

On Demand Online Credit Rates in the Banking Domain

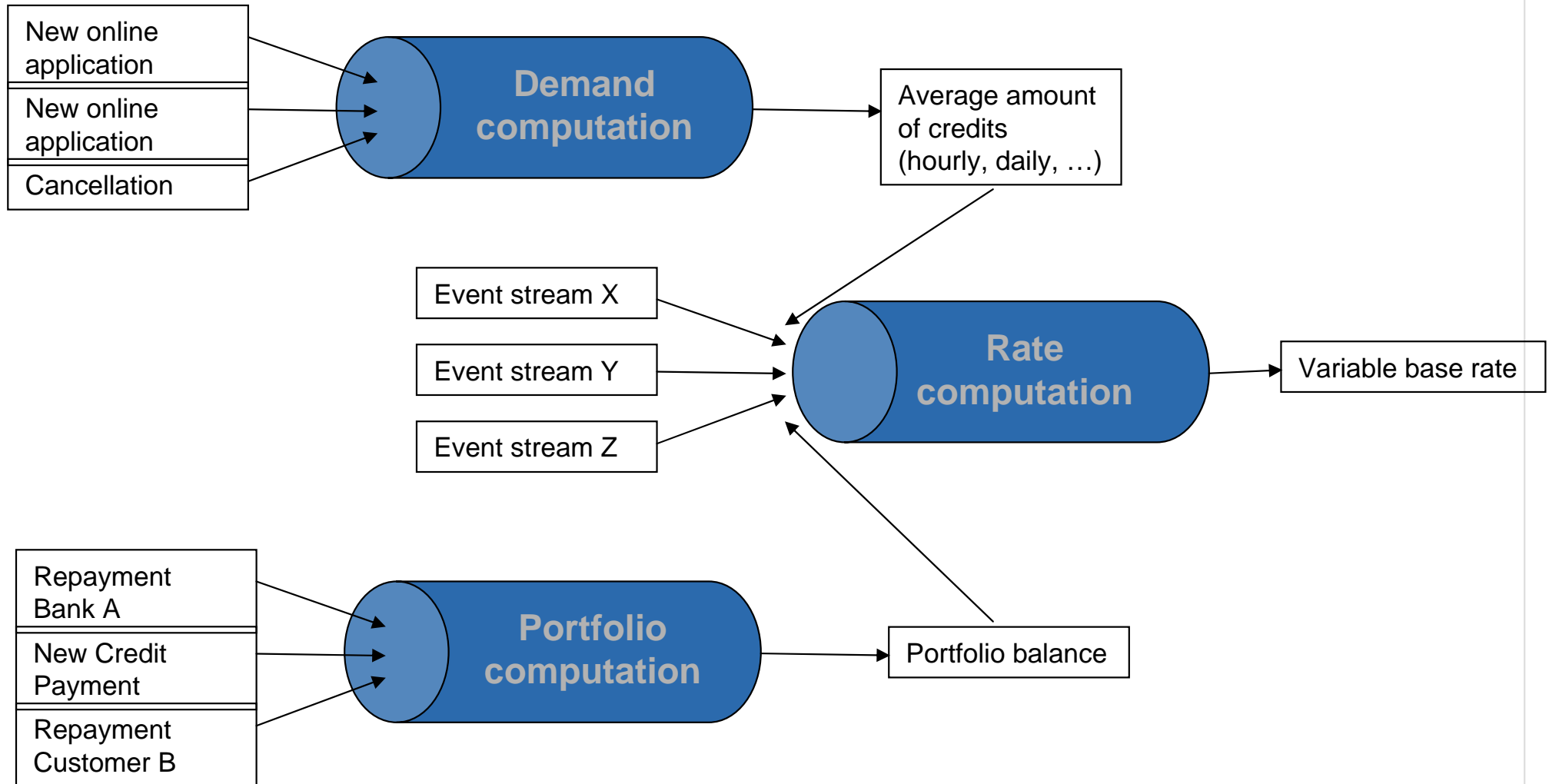
A proposal for dynamic on-demand credit rates computation based on event processing. An Idea by David Luckham, Stanford University, and CITT.

Daniel Jobst, Benjamin Gebauer,
Thomas Schäfer, Rainer von Ammon

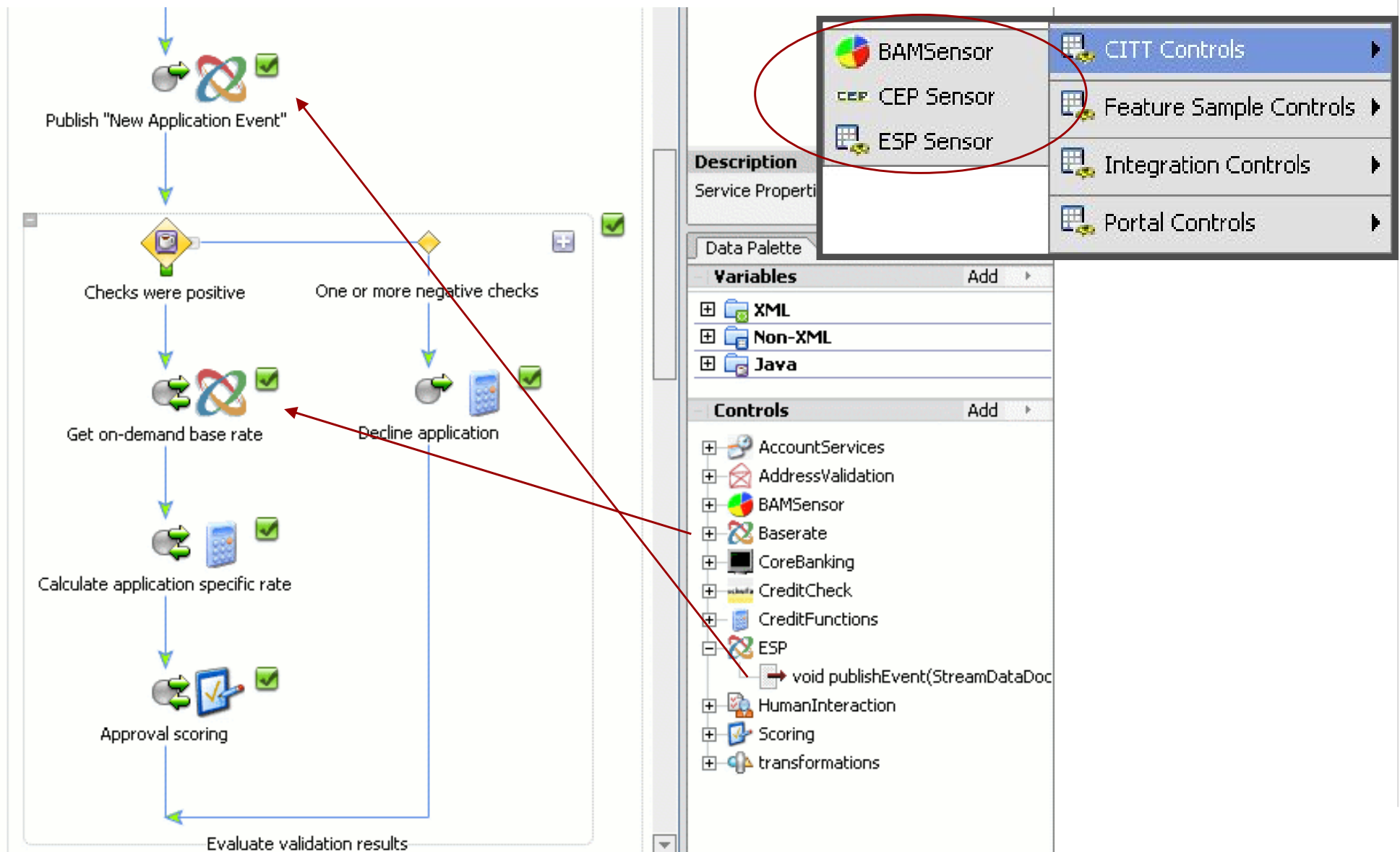
Event Stream Processing Idea For "On Demand" Credit Rates

- Situation:
 - Various banks providing credits sold over the Internet
 - Instant, automatic credit decision
 - Rates based on personal risk assessment
- Proposal:
 - Generic online banking portal selling an "Online Credit"
 - Additional computation of a "base rate" based on the actual, real-time situation of supply and demand as well as the money portfolio available ("the pot")
- Technology:
 - Event stream processing integrated into a workflow environments

Event Stream Processing Idea For "On Demand" Credit Rates



How to Integrate Concepts and Technologies Like CEP, ESP, BAM, ... Into Business Processes



Event Stream Processing Idea For "On Demand" Credit Rates

STANDARD RATE
+0,02 5,65

PORTFOLIO
886.350

BASE RATE
+1,00 7,18

Fertig

Warten auf localhost...

online Credit

Info Order

Login:
User:
Password:
Anmelden

Employment status: employed free lancer/self employed
Monthly income after tax and National Insurance: 2600.0 €
Unemployment benefit: 1.0
Rental earnings: 2.0
Alimonies received: 3.0
Other income after tax:
Your nationality: Germany
Your relationship status: Married/Living with partner
Number of dependants: 2

next

Timestamp	timeinterval
2006/02/22 16:02:30.296875	1401.14
2006/02/22 16:02:30.296875	1404.55
2006/02/22 16:02:30.296875	1407.91
2006/02/22 16:02:30.296875	1411.24
2006/02/22 16:02:30.296875	1414.53
2006/02/22 16:02:30.296875	1417.78
2006/02/22 16:02:30.296875	1420.99
2006/02/22 16:02:30.296875	1424.18
2006/02/22 16:02:30.296875	1427.32
2006/02/22 16:02:30.296875	1430.43
2006/02/22 16:02:30.296875	1433.51
2006/02/22 16:02:30.296875	1436.56
2006/02/22 16:02:30.296875	1439.57
2006/02/22 16:02:30.296875	1442.55
2006/02/22 16:02:30.296875	1445.5
2006/02/22 16:02:30.296875	1448.42
2006/02/22 16:02:30.296875	1451.31
2006/02/22 16:02:30.296875	1454.17
2006/02/22 16:02:30.296875	1456.99
2006/02/22 16:02:30.296875	1459.79
2006/02/22 16:02:30.296875	1462.56
2006/02/22 16:02:30.296875	1465.31
2006/02/22 16:02:30.296875	1468.02
2006/02/22 16:02:30.296875	1470.71
2006/02/22 16:02:30.296875	1473.37

0,00 messages/sec Total: 199 messages

Portfolio - OnlineCredit - Coradi Studio

Query Module 'Portfolio'

```
1 insert into OutputStream
2 select sum(PortfolioInput.portfolio) from PortfolioInput
3 keep All
```

Output
Compilation Execution
--- STARTED: Starting module 'Ondemand' in workspace 'OnlineCredit' (02/22/06 15:56:32) ---

Demo...

Thank you very much!



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