Oracle FLEXCUBE Direct Banking

Corporate E-Factoring User Manual
Release 12.0.2.0.0

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Corporate E-Factoring User Manual
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Contents

1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

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Chapters post Transaction Host Integration Matrix are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide

Oracle FLEXCUBE Direct Banking Installation Manuals

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Assignment Enquiry	✕	★
Credit Limit Enquiry	✕	★
Financing Enquiry	✕	★
Invoice Enquiry	✕	★
Repayment Enquiry	✕	★

3. Assignment Enquiry

E-factoring is a financial transaction whereby a business sells its invoices to a third party called a factor at a discount in exchange for immediate money to finance business. This option allows a corporate user to make an enquiry on the assignments done in e - factoring.

To Assignment Enquiry:

Navigate through **E-Factoring > Assignment Enquiry**.

Assignment Enquiry

Field Description

Field Name	Description
Entity	[Display]
	This field displays the entity that you are using.
Primary Customer Id	[Display]
	This field displays the primary customer id mapped to you.

Field Name	Description
Primary Customer Name	[Display] This field displays the primary customer name.
Buyer Name	[Mandatory, Drop-Down] Select the buyer's name linked to the seller from the drop-down list. **Note:** The drop-down lists the buyer name linked to the primary customer ID (seller). Buyer may or may not be a bank customer.
Outstanding > 0	[Optional, Radio Button] Click **Outstanding >0** to search the assignments having outstanding amount greater than zero.
All	[Optional, Radio Button] Click the **All** to search all the assignments. **Note:** If Enquiry Type – "All" is selected, **Finance Period From** and **Finance Period To** fields are enabled.
Finance Period From	[Conditional, Picklist] Select the date from the pick list. This is the date on which the seller presents the invoice to the bank for processing the loan. This field is enabled if the **All** radio button is selected.
Finance Period To	[Conditional, Picklist] Select the date from the Picklist. This is the date for searching the results within the specified criteria. The date selected here should be greater than the date selected in **Finance Period From** field. This field is enabled if the **All** radio button is selected.

1. Type the relevant details.

2. Click the **Search** button. The system displays **Assignment Enquiry** screen with the search results.

Assignment Enquiry

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Field Description

Field Name	Description
Assignment Date	[Display] This field displays the date on which the batch is received by the bank from the seller.
Batch Number	[Display] This field displays the batch number provided by the bank for the invoices presented by the seller to the bank.
Product Type	[Display] This field displays the E-Factoring product under which the batch is booked.
Finance Mode	[Display] This field displays the funding mode.
Total Invoice	[Display] This field displays the total invoice amount in local currency.
Invoice Outstanding	[Display] This field displays the outstanding amount (in local currency) from the buyer.
Outstanding Loan	[Display] This field displays the total of all loan amounts in local currency.
Available Finance Amount	[Display] This field displays the outstanding loan amount and available finance amount based on the batch and product.

3. Click the **Batch Number** hyperlink. The system displays **Assignment Inquiry – Invoice Details** screen.

Assignment Enquiry – Invoice Details

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Assignment Enquiry – Invoice Details   23-08-2010 04:52:21 GMT -0500

Entity: FLEXCUBE DIRECT BANKING
Primary Customer id: INB002321   Primary Customer Name: INB002321

Batch number 12345   Assignment Date 12-02-2009

Invoice Due Date	Invoice Number	Product Type	Buyer Name	Invoice Date	Invoice Amount Currency	Outstanding Amount Currency	Outstanding Lo
15-01-2009	PCB		JACK	12-01-2009	USD 2,000.00	USD 2,100.00	
15-02-2009	BKB		JOHN	12-02-2009	USD 3,000.00	USD 3,100.00	

Field Description

Field Name	Description
Invoice Due Date	[Display] This field displays the due date for invoice.
Invoice Number	[Display] This field displays the number on invoice.
Product Type	[Display] This field displays the type of the product.
Buyer Name	[Display] This filed displays the name of the buyer.
Invoice Date	[Display] This field displays the date of invoice.
Invoice Amount Currency	[Display] This field displays the invoice outstanding amount in invoice currency.
Outstanding Amount Currency	[Display] This field displays the invoice amount in local currency.
Outstanding Loan Currency	[Display] This field displays total outstanding loan.
Available Finance Amount Currency	[Display] This field displays the total available finance amount.
Invoice Amount Local Currency	[Display] This field displays the invoice amount in local currency.
Outstanding Amount Local Currency	[Display] This field displays total outstanding loan in local currency.

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Field Name	Description
Outstanding Loan Currency	[Display] This field displays total outstanding loan.
Available Finance Amount Local Currency	[Display] This field displays the total available finance amount.

4. To download the complete statement, click the Download ![icon] button. The system displays the Assignment Inquiry dialog screen.

5. Click the **reorder** button ![icon] to reorder the columns or select the columns that appear in the list.

6. Click the **Print** button ![icon] to print the data.

7. Click on **Edit** button ![icon] column to edit the number of columns.

Download Assignment Inquiry

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: • Page Layout

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Field Name	Description
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • HTML • RTF
Included	This box lists all the fields that will be included in the report.
Excluded	This box lists all the fields that will be excluded from the report.

8. Select the fields that are to be excluded from the **Included** box and click the `<<` button. The **Excluded** box appears on the left-side of the dialog box.

9. Select the fields that are to be included from the **Excluded** box and click the `>>` button. The **Included** box appears on the right-side of the dialog box. All the fields are, by default, selected and included.

10. Select the appropriate report type, format, and fields from the Download **Deal details** and click the **Download** button. The system displays the **File Download** message box.
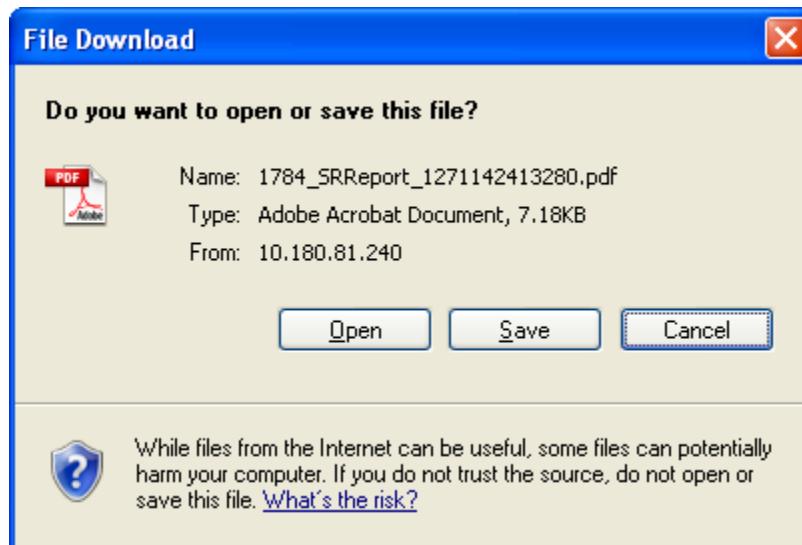
File Download

11. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

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12. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the Download complete message box.

Download Complete
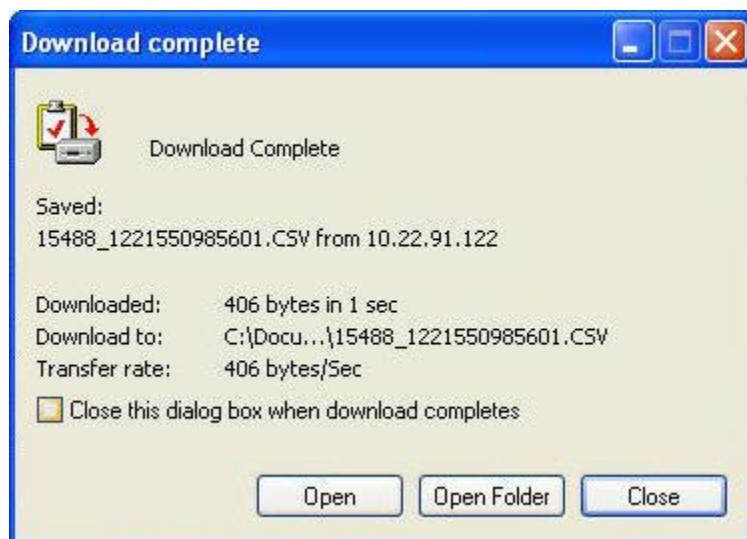
13. Click the Open button to open the file or click the Close button to view the file later.
    OR
    Click the Open Folder button to open the folder in which the file is saved
    OR
    Click the Close button to close the Download dialog box.

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4. Credit Limit Enquiry

This option allows a corporate user to make an enquiry on the credit limit.

To Credit Limit Enquiry:

Navigate through **E-Factoring > Credit Limit Enquiry**

Credit Limit Enquiry

Field Description

Field Name	Description
Entity	[Display] This field displays the entity that you are using.
Primary Customer Id	[Display] This field displays the primary customer id mapped to you.
Primary Customer Name	[Display] This field displays the primary customer name.

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Field Name	Description
Buyer Name	[Mandatory, Drop-Down] Select the buyer's name linked to the seller from the drop-down list. **Note:** The drop-down lists the buyer name linked to the primary customer ID (seller). Buyer may or may not be a BANK customer.

1. Select the buyer's name from drop-down list.

2. Click the **Search** button. The system displays **Credit Limit Enquiry** screen with the search results.

Credit Limit Enquiry

Column Description

Column Name	Description
Facility Number	[Display] This field displays the facility number of the limits.
Buyer Name	[Display] This field displays the name of the buyer.
Approval Date	[Display] This field displays the approval date of the limit.
Expiry Date	[Display] This field displays the expiry date of the limit.
Status	[Display] This field displays the status of the limit.
Product Type	[Display] This field displays the product type.

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Column Name	Description
Credit Limit Currency	[Display] This field displays the currency of the limit.
Credit Limit Amount	[Display] This field displays the limit amount in credit limit currency.
Assigned Amount	[Display] This field displays the amount assigned under the facility in credit limit currency.
Finance Limit Currency	[Display] This field displays the financing limit currency.
Finance Limit Amount	[Display] This field displays financing limit in currency.
Financed Amount	[Display] This field displays the financed amount.

Note: To filter the data with particular criteria, click the column heading to sort the records in the ascending or descending order.

For example:

Click the **Expiry Date** column heading to sort the records in the ascending/descending order of the dates.

3. Click the **Print** button to take out the print
   OR
   Click the **Download** button to download the information in the desired format.

Credit Limit Enquiry

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4. Select file format of the document to be downloaded and click the **Download** button. It shows File Download screen.

5. Click the **Open** to open the file or click the **Save** to download and save. The file will get saved at the location specified.

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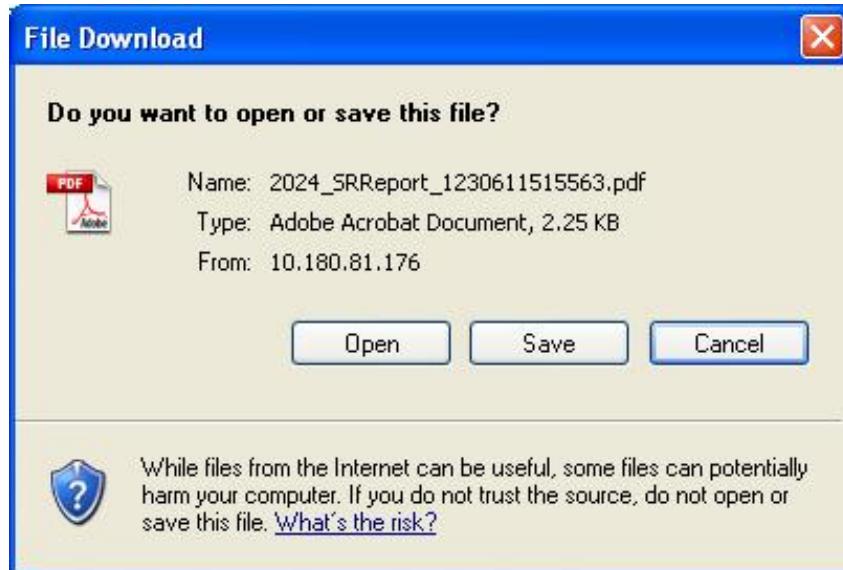
5. Financing Enquiry

This option allows a corporate user to make financing enquiry.

To Financing Enquiry:

Navigate through **E-Factoring > Financing Enquiry**.

Financing Enquiry

Field Description

Field Name	Description
Entity	[Display] This field displays the entity that you are using.
Primary Customer Id	[Display] This field displays the primary customer id mapped to you.

Field Name	Description
Primary Customer Name	[Display] This field displays the primary customer name.
Outstanding	[Optional, Radio Button] Select the outstanding options to search the assignments. The option are as follows: • 0: If this radio button is selected, the assignment having outstanding amount greater than zero are displayed. • All: If this radio button is selected, all the assignment are displayed.
Financing Date From	[Conditional, Drop-Down] Select the date on which the seller presents the invoice to the bank for processing the loan from the drop-down list. This field is enabled if the **All** radio button is selected as search criteria.
Financing Date To	[Conditional, Drop-Down] Select the date range for searching the results within the specified criteria, from the drop-down list. The date should be greater than the date selected in **Finance Period From** field. This field is enabled if the **All** radio button is selected as search criteria.

1. Enter the relevant details.

2. Click the **Search** button. The system displays **Financing Enquiry** screen with the search results.

Financing Enquiry

Field Description

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Field Name	Description
Financing Date	[Display] This field displays the date of financing.
Loan Reference Number	[Display] This field displays the system-generated reference number of the loan.
Product Type	[Display] This field displays the E-Factoring product under which the loan is booked.
Funding Mode	[Display] This field displays one of the bank's three modes of financing.
Financing Currency	[Display] This field displays the currency of the loan.
Financing Amount	[Display] This field displays the amount of the loan.
Outstanding Loan	[Display] This field displays the outstanding loan amount.

3. Click the Loan Reference Number hyperlink. The system displays Financing Inquiry – Loan Details screen.

Financial Enquiry – Loan Details

Field Description

Field Name	Description
Invoice Due Date	[Display] This field displays the due date for invoice.

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| **Invoice Number** | [Display] |
| | This field displays the number on invoice. |

| **Buyer Name** | [Display] |
| | This filed displays the name of the buyer. |

| **Invoice Date** | [Display] |
| | This field displays the date of invoice. |

| **Invoice Amount currency** | [Display] |
| | This field displays the invoice outstanding amount in invoice currency. |

| **Outstanding Amount currency** | [Display] |
| | This field displays the outstanding invoice amount in local currency. |

| **Finance Amount (Loan CCY)** | [Display] |
| | This field displays the total outstanding loan. |

| **Outstanding Loan Currency** | [Display] |
| | This field displays the outstanding loan currency. |

| **Available Finance Amount currency** | [Display] |
| | This field displays the total available finance amount. Not "i2i." |

4. Click the **Print** button to get the print output or **Download** button to download. It shows download screen.

5. Select file format of the document to be downloaded and click the **Download** button. It shows File Download screen.

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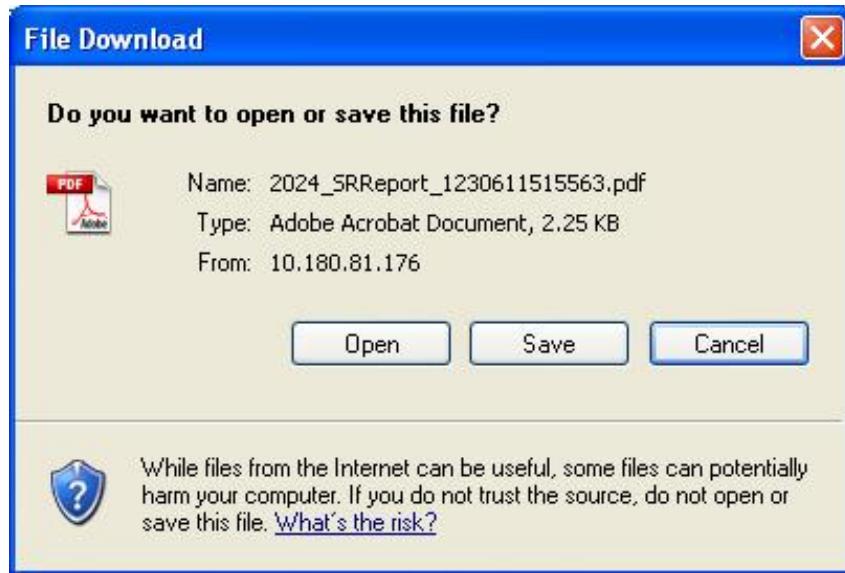
6. Click the **Open** button to open the file or click the **Save** to download and save. The file will get saved at the location specified.

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6. Invoice Enquiry

This option allows a corporate user to make an enquiry on the invoices.

To Invoice Enquiry:

Navigate through **E-Factoring > Invoice Enquiry**.

Invoice Enquiry

Field Description

Field Name	Description
Entity	[Display] This field displays the entity that you are using.
Primary Customer Id	[Display] This field displays the primary customer id mapped to you.

Field Name	Description
Primary Customer Name	[Display] This field displays the primary customer name.
Buyer Name	[Mandatory, Drop-Down] Select the buyer's name linked to the seller from the drop-down list. Note: The drop-down lists the buyer name linked to the primary customer ID (seller).
Invoice Number From	[Optional, Alphanumeric, 30] Type the invoice number to make the search based on the invoice number. This is the invoice number range for searching the results within the specified criteria. The default value is BLANK (means ALL).
Invoice Number To	[Optional, Alphanumeric, 30] Type the invoice number to make the search based on the invoice number. This is the invoice number range for searching the results within the specified criteria. The default value is BLANK (means ALL).
Finance Period From	[Optional, Picklist] Select the date from the Picklist. This is the date range for searching the results within the specified criteria.
Finance Period To	[Optional,Picklist] Select the date from the picklist. This is the date range for searching the results within the specified criteria. Note: The date selected here should be greater than the date selected in **Finance Period From** field.
Overdue Period From	[Mandatory, Numeric, Two] Type the overdue period date to make the search based on the overdue period. E.g.: If any number (say 7) is entered, then the system displays all the invoices overdue by more than 7 days.

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Field Name	Description
Overdue Period To	[Mandatory, Numeric, Two]
	Type the overdue period date to make the search based on the overdue period.
	E.g.: If any number (say 7) is entered, then the system displays all the invoices overdue by less than 7 days. If the number is 0, it means the invoice is not overdue.
	Note: The date entered here should be greater than the date entered in the **Overdue Period From** field.

1. Type the relevant details.

2. Click the **Search** button. The system displays **Invoice Enquiry** screen with the search results.

Invoice Enquiry

Field Description

Field Name	Description
Invoice Date	[Display]
	This field displays the invoice date.
Invoice Number	[Display]
	This field displays the invoice number.
Buyer Name	[Display]
	This field displays the buyer name.
Product Type	[Display]
	This field displays the product type.

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Field Name	Description
Invoice Due Date	[Display]
	This field displays the invoice due date.
Invoice Amount	[Display]
	This field displays the invoice amount in invoice currency.
Outstanding Amount	[Display]
	This field displays the outstanding invoice amount in invoice currency.
Outstanding Loan	[Display]
	This field displays the outstanding loan amount against the Invoice in loan currency.
Overdue Days	[Display]
	This field displays the days overdue.
Dispute Amount	[Display]
	This field displays the dispute amount in the invoice currency.
Credit Note Amount	[Display]
	This field displays the credit note amount in invoice currency.
Chargeback Amount	[Display]
	This field displays the charge back amount in invoice currency.
Discrepancy	[Display]
	This field displays if there is any discrepancy - Yes/No.

3. Click the **Download** button to download the information in the desired format
   OR
   Click the **Print** button to take the print out.

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4.   Select file format of the file to be downloaded and click the **Download** button. The system displays File Download screen.
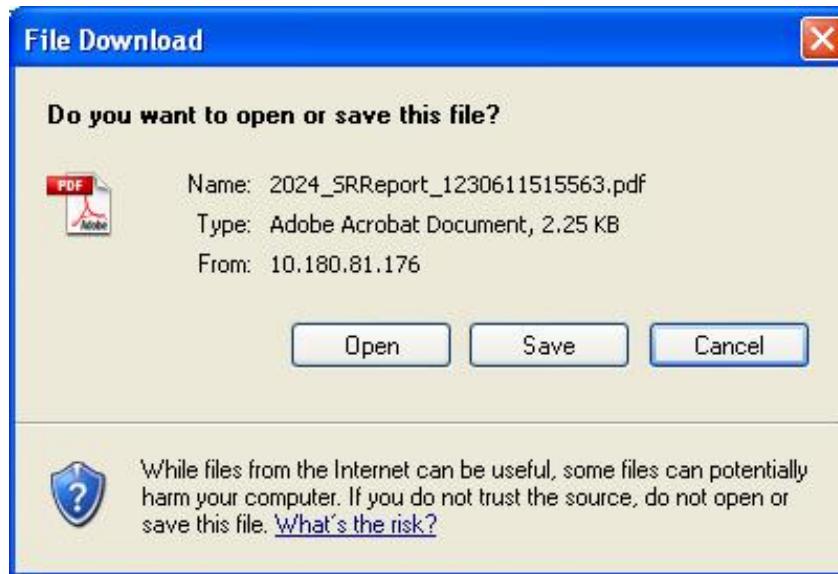
5.   Click the **Open** to open the file or click the **Save** to download and save. The file will get saved at the location specified.

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7. Repayment Enquiry

This option allows a corporate user to make an enquiry on the repayment.

To Repayment Enquiry:

Navigate through **E-Factoring > Repayment Enquiry**

Repayment Enquiry

Field Description

Field Name	Description
Entity	[Display] This field displays the entity of the application.
Primary Customer Id	[Display] This field displays the primary customer id mapped tp your user id.
Primary Customer Name	[Display] This field displays the primary customer name.

Field Name	Description
Buyer Name	[Mandatory, Drop-Down]
	Select the buyer's name linked to the seller from the drop-down list.
	The drop down lists the buyer name linked to the primary customer ID (seller).
Finance Period From	[Optional, Pick List]
	Select the start date of the finance period from the pick list.
	This is the date on which the seller presents the invoice to the bank for processing the loan.
Finance Period To	[Optional, Pick List]
	Select the end date of the finance period from the pick list.

> Note: This is the date range for searching the results within the specified criteria. **Financed Period To** should be greater than **Financed Period From**.

1. Type the relevant details.
2. Click the **Search** button. The system displays **Repayment Enquiry** screen with the search results.

Repayment Enquiry

Field Description

Field Name	Description
Repayment Date	[Display]
	This field displays the date on which repayment is done.

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Field Name	Description
Receipt Reference Number	[Display]
	This field displays the system-generated reference number of the repayment.
	Link is provided to view the repayment details receipt details.
Product Type	[Display]
	This field displays the type of factoring product.
Receipt Amount	[Display]
	This field displays the amount paid by the buyer or seller.
	Most would be in invoice currency.
Payout To Client	[Display]
	This field displays any balance amount (after deducting the loan amount) paid to the seller's CASA account in receipt currency.
Loan Reference Number	[Display]
	This field displays the financing reference number.
Foreign Exchange Rate	[Display]
	This field displays the foreign exchange rate.
Financing Amount	[Display]
	This field displays the total amount financed under the displayed receipt reference number in loan currency under the financing reference number.
Repay of Principal Amount	[Display]
	This field displays the total amount paid as principal in loan currency.
Interest Repayment Amount	[Display]
	This field displays the total amount paid as interest in loan currency.

3. Click the **Receipt Reference Number** hyperlink or Loan Reference number hyperlink. The system displays **Repayment Enquiry – Receipt Details** screen.

Repayment Enquiry – Receipt Details

```
Repayment Enquiry - Receipt Details                                    23-08-2010 05:27:27 GMT -0500
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
                Entity: FLEXCUBE DIRECT BANKING
        Primary Customer id: INB002321                    Primary Customer Name: INB002321

        Receipt Reference Number 3667                          Repayment Date 12-03-2009
                Receipt Amount 786.00                          Payout to Client 5444.000000
                Product Type 1098

                                                                                          Back
```

4. Click the **Back** button to navigate to the previous screen.

5. To download the complete statement, click the Download button. The system displays the Repayment Inquiry dialog screen.

6. Click the **reorder** button to reorder the columns or select the columns that appear in the list.

7. Click the **Print** button to print the data.

8. Click on **Edit** button column to edit the number of columns.

Download Repayment Inquiry

Field Description

| Field Name	Description
Download Type	[Mandatory, Drop-Down]
	Select the appropriate report type from the drop-down list. The available choices are:
	• Page Layout
File Format	[Conditional, Drop-Down]
	Select the appropriate type of file format from the drop-down list. The options available are
	• PDF
	• XLS
	• HTML
	• RTF

Field Name	Description
Included	This box lists all the fields that will be included in the report.
Excluded	This box lists all the fields that will be excluded from the report.

9. Select the fields that are to be excluded from the **Included** box and click the [<<] button. The **Excluded** box appears on the left-side of the dialog box.

10. Select the fields that are to be included from the **Excluded** box and click the [>>] button. The **Included** box appears on the right-side of the dialog box. All the fields are, by default, selected and included.

11. Select the appropriate report type, format, and fields from the Download **Deal details** and click the **Download** button. The system displays the **File Download** message box.
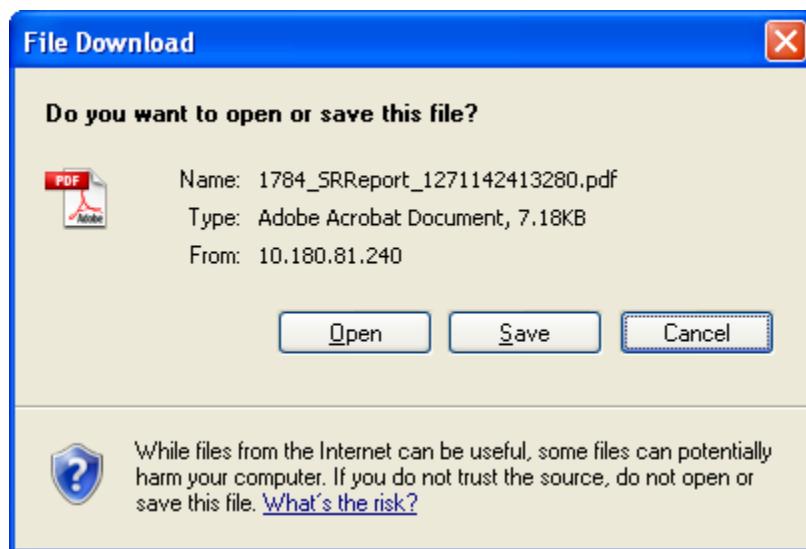
File Download

12. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

13. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the Download complete message box.

Download Complete

14. Click the **Open** button to open the file or click the Close button to view the file later.
OR
Click the **Open Folder** button to open the folder in which the file is saved
OR
Click the **Close** button to close the Download dialog box.