Import Documentary Collection Liquidation User Guide

Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management
Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Contents

Oracle Banking Trade Finance Process Management 1
Overview ... 1
Benefits ... 1
Key Features ... 1
Import Documentary Collection Liquidation 2
Common Initiation Stage ... 2
Registration ... 3
Application Details ... 5
Collection Details ... 6
Miscellaneous ... 8
Document Linkage ... 9
OBTFPM- OBDX Bidirectional flow ... 13
Data Enrichment ... 16
Main Details ... 18
Liquidation ... 22
Additional Fields ... 31
Advices ... 31
Additional Details ... 31
Settlement Details ... 49
Summary ... 51
Exceptions ... 54
Exception - Amount Block ... 54
Exception - Know Your Customer (KYC) ... 56
Exception - Limit Check/Credit ... 57
Multi Level Approval ... 59
Authorization Re-Key (Non-Online Channel) ... 60
Summary ... 61
Reject Approval ... 62
Summary ... 63
Action Buttons ... 63
Reference and Feedback 65
References ... 65
Documentation Accessibility ... 65
Feedback and Support ... 65

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 Documentary Collection Liquidation

Import Documentary Collection Liquidation process facilitates the user to handle the payment under a Documentary Collection.

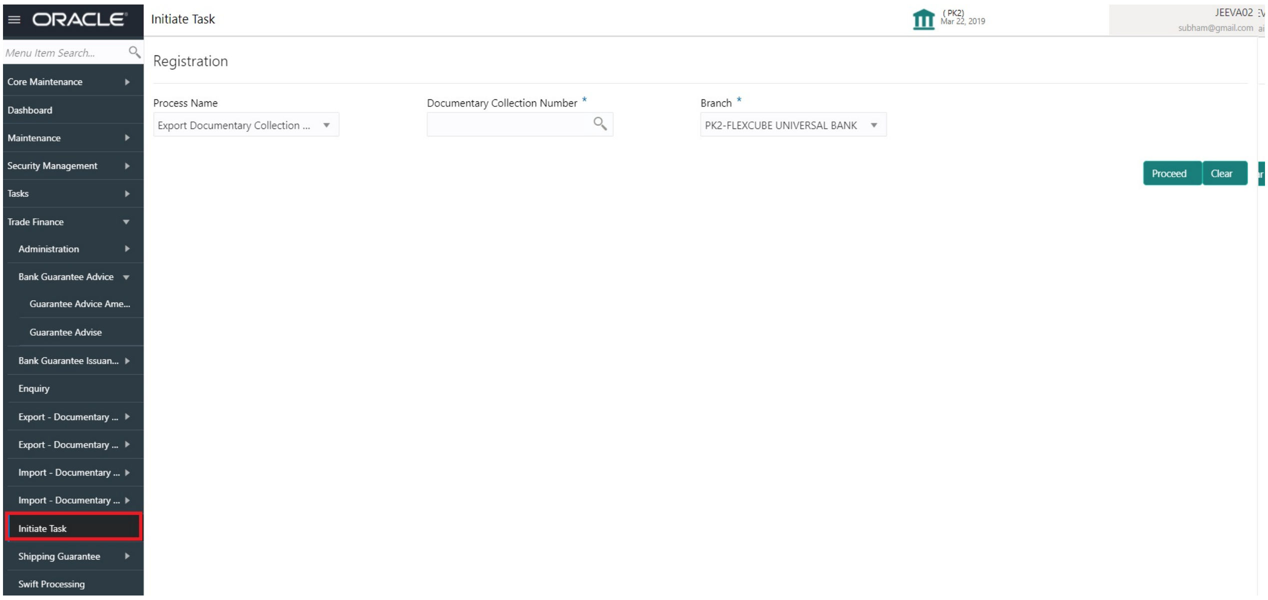
This section contains the following topics:

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

Common Initiation Stage

The user can initiate the new import documentary collection 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.
Documentary Collection Number	Select the Documentary Collection Number.
Branch	Select the branch.

Action Buttons

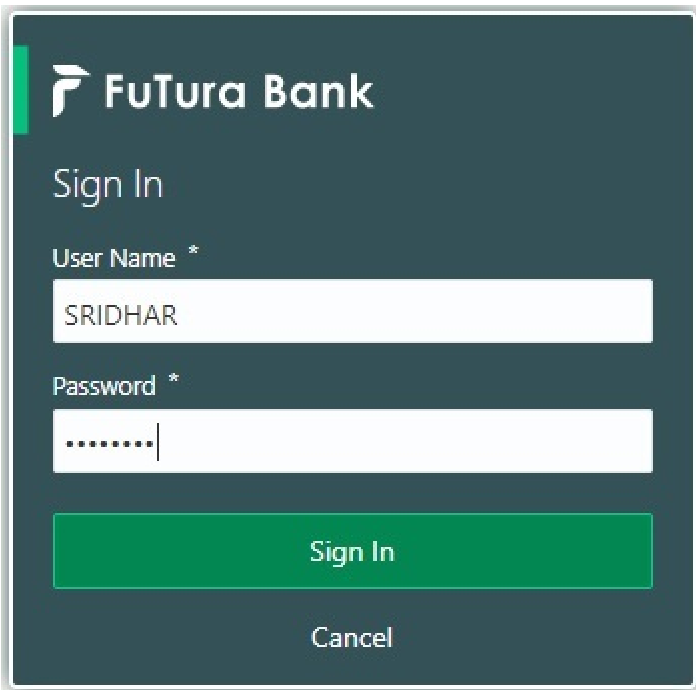
Use action buttons based on the description in the following table:

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

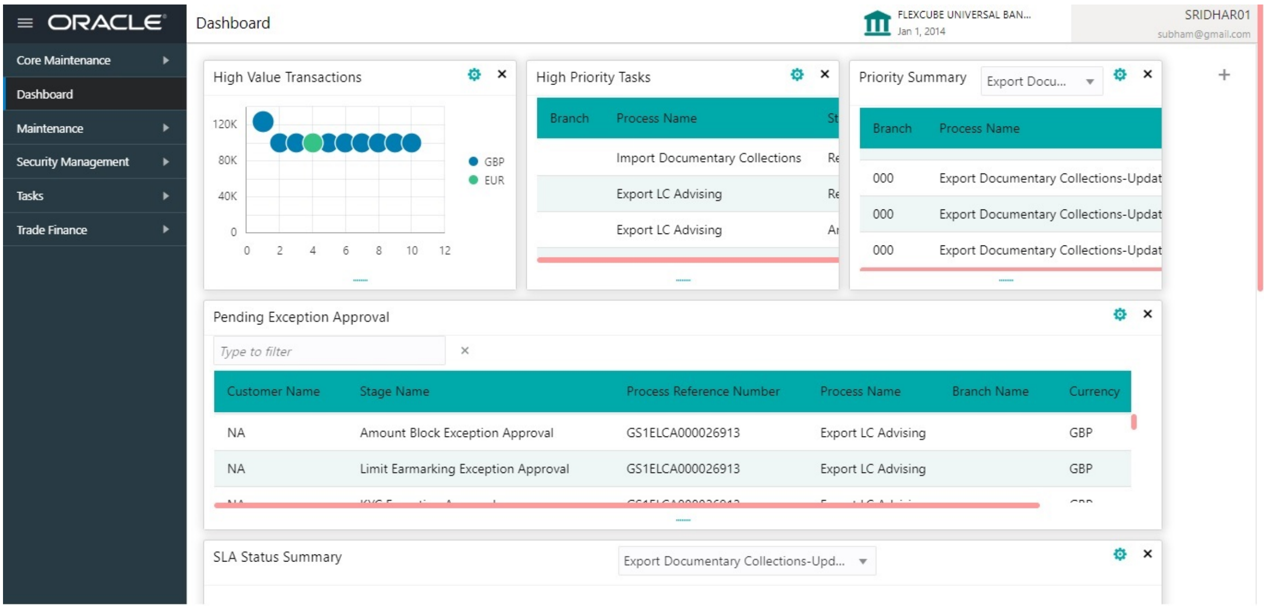
Registration

The process starts from Registration stage, during Registration stage, user can capture the basic details of the transaction and upload related documents. On submit, the request will be available for an collection expert to handle the request in the next stage.

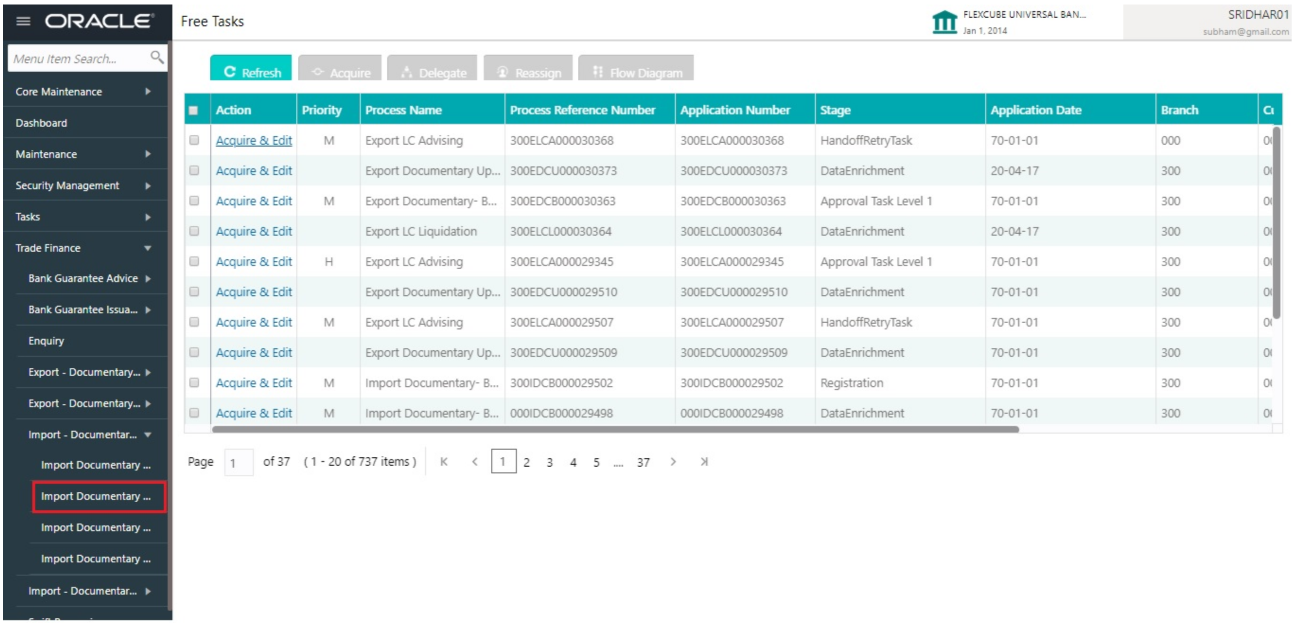
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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 Collection> Import Documentary Collection Liquidation.**



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

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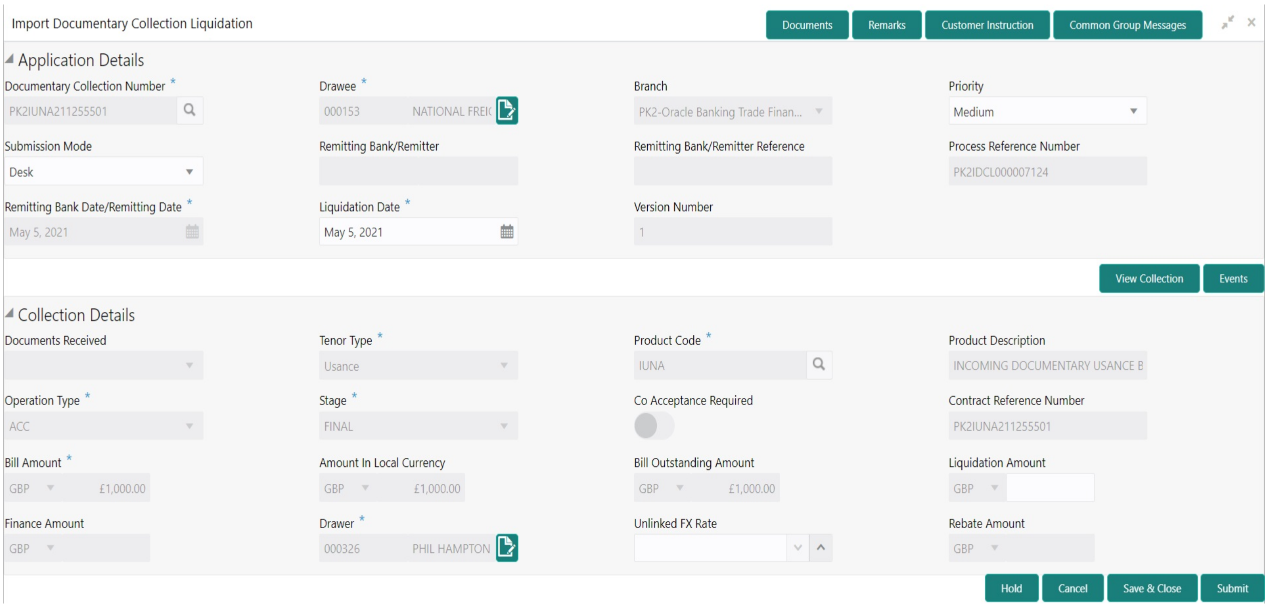
Application Details



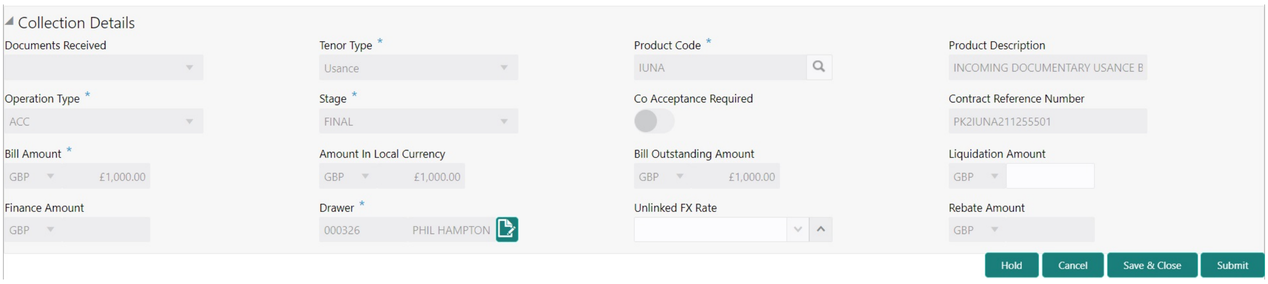
Provide the Application Details based on the description in the following table:

Field	Description	Sample Values
Documentary Collection Number	Provide the Documentary Collection Number. Alternatively, user can search the Documentary Collection Number using LOV. In the LOV, user can search giving any of the combination of details of Documentary Collection Number, Customer ID, Beneficiary, Currency, Amount and Value Date to fetch the collection details. Based on the search result, select the applicable documentary collection.	
Drawee	Read only field. Drawee ID and Drawee Name will be auto-populated based on the selected Documentary Collection Number.	
Branch	Read only field. Branch details will be auto-populated based on the selected Documentary Collection Number.	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
Submission Mode	Select the submission mode of Export Collection Liquidation request. By default the submission mode will have the value as ‘Desk’. **Desk-** Request received through Desk **Courier-** Request received through Courier	Desk

Field	Description	Sample Values
Remitting Bank/Remitter	Read only field. Remitting Bank/Remitter will be auto-populated based on the selected Documentary Collection Number.	
Remitting Bank/Remitting Bank Reference	Read only field. Remitting Bank/Remitting Bank Reference will be auto-populated based on the selected Documentary Collection Number.	
Process Reference Number	Unique sequence number for the transaction. This is auto generated unique OBTFPM task reference number.	
Remitting Bank Date/ Remitting Date	Read only field. Remitting Bank Date/Remitting Date will be auto-populated based on the selected Documentary Collection Number.	
Liquidation Date	By default, the application will display branch's current date.	04/13/2018
Version Number	This field displays the latest version of the bill.	

Collection Details

Registration user can provide collection details in this section. Alternately, details can be updated by Data Enrichment user.



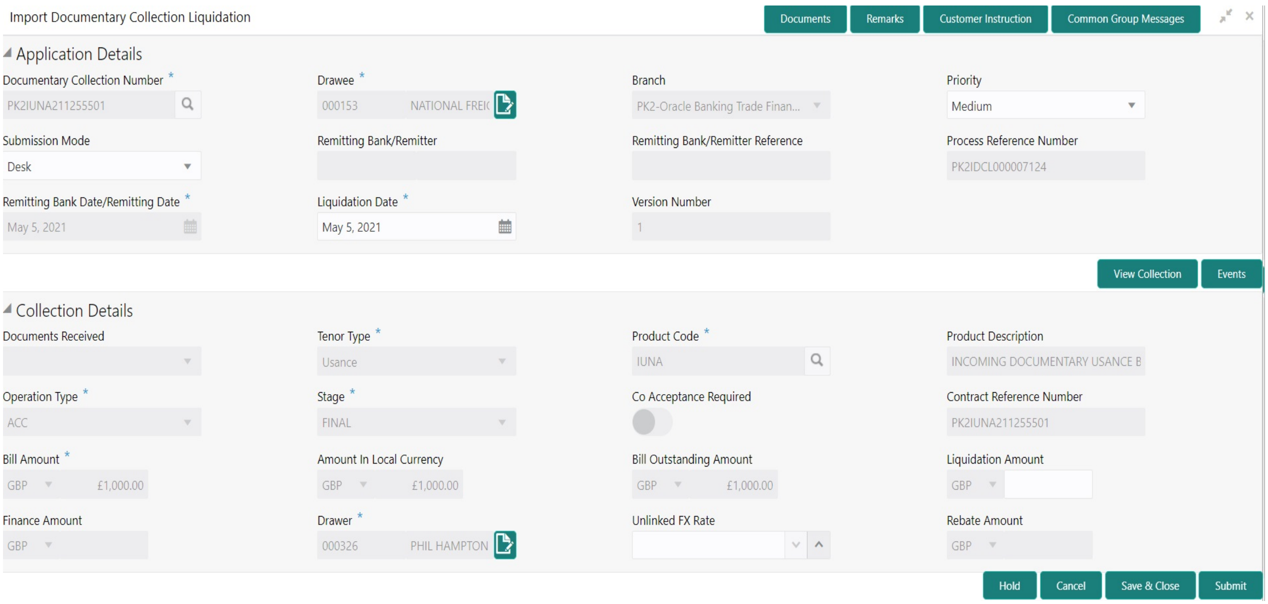
Provide the Liquidation Details based on the description in the following table:

Field	Description	Sample Values
Documents Received	Read only field. Documents received details will be auto-populated based on the selected Documentary Collection Number.	
Tenor Type	Read only field. Tenor will be auto-populated based on the selected Documentary Collection Number.	

Field	Description	Sample Values
Product Code	Read only field. Product code will be auto-populated based on the selected Documentary Collection Number.	
Product Description	Read only field. This field displays the i of the product as per the product code.	
Operation Type	Operation Code will be auto-populated from the collection booking. User can update the operation code, if required.	
Stage	System displays the stage of the transaction. User can change the value from initial to final.	
Co-Acceptance Required	Read only field. Co-Acceptance Required will be auto-populated based on the selected Documentary Collection Number.	
Contract Reference Number	System to populate contract reference number from the back end system once the Documentary Collection Number is selected.	
Bill Amount	Read only field. Bill currency and amount will be auto-populated based on the selected Documentary Collection Number.	
Amount In Local Currency	System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Bill Outstanding Amount	Read only field. Bill Outstanding Amount will be auto-populated based on the selected Documentary Collection Number from the LOV.	
Liquidation Amount	Provide the bill amount to be liquidated. If Tenor type is Mixed, system disables the user to input in this field. On Submit and on click of Next, system displays message “This is a Multi-Tenor bill. Liquidation Details are to be input in Multi-Tenor Grid”.	
Finance Amount	Read only field. Finance Amount will be auto-populated based on the selected Documentary Collection Number.	
Drawer	Read only field. Drawer ID and Drawer Name will be auto-populated based on the selected Documentary Collection Number.	

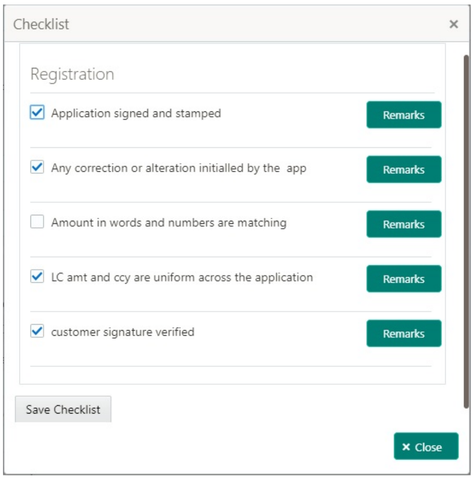
Field	Description	Sample Values
Unlinked FX Rate	Provide the unlinked FX rate. If Tenor type is Mixed, system disables the user to input in this field. On Submit and on click of Next, system displays message “This is a Multi-Tenor bill. Liquidation Details are to be input in Multi-Tenor Grid”.	
Rebate Amount	Read only field. Rebate to the bill outstanding amount.	

Miscellaneous



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

Field	Description	Sample Values
Documents	Upload the documents received under the Import Documentary Collection Liquidation.	
Remarks	Provide any additional information regarding the collection. This information can be viewed by other users handling the request.	
Customer Instructions	Click to view/ input the following • **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.	

Field	Description	Sample Values
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. 	
Action Buttons		
Submit	On submit, task will get moved to next logical stage of Import Documentary Collection 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 'My Task' queue for working later. This option will not submit the request.	
Cancel	Cancels the Import Documentary Collection Liquidation Task. Details entered will not be saved and the task will be removed.	
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.	

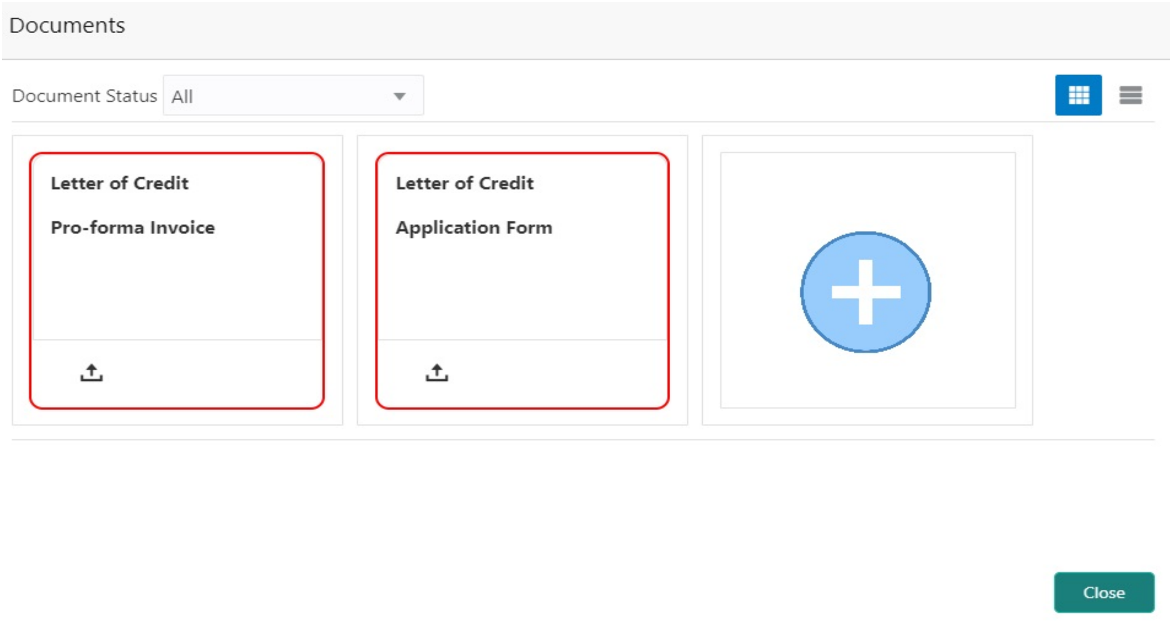
Document Linkage

The user can link an existing uploaded document in any of the process stages.

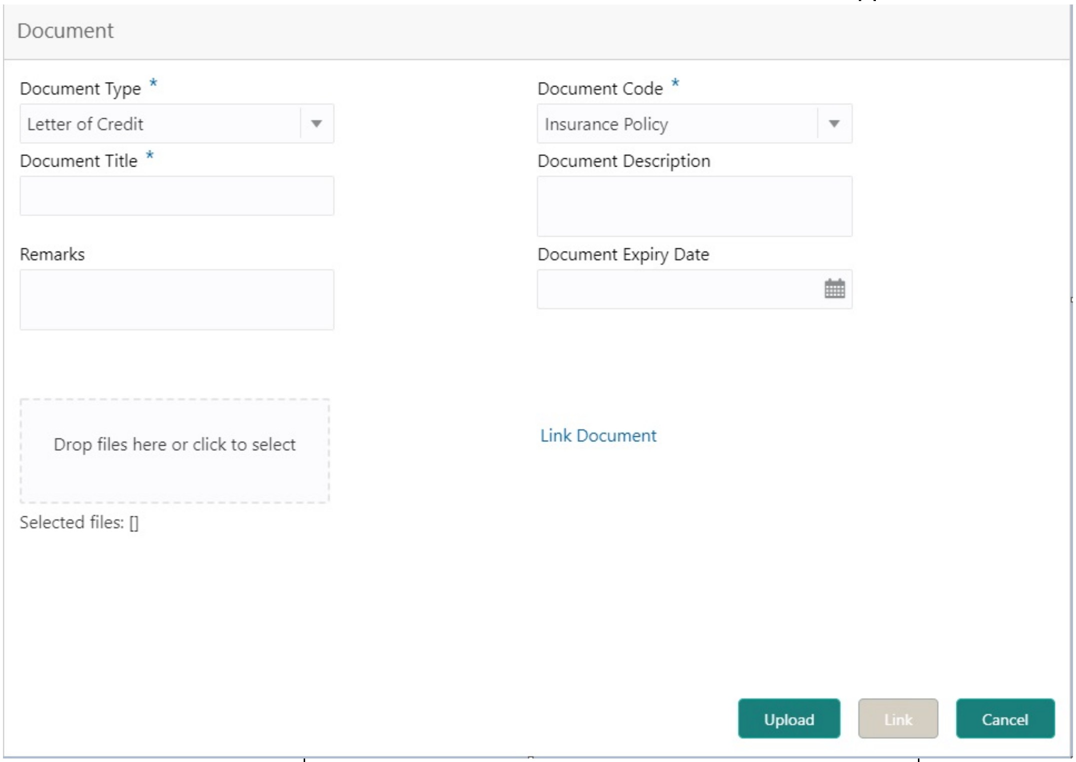
In OBTFPM, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored in DMS will have a unique document id along with other Metadata. The uploaded Document image in the DMS should be available/queried in the Process flow stage screens to link with the task by using the Document ID.

System displays the Documents ids which is not linked with any of the task. Mid office should allow either upload the document or link the document during task processing. The Mid office should allow to Link the same Document in multiple tasks.

1. Navigate to the Registration screen.
2. On the header of **Registration** screen, click **Documents** button. The Document pop-up screen appears.



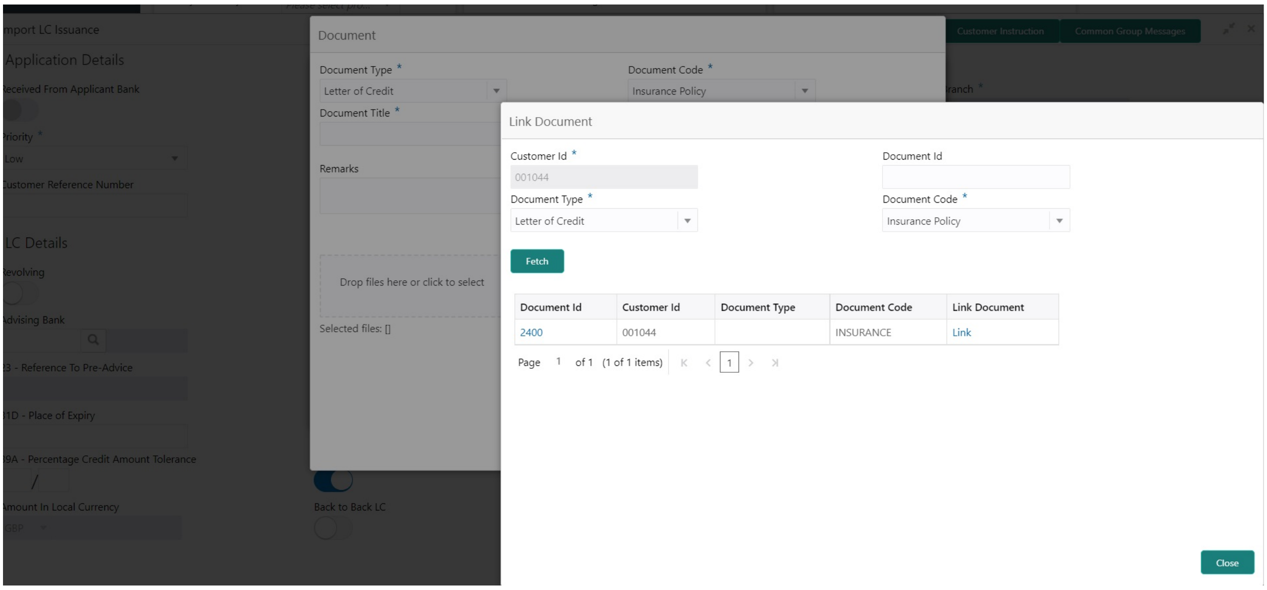
3. Click the Add Additional Documents button/ link. The **Document** screen appears.



Field	Description	Sample Values
Document Type	Select the Document type from list. Indicates the document type from metadata.	
Document Code	Select the Document Code from list. Indicates the document Code from metadata.	
Document Title	Specify the document title.	
Document Description	Specify the document description.	
Remarks	Specify the remarks.	
Document Expiry Date	Select the document expiry date.	
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.

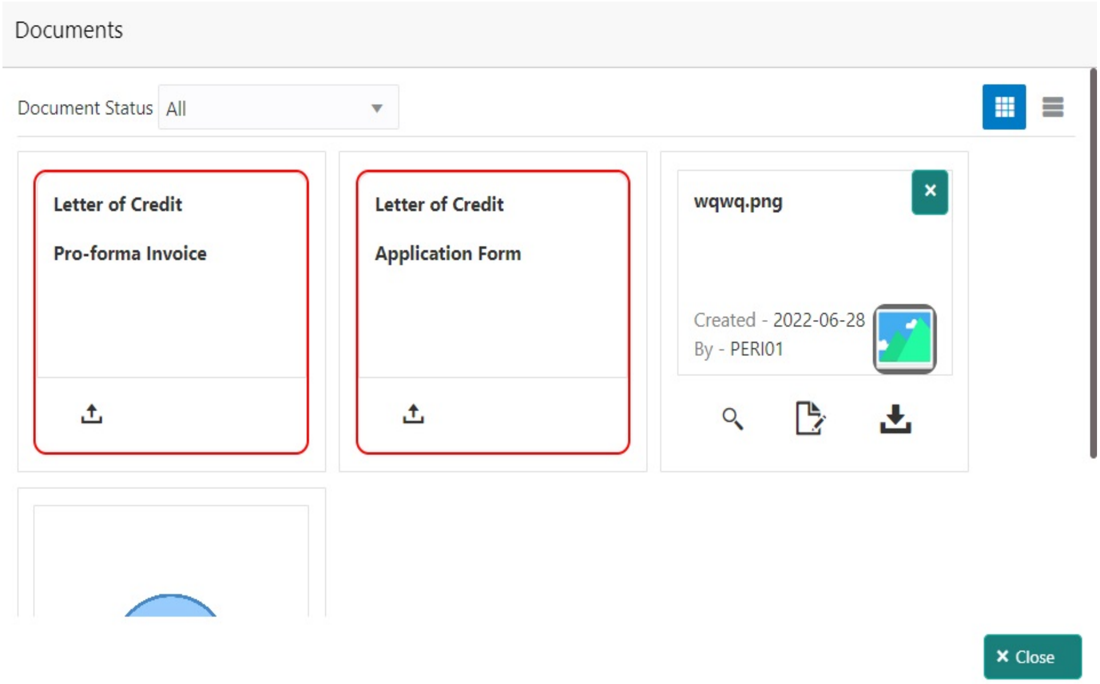
The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.



5. Click **Fetch** to retrieve the details from DMS. System Displays all the documents available for the given Document Type and Document Code for the Customer.

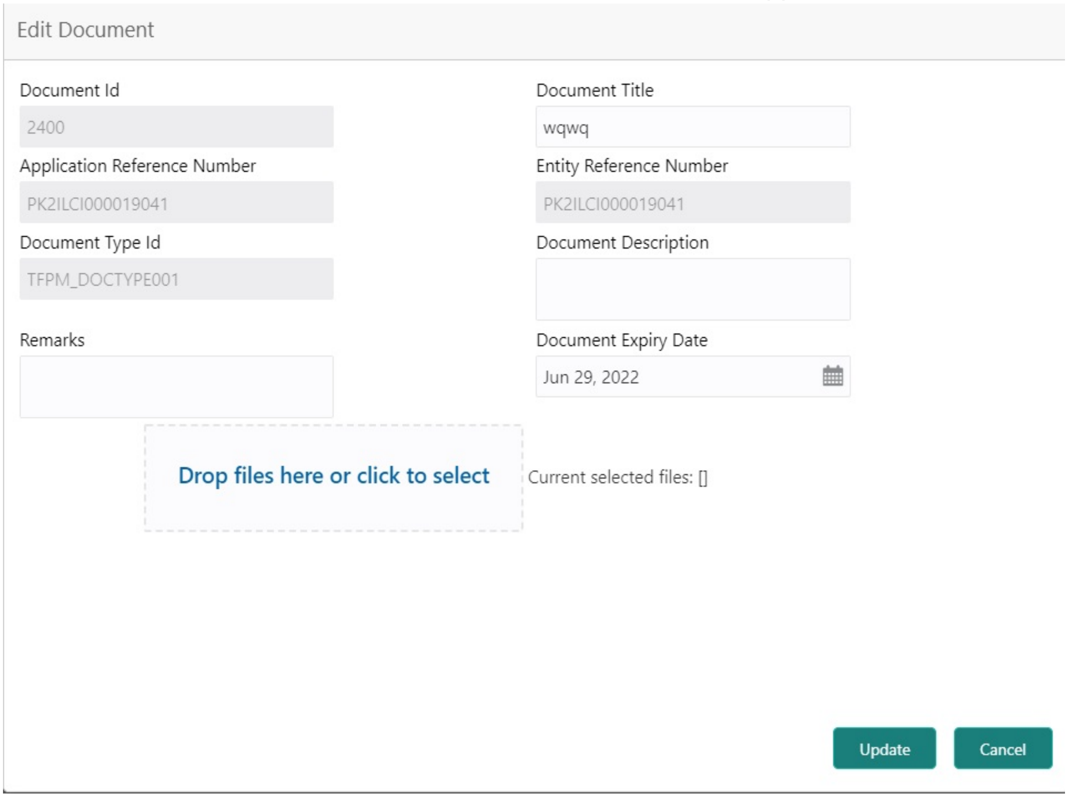
Field	Description	Sample Values
Customer ID	This field displays the transaction Customer ID.	
Document ID	Specify the document Id.	
Document Type	Select the document type from list.	
Document Code	Select the document code from list.	
Search Result		
Document ID	This field displays the document Code from meta data.	
Customer ID	This field displays the transaction Customer ID.	
Document Type	This field displays the document type from meta data.	
Document Code	This field displays the document code from meta data.	
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

6. Click **Link** to link the particular document required for the current transaction.



Post linking the document, the user can View, Edit and Download the document.

7. Click Edit icon to edit the documents. The Edit Document screen appears.

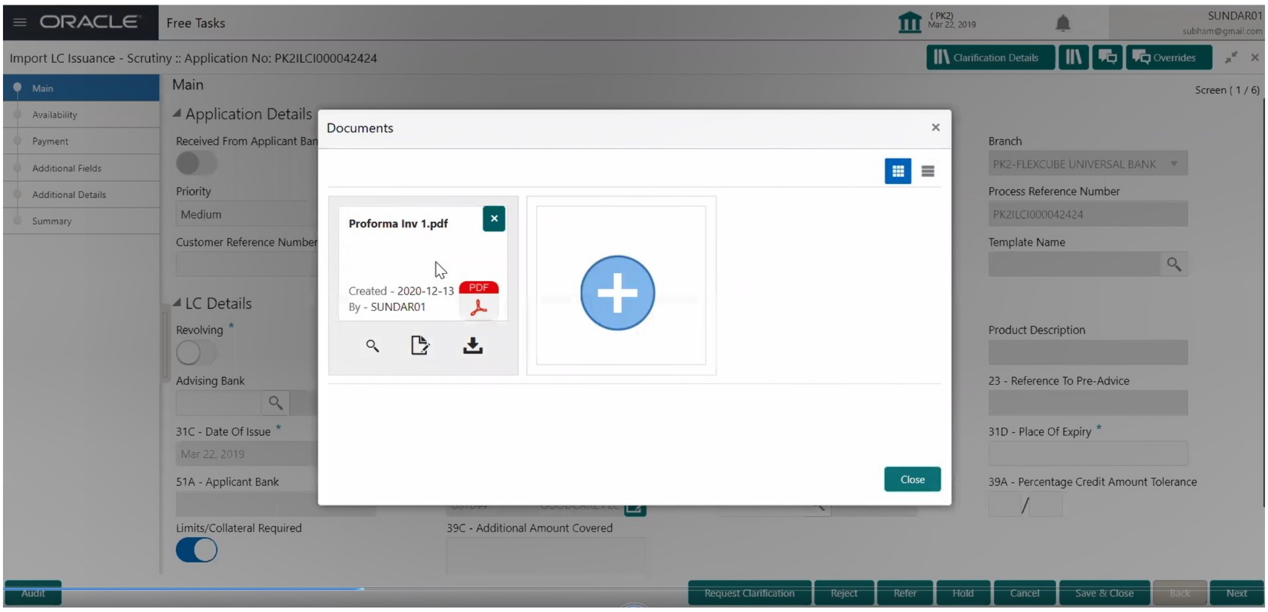


OBTFPM- OBDX Bidirectional flow

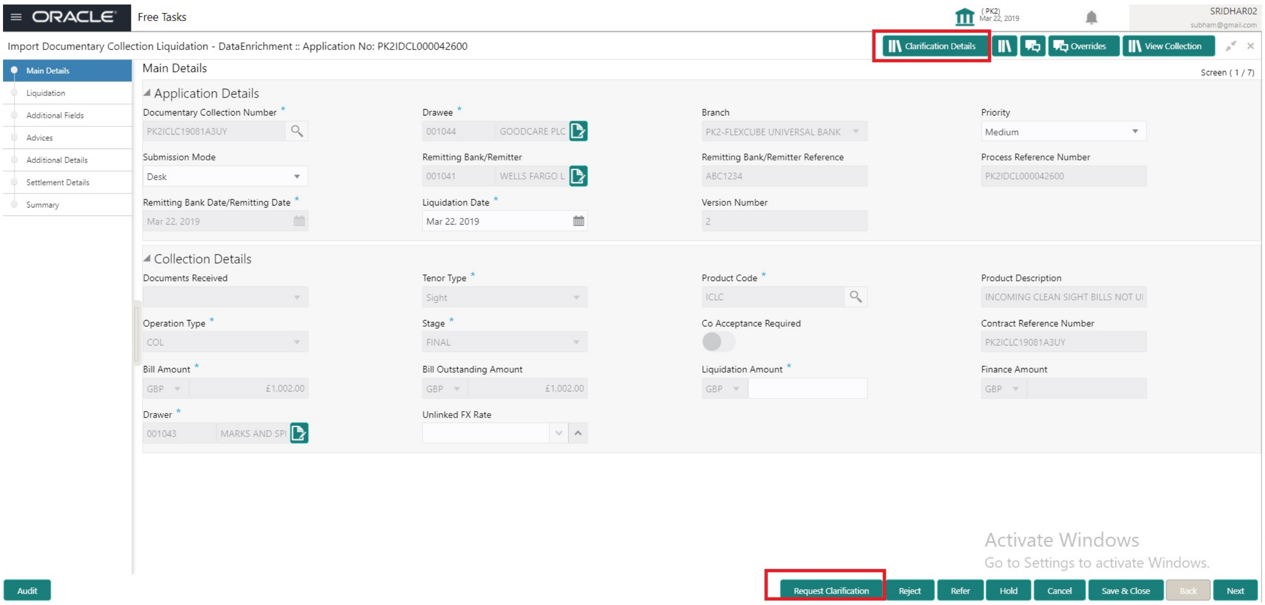
As a part of Digital Experience, customers can initiate Trade Finance Transactions from online channels and the respective task will be available in OBTFPM for further handling.

OBTFPM user, for task received from online channel, raise clarification and receive response from the customer.

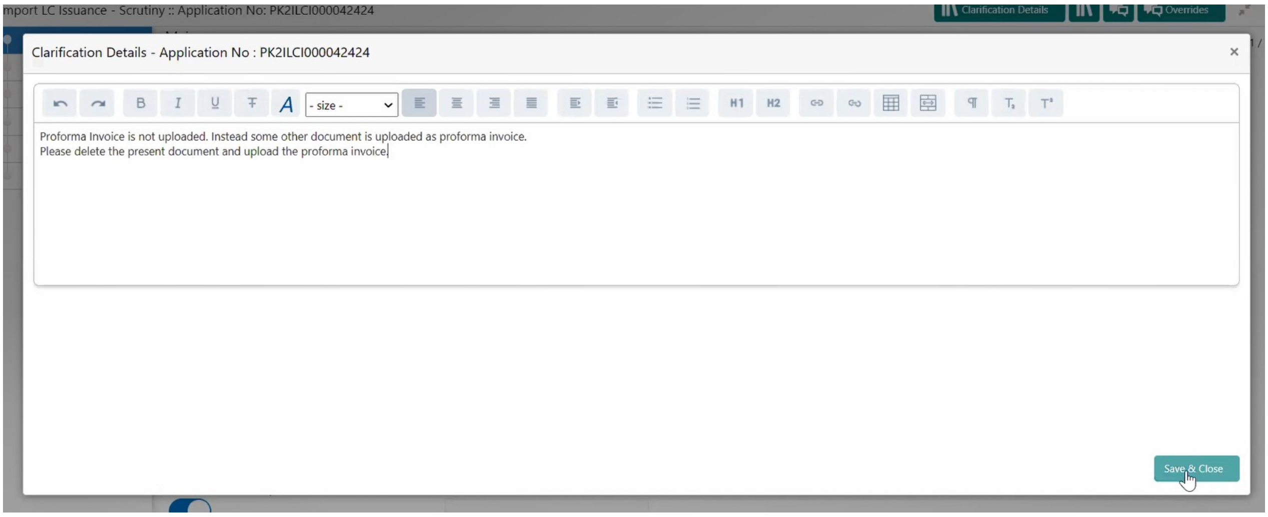
1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.



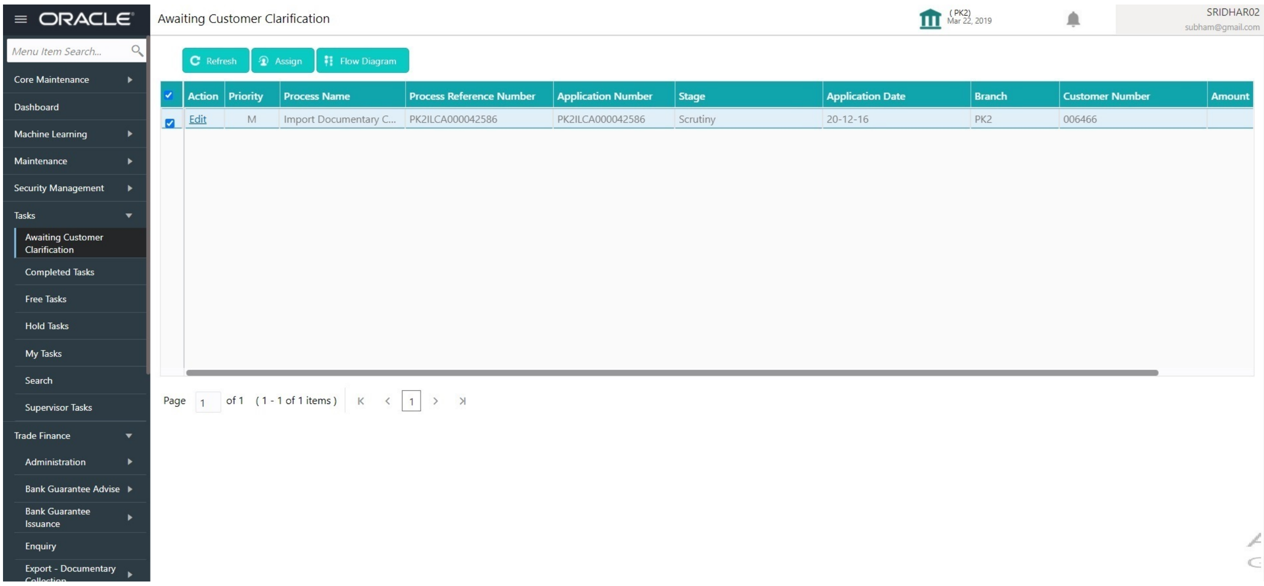
2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.
3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.



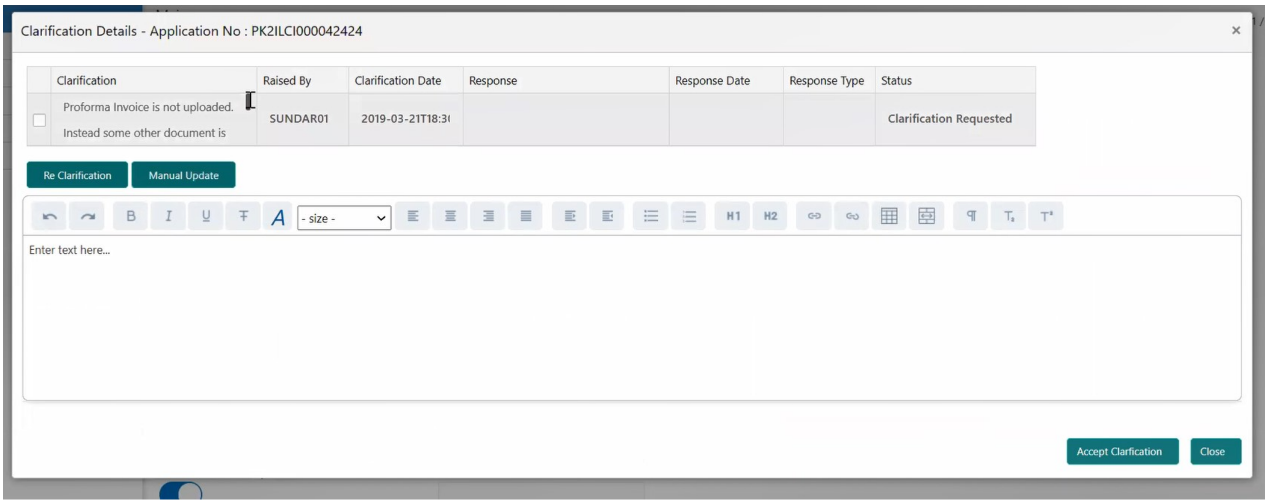
4. The **Request Clarification** detailed screen appears, user enters the information and clicks **Save** , the information should be sent to customer.
5. OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click Re clarification if required.



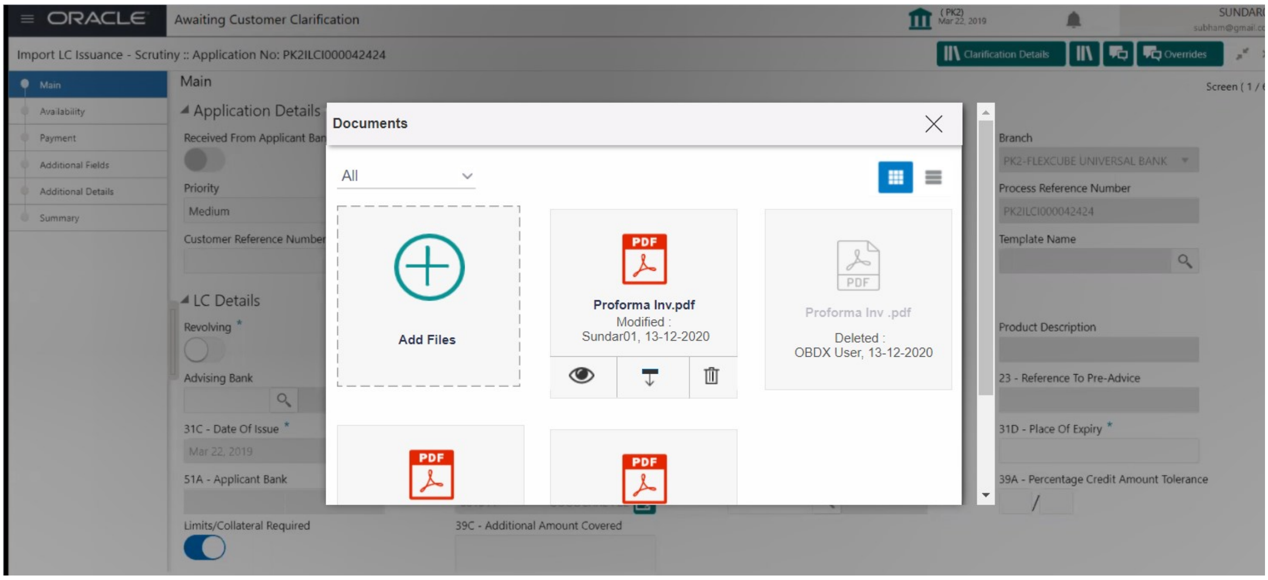
6. The task goes to **Awaiting Customer Clarification** state. until the response received from the customer.



7. Click **Edit**.



8. The user can click **Accept Clarification** button, if the query raised has been answered by the customer. The status should change to Clarification Accepted. on next the task moves to the next logical stage.
9. Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted document cannot be opened. System should also increment the version number of the documents.



Data Enrichment

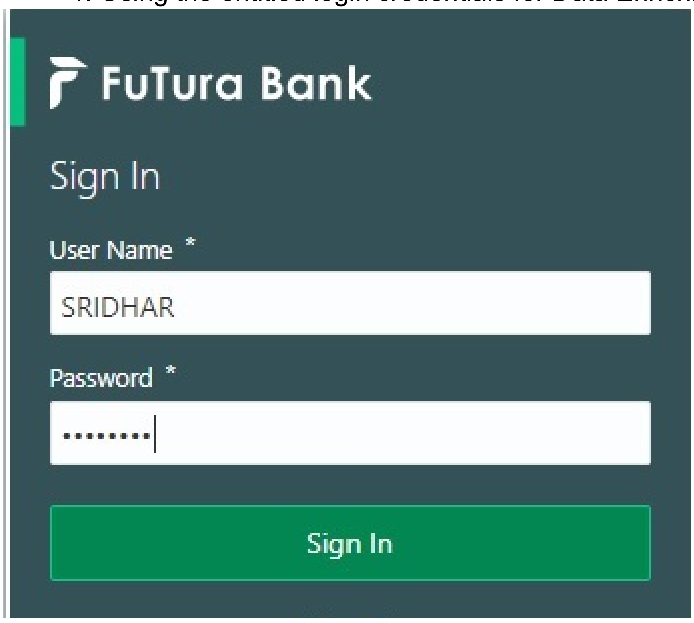
On successful completion of registration of an Import Documentary Collection Liquidation, the request moves to data enrichment stage. In this stage the gathered information during registration are scrutinized.

Note

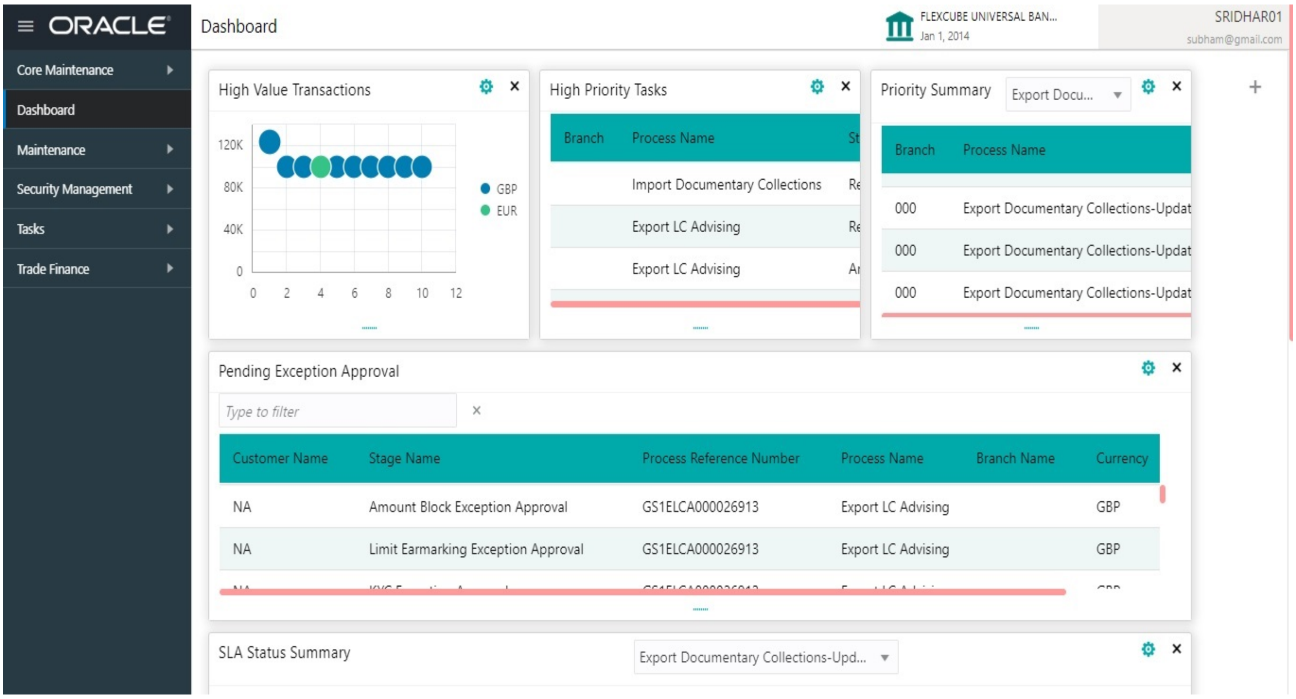
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

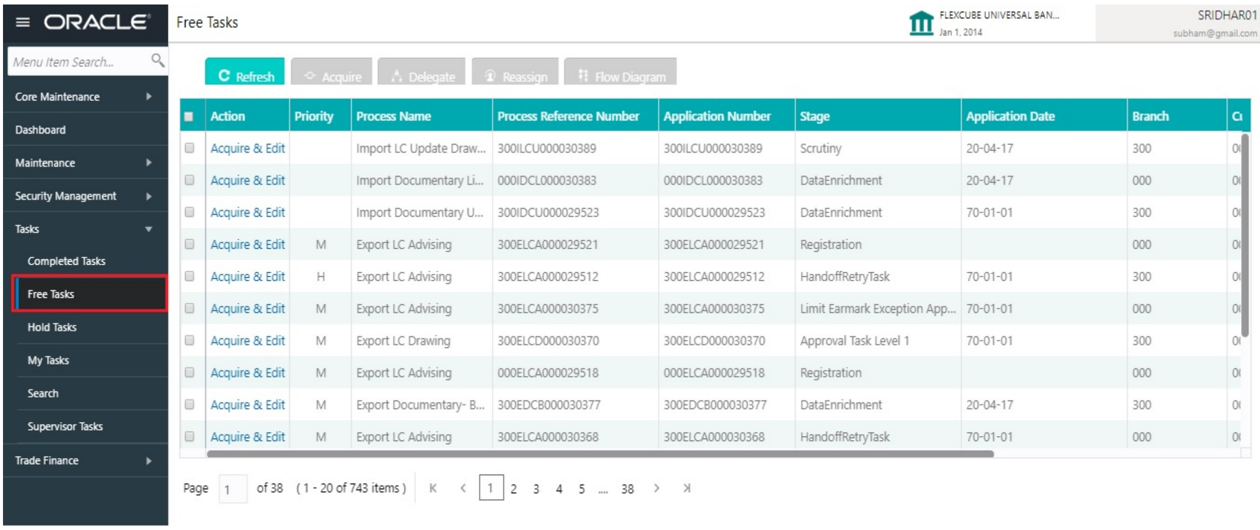
1. Using the entitled login credentials for Data Enrichment stage, login to the OBTFPM application.



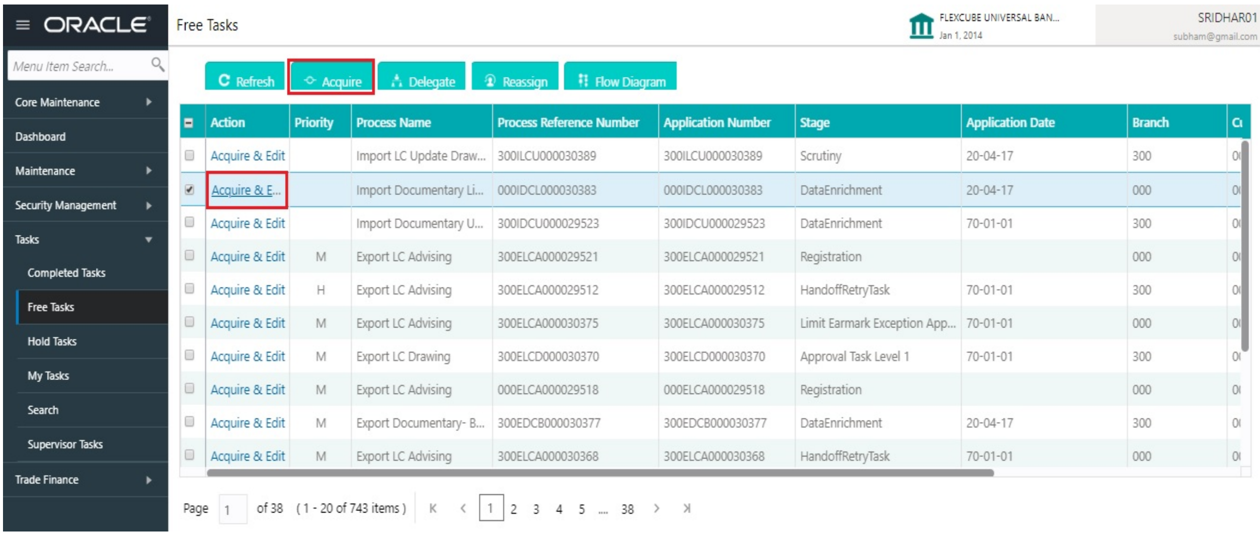
2. On login, user must be able to view the dashboard screen with widgets as mapped to the profile.



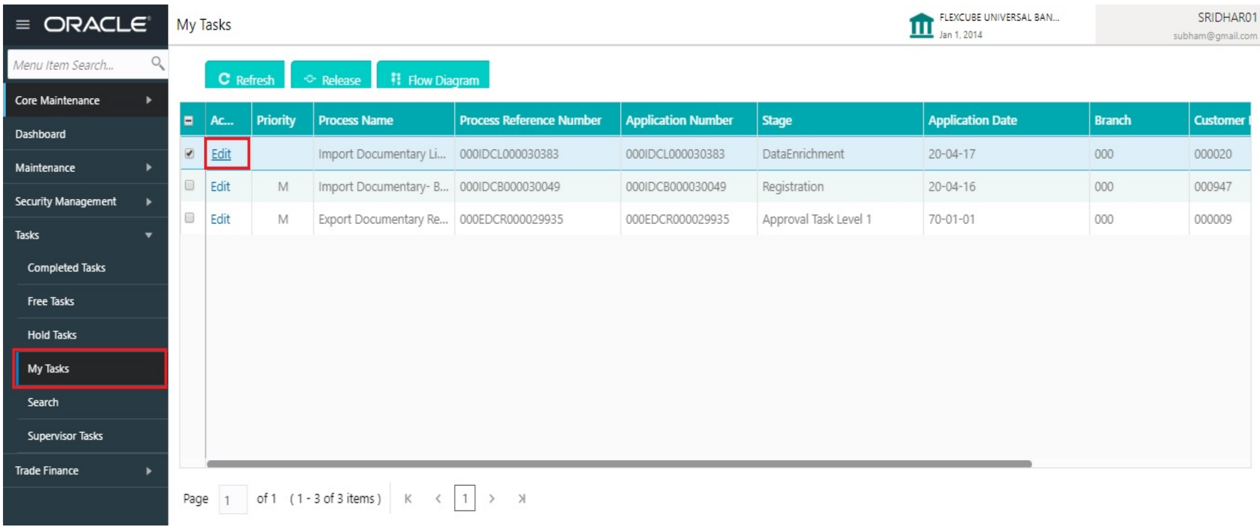
3. Click **Trade Finance> Tasks> Free Tasks.**



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 update the registered task.



The Data Enrichment stage has the following hops for data capture:

- Main Details
- Liquidation
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

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

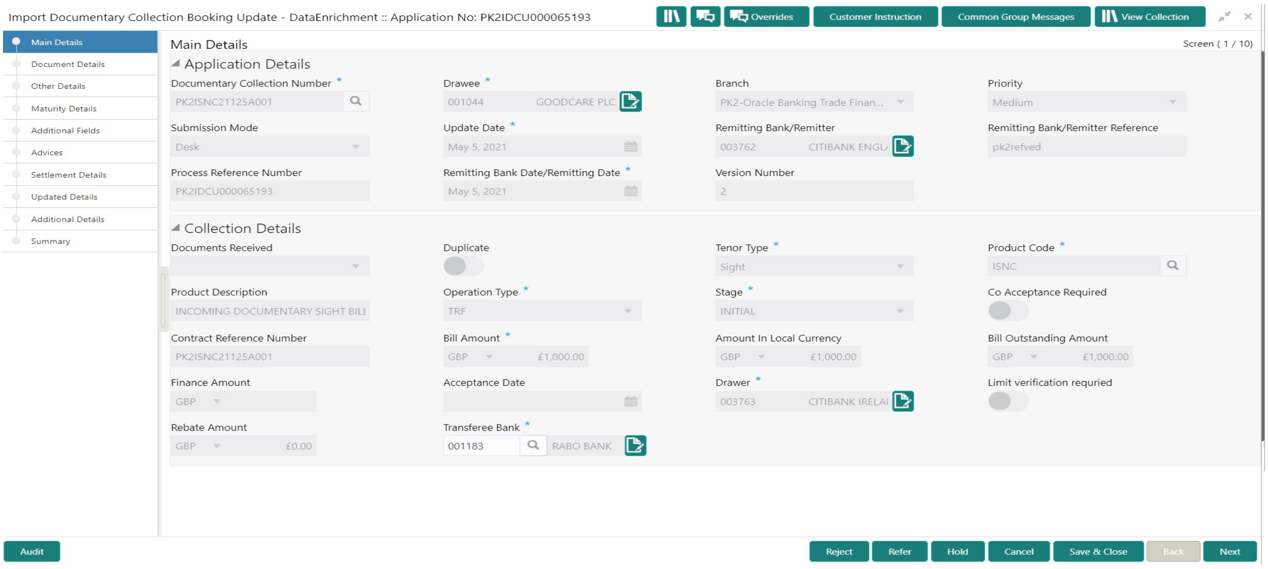
Main Details

Main details section has two sub section as follows:

- Application Details
- Collection Details

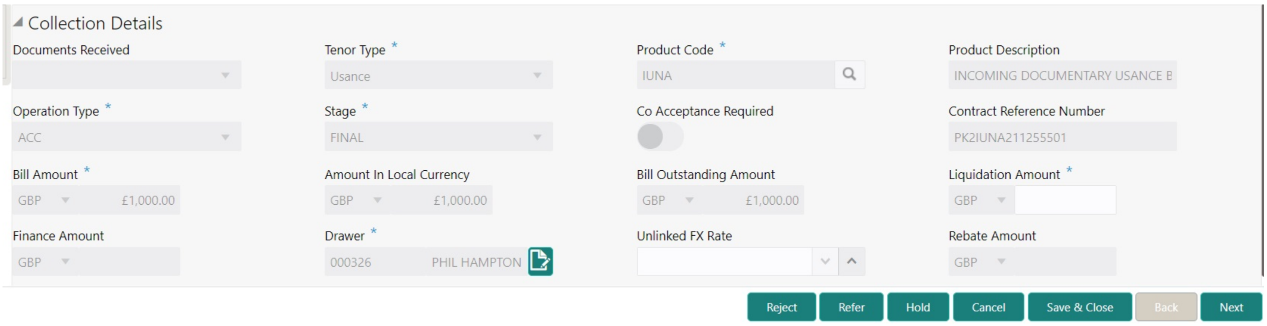
Application Details

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



Collection Details

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



Action Buttons

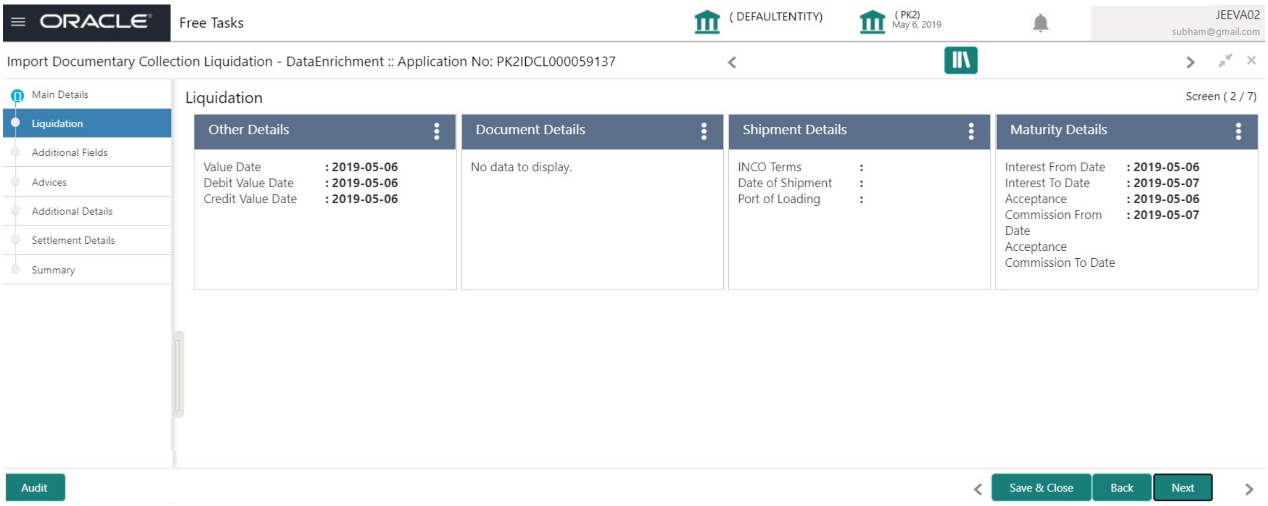
Use action buttons based on the description in the following table:

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. 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	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following • **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 Collection	Enables the user to view the latest collection values displayed in the respective fields.	
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	

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

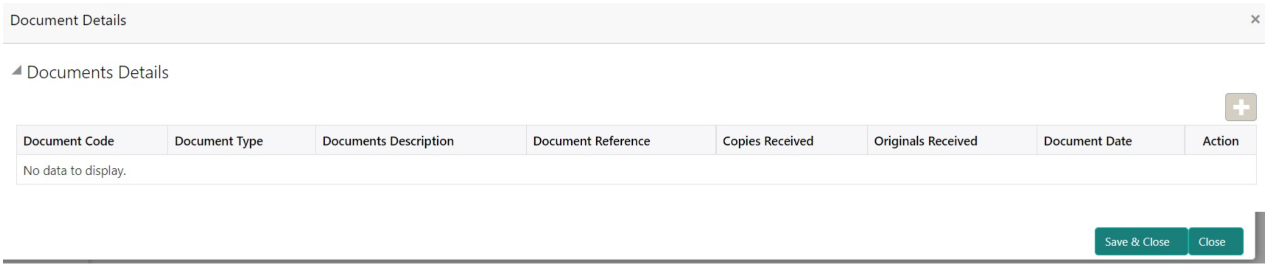
Liquidation

Liquidation hop enables the user to view Documents, Shipment, Maturity Details and Draft Details to process the liquidation.



Document Details

This section displays details of the updated during from Import Collection Booking.

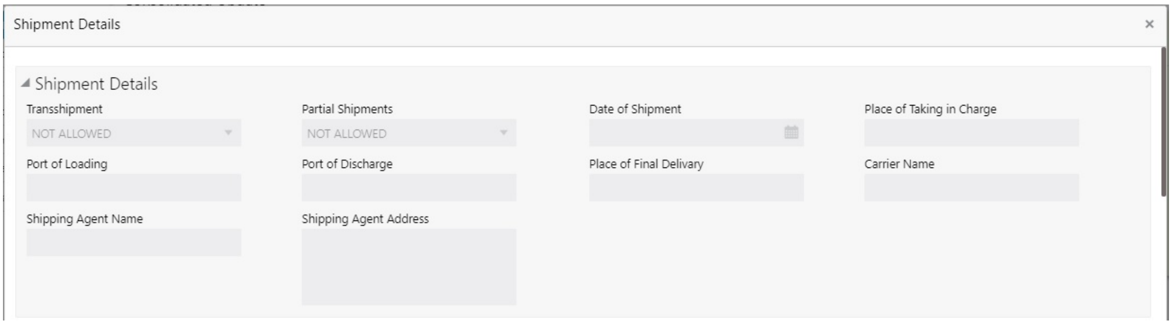


Field	Description	Sample Values
Document Code	Read only field. This field displays value from Import Collection Booking.	
Document Type	Read only field. This field displays value from Import Collection Booking.	
Document Description	Read only field. This field displays value from Import Collection Booking.	
Document Reference	Read only field. This field displays value from Import Collection Booking.	
Copies Received	Read only field. This field displays value from Import Collection Booking.	
Originals Received	Read only field. This field displays value from Import Collection Booking.	
Originals Received	Read only field. This field displays value from Import Collection Booking.	
Action	Click Edit icon to edit the document details. Click Delete icon to delete the document details.	

Shipment Details

User can view the shipment details updated during Import Collection Booking.

Shipment Details



This section displays the shipment details from Import Collection Booking:

Field	Description	Sample Values
Transshipment	Read only field. This field displays value from Import Collection Booking.	
Partial Shipment	Read only field. This field displays value from Import Collection Booking.	
Date Of Shipment	Read only field. This field displays date of shipment from Import Collection Booking.	
Place Of Taking In Charge	Read only field. This field displays value from Import Collection Booking.	
Port Of Loading	Read only field. This field displays value from Import Collection Booking.	
Port Of Discharge	Read only field. This field displays value from Import Collection Booking.	
Place Of Final Delivery	Read only field. This field displays value from Import Collection Booking.	
Carrier Name	Read only field. This field displays value from Import Collection Booking.	
Shipping Agent Name	Read only field. This field displays value from Import Collection Booking.	

Field	Description	Sample Values
Shipping Agent Address	Read only field. This field displays value from Import Collection Booking.	

Goods Details

This section displays the goods details from Import Collection Booking:

Field	Description	Sample Values
INCO Terms	This field displays the INCO Terms from Import Collection Booking.	
INCO Terms Description	This field displays the description of the INCO Terms from Import Collection Booking.	
Goods Code	This field displays the goods code from Import Collection Booking.	
Goods Type	This field displays the goods type from Import Collection Booking.	
Goods Description	This field displays the goods description from Import Collection Booking.	
No of Units	This field displays the number of unit from Import Collection Booking.	
Price per Unit	This field displays the price per unit from Import Collection Booking.	
Total Amount	This field displays the total amount from Import Collection Booking.	
Country of Origin	This field displays the country of origin from Import Collection Booking.	
Insurance Company Code	This field displays the insurance company code from Import Collection Booking.	
Insurance Company	This field displays the insurance company details from Import Collection Booking.	
Policy Number	This field displays the policy number from Import Collection Booking.	
Insurance Company Address	This field displays the insurance address from Import Collection Booking.	

Multimodal/Transshipment Details

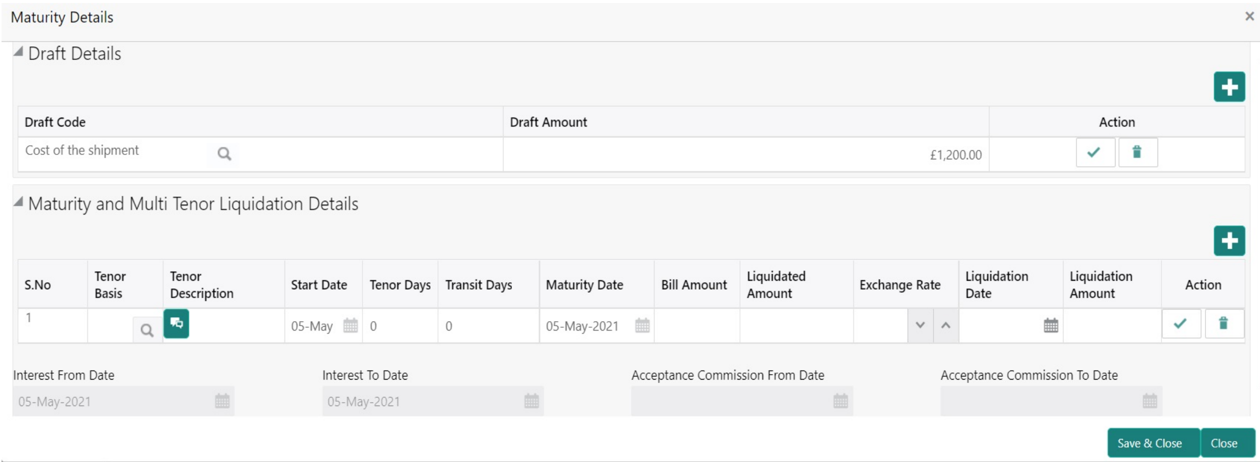
This section displays the multimodal/transshipment details from Import Collection Booking.

Field	Description	Sample Values
Carrier Name	This field displays the carrier name from Import Collection Booking.	

Field	Description	Sample Values
Port	This field displays the port details from Import Collection Booking.	
Action	Click Edit icon to edit the multimodal/ transshipment details. Click Delete icon to delete the multimodal/ transshipment details.	

Maturity Details

This section displays the draft details from the documents submitted under Import Collection Booking Update and Maturity and Multi Tenor Liquidation Details.



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

Field	Description	Sample Values
Draft Code	Read only field. This field displays the Draft Code.	
Draft Amount	Read only field. This field displays the Draft Amount based on the documents submitted under Import Collection Booking.	
Action	Click Edit icon to edit the draft code. Click Delete icon to delete the draft code.	
Maturity and Multi Tenor Liquidation Details		
S.No	Serial number of the tenor record, .	
Tenor Basis	Read only field. Tenor Basis will be auto-populated from Import Collection Booking Update.	
Tenor Description	The tenor base code description is displayed based on the selected tenor basis.	

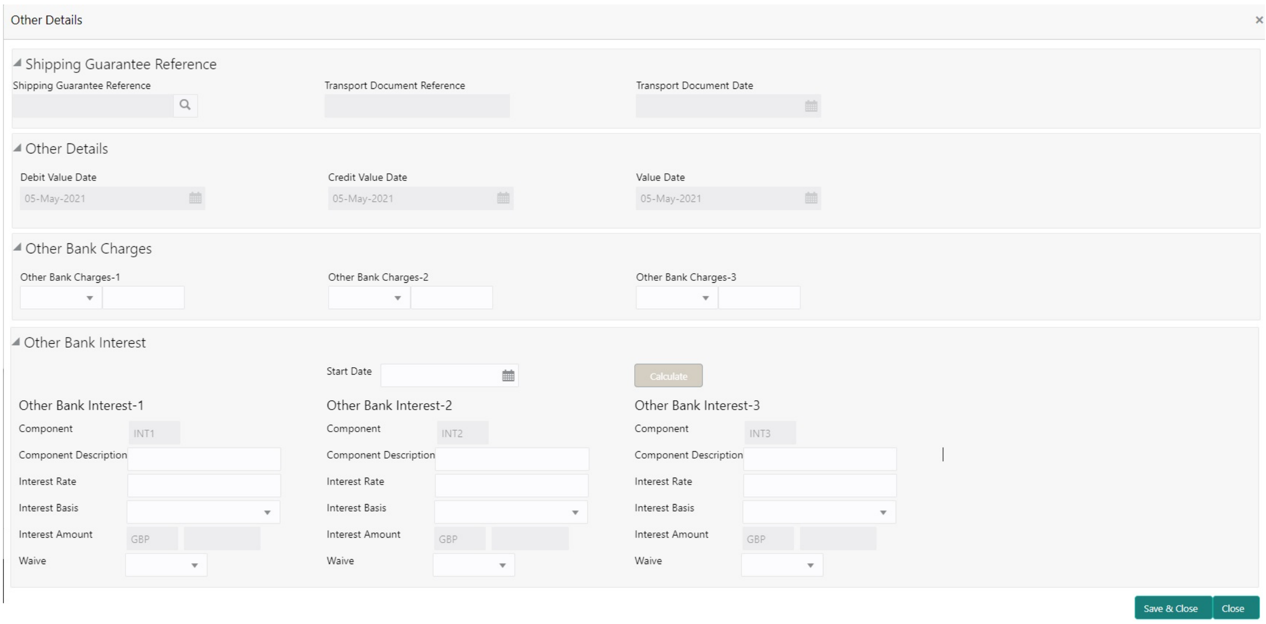
Field	Description	Sample Values
Start Date	Read only field. Tenor Start Date will be auto-populated from Import Collection Booking Update.	
Tenor Days	Read only field. Tenor Days will be auto-populated from Import Collection Booking Update.	
Transit Days	Read only field. Transit Days will be auto-populated from Import Collection Booking Update.	
Maturity date	Read only field. Maturity Date will be auto-populated from Import Collection Booking Update.	
Bill Amount	Provide the bill amount.	
Liquidated Amount	If a liquidation has already happened in the bill, system should display the Liquidated amount. System should validate that the Total Liquidation Amount is not greater than the Bill amount and should display an Error Message	
Exchange Rate	Provide the Exchange Rate.	
Liquidation Date	Provide the liquidation date.	
Liquidation Amount	User to input the Liquidation Amount.	
Action	Click Edit icon to edit the tenor record. Click Delete icon to delete the tenor record.	
Usance Interest Rate	Read only field. Usance Interest Rate will be auto-populated from Import Collection Booking Update.	
Usance Interest Amount	Read only field. Usance Interest Amount will be auto-populated from Import Collection Booking Update.	

In case of multi tenor, user can provide multiple maturity details by clicking the plus icon.

Field	Description	Sample Values
Interest from Date	Read only field. Interest from Date will be auto-populated from Import Collection Booking Update.	
Interest to Date	Read only field. Interest to Date will be auto-populated from Import Collection Booking Update.	

Field	Description	Sample Values
Acceptance Commission From Date	Read only field. Acceptance Commission from Date will be auto-populated from Import Collection Booking Update.	
Acceptance Commission To Date	Read only field. Acceptance Commission to Date will be auto-populated from Import Collection Booking Update.	

Other Details



Shipping Guarantee Reference

Field	Description	Sample Values
Shipping Guarantee Reference	Shipping Guarantee Reference is auto populated from the underlying Shipping Guarantee details, if the Transport Reference Number in the Collection document is same as the Transport Document reference in the Shipping Guarantee.	
Transport Document Reference	Transport Document Reference is auto populated from the underlying Shipping Guarantee details, if the Transport Reference Number in the Collection document is same as the Transport Document reference in the Shipping Guarantee.	
Transport Document Date	Transport Document Date is auto populated from the underlying Shipping Guarantee details, if the Transport Reference Number in the Collection document is same as the Transport Document reference in the Shipping Guarantee.	

Other Details

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

Field	Description	Sample Values
Debit Value Date	Read only field. The debit value date.	
Credit Value Date	Read only field. The credit value date.	
Value Date	Read only field. The value 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	Read only field. Charges to be collected for the other bank as part of the collection transaction.	
Other Bank Charges - 2	Read only field. Charges to be collected for the other bank as part of the collection transaction.	
Other Bank Charges - 3	Read only field. Charges to be collected for the other bank as part of the collection transaction.	

Other Bank Interest

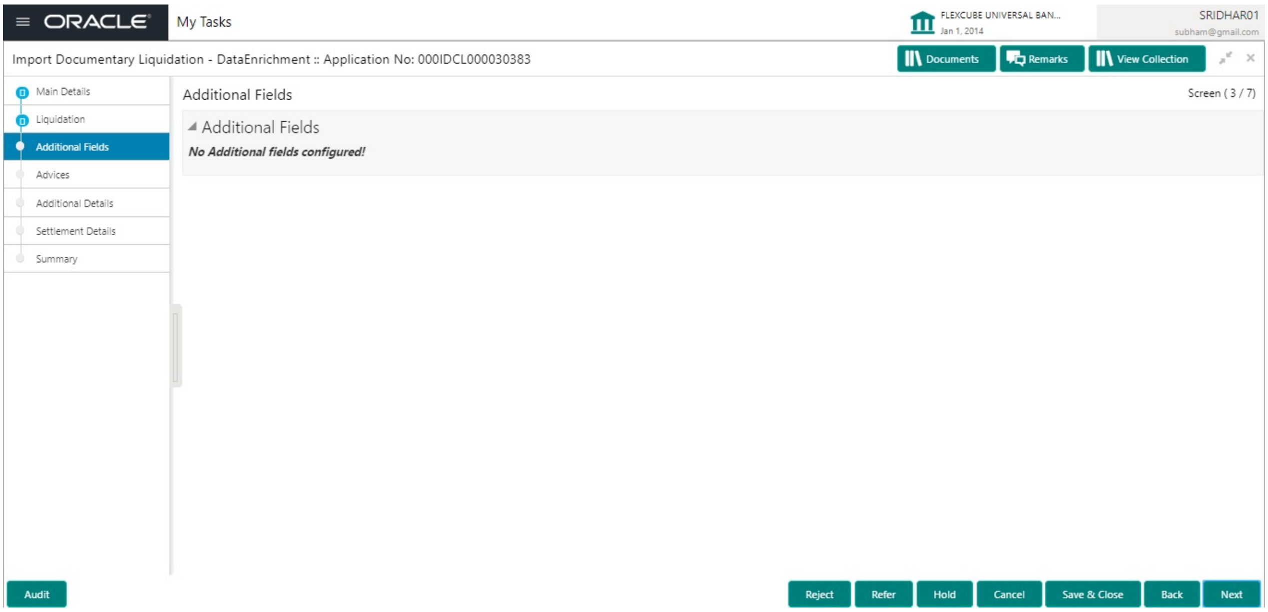
The user can enter the Interest details to be captured as a part of “Other Bank Interest” details section.

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

Field	Description	Sample Values
Start Date	The date from which the system starts calculating the Interest.	
Other Bank Interest-1, 2 and 3		
Component	This field displays the name of the interest Component.	
Component Description	Provide the description of the interest component.	
Interest Rate	The rate to be applied for the interest component.	
Interest Basis	The calculation basis on which the Interest to be computed.	
Interest Amount	This field displays the calculated interest amount.	
Waive	Select whether the interest to be waived off. The options are: • Yes • No	

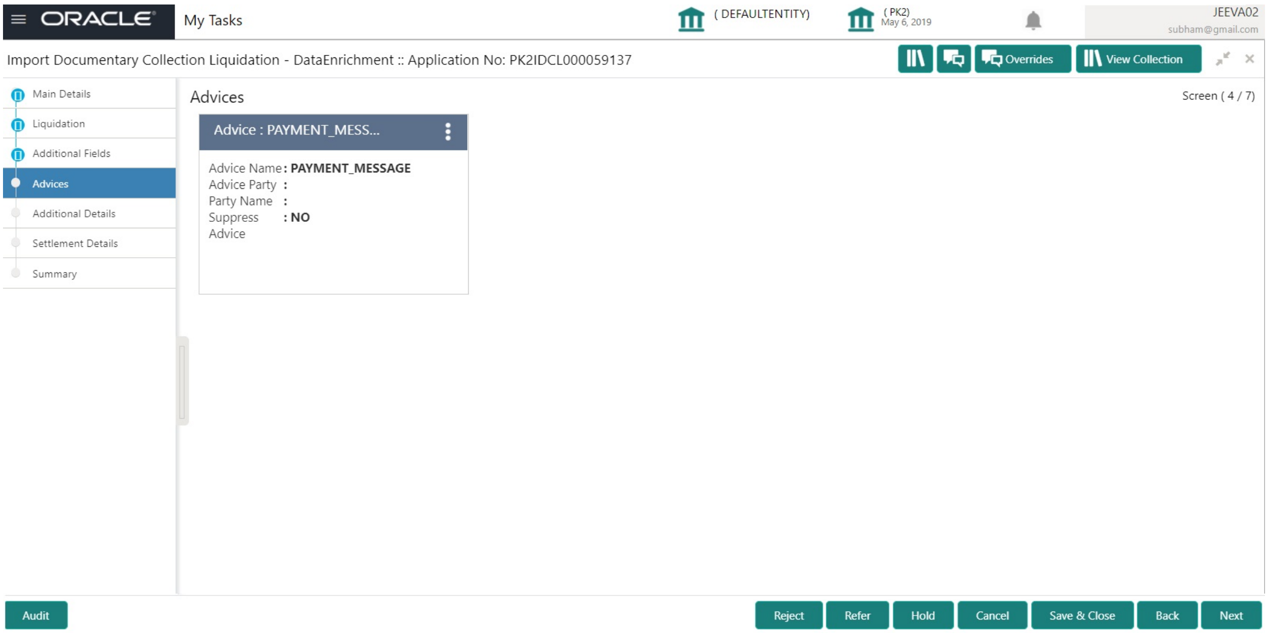
Additional Fields

Banks can configure user defined fields as per their requirement in the Additional Fields Screen.



Advices

Advices menu displays the advices available under this product in the back office as tiles. User can edit the fields in the tile, if required.

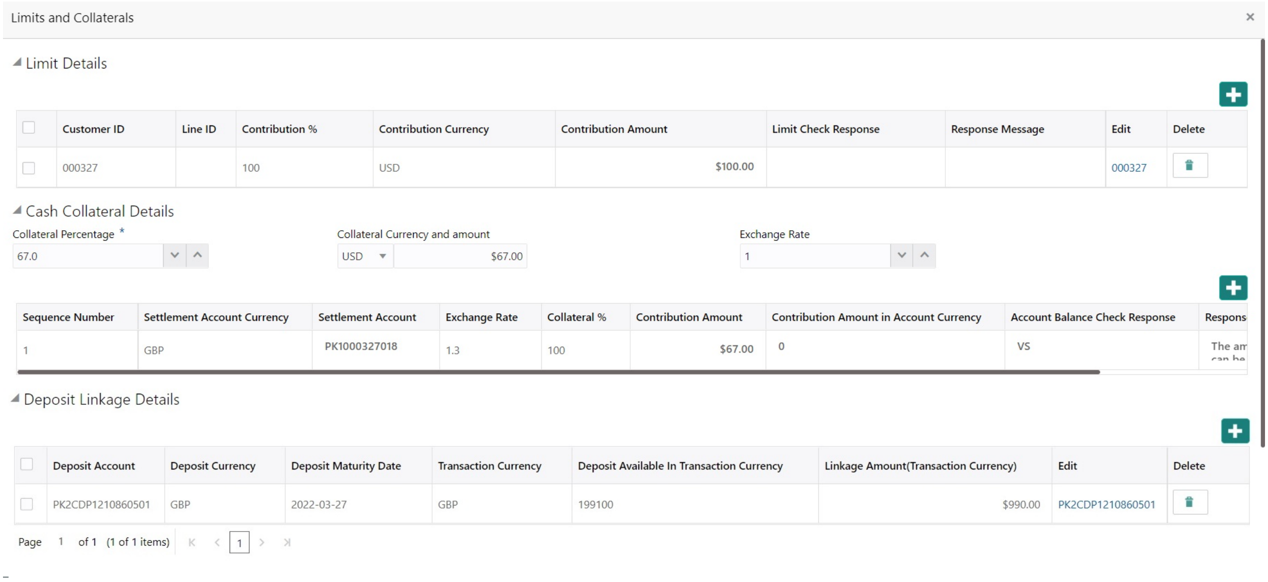


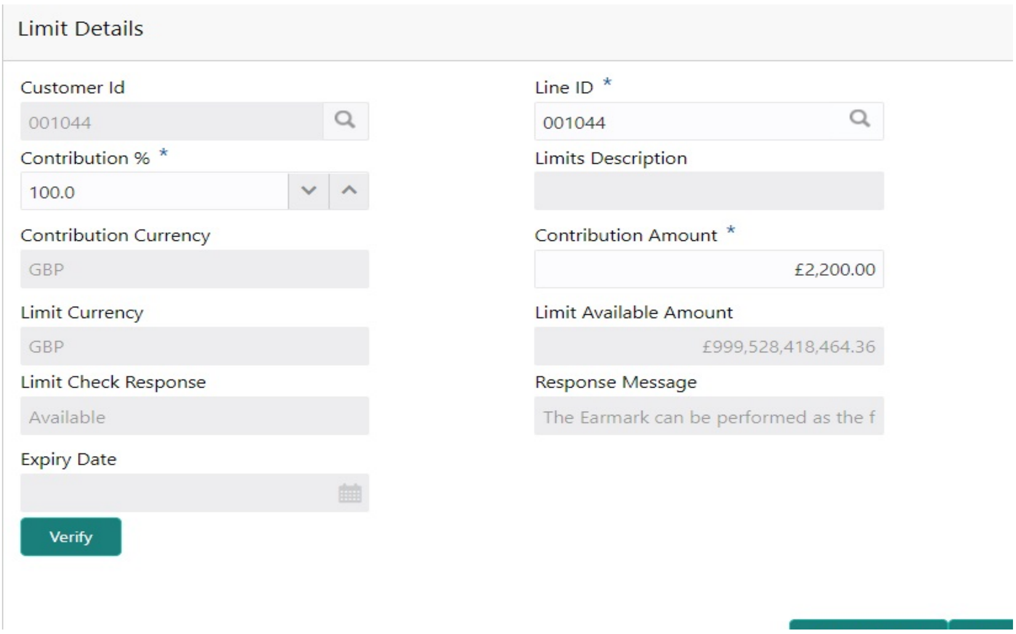
Additional Details

On Approval, system should not release the Earmarking against each limit line and system should handoff the “Limit Earmark Reference Number “to the back office. On successful handoff, back office will make use of these “Limit Earmark Reference Number” to release the Limit Earmark done in the mid office (OBTFPM) and should Earmark the limit from the Back office.

In case multiple Lines are applicable, Limit Earmark Reference for all lines to be passed to the back office.

Limits & Collateral

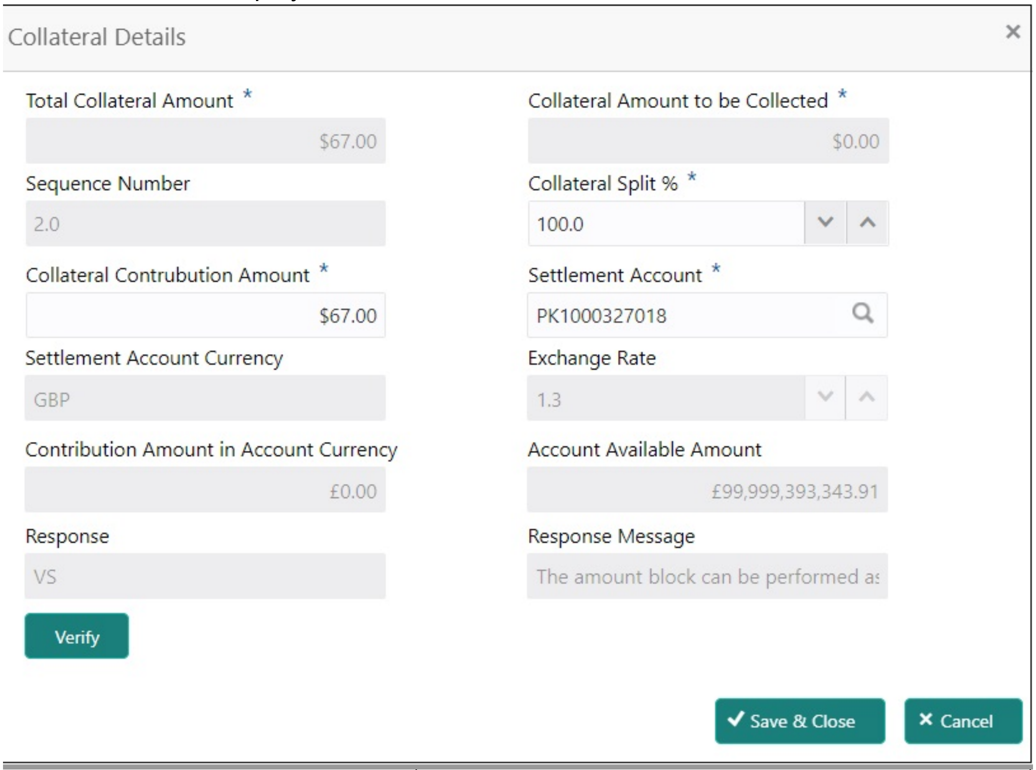




Field	Description	Sample Values
Limit Details	Read only field. Customer ID: Applicant's/Applicant Bank customer ID will get defaulted if provided.	
Line ID	Read only field. LINE ID-DESCRIPTION will be available along with Line ID.	
Contribution	Read only field. System will default this to 100%.	

Field	Description	Sample Values
Contribution Currency	Read only field. The LC currency will be defaulted in this field.	
Contribution Amount	Read only field. Contribution amount will default based on the contribution %.	
Limit Currency	Read only field. Limit Currency will be defaulted in this field.	
Limit Available Amount	Read only field. 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	Read only field. Response can be 'Success' or 'Limit not Available'.	
Response Message	Read only field. Detailed Response message.	
Expiry Date	This field displays the date up to which the Line is valid	

This section displays the collateral details:

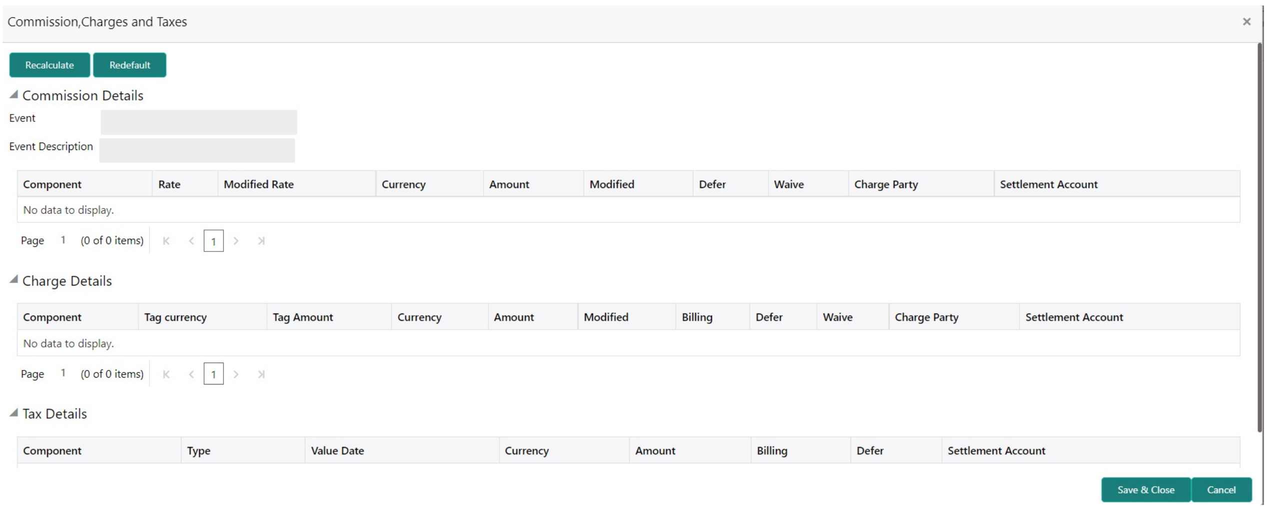


Field	Description	Sample Values
Cash Collateral Details		
Collateral Percentage	Specify the percentage of collateral to be linked to this transaction.	
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.	
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.	
Click + plus icon to add new collateral details. Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon.		
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	

Field	Description	Sample Values
Collateral Type	Read only field. Cash Collateral (CASA) will be the default value available as collateral type. Selected collateral type will be displayed in this field.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted 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 a override message “Defaulted Collateral Percentage modified.	
Settlement Account	Read only field. This filed displays the details of settlement account for then collateral.	
Settlement Account Currency	Read only field. This field displays the Settlement Account Currency.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. Account Available Amount will be auto-populated based on the Settlement Account selection.	
Response	Read only field. Response can be ‘Success’ or ‘Amount not Available’.	
Response Message	Read only field. Detailed Response message.	
Verify	Click to verify the account balance of the Settlement Account.	
Save & Close	Click to save and close the record.	
Cancel	Click to cancel the entry.	

Field	Description	Sample Values
Below fields appear in the **Cash Collateral Details** grid along with the above fields.		
Collateral %	Read only field. This field displays the percentage of collateral.	
Contribution Amount	Read only field. Collateral contribution amount will get defaulted in this field.	
Account Balance Check Response	This field displays the account balance check response.	
Delete Icon 	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

Commission, Charges and Taxes



This section displays the commission details:

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	This field displays the commission component.	

Field	Description	Sample Values
Rate	Defaults from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. 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 Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount 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. 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. 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.	
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.	

Charge Details

This section displays charge details:

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
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.	
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. 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. The user can not select/de-select the check box if it is de-selected by default.	
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected 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. 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. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if 'Defer' toggle is enabled.	
Charge Party	Charge party will be Drawer by default. You can change the value to Drawee	
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:

Field	Description	Sample Values
Component	Tax Component type	
Type	Type of tax Component.	
Value Date	This field displays the value date of tax component.	
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.	
Billing	If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. This field is disabled, if 'Defer' toggle is enabled.	
Defer	If taxes have to be deferred and collected at any future step, this option has to be enabled. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.	
Settlement Account	Details of the settlement account.	

FX Linkage

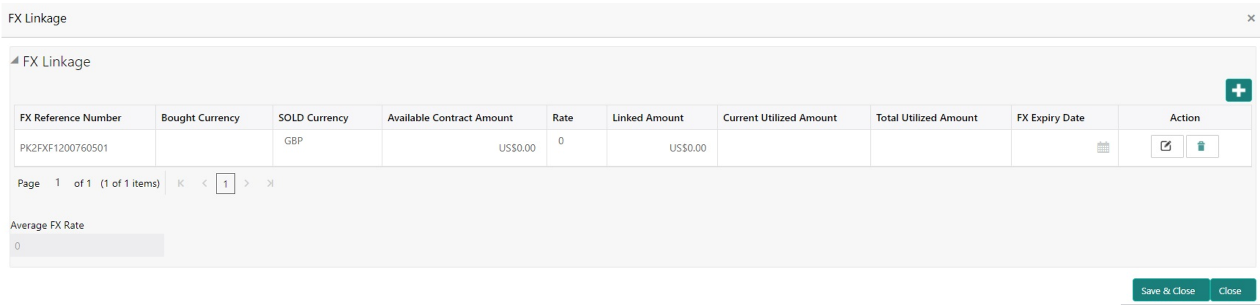
This section enables the user to link the existing FX contract(s) to the bill. User can link one or more FX deals to a bill. The linked value of an FX deal(s) must not exceed the value of the bill.

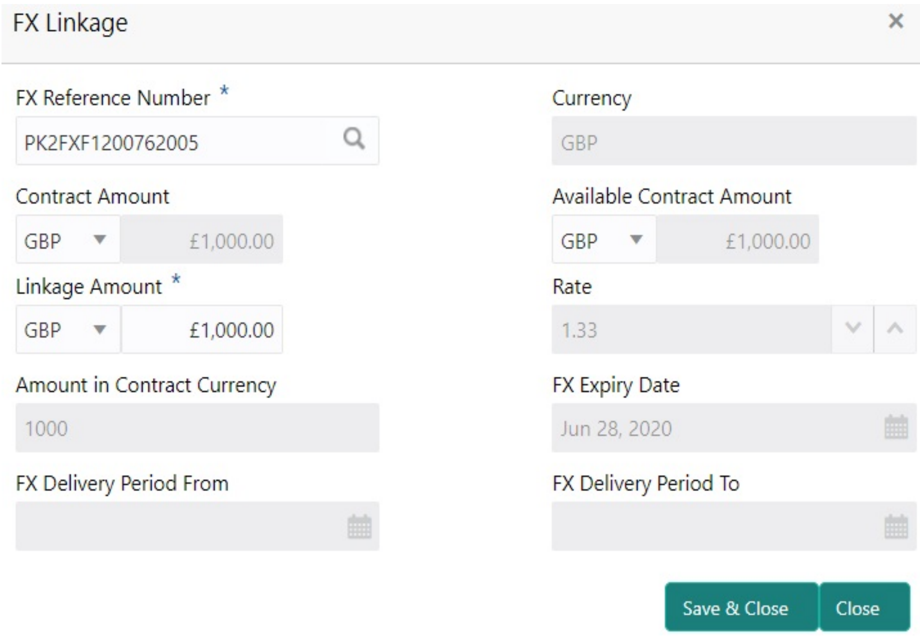
FX contract linkage with the Bill booking can happen only for immediate liquidation of sight payment or for Usance. For manual sight payment, the user needs to link the FX contract on the date of liquidation of the bill.

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.



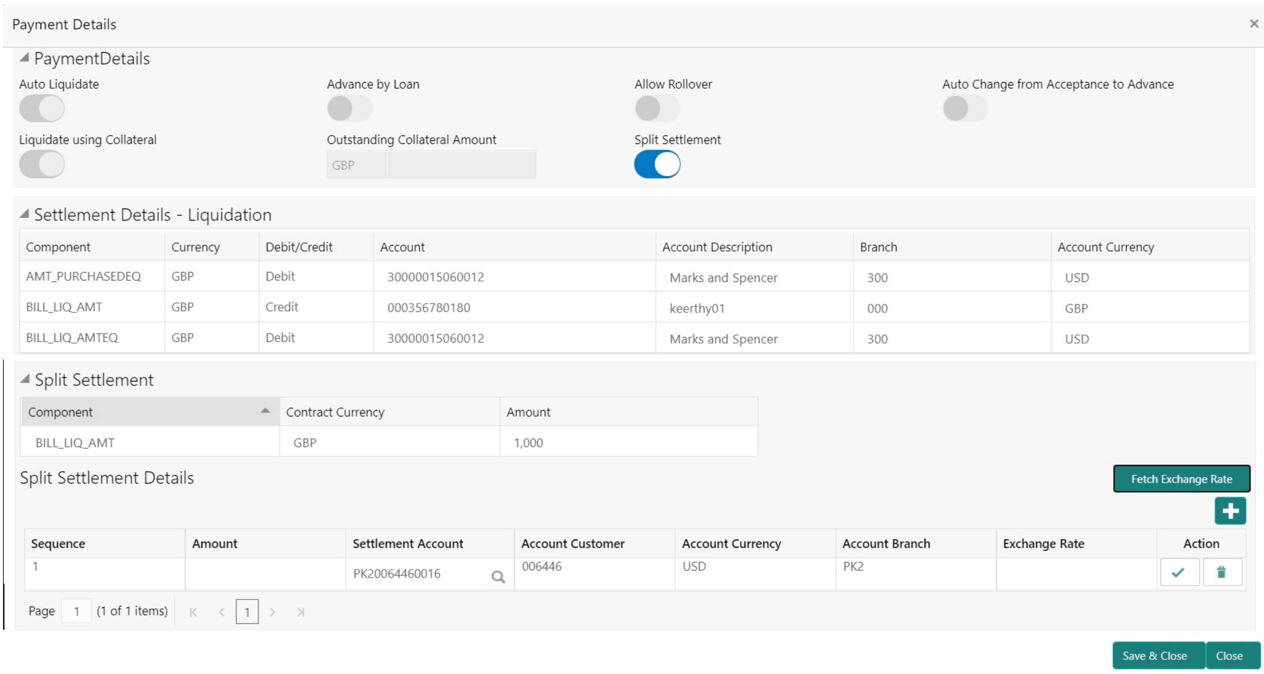


Provide the FX linkage detail based on the description in the following table:

Field	Description	Sample Values
FX Reference Number	Select the FX contract reference number from the LOV. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows, • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. 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.	
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.	

Field	Description	Sample Values
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.	

Payment Details



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

Field	Description	Sample Values
Auto Liquidate	Switch On the Auto Liquidate toggle, if required. Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system.	
Advance by Loan	Switch On the Advance by Loan toggle, if required. Advance by Loan enables creation of loan at the time of Final liquidation.	
Allow Roll over	Switch On the Allow Rollover toggle, if required.	

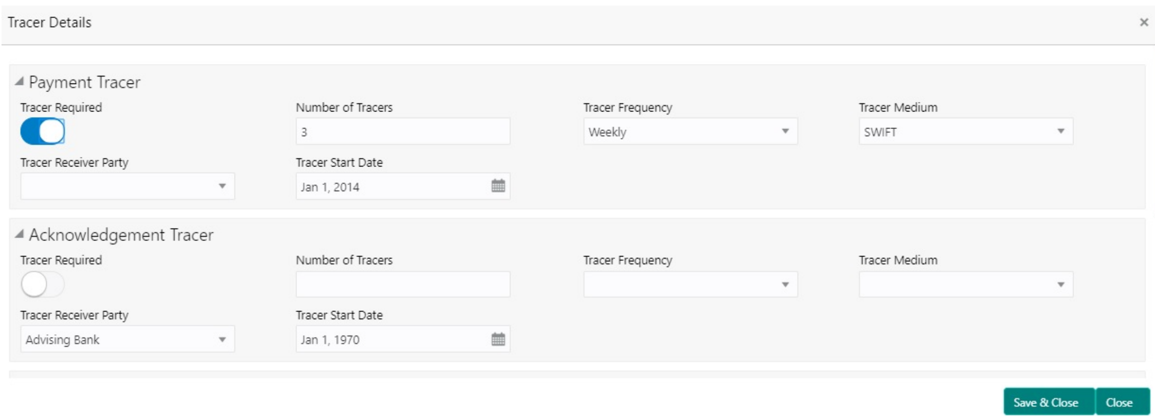
Field	Description	Sample Values
Auto Change from Acceptance to Advance	Select Auto Change from Acceptance to Advance, if required. This flag indicates whether an Acceptance type of bill should be automatically converted into an Advance type of bill on its liquidation date. **Note** This option is applicable only for the bills that are co-accepted by the bank.	
Liquidate using Collateral	Switch On the toggle to liquidate using collateral.	
Outstanding Collateral Amount	Read only field. Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system.	
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	
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.	
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.	
Contract Currency	Application displays the default currency for the component.	

Field	Description	Sample Values
Amount	Amount for each component. This is populated from the transaction details of the drawing.	
Split Settlement Details		
Sequence	Sequence of the settlement details.	
Amount	Amount for the split settlement.	
Settlement Account	Select the settlement account from the LOV.	
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.	
Action	Click Edit icon to edit the Split Settlement details Click Delete icon to delete the Split Settlement details.	

Tracers

This section enables the user to view the defaulted Tracer details from back end application. It also allows the user to add new tracer details. Add new tracer details based on the description in the following table:

Acknowledgement Tracer and Payment Tracer are applicable for this process.

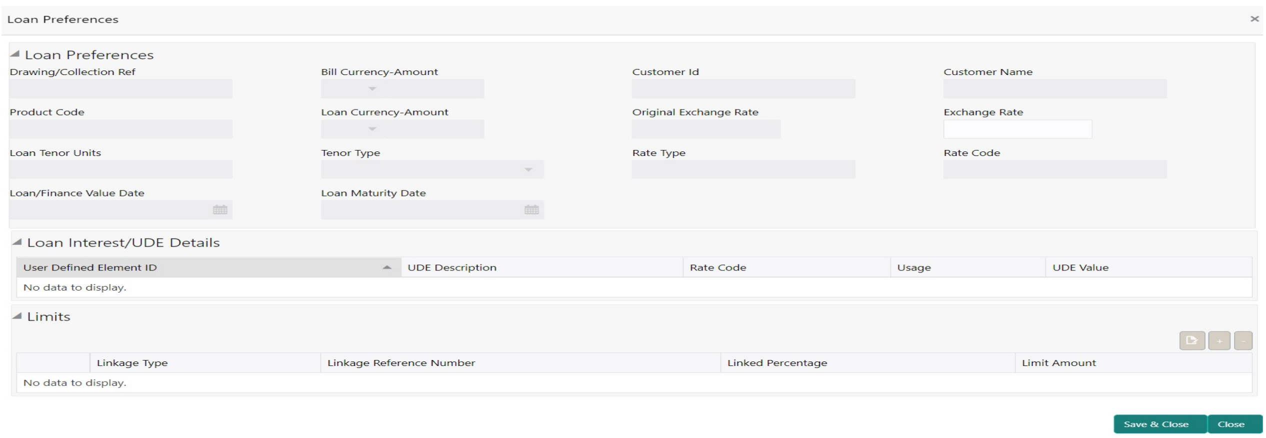


Field	Description	Sample Values
Tracer Required	Select if Tracer is required or nor from the available drop list: • Required • Not required • Till resolved	
Number of Tracers	Provide the number tracers required.	

Field	Description	Sample Values
Tracer Frequency	Provide the frequency for generation of the Tracer. **Note** This field is applicable only if **Tracer Required** has value as **Till Resolved**.	
Tracer Medium	Select the tracer medium from the LOV. **Note** This field is applicable only if **Tracer Required** has value as **Required** or **Till Resolved**.	
Tracer Receiver Party	Select the tracer receiver party from the LOV. **Note** This field is applicable only if **Tracer Required** has value as **Required** or **Till Resolved**.	
Tracer Start Date	Select the Tracer start date. Start date cannot be earlier than the branch date. **Note** This field is applicable only if **Tracer Required** has value as **Required** or **Till Resolved**.	

Loan Preference

This section enables the user to link a loan to liquidate the document under collection. This section will be enabled based on the product selected for documents under collection.



Provide the loan 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	Defaults from the underlying task. User cannot change the value.	
Customer Name	Applicant/ Drawee Name. Defaults from the underlying task. User cannot change the value.	
Product Code	Defaults from the underlying Collection/ Drawing Product maintenance. User cannot change the value.	
Loan Currency-Amount	Loan currency is defaulted from the bill currency. User can change this to Local Currency. System should display an error message on tab out if the currency selected is not a Bill currency or Local Currency. System populates the loan account based on the outstanding drawing/ Collection amount less the collateral amount. User cannot change the Loan amount.	
Loan Currency-Amount	If collateral amount is linked to the underlying drawing/ collection bill, the Loan Currency-amount to be utilized for liquidation to be input by the user here.	
Exchange Rate	Exchange rate applicable for Local Currency. System displays the Exchange rate from maintenance. User cannot change the value. System validates the exchange rate is within the allowed range.	
Loan Tenor Units	Period of loan. System defaults the value. User can change the value. The numerical value for Days or months or Years is applicable.	
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.	
Loan/Finance Value Date	System defaults the branch date as Value date. User cannot change the value.	

Field	Description	Sample Values
Loan Maturity Date	Loan maturity date as default based on Tenor type and Tenor units. User cannot change the value.	
Liquidate Charge/Comm On LC	Toggle On: Turn the toggle on to include the outstanding Commission/charge to be included as part of Liquidation.	
Loan Interest/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.	

Action Buttons

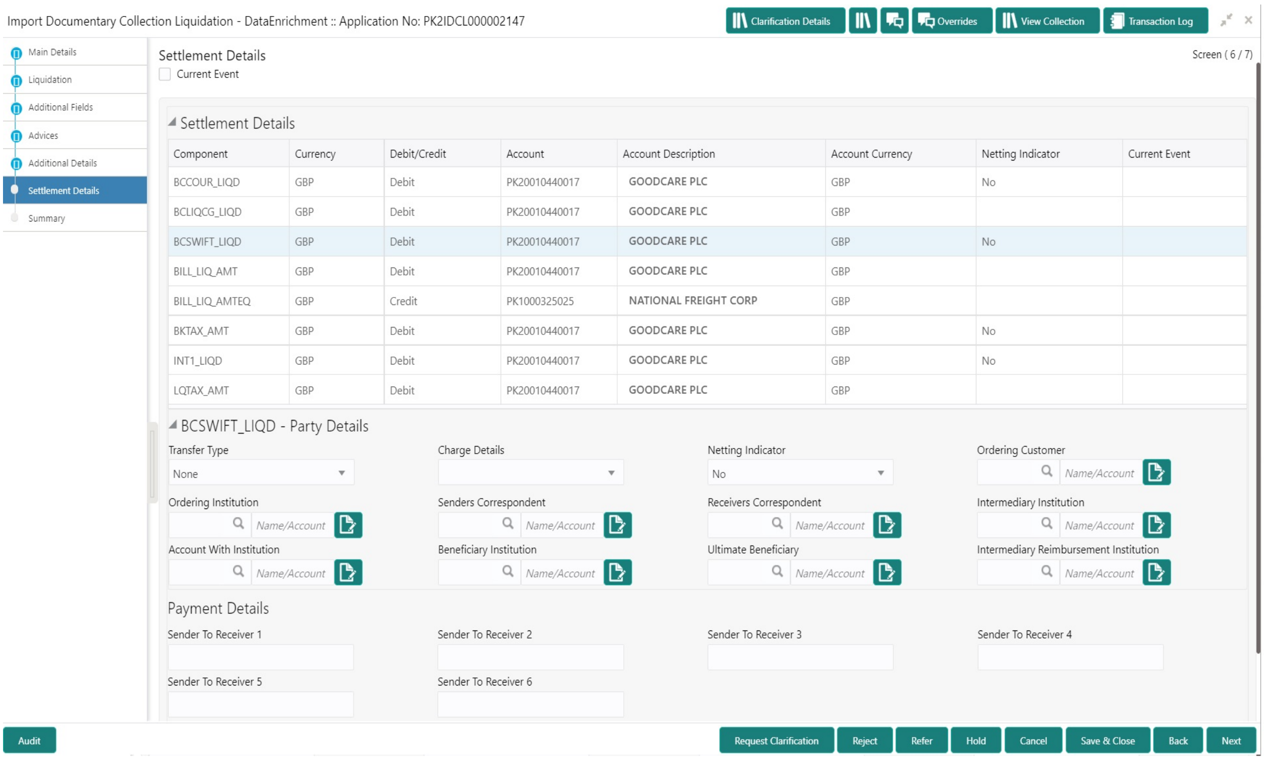
Use action buttons based on the description in the following table:

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents.	

Field	Description	Sample Values
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
View Collection	Enables the user to view the latest collection values displayed in the respective fields.	
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	

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.	

Settlement Details



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

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.	

Field	Description	Sample Values
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: • 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: • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges	
Netting Indicator	Select the netting indicator for the component: • 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.	

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

Remittance Information

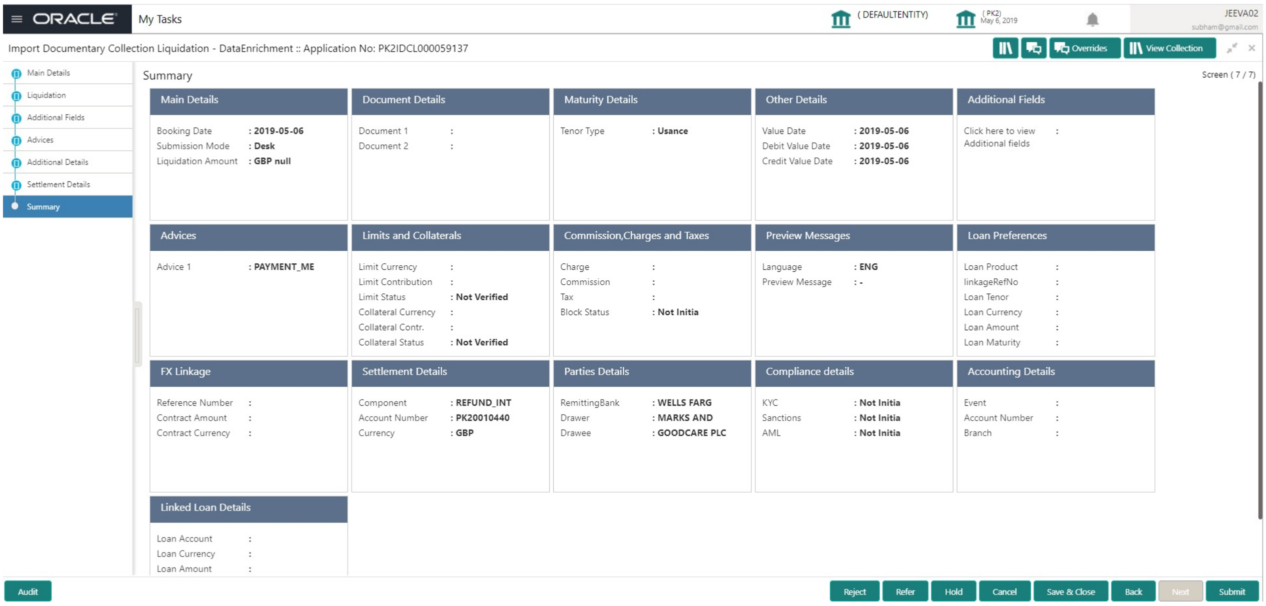
Provide the Payment Details based on the description in the following table:

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 Import Documentary Collection Liquidation process.

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



Tiles Displayed in Summary

- Main Details - User can view details about application details and collection details.
- Party Details - User can view party details like remitting bank, drawee, drawer etc.
- Maturity Details - User can view the maturity details in case usance and multi tenor.
- Documents - User can view the document details.
- Shipment Details - User can view the shipment details.
- Additional Fields - User can view the additional fields.
- FX Linkage - User can view the details of FX Linkage.
- Updated Details - User can view the details updated to the Import Collection.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Tracers - User can view the tracer details.
- Message Preview - User can view the preview of the simulated messages to remitting bank.
- Other Preferences - User can view the details of the preferences selected.
- 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 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	Click the Documents icon to View/Upload the required documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
View Collection	Enables the user to view the latest collection values displayed in the respective fields.	
Submit	Task will move to next logical stage of Import Documentary Collection Liquidation. If mandatory fields have not been captured, system will display an error message highlighting that the mandatory fields have to be updated. In case of duplicate documents' system will terminate the process after handing off the details to back office.	
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

Field	Description	Sample Values
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	

Exceptions

The Import Collection Booking Liquidation request, before the task moves to the approval stage, the application will validate the Amount Block, KYC and AML. A failure in validation of any of them, the task will reach exception stage for further approval for the exceptions.

Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create an amount block. On hand-off, system will debit the blocked account to the extent earmark and credit charges/ commission account in case of charges block or credit the amount in suspense account for earmarks 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 updated available fields with values.

On Approval, system should not release the Amount Block against each applicable account and system should handoff the “Amount Block Reference Number “to the back office. On successful handoff, back office will make use of these “Amount Block

Reference Number” to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block

Reference for all accounts to be passed to the back office.

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 Bock 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	On click of reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
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.	
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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Import Documentary Collection Liquidation Amount Block Exception check.	

Field	Description	Sample Values
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 will be listed in your queue. Open the task, to see summary tiles that display a summary of available updated 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 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.
- Draft Details - User can view the draft details.
- Shipment Details - User can view shipment details.
- Charges - User can view charge details.
- Maturity Details - User can view the maturity details.
- Advices - User can view the advices.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the FX Linkage details.
- Settlement Details - User can view the settlement details.
- Message Preview - User can view the preview of the simulating message to the remitting bank.
- 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	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
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.	
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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Import Documentary Collection Liquidation KYC 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 - Limit Check/Credit

The transactions that have failed limit check due to non-availability of limits will be available in limit check exception queue for further handling.

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

Note

On Approval of the exception task, system should validate the Limit Availability, Limit Expiry Date in the Limit System and create Earmark in the ELCM system. In case if the Limit is not available or the Limit is expired, then system should display an error message and should not allow the user to approve and proceed.

Limit check Exception approver can do the following actions:

Approve

- Limit enhanced in the back end (outside this process).
- Without enhancing limit in the back end.

Refer

- Refer back to DE providing alternate limit id to map
- Refer additional collateral to be mapped

Reject

The transaction due to non-availability of limits capturing reject reason.

Limit/Credit Check

This section will display the amount block exception details.

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
- Availability and Shipment - User can view and modify availability and shipment details, if required.
- Payments - User can view and modify all details related to payments, if required.
- Documents & Condition - User can view and modify the documents required grid and the additional conditions grid, if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.
- Preview Messages - User can view and modify preview details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

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

Multi Level Approval

Log in into OBTFPM application and acquire the task available in the approval stage in free task queue. Authorization User can acquire the task for approving.

Note

The user can simulate/recalculate charge details and during calling the handoff, if handoff is failed with error the OBTFM displays the Handoff failure error during the Approval of the task.

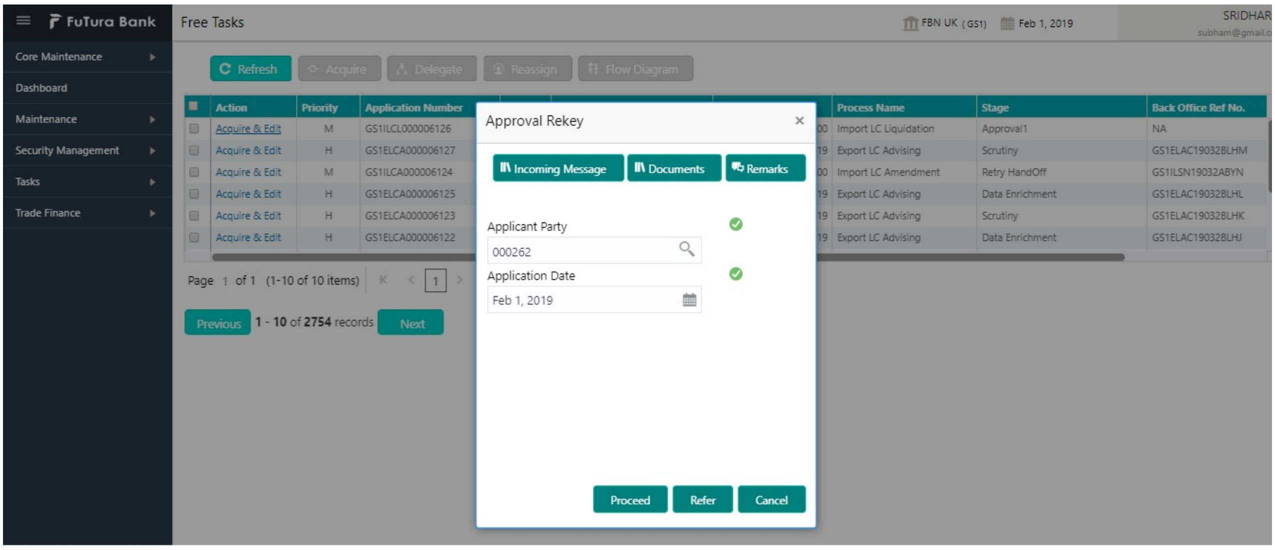
Authorization Re-Key (Non-Online Channel)

For non online channel, 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.

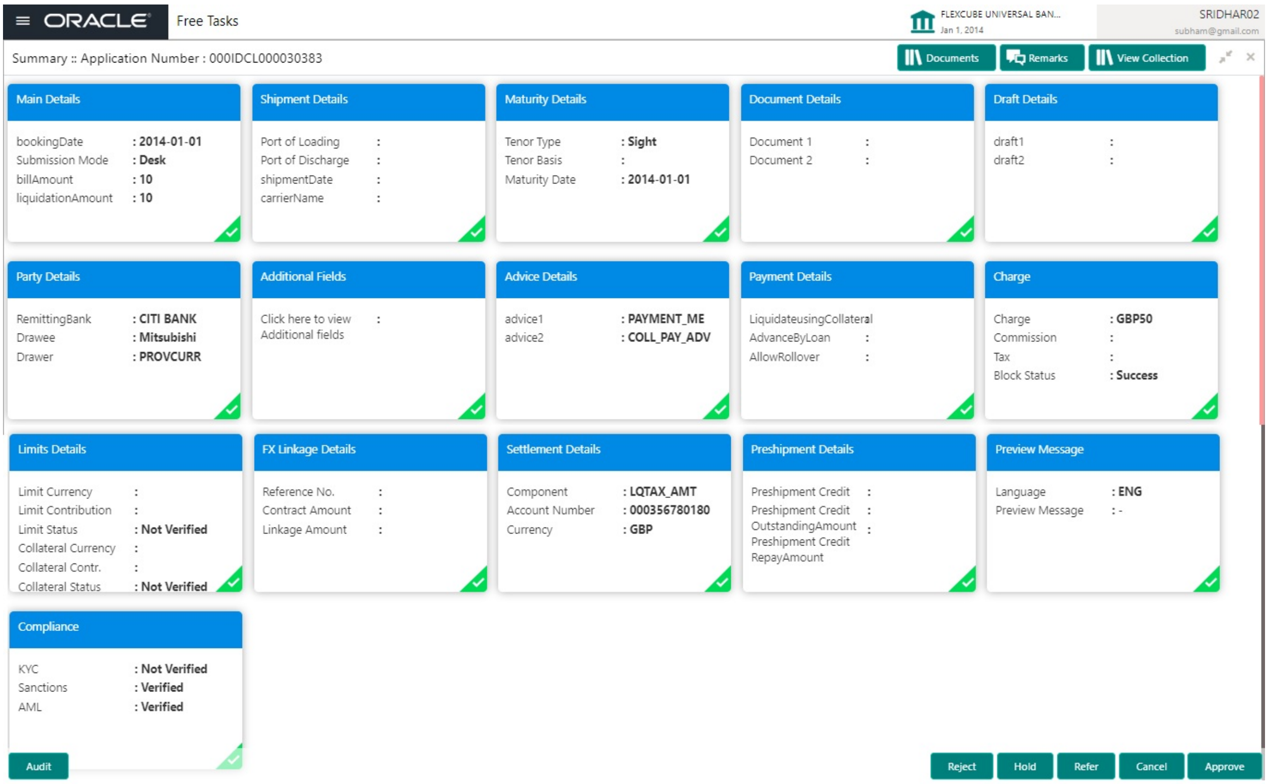
Open the task and re-key some of the critical field values from the request in the Re-key screen. Some of the fields below will dynamically be available for re-key.:

- Drawee Name
- Drawer Name
- Bill Currency
- Bill 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.



Summary



Tiles Displayed in Summary:

- Main Details - User can view details about application details and collection details.
- Party Details - User can view party details like remitting bank, drawee, drawer etc.
- Maturity Details - User can view the maturity details in case usance and multi tenor.
- Documents - User can view the document details.
- Shipment Details - User can view the shipment details.
- Additional Fields - User can view the additional fields.
- FX Linkage - User can view the details of FX Linkage.
- Updated Details - User can view the details updated to the Import Collection.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Tracers - User can view the tracer details.
- Message Preview - User can view the preview of the simulated messages to remitting bank.
- Other Preferences - User can view the details of the preferences selected.
- 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	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
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.	
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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the approval.	
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 Documentary Collection Booking available in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The screen from which the reject was initiated can been seen highlighted in the tile view.

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

Summary

The screen up to which data was captured before reject will be available for the user to view 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 document under collection.
- Party Details - User can view party details like applicant, Remitting Bank etc.
- Document Details - User can view document details.
- Shipment Details - User can view shipment details.
- Charges - User can view charge details.
- Maturity Details - User can view the maturity details.
- Message Preview - User can view the preview of the simulating message to the remitting bank.

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.	

Index

A

Additional Details
- Action Buttons ... 32
- Charge Details ... 24
- FX Linkage ... 27
- Limits & Collateral ... 21
- Loan Preference ... 31
- Payment Details ... 28

Additional DetailsTracers ... 29

B

Benefits ... 1

D

Data Enrichment
- Additional Details ... 20
- Additional Fields ... 18
- Advices ... 19
- Liquidation ... 13
- Main Details ... 10
- Settlement Details ... 34
- Summary ... 36

E

Exception - Amount Block
- Action Buttons ... 39
- Amount Block Exception ... 39
- Summary ... 39

Exception - Know Your Customer (KYC)
- Action Buttons ... 41
- Summary ... 40

Exception - Limit Check/Credit
- Action Buttons ... 42
- Limit/Credit Check ... 42
- Summary ... 42

Exceptions
- Exception - Amount Block ... 38
- Exception - Know Your Customer (KYC) ... 40
- Exception - Limit Check/Credit ... 41, 43

I

Import Documentart Collection Liquidation
- Exceptions ... 38
- Multi Level Approval ... 43
- Reject Approval ... 46

Import Documentary Collection Liquidation ... 2
- Data Enrichment ... 8
- Registration ... 2

K

Key Features ... 1

L

Liquidation
- Document Details ... 13
- Draft Details ... 18
- Shipment Details ... 14

M

Main Details
- Action Buttons ... 12
- Application Details ... 11
- Collection Details ... 11

Multi Level Approval
- Authorization Re-Key ... 43

O

Overview ... 1

R

Registration ... 2
- Application Details ... 4
- Collection Details ... 5
- Miscellaneous ... 7

Reject Approval ... 46
- Action Buttons ... 46
- Summary ... 46

S

Shipment Details
- Goods Details ... 15
- Multimodal/Transshipment Details ... 16
- Shipment Details ... 14

Reference and Feedback

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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