

Fig. 1

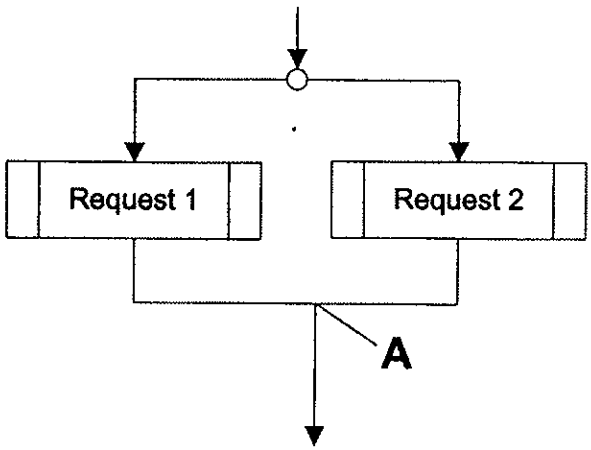


Fig. 2

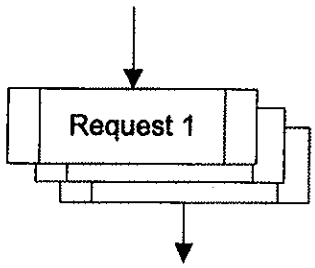


Fig. 3

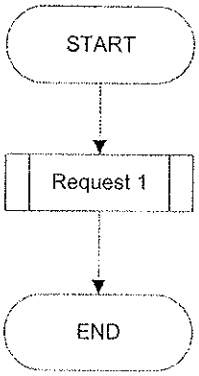


Fig. 4

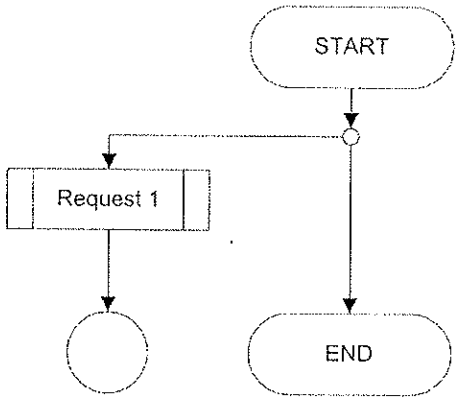


Fig. 5

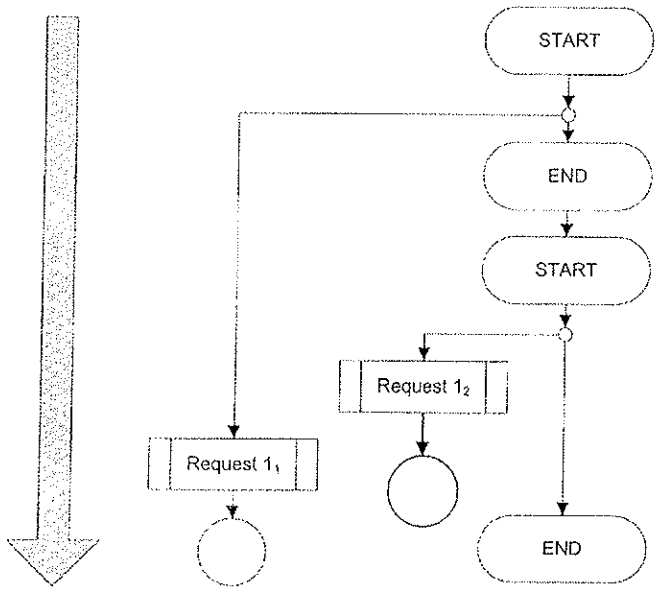


Fig. 6

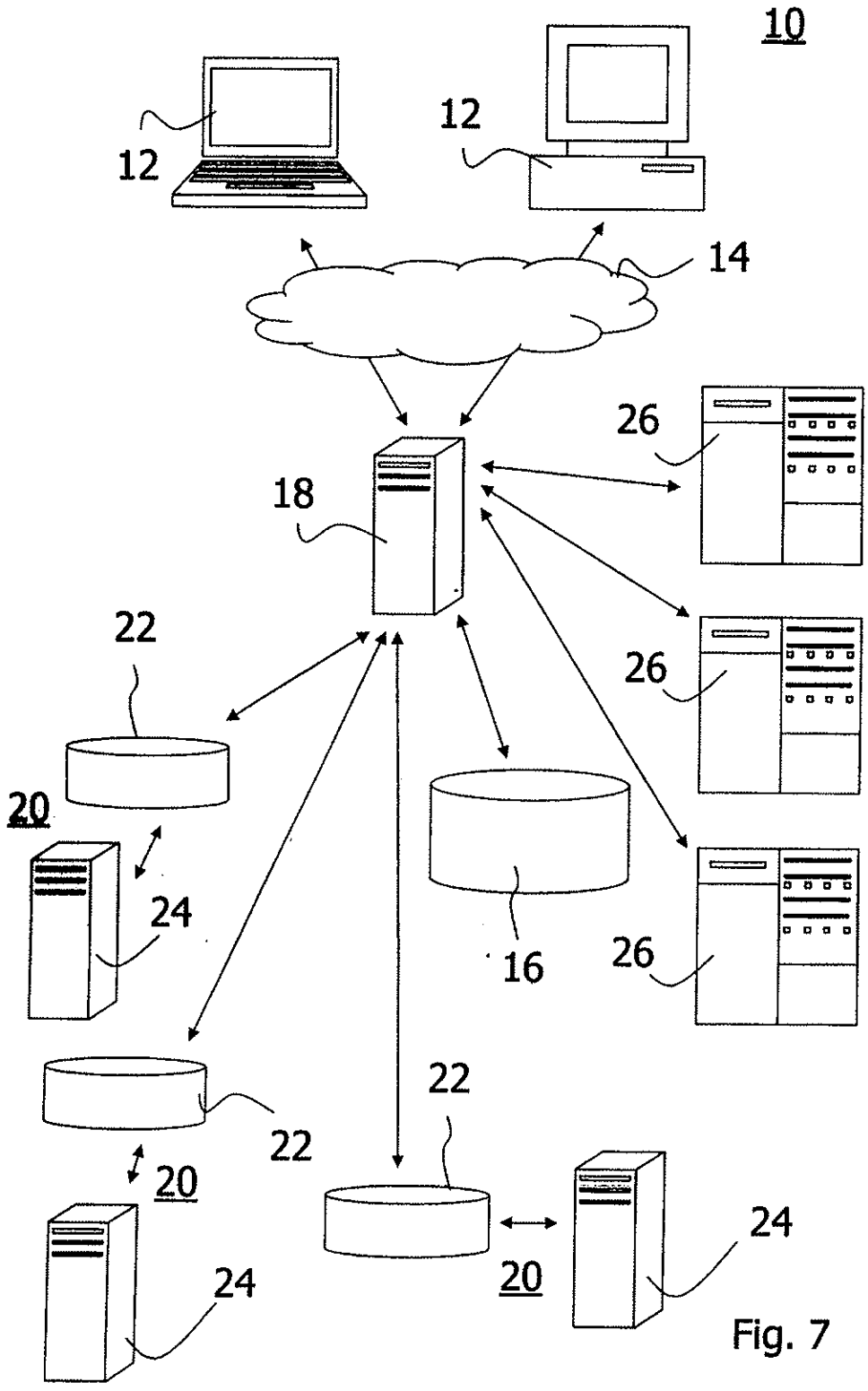


Fig. 7

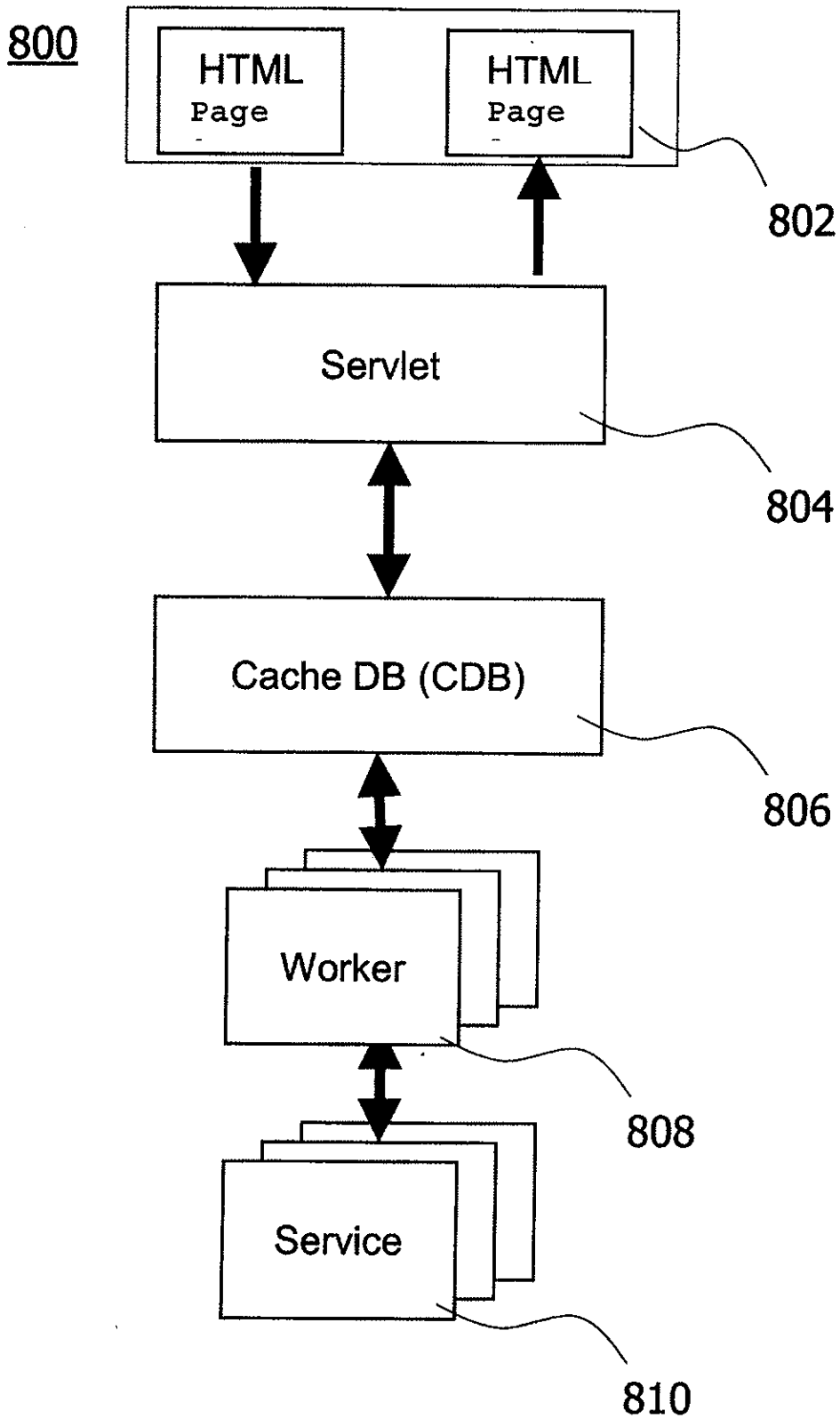

800
HTML Page
HTML Page
802
Servlet
804
Cache DB (CDB)
806
Worker
808
Service
810

Fig. 8

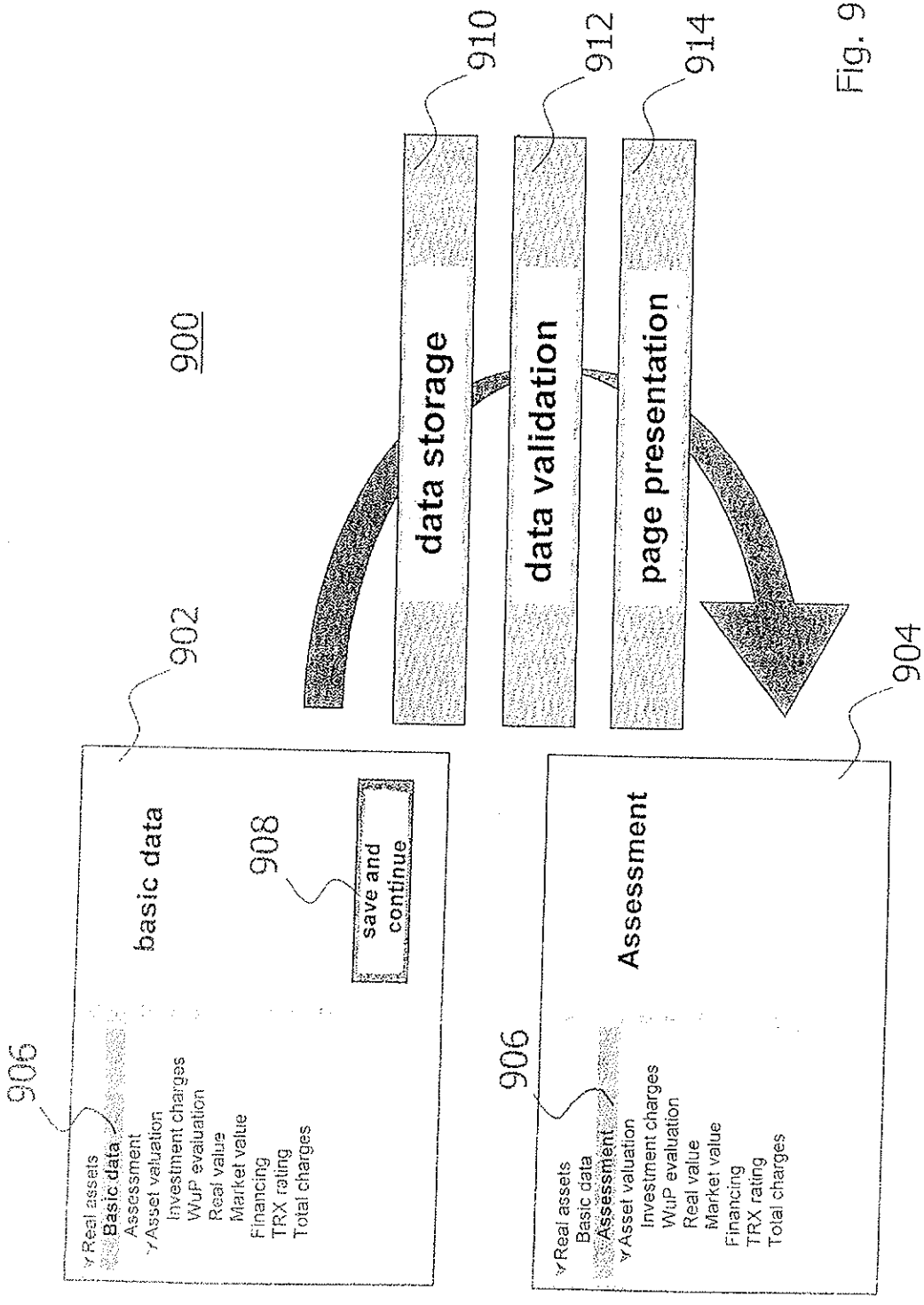

900
902
904
906
906
908
910
912
914
basic data
save and continue
Assessment
data storage
data validation
page presentation
Real assets
Basic data
Assessment
Asset valuation
Investment charges
WuP evaluation
Real value
Market value
Financing
TRX rating
Total charges

Fig. 9

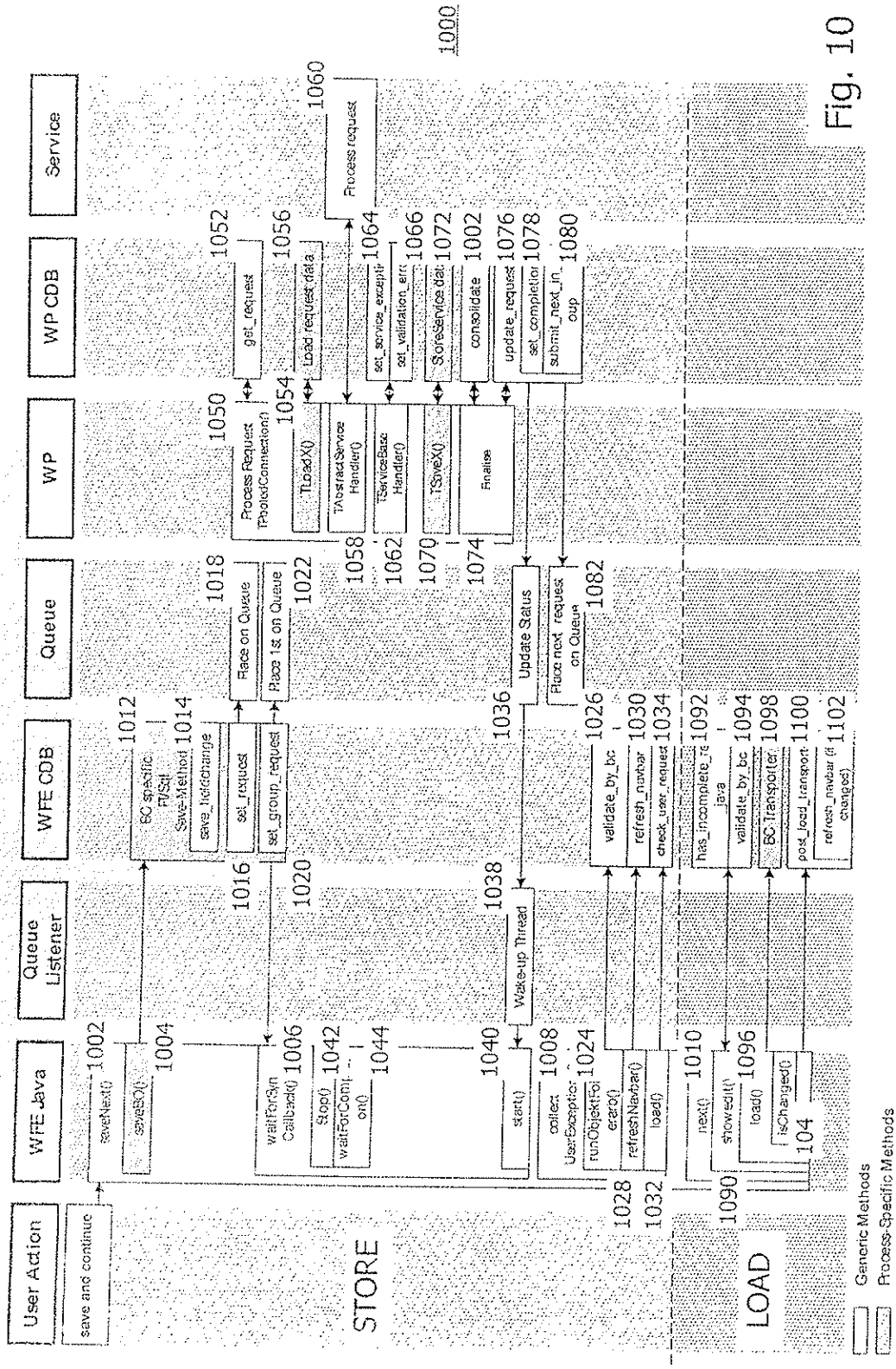

1000
User Action
WFE Java
Queue Listener
WFE CDB
Queue
WP
WP CDB
Service
save and continue
STORE
LOAD
Generic Methods
Process-Specific Methods

Fig. 10

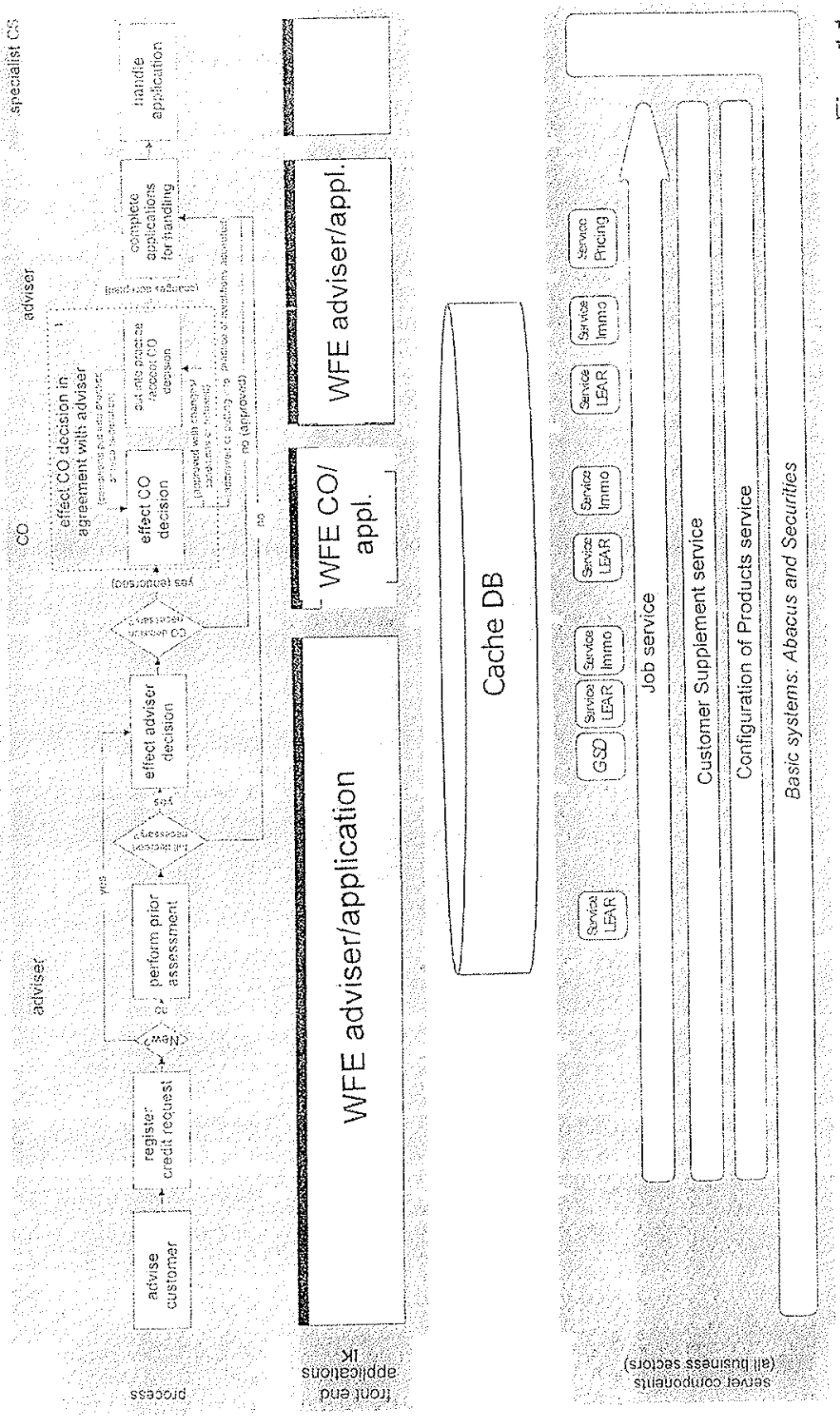

process
front end IK applications
server components (all business sectors)
adviser
CO
specialist CS
adviser
advise customer
register credit request
New?
perform prior assessment
effect adviser decision
Successful session CO?
effect CO decision in agreement with adviser
effect CO decision
activate process request CO decision
complete applications for handling
handle application
WFE adviser/application
WFE CO/ appl.
WFE adviser/appl.
Cache DB
Service LEAR
GSD
Service LEAR
Service Immo
Service LEAR
Service Immo
Service LEAR
Service Immo
Service Pricing
Job service
Customer Supplement service
Configuration of Products service
Basic systems: Abacus and Securities

Fig. 11

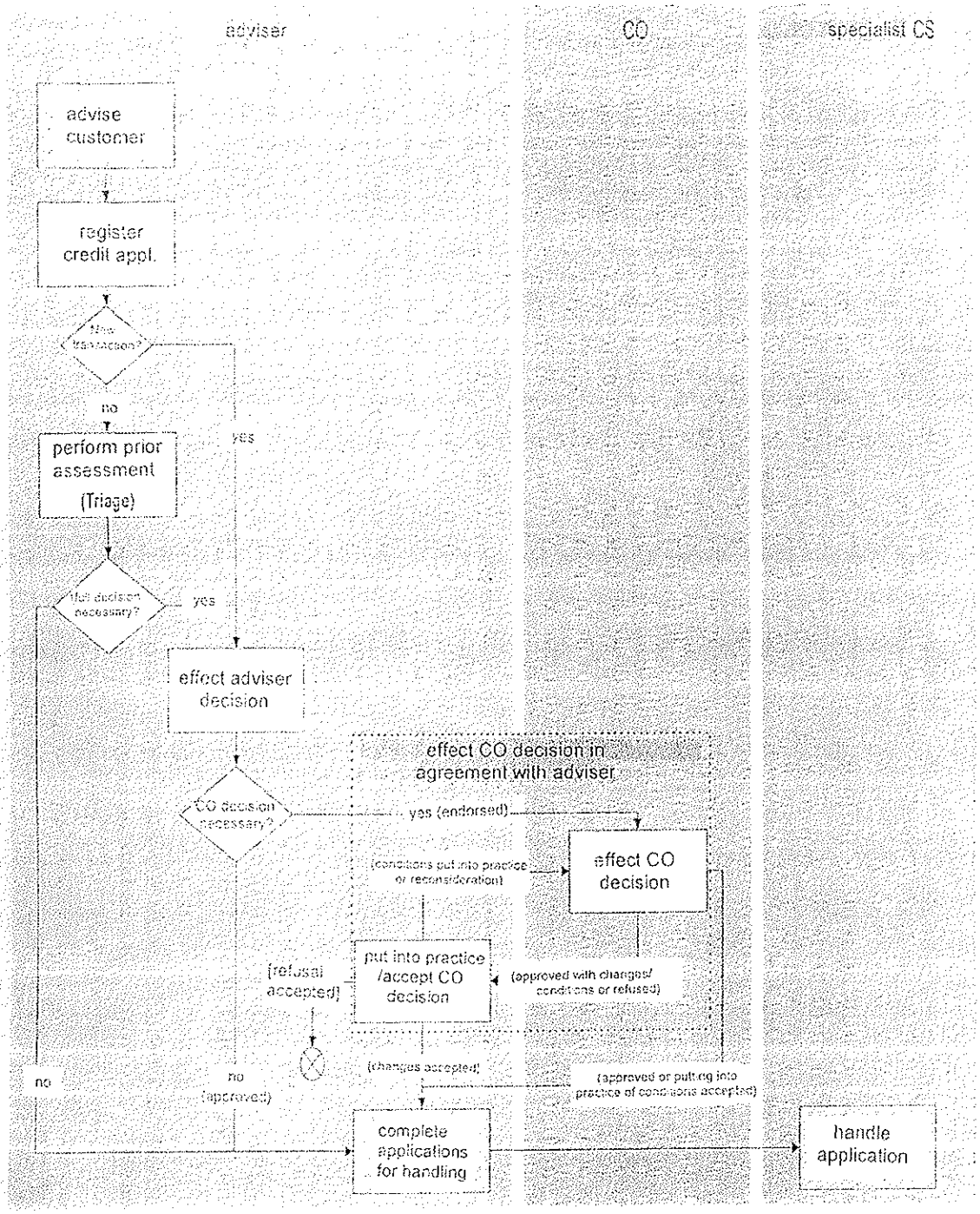

adviser
CO
specialist CS
advise customer
register credit appl.
New transaction?
no
yes
perform prior assessment (Triage)
Full decision necessary?
yes
effect adviser decision
effect CO decision in agreement with adviser
CO decision necessary?
yes (endorsed)
(conditions put into practice or reconsideration)
effect CO decision
put into practice /accept CO decision
(approved with changes/ conditions or refused)
(refusal accepted)
(changes accepted)
(approved or putting into practice of conditions accepted)
no
no (approved)
complete applications for handling
handle application

Fig. 12