

# **Oracle FLEXCUBE Direct Banking**

Corporate E-Factoring User Manual  
Release 12.0.2.0.0

**Part No. E50108-01**

September 2013

**ORACLE®**

Corporate E-Factoring User Manual  
September 2013

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India  
Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2008, 2013, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

**U.S. GOVERNMENT END USERS:** Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

---

# Contents

<b>1. Preface .....</b>	<b>3</b>
1.1. Intended Audience .....	3
1.2. Documentation Accessibility .....	3
1.3. Access to OFSS Support.....	3
1.4. Structure .....	3
1.5. Related Information Sources .....	4
<b>2. Transaction Host Integration Matrix .....</b>	<b>5</b>
<b>3. Assignment Enquiry .....</b>	<b>6</b>
<b>4. Credit Limit Enquiry.....</b>	<b>13</b>
<b>5. Financing Enquiry .....</b>	<b>17</b>
<b>6. Invoice Enquiry .....</b>	<b>22</b>
<b>7. Repayment Enquiry .....</b>	<b>27</b>

## 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.

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	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

Assignment Enquiry		23-08-2010 04:39:48 GMT -0500
Entity: FLEXCUBE DIRECT BANKING Primary Customer id: INB002321      Primary Customer Name: CLCUST		
Buyer Name: <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="All"/>	<input checked="" type="radio"/> Outstanding > 0 <input type="radio"/> All	Finance Period From: <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="text"/>
Finance Period To: <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="text"/>		
<input style="width: 100px; height: 20px; background-color: #e60000; color: white; border: 1px solid #ccc; border-radius: 5px; padding: 2px 10px;" type="button" value="Search"/>		

#### Field Description

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

Field Name	Description
<b>Primary Customer Name</b>	[Display] This field displays the primary customer name.
<b>Buyer Name</b>	[Mandatory, Drop-Down] Select the buyer's name linked to the seller from the drop-down list.  <div style="border: 1px solid black; padding: 5px;"><b>Note:</b> The drop-down lists the buyer name linked to the primary customer ID (seller). Buyer may or may not be a bank customer.</div>
<b>Outstanding &gt; 0</b>	[Optional, Radio Button] Click <b>Outstanding &gt;0</b> to search the assignments having outstanding amount greater than zero.
<b>All</b>	[Optional, Radio Button] Click the <b>All</b> to search all the assignments.  <div style="border: 1px solid black; padding: 5px;"><b>Note:</b> If Enquiry Type – “All” is selected, <b>Finance Period From</b> and <b>Finance Period To</b> fields are enabled.</div>
<b>Finance Period From</b>	[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 <b>All</b> radio button is selected.
<b>Finance Period To</b>	[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 <b>Finance Period From</b> field. This field is enabled if the <b>All</b> 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

Assignment Enquiry 23-08-2010 04:49:55 GMT -0500

Entity: FLEXCUBE DIRECT BANKING Primary Customer id: INB002321		Primary Customer Name: CLCUST																																	
Buyer Name: <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="All"/> <input checked="" type="radio"/> Outstanding > 0 <input type="radio"/> All	Finance Period From: <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="Calendar"/> <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="Calendar"/>	Finance Period To: <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="Calendar"/> <input style="width: 100px; height: 20px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="Calendar"/>	<input style="width: 100px; height: 20px; background-color: #e60000; color: white; border: 1px solid #ccc; border-radius: 5px;" type="button" value="Search"/>																																
<span style="margin-left: 10px;">Records 1 to 3 of 3 <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 5px;" type="button" value=" &lt;&lt;"/> <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="&lt;&lt;"/> Page 1 of 1 <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="&gt;&gt;"/> <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 5px;" type="button" value="&gt;&gt; "/></span>																																			
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Assignment Date</th> <th style="width: 10%;">Batch number</th> <th style="width: 10%;">Product Type</th> <th style="width: 10%;">Finance Mode</th> <th style="width: 10%;">Total Invoice</th> <th style="width: 10%;">Invoice Outstanding</th> <th style="width: 10%;">Outstanding Loan</th> <th style="width: 10%;">Available Finance Amount</th> </tr> </thead> <tbody> <tr> <td>12-02-2009</td> <td>12345</td> <td>NEO</td> <td>Y</td> <td>USD 2,000.00</td> <td>USD 1,000.00</td> <td>USD 200.00</td> <td>USD 1,000.00</td> </tr> <tr> <td>17-02-2009</td> <td>14321</td> <td>REV</td> <td>Y</td> <td>INR 2,000.00</td> <td>INR 100.00</td> <td>INR 400.00</td> <td>INR 1,900.00</td> </tr> <tr> <td>11-01-2009</td> <td>67890</td> <td>FLEX</td> <td>Y</td> <td>USD 5,000.00</td> <td>USD 4,500.00</td> <td>USD 100.00</td> <td>USD 500.00</td> </tr> </tbody> </table>				Assignment Date	Batch number	Product Type	Finance Mode	Total Invoice	Invoice Outstanding	Outstanding Loan	Available Finance Amount	12-02-2009	12345	NEO	Y	USD 2,000.00	USD 1,000.00	USD 200.00	USD 1,000.00	17-02-2009	14321	REV	Y	INR 2,000.00	INR 100.00	INR 400.00	INR 1,900.00	11-01-2009	67890	FLEX	Y	USD 5,000.00	USD 4,500.00	USD 100.00	USD 500.00
Assignment Date	Batch number	Product Type	Finance Mode	Total Invoice	Invoice Outstanding	Outstanding Loan	Available Finance Amount																												
12-02-2009	12345	NEO	Y	USD 2,000.00	USD 1,000.00	USD 200.00	USD 1,000.00																												
17-02-2009	14321	REV	Y	INR 2,000.00	INR 100.00	INR 400.00	INR 1,900.00																												
11-01-2009	67890	FLEX	Y	USD 5,000.00	USD 4,500.00	USD 100.00	USD 500.00																												

### Field Description

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

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																	
 <b>Invoice Due Date</b> <b>Invoice Number</b> <b>Product Type</b> <b>Buyer Name</b> <b>Invoice Date</b> <b>Invoice Amount</b> <b>Currency</b> <b>Outstanding Amount</b> <b>Currency</b> <b>Outstanding Lo</b> <table border="1"> <tr> <td>15-01-2009</td> <td>PCB</td> <td></td> <td>JACK</td> <td>12-01-2009</td> <td>USD 2,000.00</td> <td>USD 2,100.00</td> </tr> <tr> <td>15-02-2009</td> <td>BKB</td> <td></td> <td>JOHN</td> <td>12-02-2009</td> <td>USD 3,000.00</td> <td>USD 3,100.00</td> </tr> </table>							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
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														

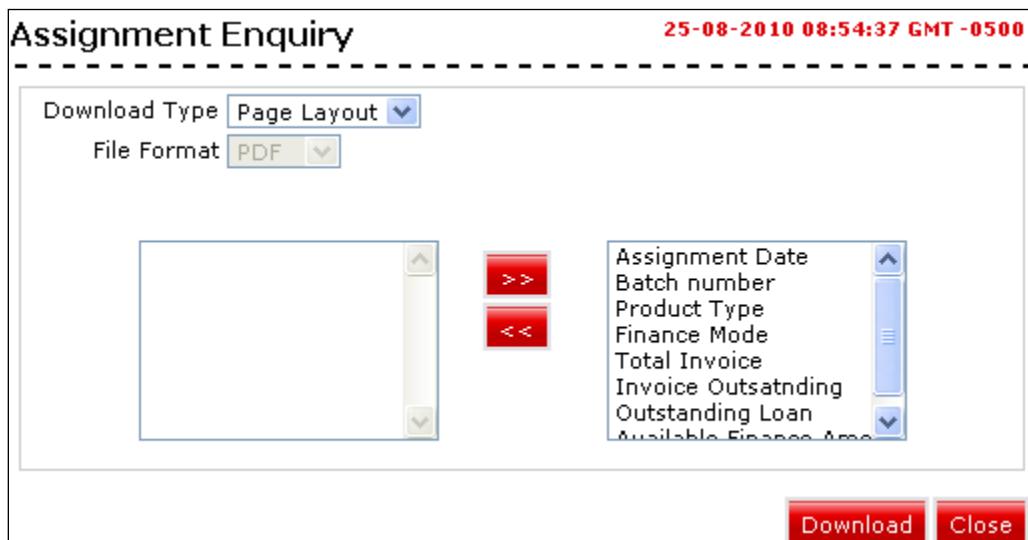
## Field Description

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

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

4. To download the complete statement, click the Download  button. The system displays the Assignment Inquiry dialog screen.
5. Click the **reorder** button  to reorder the columns or select the columns that appear in the list.
6. Click the **Print** button  to print the data.
7. Click on **Edit** button  column to edit the number of columns.

#### Download Assignment Inquiry



The dialog box is titled "Assignment Enquiry" and shows the date "25-08-2010 08:54:37 GMT -0500". It has two dropdown menus: "Download Type" set to "Page Layout" and "File Format" set to "PDF". Below these are two lists of fields. The left list is empty. The right list contains "Assignment Date", "Batch number", "Product Type", "Finance Mode", "Total Invoice", "Invoice Outstanding", "Outstanding Loan", and "Available Finance Amo". At the bottom are "Download" and "Close" buttons.

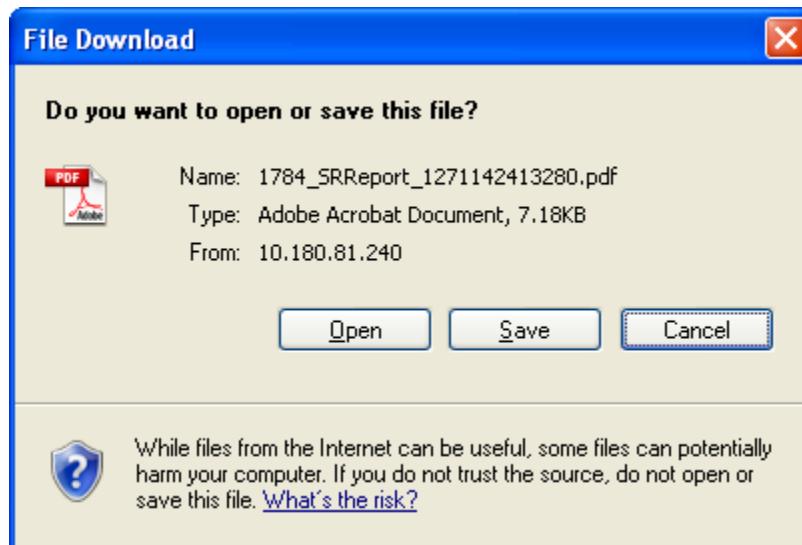
#### Field Description

Field Name	Description
<b>Download Type</b>	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: <ul style="list-style-type: none"> <li>• Page Layout</li> </ul>

Field Name	Description
<b>File Format</b>	<p>[Conditional, Drop-Down]</p> <p>Select the appropriate type of file format from the drop-down list.</p> <p>The options available are</p> <ul style="list-style-type: none"> <li>• PDF</li> <li>• XLS</li> <li>• HTML</li> <li>• RTF</li> </ul>
<b>Included</b>	This box lists all the fields that will be included in the report.
<b>Excluded</b>	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.

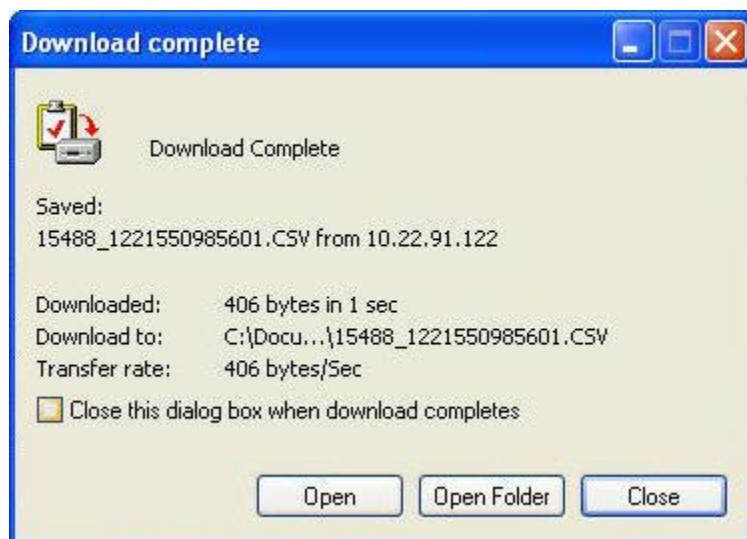
#### File Download



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

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.

## 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

Credit Limit Enquiry 23-08-2010 05:12:47 GMT -0500

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

Buyer Name: All

**Search**

#### Field Description

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

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

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

Credit Limit Enquiry 23-08-2010 05:13:35 GMT -0500

Entity: FLEXCUBE DIRECT BANKING	Primary Customer Name: INB002321																																																							
Primary Customer id: INB002321																																																								
Buyer Name <input type="text" value="All"/> <input type="button" value="▼"/>																																																								
<input type="button" value="Search"/>																																																								
<span style="display: inline-block; vertical-align: middle; margin-left: 10px;">Records 1 to 4 of 4</span> <span style="display: inline-block; vertical-align: middle; border: 1px solid red; padding: 0 2px;">First</span> <span style="display: inline-block; vertical-align: middle; border: 1px solid red; padding: 0 2px;">Prev</span> <span style="display: inline-block; vertical-align: middle; border: 1px solid red; padding: 0 2px;">Page 1 of 1</span> <span style="display: inline-block; vertical-align: middle; border: 1px solid red; padding: 0 2px;">Next</span> <span style="display: inline-block; vertical-align: middle; border: 1px solid red; padding: 0 2px;">Last</span>																																																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Facility Number</th> <th>Buyer Name</th> <th>Approval Date</th> <th>Expiry Date</th> <th>Status</th> <th>Product Type</th> <th>Credit Limit</th> <th>Currency</th> <th>Credit Limit Amount</th> <th>Assigned amount</th> <th>Finan</th> </tr> </thead> <tbody> <tr> <td>2344</td> <td>Mr Elvis Jhon</td> <td>12-03-2008</td> <td>12-03-2010</td> <td>ACP</td> <td>4099</td> <td>USD</td> <td></td> <td>USD 4,563.00</td> <td>USD 4,908.00</td> <td>USD</td> </tr> <tr> <td>2345</td> <td>Mr Elvis Jhon</td> <td>12-03-2008</td> <td>12-03-2010</td> <td>ACP</td> <td>4099</td> <td>USD</td> <td></td> <td>USD 4,563.00</td> <td>USD 4,908.00</td> <td>USD</td> </tr> <tr> <td>2346</td> <td>Mr Robin Thomas</td> <td>12-03-2008</td> <td>12-03-2010</td> <td>ACP</td> <td>4099</td> <td>USD</td> <td></td> <td>USD 4,563.00</td> <td>USD 4,908.00</td> <td>USD</td> </tr> <tr> <td>2347</td> <td>Mr Jack M</td> <td>12-03-2008</td> <td>12-03-2010</td> <td>ACP</td> <td>4099</td> <td>USD</td> <td></td> <td>USD 4,563.00</td> <td>USD 4,908.00</td> <td>USD</td> </tr> </tbody> </table>		Facility Number	Buyer Name	Approval Date	Expiry Date	Status	Product Type	Credit Limit	Currency	Credit Limit Amount	Assigned amount	Finan	2344	Mr Elvis Jhon	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD	2345	Mr Elvis Jhon	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD	2346	Mr Robin Thomas	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD	2347	Mr Jack M	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD
Facility Number	Buyer Name	Approval Date	Expiry Date	Status	Product Type	Credit Limit	Currency	Credit Limit Amount	Assigned amount	Finan																																														
2344	Mr Elvis Jhon	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD																																														
2345	Mr Elvis Jhon	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD																																														
2346	Mr Robin Thomas	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD																																														
2347	Mr Jack M	12-03-2008	12-03-2010	ACP	4099	USD		USD 4,563.00	USD 4,908.00	USD																																														

### Column Description

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

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

Credit Limit Enquiry
23-08-2010 05:15:11 GMT -0500

---

Download Type
Page Layout

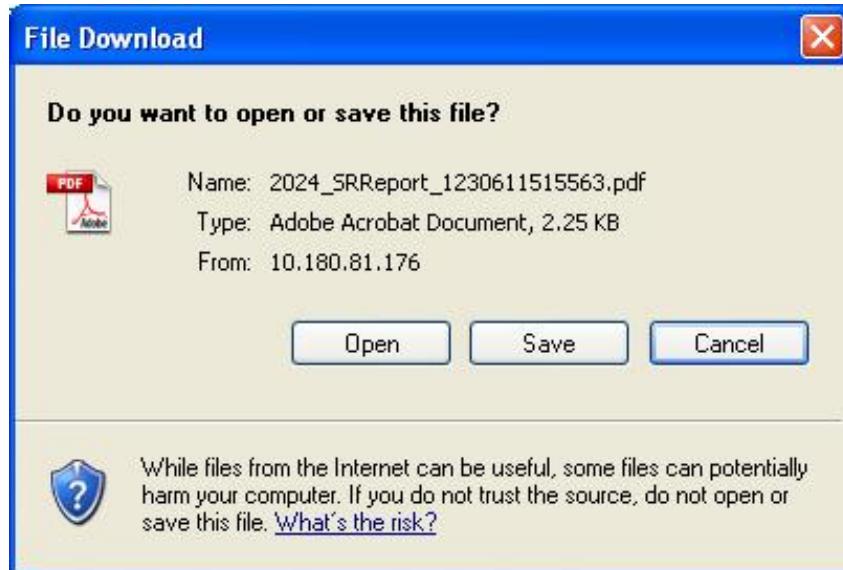
File Format
PDF

>>
<<

Facility Number  
Buyer Name  
Approval Date  
Expiry Date  
Status  
Product Type  
Credit Limit Currency  
Credit Limit Amount

Download
Close

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.

## 5. Financing Enquiry

This option allows a corporate user to make financing enquiry.

### To Financing Enquiry:

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

### Financing Enquiry

Financing Enquiry		23-08-2010 05:17:02 GMT -0500
Entity: FLEXCUBE DIRECT BANKING Primary Customer id: INB002321      Primary Customer Name: INB002321		
Outstanding > 0 <input checked="" type="radio"/> All <input type="radio"/> Financing Date From: <input type="text"/> <input type="button"/>		Financing Date To: <input type="text"/> <input type="button"/>
<input type="button" value="Search"/>		

### Field Description

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

Field Name	Description
<b>Primary Customer Name</b>	[Display] This field displays the primary customer name.
<b>Outstanding</b>	[Optional, Radio Button] Select the outstanding options to search the assignments. The option are as follows: <ul style="list-style-type: none"> <li>• 0: If this radio button is selected, the assignment having outstanding amount greater than zero are displayed.</li> <li>• All: If this radio button is selected, all the assignment are displayed.</li> </ul>
<b>Financing Date From</b>	[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 <b>All</b> radio button is selected as search criteria.
<b>Financing Date To</b>	[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 <b>Finance Period From</b> field. This field is enabled if the <b>All</b> 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

Financing Enquiry 23-08-2010 05:18:00 GMT -0500

Entity: FLEXCUBE DIRECT BANKING		Primary Customer Name: INB002321																									
Primary Customer id: INB002321																											
<input checked="" type="radio"/> Outstanding > 0 <input type="radio"/> All		Financing Date To: <input type="text"/>																									
Financing Date From: <input type="text"/>		<input type="button" value="Search"/>																									
<span style="margin-left: 10px;">Records 1 to 3 of 3 <span style="float: right;"> &lt;&lt; &lt;&lt; &gt;&gt; &gt;&gt; </span></span> <span style="float: right;">Page 1 of 1 <span style="float: right;"> &gt;&gt; </span></span>																											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Financing Date</th> <th>Loan Reference Number</th> <th>Product Type</th> <th>Funding Mode</th> <th>Financing Amount</th> <th>Outstanding Loan</th> </tr> </thead> <tbody> <tr> <td>12-03-2009</td> <td>2121212</td> <td>NEO</td> <td>Y</td> <td>TWD 2,000</td> <td>TWD 1,000</td> </tr> <tr> <td>12-02-2009</td> <td>345646456456</td> <td>NEO</td> <td>Y</td> <td>USD 2,000.00</td> <td>USD 200.00</td> </tr> <tr> <td>09-02-2009</td> <td>544345767</td> <td>FLEX</td> <td>Y</td> <td>USD 3,000.00</td> <td>USD 200.00</td> </tr> </tbody> </table>				Financing Date	Loan Reference Number	Product Type	Funding Mode	Financing Amount	Outstanding Loan	12-03-2009	2121212	NEO	Y	TWD 2,000	TWD 1,000	12-02-2009	345646456456	NEO	Y	USD 2,000.00	USD 200.00	09-02-2009	544345767	FLEX	Y	USD 3,000.00	USD 200.00
Financing Date	Loan Reference Number	Product Type	Funding Mode	Financing Amount	Outstanding Loan																						
12-03-2009	2121212	NEO	Y	TWD 2,000	TWD 1,000																						
12-02-2009	345646456456	NEO	Y	USD 2,000.00	USD 200.00																						
09-02-2009	544345767	FLEX	Y	USD 3,000.00	USD 200.00																						

### Field Description

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

Financing Enquiry - Loan Details		23-08-2010 05:18:54 GMT -0500				
Entity: FLEXCUBE DIRECT BANKING	Primary Customer Id: INB002321	Primary Customer Name: INB002321				
Financing Date 12-03-2009	Loan Reference Number 212121212	Finance Mode Y				
 <span>Records 1 to 2 of 2</span> <span>[&lt;&lt;]</span> <span>[&lt;&lt;]</span> <span>Page 1 of 1</span> <span>[&gt;&gt;]</span> <span>[&gt;&gt;]</span>						
<b>Invoice Due Date</b> <b>Invoice Number</b> <b>Buyer Name</b> <b>Invoice Date</b> <b>Invoice Amount</b> <b>Currency</b> <b>Outstanding Amount</b> <b>Currency</b> <b>Finance Amount (Loan CCY)</b>						
15-01-2009	PCB	JACK	12-01-2009	USD 2,000.00	USD 2,100.00	USD 1,900.00
15-02-2009	TKB	NICK	12-02-2009	USD 3,000.00	USD 3,100.00	USD 3,900.00

### Field Description

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

<b>Invoice Number</b>	[Display] This field displays the number on invoice.
<b>Buyer Name</b>	[Display] This field displays the name of the buyer.
<b>Invoice Date</b>	[Display] This field displays the date of invoice.
<b>Invoice Amount currency</b>	[Display] This field displays the invoice outstanding amount in invoice currency.
<b>Outstanding Amount currency</b>	[Display] This field displays the outstanding invoice amount in local currency.
<b>Finance Amount (Loan CCY)</b>	[Display] This field displays the total outstanding loan.
<b>Outstanding Loan Currency</b>	[Display] This field displays the outstanding loan currency.
<b>Available Finance Amount currency</b>	[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.

**Financing Inquiry** 23-08-2010 05:19:37 GMT -0500

---

Download Type

File Format

>>

<<

Invoice Due Date

Invoice Number

Buyer Name

Invoice Date

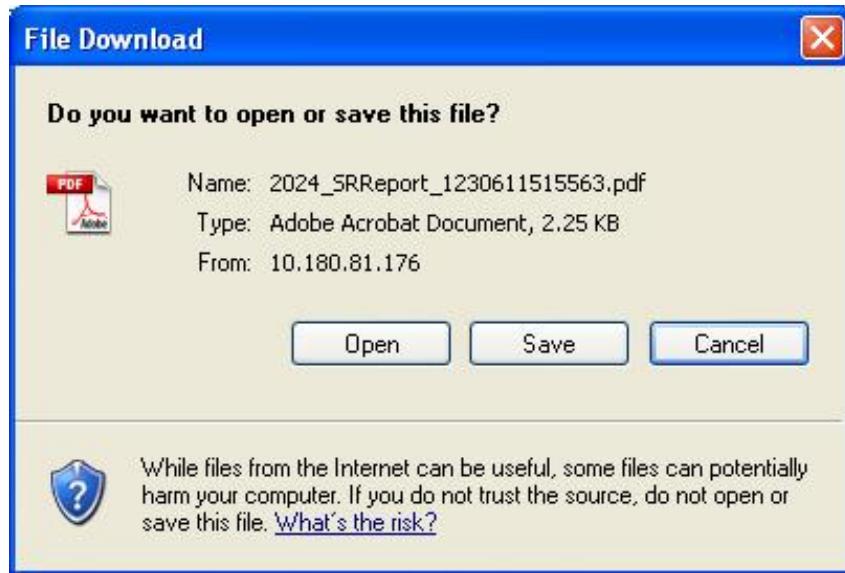
Invoice Amount Curre

Outstanding Amount C

Finance Amount (Loan

Outstanding Loan Curr

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



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.

## 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

Invoice Enquiry		23-08-2010 05:21:59 GMT -0500
Entity: FLEXCUBE DIRECT BANKING Primary Customer id: INB002321 Primary Customer Name: CLCUST		
Buyer Name: <input type="text" value="All"/> Invoice Number From: <input type="text"/> Finance Period From *: <input type="text"/> Overdue Period From *: <input type="text"/>	Invoice Number To: <input type="text"/> Finance Period To *: <input type="text"/> Overdue Period To *: <input type="text"/>	<input type="button" value="Search"/>
<small>* Mandatory Fields</small>		

### Field Description

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

Field Name	Description
<b>Primary Customer Name</b>	[Display] This field displays the primary customer name.
<b>Buyer Name</b>	[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).
<b>Invoice Number From</b>	[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).
<b>Invoice Number To</b>	[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).
<b>Finance Period From</b>	[Optional, Picklist] Select the date from the Picklist.  This is the date range for searching the results within the specified criteria.
<b>Finance Period To</b>	[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 <b>Finance Period From</b> field.
<b>Overdue Period From</b>	[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.

Field Name	Description
<b>Overdue Period To</b>	<p>[Mandatory, Numeric, Two]</p> <p>Type the overdue period date to make the search based on the overdue period.</p> <p>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.</p> <div style="border: 1px solid black; padding: 5px; background-color: #e0f2f1;"> <p>Note: The date entered here should be greater than the date entered in the <b>Overdue Period From</b> field.</p> </div>

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

### Invoice Enquiry

Invoice Enquiry 23-08-2010 05:23:41 GMT -0500

Entity: FLEXCUBE DIRECT BANKING																																																				
Primary Customer id: INB002321 Primary Customer Name: CLCUST																																																				
Buyer Name <input style="width: 150px; border: 1px solid #ccc; border-radius: 3px;" type="text" value="All"/> Invoice Number From <input style="width: 100px; border: 1px solid #ccc; border-radius: 3px;" type="text"/> Finance Period From * <input style="width: 100px; border: 1px solid #ccc; border-radius: 3px;" type="text" value="01-07-2010"/> Overdue Period From * <input style="width: 100px; border: 1px solid #ccc; border-radius: 3px;" type="text" value="1"/>	Invoice Number To <input style="width: 100px; border: 1px solid #ccc; border-radius: 3px;" type="text"/> Finance Period To * <input style="width: 100px; border: 1px solid #ccc; border-radius: 3px;" type="text" value="05-07-2010"/> Overdue Period To * <input style="width: 100px; border: 1px solid #ccc; border-radius: 3px;" type="text" value="10"/>																																																			
<small>* Mandatory Fields</small>		<input style="width: 60px; height: 25px; border: 1px solid #ccc; border-radius: 3px; background-color: #e0e0e0; color: #000; font-weight: bold; font-size: 10px;" type="button" value="Search"/>																																																		
<span style="margin-left: 20px;">Records 1 to 4 of 4 <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 3px; background-color: #e0e0e0; color: #000; font-weight: bold; font-size: 10px;" type="button" value="First"/> <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 3px; background-color: #e0e0e0; color: #000; font-weight: bold; font-size: 10px;" type="button" value="Prev"/> Page 1 of 1 <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 3px; background-color: #e0e0e0; color: #000; font-weight: bold; font-size: 10px;" type="button" value="Next"/> <input style="width: 20px; height: 15px; border: 1px solid #ccc; border-radius: 3px; background-color: #e0e0e0; color: #000; font-weight: bold; font-size: 10px;" type="button" value="Last"/></span>																																																				
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Invoice Date</th> <th>Invoice Number</th> <th>Buyer Name</th> <th>Product Type</th> <th>Invoice Due Date</th> <th>Invoice Amount</th> <th>Outstanding Amount</th> <th>Outstanding Loan</th> <th>Overdue Days</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>12-02-2009</td> <td>345646456456</td> <td>NICK</td> <td></td> <td>14-02-2009</td> <td>USD 2,000.00</td> <td>USD 2,020.00</td> <td>USD 1,500.00</td> <td>2</td> <td></td> </tr> <tr> <td>12-02-2009</td> <td>345646456456</td> <td>NICK</td> <td></td> <td>14-02-2009</td> <td>USD 2,000.00</td> <td>USD 2,020.00</td> <td>USD 1,500.00</td> <td>2</td> <td></td> </tr> <tr> <td>11-01-2009</td> <td>567864334</td> <td>JOHN</td> <td></td> <td>14-01-2009</td> <td>USD 50,000.00</td> <td>USD 5,050.00</td> <td>USD 3,500.00</td> <td>3</td> <td></td> </tr> <tr> <td>11-03-2009</td> <td>567864334</td> <td>NICK</td> <td></td> <td>14-03-2009</td> <td>USD 30,000.00</td> <td>USD 3,050.00</td> <td>USD 1,500.00</td> <td>3</td> <td></td> </tr> </tbody> </table>			Invoice Date	Invoice Number	Buyer Name	Product Type	Invoice Due Date	Invoice Amount	Outstanding Amount	Outstanding Loan	Overdue Days	D	12-02-2009	345646456456	NICK		14-02-2009	USD 2,000.00	USD 2,020.00	USD 1,500.00	2		12-02-2009	345646456456	NICK		14-02-2009	USD 2,000.00	USD 2,020.00	USD 1,500.00	2		11-01-2009	567864334	JOHN		14-01-2009	USD 50,000.00	USD 5,050.00	USD 3,500.00	3		11-03-2009	567864334	NICK		14-03-2009	USD 30,000.00	USD 3,050.00	USD 1,500.00	3	
Invoice Date	Invoice Number	Buyer Name	Product Type	Invoice Due Date	Invoice Amount	Outstanding Amount	Outstanding Loan	Overdue Days	D																																											
12-02-2009	345646456456	NICK		14-02-2009	USD 2,000.00	USD 2,020.00	USD 1,500.00	2																																												
12-02-2009	345646456456	NICK		14-02-2009	USD 2,000.00	USD 2,020.00	USD 1,500.00	2																																												
11-01-2009	567864334	JOHN		14-01-2009	USD 50,000.00	USD 5,050.00	USD 3,500.00	3																																												
11-03-2009	567864334	NICK		14-03-2009	USD 30,000.00	USD 3,050.00	USD 1,500.00	3																																												

### Field Description

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

Field Name	Description
<b>Invoice Due Date</b>	[Display] This field displays the invoice due date.
<b>Invoice Amount</b>	[Display] This field displays the invoice amount in invoice currency.
<b>Outstanding Amount</b>	[Display] This field displays the outstanding invoice amount in invoice currency.
<b>Outstanding Loan</b>	[Display] This field displays the outstanding loan amount against the Invoice in loan currency.
<b>Overdue Days</b>	[Display] This field displays the days overdue.
<b>Dispute Amount</b>	[Display] This field displays the dispute amount in the invoice currency.
<b>Credit Note Amount</b>	[Display] This field displays the credit note amount in invoice currency.
<b>Chargeback Amount</b>	[Display] This field displays the charge back amount in invoice currency.
<b>Discrepancy</b>	[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.

**Invoice Enquiry** 23-08-2010 05:24:41 GMT -0500

---

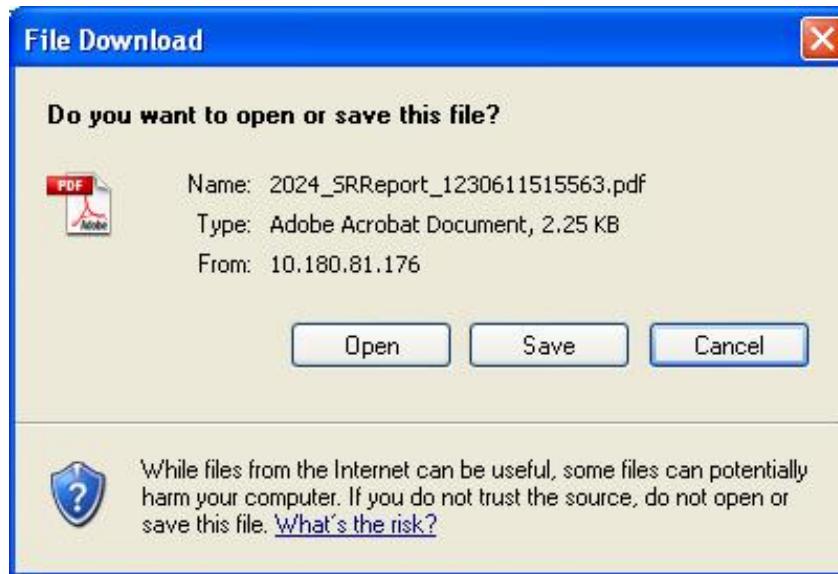
Download Type: Page Layout <>  
File Format: PDF <>

>><<

Invoice Date  
Invoice Number  
Buyer Name  
Product Type  
Invoice Due Date  
Invoice Amount  
Outstanding Amount  
Outstanding Loop

Download Close

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.

## 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

Repayment Enquiry		23-08-2010 05:26:00 GMT -0500
Entity: FLEXCUBE DIRECT BANKING Primary Customer id: INB002321 Primary Customer Name: INB002321		
Buyer Name	-----All-----	Finance Period To:
Finance Period From:	<input type="button" value=""/>	<input type="button" value=""/>
<input type="button" value="Search"/>		

#### Field Description

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

Field Name	Description
<b>Buyer Name</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the buyer's name linked to the seller from the drop-down list.</p> <p>The drop down lists the buyer name linked to the primary customer ID (seller).</p>
<b>Finance Period From</b>	<p>[Optional, Pick List]</p> <p>Select the start date of the finance period from the pick list.</p> <p>This is the date on which the seller presents the invoice to the bank for processing the loan.</p>
<b>Finance Period To</b>	<p>[Optional, Pick List]</p> <p>Select the end date of the finance period from the pick list.</p> <p><b>Note:</b> This is the date range for searching the results within the specified criteria. <b>Financed Period To</b> should be greater than <b>Financed Period From</b>.</p>

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

### Repayment Enquiry

Repayment Enquiry 23-08-2010 05:26:45 GMT -0500

Entity: FLEXCUBE DIRECT BANKING																									
Primary Customer id: INB002321 Primary Customer Name: INB002321																									
Buyer Name: <input type="text" value="-----All-----"/>	Finance Period To: <input type="text"/>																								
Finance Period From: <input type="text"/>																									
<input type="button" value="Search"/>																									
<span style="margin-left: 20px;">Records 1 to 2 of 2</span> <span style="border: 1px solid red; padding: 2px 5px;">First</span> <span style="border: 1px solid red; padding: 2px 5px;">Prev</span> <span style="border: 1px solid red; padding: 2px 5px;">Page 1 of 1</span> <span style="border: 1px solid red; padding: 2px 5px;">Next</span> <span style="border: 1px solid red; padding: 2px 5px;">Last</span>																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Repayment Date</th> <th>Receipt Reference Number</th> <th>Product Type</th> <th>Receipt Amount</th> <th>Payout to Client</th> <th>Loan Reference Number</th> <th>Foreign Exchange Rate</th> <th>Financial</th> </tr> </thead> <tbody> <tr> <td>12-03-2009</td> <td>3667</td> <td>1098</td> <td>USD 786.00</td> <td>5444.000000 4343433</td> <td></td> <td>5.000000</td> <td></td> </tr> <tr> <td>12-03-2009</td> <td>367</td> <td>0098</td> <td>USD 786.00</td> <td>5444.000000 4343433</td> <td></td> <td>5.000000</td> <td></td> </tr> </tbody> </table>		Repayment Date	Receipt Reference Number	Product Type	Receipt Amount	Payout to Client	Loan Reference Number	Foreign Exchange Rate	Financial	12-03-2009	3667	1098	USD 786.00	5444.000000 4343433		5.000000		12-03-2009	367	0098	USD 786.00	5444.000000 4343433		5.000000	
Repayment Date	Receipt Reference Number	Product Type	Receipt Amount	Payout to Client	Loan Reference Number	Foreign Exchange Rate	Financial																		
12-03-2009	3667	1098	USD 786.00	5444.000000 4343433		5.000000																			
12-03-2009	367	0098	USD 786.00	5444.000000 4343433		5.000000																			

### Field Description

Field Name	Description
<b>Repayment Date</b>	<p>[Display]</p> <p>This field displays the date on which repayment is done.</p>

Field Name	Description
<b>Receipt Reference Number</b>	[Display] This field displays the system-generated reference number of the repayment. Link is provided to view the repayment details receipt details.
<b>Product Type</b>	[Display] This field displays the type of factoring product.
<b>Receipt Amount</b>	[Display] This field displays the amount paid by the buyer or seller. Most would be in invoice currency.
<b>Payout To Client</b>	[Display] This field displays any balance amount (after deducting the loan amount) paid to the seller's CASA account in receipt currency.
<b>Loan Reference Number</b>	[Display] This field displays the financing reference number.
<b>Foreign Exchange Rate</b>	[Display] This field displays the foreign exchange rate.
<b>Financing Amount</b>	[Display] This field displays the total amount financed under the displayed receipt reference number in loan currency under the financing reference number.
<b>Repay of Principal Amount</b>	[Display] This field displays the total amount paid as principal in loan currency.
<b>Interest Repayment Amount</b>	[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 Receipt Amount 786.00 Product Type 1098	Repayment Date 12-03-2009 Payout to Client 5444.000000	<a href="#">Back</a>

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

**Repayment Enquiry** 23-08-2010 05:28:26 GMT -0500

---

Download Type

File Format

Repayment Date  
 Receipt Reference Num  
 Product Type  
 Receipt Amount  
 Payout to Client  
 Loan Reference Number  
 Foreign Exchange Rate  
Interest Amount

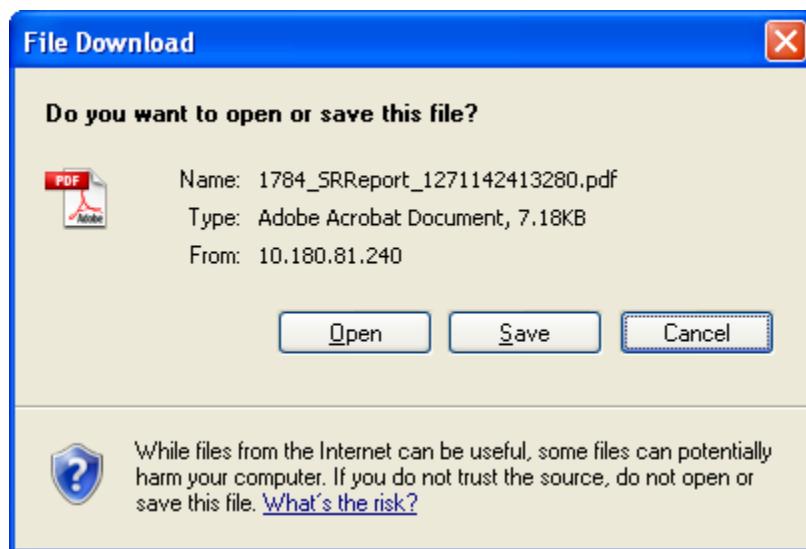
### Field Description

Field Name	Description
<b>Download Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate report type from the drop-down list. The available choices are:</p> <ul style="list-style-type: none"> <li>• Page Layout</li> </ul>
<b>File Format</b>	<p>[Conditional, Drop-Down]</p> <p>Select the appropriate type of file format from the drop-down list. The options available are</p> <ul style="list-style-type: none"> <li>• PDF</li> <li>• XLS</li> <li>• HTML</li> <li>• RTF</li> </ul>

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

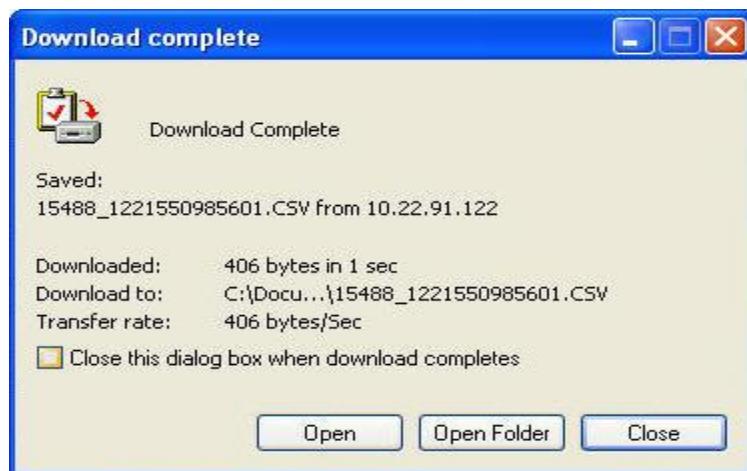
9. Select the fields that are to be excluded from the **Included** box and click the  button. The **Excluded** box appears on the left-side of the dialog box.
10. Select the fields that are to be included from the **Excluded** box and click the  button. The **Included** box appears on the right-side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