

# MTAT.03.231 Business Process Management

## Practice Session No. 9

### Business Process Automation in Bizagi

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#### 1. Credit Card Application

Implement the following credit card application process using Bizagi. Create 1-2 users for each resource class so as to be able to demonstrate how the resulting application would be used in practice. It is strongly suggested that you follow an incremental approach to implement the process: start with 1-2 tasks, make the process fully executable and then incremental extend the process.

The process starts when a customer submits a credit card application. The credit card application needs to have at least one field for the applicant's name, one field for the amount of the requested loan (i.e. the card's credit limit) and one field for the date of the application (the date has to automatically be filled in by the system). Once submitted, the application is handled as follows:

1. A clerk checks whether the application is complete.
2. If the application is not complete, the clerk asks for additional information from the customer. This means that the customer gets back the application. The process will proceed once the customer has submitted additional information. The additional information is encoded in a text field in the credit card application.
3. If the application is complete, a clerk verifies the income source of the customer and retrieves the customer's credit history. These two tasks can be done in any order. In order to simplify the example, we will assume that these two checks do not produce any data. In reality, the credit application would be updated with details regarding the credit history and the income source checks, but in this exercise we will not capture this information.
4. When the checks are complete, a credit officer makes a decision whether to approve or reject the application. The decision (accept or reject) is written down in the credit application.
5. If the application is accepted, the credit officer informs the applicant and an internal request to create a new credit card is made. This "internal request" is made by the clerk. To simplify the exercise, we will assume that no data is required in order to trigger the internal request. Simply the clerk has to indicate that the internal request has been made.
6. If the application is rejected, the credit officer informs the customer of the rejection.

For the purpose of running the process, you should create at least one user with the position "clerk" and one with the position "credit officer".

## 2. Extension: Granted credit limit

Extend the Bizagi process that you developed in the previous exercise so that when the credit officer makes a decision, they can specify the amount of the “granted credit limit”. The amount of the credit limit granted by the credit officer can be lower or higher than the amount of the credit limit originally requested by the customer. For record-keeping purposes, it is important to keep both the “original amount” and the “granted amount” in the credit card application.

## 3. Extension: Rejection Reason

Extend the Bizagi process that you developed in the previous exercise so that when the credit officer rejects an application, they must specify the reason for rejection. There are 6 possible reasons for rejection: “Insufficient income”, “Unreliable income source”, “Bad credit history”, “Over-leveraged customer”, “High-risk profile” or “Other”.

**Hint:** To get an idea of how to capture a field with a fixed set of possible values, check out Bizagi’s “My First Process” tutorial:

[http://help.bizagi.com/bpmsuite/en/my\\_first\\_and\\_my\\_second\\_process.htm](http://help.bizagi.com/bpmsuite/en/my_first_and_my_second_process.htm)