Drawing Under transferred LC User Guide
**Oracle Banking Trade Finance Process Management**
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# Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:
- To create and handle trade finance transaction.
- Help users to conveniently create and process trade finance transaction

## Overview

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

## Benefits

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

## Key Features

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

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Transfer LC is used when the beneficiary under LC transfers part or full value under the LC to one or multiple second beneficiaries.

The Life Cycle of Transfer LC:

1. Advise Export LC to the First Beneficiary

2. First Beneficiary requests for Transfer of LC

3. Issue Transfer LC

4. Advise Transfer LC

5. Second Beneficiary submits the document under Transfer LC

6. Transferee Bank submits the documents to transfer or bank.

7. Create drawing under Transfer LC and notify First Beneficiary

8. Receive Export Document from First Beneficiary (including substituted document if any)

9. Forward Export Document to Issuing Bank

10. Receive Settlement under Export LC

11. Liquidate Drawing under Transfer LC

12. Credit balance amount to First Beneficiary

This section contains the following topics:

| | |
|---|---|
| Common Initiation Stage | Registration |
| Scrutiny | Data Enrichment |
| Multi Level Approval | Multi Level Approval |

# Common Initiation Stage

The user can initiate the new Drawing under transfer LC request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.

2. Click **Trade Finance > Initiate Task.**

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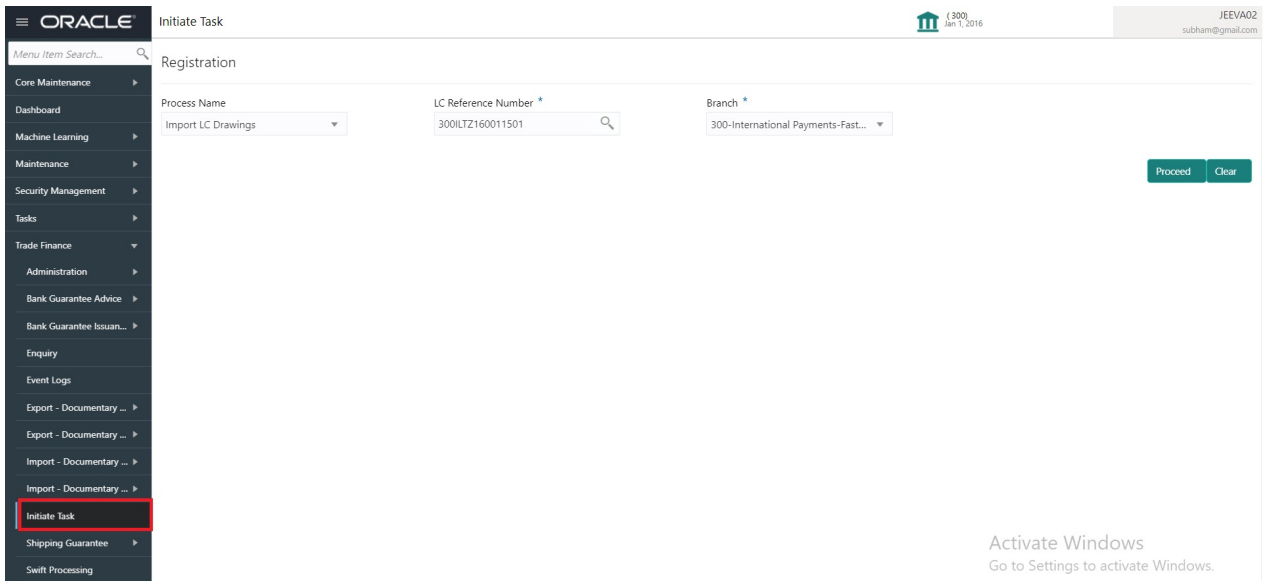
Provide the details based on the description in the following table:

| Field | Description |
| --- | --- |
| Process Name | Select the process name to initiate the task. |
| LC Reference Number | Select the LC Reference Number. |
| Branch | Select the branch. |

**Action Buttons**

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

| Field | Description |
| --- | --- |
| Proceed | Task will get initiated to next logical stage. |
| Clear | The user can clear the contents update and can input values again. |

# Registration

The process starts from Registration stage, the user can register a request for Drawings under Transferred LC.
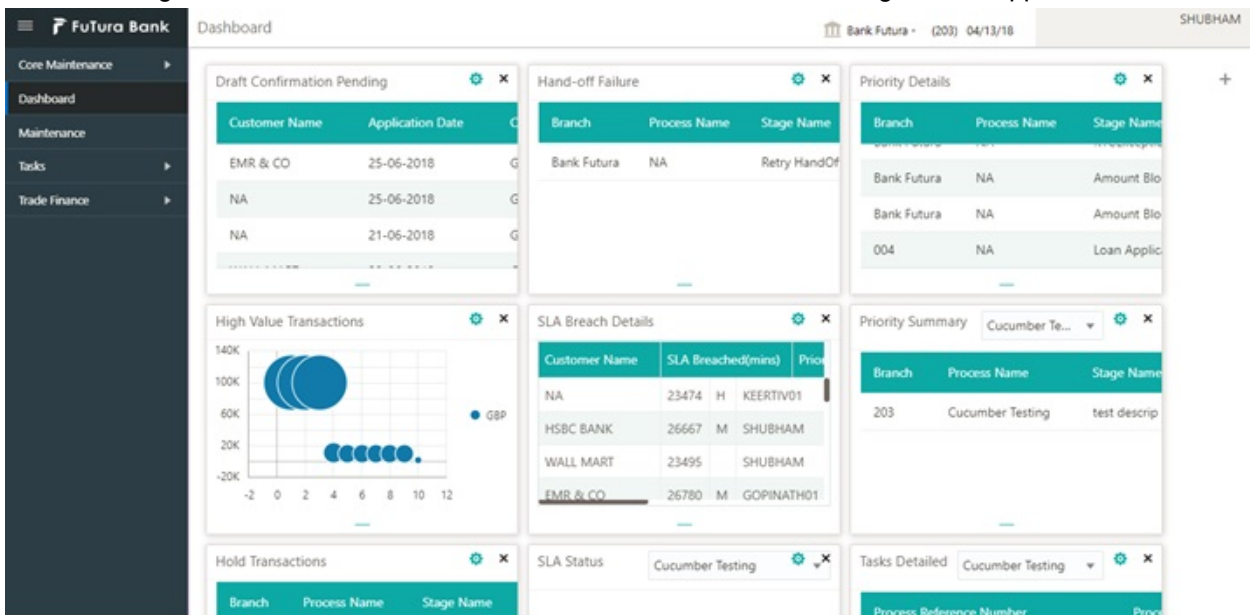
During Registration stage, user can capture the basic details and upload the documents received from presenting bank. It also enables the user to capture some additional product related details as an option. On submit of the request the request will be available for an LC expert to handle the request in the next stage.

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



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



3. Click **Trade Finance> Import - Documentary Credit> Drawings Under Transferred LC.**

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

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## Application Details



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

| Field | Description | Sample Values |
|---|---|---|
| Transfer LC Reference Number | User can search the Transfer LC Reference Number by using the LOV. As part of LOV criteria; user can input the Transfer LC Reference Number, Beneficiary, Currency, Amount or User Reference Number. | |
| First Beneficiary | First Beneficiary details is defaulted from the underlying Transfer LC. | EMR & CO |
| Branch | Read only field. Branch details will be auto-populated from the Transfer LC details. | 203-Bank Futura -Branch FZ1 |
| Process Reference Number | Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code. | |
| Priority | System will default the Priority as Low/Medium/ High based on maintenance. User can change the priority. | High |
| Submission Mode | Select the submission mode of Export LC Amendment request. By default the submission mode will have the value as 'Desk'. **Desk-** Request received through Desk **FAX -** Request received through FAX **Email -** Request received through Email **Courier-** Request received through Courier | Desk |

| Field | Description | Sample Values |
|---|---|---|
| Drawing Date | By default, the application will display branch's current date and does not enables the user to change the date to any back date. | 04/13/2018 |
| Presenting Bank | Select the Presenting Bank.<br><br>Click the look up icon to search the presenting bank based on Party ID/Party Name. You can also input the party ID and on tab out system will validate and populate the 'Presenting Bank' name. | |
| Presenting Bank Reference Number | User can enter the Presenting Bank Reference Number provided by the presenting bank. | |
| Document Received Date | By default, the application will display branch's current date and enables the user to change the date to any back date.<br><br>**Note**<br>Future date selection is not allowed. | |
| Allow Substitution Of Document | Toggle On: The bank is allowed to substitute the Export Documents received from Transferee with the documents from Beneficiary during Drawing | |

## LC Drawing Details



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

| Field | Description | Sample Values |
|---|---|---|
| Tenor Type | Select the Tenor Type from the LOV:<br><br>&bull; Sight<br>&bull; Usance<br>&bull; Mixed | |
| Documents Received | Set the document received status as 'Yes' or 'No' from the LOV. | |

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| Field | Description | Sample Values |
|---|---|---|
| Document Set | Enables to user to select the number of sets of documents received from the LOV:<br><br>• First<br><br>• Second<br><br>• Both | |
| Duplicate | If documents received are duplicate and if the drawing is already completed, user can mark this as duplicate and submit. | |
| Outstanding LC Value | Read only field.<br><br>This field displays the value as per the LC. | |
| Product Code | Select the product code for the drawing.<br><br>Only the products that are allowed for Bills under Transfer LC should be displayed. | |
| Product Description | Read only field.<br><br>This field displays the description of the product as per the product code selected. | |
| Operation Type | Read only field.<br><br>Operation Type will be auto-populated based on the selected LC. | |
| Drawing Reference Number | This is auto generated by the back end system. | |
| Drawing Amount | Provide the drawing amount under the LC for which documents have been submitted. | |
| Amount In Local Currency | After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field.<br><br>System fetches the local currency equivalent value for the LC amount from back office (with decimal places). | |
| Additional Amount | Read only field. This field can have value only if an MT 750 has been processed for this drawing earlier | |
| Limits/ Collateral Required | **Toggle On:** Set the toggle 'On' to enable limit check.<br>**Toggle Off:** Set the toggle 'Off' to disable limit check. | |

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## Miscellaneous



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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the documents received under the LC. System should display the mandatory and optional documents. User to upload the applicable documents. If mandatory documents are not uploaded, system should display an error on submit. The possible documents submitted for Drawings under Transferred LC request are <br><br> • Bill of Lading <br> • Airway Bill <br> • Invoice <br> • Packing List <br> • Bill of Exchange <br> • Certificate of Origin <br> • Inspection Certificate <br> • Other documents | |
| Remarks | Provide any additional information regarding the drawing. This information can be viewed by other users processing the request. | |

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| Field | Description | Sample Values |
|---|---|---|
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View Transfer LC | Enables the user to view the latest Transfer LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. | |
| Transfer LC Events | On click, system will display the details of Transfer LC events. | |
| **Action Buttons** | | |
| Submit | On submit, task will get moved to next logical stage of Import LC Drawing.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancels the Drawing Under Transferred LC Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Checklist | Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. | |

# Scrutiny

On successful completion of Registration of an Drawings under Transferred LC request, the request moves to Scrutiny stage. At this stage the gathered information during Registration are scrutinized.

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As part of scrutiny, the user can enter/update basic details of the drawings and verify the documents received under the LC for discrepancies.

Import LC Drawings created from Incoming MT 750 message will have details available in the message auto populated in the screens. In case of drawings on account of MT 750, user will not be able to enter any information all fields will be auto populated by the system.

Documents that are received for Drawings under Transferred LC at the desk will move to scrutiny stage post successful registration. The transaction will have the details entered during the registration stage.

Do the following steps to acquire a task currently at Scrutiny stage:

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



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

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



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



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



The Scrutiny stage has the following hops for data capture:

- Main Details
- Document Details
- Shipment Details
- Additional Conditions
- Discrepancy Details
- Maturity Details
- Additional Details

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- Summary

Let's look at the details for Scrutiny stage. User can enter/update the following fields. Some of the fields that are already having value from registration/SWIFT (MT 750) may not be editable.

Audit - This button provides information about user initiated the transaction, initiated date, stage wise detail etc.

| Task Audit Trail Details | | | | × |
|---|---|---|---|---|
| **Application No.** | **Branch Code** | **Initiated Date** | **Initiated By** | |
| GS1ILCA000006076 | GS1 | 2019-11-29 | SRIDHAR01 | |
| **Process Name** | | | | |
| Import LC Amendment | | | | |

| S.No ▲ | Stage Name | Pickup Time | Completed Time | Completed By | Outcome |
|---|---|---|---|---|---|
| 1 | Registration | 2019-11-29 15:04:10 | 2019-11-29 15:14:07 | SRIDHAR01 | PROCEED |

Close

## Main Details

Main details section has two sub section as follows:

- Application Details
- Drawing Details

### Application Details

All fields displayed under application details section, would be read only except for the **Priority**.



Following fields can be amended based on the description provided in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Transfer LC Reference Number | Read only - System displays the LC Reference Number to be transferred. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| First Beneficiary | Read only - System displays the First Beneficiary details. | EMR & CO |
| Branch | Read only field. System displays the branch details. | 203-Bank Futura -Branch FZ1 |
| Process Reference Number | Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code. | |
| Priority | System will default the Priority as Low/Medium/ High based on maintenance. User can change the priority. | High |
| Submission Mode | Read only - System displays the selected submission mode. | Desk |
| Drawing Date | Read only - System displays the branch's current date. | 04/13/2018 |
| Presenting Bank | Read only - System displays the Presenting Bank name and address as per presenting bank ID selected. | |
| Presenting Bank Reference Number | Read only - System displays the Presenting Bank Reference Number. | |
| Document Received Date | Read only - System displays the branch's current date. | |
| Allow Substitution Of Document | Read only - Toggle On: The bank is allowed to substitute the Export Documents received from Transferee with the documents from Beneficiary during Drawing | |

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## LC Drawing Details



Following fields can be amended based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Tenor Type | Select the Tenor Type from the drop down:<br><br>• Sight<br>• Usance<br>• Mixed | |
| Documents Received | Set the document received status as 'Yes' or 'No' from the drop down. | |
| Document Set | Enables to user to select the number of sets of documents received from the LOV:<br><br>• First<br>• Second<br>• Both | |
| Duplicate | If documents received are duplicate and if the drawing is already completed, user can mark this as duplicate and submit. | |
| Outstanding LC Value | Read only field.<br><br>This field displays the value as per the LC. | |
| Product Code | Select the product code for the drawing.<br><br>Only the products that are allowed for Bills under Transfer LC should be displayed. | |
| Product Description | Read only field.<br><br>This field displays the description of the product as per the product code selected. | |
| Operation Type | Read only field.<br><br>Operation Type will be auto-populated based on the selected LC. | |
| Drawing Reference Number | This is auto generated by the back end system. | |
| Drawing Amount | Outstanding LC Amount as per the latest LC details is displayed. User can Change the value. | |

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| Field | Description | Sample Values |
|---|---|---|
| Amount In Local Currency | After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field.<br><br>System fetches the local currency equivalent value for the LC amount from back office (with decimal places). | |
| Additional Amount | Read only field. This field can have value only if an MT 750 has been processed for this drawing earlier | |
| Limits/ Collateral Required | **Toggle On:** Set the toggle 'On' to enable limit check.<br>**Toggle Off:** Set the toggle 'Off' to disable limit check. | |

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Scrutiny stage inputs. | |
| Hold | The details provided will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Document Details

User can verify the documents received and identify discrepancies, if any.

| Field | Description | Sample Values |
|---|---|---|
| Document Code | Document code is auto-populated from the latest LC | |
| Document Reference Number | User can provide the reference number available in the documents. | |
| Copy | Number of duplicate copies of documents as required in LC. | |
| Original | Number of documents in original as required in LC. | |
| Description | Description of documents as required in LC. | |
| First Mail Original | Provide the details of First Mail Received original. | |
| First Mail Copy | Provide the details of First Mail Received Copy. | |
| Second Mail Original | Provide the details of Second Mail Received original. | |
| Second Mail Copy | Provide the details of Second Mail Received Copy. | |
| Received Description | Description of the document received from the presenting bank. | |
| Discrepant | Toggle On: System marks the discrepant toggle as 'Yes' if there is difference between number of documents required and number of documents received. It also enables the user to make the changes, if any discrepancy identified in the document. | |
| Discrepancy Code | System displays the discrepancy code for the discrepancy identified. System will not over write the discrepancy description. User can change the code | |
| Discrepancy Description | Description is displayed based on the discrepancy code. System will match the numbers available in LC Terms with that of numbers available for the Original and Copy and if there are differences in one or both, system will mark the items as discrepant and provide a discrepancy description as Number of originals received not as per LC terms and/or Number of copies not received as per LC terms. User can modify the description. | |
| Action | Edit: Click edit to edit the discrepancy details. Delete: Click Delete to delete the discrepancy details. | |

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## Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Scrutiny stage inputs. | |
| Hold | The details provided will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |

| Field | Description | Sample Values |
|---|---|---|
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

## Shipment Details

User must check whether the received documents of goods and shipment matches the requirement in LC.



### Goods Details

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

| Field | Description | Sample Values |
|---|---|---|
| Goods Code | This field displays goods code as per latest LC. | |
| As per LC | This field displays description of the goods as per the latest LC. | |
| As per Documents | Provide the description of the goods as per the documents received from presenting bank. | |
| Discrepant | User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received with respect to goods description. | |

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| Field | Description | Sample Values |
|---|---|---|
| Discrepancy Code | Select the discrepancy code based on the discrepancy identified. System will not over write the discrepancy description. User can change the code. Dummy code can also be used. | |
| Discrepancy Description | Description will be displayed based on the discrepancy code. User can modify the description. | |
| Country of Origin | Update the country of origin as per the documents received. | |
| Insurance Company | Update the details of insurance company as per the document received. | |
| Insurance Company Address | Update the insurance company address as per the document received. | |

**Shipment Details**

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

| Field | Description | Sample Values |
|---|---|---|
| Date of Shipment | Update the date of shipment as per the documents received.<br><br>If user does not provide details, system should display an error message 'Please provide Date of shipment ' | |
| Shipping Agent | Update the shipping agent details based on the documents received. | |
| Date of Presentation | Read only field.<br><br>Documents received date is auto-populated based on the system date. | |
| Details | Details represent the fields in latest LC. | |
| Partial Shipments | System displays the Partial Shipment terms from LC. User to capture if the shipment was partial. If the terms in LC is different from what is captured from document, system will mark discrepancy with discrepancy description as 'Discrepancy in Partial Shipment terms' User can modify the description. | |
| Transshipment | System displays the Transshipment terms from LC. User to capture if the shipment was Trans-shipped. If the terms in LC is different from what is captured from document, system will mark discrepancy with discrepancy description as 'Discrepancy in Trans-Shipment terms' User can modify the description | |

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| Field | Description | Sample Values |
|---|---|---|
| Place Of Taking In Charge | System displays the Place of Taking charge if any from LC. User to capture Place of Taking charge if any from documents received. If the terms in LC is different from what is captured from document, system will mark discrepancy with discrepancy description as 'Discrepancy in Place of Taking Charge' User can modify the description. | |
| Port Of Loading | System displays the Port of Loading if any from LC. User to capture Port of Loading if any from documents received. If the terms in LC is different from what is captured from document, system will mark discrepancy with discrepancy description as 'Discrepancy in Port of Loading'. User can modify the description. | |
| Port Of Discharge | System displays the Port of Discharge if any from LC. User to capture Port of Discharge if any from documents received. If the terms in LC is different from what is captured from document, system will mark discrepancy with discrepancy description as 'Discrepancy in Port of Discharge' User can modify the description | |
| Place Of Final Destination | System displays the Place of Final Destination if any from LC. User to capture Place of Final Destination if any from documents received. If the terms in LC is different from what is captured from document, system will mark discrepancy with discrepancy description as 'Discrepancy in Place of Taking Charge' User can modify the description. | |
| Latest Date Of Shipment | System displays the Latest Date of Shipment if any from LC. System will also display the Shipment Date already captured as per documents. If the shipment date is later than the latest date of shipment, system will mark discrepancy as 'Late Shipment'. User can modify the description. | |
| Shipment Period | System displays the Shipment Period if any from LC. System will also display the Shipment Date already captured as per documents. If the shipment date is later than Shipment Period + Date of Expiry, system will mark discrepancy as 'Late Shipment'. User can modify the description. | |
| Period of Presentation | System displays the Period of Presentation if any from LC. System will also display the Presentation Date already captured as per documents. If the presentation date is later than the latest date of shipment+ Presentation Period, system will mark discrepancy as 'Late Presentation'. User can modify the description. | |

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| Field | Description | Sample Values |
|---|---|---|
| As per LC | This field displays description of the fields as per the latest LC. | |
| As Per Document | Provide the description of the field as per document. | |
| Discrepant | User shall mark the discrepant toggle as 'Yes' if there is difference between LC terms and documents received. | |
| Discrepancy Code | Select the discrepancy code based on the discrepancy identified. | |
| Discrepancy Description | Description will be displayed based on the discrepancy code. | |

**Carrier Details**

If the shipment involves multiple carrier and or shipment passes through multiple ports, the details will be captured under this segment.

| Field | Description | Sample Values |
|---|---|---|
| Carrier Name | Provide the details of the carrier as per the documents received, if the goods got shipped via multiple carriers. | |
| Port | Provide the port details as per the document received, if the ship has transit on its way to the destination. | |

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Drawing Under Transferred LC Scrutiny stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Additional Conditions

Enables the user to check the whether the documents received comply with the additional conditions mentioned in LC.



This section displays the list of additional conditions as per LC. Provide the Additional Conditions details as per the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| FFT Code | This field displays the FFT code as per the latest LC. | |
| FFT Description | This field displays the description of the FFT code as per the latest LC. | |
| Discrepant | User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received. | |
| Discrepancy Code | Select the discrepancy code based on the discrepancy identified. System will not overwrite the discrepancy description. User can change the code. Dummy code can also be used. | |
| Discrepancy Description | User to input the discrepancy description if any.<br><br>This field will be enabled only if the user has selected the discrepancy check box.<br><br>If discrepancy check box is ticked, and if there is no discrepancy description, system will give an error message 'Please provide discrepancy description' | |
| Action | Edit: Click edit to edit the FFT code<br><br>Delete: Click Delete to delete the FFT code. | |

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**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Import LC Drawing Scrutiny stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

## Discrepancy Details

This section displays the list of discrepancies captured.

System will generate a discrepancy summary from the discrepancies captured so far. System will also include discrepancies listed from MT 750 received from the Presenting bank. If the MT 750 discrepancies have been advised to the applicant and if they are resolved, the resolution status and the resolved date will be displayed by the system.



User can add/update/review the discrepancies identified in the section.

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Discrepancy Code | Select the discrepancy code based on the discrepancy identified. | |
| Discrepancy Description | Description will be displayed based on the discrepancy code. | |
| Discrepancy Resolved | Set the toggle to 'Yes', if discrepancy is resolved. | |
| Resolved Date | Set the date when discrepancy is resolved. | |
| Resolved Remarks | Provide remarks for discrepancy resolution. | |
| Action | Click Edit icon to edit the discrepancy details. Click Delete icon to delete the discrepancy details. | |

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**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancel the Drawing Under Transferred LC Scrutiny stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |

ORACLE®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

## Maturity Details

This field displays the maturity details and for 'Sight' bills, maturity details are not required. User should be able to input the maturity details.

This tile will be disabled if the tenor for the drawing is 'sight'. As part of creation of drawing, applicable Tenor details are also captured.



Provide the maturity details based on the description in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Tenor Type | Read only field. This field displays the tenor type as per LC. | |
| Tenor Basis | This field should be enabled if Tenor is not sight. User can capture the tenor basis. | |
| Start Date | Provide the tenor start date. | |
| Tenor Days | Provide the number of tenor days | |
| Transit Days | Provide the transit days, if the tenor is sight. | |

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| Field | Description | Sample Values |
|---|---|---|
| Maturity Date | System displays the due date for the drawing based on tenor and tenor basis.<br><br>If tenor is sight, system will calculate the maturity date as 5 working days from document Received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date.<br><br>If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date. | |
| Usance Interest Rate | Provide the usance interest rate (if any). | |
| Interest Amount | User can capture the currency and amount of interest if any.<br><br>If Tenor is multi tenor, then the user will enter the details of multi- tenor in the multi tenor grid.<br><br>Multi Tenor grid should be enabled only when Tenor field has Multi tenor as value.<br><br>If Tenor field has multi tenor as value, then multi tenor grid will only be enabled and the tenor details (tenor basis, maturity date without multi tenor will not be enabled.<br><br>In the multi tenor grid, system will validate that each row in the grid has values in all fields except interest. Interest field may or may not have values. | |
| Interest from Date | Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date. | |
| Interest To Date | Select the interest to date. The interest to date cannot be earlier than branch date and later than maturity date. | |
| Tenor Basis | Provide the tenor basis, if the tenor is not sight. | |
| Accept Commission From Date | Provide the accept commission from date. | |
| Accept Commission To Date | Provide the accept commission to date. | |

**Other Bank Charges**

Provide the other bank charges based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Other Bank Charges - 1 | Charges to be collected for the other bank as part of the drawings transaction. | |

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| Field | Description | Sample Values |
|---|---|---|
| Other Bank Charges - 2 | Charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Charges - 3 | Charges to be collected for the other bank as part of the drawings transaction. | |

**Other Bank Charges**

Provide the other bank charges based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Debit Value Date | Provide the debit value date. | |
| Credit Value Date | Provide the credit value date. | |
| Value Date | Provide the value date. | |
| Allow Pre-Payment | **Toggle On:** Set the toggle 'On' to enable pre-payment. **Toggle Off:** Set the toggle 'Off' to disable pre-payment. | |
| Refund Interest | **Toggle On:** Set the toggle 'On' to refund the interest. **Toggle Off:** Set the toggle 'Off' to deny the interest refund. | |
| Transfer Collateral from LC | **Toggle On:** Set the toggle 'On' to enable the transfer collateral from LC. **Toggle Off:** Set the toggle 'Off' to disable the transfer collateral from LC. | |

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |

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| Field | Description | Sample Values |
|---|---|---|
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Drawing Under Transferred LC Scrutiny stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Additional Details

Scrutiny User can view and update the Additional Details during Drawings under Transferred LC request.
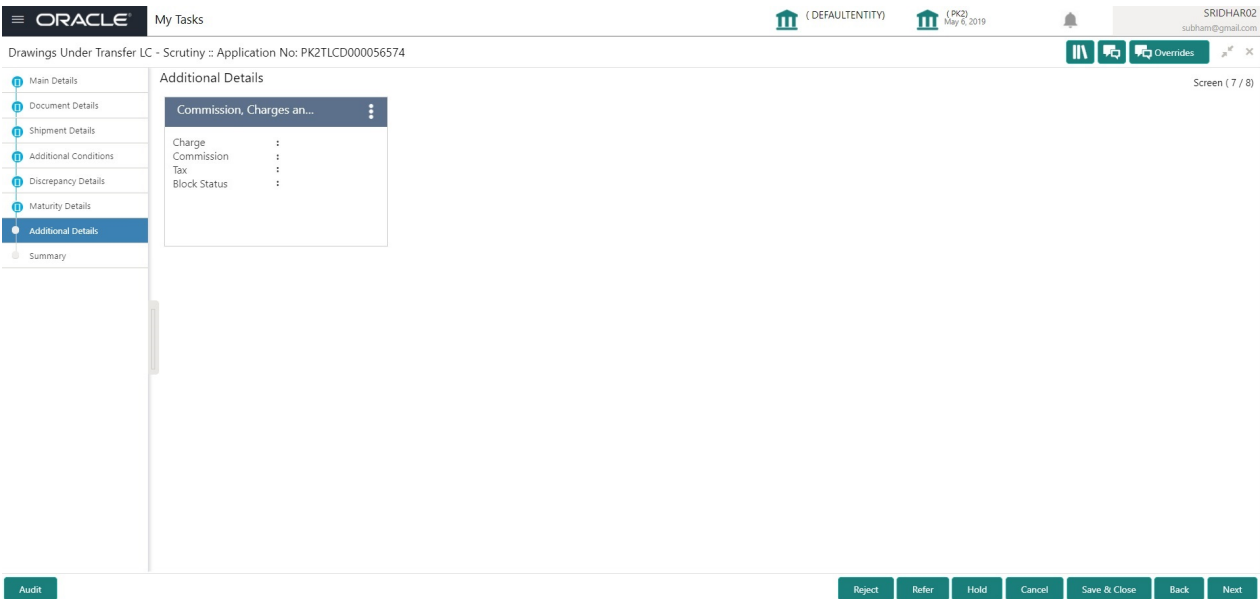


## Charge Details

Landing on the additional tab, the default commission, charges and tax if any will get populated.

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

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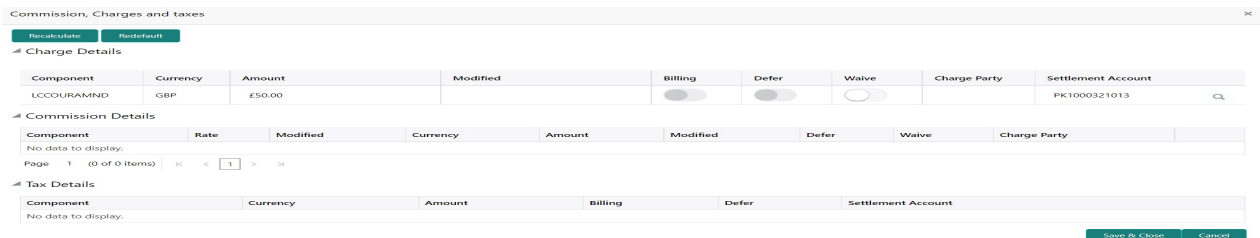


| Field | Description | Sample Values |
|---|---|---|
| Component | Charge Component type. | |
| Currency | Defaults the currency in which the charges have to be collected. | |
| Amount | An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required. | |
| Modified Amount | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |

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| Field | Description | Sample Values |
|---|---|---|
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br><br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM.<br><br>The user can not select/de-select the check box if it is de-selected by default.<br><br>This field is disabled, if 'Defer' toggle is enabled. | |
| Defer | If charges have to be deferred and collected at any future step, this check box has to be selected.<br><br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.<br><br>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. | |
| Waive | If charges have to be waived, this check box has to be selected.<br><br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br><br>This field is disabled, if 'Defer' toggle is enabled. | |
| Charge Party | Charge party will be applicant by default. You can change the value to beneficiary | |
| Settlement Account | Details of the settlement account. | |

## Commission Details

If default commission is available under the product, it should be defaulted here with values.

◢ Commission Details

[+]

| Component | Rate | Modified | Currency | Amount | Modified | Defer | Waive | Charge Party | Settlement Account |
|---|---|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | | | |

Page  1   (0 of 0 items)   |◁   ◁   1   ▷   ▷|

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| Field | Description | Sample Values |
|---|---|---|
| Component | Select the commission component | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Rate | Defaults from product.<br><br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.<br><br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. | |
| Currency | Defaults the currency in which the commission needs to be collected | |
| Amount | An amount that is maintained under the product code defaults in this field.<br><br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.<br><br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. | |
| Modified Amount | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Billing | If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. | |
| Defer | Select the check box, if charges/commissions has to be deferred and collected at any future step. | |
| Waive | Select the check box to waive charges/ commission.<br><br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br><br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.<br><br>This field is disabled, if 'Defer' toggle is enabled. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |

**Tax Details**

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level. The defaulted value can be edited by the user.

▲ Tax Details

| Component | Currency | Amount | Billing | Defer | Settlement Account |
|---|---|---|---|---|---|
| No data to display. | | | | | |

✔ Save & Close    ✕ Cancel

| Field | Description | Sample Values |
|---|---|---|
| Component | Tax Component type | |
| Currency | The tax currency is the same as the commission. | |
| Amount | The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required. | |
| Settlement Account | Details of the settlement account. | |
| Charges From Beneficiary | User will input the amount to be collected from beneficiary on account of this transaction. This will also include charges mentioned in MT 750 if any. | |
| Presenting bank charges | If presenting bank charges are to be recovered from applicant, the details are captured here. This will also include charges mentioned in MT 750 if any | |
| Revolving Details | System will display the revolving details from the LC. User will not be able to modify the details displayed | |

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |

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| Field | Description | Sample Values |
|---|---|---|
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Drawing Under Transferred LC Scrutiny stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

## Summary

User can review the summary of details captured in Drawings under Transferred LC.

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The summary for Drawings under Transferred LC Scrutiny Stage is displayed as tiles. The tiles must display a list of important fields with values. User can drill down the tile and view the details provided in the various data segments.



**Tiles Displayed in Summary**

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Document Details - User can view document details.
- Shipment Details - User can view the availability and shipment details.
- Additional Conditions - User can view additional conditions of the drawing.
- Discrepancy Details - User can view the discrepancies exist or not and the number of discrepancies on the face of the tile. On drill down, user can see all the discrepancies listed under the LC drawing.
- Maturity Details - User can view the maturity details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view charge details.

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Submit | Task will get moved to next logical stage of Drawing under Transferred LC. <br><br> If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request | |
| Cancel | Cancel the Scrutiny stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Back | Click Back to move the task to the previous segment | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |

# Data Enrichment

DE stage for update of drawings under Transferred LC will be applicable only for non-discrepant drawings or where discrepancies have already been waived. This stage is not applicable for drawings where documents are received with discrepancies.
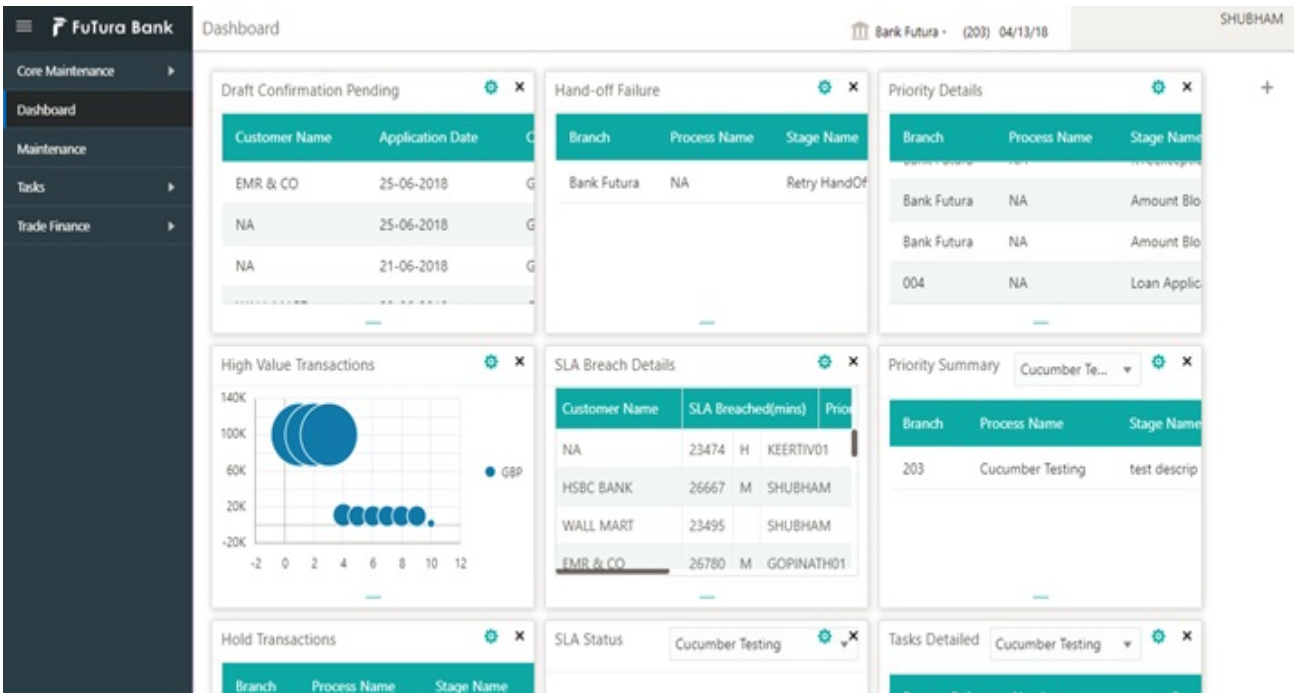
The user can enrich details of update drawings under Transferred LC.

Do the following steps to acquire a task at Data Enrichment stage:
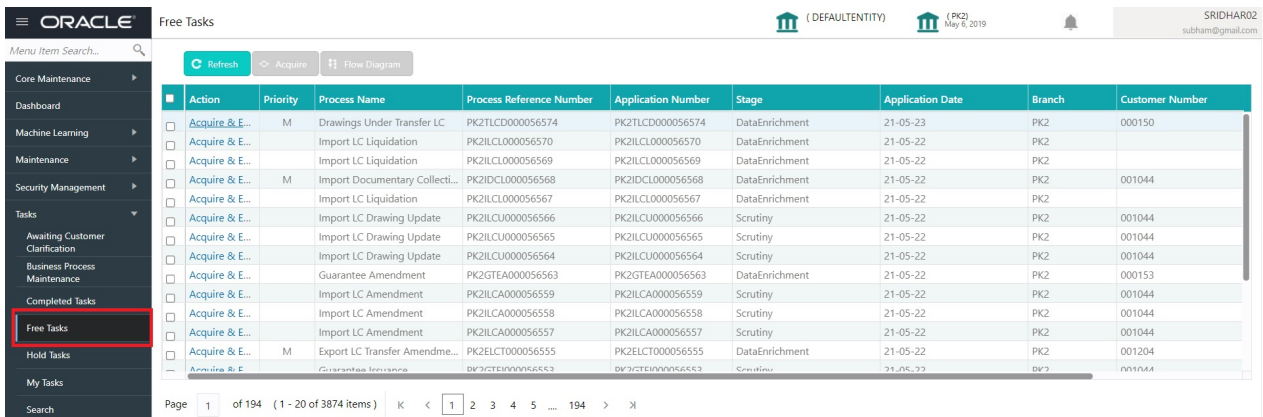
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1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



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



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

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



5. The acquired task will be available in **My Tasks** tab. Click **Edit** to provide input for Data Enrichment stage.



The Data Enrichment stage has five sections as follows:

- Main Details
- Document Details
- Shipment Details
- Additional Conditions
- Discrepancy Details
- Maturity Details
- Advices
- Additional Details
- Settlement Details
- Summary

Let's look at the details for Data Enrichment stage. User must be able to enter/update the following fields. Some of the fields that are already having value from Scrutiny/Online channels may not be editable.

**Main Details**

Refer to Main Details.

## Document Details

Refer to Document Details.

## Shipment Details

Refer to Shipment Details.

## Additional Conditions

Refer to Additional Conditions.

## Discrepancy Details

Refer to Discrepancy Details.

## Maturity Details

Refer to Maturity Details.

## Advices

Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required.

DE User can view the Advices generated for Drawings under Transferred LC process. Some of the possible advices could be Payment Message, Non Payment/Non Acceptance Advise, and Document Arrival Notice.

The user can also suppress the Advice, if required.

| Advice Details | × |
|---|---|

◢ Advice Details

| Suppress Advice | Advice Name | Medium | Advice Party |
|---|---|---|---|
| (toggle) | GUA_CLAIM_ADV | MAIL | APP |

| Party ID | Party Name |
|---|---|
| 001044 | GOODCARE PLC |

◢ FFT Code

[ + ] [ - ]

| | | | |
|---|---|---|---|

No data to display.

◢ Instructions

[ OK ] [ Cancel ]

| Field | Description | Sample Values |
|---|---|---|
| Suppress Advice | **Toggle on**: Switch on the toggle if advice is suppressed.<br><br>**Toggle off**: Switch off the toggle if suppress advice is not required for the amendments | |
| Advice Name | User can select the instruction code as a part of free text. | |
| Medium | The medium of advices is defaulted from the system. User can update if required. | |
| Advice Party | Value be defaulted from Guarantee /SBLC Issuance. User can update if required. | |
| Party ID | Value be defaulted from Guarantee /SBLC Issuance. User can update if required. | |
| Party Name | Read only field.<br><br>Value be defaulted from Guarantee /SBLC Issuance. | |
| Free Format Text | | |
| FTT Code | User can select the FFT code as a part of free text. | |
| FFT Description | FFT description is populated based on the FFT code selected. | |
| [ + ] | Click plus icon to add new FFT code. | |
| [ - ] | Click minus icon to remove any existing FFT code. | |
| Instruction Details | | |

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| Field | Description | Sample Values |
|---|---|---|
| Instruction Code | User can select the instruction code as a part of free text. | |
| Instruction Description | Instruction description is populated based on the FFT code selected. | |
| ➕ | Click plus icon to add new instruction code. | |
| ➖ | Click minus icon to remove any existing instruction code. | |

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Refer | User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in for working later.<br>This option will not submit the request. | |
| Cancel | Cancel the Data Enrichment stage inputs. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |
| Back | Click of Back to move the task to the previous segment. | |

## Additional Details

DE user can input the details in applicable tiles for drawing under the LC. This is a multi-grid section with facility to attach more than one line.



## Limit and Collateral

### Limits Details

System will display the Limits available as applicable during the Issuance/ Amendment.



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

| Field | Description | Sample Values |
|---|---|---|
| ➕ | Click plus icon to add new Limit Details. | |
| ➖ | Click minus icon to remove any existing Limit Details. | |
| Customer ID | This field displays the applicant's bank customer ID. | |

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| Field | Description | Sample Values |
|---|---|---|
| Line ID | User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount. | |
| Contribution% | System will default this to 100% and user can modify. System will display an alert message, if modified.<br><br>Once contribution % is provided, system will default the amount.<br><br>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message. | |
| Limits Description | Description of limit. | |
| Contribution Currency | The guarantee currency will be defaulted in this field. | |
| Contribution Amount | User can enter the contribution amount to be utilized under the selected limit. | |
| Limit Currency | Limit Currency will be defaulted in this field. | |
| Limit Available Amount | This field displays the value of available limit, i.e., limit available without any earmark. | |
| Limit Check Response | Response can be 'Success' or 'Limit not Available'. | |
| Response Message | Detailed Response message. | |
| Expiry Date | This field displays the date up to which the Line is valid | |

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Provide the collateral details based on the description provided in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| **+** | Click plus icon to add new Collateral Details. | |
| **-** | Click minus icon to remove any existing Collateral Details. | |
| Collateral Type | Cash Collateral (CASA) will be the default value available as collateral type. User can select either Cash Collateral or Deposits. | |
| | System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. | |
| | User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified". | |

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| Field | Description | Sample Values |
|---|---|---|
| Collateral % | User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.<br><br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br><br>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified". | |
| Currency | Read only field.<br><br>The guarantee currency will get defaulted in this field. | |
| Contribution Amount | Collateral contribution amount will get defaulted in this field.<br><br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br><br>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified". | |
| Settlement Account | Select the settlement account for the collateral. | |
| Settlement Account Branch | Settlement Account Branch will be auto-populated based on the Settlement Account selection. | |
| Settlement Account Currency | Select the Settlement Account Currency. | |
| Account Available Amount | Account Available Amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be 'Success' or 'Amount not Available'. | |
| Response Message | Detailed Response message. | |

**Commission, Charges and Taxes**

Refer to Charge Details.

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**Payment Details**



Provide payment details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Immediate Liquidation Required | This toggle is applicable only for sight LC's and only if the drawings are without discrepancy.<br><br>Switch on the toggle to enable immediate liquidation for the drawing.<br><br>This will be enabled only for sight payments. | |
| Immediate Acceptance Required | This toggle is applicable only for Usance/multi tenor drawings and only if the drawings are without discrepancy.<br><br>Switch on the toggle if acceptance to be sent immediately. | |
| Reimbursing Bank | Read only field.<br><br>Reimbursing bank details gets defaulted from the LC.<br><br>System will display the Reimbursing bank details from the LC record. | |
| Reimbursement Claimed | Switch on the toggle if the reimbursement is already claimed.<br><br>This field is applicable only if reimbursement is applicable and LC has reimbursement bank details. | |
| Reimbursement Date | This field will be enabled only if Reimbursement Claimed is 'Yes'.<br><br>Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error. | |
| Pre-shipment Credit Outstanding Amount | This field displays the pre-shipment credit outstanding amount. | |
| Pre-shipment Credit Repayment Amount | This field displays the pre-shipment credit repayment amount. | |

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**Parties**

| Field | Description | Sample Values |
|---|---|---|
| 52a Ordering Institution | This field indicates the ordering institutions details, if different from the sender of the message.<br><br>The user can search through LOV. Party type with banks should only be displayed in LOV.<br><br>The system should display the<br><br>• SWIFT code (if available),<br>• name and address of the bank<br><br>On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted | |
| 53a Sender's Correspondent | This field specifies the account or branch of the sender or another financial institution through which the sender will pay the receiver.<br><br>The user can search through LOV. Party type with banks should only be displayed in LOV.<br><br>The system should display the<br><br>• SWIFT code (if available),<br>• name and address of the bank<br><br>On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted. | |
| 54a Receiver's Correspondent | This field specifies the branch of the receiver or another financial institution at which the funds will be made available to the receiver.<br><br>The user can search through LOV. Party type with banks should only be displayed in LOV.<br><br>The system should display the<br><br>• SWIFT code (if available),<br>• name and address of the bank<br><br>On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted. | |

| Field | Description | Sample Values |
|---|---|---|
| 56a Intermediary | This field specifies the financial institution through which the transaction must pass to reach the account with institution.<br><br>The user can search through LOV. Party type with banks should only be displayed in LOV.<br><br>The system should display the<br><br>• SWIFT code (if available),<br>• name and address of the bank<br><br>On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted. | |
| 57a Account with Institution | This field identifies the financial institution which will pay or credit the beneficiary institution.<br><br>The user can search through LOV. Party type with banks should only be displayed in LOV.<br><br>The system should display the<br><br>• SWIFT code (if available),<br>• name and address of the bank<br><br>On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.<br><br>This is a mandatory field. | |
| Beneficiary Institution | This field specifies the financial institution which has been designated by the ordering institution as the ultimate recipient of the funds being transferred. This is a mandatory field. System will display an error message "Value missing in Beneficiary Institution' if this field is blank.<br><br>The user can search through LOV. Party type with banks should only be displayed in LOV.<br><br>The system should display the<br><br>• SWIFT code (if available),<br>• name and address of the bank<br><br>On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted | |

**FX Linkage**

This section enables the user to link the existing FX contract(s) to the LC transactions. User can link multiple forward.

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FX contract linkage with the Bill booking can happen only for immediate liquidation of sight payment or for Usance. For manual sight payment, the user needs to link the FX contract on the date of liquidation of the Bill.





Provide the FX linkage detail based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| FX Reference Number | Select the FX contract reference number from the LOV.<br><br>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.<br><br>Forward FX Linkage available for selection at bill would be as follows,<br><br>• Counterparty of the FX contract should be the counterparty of the Bill contract.<br><br>• Active Forward FX transactions authorized not marked for auto liquidation.<br><br>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill. | |

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| Field | Description | Sample Values |
|---|---|---|
| Bought Currency | This field displays the currency from the linked FX contract. | |
| Sold Currency | This field displays the currency from the linked FX contract. | |
| Available Contract Amount | Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. | |
| Rate | This field displays the rate at which the contract is booked. | |
| Linked Amount | Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage. | |
| Current Utilized amount | This field displays the liquidated /purchased / discounted /negotiated amount of BC contract. It cannot go beyond the linked FX amount. | |
| Total Utilized amount | This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version. | |
| Amount in Contract Currency | This field displays the amount in contract currency converted from FX currency. | |
| FX Expiry Date | This field displays the expiry date from the linked FX contract. | |
| FX Delivery Period - From | This field displays the date from which the contract is valid for utilization. | |
| FX Delivery Period - To | This field displays the date to which the contract is valid for utilization. | |
| Action | Click the Edit icon to modify the FX details. Click the Delete icon to delete the FX details. | |
| Average FX Rate | Multiple forward FX contract could be linked,and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate. | |

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |

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| Field | Description | Sample Values |
|---|---|---|
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Drawing Under Transferred LC DE stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Settlement Details

DE User can view the settlement details during Drawings under Transferred LC process.



The following fields should be displayed during Drawings under Transferred LC:

| Field | Description | Sample Values |
|---|---|---|
| Current Event | The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event. | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Debit/Credit | Application displays the debit/credit indicators for the components. | |
| Account | Application Displays the account number chosen. | |
| Account Description | Application displays the description of the selected account. | |
| Account Currency | Application defaults the currency for all the items based on the account number. | |
| Netting Indicator | Application displays the applicable netting indicator. | |
| Current Event | Application displays the current event as Y or N. | |

On click of any component in the grid, the application displays Party Details, Payment Details and Remittance Information.

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**Party Details**

Provide the party details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Transfer Type | Select the transfer type from the drop list:<br>• Customer Transfer<br>• Bank Transfer for own account<br>• Direct Debit Advice<br>• Managers Check<br>• Customer Transfer with Cover<br>• Bank Transfer | |
| Charge Details | Select the charge details for the transactions:<br>• Beneficiary All Charges<br>• Remitter Our Charges<br>• Remitter All Charges | |
| Netting Indicator | Select the netting indicator for the component:<br>• Yes<br>• No | |
| Ordering Customer | Select the ordering customer from the LOV. | |
| Ordering Institution | Select the ordering institution from the LOV. | |
| Senders Correspondent | Select the senders correspondent from the LOV. | |
| Receivers Correspondent | Select the receivers correspondent from the LOV. | |
| Intermediary Institution | Select the intermediary institution from the LOV. | |
| Account with Institution | Select the account with institution from the LOV. | |
| Beneficiary Institution | Select the beneficiary institution from the LOV. | |
| Ultimate Beneficiary | Select the ultimate beneficiary from the LOV. | |
| Intermediary Reimbursement Institution | Select the intermediary reimbursement institution from the LOV. | |

**Payment Details**

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

| Field | Description | Sample Values |
|---|---|---|
| Sender to Receiver 1 | Provide the sender to receiver message. | |
| Sender to Receiver 2 | Provide the sender to receiver message. | |
| Sender to Receiver 3 | Provide the sender to receiver message. | |
| Sender to Receiver 4 | Provide the sender to receiver message. | |

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| Field | Description | Sample Values |
|---|---|---|
| Sender to Receiver 5 | Provide the sender to receiver message. | |
| Sender to Receiver 6 | Provide the sender to receiver message. | |

**Remittance Information**

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

| Field | Description | Sample Values |
|---|---|---|
| Payment Detail 1 | Provide the payment details. | |
| Payment Detail 2 | Provide the payment details. | |
| Payment Detail 3 | Provide the payment details. | |
| Payment Detail 4 | Provide the payment details. | |

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**Action Buttons**

| Field | Description | Sample Values |
|---|---|---|
| Documents | User can see the documents uploaded. | |
| Remarks | User can capture remarks as well as see remarks made in the earlier screens/stages. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the Drawing Under Transferred LC DE stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Back | Click Back to move the task to the previous segment | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Summary

The User can review the summary of details in DE stage of Drawings under Transferred LC. The summary for Drawings under Transferred LC DE Stage is displayed as tiles. User can drill down from summary Tiles into respective data segments.



### Tiles Displayed in Summary

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like Presenting bank, applicant, advising bank etc.
- Beneficiary Confirmation Details - User can view the beneficiary confirmation details.
- Document Details - User can view the document details.
- Shipment Details - User can view the availability and shipment details.
- Additional Conditions - User can view the details of additional conditions.
- Discrepancy Details - System displays if Discrepancies exist or not and the number of discrepancies on the face of the tile. On drill down, user can see all the discrepancies listed under the LC drawing.
- Maturity Details - User can view the maturity details in case of Usance and Multi tenor drawings.
- Advices - User can view the details of the advices.
- Payment Details - User can view the payment details.
- Preview Message - User can view the preview of draft message.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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**Note**

When the Value Date is different from the Transaction Date for one or more accounting entries, system displays an Alert Message "Value Date is different from Transaction Date for one or more Accounting entries.

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Submit | Task will get moved to next logical stage of Import LC Drawing.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Data Enrichment stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |

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| Field | Description | Sample Values |
|---|---|---|
| Back | Click Back to move the task to the previous segment | |

# Multi Level Approval

Approver user can approve the Drawings under Transferred LC transaction under the LC.

In case of Incoming SWIFT MT 750 processing and in case of discrepant documents received under LC, the drawings task will directly land in approval queue once submitted from scrutiny stage.

In case of documents received without discrepancies and without MT 750, the task will move from DE stage to approval.

The Summary tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

## Authorization Re-Key (Non-Online Channel)



**Note**

Rekey is not applicable in case of processing Drawing of Incoming SWIFT MT 750. System will display the approval screens directly as the details have been auto populated from incoming SWIFT message.

The application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.

Open the task and re-key some of the critical field values from the request in the Re-key screen. Some of the fields below will dynamically be available for re-key.:

- First Beneficiary
- Second Beneficiary
- Drawing Currency, Amount

Re-key is applicable to the first approver in case of multiple approvers. All approvers will however be able see the summary tiles and the details in the screen by drill down from tiles.

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## Approval Summary



### Tiles Displayed in Summary

- Main Details - User can view details about application details and LC details.

- Party Details - User can view party details like Presenting bank, applicant, advising bank etc.

- Beneficiary Confirmation Details - User can view the beneficiary confirmation details.

- Document Details - User can view the document details.

- Shipment Details - User can view the availability and shipment details.

- Additional Conditions - User can view the details of additional conditions.

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- Discrepancy Details - System displays if Discrepancies exist or not and the number of discrepancies on the face of the tile. On drill down, user can see all the discrepancies listed under the LC drawing.

- Maturity Details - User can view the maturity details in case of Usance and Multi tenor drawings.

- Advices - User can view the details of the advices.

- Payment Details - User can view the payment details.

- Preview Message - User can view the preview of draft message.

- Settlement Details - User can view the settlement details.

- Preferences - User can view set loan preferences.

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

- Accounting Details - User can view the accounting entries generated in back office.

**Note**

When the Value Date is different from the Transaction Date for one or more accounting entries, system displays an Alert Message "Value Date is different from Transaction Date for one or more Accounting entries.

## Action Buttons

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

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Approve | On Submit, system should validate for all mandatory field values and the task should move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. | |
| Refer | On click of Refer, user must select a Refer Reason from the values displayed by the system. Refer Codes: <br>• R1- Documents missing <br>• R2- Signature Missing <br>• R3- Input Error <br>• R4- Insufficient Balance/Limits <br>• R5 - Others. | |
| Cancel | Cancel the Data Enrichment stage inputs. | |
| Hold | The details provided will be registered and status will be on hold. <br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br><br>• R2- Signature Missing<br><br>• R3- Input Error<br><br>• R4- Insufficient Balance/Limits<br><br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Cancel | Cancel the Import LC Drawing Approval Rekey. | |

## Summary



Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.

- Party Details - User can view party details like applicant, advising bank etc.

- Beneficiary Confirmation Details - User can view the beneficiary response details.

- Limits and Collaterals - User can view limits and collateral details.

- Charges - User can view charge details.

- Discrepancy Details - User can view the discrepancy details of the drawing.

- Revolving Details - User can view the revolving details.

- Maturity Details - User can view the maturity details.

- Payment Details - User can view the payment details.

- Preview Details - User can view the preview the draft message.

- Settlement Details - User can view the settlement details.

- Preferences - User can view set loan preferences.

- FX Linkage - User can view the details of FX Linkage.

- Compliance - User can view compliance validation response. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

- Accounting Details - User can view  the accounting entries generated in back office.

**Note**

When the Value Date is different from the Transaction Date for one or more accounting entries, system displays an Alert Message "Value Date is different from Transaction Date for one or more Accounting entries.

## Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance- Limits<br>- R5 - Others | |
| Cancel | Cancel the approval. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. | |

# Reject Approval

As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Import LC Drawing in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted in red.

User can drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

## Application Details

The application details data segment have values for requests received from both non-online and online channels.

## Summary

The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Beneficiary Response - User can view beneficiary response details.
- Discrepancy Details - User can view the discrepancy details of the drawing.
- Maturity Details - User can view the maturity details.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Revolving Details - User can view revolving details on revolving LC.
- Payment Details - User can view the payment details.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- FX Linkage - User can view the details of FX Linkage.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Reject Approve | On click of Reject Approve, the transaction is rejected. | |
| Reject Decline | On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks. | |
| Hold | User can put the transaction on 'Hold'. Task will remain in Pending state. | |
| Cancel | Cancel the Reject Approval. | |

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# Index

## References

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

- Getting Started User Guide
- Common Core User Guide

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