enter **Name of the applicant's current employer**.
 - d. In the **How is this field captured?** section, select **User input**.
 - e. Click **Save**.
7. Repeat the process to add the remaining subfields using the following values:

Field Name	Field Type	Description	Captured as
Job Title	Text	Applicant's current job title or position.	User input
Annual Income	Currency	Applicant's annual employment income before taxes.	User input
Employment Start Date	Date	Date the applicant started employment with the current employer.	User input

Add a Field

Field Name *

Employment Information

Field Type *

+ Create new Embedded

Description *

One or more employment records for the applicant, including employer name, job title, annual income, and employment start date.

Number of Records *

Single

Multiple

Fields in Employment Information * ⓘ

+ Add Field

Field Name	Type	
Employer Name	Text	...
Job Title	Text	...
Annual Income	Currency	...
Employment Start Date	Date	...

Cancel

Save

❖ Alternatively, use AI Assistant to review and update the Employment Information structure.

1. Ask AI Assistant to review how employment information is currently represented in the Loan Application Case Data Model. For example:

Review the Loan Application Case Data Model and explain how employment information is currently represented. Identify whether an embedded field for employment already exists and what fields it contains. Do not make any changes yet.

2. Compare the response with the required structure:

- Employment Information: Embedded, multiple records
- Employer Name: Text
- Job Title: Text
- Annual Income: Currency
- Employment Start Date: Date

3. Ask AI Assistant to update the structure if needed. For example:

Update the Loan Application Case Data Model so Employment Information is a multiple-record embedded field containing Employer Name (Text), Job Title (Text), Annual Income (Currency), and Employment Start Date (Date). Reuse existing matching fields where possible and do not modify unrelated fields.

4. Review and confirm the proposed changes.
5. Verify that Employment Information and its subfields match the required configuration.

Step 4: Confirm the Data Model

1. Confirm that the following fields are present:

- Loan Amount
- Loan Term
- Loan Purpose
- Interest Rate
- Application Date
- Is First-Time Borrower
- Assigned Loan Officer
- Applicant Details
- Credit Report
- Supporting Documents
- Employment Information
 - Employer Name: Text
 - Job Title: Text
 - Annual Income: Currency
 - Employment Start Date: Date

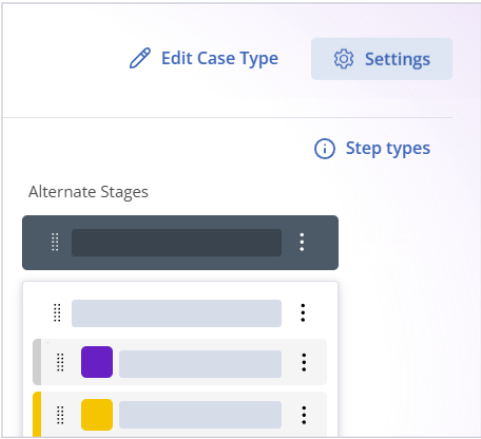
2. Confirm that Loan Amount, Loan Term, and Interest Rate are marked as Primary Fields.
3. Confirm that each field has the specified Field Type and capture method.
4. Confirm that every field has a description.
5. Remove any duplicate or off-scenario fields.

Commented [CN7]: @David Alsop I have a crap ton of extra fields 🤪 Let me see if AI Assistant can remove them for me

Configuring Case Type Settings

Step 1: Access Case Type Settings

- 1. Go to the **Workflow Details** step, and then select the **Loan Application** Case Lifecycle.
- 2. Click **Settings**.



Step 2: Configure Case creation Fields

- 1. Go to the **Case creation Fields** tab.
- 2. Configure the following fields:
 - If a field is already listed, to the right of that field, select **Required?**
 - If a field is not listed, click **Add field**, and then select it in the list.

Field Name	Required?
Applicant full name	Yes
Applicant phone number	Yes
Loan Amount	Yes
Loan Term	Yes
Loan Purpose	No
Is First-Time Borrower	No

Commented [CN8]: @David Alsop Because I deleted the extraneous fields in the previous section, I do not have some of these in the “add field” section :- /

3. Remove the remaining fields not listed

Required?	
☒	
☐	
☒	
☒	
☐	

4. Click **Save**.

Step 3: Define the Case Hierarchy

1. Click **Settings**, and then go to the **Case Hierarchy** tab.
2. Confirm **This is a top-level Case Type** is selected.
3. Click **Add Child case**, and then select **Document Verification**.
4. Click **Add Child case**, and then select **Loan Disbursement**.

Case Hierarchy

☒ This is a top-level Case Type

Child Case Types

Document Verification	
Loan Disbursement	

[+ Add Child Case](#)

5. Click **Save**.

Step 4: Define attachment categories

1. Click **Settings**, and then go to the **Attachments** tab.
2. Click **Add attachment category**.
3. In the **Provide category name** field, enter **Identification Documents**.
4. Repeat this process to add the following attachment categories:
 - Proof of Income
 - Financial Statements
 - Additional Documentation

- 5. Click **Save**.

Step 5: Specify release planning

- 1. Click **Settings**, and then go to the **Release planning** tab.
- 2. In the **Release** list, select **Release 1**.
- 3. In the **Effort** list, select **Large**.

Release planning

Release

Release 1

Effort

Large

- 4. Click **Save**

Step 6: Confirm the Case Type Settings

- 1. Verify that each settings tab aligns with the provided specifications.
- 2. Confirm that a **Release 1** tag is displayed next to the **Loan Application** Case Type.

Define workflow details for: ⓘ Loan Application Release 1

Working with AI Agent Steps

Step 1: Configure the Craft response AI Agent step

1. In **Workflow Details**, select the **Loan Application** Case Type.
2. Go to the **Case Lifecycle** tab.
3. In the **Rejection** Stage, select the **Craft response** Step.
4. Click **Add Field**, and then click **Create Field**.
5. Configure the field:
 - **Field Name:** Crafted rejection response
 - **Field Type:** Text
 - **Description:** Set the AI Agent drafted response for a rejection in this field. Value will be used in the notification.
 - **How is this field captured?:** Calculated
6. Click **Save**.
7. In the **Description** field, enter:

Draft a clear, respectful adverse-action notice to the applicant explaining that their personal loan application has been declined. State the principal reasons for the decision based on the eligibility outcome and the factors that drove it (for example credit score band and debt-to-income). Use the Adverse-Action template to craft the response. Add the Case information and narrative that explains why the Case is being rejected.



Craft response

Alternate stage: Rejection • Step type: Generative AI

Type *

 AI Agent

▼

Name *

Craft response

Save output to ⓘ

Field Name

⋮

Crafted rejection response

🗑️

+ Add Field ▼

Description

Draft a clear, respectful adverse-action notice to the applicant explaining that their personal loan application has been declined. State the principal reasons for the decision based on the eligibility outcome and the factors that drove it (for example credit score band and debt-to-income). Use the Adverse-Action template to craft the response. Add the Case information and narrative that explains why the Case is being rejected.

Cancel

Save

8. Click **Save**.

Step 2: Add a Step to review the AI-generated response

1. In the Rejection Stage, click **Add Step**.
2. Configure the Step:
 - **Type:** Collect information
 - **Name:** Review rejection response before sending
 - **Route To:** Loan Officer
3. In the **Fields** section, confirm or add:
 - Crafted rejection response
 - Decision rationale
4. In the **Description** field, enter Loan officer must review the rejection response crafted by the AI Agent. Loan officer will be able to edit the rejection response before submitting it to be included in the notification.



Review rejection response before sending



Alternate stage: Rejection • Step type: Assignment

GeneralSLA

Type *

Collect information

▼

Name *

Review rejection response before sending

Route To

Loan Officer

▼

☐ Enable agentic assignment processing 

Fields

Field Name	Conditions
⋮ Crafted rejection response	
⋮ Decision rationale	

+ Add Field ▼

Description

Loan officer must review the rejection response crafted by the AI Agent. Loan officer will be able to edit the rejection response before submitting it to be included in the notification.

Cancel

Save

5. Click **Save**.

Working with AI Agent Steps

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6. In the **Rejection** Stage, move the Steps into the following order:

Craft response → Review rejection response before sending → Send adverse action notice

7. In the **Rejection** Stage, click the **Send adverse action notice** Step.

8. In the **Subject** field, enter `Rejection Adverse Action Notice`.

9. In the **Message** field, enter:

Dear valued Customer,

Your loan application has been rejected. The specific reason for this decision, as reviewed and finalized by our loan officer, is provided below:

{{Crafted rejection response}}

10. In the **Description** field, enter `Notification sent to applicant must use the reviewed and edited rejection response from the loan officer using the Adverse Action template. Solution Builder should ensure that all responses included are fact-based and comply with regulatory requirements for adverse-action notices. Authoring guidance: clarify rejection reasons, highlight eligibility factors, and ensure respectful tone. Include reviewed response for accurate communication.`



Send adverse action notice

Alternate stage: Rejection • Step type: Send Notification

Type *

 Send notification

▼

Name *

Send adverse action notice

Recipients

+ Add recipient

Subject

Rejection Adverse Action Notice

Message

Dear valued Customer,

Your loan application has been rejected. The specific reason for this decision, as reviewed and finalized by our loan officer, is provided below:

{{Crafted rejection response}}

Description

Notification sent to applicant must use the reviewed and edited rejection response from the loan officer using the Adverse Action template. Solution Builder should ensure that all responses included are fact-based and comply with regulatory requirements for adverse-action notices. Authoring guidance: clarify rejection reasons, highlight eligibility factors, and ensure respectful tone. Include reviewed response for accurate communication.

Cancel

Save

11. Click **Save**.

❖ **Alternatively, use AI Assistant to review and refine the Send adverse action notice Step.**

1. Ask AI Assistant to review the current notification configuration before making changes. For example:

Review the Send adverse action notice Step in the Rejection Stage. Explain how the notification currently uses the reviewed rejection response and identify anything that may be missing from the Subject, Message, or Description. Do not make any changes yet.

2. Compare the response with the required configuration:

- Subject: Rejection Adverse Action Notice
- Message includes {{Crafted rejection response}}
- Description explains that the reviewed and edited response must be used and that the content must be fact-based, compliant, and respectful.

3. Ask AI Assistant to refine the Step if needed. For example:

Update the Send adverse action notice Step so the notification uses the reviewed Crafted rejection response, clearly communicates the loan decision, and preserves the requirement that the response be fact-based and compliant with adverse-action requirements. Do not modify any other Steps.

4. Review and confirm the proposed changes.
5. Open the Step and verify that the Subject, Message, and Description match the intended configuration.

Configuring Data and Integrations

Step 1: Refine the existing Data Objects

- 1. Go to the **Data & Integrations** step.
- 2. Review the Data Objects that Blueprint generated.
- 3. Remove Data Objects that represent the same business information.
- 4. Click **Actions > Delete**
- 5. Do not create a missing Customer, Applicant Details, or Credit Report Data Object yet. You configure these objects in the following steps.

Commented [CN9]: @David Alsop This feels like a very generic step. Can we be more specific?

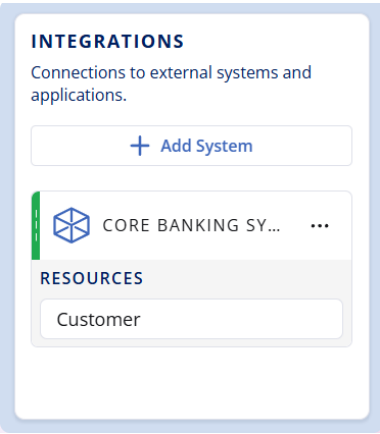
Step 2: Import the Core Banking System

- 1. In the **Integrations** section, click **Add System**.
- 2. Select **Import an Integration definition file**.
- 3. In the **OpenAPI specification or database schema files** section, click **choose file**.
- 4. Select the provided **Customer - Core Banking - OpenAPI.yaml**
- 5. In the **Integration System name** field, enter **Core Banking System**.
- 6. In the **Describe what this System provides** field, enter:

This integration connects the Personal Loan Origination application to U+Bank's existing Core Banking System, which is the system of record for customer master data. It provides read-only access to customer profiles that are already mastered in core banking; the Loan Application references these records rather than duplicating or re-capturing them.

Commented [CN10]: @David Alsop Need to find this in Sharepoint assets (not in the zip folder I downloaded)

- 7. Click **Next**.
- 8. In the **Integrations** section, confirm that **Core Banking System** is displayed.



❖ Alternatively, use AI Assistant to review and reconcile the generated Data Objects.

1. Open AI Assistant.
2. Ask AI Assistant to review the existing Data Objects before making changes. For example:

Review the Data Objects currently in the Personal Loan Origination Blueprint. Identify which ones represent the same or overlapping business information and which appear relevant to the loan application process. Do not make any changes yet.

3. Compare the response with the required Data Objects:

- Loan Application
- Applicant Details
- Customer
- Credit Report

4. Ask AI Assistant to help identify which generated Data Objects should be retained or removed. For example:

Based on the required Data Objects, identify any generated Data Objects that duplicate or overlap with Loan Application, Applicant Details, Customer, or Credit Report. Recommend which existing Data Objects to keep. Do not create or delete anything.

5. Review the recommendations.
6. Manually remove any duplicate or irrelevant Data Objects.
7. Confirm that you have not created Customer, Applicant Details, or Credit Report yet, because those are configured in the following steps.

Step 3: Link Customer to the Core Banking System

1. In the Application Data section, click the **Customer** Data Object.
2. Go to the **Integrations** tab.
3. In the **Integration System** list, select **Core Banking System**.
4. In the **Resource** list, select **Customer**.

The screenshot shows a dialog box titled 'Edit Data Object: Customer' with a close button (X) in the top right corner. On the left, there is a sidebar with three tabs: 'Details', 'Data Model', and 'Integrations'. The 'Integrations' tab is selected and highlighted with a blue bar. The main area of the dialog is titled 'Integrations' and contains a section for 'Core Banking System' which is expanded with a downward arrow. Inside this section, there are two dropdown menus. The first is labeled 'Integration System' and has 'Core Banking System' selected. The second is labeled 'Resource' and has 'Customer' selected. At the bottom of the dialog, there are two buttons: 'Cancel' on the left and 'Save' on the right.

Step 4: Create the Applicant Details Data Object

- 1. In the Application data section, click **Add**.
- 2. In the **Data Object name** field, enter **Applicant Details**.
- 3. In the **Data Object description** field, enter:

Represents the personal and contact information of an individual applying for a personal loan. Each record should capture the applicant's full legal name, date of birth, residential address (address line, city, postal code, country), primary email and phone number, nationality, marital status (Single, Married, Divorced, Widowed), number of financial dependents, and residential status (Homeowner, Renting, Living with family). This information is entered by the applicant through the self-service application and is owned by U+Bank within this application.

Add Data Object

1Details

2Data Model

3Integrations

Data Object name *

Applicant Details

Tip

Data Object names should be specific, reflecting a real-world entity. Cannot exceed 64 characters.

Data Object description *

Represents the personal and contact information of an individual applying for a personal loan. Each record should capture the applicant's full legal name, date of birth, residential address (address line, city, postal code, country), primary email and phone number, nationality, marital status (Single, Married, Divorced, Widowed), number of financial dependents, and residential status (Homeowner, Renting, Living with family). This information is entered by the applicant through the self-service application and is owned by U+Bank within this application.

Cancel

Next

Save

- 4. Click **Next**.
- 5. Review the generated fields, and then click **Next**.
- 6. In the **Integrations System** list, select **Pega (Local)**.
- 7. Click **Save**.

Integrations

▼ Pega(Local)

Integration System

Resource

PEGA Pega(Local)

Select...

Configuring Data and Integrations36

Step 5: Create the Credit Report Data Object

- 1. In the Application data section, click **Add**.
- 2. In the **Data Object name** field, enter `Credit Report`.
- 3. In the **Data Object description** field, enter:

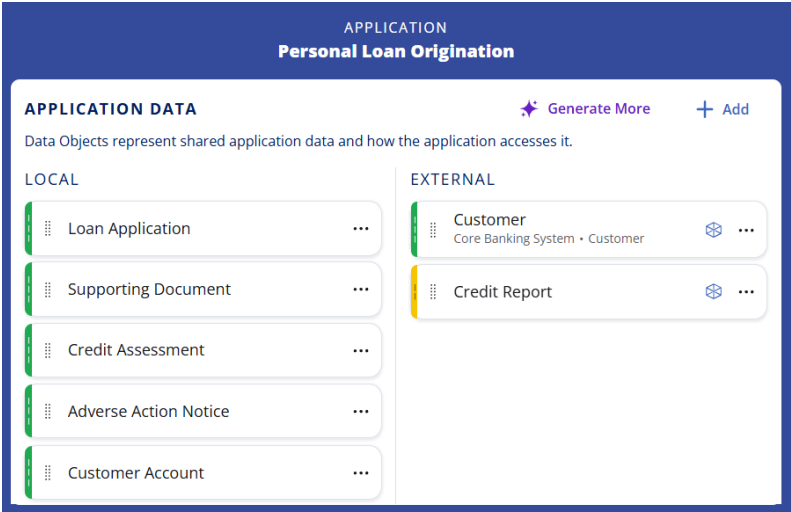
Credit Report: An external data object representing an applicant's credit assessment retrieved from a third-party credit bureau, which is its system of record. The bureau owns the data; the Loan Application references it read-only and does not create or maintain it. A Credit Report is retrieved for an applicant during the Underwriting Stage and provides the risk inputs used to decide loan eligibility.

Each Credit Report includes:

- Report ID: unique identifier for the credit report
- Applicant ID: the applicant the report relates to
- Credit score: the applicant's numeric credit score
- Score band: the credit-score band: Prime, Near-prime, or Subprime
- Total monthly debt: the applicant's total monthly debt obligations, used to calculate debt-to-income
- Open accounts: the number of open credit accounts
- Derogatory marks: the count of derogatory marks on file
- Bankruptcy flag: whether an undischarged bankruptcy is present
- Report date: the date the report was generated

The credit score and total monthly debt feed U+Bank's loan eligibility rule; total monthly debt is combined with the applicant's income (held in Applicant Details) to calculate the debt-to-income ratio that routes the application to Approve, Refer, or Decline.

- 4. Click **Next**.
- 5. In the **Integration System** list, select **To Be Determined**.
- 6. Click **Save**.



Configuring Step Fields for Preview

Step 1: Configure the Collect applicant information Step

- 1. In **Workflow Details**, select the **Loan Application** Case Type.
- 2. Go to the **Case Lifecycle** tab.
- 3. In the **Submission** Stage, click the **Collect applicant information** Step.
- 4. Confirm the following:
 - **Type**: Collect information
 - **Route To**: Current User
- 5. In the **Fields** section, add, remove, and arrange the fields as shown in the table below.

Field Name	Required
Applicant Details	Yes
Loan Amount	Yes
Loan Term	Yes
Loan Purpose	Yes
Employment Information	Yes
Is First-Time Borrower	No

- 6. For each field that is required:
 - To the right of the field, click the **Edit** (⚙️) icon.
 - In the Required list, select **Always**.

Field Configuration: Employment Information

[Back to Collect applicant information](#)

Visibility

Always

Required

Always

Read-only

Never

Cancel

Save

- Click **Save**.

Add note to Loan term field

- 1. Go to the **Case Data Model** tab.
- 2. On the **Loan term** field, click **Actions > Edit**.
- 3. In the **Description** field, enter:

Duration of the requested loan in months, chosen from the available term options. Loan Term should render as a picklist with values 12 / 24 / 36 / 48 / 60. Field-level display of the Applicant Details Data Object to be implemented in Authoring; do not duplicate applicant fields on the Case.

- 4. Click **Save**.

Step 2: Configure the Upload required documents Step

- 1. In the Verification Stage, click the **Upload required documents** Step.
- 2. Confirm the following:
 - **Type:** Collect information
 - **Route To:** Applicant
- 3. In the **Fields** section, remove all fields.
- 4. Click **Add Field**, and then select **Supporting documents**.
- 5. To the right of Supporting documents, click **Edit**.
- 6. In the **Required** list, select **Always**.
- 7. Click **Save**.

Upload required documents

Stage: Verification • Step type: Assignment

General

SLA

Type *

Collect information

Name *

Upload required documents

Route To

Applicant

☒ Enable agentic assignment processing

Fields

Field Name	Conditions
Supporting documents	

+ Add Field

Description

Cancel

Save

- 8. Click **Save**.

Step 3: Configure the Review loan terms Step

1.

In the Underwriting Stage, click the **Review loan terms** Step.
2.

Confirm the following:
 - **Type:** Collect information
 - **Route To:** Underwriter
3.

In the **Fields** section, add, remove, and arrange the fields as shown in the table below.
- | Field Name | Required |
|---------------|----------|
| Credit Report | Yes |
| Loan Amount | No |
| Loan Term | No |
| Interest Rate | No |
4.

To the right of **Credit Report**, click **Edit**.
5.

In the **Required** list, select **Always**.
6.

Click **Save**.
7.

To the right of **Loan Amount**, **Loan Term**, and **Interest Rate**, hover over **Edit** and confirm they are not required.

Fields

Field Name	
Credit report	
Loan Amount	
Loan term	
Interest Rate	

Edit Conditions

Visibility: Always
Required: Never
Read-only: Never

8. In the **Description** field, add the following Note for the Solution Builder:

In Preview, the Credit Report appears as a single reference. Field-level display of Credit Score and Score Band to be implemented in Authoring. Do not duplicate credit fields on the case.

Review loan terms

Stage: Underwriting • Step type: Assignment

General

SLA

Type *

Collect information

Name *

Review loan terms

Route To

Underwriter

☐ Enable agentic assignment processing

Fields

Field Name	Conditions
Credit report	
Loan Amount	
Loan term	
Interest Rate	

+ Add Field

Description

User task to review and finalize the loan terms based on risk analysis.

In Preview, the Credit Report appears as a single reference. Field-level display of Credit Score and Score Band to be implemented in Authoring. Do not duplicate credit fields on the Case.

Cancel

Save

Step 4: Configure the Sign loan documents Step

1. In the Fulfilment Stage, click the **Sign loan documents** Step.

2. Confirm the following:

• **Type:** Collect information

• **Route To:** Applicant

3. In the **Fields** section, add, remove, and arrange the fields as shown in the table below.

Field Name	Required
Supporting Documents	Yes
Interest Rate	No
Loan Amount	No

4. To the right of **Supporting Documents**, click **Edit**.
5. In the **Required** list, select **Always**.
6. Click **Save**.
7. To the right of **Interest Rate** and **Loan Amount**, hover over **Edit** and confirm they are not required.

 **Sign loan documents** 

Stage: Fulfilment • Step type: Assignment

✕

General

SLA

Type *

 Collect information

▼

Name *

Sign loan documents

Route To

Applicant

▼

☐ Enable agentic assignment processing ⓘ

Fields

Field Name	Conditions
Supporting documents	 
Interest Rate	 
Loan Amount	 

+ Add Field ▼

Description

User task where the applicant signs the loan documents

Cancel

Save

Step 5: Confirm the Step fields

Collect applicant information

1. Confirm that the **Collect applicant information** Step contains:
 - Applicant Details
 - Loan Amount
 - Loan Term
 - Loan Purpose
 - Employment Information
 - Is First-Time Borrower
2. Confirm that all fields are required except Is **First-Time Borrower**.

Upload required documents

3. Confirm that the **Upload required documents** Step contains:
 - Supporting Documents
4. Confirm that **Supporting Documents** is required.

Review loan terms

5. Confirm that the **Review loan terms** Step contains:
 - Credit Report
 - Loan Amount
 - Loan Term
 - Interest Rate
6. Confirm that **Credit Report** is required.

Sign loan documents

7. Confirm that the **Sign loan documents** Step contains:
 - Supporting Documents
 - Interest Rate
 - Loan Amount
8. Confirm that the signed agreement is required.

Final checks

9. Confirm that Applicant Details and Credit Report are referenced as Data Objects and are not duplicated as Case fields.
10. Confirm that every field has a description.
11. Where a Data Object is referenced, confirm that a Note records the intended field-level display for the Solution Builder.

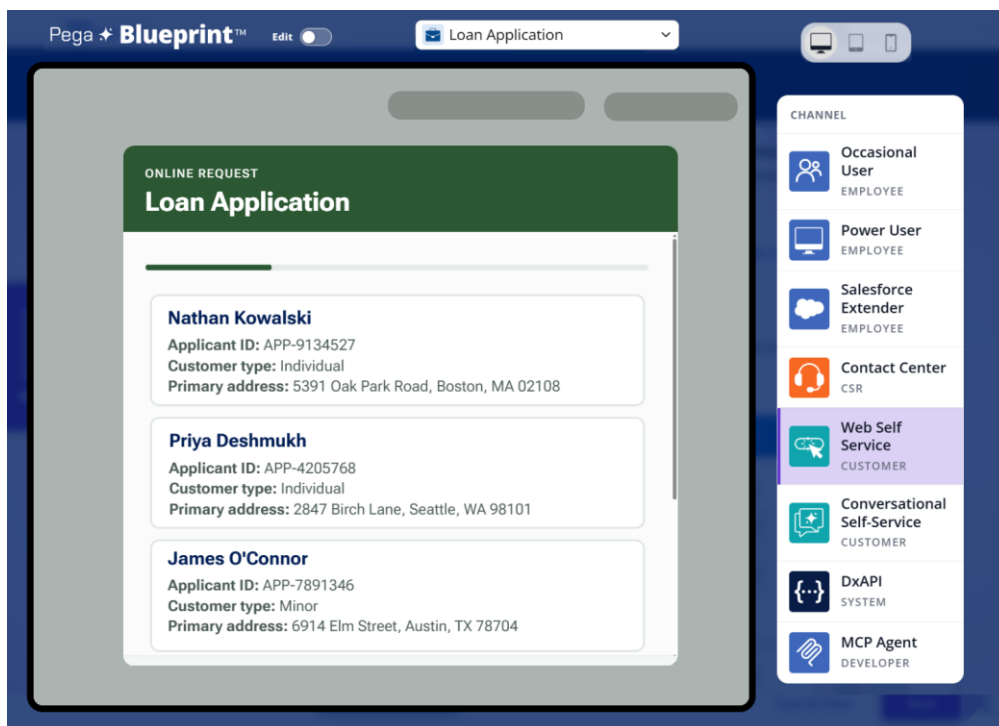
Commented [CN11]: Picture here might be helpful

Validating with Stakeholders

Step 1: Preview the Loan Application workflow

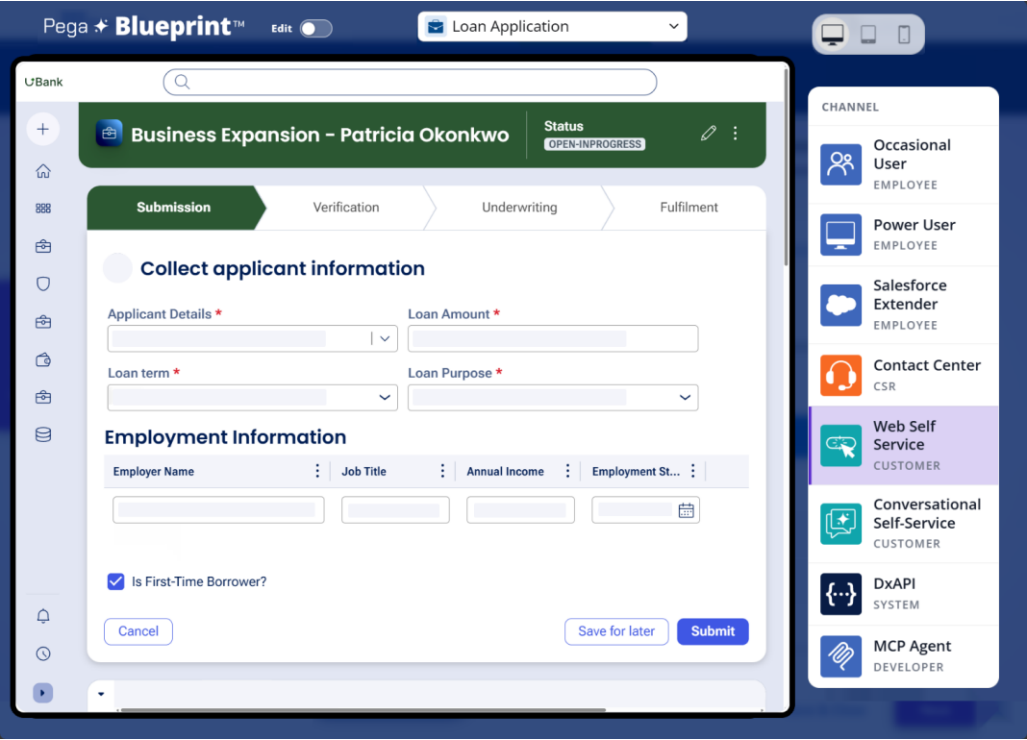
1. Click **Preview my app**.
2. In the right **Channel** navigation, click **Web Self Service**.
3. In the upper right, click the **Mobile** (📱) icon.
4. Click the **Desktop** (💻) icon.
5. Compare the Case creation fields from the Case Type Settings to what is displayed when a new Case is created.
6. Click **Continue**.
7. Select a sample customer.

Commented [CN12]: @David Alsop That feels like ages ago. Should we provide a reference list?



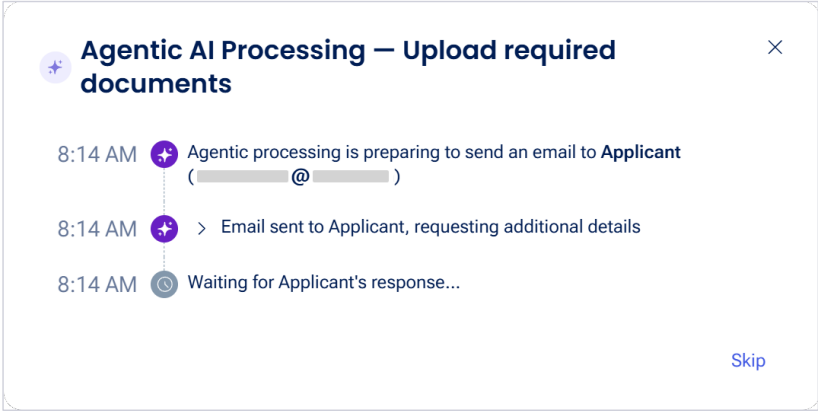
8. Click **Continue**.
9. Enter a loan amount, and then click **Continue**.
10. Select a loan term, and then click **Continue**.
11. Select a loan purpose, and then click **Continue**.

12. On **Employment information**, in the right Channel navigation, click **Power User**.



13. Click **Submit**.

14. Confirm the **Upload required documents** Step displays.



15. Go to the email displayed.

16. Respond to the email from BlueprintAgent and attached the provided supporting documents.

Commented [CN13]: @David Alsop I did not see these docs in the Sharepoint. Did I miss something?

Need a hand with this email? [Try coaching by Copilot](#) ✕

Send

To

BlueprintAgent

Cc

Subject

RE: Additional Information Needed - Loan Application LA-1884

No Label

Please see the attached documents.

From: BlueprintAgent <BlueprintAgent@pega.com>
Subject: Additional Information Needed - Loan Application LA-1884

Hi Applicant,

To continue processing your Loan Application (Case ID: LA-1884), we need the following information:

Supporting documents (required)
Please upload files supporting the application.

Please provide the requested information at your earliest convenience.

Thank you,
Personal Loan Origination Assistant

-- Do not delete or change the following text --
Security code: ^^INbX1WV967EmcwotKrRu8f87AcwE7PCBXyv4eB9ikj6A7/pm8FrjAgzBlzC1LZ5c^^
The above code helps us secure your communication.

© 2026 Pegasystems Inc.

17. Confirm the appropriate documents were provided.

Agentic AI Processing — Upload required documents

AM

Agentic processing is preparing to send an email to Applicant
(@)

AM

> Email sent to Applicant, requesting additional details

AM

Waiting for Applicant's response.....

AM

> Applicant responded

AM

> Reply sent to Applicant

AM

> Assignment Resolved

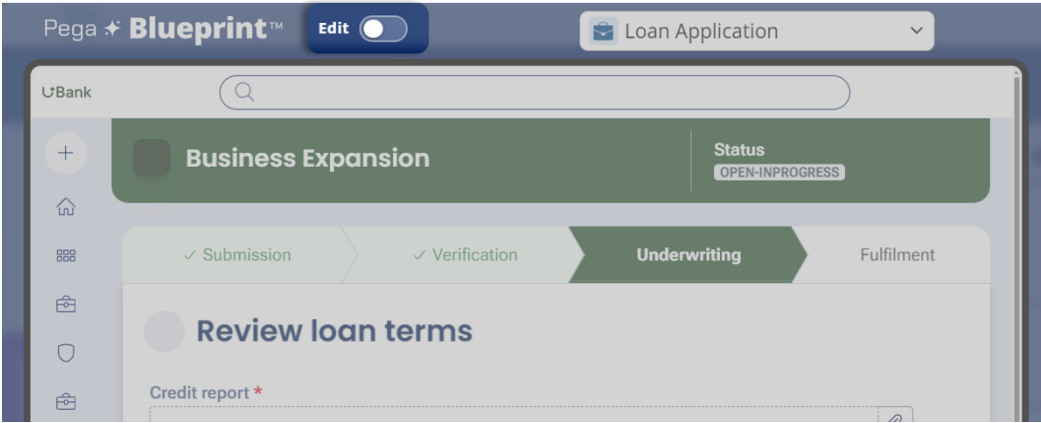
Supporting documents

Customer - Core Banking - Open...

All information has been received. Click Continue to move to the next assignment.

Continue

- 6. Confirm the **Review loan terms** step of the Underwriting Stage is displayed.
- 7. In the top left, select **Edit**.



- 8. In the left **Edit** pane, go to the **AI Assistant** tab and enter:

Add an Underwriter Notes field (Text, not required) to the Review loan terms step. The field should let the Underwriter record observations about the applicant's credit result and affordability.

AI Assistant

Design

Content

AI Assistant

Add an Underwriter Notes field (Text, not required) to the Review loan terms step. The field should let the Underwriter record observations about the applicant's credit result and affordability.

The Underwriter Notes field has been added to the Review loan terms step. This field allows the Underwriter to record observations about the applicant's credit result and affordability.

9. In the **Review loan terms** form, confirm that an **Underwriter Notes** field was created.

U

Review loan terms

Credit report *

PDF

Loan Amount

Loan term

Interest Rate

Underwriter Notes

10. In the left Edit pane, go to the **Content** tab.
11. Click **Loan Purpose**, and then drag it to the Case summary panel.
12. Confirm that **Drop to add to summary** is displayed before completing the move.

AI AssistantDesignContent

Workflow: Loan Application

Dropdown

Currency

Dropdown

Loan Purpose

Dropdown

Checkbox

AttachmentMulti

AttachmentMulti

Text

Checkbox

AttachmentMulti

Checkbox

Checkbox

Checkbox

UBank

Personal Loan Origination

Business Expansion

✓ Drop to add to summary

Status

OPEN-INPROGRESS

Applicant full name

Applicant phone number

Loan Amount

Credit score

Debt-to-income ratio

Decision outcome

Applicant consent to terms and privacy

Loan term

Interest Rate

- 13. Click **Submit**.
- 14. Confirm **Loan Purpose** is displayed in the **Case summary panel**.

Step 3: Change the design

- 1. In the left Edit pane, go to the **Design** tab.
- 2. In the Theme section, select a new theme.
- 3. On the selected theme, click **Edit**.
- 4. In the Type Scale section, select **MD**.
- 5. In the Corner radius section, select **Sm**.
- 6. In the Spacing density section, select **Spacious**.
- 7. In the **Font family** list, select **Work Sans**.

AI AssistantDesignContent

PORTAL

▼ Theme: Light fancy

← Light fancy - Styles

TYPE SCALE

XS

SM

MD

LG

XL

CORNER RADIUS

None

Sm

Md

Lg

Xl

SPACING DENSITY

Compact

Comfortable

Spacious

FONT FAMILY

Work Sans

▼

Advanced edit

- 8. Click **Advanced edit**.
- 9. In the Page style section, click the **Show advanced settings ()** icon.
- 10. In the **Summary** panel list, select **Detached**.

Commented [CN15]: @David Alsop Looks like we need an icon here

Page style

Tab style

Wrapped

Field value list style

Separators

Default

Connected

Navigation options

Connected

Summary panel

Detached

Utility panel

Connected

Assignments

Connected

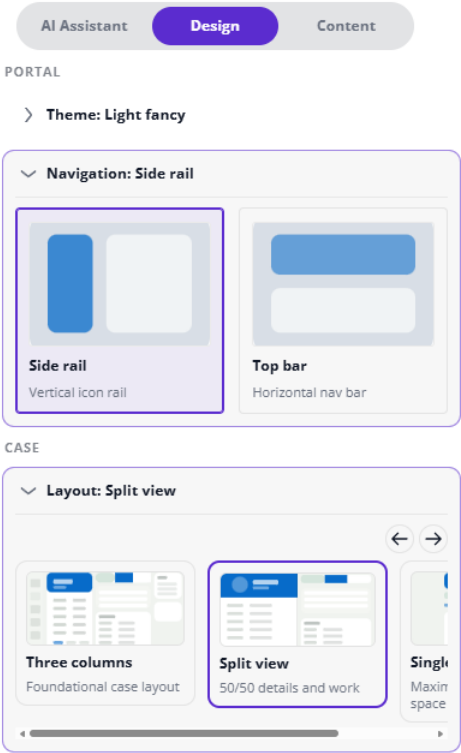
Field helper text position

Below

Corners

- 11. In the top left, click the **Back** (←) icon.

- 12. On the Design tab, In the **Portal** section, click **Navigation**.
- 13. Select **Top bar**.
- 14. In the Case section, click **Layout**.
- 15. Select **Split view**.



- 16. In the top right corner, click **Close**.