

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

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

This document will take you through following activities in OBTFPM:

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

Overview

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

Benefits

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

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

Key Features

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

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.

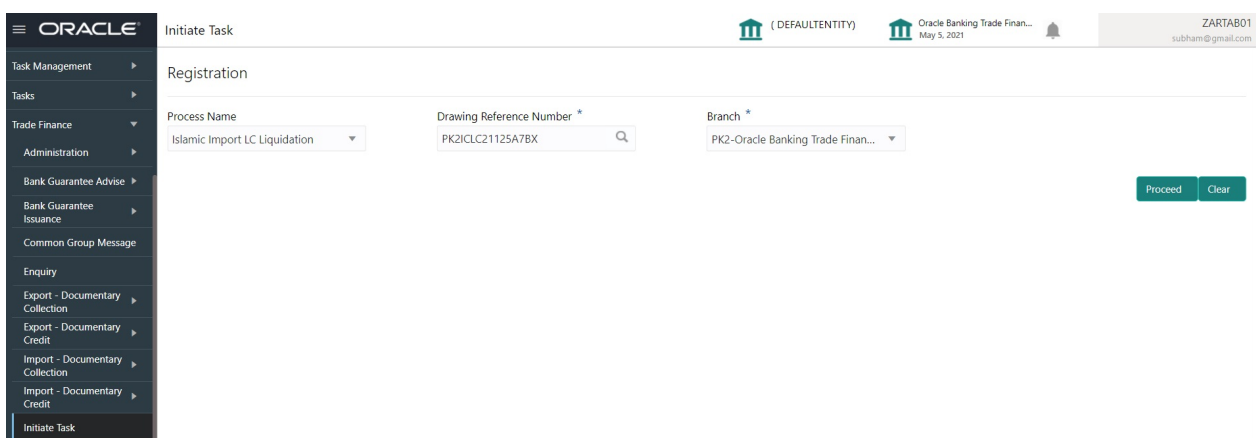
This section contains the following topics:

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

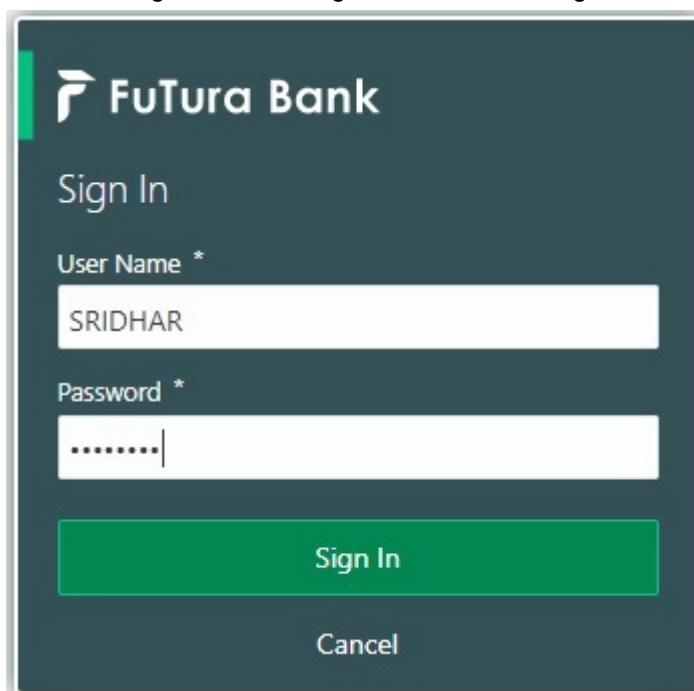
Use action buttons based on the description in the following table:

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

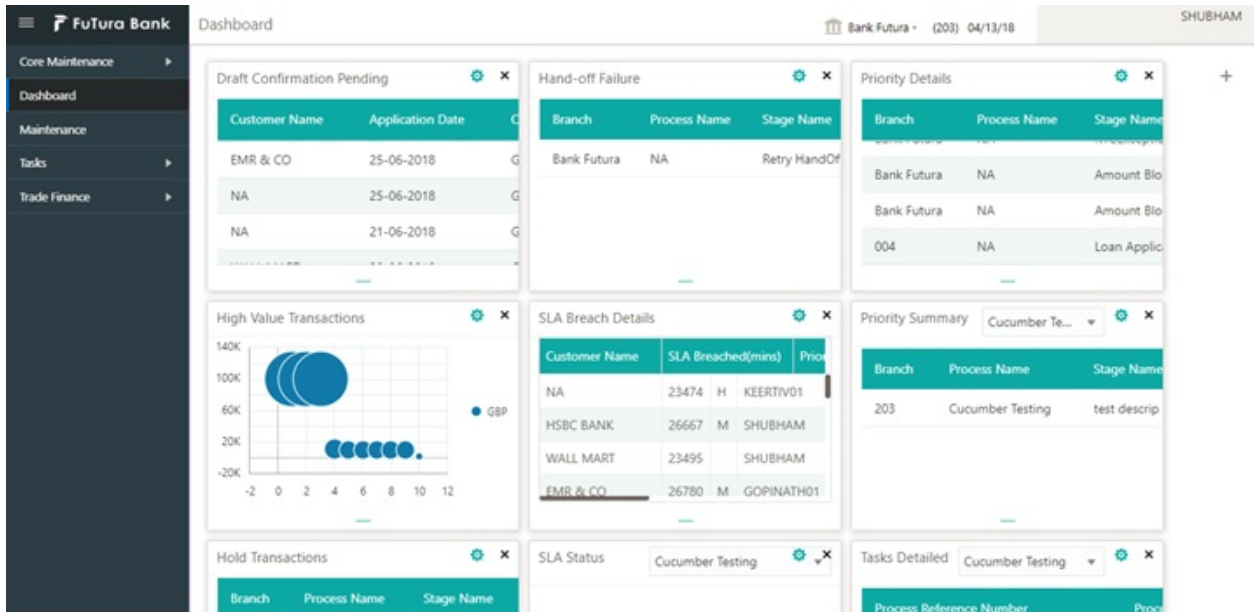
Registration

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.

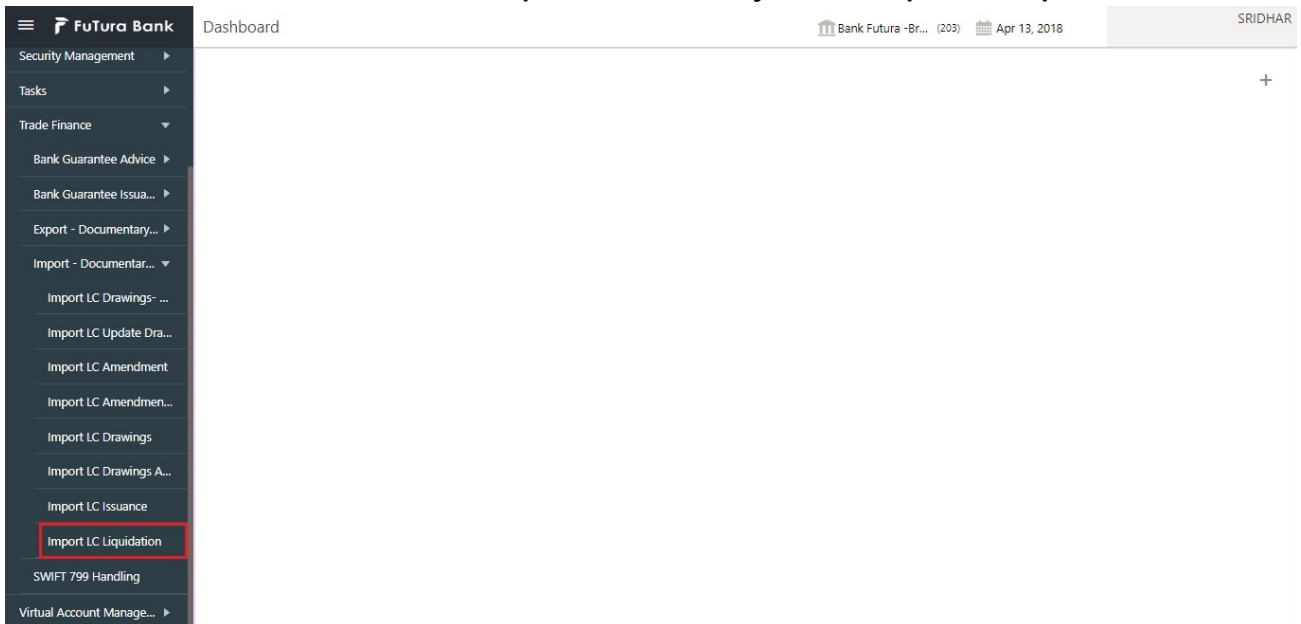
1. Using the entitled login credentials for registration stage, login to the OBTFPM application.



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 Liquidation Islamic
Documents
Remarks
Customer Instruction
Common Group Messages

Application Details

Drawing Reference Number *
PK2IBLL211250505

20 - Documentary Credit Number
PK2ILIP211251001

Branch
PK2-Oracle Banking Trade Finan...

Priority
Medium

Applicant
001044 NATIONAL FREIK

Liquidation Date
May 5, 2021

Process Reference Number
PK2IILL000011183

Submission Mode
Desk

Presenting Bank
000327 FIXNETIX

Presenting Bank Reference Number

View LC
Events
View BC

Liquidation Details

Product Code
IBLL

Product Description
INCOMING USANCE BILLS UNDER LC #

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
☐

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.

Liquidation Details
Product Code
IBLL

Product Description
INCOMING USANCE BILLS UNDER LC #

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
☐

Hold Cancel Save & Close Submit

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 *
PK2IBLL211250505

20 - Documentary Credit Number
PK2ILIP211251001

Branch
PK2-Oracle Banking Trade Finan...

Priority
Medium

Applicant
001044 NATIONAL FREK

Liquidation Date
May 5, 2021

Process Reference Number
PK2IILL000011183

Submission Mode
Desk

Presenting Bank
000327 FIXNETIX

Presenting Bank Reference Number

View LC Events View BC

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

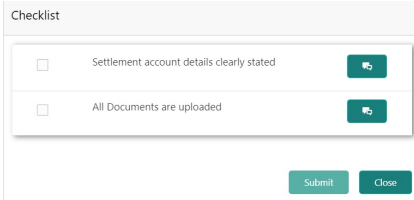
Back to Back LC

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	Cancels the Import LC Liquidation Registration stage inputs.	
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.

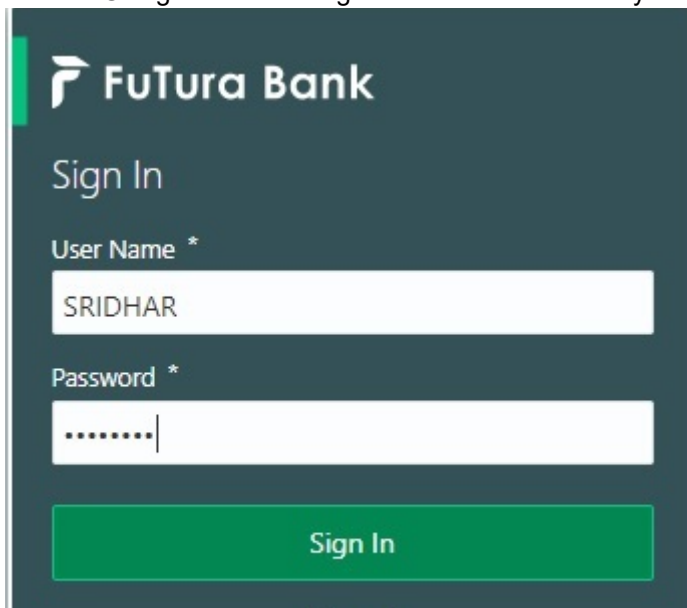


Note

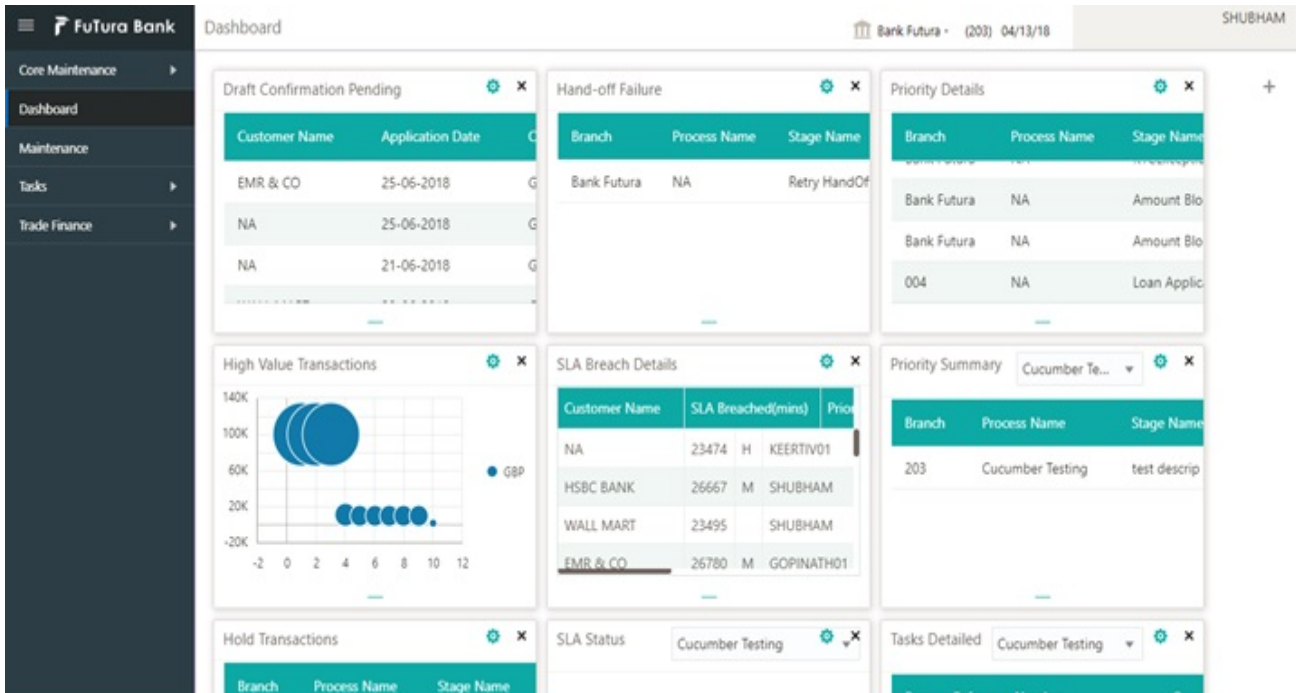
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

1. Using the entitled login credentials for 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**.

The screenshot shows the Oracle Free Tasks page. The left sidebar contains navigation links: Core Maintenance, Dashboard, Machine Learning, Security Management, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, and Search. The main area displays a table of tasks:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cus
<input type="checkbox"/>	Medium	Islamic Import LC Liquidation	PK2IILL000011183	PK2IILL000011183	DataEnrichment	22-03-13	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011181	PK2ELCD000011181	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011180	PK2ELCD000011180	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011172	PK2ELCD000011172	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011171	PK2ELCD000011171	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011170	PK2ELCD000011170	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Import Documentary Collection Re...	PK2IDCR000011161	PK2IDCR000011161	DataEnrichment	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Advise	PK2ELCA000011154	PK2ELCA000011154	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Islamic Import Documentary Colle...	PK2IIDU000011150	PK2IIDU000011150	KYC Exceptional approval	22-03-11	PK2	000
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011143	PK2EDCB000011143	DataEnrichment	22-03-11	PK2	001
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011141	PK2EDCB000011141	DataEnrichment	22-03-11	PK2	001
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011140	PK2EDCB000011140	DataEnrichment	22-03-11	PK2	001
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011138	PK2EDCB000011138	DataEnrichment	22-03-11	PK2	001

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

The screenshot shows the Oracle Free Tasks page. The left sidebar contains navigation links: Core Maintenance, Dashboard, Machine Learning, Security Management, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, and Search. The main area displays a table of tasks:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cus
<input checked="" type="checkbox"/>	Medium	Islamic Import LC Liquidation	PK2IILL000011183	PK2IILL000011183	DataEnrichment	22-03-13	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011181	PK2ELCD000011181	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011180	PK2ELCD000011180	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011172	PK2ELCD000011172	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011171	PK2ELCD000011171	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000011170	PK2ELCD000011170	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Import Documentary Collection Re...	PK2IDCR000011161	PK2IDCR000011161	DataEnrichment	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Export LC Advise	PK2ELCA000011154	PK2ELCA000011154	Scrutiny	22-03-12	PK2	001
<input type="checkbox"/>	Medium	Islamic Import Documentary Colle...	PK2IIDU000011150	PK2IIDU000011150	KYC Exceptional approval	22-03-11	PK2	000
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011143	PK2EDCB000011143	DataEnrichment	22-03-11	PK2	001
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011141	PK2EDCB000011141	DataEnrichment	22-03-11	PK2	001
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011140	PK2EDCB000011140	DataEnrichment	22-03-11	PK2	001
<input type="checkbox"/>	---	Export Documentary Collection Bo...	PK2EDCB000011138	PK2EDCB000011138	DataEnrichment	22-03-11	PK2	001

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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...	PK2IELLO00010985	PK2IELLO00010985	DataEnrichment	22-03-08	PK2	000153
<input type="checkbox"/> Edit	Medium	Export LC Liquidation Isl...	PK2IELLO00010979	PK2IELLO00010979	DataEnrichment	22-03-08	PK2	000153
<input type="checkbox"/> Edit	Medium	Export LC Liquidation Isl...	PK2IELLO00010977	PK2IELLO00010977	DataEnrichment	22-03-08	PK2	001044

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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

Screen (1 / 6)

Main Details

Application Details

Drawing Reference Number * PK2IBLL211250505

20 - Documentary Credit Number PK2ILIP211251001

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.

Import LC Liquidation - DataEnrichment :: Application No: PK2ILCL000007006

Overrides Customer Instruction Common Group Messages View LC

Screen (4 / 6)

Main Details
Advice Details
Maturity Details
Additional Details
Settlement Details
Summary

Additional Details

Payment Details	Loan Preferences	Limits and Collaterals	FX Linkage
Immediate Liquidation: No Required : No Immediate : No Acceptance Required	Loan Product : TAD4 Linkage Ref. No : Loan Tenor : 12 Loan Currency : GBP Loan Amount : Loan Maturity Date : 2022-05-05	Limit Currency : Limit Contribution : Limit Status : Collateral Currency : GBP Collateral : Contribution : Collateral Status :	FX Reference Number : Contract Currency : Contract Amount :
Preview Messages	Commission,Charges and...	Assignment of Proceeds	Linked Loan Details
Language : ENG No. of Messages : 4	Charge : Commission : Tax : Block Status :	AssignmentOfProceeds No Assignee Name : Assigned Amount :	Loan Account : Loan Currency : Loan Amount :

Audit

Reject Refer Hold Cancel Save & Close Back Next

Limits & Collateral

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 (OBT FPM) and should Earmark the limit from the Back office.

Limits and Collaterals ×

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	£3,000.00			001044	

Cash Collateral Details

Collateral Percentage *

50.0

Collateral Currency and amount

GBP

£1,500.00

Exchange Rate

1

+

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response	Response
1		PK20010440017		0	£0.00		VN	

Save & Close

Cancel

Limit Details ×

Customer Id

001044

Contribution % *

100.0

Contribution Currency

GBP

Limit Currency

GBP

Limit Check Response

Available

Expiry Date

Verify

Line ID *

001044

Limits Description

Contribution Amount *

£2,200.00

Limit Available Amount

£999,528,418,464.36

Response Message

The Earmark can be performed as the f

Save & Close

Close

Plus Icon	Click plus icon to add new Limit Details.	
Delete Icon	Click delete icon to remove any existing Limit Details.	
Edit	Click edit link to edit the limit details.	
Customer ID	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%.	
Limits Description	This field displays the limits description.	
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.	
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	

Collateral Details

This section displays the collateral details:

Collateral Details

Total Collateral Amount *

£1,500.00

Sequence Number

2.0

Collateral Contribution Amount *

£750.00

Settlement Account Currency

USD

Contribution Amount in Account Currency

Response

VN

Verify

Collateral Amount to be Collected *

£1,500.00

Collateral Split % *

50.0

Settlement Account *

PK20010440019

Exchange Rate

Account Available Amount

Response Message

✓ Save & Close

✕ Cancel

Field	Description	Sample Values
Cash Collateral Details		

Field	Description	Sample Values
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.	
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.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.	
Settlement Account	Select the settlement account for the collateral amount.	
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	

Field	Description	Sample Values
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. System populates the account available amount on clicking the Verify button.	
Response	Response can be 'Success' or 'Amount not Available'.	
Response Message	Detailed Response message.	
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.	
Account Available Amount	Account Available Amount will be auto-populated based on the Settlement Account selection.	

Commission, Charges and Taxes Details

Commission,Charges and Taxes ×

Recalculate

Redefault

Commission Details

Event

Event Description

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

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

Charge Details

Component

Tag currency

Tag Amount

Currency

Amount

Modified

Billing

Defer

Waive

Charge Party

Settlement Account

No data to display.										
---------------------	--	--	--	--	--	--	--	--	--	--

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

Tax Details

Component

Type

Value Date

Currency

Amount

Billing

Defer

Settlement Account

No data to display.								
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Save & Close Cancel

Commission Details

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.	
Rate	Defaults from product.	
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.	
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.	

Field	Description	Sample Values
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	<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>	

Field	Description	Sample Values
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.	

Tax Details

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:**Assignment of Proceeds**

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.	

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
0	001204 <input type="text" value="ertvtrtr"/>	0.17	GBP	\$100.00	<input type="text" value=""/>	<input type="text" value=""/>
1	000335 <input type="text" value="SH TEST CORP"/>		GBP		003723 <input type="text" value="CITIBANK LON"/>	001183 <input type="text" value="RABO BANK"/>

Save & Close
Cancel

Field	Description	Sample Values
Assignment Paid By Importer	Slide the toggle if assignment is paid by importer.	
Sequence	User can update the sequence number.	

Field	Description	Sample Values
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>  <p>Note</p> <p>WALKIN customers is allowed as assignee.</p>	
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>	
Currency	<p>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.</p>	
Assigned Amount	<p>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</p>	
Assignee Bank Details	<p>User can select the assignee bank.</p>	
Account with Institution	<p>User can select the account number of the Account with Institution.</p>	

Payment Details

Payment Details

PaymentDetails

Advance by Finance

Immediate Acceptance Required

Liquidate using Collateral

Transfer Collateral from LC

Reimbursement Claimed

Split Settlement

Immediate Liquidation Required

Reimbursing Bank

Auto Liquidate

Reimbursement Date

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
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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.	
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.	

Field	Description	Sample Values
Reimbursing Bank	<p>Read only field.</p> <p>Reimbursing bank details gets defaulted from the LC.</p> <div>  <p>Note</p> <p>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> </div>	
Reimbursement Date	<p>This field will be enabled only if Reimbursement Claimed is ‘Yes’.</p> <p>Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error.</p>	
Split Settlement	<p>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</p> <p>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</p>	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.	
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.	

Field	Description	Sample Values
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:

FX Linkage

FX Linkage

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	

Page 1 of 1 (1 of 1 items)

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.	
Linked Amount	<p>Sum of Linked amount will not be greater than LC contract amount.</p> <p>Linked amount will not be greater than the available amount for linkage.</p>	
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.	

Field	Description	Sample Values
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

Finance Preferences

Drawing/Collection Ref

PK2DCN821125A15Q

Product Code

Finance Tenor Units

Finance Value Date

Bill Currency-Amount

GBP £998.00

Finance Currency-Amount

Tenor Type

Finance Maturity Date

Customer Id

000325

Original Exchange Rate

Rate Type

Customer Name

NATIONAL FREIGHT CORP

Exchange Rate

Rate Code

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.	

Field	Description	Sample Values
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.	
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.	

Field	Description	Sample Values
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.

Linked Finance Details

Linked Finance Details

Finance Account	Finance Currency	Finance Amount
-----------------	------------------	----------------

No data to display.

Cancel

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.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> • 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 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 	

Field	Description	Sample Values
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
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

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
IBLCOUR_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.	

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: <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.	

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 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)

Summary

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

Field	Description	Sample Values
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.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> • 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 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 	

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.

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 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>	
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 Amount Block 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>	

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>	

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.	

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.



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.

Summary

Islamic Import LC Liquidation
Approval Task Level 1 :: Application No:- PK1IEDB000011053

Documents
Remarks
Overrides
Customer Instruction
Common Group Messages

Main Details Product Code : IBLL Currency : GBP Amount : 1000	Advice Details Advice 1 : PAYMENT_ME	Payment Details Immediate Liquidation: Immediate Accept : Reim Claimed :	Maturity Details Tenor Type : Usance Tenor Basis : Maturity Date : 2021-06-04
Finance Preference FinanceProduct : linkageRefNo : FinanceTenor : FinanceCcy : FinanceAmt : FinanceMaturity : Loan Maturity :	Limits and Collaterals Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 880 Collateral Status : Not Verified	FX Linkage Reference Number : Contract Amount : Contract Currency :	Preview Messages Language : ENG Preview Message : -
Commission,Charges and Taxes Charge : Commission : Tax : Block Status : Not Initia	Settlement Details Component : LQTAX_AMT Account Number : PK20010440 Currency : GBP	Parties Details Drawee : NATIONAL F Drawer : PHIL HAMPTON Presenting Bank : FIXNETIX	Compliance details 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	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

Reject Approval

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

Log in into OBTFPM application to view the reject approval tasks for Import LC 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.	

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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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