Corporate Supply Chain Finance User Manual
Oracle Banking Digital Experience
Release 20.1.0.0.0

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Corporate Supply Chain Finance User Manual

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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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

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.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 20.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle Banking Supply Chain Finance 14.4.0.2.0
1	Overview	✓
2	Create Program	✓
3	View Program	✓
4	Edit Program	✓
5	Link Invoice to Program	✓
6	Request Finance	✓
7	View Finance	✓
8	Repayment of Finance	✓
9	View Limits	✓
10	Reconciliation and De-Reconciliation of Payments and Invoices	✓
11	View Payments	✓

Home

3. Introduction

Supply Chain Finance (SCF) is a platform that facilitates corporate organizations to avail short-term credit that optimizes working capital. Credit can be availed by either the buyer or the seller/supplier. Suppliers sell or liquidate their invoices or receivables to banks. This enables them to make liquid money available to proceed with future orders. Similarly, Buyers avail finance for their payables from banks so that their obligations are met on time. Through SCF, the overall cost of availing credit comes down.

Using the digital platform of SCF, corporates are able to perform SCF transactions from the portal itself, thus resulting in improved business efficiency. The transactions can be executed, viewed and tracked online. No follow-ups are required with the bank for the status of the transactions.

Corporates can manage creation of single or multiple invoices and/or purchase orders directly online. Bulk entries can also be made through file upload. Corporates can also accept or reject invoices/purchase orders online. The portal facilitates corporates to introduce their business partners to the bank. The business partners, or counter parties may or may not be customers of the bank. However, each counterparty should be on-boarded by the corporate customer themselves and further be linked to the SCF programs to enable conduction of business transactions.

The entire chain of processes, such as onboarding counterparties, raising a purchase order/invoice, accepting the purchase order/invoice, requesting finance for the purchase order/invoice, viewing details of the finance, repayment, and so on, can be performed using the portal.

A typical business scenario in SCF parlance -

Scenario

"Rapid Motors" is an automobile manufacturing unit of Leo Corp, which produces a large number of automobiles.

- Their business strategy is to procure different parts of an automobile from various vendors and onwards sell their cars to different dealers in the market. Thus, Rapid Motors have to transact with their suppliers and buyers.

Solution

The Digital Platform enables Rapid Motors to perform the following tasks/operations:

- Onboard their associated parties (dealers and vendors).
- View details of the associated parties on a single screen.
- Create a Buyer-led program and link their vendors, or, create a Supplier-led program and link their dealers.
- Raise invoices on their buyers, or raise purchase orders on their suppliers.
- Accept or Reject invoices/purchase orders that have been raised by their suppliers/buyers.
- Request Finance against invoices/purchase orders.
- Repay the Finance.

The features built for the corporate user in the Supply Chain Finance Module are as follows:

- **Overview**
- **Program Management**
  - Create Program
  - Edit Program

    - View Program
- **Finance Management**
    - Request Finance for Invoices and Purchase Orders
    - View Finance
    - Repay Finance
- **Viewing Limits**

Note: Supply Chain Finance Transactions are only supported on **Desktops** and on **Landscape** mode of **Tablet** devices.

For more information on Invoice Management and Purchase Order Management, refer **User Manual Oracle Banking Digital Experience Receivables Management.**

Home

4. Overview

The Supply Chain Finance dashboard provides the corporate user with an upfront holistic view of the Supply Chain Finance business in a simplified manner. It provides an overall view of their business in terms of receivables or payables. The user can get information about upcoming repayments, maturing finances, overdue finances/invoices, top programs, and more. An assorted list of quick links provides quick access to important transactions.

The following widgets are available in the SCF Overview:

- **Invoice Timeline**
- **Top Programs**
- **Finance Maturing**
- **Limits**
- **Overdue Finances**
- **Overdue Invoices**
- **Upcoming Repayments**
- **Quick Links**

Invoice Timeline - This widget draws all the outstanding invoices of the corporate party on the invoice timeline. The invoices are categorised into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

Top Programs - A donut graph projects the top 5 programs of the corporate that are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program in local currency equivalent value.

Finance Maturing - Finances are loans taken against invoices and purchase orders by the corporates for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances of the corporate and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Limits – Details of the borrowing limits set for the corporate party are displayed in this widget. A donut graph projects the available limit, the utilised limit and the amount blocked by ongoing transactions. The party's own limits and sub limits are both available to view.

Overdue Finances - Finances are liabilities of the corporates to be repaid by the due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact.

It displays details like Finance No., Amount Overdue, and No. of Days Overdue. The Repay Finance option in this widget enables the corporate user to directly initiate a repayment towards a finance.

Overdue Invoices - Overdue invoices are one of the major concerns for a Corporate Supplier and Buyer and need to be addressed immediately. A dedicated widget projects five invoices that are running overdue for the longest period. It also acts as an alarm for the corporate. It is a reminder that the overdue invoices should be attended to, on priority. The link given in the widget enables the corporate to view all its overdue invoices by navigating the user to the View Invoices screen.

Upcoming Repayments - This widget displays a list of finance repayments that are due on the current day and the next 10 days. The days need not necessarily be consecutive. The finance reference number (hyperlink), the associated party name, and the amount due are displayed. On clicking the finance reference number link, the View Finance screen appears with the details of that particular finance.

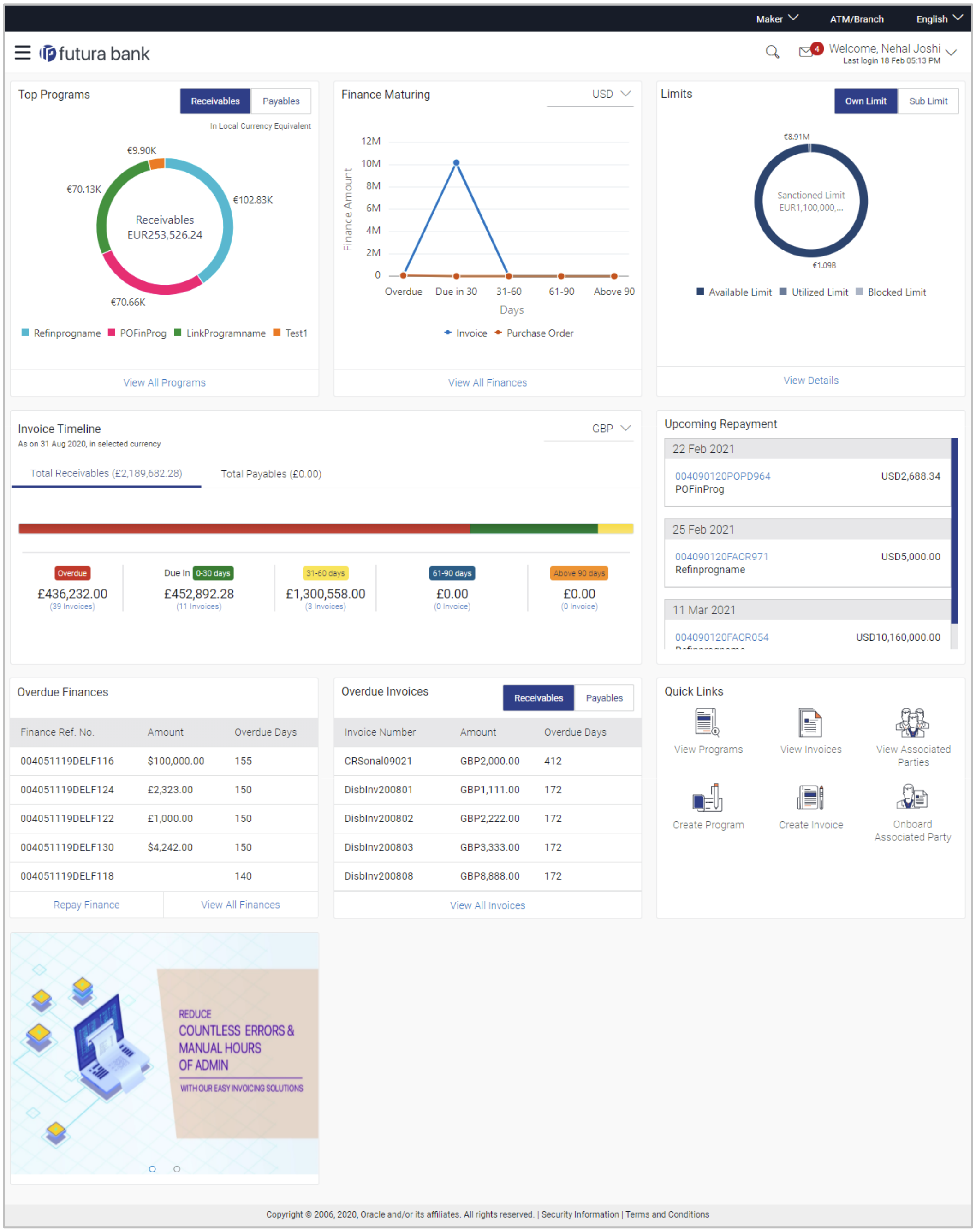
Quick Links - The most commonly used transactions are provided as quick links for quick access to those transactions. The following quick links are available:

- View Programs
- View Invoices
- View Associated Parties
- Create Program
- Create Invoice
- Onboard Associated Party

How to reach here:

Dashboard > *Toggle menu* > *Supply Chain Finance* > *Overview*

Dashboard



Maker
ATM/Branch
English
futura bank
Welcome, Nehal Joshi
Last login 18 Feb 05:13 PM
Top Programs
Receivables
Payables
In Local Currency Equivalent
€9.90K
€70.13K
€102.83K
Receivables
EUR253,526.24
€70.66K
Refinprogname
POFinProg
LinkProgramname
Test1
View All Programs
Finance Maturing
USD
12M
10M
8M
6M
4M
2M
0
Finance Amount
Overdue
Due in 30
31-60
61-90
Above 90
Days
Invoice
Purchase Order
View All Finances
Limits
Own Limit
Sub Limit
€8.91M
Sanctioned Limit
EUR1,100,000,...
€1.09B
Available Limit
Utilized Limit
Blocked Limit
View Details
Invoice Timeline
As on 31 Aug 2020, in selected currency
GBP
Total Receivables (£2,189,682.28)
Total Payables (£0.00)
Overdue
£436,232.00
(39 Invoices)
Due In 0-30 days
£452,892.28
(11 Invoices)
31-60 days
£1,300,558.00
(3 Invoices)
61-90 days
£0.00
(0 Invoice)
Above 90 days
£0.00
(0 Invoice)
Upcoming Repayment
22 Feb 2021
004090120POPD964
USD2,688.34
POFinProg
25 Feb 2021
004090120FACR971
USD5,000.00
Refinprogname
11 Mar 2021
004090120FACR054
USD10,160,000.00
Overdue Finances
Finance Ref. No.
Amount
Overdue Days
004051119DELF116
$100,000.00
155
004051119DELF124
£2,323.00
150
004051119DELF122
£1,000.00
150
004051119DELF130
$4,242.00
150
004051119DELF118
140
Repay Finance
View All Finances
Overdue Invoices
Receivables
Payables
Invoice Number
Amount
Overdue Days
CRSonal09021
GBP2,000.00
412
DisbInv200801
GBP1,111.00
172
DisbInv200802
GBP2,222.00
172
DisbInv200803
GBP3,333.00
172
DisbInv200808
GBP8,888.00
172
View All Invoices
Quick Links
View Programs
View Invoices
View Associated Parties
Create Program
Create Invoice
Onboard Associated Party
REDUCE
COUNTLESS ERRORS &
MANUAL HOURS
OF ADMIN
WITH OUR EASY INVOICING SOLUTIONS
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FAQ

1. Is the dashboard displayed as per Buyer or Supplier?

The Dashboard has both Receivables and Payables tabs on each widget. If the corporate is a Buyer only, then the Payables tab has data displayed and the other Tab shows no data. The behaviour remains the same, where the corporate is only a Supplier.

2. Can I change my Quick Links?

The Quick Links are fixed and cannot be changed.

3. How can I view all of my overdue Invoices?

The overdue widget has a link of 'View all Invoices'. On accessing the link, you will be navigated to View Invoices page and all the overdue invoices will be displayed.

Home

5. Program Management

5.1 Create Program

A Corporate can create program(s) to link their business counterparts (who are referred to as Counter Parties) together, so that the parties can avail finance. A program is created using a finance product that would be availed by the counter parties or the Anchor (one who creates the program) depending on who the borrower is, in the finance product. The finance product is fetched from the bank's system.

A counter party can be linked to a program only when they are successfully onboarded into the bank's system. For more information on onboarding a counterparty and enquiring related details, refer **User Manual Oracle Banking Digital Experience Receivables Management.**

Using this option, you can create a SCF program to manage invoices / purchase orders. It allows you to define major parameters at the program level like auto-acceptance or auto-financing of the invoices.

Pre-requisites

User must have valid corporate login credentials for creation of program.

How to reach here:

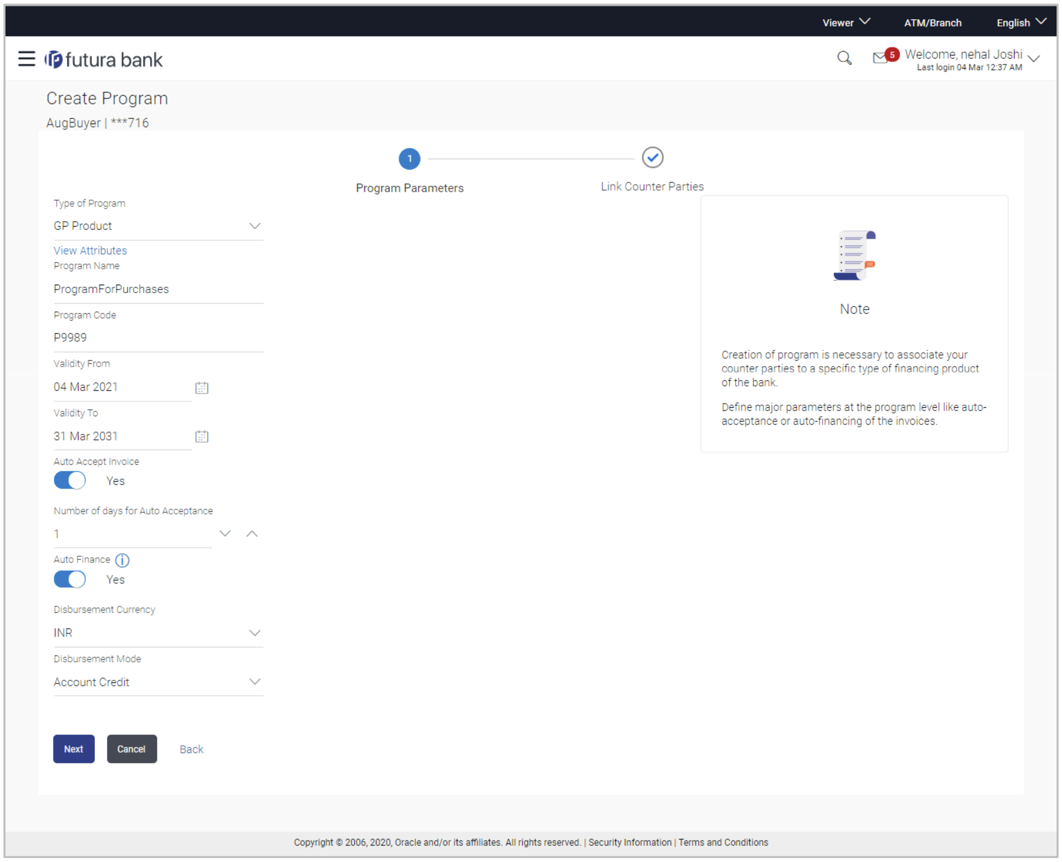
Dashboard > Toggle menu >Supply Chain Finance > Program Management > Create Program
OR
Dashboard > Toggle menu >Supply Chain Finance > Program Management > View Program > ***Create New Program*** *link*
OR
Dashboard > Toggle menu >Supply Chain Finance > Overview > Quick Links > Create Program

To create a program:

1. In the **Create Program** screen, under the **Program Parameters** step, fill in the fields as follows.

<u>Step 1- Program Parameters</u>

Create Program - Program Parameters



Field Description

Field Name	Description
Create Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Parameters step	

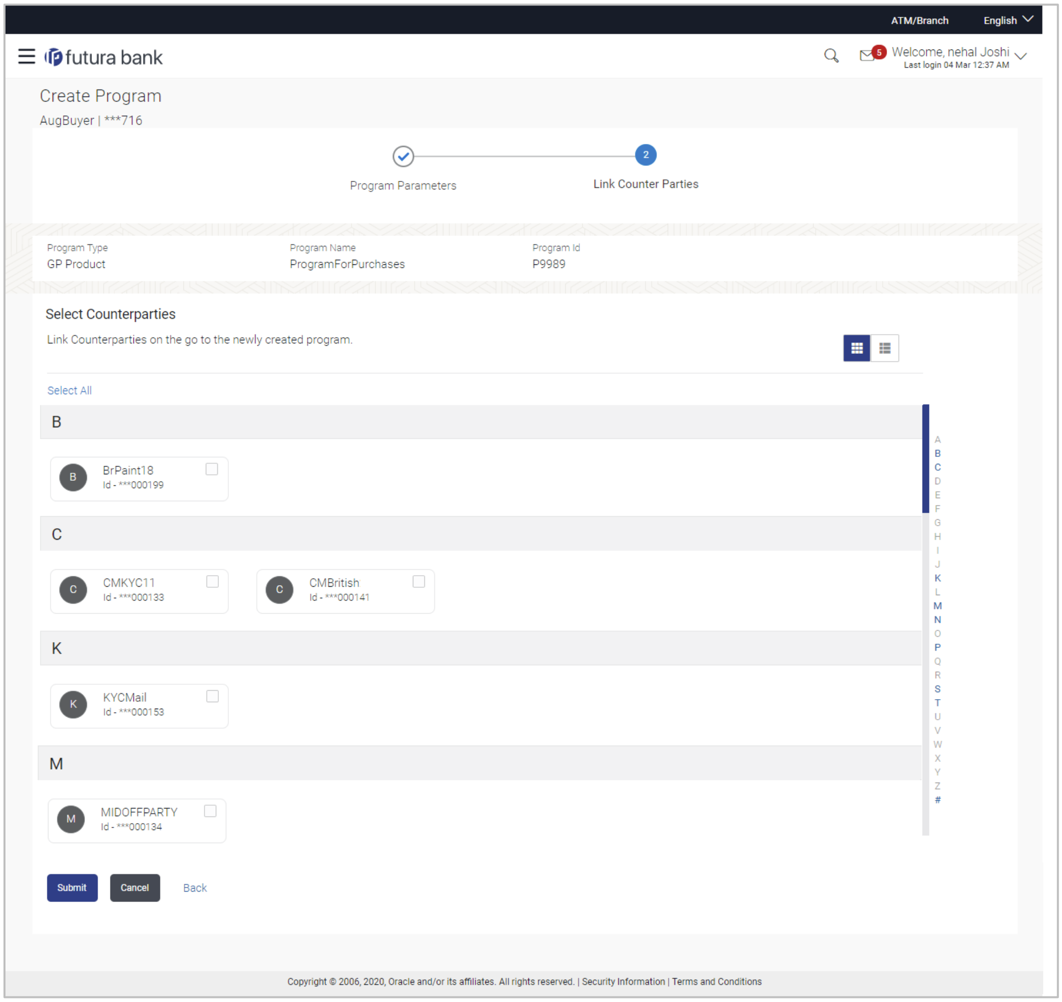
Field Name	Description
Type of Program	Select a suitable program type. You can view the attributes of the selected type by clicking the **View Attributes** link. The Type of Program determines the following: • Whether the program is buyer-centric or supplier-centric, based on the role of the logged-in party. • Whether the program is to be used for financing invoices or purchase orders. • The borrower of finances in the program, (whether Anchor or Spoke). • Financial parameters such as, minimum and maximum finance that can be requested; minimum and maximum tenor for the finances; and so on. • Repayment parameters, such as, the sequence of finance repayment (interest, principal, and overdue interest) before, on, and after the due date; whether pre-payment and part payment are allowed; and so on.
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected program type.
Program Name	Enter a unique name for the program to be created.
Program Code	Enter a unique code for the program to be created.
Validity From	Select the date of creation of the program. **Note:** By default it is the current business date of the bank. You can enter a future date if required.
Validity To	Select the date until when the program will be valid. It should be a future date.
Auto Accept Invoice	Switch the toggle to ‘yes’ to auto accept invoices/purchase orders. • The invoices uploaded under this program will automatically be deemed as ‘accepted’ after the specified number of days, if not explicitly accepted by the buyer. • The purchase orders uploaded under this program will automatically be deemed as ‘accepted’ after the specified number of days, if not explicitly accepted by the supplier.
Number of days for Auto Acceptance	Enter the number of days after which the invoices/purchase orders will be deemed as ‘accepted’, if not explicitly accepted by the buyer/supplier. This field is displayed only if the **Auto Accept Invoice** toggle is set to ‘yes’.

Field Name	Description
Auto Finance	Switch the toggle to 'yes' to automatically finance invoices/purchase orders (post acceptance) that are uploaded under the program.
Disbursement Currency	Specify the disbursement currency for the program. This field is displayed only if the **Auto Finance** toggle is set to 'yes'.
Disbursement Mode	Specify the mode for finance amount disbursement for the program. The options are: • Account Credit • Cheque • EFT This field is displayed only if the **Auto Finance** toggle is set to 'yes'.

2. Once the above details are entered, click **Next** to navigate to the **Link Counter Parties** screen. The screen displays a list of all counter parties that are onboarded by the anchor.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go to the main dashboard.

Step 2- Link Counter Parties

Create Program - Link Counter Parties



Field Description

Field Name	Description
Create Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Link Counter Parties	
Program Type	Display the program type selected in the **Program Parameters** step.

Field Name	Description
Program Name	Display the program name entered in the **Program Parameters** step.
Program Id	Display the program ID entered in the **Program Parameters** step.

Select Counterparties

This section displays a list of onboarded counterparties in alphabetical order. A tile is displayed for each counterparty. You can individually select the parties to be linked to the program, or click **Select All** to link all of them to the program.

Counterparty Tile

Each tile displays the following details.

Short Name	Display the initials of the counter party.
Counter Party Name and ID	Displays the counter party's name and ID.

3. Click  or  to view the counter parties in card view or list view respectively. You can also use the alphabetical index to navigate to parties whose names begin with a specific letter.
4. Select the check box(es) against the counterparty(ies) to link with the program.

Note: Click **Select All** to select all counterparties in the list. Click **Deselect All** to deselect all the selected ones.

5. Click **Submit** to create a program. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.
6. In the Review screen, verify the details, and click **Confirm**. A Confirmation message of request initiation appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.
7. Click the **View Program** link to view the details of existing programs.
   OR
   Click the **Supply Chain Dashboard** link to go to Supply Chain Dashboard.
   OR
   Click the **Go To Dashboard** link to go to main dashboard.

5.2 View / Edit Program

Pre-requisites

User must have valid corporate login credentials.

5.2.1 View Program

View Program displays all the programs that the logged-in corporate is linked to. The status of the program and the corporate's role in the program are also displayed.

Using this option, you, as a corporate user, can view all programs associated with the corporate party, based on the party's role as a buyer or a supplier. On selection of the Buyer view, you can view all the programs as of current date where the corporate party is a buyer in the program. On selection of the Supplier view, you can view all the programs as of current date where the corporate party is a seller/supplier in the program.

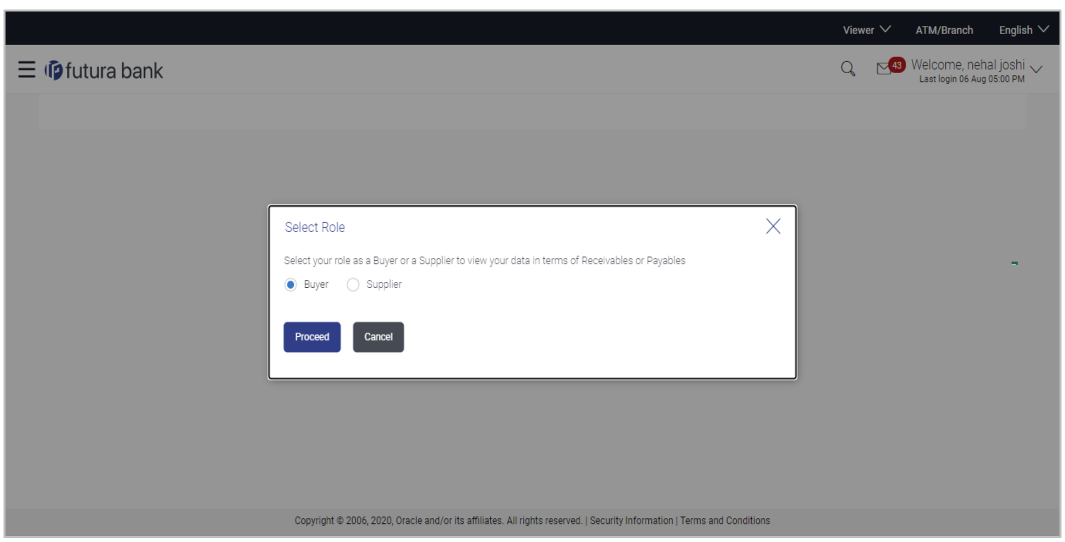
How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Program Management > View / Edit Program
OR
Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > View Program

To view a program:

1. The **Select Role** popup appears.

View Program - Select Role popup

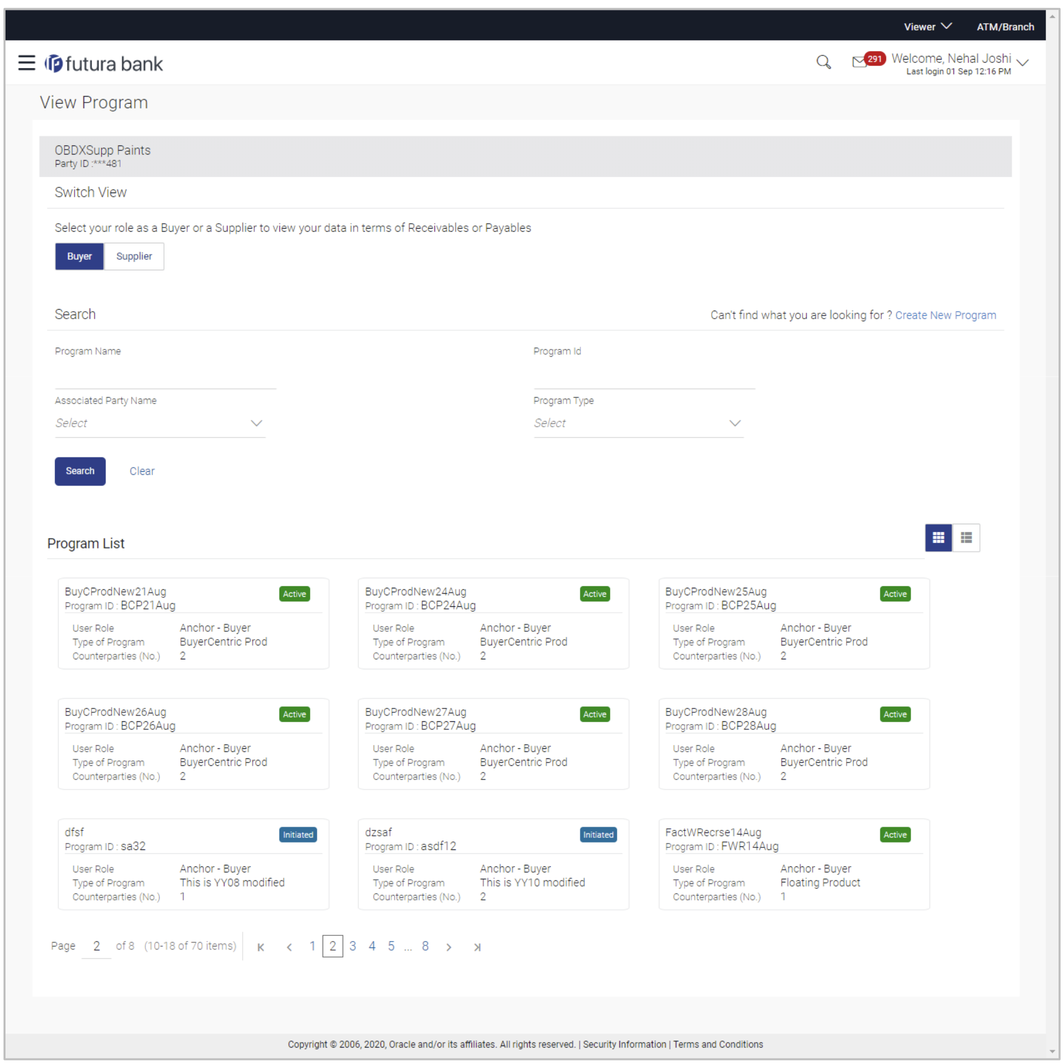


Field Description

Field Name	Description
Select Role	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are: • Buyer • Supplier

2. Once you select the required role, click **Proceed** to view the existing programs. The **View Program** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

View Program



Field Description

Field Name	Description
View Program	
Party Name and ID	Displays the name and ID of the logged-in Corporate party.
Switch View	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are: • Buyer • Supplier
Search	
Can't find what you are looking for? <u>Create New Program</u>	Click the **<u>Create New Program</u>** link to create a new program if required.
Program Name	Indicates an option to search for programs based on the name.
Program Id	Indicates an option to search for programs based on the ID.
Associated Party Name	Indicates an option to search for programs associated with a specific counter party. A list of onboarded counterparties is available to select from.
Program Type	Indicates an option to search for programs based on the program type.

Program List

Displays a list of programs based on the entered search criteria in card or list view format.

> **Note:** Click or to view details in the card or list view formats respectively.

If you have selected the card or tile view, then you can click on a particular program tile to view its details. If you have selected the list view, then you can click on the Program Name link to view its details.

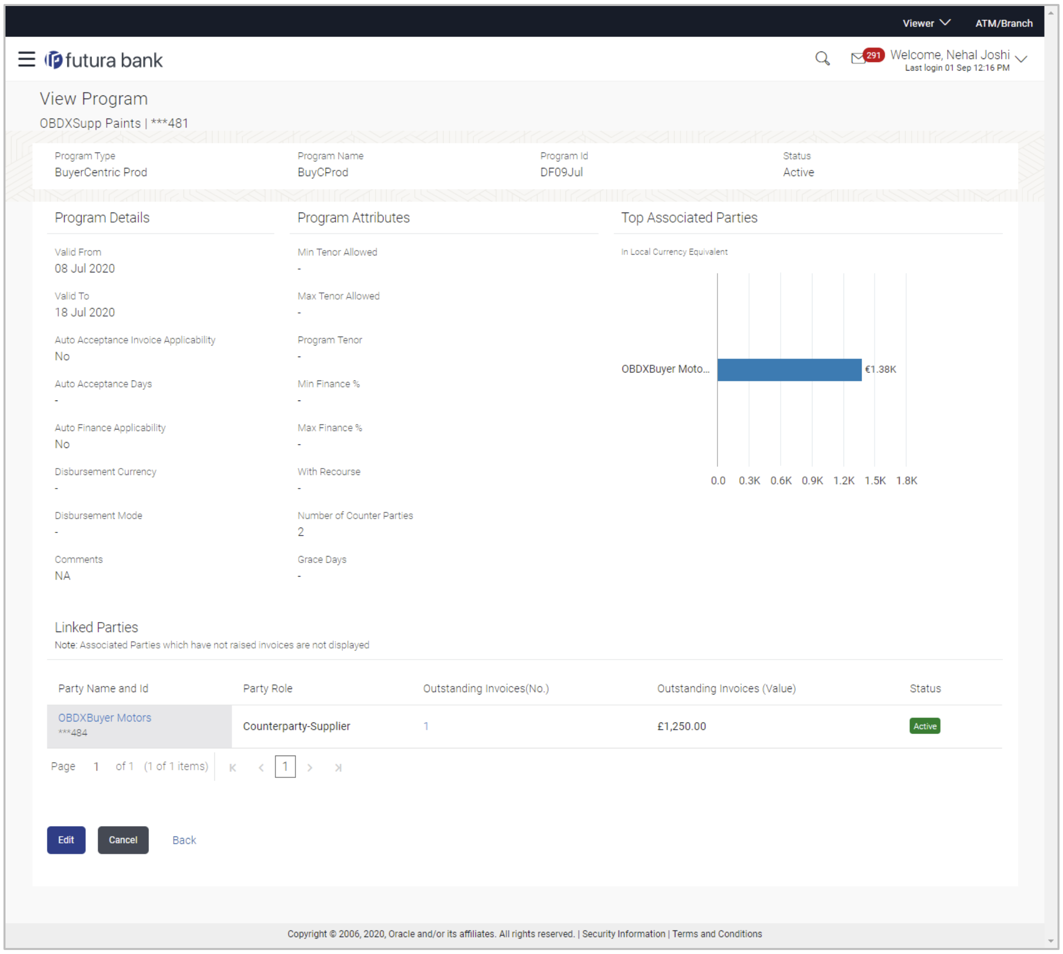
Program Name	Displays the program name as fetched from the Host.
Program ID	Displays the program ID as fetched from the Host.

Field Name	Description
Status	Displays the status of the program. It could be: • Initiated • Modified • Active • Others • Closed
User Role	Displays the logged-in Corporate's role in the program.
Type of Program	Displays the program type as fetched from the Host.
Counterparties (No.)	Displays the number of counter parties linked to the program.

3. Enter the search criteria and click **Search.** A program list appears based on the entered search criteria in card or list view format.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.
4. Click on a particular card/program name to view its details.

View Program (details)

This screen appears when you click on a particular card/program name in the View Program screen.



Field Description

Field Name	Description
View Program (details)	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type	Displays the type of the SCF program. This is the financing product against which the program has been created.
Program Name	Displays the program name as fetched from the Host.
Program Id	Displays the program ID of the SCF program.
Status	Displays the status of the program. This can be one of the following: Initiated, Active, Inactive, Modified, or Closed.
Program Details	

Field Name	Description
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the Host. Informs whether auto acceptance of invoices / purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.
Comments	Displays the comments added for the program as fetched from the host.
Program Attributes	
Min Tenor Allowed	Displays the minimum length of time for a finance availed under this program.
Max Tenor Allowed	Displays the maximum length of time for a finance availed under this program.
Program Tenor	Displays the length of time the program will remain active.
With Recourse	Displays the value of With Recourse as fetched from the host.
Min Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Max Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.

Field Name	Description
No Of Counter parties	Displays the number of counter parties linked to the program.

Top 10 Associated Parties

This section displays the top 10 counter parties in the program in a bar graph. It provides a comparative view amongst the counter parties on the basis of the receivable or payables in local currency. If the counter parties are less than 10, then all of the counter parties are displayed and the label represents the actual number of counter parties. If there is only one counterparty linked to the program, then the label displayed is ‘Top Associated Parties’.

Only those counter parties with invoices raised against them, are represented on the graph.

Linked Parties

All parties linked to the program with invoices associated with them, are displayed here. If the Anchor of the Program is logged in, then the linked counter parties are listed. If a counter party of the Program is logged in, then the Anchor party is listed. The linked party’s corresponding outstanding invoices and their values in the respective currency are also displayed in the grid.

Party Name and ID	Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.
Party Role	Displays the role associated with the party. It could be: • Counter Party – Buyer • Counter Party – Supplier • Anchor – Buyer • Anchor – Supplier
Outstanding Invoices (No.)	Displays the number of invoices outstanding for the linked party under this program. Click on the invoice number link to view the list of all outstanding invoices linked to the selected party and currency.
Outstanding Invoices (Value)	Displays the value of invoices outstanding for the linked party under this program.
Status	Displays the status of the linked party.
Create New Program	Click on the link to create a new program, if required.

Note: Click  or  to view details in the card (tile) or list view formats respectively. There is also an indexer provided to select the counter parties on the basis of the first letter of the counter party’s name.

5. Click **Edit** to make any required changes to the program.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

5.2.2 Edit Program

Using this option, you can edit the program created by you to make required changes, if you are an Anchor. When a program is selected for editing, the values of the program, as fetched from the Host, are displayed.

For example, if a program is in the 'Modified' status and if you select this program for re-editing, then the values that were previously modified but not authorized, are displayed. You can then re-modify these as required. Programs in the 'Initiated', 'Closed', or 'Others' status, cannot be edited.

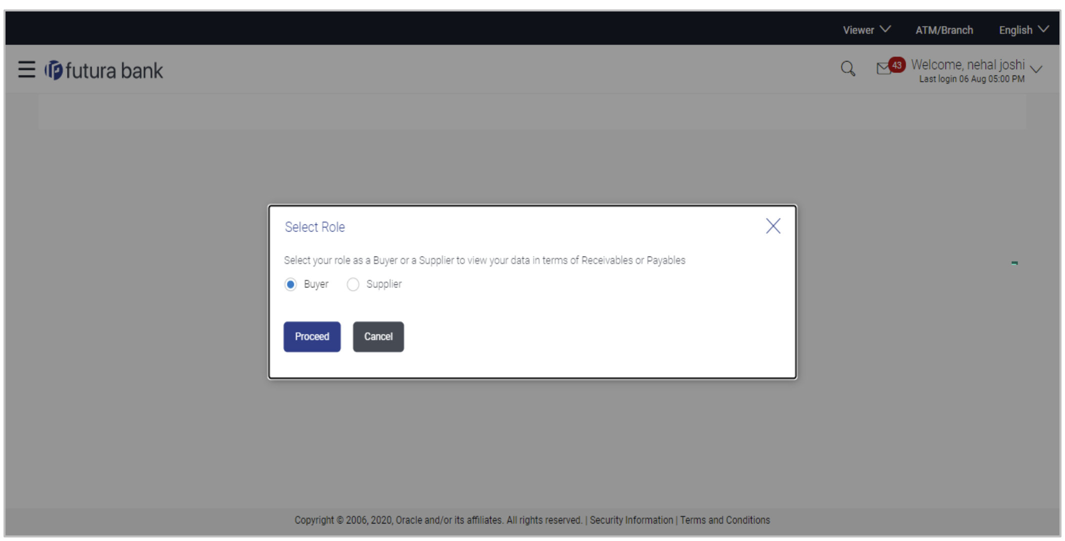
Note: Only a user of the Anchor party, who has access rights to create a program, can edit it. Counter party users will not be able to edit (or create) programs.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Program Management > View / Edit Program
OR
Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > View Program

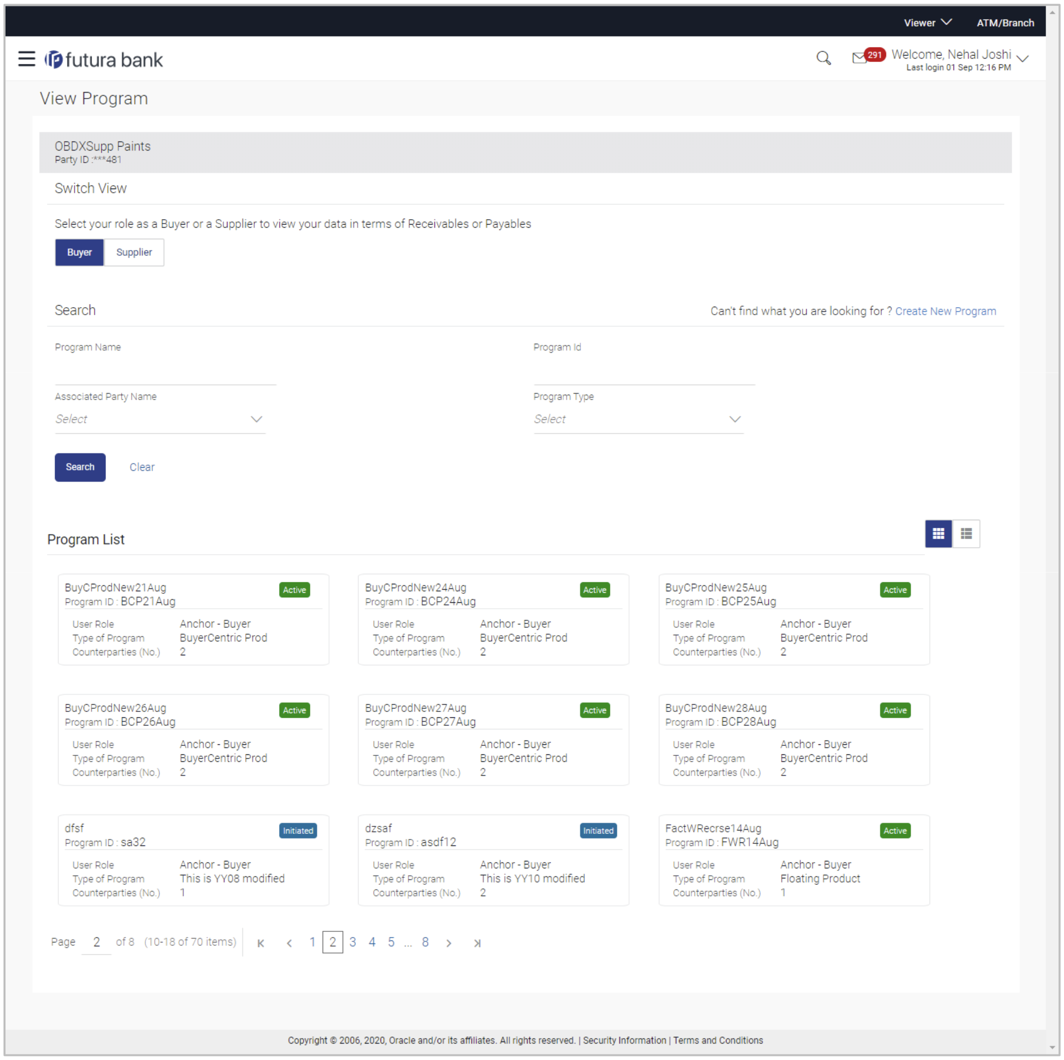
To edit a program:

1. The **Select Role** popup appears.



2. Select the **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.
3. Click **Proceed** to view the existing programs. The **View Program** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

View Program



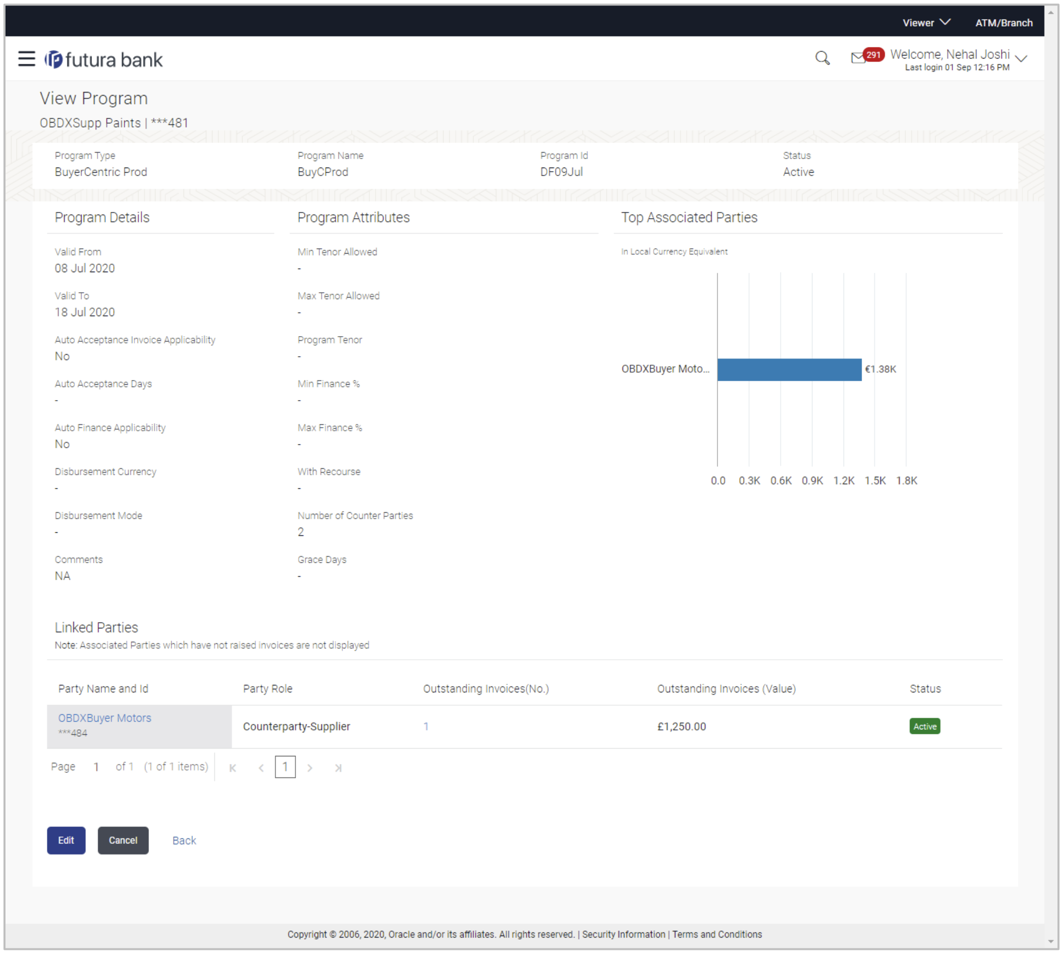
4. In **Switch View** section, click **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.

5. Enter the search criteria and click **Search**. The program list appears based on entered search criteria in card or list view format.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

Note: Click  or  to view details in the card (tile) or list view formats respectively.

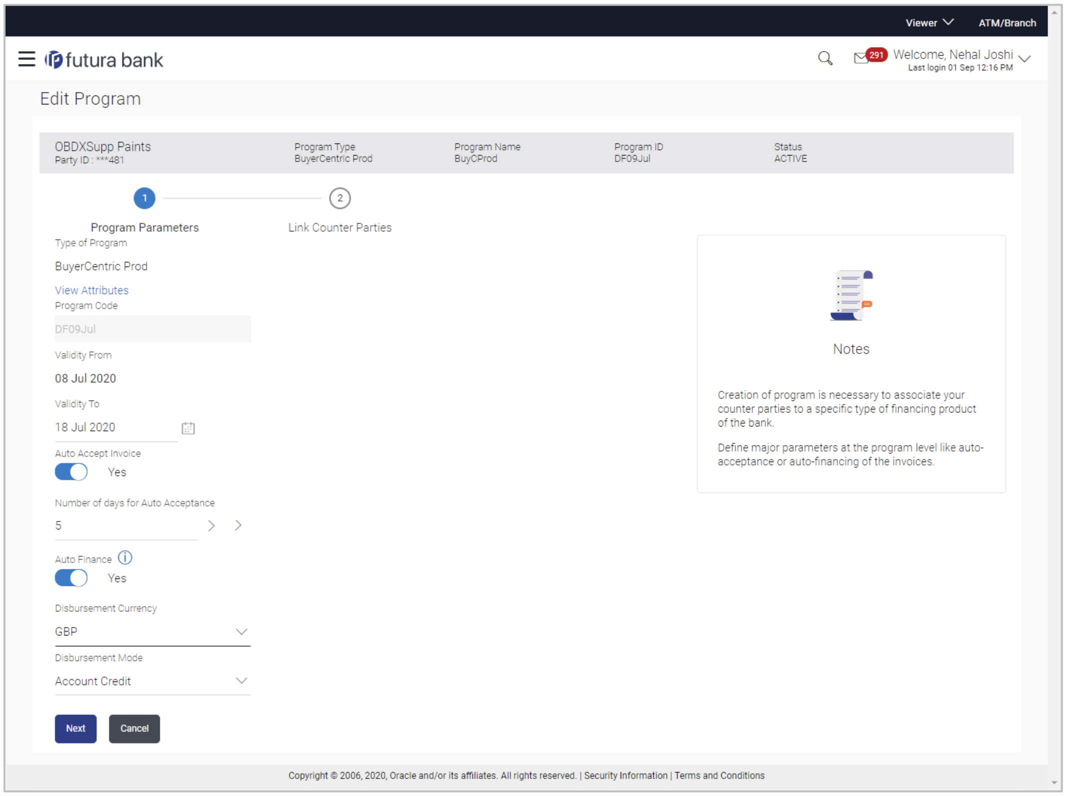
---

6. Click the Program tile / **Program Name** link of the program to be modified. The **View Program** screen appears.



7. Click **Edit** to make the required changes to the program. The **Edit Program** screen appears.

Edit Program - Program Parameters



Field Description

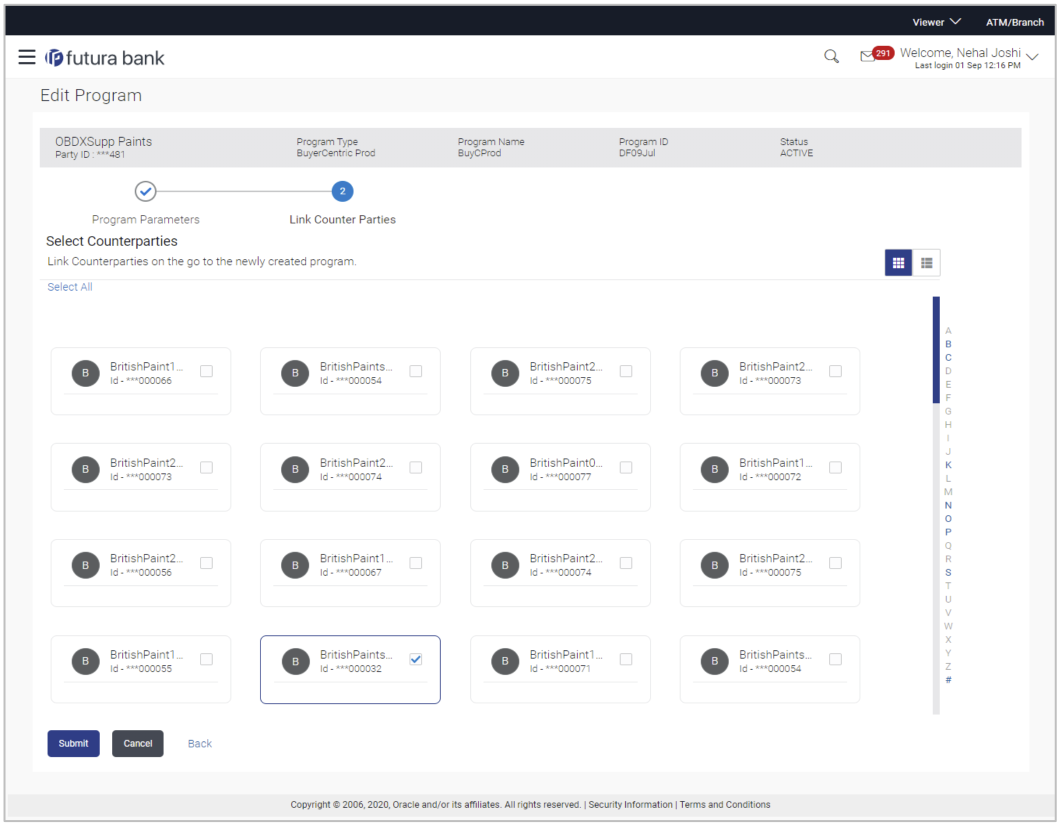
Field Name	Description
Edit Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type	Displays the program type selected in the **Program Parameters** step.
Program Name	Displays the program name entered in the **Program Parameters** step.
Program ID	Displays the program ID entered in the **Program Parameters** step.
Status	Displays the status of the program. Displays whether the program is Initiated/Active/Inactive/Modified/Closed.
Program Parameters	
Type of Program	Displays the type of the program. This field is not editable.

Field Name	Description
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected program type.
Program Code	Displays the unique code or ID of the program. This field is not editable.
Validity From	Displays the date of creation of the program. This field is not editable.
Validity To	Modify the date until when the program should be valid, if required. It should be a future date.
Auto Accept Invoice	Modify this toggle if required. Switch the toggle to 'yes' to auto accept invoices/purchase orders. • The invoices uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the buyer. • The purchase orders uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the supplier.
Number of days for Auto Acceptance	Enter the number of days after which the invoices/purchase orders will be deemed as 'accepted', if not explicitly accepted by the buyer/supplier. This field is displayed only if the **Auto Accept Invoice** toggle is set to 'yes'.
Auto Finance	Modify this toggle if required. Switch the toggle to 'yes' to automatically finance invoices / purchase orders (post acceptance) that are uploaded under the program.
Disbursement Currency	Specify the disbursement currency for the program. This field is enabled only if the **Auto Finance** toggle is set to 'yes'.
Disbursement Mode	Specify the disbursement mode for the program. The options are: • Account Credit • Cheque • EFT This field is enabled only if the **Auto Finance** toggle is set to 'yes'.

8. Modify the details in the **Program Parameters** tab.
9. Click **Next** to navigate to the **Link Counter Parties** tab. The screen displays all onboarded counter parties created by the anchor.

OR
Click **Cancel** to cancel the transaction.

Edit Program - Link Counter Parties



10. De-link or add new counter parties in the **Link Counter Parties** tab. Delink is possible only where there are no outstanding invoices for the counter party.

Note: Click **Select All** to select all counterparties in the list. Click **Deselect All** to deselect all selected counterparties.

11. Click **Submit** to submit the new changes. The Review screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.

12. In the Review screen, verify the details, and click **Confirm**. A Confirmation message regarding the update of the program appears along with the reference number.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click **Cancel** to cancel the transaction.

[Home](#)

6. Finance Management

Finance is required for working capital or any other liquidity requirements of the corporate.

Enabling corporates to avail finance is an integral part of Supply Chain Finance. Using this module corporates can initiate a request to avail finance against their accepted invoices and purchase orders. The request can be initiated through the portal against a single or multiple invoices/purchase orders.

6.1 Request Finance

Using this option, corporates can raise funds from the bank, for business activities like paying off liabilities, or gaining liquidity to start production of a new order. These funds are arranged by availing finance against invoices/purchase orders.

The corporate user can avail finance against multiple invoices/purchase orders associated with a particular ‘program and counter party’ combination. Finance can only be availed by the borrower in the program. The borrower is determined by the Program Type selected during the creation of the Program.

Pre-requisites

- User must have valid corporate login credentials.
- The borrowing party must be set as the borrower in the program associated with the invoice/purchase order.

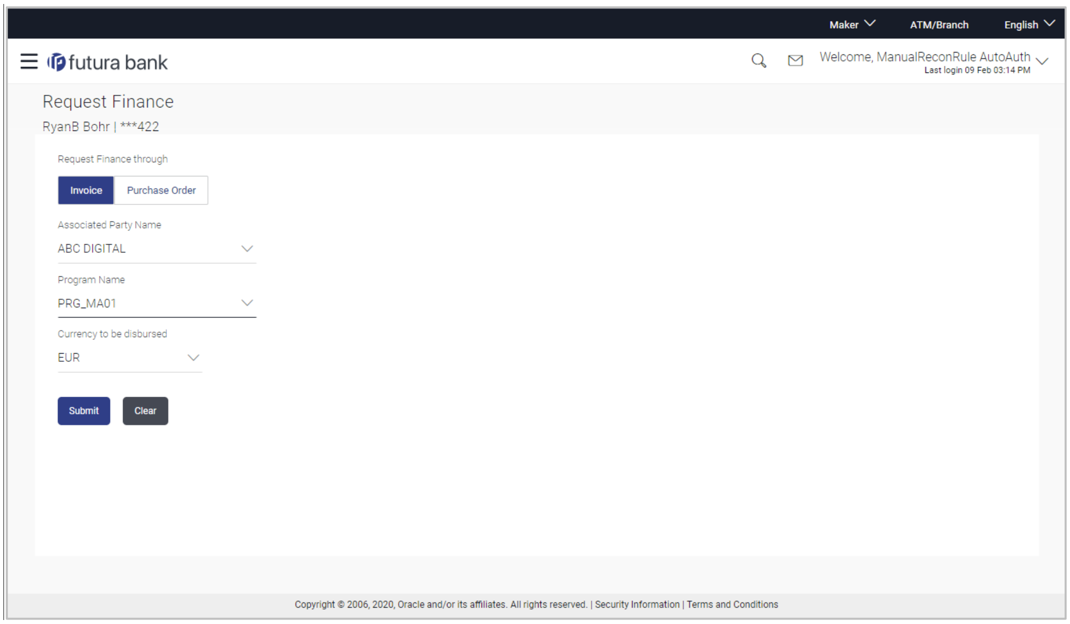
How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > Request Finance

To request finance for an invoice / purchase order:

1. In the **Request Finance** screen, select the instrument to be financed, whether **Invoice** or **Purchase Order**.

Request Finance



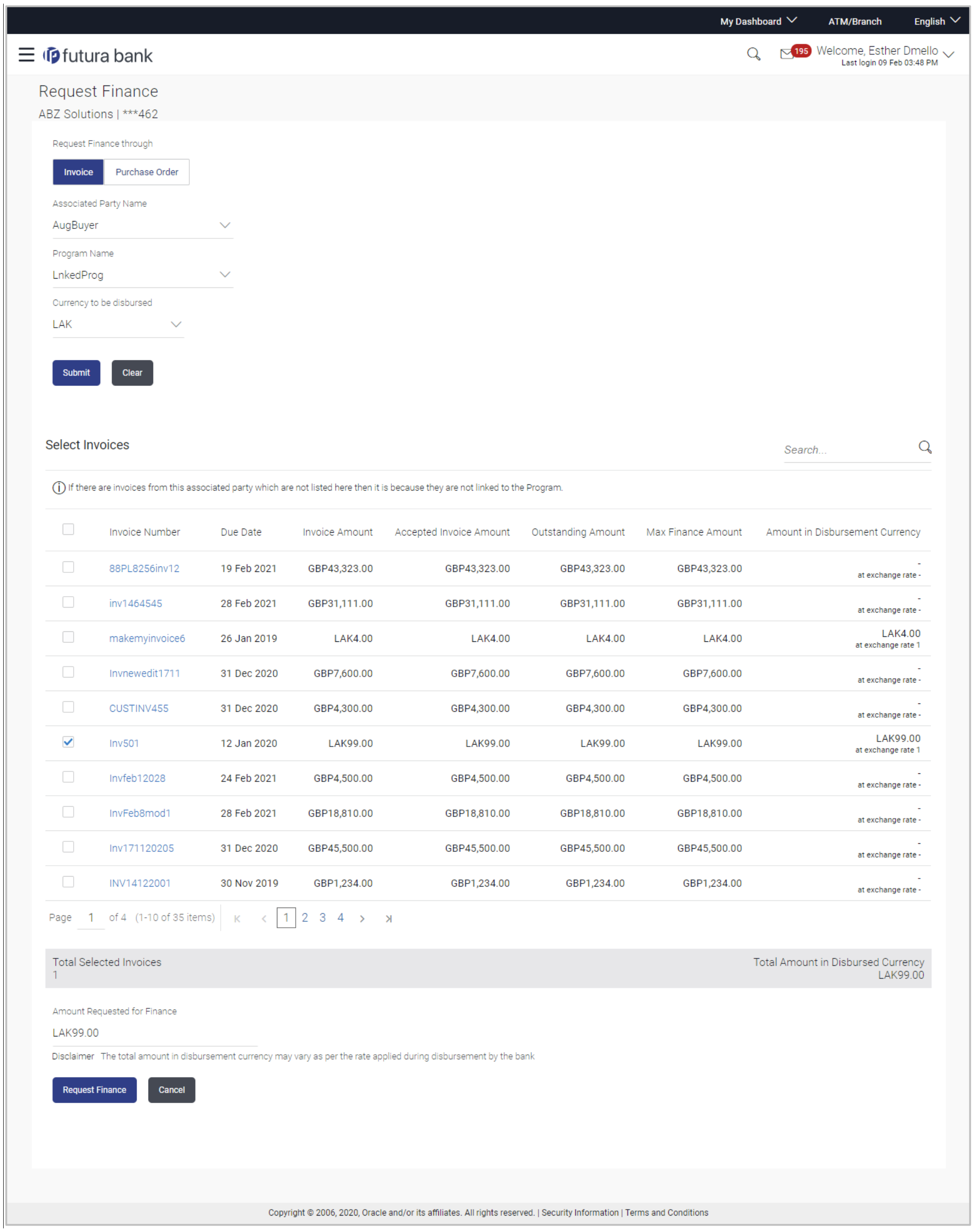
Field Description

Field Name	Description
Request Finance	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Request Finance through	Select the instrument to be financed. The options are: • Invoice • Purchase Order
Associated Party Name	Select the required party associated with the invoice/purchase order to be financed. This list displays all the onboarded counter parties.
Program Name	Select the name of the program under which the invoice/purchase order must be financed. This list displays all programs linked with the selected associated party, where the logged-in party is set as the borrower.
Currency to be disbursed	Select the currency in which the finance amount is to be disbursed.

2. Once the above details are entered, click **Submit** to submit the request. Based on the entered data, a list of financeable invoices/purchase orders is displayed.
   OR
   Click **Clear** to reset the entered data.

Request Finance - List of Financeable Invoices

(A similar list is displayed for purchase orders, if you select the **Purchase Order** option in **Request Finance** through field.)



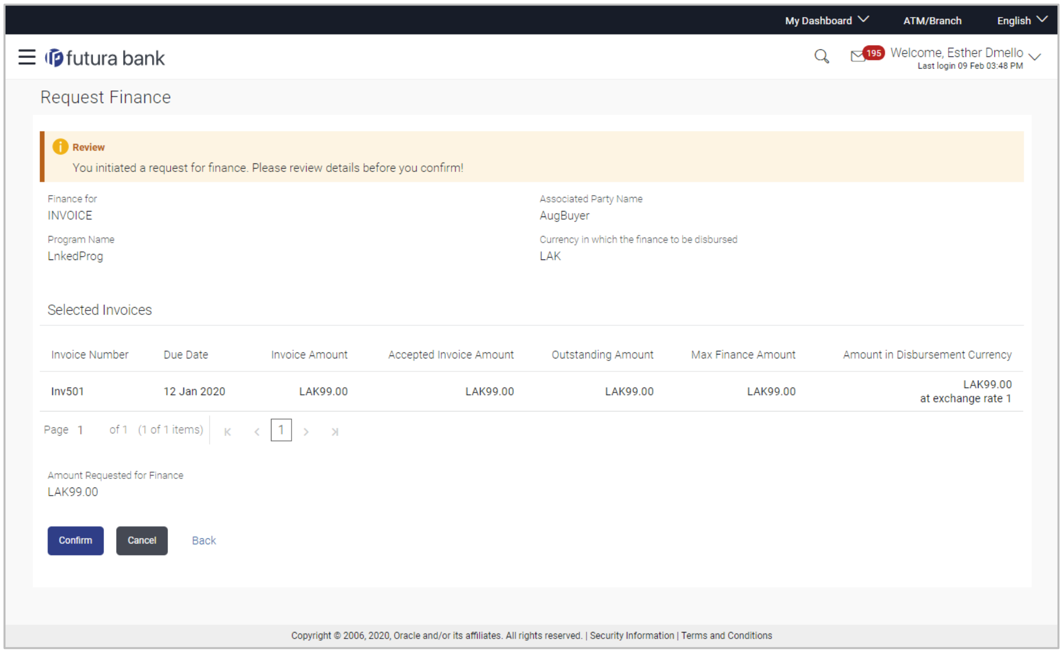
Field Description

Field Name	Description
Select Invoices / Select Purchase Order	
Displays a list of invoices/purchase orders with Status as **Accepted / Partially Financed** and Payment Status of **Unpaid / Partially Paid / Overdue**.	
Note: Invoices/Purchase Orders that are not linked to any program will not appear here.	
If you are financing invoices, then the following details are displayed for each invoice record.	
Select	Select the check box(es) against one or multiple invoices of same or different currency to request finance. Based on the selection **Total Selected Invoices, Total Amount in Disbursed Currency,** and **Amount Requested for Finance** will be updated.
Invoice Number	Displays the invoice number. This is a hyperlink which when clicked, displays the details of the invoice in an overlay window. For more information, refer the **View Invoice** section in **User Manual Oracle Banking Digital Experience Receivables Management**.
Due Date	Displays the invoice due date.
Invoice Amount	Displays the total invoice amount.
Accepted Invoice Amount	Displays the amount that has been accepted.
Outstanding Amount	Displays the amount that is to be paid.
Max Finance Amount	Displays the maximum amount that can be financed.
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post-conversion to the disbursement currency. The exchange rate is also displayed.
Total Selected Invoices	Displays the total number of invoices selected for financing.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.
Amount Requested for Finance	Specify the finance amount to be requested.
If you are financing purchase orders, then the following details are displayed for each purchase order record.	

Field Name	Description
Select	Select the check box(es) against one or multiple purchase orders of same or different currency to request finance. Based on the selection **Total Selected Purchase Order, Total Amount in Disbursed Currency,** and **Amount Requested for Finance** will be updated.
Purchase Order Number	Displays the unique reference number of the purchase order. This is a hyperlink which when clicked, displays the details of the purchase order, in an overlay window. For more information, refer the **View Purchase Order** section in **User Manual Oracle Banking Digital Experience Receivables Management.**
Purchase Order Date	Displays the date of creation of the purchase order.
Purchase Order Amount	Displays the total purchase order amount.
Accepted Purchase Order Amount	Displays the amount that has been accepted.
Outstanding Amount	Displays the amount that is to be paid.
Max Finance Amount	Displays the maximum amount that can be financed.
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post-conversion to the disbursement currency. The exchange rate is also displayed.
Total Selected Purchase Order	Displays the total number of purchase orders selected for financing.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.
Amount Requested for Finance	Specify the finance amount to be requested.

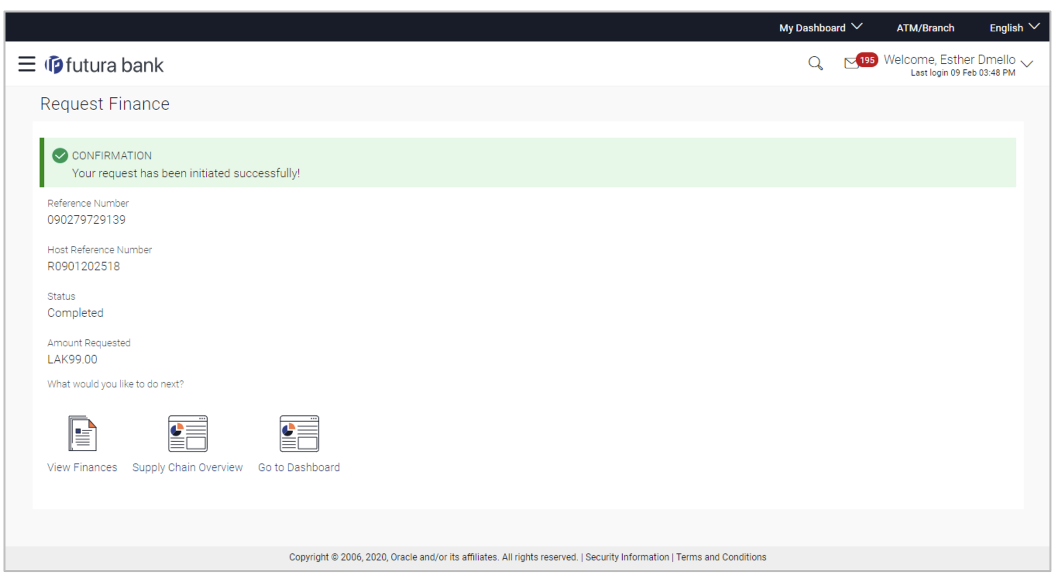
3. Select the check box(es) against the invoice(s) / purchase order(s) to be financed.
4. Modify the value in the **Amount Requested for Finance** field, if required.
5. Click **Request Finance** to request finance against the selected invoice(s)/purchase order(s). The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Request Finance – Review Screen



6. In the Review screen, verify the details, and click **Confirm**. A Confirmation message of request initiation appears along with the reference number.
   OR
   Click **Back** to navigate back to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

Request Finance - Confirmation



7. Click the **View Finances** link to view a list of finances with their status.
   OR
   Click the **Supply Chain Overview** link to go to the Supply Chain Finance dashboard.

OR

Click the **Go to Dashboard** link to go to the main dashboard.

6.2 View Finance

Using this option, the corporate user can view all the finance details associated the corporate party. All those finances are displayed, where the logged-in party is the borrower. For a particular finance reference number, the user can also view additional details such as, invoices/purchase orders associated with the finance and details entered while requesting the finance.

Pre-requisites

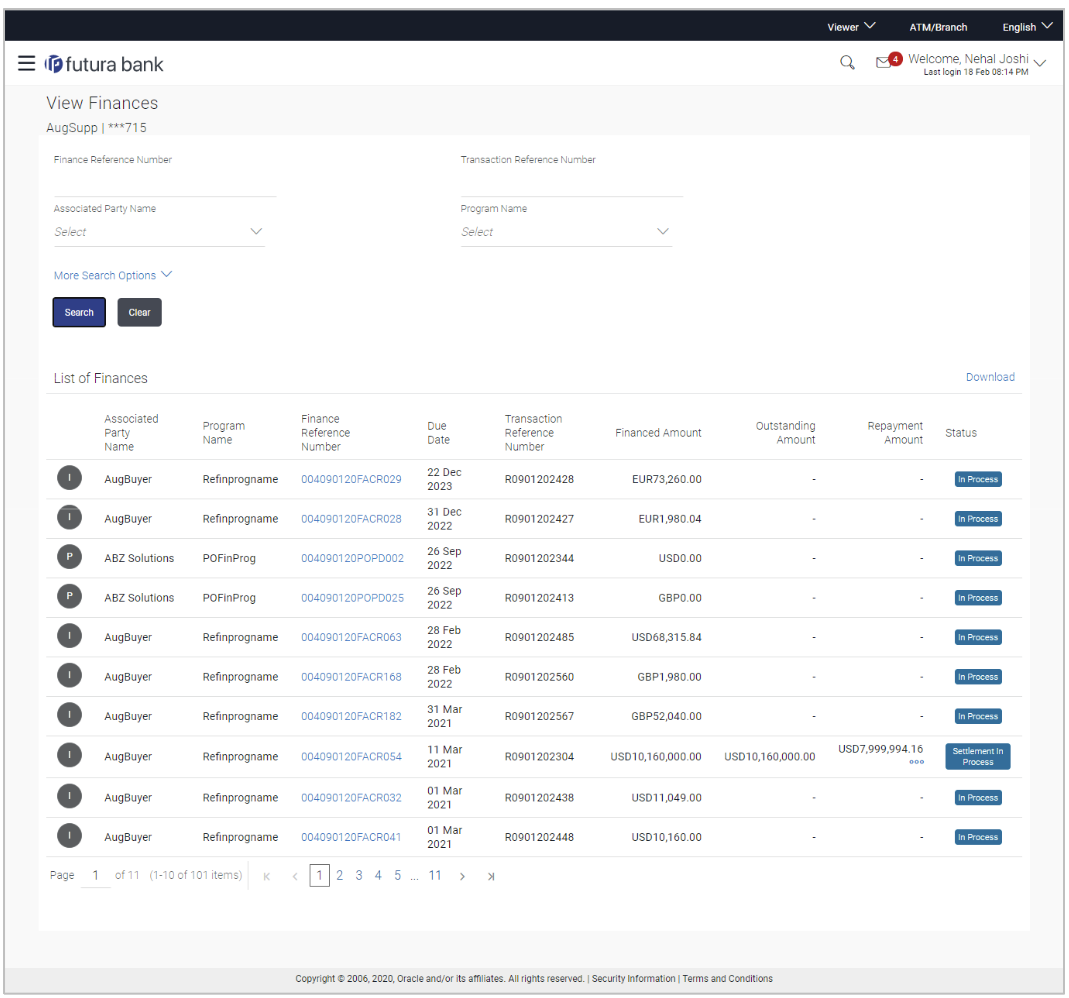
User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > View Finances

To view and/or repay finances:

View Finance - List of Finances



Field Description

Field Name	Description
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Search	
Finance Reference No.	Indicates an option to search for finance records using the finance reference number.
Transaction Reference No.	Indicates an option to search for finance records using the transaction reference number.
Associated Party Name	Indicates an option to search for finance records that are associated with a specific counter party.
Program Name	Indicates an option to search for finance records that are associated with a particular program.
The following fields appear if you click the **More Information** link. You can hide the fields by clicking the **Less Information** link.	
Finance Status	Indicates an option to search for finance records that are in a particular status. The options are: • Partially Settled • Disbursed • Settled **Note**: Search for the 'In Process' and 'Settlement in Process' status is currently not supported.
Finance Due Date	Specify the date range within which the required finances are due.
Finance Amount Range	Specify the amount range of the required finances.
List of Finances	
This section appears on clicking **Search**.	
Indicator	Displays 'I' for a finance against invoice(s), and 'P' for a finance against purchase order(s).
Associated Party Name	Displays the counter party name.
Program Name	Displays the name of the program.

Field Name	Description
Finance Reference No.	Displays the finance reference number of the respective record. Click on the reference number link to view the finance details. For more information, refer the **View Finance (details)** section below.
Due Date	Displays the due date of the finance.
Transaction Reference No.	Displays the transaction reference number of the finance.
Financed Amount	Displays the financed amount along with the currency.
Outstanding Amount	Displays the outstanding amount of the finance.
Repayment Amount	Displays the amount to be repaid for the finance. Click on the link to view the **Interest Amount** and **Principal Amount.**
Status	Displays the status of the finance. The options are: • Partially Settled • Disbursed • Settled • In Process • Settlement In Process • Others

1. Enter the search criteria.
2. Click **Search**. A list of finances appears based on the search criteria.
   OR
   Click **Clear** to reset the search parameters.

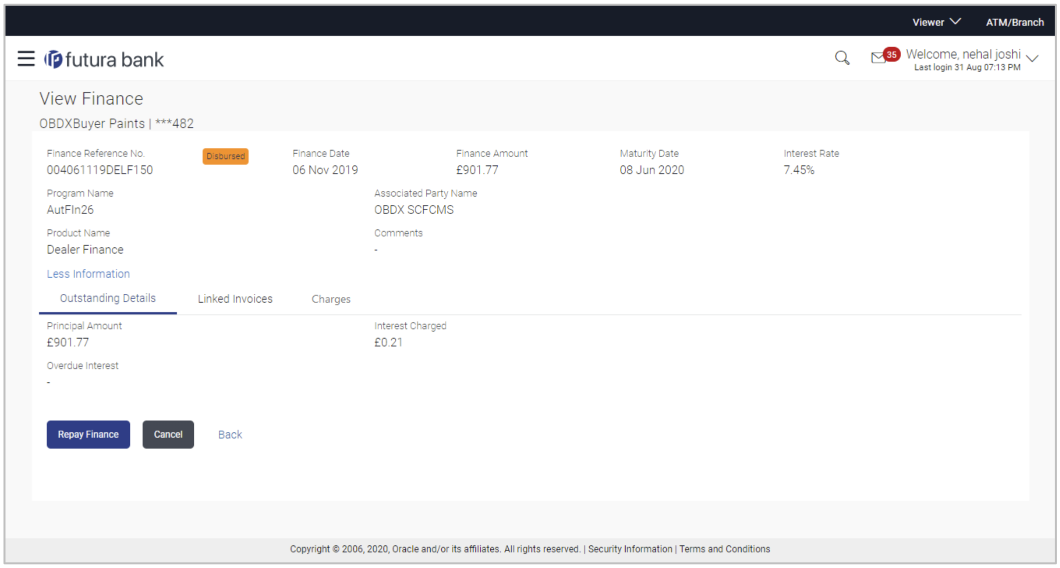
Note: By default, the finance details associated with the Corporate ID are displayed.

3. Click on the **Finance Reference Number** link to view the finance details. The **View Finance** screen with additional details of that particular finance record appears.

6.2.1 View Finance (details)

The View Finance details screen consists of the following tabs: Outstanding Details, Settlement Details, Linked Invoices / Linked Purchase Order, and Charges.

View Finance

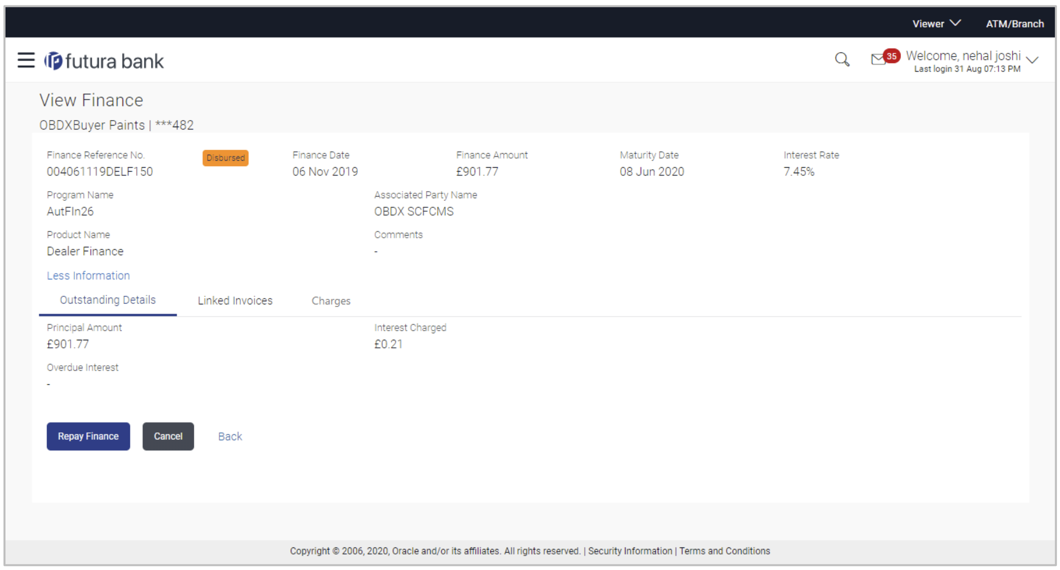


Field Description

Field Name	Description
View Finance	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Finance Reference Number	Displays the finance reference number of the finance record.
Finance Status	Displays the status of the finance.
Finance Date	Displays the date on which the finance has been availed.
Finance Amount	Displays the amount that has been financed.
Maturity Date	Displays the date on which the finance matures.
The following fields appear if you click the **More Information** link. You can hide the fields by clicking the **Less Information** link.	
Program Name	Displays the name of the program under which the finance has been requested.

Field Name	Description
Associated Party Name	Displays the name of the counter party whose invoice has been financed.
Product Name	Displays the name of the selected product for the finance.
Comments	Displays the comments.

View Finance – Outstanding Details tab

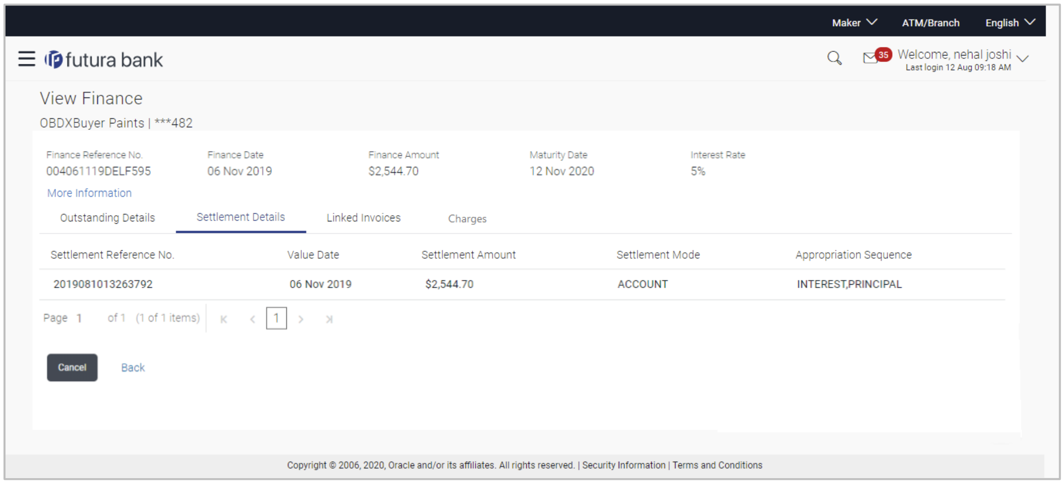


Field Description

Field Name	Description
Outstanding Details tab	
Principal Amount	Displays the principal amount of the outstanding payment.
Interest Charged	Displays the interest to be charged against the outstanding principal amount.
Overdue Interest	Displays any overdue interest against the outstanding principal amount.

View Finance – Settlement Details tab

This tab appears once the repayment of the finance is successfully executed.

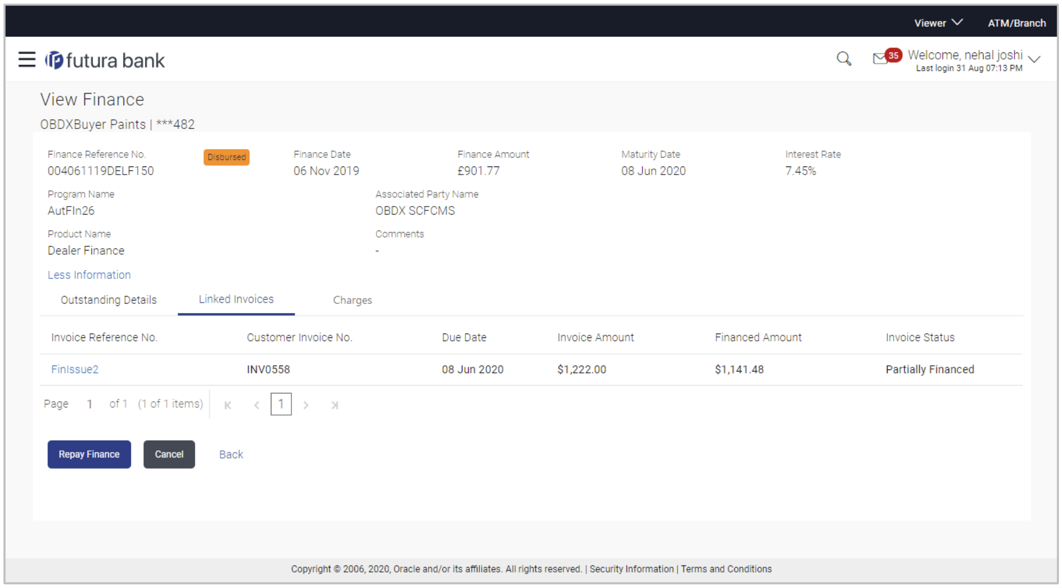


Field Description

Field Name	Description
Settlement Details tab	
This tab appears when the finance settlement is successfully executed. There can be multiple settlements against a single finance.	
Settlement Reference No.	Displays the reference number of the settlement, as fetched from the Host.
Value Date	Displays the value date of the settlement, as fetched from the Host.
Settlement Amount	Displays the settlement amount, as fetched from the Host.
Settlement Mode	Displays the mode used for settlement, as fetched from the Host.
Appropriation Sequence	Displays the sequence of settlement, with respect to repayment of principal and interest.

View Finance – Linked Invoices tab

This tab appears only when the finance amount has been disbursed against invoice(s).

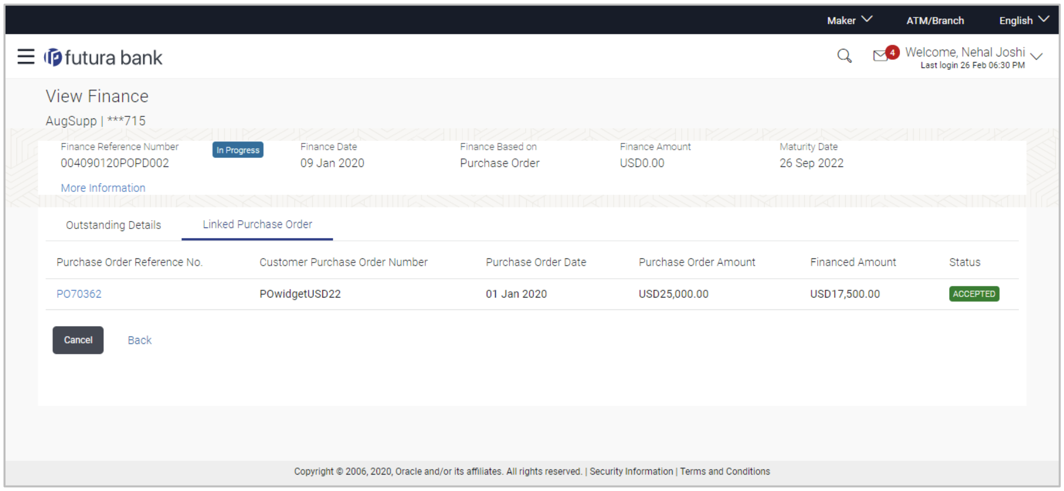


Field Description

Field Name	Description
Linked Invoices tab	
Invoice Reference No.	Displays the reference number of the invoice that has been financed. This is a hyperlink which when clicked displays the invoice details. For more information on the invoice details displayed, refer **View Invoice (details)** section in **User Manual Oracle Banking Digital Experience Receivables Management**.
Customer Invoice No.	Displays the customer's reference number of the invoice.
Due Date	Displays the due date by which the invoice must be paid.
Invoice Amount	Displays the invoice amount.
Financed Amount	Displays the amount that has been financed.
Invoice Status	Displays the status of the invoice.

View Finance – Linked Purchase Order tab

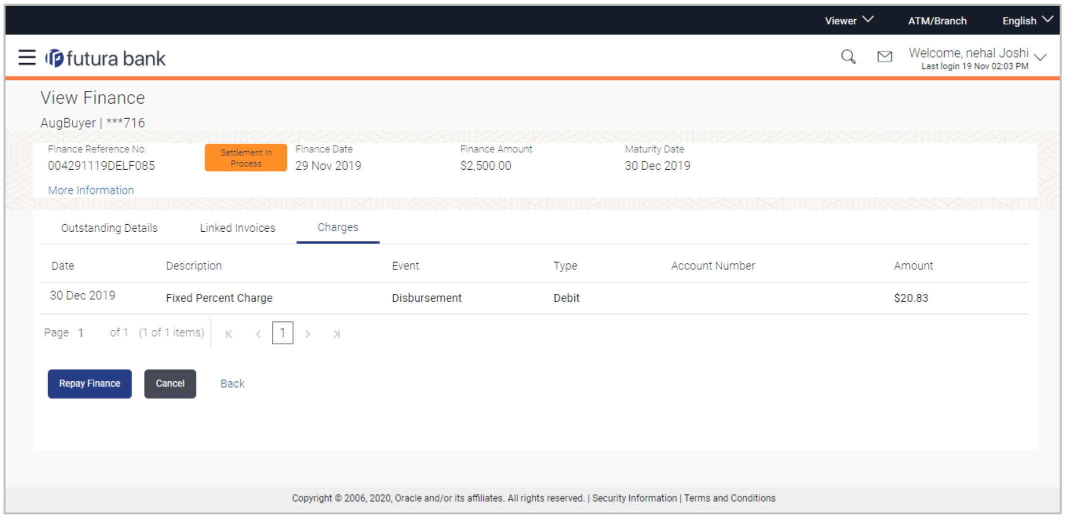
This tab appears only when the finance amount has been disbursed against purchase order(s).



Field Description

Field Name	Description
Linked Purchase Order tab	
Purchase Order Reference No.	Displays the reference number of the purchase order that has been financed. This is a hyperlink which when clicked displays the purchase order details. For more information on the invoice details displayed, refer **View Purchase Order (details)** section in **User Manual Oracle Banking Digital Experience Receivables Management**.
Customer Purchase Order Number	Displays the customer's reference number of the purchase order.
Purchase Order Date	Displays the date of creation of the purchase order.
Purchase Order Amount	Displays the purchase order amount.
Financed Amount	Displays the amount that has been financed.
Status	Displays the status of the purchase order.

View Finance – Charges tab



Field Description

Field Name	Description
Charges tab	
Date	Displays the date of charge collection.
Description	Displays the description of the charge.
Event	Displays the event for which the charge is being collected.
Type	Displays the type of the charge.
Account Number	Displays the account number to be debited for the charge.
Amount	Displays the charge amount.

4. Click **Repay Finance** to settle the finance, if required. The **Finance Repayment** screen appears. For more information, refer the **Finance Repayment** transaction.

Note: The **Repay Finance** button appears only if there is an outstanding amount to be repaid, and if the status of the Finance is **Disbursed.**

OR
Click **Cancel** to cancel the transaction, and navigate to the dashboard.
OR
Click **Back** to navigate to the previous screen.

6.3 Finance Repayment

A corporate user can initiate repayment of their finances directly from the portal. The settlement is effected from the settlement account (debit account) configured with the bank. The corporate user is provided the option to select a different currency to settle their finances, rather than the finance currency. A currency conversion is performed, in this case. By default, the Finance Repayment screen displays all the outstanding finances that can be selected for settlement. The user can select a single or multiple finances for settlement, in a single transaction.

Note: The corporate user will be able to view those finances where the logged in corporate party is the borrower and the finance status is ‘disbursed’ or ‘partially settled’.

Pre-requisites

User must have:

- Valid corporate login credentials
- Configured account with the bank for settlement

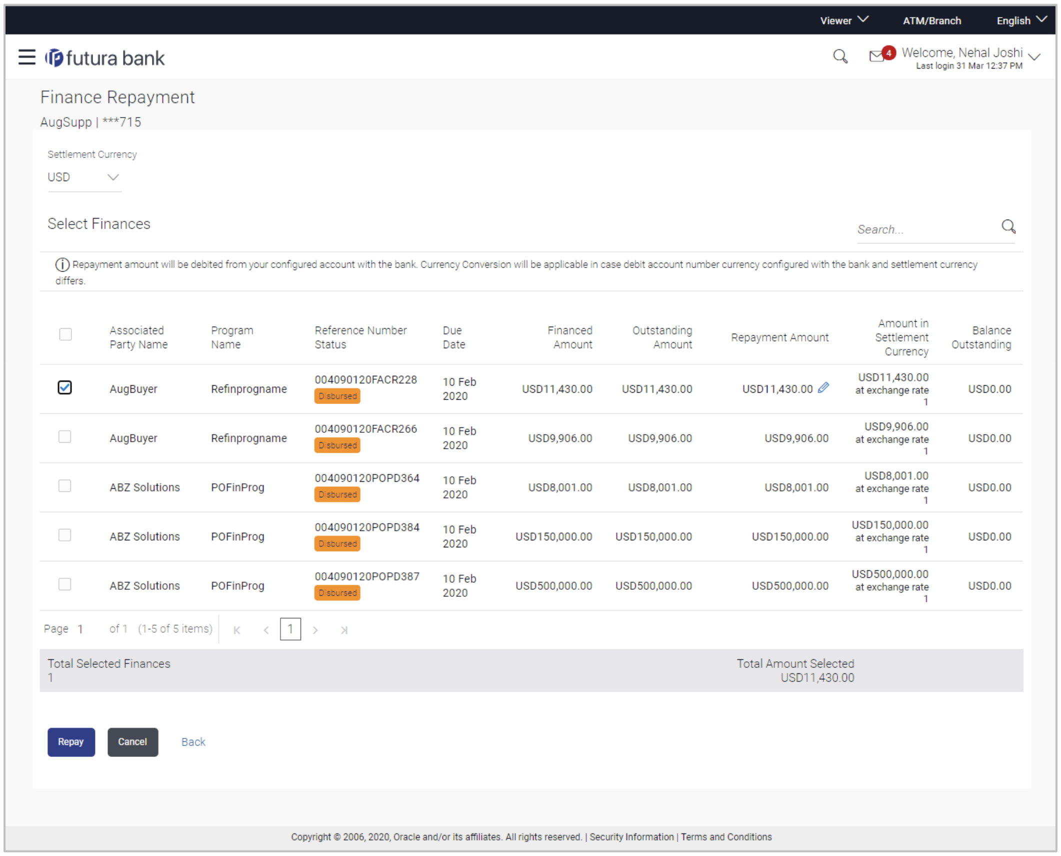
How to reach here:

Dashboard > *Toggle menu* > *Supply Chain Finance* > *Finance Management* > *Finance Repayment*

To repay/settle a finance:

1. From the **Settlement Currency** list, select the required currency for repayment of finance.
2. To narrow down the finances, enter the partial or complete reference number / associated party name / program / amount. The relevant finances appear as you type the values.

Finance Repayment screen



Field Description

Field Name	Description
Finance Repayment	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Settlement Currency	Specify the settlement currency in which settlement of finance is to be done.
Select Finances	
Associated Party Name	Displays the name of the counter party linked with the instrument that has been financed.
Program Name	Displays the name of the program that has been selected for requesting finance.
Reference Number Status	Displays the finance reference number of the outstanding finance, along with the status.

Field Name	Description
Due Date	Displays the due date of the finance.
Financed Amount	Displays the total disbursed amount of finance.
Outstanding Amount	Displays the amount (Interest Amount + Principal Amount) that is yet to be paid to settle the finance.
Repayment Amount	Displays the amount to be repaid. By default, the outstanding amount of the finance is displayed. If you select the check box beside a specific finance, then this field becomes editable. You can click to change the amount to be repaid and then click to save the changes.
Amount in Settlement Currency	Displays the settlement amount or the amount to be repaid in the currency selected in the **Settlement Currency** field. **Note**: It also displays the exchange rate. The Currency Conversion will be applicable in case debit account currency configured with the bank and settlement currency, differ.
Balance Outstanding	Displays the amount that will be outstanding post the repayment transaction.
Total Selected Finances	Displays the number of selected finances for settlement.
Total Amount Selected	Displays the total amount to be settled for the selected finances.

3. Select the check box(es) against the finances to be settled.
4. In the **Repayment Amount** field, click if you wish to modify the repayment amount.
    a. Enter the required amount.
    b. Click to save the changes.
5. Click **Repay** to settle the selected finances. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.
6. In the Review screen, verify the details, and click **Confirm**. A Confirmation message regarding repayment of finance initiation appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

7. Click **View Finances** to view a list of all the finances.
   OR
   Click **Supply Chain Overview** to go to the Supply Chain Finance dashboard.
   OR
   Click **Dashboard** to go to the main dashboard.

FAQ

1. **Where do I get the detailed information of Invoices?**

   You can refer the Invoice Management section in **User Manual Oracle Banking Digital Experience Receivables Management** to get detailed information about invoices.

2. **Where do I get the detailed information of Purchase Orders?**

   You can refer the Purchase Order Management section in **User Manual Oracle Banking Digital Experience Receivables Management** to get detailed information about purchase orders.

3. **Where do I get detailed information of Associated Parties?**

   You can refer the Associated Party Management section in **User Manual Oracle Banking Digital Experience Receivables Management** to get detailed information about associated parties.

Home

7. Link Invoice to Program

Using this screen, a corporate user from the Anchor party can link invoices to programs. An invoice must be linked to a program inorder to be financed. Only the Anchor of the program will be able link invoices to the program. A counter party who has login access to the channel will not be able to link invoices.

Pre-requisites

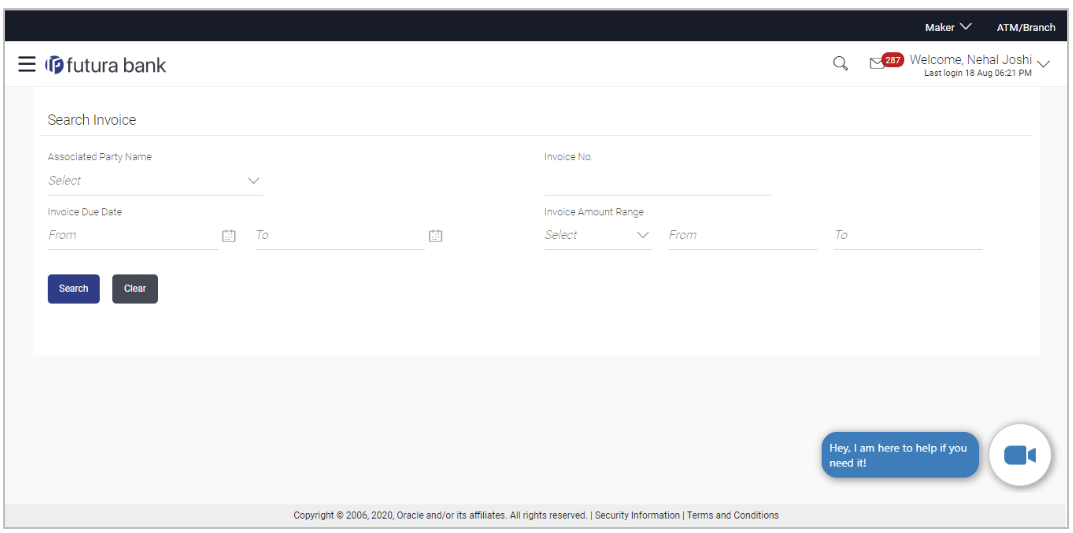
User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Link Invoice to Program

To link invoices to a program:

Search Invoice



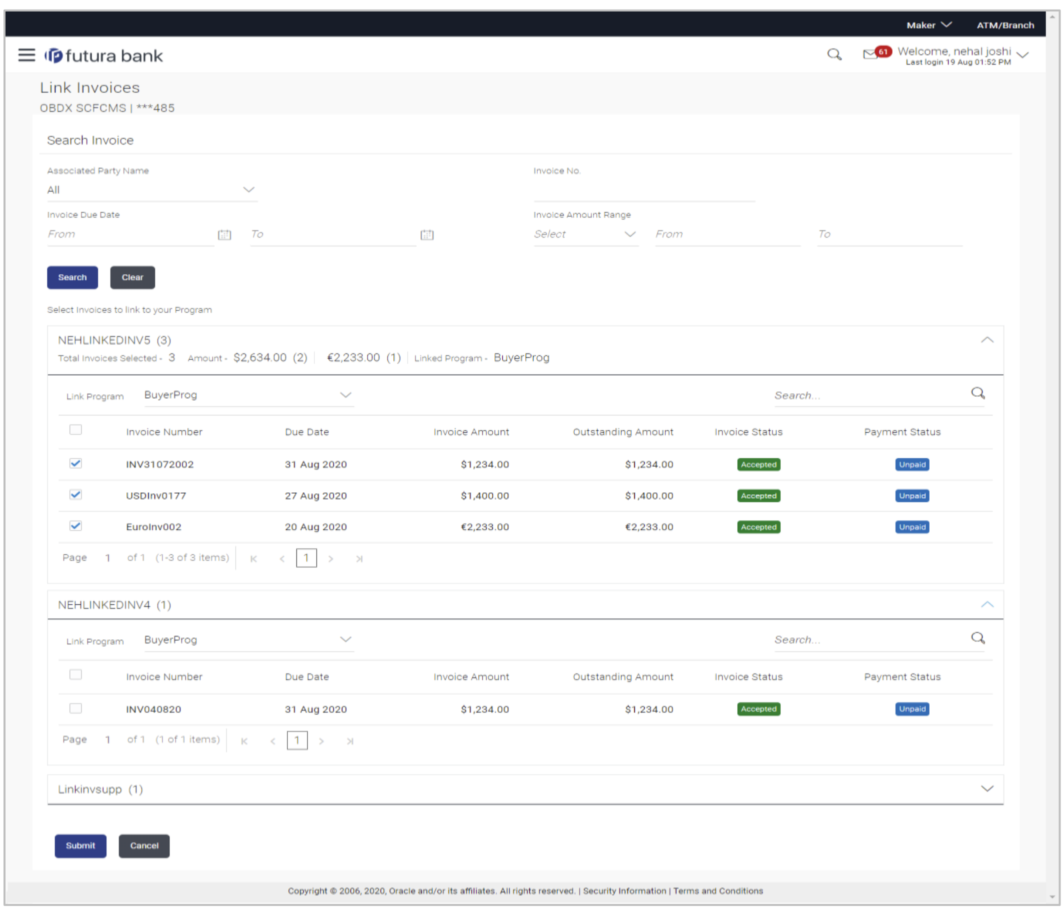
Field Description

Field Name	Description
Link Invoices	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Search Invoice	

Field Name	Description
Associated Party Name	Indicates an option to search for invoices associated with a specific counter party. The dropdown displays values only if there are associated parties onboarded by the logged-in corporate customer.
Invoice No.	Indicates an option to search for an invoice using the invoice number.
Invoice Due Date	Indicates an option to search for invoices that are due within a specific date range.
Invoice Amount Range	Indicates an option to search for invoices with amounts in a specific range.

1. In the **Link Invoices** screen, enter the required search criteria in the search fields.
2. Click **Search**. The invoice records are displayed based on the search criteria, under the respective associated party(ies).

Link Invoices – Search Results

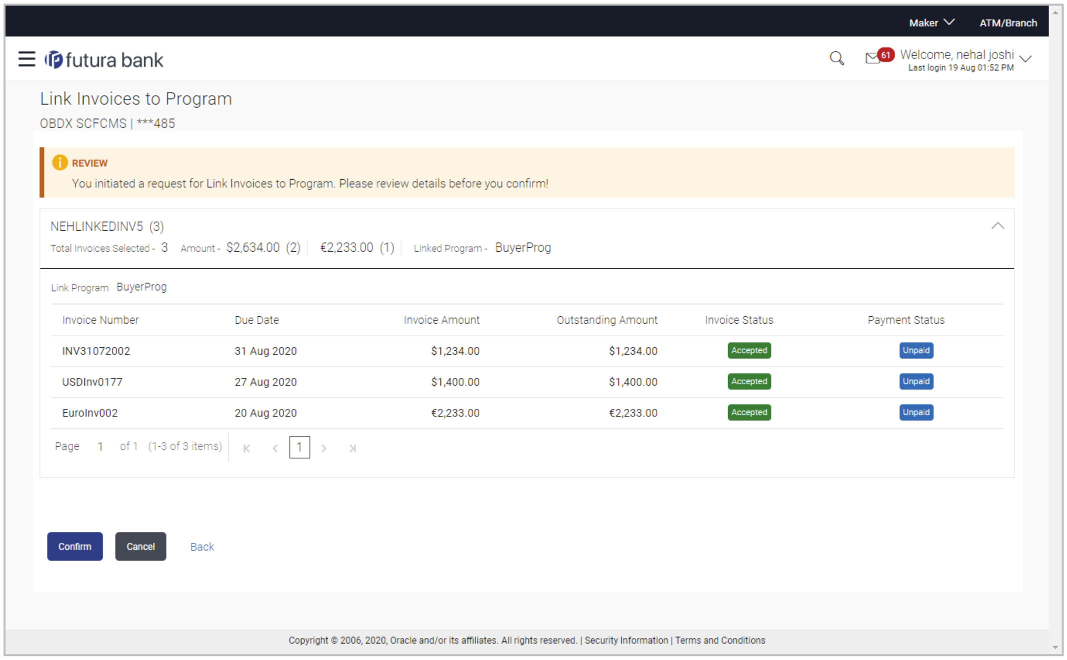


Field Description

Field Name	Description
Link Invoices - Search Results	
The invoice records are displayed associated-party-wise. For each associated party, the following fields are displayed.	
Associated Party Name (number of invoices)	Displays the name of the associated party along with the number of invoices related to that party.
Total Invoices Selected	Displays the total number of invoices that have been selected for linking to the program. This field appears after you select at least one invoice.
Amount	Displays the total amount of all selected invoices, on a per currency basis. This field appears after you select at least one invoice.
Linked Program	Displays the name of the program selected for linking. This field appears after you select at least one invoice.
Link Program	Indicates a list of programs associated with the counter party. Select the required program from this list. If there are no programs between the corporate party and the associated party then a message indicating the same, is displayed.
Search	Indicates an option to search for a specific invoice. You can enter the partial or whole invoice number to search for the required invoice.
Check box	Provides the option to select the invoice for linking to the program.
Invoice Number	Displays the invoice reference number.
Due Date	Displays the due date of the invoice.
Invoice Amount	Displays the total amount of the invoice along with the currency.
Outstanding Amount	Displays the amount that is yet to be paid.
Invoice Status	Displays the current status of the invoice.
Payment Status	Displays the status of the payment.

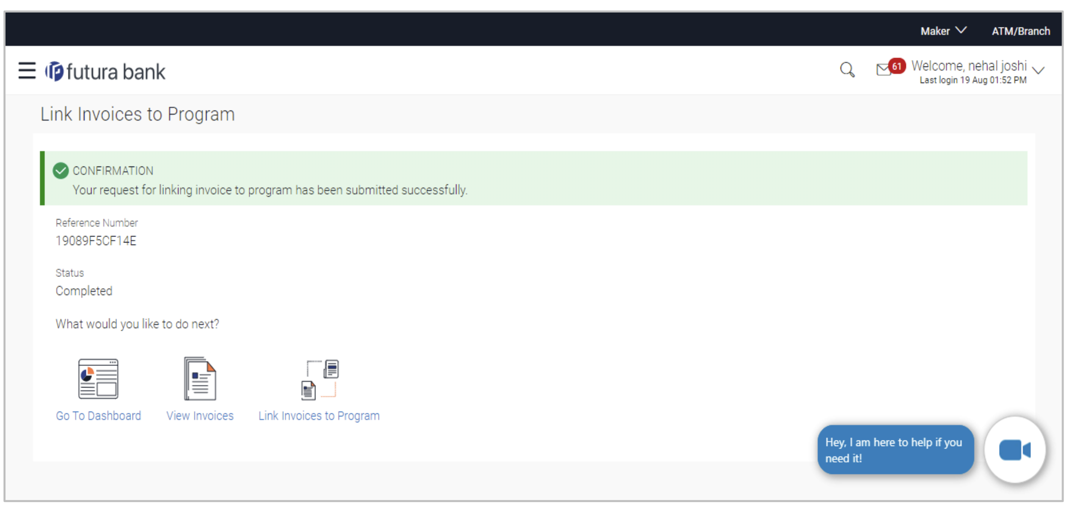
3. Once you select the required program and invoice(s), click **Submit**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Link Invoices to Program – Review screen



4. On the Review screen, verify the details and click **Confirm**. A Confirmation message appears with the reference number and status.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go to the previous screen.

Link Invoices to Program - Confirmation



5. Click **Go To Dashboard** to go to the dashboard.
   OR
   Click **View Invoices** to view a list of existing invoices.

OR
Click **Link Invoices to Program** to link invoices to program.

FAQ

1. **Who all can link invoices to a program?**

   Only an Anchor of the program can link invoices to the program. If there are no associated parties onboarded by the logged-in corporate, then the associated party dropdown will not have any values.

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8. View Limits

Using this screen, a corporate customer can view the limits that have been set for the corporate party with respect to supply chain financing. Limits are assigned in a hierarchical format to the various entities involved, such as, anchor party, product, program, spoke party, and so on. The main entity or the anchor party is the topmost entity of the hierarchy. It is also referred to as the parent entity. The entities that form the next level of the hierarchy are its child entities. Similarly, the parent-child hierarchy can continue further based on the limit-setting requirement.

A corporate user from the anchor party can view those limits that are assigned to their party ID, including the associated parties, linked programs, and products. A corporate user from the associated party (spoke) can only view the limits assigned to their party ID and to the linked programs.

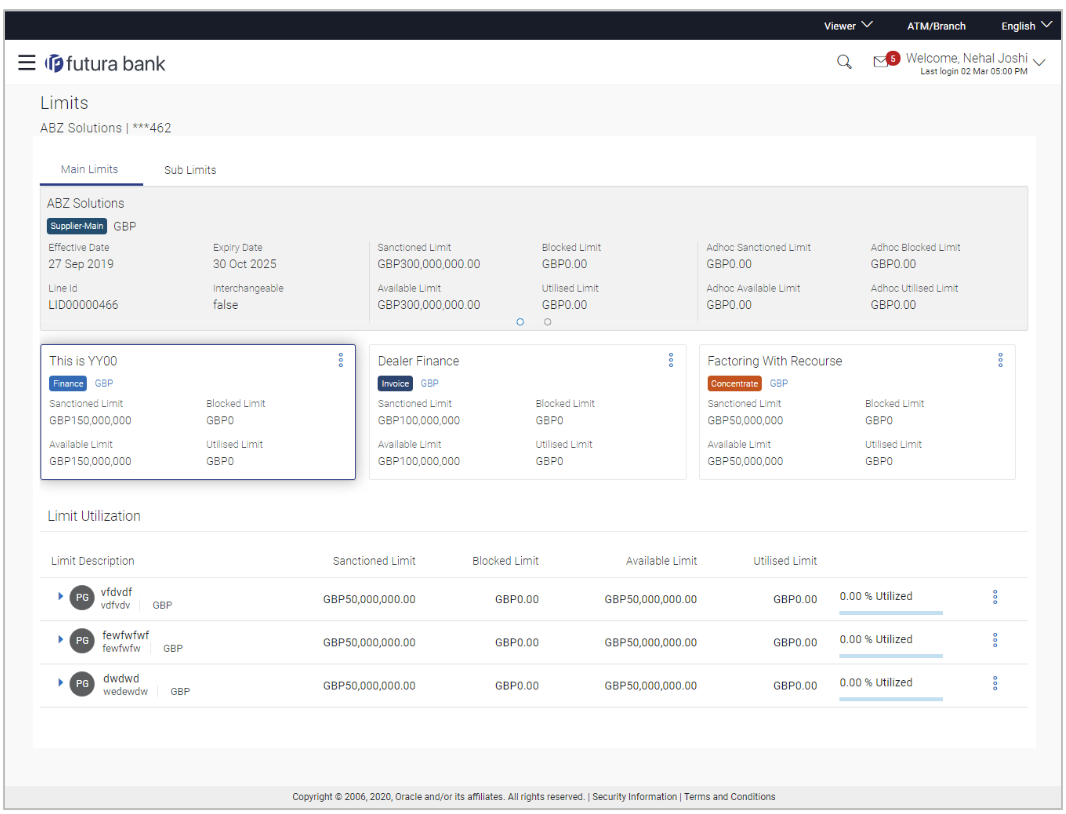
Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > View Limits

Main Limits



Field Description

Field Name	Description
Limits	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Main Limits	
This tab displays the overall limits associated with the party (main entity), for each currency that the party deals with. You can swipe left/right to view the limits for the various currencies.	
Party Name	Displays the name of the party whose limits are being viewed.
Role – Limit Type	Displays the role of the party. Also displays the type of limit.
Currency	Displays the currency of the limit.
Effective Date	Displays the earliest effective date from among the limits with respect to the party's role.
Expiry Date	Displays the final expiry date from among the limits with respect to the party's role.
Line Id	Displays the limit line ID obtained from the host.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the party for the specific role.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the party. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Adhoc Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Adhoc Blocked Limit	Displays the adhoc amount that has been blocked for ongoing transactions.

Field Name	Description
Adhoc Available Limit	Displays the adhoc amount available. Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Adhoc Utilised Limit	Displays the adhoc amount that has been utilised.

Entity Tile

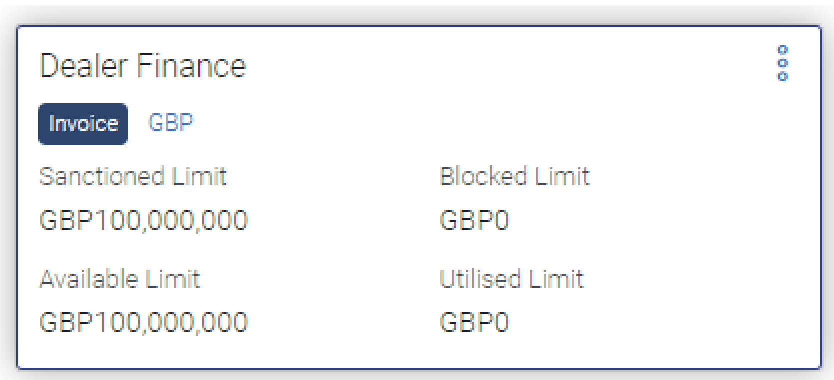
A tile is present for each entity that is included under the main limit. For more information, refer the **Entity Tile** section below.

Limit Utilization

This section displays an overview of the limit parameters, of the selected Entity Tile. You can expand the hierarchy to view the entities at the next level. For more information, refer the **Limit Utilization** section below.

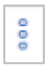
Entity Tile

A tile is present for each entity that is included under the main limit.



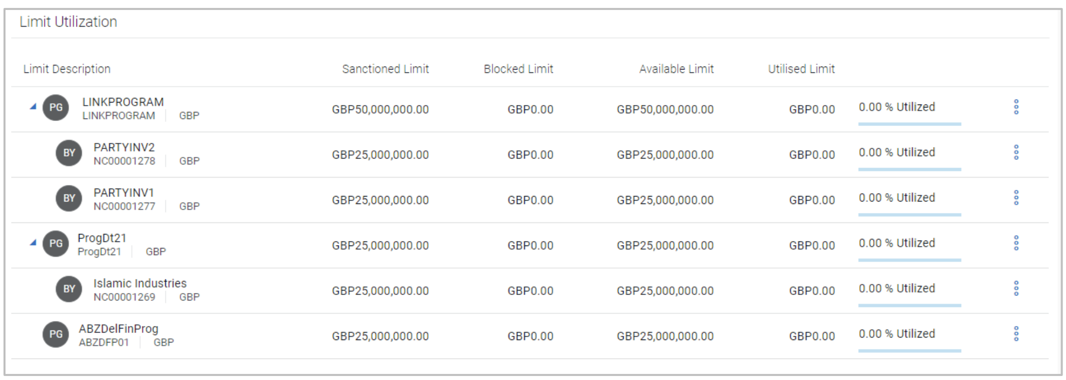
Field Description

Field Name	Description
Entity Tile Each tile displays the following fields.	
Entity Name	Displays the name of the entity. In most cases, a tile represents a product. The name of the product is displayed in this field.
Limit Type	Displays the type of the limit.
Currency	Displays the currency of the limit.

Field Name	Description
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
	Click this icon for further options. Select the **View Details** option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

Limit Utilization

This section displays an overview of the limit parameters, of the selected Entity Tile. In most cases, these entities are the programs, products and the spoke parties. You can expand the hierarchy to view the entities at the next levels.



Limit Utilization

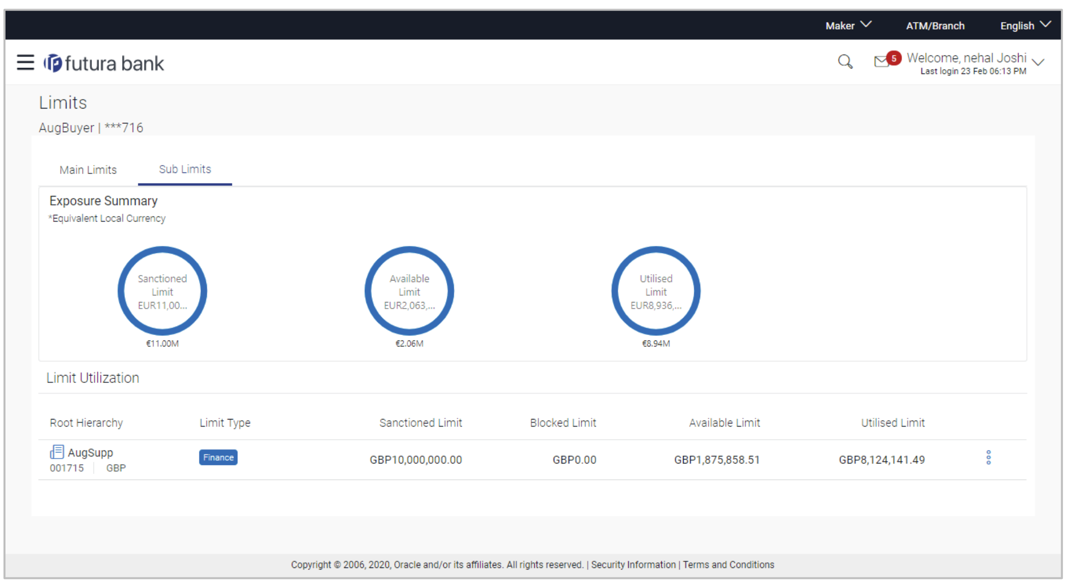
Limit Description	Sanctioned Limit	Blocked Limit	Available Limit	Utilised Limit		
PG LINKPROGRAM LINKPROGRAM | GBP	GBP50,000,000.00	GBP0.00	GBP50,000,000.00	GBP0.00	0.00 % Utilized	
BY PARTYINV2 NC00001278 | GBP	GBP25,000,000.00	GBP0.00	GBP25,000,000.00	GBP0.00	0.00 % Utilized	
BY PARTYINV1 NC00001277 | GBP	GBP25,000,000.00	GBP0.00	GBP25,000,000.00	GBP0.00	0.00 % Utilized	
PG ProgDt21 ProgDt21 | GBP	GBP25,000,000.00	GBP0.00	GBP25,000,000.00	GBP0.00	0.00 % Utilized	
BY Islamic Industries NC00001269 | GBP	GBP25,000,000.00	GBP0.00	GBP25,000,000.00	GBP0.00	0.00 % Utilized	
PG ABZDelFinProg ABZDFP01 | GBP	GBP25,000,000.00	GBP0.00	GBP25,000,000.00	GBP0.00	0.00 % Utilized	

Field Description

Field Name	Description
Limit Utilization	
Limit Description	Displays an indicator for the type of entity, whether program or spoke party. Also displays the entity name, entity ID, and limit currency.
Sanctioned Limit	Displays the total limit amount assigned to the entity.

Field Name	Description
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Percentage Utilised	Displays the percentage value of the utilised limit, along with a line graph.
	Click this icon for further options. Select the **View Details** option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

Sub Limits



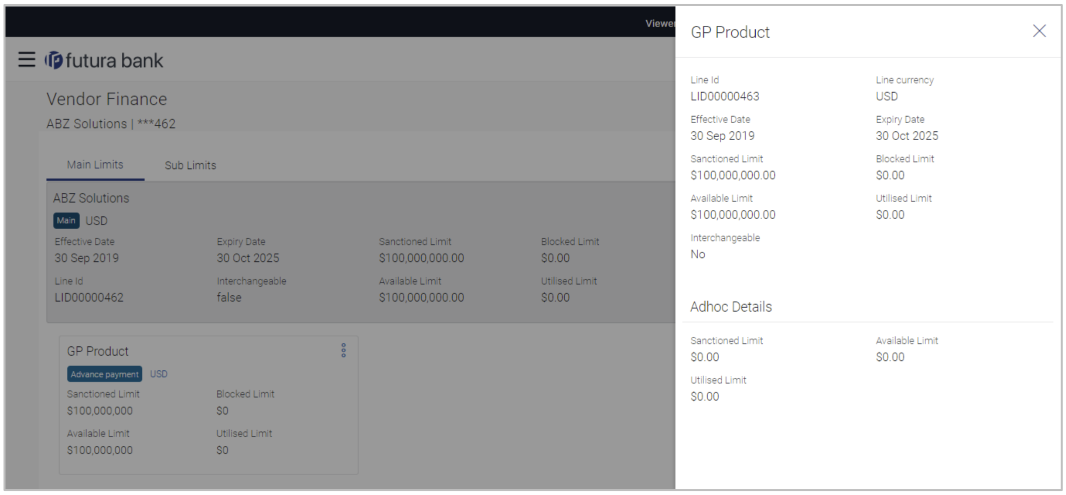
Field Description

Field Name	Description
Sub Limits	
This tab displays the exposure summary and the sub limit details set for the corporate party.	

Field Name	Description
Exposure Summary	
This section displays the sanctioned, available and utilized sub limits in the equivalent local currency.	
Limit Utilization	
Root Hierarchy	Click to view the hierarchy of the entities for which limits have been set.
Limit Type	Displays the type of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the hierarchy.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the hierarchy. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
	Click this icon for further options. Select the **View Details** option to view further details of the sub limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

8.1 View Details

This overlay window appears when you click beside an entity and select the **View Details** option, in the **Limits** screen.



Field Description

Field Name	Description
Entity Name	Displays the name of the entity, whose details are being viewed.
Line Id	Displays the limit line ID obtained from the host.
Line Currency	Displays the limit line currency.
Effective Date	Displays the effective date of the limit. The effective date of the limit of a child entity is always greater than or equal to that of its parent entity.
Expiry Date	Displays the expiry date of the limit. The expiry date of the limit of a child entity is always less than or equal to that of its parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.

Field Name	Description
Adhoc Details	
Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Available Limit	Displays the adhoc amount available. Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Utilised Limit	Displays the adhoc amount that has been utilised.

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