

## Decisions

The Decisions selection is used to enter information to be used in the Decision process for Loan Applications. This allows the credit union to build a different Decision model for each of the different Loan Application types used by the credit union. The Decision model includes all of the different parameters that go into computing the Decision Score.

The Credit Union can build a Decision model for each Loan Application Type by combining the different Factors and their exceptions, to produce a final Decision Score that is used to make the Automated Loan Decision.

Each of the different Loan Application types is listed along with the weights for each of the different factors:

Application Type	Credit Score	Secured Debt	Unsecured Debt	Loan to Value	Employment	Residence	Stability	Auto Approve
<input type="checkbox"/> Credit Card	100%							No
<input type="checkbox"/> Home Equity	100%							No
<input type="checkbox"/> Home Equity - Line of Credit	30%	20%	30%	10%			10%	Yes
<input type="checkbox"/> Installment - Secured	30%	20%	20%	10%	5%	5%	10%	Yes
<input type="checkbox"/> Installment - Unsecured	40%	20%	30%				10%	Yes
<input type="checkbox"/> Line of Credit	40%	20%	30%				10%	Yes
<input type="checkbox"/> Mortgage	30%	20%	30%	10%			10%	Yes

**Figure 1**

Select one of the **Application Types** to setup or make changes to the options on the window. The **Installment - Secured** type is being used here for example purposes.

**\*\*Note:** Loan Officers who are Supervisors, or who can Status and Build documents can accept the computer's decision in one click – eliminating the need to manually mark the decision on the loan. Credit Unions can decide if they want to extend that capability to Loan Interviewers also. This is done by checking the check box for **“Automated Decisions for Loan Interviewers”** at the bottom left corner of the window. (See next page.)

Otherwise, leave the box unchecked to not use the automated decision feature on the system for Interviewers. An employee with security for “Loan Application (Status and Build Documents)” will need to use the **“Decision”** icon or select the Status of approve, deny, counter offer, pending review, etc. on the ribbon, if the box is not checked. See pages 22-25 for examples.

**IMPORTANT:** If the credit union does not enter any additional factors or exceptions, and a decision on the loan application is based totally on the Credit Score (100%), see pages 19 to 21 for information on how to set this up on the system.

## Factors Tab

Datamatic VIEW

Decision (Installment - Secured)

Factors Exceptions Decision

	Weight	Ranges	Joint Credit*
Bankruptcy Score:			Use lowest bankruptcy score
Credit Score:	30%	Edit	Use average credit score
Debt Ratio:	20%	Edit	
Debt Ratio - Unsecured:	20%	Edit	
Employment (months):	5%	Edit	Use highest months at employment
Loan to Value:	10%	Edit	
Residence (months):	5%	Edit	Use lowest months at address
Stability:	10%	Edit	Use average stability

\* Applies only to joint applications (spouse and co-applicants)

☒ Automated Decisions for Loan Interviewers

Save

Figure 2

The options on this window allow the credit union to use more than just the Credit Score in determining whether or not a loan application is approved, denied or pending review for someone else to look at. Some or all of the factors can be used for determining the Decision on the loan application.

- Most Factors have a Weight option available. A numeric value may be entered to one or all which will represent a portion of a Total Weight Factor of 100% for the Credit Union. If using the new weight and factor features for the Decision process, the **"Weight"** column must add up to 100%.
- Some Factors will require a "Joint Credit" option and have a dropdown selection of predefined options. This is to let the system know to use the lowest, average or highest of the specific category when there is a joint borrower. (See **red arrow** above.)
- Most Factors have a Range value. Click on "Edit" button to enter Low/High and Factor percentages to be used for a specific area. See examples of each window on the next several pages.

Note the check box at the bottom of the screen that can be used to give Loan Interviewers the ability to accept the Automated Loan Decision (Approve and Pending Review only – Interviewers cannot deny applications). If this box is not checked, Loan Interviewers cannot accept loan decisions.

This check box does not affect Employees who have Loan Application (Status & Build) or Loan Application (Supervisor) security. They can always accept the computer decision or select their own decision from the ribbon.

Select the Save button to save any changes.

### Edit button for Credit Score:

The screenshot shows a software window titled "Datamatic VIEW" with a sub-header "Credit Score". The window is divided into three main sections: "Low", "High", and "Factor (0 - 100)".

- The "Low" section contains 10 empty input boxes stacked vertically.
- The "High" section contains 10 empty input boxes stacked vertically.
- Between the "Low" and "High" sections, the word "to" appears 10 times, indicating a range.
- The "Factor (0 - 100)" section contains 10 empty input boxes stacked vertically.
- An "OK" button is located at the bottom right of the window.

**Figure 3**

Enter the Range of Factor values (in this case Credit Scores), as well as the 0-100 Factor Score that is assigned to each range. The ranges and Factor values are Credit Union defined. Typically, the Factor scores would be evenly distributed like this, and could also start at zero. It is completely up to the Credit Unions to define these screens.

Select OK to save any changes.

**Edit button for Debt Ratio:**

Datamatic VIEW

**Debt Ratio**

Low High Factor (0 - 100)

	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		

OK

**Figure 4****Edit button for Debt Ratio - Unsecured:**

Datamatic VIEW

**Debt Ratio - Unsecured**

Low High Factor (0 - 100)

	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		

OK

**Figure 5**

**Edit button for Employment (months)**

Datamatic VIEW

**Employment (months)**

Low High Factor (0 - 100)

	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		

OK

**Figure 6****Edit button for Loan to Value:**

Datamatic VIEW

**Loan to Value**

Low High Factor (0 - 100)

	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		
	to		

OK

**Figure 7**

**Edit button for Residence (months)**

The screenshot shows a window titled "Datamatic VIEW" with a close button (X) in the top right corner. Below the title bar is a blue header area with the text "Residence (months)" and two icons (a folder and a printer). The main content area is divided into three columns: "Low", "High", and "Factor (0 - 100)". Under "Low", there is a vertical stack of 10 empty input boxes. To the right of each box is the word "to". Under "High", there is a vertical stack of 10 empty input boxes. Under "Factor (0 - 100)", there is a vertical stack of 10 empty input boxes. At the bottom right of the window is an "OK" button.

**Figure 8****Edit button for Stability:**

The screenshot shows a window titled "Datamatic VIEW" with a close button (X) in the top right corner. Below the title bar is a blue header area with the text "Stability" and two icons (a folder and a printer). The main content area is divided into two columns: "Rating" and "Factor (0 - 100)". Under "Rating", there is a vertical stack of 5 labels: "5 (Highest)", "4", "3", "2", and "1 (Lowest)". To the right of each label is an empty input box. Under "Factor (0 - 100)", there is a vertical stack of 5 empty input boxes. At the bottom right of the window is an "OK" button.

**Figure 9**

The Stability rating is a credit union defined subjective value.

## Exceptions Tab

The screenshot shows a web application window titled "Datamatic VIEW" with a close button (X) in the top right corner. Below the title bar is a blue header area with the text "Decision (Installment - Secured)" and two icons (a folder and a printer). Below the header is a tabbed interface with three tabs: "Factors", "Exceptions" (which is selected), and "Decision". The main content area is divided into two sections. The first section is titled "Factor" and "Maximum" and contains five input fields for: "Amount Requested:", "Bankruptcy Score:", "Debt Ratio:", "Debt Ratio - Unsecured:", and "Loan to Value:". The second section is titled "Factor" and "Minimum" and contains four input fields for: "Credit Score:", "Employment (months):", "Residence (months):", and "Stability:". Below these sections is a note: "Note: If one of the factors reaches its threshold, the loan application will be marked as Pending Review." At the bottom left, there is a checkbox labeled "Automated Decisions for Loan Interviewers". At the bottom right, there is a "Save" button.

**Figure 10**

The Exception tab is used to define the minimum and maximum Factor values for an approved loan. Values outside of these ranges will cause an otherwise Approved Loan, to be display as “Pending Review (Approved with exception)”.

Completing the Exceptions tab is an easy way to improve the loan Decision process without having to decide on weights and other more detailed information.

Exceptions can be assigned which will override the automated approval process. These are minimum and maximum values that require additional/manual approval. The approval information will set the Application to **“Pending Review”**, if any of the exceptions have met the criteria entered.

If applicable, enter the Maximum and Minimum amounts desired by the credit union. Select the Save button to save any changes.

## Decision Tab

Datamatic VIEW

**Decision (Installment - Secured)**

Factors Exceptions **Decision**

Low (0 - 100)	High (0 - 100)	Decision
81	to 100	Approve
61	to 80	Pending Review
41	to 60	Pending Review
21	to 40	Deny
1	to 20	Deny
	to	(none)
	to	(none)
	to	(none)
	to	(none)
	to	(none)

☐ Automated Decisions for Loan Interviewers

Save

Figure 11

The Decision tab is used to define the range of Factor values and the Decision associated with each value. Since there are only three Decisions (Approved, Pending Review, and Denied), there could be as few as three ranges on this screen. Some Credit Unions break this down into additional ranges that mean something to them and assign the same Decision to multiple ranges. The example above shows two Pending Review ranges. This could have been one range from 41-80.



The ranges of Factor scores on this tab are referring to the Factor scores that are entered in the “Edit” button on Factor tab. Here is an example from the Credit Score Factor.

Low	High	Factor (0 - 100)
800	to 900	100
700	to 799	80
600	to 699	60
500	to 599	40
1	to 499	20
	to	
	to	
	to	
	to	
	to	

In this example, a Credit Score in the 800-900 range would receive a Factor Score of 100. A Credit Score in the 700-799 range would receive a Factor Score of 80. It is up to the Credit Union to define these ranges and scores.

The factors in the “**Factor (0-100)**” column are calculated based on the Low Score and High Score ranges on the Credit Score window. If there are **five** different Credit Score ranges, and these are evenly distributed, the Factors are calculated as follows:

**Figure 12**

$$100 / 5 = 20.00$$

$$100 - 20 = 80$$

$$80 - 20 = 60$$

$$60 - 20 = 40$$

$$40 - 20 = 20$$

Credit Score range of 800-900 = Factor of 100

Credit Score range of 700-799 = Factor of 80

Credit Score range of 600-699 = Factor of 60

Credit Score range of 500-599 = Factor of 40

Credit Score range of 1-499 = Factor of 20

### Example of an Automated Decision of Approval.

**Datamatic VIEW**

**Decision (Installment - Secured)**

Factors | Exceptions | Decision

Weight | Ranges | Joint Credit\*

Bankruptcy Score: Use lowest bankruptcy score

Credit Score: 30%  Use average credit score

Debt Ratio: **Datamatic VIEW**

Debt Ratio - **Credit Score**

Employment

Loan to Value

Residence (r)

Stability:

Low	High	Factor (0 - 100)
720	to 999	100
680	to 719	80
630	to 679	60

**Datamatic VIEW**

**Approved**

Description	Value
<b>Decision</b>	
Credit Score	21/35
Debt Ratio	30/30
Loan to Value	20/20
Stability	15/15
<b>Decision Score</b>	<b>86/100</b>
<b>Based on Applicant</b>	
Name	JOHN WELLSA
Bankruptcy Score	(none)
Credit Grade	B
Credit Score	658
Debt Ratio	9.62%
Debt Ratio - After	0.00%
Debt Ratio - Unsecured	0.00%

Figure 13

The calculation for the Credit Score is based on the following: (factor / weight) x weight = score

The credit score is 658 which falls into the 630 to 679 range. The factor used is 60.

$$(60 / 100) \times .35 = 21$$

This applicant received a decision score of 21 / 35 for their credit score. In other words, this applicant received 21 out of a possible 35 points towards the Decision Score.

## Interviewer vs. Build & Status Security

The Ribbon will change depending on the security of the employee.

Employees with **“Loan Application (Supervisor)”** or **“Loan Application (Build & Status)”** security are allowed to directly set the status of the Loan Application. These employees have Status buttons (Approve, Pending Review, Deny, etc.) directly in the ribbon:

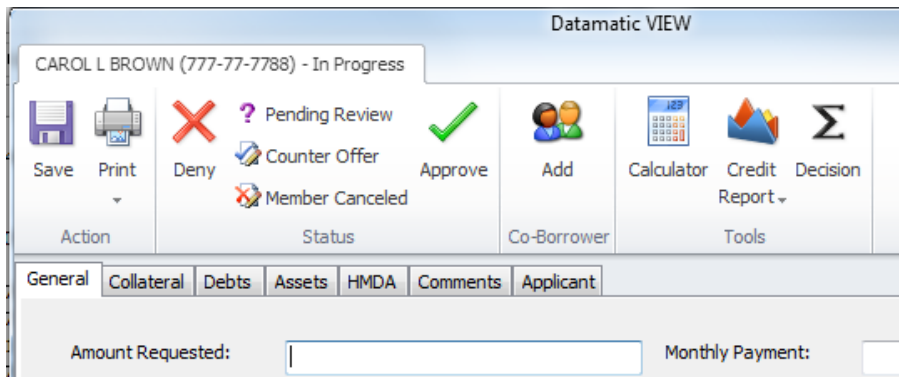


Figure 14

**Interviewers** are not allowed to specify the loan decision, so these buttons are not in their ribbon:

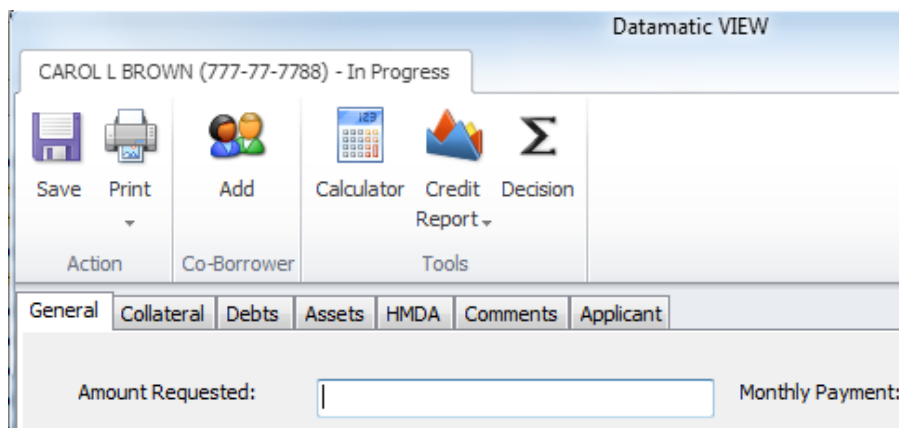


Figure 15

The only way an Interviewer can change the status of the loan, is if the “Automated Decisions for Loan Interviewers” box is checked on the Decision setup, allowing them to accept the automated computer decision. Even then, they can only accept the automated decision of “Approved” or “Pending Review”. The interviewer can never deny a loan even if the Automated decision is Denied.

If a Decision has been accepted on the loan, the employee with "Interview" security will be able to mark the application "In Progress".

## Examples of “Approved” Loan Application:

The Decision window displays when you press the Decision button in the Ribbon. The window shows the detail that goes into the decision as well as other information that is helpful to the loan officer. The following examples show different Loan Decisions, and the values that can display in the window.

Description	Value
<b>Decision</b>	
Credit Score	100/100
<b>Based on Guarantor</b>	
Bankruptcy Score	(none)
Credit Grade	A
Credit Score	710
Debt Ratio	5.28%
Debt Ratio - After	19.97%
Debt Ratio - Unsecured	0.00%
Debts	\$264.00 per month
Debts - Unsecured	\$0.00 per month
Employment	107 month(s)
Income	\$5,000.00 per month
Loan to Value	142.86%
Residence	3 month(s)
Stability	n/a

Figure 16

The decision for this Loan Application was only based on the Credit Score. The Decision Score was 100 out of a possible 100.

If the button in the lower right corner displays **“Approve, Pending or Deny”** that indicates that the Automated Decision feature is activated for Loan Interviewers. Pressing the button will assign the specified status to the loan.

If the button in the bottom right corner displays **“OK”** that indicates that the Automated Decision feature is not activated for Loan Interviewers. A person with security for “Loan Application (Status and Build Documents)” will need to status the loan.

Description	Value
<b>Decision</b>	
Credit Score	28/35
Debt Ratio	24/30
Loan to Value	4/20
Stability	15/15
<b>Decision Score</b>	<b>71/100</b>
<b>Based on Applicant &amp; CoApplicant</b>	
Bankruptcy Score	(none)
Credit Grade	A
Credit Score	684
Debt Ratio	34.69%
Debt Ratio - After	38.24%
Debt Ratio - Unsecured	0.00%
Debts	\$1,954.00 per month
Debts - Unsecured	\$0.00 per month
Fmnlvment	112 month(s)

Figure 17

This Loan Application has a Decision based on Credit Score, Debit Ratio, Loan to Value Ratio and Stability. Each Factor’s weighted score is shown, along with the Decision Score of 71 out of a possible 100.

Other “Factors” show on the summary even if they are not used in the Decision Score.

**\*\*Note:** The “**Debt Ratio After**” field is affected by the “Monthly Payment” field on the General tab. In other words, this represents the debt ratio including the monthly payment for the loan being applied for.

The system will fill in the debt ratio information based on the debt and income information filled in for the applicant. If a co-applicant is listed on the loan application, the debt ratio information will also display for the co-applicant.

The Credit Bureau Interface is available to credit unions that have the Loan Application optional software. See the Loan Application chapter in the Lending manual for information on ordering credit reports.

The **Total Monthly Income** figure(s) is based on the “**Income**” (frequency) and “**Other Income 1, 2, 3 & 4**” (frequency) selections on the Income button under the Applicant window (and Co-applicant window, if applicable). A description of the selections is as follows:

- Hourly Amount \* 40 \* 52 / 12
- Weekly Amount \* 52 / 12
- Bi-Weekly Amount \* 26 / 12
- Monthly Amount = monthly amount
- Quarterly Amount / 3
- Semi-Annual Amount / 6
- Annual Amount / 12

If the Income (frequency) selection is “Hourly” and the Income Amount is entered on the Income window and the hours at work is filled in on the Employment window, the system will calculate the “Total Monthly Income” based on the number entered for the hours at work. However, if the hours at work field is blank on the Employment window and the Income (frequency) selection is “Hourly” and the Income Amount is entered, the system will calculate the “Total Monthly Income” based on 40 hours.

### Examples of “Pending Review” Loan Application:

The information displayed in the Decision window, is a detailed summary of the information on the Loan Application, plus the information that went into the decision. The additional information (using the scroll bar) is continued on the next page.

**Datamatic VIEW**

**Pending Review**

Description	Value
<b>Decision</b>	
Credit Score	75/100
<b>Based on Applicant &amp; Spouse</b>	
Bankruptcy Score	(none)
Credit Grade	A
Credit Score	684
Debt Ratio	6.06%
Debt Ratio - After	6.06%
Debt Ratio - Unsecured	0.00%
Debts	\$514.00 per month
Debts - Unsecured	\$0.00 per month
Employment	54 month(s)
Income	\$8,483.33 per month
Loan to Value	(needs security value)
Residence	48 month(s)
Stability	n/a

Pending

Figure 18

**Datamatic VIEW**

**Pending Review**

Description	Value
Unsecured Debt Ratio	0.00%
Stability	(none)
<b>Applicant</b>	
Name	JOHN WELLSA
Bankruptcy Score	(none)
Credit Grade	B
Credit Score	658
Debt Ratio	9.62%
Debts	\$250.00 per month
Debts - Unsecured	(none)
Employment	105 month(s)
Income	\$2,600.00 per month
Residence	72 month(s)
Unsecured Debt Ratio	0.00%
Stability	(none)
<b>Spouse</b>	
Name	STEVE SEATTLE

Figure 19

## Pending Review examples (continued)

**Datamatic VIEW**

**Pending Review**

Description	Value
Residence	72 month(s)
Stability	n/a
<b>Spouse</b>	
Name	STEVE SEATTLE
Bankruptcy Score	(none)
Credit Grade	A
Credit Score	710
Debt Ratio	8.74%
Debt Ratio - Unsecured	0.00%
Debts	\$264.00 per month
Debts - Unsecured	\$0.00 per month
Employment	4 month(s)
Income	\$5,883.33 per month
Residence	24 month(s)
Stability	n/a

Pending

Figure 20

**Datamatic VIEW**

**Pending Review**

Description	Value
Debt Ratio - Unsecured	0.00%
Debts	\$264.00 per month
Debts - Unsecured	\$0.00 per month
Employment	4 month(s)
Income	\$5,883.33 per month
Residence	24 month(s)
Stability	n/a
<b>Loan Details</b>	
Amount Requested	\$55,000.00
Application Type	Installment - Secured
Loan Officer	Jacque Ross
Monthly Payment	\$493.85
Number of Payments	120
Rate	1.50%
Security	B.NEW CARS

Pending

Figure 21

### Examples of “Denied” Loan Application:

This application was denied because the Credit Score was too low.

Description	Value
<b>Decision</b>	
Credit Score	25/100
<b>Based on Applicant</b>	
Name	JOHN WELLSA
Bankruptcy Score	(none)
Credit Grade	E
Credit Score	450
Debt Ratio	9.62%
Debt Ratio - After	12.61%
Debt Ratio - Unsecured	0.00%
Debts	\$250.00 per month
Debts - Unsecured	\$0.00 per month
Employment	105 month(s)
Income	\$2,600.00 per month
Loan to Value	30.77%
Residence	36 month(s)

Figure 22

Also, the **Adverse Action** icon is now displayed on the ribbon.

Figure 23



### Examples of “Incomplete” Loan Application:

Applications can also be incomplete, if they are missing required information:

Description	Value
<b>Incomplete</b>	
Credit Score	
<b>Decision</b>	
Credit Score	0/100
<b>Based on Applicant</b>	
Name	
Bankruptcy Score	(none)
Credit Grade	(none)
Credit Score	(missing credit score)
Debt Ratio	(needs income)
Debt Ratio - After	(needs income)
Debt Ratio - Unsecured	(needs income)
Debts	\$0.00 per month
Debts - Unsecured	\$0.00 per month
Employment	0 month(s)

Figure 24

Description	Value
<b>Incomplete</b>	
Stability	
<b>Decision</b>	
Credit Score	28/35
Debt Ratio	24/30
Loan to Value	4/20
Stability	0/15
<b>Decision Score</b>	<b>56/100</b>
<b>Based on Applicant &amp; CoApplicant</b>	
Bankruptcy Score	(none)
Credit Grade	A
Credit Score	684
Debt Ratio	34.69%
Debt Ratio - After	38.24%
Debt Ratio - Unsecured	0.00%

Figure 25

## Incomplete examples (continued)

**Datamatic VIEW**

**Incomplete**

Description	Value
<b>Based on Applicant &amp; CoApplicant</b>	
Bankruptcy Score	(none)
Credit Grade	A
Credit Score	684
Debt Ratio	34.69%
Debt Ratio - After	38.24%
Debt Ratio - Unsecured	0.00%
Debts	\$1,954.00 per month
Debts - Unsecured	\$0.00 per month
Employment	112 month(s)
Income	\$5,633.33 per month
Loan to Value	400.00%
Residence	0 month(s)
<b>Stability</b>	<b>(missing Stability)</b>
<b>Applicant</b>	
Name	JOHN WFI LSA

OK

Figure 26

**For credit unions choosing not to use the Weight and Exceptions features...**

**IMPORTANT:** If the credit union does not enter any additional factors, and a decision on the loan application is based totally on the Credit Score (100%), the **Credit Grade Setup** will need to be setup with the appropriate Credit Grades, as well as, the Low and High credit scores.

The picture below is for example purposes only.

**Credit Grade Setup**

Grade	Low Score	High Score
A	700	850
B	600	699
C	500	599
D	400	499

Save

**Figure 27**

### For credit unions choosing not to use the Weight and Exceptions features... (con't.)

Also, the Credit Score Weight on the **Decision** window needs to be filled in and the corresponding Factors need to be entered on the Edit Credit Score window.

Remember the **ONLY** item (factor) that is taken into consideration for the decision is the CREDIT SCORE. Therefore, the weight will be 100%. The picture below is for example purposes only.

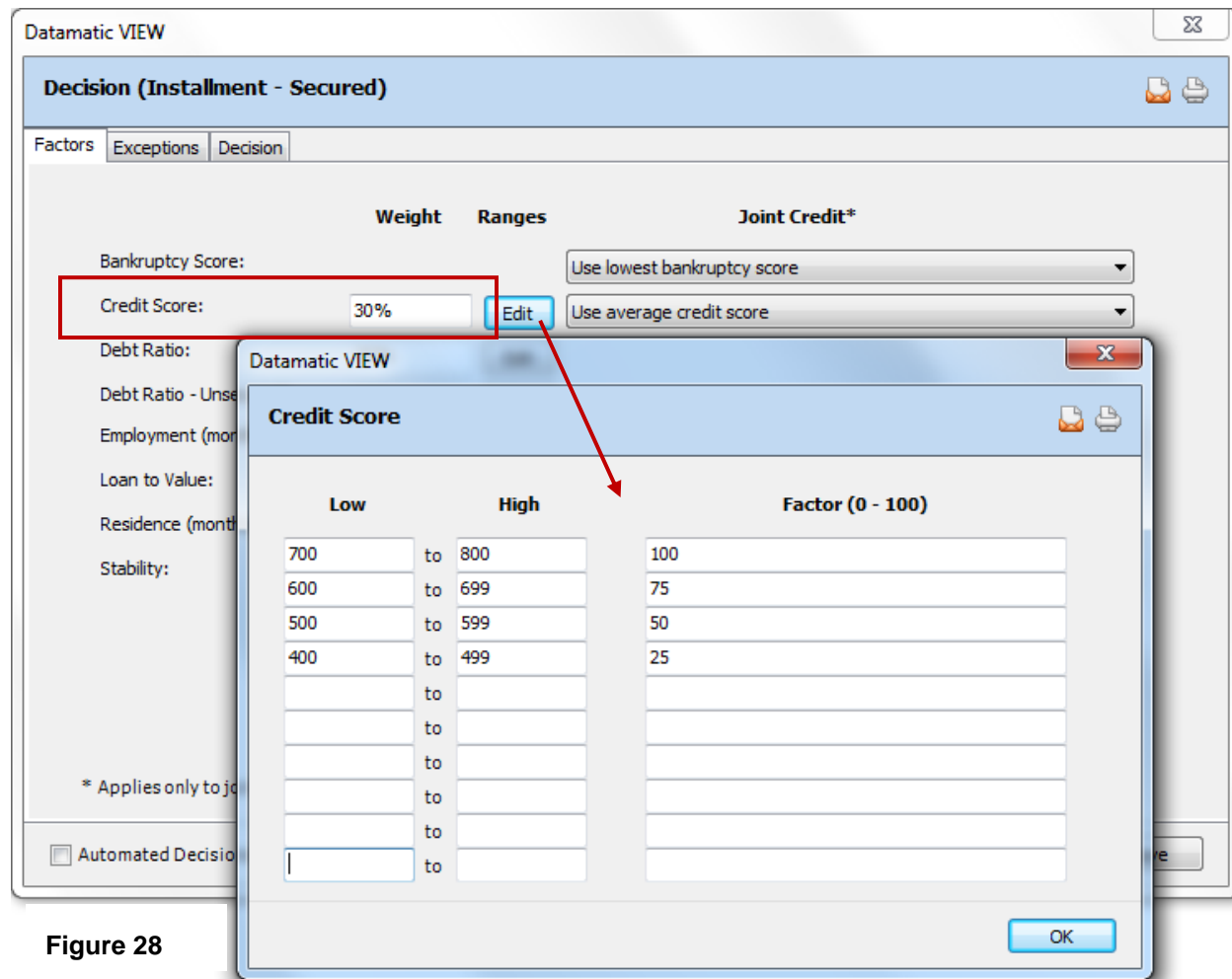


Figure 28

The factors in the **"Factor (0-100)"** column are calculated based on the Low Score and High Score ranges for Credit Scores. The Credit Score ranges are also on the Credit Grade Setup window. Since there are **four** different Credit Score ranges setup in the example above, for evenly distributed Factors, the Factors are calculated as follows:

$$\begin{aligned}
 100 / 4 &= 25.00 \\
 100 - 25 &= 75 \\
 75 - 25 &= 50 \\
 50 - 25 &= 25
 \end{aligned}$$

Credit Grade range 700-800 = Factor of 100  
 Credit Grade range 600-699 = Factor of 80  
 Credit Grade range 599-699 = Factor of 60  
 Credit Grade range 499-600 = Factor of 40

A Factor of 100 is the same as a Credit Score range of 700-800. A Factor of 75 is the same as a Credit Score range of 600-699, etc.

### For credit unions choosing not to use the Weight and Exceptions features... (con't.)

Next, the Factors will need to be entered, as well as, the corresponding **Decision** on the **Decision tab** on the **Decision** window for the specific Application Type.

The picture below is for example purposes only.

Low (0 - 100)	High (0 - 100)	Decision
81	100	Approve
83	99	Approve
66	82	Pending Review
49	65	Pending Review
32	48	Deny
15	31	Deny
		(none)
		(none)
		(none)
		(none)

☐ Automated Decisions for Loan Interviewers

Save

**Figure 29**

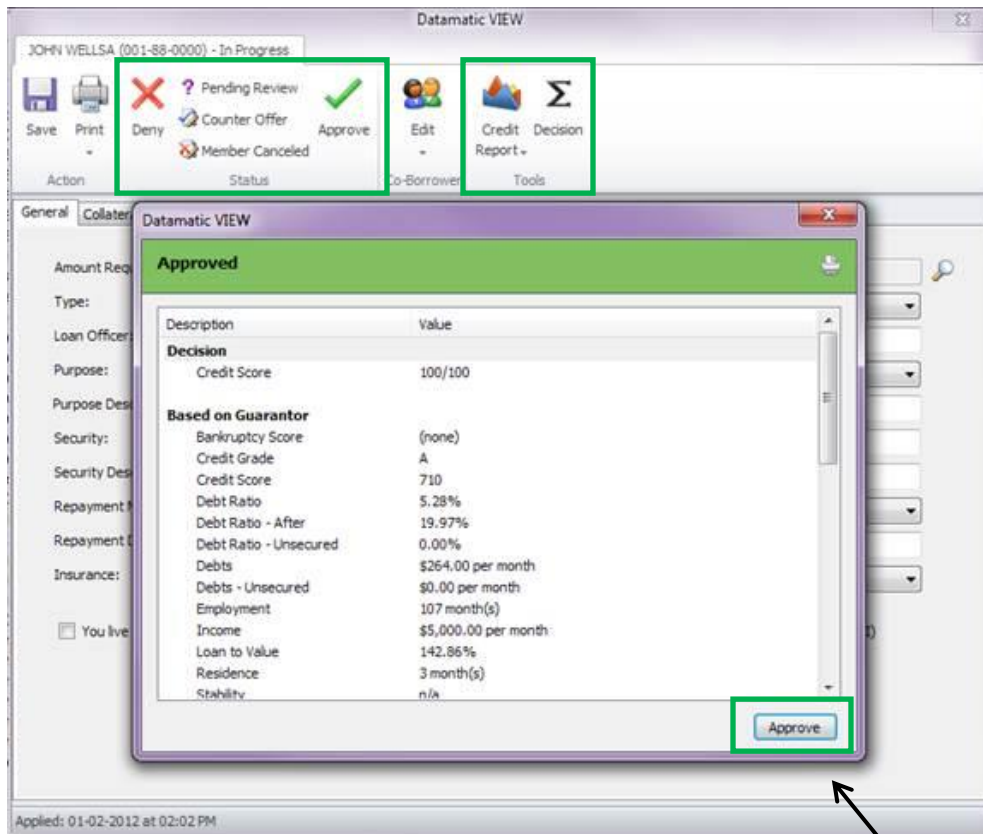
If the **“Automated Decisions for Loan Interviewers”** box is checked, employees with security for both Basic - Loan Application (Interview) and Loan Application (Status and Build Documents) can click on the Decision icon and receive a Status on the loan right through the Decision screen. This is even if not using the Weight and/or Exceptions features.

If the box is not checked, Loan Interviewers will see the “Decision” made by the automated decision process, however; a person with **“Loan Application (Status and Build Documents)”** security will need to select the “Approve” icon (or Deny) on the ribbon. If a status of **“Pending Review”** is determined by the automated decision process, the higher security level will be needed to put the Loan Application back to “In Progress”, if applicable, after the Loan Application has been reviewed.

Each credit union will decide how this process will work at their credit union.

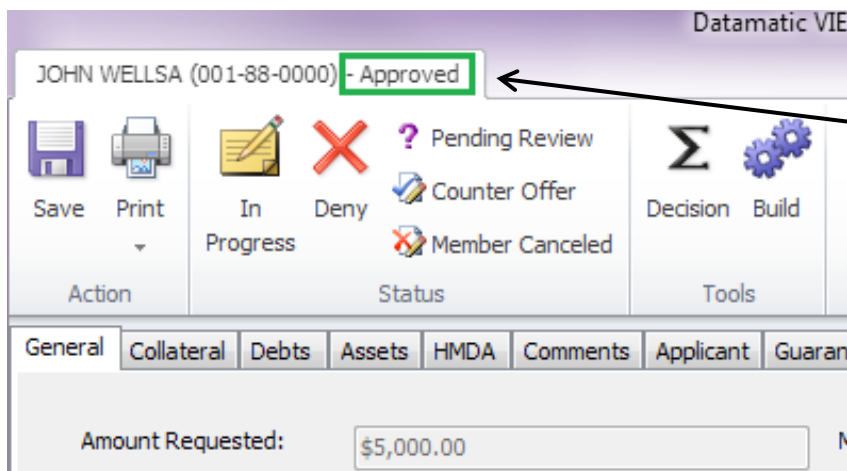
## Automated Decisions for Loan Interviewers - Check Box on Decision window

**Example of box checked:** Teller Security > Basic tab > Loan Application (Status and Build Documents).



After selecting "Decision" on the ribbon, the automated decision process **Approves** this loan.

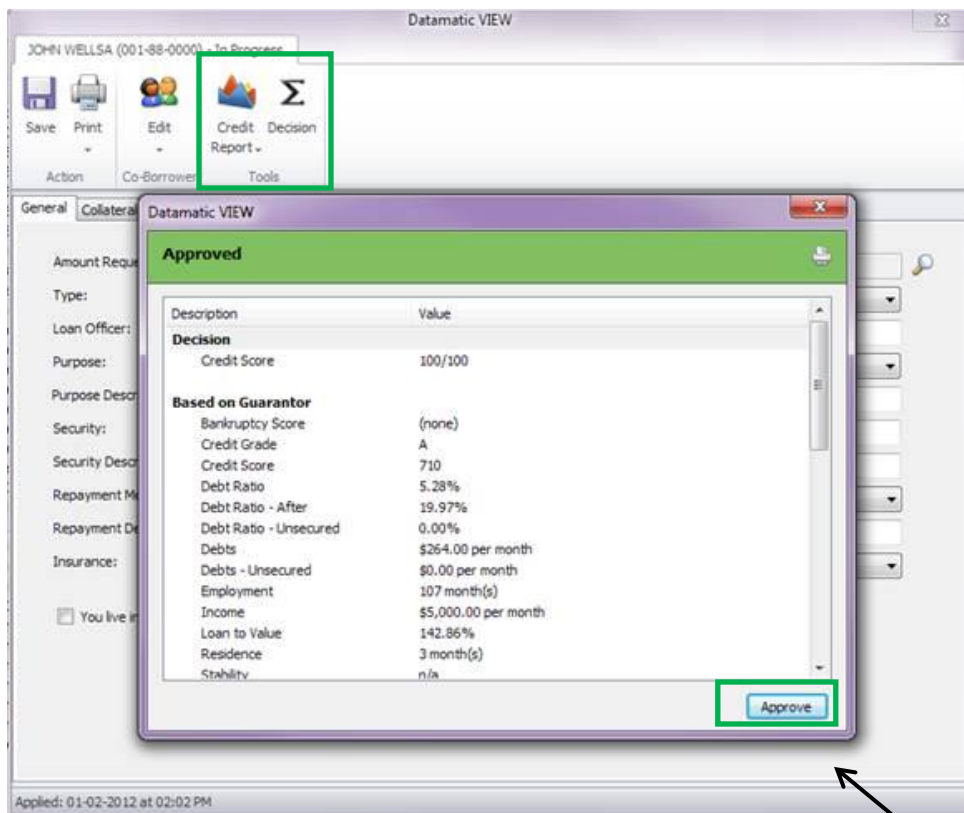
Figure 30



After clicking on the **Approve** button, the Loan Application status shows as **Approved** at the top of the window.

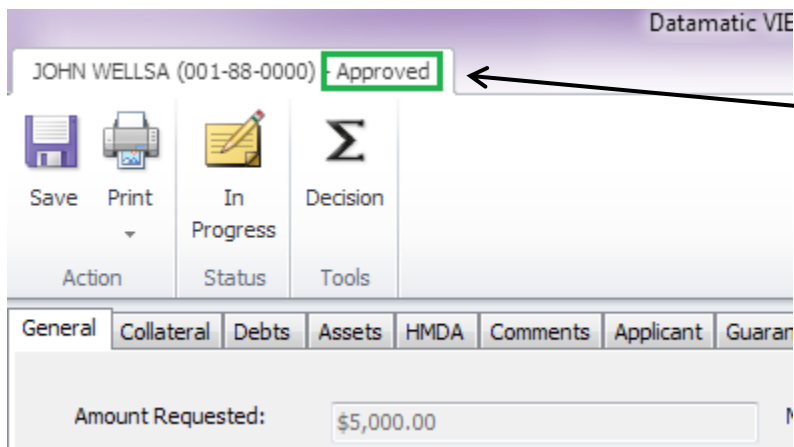
Figure 31

Teller Security > Basic tab > Loan Application (Interview). After selecting **“Decision”** on the ribbon, the automated decision process **Approves** the loan.



After selecting **“Decision”** on the ribbon, the automated decision process **Approves** this loan.

Figure 32



After clicking on the **Approve** button, the Loan Application status shows as **Approved** at the top of the window.

Figure 33

After a Decision has been made on the loan, the employee with "Interview" security will be able to mark the application "In Progress" once. After the loan is back In Progress, the Loan Interviewer must get an Employee with **Status and Build Documents security** to Status the Loan. The employee will not be able to change the Status of the loan again.

**Example of box not checked:** Teller Security > Basic tab > Loan Application (Status and Build Documents).

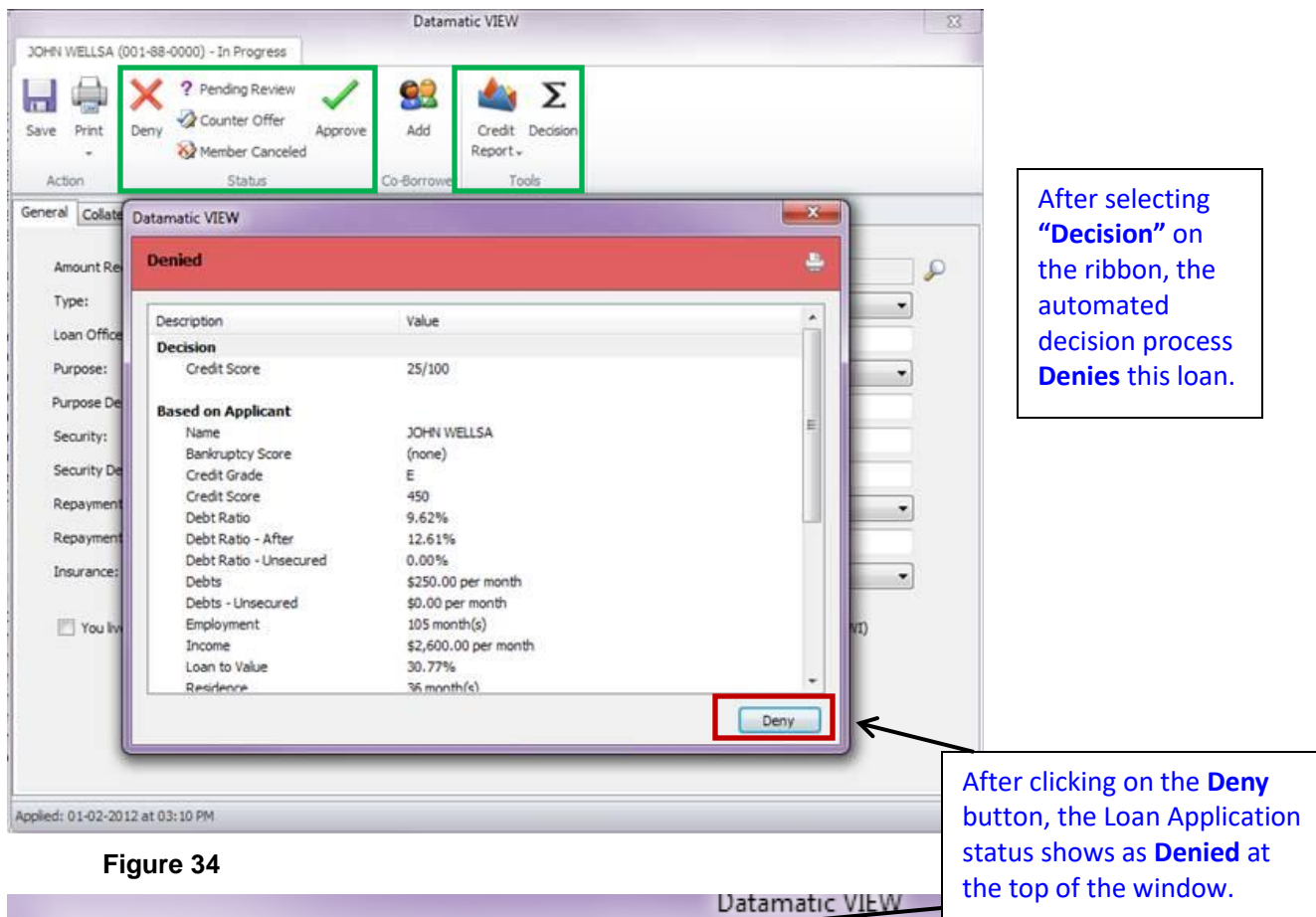


Figure 34

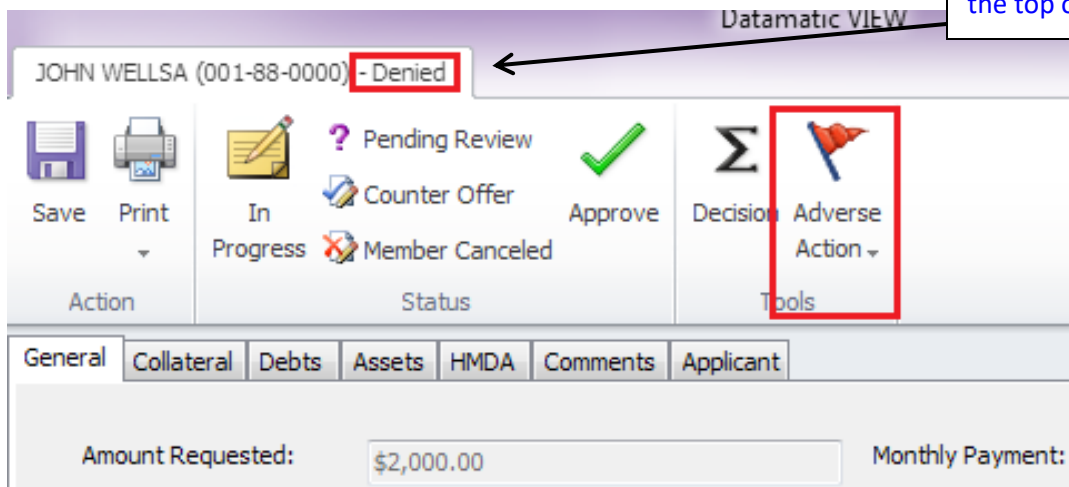
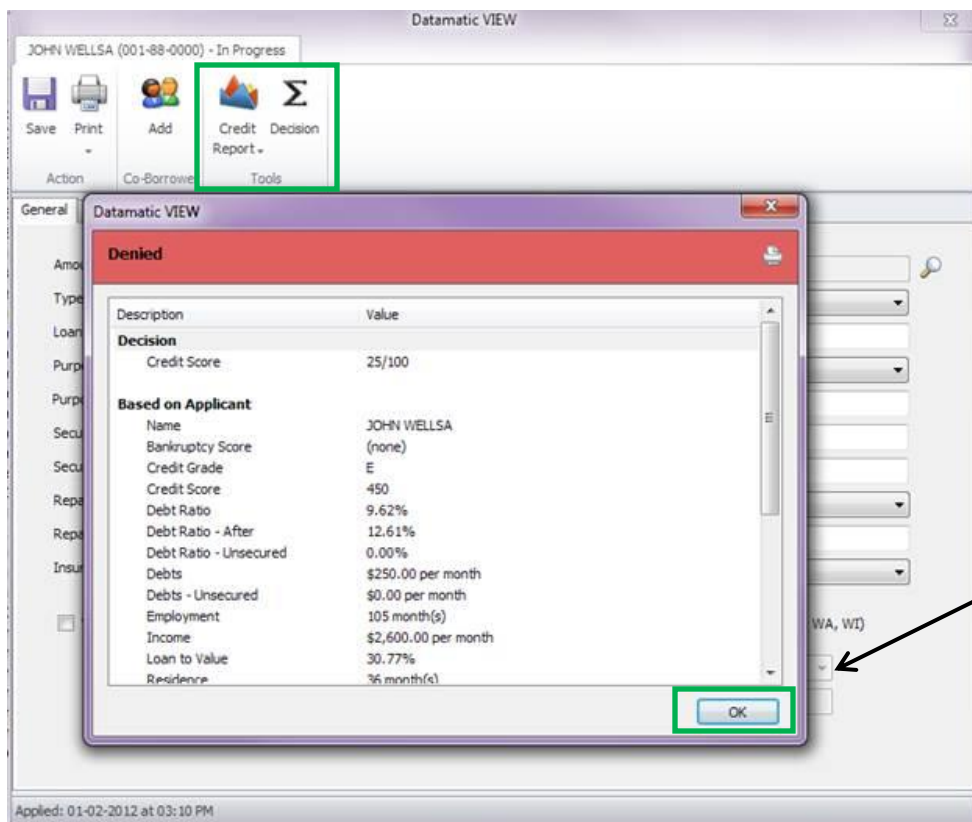


Figure 35

Also, the **Adverse Action** icon is now displayed on the ribbon.



Teller Security > Basic tab > Loan Application (Interview).



After selecting **“Decision”** on the ribbon, the automated decision process **Denies** this loan.

However, the button in the lower right corner shows **“OK”**. This is as far as the employee with Loan Application (Interview) security can take this loan application.

Figure 36

**\*\*Note:** The **“In Progress”** icon on the ribbon is no longer displayed. Any changes to the status of the loan application must be made by an employee with security for Loan Application (Status and Build Documents) or Loan Application (Supervisor).

Interviewers will not be able to print an Adverse Action form.