

Import LC Amendment - Beneficiary Consent User Guide
Oracle Banking Trade Finance Process Management
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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.

Import LC Amendment - Beneficiary Consent

Import 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:

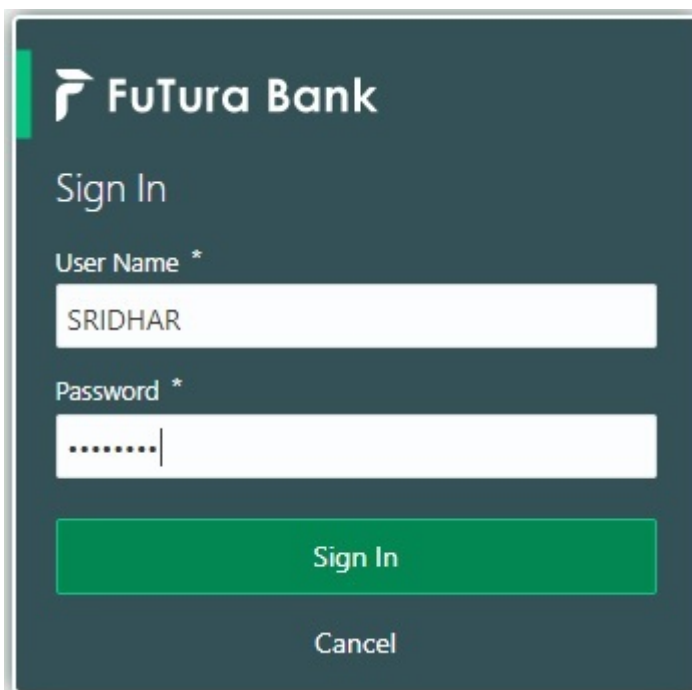
Registration	Beneficiary Consent Response Capture
Approval	

Registration

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

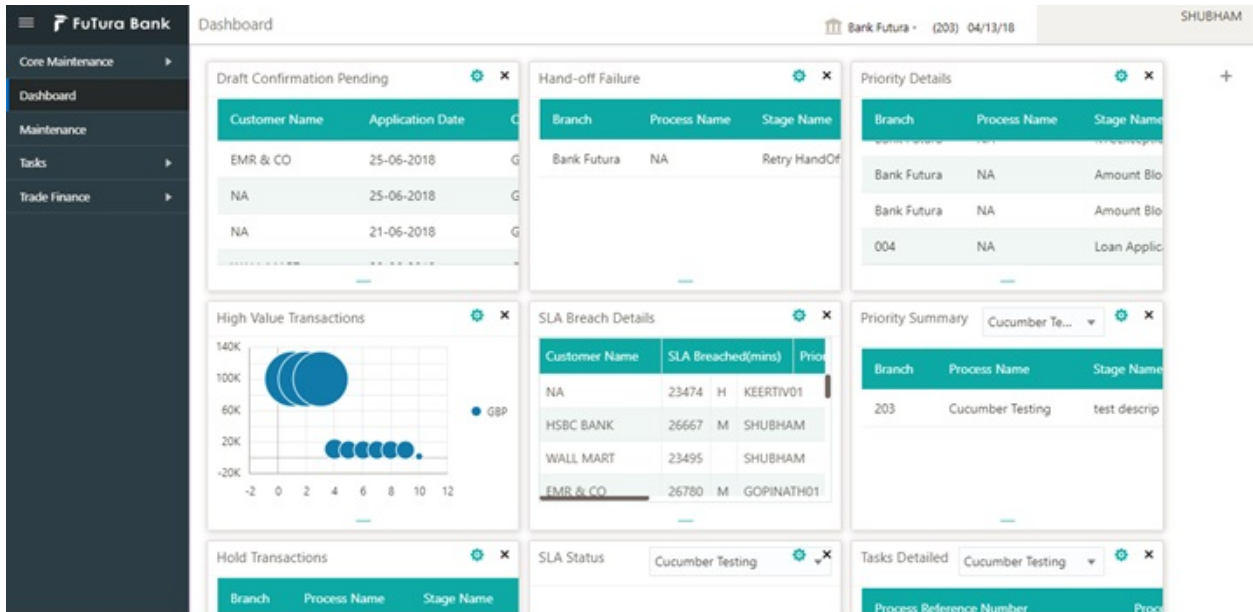
During Registration stage, user can capture the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents. It also enables the user to capture beneficiary response.

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



The image shows a login screen for FuTura Bank. At the top left is the FuTura Bank logo. Below it is the text "Sign In". There are two input fields: "User Name *" with the text "SRIDHAR" and "Password *" with masked characters ".....". Below the input fields are two buttons: a green "Sign In" button and a "Cancel" button.

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



3. Click **Trade Finance> Import - Documentary Credit> Import 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

Dashboard

Bank Futura - Br... (203)
Apr 13, 2018
SRIDHAR

Import LC Amendment Beneficiary Consent - Registration
Documents
Remarks

Application Details

20 - Documentary Credit Number
203ILUN18103AXYZ

Received From - Customer ID
001344

Received From - Customer Name
EMR & CO

Branch
203-Bank Futura -Branch FZ1

Process Reference Number
203ILCAB0017766

Priority
Low

Submission Mode
Desk

Response Received Date
Apr 13, 2018

Customer Reference Number

View LC


Beneficiary Response Capture

Amendment Number	Amendment Date	BenRequired	Beneficiary Response	Remarks
1	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	
2	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	
3	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	

Hold
Cancel
Save & Close
Submit

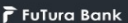
Provide the Application Details based on the description in the following table:

Field	Description	Sample Values
Documentary Credit Number	Provide the documentary credit number. Alternatively, user can search the documentary credit number using LOV. In the advanced LOV search, user can input Applicant, Currency, Amount and User Reference to fetch the LC Amendment details. Based on the search result, select the applicable LC to add the Beneficiary response.	
Received From - Customer ID	Read only field. Customer ID will be auto-populated based on the selected LC from the LOV.	001344
Customer Name	Read only field. Customer 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	Set the priority of the Import LC Amendment - Beneficiary Consent request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted.	High

Field	Description	Sample Values
Submission Mode	<p>Select the submission mode of Import LC Amendment - Beneficiary Consent request. By default the submission mode will have the value as 'Desk'.</p> <p>Desk- Request received through Desk</p> <p>Fax- Request received through Fax</p> <p>Email- Request received through Email</p> <p>Courier- Request received through Courier</p>	Desk
Response Received Date	<p>By default, the application will display branch's current date and enables the user to change the date to any back date.</p> <p> Note Future date selection is not allowed.</p>	04/13/2018
Customer Reference Number	<p>User can enter the 'Reference number' provided by the applicant/ applicant bank.</p> <p>Enables the user to provide a unique Customer Reference Number which will be the User Reference Number in LC.</p>	

Beneficiary Response Capture

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


Dashboard

Bank Futura - Br... (203)
Apr 13, 2018
SRIDHAR

Import LC Amendment Beneficiary Consent - Registration
Documents
Remarks

Application Details

20 - Documentary Credit Number
203ILUN18103AXYZ

Received From - Customer ID
001344

Received From - Customer Name
EMR & CO

Branch
203-Bank Futura -Branch FZ1

Process Reference Number
203ILCAB0017766

Priority
Low

Submission Mode
Desk

Response Received Date
Apr 13, 2018

Customer Reference Number


View LC

Beneficiary Response Capture

Amendment Number	Amendment Date	BenRequired	Beneficiary Response	Remarks
1	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	
2	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	
3	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	

Hold
Cancel
Save & Close
Submit

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. 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 using documentary credit number.	
Beneficiary Response	Select the beneficiary response from the LOV. <ul style="list-style-type: none"> Confirmed Rejected  <p>Note Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</p>	
Remarks	Capture the remarks of the beneficiary response.	

Miscellaneous

Dashboard

Bank Futura - Br... (203)
Apr 13, 2018
SRIDHAR

Import LC Amendment Beneficiary Consent - Registration

Documents
Remarks

Application Details

20 - Documentary Credit Number
203ILUN18103AXYZ

Received From - Customer ID
001344

Received From - Customer Name
EMR & CO

Branch
203-Bank Futura - Branch FZ1

Process Reference Number
203ILCAB0017766

Priority
Low

Submission Mode
Desk

Response Received Date
Apr 13, 2018

Customer Reference Number

View LC

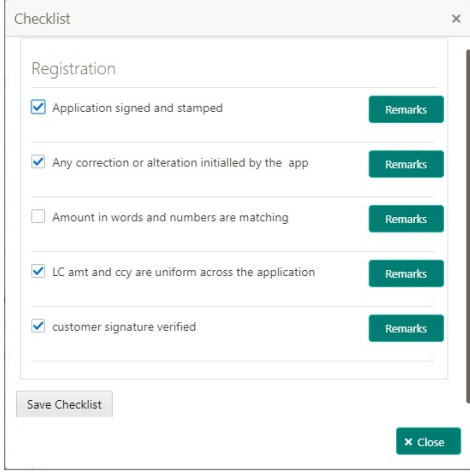
Beneficiary Response Capture

Amendment Number	Amendment Date	BenRequired	Beneficiary Response	Remarks
1	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	
2	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	
3	2018-04-13	<input checked="" type="checkbox"/>	Unconfirmed	

Hold
Cancel
Save & Close
Submit

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.	
View LC	Enables user to view the details of the LC.	
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 Import 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	Cancels the Import 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.	

Field	Description	Sample Values
Checklist	<p>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.</p> 	

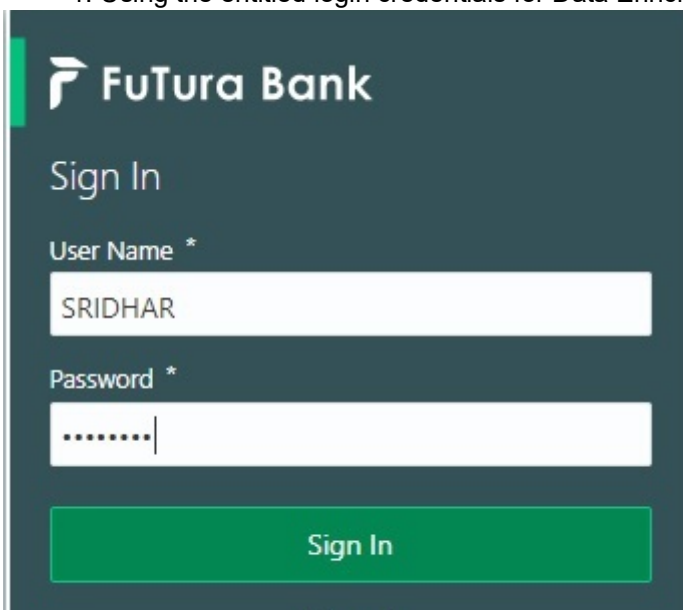
Beneficiary Consent Response Capture

Non-Online Channel - Import 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 channel like 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:

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



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

The dashboard displays several widgets for monitoring and management:

- Draft Confirmation Pending:** Table with columns: Customer Name, Application Date, and Status. Data rows include EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** Table with columns: Branch, Process Name, and Stage Name. Data row: Bank Futura, NA, Retry HandOff.
- Priority Details:** Table with columns: Branch, Process Name, and Stage Name. Data rows include Bank Futura, NA, Amount Blo, and 004, NA, Loan Applic.
- High Value Transactions:** A bubble chart showing transaction values on the Y-axis (ranging from -20K to 140K) and a categorical X-axis (ranging from -2 to 12). A legend indicates GBP.
- SLA Breach Details:** Table with columns: Customer Name, SLA Breached(mins), and Priority. Data rows include NA (23474, H, KEERTIV01), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and EMR & CO (26780, M, GOPINATH01).
- Priority Summary:** Table with columns: Branch, Process Name, and Stage Name. Data row: 203, Cucumber Testing, test descrip.
- Hold Transactions:** Table with columns: Branch, Process Name, and Stage Name.
- SLA Status:** A dropdown menu currently set to 'Cucumber Testing'.
- Tasks Detailed:** A dropdown menu currently set to 'Cucumber Testing'.

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

The Free Tasks page displays a table of tasks with the following columns: Action, Priority, Application Number, Branch, Customer Number, Amount, Process Name, Stage, and Back Office Ref No. The table contains 10 rows of data. The first row is highlighted with a red box, indicating the selected task.

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No.
Acquire & Edit	M	GS1ILCA000006455	GS1	000262	£1,000.00	Import LC Amendment-Ben...	Beneficiary Response Capture	NA
Acquire & Edit	M	GS1ILCA000006450	GS1	000262	£1,000.00	Import LC Amendment-Ben...	Registration	NA
Acquire & Edit	M	GS1ELCA000006454	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BNTD
Acquire & Edit	H	GS1ELCA000006453	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BNTC
Acquire & Edit	M	GS1ELCA000006452	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BNTB
Acquire & Edit	H	GS1ELCA000006451	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BNTA

Page 1 of 1 (1-10 of 10 items) | Previous | Next

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

The Free Tasks page is shown with the 'Acquire & Edit' button highlighted in red, indicating the selected action for the first task in the table.

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

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. The can also update the values captured during the Registration stage here.

Application :- 203ILCAB0017782

Priority
Low

Branch
203 - Bank Futura

Applicant
001344 - XXX

Beneficiary
001346 - XXX

Amount
£99,999.00

Issue Date
Apr 13, 2018


Expiry Date
Aug 31, 2018

Advising/Issuing Bank
001342 - XXX

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.

Following are the fields which can be amended apart from the fields carried over from [Beneficiary Response Capture](#) of [Registration](#). Provide the details for the amendable fields based on the description in the following table:

Field	Description	Sample Values
Beneficiary Response	<p>Select the beneficiary response from the LOV.</p> <ul style="list-style-type: none"> Confirmed Rejected  <p>Note 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	Cancel the Beneficiary Consent Response Capture stage inputs.	
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"> R1- Documents missing R2- Signature Missing R3- Input Error R4- Insufficient Balance/Limits R5 - Others. <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	Click Next to move to next logical step in Beneficiary Consent Response stage.	

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.	

Field	Description	Sample Values
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

Commission Details

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

Tax Details

Component	Currency	Amount	Settlement Account
LCTAX2	GBP	95	20300134600000000017
LCTAX	GBP	1600	20300134600000000017
LCTAX1	GBP	0	20300134600000000017

Save & Close

Cancel

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.	

Field	Description	Sample Values
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	
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="checkbox"/>	<input type="checkbox"/>

Tax Details

Component	Currency	Amount	Settlement Account
LCTAX2	GBP	95	20300134600000000017
LCTAX	GBP	1600	20300134600000000017
LCTAX1	GBP	0	20300134600000000017

Field	Description	Sample Values
Component	Tax Component type	
Currency	The tax currency is the same as the commission.	

Field	Description	Sample Values
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 Import 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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 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.	

Preview

User can preview the draft message.

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.

Import LC Amendment-Beneficiary Consent - Beneficiary Response Capture :: Application No: GS1ILCA000006455

Summary

Main Details

Form Of LC : IRREVOCABLE

Submission Mode : Desk

Date Of Issue : 2019-02-01

Date Of Expiry : 2019-05-02

Place Of Expiry : TEST

Commission, Charges and Taxes

Charge :

Commission :

Tax :

Block Status : Not Initia...

Preview Messages

Language : ENG

Preview Message : -

Party Details

Beneficiary : NESTLE

Applicant : EMR & CO

Audit

Reject Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view the main details.
- Charges - User can view the charge details.
- Preview - User can view the preview message.
- Party Details - User can view 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 Import 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 Scrutiny stage inputs.	

Field	Description	Sample Values
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>	
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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <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>	
Back	On Click of Back, the application loads previous stage inputs.	

Exceptions

The Import LC Amendment 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

Amount Block Exception

This section will display the amount block exception details.

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

Import LC Amendment - Amount Block Exception Approval :: Application No: GS1ILCA000006076 Documents Remarks Audit View LC

Amount Block Exception Screen (1 / 2)

Summary

Amount Block Exception Details

Type	Contract Currency	Block Amount	Branch	Account	Account Currency	Block Ref No	Block Status	Block Status Details
Charge	GBP	50	000	625362256	GBP		BF	
Charge	GBP	500	000	0224	USD		BF	
Charge	GBP	50	000	1201200000	GBP		BF	

Summary

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

Import LC Amendment - Amount Block Exception Approval :: Application No: GS1ILCA000006076 Documents Remarks Audit View LC

Amount Block Exception Screen (2 / 2)

Summary

Main Details

Form Of LC : **IRREVOCABLE**

Submission Mode : **Desk**

Date Of Issue : **2019-02-01**

Date Of Expiry : **2019-05-31**

Place Of Expiry : **NEGOTIATING**

Availability

Available With : **ANY BANK**

Available By : **PAYMENT**

Port of Loading : **b**

Port of Discharge : **chennai**

Payment

Period Of Present. : **21**

Confirmation Instr. : **WITHOUT**

Documents & Conditions

Document 1 : **BOL**

Document 2 : **INSDOC**

Document 3 : **MARDOC**

Document 4 : **PACKINGLIST**

Revolving Details

Revolving : **N**

Revolving In :

Revolving Frequency :

Limits Details

Limit Currency : **GBP**

Limit Contribution : **13200**

Limit Status : **Not Verified**

Collateral Currency : **GBP**

Collateral Contr. : **1320**

Collateral Status : **Success**

Party Details

Applicant : **EMR & CO**

Beneficiary : **NESTLE**

Advising Bank : **CITIBANK NY**

Charge

Charge : **GBP600**

Commission :

Tax :

Block Status : **Failed**

Preview

Confirm. Required : **No**

Response Date :

Confirm. Response :

Compliance

KYC : **Verified**

Sanctions : **Verified**

AML : **Verified**

Audit 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.

- 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.
- Revolving Details - User can view revolving details on revolving LC, if applicable.
- Preview Messages - User can view and modify preview 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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	Cancel the Import LC Amendment 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 shows the 'FuTura Bank' interface for 'KYC Exception Approval'. The top navigation bar includes 'Free Tasks', 'FBN UK (GS1)', 'Feb 1, 2019', and the user 'SRIDHAR01'. The main header displays 'Import LC Amendment-Beneficiary Consent - KYC Exception Approval :: Application No: GS1ILCA000006455'. A sidebar on the left shows 'KYC Exception Details' and 'Summary'. The main content area is titled 'Summary' and contains three tiles: 'Main Details', 'Party Details', and 'Charge'. Each tile has a green checkmark in the bottom right corner. The 'Main Details' tile shows 'Form Of LC : IRREVOCABLE', 'Submission Mode : Desk', and 'Date Of Issue : 2019-02-01'. The 'Party Details' tile shows 'Beneficiary : NESTLE' and 'Applicant : EMR & CO'. The 'Charge' tile shows 'Charge :', 'Commission :', 'Tax :', and 'Block Status : Not Initia...'. At the bottom, there is an 'Audit' button on the left and a row of action buttons: 'Reject', 'Hold', 'Refer', 'Cancel', 'Approve', 'Back', and 'Next'.

Main Details	
Form Of LC	: IRREVOCABLE
Submission Mode	: Desk
Date Of Issue	: 2019-02-01

Party Details	
Beneficiary	: NESTLE
Applicant	: EMR & CO

Charge	
Charge	:
Commission	:
Tax	:
Block Status	: Not Initia...

Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like beneficiary, advising bank etc.
- Charge Details - User can view charge details.

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">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance/Limits• R5 - Others. <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">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance- Limits• R5 - Others	
Cancel	<p>Cancel the Import LC Amendment KYC exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

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.

Limit/Credit Check

This section will display the amount block exception details.

FuTura Bank

My Tasks

Bank Futura - Br... (203)04/13/18SRIDHAR

Import LC Amendment - Credit Exception - Review

DocumentsRemarksView LC

Credit Exception

Summary

Credit ExceptionScreen (1 / 2)

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 a

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	20300134500000000010	Success	The amount block can

RejectHoldReferCancelApproveBackNext

FuTura Bank

My Tasks

Bank Futura -Br...

(203)

04/13/18

SRIDHAR

Import LC Amendment - Credit Exception - Review

Documents

Remarks

View LC

Credit Exception

Summary

Summary

Screen (2 / 2)

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**

Comission :

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

- 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.
- Revolving Details - User can view revolving details on revolving LC, if applicable.
- Preview Messages - User can view and modify preview 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:

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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">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance- Limits• R5 - Others	
Cancel	<p>Cancel the Import LC Amendment Limit exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

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](#).

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">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance/Limits• R5 - Others. <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">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance- Limits• R5 - Others	
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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