

Decision in Principal

This business processor gives user the possibility to configure the conditions and the benefits to be displayed. The processor was created from the need to inform the customer about the eligibility conditions in order to apply for the banking product and also to be able to display the benefits of the selected banking product. From a customer's point of view, this processor can be considered a mix between risk policy and marketing perspective.

The 'Benefits' and 'Display Conditions' are configured on 'Main Info' section of the banking product, so that it can be easily changed whenever it is needed.

DevOps Package Name : DecisionInPrincipalComponent

Entity Forms: FTOS_Loan_DIP

1. Prerequisites for using business component

Banking Product Component Installed

Have an active banking product on the specific product type

2. Print screens and Business Description and few words for where you can use it

The screenshot displays a configuration interface for a 'Decision in Principal' component. On the left, a sidebar contains labels for various fields: 'Class', 'Category', 'Start Date', 'Benefits', 'Description', 'Product Image', and 'Display Conditions'. The main area shows the configuration for these fields. 'Class' is set to 'Loans', 'SubClass' to 'Unsecured Loans', 'Category' is empty, 'SubCategory' is empty, 'Start Date' is '24/08/2020', and 'End Date' is '31/01/2028'. The 'Benefits' field is highlighted in yellow and contains a text editor with the following content: 'Provides a free instant decision is valid for 90 days. Report after your credit rating. This free could send you the amount you need'. The 'Display Conditions' field is also highlighted in yellow and contains a text editor with the following content: 'You need to be at least 18 years of age and a UK resident want the mortgage for a property in the UK (but not in the Isle of Man) be intending to live in the property with only your own family have never had a home repossessed have never been declared bankrupt or subject to an individual voluntary arrangement be working in the UK and paid in sterling (£) and be able to provide evidence of your income not require a guarantor for your mortgage application only hold 1 or less mortgaged properties once this application for a mortgage is completed'. Below the 'Display Conditions' field, there is a section titled 'Are you able to apply online?' with a list of conditions: 'Your mortgage must be on a repayment (capital and interest) basis for up to £250,000 not be used to fund the purchase of another property your property should not be part of a Shared Equity or Shared Ownership scheme be part of a Right to Buy or Help to Buy scheme (however we accept Help to Buy ISA deposits)'. The interface includes a top menu bar with 'File', 'Edit', 'Insert', 'View', 'Format', 'Table', and 'Tools' options, and a bottom status bar showing 'm3.png' and 'Document'.

Get a Decision In Principle

Before you start we need to ask you some questions about the product you need

Are you eligible for Mortgage?

You need to:

- ✓ be at least 18 years of age and a UK resident
- ✓ want the mortgage for a property in the UK (but not in the Isle of Man)
- ✓ be intending to live in the property with only your own family
- ✓ have never had a home repossessed
- ✓ have never been declared bankrupt or subject to an individual voluntary arrangement
- ✓ be working in the UK and paid in sterling (£) and be able to provide evidence of your income
- ✓ not require a guarantor for your mortgage application
- ✓ only hold 5 or less mortgaged properties once this application for a mortgage is completed

Are you able to apply online?

Your mortgage must:

- ✓ be on a repayment(capital and interest) basis for up to £999,999
- ✓ not be used to fund the purchase of another property.

Your property should not:

- ✓ be part of a Shared Equity or Shared Ownership scheme
- ✓ be part of a Right to Buy or Help to Buy scheme (however we accept Help to Buy: ISA deposits).

Get a DIP



- ✓ Provides a free instant decision
- ✓ Is valid for 60 days
- ✓ Won't affect your credit rating
- ✓ Tells if we could lend you the amount you need

Yes, I can apply

No, what are my options?

3. Steps of the business component

4. Banking Control Panel Parameters used for the business component

None

5. Database model:

FTOS_BARET_Loan

6. Libraries used and why

A. Client Script Libraries:

1. FTOS_FlowSettings_Utils - used to get the flow settings specific to this form. Please take a look into [FlowSettings - why & where for more information](#)

B. Server Script Libraries

1. FTOS_FlowSettings_Utils

7. Server Scripts

FTOS_BARET_Loan_AfterInsert

FTOS_BARET_Loan_Reject

FTOS_BNKAP_RetailLoansDataAfterInsert

FTOS_BNKAP_RetailLoansDataAfterUpdate

FTOS_GetDigitalJourneyNameById

FTOS_GetFlowSettings_ByLoanIdAndDigitalProcessorTypeName

8. Stored Procedures

None

9. Filtered fields

None

10. Validations and Actions performed with Field Options

None

11. Actions called by the component , why and where

None

12. Processors called by the component , why and where

None

13. Validations to go forward

None

14. Actions triggered by Next button

None

15. Style Sheets used and where

FTOS_Loan_DIP