

Import LC Liquidation - Islamic User Guide
Oracle Banking Trade Finance Process Management
Release 14.5.4.0.0

Part No. F53382-01

February 2022

Oracle Banking Trade Finance Process Management - Import LC Liquidation - Islamic User Guide
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Contents

Oracle Banking Trade Finance Process Management	1
Overview.....	1
Benefits.....	1
Key Features	1
Import LC Liquidation - Islamic	2
Common Initiation Stage.....	2
Registration.....	3
Application Details	5
Liquidation Details	6
Miscellaneous.....	7
Data Enrichment	9
Main Details.....	11
Advice Details.....	15
Maturity Details.....	15
Additional Details.....	17
Settlement Details	34
Summary	36
Exceptions.....	38
Exception - Amount Block	38
Exception - Know Your Customer (KYC).....	40
Multi Level Approval.....	41
Summary	42
Reject Approval.....	43
Application Details	44
Summary	44
Action Buttons	44
Reference and Feedback	46
References.....	46
Documentation Accessibility.....	46
Feedback and Support.....	46

Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

Overview

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

Benefits

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

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

Key Features

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

Import LC Liquidation - Islamic

Import LC liquidation process enables the user to liquidate of drawings under an Import LC. This process deals with handling a Liquidation of Drawings under Islamic LC.

The various stages involved for Islamic Import LC Drawing Liquidation are:

Input Liquidation details and upload of related mandatory and non-mandatory documents in Registration stage.

- Input/Modify details of Liquidation - Data Enrichment stage
- Check balance availability for amount block
- Check for sanctions & KYC status
- Create amount block if applicable
- Capture remarks for other users to check and act
- Hand off request to back office

The Islamic Import LC Drawing Liquidation process flow is similar to that of conventional Import LC Drawing Liquidation process flow.

This section contains the following topics:

Common Initiation Stage	Registration
Data Enrichment	Exceptions
Multi Level Approval	Reject Approval

Common Initiation Stage

The user can initiate the new import LC liquidation request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.
2. Click **Trade Finance > Initiate Task**.

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

Field	Description
Process Name	Select the process name to initiate the task.

Field	Description
Drawing Reference Number	Select the Drawing Reference Number.
Branch	Select the branch.

Action Buttons

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

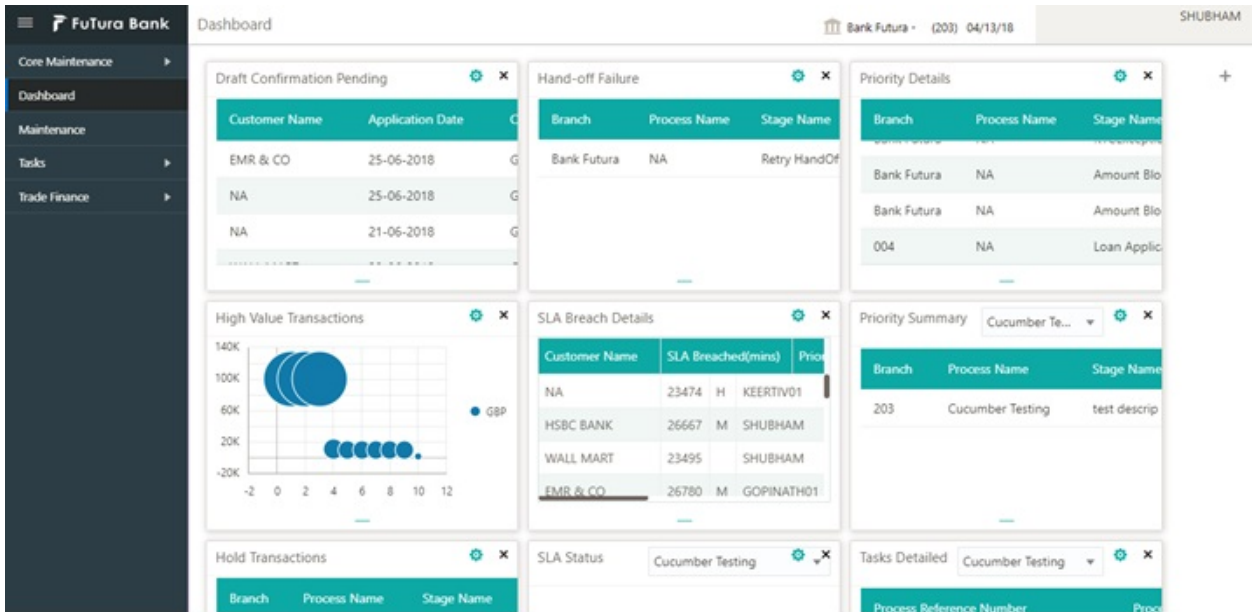
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

Registration

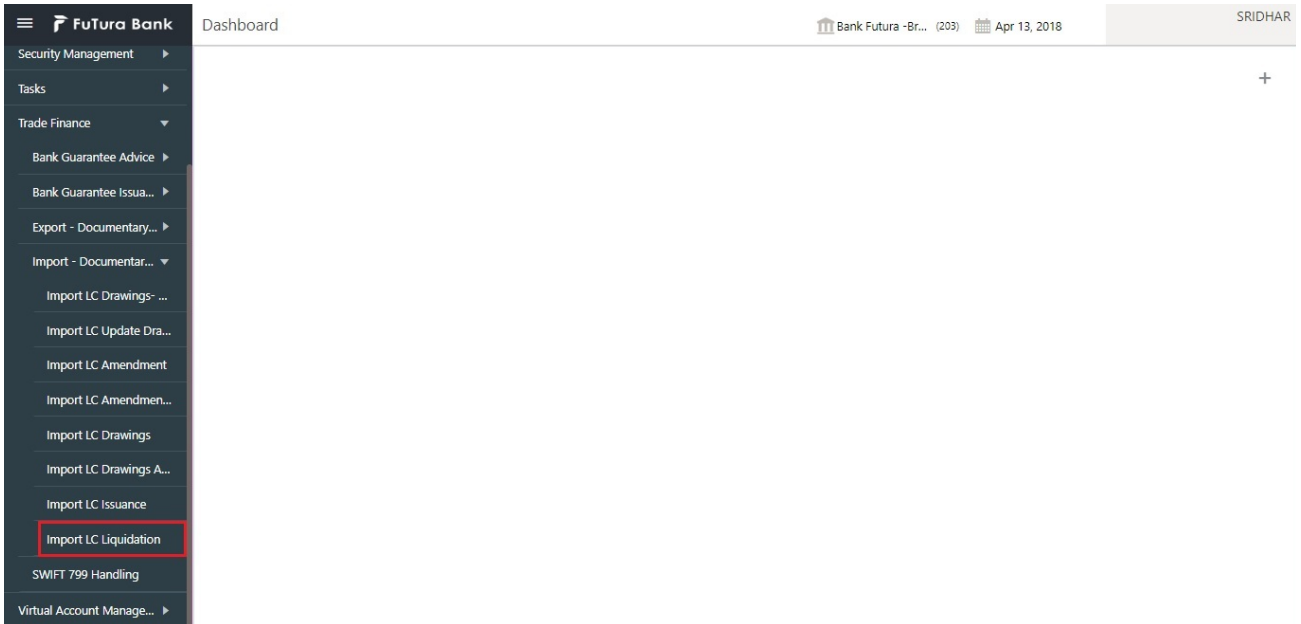
The process starts from Registration stage. The user can register request for an Islamic Import LC Drawing Liquidation at the front desk. During registration stage, user can capture the basic details of the transaction and upload related documents. On submit of the request the request will be available for an LC expert to handle the liquidation 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 - Islamic > Import - Documentary Credit> Import LC Liquidation - Islamic.



The registration stage has two sections Basic Details and Liquidation Details. Let's look at the details of registration screens below:

Application Details

Import LC Liquation Islamic

Documents
Remarks
Customer Instruction
Common Group Messages

Application Details

Drawing Reference Number *	20 - Documentary Credit Number	Branch	Priority
PK2IBLL211250505	PK2ILIP211251001	PK2-Oracle Banking Trade Finan...	Medium
Applicant	Liquidation Date	Process Reference Number	Submission Mode
001044 NATIONAL FREIC	May 5, 2021	PK2IILL000011183	Desk
Presenting Bank	Presenting Bank Reference Number		
000327 FIXNETIX			

View LC Events View BC

Liquidation Details

Product Code	Product Description	Drawing Amount	Amount In Local Currency
IBLL	INCOMING USANCE BILLS UNDER LC #	GBP £1,000.00	GBP
Outstanding Bill Amount	Additional Amount	Liquidation Amount	Unlinked FX Rate
GBP £1,000.00		GBP	
Shipping Guarantee Reference	Rebate Amount	Back to Back LC	
	GBP	<input type="checkbox"/>	

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Drawing Reference Number	Provide the drawing reference number. Alternatively, user can search the Drawing reference number using LOV. In the LOV, user can input Drawing Reference Number, Applicant, Beneficiary, Issue Date, Currency, Amount and User Reference to fetch the drawing details. Based on the search result, select the applicable LC to add the applicant response.	
Documentary Credit Number	Read only field. Documentary Credit Number will be auto-populated based on the selected LC from the LOV.	
Branch	Read only field. Branch details will be auto-populated based on the selected LC from the LOV.	203-Bank Futura -Branch FZ1
Priority	System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.	High
Applicant	Read only field. Applicant details will be auto-populated based on the selected LC from the LOV.	
Liquidation 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

Field	Description	Sample Values
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	
Submission Mode	Select the submission mode of Import LC Drawing request. By default the submission mode will have the value as 'Desk'. Desk- Request received through Desk Courier- Request received through Courier	Desk
Presenting Bank	Read only field. This field displays the Presenting Bank name as per the drawing.	
Presenting Bank Reference Number	Read only field. This field displays the Presenting Bank reference number as per the drawing.	

Liquidation Details

Registration user can provide liquidation details in this section. Alternately, details can be provided by Scrutiny user.

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

Field	Description	Sample Values
Product Code	Read only field. This field displays the product code of the drawing.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Drawing Amount	Read only field. This field displays the LC Drawing Amount as per the selected drawing.	
Amount in Local Currency	Read only field. This field displays the Local currency and amount.	

Field	Description	Sample Values
Outstanding Bill Amount	Read only field. Outstanding Bill Amount value will be auto-populated. This field displays the value as per the latest LC.	
Additional Amount	Read only field. Additional Amount value will be auto-populated. This field displays the value as per the latest LC.	
Liquidation Amount	Update the liquidation amount.	
Unlinked FX Rate	Update the unlinked FX Rate.	
Shipping Guarantee Reference	User can link an existing Shipping Guarantee using this field.	
Rebate Amount	Read only field. Rebate to the bill outstanding amount.	
Back to Back LC	Flag to check if the Import LC is a back to back LC. Toggle On: Set the Toggle On if back to back LC is applicable. Toggle Off: Set the Toggle Off if back to back LC is applicable.	

Miscellaneous

Import LC Liquidation Islamic

Documents
Remarks
Customer Instruction
Common Group Messages

Application Details

Drawing Reference Number *	20 - Documentary Credit Number	Branch	Priority
PK2IBLL211250505	PK2ILIP211251001	PK2-Oracle Banking Trade Finan...	Medium
Applicant	Liquidation Date	Process Reference Number	Submission Mode
001044 NATIONAL FREIX	May 5, 2021	PK2IILL000011183	Desk
Presenting Bank	Presenting Bank Reference Number		
000327 FIXNETIX			

View LC Events View BC

Liquidation Details

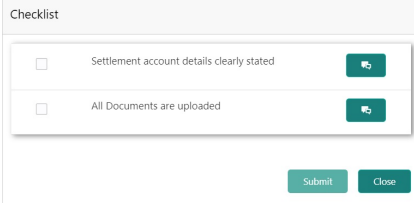
Product Code	Product Description	Drawing Amount	Amount In Local Currency
IBLL	INCOMING USANCE BILLS UNDER LC A	GBP £1,000.00	GBP
Outstanding Bill Amount	Additional Amount	Liquidation Amount	Unlinked FX Rate
GBP £1,000.00		GBP	
Shipping Guarantee Reference	Rebate Amount	Back to Back LC	
	GBP	<input type="checkbox"/>	

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Documents	Upload the documents received under the LC.	

Field	Description	Sample Values
Remarks	Provide any additional information regarding the drawing. This information can be viewed by other users processing the request.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • 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. • 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 LC	Enables the user to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.	
Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from Issuance.	
View BC	Enables the user to view the latest BC values displayed in the respective fields. All fields displayed in BC details section are read only fields.	
Action Buttons		
Submit	<p>On submit, task will get moved to next logical stage of Import LC Liquidation.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Import LC Liquidation Registration stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

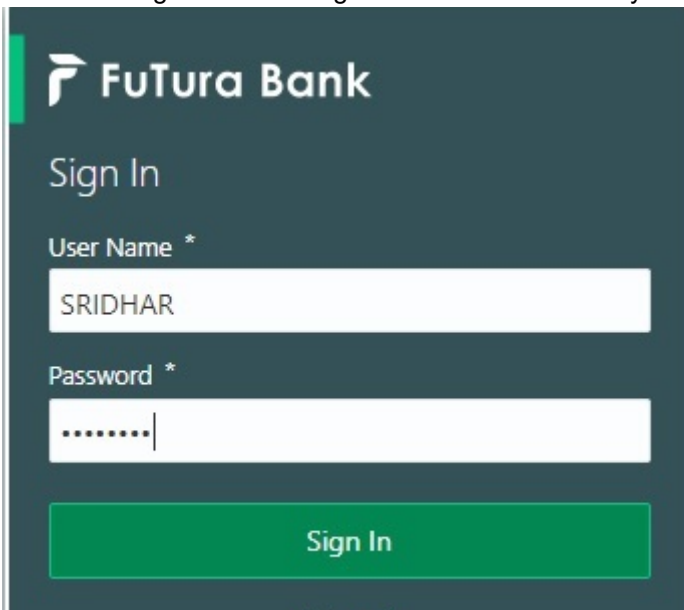
Field	Description	Sample Values
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p> 	

Data Enrichment

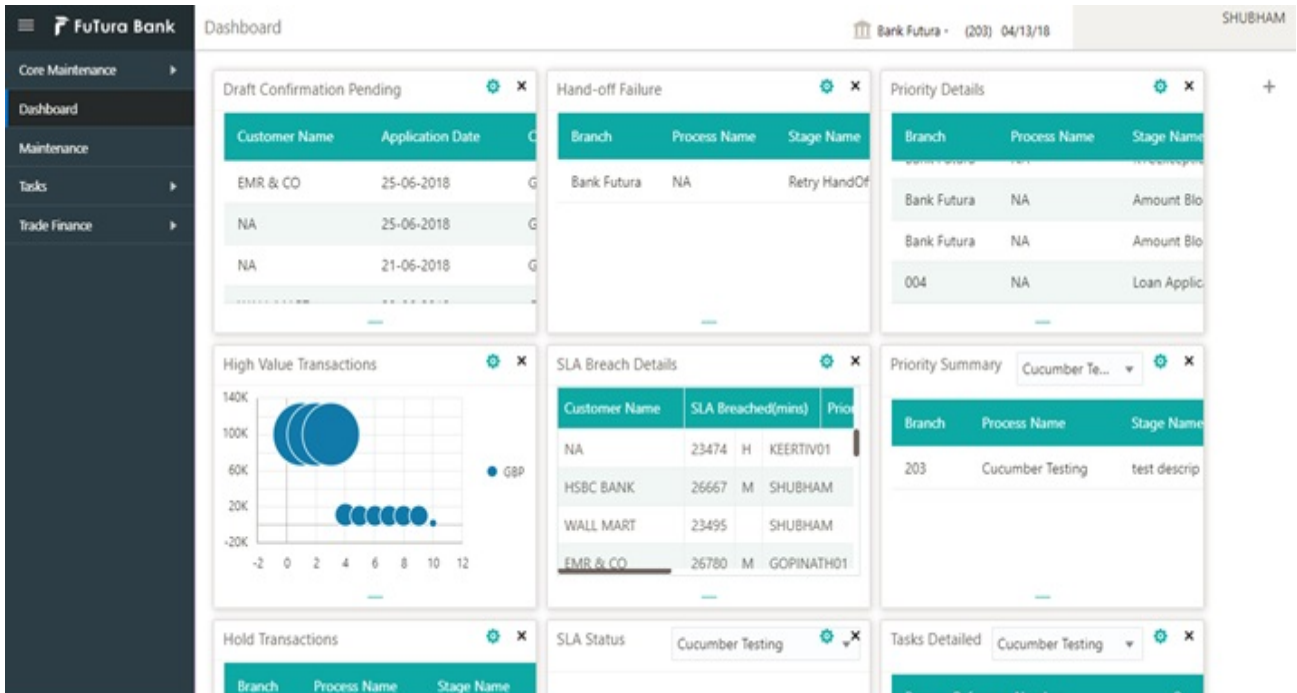
On successful completion of registration of an Import LC Liquidation request, the request moves to Data Enrichment stage. At this stage the user can Input/Update the request for Islamic Import LC Drawing Liquidation.

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

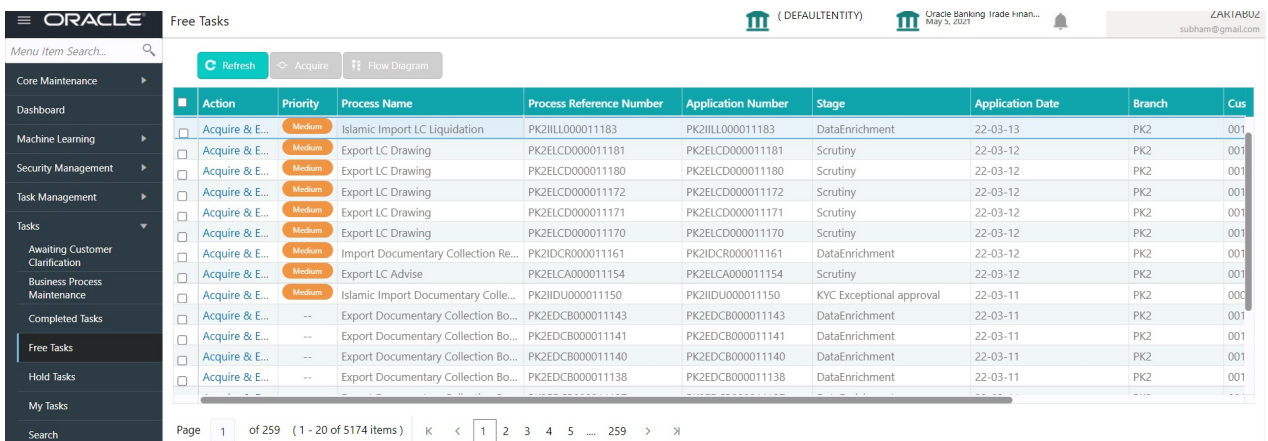
1. Using the entitled login credentials for scrutiny stage, login to the OBTFPM application.



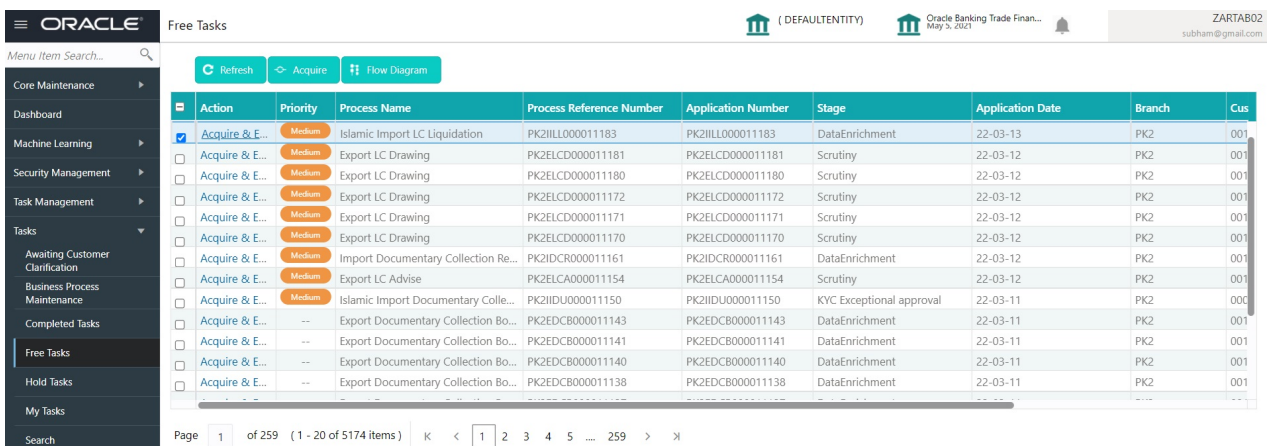
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



3. Click **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.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Edit	Medium	Islamic Import LC Liqui...	PK2IILLO00011183	PK2IILLO00011183	DataEnrichment	22-03-13	PK2	001044
<input type="checkbox"/> Edit	---	Islamic Import LC Amen...	PK2IILA000011175	PK2IILA000011175	Registration	22-03-12	PK2	001044
<input type="checkbox"/> Edit	---	Islamic Import LC Amen...	PK2IILA000011174	PK2IILA000011174	Registration	22-03-12	PK2	000153
<input type="checkbox"/> Edit	---	ExportLC Amendment B...	PK2IEAM000011169	PK2IEAM000011169	Registration	22-03-12	PK2	001044
<input type="checkbox"/> Edit	---	ExportLC Amendment B...	PK2IEAM000011168	PK2IEAM000011168	Registration	22-03-12	PK2	001044
<input type="checkbox"/> Edit	---	Islamic Import Docume...	PK2IIDU000011157	PK2IIDU000011157	Registration	22-03-12	PK2	001044
<input type="checkbox"/> Edit	Medium	Islamic Import Docume...	PK2IIDL000011114	PK2IIDL000011114	DataEnrichment	22-03-11	PK2	001044
<input type="checkbox"/> Edit	Medium	Islamic Import Docume...	PK2IIDL000011111	PK2IIDL000011111	DataEnrichment	22-03-11	PK2	001044
<input type="checkbox"/> Edit	Medium	Islamic Export Docume...	PK2IEDU000011070	PK2IEDU000011070	DataEnrichment	22-03-10	PK2	001044
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	000EDCB000011051	000EDCB000011051	Registration	22-03-10	PK2	000335
<input type="checkbox"/> Edit	Medium	Export LC Liquidation Isl...	PK2IELL000010985	PK2IELL000010985	DataEnrichment	22-03-08	PK2	000153
<input type="checkbox"/> Edit	Medium	Export LC Liquidation Isl...	PK2IELL000010979	PK2IELL000010979	DataEnrichment	22-03-08	PK2	000153
<input type="checkbox"/> Edit	Medium	Export LC Liquidation Isl...	PK2IELL000010977	PK2IELL000010977	DataEnrichment	22-03-08	PK2	001044

The Liquidation stage has the hops as follows:

- Main Details
- Advice Details
- Maturity Details
- Additional Details
- Settlement Details
- Summary

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

Main Details

Main details section has two sub section as follows:

- Application
- Application Details
- Liquidation Details

Application Details

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

Islamic Import LC Liquidation
DataEnrichment :: Application No:- PK2ILL000011183

Documents Remarks Overrides Customer Instruction Common Group Messages View LC

Main Details Application Details Screen (1 / 6)

Application Details

Drawing Reference Number * PK2IBLL211250505

20 - Documentary Credit Number PK2ILLP211251001

Branch PK2-Oracle Banking Trade Finan...

Priority Medium

Applicant 001044 NATIONAL FREK

Liquidation Date May 5, 2021

Process Reference Number PK2ILL000011183

Submission Mode Desk

Presenting Bank 000327 FIXNETIX

Presenting Bank Reference Number

Liquidation Details

Product Code IBLL

Product Description INCOMING USANCE BILLS UNDER LC A

Drawing Amount GBP £1,000.00

Amount In Local Currency GBP

Outstanding Bill Amount GBP £1,000.00

Additional Amount

Liquidation Amount * GBP

Unlinked FX Rate

Shipping Guarantee Reference

Rebate Amount GBP

Back to Back LC

Reject Refer Hold Cancel Save & Close Back Next

Liquidation Details

The fields listed under this section are same as the fields listed under the [Liquidation Details](#) section in [Registration](#). Refer to [Liquidation Details](#) for more information of the fields. During registration, if user has not captured input, then user can capture the details in this section.

Liquidation Details

Product Code IBLL

Product Description INCOMING USANCE BILLS UNDER LC A

Drawing Amount GBP £1,000.00

Amount In Local Currency GBP

Outstanding Bill Amount GBP £1,000.00

Additional Amount

Liquidation Amount * GBP

Unlinked FX Rate

Shipping Guarantee Reference

Rebate Amount GBP

Back to Back LC

Reject Refer Hold Cancel Save & Close Back Next

Action Buttons

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

Field	Description	Sample Values
Documents	<p>The user can view the uploaded documents. Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
Remarks	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • 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. • 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 LC	Enables user to view the details of the underlying LC.	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Liquidation stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

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

Advice Details

A Data Enrichment user can verify the advices details data segment of the Islamic Import LC Drawing Liquidation request. Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required.

Maturity Details

This field displays the maturity details and this tile will be disabled, if the tenor for the drawing is 'Sight'. A user can enter the maturity details of the Islamic Import LC Drawing Liquidation request.

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.	

Field	Description	Sample Values
Tenor Basis	Update the tenor basis, if the tenor is not sight. The tenor base code description is displayed based on the selected tenor basis.	
Start Date	Update the tenor start date.	
Tenor Days	Update the number of tenor days	
Transit Days	Update the transit days, if the tenor is sight.	
Maturity Date	System displays the due date for the drawing based on tenor and tenor basis. 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. If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date.	
Profit From Date	Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date.	
Profit To Date	Select the interest to date.	
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.	
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 Details

Provide the other bank details 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.	

Future Finance Details

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

Field	Description	Sample Values
Future Advance Date	<p>This field displays the future advance date captured in the Import LC Drawings Process will be populated from the back office if available.</p> <p>User should not be allowed to modify the values.</p> <p>User can liquidate the bill in full or Part before the Future Advance Date. In case of full liquidation before change of operation, system should display an override "Future Advance Details will be Cancelled on Liquidation".</p> <p>System should automatically remove the Future Advance date value on moving on submitting the task to the next stage.</p> <p>If Auto Liquidation is enabled and Future Advance is applied before maturity date (BADV triggered before maturity), on Maturity Date, system should debit Customer (Applicant) account and close the Future Advance.</p>	
Future Finance Amount	Indicates the future finance amount.	

Additional Details

A user can verify and enter the basic additional details available for the Islamic Import LC Drawing Liquidation request.

Limits & Collateral

Limits and Collaterals x

▲ Limit Details +

<input type="checkbox"/>	Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message	Edit	Delete
<input type="checkbox"/>	001044		100	GBP	US\$2,000.00			001044	

▲ Collateral Details +

Collateral Type	Collateral %	Currency	Contribution Amount	Settlement Account	Account Balance Check Response	Response Message	Edit
Cash Collateral	0	GBP	US\$0.00	PK20010440017			Cash Collateral

Save & Close
Cancel

Limit Details x

Customer Id

Contribution % *

Contribution Currency

Limit Currency

Limit Check Response

Expiry Date

Verify

Line ID *

Limits Description

Contribution Amount *

Limit Available Amount

Response Message

Save & Close
Close

Field	Description	Sample Values
Limit Details	Read only field. Customer ID: Applicant's/Applicant Bank customer ID will get defaulted.	
Line ID	Read only field. LINE ID-DESCRIPTION will be available along with Line ID.	
Contribution	System will default this to 100%.	
Contribution Currency	The LC currency will be defaulted in this field.	
Contribution Amount	Contribution amount will default based on the contribution%.	
Limit Currency	Limit Currency will be defaulted in this field.	

Field	Description	Sample Values
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount.	
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	

This section displays the collateral details:

Collateral Details



Collateral Type	Collateral %	Currency	Contribution Amount	Settlement Account	Account Balance Check Response	Response Message	Edit
Cash Collateral	0	GBP	US\$0.00	PK20010440017			Cash Collateral

Save & Close Cancel

Collateral Details ✕

Collateral Type *

Cash Collateral ▼

Currency

GBP

Settlement Account *

20300134600000000017 🔍

Settlement Account Currency

GBP

Response

Available

Collateral % *

20 ▼ ▲

Contribution Amount *

£4,000.00

Settlement Account Branch

203

Account Available Amount

£998,926,760.53

Response Message

The amount block can be performed as

Verify

✓ Save & Close
✕ Cancel

Field	Description	Sample Values
Collateral Type	Cash Collateral (CASA) will be the default value available as collateral type. Selected collateral type will be displayed in this field.	
Collateral%	This field displays the percentage of collateral.	
Currency	The LC currency will get defaulted in this field.	
Contribution Amount	Collateral contribution amount will get defaulted in this field.	
Settlement Account	This field displays the details of settlement account for then collateral.	
Settlement Account Branch	Settlement Account Branch will be auto-populated based on the Settlement Account selection.	
Settlement Account Currency	This field displays the Settlement Account Currency.	

Field	Description	Sample Values
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.	

Charge Details

Commission, Charges and Taxes x

Recalculate
Redefault

▲ Charge Details

Component	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
BCLIQCG	GBP	£50.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		PK20010440017 Q

▲ Commission Details

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

Page 1 (0 of 0 items) K < 1 > K

▲ Tax Details

Component	Currency	Amount	Billing	Defer	Settlement Account
LQTAX	GBP		<input type="checkbox"/>	<input checked="" type="checkbox"/>	PK20010440017

Save & Close
Cancel

This section displays charge details:

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.	
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.	

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

This section displays the commission details:

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 > >									

Tax Details

Component	Currency	Amount	Billing	Defer	Settlement Account
LQTAX	GBP		<input type="checkbox"/>	<input type="checkbox"/>	PK20010440017

Save & Close Cancel

Field	Description	Sample Values
Component	This field displays the commission component.	

Field	Description	Sample Values
Rate	Defaults from product.	
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.	
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	If check box is selected, charges/commissions has to be deferred and collected at any future step.	
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	

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

This section displays the tax details:

▲ Tax Details

Component	Currency	Amount	Billing	Defer	Settlement Account
LQTAX	GBP		<input type="checkbox"/>	<input type="checkbox"/>	PK20010440017

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.	

Assignment of Proceeds


In this tile, assignment details for the applicable processes is displayed. Proceeds can be assigned only if the parties have been assigned during drawing or update drawing process.

Assignment of Proceeds ✕

Assignment Paid By Importer

Assignee Details + -

Sequence	Assignee Id & Assignee Details	Assignment %	Currency	Assigned Amount	Assignee Bank Details	Account With Institution
<input type="checkbox"/> 0	001204 <input type="text" value="ertvrtrtr"/>	0.17	GBP	\$100.00		
<input type="checkbox"/> 1	000335 <input type="text" value="SH TEST CORP"/>		GBP		003723 <input type="text" value="CITIBANK LON"/>	001183 <input type="text" value="RABO BANK"/>

Field	Description	Sample Values
Assignment Paid By Importer	Slide the toggle if assignment is paid by importer.	
Sequence	User can update the sequence number.	
Assignee ID & Assignee Details	<p>User can select the assignee id. Assignee details appear based on selected assignee ID.</p> <p>User can add multiple assignees to a single Bill under LC with the assignment amount or assignment percentage of parent LC.</p> <div style="text-align: center;">  <p>Note</p> <p>WALKIN customers is allowed as assignee.</p> </div>	
Assignment %	<p>User can input the percentage of LC amount that has be assigned to the assignee. Once the user updates the rate, the system has to calculate the amount as per assigned rate and default in the assigned amount field. If the user directly captures the assigned amount then the assigned percentage has to calculate the percentage and the same to be populated in the screen. If contribution is more than 100%, system to display an alert message. Once contribution % is input system will default the amount. System to validate that Limit Contribution percentage plus Collateral percentage is equal to 100. Otherwise system to provide override.The assignment percentage should be rounded to two decimal places</p>	

Field	Description	Sample Values
Currency	User can select the account currency of the settlement account of the assignee. Only the currencies for which the settlement account is available, only those currency will be displayed.	
Assigned Amount	User can input the amount that has to be assigned to the assignee. If the user has already inputted the assignment percentage, system to calculate the amount and populate the value	
Assignee Bank Details	User can select the assignee bank.	
Account with Institution	User can select the account number of the Account with Institution.	

Payment Details

Payment Details

PaymentDetails

Advance by Finance

Transfer Collateral from LC

Immediate Liquidation Required

Auto Liquidate

Reimbursement Claimed

Reimbursing Bank

Reimbursement Date

Liquidate using Collateral

Split Settlement

Settlement Details - Liquidation

Component	Currency	Debit/Credit	Account	Account Description	Branch	Account Currency
BILL_LIQ_AMT	GBP	Debit	PK100001540018	FIXNETIX	PK1	GBP
BILL_LIQ_AMTEQ	GBP	Credit	PK20011850014	RBS PLC	PK2	GBP

Split Settlement

Component	Contract Currency	Amount
BILL_LIQ_AMT	GBP	


Split Settlement Details

Select	Sequence	Amount	Settlement Account	Account Customer	Account Currency	Account Branch	Exchange Rate

Save & Close Cancel

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

Field	Description	Sample Values
Advance by Finance	Toggle On: Set the toggle 'On' to enable the creation of loan at the time of Final liquidation. Toggle Off: Set the toggle 'Off' to disable creation of loan at the time of Final liquidation.	
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.	
Immediate Liquidation Required	This toggle is applicable only for sight LC's and only if the drawings are without discrepancy. Switch on the toggle to enable immediate liquidation for the drawing.	

Field	Description	Sample Values
Auto Liquidate	Switch on the toggle to enable liquidation on the due date automatically from the back office system.	
Immediate Acceptance Required	Switch on the toggle to enable immediate acceptance.	Immediate Liquidation Required
Reimbursement Claimed	Switch on the toggle if the reimbursement is already claimed. This field is applicable only if reimbursement is applicable and LC has reimbursement bank details.	
Reimbursing Bank	Read only field. Reimbursing bank details gets defaulted from the LC.  <p>Note If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".</p>	
Reimbursement Date	This field will be enabled only if Reimbursement Claimed is 'Yes'. Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error.	
Split Settlement	Toggle On: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill Toggle Off: Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill	Disable
Liquidate using Collateral	Switch On the toggle to liquidate using collateral.	
Settlement Details - Liquidation		
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.	

Field	Description	Sample Values
Account	Application Displays the account details for the components.	
Account Description	Application displays the description of the selected account.	
Branch	Application displays the branch of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Split Settlement		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Amount	Amount for each component. This is populated from the transaction details of the drawing.	
Split Settlement Details		
Select	Check box to select the record	
Sequence	Sequence of the settlement details.	
Amount	Amount for the split settlement.	
Settlement Currency	Currency for the split settlement.	
Account Customer	Customer account.	
Account Currency	Currency of the account.	
Account Branch	Branch of the customer's account.	
Exchange Rate	Exchange rate for the split settlement.	

FX Linkage

This section enables the user to link the existing FX contract(s) to the drawing. User can link one or more FX deals to a drawing/bill. The linked value of an FX deal(s) must not exceed the value of the drawing/bill.

FX contract linkage with the Drawing/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 drawing/bill.

Following are the features of FX Linkage in BC.

- FX linkage cannot be linked at Bills at initial stage.
- When a bill is drawn under LC, the details of forward contract linked as a part of the LC, will be defaulted at bill.
- Linked amount will be defaulted against the corresponding FX sequentially.
- User can delink or modify the defaulted FX details at in the Bill.
- Bill maturity date should be greater than or equal to FX Value date.

- Sum of Linked amount will not be greater than Bill contract amount.
- Linked amount will not be greater than the available amount for linkage.
- Current Utilized amount will display the liquidated/purchased/discounted/negotiated amount of Bill contract. It cannot go beyond the linked FX amount.
- When a bill is drawn under LC, delink of FX at BC is allowed only if the linked FX is not utilized by the bill.
- 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. The same will be populated in the Average FX Rate

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

The screenshot shows the 'FX Linkage' application window. It contains a table with the following data:

FX Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Current Utilized Amount	Total Utilized Amount	FX Expiry Date	Action
PK2FXF1200760501	EUR	GBP	US\$10,000.00	1.33	US\$10,000.00			28-Jun-2020	[Edit] [Delete]

Page 1 of 1 (1 of 1 items) [Navigation icons]

Average FX Rate: 0

[Save & Close] [Cancel]

Field	Description	Sample Values
FX Reference Number	<p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. <p>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.</p>	
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.	

Field	Description	Sample Values
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.	

Finance Preference

This section enables the user to request for a loan to liquidate the drawing under the LC. This section will be enabled based on the product selected for booking the drawing under the LC.

Finance Preferences

Drawing/Collection Ref PK2DCN821125A15Q	Bill Currency-Amount GBP £998.00	Customer Id 000325	Customer Name NATIONAL FREIGHT CORP
Product Code	Finance Currency-Amount	Original Exchange Rate	Exchange Rate
Finance Tenor Units	Tenor Type	Rate Type	Rate Code
Finance Value Date	Finance Maturity Date		

Finance Profit/UDE Details

User Defined Element ID	UDE Description	Rate Code	Usage	UDE Value
No data to display.				

Limits

Linkage Type	Linkage Reference Number	Linked Percentage	Limit Amount
No data to display.			

Save & Close
Close

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

Field	Description	Sample Values
Drawing/Collection Ref	Defaults from the underlying task. User cannot change the value.	
Bill Currency-Amount	Outstanding Drawing/ Collection Currency and Amount. Defaults from the underlying task. User cannot change the value.	
Customer ID	Read only field. This field displays the customer ID of the applicant/applicant bank.	
Customer Name	Read only field. This field displays the applicant/applicant bank name.	
Product Code	Read only field. This field displays the loan product code linked to the drawing product.	
Finance Currency - Amount	Read only field. This field displays the currency for the drawing.	
Original Exchange Rate	This field displays original exchange rate.	
Exchange Rate	This field will be enabled only if the Drawing currency and Loan Currency are different. If FX linkage is available, system to display the Exchange rate from FX linkage. System will display the card rate, if FX linkage is not applicable.	

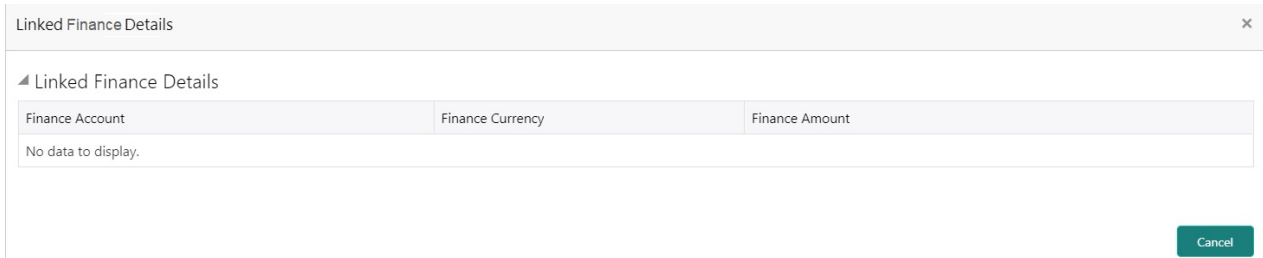
Field	Description	Sample Values
Finance Tenor Units	Application defaults the finance tenor based on the product.	
Tenor Type	System defaults the value. User can change the value. Values are Days, Months and Years. The numerical value for Days or months or Years is applicable.	
Rate Type	System defaults the value for the rate type.	
Rate Code	System populates the Rate code as part of simulation.	
Finance Value Date	System defaults the branch date as Value date. User cannot change the value.	
Finance Maturity Date	System defaults the date based on the Loan value date and Loan tenor. User cannot change the value.	
Finance Profit/UDE Details		
User Defined Element ID	System populates the UDE Element ID as part of simulation. User are allowed to change the selection through LOV.	
UDE Description	System populates the UDE description as part of simulation. If a user changes the UDE ID, system should populate the description.	
Rate Code	System populates the Rate code as part of simulation.	
Usage	System populates the details as part of simulation.	
UDE Value	System populates the value as part of simulation.	
Limits		
Serial Number	System defaults the value.	
Linkage Type	System defaults the linkage type as "Facility" from back office.	
Linkage Reference Number	System defaults the Linkage reference as part of simulation. User can change the value. Linkages available for the customer should be displayed for selection.	
Linked Percentage	User can enter the value. Maximum is 100. User cannot enter negative values.	
Limit Amount	System defaults the value. System should populate the value based on the contribution percentage.	

Preview

User can view the draft preview of the advise.

Linked Finance Details

This user can view the details of linked finance accounts.



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

Field	Description	Sample Values
Finance Account	The details of the linked finance account.	
Finance Currency	Finance Currency of the linked finance account.	
Finance Amount	Finance amount of the linked finance account.	

Action Buttons

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

Field	Description	Sample Values
Documents	The user can view the uploaded documents.	
Remarks	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
View LC	Enables user to view the details of the underlying LC.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Liquidation stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

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

Settlement Details

A Data Enrichment user can verify and enter the basic additional details available in the Islamic Import LC Drawing Liquidation request.

Islamic Import LC Liquidation
DataEnrichment :: Application No:- PK2IILL000011183

Documents Remarks Overrides Customer Instruction Common Group Messages View LC

Screen (5 / 6)

Settlement Details

Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
BILL_LIQ_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BILL_LIQ_AMTEQ	GBP	Credit	PK20010440017	FIXNETIX	GBP	No	No
BKTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
IBCOUR_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
IBOPNCG_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
IBSWIFT_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
IIB_ACP_IN_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
LQTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No

Reject Refer Hold Cancel Save & Close Back Next

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 details for the components.	
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.

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: <ul style="list-style-type: none"> • Customer Transfer • Bank Transfer for own account • Direct Debit Advice • Managers Check • Customer Transfer with Cover • Bank Transfer 	
Charge Details	Select the charge details for the transactions: <ul style="list-style-type: none"> • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges 	
Netting Indicator	Select the netting indicator for the component: <ul style="list-style-type: none"> • Yes • 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.	

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.	

Summary

User can review the summary of details updated in Data Enrichment stage of Islamic Import LC Drawing request.

The tiles must display a list of fields with values. User can drill down from summary Tiles to respective data segments.

Islamic Import LC Liquidation
DataEnrichment : Application No:- PK2IILL000011183

Documents Remarks Overrides Customer Instruction Common Group Messages View LC

Screen (6 / 6)

Main Details	Advice Details	Payment Details	Maturity Details
Product Code : IBLL Currency : GBP Amount : 1000	Advice 1 : PAYMENT_ME	Immediate Liquidation : Immediate Accept : Reim Claimed :	Tenor Type : Usance Tenor Basis : Maturity Date : 2021-06-04
Finance Preference	Limits and Collaterals	FX Linkage	Preview Messages
FinanceProduct : LinkageRefNo : FinanceTenor : FinanceCcy : FinanceAmt : FinanceMaturity : Loan Maturity :	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 880 Collateral Status : Not Verified	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -
Commission,Charges and Taxes	Settlement Details	Parties Details	Compliance details
Charge : Commission : Tax : Block Status : Not Initia	Component : LQTAX_AMT Account Number : PK20010440 Currency : GBP	Drawee : NATIONAL F Drawer : PHIL HAMPTON Presenting Bank : FIXNETIX	KYC : Not Initia Sanctions : Not Initia AML : Not Initia

Reject Refer Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view details about application details and LC details.
- Advice Details - User can view the advice details.
- Maturity Details - User can view the maturity details.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- 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.

- Preview - User can preview the draft message.
- Accounting Details - User can view the accounting entries generated by back office system.



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
Documents	The user can view the uploaded documents.	
Remarks	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
View LC	Enables user to view the details of the underlying LC.	
Submit	Task will get moved to next logical stage of Import LC Liquidation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Liquidation stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	

Exceptions

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. The checks to external system/internal system is initiated after the Data Enrichment stage.

Exception - Amount Block

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

Amount Block Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

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

Action Buttons

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

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

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

Exception - Know Your Customer (KYC)

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

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

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

Approve

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

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	<p>Cancel the Import LC Liquidation KYC exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

Multi Level Approval

A user can view the summary of details updated in multilevel approval stage of Import LC Drawing Liquidation.

Log in into OBTFPM application and open the task to see the summary tiles. The tiles must 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.

Summary

Islamic Import LC Liquidation

Approval Task Level 1 :: Application No:- PK1IEDB000011053

Documents

Remarks

Overrides

Customer Instruction

Common Group Messages

Main Details	Advice Details	Payment Details	Maturity Details
Product Code : IBLL Currency : GBP Amount : 1000	Advice 1 : PAYMENT_ME	Immediate Liquidation: Immediate Accept : Reim Claimed :	Tenor Type : Usance Tenor Basis : Maturity Date : 2021-06-04
Finance Preference	Limits and Collaterals	FX Linkage	Preview Messages
FinanceProduct : linkageRefNo : FinanceTenor : FinanceCcy : FinanceAmt : FinanceMaturity : Loan Maturity :	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 880 Collateral Status : Not Verified	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -
Commission,Charges and Taxes	Settlement Details	Parties Details	Compliance details
Charge : Commission : Tax : Block Status : Not Initia	Component : LQTAX_AMT Account Number : PK20010440 Currency : GBP	Drawee : NATIONAL F Drawer : PHIL HAMPTON Presenting Bank : FIXNETIX	KYC : Not Initia Sanctions : Not Initia AML : Not Initia

Audit

Reject

Hold

Refer

Cancel

Approve

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.
- Limits and Collaterals - User can view limits and collateral details.
- Charge Details - User can view charge details.
- 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.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	Cancel the approval.	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.</p>	

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 Liquidation 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.
- 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.

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.	

A

Additional Details	
Action Buttons	28
Charge Details	22
FX Linkage	25
Limits & Collateral	19
Loan Preference	27
Payment Details	25
Preview	28

B

Benefits	4
----------------	---

D

Data Enrichment	
Additional Details	18
Advice Details	15
Main Details	12
Maturity Details	15
Summary	31

E

Exceptions	
Exception - Amount Block	33
Exception - Know Your Customer (KYC)	34
Exception - Limit Check/Credit	36

I

Import LC Liquidation	5
Exceptions	33
Liquidation	10
Multi Level Approval	36
Registration	5
Reject Approval	37

K

Key Features	4
--------------------	---

M

Main Details	
Action Buttons	14
Application	13
Application Details	13
Liquidation Details	14
Maturity Details	
Other Bank Charges	16

O

Overview	4
----------------	---

R

Registration	5
Application Details	7
Liquidation Details	8
Miscellaneous	9
Reject Approval	37
Action Buttons	38
Application Details	38
Summary	38

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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