

Chapter 1

Introduction

About this guide

The purpose of this How-To Guide is to illustrate the end to end development of an application using WebSphere Dynamic Process Edition. The application is based on a new auto loan origination process for Better Financials, a fictional bank. You will focus on the role of an administrator, a business analyst, an integration developer, and a business user by tracing the steps carried out by Andy, Loretta, Reba, and Joe as they interact to model, assemble, deploy, and manage this application.

For brevity, the loan origination example has been limited to a very simple four step process. Further, the back end services have been provided.

On the IBM Education Assistant site the different chapters have been broken out, but should be followed in sequence.

The scenario

Imagine that **Better Financials**, a leading financial institution with an established reputation in the lending market is challenged by growing competition and the need to expand and grow. The Bank decides to enter a new business segment that involves small-sized retail loans for automobiles, RVs, college tuition, credit card and personal loans.

For the purpose of this scenario a team of experts have been assembled. The team includes these actors:



Sue, the Business lead is responsible for overall Business Performance, Compliance, and Governance.



Joe, the Auto Loans Product Manager manages the business performance and decides on strategic and tactical needs for automobile loans.



Loretta, the Business Analyst interprets business professional and business leader requests and documents them into process models.



Reba, the IT Developer, follows IT architectural principles to create the building blocks for the construction of applications.

Andy, the IT Administrator, is responsible for configuring IT systems for internal users and ensuring that changes are approved before being rolled out.

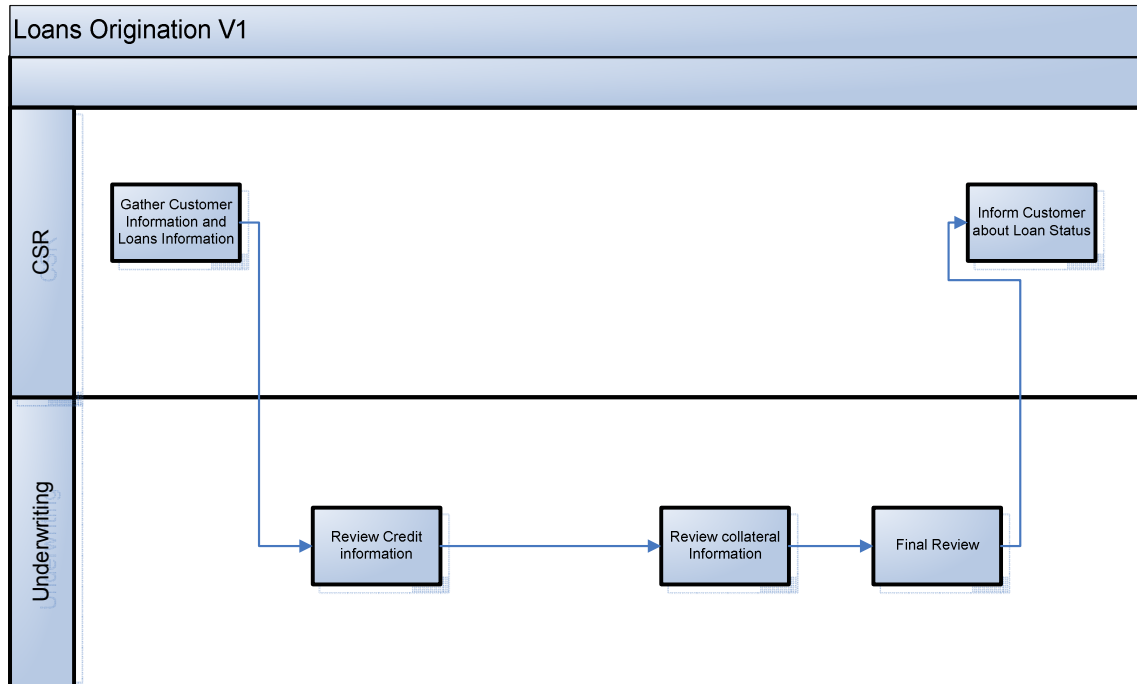
Note: Supporting videos have been provided to show steps on setting up these users in WebSphere Process Server. In the real world these users would come from an LDAP Server

Sue, the Business lead who is assigned with the responsibility of loans portfolio director wants to enter the market with a new product. She discusses her strategic vision with Joe who is the business manager for retail loans.

As product manager for automobile loans, Joe has drafted the product plan. The highlight of the product proposal involves these:

- The loan application can be filed by customers, loan officers, or partners.
- The loan application can be filed using the Bank's Internet site or calling the call center
- The loan is provided for automobile financing. It will then expand to other lines of businesses such as student loans, credit cards loans, and so on.
- Since it is a retail loan, the loan's turnaround time for underwriting is expected to be rapid (less than half a day).
- Since these loans are retail in nature, they have an identified risk and can be processed without manual underwriting. There are exceptions to the rule.
- For exceptional cases, the loan should be verified by the underwriters.
- The loans manager can change the exception criteria based on the business condition.
- Since loans against RVs is considered risky, an additional collateral is required

Loretta, the Business analyst, gathers the information from the business leader and auto loans product manager. She refers to the product documents and other process documents and uses this information to model the process flow.



Loan application is filled out either by the customer using Better Financials Online, or by a CSR at the Customer Care Call Center. After the initial details are collected the process will consist of a sequence of four basis steps.

First, a credit check is performed. Based on the loan and customer information, the business will want to be able to determine which credit service to use.

Second, it can be necessary to perform a review of the collateral associated with the loan. Since RV loans are larger and involve more risk, a human review of collateral is needed.

Third, is the final review and underwriting of the loan. For small loans, the bank is willing to use an automated process for this step, but this generally involves a human review.

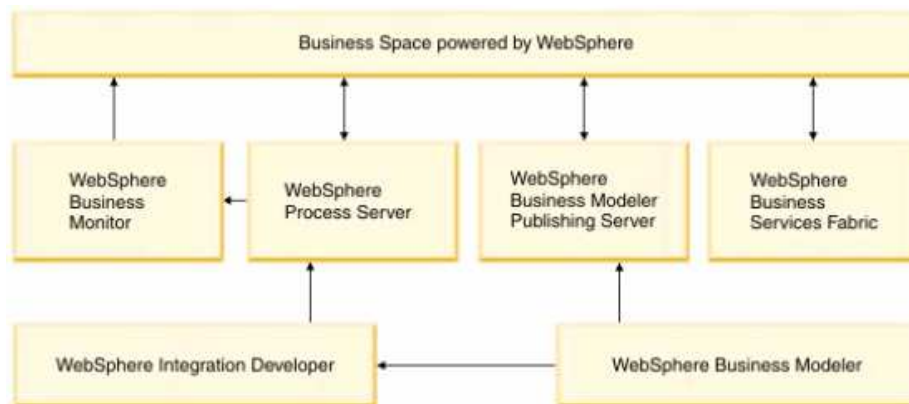
Fourth, and finally, the customer needs to be notified about the status of the loan. When everything goes smoothly, this is an automated task. However, when the loan application requires more information, it is necessary for a customer service representative to contact the customer and explain what needs to happen.

Introducing modeling in Business Space

Business Space powered by WebSphere® is a browser-based graphical user interface that lets you work with the content from products within the WebSphere Business Process Management portfolio.

The following diagram shows the relationships between the Business Space framework and products in the WebSphere Business Process Management portfolio.

This figure shows the relationship of the business space to the business process management product stack



When WebSphere Business Services Fabric is installed; three new space templates show up in Business Space. A space template allows a user to create a space with a pre-established layout and collection of widgets.

The actors are using these Business Space powered by WebSphere templates installed with WebSphere Business Services Fabric – a component of WebSphere Dynamic Process Edition:

- Fabric AdministrationTemplate.

The Fabric Administration template creates a business space using the predefined pages.

The space serves as a global governance mechanism for all business spaces. The creation or changes that are made to the assets at BetterFinancials need to be reviewed, approved, or rejected, but finally published before becoming available to the runtime system.

Designed for an administrator, this space also serves as a global administrative view of the applications, business services, and vocabularies across the whole system. It allows an administrator to control which objects can be seen and edited within the other spaces.

In this scenario, Andy will create an administration space and use it to set up spaces and govern changes coming from the other users.

- Fabric Authoring Template.

The Fabric Authoring template creates a business space designed for a business analyst to create and edit business vocabularies, business services, composite business applications, and policies.

The business analyst, Loretta, will use the Fabric Authoring template to define the Better Financials Loans Origination application.

- Business Process Agility Template

The agility template creates a space designed for a business user to manage policies and business variables in a production environment with little or no IT involvement.

The auto loans product manager, Joe, will use the agility space to make a change to the running process.

Scenario overview

In Chapter 2, you will walk through the steps that Andy the Administrator takes to set up each of the three business spaces and configure them for the other members of the team.

In Chapter 3, you will follow Loretta, the business analyst, as she creates a business vocabulary to represent the business concepts needed for this project.

In Chapter 4, Loretta will define business services and business service policies.

In Chapter 5, Loretta will define an application, model the application flow, and set up some application-scoped policies.

In Chapter 6, Loretta imports the Application she has defined into WebSphere Business Modeler, completes the modeling of the variation flows, and exports the artifacts for WebSphere Integration Developer.

In Chapter 7, you will import a project interchange with completed SCA artifacts and show how the assemblies were put together.

In Chapter 8, the dynamic assemblers in the solution are configured and tested.

In Chapter 9, you will show how a business user can use the Business Processes Agility space to change the loan amount that determines when automatic underwriting can take place.

Finally, in Chapter 10, you will discuss how an application and all of its corresponding metadata can be moved from one environment to another.