OASIS WSIA Technical Committee

**Requirements Document
Business Scenario Report: Universal Bank**

Version 1.0

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Revision History

Date	Version	Description	Author
1/31/2002	1.0	First draft	Shankar Ramaswamy/

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Business Scenario Report: Universal Bank

1. Scenario Name

1.1 Description

Universal Bank is an international banking conglomerate, consisting of many subsidiaries. It offers its end users (loan officers and customers) access to a variety of applications that are operated and maintained autonomously by individual subsidiaries. This scenario focuses on the relationship between Universal Bank as a Consumer, and Mountain Bank, one of its subsidiaries, as a Producer.

2. Participants

2.1 Universal Bank

2.1.1 Role

Universal Bank is an international banking conglomerate, headquartered in Europe, providing banking service to individuals, through consultants working in its many branch offices. It offers banking services in many countries, usually through a totally owned subsidiary. In common with other large international banking houses, it grows through acquisition of smaller independent banks, and through widening the services it offers.

Upon acquiring a new bank, Universal Bank wants to

- enhance its existing financial services to include the new bank

- offer new financial services from the new bank through all its subsidiary banks

- maintain the local identity of the new bank, to prevent disruption of the local marketing presence and alienation of the local clientele

- incorporate the new bank into its central banking procedures.

Universal Bank has recently acquired a new subsidiary bank - Mountain Bank based in Switzerland - and wishes to incorporate some of the financial services it offers into Universal Bank's application portfolio, specifically, the Loan Risk Assessment Service.

2.1.2 Relationships

Universal Bank has recently acquired Mountain Bank.

2.1.3 Business Objectives

Assessing the risks associated with loans to small and medium sized businesses requires a significant understanding of the marketplaces for the businesses. Universal Bank has a portfolio of marketplace-specific analysis programs, which it enhances with any new programs, which become available to it through acquisitions of new banks.

Universal Bank would like to make Mountain Bank's loan risk assessment application for tourist hotels available to other subsidiary banks in the Universal Bank family, since tourist hotels are a growth market, but require careful risk analysis. The location of the application would be transparent to the loan officer and to the customer.

Complications:

- Risk assessment applications for specific business types each have a different flow and user interface.

- Each risk assessment application is updated frequently, which may include changes to its user interface

- From time to time, Universal Bank may change the look and feel of its corporate Web site.

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2.1.4 Solution Requirements

- Incorporate any subsidiary's loan risk assessment application in Universal Bank's Loan Risk Assessment Service.

- Consistent look and feel

- Seamless user experience

- Avoid duplicate data entry by the end user:

    - each Producer service must be invoked with the relevant information that the loan officer has already entered

- Avoid manual data transfer by the end user:

    - Each Producer service invocation finishes by producing a risk assessment rating and an audit record, and this information must be automatically transferred to the global application.

2.2 Mountain Bank

2.2.1 Role

Mountain Bank is a regional bank that specializes in loans for tourist hotels. Its loan risk assessment software assesses the likelihood of tourism continuing to grow over the next 2 - 5 years, dependent on retail spending predictions and cost of travel. Mountain Bank's loan risk assessment software needs to be integrated into the Universal Bank loan review application.

2.2.2 Relationships

Mountain Bank has recently been acquired by Universal Bank.

2.2.3 Business Objectives

The Business Objectives are defined by the parent company, Universal Bank (see above).

2.2.4 Solution Requirements

Package Mountain Bank's loan risk assessment application for inclusion in Universal Bank's loan review application

- Ease of development

- Ability to make new function available to end users without having to coordinate with Universal Bank

- Standards-based interface