

Export LC Amendment - Beneficiary Consent User Guide  
**Oracle Banking Trade Finance Process Management**  
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# Oracle Banking Trade Finance Process Management

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) User Guide. This guide provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing trade finance transactions.

This document will take you through following activities in OBTFPM:

- To create and handle trade finance transaction.
- Help users to conveniently create and process trade finance transaction

## Overview

OBTFPM is a trade finance middle office platform, which enables bank to streamline the trade finance operations. OBTFPM enables the customers to send request for new trade finance transaction either by visiting the branch (offline channels) or through SWIFT/Trade Portal/other external systems (online channels).

## Benefits

OBTFPM helps banks to manage trade finance operations across the globe in different currencies. OBTFPM allows you to:

- Handle all trade finance transactions in a single platform.
- Provides support for limit verification and limit earmarking.
- Provide amount block support for customer account.
- Provides acknowledgement to customers.
- Enables the user to upload related documents during transaction.
- Enables to Integrate with back end applications for tracking limits, creating limit earmarks, amount blocks, checking KYC, AML and Sanction checks status.
- Create, track and close exceptions for the above checks.
- Enables to use customer specific templates for fast and easy processing of trade transactions that reoccur periodically.

## Key Features

- Stand-alone system that can be paired with any back end application.
- Minimum changes required to integrate with bank's existing core systems.
- Faster time to market.
- Capable to interface with corporate ERP and SWIFT to Corporate.
- Highly configurable based on bank specific needs.
- Flexibility in modifying processes.

---

## Export LC Amendment - Beneficiary Consent

Export LC Amendment - Beneficiary Consent process enables the user to register the beneficiary consent response received for an amendment made to a LC.

This section contains the following topics:

[Registration](#)

[Beneficiary Consent Response Capture](#)

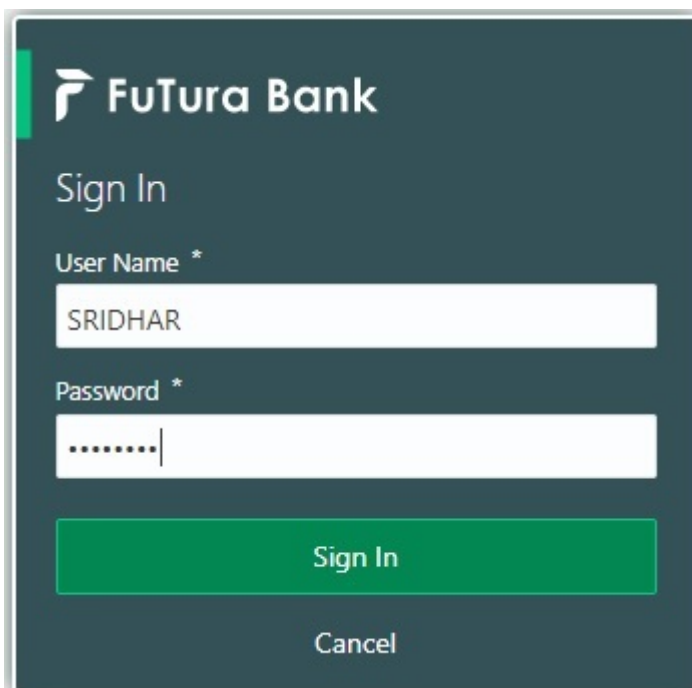
[Approval](#)

### Registration

If beneficiary response is given through branch either by fax, mail, or paper, the Export LC amendment - Beneficiary Consent process starts from the Registration Stage.

During Registration stage, user can capture the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents. It also enables the user to capture beneficiary response.

1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



**FuTura Bank**

Sign In

User Name \*

SRIDHAR

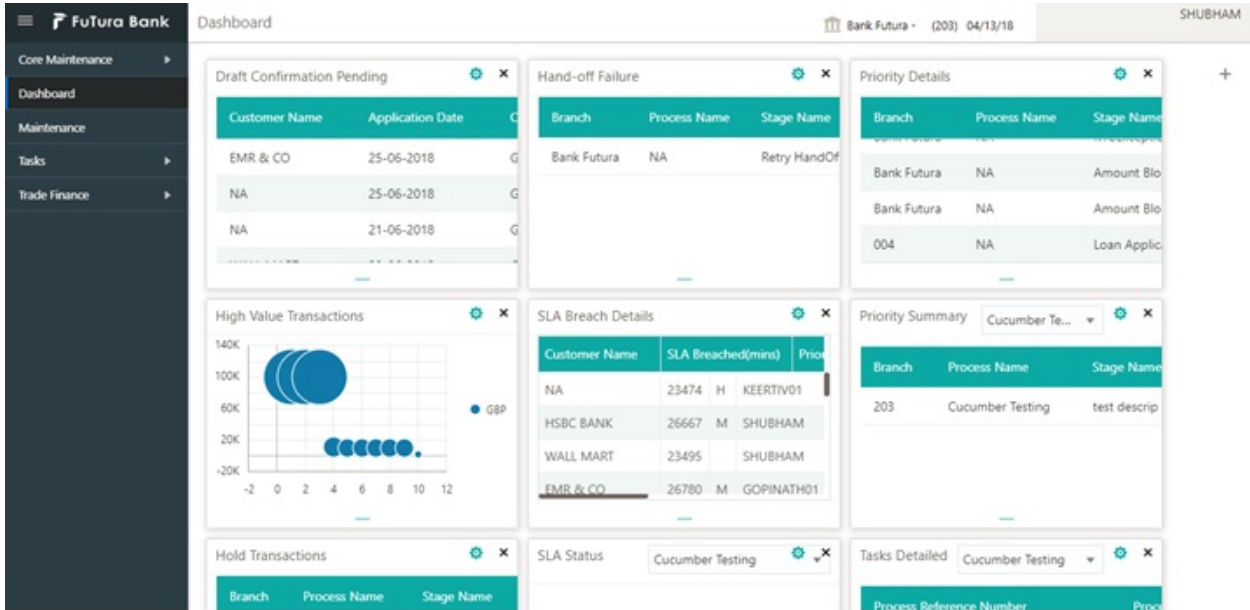
Password \*

.....|

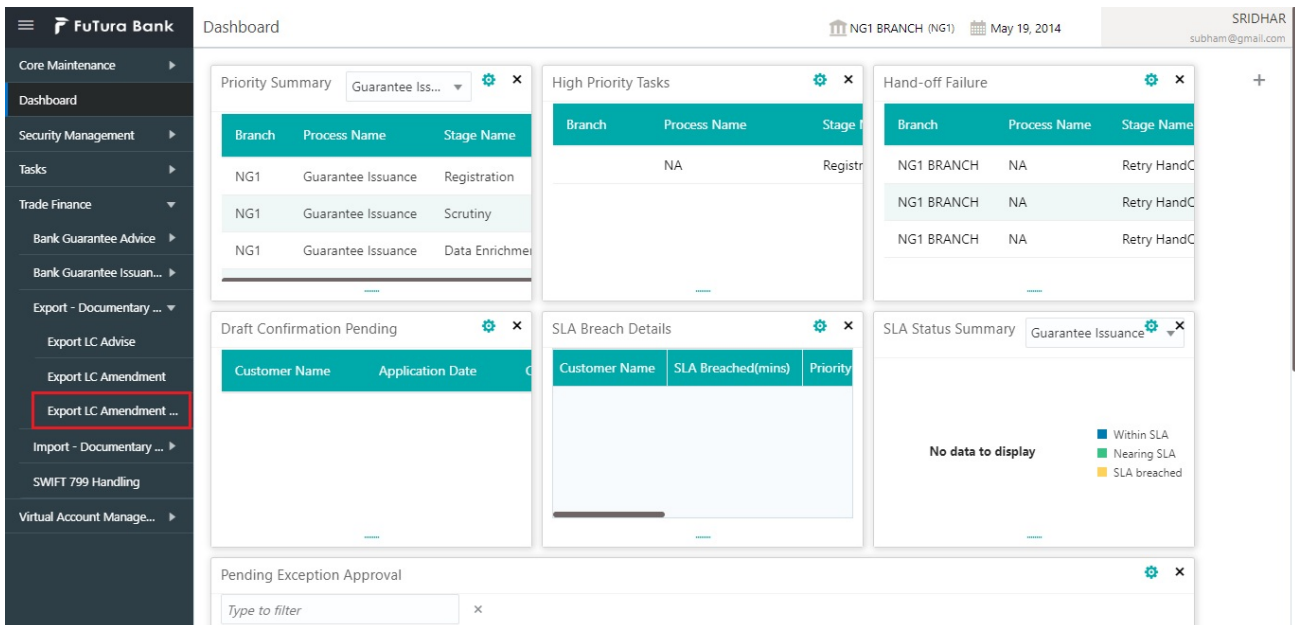
Sign In

Cancel

2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



3. Click Trade Finance> Export - Documentary Credit> Export LC Amendment (Beneficiary Consent).



The Registration stage has two sections Application Details and Beneficiary Response Capture. Let's look at the details of Registration screens below:

# Application Details

FuTura Bank My Tasks
FBN UK (GS1) Feb 1, 2019
SRIDHAR01  
subham@gmail.com

Export LC Amendment Beneficiary Consent Documents Remarks

### Application Details

20 - Documentary Credit Number *	Beneficiary ID	Beneficiary Name	Branch
GS1ELAC190322003	000262	EMR & CO	GS1-FBN UK
Amendment Number	Process Reference Number	Priority	Submission Mode
0	GS1ELCA000006373	Medium	Desk
Response Received Date	Issuing Bank	Non Bank Issuer	Cancel LC
Feb 1, 2019	000267 DEUTSCHE BAN		<input type="radio"/>
Issuing Bank Reference			
1234			


### LC Details

LC Type	Product Code	Product Description	Advising Bank
Sight	ELAC	Export LC -Confirm with ATB	
40A - Form Of Documentary Credit	Contract Reference Number	31C - Date Of Issue	40E - Applicable Rules
IRREVOCABLE	GS1ELAC190322003	Feb 1, 2019	LUCPURR LATEST VERSION
31D - Date Of Expiry	31D - Place Of Expiry	51A - Applicant Bank	50 - Applicant
May 31, 2019	Negotiating bank		000264 Marks and Spen
Beneficiary Name	32B - Currency Code, Amount	39A - Percentage Credit Amount Tolerance	39C- Additional Amounts Covered
000262 EMR & CO	GBP £15,000.00	10 / 10	

Hold Cancel Save & Close Submit

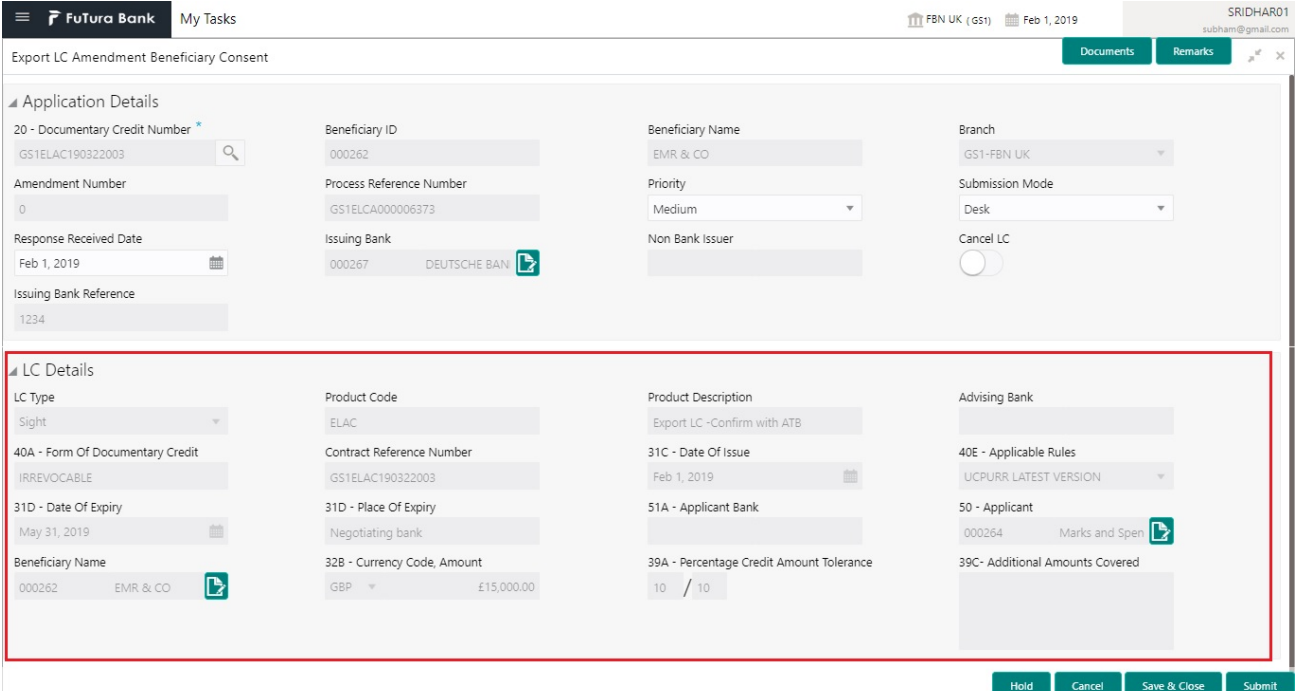
Provide the Application Details based on the description in the following table:

Field	Description	Sample Values
Advise Bank Reference Number	Provide the advising bank reference number. Alternatively, user can search the advising bank reference number using LOV.  In the LOV, user can input Customer ID, Applicant, Currency, Amount and User Reference to fetch the LC details. Based on the search result, select the applicable LC to be amended.	
Beneficiary ID	Read only field.  Beneficiary ID will be auto-populated based on the selected LC from the LOV.	001344
Beneficiary Name	Read only field.  Beneficiary Name will be auto-populated based on the selected LC from the LOV.	EMR & CO
Branch	Read only field.  Branch details will be auto-populated based on the selected LC from the LOV.	203-Bank Futura -Branch FZ1
Process Reference Number	Unique sequence number for the transaction.  This is auto generated by the system based on process name and branch code.	
Priority	System will default the Priority as Low/Medium/High based on maintenance.	High

Field	Description	Sample Values
Submission Mode	Select the submission mode of Export LC Amendment request. By default the submission mode will have the value as 'Desk'.  <b>Desk-</b> Request received through Desk <b>Courier-</b> Request received through Courier	Desk
Response Received Date	By default, the application will display branch's current date and enables the user to change the date to any back date.   <b>Note</b> Future date selection is not allowed.	04/13/2018
Issuing Bank	Read only field. Issuing Bank details will be auto-populated based on the selected LC from the LOV.	
Non Bank Issuer	Read only field. Non Bank Issuer details will be auto-populated based on the selected LC from the LOV.	
Documentary Credit Number	Read only field. Documentary Credit Number will be auto-populated based on the selected LC from the LOV.	

## LC Details

Details in this screen displays the data from the LC issued.



The screenshot displays the 'Export LC Amendment Beneficiary Consent' screen in the FuTura Bank system. The interface includes a top navigation bar with 'FuTura Bank' and 'My Tasks', and a user profile section for 'SRIDHAR01'. The main content area is divided into two sections: 'Application Details' and 'LC Details'.

**Application Details:**

- Documentary Credit Number: GS1ELAC190322003
- Amendment Number: 0
- Response Received Date: Feb 1, 2019
- Issuing Bank Reference: 1234
- Beneficiary ID: 000262
- Process Reference Number: GS1ELCA000006373
- Issuing Bank: 000267 DEUTSCHE BAN
- Beneficiary Name: EMR & CO
- Priority: Medium
- Non Bank Issuer: (empty)
- Branch: GS1-FBN UK
- Submission Mode: Desk
- Cancel LC: (radio button)

**LC Details (highlighted in red):**

- LC Type: Sight
- Product Code: ELAC
- Product Description: Export LC - Confirm with ATB
- Advising Bank: (empty)
- 40A - Form Of Documentary Credit: IRREVOCABLE
- Contract Reference Number: GS1ELAC190322003
- 31C - Date Of Issue: Feb 1, 2019
- 40E - Applicable Rules: UCPURR LATEST VERSION
- 31D - Date Of Expiry: May 31, 2019
- 31D - Place Of Expiry: Negotiating bank
- 51A - Applicant Bank: (empty)
- 50 - Applicant: 000264 Marks and Sper
- Beneficiary Name: 000262 EMR & CO
- 32B - Currency Code, Amount: GBP £15,000.00
- 39A - Percentage Credit Amount Tolerance: 10 / 10
- 39C - Additional Amounts Covered: (empty)

At the bottom of the screen, there are buttons for 'Hold', 'Cancel', 'Save & Close', and 'Submit'.



Provide the LC Details based on the description in the following table:

Field	Description	Sample Values
LC Type	Read only field. LC type will be populated based selected LC.	
Product Code	Read only field. This field displays the product code of the selected LC.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Advising Bank	This field displays the advising bank details of the selected LC.	
40A - Form of Documentary Credit	Read only field. This field displays the form of documentary credit details of the selected LC.	
Contract Reference Number	Read only field. This field displays the Contract Reference Number of the selected LC.	
Date of Issue	Read only field. This field displays the LC issuance date.	
Applicable Rules	This field displays the rules of the selected LC.	
Date Of Expiry	This field displays the expiry date of the selected LC.	
Place of Expiry	This field displays the place of expiry of the selected LC.	
Applicant Bank	Read only field. This field displays the applicant bank details of the selected LC.	
Applicant	Read only field. This field displays the details of the applicant of the selected LC.	
Beneficiary Name	Read only field. This field displays the details of the beneficiary of the selected LC.	
Currency/Amount	Read only field. This field displays the value of LC along with the currency details of the selected LC.	
Percentage Credit Amount Tolerance	Read only field. This field displays the percentage credit amount tolerance details of the selected LC.	

Field	Description	Sample Values
Additional Amount Covered	Read only field. This field displays the details of additional amount covered of the selected LC.	

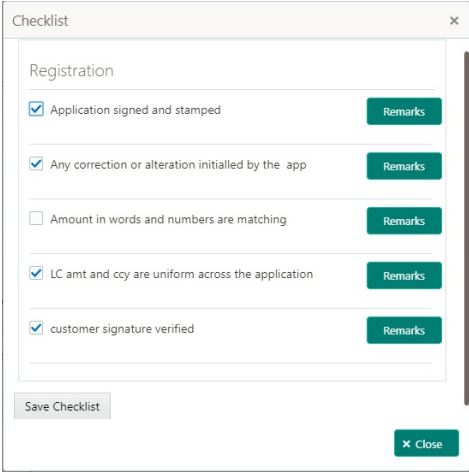
## Miscellaneous

Provide the Miscellaneous Details based on the description in the following table:

Field	Description	Sample Values
Documents	Upload the required documents.	
Remarks	Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request.	

### Action Buttons

Submit	On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Export LC Amendment - Beneficiary Consent.  If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later.  This option will not submit the request.	

Field	Description	Sample Values
Cancel	Cancels the Export LC Amendment - Beneficiary Consent Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.  	

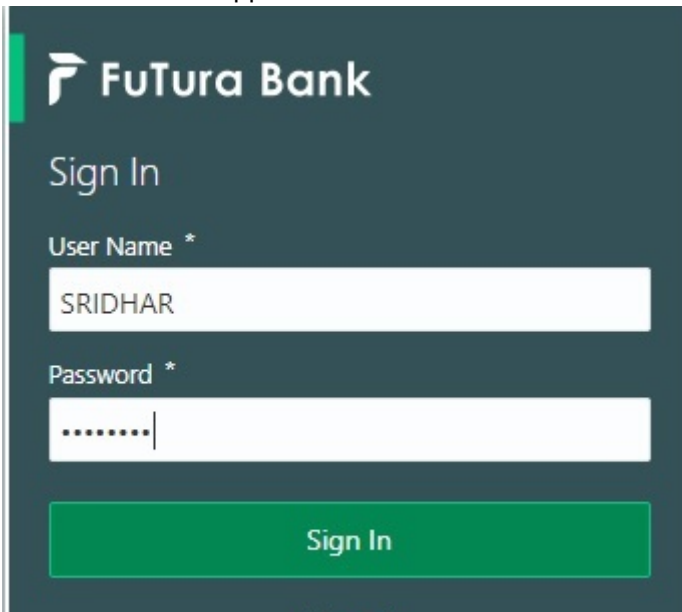
## Beneficiary Consent Response Capture

**Non-Online Channel** - Export LC Amendment - Beneficiary Consent request that were received at the desk will move to Beneficiary Consent Response Capture stage post successful Registration. The requests will have the details entered during the Registration stage.

**Online Channel** - Requests that are received via online channels like trade portal, external system and SWIFT are available directly for further processing from Beneficiary Consent Response Capture stage.

Do the following steps to acquire a task currently at Beneficiary Consent Response Capture stage:

- Using the entitled login credentials for Beneficiary Consent Response Capture stage, login to the OBTFPM application.



**FuTura Bank**

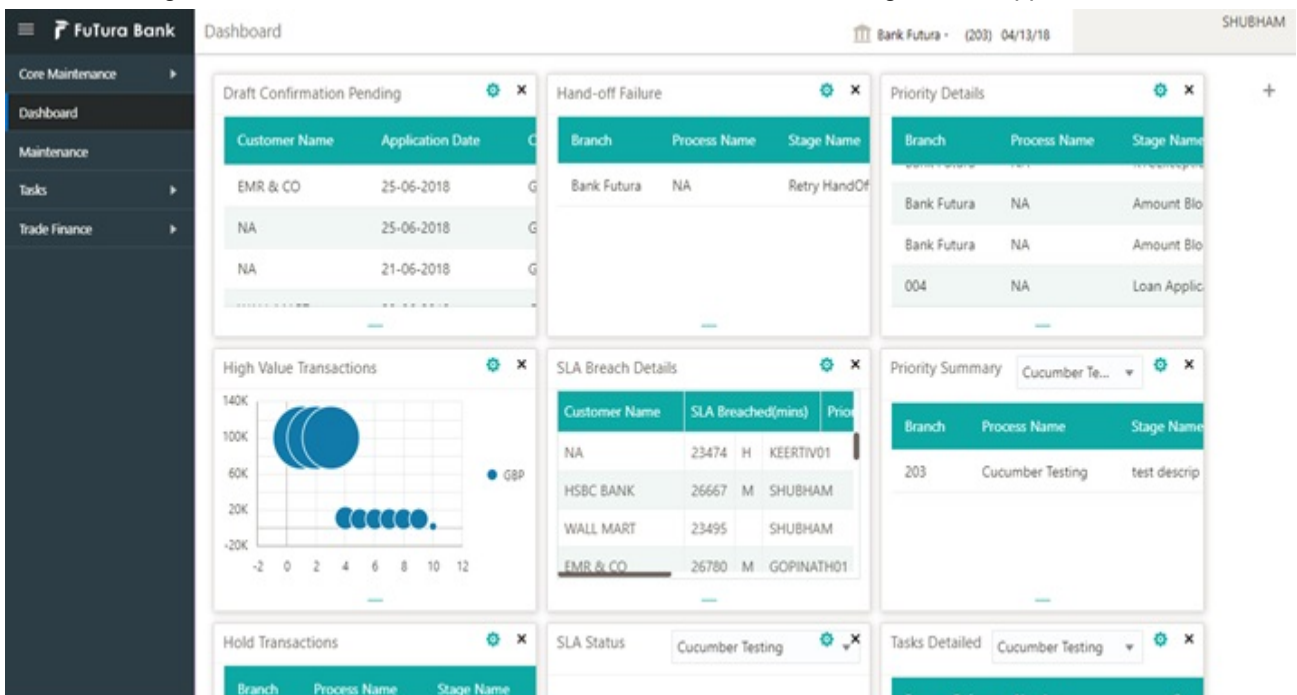
Sign In

User Name \*  
SRIDHAR

Password \*  
.....

**Sign In**

- On login, user must be able to view the dashboard screen with widgets as mapped to the user.



Dashboard

Bank Futura - (203) 04/13/18 SHUBHAM

**Draft Confirmation Pending**

Customer Name	Application Date	Stage Name
EMR & CO	25-06-2018	G
NA	25-06-2018	G
NA	21-06-2018	G

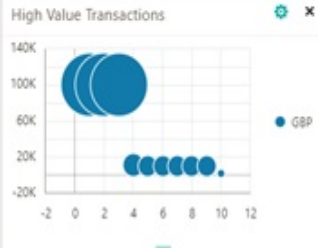
**Hand-off Failure**

Branch	Process Name	Stage Name
Bank Futura	NA	Retry HandOf

**Priority Details**

Branch	Process Name	Stage Name
Bank Futura	NA	Amount Blo
Bank Futura	NA	Amount Blo
004	NA	Loan Applic

**High Value Transactions**



**SLA Breach Details**

Customer Name	SLA Breached(mins)	Priority
NA	23474	H KEERTIV01
HSBC BANK	26667	M SHUBHAM
WALL MART	23495	SHUBHAM
EMR & CO	26780	M GOPINATH01

**Priority Summary**

Branch	Process Name	Stage Name
203	Cucumber Testing	test descrip

**Hold Transactions**

Branch	Process Name	Stage Name
--------	--------------	------------

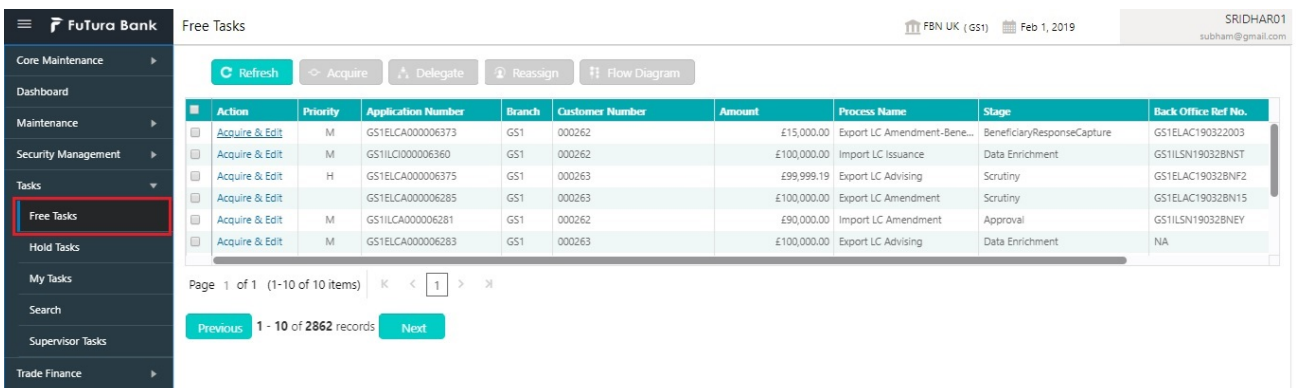
**SLA Status**

Cucumber Testing

**Tasks Detailed**

Cucumber Testing

- Click **Trade Finance > Tasks > Free Tasks**.



Free Tasks

FBN UK (GS1) Feb 1, 2019 SRIDHAR01 subham@gmail.com

**Refresh** **Acquire** **Delegate** **Reassign** **Flow Diagram**

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No.
Acquire & Edit	M	GS1ELCA000006373	GS1	000262	£15,000.00	Export LC Amendment-Bene...	Beneficiary/ResponseCapture	GS1ELAC190322003
Acquire & Edit	M	GS1ILCI000006360	GS1	000262	£100,000.00	Import LC Issuance	Data Enrichment	GS1ILSN190328NST
Acquire & Edit	H	GS1ELCA000006375	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC190328NF2
Acquire & Edit	M	GS1ELCA000006285	GS1	000263	£100,000.00	Export LC Amendment	Scrutiny	GS1ELAC190328N15
Acquire & Edit	M	GS1ILCA000006281	GS1	000262	£90,000.00	Import LC Amendment	Approval	GS1ILSN190328NEY
Acquire & Edit	M	GS1ELCA000006283	GS1	000263	£100,000.00	Export LC Advising	Data Enrichment	NA

Page 1 of 1 (1-10 of 10 items) **1**

**Previous** 1 - 10 of 2862 records **Next**

4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No.
Acquire & Edit	M	GS1ELCA000006373	GS1	000262	£15,000.00	Export LC Amendment-Ben...	BeneficiaryResponseCapture	GS1ELAC190322003
Acquire & Edit	M	GS1ILCI000006360	GS1	000262	£100,000.00	Import LC Issuance	Data Enrichment	GS1ILSN19032BNST
Acquire & Edit	H	GS1ELCA000006375	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BNF2
Acquire & Edit	M	GS1ELCA000006285	GS1	000263	£100,000.00	Export LC Amendment	Scrutiny	GS1ELAC19032BN15
Acquire & Edit	M	GS1ILCA000006281	GS1	000262	£90,000.00	Import LC Amendment	Approval	GS1ILSN19032BNEY
Acquire & Edit	M	GS1ELCA000006283	GS1	000263	£100,000.00	Export LC Advising	Data Enrichment	NA

5. The acquired task will be available in **My Tasks** tab. Click **Edit** to capture responses of the registered task.

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No.
Edit	M	GS1ELCA000006373	GS1	000262	£15,000.00	Export LC Amendment-Beneficia...	BeneficiaryResponseCapture	GS1ELAC190322003

The beneficiary consent response capture stage has three sections as follows:

- Main Details
- Additional Details
- Summary

Let's look at the details for beneficiary consent response capture stage. User can enter/update the following fields. Some of the fields that are already having value from Registration/online channels may not be editable.

## Main Details

Main details section has three sub section as follows:

- Application
- Application Details
- Beneficiary Response Capture

## Application

This section provides a quick snapshot of details of LC. This Application section will be available in all the sections of Beneficiary Consent Response Capture stage and the fields will be read only. This section is collapsible.

Export LC Amendment Beneficiary Consent - Beneficiary Consent Response Capture

Main Details

Application :- NG1ELCA000004278

Priority	Branch	Applicant	Beneficiary
Medium	NG1 - NG1 BRANCH	000132 - NESTLE	000128 - EMR & CO
Amount	Issue Date	Expiry Date	Advising/Issuing Bank
£200,000.00	May 19, 2014	Aug 17, 2014	

Application Details

20 - Documentary Credit Number \*  
 NG1ELAC141398043

Beneficiary ID: 000128  
 Beneficiary Name: EMR & CO  
 Branch: NG1-NG1 BRANCH

Amendment Number: [Empty]  
 Process Reference Number: NG1ELCA000004278  
 Priority: Medium  
 Submission Mode: Desk

Response Received Date: May 19, 2014  
 Issuing Bank: [Empty]  
 Non Bank Issuer: [Empty]  
 Cancel LC:

Advising Bank Reference: [Empty]

Hold Cancel Save & Close Back Next

## Application Details

All fields displayed under Application details section, would be read only except for the **Priority**. Refer to [Application Details](#) for more information of the fields.

Export LC Amendment Beneficiary Consent - Beneficiary Consent Response Capture

Main Details

Application :- NG1ELCA000004278

Priority	Branch	Applicant	Beneficiary
Medium	NG1 - NG1 BRANCH	000132 - NESTLE	000128 - EMR & CO
Amount	Issue Date	Expiry Date	Advising/Issuing Bank
£200,000.00	May 19, 2014	Aug 17, 2014	

Application Details

20 - Documentary Credit Number \*  
 NG1ELAC141398043

Beneficiary ID: 000128  
 Beneficiary Name: EMR & CO  
 Branch: NG1-NG1 BRANCH

Amendment Number: [Empty]  
 Process Reference Number: NG1ELCA000004278  
 Priority: Medium  
 Submission Mode: Desk

Response Received Date: May 19, 2014  
 Issuing Bank: [Empty]  
 Non Bank Issuer: [Empty]  
 Cancel LC:

Advising Bank Reference: [Empty]

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks
1	2014-05-19	<input type="radio"/>	Confirmed	

Hold Cancel Save & Close Back Next

## Beneficiary Response Capture

Registration user can capture the beneficiary responses of each amendments made to the LC in this section.


The screenshot displays the 'Beneficiary Consent Response Capture' interface. The main details section includes fields for Priority (Medium), Branch (NG1 - NG1 BRANCH), Applicant (000132 - NESTLE), Beneficiary (000128 - EMR & CO), Amount (£200,000.00), Issue Date (May 19, 2014), Expiry Date (Aug 17, 2014), and Advising/Issuing Bank. The Application Details section includes fields for Document Number (NG1ELAC141398043), Beneficiary ID (000128), Beneficiary Name (EMR & CO), Branch (NG1-NG1 BRANCH), Amendment Number, Process Reference Number (NG1ELCA000004278), Priority (Medium), Submission Mode (Desk), Response Received Date (May 19, 2014), Issuing Bank, Non Bank Issuer, and Cancel LC. The Beneficiary Response Capture section is highlighted with a red box and contains a table with the following data:

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks
1	2014-05-19	<input type="radio"/>	Confirmed	

Buttons at the bottom include Hold, Cancel, Save & Close, Back, and Next.

Capture the beneficiary response based on the description in the following table:

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated based on selected LC using documentary credit number.	
Amendment Date	Read only field. Amendment Date will be auto-populated based on selected LC using documentary credit number. This field displays the date on which the amendment was made to LC.	
Beneficiary Consent Required	Read only field. Beneficiary Consent Required (Y/N) will be auto-populated based on selected LC.	

Field	Description	Sample Values
Beneficiary Response	<p>Select the beneficiary response from the LOV.</p> <ul style="list-style-type: none"> <li>• Confirmed</li> <li>• Rejected</li> </ul>  <p><b>Note</b> Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</p>	
Remarks	Capture the remarks of the beneficiary response.	

### Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancel the Beneficiary Consent Response Capture stage inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Next	<p>Click Next to move to next logical step in Beneficiary Consent Response stage.</p>	

### Additional Details

#### Charge Details

Click on **Default Charges** button to the default commission, charges and tax if any will get populated.



If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.

Charge Details are auto-populated from the back-end system.

Field	Description	Sample Values
Component	Charge Component type.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified Amount	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected.	
Waive	If charges have to be waived, this check box has to be selected.  Based on the customer maintenance, the charges should be marked for Billing or for Defer.	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

Commission Details are auto-populated from back-end system.

Charge Details x

---

▲ Commission Details

Component	Rate	Currency	Amount	Modified	Defer	Waive
AILS_N_COMM	1.5	GBP	\$1,900.00	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

---

▲ Tax Details

Component	Currency	Amount	Settlement Account
LCTAX2	GBP	95	2030013460000000017
LCTAX	GBP	1600	2030013460000000017
LCTAX1	GBP	0	2030013460000000017

Field	Description	Sample Values
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Billing	If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/ commission.  Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.  If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	

Field	Description	Sample Values
Settlement Account	Details of the Settlement Account.	

The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Tax details are auto-populated from the back-end system.

Charge Details

▲ Commission Details

Component	Rate	Currency	Amount	Modified	Defer	Waive
AILS_N_COMM	1.5	GBP	\$1,900.00	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

▲ Tax Details

Component	Currency	Amount	Settlement Account
LCTAX2	GBP	95	2030013460000000017
LCTAX	GBP	1600	2030013460000000017
LCTAX1	GBP	0	2030013460000000017

Field	Description	Sample Values
Component	Tax Component type	
Currency	The tax currency is the same as the commission.	
Amount	The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required.	
Settlement Account	Details of the settlement account.	
Charges From Beneficiary	Detail of charges to be collected from beneficiary.	

### Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Next	Task will get moved to next logical stage of Export LC Amendment - Beneficiary Consent. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

Field	Description	Sample Values
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.  Reject Codes: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> Select a Reject code and give a Reject Description.  This reject reason will be available in the remarks window throughout the process.	
Next	Click Next to move to next logical step in Beneficiary Consent Response Capture stage.	
Back	On Click of Back, the application loads previous stage inputs.	

## Summary

User can review the summary of details updated in Beneficiary Consent Response Capture section. User can drill down from summary Tiles into respective data segments.

The screenshot displays the 'Summary' section of the 'Beneficiary Consent Response Capture' process. The summary is organized into several data segments:

- Main Details:** Form Of LC : IRREVOCABLE, Submission Mode : Desk, Date Of Issue : 2019-02-01, Date Of Expiry : 2019-05-31, Place Of Expiry : Negotiatin...
- Commission, Charges and Taxes:** Charge : , Commission : , Tax : , Block Status : Not Initia...
- Preview Messages:** Language : ENG, Preview Message : :-
- Compliance:** Sanctions : Not Initia..., AML : Not Initia...
- Party Details:** Beneficiary : EMR & CO, Applicant : Marks and ..., Confirming Bank : DEUTSCHE B...

The interface also shows a navigation menu on the left with 'Main Details', 'Commission, Charges and Taxes', and 'Summary' (selected). The top header includes 'FuTura Bank', 'My Tasks', 'FBN UK (GS1)', 'Feb 1, 2019', and user information 'SRIDHAR01 subham@gmail.com'. The bottom toolbar contains buttons for 'Audit', 'Reject', 'Hold', 'Cancel', 'Save & Close', 'Back', 'Next', and 'Submit'.

Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and LC details, if required.
- Charges - User can view the charge details.
- Preview Messages - User can view the preview message.
- Compliance - User can view the compliance details.
- Party Details - User can the party details.

## Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Export LC Amendment - Beneficiary Consent. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Back	On Click of Back, the application loads previous stage inputs.	

## Exceptions

The Export LC Amendment Beneficiary Consent request, before it reaches the approval stage, the application will validate the Amount Block, KYC and AML. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

## Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.

The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of important fields with values.

Exception is created when sufficient balance is not available for blocking the settlement account and the same can be addressed by the approver in the following ways:

Approve:

- Settlement amount will be funded (outside of this process)
- Allow account to be overdrawn during hand-off

Refer:

- Refer back to DE providing alternate settlement account to be used for block.
- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

Reject the transaction due to non-availability of sufficient balance in settlement account

## Application

Refer to [Application Details](#).

## Amount Bock Exception

This section will display the amount block exception details.

Import LC Amendment - Amount Block Exception

Amount Block Exception

Application :- 2031LCISS000000888

Amount Block Exception Details

Type	Contract Currency	Block Amount	Branch	Account	Account Currency	Block Ref No	Block Status	Block Status Details
No data to display.								

Reject Hold Refer Cancel Approve Back Next

## Summary

Import LC Amendment - Amount Block Exception

Application :- 2031LCISS000000888

Main Details		Party Details		Limits & Collaterals	
Form Of LC	: IRREVOCABLE	Applicant	: XXX	Limit Currency	: GBP
Submission Mode	: Desk	Beneficiary	: XXX	Limit Contribution	: 15000
Date Of Issue	: 2018-07-17	Advising Bank	: XXX	Limit Status	: Earmarked
Date Of Expiry	: 2018-08-17	Confirming Bank	:	Collateral Currency	: GBP
Place Of Expiry	: NEGOTIATING BANK			Collateral Contribution	: 3000
				Collateral Status	: Available

Charge Details	
Charge	:
Commission	:
Tax	:
Block Status	: Not Initiated

Buttons: Reject, Hold, Refer, Cancel, Approve, Back, Next

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charge Details - User can view and modify details provided for charges, if required.

## Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	<p>On click of reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance- Limits</li> <li>• R5 - Others</li> </ul>	
Cancel	Cancel the Export LC Amendment Beneficiary Consent Amount Block Exception check.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

### Exception - Know Your Customer (KYC)

As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

User can pick up a transaction and do the following actions:

#### Approve

- After changing the KYC status in the back end application (outside this process).
- Without changing the KYC status in the back end application.
- Reject (with appropriate reject reason).



## Summary

The screenshot displays the 'Summary' page for a KYC Exception Approval. The page is titled 'Export LC Amendment-Beneficiary Consent - KYC Exception Approval : Application No: GS1ELCA000006373'. It features three summary tiles:

- Main Details:** Form Of LC : IRREVOCABLE, Submission Mode : Desk, Date Of Issue : 2019-02-01.
- Charge:** Charge, Commission, Tax, Block Status : Not Initia...
- Compliance:** Sanctions, AML : Not Initia...

At the bottom of the page, there are several action buttons: Audit, Reject, Hold, Refer, Cancel, Approve, Back, and Next.

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Charge - User can view and modify charge details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

## Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance- Limits</li> <li>● R5 - Others</li> </ul>	
Cancel	Cancel the Export LC Amendment Beneficiary Consent KYC exception check.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

### Exception - Limit Check/Credit

The transactions that have failed limit check due to non-availability of limits will be available in limit check exception queue for further handling.

Log in into OBTFPM application, limit check exception queue. Limit check exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

Limit check Exception approver can do the following actions:

#### Approve

- Limit enhanced in the back end (outside this process).
- Without enhancing limit in the back end.

#### Refer

- Refer back to DE providing alternate limit id to map
- Refer additional collateral to be mapped

#### Reject

The transaction due to non-availability of limits capturing reject reason.

### Application

Refer to [Application Details](#).

## Limit/Credit Check

This section will display the amount block exception details.

**FuTura Bank** My Tasks Bank Futura -Br... (203) 04/13/18 SRIDHAR

Import LC Amendment - Credit Exception - Review Documents Remarks View LC

**Credit Exception** Screen ( 1 / 2 )

Summary

Application :- 203ILCAM0017597

**Limit Details**

Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message
<input type="checkbox"/> 001345	001345	100	GBP	£20,000.00	Available	The Earmark can be performed

**Collateral Details**

Collateral Type	Collateral %	Currency	Contribution Amount	Settlement Account	Account Balance Check Response	Response Message
<input type="checkbox"/> Cash Collateral	10	GBP	£2,000.00	2030013450000000010	Success	The amount block can

Reject Hold Refer Cancel Approve Back Next

## Summary

**FuTura Bank** My Tasks Bank Futura -Br... (203) 04/13/18 SRIDHAR

Import LC Amendment - Credit Exception - Review Documents Remarks View LC

**Credit Exception** Screen ( 2 / 2 )

Summary

Application :- 203ILCAM0017597

**Main Details**

Form Of LC : **REVOCABLE**  
 Submission Mode : **Desk**  
 Date Of Issue : **4/13/2018**  
 Date Of Expiry : **7/19/2018**  
 Place Of Expiry : **London**

**Party Details**

Applicant : **XXX**  
 Beneficiary : **XXX**  
 Advising Bank : **XXX**  
 Confirming Bank : **XXX**

**Availability & Shipment**

Available With : **YOUR SELVES**  
 Available By : **By Payment**  
 Port Of Loading :  
 Port Of Discharge : **Chennai**

**Payments**

Period Of Present :  
 Confirmation Instr. : **CONFIRM**  
 Advise Through Bank :

**Amendment Details**

Amount : **20000**  
 Currency : **GBP**  
 Date Of Expiry : **7/19/2018**  
 Place Of Expiry : **London**  
 Tolerance :

**Documents & Condition**

Document 1 : **BOL**  
 Document 2 : **MARDOC**  
 Document 3 : **INSDOC**

**Limits & Collaterals**

Limit Currency : **GBP**  
 Limit Contribution : **20000**  
 Limit Status : **Available**  
 Collateral Currency : **GBP**  
 Collateral Contribution : **2000**  
 Collateral Status : **Success**

**Charge Details**

Charge : **GBP 50**  
 Commission :  
 Tax :  
 Block Status : **Success**

**Revolving Details**

Revolving : **No**  
 Revolving In :  
 Revolving Frequency :

**Preview Messages**

Confirm. Required : **Yes**  
 Confirm. Response :  
 Response Date :

**Compliance**

KYC : **Verified**  
 Sanctions : **Verified**  
 AML : **Verified**

Reject Hold Refer Cancel Approve Back Next

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Availability and Shipment - User can view and modify availability and shipment details, if required.
- Payments - User can view and modify all details related to payments, if required.
- Amendment Details - User can view the amended details of the issued LC.
- Documents & Condition - User can view and modify the documents required grid and the additional conditions grid, if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

## Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance- Limits</li> <li>• R5 - Others</li> </ul>	
Cancel	<p>Cancel the Export LC Amendment Beneficiary Consent Limit exception check.</p>	

Field	Description	Sample Values
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

## Approval

Log in into OBTFPM application and open the task to see the summary tiles. The tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

## Main Details

Refer to [Main Details](#).

The screenshot displays the 'Main Details' view for an application. The top navigation bar shows 'Allied Irish Banks' and 'Free Tasks'. The user is logged in as 'SRIDHAR1 subham@gmail.com' on 'Feb 19, 2019'. The task title is 'Export LC Amendment Beneficiary Consent - Approval1'. The main content area is divided into two sections: 'Application Details' and 'Beneficiary Response Capture'.

**Application Details:**

- Application ID: NG1ELCA000004278
- Documentary Credit Number: NG1ELAC141398043
- Beneficiary ID: 000128
- Beneficiary Name: EMR & CO
- Branch: NG1-NG1 BRANCH
- Amendment Number: [Empty]
- Process Reference Number: NG1ELCA000004278
- Priority: Medium
- Submission Mode: Desk
- Response Received Date: May 19, 2014
- Issuing Bank: [Empty]
- Non Bank Issuer: [Empty]
- Cancel LC: [Radio Button]
- Advising Bank Reference: [Empty]

**Beneficiary Response Capture:**

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks
1	2019-02-19	<input type="checkbox"/>	Confirmed	

At the bottom right, there are buttons for 'Reject', 'Hold', 'Refer', 'Cancel', and 'Approve'.

## Summary

Refer to [Summary](#).

## Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance- Limits</li> <li>● R5 - Others</li> </ul>	
Cancel	Cancel the approval.	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.</p>	

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### References

For more information on any related features, you can refer to the following documents:

- Getting Started User Guide
- Common Core User Guide

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