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Oracle Banking Trade Finance  
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Version 14.5.5.0.0

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# 1. Overview

## Issue Details

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As part of Mashreq requirements and other committed items changes are made in OBTF14.5.5.0.0 release.

## Requirement Summary

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The requirements specific to Q4 Trade incremental changes and other committed items on integration with product processors are to be addressed as part of 14.5.5.0.0 version.

---

## 2. Tracer generation for Guarantee Claims Lodged

### Feature 1 – Guarantee product definition – LCDPRMNT

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- ✓ Tracer details to be maintained in Guarantee and SBLC product maintenance

#### ■ Functional Flow Diagram

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Not Applicable

#### ■ Detailed Flow

---

- ✓ New tracer code GUA\_CLM\_TRACER introduced to support tracer generation for claims lodged
- ✓ GUA\_CLM\_TRACER to be mapped as part of tracers in product maintenance. Claim tracer to be mapped to Guarantee, Advice of Guarantee, SBLC and Advice of SBLC product types only else appropriate error message will be provided
- ✓ TRGN event to be mapped and GUA\_CLM\_TRACER to be mapped as part of advices for TRGN event

#### 2.1.2.1 Prototype

---

Not applicable

#### 2.1.2.2 UI Elements

---

Not applicable

#### 2.1.2.3 UI Error Messages

---

Error Code	Error Condition	Type	Message Text	User Action
LCUPLD-786	Guarantee claim tracer maintenance for products other than Guarantees and SBLCs	Error	Guarantee Claim tracer applicable only for Guarantees, SBLC, Advice of Guarantee, Advice of SBLC products	Guarantee Claim tracer to be maintained only for Guarantees, SBLC, Advice of Guarantee, Advice of SBLC products

#### 2.1.2.4 UI Prototype

---

Not applicable

## Feature 2 – Guarantee Claim Lodgement – LCDGCLM/LIDGCLM

---

- ✓ Guarantee Claim lodgement (LCDGCLM) enhanced to capture tracer details

### ■ Functional Flow Diagram

---

Not Applicable

### ■ Detailed Flow

---

- ✓ Guarantee and SBLC claim lodgement ( LCDGCLM )
  - ✓ GUA\_CLM\_TRACER mapped in the product will be defaulted during claim lodgement
  - ✓ Tracer related details to be provided as per existing functionality
  - ✓ Medium can be SWIFT or MAIL
  - ✓ Template can be attached using Template ID LOV when medium is SWIFT
  - ✓ MAIL format for Guarantee claims tracer



GUA\_CLM\_TRACER.tx  
t

- ✓ Above functionality to be supported for Islamic Guarantee claim Lodging ( LIDGCLM )
- ✓ Simulation screens enhanced with tracer details

Function id	Function Description
LCDGCLM	Claim Lodgement
LCDGCLMS	Guarantee Claim Lodging Simulation Detailed
LIDGCLM	Islamic Guarantee Claim Lodging
LIDGCLMS	Islamic Guarantee and Standby Letters of Credit Claim Lodgment Simulation

### 2.1.4.1 UI Prototype

#### Guarantee Claim Lodgement : LCDGCLM

Claim Lodgement

New

Enter Query

Contract Reference \*

P

Claim Sl. No \*

Main

Advices

Documents

Tracers

Tracer Details

1 Of 1

Go

+ - ☰

<input type="checkbox"/>	Code *	Description	Party Type	Required	Maximum Tracers	Number Sen
--------------------------	--------	-------------	------------	----------	-----------------	------------

Events

Settlement

Charges

Tax

Message Preview

Remarks

Customer Instructions

Input By

Date Time

Status

Auth By

Date Time

Authorization Status

Exit

Claim Lodgement - Transaction Branch Code ::: PK2

New

Enter Query

Contract Reference \*

P

Claim Sl. No \*

Main

Advices

Documents

Tracers

Tracer Details

1 Of 1

Go

☰

Number Sent	Start Days	Last Sent On	Medium	Frequency	Template Id
-------------	------------	--------------	--------	-----------	-------------

Events

Settlement

Charges

Tax

Message Preview

Remarks

Customer Instructions

Input By

Date Time

Status

Auth By

Date Time

Authorization Status

Exit

## Islamic Guarantee claim lodgement (LIDGCLM)

Islamic Guarantee Claim Lodging

New Enter Query

Contract Reference \*

P

Claim Sl. No \*

Main | Advices | Documents | **Tracers**

**Tracer Details**

1 Of 1 Go

<input type="checkbox"/>	Code *	Description	Party Type	Required	Maximum Tracers	Number Sent

Events | Settlement | Charges | Tax | Message Preview | Remarks | Customer Instructions

Input By Date Time Status

Auth By Date Time Authorization Status

Exit

### 2.1.4.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/ Size	Field Validation	Default Value	Amendable
Code	Tracer Code that is picked up for generation	Defaulted	Textbox	N	Varchar2(4)			N
Description	Tracer Description	Defaulted	Textbox	N	Varchar2(105)			N
Required	This is to indicate whether the Tracer should be generated or suppressed. Values : Y / N	Input	Checkbox	N	Char(1)			Y
Party type	This is the Party type to whom the Tracer should be addressed	Input	LOV	N	Varchar2(9)			Y
Maximum Tracers	This stores the maximum number of times the Tracer has to be generated	Defaulted	Textbox	N	Number(4)			Y

Number sent	This stores the number of times tracers are send.	Defaulted	Textbox	N	Number(4)			N
Start days	This is the day on when the Tracer should start getting generated after the LC Book date	Defaulted	Textbox	N	Number(4)			Y
Last sent on	This stores the date when the tracer was last sent	Defaulted	Textbox	N	Date			N
Medium	This is the Medium in which the Tracer should be generated (SWIFT/MAIL).	Input	LOV	N	Varchar2(15)			Y
Frequency	This is the frequency in days for tracer generation	Input	Textbox	N	Number(4)			Y
Template id	This stores the Template Id in order to pickup the Template for Tag 79 of MT799 in case if the Tracer is generated in Swift format	Input	LOV	N	Varchar2(15)			Y

#### 2.1.4.3 UI Error Messages

Not Applicable

#### Feature 3 – Guarantee Claim Lodgement Tracer generation - LCDTRGEN

- ✓ Provision to generate guarantee claim tracer manually - LCDTRGEN

#### Functional Flow Diagram

Not Applicable

## Detailed Flow

- ✓ Guarantee claim lodgement tracer ( GUA\_CLM\_TRACER ) can be generated manually through LC tracer generation (LCDTRGEN) as per existing functionality
- ✓ Contract reference no LOV modified to provide the claim sequence no in LOV.
- ✓ Claim Sequence No introduced in the screen and system will default claim sequence number on selection of contract from LOV.
- ✓ Claim tracer can be generated only when claim status is 'Lodged'. Contract reference no LOV to provide only claims in lodged status.
- ✓ Tracers should not be generated for claims in below status :
  - a. Settled
  - b. Rejected
  - c. Injunction
  - d. Extended
- ✓ TRGN event to be triggered and GUA\_CLM\_TRACER to be generated in either SWIFT or MAIL format.
- ✓ MT799 to be generated if medium is SWIFT. Tag 79 will be populated with details defined in template id.
- ✓ Above functionality to be supported for Islamic Guarantee claims lodged.

### 2.1.6.1 UI Prototype

#### LC Tracer Generation (LCDTRGEN)

LC Tracer Generation

New Enter Query

Contract Reference No \*

Party Type \*

Tracer Code \*

Currency

Non-Extension Notification Details

Sender to Receiver Information

File Identification

Generate

Receiver

Lc Amount

Claim Sequence No.

MT798 Non-Extension Notification Details

Customer Business Reference

Bank Business Reference

Bank Contact

Bank to Corporate Information

MT798 File Identification

Exit

### 2.1.6.2 UI Elements

---

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/ Size	Field Validation	Default Value	Amendable
Claim Sequence no	Claim sequence no	Default	Textbox	N	Number			N

### 2.1.6.3 UI Error Messages

---

Error Code	Error Condition	Type	Message Text	User Action
LCTRGN-002	If user tried to generate manual tracer for the claim is not in Lodged status	E	Tracers cannot be generated, claim is not in Lodged status	Generate

### Feature 4 – Guarantee Claim Tracer generation during EOD – LCTRACER / LITRACER

---

- ✓ Guarantee claim tracers generation during EOD

#### ■ Functional Flow Diagram

---

Not Applicable

#### ■ Detailed Flow

---

- ✓ System enhanced to generate guarantee claim tracers during EOD
- ✓ Guarantee Claim tracers to be generated only for claims in 'Lodged' status
- ✓ Tracers will not be generated for claims in below status :
  - e. Settled
  - f. Rejected
  - g. Injunction
  - h. Extended
- ✓ TRGN event to be triggered and GUA\_CLM\_TRACER to be generated in either SWIFT or MAIL format. MT799 to be generated if medium is SWIFT.

Above functionality supported for Islamic Guarantee claims lodged.

### 2.1.8.1 UI Prototype

---

Not Applicable

### **2.1.8.2 UI Elements**

---

Not Applicable

### **2.1.8.3 UI Error Messages**

---

Not Applicable

### 3. Enable Split Settlement for Cash Collateral

#### Feature 1 – Enable Split Settlement for Cash Collateral

- ✓ Provision to collect Cash Collateral from multiple accounts through Split Settlement for LCs, Guarantees and SBLCs

#### Functional Flow Diagram

Not Applicable

#### Detailed Flow

- ✓ Provision to collect Cash Collateral from multiple accounts through Split Settlement for LCs, Guarantees and SBLCs
  - System enhanced to collect Cash Collateral from multiple accounts through Split Settlement for all product types
  - Amount tags to support cash collateral during LC issuance  
COLL\_AMT\_S01, COLL\_AMT\_S02, COLL\_AMT\_S03,  
COLL\_AMT\_S04, COLL\_AMT\_S05, COLL\_AMT\_S06
  - Collateral processing in LC life cycle

LC lifecycle	Function id	Amount tag
LC issuance with Collateral	LCDTRONL	COLL_AMT_S01, COLL_AMT_S02, COLL_AMT_S03, COLL_AMT_S04, COLL_AMT_S05, COLL_AMT_S06
Internal amendment to increase Collateral	LCDTRONL	COLL_AMNDAMT_S01, COLL_AMNDAMT_S02, COLL_AMNDAMT_S03, COLL_AMNDAMT_S04, COLL_AMNDAMT_S05, COLL_AMNDAMT_S06
Internal amendment to decrease Collateral	LCDTRONL	COLL_AMT_DECR_S01, COLL_AMT_DECR_S02, COLL_AMT_DECR_S03, COLL_AMT_DECR_S04, COLL_AMT_DECR_S05, COLL_AMT_DECR_S06
Collect additional Collateral during LC amendment and increase contract amount	LCDAMEND	COLL_AMNDAMT_S01, COLL_AMNDAMT_S02, COLL_AMNDAMT_S03, COLL_AMNDAMT_S04, COLL_AMNDAMT_S05, COLL_AMNDAMT_S06
Refund Collateral during LC amendment and decrease contract amount	LCDAMEND	COLL_AMT_DECR_S01, COLL_AMT_DECR_S02, COLL_AMT_DECR_S03, COLL_AMT_DECR_S04, COLL_AMT_DECR_S05, COLL_AMT_DECR_S06
Refund outstanding collateral during LC Closure	LCDTRONL	COLLAMT_OS_S01, COLLAMT_OS_S02, COLLAMT_OS_S03, COLLAMT_OS_S04, COLLAMT_OS_S05, COLLAMT_OS_S06,
Collect collateral during LC Reopen	LCDTRONL	COLLAMT_OS_S01, COLLAMT_OS_S02, COLLAMT_OS_S03, COLLAMT_OS_S04, COLLAMT_OS_S05, COLLAMT_OS_S06,
Refund outstanding collateral during LC Cancel	LCDTRONL	COLLAMT_OS_S01, COLLAMT_OS_S02, COLLAMT_OS_S03, COLLAMT_OS_S04, COLLAMT_OS_S05, COLLAMT_OS_S06,
LC Reverse	LCDTRONL	COLL_AMT_S01, COLL_AMT_S02, COLL_AMT_S03, COLL_AMT_S04, COLL_AMT_S05, COLL_AMT_S06

- ✓ Split Settlement in LC amendment confirmation ( LCDAMEND )
  - Split Settlement to be introduced as a subsystem in LC amendment screen ( LCDAMEND ).
  - COLL\_AMNDAMT\_S<NN> related amount tags will be applicable. Split settlement functionality to be similar to LC Contract online ( LCDTRONL )
  - Split settlement details namely account and percentage captured during LC issuance to be defaulted during LC amendment. User can modify the same and can also add additional accounts if required.
    - Split Settlement details to be defaulted during amendment without beneficiary confirmation
    - Split Settlement details to be defaulted during amendment with beneficiary confirmation on Confirmation of amendment. Details will not be available during amendment initiation.



SplitSettlement\_Cash  
Collateral\_Scenarios.x

- ✓ Availment while booking Bill under LC with Transfer Collateral from LC ( BCDTRONL )
  - While booking bill under LC with Transfer Collateral from LC checked, collateral to be transferred proportionately as per existing functionality.
- ✓ Accounts provided in split settlement and settlement subsystem for collateral processing should belong to Counterparty, Accountee or Obligor party. Else system should provide appropriate error message.
- ✓ Above functionality to be supported for Guarantees and Standby Letters of Credit :

Function id	Function description
LCDGUONL	Guarantees and Standby Letters of Credit Contract Input
LCDGUAMD	Guarantees and Standby Letters of Credit Amendment

- ✓ Above functionality to be supported for Islamic LC and Islamic Guarantee screens

Function id	Function description
LIDTRONL	Islamic LC Contract Input
LIDAMEND	Islamic LC Amendment Confirmation Input
LIDGUONL	Islamic Guarantees and Standby Letters of Credit Contract Input
LIDGUAMD	Islamic Guarantees and Standby Letters of Credit Amendment

- ✓ Simulation screens enhanced to support above functionality

Function id	Function description
LCDTRSIM	Letters Of Credit Contract Simulation Detailed
LCDAMSIM	LC Amendment Simulation
LCDGUSIM	Guarantees and Standby Letters of Credit Contract Simulation Detailed
LCDGAMSM	Guarantee Amendment Simulation
LIDTRSIM	Islamic Letters of Credit Contract Simulation
LIDAMSIM	Islamic LC Amendment Confirmation Simulation
LIDGUSIM	Islamic Guarantee and Standby Letters of Credit Contract Simulation
LIDGAMSM	Islamic Guarantees and Standby Letters of Credit Amendment Simulation

- ✓ Collateral refund during manual availment : LCDAVMNT / LIDAVMNT
  - Split settlement is applicable during manual availment. Split settlement to be introduced in LCDAVMNT/LIDAVMNT. Collateral refund to be processed based on outstanding Collateral amount to respective account. Account should not be modified.

### 3.1.2.1 UI Prototype

#### LC Amendment Confirmation : LCDAMEND

Letters of Credit Amendment Confirmation Input

New Enter Query

Acknowledgement Reference Number

Product Type

Amendment of Closed LC

ESN

Amendment Status

Amendment Initiation Date

Contract Reference Number \*

User Reference

Amendment Number \*

Number of Amendment

☒ Beneficiary Confirmation Required
 ☐ Cancellation Request

Details Parties Goods Documents Advices

Currency

Contract Amount

Amount In Local Currency

Issue Date

Expiry Date

Expiry Place

Drafts | Commission | Charges | Settlement | Tax | Collateral | Events | Fields | Message Preview | Import License | Remarks |

FX Linkage | Documents | Linkage Details | Customer Instructions | Split Settlement

Input By

Auth By

Status

Date Time

Date Time

Authorization Status

Exit

## Islamic LC Amendment Confirmation : LIDAMEND

Islamic LC Amendment Confirmation Input

New Enter Query

Acknowledgement Reference Number

Product Type

Amendment of Closed LC

ESN

Amendment Status

Amendment Initiation Date

Contract Reference Number \*

User Reference

Amendment Number \*

Number of Amendment

Beneficiary Confirmation Required

Cancellation Request

Details

Parties

Goods

Documents

Advices

Currency

Contract Amount

Amount In Local Currency

Issue Date

Expiry Date

Expiry Place

Drafts

Commission

Charges

Settlement

Tax

Collateral

Events

Fields

Message Preview

Import License

Remarks

FX Linkage

Documents

Linkage Details

Customer Instructions

Split Settlement

Input By

Auth By

Status

Date Time

Date Time

Authorization Status

Exit

## Guarantee Issuance : LCDGUONL

Guarantees and Standby Letters of Credit Contract Input

New Enter Query

Acknowledgement Reference Number

Product Code \*

Contract Reference

Operation Code \*

Operation Description

+ Additional Details

Main

Preferences

Local Undertaking Details

Parties

Parties Limits

Documents

Tracers

Terms and Conditions

Liability Change Schedule

Advices

Customer Details

Guarantee Details

Customer \*

Customer Name

Party Type \*

Language \*

Dated

Type of guarantee

Description

Purpose Of Guarantee

Expiry Type

Expiry Condition

Drafts

Commission

Charges

Settlement

Tax

Collateral

Events

Linkage Details

Fields

MIS

Split Settlement

All Messages

Documents

Message Preview

Remarks

Common Group Message

Customer Instructions

UDE

Input By

Date Time

Status

Checker

Date Time

Authorization Status

Exit

Guarantees and Standby Letters of Credit Amendment : LCDGUAMD

Guarantees and Standby Letters of Credit Amendment

New

Enter Query

Acknowledgement Reference Number

Product Type

Amendment of Closed LC

Contract Reference Number \*

User Reference

Amendment Number \*

ESN

Amendment Status

Amendment Initiation Date

Number of Amendment

☒ Beneficiary Confirmation Required

☐ Cancellation Request

Details

Local Undertaking Details

Parties

Terms and Conditions

Liability Change Schedule

Advices

Currency

Contract Amount

Amount In Local Currency

Issue Date

Expiry Date

Expiry Place

Drafts

Commission

Charges

Settlement

Tax

Events

Collateral

Fields

Message Preview

Remarks

Linkage Details

Customer Instructions

Split Settlement

Documents

Input By

Date Time

Auth By

Date Time

Status

Authorization Status

Exit

Letters of Credit Availment – LCDAVMNT

Letters Of Credit Availment Detail

New

Enter Query

Contract Reference \*

Event

Event Description

Issue Date

Expiry Date

Counter Party

Amount

Related Reference Number

User Reference

Source Reference

Source Code

Latest Version Number

Currency

Outstanding

Liability

Amount

Unconfirmed Availed Amount

Available Undertaking Amount

Availed Not Undertaking Amount

Confirmed Amount

Unconfirmed Amount

Events

Collateral

Settlement

Advices

Charges

Commission

Tax

Remarks

Customer Instructions

Split Settlement

Maker

Checker

Date Time

Date Time

Status

Authorization Status

Exit

Islamic Guarantees and Standby Letters of Credit - LIDGUONL

Islamic Guarantees and Standby Letters of Credit Contract Input

New Enter Query

Acknowledgement Reference Number

Contract Reference

Product Code \*  P

Operation Code \*

Operation Description

+ Additional Details

Main Preferences Local Undertaking Details Parties Parties Limits Documents Tracers Terms and Conditions Liability Change Schedule Advices

Customer Details

Customer \*

Customer Name

Party Type \*

Language \*

Dated YYYY-MM-DD

Guarantee Details

Type of guarantee

Description

Purpose Of Guarantee

Expiry Type

Expiry Condition

Drafts | Commission | Charges | Settlement | Tax | Collateral | Events | Linkage Details | Fields | MIS | Split Settlement |

All Messages | Documents | Message Preview | Remarks | Common Group Message | UDE | Customer Instructions

Input By Date Time Status

Checker Date Time Authorization Status

Exit

## Islamic Guarantees and Standby Letters of Credit Amendment – LIDGUAMD

Islamic Guarantees and Standby Letters of Credit Amendment

New Enter Query

Acknowledgement Reference Number

Product Type

ESN

Amendment Status

Amendment Initiation Date YYYY-MM-DD

Contract Reference Number \*  P

Number of Amendment

User Reference

Amendment Number \*

Beneficiary Confirmation Required ☒

Cancellation Request ☐

Details Local Undertaking Details Parties Terms and Conditions Liability Change Schedule Advices

Currency

Contract Amount

Amount In Local Currency

Issue Date YYYY-MM-DD

Expiry Date YYYY-MM-DD

Expiry Place

Closing Date YYYY-MM-DD

Drafts | Commission | Charges | Settlement | Tax | Events | Collateral | Fields | Message Preview | Remarks | Documents |

Customer Instructions | Split Settlement | Linkage Details

Input By Date Time Auth By Date Time Status

Authorization Status

Exit

## Islamic LC Availment Input – LIDAVMNT

Islamic LC Availment Input

New Enter Query

Contract Reference \*

P

Event

Event Description

Issue Date

Expiry Date

User Reference

Source Reference

Source Code

Latest Version Number

Currency

Counter Party

Amount

Related Reference Number

Outstanding

Liability

Amount

Unconfirmed Availed Amount

Available Undertaking Amount

Availed Not Undertaking Amount

Confirmed Amount

Unconfirmed Amount

Events | Collateral | Settlement | Advices | Charges | Commission | Tax | Remarks | Customer Instructions | Split Settlement

Maker

Date Time

Status

Checker

Date Time

Authorization Status

Exit

### 3.1.2.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
Split Settlement	Indicates Split Settlement subsystem	Input	Button	N	NA	N	N	Y

### 3.1.2.3 UI Error Messages

Not Applicable

- ✓ API to query Split Settlement details

## Functional Flow Diagram

Not Applicable

## Detailed Flow

- API to query Split Settlement details

API details		
Function id	Service Name	Operation Code
IFDSPLDT	OBTFIFService	QuerySplitTagDetails

S. No	Field Name	Possible Input values	Mandatory	Input/Output
1	Contract Reference Number	1. Contract Reference Number 2. ALL	Y	Input/Output
2	Event Sequence Number			Output
3	Basis Amount Tag			Output
4	Split Sequence Number			Output
5	Split Amount			Output
6	Split Amount Tag			Output
7	Split Account Branch			Output
8	Split Account currency			Output
9	Split Account Number			Output
10	Split Party Id			Output
11	Split Percentage			Output
12	Loan Account			Output
13	UI Split Account Number			Output
14	Consolidated Collateral amount			Output

### 3.1.4.1 UI Prototype

Not Applicable

### 3.1.4.2 UI Elements

Not Applicable

### 3.1.4.3 UI Error Messages

Not Applicable

## 4. Guarantee Commission Revenue Sharing

### Feature 1 – Trade Finance Bank Preference Maintenance (STDTFBNK)

- ✓ Trade Finance Bank Preference maintenance enhanced with Revenue sharing parameters.

#### Functional Flow Diagram

Not Applicable

#### Detailed Flow

- ✓ Trade Finance Bank Preference maintenance enhanced to capture revenue sharing parameters :

Field Name	Field Description
Share Revenue with Correspondent bank	<ul style="list-style-type: none"><li>✓ Check box introduced to indicate support for Revenue sharing</li><li>✓ Option will be unchecked by default and the same can be enabled.</li></ul>
Intermediary GL for Revenue Sharing	<ul style="list-style-type: none"><li>✓ New field introduced to capture intermediary GL for revenue sharing</li><li>✓ LOV provided with list of GLs</li><li>✓ GL can be provided only if Share Revenue with Correspondent bank is enabled</li></ul>

- Processing impact of Share Commission with Correspondent bank :
  - Revenue Sharing percentage will be introduced in Customer maintenance. The same can be maintained only if “Share Revenue with Correspondent Banks” field in Trade Finance Bank Preference Maintenance is enabled.
  - When Share Revenue with Correspondent Banks is enabled and subsequently disabled, system will nullify Revenue sharing percentage at Customer level on Authorization.
  - When Share Revenue with Correspondent Banks is enabled again then Revenue sharing percentage in customer level should be maintained again if applicable.

#### 4.1.2.1 UI Prototype

##### Trade Finance Bank Preference Maintenance – STDTFBNK

Trade Finance Bank Preference Maintenance

Enter Query

Bank Code \* 000

Bank Name FLEXCUBE UNIVERSAL BANK

Head Office Branch

Branch Code \* 000

Branch Description FLEXCUBE UNIVERSAL BANK

☒ Support Islamic Trade Finance

☒ Share Revenue with Correspondent Banks

Intermediary GL for Revenue Sharing 152110001

Maker VIMAL01

Checker VIMAL02

Date Time: 2021-05-05 18:49:17

Date Time: 2021-05-05 18:49:49

Mod No 26

Record Status Open

Authorization Authorized Status

Exit

#### 4.1.2.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
Share Revenue with Correspondent bank	Indicates provision to enable commission sharing with Correspondent bank	Input	Checkbox	N	Varchar(1)	N	N	Y
Intermediary GL for Revenue Sharing	Indicates intermediary GL to park revenue sharing amount	Input	LOV	N	Varchar2(20)	N	N	Y

#### 4.1.2.3 UI Error Messages

Error Code	Error Condition	Type	Message Text	User Action
ST-VALS-224	Uncheck the Share revenue with Correspondent bank flag	O	Unchecking Share revenue with Correspondent Banks flag will nullify all the Revenue sharing Percentage maintained at customer level	No Action required
ST-VALS-227	Modify the GL provided in intermediary GL for revenue sharing field	O	Changing Intermediary GL for Revenue Sharing will also change GL provided for REVENUE_SHARING Accounting Role at LC/LI Product level.	No Action required
ST-VALS-225	Check the Share revenue with Correspondent bank flag without providing GL	E	Intermediary GL for revenue sharing is mandatory if Share revenue with Correspondent Banks flag is checked	Provide GL
ST-VALS-226	Uncheck the Share revenue with Correspondent bank flag but keep GL value	E	Intermediary GL for revenue sharing cannot be provided if Share revenue with Correspondent Banks flag is unchecked	Remove GL provided

## Feature 2 – Trade Finance Customer Maintenance (STDTFCIF)

- ✓ Trade Finance Customer Maintenance enhanced to capture Revenue Sharing Percentage for bank customers when Share revenue with Correspondent Banks in Trade Finance Bank Preference is enabled.

### Functional Flow Diagram

Not Applicable

### Detailed Flow

- ✓ Trade Finance Customer Maintenance enhanced to capture Revenue Sharing Percentage :

Field Name	Field Description
Revenue Sharing Percentage	<ul style="list-style-type: none"><li>✓ New Section “Counter / Counter – Counter Guarantee Revenue Sharing” introduced</li><li>✓ New field “Revenue Sharing Percentage” introduced to capture commission sharing percentage</li></ul>

- ✓ Validations and processing :
  - Revenue sharing percentage can be provided only if “Share revenue with Correspondent Banks” is enabled in Trade Finance Bank Preference Maintenance
  - Values should be greater than zero and less than or equal to 100

### 4.1.4.1 UI Prototype

#### Trade Finance Customer Maintenance – STDTFCIF

Trade Finance Customer Maintenance

New Copy Close Unlock Print Enter Query

Customer No \* 000326 Customer Category \* CORPORATE

Customer Name PH Eligible for AR-AP Tracking

Email Address Relationship Pricing

Customer Dispatch

Misc Details Trade Collateral Margin

Charge Group Trade Collateral Margin

Tax Group

Location \* GB

Counter / Counter - Counter Guarantee Revenue Sharing Details

Revenue Sharing Percentage 25

Sanction Check

Sanction Check Required At Transaction Level

Change Log

Maker VIMAL01 Date Time: 2021-05-05 16:41:02 Mod No 2 Record Status Open

Checker VIMAL01 Date Time: 2021-05-05 16:41:02 Authorization Authorized Status

Exit

### 4.1.4.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
Revenue Sharing Percentage	Indicates Revenue Sharing Percentage	Input	Text	N	NUMBER(10,7)	Greater than zero and less than or equal to 100	N	Y

#### 4.1.4.3 UI Error Messages

Error Code	Error Condition	Type	Message Text	User Action
ST-CIF61	Provide Revenue Sharing Percentage when Share revenue with Correspondent banks is unchecked	E	Revenue Sharing Percentage cannot be provided if Share revenue with Correspondent Banks flag is unchecked at Trade Finance Bank Parameter maintenance screen	Should provide Revenue Sharing percentage only when Share revenue with Correspondent banks is enabled
ST-CIF62	Provide revenue sharing percentage outside of 0 and 100	E	Revenue Sharing Percentage provided is outside the allowed range of 0.001-100	Allowed range is 0.001 and 100

#### Feature 3 – Guarantee and SBLC online screens ( LCDGUONL / LCDGUAMD )

- ✓ Guarantee issuance and amendment screens enhanced to display Revenue sharing percentage for Counter Guarantees and Counter-Counter Guarantees
- ✓ Commission subsystem enhanced to display Revenue Sharing Amount

#### Functional Flow Diagram

Not Applicable

#### Detailed Flow

- ✓ Guarantee issuance ( LCDGUONL ) enhanced to display Revenue sharing percentage for Counter Guarantees and Counter-Counter Guarantees under preference tab.
- ✓ System will populate “Revenue Sharing Percentage” from “Trade Finance Customer Maintenance” as below :
  - Revenue Sharing Percentage of LIB party is considered for Counter Guarantee when Purpose of Guarantee is “Request” and LIB is available
  - Revenue Sharing Percentage of CIB party is considered for Counter-Counter Guarantee when Purpose of Guarantee is “Request” and both CIB, LIB are available.

- Revenue sharing percentage will be a display field and cannot be modified. Revenue sharing percentage picked during Booking will remain the same throughout contract life cycle.
- Commission will be processed as per existing functionality as part of CLIQ
  - Commission will be debited from customer
  - Revenue sharing amount will be computed based on revenue sharing percentage
  - Revenue sharing amount will be credited to Intermediary GL
  - Remaining commission amount will be credited to RIA GL ( Total commission – Revenue Sharing Amount )
  - Revenue sharing amount will be displayed in Commission subsystem
  - Scenario with netting:

Contract amount	100000
Commission amount	10000
Revenue sharing percentage	25%

Customer	10000	Dr
Intermediary GL for Revenue Sharing	2500	Cr
Received in Advance GL	7500	Cr

- Scenario without netting:

Contract amount	100000
Commission amount	10000
Revenue sharing percentage	25%

Customer	7500	Dr
Received in Advance GL	7500	Cr
Customer	2500	Dr
Intermediary GL for Revenue Sharing	2500	Cr

- Accrual (ACCR) to be processed as per existing functionality for amount parked in RIA GL.
- Revenue sharing to be supported irrespective of commission calculation method and payment type
  - Calculation Method – Periodic or Non-Periodic
  - Payment Type – Advanced or Arrear
  - Calculation should always happen in the Commission currency.

#### Scenarios with Netting: Non-periodic (Advance / Arrears)

LC issue date	1-Jan-22
Tenor	3 years
LC Contract amount	100000

Commission amount	10000
Revenue sharing percentage	25%
Revenue to be shared	2500

Non Periodic Advance					
Online/EOD	Event	Accounting Role	Dr/Cr indicator	Processing date	Commission amount
LC Issuance – online	CLIQ	Customer Account	Dr	1-Jan-22	10000
		Received in Advanced GL	Cr		7500
		Intermediary GL for Revenue Sharing	Cr		2500
EOD	ACCR	Received in Advanced GL	Dr	1-Jan-22	75
		Income GL	Cr		75

Non Periodic Arrears					
Online/EOD	Event	Accounting Role	Dr/Cr indicator	Processing date	Commission amount
EOD	ACCR	Received in Advanced GL	Dr	1-Jan-22	75
		Income GL	Cr		75
BOD	CLIQ	Customer Account	Dr	31-Dec-24	10000
		Received in Advanced GL	Cr		7500
		Intermediary GL for Revenue Sharing	Cr		2500

#### Scenarios with Netting: Periodic (Advance / Arrears)

LC issue date	1-Jan-22
Tenor	3 years
LC Contract amount	100000
Periodic Commission amount for 6 months	10000
Revenue sharing percentage	25%
Revenue to be shared	2500

Periodic Advance - Period as 6 months					
Online/EOD	Event	Accounting Role	Dr/Cr indicator	Processing date	Commission amount
LC Issuance – online	CLIQ	Customer Account	Dr	1-Jan-22	10000
		Received in Advanced GL	Cr		7500
		Intermediary GL for Revenue Sharing	Cr		2500
EOD	ACCR	Received in Advanced GL	Dr	1-Jan-22	75
		Income GL	Cr		75
Next period BOD	CLIQ	Customer Account	Dr	1-Jul-22	10000
		Received in Advanced GL	Cr		7500

		Intermediary GL for Revenue Sharing	Cr		2500
EOD	ACCR	Received in Advanced GL	Dr	1-Jul-22	75
		Income GL	Cr		75

Periodic Arrears - Period as 6 months					
Online/EOD	Event	Accounting Role	Dr/Cr indicator	Processing date	Commission amount
EOD	ACCR	Received in Advanced GL	Dr	1-Jan-22	75
		Income GL	Cr		75
End of period	CLIQ	Customer Account	Dr	1-Jul-22	10000
		Received in Advanced GL	Cr		7500
		Intermediary GL for Revenue Sharing	Cr		2500
Next period EOD	ACCR	Received in Advanced GL	Dr	1-Jul-22	75
		Income GL	Cr		75
End of next period	CLIQ	Customer Account	Dr	31-Dec-23	10000
		Received in Advanced GL	Cr		7500
		Intermediary GL for Revenue Sharing	Cr		2500

✓ Product Accounting entries maintenance :

Non-Periodic Advance

EVENT_CODE	ACCOUNT_ROLE_CODE	AMT_TAG	DR_CR_INDICATOR
CLIQ	COMM_CUST_ACC	AGUIR_COMM_LIQD	D
CLIQ	AGUIR_COMMRIA	AGUIR_COMM_LIQD	C
CLIQ	COMM_CUST_ACC	AGUIR_COMM_LQRS	D
CLIQ	REVENUE_SHARING	AGUIR_COMM_LQRS	C
ACCR	AGUIR_COMMRIA	AGUIR_COMM_ACCR	D
ACCR	AGUIR_COMMINC	AGUIR_COMM_ACCR	C

Non-Periodic Arrears

EVENT_CODE	ACCOUNT_ROLE_CODE	AMT_TAG	DR_CR_INDICATOR
CLIQ	COMM_CUST_ACC	AGUIR_COMM_LIQD	D
CLIQ	AGUIR_COMMREC	AGUIR_COMM_LIQD	C
CLIQ	COMM_CUST_ACC	AGUIR_COMM_LQRS	D
CLIQ	REVENUE_SHARING	AGUIR_COMM_LQRS	C
ACCR	AGUIR_COMMREC	AGUIR_COMM_ACCR	D
ACCR	AGUIR_COMMINC	AGUIR_COMM_ACCR	C

- ✓ MT760 sent to LIB/CIB, revenue sharing amount to be provided in Sender to Receiver information FFT. This should be operationally controlled.

- ✓ Guarantee and Standby Letters of Credit amendment ( LCDGUAMD ) enhanced to display Revenue sharing percentage for Counter Guarantees and Counter-Counter Guarantees
  - Amendment commission computed to be parked in RIA GL and Revenue Sharing GL.
  - Revenue sharing amount to be computed based on revenue sharing percentage.
  - Commission processing and accrual will be similar to issuance commission
  - MT767 sent to LIB/CIB, revenue sharing amount to be provided in Sender to Receiver information FFT. This should be operationally controlled
- ✓ Above functionality supported for Islamic Guarantees and Standby Letters of Credit

Function id	Function description
LIDGUONL	Islamic Guarantees and Standby Letters of Credit Contract Input
LIDGUAMD	Islamic Guarantees and Standby Letters of Credit Amendment

- ✓ Simulation screens enhanced to support above features

Function id	Function description
LCDGUSIM	Guarantees and Standby Letters of Credit Contract Simulation Detailed
LCDGAMSM	Guarantee Amendment Simulation
LIDGUSIM	Islamic Guarantee and Standby Letters of Credit Contract Simulation
LIDGAMSM	Islamic Guarantees and Standby Letters of Credit Amendment Simulation

#### 4.1.6.1 UI Prototype

##### Guarantee and Standby Letters of Credit Online ( LCDGUONL )

The screenshot displays the Oracle Financials UI for 'Guarantees and Standby Letters of Credit Contract Input'. The interface is organized into several sections:

- Header:** 'Guarantees and Standby Letters of Credit Contract Input' with 'New' and 'Enter Query' buttons.
- Form Fields:**
  - Acknowledgement Reference Number
  - Contract Reference
  - Product Code \*
  - Operation Code \*
  - Operation Description
- Additional Details:** A section with a '+' icon and a tabbed interface. The 'Preferences' tab is active, showing:
  - Confirmation Details: Partial Confirmation Allowed (checkbox), Confirm Percentage, Confirmed Amount, Unconfirmed Amount, Available Confirmed Amount, and Available Unconfirmed Amount.
  - Counter / Counter - Counter Guarantee Revenue Sharing Details:** A section highlighted with a red box, containing a Revenue Sharing Percentage field.
- Navigation Bar:** A row of tabs including Drafts, Commission, Charges, Settlement, Tax, Collateral, Events, Linkage Details, Fields, MIS, and Split Settlement.
- Footer:** Input By, Date Time, Status, Authorization Status, and an Exit button.

Commission subsystem

Letters Of Credit Contract Detailed

Commission Details

Contract Reference \*

Commission Details

1 Of 1

Event

Component \*

Pickup ESN \*

Calc Method

Rate

Rate Period

Rounding Period

Collection Period

Apply Rate

Start Date YYYY-MM-DD

Stop Date YYYY-MM-DD

Good Until Date YYYY-MM-DD

Party

Event Description

Component Description

Currency

Calculation Basis

Initial Comm. Amount

Revenue Sharing Amount

Acquired Amount

Payment Type

Waived

Follow Rule

External Pricing

Ok Exit

## Guarantee and Standby Letters of Credit amendment ( LCDGUAMD )

Guarantees and Standby Letters of Credit Amendment

New Enter Query

Acknowledgement Reference Number

Product Type

Amendment of Closed LC

Contract Reference Number \*

User Reference

Amendment Number \*

ESN

Amendment Status

Amendment Initiation Date

Number of Amendment

Beneficiary Confirmation Required

Cancellation Request

Details Local Undertaking Details Parties Terms and Conditions Liability Change Schedule Advices

Advice of Reduction

Remarks

Applicable Rule

Applicable Rule For Reimbursement

Rule Narrative

Counter / Counter - Counter Guarantee Revenue Sharing Details

Revenue Sharing Percentage

Drafts | Commission | Charges | Settlement | Tax | Events | Collateral | Fields | Message Preview | Remarks | Linkage Details

Input By Date Time

Auth By Date Time

Status Authorization Status

Exit

## Islamic Guarantees and Standby Letters of Credit ( LIDGUONL )

Islamic Guarantees and Standby Letters of Credit Contract Input

New

Enter Query

Acknowledgement Reference Number

Contract Reference

Product Code \*

Operation Code \*

Operation Description

+ Additional Details

Main

Preferences

Local Undertaking Details

Parties

Parties Limits

Documents

Tracers

Terms and Conditions

Liability Change Schedule

Advices

Confirmation Details

Partial Confirmation Allowed

Unconfirmed Amount

Confirm Percentage

Available Confirmed Amount

Confirmed Amount

Available Unconfirmed Amount

Counter / Counter - Counter Guarantee Revenue Sharing Details

Revenue Sharing Percentage

Drafts

Commission

Charges

Settlement

Tax

Collateral

Events

Linkage Details

Fields

MIS

Split Settlement

Input By

Date Time

Status

Checker

Date Time

Authorization Status

Exit

## Islamic Guarantees and Standby Letters of Credit Amendment - LIDGUAMD

Islamic Guarantees and Standby Letters of Credit Amendment

New

Enter Query

Acknowledgement Reference Number

Product Type

Contract Reference Number \*

User Reference

Amendment Number \*

ESN

Amendment Status

Amendment Initiation Date

Number of Amendment

Beneficiary Confirmation Required

Cancellation Request

Details

Local Undertaking Details

Parties

Terms and Conditions

Liability Change Schedule

Advices

Advice of Reduction

Applicable Rule

Applicable Rule For Reimbursement

Rule Narrative

Beneficiary Account

Counter / Counter - Counter Guarantee Revenue Sharing Details

Revenue Sharing Percentage

Drafts

Commission

Charges

Settlement

Tax

Events

Collateral

Fields

Message Preview

Remarks

Documents

Input By

Date Time

Auth By

Date Time

Status

Authorization Status

Exit

#### 4.1.6.2 UI Elements

---

Not Applicable

#### 4.1.6.3 UI Error Messages

---

Not Applicable

#### Feature 4 – Park Revenue Sharing amount to Nostro ( LCEOD )

---

- ✓ LCEOD batch job enhanced to park revenue sharing amount to Nostro for each Branch, Customer and Currency

#### ■ Functional Flow Diagram

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Not Applicable

#### ■ Detailed Flow

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- ✓ LCEOD batch job enhanced to park revenue sharing amount to Nostro for each Branch, Customer and Currency. Revenue sharing will be processed post all existing processes.
- ✓ During LCEOD system will consolidate revenue sharing amount based on Branch, Customer and Currency level for each day
- ✓ LCEOD job will consolidate both Conventional and Islamic contract transactions and post single entry per day, branch, currency and customer.
- ✓ Driver table for accounting entry posting will be Lctbs\_Revenue\_Sharing\_Driver.
- ✓ Periodic data will be available in Lctbs\_Revenue\_Sharing\_hist
- ✓ In case of Abort, status of the entry will be updated to 'A' and error message will be logged.
- ✓ Failed transactions will be considered in Next day EOD for retry
- ✓ MT202 will be sent to CIB/LIB based on the default settlement instruction maintained
- ✓ Accounting entries will be posted as below :

Debit Intermediary GL for Revenue Sharing	Intermediary GL from Trade Finance Bank Preference
Credit Nostro account of LIB or CIB party	Nostro account will be derived based on settlement instructions of the party
Exchange Rate for FCY currency	Standard Mid-rate will be considered for currency conversion
Event code for revenue sharing	RVSH
Transaction reference number	Transaction reference number derived based on process code ZRVS
Transaction code	Transaction code will be MSC
Amount tag	LC_RVSH_AMT
Source Code	FLEXCUBE

EOD Processing :



EOD\_Processing.xlsx

#### **4.1.8.1 UI Prototype**

---

Not Applicable

#### **4.1.8.2 UI Elements**

---

Not Applicable

#### **4.1.8.3 UI Error Messages**

---

Not Applicable

## 5. Bills Maturity Replication

### Feature – Bills Maturity date Replication

- OBTF system will be enhanced to replicate the details of the bills about to matured by introducing,
  - An EOD batch “BCMATTRPL” - Bills and Collection Maturity Replication batch to replicate the bill details from OBTF.
  - An EOD batch “IBMATTRPL” – Islamic Bills and Collection Maturity Replication batch to replicate the Islamic bill details from OBTF.
  - A static parameter “BILL\_REPL\_MAT\_BFR\_DAYS” to a table CSTM\_PARAM to define the number of the days prior to which the bill details to be replicated.

### Functional Flow Diagram

Not Applicable

### Detailed Flow

- OBTF system will be enhanced to replicate the details of the bills about to matured by,
  - Existing static parameter “OBTF\_REPL\_OBMA\_REQ” if it is maintained as “Y” then only below batch run push the data into OBTFPM.
  - Introduced a static parameter “BILL\_REPL\_MAT\_BFR\_DAYS” and an EOD batch “BCMATTRPL” - Bills and Collection Maturity Replication batch
  - During EOD batch processing (BCMATTRPL), based on the static parameter value the bills contracts are available for replication.
  - Contract already matured whereas not liquidated and the contracts about to mature in next BILL\_REPL\_MAT\_BFR\_DAYS will be available for replication. For example,

Assume BILL\_REPL\_MAT\_BFR\_DAYS = 4, Application Date = 8-Jun-22

Bill Transaction Reference	Transaction Liquidation Date	Replication Yes/No	Days from Application date
BILLCONTREF1	4-Jun-22	Yes	-4
BILLCONTREF2	6-Jun-22	Yes	-2
BILLCONTREF3	8-Jun-22	Yes	0
BILLCONTREF4	10-Jun-22	Yes	2
BILLCONTREF5	12-Jun-22	Yes	4
BILLCONTREF6	13-Jun-22	No	5
BILLCONTREF7	14-Jun-22	No	6
BILLCONTREF8	15-Jun-22	No	7
BILLCONTREF9	16-Jun-22	No	8

- Contract details to be replicated are as below:

System	Data	Table Name
OBTF	Provider	BCZB_CONTRACT_MASTER
OBTFM	Consumer	TFPM_TM_BO_CONTRACTS

BCZB\_CONTRACT\_MASTER:

COLUMN_NAME	DATA_TYPE
BCREFNO	VARCHAR2(16 CHAR)
EVENT_SEQ_NO	NUMBER
VERSION_NO	NUMBER(4,0)
EVENT_CODE	VARCHAR2(4 CHAR)
BRANCH	VARCHAR2(3 CHAR)
OPERATION	VARCHAR2(3 CHAR)
STAGE	VARCHAR2(3 CHAR)
STAGE_ASOF_DATE	DATE
PRODUCT_TYPE	CHAR(1 CHAR)
LC_FLAG	CHAR(1 CHAR)
TXN_DATE	DATE
LIQUIDATION_DATE	DATE
VALUE_DATE	DATE
MATURITY_DATE	DATE
LC_ISSUE_DATE	DATE
OURLC_APPLICANT	VARCHAR2(9 CHAR)
BILL_DUE_AMT	NUMBER
CUSTOMER_ID	VARCHAR2(9 CHAR)
CUSTOMER_PARTY_TYPE	VARCHAR2(16 CHAR)
BILL_AMT_LIQD	NUMBER
OUR_LC_REF	VARCHAR2(16 CHAR)
THEIR_LC_REF	VARCHAR2(35 CHAR)
COLLECTION_REF	VARCHAR2(16 CHAR)
TENOR_CODE	CHAR(1 CHAR)
BILL_CCY	VARCHAR2(3 CHAR)
BILL_AMT	NUMBER
AUTO_LIQ_FLAG	CHAR(1 CHAR)
GRACE_DAYS	NUMBER(4,0)
ALLOW_PREPAY	VARCHAR2(1 CHAR)
ADVANCE_BY_LOAN	VARCHAR2(1 CHAR)
LOAN_REF_NO	VARCHAR2(16 CHAR)
LINKED_TO_LOAN	VARCHAR2(1 CHAR)
PURCHASE_AMT	NUMBER

- Additional details applicable for the bills are provided during replication
- Existing scheduler - TF\_MAINT\_EXTASYNCH\_CALL and URL maintenance in “IFDTFXSE - Trade Finance External Service Maintenance” used for connecting to the OBRH layer.
- New staging table - BCZB\_MAT\_REPL\_DETAILS introduced to log bills for replication.
  - CreateBoContract request generated for bills logged for replication for the first time
  - ModifyBoContract request generated with subsequent changes for the bills

### 5.1.2.1 UI Prototype

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Not Applicable

### 5.1.2.2 UI Elements

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Not Applicable

### 5.1.2.3 UI Error Messages

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Error Code	Type	Description
AE-BMAT-01	Error	BC bill maturity replication function getting process till date failed
BC-BM001	Error	Bill maturity replication process Failed
BC-EOD-003	Error	Failed to submit End of Day batch for Bill Maturity Replication

## 6. Channel Pricing

### Feature 1 – Trade Finance ICCB Rule Maintenance (CFDTFRLM)

- ✓ Provision to define Charge and Commission based on Channel type, whether transaction is initiated from Customer system ( Online ) or at Bank system ( Default ).

#### Functional Flow Diagram

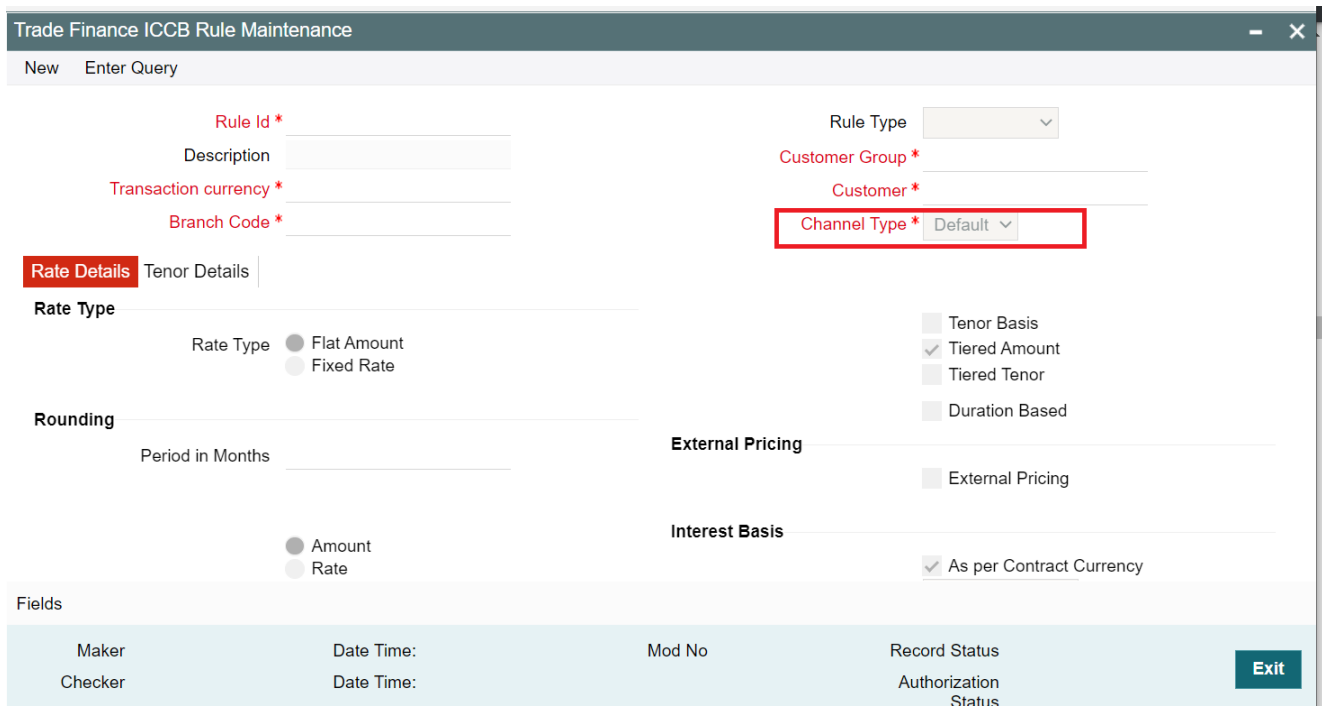
Not Applicable

#### Detailed Flow

- ✓ Trade Finance ICCB Rule Maintenance (CFDTFRLM) enhanced with a new field Channel Type
- ✓ Channel Type will be a dropdown with options 'Default' and 'Online'. 'Default' will be default value
- ✓ Rules can be defined based on Branch, Customer Category, Customer and Currency as per existing functionality. System enhanced to define rules based on Branch, Customer Category, Customer, Currency and Channel Type
- ✓ Rule with Channel type 'Default' is mandatory. Channel type for existing Rules will be updated as 'Default'
- ✓ Rule with Channel type 'Online' can be created.
- ✓ Channel Type introduced in summary screen as search criteria and search result

#### 6.1.2.1 UI Prototype

##### Trade Finance ICCB Rule Maintenance - CFDTFRLM



The image shows a UI prototype for the 'Trade Finance ICCB Rule Maintenance - CFDTFRLM' application. The window has a title bar with the application name and standard minimize, maximize, and close buttons. Below the title bar is a navigation bar with 'New' and 'Enter Query' buttons. The main content area is divided into several sections:

- Form Fields:** Includes 'Rule Id \*', 'Description', 'Transaction currency \*', 'Branch Code \*', 'Rule Type' (dropdown), 'Customer Group \*', 'Customer \*', and 'Channel Type \*' (dropdown, highlighted with a red box and showing 'Default' as the selected value).
- Rate Details:** A tabbed section with 'Rate Details' and 'Tenor Details' tabs. Under 'Rate Details', there is a 'Rate Type' section with radio buttons for 'Flat Amount' and 'Fixed Rate', and a 'Rounding' section with a 'Period in Months' input field.
- External Pricing:** A section with radio buttons for 'Tenor Basis', 'Tiered Amount' (checked), 'Tiered Tenor', 'Duration Based', and 'External Pricing'.
- Interest Basis:** A section with a radio button for 'As per Contract Currency' (checked).
- Fields:** A section at the bottom with a table containing 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located at the bottom right.

Trade Finance ICCB Rule Maintenance Summary

SearchAdvanced SearchResetClear All

Case Sensitive

Authorization Status

Record Status

Rule Id

Description

Transaction currency

Customer

Customer Group

Branch Code

Rule Type

Channel Type

Records per page15

1 Of 1

Go

Lock Columns0

on Status

Record Status

Rule Id

Description

Transaction currency

Customer

Customer Group

Branch Code

Rule Type

Channel Type

Exit

6.1.2.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
Channel Type	Indicates Channel Type	Input	Drop down	Y	VARCHAR2(1)	N	Default	N

6.1.2.3 UI Error Messages

Not Applicable

Feature 2 – Charge and Commission processing

- ✓ Charge and Commission processing based on Channel Type

Functional Flow Diagram

Not Applicable

Detailed Flow

- ✓ During transaction processing Charge and Commission rule will be derived based on Channel Type
- ✓ Rule with Channel Type ‘Default’ will be considered for transactions initiated from application

- ✓ Request from external system will have additional parameter ONLINETXN in header to indicate Channel Type to be considered.
  - Rule with Channel Type Online will be considered if param value is O
  - Rule with Channel Type Default will be considered if param value is D
  - Rule with Channel Type Default will be considered if parameter is not available in header

#### **6.1.4.1 UI Prototype**

---

Not Applicable

#### **6.1.4.2 UI Elements**

---

Not Applicable

#### **6.1.4.3 UI Error Messages**

---

Not Applicable

## 7. Release Amount Block Changes

### Feature 1 – Trade Finance Bank Preference Maintenance - STDTFBNK

- ✓ New parameter ‘Release Amount Block’ introduced in Trade Finance Bank Preference Maintenance

#### Functional Flow Diagram

Not Applicable

#### Detailed Flow

- ✓ New parameter “Release Amount Block” introduced in Trade Finance Bank Preference Maintenance to indicate Release Amount Block to be initiated from OBTF while processing handoff request from external system.
- ✓ “Release Amount Block” will be unchecked by default.

### 7.1.2.1 UI Prototype

#### Trade Finance Bank Preference Maintenance – STDTFBNK

The image shows a screenshot of the 'Trade Finance Bank Preference Maintenance' application window. The window has a title bar with 'Trade Finance Bank Preference Maintenance' and standard window controls. Below the title bar, there are tabs for 'New' and 'Enter Query'. The main form area contains several fields and checkboxes. On the left, there is a 'Bank Code' field with a red asterisk and a 'P' button, followed by a 'Bank Name' field. Below these, there is a 'Head Office Branch' section with a 'Branch Code' field (red asterisk) and a 'Branch Description' field. Under 'Branch Description', there are three checkboxes: 'Support - Islamic Trade Finance', 'Share Revenue with Correspondent Banks', and 'Release Amount Block'. The 'Release Amount Block' checkbox is highlighted with a red rectangle. Below the 'Branch Description' section, there is an 'Intermediary GL for Revenue Sharing' field. At the bottom of the form, there is a light blue bar containing fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner of this bar.

### 7.1.2.2 UI Elements

Not Applicable

### 7.1.2.3 UI Error Messages

Error Code	Error Condition	Type	Message Text	User Action

## Feature 2 – API to receive amount block details - IFDAMTBK

---

- ✓ API to receive amount block details from external system

### Functional Flow Diagram

---

Not Applicable

### Detailed Flow

---

- API to receive amount block details from external system

API details		
Function id	Service Name	Operation Code
IFDAMTBK	OBTFFIService	CreateReleaseBlock
		DeleteReleaseBlock
		QueryReleaseBlock

S. No	Field Name	Possible Input values	Mandatory	Input/Output
1	Contract Reference Number	Contract reference number	Y	Input
2	Amount Block Reference Number	Amount block to be released	Y	Input
3	Amount Block Type	Amount block type	Y	Input
4	Process Status			Output

#### 7.1.4.1 UI Prototype

---

Not Applicable

#### 7.1.4.2 UI Elements

---

Not Applicable

#### 7.1.4.3 UI Error Messages

---

Not Applicable

- ✓ Provision to release amount block during handoff from external system.
  - While processing handoff request from external system and if Release amount block is enabled in Trade Finance Bank Preference, OBTF will initiate Release amount block request to FCUBS
  - OBTF will proceed with EA processing when amount block is successfully released in FCUBS. ECA will be skipped.
  - When amount block is not successfully released in FCUBS, transaction will fail in OBTF. Amount block details should be deleted in OBTF.

---

### ■ Functional Flow Diagram

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Not Applicable

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### ■ Detailed Flow

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- ✓ Provision to release amount block while processing handoff request :
  - External system will create amount block post simulation request
  - Before handoff request, amount block details will be provided to OBTF through API exposed
  - Status of amount block will be unprocessed
  - Release amount block flag introduced in Trade Finance Bank Preference should be enabled
  - While processing handoff request, during authorization, OBTF will pick up unprocessed amount blocks for the transaction and post release amount block requests to FCUBS.
    - Existing service FCUBSCustomerService.CloseAmtBlk will be used to post release amount block request and will be synchronous call. Amount Block Type will be introduced in the existing API.
    - Release amount block request will be posted based on the number of accounts involved in the transaction. Single request will be posted for each account involved in the transaction. Multiple requests will be posted when multiple accounts are involved in the transaction
    - Release amount block response received from FCUBS :
      - Amount block status will be updated for each request in OBTF. Once all amount blocks are released successfully, OBTF will proceed with EA processing. ECA will be skipped in OBTF
      - When all requests are not processed successfully, amount block status will be updated as failed in OBTF. Handoff will fail in OBTF. Amount block details should be deleted in OBTF. External system should invoke API with DeleteReleaseBlock operation to delete amount block details in OBTF.
  - When Release amount block is disabled in bank preference, OBTF will process handoff request as per existing functionality

- Existing functionality will be applicable for transactions from frontend

OBTF Processing				
	Amount Block	Bank Preference - Release amount block - Y	Bank Preference - Release amount block - N	
Front end	Existing functionality	EAC/ECA/EA	EAC/ECA/EA	No impact
Gateway	With amount block	EAC/EA	EAC/ECA/EA	External system
	Without amount block	EAC/EA	EAC/ECA/EA	External system

#### 7.1.6.1 UI Prototype

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Not Applicable

#### 7.1.6.2 UI Elements

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Not Applicable

#### 7.1.6.3 UI Error Messages

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Not Applicable

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## 8. Enhancement to Silent Confirmation

### Feature – Enhancement to Silent Confirmation

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Silent Confirmation is added by the Advising Bank, to the Letter of Credit already advised as unconfirmed, on request of the Beneficiary. OBTF System enhanced to,

- Capture Silent Confirmation of Letter of Credit by changing the operation to Silent confirmation (SCF)
- In case of Amendment to the Export LC value or expiry date, chose to either extend silent confirmation to the new LC value or New expiry Date or not.

### ■ Functional Flow Diagram

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Not Applicable

### ■ Detailed Flow

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OBTF system enhanced to capture silent confirmation details as below,

- Existing operation SCF is used for silent confirmation of the Letters of Credit, which is already advised. During change of operation from ADV to SCF system triggers AASC event as existing.
- Introduced field 'Confirmation Decision' to indicate the Silent confirmation or confirmation of a LC, Possible values are Confirm, Silent Confirmation and Blank

Confirmation decision will be display only field, which will be defaulted with the value as,

- Confirm - When the 'Operation' of LC is 'CNF' and 'ANC'
  - Silent Confirmation – When the operation of LC is SCF
  - Blank – When the operation of LC is other than CNF, ANC and SCF.
- Existing fields Confirmation Percentage and Confirmation Amount will highlight the Silent Confirmation percentage and Silent Confirmation Amount as well.
    - During change the operation to SCF, system will default the confirmation percentage as 100 and confirmation amount as the outstanding LC value on save. Partial silent confirmation is not allowed during change of operation.
  - Existing fields Available Confirmed amount and Available Unconfirmed will hold the values of Available Silent confirmed amount and Available Silent Unconfirmed amount.
  - Limit tracking to be done against the Issuing bank, using the existing amount tag – Silent confirmation amount.
  - On amendment of LC contract amount or expiry date , the updates to the Confirmation Details are as per the below table-

Event/Action	Extend Confirmation	Confirmation %	Confirmed amount	Unconfirmed amount	Available Confirmed amount	Available Unconfirmed amount	Confirmation Expiry date	Partial Confirmation
LC Advice	NA	100	Same as Liab OS amount	0	Same as Confirmed amount	0	No change	N
LC amendment - Increment the LC amount	Y	100	Same as LC outstanding amount	0	Same as Confirmed amount	0	No change	N
LC amendment – Increment the LC amount	N	Percentage will be updated to the Proportionate of Confirmed amount	No change	Amendment amount - amount increased will be updated as Unconfirmed amount	No Change	Amendment amount- amount increased will be added to the existing Available Unconfirmed amount)	No change	Y
LC amendment - decrement the LC amount	Y	100	Same as LC outstanding amount	0	Same as Confirmed amount	0	No change	N
LC amendment - decrement the LC amount	N	Not Applicable - System will not allow to save an amendment with decrease in contract amount and Extend confirmation is N						
LC amendment - Increase/Decrease of Expiry Date	Y	No Change	No change	No Change	No Change	No Change	Updated new expiry date	No change
LC amendment - Decrease of Expiry Date	N	Not Applicable - System will not allow to save an amendment with decrease in expiry date and Extend confirmation is N						

- On Availment/Bill under LC/Transfer of Silent confirmed LC – confirmation details are updated as below:-

Event/Action	Available Confirmed amount	Available Unconfirmed amount
Availment - Availment amount is less than or equal confirmed amount	To be reduced with the Availment amount	No change
Availment - Availment amount is more than confirmed amount	To be reduced with the least of Availment amount or confirmed amount	To be reduced with the Availment amount more than the confirmed amount.
Bill Under SCF LC - bill amount is less than or equal confirmed amount	To be reduced with the bill amount	No change
Bill Under SCF LC - bill amount is more than confirmed amount	To be reduced with the least of bill amount or confirmed amount	To be reduced with the bill amount more than the confirmed amount.
Transfer SCF LC - With confirmation % 100	To be reduced with the transferred amount.	No change
Transfer SCF LC - With confirmation less than 100	To be reduced based on the Confirmation percentage	To be reduced based on the Confirmation percentage

- Introduced amount tags to hold the values of – Silent Confirmed amount, Silent Unconfirmed amount, Available Silent Confirmed amount , Available Silent Unconfirmed amount, Silent confirmed Availment amount, Silent confirmed amendment (Delta amount tags to indicate the increment or decrement of LC value). Amount tag for silent confirmation are,

Amount Tag	Description	Existing/New	Value
SCF_LIAB_OS_AMT	Silent confirmation liability outstanding amount	Existing	Confirmed amount
USCF_LIAB_OS_AMT	Silent Unconfirmed Liability OS Amount	New	Unconfirmed amount.
SCF_LIAB_AMND_AMT	Silent confirmation liability amend amount	Existing	Delta amount – Increased/decreased Silent confirmed LC amount. Applicable when Extend confirmation is enabled for the amendment.
USCF_LIAB_AMND_AMT	Liability Amendment Amount For Silent Unconfirmed LCs	New	Delta amount – Increased/decreased Silent Unconfirmed LC amount. Applicable when Extend confirmation is not enabled for the amendment.
SCF_LIAB_AVAL_AMT	Silent confirmation liability Availment amount	Existing	Availment amount – Portion of confirmed amount
USCF_LIAB_AVAL_AMT	Silent Unconfirmed Liability Availment Amount	New	Availment amount – Portion of Unconfirmed amount
SCF_LIAB_DECR_AMT	Silent confirmed Liability Decrease Amount	New	Delta amount – decreased Silent confirmed LC amount. Applicable when Extend confirmation is not enabled for the amendment.
USCF_LIAB_DECR_AMT	Silent Unconfirmed Liability Decrease Amount	New	Delta amount – decreased Silent Unconfirmed LC amount. Applicable when Extend confirmation is not enabled for the amendment.
SCF_LIAB_INCR_AMT	Silent Confirmed Liability Increase Amount	New	Delta amount – Increased Silent confirmed LC amount. Applicable when Extend confirmation is not enabled for the amendment.
USCF_LIAB_INCR_AMT	Silent Unconfirmed Liability Increase Amount	New	Delta amount – Increased Silent Unconfirmed LC amount. Applicable when Extend confirmation is not enabled for the amendment.

- System generates Silent confirmation mail Advice (SCF\_CONFIRM\_ADV) to the Beneficiary of a Letter of Credit contract during silent confirmation.



SCFADV.FMT

- Batch processing – During execution of LCEOD on Confirmation expiry date system will move the silent confirmed amount to silent unconfirmed amount.
- Accounting entry of AASC event with contingent entries with new amount tags and the reversal entry of ADV.

Accounting Role	Amount Tag	Dr/Cr
LC_OCU_OFFSET	ADV_LIAB_OS_AMT	Dr
LC_OCU	ADV_LIAB_OS_AMT	Cr
LC_SCF	SCF_LIAB_OS_AMT	Dr
LC_SCF_OFF	SCF_LIAB_OS_AMT	Cr

- Accounting Entries of AMND event when Silent confirmation amount is increased (Increase of contract amount by enabling Extend Confirmation)

Accounting Role	Amount Tag	Dr/Cr
LC_SCF	SCF_LIAB_INCR_AMT	Dr
LC_SCF_OFF	SCF_LIAB_INCR_AMT	Cr

- Accounting Entries of AMND event when Silent confirmation amount is decreased (Decrease of contract amount by enabling Extend Confirmation)

Accounting Role	Amount Tag	Dr/Cr
LC_SCF	SCF_LIAB_DECR_AMT	Cr
LC_SCF_OFF	SCF_LIAB_DECR_AMT	Dr

- Accounting Entries of AMND event when Silent Un-confirmation amount is Increased (Increase of contract amount without enabling Extend Confirmation)

Accounting Role	Amount Tag	Dr/Cr
LC_SCF	USCF_LIAB_INCR_AMT	Dr
LC_SCF_OFF	USCF_LIAB_INCR_AMT	Cr

- Accounting entry of AVAL event with operation code as SCF.

Accounting Role	Amount Tag	Dr/Cr
LC_SCF_OFF	SCF_LIAB_AVAIL_AMT	Dr
LC_SCF	SCF_LIAB_AVAIL_AMT	Cr
LC_SCF_OFF	USCF_LIAB_AVAIL_AMT	Dr
LC_SCF	USCF_LIAB_AVAIL_AMT	Cr

Note: SCF\_LIAB\_AVAIL\_AMT is applicable for Availment amount, which is confirmed and USCF\_LIAB\_AVAIL\_AMT is applicable Availment amount, which is Unconfirmed.

- Above-mentioned changes are applicable for Islamic Letter of Credit as well.

### 8.1.2.1 UI Prototype

### 8.1.2.2 UI Elements

Not Applicable

### 8.1.2.3 UI Error Messages

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Error Code	Type	Description
LC-VALS-251	Override	The LC has been Silently Confirmed
LC-VALS-252	Override	Parent LC has been Silently Confirmed
LC-VALS-253	Override	Silent Confirmation Amount has been Utilized
LC-VALS-254	Error	Partial Confirmation should be checked, when Extend Confirmation is not checked

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## 9. Verify Funds

### Feature – Verify Funds

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OBTF System enhanced to verify the account balance during auto liquidation of Bills contact. If verify funds are enabled for the product, during bill liquidation Customer Account balance is verified and,

- System triggers event LIQD on sufficient available balance.
- System triggers event LIQF on insufficient balance.

### ■ Functional Flow Diagram

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Not Applicable

### ■ Detailed Flow

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#### Bill Liquidation - Verify Funds without ECA:

- Prerequisites:
  - Enable 'Verify Funds' and 'Auto Liquidate BC contracts' during BC product definition.
  - Disable 'External credit Approval required' for a customer account at External Customer Account Input screen (STDCRACC).
- As per the existing system, During EOD system tries to ECA block at the customer account to the extent of bill amount Customer account balance is not verified during auto liquidation of bills and proceeds with the contract liquidation.
- As per the proposed system, Customer account balance is verified during auto liquidation of bills,
  - During EOD, account balance is retrieved from the accounting system using Service – 'FCUBSAccService' and Operation 'QueryAcctBal'.
  - System triggers event LIQD on sufficient available balance and event LIQF on insufficient balance. Once sufficient balance is available, it can be liquidated manually or on next processing EOD.

#### Bill Liquidation - Verify Funds with ECA:

- Prerequisites:
  - Enable 'Verify Funds' and 'Auto Liquidate BC contracts' during BC product definition.
  - Enable 'External credit Approval required' for a customer account at External Customer Account Input screen (STDCRACC).
- During EOD, System initiates ECA block to the external accounting system using Service 'FCUBSAccService' and Operation 'CreateEcabl'
  - On successful amount block to the extent of liquidation amount – Liquidation processed successfully with event LIQD.
  - On unsuccessful amount block to the extent of liquidation amount – Liquidation will fail and process LIQF event.
  - Whereas existing system will not trigger LIQF event on unsuccessful ECA amount block.

#### **9.1.2.1 UI Prototype**

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Not Applicable

#### **9.1.2.2 UI Elements**

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Not Applicable

#### **9.1.2.3 UI Error Message**

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Not Applicable

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## 10. Buyers Credit

### Feature – Buyer’s credit

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Bank can arrange for a credit (Buyers Credit) for an Import Bill liquidation, based on the request from the customer through other Lending Banks. In such cases, system should allow the bank user to liquidate the Import Bill using the Buyers Credit and to settle the Buyers Credit later on debiting the customer account.

OBTF System enhanced with a provision,

- To capture the ‘Buyers Credit Quote Details’ for the Letter of Undertaking for Buyers Credit.
- Liquidate the Import Bill using the Buyers Credit received from the Lending Bank.
- Liquidate the Bill under Letter of Undertaking; by debiting the customer account on the Buyers Credit Due date

### Functional Flow Diagram

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Not Applicable

### Detailed Flow

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#### 10.1.2.1 Bills/Islamic Bills and Collection Product Definition:

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- Create Original Import Bill product with existing product type ‘I’ - Import in the “Bills Product Definition/Islamic Bills Product Definition” screen.
- Introduced accounting roles and amount tags as below,

Accounting Role	Role Description
LOU_OCU	Outstanding Credit Unutilized
LOU_OCU_OFFSET	Unutilized Credit Offset

Amount Tag	Tag Description
LOU_LIAB_OS_AMT	Banks LOU Contingent Liability

- Accounting entry to be maintained for event INIT as below,

Accounting Role	Amount Tag	Dr/Cr Indicator
LOU_OCU	LOU_LIAB_OS_AMT	Dr
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Cr

- Introduced product type 'B' as part of Product LOV in the “Bills Product Definition/Islamic Bills Product Definition” screen. User can create the Buyer’s Credit Product using the Product Type 'B’.
- Accounting entry to be maintained for event LIQD as below,

Accounting Role	Amount Tag	Dr/Cr Indicator	Netting Indicator
BC CUSTOMER	INTBYC_LIQD	Dr	Yes
NOSTRO ACCOUNT	INTBYC_LIQD_AMTEQ	Cr	Yes
BC CUSTOMER	BILL_LIQ_AMT	Dr	Yes
NOSTRO ACCOUNT	BILL_LIQ_AMTEQ	Cr	Yes

- Operation Code for Buyers Credit should be 'COL'; system validates the same and displays the error message when Operation code is other than 'COL'.
- Change of Operation from COL is not allowed and system validates the same.

#### 10.1.2.2 Bills and Collections Contract Detailed Screen (BCDTRONL)

- Original Import Bill will be booked in the System. In parties tab “Drawee” and “Drawer” details of customer to be provided. System will generate a respective accounting entries defined in the Product along with the below contingent entries

Accounting Role	Amount Tag	Cr/Dr	Customer/GL/Nostro	Remarks
LOU_OCU	LOU_LIAB_OS_AMT	Dr	Banks LOU Contingent Liability	Letter of Undertaking Contingent Liability
LOU_OCU_OFFSET	LOU_LIAB_OS_AMT	Cr	Banks LOU Contingent Liability	Letter of Undertaking Contingent Liability

#### Booking & Amendment of a Bill for Letter of Undertaking for Buyers Credit

- When the counterparty of the import Bill request for “Buyer’s Credit”, system will allow the bank user to book a Bill under Letter of Undertaking for Buyers Credit using the Bills and Collections Contract Detailed Screen (BCDTRONL) using the Buyer’s Credit product.
- User can book the Bill for Letter of Undertaking for Buyers Credit in BCDTRONL as follows,
  - Bill Amount – Bill amount can be equal to or greater than the Buyer’s Credit amount .When Buyers credit amount is greater than the bill amount of Original bill, system validates the same and display the override message.
  - Buyer’s Credit bill currency and Bill currency of original Import bill should be same.
  - Maturity Date – It can be the due date of the Buyers Credit from the Lending Bank.(Buyer’s Credit Due Date in the Quote)
  - Parties
    - Drawee – Customer (APP of the Original Import Bill)
    - Drawer – Lending Bank
  - Linkage Details –

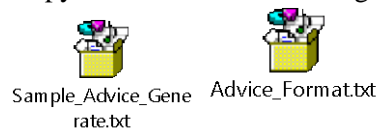
- To the link the Original Import Bill in the Bill under Letter of Undertaking and the Bill under Letter of Undertaking in the Original Import Bill, below values will be introduced in the drop down of the “Type” in the Contract Linkages under Linkage Details subsystem,
      - Import Bills - System should fetch all the active Import Bills of the counterparty, where the same is not attached with any of the Bill under Letter of Undertaking (Buyers Credit Bills).
      - Buyers Credit Undertaking - System should fetch all the active Buyers Credit Bills of the counterparty, where the same is not attached with any of the Import Bill.
    - System should allow the user to capture the Original Bill in the Contract Linkages under Linkage Details subsystem. System needs to validate the same and to display appropriate error if the Original Import Bill is not attached under Linkage Details linkage type “Import Bills”.
    - On authorization of the Bill under Letter of Undertaking for Buyer’s Credit, system needs to link the Bill under Letter of Undertaking Reference Number in the Original Import Bill under Linkage Details (Contract Linkages) linkage type “Buyers Credit Undertaking”.
  - System to track the limit of the customer as part of this Bill for Letter of Undertaking for Buyers Credit as existing, for the Buyers Credit Amount.
  - Introduced new subsystem “Buyers Credit Undertaking Details” with the below fields,
    - Contract Reference Number – System should default the Bill Contract Reference Number and it is a display only field.
    - Contract currency – System should default the bill currency and it is a display only field.
    - Buyers Credit Undertaking Details - Under this section below fields will be introduced,
    - Customer ID – System should default the counter party of the contract (Drawee) and it is a display only field.
    - Customer Name - System should default the counter party’s name of the contract (Drawee) and it is a display only field.
    - Quote Reference Number – System should allow the user to enter the Quote Reference Number of the Quote from the Lending Bank. It is a mandatory field, system needs to validate the same.
    - Quote Date - System should allow the user to enter the Quote date in the Quote from the Lending Bank. It cannot be greater than the current branch date.
    - Value Date for Disbursal - System should allow the user to enter the Value Date for Disbursal from the Lending Bank. It cannot be lesser than the current branch date.
    - Buyers Credit Tenor -
      - Tenor Unit – It is a drop down with the values “Days”, “Months” and “Years”.
      - Number of units - A text box to enter the number of days / months. (Positive numeric value).

System needs to default the Buyers Due Date based on buyer credit tenor from the Value Date for Disbursal.
    - Buyers Credit Due Date - System should allow the user to enter the Buyers Credit Due Date of the Quote from the Lending Bank. It has to be defaulted to Maturity date of the Buyers Credit Bill if the Buyer’s credit tenor is not provided.

System validate if the maturity date of bill is same as Buyer's credit due date and displays an override if both are different. It cannot be lesser than the current branch date.

Based on the value provided in the Tenor / Buyers Credit Due Date system needs to default the Buyers Credit Due Date / Tenor.

- Interest Rate Code – System should allow the user to input the Rate Code for the interest.
- Interest Spread - System should allow the user to capture the Interest Spread in this field.
- Interest Rate - System should allow the user to capture the Interest Rate in this field and it should be positive number less than 100.
- Interest Amount – System should allow the user to capture the Interest Amount.
- Interest Component – System should default the Interest Component INTBYC for the Buyers Credit and it is a display only field.
- Exporters Details - Under this section below fields will be introduced,
  - Exporter ID – System should populate the Exporter ID from the Import Bill Contract, which has been attached under the Linkage Details. It is a display only field.
  - Exporter Name – System should populate the Exporter Name from the Import Bill Contract which has been attached under the Linkage Details. It is a display only field. Buyer's Credit Bill
- Good Description – System should allow the user to capture the Goods description in this field.
- Fields Quote Date, Value date of Disbursal, Buyer's Credit Tenor, and Buyer's Credit due date, Interest Rate code, and Spread, Interest rate and Interest amount can be updated during the Amendment of Bill under Letter of Undertaking.
- System will generate a respective accounting entries defined in the product and should generate the below advices,
  - Letter of undertaking on authorization for the Buyer's Credit Contract. (MT799 /MT999) - Drawer
  - Payment Message – Drawee
  - Copy of Letter of Undertaking – Drawee



- All the above-mentioned points are applicable for Islamic Bills too.

### **Amendment of the Import Bill**

- System should not allow the user to modify the Bill under Letter of Undertaking linked under the Contract Linkages. It should be a display only field during amendment.
- System should allow the user to modify the settlement account of the Drawee as the GL / Nostro account of the Lending Bank.

### **Import Bill Liquidation (Original Import Bill)**

- On Bill Maturity date system should liquidate the Import Bill if “Auto Liquidate” is selected by debiting the Inter Bridge GL / Nostro (Lending Bank) and crediting the Drawer’s account captured in the settlement accounts.
- User can manually liquidate the Import Bill if required as stated above.
- User should the update settlement account of the Drawee to the Inter Bridge GL of OBPM / Nostro of the Lending Bank and system should validate the same during Liquidation and should display appropriate configurable error message if the settlement account is not modified and still it is the same settlement account of the Drawee.
- On authorization system should generate the below accounting entries and messages.

Import Bill – Liquidation			
Amount Tag	Cr/ Dr	Customer/GL/Nostro	Remarks
BILL_LIQ_AMT	Dr	GL/Nostro	Inter Bridge GL of OBPM or Lending Banking Nostro Account
BILL_LIQ_AMTEQ	Cr	Nostro	Drawer

- All the above mentioned points are applicable for Islamic Bills too.

### **Bill for Letter of Undertaking for Buyers Credit – Liquidation**

As part of Bill Liquidation Process,

- On Buyers Credit Bill Maturity Date, system should liquidate the Bill if “Auto Liquidate” is selected by debiting the customer account and crediting the Nostro account of the Lending Bank captured in the settlement accounts when the interest amount is not blank.
- System triggers “LIQF” during auto liquidation batch if “Interest Amount” is not available and skips to the next contract processing.
- User can manually liquidate the Bill for Letter of Undertaking for Buyers Credit when interest amount is not blank. System validates the same and raise an error.
- Bill Liquidation amount has to be Buyer’s Credit Amount + Interest Amount of the buyers Credit by netting.
- User can net the Bill Liquidation Amount Component and the Interest Amount Component under product setup and can Credit them to the Inter system bridge GL/ Nostro Account of the Lending Bank (Drawer)
- Partial Liquidation of the Bill is not allowed and system needs to validate the same.
- On authorization system should generate the below accounting entries and messages.

Buyers Credit Undertaking - Liquidation			
Amount Tag	Cr/ Dr	Customer/GL/Nostro	Remarks
BILL_LIQ_AMT	Dr	Customer	Customer Account (Bill Amount + BYC Interest Amount net)
BILL_LIQ_AMTEQ	Cr	Nostro	Lending Bank Account (Bill Amount Equivalent + BYC Interest Amount net)

- All the above-mentioned points are applicable for Islamic Bills too.

### **10.1.2.3 UI Prototype**

#### **Bills and Collection Product Definition Screen**

**Bills Product Definition**

Enter Query

Product Code \* 7BCR

Product Description \* INCOMING  
DOCUMENTARY USANCE  
BILLS NOT UNDER LC ON  
ACCEPTANCE

Product Type \* B

Description Buyers Credit

Slogan INCOMING  
DOCUMENTARY USANCE  
BILLS NOT UNDER LC ON  
ACCEPTANCE

Product Group BCINC

Product Group Description Bills & Colln - Incoming

Tenor Code ☐ Sight  
☒ Usance  
☐ Multi-Tenor

Document ☒ Clean  
☐ Documentary

Under Letter of Credit ☐ Yes  
☒ No

Change of Operation Allowed

☐ Acceptance To Advance  
☐ Acceptance To Discount  
☐ Collection To Purchase  
☐ Discount To Collection  
☐ Purchase To Collection  
☐ Acceptance To Forfaiting  
☐ Discount To Forfaiting  
☐ Collection To Transfer

Accounting Roles | Events | MIS | Preferences | Discount Accrual | Tracers | Free Format Text | Document | Interest | Charges | Tax |

Status

Maker THILAK1 Date Time: 2021-05-05 13:14:27 Mod No 6 Record Status Open

Exit

## Bills and Collection Contract Detailed screen

**Bills and Collection Contract Detailed**

New Copy Close Unlock Print Reverse Rollover Liquidate **Template** Enter Query

Acknowledgement Reference Number

Contract Reference \* PK17BCR211254504

Product Code \* 7BCR

Operation COL

Stage Final

+ Additional Details

Main Details Additional Parties Assignee Details Documents Goods Exception Discrepancies Rollover Drafts Insurance Invoice Packing Credit Financing Multi Tenor

Liquidation Date 11/11/2021-11/11/2021

Interest Liquidation Mode Immediate

Settlement Details

Debit Account Branch

Debit Account Currency

Debit Account

Credit Account Branch

Credit Account Currency

Credit Account

Events | Advices/FFT | Settlement | Split Settlement | Collateral | Interest | Charges | Tax | Import License | MIS | Loan Preference | Drawer/Drawee IC | Brokerage |

Linkage Details | FX Linkage | Fields | Effective Interest Rate | Interest Dates | Loan Accounts | Charges Transfer | Message Preview | All Messages | Remarks |

Common Group Message | Substitution Bills | UDE | Documents | Customer Instructions | **Buyers Credit Undertaking Details**

## Buyer's Credit undertaking details

Buyers Credit Undertaking Details			
Contract Reference	PK17BCR211254504	Contract Currency	GBP
<b>Buyers Credit Details</b>			
Customer Id	000325	Interest Component	INTBYC
Customer Name	NATIONAL FREIGHT CORP	Interest Rate Code	SOFR
Quote Reference Number *	ICICLIN99990009	Interest Spread	1.2
Quote Date	2021-05-05	Interest Rate	3.5
Value Date for Disbursal	2021-05-05	Interest Amount	288.00
Tenor Unit	Days		
Number Of Units	5		
Buyers Credit Due Date	2021-05-10		
<b>Exporters Details</b>			
Exporter Id	000326		
Exporter Name	PHIL HAMPTON		
		Ok	Exit

**Bills and Collection Contract Input Screen - Linkages Details (Linkage Type: Import Bills/Buyers Credit)**

Linkages Details

Contract Reference

PK17BCR211254504

Latest event sequence number

1

Contract Linkages

CASA/Deposit

Loan

1 Of 1

Go

+

-

<input checked="" type="checkbox"/>	Type	Linked To Reference Number/Account *	Linked to Branch	Currency	Available Amount
<input checked="" type="checkbox"/>	Import Bills	PK1IAN1211250502	PK1	GBP	

Ok

Exit

Bills and Collection Contract Detailed

Linkages Details

Contract Reference

PK1IUNA21125B27F

Latest event sequence number

2

Contract Linkages

CASA/Deposit

Loan

1 Of 1

Go

+

-

<input checked="" type="checkbox"/>	Type	Linked To Reference Number/Account *	Linked to Branch	Currency	Available Amount
<input checked="" type="checkbox"/>	Buyers Credit Bills	PK17BCR211256013	PK1	GBP	

Ok

Exit

#### 10.1.2.4 UI Elements

Not Applicable

#### 10.1.2.5 UI Error Messages

ERR_CODE	TYP E	MESSAGE
BC-BYCR-01	O	Buyers Credit will be Re Defaulted
BC-BYCR-02	E	Both customer and exporter cannot be same to Buyers Credit bill
BC-BYCR-03	E	Quote Reference Number cannot be blank

BC-BYCR-04	E	Quote Date is greater than the Value Date for Disbursal
BC-BYCR-05	E	Buyers Credit Due Date cannot be less than the Value Date for Disbursal
BC-BYCR-06	E	Failed in Buyers credit processing
BC-BYCR-07	E	Import Bill is not associated in Linkages Details
BC-BYCR-08	O	Linked To Reference Number \$1 is already linked in another bill
BC-BYCR-10	E	Buyers credit undertaking interest amount cannot be blank during liquidation of bill \$1
BC-BYCR-11	E	Linked Import Bill and Buyers Credit Undertaking bill currency should be same
BC-BYCR-12	O	Buyers credit undertaking bill amount is greater than Linked Import Bill
BC-BYCR-13	O	Buyers credit due date and bill maturity date are different
BC-BYCR-14	O	Buyers credit value date for disbursal and linked import bill maturity date are different
BC-BYCR-15	O	Buyers credit undertaking due date is defaulted to maturity date of the bill
BC-BYCR-17	E	Operation Code has to be Collection - COL for Buyers Credit Product
BC-BYCR-18	E	Quote Date is greater than the Current Branch Date
BC-BYCR-20	E	Value Date for Disbursal cannot be less than the Current Branch Date
BC-BYCR-22	E	Buyers Credit Due Date cannot be less than the Current Branch Date
BC-BYCR-25	CO	Settlement account of the Drawee remains the Counter Party Account
BC-BYCR-26	E	Holiday Check for Buyers Credit undertaking Due Date and Bill Currency has Failed. Please check whether Holiday Table has been maintained.
BC-BYCR-27	O	Buyers Credit Undertaking Due Date \$1 is a Holiday for Bill Currency \$2. OK to Proceed ?
BC-BYCR-28	E	Local Holiday Check for Buyers Credit undertaking Due Date has Failed. Please check whether Local Holiday Table has been maintained.
BC-BYCR-29	O	Buyers Credit Due Date \$1 is a Local Holiday. OK to Proceed ?
BC-BYCR-30	E	Buyers Credit Undertaking Linkage reference number is modified from \$1 to \$2
BC-BYCR-31	E	Buyers Credit Undertaking Linked amount is modified from \$1\$2 to \$3\$4
BC-BYCR-32	O	Buyers credit undertaking Goods Description is more than 3500 characters. Additional characters will be truncated in letter of undertaking message
BC-BYCR-33	E	Buyers credit undertaking in linkages should not be removed
BC-BYCR-34	E	Partial Liquidation is not allowed for buyers credit undertaking bill

## 11. ELCM Release Earmarking

### 11.1 Feature – ELCM Release Earmarking

OBTF system enhanced to receive the Limit Earmark reference details when the transaction initiated from external systems.

When the transaction is initiated from OBTF with limits, the Limit Earmark reference number also should be passed on to the ELCM system, so that the Earmark is converted to utilization.

#### Functional Flow Diagram

Not Applicable

#### Detailed Flow

- Introduced a parameter, “Release ELCM Earmark” at Trade Finance Bank Preference Maintenance to decide whether the Release Earmark should happen through OBTF system.
- Introduced new service to capture the ELCM Earmarking reference details passed from external system handoff.

<b>Service Code</b>	OBTFIFService
<b>Operation</b>	CreateLmtEARDtls
<b>Function ID</b>	IFDLMREL

Below tags are available in Operation CreateLmtEARDtls

S.No	Field Name	Mandatory	Input/output
1	CONTRACT_REF_NO	N	Input/output
2	LINKAGE_SEQ_NO	N	Input/output
3	CUSTOMER_NO	N	Input/output
4	LIABILITY_NO	N	Input/output
5	LINKED_CCY	N	Input/output
6	LINKAGE_TYPE	N	Input/output
7	AMOUNT_TAG	N	Input/output
8	LIMIT_AMOUNT	N	Input/output
9	LINKAGE_PERCENTAGE	N	Input/output
10	LINKED_REF_NO	N	Input/output
11	EARMARK_REF_NO	N	Input/output

- Additional Parameter “Block Reference number”, has been passed as part of existing ELCM utilization request passed to ELCM system to convert the Earmark as Utilization.

<b>Service Code</b>	ELUtilizationService
<b>Operation</b>	NewUtilization
<b>Tag Name</b>	BLOCK_REF_NO

### 11.1.2.1 UI Prototype

Trade Finance Bank Preference Maintenance

Enter Query

Bank Code \*

P

Bank Name

Head Office Branch

Branch Code \*

Support - Islamic Trade Finance

Share Revenue with Correspondent Banks

Intermediary GL for Revenue Sharing

Branch Description

Release Amount Block

Release ELCM Earmarking

Maker

Date Time:

Mod No

Record Status

Exit

### 11.1.2.2 UI Elements

Not Applicable

### 11.1.2.3 UI Error Messages

Error Code	Type	Description
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## 12. OBTF-OBDX-OBTFPM API Enhancements – Q4

### 12.1 Feature 1 – Support for Split Settlement Details in LC version based query

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- Existing API – OBTFLCService-QueryContractVersion enhanced to fetch version based Split Settlement details of LC Contracts.

#### **Functional Flow Diagram**

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Not Applicable

#### **Detailed Flow**

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- Existing API – OBTFLCService-QueryContractVersion enhanced with additional tags as below:

Tag	Description	Input	Output
BASISAMTTAG	Basis Amount Tag	N	Y
BASISAMTCCY	Basis Amount Currency	N	Y
BASISAMT	Basis Amount	N	Y
SPLITSEQNO	Split Sequence Number	N	Y
SPTAMTTAG	Split Amount Tag	N	Y
SPTAMT	Split Amount	N	Y
SPTACBRN	Split Account Branch	N	Y
SPTACCCY	Split Account Currency	N	Y
SPTPRTYID	Split Customer	N	Y
SPTEXCHRT	Split Exchange Rate	N	Y
SPTPERCENTAGE	Percentage of Proceeds	N	Y
LOANACC	Loan/Finance Account	N	Y
NEGORATE	Negotiated Rate	N	Y
NEGOREFNO	Negotiated Reference Number	N	Y
UI_SPLIT_AC_NO	Split Account Number	N	Y

#### 12.1.2.1 UI Prototype

---

Not Applicable

#### 12.1.2.2 UI Elements

---

Not Applicable

#### 12.1.2.3 UI Error Messages

---

Not Applicable

## 12.2 Feature 2 – Support for Customer Reference and Discrepancy Status in OBTFIFService-QueryIFDTFBCCContract

- Existing API – OBTFIFService-QueryIFDTFBCCContract enhanced with the additional input/output fields Customer reference and Discrepancy status.

### Functional Flow Diagram

Not Applicable

### Detailed Flow

- Existing API – OBTFIFService-QueryIFDTFBCCContract enhanced with additional tags as below:

Tag	Description	Possible Values	Input	Output
CUSTOMER_REF	Customer Reference	1. Any String as Input - Response list contains all the bills whose reference(Reference from parties for the customer id mentioned in bill) matches with input string 2. Blank - Response list contains all the bills irrespective reference of the customer.	Y	Y
DISCREPANCY_STATUS	Discrepancy Status	1. Y - List all the bills with Discrepancies which is not resolved 2. N - List all the bills without discrepancies and the bills for which all the discrepancies resolved 3. Blank - List all the bills irrespective of discrepancy status.	Y	Y

#### 12.2.2.1 UI Prototype

Not Applicable

#### 12.2.2.2 UI Elements

Not Applicable

#### 12.2.2.3 UI Error Messages

Not Applicable

## 12.3 Feature 3 – Support for BC Contract Version based query

- New API – OBTFBCService-QueryContractVersion created to fetch version based details of BC Contracts.

### Functional Flow Diagram

Not Applicable

- New API – OBTFBCService-QueryContractVersion created with tags as below:

Tag	Description	Input	Output
CONTRACT_REF_NO	Contract Reference Number	Y	Y
VERSION_NO	Version Number	Y	Y
<b>Contract-Details</b>			
CONREFNO	Contract Reference Number	N	Y
EXTREFNO	External Reference Number	N	Y
USEREFNO	User Reference Number	N	Y
PRODCD	Product Code	N	Y
CURRENCY	Currency	N	Y
VERNO	Version Number	N	Y
OPERATION	Operation	N	Y
STAG	Stage	N	Y
LATVERNO	Latest Version Number	N	Y
LCISSUEDATE	LC Issued Date	N	Y
LC_CUST	LC Customer	N	Y
LCREFNO	LC Reference Number	N	Y
THEIR_LCREF	Their LC Reference Number	N	Y
COLLREF	Coll Reference	N	Y
AMOUNT	Amount	N	Y
LCAMOUNT	LC Amount	N	Y
LOCAL_CURR	Local Amount	N	Y
OUTSTAMT	Outstanding Amount	N	Y
LC_LIAB_AMOUNT	LC Liability Amount	N	Y
VALDT	Value Date	N	Y
MATDT	Maturity Date	N	Y
TENOR_DAYS	Tenor Days	N	Y
TRANSITDAYS	Transit Days	N	Y
BASDT	Base Date	N	Y
BASDTDES	Base Date Description	N	Y
REIMDYS	Remaining Days	N	Y
VDATECR	Value date	N	Y
DRVALDT	Dr Value Date	N	Y
BASE_DATE_CODE	Base Date Code	N	Y
TXNDT	Taxation Date	N	Y
INTLIQDMOD	Internal Liquidate	N	Y
CUSTOMER_ID	Customer ID	N	Y
PRTYTYP	Party Type	N	Y
LMTMONFLG	Limit Mandatory Flag	N	Y
REDISFLG	Re dis flag	N	Y
STATCNFLG	Status Flag	N	Y
AUTOLIQLFG	Auto-Liquidation Flag	N	Y
ADVBYLOAN	Advance By Loan	N	Y
ALLWROLLOVR	Allow Roll Over	N	Y
LINKTOLOAN	Link To Loan	N	Y
USE_LC_REF_MESS	User LC Reference Message	N	Y
LC_DTL_PAYMSG	LC Detail Payment Message	N	Y

FROMDATE	From Date	N	Y
TODATE	To Date	N	Y
GRCDAYS	Gross Days	N	Y
ALLOWREPAY	Allow Repay	N	Y
ACKNREC	Acknowledgment	N	Y
PASS_TO_CHG_DRDE	Pass to Change Drde	N	Y
OURCHGREF	Our Change Reference	N	Y
CHG_REFUSED	Charge Refused	N	Y
PASS_INT_TO_DRDE	Pass Interest to Drde	N	Y
STATASDT	Status Date	N	Y
MARGAMTLIQ	Margin Amount Liquidate	N	Y
COLLCCY	Collateral Currency	N	Y
ICCBKCCY	Iccbk Currency	N	Y
EXHRATE	Exchange Rate	N	Y
FINANCAMT	Finance Amount	N	Y
USRDEFSTATS	User Def Stats	N	Y
SOURCE	Source	N	Y
CHGCLAIM	Change Claim	N	Y
LIQDCOLLAT	Liquidation Collateral	N	Y
SETTLEAMT	Settlement Amount	N	Y
ALLWBRK	Allwbrk	N	Y
BROKPAIDBYUS	Brokerage Paid By Us	N	Y
ACPTOADVFLG	ACP to ADEV Flag	N	Y
CONTRACT_DERIVED_STATUS	Contract Derived Status	N	Y
CONF_AMT	Confirmed Amount	N	Y
TRANSFERCOLLATFROMLC	Transfer Collateral From LC	N	Y
RFNDINT	Refine	N	Y
SNCK_STAT	Stat	N	Y
LCNOTADV	LC Not Adv	N	Y
OFCL_REQSTAT	Official Request	N	Y
EXT_CHARGE	External Charge	N	Y
ANCMSG	Announcement Message	N	Y
AMT_TAG_FILTER	Amount Tag Filter	N	Y
<b>Contract-Parties</b>			
PARTLANG	Party	N	Y
PARTCTRCOD	Party Code	N	Y
PARTREFNO	Party Reference Number	N	Y
PARTNAM	Party Name	N	Y
PARTADD1	Party Address 1	N	Y
PARTID	Party ID	N	Y
PARTTYP	Party Type	N	Y
<b>Party-Limits</b>			
PARTTYP	Party Type	N	Y
OPERATION	Operation	N	Y
LIMITAMT	Limit Amount	N	Y
CUST_NO	Customer Number	N	Y
LINKAGETYP	Linkage Type	N	Y
LINKAGEPERC	Linkage Per Contract	N	Y
LINKEDREFNO	Linked Reference Number	N	Y
LIABILITY_NUMBER	Liability Number	N	Y
AMOUNTTAG	Amount Tag	N	Y

SLNO	Serial Number	N	Y
<b>Document-Details</b>			
DOCCD	Document Code	N	Y
DESC	Description	N	Y
<b>Doc-Clause</b>			
CLAUSECD	Clause Code	N	Y
CLAUSEDESC	Clause Description	N	Y
<b>Drafts</b>			
AMTNAM	Amount Name	N	Y
AMT	Amount	N	Y
<b>Goods-Details</b>			
GOODSCODE	Goods Code	N	Y
GOODSDESC	Goods Description	N	Y
INCOTRM	INCO Term	N	Y
<b>Contract-Disc</b>			
DISCCD	Discrepancies Code	N	Y
DISCDESC	Discrepancies Description	N	Y
DISCRESLFLG	Discrepancies Release Flag	N	Y
DISCRESDT	Discrepancies Date	N	Y
<b>Invoice-Details</b>			
INVCNO	Invoice Number	N	Y
INVCDT	Invoice Date	N	Y
AMT	Amount	N	Y
EVENTSEQNO	Event Sequence Number	N	Y
<b>Iccf-Calc-Dates</b>			
COMP	Compensation	N	Y
INTFRMDT	Interim Date	N	Y
INTTODT	Interim to Date	N	Y
<b>Account-Master</b>			
ACCNO	Account Number	N	Y
AMTFIN	Amount Finance	N	Y
CCY	Currency	N	Y
BILLREFNO	Bill Reference Number	N	Y
<b>Pack-Credit</b>			
LOAN_ACC_NO	Loan Account Number	N	Y
SEQNO	Sequence Number	N	Y
LNKCCY	Link Currency	N	Y
OUTSTAMT	Outstanding Amount	N	Y
EVNTCOD	Event Code	N	Y
<b>Pack-Credit-Dtls</b>			
CLACCNO	Clause Ack Number	N	Y
SEQNO	Sequence Number	N	Y
LNKCCY	Link Currency	N	Y
OUTSTAMT	Outstanding Amount	N	Y
EVNTCOD	Event Code	N	Y
<b>Contract-Multitnr</b>			
SERIALNUM	Serial Number	N	Y
BASDATE	Base Date	N	Y
VALUDATE	Value Date	N	Y
TNOR	Tenor	N	Y
MATDAT	Maturity Date	N	Y

BILLAMNT	Bill Amount	N	Y
FRMCALCDATE	From Date to Calculate	N	Y
TOCALCDATE	To Date to Calculate	N	Y
USRDFNDSTS	User Definition Status	N	Y
STSAFDATE	Status As of Date	N	Y
UNDERPROTEST	Under Protest	N	Y
<b>Substitution-Bills</b>			
SUBSTITUTION_BCREFNO	Substitution BC Reference No.	N	Y
BILL_CCY	Bill Currency	N	Y
BILL_AMT	Bill Amount	N	Y
<b>Assignee-Det</b>			
ACCOUNT	Amount	N	Y
AC_CCY	Account Currency	N	Y
AMT_BILL_CCY	Amount Bill Currency	N	Y
SEQUENCE	Sequence	N	Y
ASS_ID	Assignee ID	N	Y
ASS_NAME	Assignee Name	N	Y
PERCENT_BILL_CCY	Percentage Bill Currency	N	Y
ADDRESS_LINE1	Address Line 1	N	Y

#### 12.3.2.1 UI Prototype

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Not Applicable

#### 12.3.2.2 UI Elements

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Not Applicable

#### 12.3.2.3 UI Error Messages

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Not Applicable

### 12.4 Feature 4 – SWIFT/Advice Messages Formatting

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- OBTF System enhanced to display the “MESSAGE” in a standard SWIFT format. Tag “Message” of existing API – OBTFMSService-QueryTFMessagesIO formatted in standard SWIFT format.

#### Functional Flow Diagram

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Not Applicable

#### Detailed Flow

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- Tag “MESSAGE” in response of Existing API – OBTFMSService-QueryTFMessagesIO API formatted in standard format.
- Sample response message given below.



SWIFTMessageFormat\_LC\_Response.txt

#### **12.4.2.1 UI Prototype**

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Not Applicable

#### **12.4.2.2 UI Elements**

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Not Applicable

#### **12.4.2.3 UI Error Messages**

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Not Applicable