Corporate Supply Chain Finance User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.4.0.0

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ORACLE®

Corporate Supply Chain Finance User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.4.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle Banking Supply Chain Finance 14.5.4.0.0
1	Overview	✓
2	Create Program	✓
3	View Program	✓
4	Edit Program	✓
5	Link Invoice to Program	✓
6	Request Finance	✓
7	View Finance	✓
8	Repayment of Finance	✓
9	View Limits	✓

Home

3. Introduction

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

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

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

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

A typical business scenario in SCF parlance -

Scenario

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

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

Solution

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

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

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

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

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

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

For more information on receivables and payables, refer **User Manual Oracle Banking Digital Experience Receivables Payables Management.**

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4. Overview

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

The following widgets are available in the SCF Overview:

- **Receivables/Payables Timeline**
- **Top 5 Programs**
- **Finance Maturing**
- **Limits**
- **Overdue Finances**
- **Overdue Invoices**
- **Future Dated Disbursements**
- **Upcoming Repayments**
- **Quick Links**

Receivables/Payables Timeline - This widget draws all the outstanding invoices and debit notes of the corporate party on the timeline. The invoices and debit notes are categorised on a timeline as overdue, due in 0-30 days, between 31-60 days, between 61-90 days and above 90 days. These details can be viewed in terms of Receivables or Payables. The Timeline is made comprehensive by colour coding the categories on the basis of maturity.

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

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

Limits – Details of the borrowing limits set for the corporate party are displayed in this widget. A donut chart projects the 'Available Limit' and the 'Utilized Limit'. The 'Actual Available Limit' and the 'Blocked Limit', which together make the 'Available Limit', are also presented in a sun-burst format.

If the main limits of a corporate have been frozen by the bank, then the Limits Freeze icon ( ) is displayed in the Limits widget.

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

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

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

Future Dated Disbursements – This widget displays details of upcoming finance disbursements for invoices and debit notes. The details are displayed month-wise, and can be viewed separately for the party's roles as Buyer and Supplier. The date of the finance disbursement along with other details of the invoice/debit note are displayed in the widget. The reference number of the invoice/debit note is a hyperlink which when clicked displays the **View Invoice Details**/**View Debit Note Details** screen. For more information, refer the respective sections in **User Manual Oracle Banking Digital Experience Receivables Payables Management**. On clicking the **View Receivables/Payables** link in the widget, the respective screen appears. You can enter certain search criteria and view a list of receivables and payables in this screen. For more information, refer the **View/Edit Receivables/Payables** section in **User Manual Oracle Banking Digital Experience Receivables Payables Management**.

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

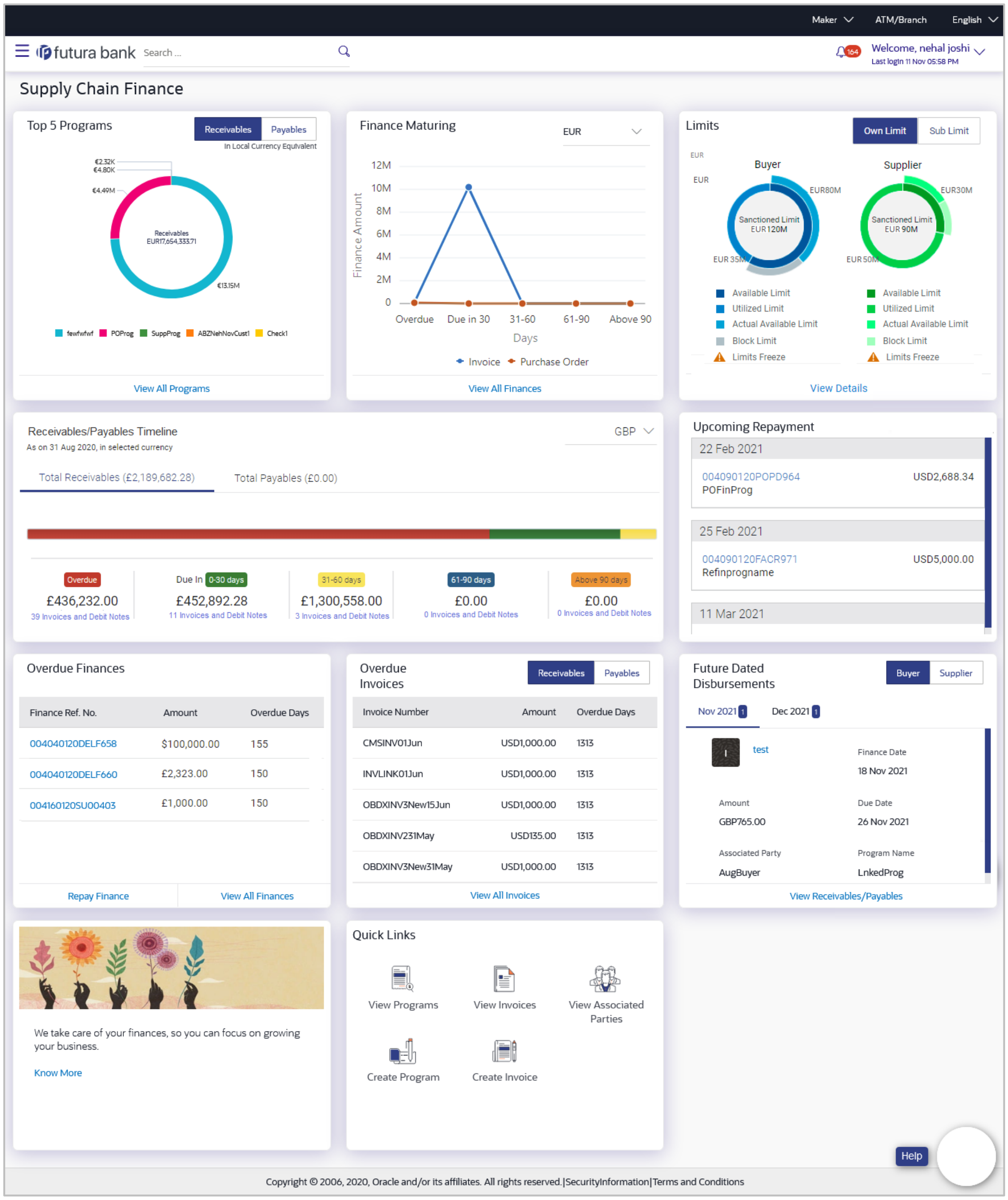
Quick Links - The most commonly used transactions are provided as quick links for quick access to those transactions. The following quick links are available:

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

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Overview

Dashboard


Maker
ATM/Branch
English
futura bank
Search ...
Welcome, nehal joshi
Supply Chain Finance
Top 5 Programs
Receivables
Payables
In Local Currency Equivalent
View All Programs
Finance Maturing
EUR
Finance Amount
Overdue
Due in 30
31-60
61-90
Above 90
Days
Invoice
Purchase Order
View All Finances
Limits
Own Limit
Sub Limit
Buyer
Supplier
Sanctioned Limit EUR 120M
Sanctioned Limit EUR 90M
Available Limit
Utilized Limit
Actual Available Limit
Block Limit
Limits Freeze
View Details
Receivables/Payables Timeline
GBP
Total Receivables (£2,189,682.28)
Total Payables (£0.00)
Overdue
£436,232.00
39 Invoices and Debit Notes
£452,892.28
11 Invoices and Debit Notes
£1,300,558.00
3 Invoices and Debit Notes
£0.00
0 Invoices and Debit Notes
£0.00
0 Invoices and Debit Notes
Upcoming Repayment
22 Feb 2021
004090120POPD964
USD2,688.34
POFinProg
25 Feb 2021
004090120FACR971
USD5,000.00
Refinprogname
11 Mar 2021
Overdue Finances
Finance Ref. No.
Amount
Overdue Days
004040120DELF658
$100,000.00
155
004040120DELF660
£2,323.00
150
004160120SU00403
£1,000.00
150
Repay Finance
View All Finances
Overdue Invoices
Receivables
Payables
Invoice Number
Amount
Overdue Days
CMSINV01Jun
USD1,000.00
1313
INVLINK01Jun
USD1,000.00
1313
OBDXINV3New15Jun
USD1,000.00
1313
OBDXINV231May
USD135.00
1313
OBDXINV3New31May
USD1,000.00
1313
View All Invoices
Future Dated Disbursements
Buyer
Supplier
Nov 2021
Dec 2021
test
Finance Date
18 Nov 2021
Amount
GBP765.00
Due Date
26 Nov 2021
Associated Party
AugBuyer
Program Name
LnkedProg
View Receivables/Payables
We take care of your finances, so you can focus on growing your business.
Know More
Quick Links
View Programs
View Invoices
View Associated Parties
Create Program
Create Invoice
Help
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FAQ

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

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

2. Can I change my Quick Links?

The Quick Links are fixed and cannot be changed.

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

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

Home

5. Program Management

5.1 Create Program

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

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

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

Pre-requisites

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

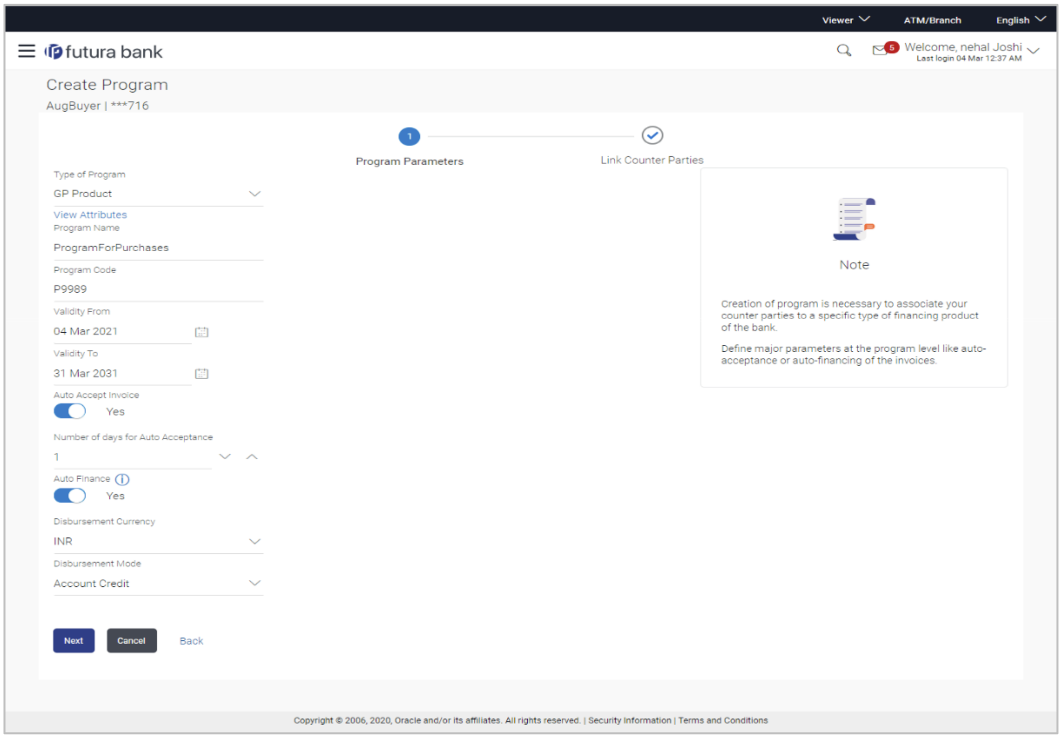
How to reach here:

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

To create a program:

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

Create Program - Program Parameters



Field Description

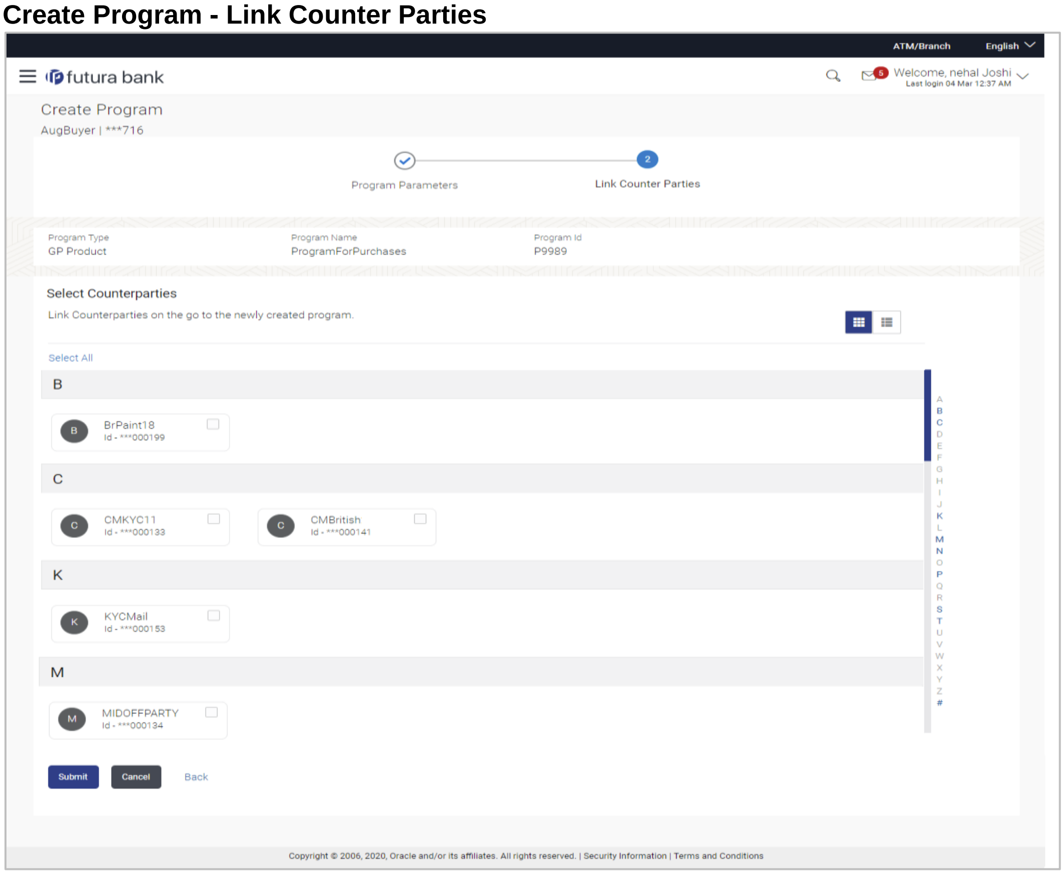
Field Name	Description
Create Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Parameters step	

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

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

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

Create Program - Link Counter Parties



Field Description

Field Name	Description
Create Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Link Counter Parties	
Program Type	Display the program type selected in the **Program Parameters** step.
Program Name	Display the program name entered in the **Program Parameters** step.
Program Id	Display the program ID entered in the **Program Parameters** step.
Select Counterparties	
This section displays a list of onboarded counterparties in alphabetical order. A tile is displayed for each counterparty. You can individually select the parties to be linked to the program, or click **Select All** to link all of them to the program.	
Counterparty Tile	
Each tile displays the following details.	
Short Name	Display the initials of the counter party.
Counter Party Name and ID	Displays the counter party's name and ID.

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

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

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

OR
Click **Back** to navigate back to the previous screen.

7. Click the **View Program** link to view the details of existing programs.
OR
Click the **Supply Chain Dashboard** link to go to Supply Chain Dashboard.
OR
Click the **Go To Dashboard** link to go to main dashboard.

Note: Once the **Create Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

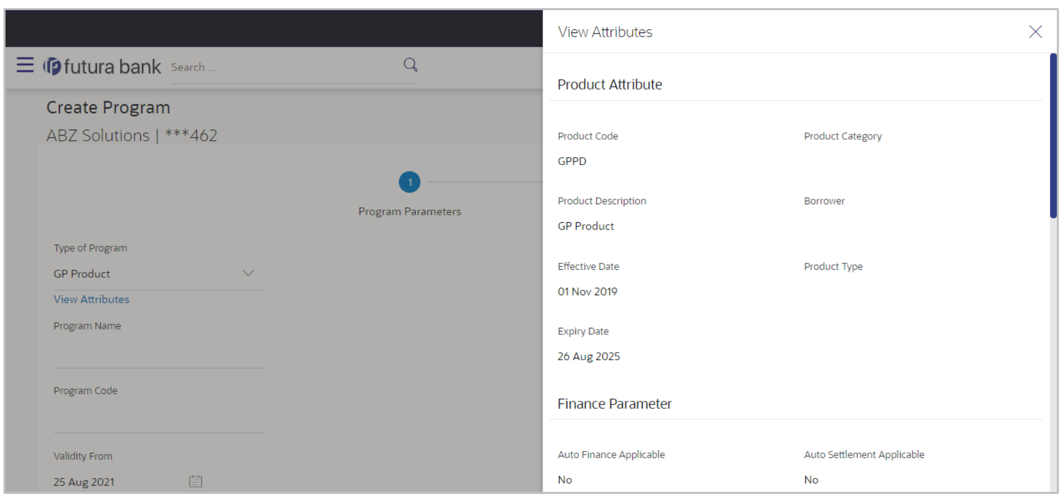
The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

View Attributes

This overlay window is displayed when you click the **View Attributes** link in the **Create Program** screen. It displays the attributes associated with the 'Type of Program' selected. The type of program is also referred to as the Product.

View Attributes – Product Attribute

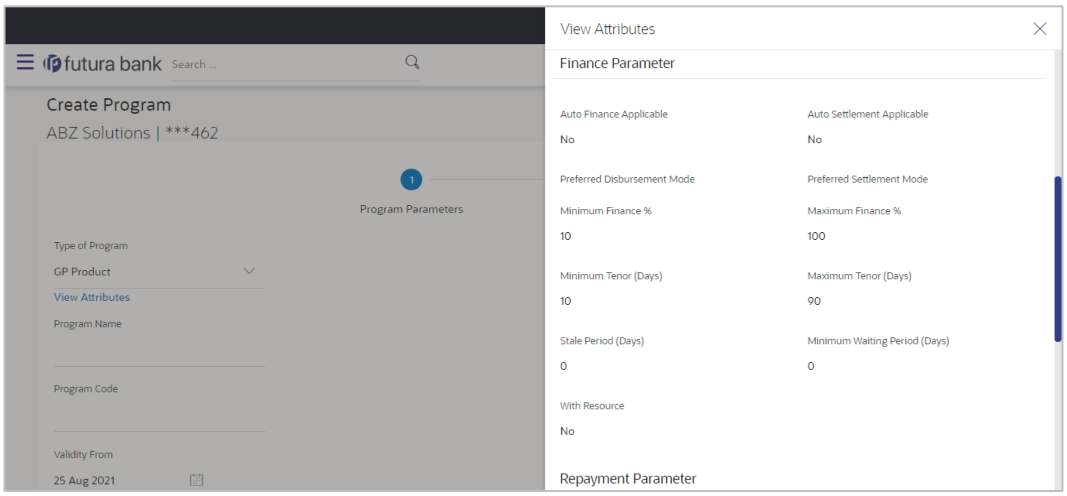


Field Description

Field Name	Description
View Attributes – Product Attribute	
Product Code	Displays the unique code associated with the product.
Product Category	Displays the type of receivable/payable that will be financed. For example, invoice or purchase order or debit note.

Field Name	Description
Product Description	Displays the description of the product.
Borrower	Displays whether the borrower is the anchor or the spoke.
Effective Date	Displays the date from when the product has been active.
Product Type	Displays the type of the product.
Expiry Date	Displays the expiry date of the product.

View Attributes – Finance Parameter

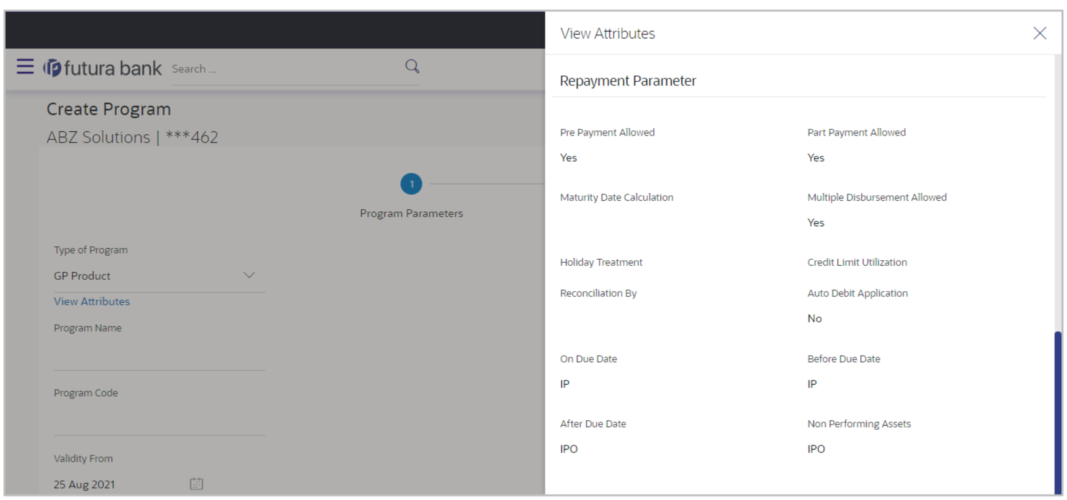


Field Description

Field Name	Description
View Attributes – Finance Parameter	
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.

Field Name	Description
Minimum Finance %	Displays the minimum percentage of the receivable/payable amount that will be financed.
Maximum Finance %	Displays the maximum percentage of the receivable/payable amount that will be financed.
Minimum Tenor (Days)	Displays the minimum finance tenor in days.
Maximum Tenor (Days)	Displays the maximum finance tenor in days.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum period in days up to which the finance cannot be closed, in case pre-closure is allowed.
With Recourse	Displays whether the finance is with or without recourse.

View Attributes – Repayment Parameter



Field Description

Field Name	Description
View Attributes – Repayment Parameter	
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.

Field Name	Description
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Maturity Date Calculation	Displays the basis on which the maturity date of the finance is calculated.
Multiple Disbursement Allowed	Displays whether multiple disbursements of the finance amount is allowed or not.
Holiday Treatment	Displays how the finance maturity date will be handled if it falls on a bank holiday.
Credit Limit Utilization	Displays whether credit limits will be applicable when financing the receivables/payables.
Reconciliation By	Displays what reconciliation will be matched against.
Auto Debit Application	Displays whether or not auto debit will be applicable for finance repayment.
On Due Date	Displays the order in which the principal, and the interest will be charged on the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest will be charged prior to the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest will be charged post the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest will be charged if the finance repayment gets defaulted/missed.

5.2 View / Edit Program

Pre-requisites

User must have valid corporate login credentials.

5.2.1 View Program

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

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

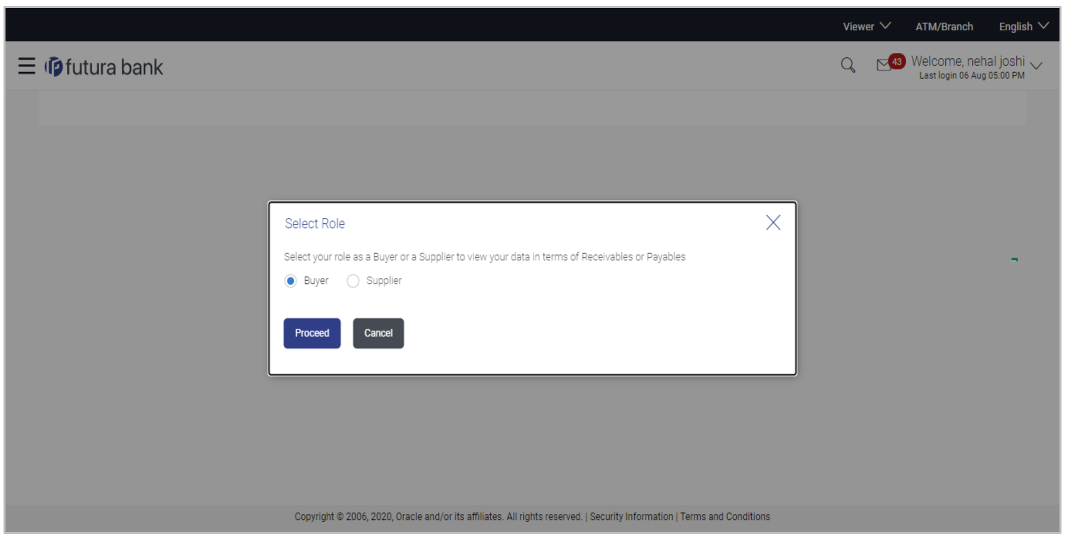
How to reach here:

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

To view a program:

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

View Program - Select Role popup

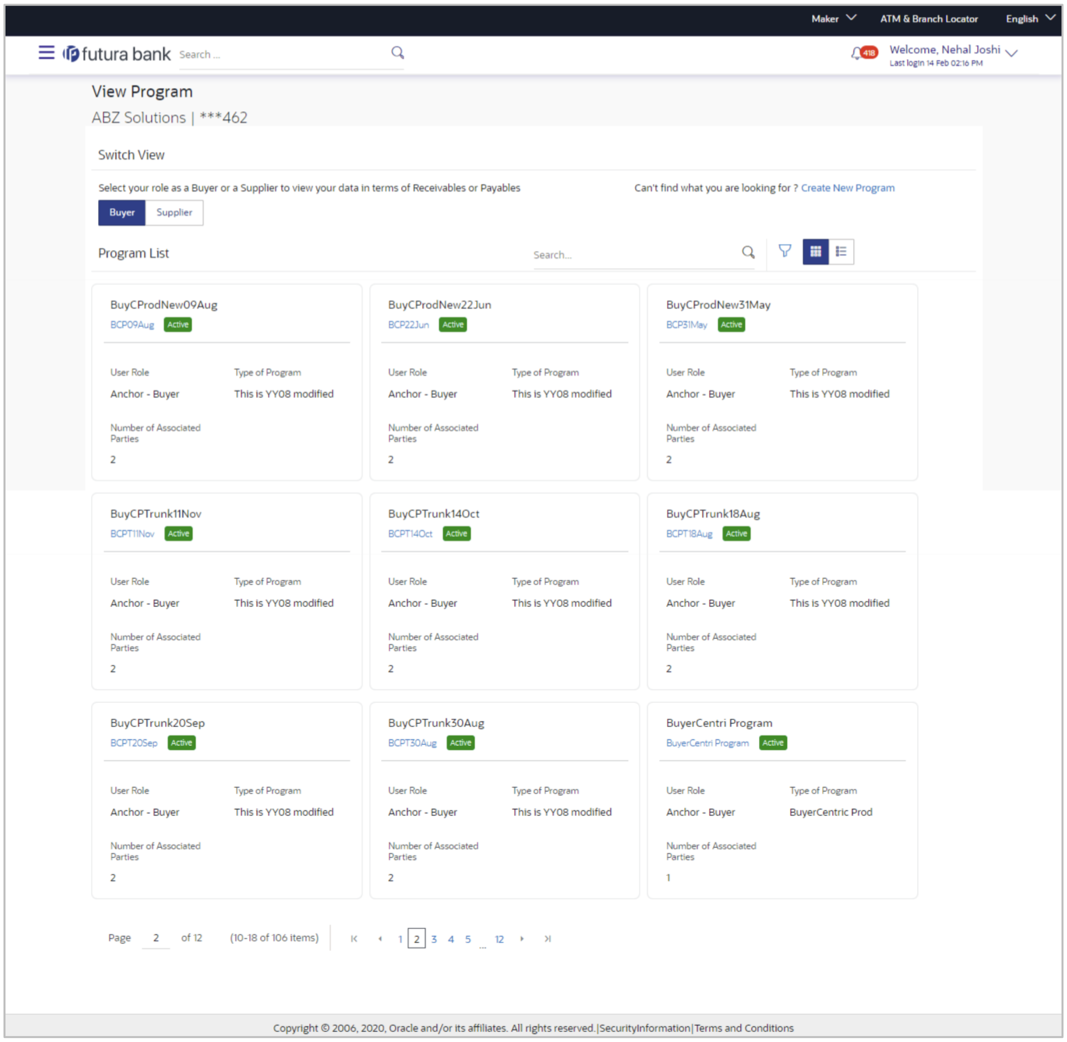


Field Description

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

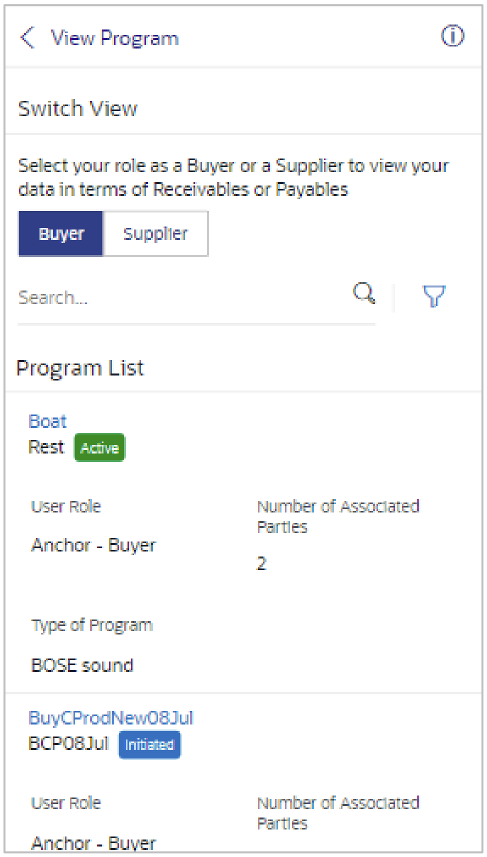
2. Once you select the required role, click **Proceed** to view the existing programs. The **View Program** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

View Program



View Program (on mobile device)

The **View Program** screen can also be viewed on a mobile device. All features available on a web browser on desktop computers, such as, hyperlinks, search filters, download option, and so on, are also available on the mobile device. The details displayed on each program card are also the same as that on the web browser.

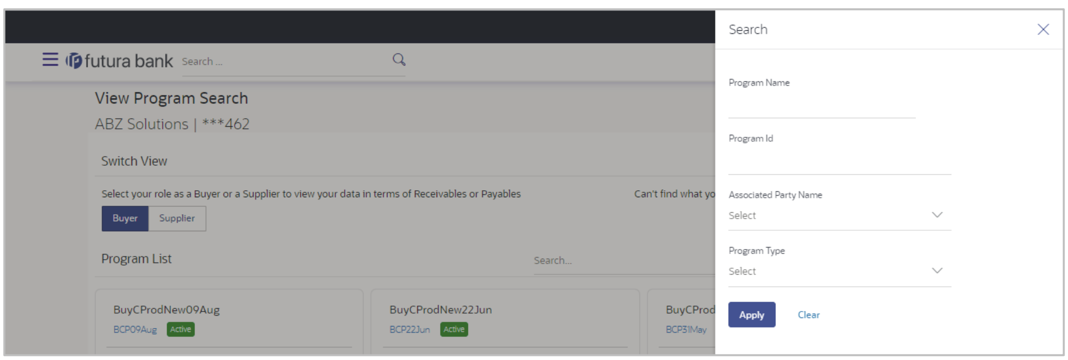


. Field Description

Field Name	Description
View Program	
Party Name and ID	Displays the name and ID of the logged-in Corporate party.
Switch View	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are: • Buyer • Supplier

Field Name	Description
Can't find what you are looking for? <u>Create New Program</u>	Click the **<u>Create New Program</u>** link to create a new program if required. **Note**: This feature is only available on web browsers on desktop computers, and not on a mobile device.
Search	Enter the partial or complete name or ID of the specific program to be viewed.
	Click this icon to filter the programs based on name, ID, associated party, and program type. A **Search** overlay window appears. Enter the required search criteria and click **Apply**. The Program List is updated accordingly.
	Click this icon to view the programs in a card or tile format. Click a program tile to view its details.
	Click this icon to view the programs in a list format. Click the program name link of a specific program to view its details.

Search overlay window



The Search overlay window has the following fields.

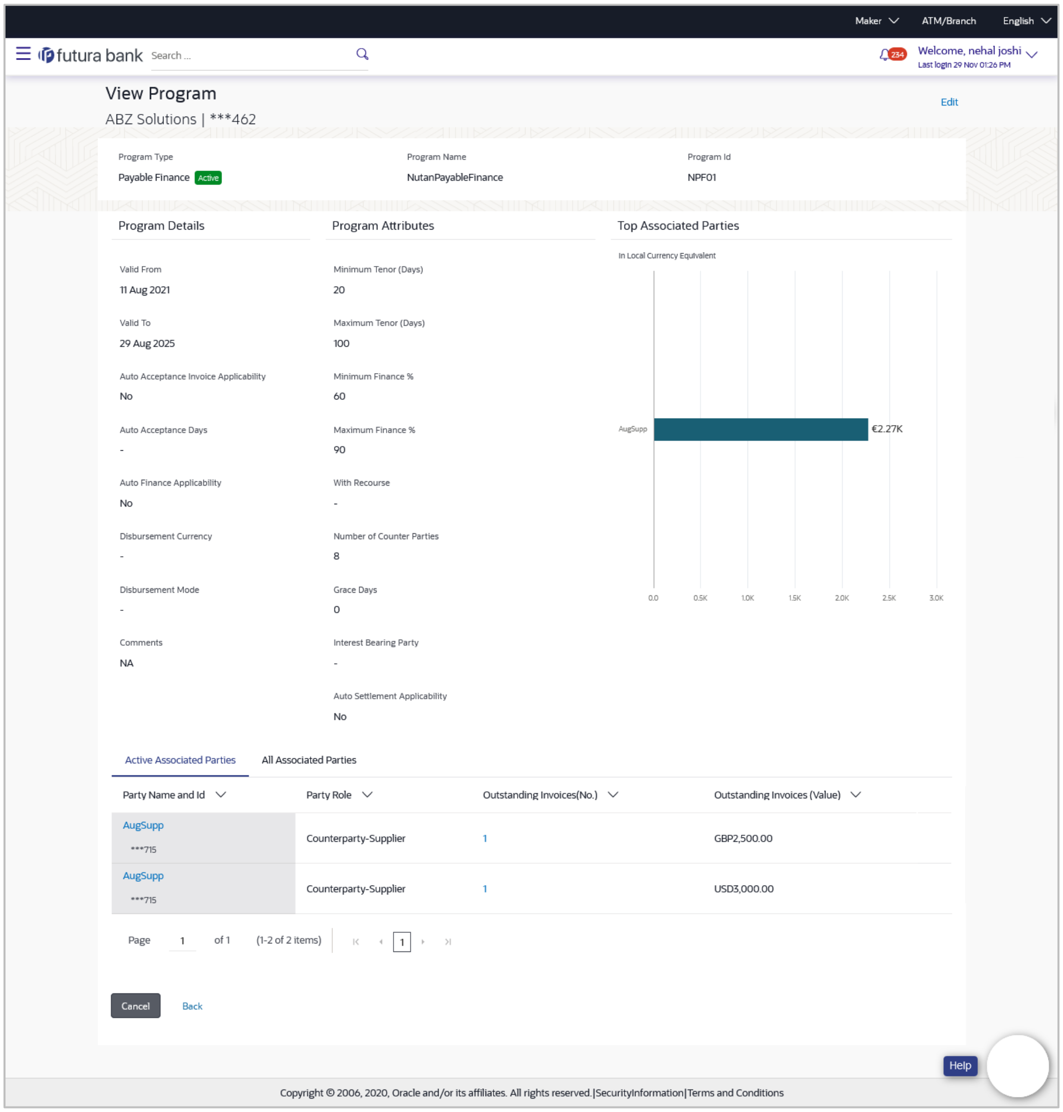
Program Name	Indicates an option to search for programs based on the name.
Program Id	Indicates an option to search for programs based on the ID.
Associated Party Name	Indicates an option to search for programs associated with a specific counter party. A list of onboarded counterparties is available to select from.
Program Type	Indicates an option to search for programs based on the program type.

Field Name	Description
Program List	
Displays a list of programs linked to the logged-in corporate. If you have selected the card or tile view, then you can click on a particular program tile to view its details. If you have selected the list view, then you can click on the Program Name link to view its details.	
Program Name	Displays the program name as fetched from the Host. This is a hyperlink, which when clicked displays a screen with the program details.
Program ID	Displays the program ID as fetched from the Host.
Status	Displays the status of the program. It could be: • Initiated • Modified • Active • Others • Closed
User Role	Displays the logged-in Corporate’s role in the program.
Type of Program	Displays the program type as fetched from the Host.
Number of Associated Parties	Displays the number of counter parties linked to the program.

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

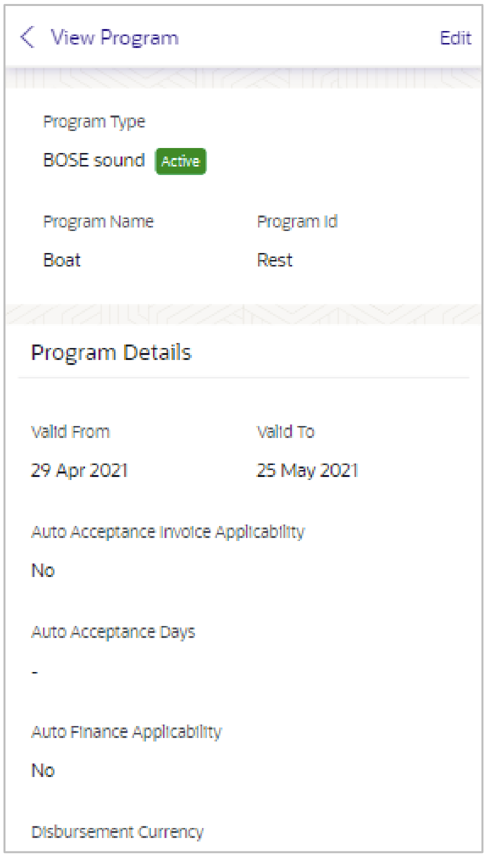
View Program (details)

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



View Program Details (on mobile device)

The **View Program** (details) screen can also be viewed on a mobile device. All features and data available on a web browser on desktop computers, such as, hyperlinks, the top associated parties' graph, tabs, and so on, are also available on the mobile device.



Field Description

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

Field Name	Description
Program Details	
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the Host. Informs whether auto acceptance of invoices / purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.
Comments	Displays the comments added for the program as fetched from the host.
Program Attributes	
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Program Tenor	Displays the length of time the program will remain active.
With Recourse	Displays the value of With Recourse as fetched from the host.
Number Of Counter parties	Displays the number of counter parties linked to the program.

Field Name	Description
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays the name of the interest bearing party.
Auto Settlement Applicability	Displays 'Yes' if auto settlement is applicable, else, displays 'No'.

Top Associated Parties

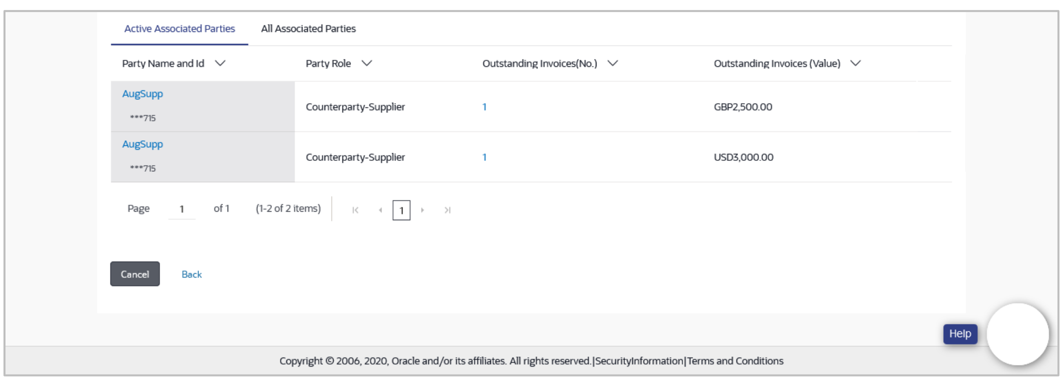
This section displays the top 10 counter parties in the program in a bar graph. It provides a comparative view amongst the counter parties on the basis of the receivable or payables in local currency. If the counter parties are less than 10, then all of the counter parties are displayed and the label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

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

The following two tabs are present:

- Active Associated Parties tab
- All Associated Parties tab

Active Associated Parties tab

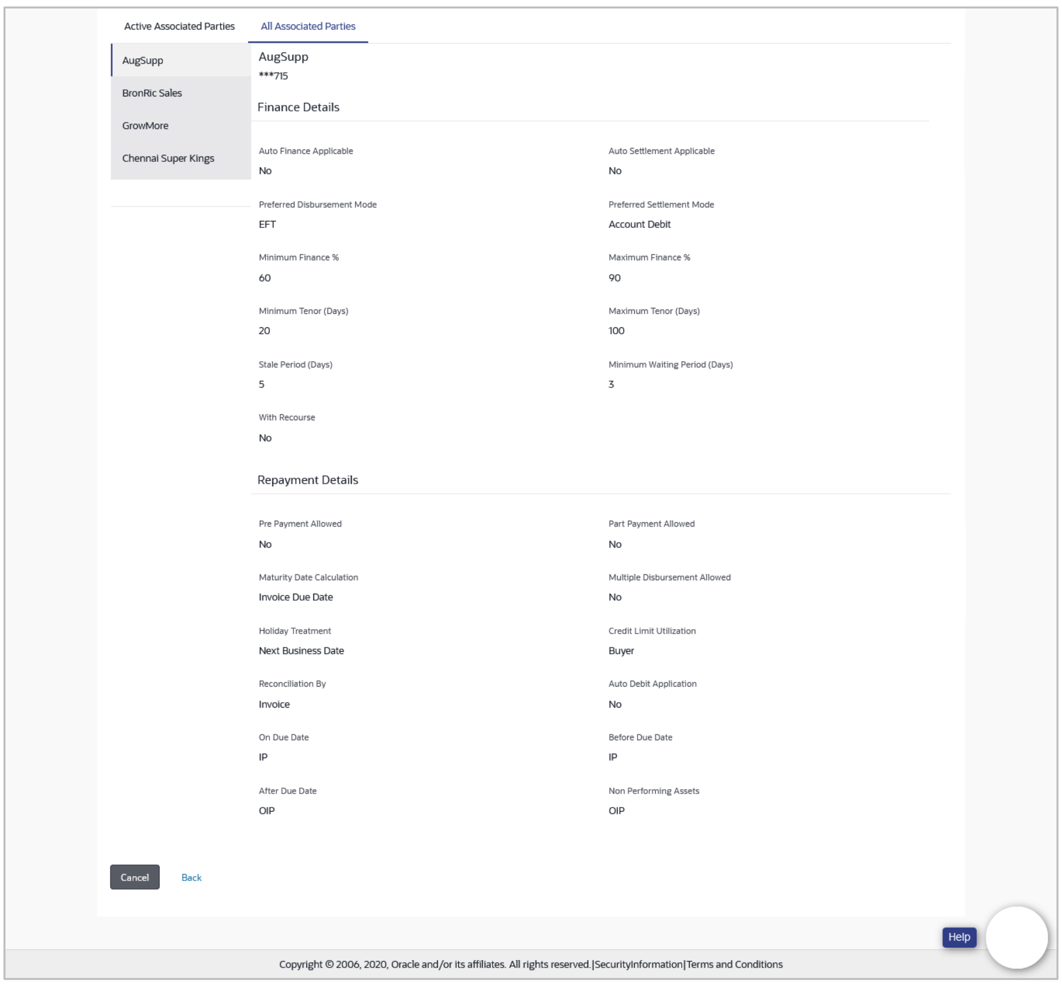


Field Description

Field Name	Description
Active Associated Parties tab	
Party Name and ID	Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.

Field Name	Description
Party Role	Displays the role associated with the party. It could be: • Counter Party – Buyer • Counter Party – Supplier • Anchor – Buyer • Anchor – Supplier
Outstanding Invoices (No.)	Displays the number of invoices outstanding for the linked party under this program. Click on the invoice number link to view the list of all outstanding invoices linked to the selected party and currency.
Outstanding Invoices (Value)	Displays the value of invoices outstanding for the linked party under this program.

All Associated Parties tab



Field Description

Field Name	Description
All Associated Parties tab	
A tab is displayed for each party linked to the program with invoices associated with them. If the Anchor of the Program is logged in, then the linked counter parties are listed. If a counter party of the Program is logged in, then the Anchor party is listed.	
Party Name & ID	Displays the name and ID of the associated party.
Finance Details	
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Minimum Finance %	Displays the minimum percentage of the receivable/payable amount that will be financed.
Maximum Finance %	Displays the maximum percentage of the receivable/payable amount that will be financed.
Minimum Tenor (Days)	Displays the minimum finance tenor in days.
Maximum Tenor (Days)	Displays the maximum finance tenor in days.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum period in days up to which the finance cannot be closed, in case pre-closure is allowed.
With Recourse	Displays whether the finance is with or without recourse.
Repayment Details	
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.

Field Name	Description
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Maturity Date Calculation	Displays the basis on which the maturity date of the finance is calculated.
Multiple Disbursement Allowed	Displays whether multiple disbursements of the finance amount is allowed or not.
Holiday Treatment	Displays how the finance maturity date will be handled if it falls on a bank holiday.
Credit Limit Utilization	Displays whether credit limits will be applicable when financing the receivables/payables.
Reconciliation By	Displays what reconciliation will be matched against.
Auto Debit Application	Displays whether or not auto debit will be applicable for finance repayment.
On Due Date	Displays the order in which the principal, and the interest will be charged on the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest will be charged prior to the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest will be charged post the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest will be charged if the finance repayment gets defaulted/missed.

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

5.2.2 Edit Program

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

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

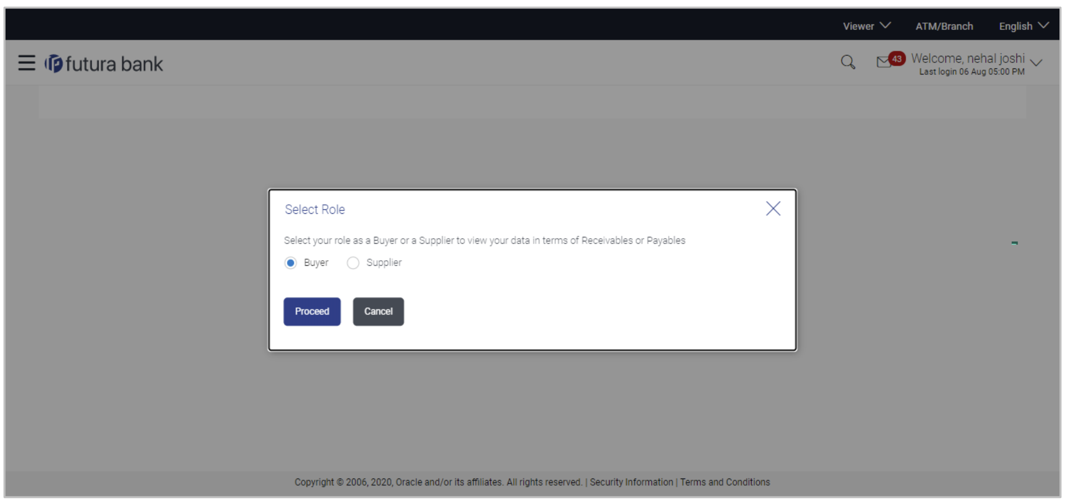
Note: Only a user of the Anchor party, who has access rights to create a program, can edit it. Counter party users will not be able to edit (or create) programs.

How to reach here:

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

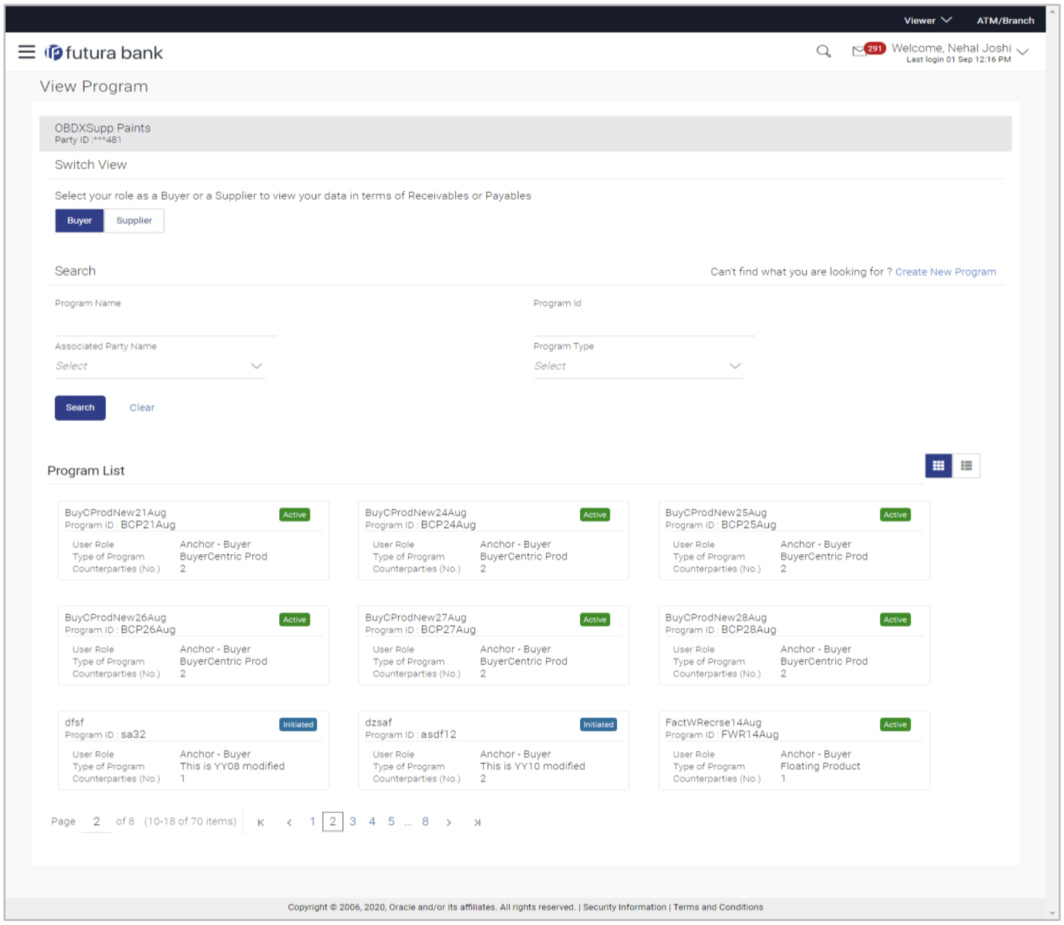
To edit a program:

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



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

View Program



4. In **Switch View** section, click **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.
5. Enter the search criteria and click **Search**. The program list appears based on entered search criteria in card or list view format.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

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

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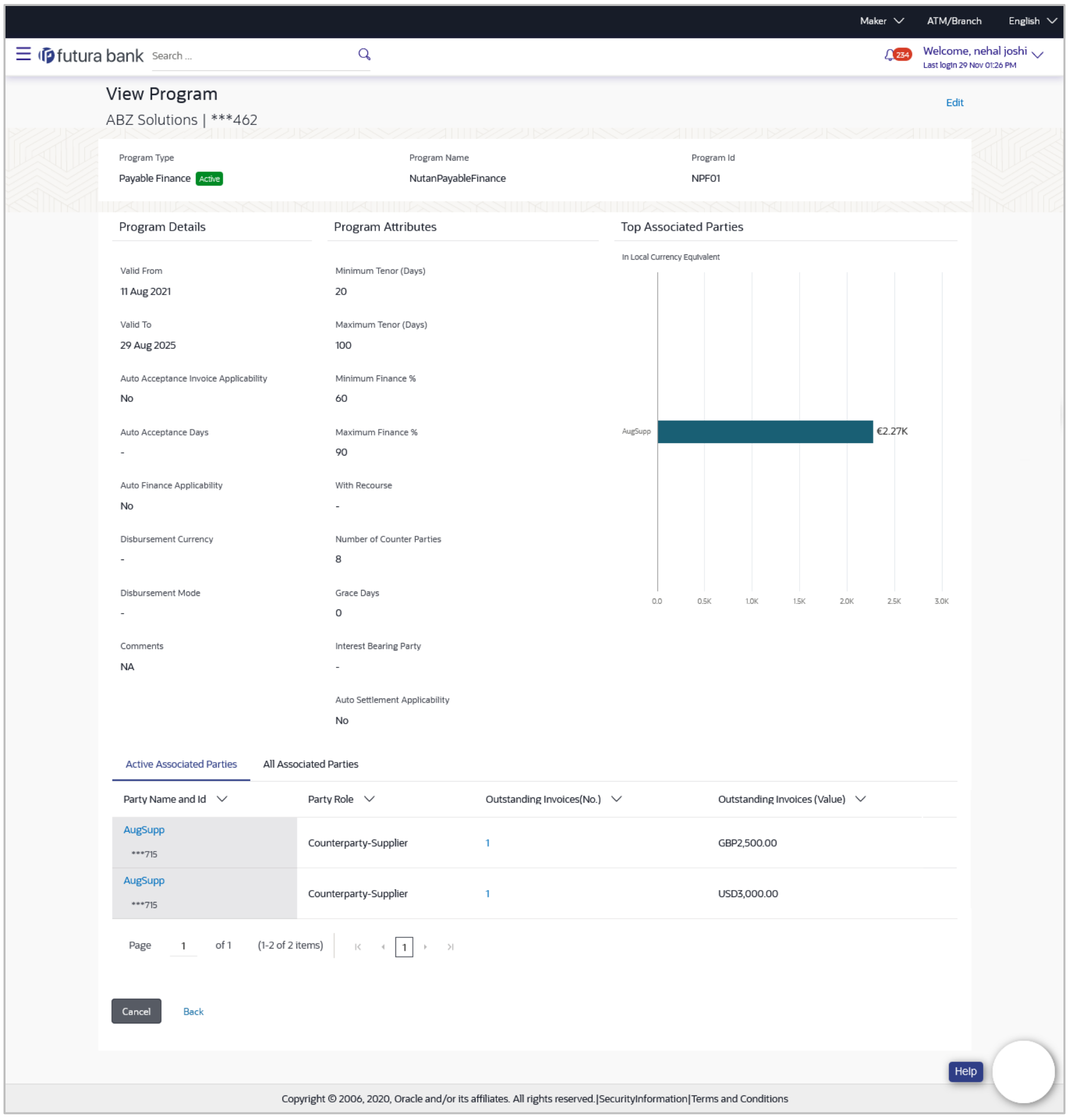
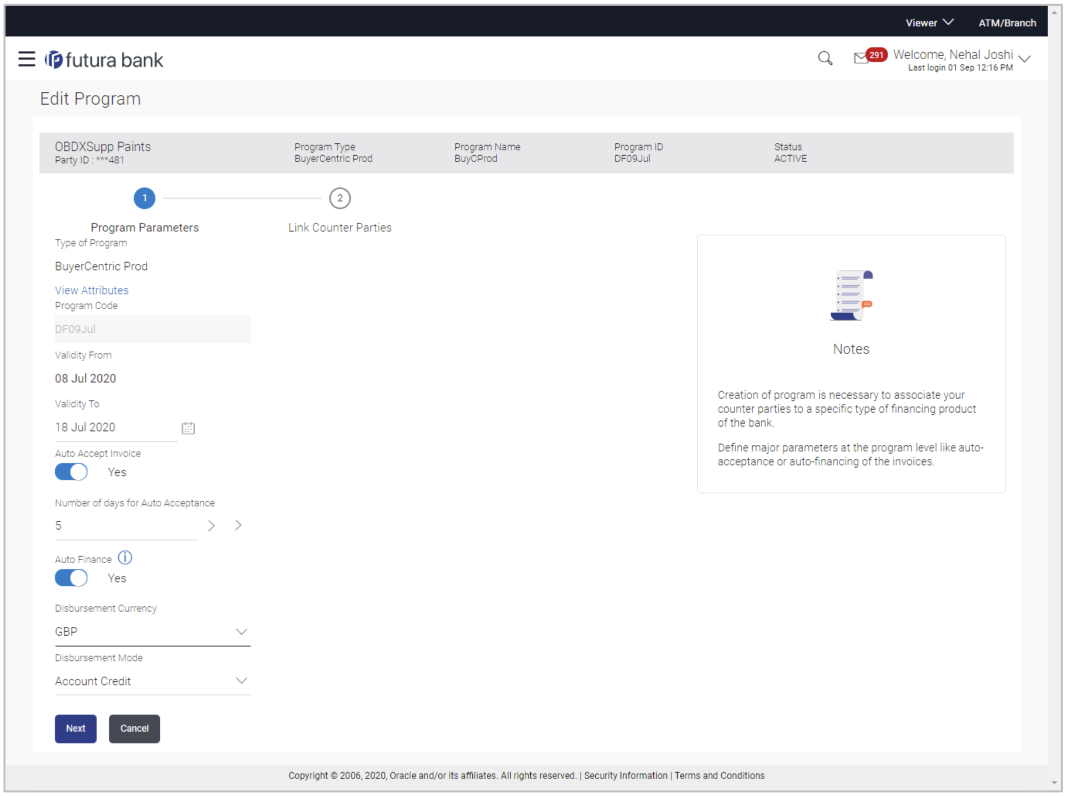
6. Click the Program tile / **Program Name** link of the program to be modified. The **View Program** screen appears.



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

Edit Program - Program Parameters



Field Description

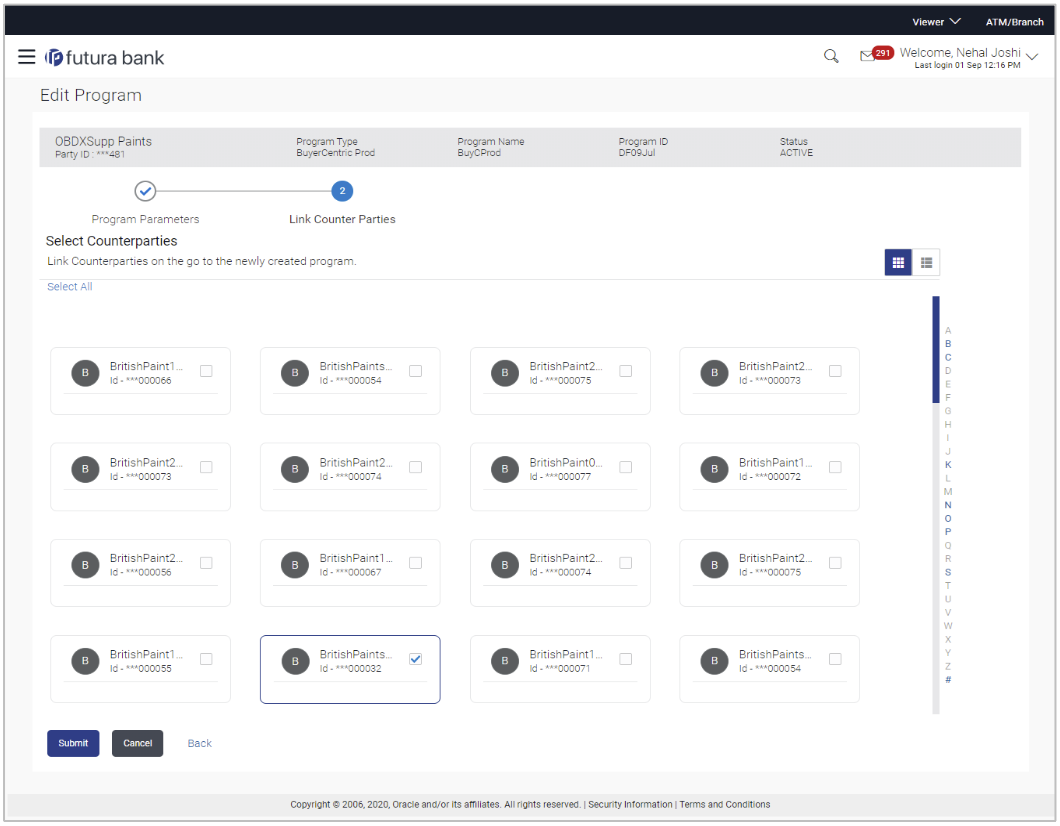
Field Name	Description
Edit Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type	Displays the program type selected in the **Program Parameters** step.
Program Name	Displays the program name entered in the **Program Parameters** step.
Program ID	Displays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

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

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

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

Edit Program - Link Counter Parties



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

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

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

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

Note: Once the **Edit Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

Home

6. Finance Management

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

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

6.1 Request Finance

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

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

Pre-requisites

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

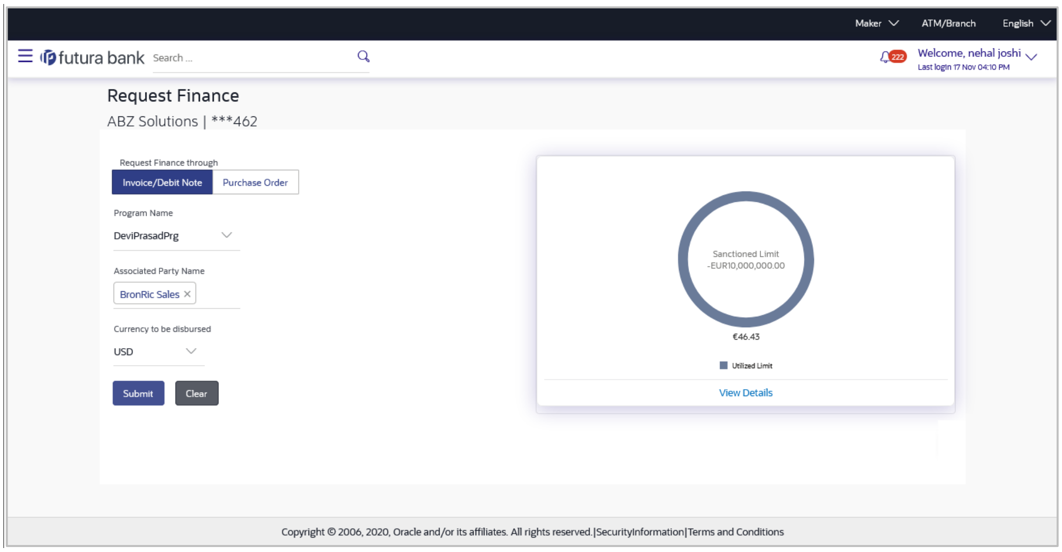
How to reach here:

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

To request finance for an invoice/debit note or purchase order:

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

Request Finance



Field Description

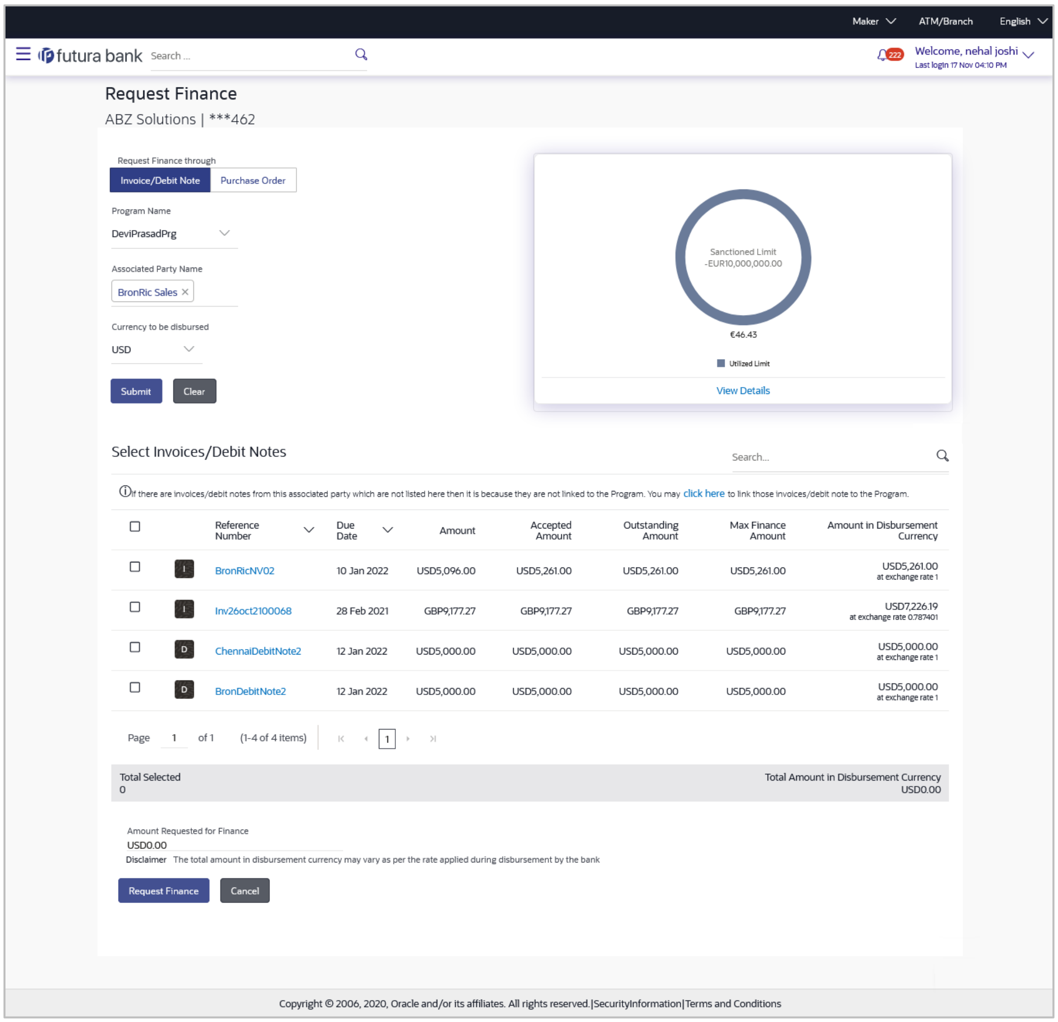
Field Name	Description
Request Finance	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Request Finance through	Select the instrument to be financed. The options are: • Invoice/Debit Note • Purchase Order
Program Name	Select the name of the program under which the instrument should be financed. This list displays all programs linked with the logged-in party.
Associated Party Name	Select the required party associated with the invoice/debit note or purchase order to be financed. This list displays the counter parties linked to the selected program.
Currency to be disbursed	Select the currency in which the finance amount is to be disbursed.
Limits graph	A graph displaying the associated supply chain limits details is presented on the right hand side of the screen. Click the **View Details** link to get detailed information on the limits. Refer the **View Limits** section for more information.

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

OR
Click **Clear** to reset the entered data.

Select Invoices/Debit Notes

This section displays a list of invoices/debit notes which are either not financed or are partially financed. Invoices/debit notes that have already been financed, are not listed. (A similar list is displayed for purchase orders, if you select the **Purchase Order** option in **Request Finance through** field.)



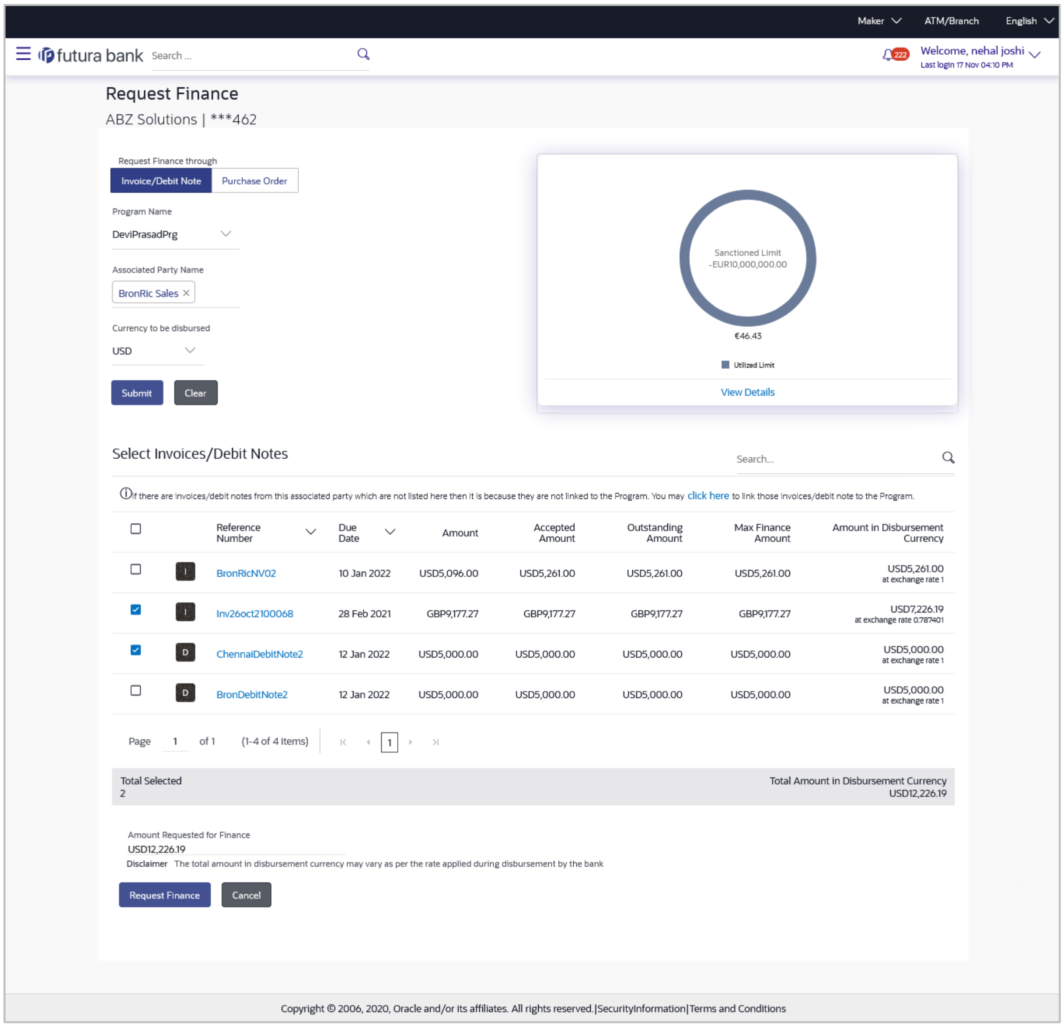
Field Description

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

Field Name	Description
Amount Requested for Finance	Displays the finance amount being requested.

If you are financing purchase orders, then the following details are displayed for each purchase order record.

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



3. Select the check box(es) against the invoice(s)/debit note(s) or purchase order(s) to be financed.
4. Click **Request Finance**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.
5. In the Review screen, verify the details, and click **Confirm**. A Confirmation message of request initiation appears along with the reference number.
   OR
   Click **Back** to navigate back to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.
6. Click the **View Finances** link to view a list of finances with their status.
   OR
   Click the **Supply Chain Overview** link to go to the Supply Chain Finance dashboard.
   OR
   Click the **Go to Dashboard** link to go to the main dashboard.

6.2 View Finances

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

Note: Finance details can also be viewed using the Chatbot feature, either on a web browser or the mobile banking application. For more information on inquiring about finances using Chatbot, refer **User Manual Oracle Banking Digital Experience Chatbot Mobile Banking Application**.

Pre-requisites

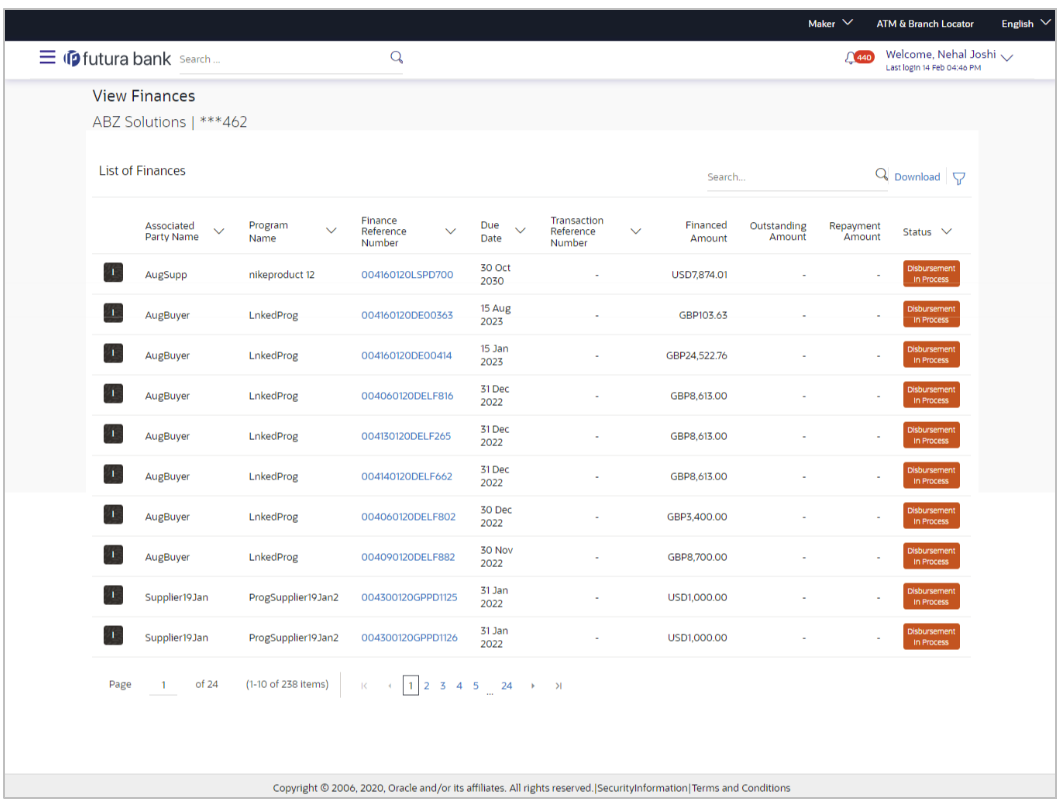
User must have valid corporate login credentials.

How to reach here:

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

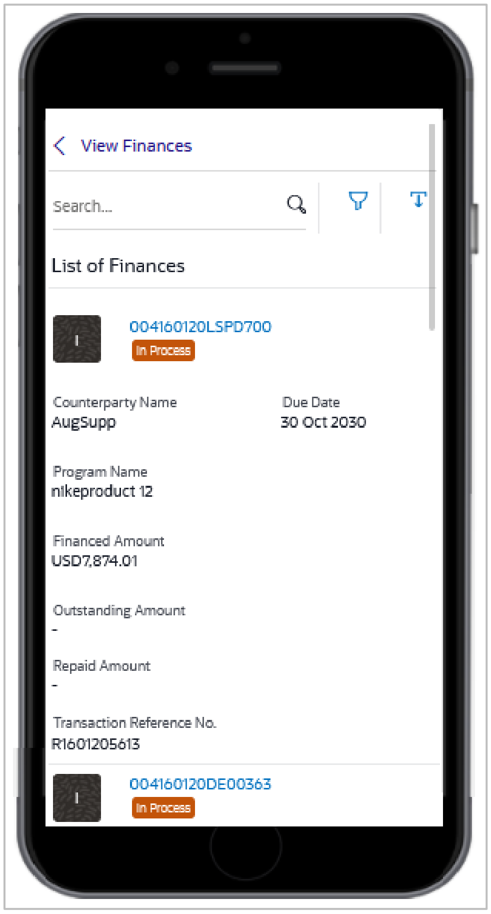
To view and/or repay finances:

View Finances - List of Finances



View Finances (on mobile device)

You can view the list of finances on a mobile device as well.

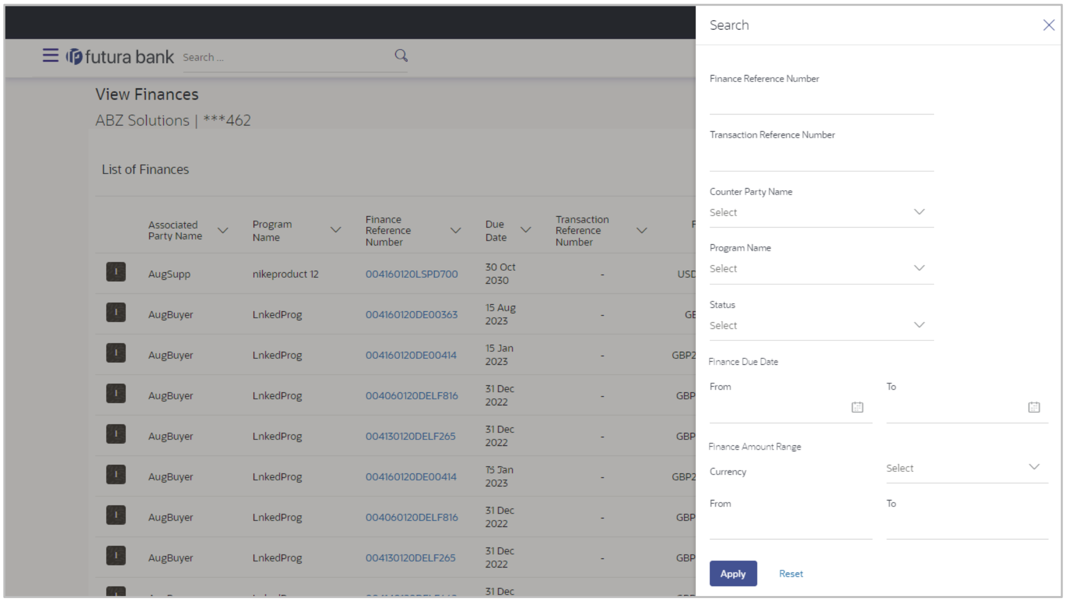


Field Description

Field Name	Description
View Finances	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Search	Enter the partial or complete reference number, or program name, or associated party name, of the finance(s) to be viewed.
Download	Click this link to download the list of finances in CSV format.
	Click this icon to filter the finances based on finance reference number, transaction reference number, associated party name, program name, status, finance due date, and finance amount. A **Search** overlay window appears. Enter the search criteria and click **Apply**. The List of Finances is updated accordingly.

Field Name	Description

Search overlay window



The following fields are present in the Search overlay window.

Finance Reference Number
Indicates an option to search for finance records using the finance reference number.

Transaction Reference Number
Indicates an option to search for finance records using the transaction reference number.

Counter Party Name
Indicates an option to search for finance records that are associated with a specific counter party.

Program Name
Indicates an option to search for finance records that are associated with a particular program.

Status
Indicates an option to search for finance records that are in a particular status.

The options are:

- Partially Settled
- Disbursed
- Settled

Note: Search for the ‘In Process’ and ‘Settlement in Process’ status is currently not supported.

Finance Due Date
Specify the date range in the From and To fields, within which the required finances are due.

Field Name	Description
Finance Amount Range	Select the currency and specify the amount range in the From and To fields to search for the required finances.
List of Finances	
This section displays the list of finances of the logged-in corporate.	
Indicator	Displays 'I' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).
Associated Party Name	Displays the counter party name.
Program Name	Displays the name of the program.
Finance Reference Number	Displays the finance reference number of the respective record. Click on the reference number link to view the finance details. For more information, refer the **View Finance (details)** section below.
Due Date	Displays the due date of the finance.
Transaction Reference Number	Displays the transaction reference number of the finance.
Financed Amount	Displays the financed amount along with the currency.
Outstanding Amount	Displays the outstanding amount of the finance.
Repayment Amount	Displays the amount to be repaid for the finance. Click on the link to view the **Interest Amount** and **Principal Amount.**
Status	Displays the status of the finance. The options are: • Partially Settled • Disbursed • Settled • Disbursement In Process • Settlement In Process • Others

1. Enter the search criteria.

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

> **Note**: 1) By default, the finance details associated with the Corporate ID are displayed.
>
> 2) In case you are viewing the finances on a mobile device, use the Search field, or the filter options ( ) to find the required finances.

3. To download the list of finances, click **Download**.

> **Note:** In case you are viewing the finances on a mobile device, click to download the list of finances.

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

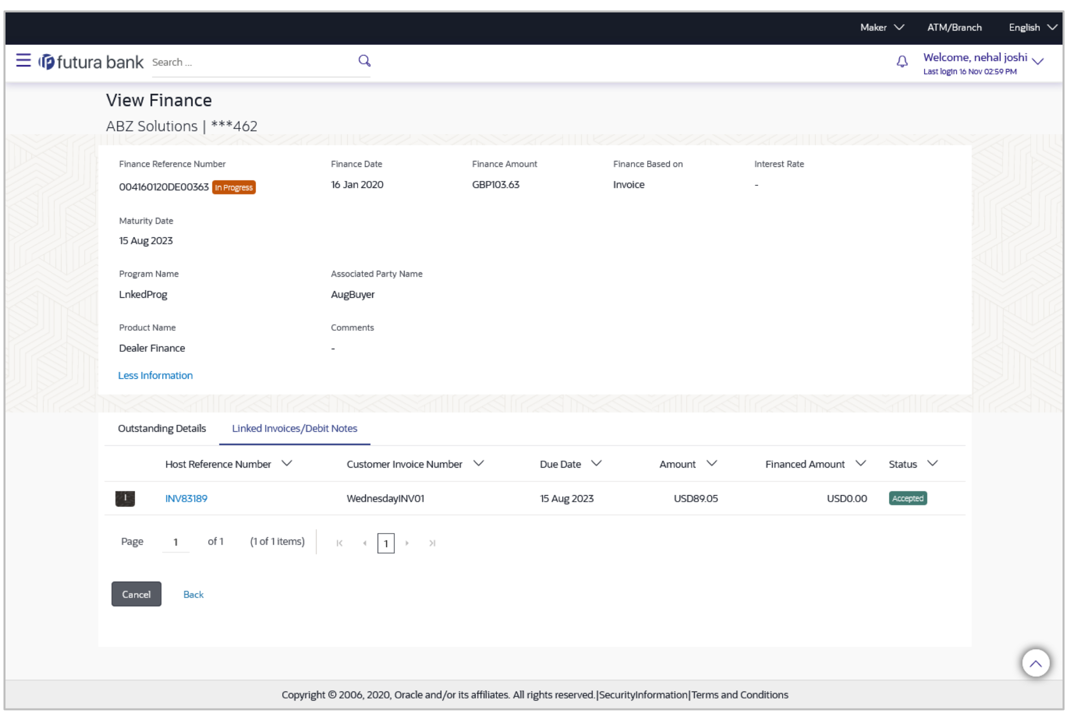
6.2.1 View Finance (details)

The View Finance details screen consists of the following tabs:

- Outstanding Details
- Settlement Details
- Linked Invoices/Debit Notes or Linked Purchase Orders
- Charges

A finance can only be disbursed against one instrument, at a time.

View Finance



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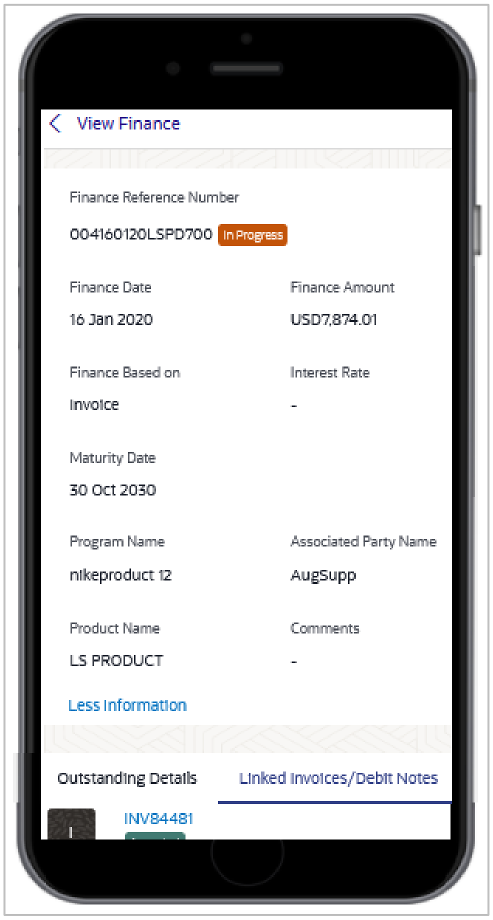
View Finance Details (on mobile device)



Field Description

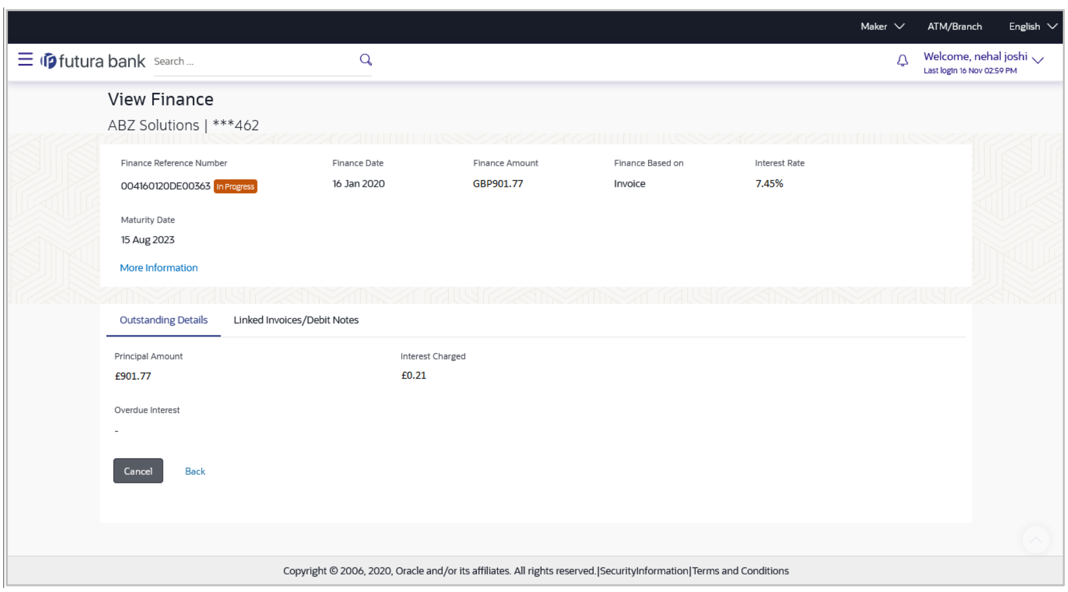
Field Name	Description
View Finance	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Finance Reference Number Status	Displays the finance reference number of the finance record. Also displays the status of the finance.
Finance Date	Displays the date on which the finance has been availed.
Finance Amount	Displays the amount that has been financed.
Finance Based on	Displays whether the finance is based on an invoice or debit note or purchase order.

Field Name	Description
Interest Rate	Displays the rate of interest of the finance.
Maturity Date	Displays the date on which the finance matures.

The following fields appear if you click the **More Information** link. You can hide the fields by clicking the **Less Information** link.

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

View Finance – Outstanding Details tab



Field Description

Field Name	Description
Outstanding Details tab	
Principal Amount	Displays the principal amount of the outstanding payment.

Field Name	Description
Interest Charged	Displays the interest to be charged against the outstanding principal amount.
Overdue Interest	Displays any overdue interest against the outstanding principal amount.

View Finance – Settlement Details tab

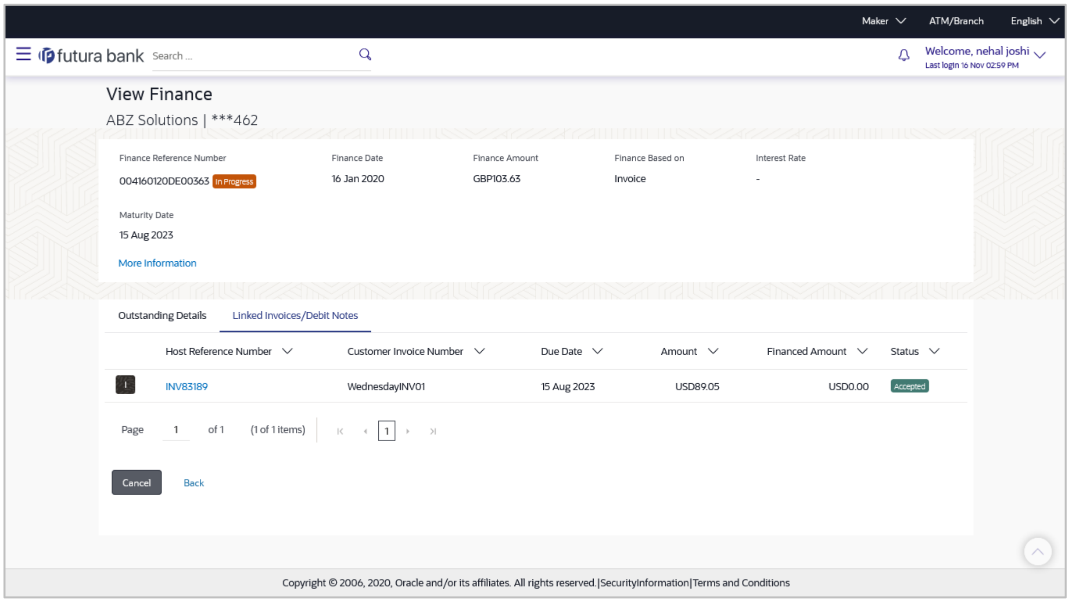
This tab appears once the repayment of the finance is successfully executed.

Field Description

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

View Finance – Linked Invoices/Debit Notes tab

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

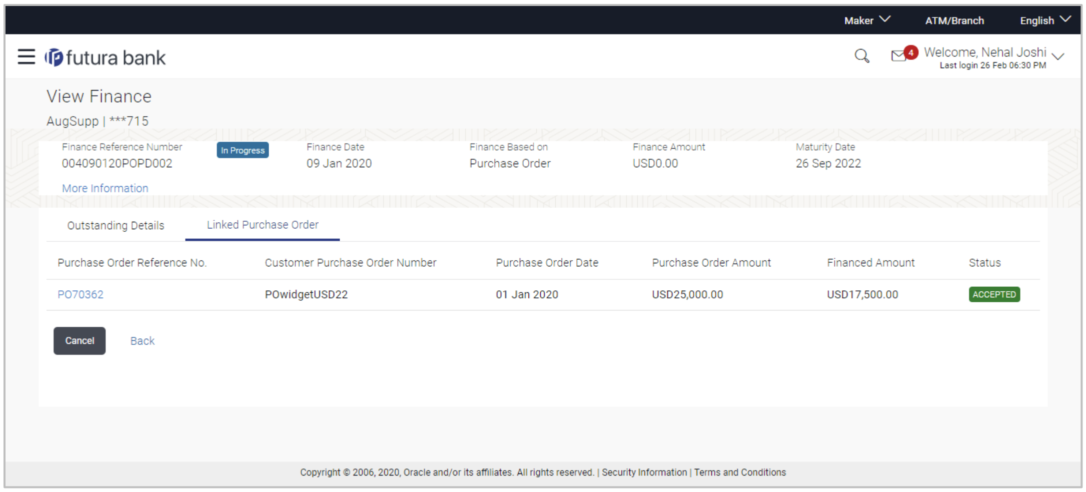


Field Description

Field Name	Description
Linked Invoices/Debit Notes tab	
Indicator	Displays ‘I’ for invoice and ‘D’ for debit note.
Host Reference Number	Displays the reference number of the invoice/debit note that has been financed. This is a hyperlink which when clicked displays the invoice/debit note details. For more information on the invoice details displayed, refer **View Invoice Details** section / **View Debit Note Details** section in **User Manual Oracle Banking Digital Experience Receivables Payables Management**.
Customer Invoice Number	Displays the customer’s reference number of the invoice/debit note.
Due Date	Displays the due date by which the invoice/debit note must be paid.
Amount	Displays the invoice/debit note amount.
Financed Amount	Displays the amount that has been financed.
Status	Displays the status of the invoice/debit note.

View Finance – Linked Purchase Order tab

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



Field Description

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

View Finance – Charges tab

Field Description

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

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

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

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

6.3 Finance Repayment

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

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

Pre-requisites

User must have:

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

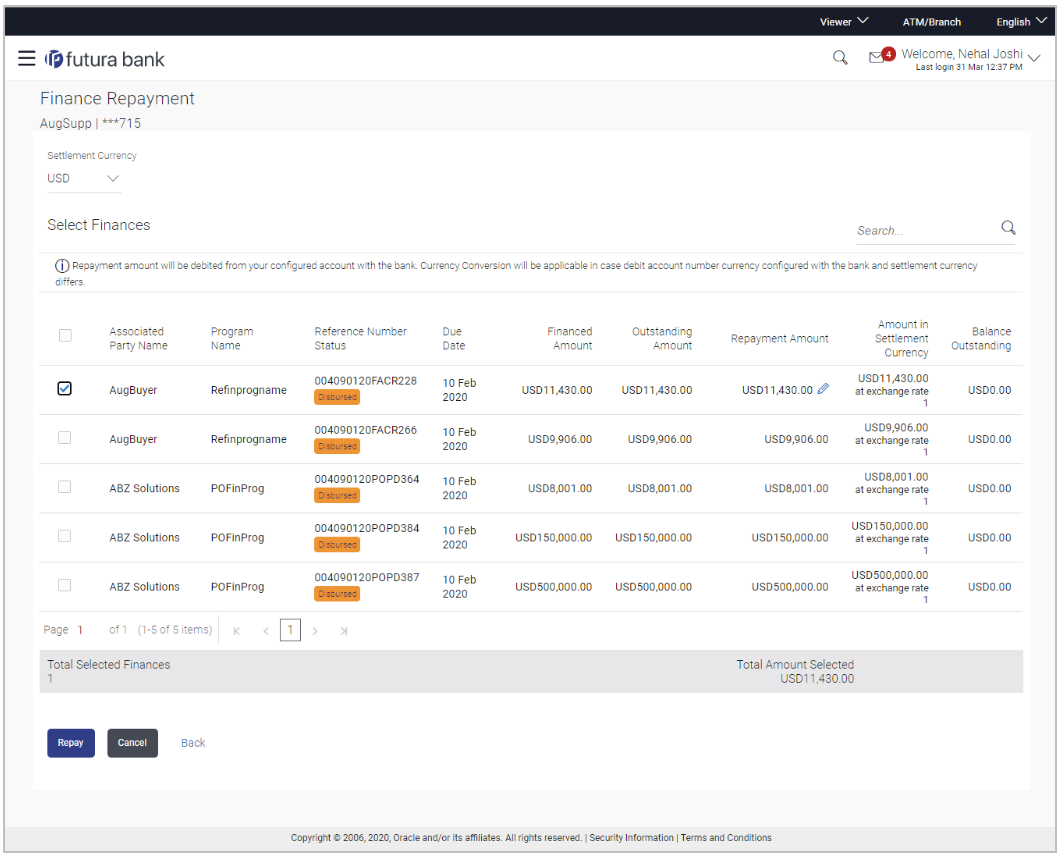
How to reach here:

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

To repay/settle a finance:

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

Finance Repayment screen



Field Description

Field Name	Description
Finance Repayment	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Settlement Currency	Specify the settlement currency in which settlement of finance is to be done.

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

3. Select the check box(es) against the finances to be settled.
4. In the **Repayment Amount** field, click if you wish to modify the repayment amount.
   a. Enter the required amount.
   b. Click to save the changes.

5. Click **Repay** to settle the selected finances. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.
6. In the Review screen, verify the details, and click **Confirm**. A Confirmation message regarding repayment of finance initiation appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.
7. Click **View Finances** to view a list of all the finances.
   OR
   Click **Supply Chain Overview** to go to the Supply Chain Finance dashboard.
   OR
   Click **Dashboard** to go to the main dashboard.

Note: Once the **Finance Repayment** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

FAQ

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

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

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

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

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

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

Home

7. Link Receivables/Payables to Program

Using this screen, a corporate user from the Anchor party can link receivables/payables to programs. The receivables/payables can be invoices or debit notes. invoice receivable/payable must be linked to a program inorder to be financed. Only the Anchor of the program will be able link the receivables/payables to the program. A counter party who has login access to the channel will not be able to link the receivables/payables.

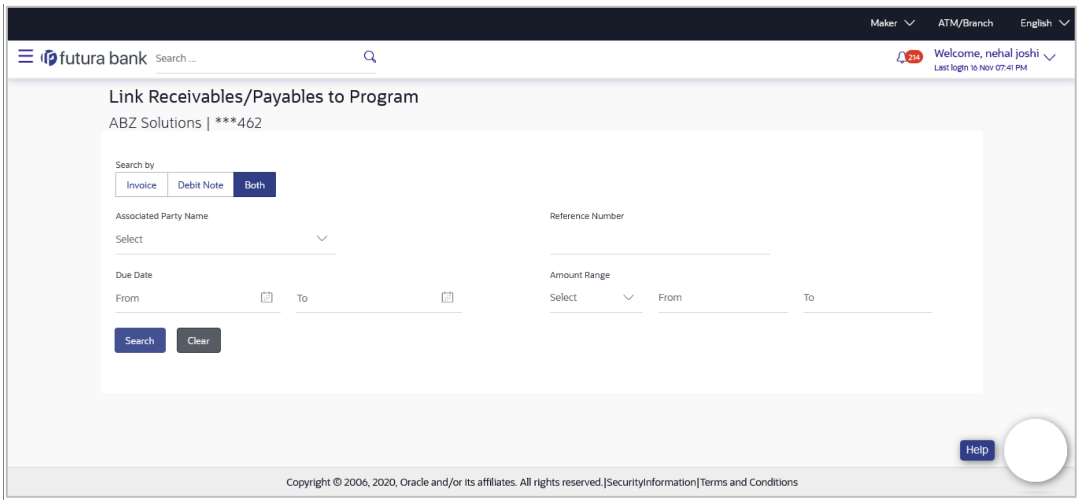
Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Link Receivables/Payables to Program

To link receivables/payables to a program:



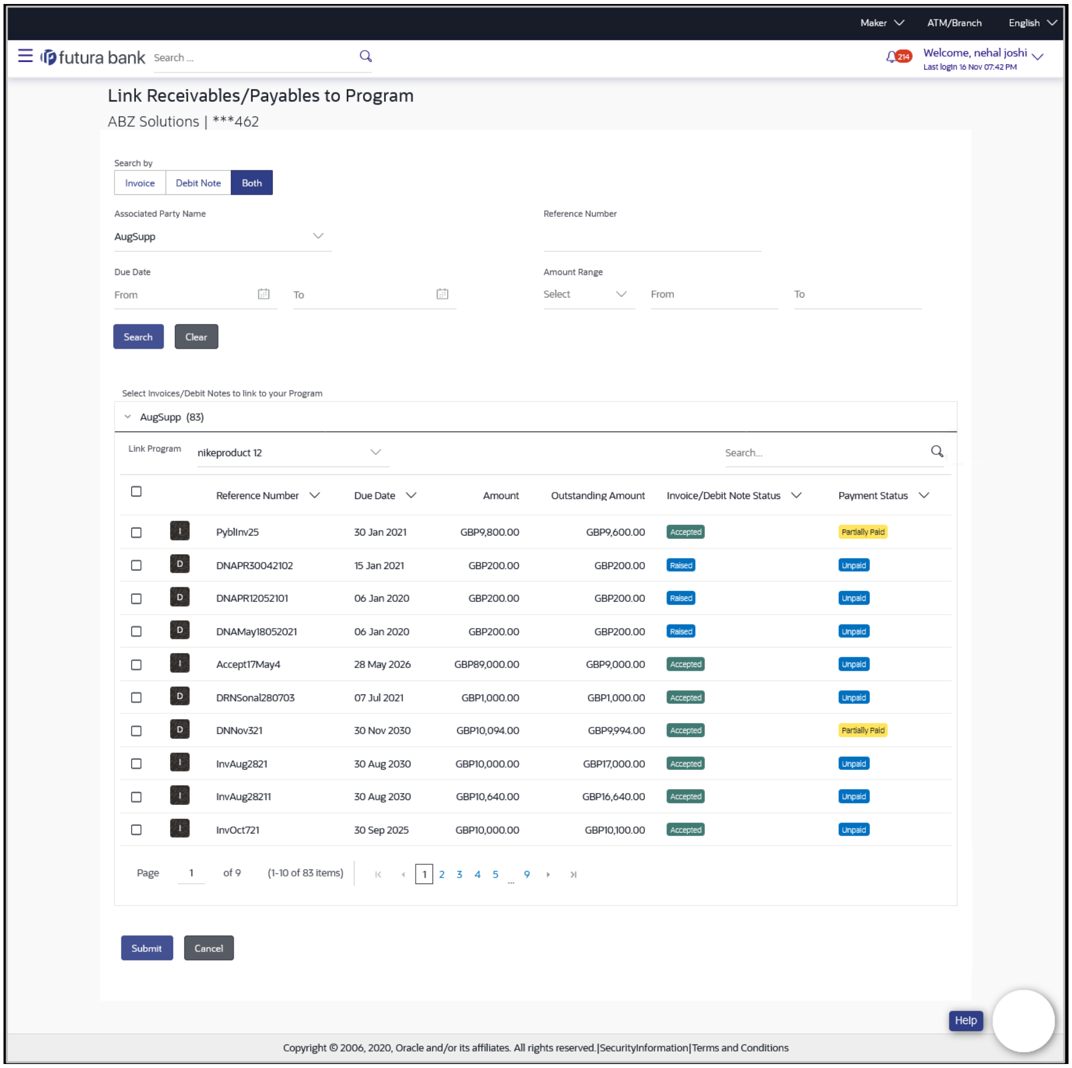
Field Description

Field Name	Description
Link Receivables/Payables to Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Search By	Select the basis to search the receivables/payables to link to a program. The options available are: • Invoice • Debit Note • Both

Field Name	Description
Associated Party Name	Indicates an option to search for receivables/payables associated with a specific counter party. The dropdown displays values only if there are associated parties onboarded by the logged-in corporate customer.
Reference Number	Indicates an option to search for a receivable/payable using the reference number.
Due Date	Indicates an option to search for receivables/payables that are due within a specific date range.
Amount Range	Indicates an option to search for receivables/payables of a particular currency, with amounts in a specific range.

1. In the **Link Receivables/Payables to Program** screen, enter the required search criteria in the search fields.
2. Click **Search**. The relevant receivables/payables are displayed based on the search criteria, under the respective associated party(ies).

Link Receivables/Payables to Program – Search Results

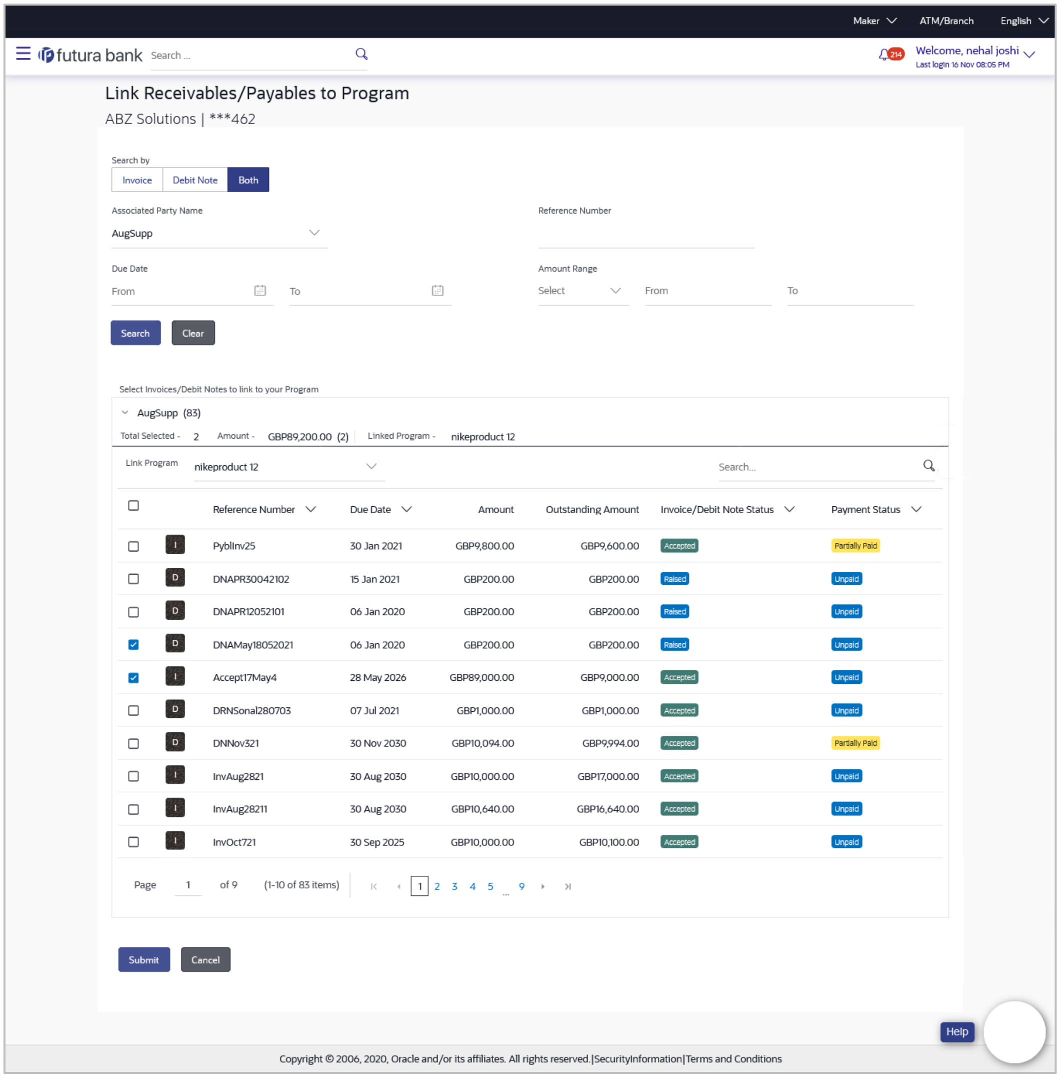


Field Description

Field Name	Description
Link Receivables/Payables to Program - Search Results	
The receivables/payables are displayed on a per associated-party basis. For each associated party, the following fields are displayed.	
Associated Party Name (number of receivables/payables)	Displays the name of the associated party along with the number of receivables/payables related to that party.
Total Selected	Displays the total number of receivables/payables that are selected for linking to a program. This field appears after you select at least one receivable/payable.

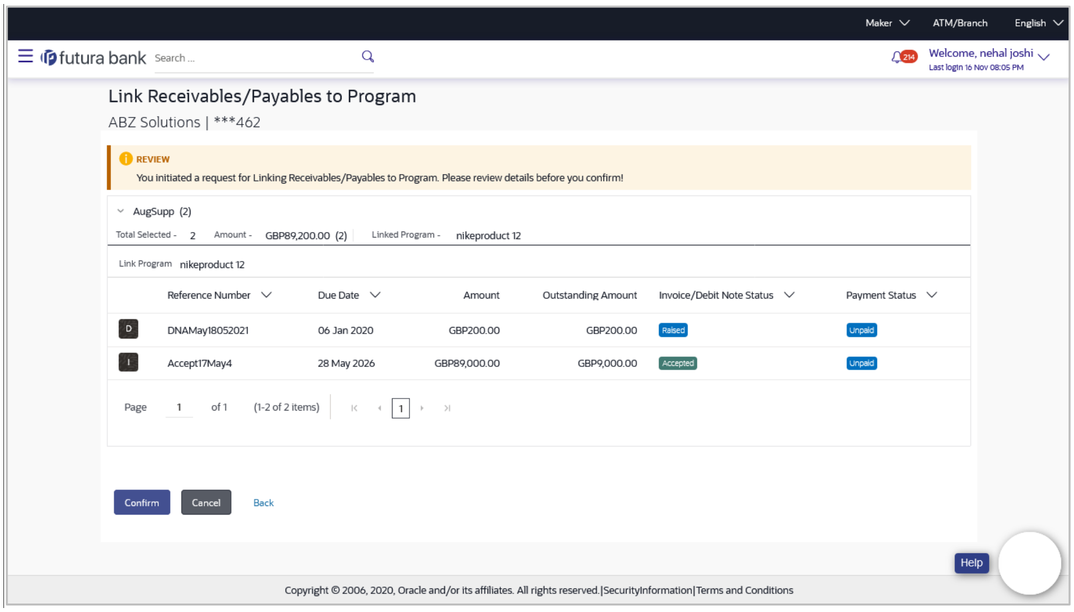
Field Name	Description
Amount	Displays the total amount of all selected receivables/payables, on a per currency basis. This field appears after you select at least one receivable/payable.
Linked Program	Displays the name of the program selected for linking. This field appears after you select at least one receivable/payable.
Link Program	Indicates a list of programs associated with the counter party. Select the required program from this list. If there are no programs between the corporate party and the associated party then a message indicating the same, is displayed.
Search	Indicates an option to search for specific receivables/payables. You can enter the partial or whole reference number to search for the required receivables/payables.
Check box	Provides the option to select the receivable/payable for linking to the program. Click the main check box to select all receivables/payables in the list.
Indicator	Displays 'I' for an invoice and 'D' for a debit note.
Reference Number	Displays the receivable/payable reference number.
Due Date	Displays the due date of the receivable/payable.
Amount	Displays the total receivable/payable amount along with the currency.
Outstanding Amount	Displays the receivable/payable amount that is yet to be settled.
Invoice/Debit Note Status	Displays the current status of the receivable/payable.
Payment Status	Displays the status of the payment.

Receivables/Payables Selected to link to Program



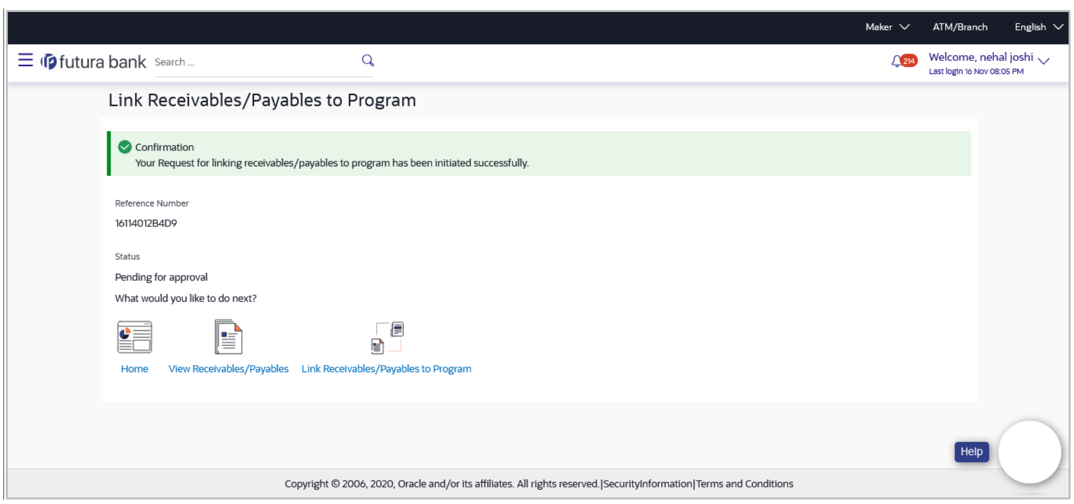
3. Once you select the required program and receivables/payables, click **Submit**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Link Receivables/Payables to Program – Review screen



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

Link Receivables/Payables to Program - Confirmation



5. Click **Home** to go to the dashboard.
   OR
   Click **View Receivables/Payables** to view a list of existing receivables/payables.
   OR
   Click **Link Receivables/Payables to Program** to link receivables/payables to programs.

Note: Once the **Link Receivables/Payables Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

FAQ

1. **Who all can link receivables/payables to a program?**

   Only an Anchor of a program can link receivables/payables to the program.

2. **Why are there no associated parties to select from?**

   If there are no associated parties onboarded by the logged-in corporate, then the associated party dropdown will not have any values.

Home

8. View Limits

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

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

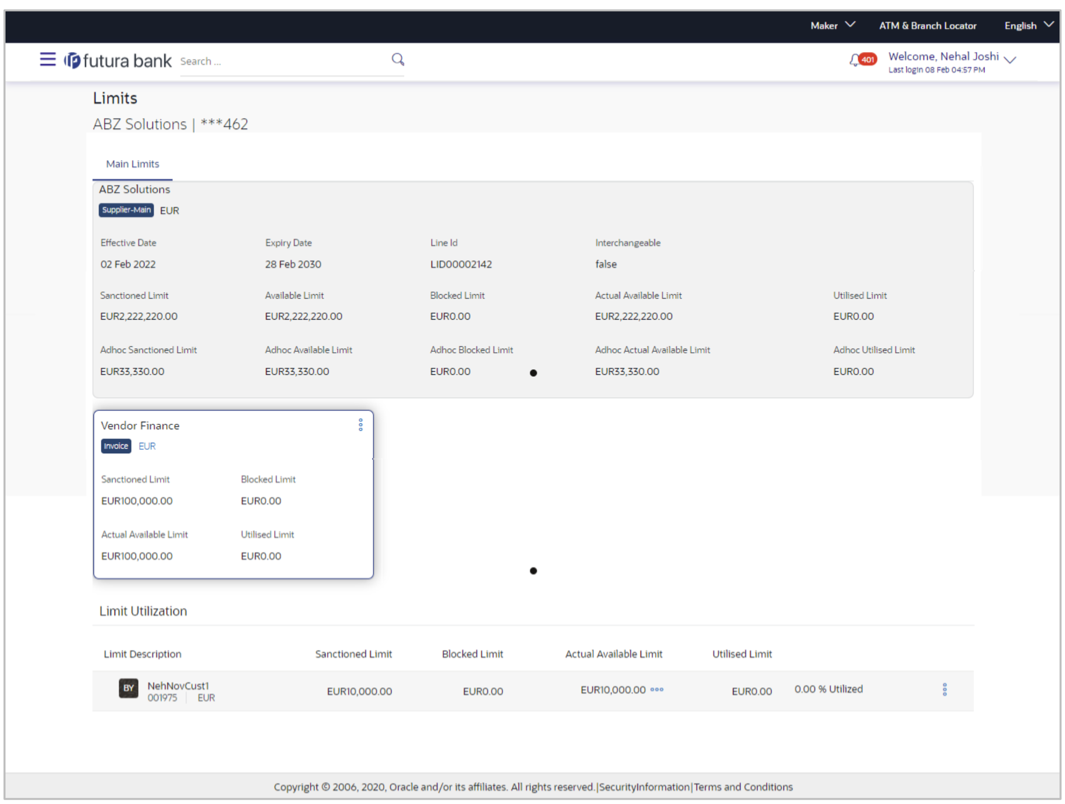
Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > View Limits

Main Limits



Field Description

Field Name	Description
Party Name & ID	Displays the name and ID of the logged-in corporate party.

Main Limits

This tab displays the overall limits associated with the party (main entity), for each currency that the party deals with. You can swipe left/right to view the limits for the various currencies.

Party Name	Displays the name of the party whose limits are being viewed.
	If the main limits have been frozen for the corporate party, then this icon appears beside the **Party Name** field, with a tooltip that suggests the same. If limits have been frozen at a line-level, and not at the main-level, then this icon appears in the respective line or card.
Role – Limit Type	Displays the role of the party. Also displays the type of limit.
Currency	Displays the currency of the limit.
Effective Date	Displays the earliest effective date from among the limits with respect to the party's role.
Expiry Date	Displays the final expiry date from among the limits with respect to the party's role.
Line Id	Displays the limit line ID obtained from the host. If the line limit has been frozen, then the limits freeze ( ) icon appears beside the ID.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the party for the specific role.
Available Limit	Displays the limit amount that is available to the party. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the party. Actual Available Limit = Available Limit - Blocked Limit

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

Entity Tile

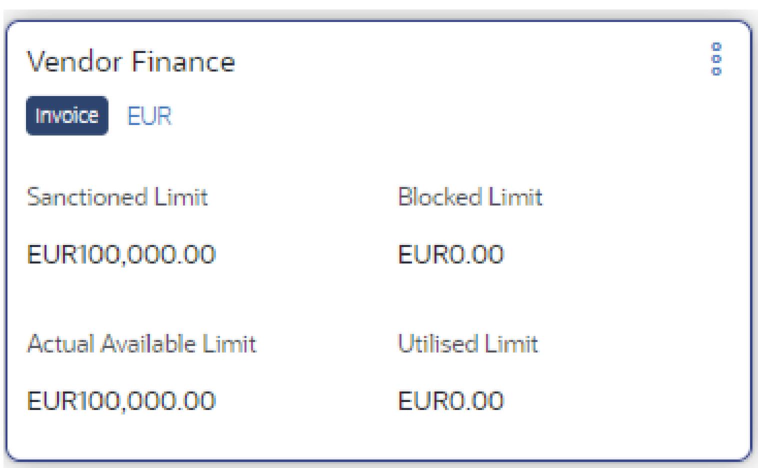
A tile is present for each entity that is included under the main limit. For more information, refer the **Entity Tile** section below.

Limit Utilization

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

Entity Tile

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

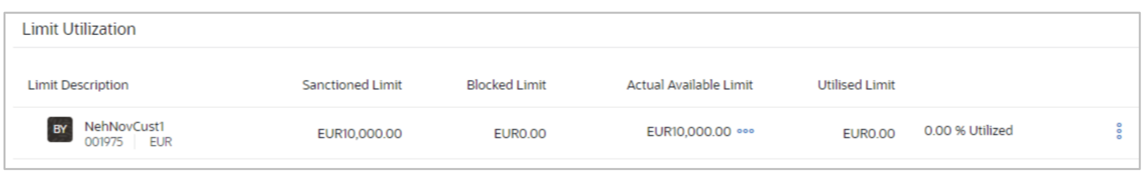


Field Description

Field Name	Description
Entity Tile Each tile displays the following fields.	
Entity Name	Displays the name of the entity. In most cases, a tile represents a product. The name of the product is displayed in this field.
Limit Type	Displays the type of the limit.
Currency	Displays the currency of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Actual Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
	Click this icon for further options. Select the **View Details** option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

Limit Utilization

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

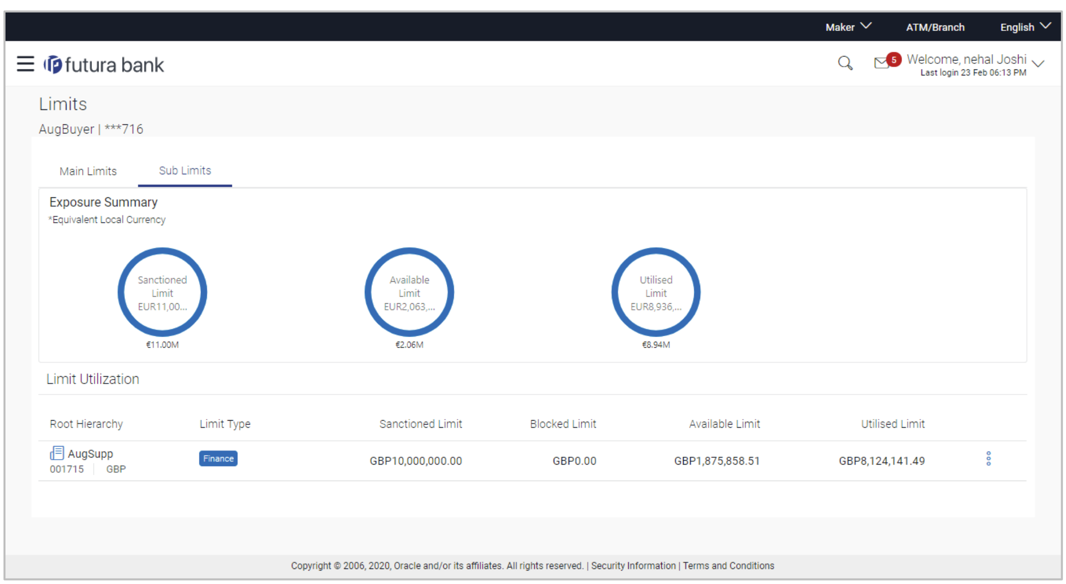


Field Description

Field Name	Description
Limit Utilization	

Field Name	Description
Limit Description	Displays an indicator for the type of entity, whether program or spoke party. Also displays the entity name, entity ID, and limit currency.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Percentage Utilised	Displays the percentage value of the utilised limit, along with a line graph.
	Click this icon for further options. Select the **View Details** option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

Sub Limits



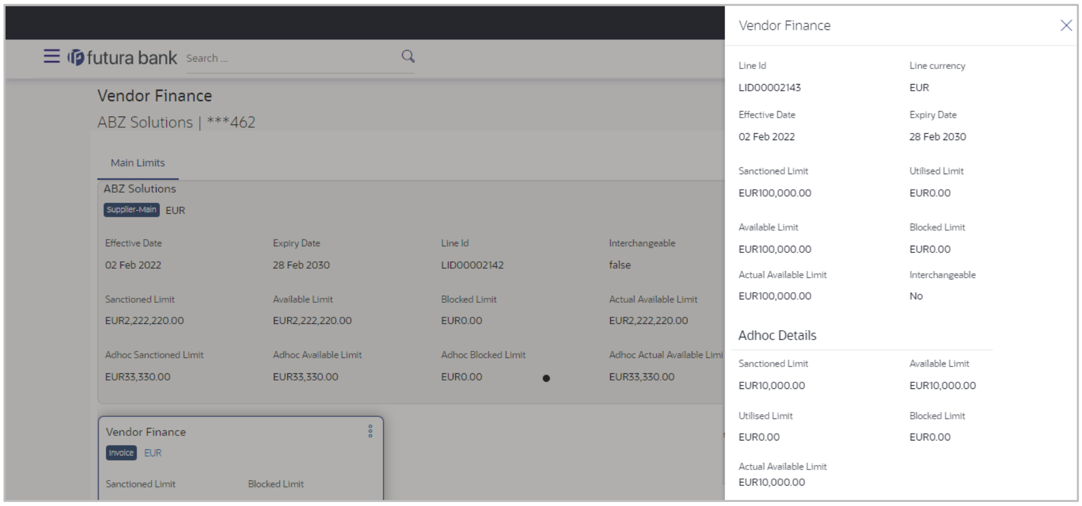
Field Description

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

Note: If the sub-limits have been frozen at a particular line, then the Limits Freeze icon ( ) appears beside that specific line along with a tooltip suggesting the same. If all sub-limits have been frozen, then the icon appears at all lines and also in the Exposure Summary section.

8.1 View Details

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



Field Description

Field Name	Description
Entity Name	Displays the name of the entity, whose details are being viewed.
Line Id	Displays the limit line ID obtained from the host.
Line Currency	Displays the limit line currency.
Effective Date	Displays the effective date of the limit. The effective date of the limit of a child entity is always greater than or equal to that of its parent entity.
Expiry Date	Displays the expiry date of the limit. The expiry date of the limit of a child entity is always less than or equal to that of its parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.

Field Name	Description
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Adhoc Details	
Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Available Limit	Displays the adhoc amount available. Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Utilised Limit	Displays the adhoc amount that has been utilised.

Home