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Financial Services

User Guide

Oracle Banking Supply Chain Finance

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Oracle Banking Supply Chain Finance User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help acquaint you with the Oracle Banking Supply Chain Finance.

It provides an overview of the system and guides you, through the various steps involved in granting supply chain finance to the customers of your bank.

1.2 Audience

This manual is intended for the following User/ User Roles:

Role	Function
Back office executive	Input functions for transactions
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/us/corporate/accessibility/index.html.

1.4 Document Structure

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	About this Manual: This chapter gives information on the intended audience, Abbreviations, Icons, and summary of chapters covered in this User Manual.
Chapter 2	Oracle Banking Supply Chain Finance - an overview: This chapter lists the benefits and functionalities provided by OBSCF.
Chapter 3	Setting up reference data for Supply Chain Finance system.
Chapter 4	How to perform finance disbursement.
Chapter 5	How to perform finance settlement.
Chapter 6	How to perform inquiries.

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1.5 Abbreviations

Abbreviation	Detailed Description
OBSCF	Oracle Banking Supply Chain Finance
OBVAM	Oracle Banking Virtual Account Management
FCUBS	FlexCube Universal Banking System
OBDX	Oracle Banking Digital Experience
ELCM	Enterprise Limits and Collateral Management
API	Application Programming Interface (Conversion Open Interface)
FIFO	First In First Out
LIFO	Last In First Out

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icon	Function
✕	Close
+	Add a row
🗑	Delete a row
🔍	Search (Fetch)
⟳	Refresh
↙	Collapse
↗	Expand
<·>	Flip
☰	Options
✓	Authorize
👓	Unlock
❏	Copy
🔍	View

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2.   Supply Chain Finance

2.1 Overview

Oracle Banking Supply Chain Finance (OBSCF) is a comprehensive digitized end-to-end solution that supports the full lifecycle of supply chain finance across receivables and payables offering supplier centric financing and buyer centric financing. The solution addresses each of the supply chain processes from design through execution thereby enabling banks to optimize the working capital and supply chain operations of their corporate customers. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

2.2 Benefits of SCF

- Suppliers are paid early

- Buyers can extend their payment terms

- Financial Institutions get their fee income at less risk and less cost.

OBSCF platform enables the interaction between all the parties of the trade. OBSCF needs an involvement of external finance provider i.e. Bank who settles supplier invoices in advance or on due date of the invoice, for a lower financing cost than the suppliers' own source of funds.

When the external finance provider extends finance, it can be at the request of supplier or at the request of buyer by earmarking the credit limits of the concerned party. Different types of finances come into picture depending upon the party requesting for finance.

2.3 Functionality

A Program is a linkage of a buyer to multiple suppliers or a supplier to multiple buyers.
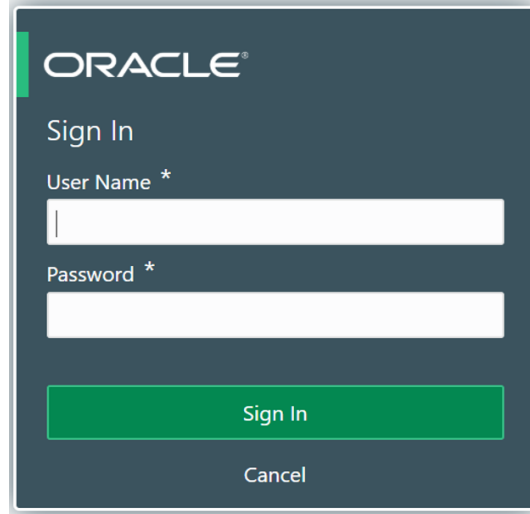
Two types of Program exists in SCF:

- **Supplier Centric Program** - When Supplier is the large corporate, the buyer whom supplier is dealing with becomes the counter party/ spoke and 'Supplier' becomes the 'Anchor' of the SCF program. Such a program is called as 'Supplier Centric Program'. The anchor links all his counter parties or spokes to the SCF program.

- **Buyer Centric Program** - When Buyer is the large corporate, the seller whom buyer is dealing with becomes the counter party/ spoke and 'Buyer' becomes the 'Anchor' of the SCF program. Such program is called as 'Buyer Centric Program'. The anchor links all his counter parties or spokes to the SCF program.

2.4 Home: Dashboard

Successfully signing into the OBSCF application displays the dashboard as your home screen. Dashboard displays summary widgets internal to the bank. It is a collection of various portlets that are displayed based on your role and access rights. Dashboard enables you to perform various analytical functions. You can drag and move different portlets, resize, auto adjust the size, and expand/ collapse the portlet.

On launching the Oracle Banking Supply Chain Finance system, below login screen is displayed:

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1. Enter your **User Name** and **Password** to access the application.

2. Click **Sign In** to log into application and display the **Dashboard** screen.
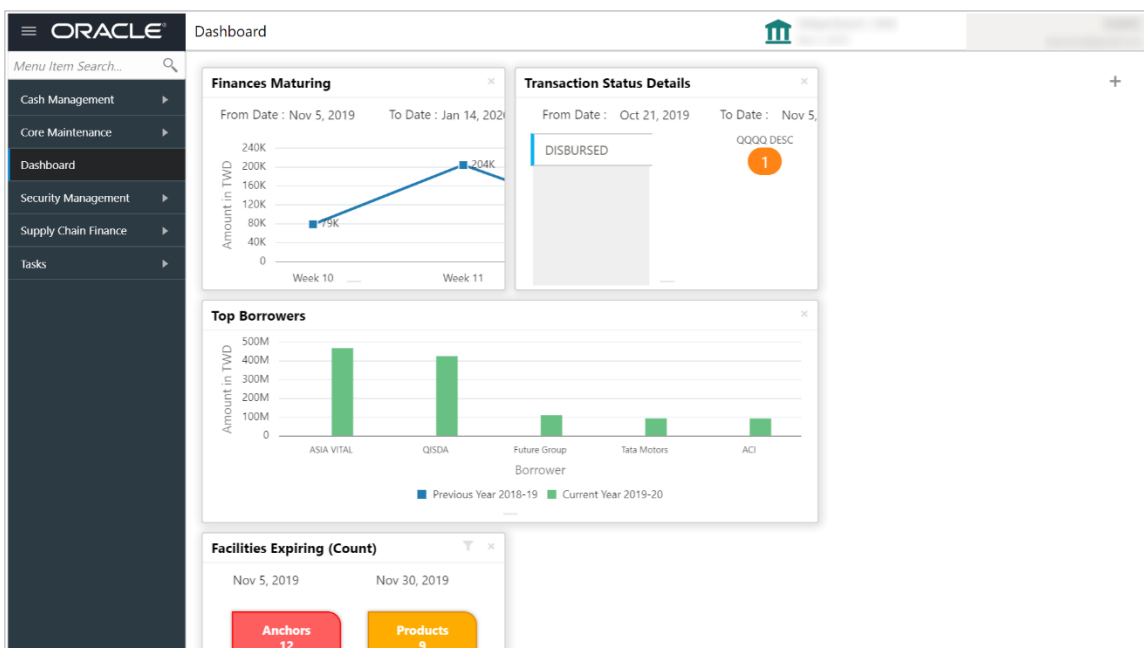
o   You can perform following actions on the dashboard portlets:

o   To add more portlets, click the Add (+) icon located at the top-right corner of the Dashboard.

o   To remove a portlet, click the Remove (x) icon located at the portlet's top-right corner.

o   To flip the portlet view, click the Flip Forward (<) or Flip Back (>) icon.

o   To change the portlet's position, click and hold the "Drag to reorder" (.....) icon at the portlet's bottom-center and then move portlet to the desired position.

o   To apply filter on the portlet's data, click the Filter ( ) icon to view the pop-up select filter values.

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3. Setup Reference Data

3.1 Introduction

Before you set up products for supply chain finance, you need to maintain certain basic reference information that you might need in order to set up products and process a finance request.

In the context of supply chain finance, for instance, you need to set up reference data such as products, programs, limits, charge details, interest pricing, and so on. You may also need to identify administrators among the officers of your bank to whom you could assign the administration of supply chain finance system.

This section explains the maintenance of such reference information for the modules used for supply chain finance.

3.1.1 Maintaining Core Reference Data

Your bank needs to set up certain core reference data for the supply chain finance system to work. List of Country, Currency, Customer Category, List of Holidays, List of Banks, Branch, FX rates and so on.

Refer Common Core User Manual for setting up core reference data.

3.1.2 Maintaining System Level Parameters

Your bank needs to maintain various system level parameters to drive Supply Chain Finance system's behavior. This set up will be available as part of the application on Day 1.

The below parameters should be maintained at a system level:

Sr. No.	Parameter Name	Value to be maintained	Description
1	Hierarchy	DRP	Valid values - DPR,RDP,RDP,DRP D: Debtor, R – Program, P – Product During processing of the transaction, parameters like min/max finance percentage, auto finance applicable, mi/max tenor, and so on get be picked up in this order. In case DRP is maintained as the day zero value , if debtor parameters are maintained, those are applied else program level parameters are applied else product level parameters are applied
2	Parties	BUY – Buyer SUPP – Supplier	These are the various party codes (participants in the finance transaction) maintained.
3	Auto Finance Applicable	Y	This indicates if auto finance is applicable for the finance transaction. Valid Values – Y,N

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Sr. No.	Parameter Name	Value to be maintained	Description
4	Allowed Mode for Disbursement	EFT, AC	This indicates the various modes of disbursement allowed for a finance. (AC Is Account Credit)
5	Allowed Mode for Settlement	EFT, AD, Cheque	This indicates the various modes of settlement allowed for a finance (AD is Account Debit)
6	Auto Settlement Applicable	Y	This indicates if auto settlement is applicable for the finance repayment transaction. Valid Values – Y,N
7	Preferred Disbursement Mode	AC	This indicates the preferred disbursement mode for the finance. Valid values are the ones mentioned in allowed mode for disbursement
8	Preferred Settlement Mode	AD	This indicates the preferred settlement mode for the finance. Valid values are the ones mentioned in allowed mode for settlement
9	Min Finance Percentage	10	This is the minimum finance percentage allowed for a finance. This can be a value greater than 0 but less than or equal to 100
10	Max Finance Percentage	100	This is the maximum finance percentage allowed for a finance. This can be a value greater than 0 but less than or equal to 100
11	Min Tenor Allowed(Days)	10	This is the minimum tenor allowed for a finance. Any 4 digit numeric value can be allowed.
12	Max Tenor Allowed (Days)	90	This is the maximum tenor allowed for a finance. Any 4 digit numeric value can be allowed.
13	With Recourse	N	This is a parameter to categorize the finance – whether this finance is with recourse or without recourse. Valid values – Y,N
14	Stale Period (Days)	10	This is the period after which the invoice becomes stale and cannot be financed any more. This can be any numeric value in days equal to or less than 3 digits.
15	Minimum Waiting Period (Days)	30	This indicates the minimum period up to which the finance cannot be closed. This should be enabled only if pre-closure is allowed. This can be any 4 digit numeric value
16	Prepayment Allowed	Y	This indicates if prepayment for the finance is allowed. I.e. Part or full repayment before the finance due date.

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Sr. No.	Parameter Name	Value to be maintained	Description
			Valid Values – Y/N
17	Part Repayment Allowed	Y	This indicates if part repayment is allowed. Valid Values – Y/N
18	Maturity Date Calculation	INVOICE_DUE_DATE	This indicates how the finance maturity date should be calculated. Valid Values – INVOICE_DATE + MT, INVOICE_DUE_DATE + x, INVOICE_DUE_DATE, PAYMENT_DUE_DATE (MT is maximum tenor) x is configured separately as 90
19	Multiple Disbursement Allowed	Y	This indicates if multiple disbursement is allowed. Valid values – Y,N
20	Holiday Treatment	NBD	Valid Values – NBD(Next Business Date), PBD (Previous Business Date), NCH (No Change)
21	Appropriation Sequence on due date	IP	This indicates how the repayment amount should be appropriated if payment is received on due date Valid Values – PI,IP I : Interest, P : Principal
22	Appropriation Sequence before due date	IP	This indicates how the repayment amount should be appropriated if payment is received before due date Valid Values – PI,IP I : Interest, P : Principal
23	Appropriation Sequence after due date	OIP	This indicates how the repayment amount should be appropriated if payment is received after due date Valid Values – OIP,OPI,PIO,IPO,IOP,POI O: Overdue Interest, I : Interest, P : Principal
24	NPA Appropriation Sequence	OIP	This indicates how the repayment amount should be appropriated if payment is received after the finance has turned NPA Valid Values – OIP,OPI,PIO,IPO,IOP,POI O: Overdue Interest, I : Interest, P : Principal
25	File Parsing Reject All Records	Y	Y - If one record in a file fails, all records should be marked as fail and the entire file should be rejected N - If one record in a file fails, system should move on to the other records and mark the file as partial success with relevant records failed /passed

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3.2 Managing Product Parameters

Bank may want to create a new product for financing. Screens are available to create a new product along with its attributes.

This screen is divided into four tabs: Basic Information, Finance Parameters, and Repayment Parameters.

3.2.1 Create Product Parameters

***Navigation Path:** Supply Chain Finance > Maintenance > Product Parameters > Create*

3.2.1.1 Basic Information

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Branch *	Select the branch for which to create the product. Changing the branch requires access rights for the chosen branch.
Product Code *	Enter the unique identification for the product.
Product Description *	Description of the product.
Product Type *	Select the product type to specify whether it is seller centric or buyer centric.
Product Category *	Select the category, whether invoice or purchase order, that will be financed under the product.
Effective From *	Click the Calendar icon to select the date from when product will be effective.
Expires On *	Click the Calendar icon to select the date when product expires.
Borrower *	Select the borrower to be associated with the product, whether Anchor or Spoke.

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Field Name	Description
Assignment Applicable	Switch this toggle ON if assignment transactions are applicable.
Auto Assignment	Switch this toggle ON if the assignment is to be performed automatically. This toggle appears if Assignment Applicable is enabled.
Acceptance Applicable	Switch this toggle ON if acceptance is applicable.
Auto Acceptance	Switch this toggle ON if the acceptance is to be performed automatically. This toggle appears if Acceptance Applicable is enabled.
Auto Acceptance (Days) **	Enter the number of days after which the instrument is automatically deemed as accepted.
Credit Limit Applicable	Switch this toggle ON to map credit limits to the product. If you enable this toggle, the Credit Limit Mapping tab appears, where you can map the limit type and related entities.
Accounting Applicable	Switch this toggle ON if accounting is applicable.

2. Click the Finance Parameters tab.

3.2.1.2 Finance Parameters

3. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Auto Finance Applicable	Switch the toggle ON to enable automated financing (Straight Through Processing) of instruments such as invoices, debit notes, and so on.
Preferred Disbursement Mode **	Select the preferred mode of disbursement for this product.

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Field Name	Description
Auto Settlement Applicable	Switch the toggle ON to enable automated settlement (repayment) for this product.
Preferred Settlement Mode	Select the preferred mode of settlement for this product.
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction of this product.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction of this product.
Min. Tenor(Days)	Enter the minimum tenor allowed for financing a transaction of this product. Minimum and Maximum value can be Zero and 9999 respectively.
Max. Tenor(Days)	Enter the maximum tenor allowed for financing a transaction of this product. Minimum and Maximum value can be Zero and 9999 respectively.
Grace Days *	Enter the number to specify the grace days. Minimum and Maximum value can be Zero and 9999 respectively.
Stale Period(Days)	This is the period post the invoice date, after which the invoice becomes stale and will not be financed automatically any more for this product.
Min Waiting Period (Days)	This indicates the minimum period up to which the finance cannot be closed for this product.
With Recourse	Select the Yes to specify that the finance is allowed with recourse, else select No.
Margin Handling *	Select how the margin should be handled.
Margin Payment Mode **	Select the mode of payment of the margin amount. This field appears if you select the 'Refund to the Supplier' option from the Margin Handling list.
Interest Refund Handling *	Select how the interest refund should be handled.
Interest Refund Payment Mode **	Select the mode of payment of the interest refunds. This field appears if you select the 'Refund to the Interest Bearing Party' option from the Interest Refund Handling list.
Holiday Treatment for Future Date *	Select the day that should be considered (whether previous or next business day), if the finance maturity day falls on a holiday.
Disbursement Auth Required	Switch the toggle ON if authorization is required for disbursement transactions.
Disbursement Auto Processing	Switch the toggle ON for automatic processing of disbursement. This field appears when you enable the Auto Finance Applicable toggle.
Settlement Auth Required	Switch the toggle ON if authorization is required for finance settlement transactions.

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Field Name	Description
Settlement Auto Processing	Switch the toggle ON for automatic processing of settlement. This field appears when you enable the Auto Settlement Applicable toggle.
Multiple Disbursement Allowed	Switch the toggle ON if multiple disbursement for finance should be allowed.

4. Click the Repayment Parameters tab.

3.2.1.3 Repayment Parameters

5. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Pre-Payment Allowed	Switch the toggle on if prepayment should be allowed for finances availed under this product, i.e. part or full repayment before the finance due date.
Part Payment Allowed	Switch the toggle on if part payment should be allowed for finances availed under this product.
Maturity Date Calculation *	Select the basis for calculating the maturity date of the finance. Available options are: • Invoice Due Date • Business Date + Maximum Tenor • Invoice Due Date + Maximum Tenor • Payment Due Date
Holiday Treatment *	This is an option provided to move the date to next/previous/same date if the maturity date falls on a holiday for this product.
On Due Date *	Enter the appropriation sequence on due date for this product. Appropriation Sequence:

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Field Name	Description
	• P – Principal Amount • I – Interest Amount • O – Overdue Interest For example: IP or OP or IO Maximum 2 characters are allowed.
Before Due Date *	Enter the appropriation sequence before due date for this product. Appropriation Sequence: • P – Principal Amount • I – Interest Amount • O – Overdue Interest For example: IP or OP or IO Maximum 2 characters are allowed.
After Due Date *	Enter the appropriation sequence after due date for this product. Appropriation Sequence: • P – Principal Amount • I – Interest Amount • O – Overdue Interest For example: IPO or PIO or IOP Maximum 3 characters are allowed.
NPA *	Enter the NPA appropriation sequence for this product. Appropriation Sequence: • P – Principal Amount • I – Interest Amount • O – Overdue Interest For example: IPO or PIO or IOP Maximum 3 characters are allowed.
Reconciliation Towards *	Specify whether the reconciliation is towards invoice or finance.
Auto Debit Applicable	Switch the toggle ON if the account should be auto debited on the due date for this product.
Debit Party On Due Date **	Party from whose account the amount should be debited. This field is mandatory if Auto Debit Applicable is enabled.
Debit A/C. Type On Due Date **	This indicates Account Type to be debited, for example – CASA, OD, and so on. This field is mandatory if Auto Debit Applicable is enabled.
Debit Party After Due Date **	Party from whose account the amount should be debited if the business date is greater than finance maturity date for this product. This field is mandatory if Auto Debit Applicable is enabled.
Debit A/C. Type After Due Date **	This indicates Account type to be debited if the business date is greater than finance maturity date for this product, for example – CASA, OD, and so on.

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Field Name	Description
	This field is mandatory if Auto Debit Applicable is enabled.

6. Click the Credit Limit Mapping tab. This tab is present only if you have enabled Credit Limit Applicable in the Basic Details tab.

3.2.1.4   Credit Limit Mapping

7. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Limit Event *	Select the event for which the limit is to be applied.
Transaction Event *	Select the transaction event for which the limit event is to be applied.
Entity *	Select the main entity for which the limit is to be applied.
Limit Type *	Select the type of limit.
Sub Levels Applicable	Select applicable sub-level entities/nodes.
Sub Level Exception Handling	Select the exception handling attributes (Utilize, Skip, and Stop) for sub-level entities/nodes.
Recourse	Select whether or not recourse is applicable.

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8. Once you enter the credit limit mapping details, click **Add/Edit**. Or, Click **Reset** if required, to reset the fields.

- Once an entry is made in the grid, click [▾] in the **Action** column, to edit or delete it.

9. Click **Save** to save the record and send for authorization (if applicable).

3.2.2 View Product Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Product Parameters > View*
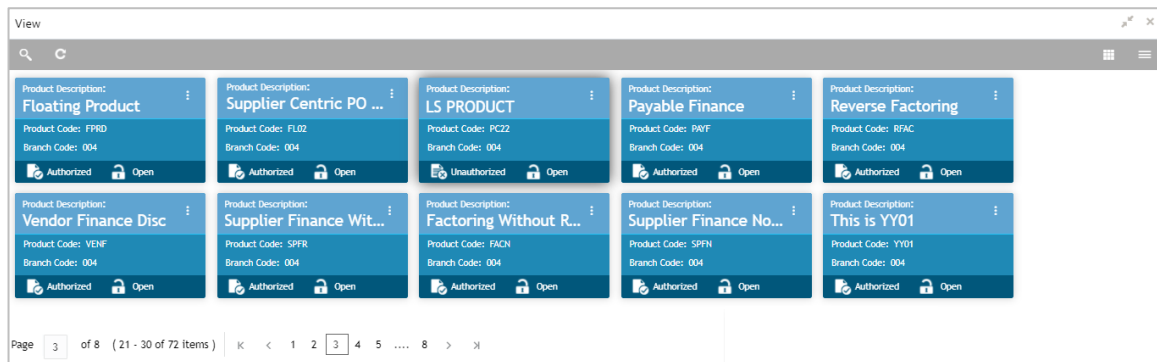
Perform the following steps to take actions on a product parameters record. Click the Options ([⋮]) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Product Parameters** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, click **View** to view the record details.

    Click **Proceed** to delete the record.

- **Copy** – To copy the product parameters for creating a new record.

- **View** – To view the product parameter details.

- **Reopen** – To reopen a closed record.

3.3 Managing Program Parameters

A program is a linkage of a buyer to one or more suppliers or linkage of a supplier to one or more buyers. Your bank may want to create a new program for financing along with its attributes.

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This screen is divided into three tabs: Basic Information, Finance Parameters, and Link Spokes.

3.3.1 Create Program Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Program Parameters > Create*

3.3.1.1 Basic Information

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Program Code *	Enter a unique code to identify the program.
Program Name *	Enter the name of the program.
Product *	Select the underlying finance product to be associated with the program.
Anchor *	Click the search icon to select the anchor for the program. An anchor can be a customer or a non-customer.
Relationship *	Select the relationship associated with the selected anchor.
Effective From *	Click the calendar icon and select the date from when the program is effective.
Expires On *	Click the calendar icon and select the date up to which the program is valid.
Reconciliation towards	Select an option to reconcile payments against, when using this program. When a payment is received, should the payment be reconciled against a finance, or an invoice, or a purchase order.
Auto Acceptance Applicable	Switch the toggle ON if automatic acceptance of an instrument, such as invoice, purchase order, debit note, is applicable for this program.
Auto Acceptance(Days) **	Enter the number of days after which the invoice under this program will get auto accepted. This field is displayed only if 'Auto Acceptance Applicable' is enabled.

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Field Name	Description
Two Factor Applicable	Switch the toggle ON if a two-factor system will be applicable for the program, in case the anchor is trading with foreign buyers/suppliers.
Insurance Application	Switch the toggle ON if insurance should be applicable for the program.

2.   Click on the Finance Parameters tab.

3.3.1.2   Finance Parameters

3.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Auto Finance Applicable	Select 'Yes' if auto financing should be enabled, under this program. Else select 'No'.
Preferred Disbursement Mode *	Select the preferred mode of disbursement. Options appear from the allowed modes of disbursement in the system parameters.
Auto Settlement Applicable	Select 'Yes' if automated settlement (repayment) should be enabled, under this program. Else select 'No'.
Preferred Settlement Mode	Select the preferred mode of settlement. Options appear from the allowed modes of settlement in the system parameters.
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction under this program.
Min Tenor (Days)	Enter the minimum tenor allowed for financing a transaction under this program.
Max Tenor (Days)	Enter the maximum tenor allowed for financing a transaction under this program.

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Field Name	Description
Grace Days	Enter the number to specify the grace days. Minimum and Maximum value can be Zero and 9999 respectively.
With Recourse	Select 'Yes' if finance under this program should be with recourse. Else select 'No'.
Disbursement Currency *	Select the currency in which the finance should be disbursed.
Auto Debit Applicable	Select whether auto debit is applicable for this program to recover the outstanding finance due from the borrower.
Disbursement Auth Required	Select 'Yes' if authorization is required for the disbursement transaction. Else select 'No'.
Disbursement Auto Processing	Select 'Yes' if the disbursement should be processed automatically. Else select 'No'.
Settlement Auth Required	Select 'Yes' if authorization is required for the settlement transaction. Else select 'No'.
Settlement Auto Processing	Select 'Yes' if the settlement should be processed automatically. Else select 'No'.
Interest Bearing Party	Select the party that will bear the interest.
Margin Handling	Select how the margin should be handled.
Margin Payment Mode	Select the mode of payment of the margin amount. This field appears if you select the 'Refund to the Supplier' option from the Margin Handling list.
Interest Refund Handling	Select how the interest refunds are to be handled.
Interest Refund Payment Mode	Select the mode of payment of the interest refund. This field appears when you select the 'Refund to the Interest Bearing Party' option from the Interest Refund Handling list.

4. Click the Link Spokes tab to link multiple spokes/ counterparties to the anchor.

3.3.1.3   Link Spokes

5. Refer the following table for specifying details in the above screen:

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Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Spoke	Click the search icon to select a spoke for the program. A spoke can be a customer or a non-customer.
Interest Bearing Party	Select the party that will bear the interest.
Import Factor	Select the import factor. This field is displayed only if you enable the 'Two Factor Applicable' toggle in the Basic Information tab.
Insurance Company	Select the name of the insurance company. This field is displayed only if you enable the 'Insurance Applicable' toggle in the Basic Information tab.
Auto Finance Applicable	Select 'Yes' if auto financing should be enabled under this program for this spoke. Else select 'No'.
Preferred Disbursement Mode	Select the preferred mode of disbursement under this program for this spoke.
Auto Settlement Applicable	Select 'Yes' if automated settlement (finance repayment) should be enabled for this spoke. Else select 'No'.
Preferred Settlement Mode	Select the preferred mode of settlement under this program for this spoke.
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction under this program for this spoke.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction under this program for this spoke.
Min. Tenor (Days)	Enter the minimum tenor allowed for financing a transaction under this program for this spoke.
Max. Tenor (Days)	Enter the maximum tenor allowed for financing a transaction under this program for this spoke.
Grace Days	Enter the number to specify the grace days. Minimum and Maximum value can be Zero and 9999 respectively.
With Recourse	Select 'Yes' if finance under this program for this spoke is with recourse. Else select 'No'.
Disbursement Currency *	Currency in which the amount should be disbursed for a finance under this program for this spoke.
Auto Debit Applicable	Select whether or not funds can be auto debited for this spoke.
Disbursement Auth Required	Select 'Yes' if authorization is required for the disbursement transaction for this spoke. Else select 'No'.

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Field Name	Description
Disbursement Auto Processing	Select 'Yes' if the disbursement should be processed automatically for this spoke. Else select 'No'.
Settlement Auth Required	Select 'Yes' if authorization is required for the settlement transaction for this spoke. Else select 'No'.
Settlement Auto Processing	Select 'Yes' if the settlement should be processed automatically for this spoke. Else select 'No'.
Margin Handling	Select how the margin should be handled.
Margin Payment Mode	Select the mode of payment of the margin amount. This field appears if you select the 'Refund to the Supplier' option from the Margin Handling list.
Interest Refund Handling	Select how any interest refund should be handled.
Interest Refund Payment Mode	Select the mode of payment of the interest refund. This field appears when you select the 'Refund to the Interest Bearing Party' option from the Interest Refund Handling list.
External Code	Click this link to add external spoke codes. The External Code pop-up screen appears.

6. Click **Add/ Edit** to add more records to the grid. Or, click **Reset** to clear the selected values, if required.

- Once an entry is made in the grid, click [▼] in the **Action** column, to edit or delete it.

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Spoke	Min. Finance (%)	Import Factor	Insurance Company	Insurance Company	Max. Finance (%)	Min. Tenor(Days)	Max. Tenor(Days)	External Code	Action
E MEI PLASTICS CO LTD	10	LM BANK	INSURANCE01	INSURANCE01	100	5	100	External Code	▼

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Document Upload

Document Status All ▼

Save   Cancel

7. In the Document Upload section, click the Add icon (⊕) to upload documents.

    •   Once documents are added, you can use the **Document Status** list to filter the documents based on status.

8. Click **Save** to save the record and send for authorization (if applicable).

3.3.2 View Program Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Program Parameters > View*

Perform the following steps to take actions on a program parameters record. Click the Options (⋮) icon and then click any of the below options:

•   **Unlock** – To modify the record details. Refer the **Create Program Parameters** section for field level details.

•   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    •   Optional: Click **View** to view the record details.

    •   Select the record to authorize and then click **Confirm**.

•   **Delete/Close** – To remove the record.

    •   Optional: On the confirmation pop-up window, click **View** to view the record details.

    •   Click **Proceed** to delete the record.

•   **Copy** – To copy the program parameters for creating a new record.

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- **View** – To view the program parameter details.

- **Reopen** – To reopen a closed record.

3.4 Managing Limits

OBSCF allows banks to configure hierarchical limit structures by mapping various limit types like finance, credit cover, recourse and so on, to appropriate entities such as Buyer, Supplier, Import factor and so on. Sub limits such as product, program and so on, for buyer/supplier parties can also be configured to enable bank control exposure at sublimit level. Each entity like buyer, supplier, product and so on forms a node in the structure.

3.4.1 Create Limits Structure

Navigation Path: *Supply Chain Finance > Maintenance > Limits Structure > Create Limits*

3.4.1.1 Create Limits Structure
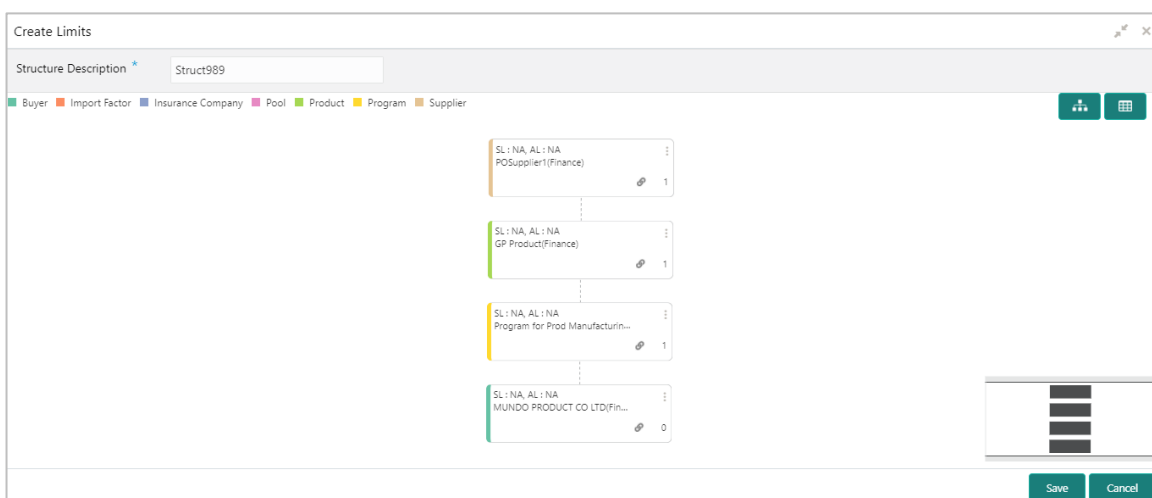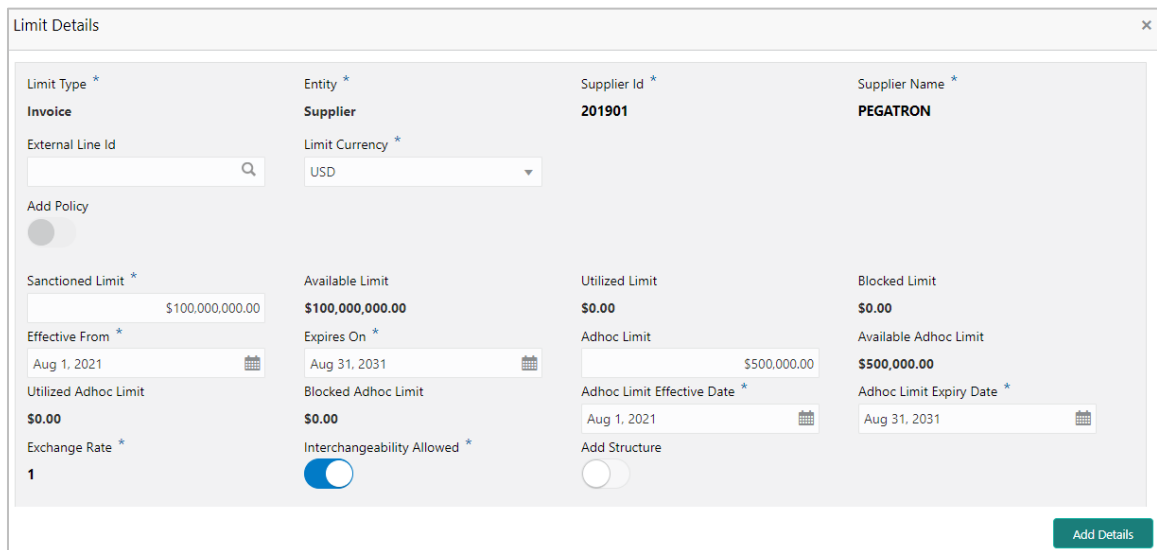
1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Structure Description *	Enter a description for the structure being created.
Limit Type *	Select the type of limit being created for the entity.
Entity *	Select the entity to be added to the search pane.
Entity search field *	Click the search icon (🔍) to select the name of the entity to be added. The label of this field and the search options are populated based on the entity you select in the previous field.
Add	Click this button to add the selected entity to the structure pane. This creates a tile or a node for the entity in the structure pane.

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2. Create a child node by clicking 🔗 in the main node. An overlay window appears, where you can enter the limit type, entity type, and the entity and add the child node.

3. Create the entire structure in a similar manner. The number of immediate child nodes of a parent node appears in the tile of that parent node.

- To view the limit structure in a tabular format, click ⊞ .

- To view the limit structure in a hierarchical format, click ⬚ .

- Use the mini navigation window in the bottom right corner to pan across the limits structure.

4. To define the limit parameters for a particular node/entity, click ⋮ and select **Edit**. The **Limit Details** window for that particular entity appears.

- To delete a particular node click ⋮ and select **Delete**.

- To delete all child nodes under a particular node, click ⋮ and select **Delete Hierarchy**.

3.4.1.2   Define Limits

5. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Limit Type *	Displays the type of limit selected.
Entity *	Displays the entity for which the limit is being defined.
Entity Id / Code *	Displays the unique ID or code of the selected entity.
Entity Name *	Displays the name of the selected entity.

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Field Name	Description
External Line Id	Select the limit line ID in case the limits are to be retrieved from an external system, such as ELCM. The sanctioned limit is fetched from the external system and populated in the **Sanctioned Limit** field, which is then disabled.
Limit Currency *	Select the currency in which the limits are to be defined.
Add Policy	Switch this toggle ON to link an insurance policy to the entity. This toggle appears only for entity type **Buyer**/**Supplier** and if the main (topmost) node is of type **Insurance Company**.
Link Policy *	Search and select the required insurance policy to link. This field appears on enabling the **Add Policy** toggle.
Policy Allocation Amount *	Enter the amount to be allocated from the policy. By default, the amount allocated to the policy is displayed. This field appears on enabling the **Add Policy** toggle.
Add	Click this button to add the selected policy.
Reset	Click this button to clear the selected values in the fields.
Sanctioned Limit *	Enter the limit amount to be allotted to the entity for the selected limit type. In case an external limits system is linked, then this field displays the value fetched from the system, once the external line ID is entered. This field is not editable, in this case.
Available Limit	Displays the limit amount that is available to the entity.
Utilized Limit	Displays the limit amount that has been utilized.
Blocked Limit	Displays the limit amount that has been blocked or reserved for transactions that are in progress.
Effective From *	Click the Calendar icon to select the date from when the limit is effective.
Expires On *	Click the Calendar icon to select the date on which the limit expires.
Adhoc Limit	Enter the maximum amount that can be allotted, in case the available limit falls short of the required amount for a specific transaction.
Available Adhoc Limit	Displays the adhoc limit that is available to the entity.
Utilized Adhoc Limit	Displays the adhoc limit amount that has been utilized.
Blocked Adhoc Limit	Displays the adhoc limit amount that has been blocked or reserved for transactions that are in progress.
Adhoc Limit Effective Date **	Click the Calendar icon to select the date from when the adhoc limit is effective.
Adhoc Limit Expiry Date **	Click the Calendar icon to select the date when the adhoc limit expires.
Exchange Rate *	Displays the exchange rate between the parent entity's limit currency and the child entity's limit currency.
Interchangeability Allowed *	Switch this toggle ON, to set the sanctioned limit of each child entity upto that of the parent entity. If this toggle is switched off, then the sum total of sanctioned limits of all child entities together cannot exceed (must be less than or equal) that of the parent entity.

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Field Name	Description
% Allocation	Displays the allocated limit percentage for the entity. This field appears on enabling the **Add Structure** toggle. This field displays the following value: (Sanctioned Limit + Adhoc Limit)/Total Sanctioned Limit
Add Structure	Switch the toggle ON to link an existing limit structure to the entity. This linking can only be done for Buyer or Supplier entity types. This feature is used for linking the insurance or import factor limits to the buyer/supplier.
Root Entity	Select the root entity to be added. This field appears on enabling the **Add Structure** toggle.
Link Structure	Search and select the required structure to link.
% Allocation	Displays the allocated limit percentage for the root entity. This field appears on enabling the **Add Structure** toggle. This field displays the following value: (Sanctioned Limit)/Total Sanctioned Limit
View Details	Click this hyperlink to view the details of the linked structure.
Add	Click this button to add the limit structure.
Reset	Click this button to clear the selected values.
Total Sanctioned Limit	Displays the total sanctioned limit.
Total Available Limit	Displays the total available limit.
Total Utilized Limit	Displays the total utilized limit.
Total Block Limit	Displays the total blocked limit.

6. After defining the limit parameters, click **Add Details** to save the limits for the entity. The sanctioned and adhoc limit values appear in the node.

Create Limits Screen – Post Adding Limit Details

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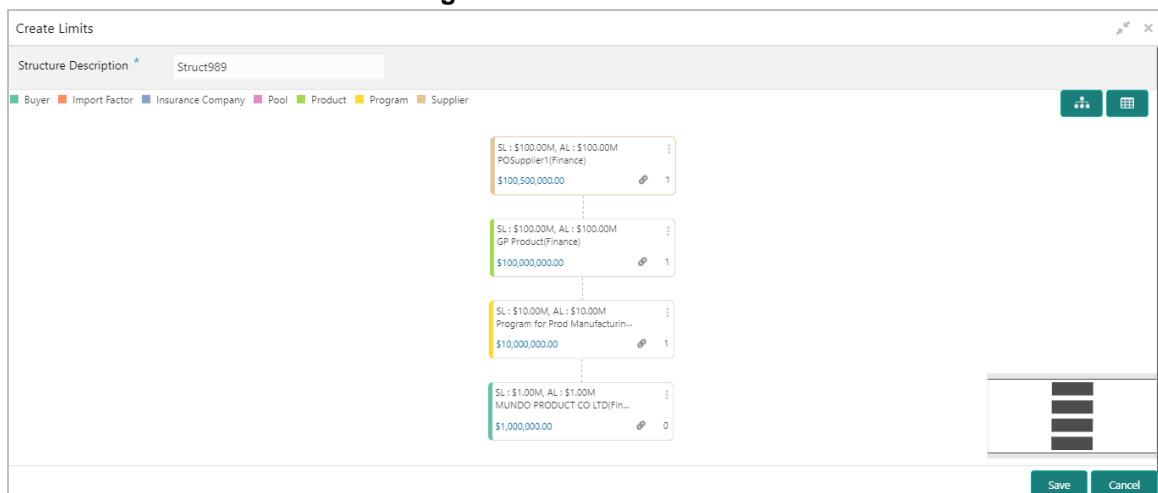
7. Once you define limits for all the entities/nodes, click **Save** to save the record and send for authorization (if applicable).

3.4.2 View Limits Structure

By using this screen, you can view, modify, or authorize limit details.

Navigation Path: *Supply Chain Finance > Maintenance > Limits Structure > View Limits*
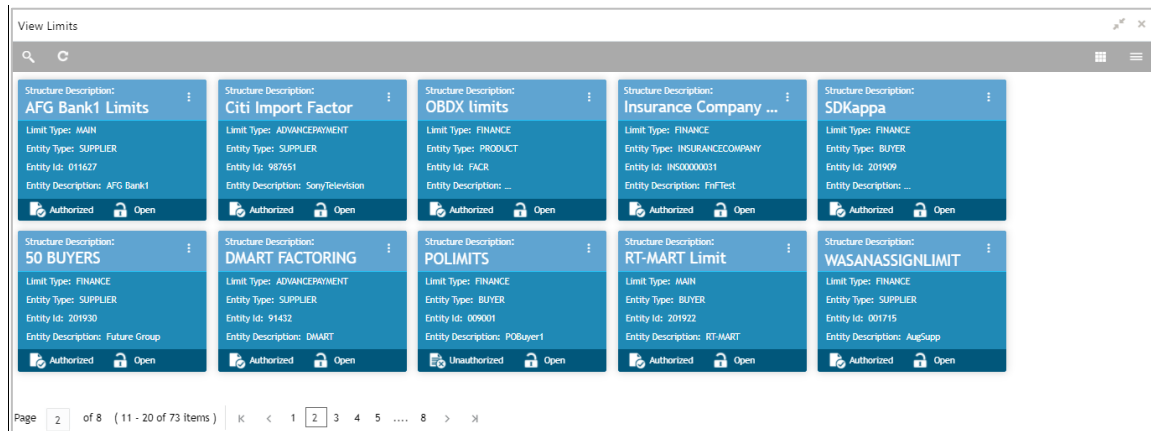
Perform the following steps to take actions on a limit structure record. Click the Options () icon and then click any of the below options:

* **Unlock** – To modify the record details. Refer the **Create Limits Structure** section for field level details.

* **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    * Optional: Click **View** to view the record details.

    * Select the record to authorize and then click **Confirm.**

* **Delete/Close** – To remove the record.

    * Optional: On the confirmation pop-up window, click **View** to view the record details.

    * Click **Proceed** to delete the record.

* **Copy** – To copy the limits structure details for creating a new record.

* **View** – To view the limits structure details.

* **Reopen** – To reopen a closed record.

3.5 Managing Insurance

Through the Insurance master module banks can maintain details of the insurance company from which it intends to purchase insurance policies for covering the default risk of the debtor/borrower corporate. Details of various insurance policies availed through that insurance agent can also be maintained. Individual policies can be linked to debtor/borrower party to track limit related exposure at policy level.

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3.5.1 Create Insurance

Navigation Path: *Supply Chain Finance > Maintenance > Insurance > Create Insurance*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Insurance Co Name *	Enter name of the insurance company.
Short Name	Enter the short-name of the insurance company, if any.
Address Line 1 *	Enter the contact address of the insurance company.
Address Line 2	Continue entering the contact address of the insurance company, if required.
Address Line 3	Continue entering the contact address of the insurance company, if required.
Zip Code *	Enter the valid postal code belonging to the mentioned address.
Country *	Select the country of the mentioned address.
Email Id	Enter the communication e-mail address.
Contact Number	Enter the contact number of the insurance company.
Fax	Enter the fax number of the insurance company.
Contact Person	Enter the contact person's name from the insurance company.
Contact Person Phone Number	Enter the phone number of the mentioned contact person.
Contact Person Email	Enter the e-mail address of the contact person.
Policy Currency *	Select the currency in which the insurance is subscribed.

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Field Name	Description
Insurer Limit *	Enter the maximum limit to be given to the insurer.
Insurer Allocated Amount	Enter the amount already allocated to the insurer out of Insurer limit.
Insurer Available Amount	This field displays the available limit that can be claimed.
Insurance Policy Details	
Insurance Policy Number *	Enter the insurance policy number.
Policy Effective Date *	Enter the policy start date as mentioned on the policy certificate.
Policy Expiry Date *	Enter the policy end date as mentioned on the policy certificate.
Policy Amount *	Enter the total insured amount mentioned in the policy.
Policy Claimed Amount	Enter the amount already claimed from the total policy amount, if any.
Policy Allocated Amount *	Enter the amount allocated to the specific policy.
Policy Available Amount *	This field displays the available amount in the specific policy post claims made.

2. Click **Add/ Edit** to add the details to the grid. Or, click **Reset** to clear the selected values, if required.

3. Click **Save** to save the record and send for authorization (if applicable).

3.5.2 View Insurance

By using this screen, you can view, modify, delete, or authorize insurance details.

Navigation Path: *Supply Chain Finance > Maintenance > Insurance > View Insurance*
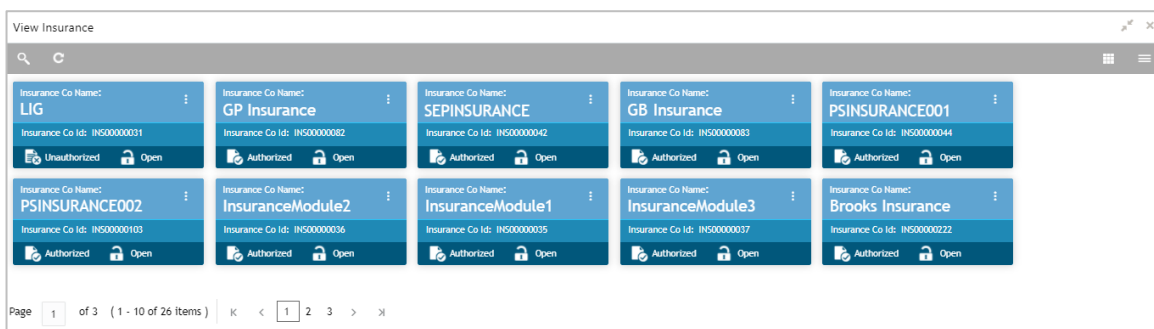
Perform the following steps to take actions on an insurance record. Click the Options (⋮) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Insurance** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

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- Optional: Click **View** to view the record details.

- Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, click **View** to view the record details.

  - Click **Proceed** to delete the record.

- **Copy** – To copy the insurance details for creating a new record.

- **View** – To view the insurance details.

- **Reopen** – To reopen a closed record.

3.6 Managing Charges

Banks are empowered to configure flexible and preferential pricing as per corporate risk profile and assessment. Various pricing methods like fixed amount/percentage, slab based and tiered based can be configured as per bank's requirement. Calculation and collection frequency like monthly, weekly, yearly, and so on. can also be defined for a charge. Both standard and discount type of charge is supported.

3.6.1 Charge Code

The 'Charge Code' screen helps you to manage charge code for a specific charge group, charge type, and charge category. You can also specify the expiry date of the charge code from this menu.

3.6.1.1 Create Charge Code

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Code > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

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Field Name	Description
Charge Code *	Enter the unique charge code to be created.
Charge Description *	Enter the description of the charge.
Charge Group *	Select the group of charge to which this charge code belongs.
Charge Category *	Select the category into which this charge code falls.
Charge Type *	Specify if this charge code is of debit or credit type.
Effective Date *	Click the Calendar icon to select the start date of the charge code validity.
Expiry Date *	Click the Calendar icon to select the end date of the charge code validity.

2. Click **Save** to save the record and send for authorization (if applicable).

3.6.1.2   View Charge Code

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Code > View*
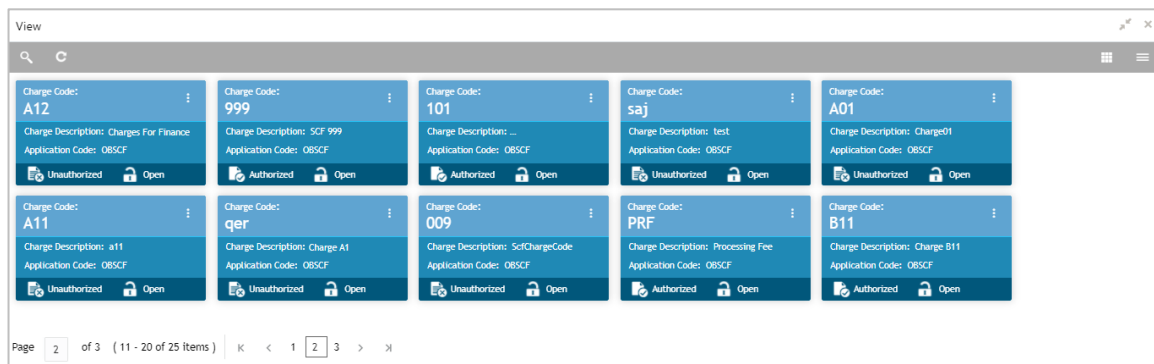
Perform the following steps to take actions on a charge code record. Click the Options (⋮) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Charge Code** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    - Optional: Click **View** to view the record details.

    - Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

    - Optional: On the confirmation pop-up window, click **View** to view the record details.

    - Click **Proceed** to delete the record.

- **Copy** – To copy the charge code details for creating a new record.

- **View** – To view the charge code details.

- **Reopen** – To reopen a closed record.

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3.6.2 Charge Rule Maintenance

3.6.2.1 Create Charge Rule Maintenance

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Rule Maintenance > Create*

1. Refer the following table for specifying details in the above screen:

*Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Charge Pricing Description *	Enter the pricing description of charge.
Annum Basis	Select the number of days to be considered in a year.
Pricing Category *	Select the pricing category. Based on the selected category, pricing methods will be loaded.
Pricing Method *	Select the method to configure the charge pricing.
Pricing Currency *	Select the currency in which pricing is to be done.
Charge in Txn Currency	Switch the toggle ON if charge should be levied in transaction currency.
Min/Max Validation Criteria	Specify whether the charges should be applied based on the range of amount or percentage.
Min. Charge Amount/Percent *	Enter the minimum charge amount/ percentage to be considered. This field is displayed based on the value selected in the Min/Max Validation Criteria field.
Max. Charge Amount/Percent *	Enter the maximum charge amount/ percentage to be considered. This field is displayed based on the value selected in the Min/Max Validation Criteria field.
Fixed Amount **	Enter the charge amount.

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Field Name	Description
	This field is displayed only when Pricing Category is Fixed Amount.
Flat Charge	Switch the toggle ON if flat charge should be applied.
	This field is displayed only when Pricing Category is Fixed Percent or Tier Based Percent.
Fixed Percent **	Enter the charge percentage.
	This field is displayed only when Pricing Category is Fixed Percent.
From **	Displays the start value of the amount/ percent/ duration range.
	This field is displayed only for tier based pricing category.
To **	Enter the end value of the amount/ percent/ duration range.
	This field is displayed only for tier based pricing category.
Amount **	Enter the charge amount.
	This field is displayed only when Pricing Category is selected as 'Tier Based Amount' or 'Tier Based Mixed'.
Units **	Enter the number of charge unit.
	This field is displayed only when Pricing Category is selected as 'Tier Based Amount' and Pricing Method is selected as 'Variable/Slab Amount by Number of Count'.
Percent **	Enter the charge percentage.
	This field is displayed only when pricing category is selected as 'Tier Based Percent' or 'Tier Based Mixed'.

2. Click **Add** to add the charge details to the grid. Or, click **Reset** to clear the selected values.

- Once an entry is made in the grid, click [▾] in the **Action** column, to edit or delete it.

3. Click **Save** to save the record and send for authorization (if applicable).

3.6.2.2 View Charge Rule Maintenance

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Rule Maintenance > View*

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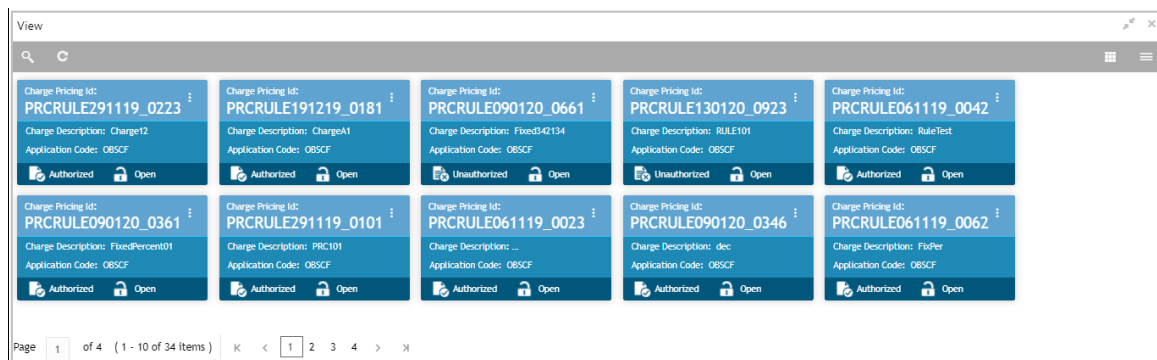
Perform the following steps to take actions on a charge rule maintenance record. Click the Options ( ) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Charge Rule Maintenance** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, click **View** to view the record details.

  - Click **Proceed** to delete the record.

- **Copy** – To copy the charge rule maintenance details for creating a new record.

- **View** – To view the charge rule maintenance details.

- **Reopen** – To reopen a closed record.

3.6.3 Charge Decisioning

3.6.3.1 Create Charge Decisioning

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Decisioning > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

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Field Name	Description
Event *	Select event on occurrence of which charge should be applied.
Filter Criteria *	This is the level for which the charge decisioning is set up. This could be: Program Instrument Type Status Based, Instrument Type Status Based, Product Based, Program Based, or Default.
	If the Default option is selected as the filter criteria, then the charges added will be applicable for all payments being processed.
	If the Program Based option is selected as the filter criteria, then a program field will appear wherein the program code can be entered. The rules added as part of this maintenance would then be applicable for the selected program, and for all other programs the default ruleset would be applicable.
	If the Product Based option is selected as the filter criteria, then a product field will appear wherein the product code can be entered. The rules added as part of this maintenance would then be applicable for the selected product.
	If the 'Program Instrument Type Status Based' option is selected, then a program field, an instrument type field and an instrument status field appear, wherein the respective values can be entered. The rule added as part of this maintenance would then be applicable for this specific combination.
	If the 'Instrument Type Status Based' option is selected, then an instrument type field and an instrument status field appear, wherein the respective values can be entered. The rule added as part of this maintenance would then be applicable for this specific combination.
Inherit Charges *	Specify if default charges should be inherited or should be overridden as well.
Charge Code *	Select the charge code for which decisioning is to be configured.
Charge Sharing	Switch the toggle ON if charge sharing is applicable.
Sharing Percentage Allocation *	Click the link to open the pop-up window for specifying sharing percentage for each party. This field is displayed only if you enable charge sharing.
Party To Charge *	Select the party to be charged. This field is displayed if you disable charge sharing.
Charge Pricing Rule *	Click the search icon to select the charge pricing rule to be applied.
Charge Criteria *	Select the criteria to be considered based on which charge should be calculated.
Parent Charge Code *	Select the parent charge code. This field is displayed only when you select parent charge code in Charge Criteria field.
Reference Tenor Start Date *	Specify which date should be considered to calculate the start of tenor duration.
Reference Tenor End Date *	Specify which date should be considered to calculate the end of tenor duration.
Effective Date *	Click the Calendar icon to select the start date of the charge decisioning validity.

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Field Name	Description
Expiry Date *	Click the Calendar icon to select the end date of the charge decisioning validity.
Auto Waive	Switch the toggle ON to enable automatic waiving of the charge.
Allow Waive	Switch the toggle ON to enable the charge waiving.
Allow Pricing Modification	Switch the toggle ON to allow the pricing modification.
Allow Override	Switch the toggle ON to enable the overriding of charges.
Collection Parameters	
Collection Type *	Specify how the charge should be collected.
Frequency **	Specify the frequency when collection should take place. This field is displayed only when collection type is batch.
Reference Period **	Specify whether the collection should take place at the start or end of the period. This field is displayed only when collection type is batch.
Units **	Specify the number of units to be collected in a batch. This field is displayed only when collection type is batch.
Calculation Parameters	
Calculation Type *	Specify how the charge should be calculated.
Frequency **	Specify the frequency when calculated should take place. This field is displayed only when calculation type is batch.
Reference Period **	Specify whether the calculated should take place at the start or end of the period. This field is displayed only when calculation type is batch.
Units **	Specify the number of units to be calculated in a batch. This field is displayed only when calculation type is batch.

2. Click **Add** to add details in the grid. Or, click **Reset** to clear the selected values.

- Once an entry is made in the grid, click ⬚ in the **Action** column, to edit or delete it.

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Add/Override Charges

Charge Sharing	Charge Code	Charge Pricing Rule	Charge Criteria	Effective Date	Expiry Date	Action
N	005	PRCRULE191219_0181	FINANCE_AMOUNT	2020-01-16	2030-01-16	▼
N	002	PRCRULE061119_0003	FINANCE_AMOUNT	2019-11-05	2022-12-30	▼

Page 1 of 1 (1-2 of 2 items) |< < [1] > >|

Default Charges

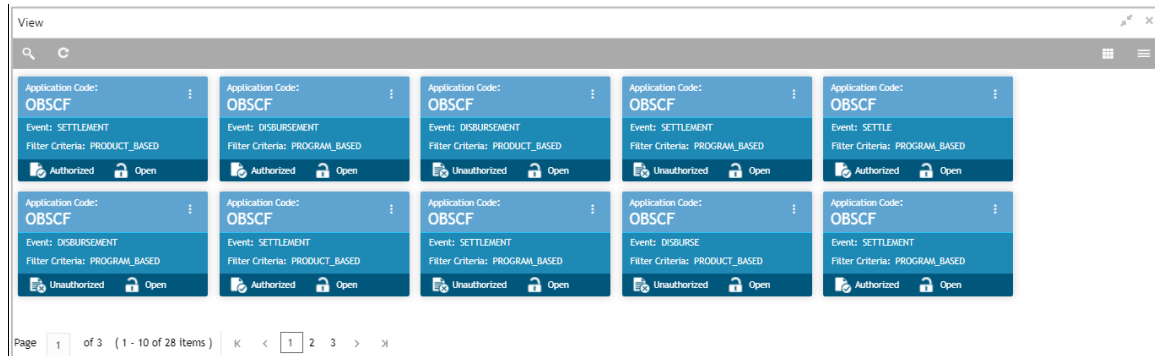| Party To Charge	Charge Code	Charge Pricing Rule	Charge Criteria	Effective Date	Expiry Date
No data to display.					

Page 1 (0 of 0 items) |< < [1] > >|

Save   Cancel

3.   Click **Save** to save the data and send for authorization (if applicable).

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3.6.3.2 View Charge Decisioning

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Decisioning > View*

Perform the following steps to take actions on a charge decisioning record. Click the Options (⋮) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Charge Decisioning** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, click **View** to view the record details.

  - Click **Proceed** to delete the record.

- **Copy** – To copy the charge decisioning details for creating a new record.

- **View** – To view the charge decisioning details.

- **Reopen** – To reopen a closed record.

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3.6.4 Charge Preferential Pricing

3.6.4.1 Create Charge Preferential Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Preferential Pricing > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Filter Criteria *	Select the filter criteria. Based on the selected criteria, the Program / Party Id fields are displayed.
Program *	Click the Search icon to select the program. This field appears only if the Program Party Based option is selected from the Filter Criteria list.
Party Id *	Click the Search icon to select the party ID.
Charge Code *	Click the Search icon to select charge code for pricing configuration.
Charge Criteria *	Select the criteria to be considered based on which charge should be calculated.
Parent Charge Code *	Select the parent charge code. This field is displayed only when you select parent charge code in Charge Criteria field.
Charge Pricing Rule *	Click the Search icon to select the pricing rule.
Reference Tenor Start Date *	Specify which date should be considered to calculate the start of tenor duration.
Reference Tenor End Date *	Specify which date should be considered to calculate the end of tenor duration.

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Field Name	Description
Effective Date *	Click the Calendar icon to select the start date of the charge decisioning validity.
Expiry Date *	Click the Calendar icon to select the end date of the charge decisioning validity.
Charge Application	Switch the toggle ON to enable the charge application.
Allow Waive	Switch the toggle ON to enable the charge waiving.
Allow Override	Switch the toggle ON to enable the overriding of charges.
Allow Pricing Modification	Switch the toggle ON to allow the pricing modification.
Collection Parameters	
Collection Type *	Specify how the pricing should be collected.
Frequency **	Specify the frequency when collection should take place. This field is displayed only when collection type is batch.
Reference Period **	Specify whether the collection should take place at the start or end of the period. This field is displayed only when collection type is batch.
Units **	Specify the number of units to be collected in a batch. This field is displayed only when collection type is batch.
Calculation Parameters	
Calculation Type *	Specify how the pricing should be calculated.
Frequency **	Specify the frequency when calculated should take place. This field is displayed only when calculation type is batch.
Reference Period **	Specify whether the calculated should take place at the start or end of the period. This field is displayed only when calculation type is batch.
Units **	Specify the number of units to be calculated in a batch. This field is displayed only when calculation type is batch.

2. Click **Add** to add details in the grid. Or, click **Reset** to clear the selected values.

- Once an entry is made in the grid, click ⬚ in the **Action** column, to edit or delete it.

- To add other columns to the grid, click ⮑.

Charge Code	Charge Pricing Rule	Charge Criteria	Effective Date	Expiry Date	Action
002	PRCRULE020120_0304	FINANCE_AMOUNT	2020-01-16	2030-01-16	▾

Page   1   of 1 (1 of 1 items) |◁ ◁ [1] ▷ ▷|

Save   Cancel

3. Click **Save** to save the record and send for authorization (if applicable).

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3.6.4.2   View Charge Preferential Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Preferential Pricing > View*

Perform the following steps to take actions on a charge preferential pricing record. Click the Options (![icon]) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Charge Preferential Pricing** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, click **View** to view the record details.

  - Click **Proceed** to delete the record.

- **Copy** – To copy the charge preferential pricing details for creating a new record.

- **View** – To view the charge preferential pricing details.

- **Reopen** – To reopen a closed record.

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3.7 Managing Interest

3.7.1 Interest Pricing

3.7.1.1 Create Interest Pricing

Navigation Path: Supply Chain Finance > Maintenance > Interest > Interest Pricing > Create

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Pricing Description *	Description of the Interest Pricing.
Rate Type	Use the toggle button to specify the interest rate as fixed or floating.
Fixed Rate Type	Select whether the fixed rate should be standard or input by the user. This field appears only for fixed rate type.
Rate Code *	Select the rate code. This field is disabled for user input rate under fixed rate type.
Reset Tenor **	Enter the tenor to reset the floating rate (in days). This is only applicable for floating rate type.
Rate Fixing Days	Select the number of days for fixing the rate.
Rate	Enter the interest pricing rate. This is applicable only for user input rate under fixed rate type.
Rate Code Usage	Use the toggle button to specify the usage of rate as auto or periodic.
Rate Revision Frequency	For the periodic rate, specify the frequency for rate revision.
Interest Basis	Select the basis for calculation of interest.
Rate Calculation Type	Select the type of rate calculation. This is applicable only for floating rate type.
Schedule Parameters	

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| Field Name	Description
Frequency	Enter the frequency for the scheduling.
Unit	Enter the unit for the scheduling.
Tier Based Spread	Use the toggle button to specify whether the rate is tier based or not.
Tier Type	For tier based rate, select the tier type.
Spread *	This is only applicable when the rate is not tier based. Enter the spread value.

Tier Based Spread

Field Name	Description
Tenor Based Spread	
This section appears for the 'Tenor Based' tier type for spread.	
From	Displays the lower limit for the tenor based spread.
To	Enter the upper limit for the tenor based spread.
Spread	Enter the spread value.
Amount Based Spread	
This is section appears for the 'Amount Based' tier type for spread.	
Currency	Select the currency.
From	Displays the lower limit for the amount based spread.
To	Enter the upper limit for the amount based spread.
Spread	Enter the spread value.

A combination of the above fields is displayed for the 'Amount and Tenor Based' tier type for spread.

2. If the **Tier Based Spread** field is enabled, then select the required option from the **Tier Type** list.
    a. Based on the tier type selected, enter the tier and spread details.
    b. Optionally, click **Reset** to clear the entered values.
    c. Click **Add/Edit** to create an entry in the table.
    d. Create further tiers in a similar manner, if required.
    e. Optionally, click **Delete Table** to delete the tier based spread table.
3. Click **Save** to save the record and send for authorization (if applicable).

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3.7.1.2   View Interest Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Interest > Interest Pricing > View*
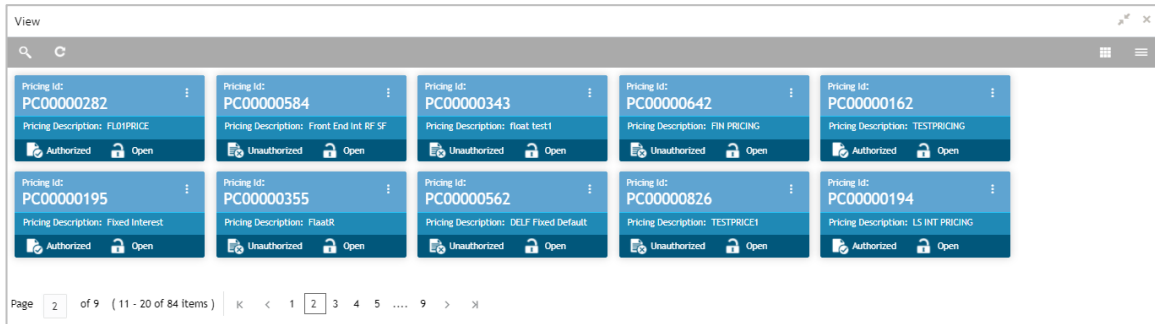
Perform the following steps to take actions on an interest pricing record. Click the Options (⋮) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Interest Pricing** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, click **View** to view the record details.

  - Click Proceed to delete the record.

- **Copy** – To copy the interest pricing details for creating a new record.

- **View** – To view the interest pricing details.

- **Reopen** – To reopen a closed record.

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3.7.2 Interest Rate Decisioning

3.7.2.1 Create Interest Rate Decisioning

Navigation Path: Supply Chain Finance > Maintenance > Interest > Interest Rate Decisioning > Create

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Product *	Select the product to create the rate decisioning for.
Effective Date *	Click the Calendar icon to select the date from when the rate decisioning is effective.
Expiry Date *	Click the Calendar icon to select the date when the rate decisioning is expired.
Filter Criteria *	Select the filter criteria for the rate decisioning. Based on the selected value, Program/ Party fields are displayed.
Program **	Click the Search icon to select the program. This field is displayed when a program related filter criteria is selected.
Party **	Click the Search icon to select the party. This field is displayed when a party related filter criteria is selected.
Interest Pricing *	Select the interest pricing to be considered for the rate decisioning.
Interest Component *	Select the interest component.
Interest Collection Type *	Select the interest collection type as front or rear ended.
	This is defaulted to the **Rear Ended** when interest overdue or penalty on interest overdue is selected in the Interest Component field.
Schedule Type *	Select the interest rate scheduling type.
Reference Date *	Specify whether the interest rate should be applied at the start/end of the period or on specific date.

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2. Click **Save** to save the record and send for authorization (if applicable).

3.7.2.2   View Interest Rate Decisioning

Navigation Path: *Supply Chain Finance > Maintenance > Interest > Interest Rate Decisioning > View*
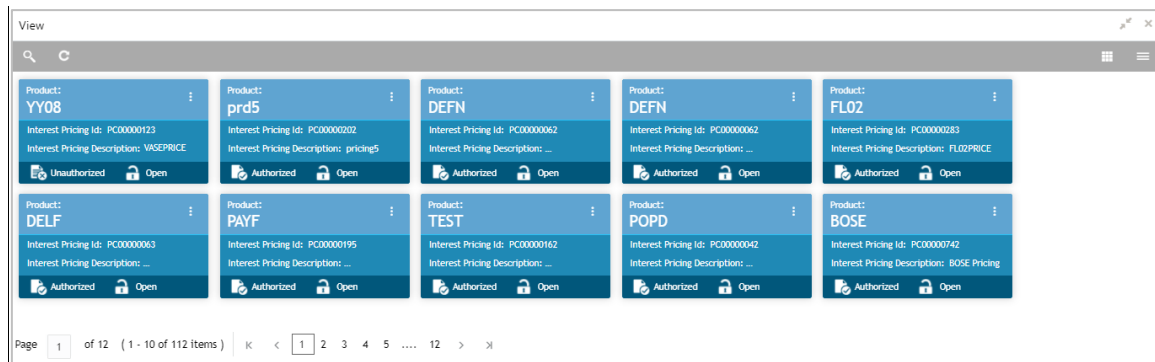
Perform the following steps to take actions on an interest rate decisioning record. Click the Options
( ) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Interest Rate Decisioning** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, click **View** to view the record details.

  - Click **Proceed** to delete the record.

- **Copy** – To copy the interest rate decisioning details for creating a new record.

- **View** – To view the interest rate decisioning details.

- **Reopen** – To reopen a closed record.

3.8 Managing Accounting

One of the important part of setting reference data for Supply Chain Finance system is maintaining parameters for accounting such as account mapping, entry codes, roles, and accounting entries.

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3.8.1 Role

3.8.1.1 Create Role

This screen is used to create Account Roles.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Role > Create*
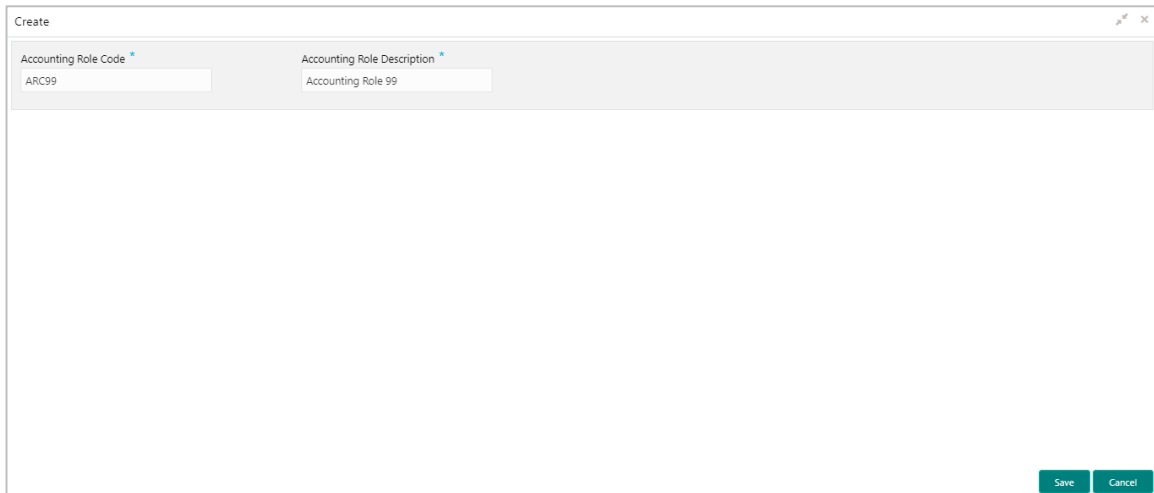
1. Refer the following table for specifying details in the above screen:

*Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Accounting Role Code *	Enter the unique code for role to create.
Accounting Role Description *	Enter the description to associate with the role.

2. Click **Save** to save the data and send for authorization (if applicable).

3.8.1.2 View Role

By using this screen, you can view, modify, delete, or authorize the accounting role.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Role > View*
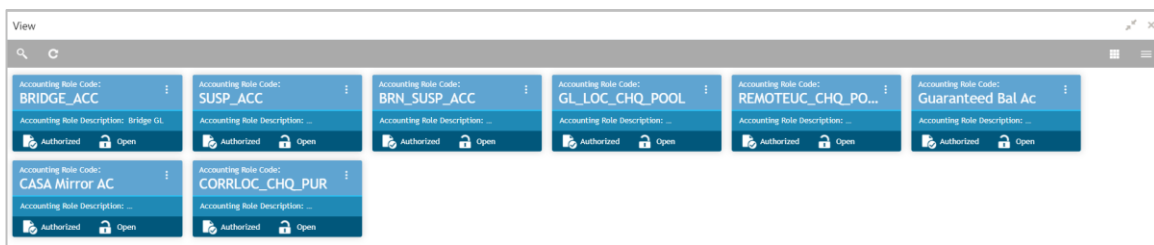
Perform the following steps to take actions on an accounting role record. Click the Options ( )
icon and then click any of the below options:

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- **Unlock** – To modify the record details. Refer the **Create Role** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Approve**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, enter the remark for deletion.

  - Click **Confirm** to delete the record.

- **Copy** – To copy the accounting role details for creating a new record.

- **View** – To view the accounting role details.

- **Reopen** – To reopen a closed record.

3.8.2   Entry Codes

3.8.2.1   Create Entry Codes

This screen is used to create entry codes.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Entry Codes > Create*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

| Field Name	Description
Accounting Entry Code *	Enter a unique identification code for an account entry.
Accounting Entry Description *	Enter a description for the account entry code.
Role Details	
Debit Role	Select the role of the debit party.

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Field Name	Description
Debit Party	Select the party type for debit.
Debit Amount Type	Select the amount type for debit.
Debit Settlement Method	Select the method to be used for debit settlement.
Credit Role	Select the role of the credit party.
Credit Party	Select the party type for credit.
Credit Amount Type	Select the amount type for credit.
Credit Settlement Method	Select the method to be used for credit settlement.

2. Click **Add/Edit** to add the details to the grid. Or, click **Reset** to clear the selected values, if required.

- Once an entry is made in the grid, click ⬇ in the **Action** column to edit or delete it, if required.

3. Click **Save** to save the data and send for authorization (if applicable).

3.8.2.2   View Entry Code

By using this screen, you can view, modify, delete, or authorize entry code.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Entry Codes > View*
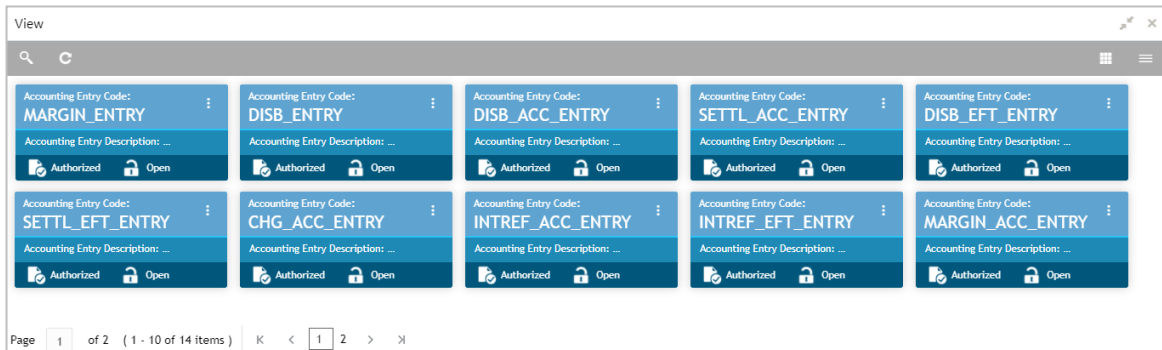
Perform the following steps to take actions on an entry code record. Click the Options (⋮) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Entry Codes** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Approve**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, enter the remark for deletion.

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- Click **Confirm** to delete the record.

- **Copy** – To copy the entry code details for creating a new record.

- **View** – To view the entry code details.

- **Reopen** – To reopen a closed record.

3.8.3 Accounting Entries

3.8.3.1 Create Accounting Entries

This screen is used to create accounting entries.

Navigation Path: Supply Chain Finance > Maintenance > Accounting > Accounting Entries > Create

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Branch *	Select the Branch to add an accounting entry for. Values in this field are listed basis your access rights.
Product *	Select the required product.
Event *	Select the event to add an accounting entry for.
Filter Criteria *	Select the filter criteria for which the accounting entry is to be added. Based on the selected filter criteria, select the type/mode from the respective field(s) that appear.
Accounting Entries	
Accounting Entry Code *	Search for an accounting entry code.
Accounting Entry Description *	Enter the description.

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Field Name	Description
Sequence *	Select the sequence.

2. Click **Add/ Edit** to add the details to the grid. Or, click **Reset** to clear the selected values, if required.
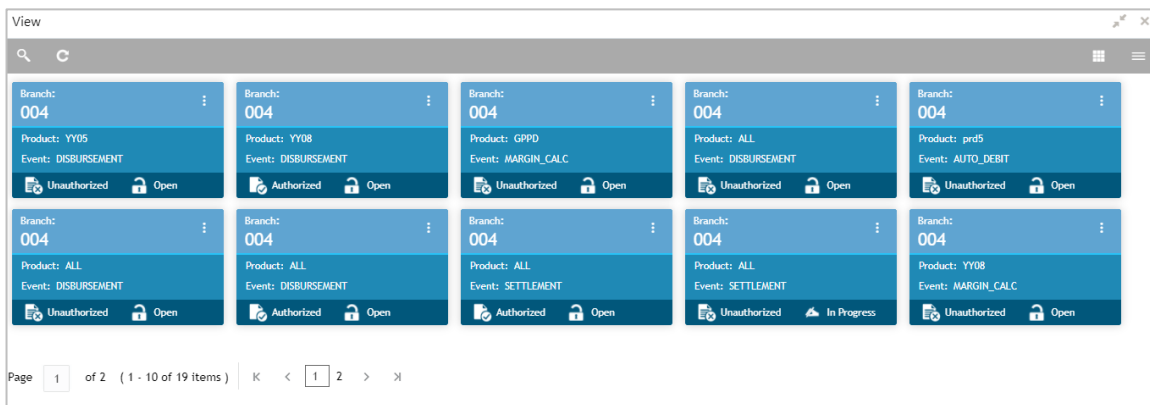
- Once an entry is made in the grid, click [▾] in the **Action** column, to edit or delete it.

3. Click **Save** to save the data and send for authorization (if applicable).

3.8.3.2   View Accounting Entries

By using this screen, you can view, modify, delete, or authorize accounting entries.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Accounting Entries > View*

Perform the following steps to take actions on an accounting entry record. Click the Options (⁝) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Accounting Entries** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Approve**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, enter the remark for deletion.

  - Click **Confirm** to delete the record.

- **Copy** – To copy the accounting entry details for creating a new record.

- **View** – To view the accounting entry details.

- **Reopen** – To reopen a closed record.

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3.8.4 External Account Mapping

3.8.4.1 Create External Account Mapping

This screen is used to create external account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > External Account Mapping > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

| Field Name	Description
Branch *	Select the branch in which account is maintained.
Product *	Select the product to be associated with the account. You can select ALL if the account is to be used for all the products.
Event *	Specify whether the account is for disbursement or settlement.
Currency *	Select the required currency.
Party Id *	Click on the Search icon to select the party for whom account mapping needs to be done.
Filter Criteria	Select any one of the following filter criteria: • **Default** • **Program Based** • **Division Code Based** Based on the selected filter criteria, select the required value from the respective field that appears.
Default Account	Use this toggle button to set or remove the account to be considered as default one.
Account *	Enter the account number.
Payment Mode *	Select the mode of payment for the account.

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Field Name	Description
IFSC Code *	Enter the IFSC code.
Bank *	Enter the bank name.
Branch *	Enter the branch name.

2. Click **Save** to save the data and send for authorization (if applicable).

3.8.4.2 View External Account Mapping

By using this screen, you can view, modify, delete, or authorize external account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > External Account Mapping > View*
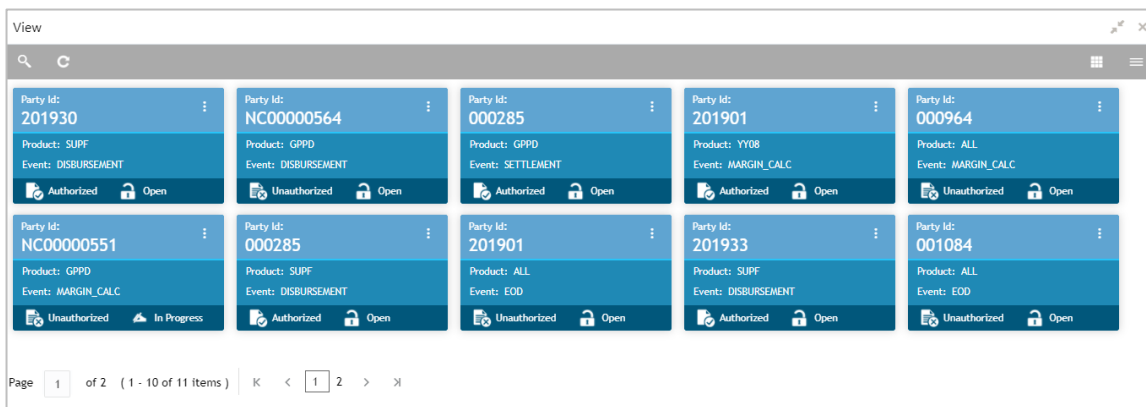
Perform the following steps to take actions on an external account mapping record. Click the Options (⋮) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create External Account Mapping** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Approve**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, enter the remark for deletion.

  - Click **Confirm** to delete the record.

- **Copy** – To copy the external account mapping details for creating a new record.

- **View** – To view the external account mapping details.

- **Reopen** – To reopen a closed record.

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3.8.5 Internal Account Mapping

3.8.5.1 Create Internal Account Mapping

This screen is used to create internal account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Internal Account Mapping > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Branch *	Select the branch in which account is maintained.
Product *	Select the product for which internal account mapping is to be maintained. You can select ALL if the account is to be used for all the products.
Role *	Click the Search icon to select the accounting role to map the account to.
Account Type	Select the type of account to be mapped, whether CASA or GL.
Settlement Method *	Select the mode of settlement.
Account in Transaction Currency	Use this toggle button to specify whether the settlement should be done in transaction currency or not.
Filter Criteria	Select any one of the following criteria: • Event, Program and Party Based • Program and Party Based • Party and Division Code Based • Event and Party Based • Program Based • Party Based

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Field Name	Description
	Based on the selected filter criteria, select the required values from the respective fields that appear.
Account Currency *	Select the currency of the account to be mapped.
Account Number *	Click the Search icon and select the required account number.
Default Account	Use this toggle button to specify if this account should be considered as the default one.

2. Click **Add/ Edit** to add the details to the grid. Or, click **Reset** to clear the selected values, if required.

- Once an entry is made in the grid, click [▾] in the **Action** column, to edit or delete it.

3. Click **Save** to save the data and send for authorization (if applicable).

3.8.5.2   View Internal Account Mapping

By using this screen, you can view, modify, delete, or authorize the internal account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting >* Internal *Account Mapping > View*
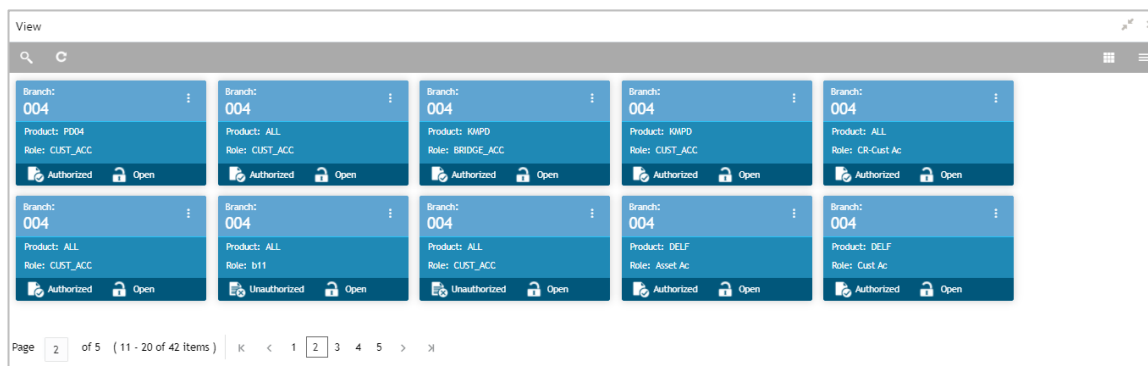
Perform the following steps to take actions on an internal account mapping record. Click the Options ([⋮]) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer the **Create Internal Account Mapping** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  - Optional: Click **View** to view the record details.

  - Select the record to authorize and then click **Approve**.

- **Delete/Close** – To remove the record.

  - Optional: On the confirmation pop-up window, enter the remark for deletion.

    Click **Confirm** to delete the record.

- **Copy** – To copy the internal account mapping details for creating a new record.

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- **View** – To view the internal account mapping details.

- **Reopen** – To reopen a closed record.

3.9 Managing Alerts

3.9.1 Alert Definition

The 'Alert Definition' functionality can be used to configure and manage various types of alerts. The user can define alert categories for different events. These defined alerts can further be used in the 'Alert Decisioning' screen to map alerts to a recipient.

3.9.1.1 Create Alert Definition

This screen is used to create a type of alert. The newly created alert type takes effect once authorized and cannot be modified thereafter.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Definition > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory.

Field Name	Description
Alert Code *	Enter a unique alert code to be maintained in the system.
Alert Description *	Enter a description for the alert.
Alert Category *	Select the category of the alert.
Event *	Select the event for which the alert should be raised.

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Field Name	Description
Effective Date *	Click the Calendar icon and select the date from which the alert is effective in the system.
Expiry Date	Click the Calendar icon and select the date up to which the alert can be used in the system.

2. Click **Save** to save the record and send for authorization.

3.9.1.2 View Alert Definition

By using this screen, you can view, modify, or authorize alert definition records.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Definition > View*
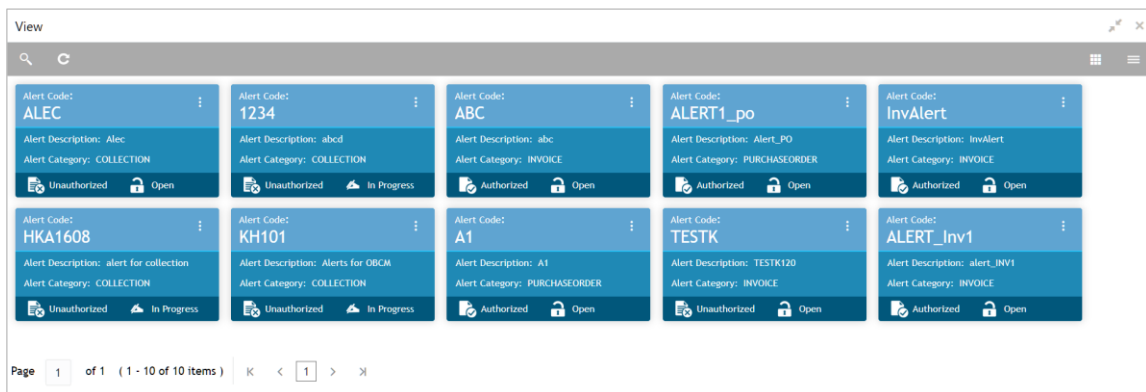
Perform the following steps to take actions on an alert definition record. Click the Options (⋮) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer to the **Create Alert Definition** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    a. Optional: Click **View** to view the record details.

    b. Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

    a. Optional: On the confirmation pop-up window, click **View** to view the record details.

    b. Click **Proceed** to delete the record.

- **Copy** – To copy the alert definition details for creating a new record.

- **View** – To view the alert definition details.

- **Reopen** – To reopen a closed record.

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3.9.2 Alert Decisioning

The 'Alert Decisioning' functionality can be used to set and manage alerts. The user can choose from the defined alerts and set the same for a recipient. The user can also set the delivery mode, the frequency, and other parameters for the alert.

3.9.2.1 Create Alert Decisioning

This screen is used to map an alert to a recipient. Newly mapped alerts take effect once authorized and cannot be modified thereafter.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Decisioning > Create*

Category	Event	Alert Code	Description	Delivery Mode	Additional Details	Recipient	Generate days before	Frequency	Action
Payment	Create Payment	Abhi	Test Abhi1	Email	finance@supplier.com	Supplier		Online	▾
Purchase Order	PO Raise	MAUTO_ALERT_008	ModifyAlert	Dashboard		Supplier		Online	▾

Create / Filter Criteria: Filter Criteria * (Program Based), Program * (SCF Supplier Program). Alert Decision Details: Category *, Event *, Alert Code *, Description, Recipient *, Frequency *, Delivery Mode *. Add/Edit, Reset. Page 1 of 1 (1-2 of 2 items). Save, Cancel.

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Filter Criteria *	Select the criteria to which the alert should be applied. Based on the selected criteria, either the Program field or the Relationship Code field, appears.
Program / Relationship Code **	Click the search icon and select the program / relationship to set the alert for.
Alert Decision Details	
Category *	Select the category of the event for which the alert needs to be set.
Event *	Select the event for which the alert needs to be set.
Alert Code *	Click the search icon and select the required alert code. The list of alert codes are displayed as per selected combination of category and event.
Description	Description of the selected alert code is auto-populated here.
Recipient *	Select the recipient to whom the alert should be sent.

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Field Name	Description

Frequency *	Select whether the alert should be sent once online when the event is generated, or scheduled for one or more times, prior to the event being generated.
	
	On selecting **Scheduled**, click the Alert Calendar icon ( ) and perform the following steps:
	
	  a. In the **Number of Alerts** field, enter the total alerts to be sent.
	  b. In the **Interval Days** field, enter the interval in days between each alert.
	  c. In the **Text Template** field of each alert, click the search icon and select the text template for the alert.
	  d. In case the selected delivery mode is **Email**, click the search icon and select the required template for the attachment in the **Attachment Template** field.
	  e. Click **Add** to add the selected templates.

Delivery Mode *	Select the mode through which the alert should be sent to the recipient.
Generate days before *	Enter the number of days before the event when the alert should be sent to the recipient. This field is displayed for the **Scheduled** option in the **Frequency** field.
Additional Phone	Enter the additional phone number to send the alerts on. This field is displayed only for **WhatsApp**, and **SMS** modes of delivery.
Additional Email	Enter the additional email address to send the alerts to. This field is displayed only for **Email** delivery mode.
Text Template for EMAIL **	Click the search icon and select the text template for an email alert. This field is displayed only for **Email** delivery mode and for the **Online** option in the **Frequency** field.
Attachment Template for EMAIL **	Click the search icon and select the attachment template for an email alert. This field is displayed only for **Email** delivery mode and for the **Online** option in the **Frequency** field.
Text Template for WHATSAPP **	Click the search icon and select the text template for the WhatsApp alert. This field is displayed only for **WhatsApp** delivery mode and for the **Online** option in the **Frequency** field.
Text Template for SMS **	Click the search icon and select the text template for an SMS alert. This field is displayed only for **SMS** delivery mode and for the **Online** option in the **Frequency** field.

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Field Name	Description
Text Template for DASHBOARD **	Click the search icon and select the text template for the **Dashboard** alert. This field is displayed only for **Dashboard** delivery mode and for the **Online** option in the **Frequency** field.

2. Click **Add/Edit** to add the alert decision details to the grid. Or, click **Reset** to clear the selected values, if required.
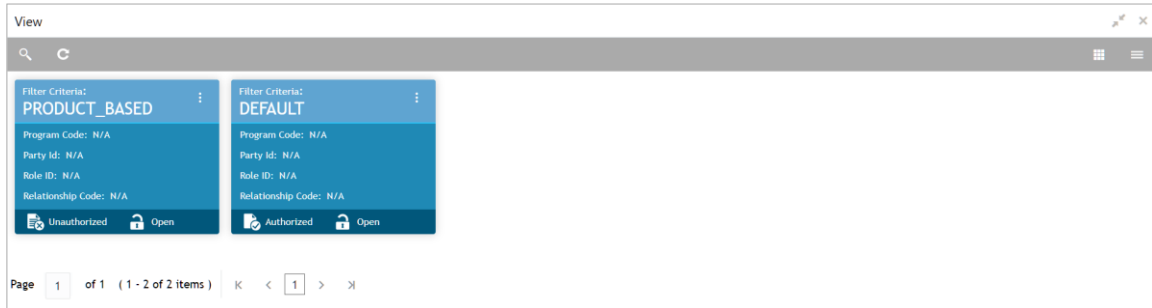
- Once an entry is made in the grid, click [▾] in the **Action** column, to edit or delete it.

3. Click **Save** to save the record and send for authorization (if applicable).

3.9.2.2 View Alert Decisioning

By using this screen, you can view, modify, or authorize alert decisioning records.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Decisioning > View*

Perform the following steps to take actions on an alert decisioning record. Click the Options ([⋮]) icon and then click any of the below options:

- **Unlock** – To modify the record details. Refer to the **Create Alert Decisioning** section for field level details.

- **Authorize** – To authorize the record. Authorizing requires necessary access rights.

  a. Optional: Click **View** to view the record details.

  b. Select the record to authorize and then click **Confirm**.

- **Delete/Close** – To remove the record.

  a. Optional: On the confirmation pop-up window, click **View** to view the record details.

  b. Click **Proceed** to delete the record.

- **Copy** – To copy the alert decisioning details for creating a new record.

- **View** – To view the alert decisioning details.

- **Reopen** – To reopen a closed record.

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4. Finance Disbursement

On initiating a finance manually for a corporate customer, disbursement task is created in the system for processing the same. Only authorized user can process and authorize the disbursement tasks. In case of auto-finance functionality enabled, the invoices/debit notes are automatically financed as soon as they are accepted.

Navigation Path: *Tasks > Finance > Free Tasks*

Perform the following steps to process the disbursement record:

1. Under 'Action' column, click the **Acquire and Edit** link to view the transaction and edit/acquire.
    OR
    To acquire multiple transactions simultaneously, select the records and click **Acquire** button at the top.

Note:

- *The disbursement process comprises of multiple screens such as Basic Info, Party, Limits, Interest, Accounting, and Summary.*

- *The reference number, the stage, and the operation name of the processing task is displayed at the top of each screen tab.*

- *On each screen, click **Remarks** to add comments about the transaction details.*

- *On each screen, click **Documents** to view uploaded documents relevant to the transaction.*

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4.1 Basic Info

2. Refer the following table to specify details in the 'Basic Info' screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Branch *	Select the branch where the disbursement is being processed. By default, the logged-in user's branch is displayed.
Program *	Displays the name of the program that is linked to the invoices being financed.
Product *	Displays the name of the product associated with the program.
Anchor *	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that is being financed.
Spoke *	Displays the name of the counter party in the program.
Start Date *	Displays the start date of the finance. By default, it is the current business date.
Tenor *	Enter the tenor of the finance.
Maturity Date *	Select the maturity date of the finance. By default, this value is the 'Start Date + Tenor'.
Grace Days	Enter the number of days, after the maturity date, within which the finance can be repaid without incurring penalty.
Past Due Date	Enter the due date beyond the finance maturity date. By default, this field displays the date of maturity date + grace days.
Total Receivable Amount *	Displays the total amount of all the receivables being financed.
Finance (%) *	Enter the percentage of the total invoice amount to be financed.
Currency *	Select the currency of the finance amount.

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Field Name	Description
Finance Amount *	Enter the amount to be financed. By default, this field displays the Finance (%) value of the Total Invoice Amount.
Exchange Rate *	Displays the exchange rate between the invoice amount and the finance amount.
Processing Date *	Displays the date of processing of the disbursement.
Preferred Disbursement Mode *	Select the mode of transferring the finance amount to the customer's account. The options are: • EFT • Cheque • Account Credit

3. Perform any of the below actions:

    o Click **Next** to go the 'Party' screen.

    o Click **Save & Close** to complete the processing stage of the disbursement.

    o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

    o Click **Hold** to move the transaction to the 'Hold' list.

    o Click **Reject** to purge the disbursement transaction.

4.2 Party

4. Refer the following table to specify details in the 'Party' screen:

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Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that is being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total invoice amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the invoice amount and the finance amount.
Processing Date	Displays the date of disbursement processing.

Party Details

Parties with specific roles in the program can be added in this section.

Field Name	Description
Select Party Role	Select the party role to be added.
Search Party	Click the Search icon (🔍) to select the party ID.
Party Name	Displays the name of the selected party.
Search Division Code	Click the Search icon (🔍) to select the division code.
Address	Displays the address of the selected party.
Grid	
Party Role	Displays the role of the party.
Party Id	Displays the ID of the party.
Party Name	Displays the name of the party
Address	Displays the address of the party.
Division Code	Displays the division code of the party.
Division Name	Displays the division name of the party.
Action	Click ▾ to view the actions that can be taken on the party record.

5. To add more parties, click **Add New Row**.
    OR

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To delete a party from the 'Party Details' grid, click [▼] under the 'Action' column and select 'Delete' for the respective party record.

6.   Perform any of the below actions:

- o   Click **Next** to go the 'Limits' screen.

- o   Click **Back** to go the 'Basic Info' screen.

- o   Click **Save & Close** to complete the processing stage of the disbursement.

- o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

- o   Click **Hold** to move the transaction to the 'Hold' list.

- o   Click **Reject** to purge the disbursement transaction.

4.3 Limits

Following table lists the details covered in the 'Limits' screen:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that is being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total invoice amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the invoice amount and the finance amount.
Processing Date	Displays the date of disbursement processing.
Limit Details section	
Limit Type	Displays a label of the entity and the linked limit type.
Entity	Displays the entity – Anchor / Product / Program / Spoke and so on.
Entity Name	Displays the name of the entity.
Breach Type	Displays the breach type of the limit for the entity.
Processing Outcome	Displays the outcome of the processing on the limit.
Amount	Displays the finance amount.
Line Ccy	Displays the currency of the limit line.
Exchange Rate	Displays the exchange rate between the finance amount currency and the line currency.
Amount (In line CCY)	Displays the finance amount in line currency.
Sanctioned Amount	Displays the limit amount assigned to the entity.
Total Blocked Amount	Displays the total amount that has been blocked for finances that are currently being processed, with respect to the entity.
Total Utilized Amount	Displays the limit amount that has already been utilized.
Available Amount	Displays the limit amount available for financing.
Line Id	Displays the unique ID of the limit line of the entity.

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Limit Details section

Action	Displays the action being taken on the finance amount earmarked for disbursement.

7. Perform any of the below actions:

   o Click **Next** to go the 'Interest' screen.

   o Click **Back** to go the 'Party' screen.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the disbursement transaction.

4.4 Interest

Following table lists the details covered in the 'Interest' screen:

ORACLE

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that is being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total invoice amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the invoice amount and the finance amount.
Processing Date	Displays the date of disbursement processing.
Interest Details section	
Rate Code	Displays the unique code associated with the interest rate.
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Rate Type	Displays whether the rate is floating, fixed, or special.
Schedule Type	Displays whether the interest collection schedule is amortized, capitalized, or normal.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Interest	Displays the interest amount that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional interest details.
Overdue Interest Details	
Rate Code	Displays the code of the overdue interest.
Rate Type	Displays whether the rate is floating, fixed, or special.
Schedule Type	Displays whether the interest collection schedule is amortized, capitalized, or normal.

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Field Name	Description
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Overdue Interest	Displays any overdue interest that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Overdue Interest Rate	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to overdue interest.
Penalty on Interest Overdue details	
Rate Code	Displays the code of the penalty on the overdue interest.
Rate Type	Displays whether the rate is floating, fixed, or special.
Schedule Type	Displays whether the interest collection schedule is amortized, capitalized, or normal.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Penalty on Overdue Interest	Displays any overdue interest that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Overdue Interest Rate	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on overdue interest.

8. Perform any of the below actions:

   o   Click **Next** to go the 'Charges' screen.

   o   Click **Back** to go the 'Limits' screen.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

ORACLE

4.5 Charges

Following table lists the details covered in the 'Charges' screen:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that is being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total invoice amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the invoice amount and the finance amount.
Processing Date	Displays the date of disbursement processing.
Charge Details section	
Charge	Displays the charge code.
Party	Displays the ID of the party to be charged.
Party Role	Displays the role of the party to be charged.
Currency	Displays the charge currency.

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Field Name	Description
Charge Amount	Displays the amount to be charged.
Details	Click the link to view the charge details.

9. Perform any of the below actions:

   o   Click **Next** to go the 'Accounting' screen.

   o   Click **Back** to go the 'Interest' screen.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

4.6 Accounting

Following table lists the details covered in the 'Accounting' screen:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that is being financed.
Spoke	Displays the name of the counter party in the program.

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Field Name	Description
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total invoice amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the invoice amount and the finance amount.
Processing Date	Displays the date of disbursement processing.
Accounting Details section	
Accounting Entry Description	Displays a description for the accounting entry.
Accounting Role	Displays the accounting role code associated with the accounting entry.
Party	Displays the name of the party associated with the accounting entry.
Settlement Method	Displays the mode to be employed for the transaction.
Dr/Cr	Displays whether the amount will be debited or credited for the accounting entry.
Account	Displays the account number involved in the transaction.
Amount	Displays the amount of the transaction.

10. Perform any of the below actions:

   o Click **Next** to go the 'Summary' screen.

   o Click **Back** to go the 'Charges' screen.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the disbursement transaction.

4.7 Summary

The Disbursement Summary screen shows a snapshot of the complete disbursement transaction along with finance amount, interest applicable, terms, and so on. A tile is displayed for each tab.

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Reference No : 004160120PR00294 | Stage : Processing | Operation : Disbursement

Summary   Screen (7 / 7)

Disburse Basic Info	Party	Limits
Product : **This is PRD1**	Anchor : **Carrefour**	AUTOMATION LIMITS STRUCTURE :
Program : **This is PROGRAM1**	Counterparty : **Danone**	**Carrefour,FINANCE,USD 8,360**
Anchor : **Carrefour**		
Counterparty : **Danone**		
Finance Amount : **USD 8,360**		
Start Date : **2020-01-16**		
Maturity Date : **2021-08-31**		
Past Due Date : **2021-08-31**		

Interest	Charges	Accounting
Interest Type : **R**	Fixed Percent Charge : **000380 USD 836**	Disbursement Accounting Entry : **D BRIDGE_ACC USD 8360 C Customer Account USD 8360**
Total Interest Rate : **6.45**		Charges Accounting Entry : **D Customer Account USD 836 C Charge Income GL USD 836**
Interest Amount : **USD 0**		
Interest Collection Frequency : **B**		

Reject   Hold   Back   Next   Save & Close   Cancel

11. Perform any of the below actions:

   o   Click **Back** to go the 'Accounting' screen.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

On completing the disbursement processing, an approval task is created in case the associated program has the approval setting enabled.

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5. Finance Settlement

Finance Settlement functionality enables SCF users to settle finances/loans which are outstanding in the SCF application. Based on your role, you can initiate the settlement of a loan on behalf of the SCF customer. The settlement request can either be initiated from the 'Settlement' screen or through file upload (payment file).

The Finance Settlement process involves two steps:

o   Settlement Registration

o   Settlement Task Processing

5.1 Settlement Registration

Using the 'Finance Settlement' screen, you can search and select finances to settle, and initiate the settlement process. Multiple finances can be selected for settlement. For each finance reference number you select, a settlement transaction is created under Free Tasks.

Navigation Path: *Supply Chain Finance > Finance Settlement*

1.   Refer the following table for specifying details in the 'Settlement Details' section:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Settlement Ref No *	Enter the unique reference number for the settlement record.
Payment Party Role *	Select the role of the party that is making the payment.
Payment Party *	Select the name of the party that is making the payment.
Processing Date *	Displays the settlement processing date. By default, it displays the current date.
Loan Account Credited *	Switch the toggle ON, if loan account is credited with the settlement amount.

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Field Name	Description
Payment Mode *	Select the mode of payment for the settlement. You can modify this field only if the **Loan Account Credited** field is disabled.
Debit Account	Select the account to be debited for the settlement. This field appears only if the **Loan Account Credited** toggle is switched off. It is mandatory if you select the **Account Debit** option from the **Payment Mode** list.
Credit Account	Select the loan account that is credited with the settlement amount. This field appears only if the **Loan Account Credited** toggle is switched on.
Currency *	Select the settlement amount currency.
Settlement Amount *	Select the amount being paid by the payment party to settle the finances.
Settlement Date *	Select the date on which the settlement will take place. By default, the current date is displayed.
Manual Allocation *	Switch the toggle ON, if settlement amount can be manually allocated to the selected finances.
Settlement Amount Allocation *	Select how the settlement amount must be allocated amongst the selected finances. The options are: • By Lowest Outstanding • By Latest Due date • By Highest Outstanding

2. Click **Proceed**. If there are any relevant outstanding finances for the details entered, then the 'Filter Parameter' section appears.
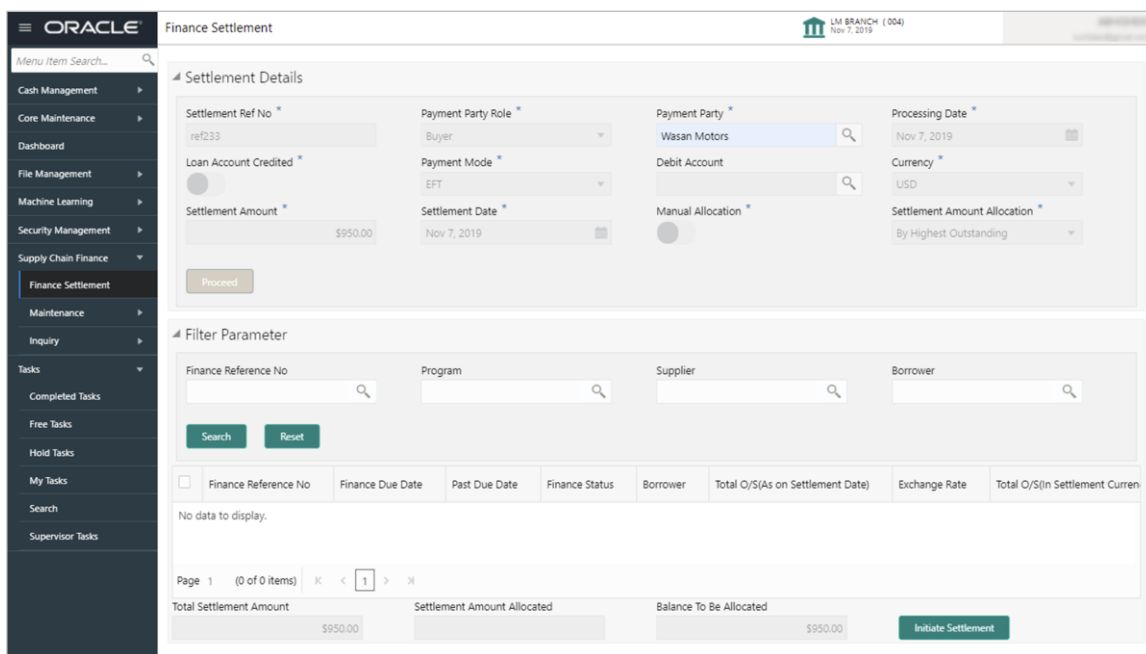
3. Refer the following table for specifying in the 'Filter Parameter' section:

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Field Name	Description
Finance Reference No	Click the Search (🔍) icon and select outstanding finances using the finance reference number.
Program	Click the Search (🔍) icon and select outstanding finances using the program name.
Supplier / Buyer	Click the Search (🔍) icon and select outstanding finances based on the supplier/buyer. This is a search field for '**Supplier**' if you have selected the **Buyer** option from the **Payment Party Role** list in the **Settlement Details** section; And it is '**Buyer**' if you have selected the **Supplier** option from the **Payment Party Role** list in the **Settlement Details** section.
Borrower	Click the Search (🔍) icon and select outstanding finances based on the borrower.

4. Click **Search** to view the finance records in the grid.

5. Optional: To view more details about the finance, click on the finance reference number.

6. Select the finances to be registered for settlement and then click **Initiate Settlement**.

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5.2 Settlement Task Processing

On initiating a settlement, the settlement task is created in the system for processing the same. Only authorized user can process and authorize the disbursement tasks.

Navigation Path: *Tasks > Finance > Free Tasks*

Perform the following steps to process the settlement record:

1. Under 'Action' column, click the **Acquire and Edit** link to view the transaction and edit/acquire. OR
    To acquire multiple transactions simultaneously, select the records and click **Acquire** button at the top.

Note:

- *The settlement processing comprises of multiple screens such as Basic Info, Party, Limits, Interest, Accounting, and Summary.*

- *The reference number, the stage, and the operation name of the processing task is displayed at the top of each screen tab.*

- *On each screen, click **Remarks** to add comments about the transaction details.*

- *On each screen, click **Documents** to view uploaded documents relevant to the transaction.*

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5.2.1 Basic Info

2. Refer the following table for field details in the 'Basic Info', 'Settlement Details', and 'Outstanding and Appropriation details' sections:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Basic Info	
Branch *	Displays the branch where the settlement is being processed.
Program *	Displays the name of the program associated with the invoices that have been financed.
Product *	Displays the name of the product associated with the program.
Anchor *	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke *	Displays the name of the counter party in the program.
Start Date *	Displays the start date of the finance.
Tenor *	Displays the tenor of the finance.
Maturity Date *	Displays the maturity date of the finance.
Total Receivable Amount *	Displays the total amount of all the receivables that have been financed.

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Field Name	Description
Finance (%) *	Displays the percentage of the total invoice amount that has been financed.
Currency *	Displays the currency of the finance amount.
Finance Amount *	Displays the amount that has been financed.
Exchange Rate *	Displays the exchange rate between the invoice amount and the finance amount.
Settlement Details	
Settlement Ref No	Displays the reference number of the settlement.
Payment Mode *	Displays the mode of payment of the settlement amount.
Payment Amount *	Enter the total amount being paid by the payment party.
Payment Party *	Displays the name of the party making the payment.
Settlement Processing Date *	Displays the date of processing the settlement.
Settlement / Value Date *	Displays the date on which the settlement process was initiated.
Exchange Rate	Displays the exchange rate between the finance currency and the settlement currency.
Appropriated Payment Amount *	Displays the amount that is appropriated for the settlement of the selected finances.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the due date beyond the finance maturity date.
Outstanding and Appropriation details	
O/S as on Date	
Principal O/S	Displays the outstanding principal amount as on the current date.
Interest O/S	Displays the outstanding interest as on the current date.
Overdue Interest O/S	Displays any overdue interest as on the current date.
Penalty on Interest Overdue O/S	Displays any penalty on the overdue interest.
Total O/S	Displays the total outstanding amount as on current date.
O/S as on Value/Settlement Date	
Principal O/S	Displays the outstanding principal as on the settlement date.
Interest O/S	Displays the outstanding interest as on the settlement date.
Overdue Interest O/S	Displays any overdue interest as on the settlement date.
Penalty on Interest Overdue O/S	Displays any penalty on the settlement interest.
Total O/S	Displays the total outstanding amount as on the settlement date.
Appropriation Details	

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Field Name	Description
Appropriation Sequence	Enter the sequence of settlement among the Principal (P), the Interest (I), and the Overdue Interest (O), if any.
Payment Towards Principal	Enter the amount to be settled against the principal of the finance. By default, the value entered as the payment amount in the 'Settlement Details' section is auto-populated here.
Payment Towards Interest	Enter the amount to be settled against the interest of the finance.
Payment Towards Overdue Interest	Enter the amount to be settled against any overdue interest.
Payment Towards Penalty on Int. Overdue	Enter the amount to be settled against the penalty on any overdue interest.
Interest Refund	Displays any interest amount to be refunded.
O/S Post Settlement	
Principal O/S	Displays any principal amount that will be outstanding, post settlement.
Interest O/S	Displays any interest amount that will be outstanding, post settlement.
Overdue Interest O/S	Displays any overdue interest that will be outstanding, post settlement.
Penalty on Interest Overdue O/S	Displays any penalty on overdue interest that will be outstanding, post settlement.
Total O/S	Displays the total amount that will be outstanding, post settlement.

3. Perform any of the below actions:

   o Click **Next** to go the 'Party' screen.

   o Click **Save & Close** to complete the processing stage of the settlement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the settlement transaction.

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5.2.2 Party

4. Refer the following table to specify details in the 'Party' screen:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.

Party Details	
Parties with specific roles in the program can be added in this section.	
Select Party Role	Select the role of the party to be added.
Search Party	Click the Search icon (🔍) and select the required party.
Party Name	Displays the name of the selected party.
Search Division Code	Click the Search icon (🔍) and select the division code.
Address	Displays the address of the selected party.
Grid	

ORACLE

Field Name	Description
Party Role	Displays the role of the party.
Party Id	Displays the ID of the party.
Party Name	Displays the name of the party
Address	Displays the address of the party.
Division Code	Displays the division code of the party.
Division Name	Displays the division name of the party.
Action	Click [▼] to view the actions that can be taken on the party record.

5. To add more parties, click **Add New Row**.
    OR

    To delete a party from the 'Party Details' grid, click [▼] under the 'Action' column and select 'Delete' for the respective party record.

6. Perform any of the below actions:

    o   Click **Next** to go the 'Limits' screen

    o   Click **Back** to go the 'Basic Info' screen.

    o   Click **Save & Close** to complete the processing stage of the settlement.

    o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

    o   Click **Hold** to move the transaction to the 'Hold' list.

    o   Click **Reject** to purge the settlement transaction.

5.2.3 Limits

Reference No : 004160120PR00282	Stage : Authorization	Operation : Settlement		Remarks	Documents
Basic Info	**Limits**				Screen (3 / 7)
Party	Branch	Product	Program	Anchor	Linked Receivables
Limits	**004**	**This is PRD1**	**This is PROGRAM1**	**Carrefour**	
Interest	Spoke	Settlement Processing Date	Settlement Date	Settlement Amount	
Charges	**Danone**	**2020-01-16**	**2020-01-16**	**$100.00**	
Accounting	Show Less				
Summary					

Limit Details

Expand All   Collapse All

Limit Type	Entity	Entity Name	Breach Type	Processing Outcome	Amount	Line Ccy	Exchange Rate	Amount(In line CCY)
◢ Buyer-Carrefour								
◢ Finance	Product	This is PRD1	None	Release	$100.00	USD	1	$100.00
	Program	TPROGRAM18Nov	None	Release	$100.00	USD	1	$100.00
	Supplier	Danone	None	Release	$100.00	USD	1	$100.00
◢ Buyer-Carrefour								
Finance	Buyer	Carrefour	None	Release	$100.00	USD	1	$100.00

Approve   Reject   Hold   Back   Next   Cancel

ORACLE

Following table lists the details covered in the 'Limits' screen:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.

Limit Details

This section displays the various limits for the associated entities.

Limit Type	Displays a label of the entity and the linked limit type.
Entity	Displays the entity – Anchor / Product / Program / Spoke and so on.
Entity Name	Displays the name of the entity.
Breach Type	Displays the breach type of the limit for the entity.
Processing Outcome	Displays the outcome of the processing on the limit.
Amount	Displays the settlement amount with respect to the entity.
Line Ccy	Displays the currency of the limit line.
Exchange Rate	Displays the exchange rate between the settlement amount currency and the line currency.

ORACLE

Field Name	Description
Amount (In line CCY)	Displays the settlement amount in line currency.
Sanctioned Amount	Displays the limit amount sanctioned to the entity, in line currency.
Total Blocked Amount	Displays any amount that has been blocked for finances under process.
Total Utilized Amount	Displays the total amount that has been utilized.
Available Amount	Displays the total amount available to the entity for financing.
Line Id	Displays the unique ID of the limit line of the entity.
Action	Displays the action being taken on the amount being settled.

7. Perform any of the below actions:

   o Click **Next** to go the 'Interest' screen.

   o Click **Back** to go the 'Party' screen.

   o Click **Save & Close** to complete the processing stage of the settlement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the settlement transaction.

5.2.4 Interest

Following table lists the details covered in the 'Interest' screen:

ORACLE

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Interest Details	
Rate Code	Displays the unique code associated with the interest rate.
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Rate Type	Displays whether the rate is floating, fixed, or special.
Schedule Type	Displays whether the interest collection schedule is amortized, capitalized, or normal.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Interest	Displays the interest amount that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional interest details.
Overdue Interest Details	
Rate Code	Displays the code of the overdue interest.
Rate Type	Displays whether the rate is floating, fixed, or special.
Schedule Type	Displays whether the interest collection schedule is amortized, capitalized, or normal.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Overdue Interest	Displays any overdue interest that has been calculated.
Rate (%)	Displays the base rate of interest.

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Field Name	Description
Spread	Displays the spread or margin rate of interest.
Net Overdue Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to overdue interest. The **Overdue Interest Additional Details** pop-up window appears.
Penalty on Interest Overdue details	
Rate Code	Displays the code of the penalty on the overdue interest.
Rate Type	Displays whether the rate is floating, fixed, or special.
Schedule Type	Displays whether the interest collection schedule is amortized, capitalized, or normal.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Penalty on Overdue Interest	Displays any overdue interest that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Overdue Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on overdue interest.

8. Perform any of the below actions:

   o Click **Next** to go the 'Charges' screen.

   o Click **Back** to go the 'Limits' screen.

   o Click **Save & Close** to complete the processing stage of the settlement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the settlement transaction.

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5.2.5 Charges

Following table lists the details covered in the 'Charges' screen:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Charge Details section	
Charge	Displays the charge code.
Party	Displays the ID of the party to be charged.
Party Role	Displays the role of the party to be charged.
Currency	Displays the charge currency.
Charge Amount	Displays the amount to be charged.
Details	Click the link to view the charge details.

9. Perform any of the below actions:

   o Click **Next** to go the 'Accounting' screen.

   o Click **Back** to go the 'Interest' screen.

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o   Click **Save & Close** to complete the processing stage of the disbursement.

o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

o   Click **Hold** to move the transaction to the 'Hold' list.

o   Click **Reject** to purge the disbursement transaction.

5.2.6 Accounting

Following table lists the details covered in the 'Accounting' screen:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the invoices that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Accounting Details	
Accounting Entry Description	Displays a description for the accounting entry.
Accounting Role	Displays the accounting role code associated with the accounting entry.

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Field Name	Description
Party	Displays the name of the party associated with the accounting entry.
Settlement Method	Displays the mode to be employed for the transaction.
Dr/Cr	Displays whether the amount will be debited or credited for the accounting entry.
Account	Displays the account number involved in the transaction.
Amount	Displays the amount of the transaction.

10. Perform any of the below actions:

   o Click **Next** to go the 'Summary' screen.

   o Click **Back** to go the 'Charges' screen.

   o Click **Save & Close** to complete the processing stage of the settlement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the settlement transaction.

5.2.7 Summary

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Field Name	Description
Settle Basic Info tile	
Payment Amount	Displays the total amount being paid towards the settlement of the finance.
Amt towards Principal	Displays the amount being paid towards the repayment of the principal amount.
Amt towards Interest	Displays the amount being paid towards the payment of the interest.
Amt towards OD Int	Displays the amount being paid towards the payment of any overdue interest.
Appropriation Sequence	Displays the sequence of settlement among principal, interest and overdue interest.
Principal O/S	Displays the outstanding principal amount.
Interest O/S	Displays the outstanding interest amount.
O/D Interest O/S	Displays the outstanding overdue interest amount.
Total O/S	Displays the total outstanding amount.
Party tile	
Anchor	Displays the name of the anchor party.
Counterparty	Displays the name of the associated party in the program.
Limits tile	
Entity Name, Limit Type, Line Currency, Amount	Displays the entity name for which the limit has been set, the limit type, the line currency, and the amount being released.
Interest tile	
Interest Type	Displays the type of interest.
Total Interest Rate	Displays the interest rate being charged on the finance.
Interest Amount	Displays the interest amount.
Interest Collection Frequency	Displays the frequency of collection of interest.
Charges tile	
Charge details	Displays the charge currency and amount.
Accounting tile	
Accounting Entry Desc.	Displays the description of the accounting entry.
Dr Role Description	Displays the role description of the debit accounting entry.
Cr Role Description	Displays the role description of the credit accounting entry.
Disburse Basic Info tile	
Product	Displays the name of the finance product.
Program	Displays the name of the program.
Anchor	Displays the name of the anchor party.

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Field Name	Description
Counterparty	Displays the name of the associated party in the program.
Finance Amount	Displays the amount financed.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Past Due Date	Displays the due date beyond the finance maturity date.
Payment Amount	Displays the amount being paid by the payment party.
Settlement Date	Displays the settlement date.
Total O/S	Displays the total outstanding amount to be paid.
Finance Status	Displays the status of the finance.

11. Perform any of the below actions:

    o Click **Back** to go the 'Accounting' screen.

    o Click **Save & Close** to complete the processing stage of the settlement.

    o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

    o Click **Hold** to move the transaction to the 'Hold' list.

    o Click **Reject** to purge the settlement transaction.

Once the settlement process is completed, an approval task is created in case the associated program has the approval setting enabled. Upon approval, the finance will be settled in the core lending system, which in-turn will return the settlement status to OBSCF.

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6.   Performing Inquiries

6.1 Accounting Inquiry

The 'Accounting Inquiry' screen helps you to search for the accounting entries based on the various criteria such as 'File Reference Number', 'Event', 'Product', 'Program', 'Party', 'Account Number' and so on.

Navigation Path*: Supply Chain Finance > Inquiry > Accounting Inquiry*

Accounting Inquiry			
Hide Search ▲			
Branch	**Reference Number**	**Event**	**Product**
004-LM BRANCH ▼		Select ▼	🔍
Party	**Account Number**	**Accounting Entry Type**	**Entry Posting Status**
🔍	🔍	Select ▼	Select ▼
Date Reference Basis	**Date Range**		
Select ▼	📅 ←→ 📅		
Search Reset			

1.   Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search result. Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Branch	Select the branch associated with the accounting.
Reference Number	Enter the reference number.
Event	Select the event to search the accounting information for.
Product	Click on the Search icon to select the product.
Party	Click on the Search icon to select the party.
Account Number	Click on the Search icon to select the account number.
Accounting Entry Type	Select the account entry type.
Entry Posting Status	Specify the status of the accounting entry to inquire for.
Date Reference Basis	Select the basis for a date range search.
Date Range	Click the Calendar icons and select the required 'from' and 'to' dates for the date range.

2.   Click **Search** to view the result. The search result screen is displayed below.
     OR
     Click **Reset** to clear the search criteria.

6.2 Charge Inquiry

The Charge Inquiry screen helps you search for charges based on various search criteria, such as, Branch, Event, Party, Party Role, Product, Charge Type, and so on.

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Navigation Path: *Supply Chain Finance > Inquiry > Charge Inquiry*

1. Refer to the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search result. Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Branch	Select the branch where the transaction was processed.
Event	Select the event for which the charge was levied.
Party	Click the Search icon to select the party that the charge was levied to.
Party Role	Select the role of the party that the charge was levied to.
Charge Code	Click the search icon to select the code of the charge that was levied.
Charge Group	Select the group of the charge.
Txn Ref No.	Enter the reference number of the charge.
Charge Type	Select whether the charge type was debit or credit with respect to the customer's account.
Product	Select the product for which the charge was applied.
Charge Account	Click the search icon to select the account that was charged.
Collection Type	Select whether the collection type was online or batch.
Date Reference Basis	Select the basis for a date range search, whether Posting Date or Calculation Date. If you select an option from this list, then you must specify a date range in the Date From and Date To fields.
Date Range	Click the Calendar icons and select the required 'from' and 'to' dates for the date range.

2. Click **Search**. The search results are displayed in the section below.
    OR
    Click **Reset** to clear the search criteria.
3. Click the link in the **Txn Ref No.** column, to view details of the charge.

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6.3 Finance Inquiry

The 'Finance Inquiry' screen helps you to search for the finances based on the various criteria such as 'File Reference Number', 'Buyer', 'Supplier', 'Processing Date', 'Finance Date', 'Finance Amount' and so on.

Navigation Path: *Supply Chain Finance > Inquiry > Finance Inquiry*

1.   Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search result. Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Branch	Select the account branch.
Finance Reference Number	Enter the finance reference number to search details for.
Finance Status	Select the current finance status to inquire for.
Product	Click the Search icon to select the product for which the finance is processed.
Program	Click the Search icon to select the product for which the finance is processed.
Supplier	Click the Search icon to select the supplier party of the finance.
Buyer	Click the Search icon to select the buyer party of the finance.
Borrower	Click the Search icon to select the borrower.
Date Reference Basis	Select the basis for a date range search, whether Processing Date, or Finance Date, or Finance Maturity Date. If you select an option from this list, then you must specify a date range in the Date From and Date To fields.
Date Range	Click the Calendar icons and select the required 'from' and 'to' dates for the date range.
Processing Status	Select the current status of the finance being inquired.
Currency	Select the finance currency.
Finance Amount From	Specify the lowest amount of the finance amount range.
Finance Amount To	Specify the highest amount of the finance amount range.

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2. Click **Search**. The search results are displayed in the section below.
   OR
   Click **Reset** to clear the search criteria.
3. In **Finance Reference Number** column, click on the number to view the finance details.

6.4 Structure Limits Inquiry

The 'Structure Limits Inquiry' screen helps you to search for the party limits.

Navigation Path: *Supply Chain Finance > Inquiry > Structure Limits Inquiry*

1. Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search result. Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Limit Type	Select the type of limit to search for.
Entity *	Select the entity type related to the party, whose limits are to be searched.
Entity search	Click the Search icon to open the entity search pop-up window: a. Enter the partial or complete ID/code/name of the entity in the respective fields. b. Click Fetch. The relevant entity(ies) appear. c. Select the required entity.
Party Id	Click the Search icon to open the Customer Type pop-up window: a. Select the customer type to search for. b. In the Party Id or Party Name, enter the complete or partial value c. Click Fetch. The relevant party(ies) appear. d. Select the party whose limits are to be viewed.
External Line Id	Click the Search icon to select the line ID from the external system, if applicable.
Date Reference Basis	Select the basis for a date range search, whether Main Limit expiry Date, Main Limit Sanctioned Date, Adhoc Limit expiry Date, or Adhoc Limit Sanctioned Date.

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Field Name	Description
	If you select an option from this list, then you must specify a date range in the Date From and Date To fields.
Date Range	Click the Calendar icons and select the required 'from' and 'to' dates for the date range.
Interchangeability	Enable this toggle to search for limit structures where interchangeability is applicable.
Currency	Select the limit structure currency.
Root Entity	Select the main (or topmost) entity in the limit structure.

2. Click **Search** to view the limit details of the selected entity. The search results are displayed in the section below.
   OR
   Click **Reset** to clear the search criteria.

6.5 Structure Limits Txn Inquiry

The Structure Limits Txn Inquiry screen helps you to search for the party limits with respect to a specific transaction.

Navigation Path: Supply Chain Finance > Inquiry > Structure Limits Txn Inquiry

1. Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search result. Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Reference Basis *	Select the type of reference number to be used for search. The options are: Finance Transaction Ref No, Invoice Transaction Ref No, and Invoice Ref No. Based on the option selected, an entry field appears, where you must enter the corresponding reference number.
Limit Entity Type	Select the entity with respect to which limits are to be viewed.
Entity search	Click the Search icon to open the entity search pop-up window: a. Enter the partial or complete ID/code/name of the entity in the respective fields. b. Click Fetch. The relevant entity(ies) appear.

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Field Name	Description
	c. Select the required entity.
Limit Type	Select the limit type of the transaction.
Limit Event	Select the event for which the limit is applicable.
Transaction Event	Select the event of the transaction.
Date Range	Click the Calendar icons and select the required 'from' and 'to' dates for the date range.
External Line Id	Click the Search icon to select the line ID from the external system, if applicable.
Currency	Select the transaction currency.

2. Click **Search**. The search results are displayed in the section below.
    OR
    Click **Reset** to clear the search criteria.

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Reference and Feedback

References

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

o   Receivables and Payables User Guide

o   Tasks User Guide

o   Security Management System User Guide

o   Common Core User Guide

o   Oracle Banking Getting Started User Guide

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