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Financial Services

User Guide

Oracle Banking Supply Chain Finance

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Oracle Banking Supply Chain Finance User Guide
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Contents

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1. About this Manual

1.1 Introduction

This manual is designed to help acquaint you with the Oracle Banking Supply Chain Finance.

It provides an overview of the system and guides you, through the various steps involved in granting supply chain finance to the customers of your bank.

1.2 Audience

This manual is intended for the following User/ User Roles:

Role	Function
Back-office executive	Input functions for transactions
Back-office managers/officers	Authorization functions
Product Managers	Product definition and authorization

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/us/corporate/accessibility/index.html.

1.4 Document Structure

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	About this Manual: This chapter gives information on the intended audience, Abbreviations, Icons, and summary of chapters covered in this User Manual.
Chapter 2	Oracle Banking Supply Chain Finance - an overview: This chapter lists the benefits and functionalities provided by OBSCF.
Chapter 3	Setting up reference data for Supply Chain Finance system.
Chapter 4	How to perform finance disbursement.
Chapter 5	How to perform finance settlement.
Chapter 6	How to perform inquiries.
Chapter 7	List of batch jobs.
Chapter 8	List of process codes.

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1.5   Abbreviations

Abbreviation	Detailed Description
OBSCF	Oracle Banking Supply Chain Finance
OBVAM	Oracle Banking Virtual Account Management
FCUBS	FlexCube Universal Banking System
OBDX	Oracle Banking Digital Experience
ELCM	Enterprise Limits and Collateral Management
API	Application Programming Interface (Conversion Open Interface)
FIFO	First In First Out
LIFO	Last In First Out
STP	Straight Through Processing

1.6   Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icon	Function
✕	Close
+	Add a row
🗑	Delete a row
🔍	Search (Fetch)
⟳	Refresh
↙	Collapse
↗	Expand
‹•›	Flip
≡	Options
✓	Authorize
🔓	Unlock
⎘	Copy
⧉	View

2. Supply Chain Finance

2.1 Overview

Oracle Banking Supply Chain Finance (OBSCF) is a comprehensive digitized end-to-end solution that supports the full lifecycle of supply chain finance across receivables and payables, offering supplier centric financing and buyer centric financing. The solution addresses each of the supply chain processes from design through execution thereby enabling banks to optimize the working capital and supply chain operations of their corporate customers. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

2.2 Benefits of SCF

- Suppliers are paid early

- Buyers can extend their payment terms

- Financial Institutions get their fee income at less risk and less cost.

OBSCF platform enables the interaction between all the parties of the trade. OBSCF needs an involvement of external finance provider i.e., Bank who settles supplier invoices in advance or on due date of the invoice, for a lower financing cost than the suppliers' own source of funds.

When the external finance provider extends finance, it can be at the request of supplier or at the request of buyer by earmarking the credit limits of the concerned party. Different types of finances come into picture depending upon the party requesting for finance.

2.3 Functionality

One of the core functionalities or the foundation of OBSCF is support for creation of flexible and parameterized program or linkage of a buyer to multiple suppliers or a supplier to multiple buyers.

Below categories of programs are supported in the OBSCF:
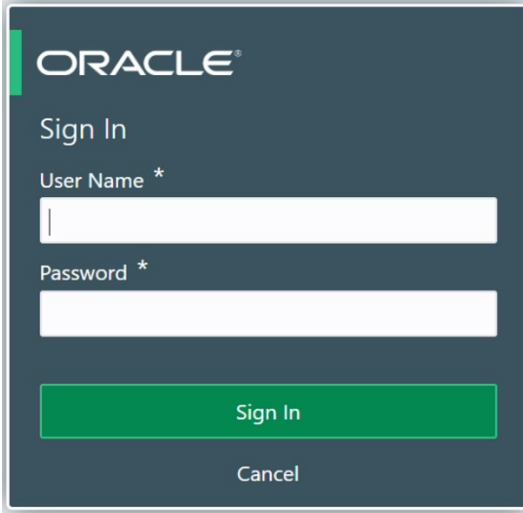
- **Supplier Centric Program** - When Supplier is the large corporate then the buyer with whom supplier is dealing becomes the counter party/spoke and 'Supplier' becomes the 'Anchor' of the SCF program. Such a program is called as 'Supplier Centric Program'. The anchor onboards all his counter parties or spokes to the SCF program.

- **Buyer Centric Program** - When Buyer is the large corporate then the seller with whom buyer is dealing becomes the counter party/spoke and 'Buyer' becomes the 'Anchor' of the SCF program. Such program is called as 'Buyer Centric Program'. The anchor onboards all his counter parties or spokes to the SCF program.

2.4 Home: Dashboard

Successfully signing into the OBSCF application displays the Dashboard as your home screen. Dashboard displays a gist/summary that is internal to the financial institution. It is a collection of various portlets that are displayed based on your role and access rights. The Dashboard enables you to perform various analytical functions. You can drag and move different portlets, resize, auto adjust the size, and expand/collapse the portlet.

On launching the Oracle Banking Supply Chain Finance system, below login screen is displayed:

1. Enter your **User Name** and **Password** to access the application.
2. Click **Sign In** to log into application and display the **Dashboard** screen.
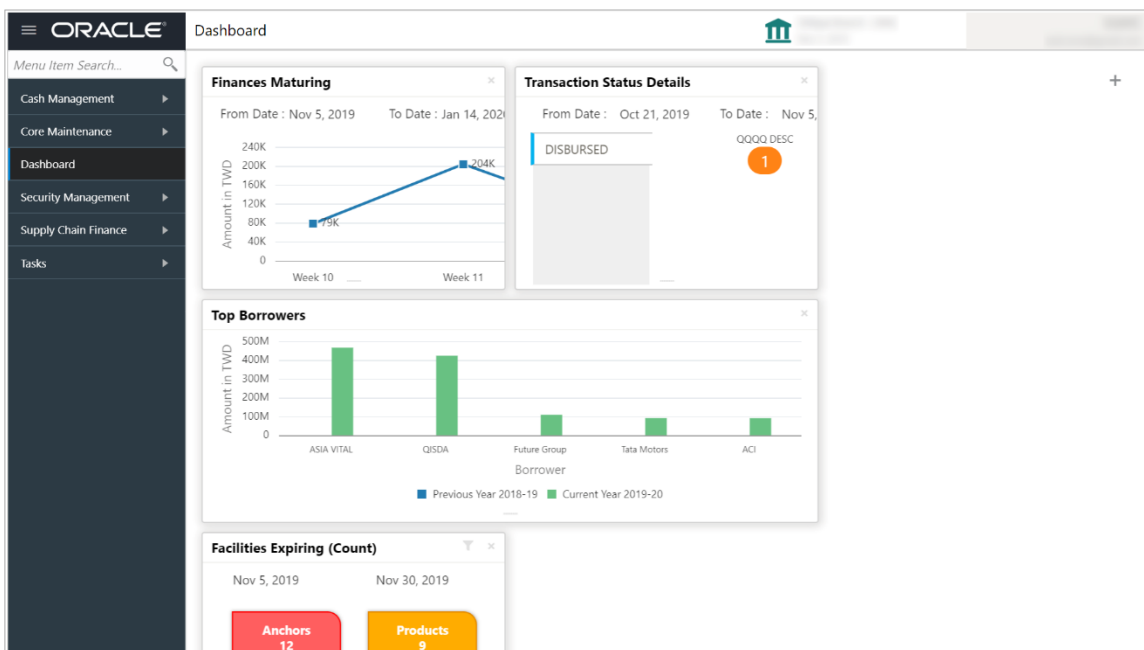
The Oracle Banking Supply Chain Finance Dashboard currently consists of the below mentioned portlets for receivable management.

- o **Facility Utilization:** The Facility Utilization widget classifies all facilities into three categories i.e., nearing breach, breached, and under-utilized. The drilldown allows the user to view these details at an entity level. There is an option to search and filter the details for a specific entity also.

  - ▪ Nearing Breach: When utilized amount is more than 85% of the sanctioned amount.

  - ▪ Breached: When utilized amount equals to the sanctioned amount.

- Under Utilized: When utilized amount is less than 20% of the sanctioned amount.

- **Facilities Expiring:** The Facility Expiring widget lists all facilities nearing expiry or expired and offers a drilldown at each entity level.

- **Facilities Expiring (Count):** This portlet lists the number of facilities expiring at a granular level i.e., anchor, product, program and spoke within a defined timeframe of one month from current business day. This timeframe can be changed using the filter option, if required.

- **Top 5 Corporates**: This portlet displays information of the top five customers; w.r.t. their total Receivables and Payables. On clicking the table icon at the top-right, the graph populates the business volume data of the same top 5 customers in tabular format.

- **Aging of Invoices**: Aging graph displays invoice aging information in form of doughnut. There are two views of the graph, 2nd view can be navigated to by flipping the portlet, click the graph on the top-right corner to change the view from doughnut (default) to bar chart. Front view of the graph display the invoice amount volume split as per aging buckets which are configurable at the time of implementation i.e., 0-30 days, 30-60 days etc. Range criteria can be defined with a maximum of 6 ranges. On clicking any of the range bucket, graph displays the list of corporates whose invoices are due for that ageing bucket. Clicking on the '+' (expand) icon against each corporate; launches invoice details pertaining to information of that specific corporate such as supplier name, 'Invoice Due Date From', 'Invoice Due Date To'.

- **Finance Maturing:** The Finances Maturing widget plots a trend line of all finances which are maturing each week. While the default view is for the upcoming month, this timeframe to can be changed to view further details. On flipping the widget, a detailed list of finances maturing is shown.

- **Top Borrowers:** The Top Borrowers widget is a bar graph which shows the top 5 borrowers for the previous year and current year. Clicking the bar-chart for any borrower offers a drilldown list of finances for the borrower.

- **Top Defaulters:** Top defaulters widget shows list of top defaulters for the previous and current months.

- **Transaction Status Details:** Transactions are grouped product-wise as disbursed, partially settled, or fully settled for a specific date range, which is editable. The user can select on any product to view further details of transaction for the product.

- **Invoices Raised:** This portlet displays the data for financed and non-financed Invoices on monthly basis as a bar graph. On clicking the table icon on the top-right corner, same data is displayed in tabular format with financed/non-financed invoices grouped into monthly buckets. On clicking the bar graph, the screen will pop-up with corporate name and aggregated invoice amount and further clicking on the '+' (expand) icon beside corporate name launches the Invoice Inquiry screen with data of supplier name; 'To Date' and 'From Date' as per the selected date.

- **Business Volume Trends**: This chart displays the business trends of previous six months including current month based on historic data. The trend line is plotted based on the highs/peak.

- **Reconciliation Details:** Reconciliation Details widget provides a snapshot of reconciliation details of payments against the entity selected, i.e., invoice, cashflow, finance or allocation.

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There is an option to view these details as a donut or in a line-graph. The filter option allows the user to select a specific customer and/or modify the date range.

- o **Customer wise utilization trend:** This widget gives a bird's eye view of the utilization for each program plotted for each month. The limit type and date range can be selected from the filter option.

- o **Facility Wise Sanctioned Limit trend:** A facility-wise sanctioned limit trend-line is plotted over the preceding the six months. The filter option allows the user to select a specific entity and limit type along with timeframe to plot this line.

3. You can perform the following actions on the dashboard screen:

- o To add more portlets, click the Add (+) icon located at the top-right corner of the Dashboard.

- o To remove a portlet, click the Remove (x) icon located at the portlet's top-right corner.

- o To configure the portlet, click the Configure Tile ( ) located at the portlet's top-left corner.

- o To flip the portlet view, click the Flip Forward (<) or Flip Back (>) icon.

- o To change the portlet's position, click and hold the 'Drag to reorder' (…..) icon at the portlet's bottom-center and then move portlet to the desired position.

- o To apply filter on the portlet's data, click the Filter ( ) icon to view the pop-up select filter values.

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3. Setup Reference Data

3.1 Introduction

Before you set up products for supply chain finance, you need to maintain certain basic reference information that you might need to set up products and process a finance request.

In the context of supply chain finance, for instance, you must set up reference data like products, programs, limits, charge details, interest pricing, and so on. You may also need to identify administrators to perform admin related tasks (creating users, assigning tasks and functions to the users as per their profile etc.).

This section explains the maintenance of such reference information for the modules used for supply chain finance.

3.1.1 Maintaining Core Reference Data

Certain core reference data is required to be set up for execution of supply chain finance transactions such as country list, currency, customer category, holiday list, list of financial institutions/banks, branch, FX rates and so on.

Refer the 'Oracle Banking Common Core User Guide for setting up core reference data.

3.1.2 Maintaining System Level Parameters

Your bank needs to maintain various system level parameters to drive Supply Chain Finance system's behavior. This set up will be configured as part of Day 1 delivery of the application.

The below parameters should be maintained at a system level:

Sr. No.	Parameter Name	Value to be maintained	Description
1	Hierarchy	DRP	Valid values - DPR, RDP, RDP, or DRP D: Spoke, R – Program, P – Product During processing of the transaction, parameters like min/max finance percentage, auto finance applicable, mi/max tenor, and so on get be picked up in this order. In case DRP is maintained as the day zero value, if spoke parameters are maintained, those are applied else program level parameters are applied else product level parameters are applied.
2	Parties	BUY – Buyer SUPP – Supplier	These are the various party codes (participants in the finance transaction) maintained.
3	Auto Finance Applicable	Y	This indicates if STP (Straight Through Processing) or auto processing is applicable for the finance disbursement transaction. Valid Values – Y, N

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Sr. No.	Parameter Name	Value to be maintained	Description
4	Allowed Mode for Disbursement	EFT, AC, Cheque	This indicates the various modes of disbursement allowed for a finance. (AC Is Account Credit)
5	Allowed Mode for Settlement	EFT, AD, Cheque	This indicates the various modes of settlement allowed for a finance (AD is Account Debit)
6	Auto Settlement Applicable	Y	This indicates if STP or auto processing is applicable for the finance repayment transaction. Valid Values – Y, N
7	Preferred Disbursement Mode	AC	This indicates the preferred disbursement mode for the finance. Valid values are the ones mentioned in allowed mode for disbursement
8	Preferred Settlement Mode	AD	This indicates the preferred settlement mode for the finance. Valid values are the ones mentioned in allowed mode for settlement
9	Min Finance Percentage	10	This is the minimum finance percentage of Invoice amount allowed for financing. This can be a value greater than 0 but less than or equal to 100
10	Max Finance Percentage	100	This is the maximum finance percentage of invoice amount allowed for a financing. This can be a value greater than 0 but less than or equal to 100
11	Min Tenor Allowed(Days)	10	This is the minimum tenor allowed for a finance. Any 4-digit numeric value can be allowed.
12	Max Tenor Allowed (Days)	90	This is the maximum tenor allowed for a finance. Any 4-digit numeric value can be allowed.
13	With Recourse	N	This is a parameter to categorize the finance – whether this finance is with recourse or without recourse. Valid values – Y, N
14	Stale Period (Days)	10	This is the period after which the invoice becomes stale and cannot be financed any more. Stale period is calculated from Invoice date. This can be any numeric value in days equal to or less than 3 digits.
15	Minimum Waiting Period (Days)	30	This indicates the minimum period up to which the finance cannot be closed. This should be enabled only if pre-closure is allowed.

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Sr. No.	Parameter Name	Value to be maintained	Description
			This can be any 4-digit numeric value
16	Prepayment Allowed	Y	This indicates if prepayment for the finance is allowed. I.e., Part, or full repayment before the finance due date. Valid Values – Y/N
17	Part Repayment Allowed	Y	This indicates if part repayment is allowed. Valid Values – Y/N
18	Maturity Date Calculation	INVOICE_DUE_DATE	This indicates how the finance maturity date should be calculated. Valid Values – INVOICE_DATE + MT, INVOICE_DUE_DATE + x, INVOICE_DUE_DATE, PAYMENT_DUE_DATE (MT is maximum tenor) x is configured separately as 90
19	Multiple Disbursement Allowed	Y	This indicates if multiple disbursement is allowed on same invoice. Valid values – Y, N
20	Holiday Treatment	NBD	Valid Values – NBD (Next Business Date), PBD (Previous Business Date), NCH (No Change)
21	Appropriation Sequence on due date	IP	This indicates how the repayment amount should be appropriated if payment is received on due date Valid Values – PI, IP I: Interest, P: Principal
22	Appropriation Sequence before due date	IP	This indicates how the repayment amount should be appropriated if payment is received before due date Valid Values – PI, IP I: Interest, P: Principal
23	Appropriation Sequence after due date	OIP	This indicates how the repayment amount should be appropriated if payment is received after due date Valid Values – OIP, OPI, PIO, IPO, IOP, or POI O: Overdue Interest, I: Interest, P: Principal
24	NPA Appropriation Sequence	OIP	This indicates how the repayment amount should be appropriated if payment is received after the finance has turned NPA Valid Values – OIP, OPI, PIO, IPO, IOP, or POI O: Overdue Interest, I: Interest, P: Principal

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Sr. No.	Parameter Name	Value to be maintained	Description
25	File Parsing Reject All Records	Y	Y - If one record in a file fails, all records should be marked as fail and the entire file should be rejected. N - If one record in a file fails, system should move on to the other records and mark the file processing as success with relevant records failed /passed.

3.2   Managing Product Parameters

Banks can create various products for financing. The Product Parameters creation screen enables you to create a new product and set its attributes.

This screen consists of four tabs: Basic Details, Finance Parameters, Repayment Parameters, and Credit Limit Mapping.

3.2.1 Create Product Parameters

Navigation Path: Supply Chain Finance > Maintenance > Product Parameters > Create

3.2.1.1 Basic Information

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Branch *	Select the bank's branch under which the product is to be created. Changing the branch requires access rights for the chosen branch.
Product Code *	Enter a unique identification for the product.
Product Description *	Enter a description for the product.
Product Type *	Select whether the product is buyer-centric or supplier-centric.

Field Name	Description
Product Category *	Select the category to be financed under the product, whether invoice or purchase order.
Effective From *	Click the Calendar icon to select the date from which the Product is active. Blank value for this field considers branch date by default.
Expires On *	Click the calendar icon to select the date when the product expires.
Borrower *	Select the borrower to be associated with the product, whether Anchor or Spoke.
Assignment Applicable	Switch this toggle ON if assignment on invoice is applicable for financing.
Auto Assignment	Switch this toggle ON if the assignment is to be performed automatically post invoice upload. This toggle appears if Assignment Applicable is enabled.
Acceptance Applicable	Switch this toggle ON if acceptance on invoice is applicable for financing
Auto Acceptance	Switch this toggle ON if the acceptance is to be performed automatically post invoice upload. This toggle appears if Acceptance Applicable is enabled.
Auto Acceptance (Days) **	Enter the number of days after which the instrument is automatically deemed as accepted.
Credit Limit Applicable	Switch this toggle ON to map credit limits to the product. If you enable this toggle, the Credit Limit Mapping tab appears, where you can map the limit type and related entities.
Accounting Applicable	Switch this toggle ON if accounting is applicable.

2. Click the **Finance Parameters** tab.

3.2.1.2 Finance Parameters

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3. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Auto Finance Applicable	Switch the toggle ON to enable automated financing (Straight Through Processing) of instruments such as invoices, debit notes, and so on.
Preferred Disbursement Mode **	Select the preferred mode of disbursement for this product. This field is mandatory when auto finance is applicable.
Auto Settlement Applicable	Switch the toggle ON to enable automated settlement (repayment) for this product.
Preferred Settlement Mode	Select the preferred mode of settlement for this product.
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction of this product.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction of this product.
Min. Tenor(Days)	Enter the minimum tenor allowed for financing a transaction of this product. Minimum and Maximum value can be Zero and 9999 respectively.
Max. Tenor(Days)	Enter the maximum tenor allowed for financing a transaction of this product. Minimum and Maximum value can be Zero and 9999 respectively.
Grace Days *	Enter the number to specify the grace days. Minimum and Maximum value can be Zero and 9999 respectively.
Stale Period(Days)	This is the period post the invoice date, after which the invoice becomes stale and will not be financed automatically any more for this product. Acceptable value for this field is between '0' to '9999'.
Min Waiting Period(Days)	This indicates the minimum period up to which the finance cannot be closed for this product. Acceptable value for this field is between '0' to '9999'.
With Recourse	Select the Yes to specify that the finance is allowed with recourse, else select No.
Margin Handling *	Select how the margin should be handled.
Margin Payment Mode **	Select the mode of payment of the margin amount. This field appears if you select the 'Refund to the Supplier' option from the Margin Handling list.
Interest Refund Handling *	Select how the interest refund should be handled.
Interest Refund Payment Mode **	Select the mode of payment of the interest refunds. This field appears if you select the 'Refund to the Interest Bearing Party' option from the Interest Refund Handling list.

Field Name	Description
Holiday Treatment for Future Date *	Select the day that should be considered (whether previous or next business day), if the finance disbursement day falls on a holiday.
Disbursement Auth Required	Switch the toggle ON if authorization is required for STP disbursement transactions.
Disbursement Auto Processing	Switch the toggle ON for automatic processing of disbursement.
Settlement Auth Required	Switch the toggle ON if authorization is required for STP finance settlement transactions.
Settlement Auto Processing	Switch the toggle ON for automatic processing of settlement.
Multiple Disbursement Allowed	Switch the toggle ON if multiple disbursement for finance should be allowed on an invoice.

4. Click the Repayment Parameters tab.

3.2.1.3 Repayment Parameters

5. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Pre-Payment Allowed	Switch the toggle on if prepayment should be allowed for finances availed under this product, i.e., part, or full repayment before the finance due date.
Part Payment Allowed	Switch the toggle on if part payment should be allowed for finances availed under this product.
Maturity Date Calculation *	Select the basis for calculating the maturity date of the finance. Available options for invoices are: • Invoice Due Date • Business Date + Max Tenor • Invoice Due Date + Max Tenor

Field Name	Description
	• Payment Due Date Available options for purchase orders are: • PO Date • PO Date + Max Tenor • Business Date + Max Tenor
Holiday Treatment *	This is an option provided to move the date to next/previous/same date if the maturity date falls on a holiday for this product.
On Due Date *	Enter the appropriation sequence on due date for this product. Appropriation Sequence options: • P – Principal Amount • I – Interest Amount For example: IP or PI A maximum of 2 characters are allowed.
Before Due Date *	Enter the appropriation sequence before due date for this product. Appropriation Sequence options: • P – Principal Amount • I – Interest Amount For example: IP or PI A maximum of 2 characters are allowed.
After Due Date *	Enter the appropriation sequence after due date for this product. Appropriation Sequence options: • P – Principal Amount • I – Interest Amount • O – Overdue Interest For example: IPO or PIO or IOP A maximum of 3 characters are allowed.
NPA *	Enter the NPA appropriation sequence for this product. Appropriation Sequence options: • P – Principal Amount • I – Interest Amount • O – Overdue Interest For example: IPO or PIO or IOP A maximum of 3 characters are allowed.
Reconciliation Towards *	Specify whether the reconciliation is towards invoice or finance.
Auto Debit Applicable	Switch the toggle ON if the account should be auto debited on the finance due date for this product.
Debit Party On Due Date **	Party from whose account the amount should be debited. This field is mandatory if Auto Debit Applicable is enabled.

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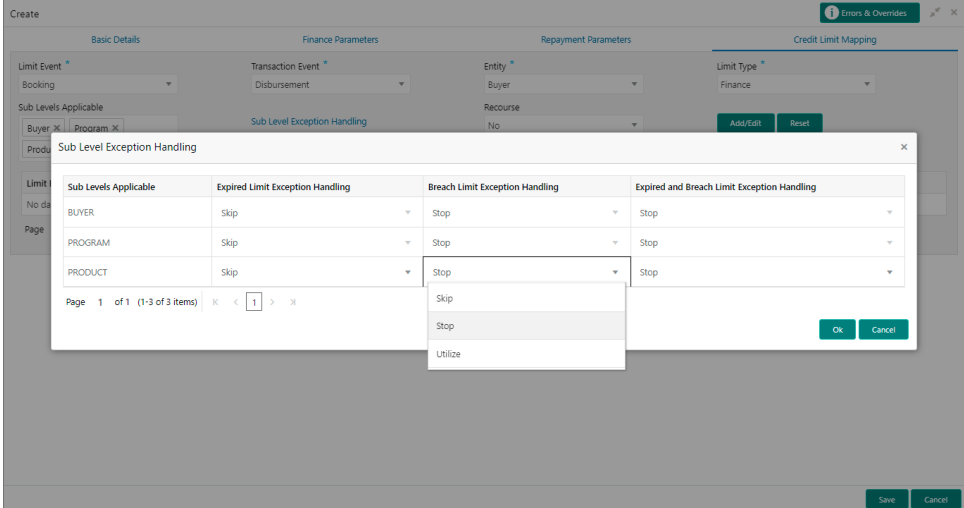| Field Name	Description
Debit A/C. Type On Due Date **	This indicates Account Type to be debited, for example – CASA, OD, and so on. This field is mandatory if Auto Debit Applicable is enabled.
Debit Party After Due Date **	Party from whose account the amount should be debited if the business date is greater than finance maturity date for this product. This field is mandatory if Auto Debit Applicable is enabled.
Debit A/C. Type After Due Date **	This indicates Account type to be debited if the business date is greater than finance maturity date for this product, for example – CASA, OD, and so on. This field is mandatory if Auto Debit Applicable is enabled.

6. Click the Credit Limit Mapping tab. This tab is present only if you have enabled Credit Limit Applicable in the Basic Details tab.

3.2.1.4 Credit Limit Mapping

7. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

| Field Name	Description
Limit Event *	Select the event for which the limit is to be applied.
Transaction Event *	Select the transaction event for which the limit event is to be applied.
Entity *	Select the main entity for which the limit is to be applied.
Limit Type *	Select the type of limit.
Sub Levels Applicable	Select the applicable sub-level entities/nodes.

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Field Name	Description
Sub Level Exception Handling	Click the link and set the exception handling behavior (Utilize, Skip, and Stop) for the sub-level entities/nodes.
Recourse	Select whether recourse is applicable.

8. Once you enter the credit limit mapping details, click **Add/Edit**. Or click **Reset** to reset the fields, if required.

- Once an entry is made in the grid, click in the **Action** column, to edit or delete it.

9. Click **Save** to save the record and send for authorization (if applicable).

3.2.2 View Product Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Product Parameters > View*
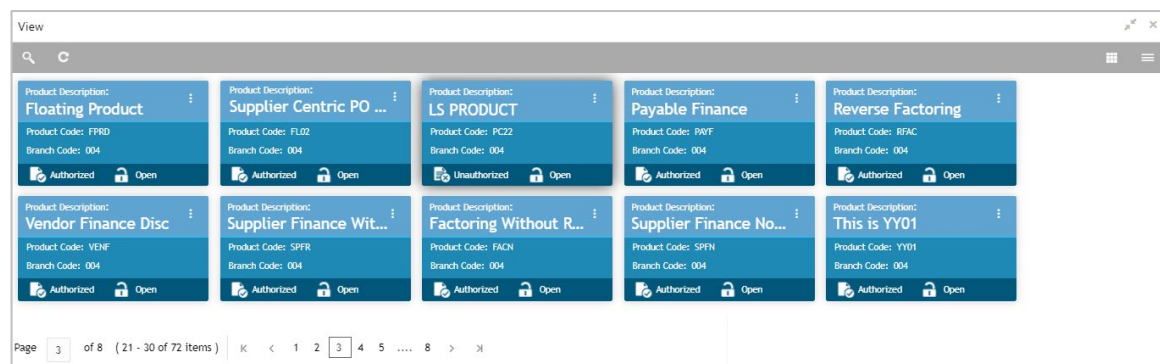
Perform the following steps to filter or take actions on a product parameter records.

- Filter the records in the View screen:

a. Click the search () icon to view the filters. You can filter the records by Product Code, Product Type, Product Category, Borrower, Authorization Status, and Record Status.

   b. Click **Search**.

       OR

       Click **Reset** to reset the filter criteria.

- Click the refresh ( ) icon to refresh the records.

- Click the Options ( ) icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Product Parameters** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

     ▪ Optional: Click **View** to view the record details.

     ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

     ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

     ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the product parameters for creating a new record.

  o **View** – To view the product parameter details.

  o **Reopen** – To reopen a closed record.

3.3   Managing Program Parameters

A program is a linkage of a buyer to one or more suppliers or linkage of a supplier to one or more buyers. Your bank may want to create a new program for financing along with its attributes.

This screen is divided into three tabs: Basic Information, Finance Parameters, and Link Spokes.

3.3.1 Create Program Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Program Parameters > Create*

3.3.1.1 Basic Information

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Program Code *	Enter a unique code to identify the program.
Program Name *	Enter the name of the program.
Product *	Select the underlying finance product to be associated with the program.
Anchor *	Click the search icon to select the anchor for the program. An anchor can be a customer or a non-customer.
Relationship *	Select the relationship associated with the selected anchor.
Effective From *	Click the Calendar icon to select the date from which the Program is active. Blank value for this field considers branch date by default.
Expires On *	Click the calendar icon and select the date up to which the program is valid.
Reconciliation towards	Select an option to reconcile payments against, when using this program. When a payment is received, should the payment be reconciled against a finance/invoice/purchase order/virtual account.
Auto Acceptance Applicable	Switch the toggle ON if automatic acceptance of an instrument, such as invoice, purchase order, debit note, is applicable for this program.
Auto Acceptance(Days) **	Enter the number of days after which the instrument such as invoice or debit note, under this program will get auto accepted. This field is displayed only if 'Auto Acceptance Applicable' is enabled.
Two Factor Applicable	Switch the toggle ON if a two-factor system will be applicable for the program in case the anchor is trading with foreign buyers/suppliers.

Field Name	Description
Factoring Profile **	Select the profile for factoring as import or export factoring. This field is displayed only if 'Two Factor Applicable' toggle is enabled.
Insurance Applicable	Switch the toggle ON if insurance should be applicable for the program.

2. Click on the Finance Parameters tab.

3.3.1.2 Finance Parameters

3. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Auto Finance Applicable	Select 'Yes' if auto financing should be enabled, under this program. Else select 'No'.
Preferred Disbursement Mode **	Select the preferred mode of disbursement. Options appear from the allowed modes of disbursement in the system parameters. This field is mandatory when auto finance is applicable.
Auto Settlement Applicable	Select 'Yes' if automated settlement (repayment) should be enabled, under this program. Else select 'No'.
Preferred Settlement Mode	Select the preferred mode of settlement. Options appear from the allowed modes of settlement in the system parameters.
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction under this program.
Min Tenor (Days)	Enter the minimum tenor allowed for financing a transaction under this program. Acceptable value for this field is between '0' to '9999'.

Field Name	Description
Max Tenor (Days)	Enter the maximum tenor allowed for financing a transaction under this program. Acceptable value for this field is between '0' to '9999'.
Grace Days	Enter the number to specify the grace days. Minimum and Maximum value can be Zero and 9999 respectively.
With Recourse	Select 'Yes' if finance under this program should be with recourse. Else select 'No'.
Disbursement Currency **	Select the currency in which the finance should be disbursed. This field is mandatory when auto finance is applicable.
Auto Debit Applicable	Select whether auto debit is applicable for this program to recover the outstanding finance due from the borrower.
Disbursement Auth Required	Select 'Yes' if authorization is required for the disbursement transaction. Else select 'No'.
Disbursement Auto Processing	Select 'Yes' if the disbursement should be processed automatically. Else select 'No'.
Settlement Auth Required	Select 'Yes' if authorization is required for the settlement transaction. Else select 'No'.
Settlement Auto Processing	Select 'Yes' if the settlement should be processed automatically. Else select 'No'.
Interest Bearing Party	Select the party that will bear the interest.
Margin Handling	Select how the margin should be handled.
Margin Payment Mode	Select the mode of payment of the margin amount. This field appears if you select the 'Refund to the Supplier' option from the Margin Handling list.
Interest Refund Handling	Select how the interest refunds are to be handled.
Interest Refund Payment Mode	Select the mode of payment of the interest refund. This field appears when you select the 'Refund to the Interest Bearing Party' option from the Interest Refund Handling list.

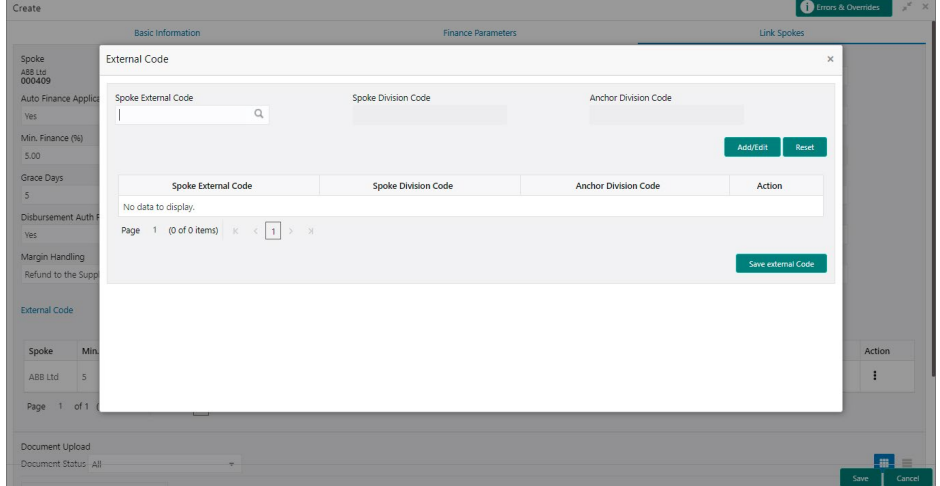4. Click the Link Spokes tab to link multiple spokes / counterparties to the anchor.

3.3.1.3 Link Spokes

5.   Refer the following table for specifying details in the above screen:
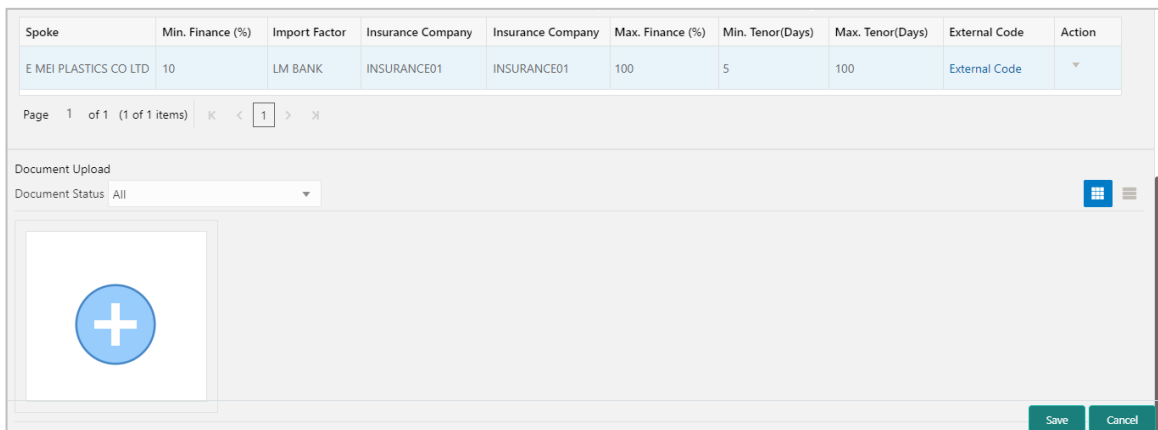
Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Spoke	Click the search icon to select a spoke for the program. A spoke can be a customer or a non-customer.
Interest Bearing Party	Select the party that will bear the interest.
Import Factor	Select the import factor to be linked to the spoke. This field is displayed only if you enable the 'Two Factor Applicable' toggle in the Basic Information tab.
Insurance Company	Select the name of the insurance company to be linked to the spoke. This field is displayed only if you enable the 'Insurance Applicable' toggle in the Basic Information tab.
Auto Finance Applicable	Select 'Yes' if auto financing should be enabled under this program for this spoke. Else select 'No'.
Preferred Disbursement Mode **	Select the preferred mode of disbursement under this program for this spoke. This field is mandatory when auto finance is applicable.
Auto Settlement Applicable	Select 'Yes' if automated settlement (finance repayment) should be enabled for this spoke. Else select 'No'.
Preferred Settlement Mode	Select the preferred mode of settlement under this program for this spoke.

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Field Name	Description
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction under this program for this spoke.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction under this program for this spoke.
Min. Tenor (Days)	Enter the minimum tenor allowed for financing a transaction under this program for this spoke. Acceptable value for this field is between '0' to '9999'.
Max. Tenor (Days)	Enter the maximum tenor allowed for financing a transaction under this program for this spoke. Acceptable value for this field is between '0' to '9999'.
Grace Days	Enter the number to specify the grace days. Minimum and Maximum value can be Zero and 9999 respectively.
With Recourse	Select 'Yes' if finance under this program for this spoke is with recourse. Else select 'No'.
Disbursement Currency	Currency in which the amount should be disbursed for a finance under this program for this spoke. This field is mandatory when auto finance is applicable.
Auto Debit Applicable	Select whether funds can be auto debited for this spoke.
Disbursement Auth Required	Select 'Yes' if authorization is required for the disbursement transaction for this spoke. Else select 'No'.
Disbursement Auto Processing	Select 'Yes' if the disbursement should be processed automatically for this spoke. Else select 'No'.
Settlement Auth Required	Select 'Yes' if authorization is required for the settlement transaction for this spoke. Else select 'No'.
Settlement Auto Processing	Select 'Yes' if the settlement should be processed automatically for this spoke. Else select 'No'.
Margin Handling	Select how the margin should be handled.
Margin Payment Mode	Select the mode of payment of the margin amount. This field appears if you select the 'Refund to the Supplier' option from the Margin Handling list.
Interest Refund Handling	Select how any interest refund should be handled.
Interest Refund Payment Mode	Select the mode of payment of the interest refund. This field appears when you select the 'Refund to the Interest Bearing Party' option from the Interest Refund Handling list.
External Code	Click this link to add external spoke codes. The External Code pop-up screen appears.

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Field Name	Description

6. Once you enter the details, click **Add/ Edit** to add the record to the grid. Or click **Reset** to clear the entered values, if required.

   o Once an entry is made in the grid, click ⋮ in the **Action** column, to edit or delete it.
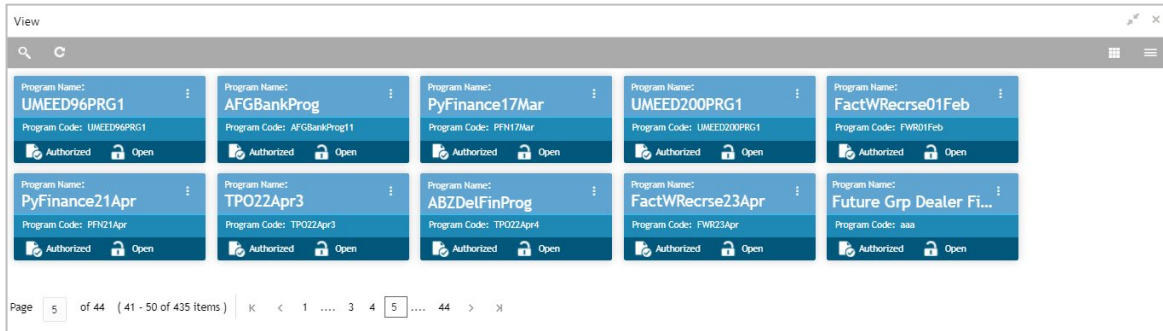

7. In the Document Upload section, click the Add icon (⊕) to upload documents.

   o Once documents are added, you can use the **Document Status** list to filter the documents based on status.

8. Click **Save** to save the record and send for authorization (if applicable).

3.3.2 View Program Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Program Parameters > View*

Perform the following steps to filter or take actions on a program parameter records:

- Filter the records in the View screen:

    a. Click the search ( ) icon to view the filters. You can filter the records by Program Code, Program Name, Product Code, Anchor Id, Authorization Status, and Record Status.

    b. Click **Search**.

       OR

       Click **Reset** to reset the filter criteria.

- Click the refresh ( ) icon to refresh the records.

- Click the Options ( ) icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **Create Program Parameters** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪ Optional: Click **View** to view the record details.

        ▪ Select the record to authorize and then click **Confirm**.

    o **Delete/Close** – To remove the record.

        ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

        ▪ Click **Proceed** to delete the record.

    o **Copy** – To copy the program parameters for creating a new record.

    o **View** – To view the program parameter details.

    o **Reopen** – To reopen a closed record.

3.4   Managing Limits

OBSCF allows banks to configure hierarchical limit structures by mapping various limit types like finance, credit cover, recourse and so on, to appropriate entities such as Buyer, Supplier, Import factor, and so on. Sub limits such as product, program and so on, for buyer/supplier parties can also be configured to enable bank control exposure at sublimit level. Each entity like buyer, supplier, product, and so on forms a node in the structure.

3.4.1 Create Limits Structure

Navigation Path: Supply Chain Finance > Maintenance > Limits Structure > Create Limits

3.4.1.1 Create Limits Structure

Create Limits	Errors & Overrides
Structure Description *	
Structure for Financing	

Limit Type *	Entity *	Buyer *	
Finance	Buyer	POBuyer1 009001	Add

| | Save | Cancel |

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Structure Description *	Enter a description for the limits structure being created.
Limit Type *	Select the type of limit being created for the entity.
Entity *	Select the entity for which limits should be set.
Entity search field *	Click the search icon (🔍) to select the name of the entity to be added. The label of this field and the search options are populated based on the entity you select in the previous field.
Add	Click this button to add the selected entity to the structure pane. This creates a tile or a node for the entity in the structure pane.

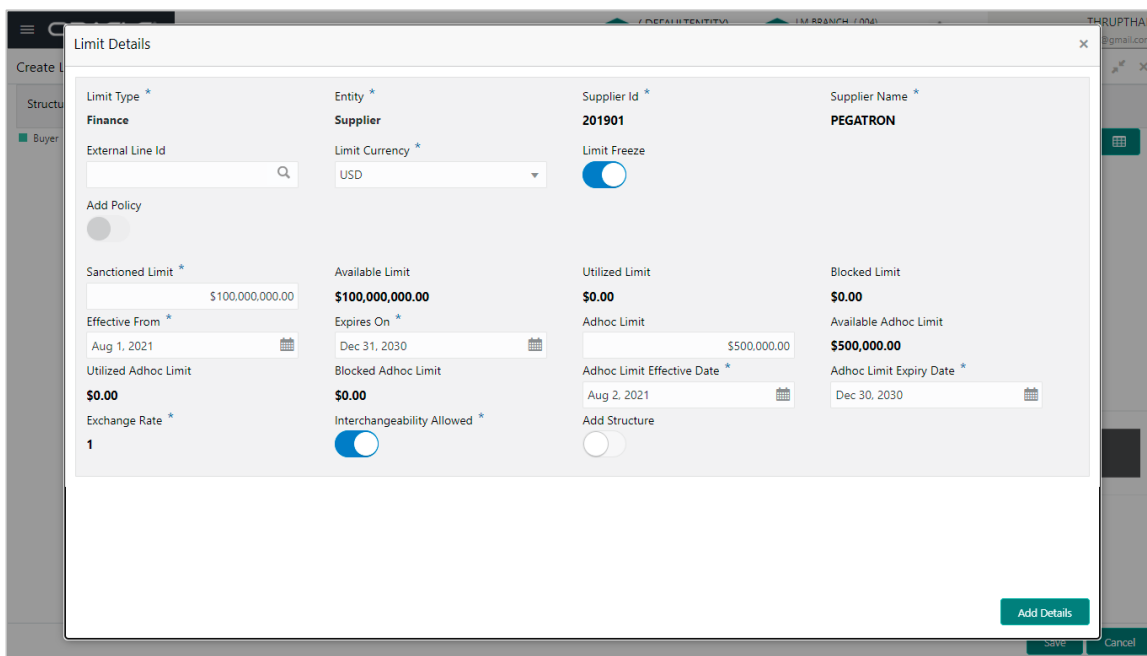**Entity Added to the Structure Pane**
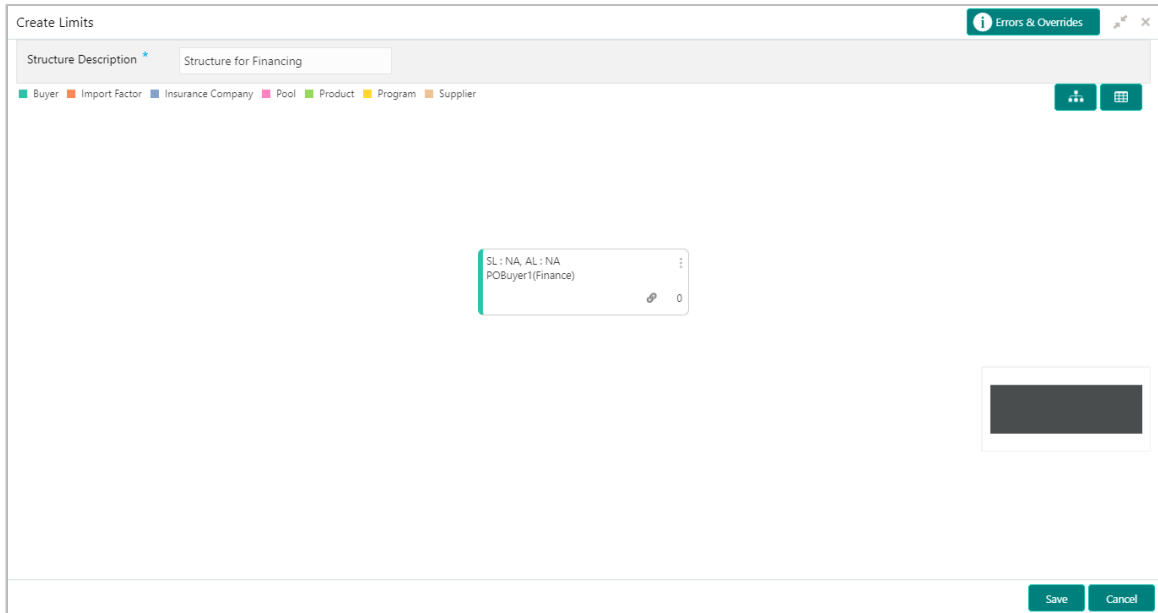
2.   Create a child node by clicking   in the main node. An overlay window appears, where you
     can enter the limit type, entity type, and the entity. You can then add the entity as a child node.
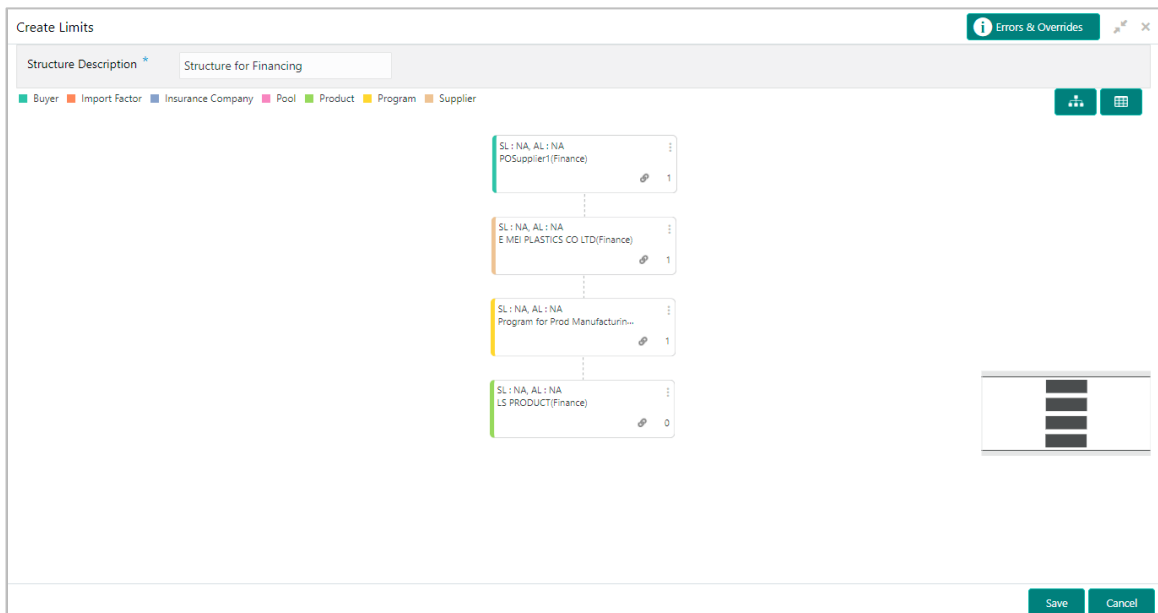
3.   Create the entire structure in a similar manner. The number of immediate child nodes of a
     parent node appears in the tile of that parent node.

     o   To view the limits structure in a tabular format, click   .

     o   To view the limits structure in a hierarchical format, click   .

     o   Use the mini navigation window in the bottom right corner to pan across the limits structure.

4. To define the limit parameters for a particular node/entity, click ⋮ and select **Edit**. The **Limit Details** window for that particular entity appears.

    o   To delete a particular node, click ⋮ and select **Delete**.

    o   To delete all child nodes under a particular node, click ⋮ and select **Delete Hierarchy**.

3.4.1.2 Limit Details

5. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

| Field Name	Description
Limit Type *	Displays the type of limit selected.
Entity *	Displays the entity for which the limit is being defined.
Entity Id / Code *	Displays the unique ID or code of the selected entity.
Entity Name *	Displays the name of the selected entity.
External Line Id	Select the limit line ID in case the limits are to be retrieved from an external system. The sanctioned limit is fetched from the external system and populated in the **Sanctioned Limit** field, which then cannot be edited.
Limit Currency *	Select the currency in which the limits are to be defined.
Limit Freeze	Switch this toggle ON, to stop all limit-booking transactions in which the entity is involved, with respect to the limit structure. The transactions can be finance disbursement for invoices, purchase orders, or debit notes.

Field Name	Description
	Releasing of limits are however not affected by this toggle. Therefore, transactions such as settlements, continue to be processed even if this toggle is switched ON.
Add Policy	Switch this toggle ON to link an insurance policy to the entity. This toggle appears for a **Buyer** or **Supplier** entity type, when the main (topmost) node is **Insurance Company**.
Link Policy *	Search and select the required insurance policy to link. This field appears on enabling the **Add Policy** toggle.
Policy Allocation Amount *	Enter the amount to be allocated from the policy. By default, the actual policy amount is displayed. This field appears on enabling the **Add Policy** toggle.
Add	Click this button to add the selected policy.
Reset	Click this button to clear the selected values in the fields.
Sanctioned Limit *	Enter the limit amount to be allotted to the entity for the selected limit type. In case an external limits system is linked, then this field displays the value fetched from the system, once the external line ID is entered. This field is not editable, in this case.
Available Limit	Displays the limit amount that is available to the entity.
Utilized Limit	Displays the limit amount that has been utilized.
Blocked Limit	Displays the limit amount that has been blocked or reserved for transactions that are in progress.
Effective From *	Click the calendar icon to select the date from when the limit is effective.
Expires On *	Click the calendar icon to select the date on which the limit expires.
Adhoc Limit	Enter the amount that can be allotted in case the available limit falls short of the required amount for a specific transaction.
Available Adhoc Limit	Displays the adhoc limit that is available to the entity.
Utilized Adhoc Limit	Displays the adhoc limit amount that has been utilized.
Blocked Adhoc Limit	Displays the adhoc limit amount that has been blocked or reserved for transactions that are in progress.
Adhoc Limit Effective Date **	Click the calendar icon to select the date from when the adhoc limit is effective.
Adhoc Limit Expiry Date **	Click the calendar icon to select the date when the adhoc limit expires.
Exchange Rate *	Displays the exchange rate between the parent entity's limit currency and the child entity's limit currency.
Interchangeability Allowed *	Switch this toggle ON, to set the sanctioned limit of each child entity to the same value as that of the parent entity. If this toggle is switched off, then the sum of sanctioned limits of all child entities cannot exceed (must be less than or equal) that of the parent entity.
% Allocation	Displays the allocated limit percentage for the entity. This field appears on enabling the **Add Structure** toggle.

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Field Name	Description
	This field displays the following value: (Sanctioned Limit + Adhoc Limit)/Total Sanctioned Limit
Add Structure	Switch the toggle ON to link an existing limit structure to the entity. This linking can only be done for Buyer or Supplier entity types. This feature is used for linking the insurance or import factor limits to the buyer/supplier.
Root Entity	Select the root entity to be added. This field appears on enabling the **Add Structure** toggle.
Link Structure	Search and select the required structure to link.
% Allocation	Displays the allocated limit percentage for the root entity. This field appears on enabling the **Add Structure** toggle. This field displays the following value: (Sanctioned Limit)/Total Sanctioned Limit
View Details	Click this hyperlink to view the details of the linked structure.
Add	Click this button to add the limit structure.
Reset	Click this button to clear the selected values.
Total Sanctioned Limit	Displays the total sanctioned limit.
Total Available Limit	Displays the total available limit.
Total Utilized Limit	Displays the total utilized limit.
Total Block Limit	Displays the total blocked limit.

6. After defining the limit parameters, click **Add Details** to save the limit details for the entity. The sum of the sanctioned and adhoc limits appears in the node tile.

Create Limits Screen – Post Addition of Limit Details
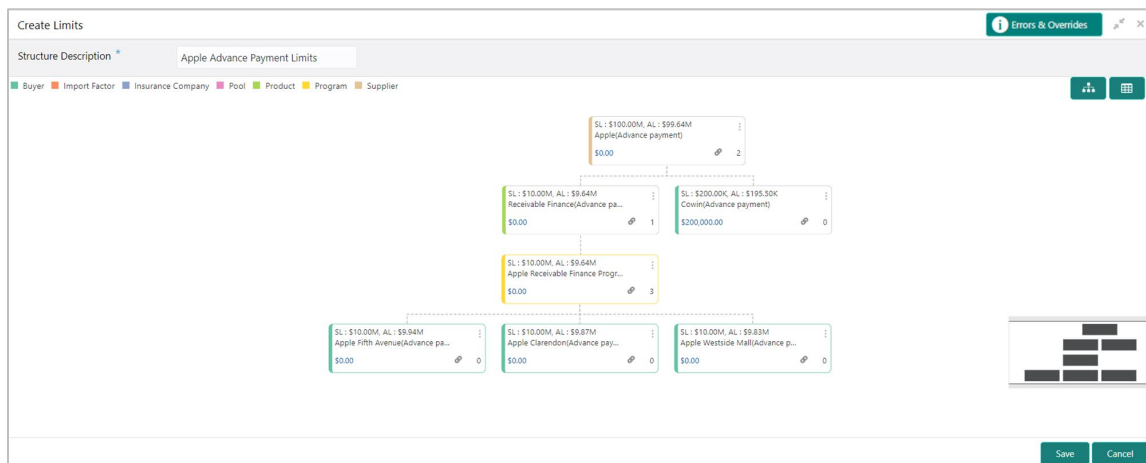
Note: In case the 'Limits Freeze' toggle is enabled for a specific node, the same is indicated in the node tile.

7. Once you define limits for all the entities/nodes, click **Save** to save the record and send for authorization (if applicable).

3.4.2 View Limits Structure

By using this screen, you can view, modify, or authorize limit details.

Navigation Path: *Supply Chain Finance > Maintenance > Limits Structure > View Limits*
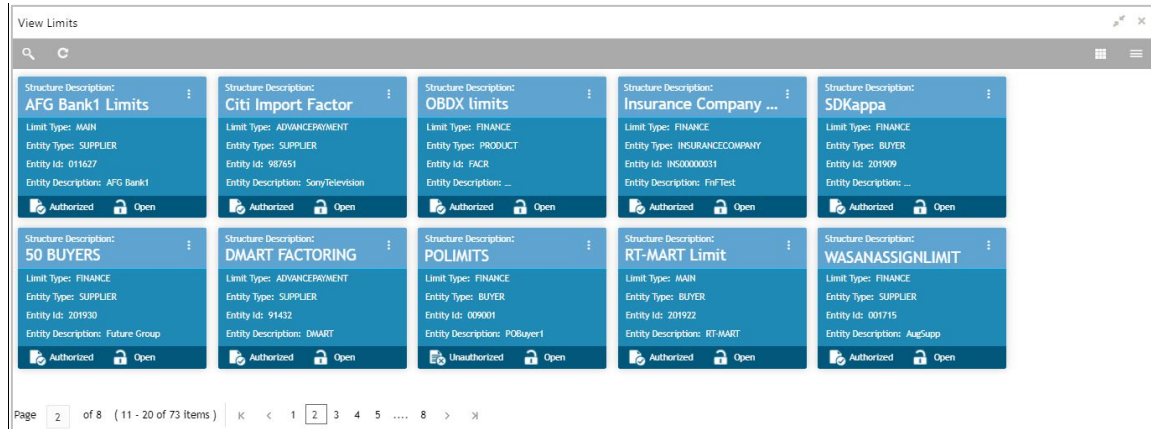
Perform the following steps to filter or take actions on a limit structure records:

- Filter the records in the View screen:

    a. Click the search ( ) icon to view the filters. You can filter the records by Structure Description, Limit Type, Entity Type, Entity Id, Entity Description, Record Status, and Authorization Status.

    b. Click **Search**.

        OR

        Click **Reset** to reset the filter criteria.

- Click the refresh ( ) icon to refresh the records.

- Click the Options ( ) icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **Create Limits Structure** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪ Optional: Click **View** to view the record details.

        ▪ Select the record to authorize and then click **Confirm.**

    o **Delete/Close** – To remove the record.

        ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

▪ Click **Proceed** to delete the record.

○ **Copy** – To copy the limits structure details for creating a new record.

○ **View** – To view the limits structure details.

○ **Reopen** – To reopen a closed record.

3.5   Managing Insurance

Through the Insurance master module banks can maintain details of the insurance company from which it intends to purchase insurance policies for covering the default risk of the debtor/borrower corporate. Details of various insurance policies availed through that insurance agent can also be maintained. Individual policies can be linked to debtor/borrower party to track limit related exposure at policy level.

3.5.1 Create Insurance

Navigation Path: Supply Chain Finance > Maintenance > Insurance > Create Insurance

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Insurance Co Name *	Enter name of the insurance company.
Short Name	Enter the short name of the insurance company, if any.
Address Line 1 *	Enter the contact address of the insurance company.
Address Line 2	Continue entering the contact address of the insurance company, if required.

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Field Name	Description
Address Line 3	Continue entering the contact address of the insurance company, if required.
Zip Code *	Enter the valid postal code belonging to the mentioned address.
Country *	Select the country of the mentioned address.
Email Id	Enter the communication e-mail address.
Contact Number	Enter the contact number of the insurance company.
Fax	Enter the fax number of the insurance company.
Contact Person	Enter the contact person's name from the insurance company.
Contact Person Number	Enter the phone number of the mentioned contact person.
Contact Person Email	Enter the e-mail address of the contact person.
Policy Currency *	Select the currency in which the insurance is subscribed.
Insurer Limit *	Enter the maximum limit to be given to the insurer.
Insurer Allocated Amount	Enter the amount already allocated to the insurer out of Insurer limit.
Insurer Available Amount	This field displays the available limit that can be claimed.
Insurance Policy Details	
Insurance Policy Number *	Enter the insurance policy number.
Policy Effective Date *	Enter the policy start date as mentioned on the policy certificate.
Policy Expiry Date *	Enter the policy end date as mentioned on the policy certificate.
Policy Amount *	Enter the total insured amount mentioned in the policy.
Policy Claimed Amount	Enter the amount already claimed from the total policy amount, if any.
Policy Allocated Amount *	Enter the amount allocated to the specific policy.
Policy Available Amount *	This field displays the available amount in the specific policy post claims made.

8. Click **Add/ Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required.
9. Click **Save** to save the record and send for authorization (if applicable).

3.5.2 View Insurance

By using this screen, you can view, modify, delete, or authorize insurance details.

Navigation Path: *Supply Chain Finance > Maintenance > Insurance > View Insurance*
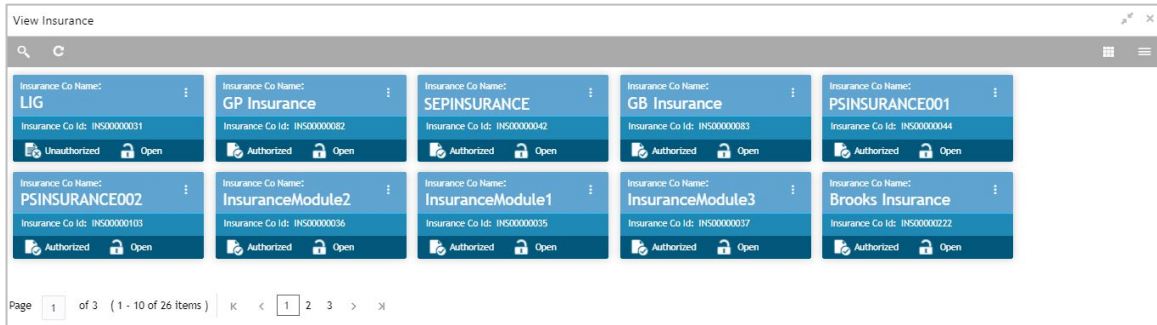
Perform the following steps to filter or take actions on an insurance record:

- Filter the records in the View screen:

   a. Click the search ( ) icon to view the filters. You can filter the records by Insurance Co Id, Insurance Co Name, Short Name, Zip Code, Authorization Status, and Record Status.

   b. Click **Search**.

       OR

       Click **Reset** to reset the filter criteria.

- Click the refresh ( ) icon to refresh the records.

- Click the Options ( ) icon and then click any of the below options:

   o **Unlock** – To modify the record details. Refer the **Create Insurance** section for field level details.

   o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

      ▪ Optional: Click **View** to view the record details.

      ▪ Select the record to authorize and then click **Confirm**.

   o **Delete/Close** – To remove the record.

      ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

      ▪ Click **Proceed** to delete the record.

   o **Copy** – To copy the insurance details for creating a new record.

   o **View** – To view the insurance details.

   o **Reopen** – To reopen a closed record.

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3.6   Managing Charges

Banks/Financial Institutions are empowered to configure flexible and preferential pricing as per corporate profile and assessment. The charges to be levied can be linked to specific events such as auto-debit, EOD, etc. Once configured, the charges would get levied for manual as well as auto processing mode for transactions. Various pricing methods like fixed amount/percentage, slab based and tiered based can be configured as per requirement. Calculation and collection frequency like monthly, weekly, yearly, and so on can also be defined for a charge. Both standard and discount type of charge is supported.

3.6.1 Charge Code

The 'Charge Code' screen helps you to manage charge code for a specific charge group, charge type, and charge category. You can also specify the expiry date of the charge code from this menu.

3.6.1.1 Create Charge Code

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Code > Create*

1.   Refer the following table for specifying details in the above screen:

*Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Charge Code *	Enter the unique charge code to be created.
Charge Description *	Enter the description of the charge.
Charge Group *	Select the group of charge to which this charge code belongs.
Charge Category *	Select the category into which this charge code falls.
Charge Type *	Specify if this charge code is of debit or credit type.
Effective Date *	Click the calendar icon to select the start date of the charge code validity.
Expiry Date *	Click the calendar icon to select the end date of the charge code validity.

2.   Click **Save** to save the record and send for authorization (if applicable).

3.6.1.2 View Charge Code

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Code > View*
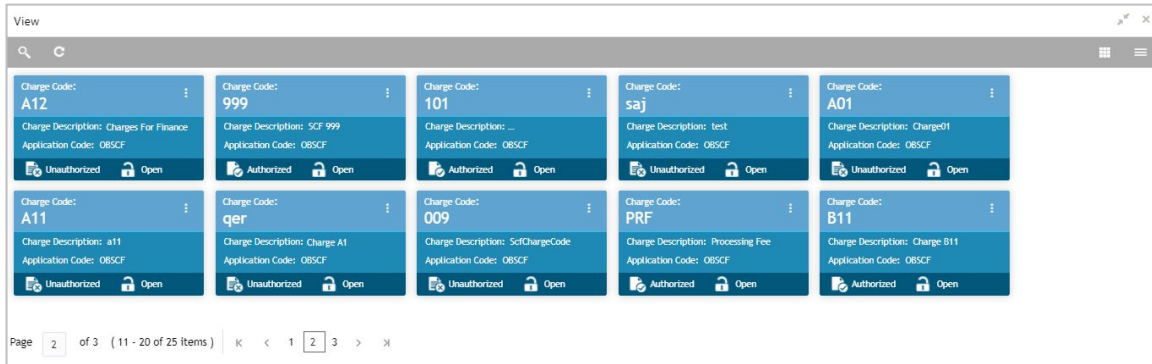
Perform the following steps to filter or take actions on charge codes:

- Filter the records in the View screen:

  a. Click the search (🔍) icon to view the filters. You can filter the records by Charge Code, Charge Description, Charge Group, Charge Category, Authorization Status, and Record Status.

  b. Click **Search**.

     OR

     Click **Reset** to reset the filter criteria.

- Click the refresh (🔄) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Charge Code** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

    ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the charge code details for creating a new record.

  o **View** – To view the charge code details.

  o **Reopen** – To reopen a closed record.

3.6.2 Charge Rule Maintenance

The user can define rules for charge pricing/charge calculation, based on the requirements, using this screen. Charge rule enables user to create a template for pricing method and link the same to a product/program or corporate through other submenus like charge decisioning and preferential charge pricing.
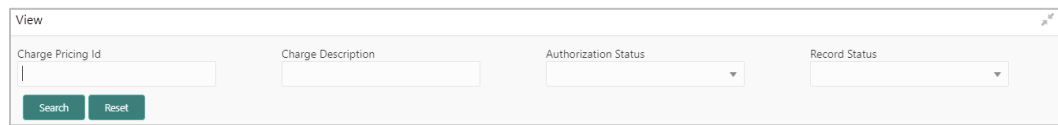
3.6.2.1 Create Charge Rule Maintenance

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Rule Maintenance > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Charge Pricing Description *	Enter the pricing description of charge.
Annum Basis	Select the number of days to be considered in a year.
Pricing Category *	Select the pricing category. Based on the selected category, pricing methods will be loaded.
Pricing Method *	Select the method to configure the charge pricing.
Pricing Currency *	Select the currency in which pricing is to be done.
Charge in Txn Currency	Switch the toggle ON if charge should be levied in transaction currency.
Fixed Amount **	Enter the charge amount.

Field Name	Description
	This field is displayed only when Pricing Category is Fixed Amount.
Min/Max Validation Criteria	Specify whether the charges should be applied based on the range of amount or percentage.
Flat Charge	Switch the toggle ON if flat charge should be applied.
	This field is displayed only when Pricing Category is Fixed Percent or Tier Based Percent.
Min. Charge Amount/Percent *	Enter the minimum charge amount / percentage to be considered.
	This field is displayed based on the value selected in the Min/Max Validation Criteria field.
Max. Charge Amount/Percent *	Enter the maximum charge amount / percentage to be considered.
	This field is displayed based on the value selected in the Min/Max Validation Criteria field.
Fixed Percent **	Enter the charge percentage.
	This field is displayed only when Pricing Category is Fixed Percent.
The following fields appear for all tier based pricing categories.	
From **	Displays the start value of the amount/ percent/ duration range.
	This field is displayed only for tier based pricing category.
To **	Enter the end value of the amount/ percent/ duration range.
	This field is displayed only for tier based pricing category.
Amount **	Enter the charge amount.
	This field is displayed only when Pricing Category is selected as 'Tier Based Amount' or 'Tier Based Mixed'.
Units **	Enter the number of charge unit.
	This field is displayed only when Pricing Category is selected as 'Tier Based Amount' and Pricing Method is count-based.
Percent **	Enter the charge percentage.
	This field is displayed only when Pricing Category is selected as 'Tier Based Percent' or 'Tier Based Mixed'.

2. Click **Add** to add the charge rule details to the grid. Or click **Reset** to clear the selected values, if required.

    o   Once an entry is made in the grid, click ⋮ in the **Action** column, to edit or delete it.

3. Click **Save** to save the record and send for authorization (if applicable).

3.6.2.2 View Charge Rule Maintenance

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Rule Maintenance > View*
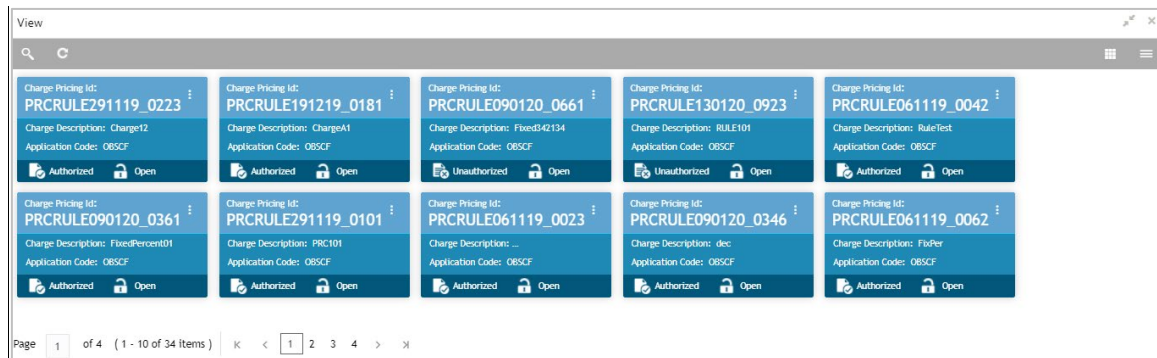
Perform the following steps to filter or take actions on charge rule maintenance records:

- Filter the records in the View screen:

  a. Click the search (🔍) icon to view the filters. You can filter the records by Charge Pricing Id, Charge Description, Authorization Status, and Record Status.

  b. Click **Search**.

     OR

     Click **Reset** to reset the filter criteria.

- Click the refresh (🗘) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Charge Rule Maintenance** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

    ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the charge rule maintenance details for creating a new record.

  o **View** – To view the charge rule maintenance details.

    o   **Reopen** – To reopen a closed record.

3.6.3 Charge Decisioning

Using this screen, the charge rule template and charge code created through earlier screens, can be mapped to a specific product, program, event etc. The charge party (buyer/supplier/insurance company) can also be defined. The calculation and collection frequencies for the charge can be defined as well.

3.6.3.1 Create Charge Decisioning

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Decisioning > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*
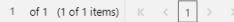
Field Name	Description
Event *	Select event on occurrence of which charge should be applied.
Filter Criteria *	This is the level for which the charge decisioning is set up. This could be Program Instrument Type Status Based, Instrument Type Status Based, Product Based, Program Based, or Default. • If the 'Default' option is selected, then the charges added are applicable for all transactions under the selected event. • If the 'Program Based' option is selected, then a program field appears wherein the program code can be selected. The rules added as part of this maintenance will be applicable for the selected program. For all other programs, the default rule set will be applicable. • If the 'Product Based' option is selected, then a product field appears wherein the product code can be selected. The rule

Field Name	Description
	added as part of this maintenance will be applicable for the selected product. • If the 'Program Instrument Type Status Based' option is selected, then a program field, an instrument type field and an instrument status field appear, wherein the respective values can be selected. The rule added as part of this maintenance will be applicable for this specific combination. • If the 'Instrument Type Status Based' option is selected, then an instrument type field and an instrument status field appear, wherein the respective values can be selected. The rule added as part of this maintenance will be applicable for this specific combination.
Inherit Charges *	Specify whether the default charges should only be inherited or should be inherited and overridden.
Charge Code *	Select the charge code for which decisioning is to be configured.
Charge Sharing	Switch the toggle ON if charge sharing is applicable.
Sharing Percentage Allocation *	Click the link to open the pop-up window for specifying sharing percentage for each party. This field is displayed only if you enable charge sharing. i. In the **Party to Charge**, select the party to be charged. ii. In the **Sharing Percentage**, enter number of percentages to be shared by the selected party. iii. Click **Add** to add details in the grid. iv. Repeat steps 'i' to 'iii' to add more parties to be charged. *Note: Sum of sharing percentage of added parties should be 100.* v. If required, click Options (⋮) icon under the 'Action' column in the grid and then click **Edit** to modify details or click **Delete** to remove the record. vi. Click **OK** to save the charge sharing details.

Field Name	Description
Party To Charge *	Select the party to be charged. This field is displayed if you disable charge sharing.
Charge Pricing Rule *	Click the search icon to select the charge pricing rule to be applied.
Charge Criteria *	Select the criteria to be considered for charge application.
Parent Charge Code *	Select the parent charge code. This field is displayed only when you select parent charge code in the Charge Criteria field.
Reference Tenor Start Date *	Specify the date to be considered to calculate the start of charge tenor duration.
Reference Tenor End Date *	Specify the date to be considered to calculate the end of charge tenor duration.
Effective Date *	Click the calendar icon to select the start date of the charge decisioning validity.
Expiry Date *	Click the calendar icon to select the end date of the charge decisioning validity.
Auto Waive	Switch the toggle ON to enable automatic waiving of the charge.
Allow Waive	Switch the toggle ON to enable charge waiving.
Allow Pricing Modification	Switch the toggle ON to allow pricing modification.
Allow Override	Switch the toggle ON to enable overriding of the charge.
Collection Parameters	
Collection Type *	Specify how the charge should be collected.
Frequency **	Specify the frequency of charge collection. This field is displayed only when the collection type is 'Batch'.
Reference Period **	Specify whether the collection should take place at the start or end of the period. This field is displayed only when the collection type is 'Batch'.
Units **	Specify the number of units to be collected in a batch. This field is displayed only when the collection type is 'Batch'.
Calculation Parameters	
Calculation Type *	Specify how the charge should be calculated.
Frequency **	Specify the frequency of charge calculation. This field is displayed only when the calculation type is 'Batch'.
Reference Period **	Specify whether the calculation should take place at the start or end of the period. This field is displayed only when the calculation type is 'Batch'.
Units **	Specify the number of units to be calculated in a batch. This field is displayed only when the calculation type is 'Batch'.

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2. Click **Add** to add details in the grid. Or click **Reset** to clear the selected values, if required.

    o   Once an entry is made in the grid, click [icon] in the **Action** column, to edit or delete it.

3. Click **Save** to save the data and send for authorization (if applicable).
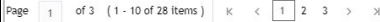
3.6.3.2 View Charge Decisioning

Navigation Path: Supply Chain Finance > Maintenance > Charges > Charge Decisioning > View

Perform the following steps to filter or take actions on a charge decisioning record:

*   Filter the records in the View screen:

    a. Click the search ([icon]) icon to view the filters. You can filter the records by Charge Code, Charge Description, Charge Group, Charge Category, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

        Click **Reset** to reset the filter criteria.

*   Click the refresh ([icon]) icon to refresh the records.

- Click the Options (▮) icon and then click any of the below options:

  - **Unlock** – To modify the record details. Refer the **Create Charge Decisioning** section for field level details.

  - **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    - Optional: Click **View** to view the record details.

    - Select the record to authorize and then click **Confirm**.

  - **Delete/Close** – To remove the record.

    - Optional: On the confirmation pop-up window, click **View** to view the record details.

    - Click **Proceed** to delete the record.

  - **Copy** – To copy the charge decisioning details for creating a new record.

  - **View** – To view the charge decisioning details.

  - **Reopen** – To reopen a closed record.

3.6.4 Charge Preferential Pricing

Preferential pricing can be configured to levy special pricing or charge application for a specific corporate.

3.6.4.1 Create Charge Preferential Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Preferential Pricing > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Filter Criteria *	Select the filter criteria. Based on the selected criteria, the Program / Party Id fields are displayed.

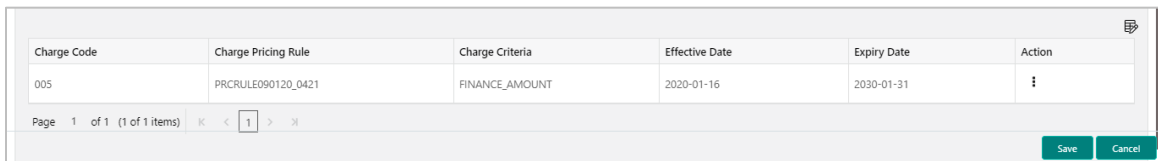| Field Name	Description
Program *	Click the search icon to select the program. This field appears only if the Program Party Based option is selected from the Filter Criteria list.
Party *	Click the search icon to select the party ID.
Charge Code *	Click the search icon to select the charge code for pricing configuration.
Charge Criteria *	Select the criteria to be considered for charge application.
Parent Charge Code *	Select the parent charge code. This field is displayed only when you select Parent Charge Code in the Charge Criteria field.
Charge Pricing Rule *	Click the search icon to select the pricing rule.
Reference Tenor Start Date *	Specify the date to be considered to calculate the start of tenor duration.
Reference Tenor End Date *	Specify the date to be considered to calculate the end of tenor duration.
Effective Date *	Click the calendar icon to select the start date of the preferential charge validity.
Expiry Date *	Click the calendar icon to select the end date of the preferential charge validity.
Charge Application	Switch the toggle ON to enable charge application.
Allow Waive	Switch the toggle ON to enable charge waiving.
Allow Override	Switch the toggle ON to enable overriding of the charge.
Allow Pricing Modification	Switch the toggle ON to allow pricing modification.
Collection Parameters	
Collection Type *	Specify how the pricing should be collected.
Frequency **	Specify the frequency of charge collection. This field is displayed only when the collection type is 'Batch'.
Reference Period **	Specify whether the collection should take place at the start or end of the period. This field is displayed only when the collection type is 'Batch'.
Units **	Specify the number of units to be collected in a batch. This field is displayed only when the collection type is 'Batch'.
Calculation Parameters	
Calculation Type *	Specify how the pricing should be calculated.
Frequency **	Specify the frequency of charge calculation. This field is displayed only when the calculation type is 'Batch'.
Reference Period **	Specify whether the calculation should take place at the start or end of the period.

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Field Name	Description
	This field is displayed only when the calculation type is 'Batch'.
Units **	Specify the number of units to be calculated in a batch.
	This field is displayed only when the calculation type is 'Batch'.

2. Click **Add** to add details in the grid. Or click **Reset** to clear the selected values.

   o Once an entry is made in the grid, click ⋮ in the **Action** column, to edit or delete it.

   o To add other columns to the grid, click .

Charge Code	Charge Pricing Rule	Charge Criteria	Effective Date	Expiry Date	Action
005	PRCRULE090120_0421	FINANCE_AMOUNT	2020-01-16	2030-01-31	⋮

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

Save   Cancel

3. Click **Save** to save the record and send for authorization (if applicable).

3.6.4.2 View Charge Preferential Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Preferential Pricing > View*

View

Q C

Application Code:
OBSCF   ⋮
Filter Criteria: PROGRAM_PARTY_BASED
☑ Authorized   🔓 Open

Page 1 of 1 (1 - 1 of 1 items) |< < 1 > >|

Perform the following steps to filter or take actions on a charge preferential pricing record:

* Filter the records in the View screen:

   a. Click the search (🔍) icon to view the filters. You can filter the records by Program, Party, Authorization Status, and Record Status.

   View

Program	Party	Record Status	Authorization Status
		▼	▼

   Search   Reset

   b. Click **Search**.

      OR

      Click **Reset** to reset the filter criteria.

* Click the refresh (C) icon to refresh the records.

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- Click the Options (⋮) icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Charge Preferential Pricing** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

    ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the charge preferential pricing details for creating a new record.

  o **View** – To view the charge preferential pricing details.

  o **Reopen** – To reopen a closed record.

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3.7   Managing Interest

3.7.1 Interest Pricing

Interest pricing UI allows bank user to create a template for interest pricing. Once created the same can be linked to a product/program/party through Interest Decisioning UI

3.7.1.1 Create Interest Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Interest > Interest Pricing > Create*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

| Field Name	Description
Pricing Description *	Enter a description for the interest pricing.
Rate Type	Select whether the rate type is fixed or floating.
Fixed Rate Type **	Select whether the fixed rate should be standard or input by the user. This field appears only for fixed rate type.
Rate *	Enter the interest pricing rate. This is applicable only for user input rate under fixed rate type.
Interest Basis	Select the basis for calculation of interest.
Rate Code *	Select the base rate code. This field is disabled for user defined fixed rate type.
Rate Calculation Type	Select the type of rate calculation. This is applicable only for floating rate type.

Field Name	Description
Rate Code Usage	Select whether the rate should be updated automatically whenever there is a base rate change or updated periodically.
Reset Tenor **	Enter the tenor to reset the floating rate (in days). This is only applicable for floating rate type.
Rate Revision Frequency	Select the frequency of updating the rate, if the periodic option is selected in the Rate Code Usage field.
Tier Based Spread	Select 'Yes' if the spread is tier-based, and 'No' otherwise.
Spread *	This is only applicable when the spread is not tier based. Enter the spread value.
Tier Type	For a tier-based rate, select whether the tier should be based on tenor, amount, or both.
Spread Application	Select 'Slab' to apply spread slab-wise and 'Variable' to apply it variable-wise. This is only applicable for tier based spread. Enter the spread value.
Amount/Tenor Based Spread	
Currency	Select the currency of the amount spread. This field is displayed only for amount based tier type.
From Amount	Displays the lower limit for the amount based spread. This field is displayed only for amount based tier type.
To Amount	Enter the upper limit for the amount based spread. This field is displayed only for amount based tier type.
From Tenor	Displays the lower limit for the tenor based spread. This field is displayed only for tenor based tier type.
To Tenor	Enter the upper limit for the tenor based spread. This field is displayed only for tenor based tier type.
Spread	Enter the spread value for the tenor.

2. If the **Tier Based Spread** field is enabled, then select the required option from the **Tier Type** list.

    a. Based on the tier type selected, enter the tier, and spread details.

    b. Optionally, click **Reset** to clear the entered values.

    c. Click **Add/Edit** to create an entry in the table.

    d. Create further tiers in a similar manner, if required.

    e. Optionally, click **Delete Table** to delete the tier based spread table.

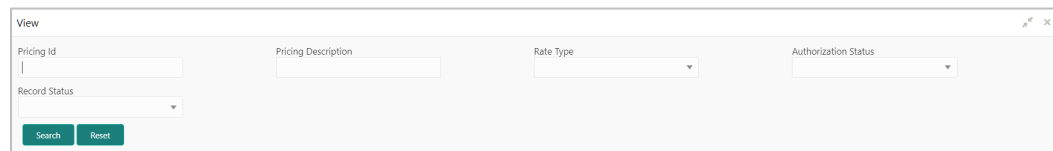3. Click **Save** to save the record and send for authorization (if applicable).

3.7.1.2 View Interest Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Interest > Interest Pricing > View*
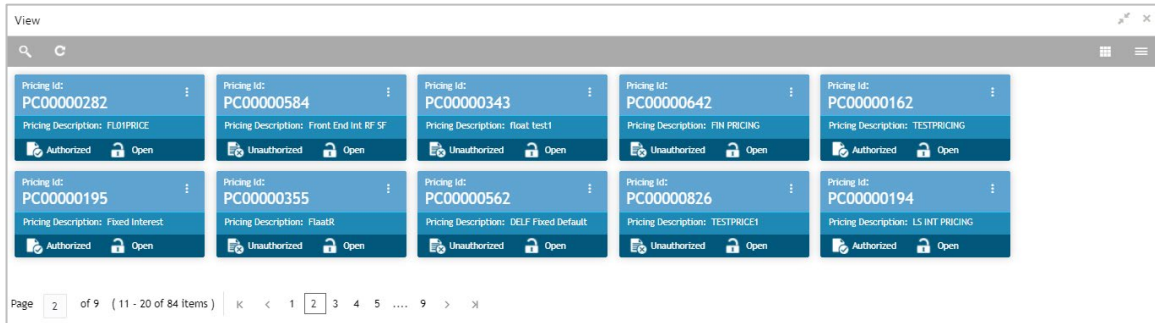
Perform the following steps to filter or take actions on an interest pricing record:

- Filter the records in the View screen:

  a. Click the search (🔍) icon to view the filters. You can filter the records by Pricing Id, Pricing Description, Rate Type, Authorization Status, and Record Status.

  b. Click **Search**.

     OR

     Click **Reset** to reset the filter criteria.

- Click the refresh (🔄) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Interest Pricing** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

     ▪ Optional: Click **View** to view the record details.

     ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

     ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

     ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the interest pricing details for creating a new record.

  o **View** – To view the interest pricing details.

  o **Reopen** – To reopen a closed record.

3.7.2 Interest Rate Decisioning

3.7.2.1 Create Interest Rate Decisioning

The Interest Rate Decisioning UI links to pricing rule or template to appropriate product/program/party.

> ***Navigation Path:*** *Supply Chain Finance > Maintenance > Interest > Interest Rate Decisioning > Create*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

| Field Name	Description
Product *	Select the product to create the rate decisioning for.
Effective Date *	Click the calendar icon to select the date from when the rate decisioning is effective.
Expiry Date *	Click the calendar icon to select the date when the rate decisioning expires.
Filter Criteria *	Select the filter criteria for the rate decisioning. Based on the selected value, Program / Party fields are displayed.
Program **	Click the search icon to select the program. This field is displayed when a program related filter criteria is selected.
Party **	Click the search icon to select the party. This field is displayed when a party related filter criteria is selected.
Interest Pricing *	Select the interest pricing to be considered for the rate decisioning.
Interest Component *	Select the interest component.
Interest Collection Type *	Select the interest collection type as front or rear ended. This is defaulted to the **Rear Ended** when interest overdue or penalty on interest overdue is selected in the Interest Component field.
Schedule Type *	Select the interest rate scheduling type as normal or compounding.

Field Name	Description
Adhoc Pricing	Switch the toggle ON, if adhoc pricing is applicable when adhoc limits are utilized during finance disbursement.

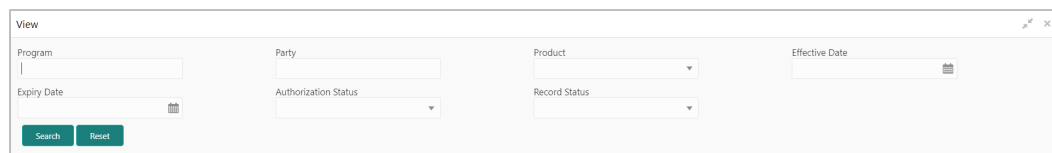2. Click **Save** to save the record and send for authorization (if applicable).

3.7.2.2 View Interest Rate Decisioning

Navigation Path*: Supply Chain Finance > Maintenance > Interest > Interest Rate Decisioning > View*
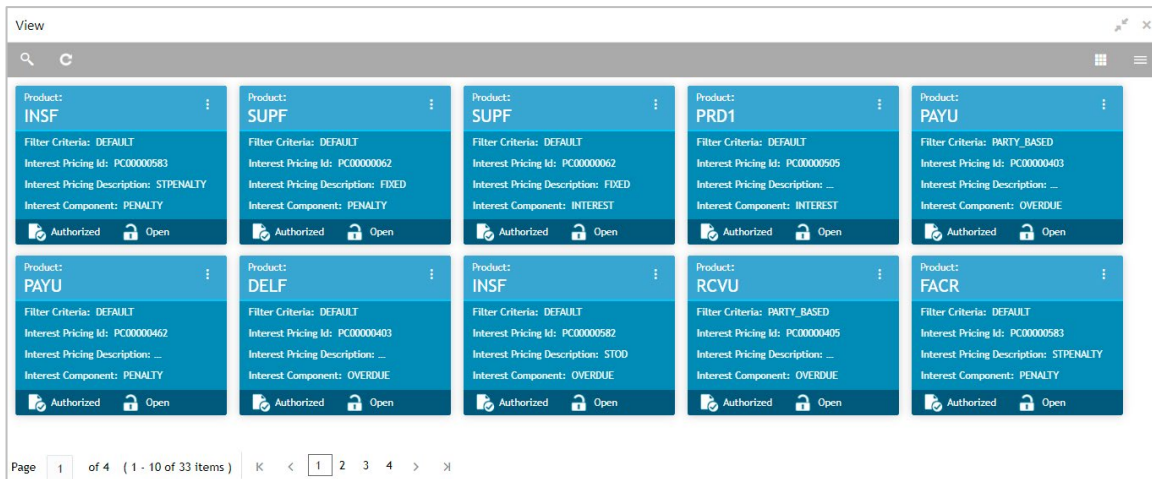
Perform the following steps to filter or take actions on an interest rate decisioning record:

- Filter the records in the View screen:

    a. Click the search ( ) icon to view the filters. You can filter the records by Program, Party, Product, Effective Date, Expiry Date, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

        Click **Reset** to reset the filter criteria.

- Click the refresh ( ) icon to refresh the records.

- Click the Options ( ) icon and then click any of the below options:

    o   **Unlock** – To modify the record details. Refer the **Create Interest Rate Decisioning** section for field level details.

    o   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

- ▪ Optional: Click **View** to view the record details.

- ▪ Select the record to authorize and then click **Confirm**.

- o **Delete/Close** – To remove the record.

  - ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

  - ▪ Click **Proceed** to delete the record.

- o **Copy** – To copy the interest rate decisioning details for creating a new record.

- o **View** – To view the interest rate decisioning details.

- o **Reopen** – To reopen a closed record.

3.8   Managing Accounting

One of the important sections of configuring reference data for Supply Chain Finance system is maintaining parameters for accounting which can be set up through various sub modules of accounting such as account mapping, entry codes, roles, and accounting entries.

3.8.1 Role

3.8.1.1 Create Role

This screen is used to create Account Roles. This is required to identify the Dr/Cr leg in an accounting entry. Dr/Cr legs with other parameters like amount type etc. are created through "Accounting Entry Codes" submenu.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Role > Create*

1.   Refer the following table for specifying details in the above screen:

*Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Accounting Role Code *	Enter a unique code for the accounting role being created.
Accounting Role Description *	Enter a description to associate with the role.

2.   Click **Save** to save the data and send for authorization (if applicable).

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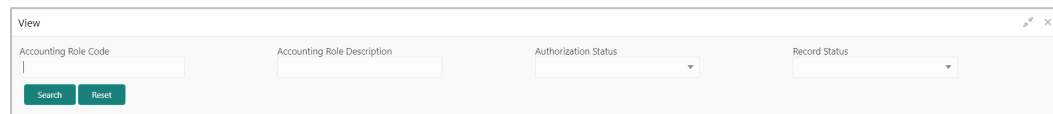
3.8.1.2 View Role

By using this screen, you can view, modify, delete, or authorize the accounting role.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Role > View*
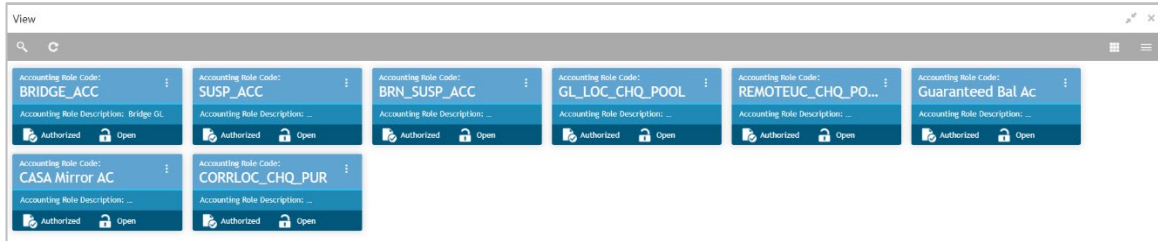
Perform the following steps to filter or take actions on an accounting role record:

* Filter the records in the View screen:

   a. Click the search ( ) icon to view the filters. You can filter the records by Accounting Role Code, Accounting Role Description, Authorization Status, and Record Status.

   b. Click **Search**.

      OR

      Click **Reset** to reset the filter criteria.

* Click the refresh ( ) icon to refresh the records.

* Click the Options ( ) icon and then click any of the below options:

   o **Unlock** – To modify the record details. Refer the **Create Role** section for field level details.

   o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

      ▪ Optional: Click **View** to view the record details.

      ▪ Select the record to authorize and then click **Approve**.

   o **Delete/Close** – To remove the record.

      ▪ Optional: On the confirmation pop-up window, enter the remark for deletion.

      ▪ Click **Confirm** to delete the record.

   o **Copy** – To copy the accounting role details for creating a new record.

   o **View** – To view the accounting role details.

   o **Reopen** – To reopen a closed record.

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3.8.2 Entry Codes

3.8.2.1 Create Entry Codes

This screen is used to create entry codes. or Dr/Cr legs for an accounting entry.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Entry Codes > Create*

1. Refer the following table for specifying details in the above screen:

*Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Accounting Entry Code *	Enter a unique identification code for the accounting entry.
Accounting Entry Description *	Enter a description for the accounting entry.
Role Details	
Debit Role	Select the role of the debit party.
Debit Party	Select the party type to debit.
Debit Amount Type	Select the amount type to debit.
Debit Settlement Method	Select the method to be used for debit settlement.
Credit Role	Select the role of the credit party.
Credit Party	Select the party to credit.
Credit Amount Type	Select the amount type to credit.
Credit Settlement Method	Select the method to be used for credit settlement.

2. Click **Add/Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required.
3. Click **Save** to save the data and send for authorization (if applicable).
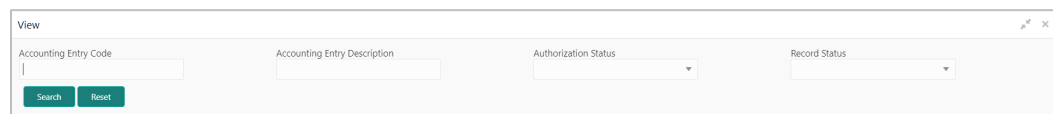
3.8.2.2 View Entry Code

By using this screen, you can view, modify, delete, or authorize entry code.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Entry Codes > View*
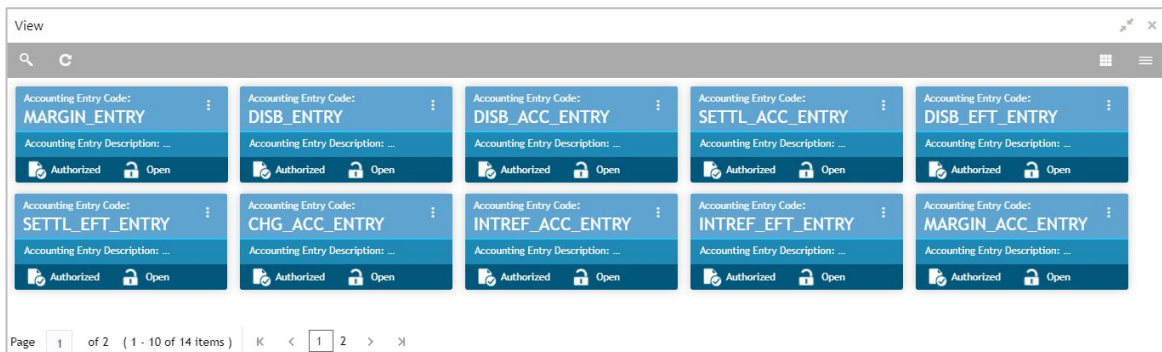
Perform the following steps to filter or take actions on an accounting entry code record:

- Filter the records in the View screen:

    a. Click the search (🔍) icon to view the filters. You can filter the records by Accounting Entry Code, Accounting Entry Description, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

        Click **Reset** to reset the filter criteria.

- Click the refresh (🔄) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **Create Entry Codes** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪ Optional: Click **View** to view the record details.

        ▪ Select the record to authorize and then click **Approve**.

    o **Delete/Close** – To remove the record.

        ▪ Optional: On the confirmation pop-up window, enter the remark for deletion.

        ▪ Click **Confirm** to delete the record.

    o **Copy** – To copy the entry code details for creating a new record.

    o **View** – To view the entry code details.

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o   **Reopen** – To reopen a closed record.

3.8.3 Accounting Entries

3.8.3.1 Create Accounting Entries

This screen is used to create accounting entries by mapping entry codes with appropriate product, event, payment mode etc.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Accounting Entries > Create*

1.   Refer the following table for specifying details in the above screen:

*Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Branch *	Select the Branch to add an accounting entry for. Values in this field are listed based on your access rights.
Product *	Select the required product.
Event *	Select the event to add an accounting entry for.
Filter Criteria *	Select the filter criteria for which the accounting entry is to be added. Based on the selected filter criteria, select the type/mode from the respective field(s) that appear.
Accounting Entries	
Accounting Entry Code *	Click the search icon to select the required accounting entry code.
Accounting Entry Description *	Displays the description of the selected entry code.
Sequence *	Select the sequence to be set for the accounting entry code.

2. Click **Add/ Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required.

   o Once an entry is made in the grid, click ⋮ in the **Action** column, to edit or delete it.

3. Click **Save** to save the data and send for authorization (if applicable).
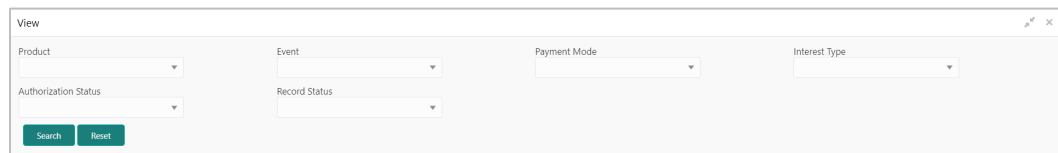
3.8.3.2 View Accounting Entries

By using this screen, you can view, modify, delete, or authorize accounting entries.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Accounting Entries > View*
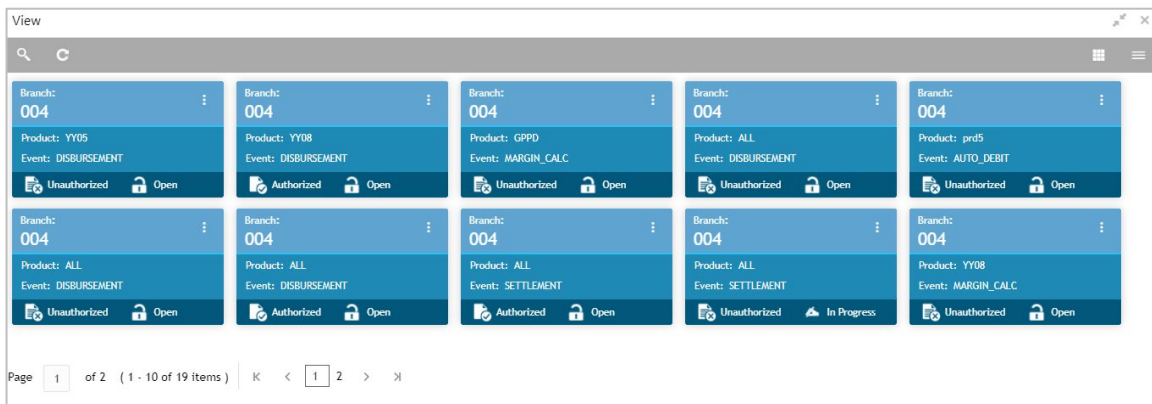
Perform the following steps to filter or take actions on an accounting entries record:

- Filter the records in the View screen:

  a. Click the search (🔍) icon to view the filters. You can filter the records by Product, Event, Payment Mode, Interest Type, Authorization Status, and Record Status.

  b. Click **Search**.

     OR

     Click **Reset** to reset the filter criteria.

- Click the refresh (⟳) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Accounting Entries** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

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- ▪ Optional: Click **View** to view the record details.

- ▪ Select the record to authorize and then click **Approve**.

- o **Delete/Close** – To remove the record.

  - ▪ Optional: On the confirmation pop-up window, enter the remark for deletion.

  - ▪ Click **Confirm** to delete the record.

- o **Copy** – To copy the accounting entry details for creating a new record.

- o **View** – To view the accounting entry details.

- o **Reopen** – To reopen a closed record.

3.8.4 External Account Mapping

3.8.4.1 Create External Account Mapping

This screen is used to create external account mapping, i.e., mapping of a customer external account to a specific product, event, etc.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > External Account Mapping > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

| Field Name	Description
Branch *	Select the branch in which account is maintained.
Product *	Select the product to be associated with the account. You can select ALL if the account is to be used for all the products.
Event *	Specify whether the account is for Disbursement, Settlement, Auto Debit, or Margin Calculation.
Currency *	Select the required currency.

Field Name	Description
Party Id *	Click the search icon to select the party for mapping the accounts to.
Filter Criteria	Select any one of the following filter criteria: - Default - Program Based - Division Code Based Based on the selected filter criteria, select the required value from the respective field that appears.
Default Account	Use this toggle button to set or remove the account to be considered as default one.
Account *	Enter the account number.
Payment Mode *	Select the mode of payment for the account.
IFSC Code *	Enter the IFSC code.
Bank *	Enter the bank name.
Branch *	Enter the branch name.

2. Click **Save** to save the data and send for authorization (if applicable).

3.8.4.2 View External Account Mapping

By using this screen, you can view, modify, delete, or authorize external account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > External Account Mapping > View*
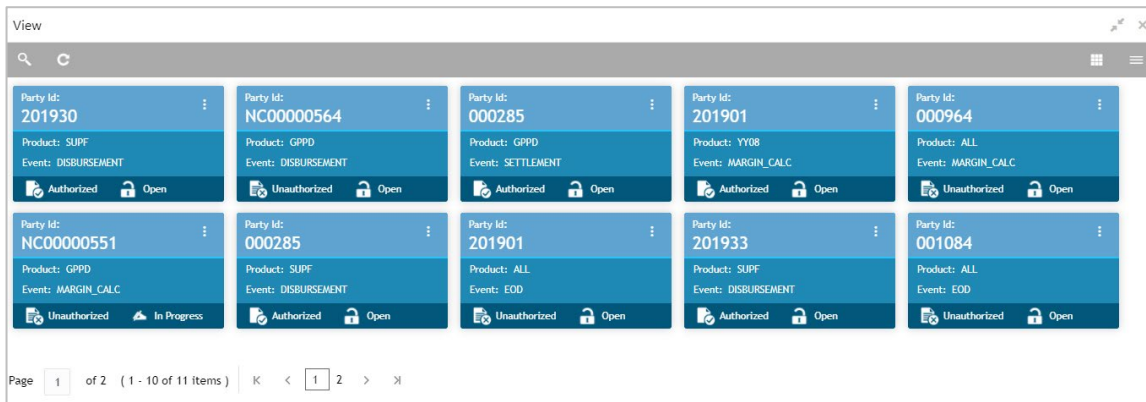
Perform the following steps to filter or take actions on external account mapping record:

- Filter the records in the View screen:

    a. Click the search (🔍) icon to view the filters. You can filter the records by Product, Event, Party Id, Division Code, Authorization Status, and Record Status.

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b. Click **Search**.

   OR

   Click **Reset** to reset the filter criteria.

- Click the refresh (⟳) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create External Account Mapping** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Approve**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, enter the remark for deletion.

    ▪ Click **Confirm** to delete the record.

  o **Copy** – To copy the external account mapping details for creating a new record.

  o **View** – To view the external account mapping details.

  o **Reopen** – To reopen a closed record.

3.8.5 Internal Account Mapping

3.8.5.1 Create Internal Account Mapping

This screen is used to map internal account s (Customer accounts and Bank GL accounts) with specific accounting roles.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Internal Account Mapping > Create*

1.   Refer the following table for specifying details in the above screen:

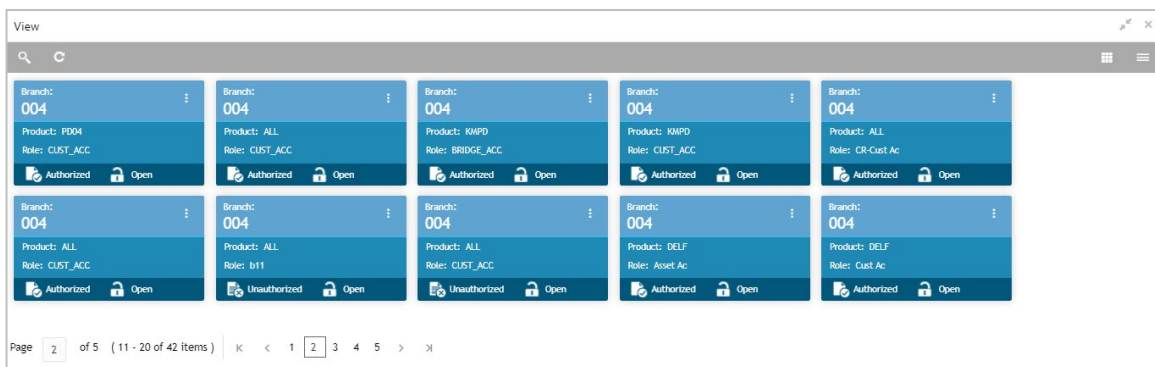*Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Branch *	Select the branch in which account is maintained.
Product *	Select the product for which internal account mapping is to be maintained. You can select ALL if the account is to be used for all the products.
Role *	Click the Search icon to select the accounting role to map the account to.
Account Type	Select the type of account to be mapped, whether CASA or GL.
Settlement Method *	Select the mode of settlement.
Account in Transaction Currency	Use this toggle button to specify whether the accounting should be done in transaction currency or not.
Filter Criteria	Select any one of the following criteria: • Event, Program and Party Based • Program and Party Based • Party and Division Code Based • Event and Party Based • Program Based • Party Based Based on the selected filter criteria, select the required values from the respective fields that appear.
Account Currency *	Select the currency of the account to be mapped.
Account Number *	Click the search icon and select the real/virtual account number.
Default Account	Use this toggle button to specify if this account should be considered as the default one.

2. Click **Add/ Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required.

    o   Once an entry is made in the grid, click [icon] in the **Action** column, to edit or delete it.

3. Click **Save** to save the data and send for authorization (if applicable).
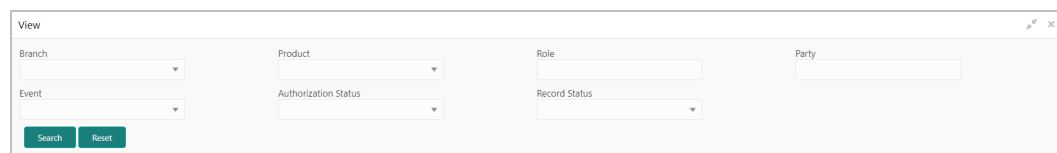
3.8.5.2 View Internal Account Mapping

By using this screen, you can view, modify, delete, or authorize the internal account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting >* Internal *Account Mapping > View*

Perform the following steps to filter or take actions on internal account mapping record:

*   Filter the records in the View screen:

    a. Click the search ([icon]) icon to view the filters. You can filter the records by Branch, Product, Role, Party, Event, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

        Click **Reset** to reset the filter criteria.

*   Click the refresh ([icon]) icon to refresh the records.

*   Click the Options ([icon]) icon and then click any of the below options:

    o   **Unlock** – To modify the record details. Refer the **Create Internal Account Mapping** section for field level details.

    o   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪   Optional: Click **View** to view the record details.

        ▪   Select the record to authorize and then click **Approve**.

- ○ **Delete/Close** – To remove the record.

  - ▪ Optional: On the confirmation pop-up window, enter the remark for deletion.

  - ▪ Click **Confirm** to delete the record.

- ○ **Copy** – To copy the internal account mapping details for creating a new record.

- ○ **View** – To view the internal account mapping details.

- ○ **Reopen** – To reopen a closed record.

3.9 Managing Alerts

3.9.1 Alert Contact Details

The contact details of the party can be maintained for alert codes. User can maintain contact details for multiple alerts for a selected party.

3.9.1.1 Create Alert Contact Details

This screen is used to create a record of party contact details for alerts. Newly created contact details takes effect once authorized and cannot be modified thereafter.

Navigation Path: *Receivables and Payables > Maintenance > Alerts > Alert Contact Details > Create*

1. In the **Party** field, click the Search icon and select the party to add the alert contact details for.
2. Click the Add icon ( ) to add a row for an alert code.
3. Refer the following table for specifying details in the grid:

Field Name	Description
Alert Code *	Click the Search icon and select the alert code to enter the contact details for.
Telephone Number	Enter the telephone number to be considered for selected alert.
Email	Enter the email ID to be considered for the alert.

4. Optional: You can perform any of the below action on the grid record(s):

- o Click the Edit icon (☑) to edit the contact details.

- o Click the Delete icon (🗑) to remove the row.

5. Click **Save** to save the record and send for authorization.
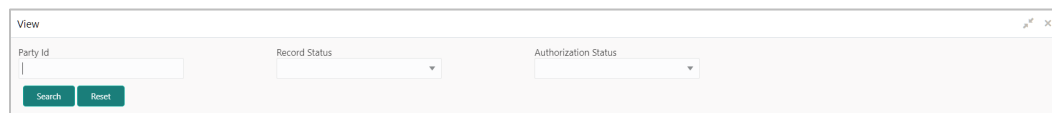
3.9.1.2 View Alert Contact Details

By using this screen, user can view, modify, or authorize alert contact details.

Navigation Path: Receivables and Payables > Maintenance > Alerts > Alert Contact Details > View
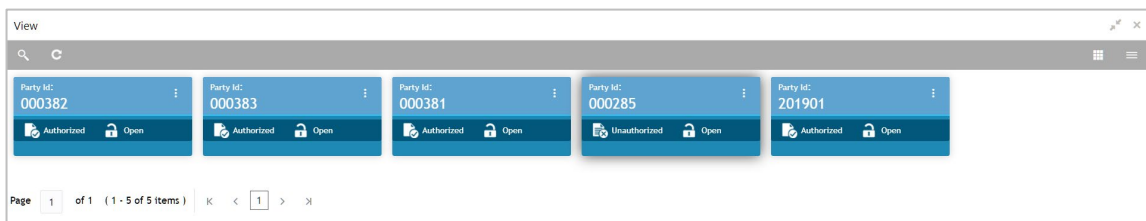
Perform the following steps to filter or take actions on an alert contact details record:

- Filter the records in the View screen:

a. Click the search (🔍) icon to view the filters. You can filter the records by Branch, Product, Role, Party, Event, Authorization Status, and Record Status.

b. Click **Search**.

OR

Click **Reset** to reset the filter criteria.

- Click the refresh (⟳) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

- o **Unlock** – To modify the record details. Refer to the **Create Alert Contact Details** section for field level details.

- o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

- Optional: Click **View** to view the record details.

- Select the record to authorize and then click **Confirm**.

o **Delete/Close** – To remove the record.

- Optional: On the confirmation pop-up window, click **View** to view the record details.

- Click **Proceed** to delete the record.

o **Copy** – To copy the alert definition details for creating a new record.

o **View** – To view the alert definition details.

o **Reopen** – To reopen a closed record.

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3.9.2 Alert Definition

The 'Alert Definition' functionality can be used to configure and manage various types of alerts. The user can define alert categories for different events. These defined alerts can further be used in the 'Alert Decisioning' screen to map alerts to a recipient.

3.9.2.1 Create Alert Definition

This screen is used to create a type of alert. The newly created alert type takes effect once authorized and cannot be modified thereafter.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Definition > Create*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory.*

| Field Name	Description
Alert Code *	Enter a unique alert code to be maintained in the system.
Alert Description *	Enter a description for the alert.
Alert Category *	Select the category of the alert.
Event *	Select the event for which the alert should be raised.
Effective Date *	Click the Calendar icon and select the date from which the alert is effective in the system.
Expiry Date	Click the Calendar icon and select the date up to which the alert can be used in the system.

2.   Click **Save** to save the record and send for authorization.

3.9.2.2 View Alert Definition

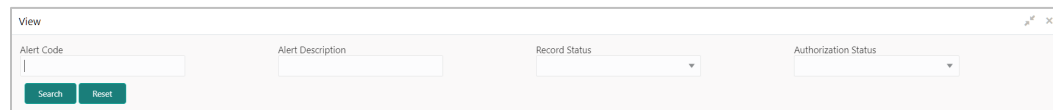By using this screen, you can view, modify, or authorize alert definition records.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Definition > View*
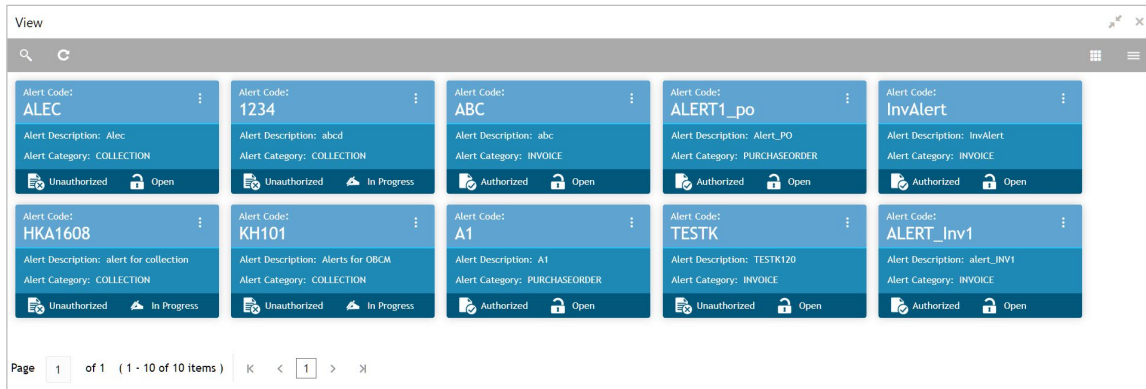
Perform the following steps to filter or take actions on an alert definition record:

- Filter the records in the View screen:

    a. Click the search (🔍) icon to view the filters. You can filter the records by Alert Code, Alert Description, Authorization Status, and Record Status.

    b. Click **Search**.

       OR

       Click **Reset** to reset the filter criteria.

- Click the refresh (🔄) icon to refresh the records.

- Click the Options (⋮) icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer to the **Create Alert Definition** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

       ▪ Optional: Click **View** to view the record details.

       ▪ Select the record to authorize and then click **Confirm**.

    o **Delete/Close** – To remove the record.

       ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

       ▪ Click **Proceed** to delete the record.

    o **Copy** – To copy the alert definition details for creating a new record.

    o **View** – To view the alert definition details.

    o **Reopen** – To reopen a closed record.

3.9.3 Alert Decisioning

The 'Alert Decisioning' functionality can be used to set and manage alerts. The user can choose from the defined alerts and set the same for a recipient. The user can also set the delivery mode, the frequency, and other parameters for the alert.

3.9.3.1 Create Alert Decisioning

This screen is used to map an alert to a recipient. Newly mapped alerts take effect once authorized and cannot be modified thereafter.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Decisioning > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Category *	Select the category of the event for which the alert needs to be set.
Filter Criteria *	Select the filter criteria to which the alert should be linked.
Party **	Click the search icon and select the limit party to set the alert for. This field appears if you select the **Limit Party** option in the **Filter Criteria**.
Program **	Click the search icon and select the program to set the alert for. This field appears if you select the **Program Based** option from the **Filter Criteria**.
Product **	Click the search icon and select the product to set the alert for. This field appears if you select the **Product Based** option from the **Filter Criteria**.
Alert Decision Details	
Event *	Select the event for which the alert needs to be set.

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Field Name	Description
Alert Code *	Click the search icon and select the required alert code. The listed alert codes depend on the selected combination of category and event.
Description	Displays the description of the selected alert code.
Recipient *	Select the recipient of the alert.
Frequency *	Select the frequency to send the alerts as follows: • Select **Online** if the alert should be sent only when the event is generated. • Select **Scheduled** if the alert should be sent one or more times prior to the generation of the event.
🗓	Click this icon to set the alert schedule. This icon appears only if you select the **Scheduled** option from the **Frequency** list. Click this icon (🗓) and perform the following steps: a. In the **Number of Alerts** field, enter the total alerts to be sent. b. In the **Interval Days** field, enter the interval in days between each alert. c. In the **Text Template** field of each alert, click the search icon and select the text template for the alert. d. In case the selected delivery mode is **Email**, click the search icon and select the required template for the attachment in the **Attachment Template** field. e. Click **Add** to add the selected templates. Or, to clear the fields, click **Reset**.
Delivery Mode *	Select the mode through which the alert should be sent to the recipient.
Generate days before *	Enter the number of days prior to the event when the alert should be sent to the recipient. This field is displayed for the **Scheduled** option in the **Frequency** field.
Additional Phone	Enter the additional phone number to send the alerts on. This field is displayed only for **WhatsApp**, and **SMS** modes of delivery.
Additional Email	Enter the additional email address to send the alerts to. This field is displayed only for **Email** delivery mode.
Text Template for EMAIL **	Click the search icon and select the text template for the email alert. This field is displayed only if the delivery mode is **Email**, and the frequency is **Online**.

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| Field Name	Description
Attachment Template for EMAIL **	Click the search icon and select the attachment template for the email alert. This field is displayed only if the delivery mode is **Email**, and the frequency is **Online**.
Text Template for WHATSAPP **	Click the search icon and select the text template for the WhatsApp alert. This field is displayed only if the delivery mode is **Whatsapp**, and the frequency is **Online**.
Text Template for SMS **	Click the search icon and select the text template for the SMS alert. This field is displayed only if the delivery mode is **SMS**, and the frequency is **Online**.
Text Template for DASHBOARD **	Click the search icon and select the text template for the **Dashboard** alert. This field is displayed only if the delivery mode is **Dashboard**, and the frequency is **Online**.

2. Click **Add/Edit** to add the alert decision details to the grid. Or click **Reset** to clear the selected values, if required.

- Once an entry is made in the grid, click ⋮ in the **Action** column, to edit or delete it.

3. Click **Save** to save the record and send for authorization (if applicable).

3.9.3.2 View Alert Decisioning

By using this screen, you can view, modify, or authorize alert decisioning records.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Decisioning > View*
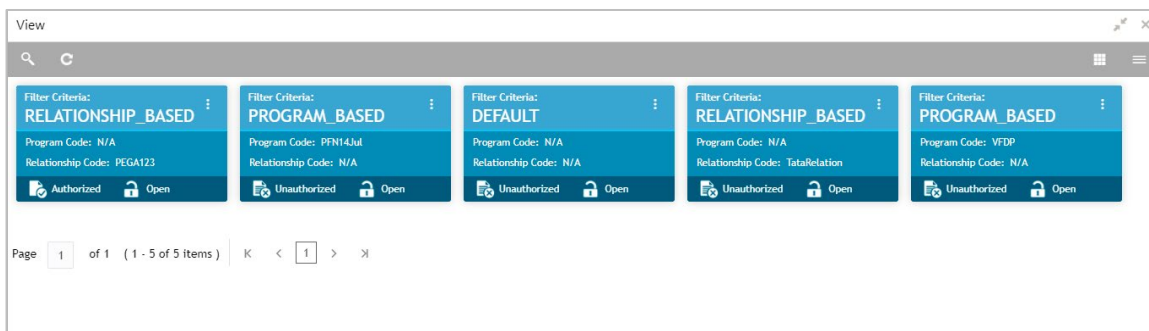
Perform the following steps to filter or take actions on an alert decisioning record:

- Filter the records in the View screen:

a. Click the search (🔍) icon to view the filters. You can filter the records by Party, Program, Product, Authorization Status, Record Status, and Category.

b. Click **Search**.

OR

Click **Reset** to reset the filter criteria.

- Click the refresh ( ) icon to refresh the records.

- Click the Options ( ) icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer to the **Create Alert Decisioning** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        - Optional: Click **View** to view the record details.

        - Select the record to authorize and then click **Confirm**.

    o **Delete/Close** – To remove the record.

        - Optional: On the confirmation pop-up window, click **View** to view the record details.

        - Click **Proceed** to delete the record.

    o **Copy** – To copy the alert decisioning details for creating a new record.

    o **View** – To view the alert decisioning details.

    o **Reopen** – To reopen a closed record.

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4. Finance Disbursement

The Bank user can manually initiate a finance on behalf of a corporate customer, for funds required against financial instruments, such as invoices, debit notes, purchase orders. Refer the Receivables & Payables User Guide for more information on initiating finances manually. When the finance is manually initiated, a disbursement task is created in the system. Only authorized users can process and authorize the disbursement tasks.

Disbursement tasks also gets generated in case of automatic financing or STP. This depends on the parameters of the program/product that are associated with the corporate parties are configured, and the instruments being financed.

Navigation Path: *Tasks > Finance > Free Tasks*

Perform the following steps to process the disbursement record:

1. Under the 'Action' column, click the **Acquire & Edit** link beside the required task, to process it further.
   OR
   To acquire multiple tasks simultaneously, select the records and click the **Acquire** button at the top.

Note:

- *Once you acquire a task, it is moved to the **My Tasks** list.*

- *The disbursement task comprises of multiple tabs such as Basic Info, Party, Limits, Interest, Charges, Accounting, and Summary.*

- *The reference number, the stage, and the operation name of the task is displayed at the top of the screen.*

- *In each tab, click **Remarks** to add comments about the transaction.*

- *In each tab, click **Documents** to view uploaded documents relevant to the transaction.*

4.1 Basic Info

2. Refer the following table to specify details in the 'Basic Info' tab:

Note: Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Branch *	Select the branch where the disbursement is being processed. By default, the logged-in user's branch is displayed.
Program *	Displays the name of the program that is linked to the receivables being financed.
Product *	Displays the name of the product associated with the program.
Anchor *	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke *	Displays the name of the counter party in the program.
Start Date *	Displays the start date of the finance. By default, it is the current business date.
Tenor *	The tenor of the finance gets defaulted basis start date and maturity date. The same can be modified but should be less than max tenor and greater than min tenor as defined in product/program and spoke parameter.
Maturity Date *	Maturity date gets calculated basis maturity date parameter selected at product level.
Grace Days	Enter the number of days, post maturity, within which the finance can be repaid without incurring penalty.
Past Due Date	Enter the new maturity date post the initial finance maturity date. By default, the date displayed is Maturity Date + Grace Days.

Field Name	Description
Total Receivable Amount *	Displays the total amount of all the receivables being financed.
Finance (%) *	Enter the percentage of the total receivable amount to be financed. The % can be modified by should be less than the max finance percentage and greater than min finance percentage as configured in product/program and spoke parameters
Currency *	Select the currency of the finance amount.
Finance Amount *	Enter the amount to be financed. By default, this field displays the Finance (%) value of the Total Receivable Amount.
Exchange Rate *	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date *	Displays the date of processing of the disbursement.
Preferred Disbursement Mode *	Select the mode of transferring the finance amount to the customer's account. The options are: • EFT • Cheque • Account Credit
Adhoc Limits Utilized *	This checkbox is auto-selected if adhoc limits are being utilized in the transaction.

3. Perform any of the below actions:

   o Click **Next** to go the 'Party' tab.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the disbursement transaction.

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4.2   Party

4.   Refer the following table to specify details in the 'Party' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.

Party Details

Parties with specific roles in the program can be added in this section.

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Field Name	Description
Party Details	Select the party role to be added.
Search Party	Click the search icon (🔍) to select the party.
Division	Click the search icon (🔍) to select the division code.
Address	Displays the address of the selected party.
Add New Row	Click this button to add the selected party to the grid.
Grid	
Party Role	Displays the role of the party.
Party Id	Displays the unique ID of the party.
Party Name	Displays the name of the party
Address	Displays the address of the party.
Division Code	Displays the division code of the party.
Division Name	Displays the division name of the party.
Action	Click ⋮ to view the actions that can be taken on the party record.

5. To add more parties, click **Add New Row**.
    OR

    To delete a party from the 'Party Details' grid, click ⋮ under the 'Action' column and select 'Delete' for the respective party record.

6. Perform any of the below actions:

    o   Click **Next** to go the 'Limits' tab.

    o   Click **Back** to go the 'Basic Info' tab.

    o   Click **Save & Close** to complete the processing stage of the disbursement.

    o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

    o   Click **Hold** to move the transaction to the 'Hold' list.

    o   Click **Reject** to purge the disbursement transaction.

4.3   Limits

Limits are assigned to corporate parties and their associated entities (counter parties, products, programs, and so on) for finances being requested. In some cases, apart from the sanctioned main limits, adhoc limits are also assigned to these entities. Adhoc limits will be booked once the main limits are exhausted. In other words, adhoc limits are utilized if a finance request exceeds the available main limits, but not the total available limits. In such cases, two separate disbursement transactions are created – one for the main limits utilized, and one for the adhoc limits utilized. The interest rates applicable may also differ for the finance availed under the main limit and the finance availed under the adhoc limit.

If there is a limit freeze on any of the entities involved, then the disbursement transaction cannot be processed. It can only be processed once the limit freeze is lifted.

Note: When the main limits are being utilized, the Limit Details grid displays details related to the

main limits. You can add columns related to the adhoc limits by clicking ⊞ *, if required. If adhoc limits are being utilized, then the Limit Details grid displays the Sanctioned Adhoc Amount, Utilized Adhoc Amount, and Available Adhoc Amount columns. You can add the columns related to the*

Main Limits using ⊞ *, if required.*

Following table lists the details covered in the 'Limits' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Limit Details section	
Limit Type	Displays a label of the entity and the linked limit type.
Entity	Displays the entity – Anchor / Product / Program / Spoke and so on.
Entity Name	Displays the name of the entity.
Breach Type	Displays any limit breach exception that has occurred with respect to the entity. ('Limits Frozen', 'Amount Breach', 'Limits Expired').
Processing Outcome	Displays the action that will be taken on the limit as a result of disbursement. • If the limit is being booked, then this column displays 'Utilize'. • If in case of an exception, the transaction should be blocked and not allowed to be processed further, then this column displays 'Stop'. • If transaction is to be processed without limit booking in case of an exception, then this column displays 'Skip'. This behavior is driven by the credit limit mapping as configured in product parameters.
Amount	Displays the finance amount.
Line Ccy	Displays the currency of the limit line.
Exchange Rate	Displays the exchange rate between the finance amount currency and the line currency.
Amount (In line CCY)	Displays the finance amount in line currency.

Limit Details section

Sanctioned Amount	Displays the limit amount assigned to the entity.
Total Blocked Amount	Displays the total amount that has been blocked for finances that are currently being processed, with respect to the entity.
Total Utilized Amount	Displays the limit amount that has already been utilized.
Available Amount	Displays the limit amount available for financing.
Line Id	Displays the unique ID of the limit line of the entity.
Action	Displays the action being taken on the finance amount earmarked for disbursement.

7. Perform any of the below actions:

   o Click **Next** to go the 'Interest' tab.

   o Click **Back** to go the 'Party' tab.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the disbursement transaction.

4.4   Interest

Following table lists the details covered in the 'Interest' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Interest Details section	
Rate Code	Displays the unique code associated with the interest rate.
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Rate Type	Displays whether the rate is floating or fixed.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Interest	Displays the interest amount that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional interest details.
Penalty on Principal Details	
Rate Code	Displays the code of the overdue interest.
Rate Type	Displays whether the rate is floating or fixed.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.

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Field Name	Description
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Overdue Interest	Displays any overdue interest that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Overdue Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on principal.
Penalty on Interest Details	
Rate Code	Displays the code of the penalty on the overdue interest.
Rate Type	Displays whether the rate is floating or fixed.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Penalty on Overdue Interest	Displays any overdue interest that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Overdue Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on interest.

8. Perform any of the below actions:

   o Click **Next** to go the 'Charges' tab.

   o Click **Back** to go the 'Limits' tab.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the disbursement transaction.

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4.5   Charges

Following table lists the details covered in the 'Charges' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Charge Details section	
Charge	Displays the charge code.

Field Name	Description
Party	Displays the ID of the party to be charged.
Party Role	Displays the role of the party to be charged.
Currency	Displays the charge currency.
Charge Amount	Displays the amount to be charged.
Details	Click the link to view the charge details.

9. Perform any of the below actions:

   o Click **Next** to go the 'Accounting' tab.

   o Click **Back** to go the 'Interest' tab.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the disbursement transaction.

4.6 Accounting

Following table lists the details covered in the 'Accounting' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.

Field Name	Description
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Accounting Details section	
Accounting Entry Description	Displays a description for the accounting entry.
Accounting Role	Displays the accounting role code associated with the accounting entry.
Party	Displays the name of the party associated with the accounting entry.
Settlement Method	Displays the mode to be employed for the transaction.
Dr/Cr	Displays whether the amount will be debited or credited for the accounting entry.
Account	Displays the account number involved in the transaction.
Amount	Displays the amount of the transaction.

10. Perform any of the below actions:

- o Click **Next** to go the 'Summary' tab.

- o Click **Back** to go the 'Charges' tab.

- o Click **Save & Close** to complete the processing stage of the disbursement.

- o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

- o Click **Hold** to move the transaction to the 'Hold' list.

- o Click **Reject** to purge the disbursement transaction.

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4.7   Summary

The Disbursement Summary tab shows a snapshot of the complete disbursement transaction along with finance amount, interest applicable, terms, and so on. A tile is displayed for each tab.

11. Perform any of the below actions:

   o   Click **Back** to go the 'Accounting' tab.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

On completing the disbursement processing, an approval task is created in case the associated program has the approval setting enabled.

5. Finance Settlement

Finance Settlement functionality enables banks to settle outstanding finances/loans for corporate customers in the application. Based on your role, you can initiate the settlement of a loan on behalf of the corporate customer. The settlement request can either be initiated from the 'Settlement' screen or through file upload (payment file).

The Finance Settlement process involves two steps:

- Settlement Registration

- Settlement Task Processing

5.1 Settlement Registration

Using the 'Finance Settlement' screen, you can search and select finances to settle, and initiate the settlement process. Multiple finances can be selected for settlement. For each finance reference number you select, a settlement transaction is created under Free Tasks.

Navigation Path: *Supply Chain Finance > Finance Settlement*

1. In the **Settlement Red No** field, enter the unique reference number for the settlement record.
2. In the In the **Payment Ref No** field, click the Search icon and select the payment against which settlement needs to be initiated.

List of Payments						×

Payment Number

Date Reference Basis
Payment Date ▼

Date Range
Apr 1, 2021 📅 ↔ May 25, 2022 📅

Payment Party
Search 🔍

Counter Party
Search 🔍

Beneficiary Id
Search 🔍

Payment Mode
Select ▼

Credit Account Number
Search 🔍

Payment Currency
Select ▼

Amount From

Amount To

Fetch   **Reset**

	Payment Number	Payment Date	Payment Party	Counter Party	Currency	Payment Amount	Unreconciled Payment Amount
☐	UCCC300001	2021-10-19	Carrefour	Danone	USD	450	450
☐	UCCC300002	2021-10-19	Carrefour	Danone	USD	450	450
☐	UCCC300003	2021-10-19	Carrefour	Danone	USD	450	450
☐	UCCC300004	2021-10-19	Carrefour	Danone	USD	450	450
☐	UCCC300005	2021-10-19	Carrefour	Danone	USD	450	450
☐	UCCC300006	2021-10-19	Carrefour	Danone	USD	450	450
☐	UCCC300007	2021-10-19	Carrefour	Danone	USD	450	450
☐	UCCC300008	2021-10-19	Carrefour	Danone	USD	450	450

Page 1 of 2 (1-8 of 10 items) |< < 1 2 > >|

OK

3. Fetch the payment record by using search criteria, select the payment record(s) and then click **OK**.

4. Refer the following table for specifying details in the 'Settlement Details' section:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Payment Party Role *	Select the role of the party that is making the payment.
Payment Party *	Select the name of the party that is making the payment.
Loan Account Credited *	Switch the toggle ON, if the loan account is credited with the settlement amount.
Payment Mode *	Select the mode of payment for the settlement. You can modify this field only if the **Loan Account Credited** field is disabled.
Debit Account	Select the account to be debited for the settlement. This field appears only if the **Loan Account Credited** toggle is switched off. It is mandatory if you select the **Account Debit** option from the **Payment Mode** list.
Credit Account	Select the loan account that is credited with the settlement amount. This field appears only if the **Loan Account Credited** toggle is switched on.
Currency *	Select the settlement amount currency.
Settlement Amount *	Select the amount being paid by the payment party to settle the finances.
Settlement Date *	Select the date on which the settlement should take place. By default, the current date is displayed.
Manual Allocation *	Switch the toggle ON, if settlement amount should be manually allocated to settle the finances.

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Field Name	Description
Settlement Amount Allocation *	Select how the settlement amount must be allocated amongst the selected finances. The options are: • By Lowest Outstanding • By Latest Due date • By Highest Outstanding

5. Click **Proceed**. If there are any relevant outstanding finances for the details entered, then the 'Filter Parameter' section appears.
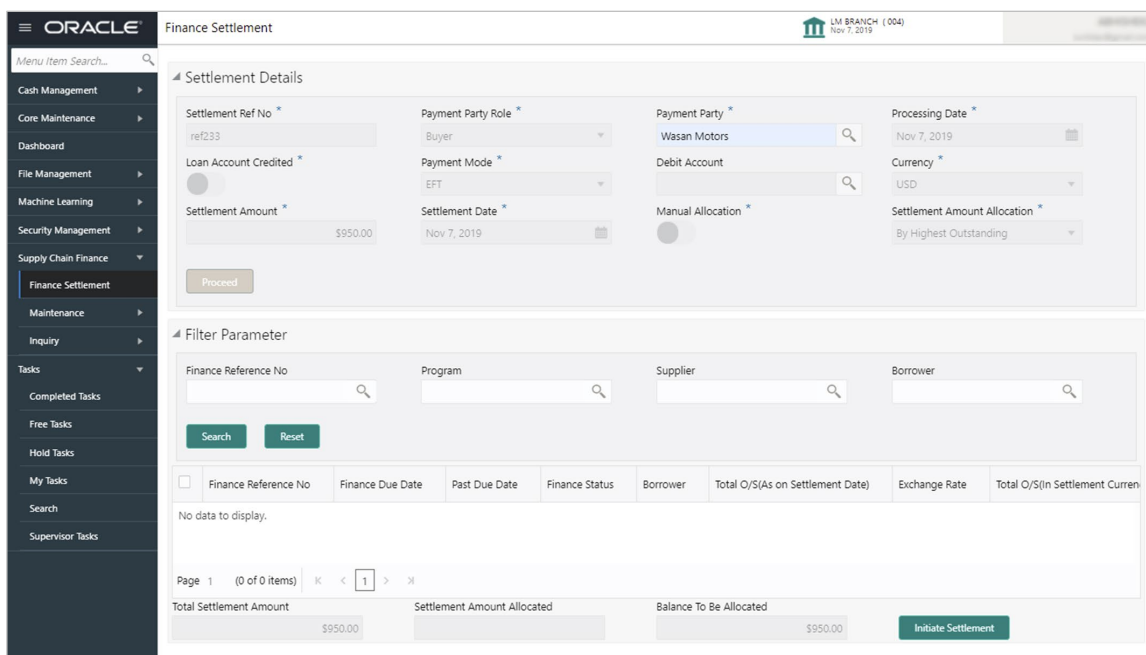
6. Refer the following table for finding the finances to settle in the 'Filter Parameter' section:

Field Name	Description
Finance Reference No	Click the search (🔍) icon and select the outstanding finances using the finance reference number.
Program	Click the search (🔍) icon and select the outstanding finances using the program name.
Supplier / Buyer	Click the search (🔍) icon and select the outstanding finances based on the supplier/buyer. This is a search field for '**Supplier**' if you have selected the **Buyer** option from the **Payment Party Role** list in the **Settlement Details** section; And it is a search field for '**Buyer**' if you have selected the **Supplier** option from the **Payment Party Role** list in the **Settlement Details** section.
Borrower	Click the search (🔍) icon and select the outstanding finances based on the borrower.

7. Click **Search** to view the finance records in the grid.
   OR
   Click **Reset** to reset the details.

8. Optional: To view more details about the finance, click on the finance reference number.

9. Select the finances to be registered for settlement and then click **Initiate Settlement**.

5.2   Settlement Task Processing

On initiating a settlement, the settlement task is created in the system based on the associated program/product parameters. Only authorized users can process and authorize the settlement tasks.

During the settlement process, if adhoc limits have been utilized, then these limits are released first, prior to the main limits.

Navigation Path: *Tasks > Finance > Free Tasks*

Perform the following steps to process the settlement record:

1. Under the 'Action' column, click the **Acquire & Edit** link beside the required task, to process it further.
    OR
    To acquire multiple tasks simultaneously, select the records and click the **Acquire** button at the top.

Note:

*   *Once a task is acquired, it is moved to the **My Tasks** list.*

*   *The settlement task comprises of multiple tabs such as Basic Info, Party, Limits, Interest, Charges, Accounting, and Summary.*

*   *The reference number, the stage, and the operation name of the task is displayed at the top of the screen.*

*   *In each tab, click **Remarks** to add comments about the transaction.*

*   *In each tab, click **Documents** to view uploaded documents relevant to the transaction.*

5.2.1 Basic Info

2. Refer the following table for field details in the 'Basic Info', 'Settlement Details', and 'Outstanding and Appropriation details' sections:

Note: Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Basic Info	
Branch *	Displays the branch where the settlement is being processed.

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Field Name	Description
Program *	Displays the name of the program associated with the receivables that have been financed.
Product *	Displays the name of the product associated with the program.
Anchor *	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke *	Displays the name of the counter party in the program.
Start Date *	Displays the start date of the finance.
Tenor *	Displays the tenor of the finance.
Maturity Date *	Displays the maturity date of the finance.
Total Receivable Amount *	Displays the total amount of all the receivables that have been financed.
Finance (%) *	Displays the percentage of the total receivable amount that has been financed.
Currency *	Displays the currency of the finance amount.
Finance Amount *	Displays the amount that has been financed.
Exchange Rate *	Displays the exchange rate between the receivable amount currency and the finance currency.
Settlement Details	
Settlement Ref No	Displays the reference number of the settlement.
Payment Mode *	Displays the mode of payment of the settlement amount.
Payment Amount *	Enter the total amount being paid by the payment party.
Payment Party *	Displays the name of the party making the payment.
Settlement Processing Date *	Displays the date of processing the settlement.
Settlement / Value Date *	Displays the date on which the settlement process was initiated.
Exchange Rate	Displays the exchange rate between the finance currency and the settlement currency.
Appropriated Payment Amount *	Displays the amount that is appropriated for the settlement of the selected finances.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Outstanding and Appropriation details	
O/S as on Date	
Principal O/S	Displays the outstanding principal amount as on the current date.
Interest O/S	Displays the outstanding interest as on the current date.

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Field Name	Description
Overdue Interest O/S	Displays any overdue interest as on the current date.
Penalty on Interest Overdue O/S	Displays any penalty on the overdue interest.
Total O/S	Displays the total outstanding amount as on current date.
O/S as on Value/Settlement Date	
Principal O/S	Displays the outstanding principal as on the settlement date.
Interest O/S	Displays the outstanding interest as on the settlement date.
Overdue Interest O/S	Displays any overdue interest as on the settlement date.
Penalty on Interest Overdue O/S	Displays any penalty on the settlement interest.
Total O/S	Displays the total outstanding amount as on the settlement date.
Appropriation Details	
Appropriation Sequence	Enter the sequence of settlement among the Principal (P), the Interest (I), and the Overdue Interest (O), if any.
Payment Towards Principal	Enter the amount to be settled against the principal of the finance. By default, the value entered as the payment amount in the 'Settlement Details' section is auto-populated here.
Payment Towards Interest	Enter the amount to be settled against the interest of the finance.
Payment Towards Overdue Interest	Enter the amount to be settled against any overdue interest.
Payment Towards Penalty on Int. Overdue	Enter the amount to be settled against the penalty on any overdue interest.
Interest Refund	Displays any interest amount to be refunded.
O/S Post Settlement	
Principal O/S	Displays any principal amount that will be outstanding, post settlement.
Interest O/S	Displays any interest amount that will be outstanding, post settlement.
Overdue Interest O/S	Displays any overdue interest that will be outstanding, post settlement.
Penalty on Interest Overdue O/S	Displays any penalty on overdue interest that will be outstanding, post settlement.
Total O/S	Displays the total amount that will be outstanding, post settlement.

3. Perform any of the below actions:

   o   Click **Next** to go the 'Party' tab.

   o   Click **Save & Close** to complete the processing stage of the settlement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

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o   Click **Hold** to move the transaction to the 'Hold' list.

o   Click **Reject** to purge the settlement transaction.

5.2.2   Party

4.   Refer the following table to specify details in the 'Party' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Party Details	
Parties with specific roles in the program can be added in this section.	
Select Party Role	Select the role of the party to be added.

Field Name	Description
Search Party	Click the search icon (🔍) and select the required party.
Party Name	Displays the name of the selected party.
Search Division Code	Click the search icon (🔍) and select the division code.
Address	Displays the address of the selected party.
Grid	
Party Role	Displays the role of the party.
Party Id	Displays the unique ID of the party.
Party Name	Displays the name of the party
Address	Displays the address of the party.
Division Code	Displays the division code of the party.
Division Name	Displays the division name of the party.
Action	Click ⋮ to view the actions that can be taken on the party record.

5. To add more parties, click **Add New Row**.
    OR

    To delete a party from the 'Party Details' grid, click ⋮ under the 'Action' column and select 'Delete' for the respective party record.
6. Perform any of the below actions:

    o   Click **Next** to go the 'Limits' tab

    o   Click **Back** to go the 'Basic Info' tab.

    o   Click **Save & Close** to complete the processing stage of the settlement.

    o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

    o   Click **Hold** to move the transaction to the 'Hold' list.

    o   Click **Reject** to purge the settlement transaction.

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5.2.3 Limits

Following table lists the details covered in the 'Limits' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.

Field Name	Description
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.

Limit Details

This section displays the various limits for the associated entities.

Limit Type	Displays a label of the entity and the linked limit type.
Entity	Displays the entity – Anchor / Product / Program / Spoke and so on.
Entity Name	Displays the name of the entity.
Breach Type	Displays any limit breach exception that has occurred with respect to the entity. ('Limits Frozen', 'Amount Breach', 'Limits Expired').
Processing Outcome	Displays the action that will be taken on the limit as a result of settlement. • If the limit is being booked, then this column displays 'Utilize'. • If in case of an exception, the transaction should be blocked and not allowed to be processed further, then this column displays 'Stop'. • If transaction is to be processed without limit booking in case of an exception, then this column displays 'Skip'. This behavior is driven by the credit limit mapping as configured in product parameters.
Amount	Displays the settlement amount with respect to the entity.
Line Ccy	Displays the currency of the limit line.
Exchange Rate	Displays the exchange rate between the settlement amount currency and the line currency.
Amount (In line CCY)	Displays the settlement amount in line currency.
Sanctioned Amount	Displays the limit amount sanctioned to the entity, in line currency.
Total Blocked Amount	Displays any amount that has been blocked for finances under process.
Total Utilized Amount	Displays the total amount that has been utilized.
Available Amount	Displays the total amount available to the entity for financing.
Line Id	Displays the unique ID of the limit line of the entity.
Action	Displays the action being taken on the amount being settled.

7. Perform any of the below actions:

   o Click **Next** to go the 'Interest' tab.

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- Click **Back** to go the 'Party' tab.

- Click **Save & Close** to complete the processing stage of the settlement.

- Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

- Click **Hold** to move the transaction to the 'Hold' list.

- Click **Reject** to purge the settlement transaction.

5.2.4 Interest

Following table lists the details covered in the 'Interest' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.

Field Name	Description
Interest Details	
Rate Code	Displays the unique code associated with the interest rate.
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Rate Type	Displays whether the rate is floating or fixed.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Interest	Displays the interest amount that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional interest details.
Penalty on Principal Details	
Rate Code	Displays the code of the overdue interest.
Rate Type	Displays whether the rate is floating or fixed.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Overdue Interest	Displays any overdue interest that has been calculated.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Overdue Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on principal. The **Penalty on Principal Additional Details** pop-up window appears.
Penalty on Interest Details	
Rate Code	Displays the code of the penalty on the overdue interest.
Rate Type	Displays whether the rate is floating or fixed.
Schedule Type	Displays the interest collection schedule as normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Calculated Penalty on Overdue Interest	Displays any overdue interest that has been calculated.

Field Name	Description
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Overdue Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on interest.

8. Perform any of the below actions:

   o   Click **Next** to go the 'Charges' tab.

   o   Click **Back** to go the 'Limits' tab.

   o   Click **Save & Close** to complete the processing stage of the settlement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the settlement transaction.

5.2.5 Charges

Following table lists the details covered in the 'Charges' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.

Field Name	Description
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Charge Details section	
Charge	Displays the charge code.
Party	Displays the ID of the party to be charged.
Party Role	Displays the role of the party to be charged.
Currency	Displays the charge currency.
Charge Amount	Displays the amount to be charged.
Details	Click the link to view the charge details.

9. Perform any of the below actions:

   o   Click **Next** to go the 'Accounting' tab.

   o   Click **Back** to go the 'Interest' tab.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

5.2.6 Accounting

Following table lists the details covered in the 'Accounting' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Accounting Details	
Accounting Entry Description	Displays a description for the accounting entry.
Accounting Role	Displays the accounting role code associated with the accounting entry.
Party	Displays the name of the party associated with the accounting entry.
Settlement Method	Displays the mode to be employed for the transaction.

Field Name	Description
Dr/Cr	Displays whether the amount will be debited or credited for the accounting entry.
Account	Displays the account number involved in the transaction.
Amount	Displays the amount of the transaction.

10. Perform any of the below actions:

   o   Click **Next** to go the 'Summary' tab.

   o   Click **Back** to go the 'Charges' tab.

   o   Click **Save & Close** to complete the processing stage of the settlement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the settlement transaction.

5.2.7 Summary

Field Name	Description
Settle Basic Info tile	
Payment Amount	Displays the total amount being paid towards the settlement of the finance.
Amt towards Principal	Displays the amount being paid towards the repayment of the principal amount.

Field Name	Description
Amt towards Interest	Displays the amount being paid towards the payment of the interest.
Amt towards OD Int	Displays the amount being paid towards the payment of any overdue interest.
Appropriation Sequence	Displays the sequence of settlement among principal, interest, and overdue interest.
Principal O/S	Displays the outstanding principal amount.
Interest O/S	Displays the outstanding interest amount.
O/D Interest O/S	Displays the outstanding overdue interest amount.
Total O/S	Displays the total outstanding amount.
Party tile	
Anchor	Displays the name of the anchor party.
Counterparty	Displays the name of the associated party in the program.
Limits tile	
Entity Name, Limit Type, Line Currency, Amount	Displays the entity name for which the limit has been set, the limit type, the line currency, and the amount being released.
Interest tile	
Interest Type	Displays the type of interest.
Total Interest Rate	Displays the interest rate being charged on the finance.
Interest Amount	Displays the interest amount.
Interest Collection Frequency	Displays the frequency of collection of interest.
Charges tile	
Charge details	Displays the charge currency and amount.
Accounting tile	
Accounting Entry Desc.	Displays the description of the accounting entry.
Dr Role Description	Displays the role description of the debit accounting entry.
Cr Role Description	Displays the role description of the credit accounting entry.
Disburse Basic Info tile	
Product	Displays the name of the finance product.
Program	Displays the name of the program.
Anchor	Displays the name of the anchor party.
Counterparty	Displays the name of the associated party in the program.
Finance Amount	Displays the amount financed.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.

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Field Name	Description
Past Due Date	Displays the due date beyond the finance maturity date.
Payment Amount	Displays the amount being paid by the payment party.
Settlement Date	Displays the settlement date.
Total O/S	Displays the total outstanding amount to be paid.
Finance Status	Displays the status of the finance.

11. Perform any of the below actions:

   o Click **Back** to go the 'Accounting' tab.

   o Click **Save & Close** to complete the processing stage of the settlement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the settlement transaction.

Once the settlement process is completed, an approval task is created in case the associated program has the approval setting enabled. Upon approval, the finance will be settled in the core lending system, which in-turn will return the settlement status to Oracle Banking Supply Chain Finance.

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6. Performing Inquiries

6.1 Accounting Inquiry

The 'Accounting Inquiry' screen helps you search for accounting entries based on various criteria such as 'File Reference Number', 'Event', 'Product', 'Program', 'Party', 'Account Number'.

Navigation Path: *Supply Chain Finance > Inquiry > Accounting Inquiry*

1. Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Branch	Select the branch associated with the accounting.
Reference Number	Enter the reference number.
Event	Select the event to search the accounting information for.
Product	Click on the search icon to select the product.
Party	Click on the search icon to select the party.
Account Number	Click on the search icon to select the account number.
Accounting Entry Type	Select the account entry type.
Entry Posting Status	Specify the status of the accounting entry to inquire for.
Date Reference Basis	Select the basis for a date range search.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.

2. Click **Search.** The search results are displayed in the section below.
    OR
    Click **Reset** to clear the search criteria.

6.2 Charge Inquiry

The Charge Inquiry screen helps you search for charges based on various search criteria, such as, Branch, Event, Party, Party Role, Product, and Charge Type.

Navigation Path: *Supply Chain Finance > Inquiry > Charge Inquiry*

1. Refer to the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Branch	Select the branch where the transaction has been processed.
Event	Select the event for which the charge has been levied.
Party	Click the search icon to select the party that the charge has been levied against.
Party Role	Select the role of the party that the charge has been levied against.
Charge Code	Click the search icon to select the code of the charge that has been levied.
Charge Group	Select the group of the charge.
Txn Ref No.	Enter the reference number of the charge.
Charge Type	Select whether the charge type is debit or credit with respect to the customer's account.
Charge Account	Click the search icon to select the account that has been charged.
Date Reference Basis	Select the basis for a date range search, whether Posting Date or Calculation Date. If you select an option from this list, then you must specify the 'from' and 'to' dates in the Date Range fields.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
Collection Type	Select whether the collection type is online or batch.
Product	Select the product for which the charge has been applied.

2. Click **Search**. The search results are displayed in the section below.
   OR
   Click **Reset** to clear the search criteria.
3. Click the link in the **Txn Ref No.** column, to view details of the charge.

6.3   Finance Inquiry

The 'Finance Inquiry' screen helps you search for the finances based on various criteria such as 'File Reference Number', 'Buyer', 'Supplier', 'Processing Date', 'Finance Date', 'Finance Amount'.

Navigation Path: *Supply Chain Finance > Inquiry > Finance Inquiry*

1.   Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Branch	Select the account branch.
Finance Reference Number	Enter the finance reference number to search details for.
Finance Status	Select the current finance status to inquire for.
Product	Click the search icon to select the product for which the finance is processed.
Program	Click the search icon to select the product for which the finance is processed.
Supplier	Click the search icon to select the supplier party of the finance.
Buyer	Click the search icon to select the buyer party of the finance.
Borrower	Click the search icon to select the borrower.
Date Reference Basis	Select the basis for a date range search, whether Processing Date, or Finance Date, or Finance Maturity Date. If you select an option from this list, then you must specify the 'from' and 'to' dates in the Date Range fields.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
Processing Status	Select the current status of the finance being inquired.
Currency	Select the finance currency.
Finance Amount From	Specify the lowest amount of the finance amount range.
Finance Amount To	Specify the highest amount of the finance amount range.

2. Click **Search**. The search results are displayed in the section below.
   OR
   Click **Reset** to clear the search criteria.
3. Click the number in the **Finance Reference Number** column, to view the finance details.

6.4   Structure Limits Inquiry

The 'Structure Limits Inquiry' screen helps you to search for the party limits.

Navigation Path: Supply Chain Finance > Inquiry > Structure Limits Inquiry

1. Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with '' are mandatory and fields marked with '**' are conditionally mandatory.*

Field Name	Description
Limit Type	Select the type of limit to search for.
Entity *	Select the entity type related to the party, whose limits are to be searched.

Entity search	Click the search icon to open the entity search pop-up window:
	   a. Enter the partial or complete ID/code/name of the entity in the respective fields.
	   b. Click Fetch. The relevant entity(ies) appear.
	   c. Select the required entity.

Party Id	Click the search icon to open the Customer Type pop-up window:
	   a. Select the customer type to search for.
	   b. In the Party Id or Party Name, enter the complete or partial value
	   c. Click Fetch. The relevant party(ies) appear.
	   d. Select the party whose limits are to be viewed.

External Line Id	Click the search icon to select the line ID from the external system, if applicable.
Date Reference Basis	Select the basis for a date range search - whether Main Limit expiry Date, Main Limit Sanctioned Date, Adhoc Limit expiry Date, or Adhoc Limit Sanctioned Date.

Field Name	Description
	If you select an option from this list, then you must specify the 'from' and 'to' dates in the Date Range fields.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
Interchangeability	Enable this toggle to search for limit structures where interchangeability is applicable.
Currency	Select the limit structure currency.
Root Entity	Select the main (or topmost) entity in the limit structure.

2. Click **Search** to view the limit details of the selected entity. The search results are displayed in the section below.
    OR
    Click **Reset** to clear the search criteria.

6.5   Structure Limits Txn Inquiry

The Structure Limits Txn Inquiry screen helps you search for party limits with respect to a specific transaction.

Navigation Path: *Supply Chain Finance > Inquiry > Structure Limits Txn Inquiry*

1. Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with '*' are mandatory and fields marked with '**' are conditionally mandatory.

Field Name	Description
Reference Basis *	Select the type of reference number to be used for the search. The options are Finance Transaction Ref No, Invoice Transaction Ref No, and Invoice No.
	Based on the option selected, an entry field appears, where you must enter the corresponding reference number.
Limit Entity Type	Select the entity with respect to which limits are to be viewed. The respective entity field appears.
Entity	Click the search icon to open the entity search pop-up window:

Field Name	Description
	a. Enter the partial or complete ID/code/name of the entity in the respective fields.
	b. Click Fetch. The relevant entity(ies) appear.
	c. Select the required entity.
Limit Type	Select the limit type of the transaction.
Limit Event	Select the event for which the limit is applicable.
Transaction Event	Select the event of the transaction.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
External Line Id	Click the search icon to select the line ID from the external system, if applicable.
Currency	Select the transaction currency.

2. Click **Search**. The search results are displayed in the section below.
   OR
   Click **Reset** to clear the search criteria.

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7. Batch Jobs

There are several activities required to be performed daily in the system. These activities are run by the system as a batch job at the beginning and/or end of the day. This chapter includes the events that are part of Beginning of Day (BOD) and End of Day (EOD) batch jobs run by the system on daily basis.

7.1 EOD Batch

Refer to the section 3.5 of the Oracle Banking Common Core User Guide to Configure, Invoke, and View the EOD batch jobs.

Note: *Events marked with * are always executed.*

Sr. No.	Event Name	Description
1	Mark Cut Off	This event marks the successful completion of EOD and beginning of the new day.
2	Pre-EOD	If there are any finance transactions pending to be processed, this job will not be completed. For example: Finance request waiting for approval or with exception. This event is the first one to get executed as part of EOD batch job.
3	Outstanding Transaction *	Accrual processing, and updated interest amount are fetched.
4	Modify Contract *	This event processes repricing for tenor based spread.
5	Limits Structure Refresh	This event is triggered for synchronising the limits data with external system.
6	Invoice Limit Approval Marking	This event is triggered to approve limits associated with the invoices. This event is only triggered when assignment is applicable for products.
7	Stale Invoice *	This event marks the Invoices as stale based on the configured settings for each product.
8	Stale PO *	This event marks the POs as stale based on the configured settings for each product.
9	Invoice Acceptance *	This event changes invoice status as accepted based on the configurations set in the system.
10	Overdue Invoices *	Updating the invoices as overdue.

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Sr. No.	Event Name	Description
11	Invoice Charges *	This event calculates the charges for invoices. Invoices are grouped into different bunches and all the applicable charges are applied for a particular bunch. Once the charges are applied, those are calculated immediately if they are online charges. In case of periodic charges, charges are calculated if the charge calculation date matches with the business date on which EOD is run. Accounting entries are posted once charges are calculated.
12	PO Charges *	This event calculates charges for the purchase orders. Purchase orders are grouped into different bunches and all the applicable charges are applied for a particular bunch. Once the charges are applied, those are calculated immediately if they are online charges. In case of periodic charges, charges are calculated if the charge calculation date matches with the business date on which EOD is run. Accounting entries posted once charges are calculated.
13	Charges Batch Processing *	This event calculates & collect periodic charges. All the charges for all the transactions present in the system are calculated and account entries are posted if the charge calculation date matches with the business date on which EOD is run.
14	NPA *	This event evaluates status of the loans and marks the delinquency status of the customer along with identification of Non-Performing Asset (NPA)/Inactive customers.
15	External NPA	This event consolidates the customer delinquency status which is sent from external system with the delinquency status arrived in the previous event. If external system integration is not applicable for NPA, this event is not executed.
16	Product Expired *	This event closes the product as per expiry date configured in the system.
17	Program Expired *	This event closes the program as per expiry date configured in the system.
18	Limit Structure Expired *	This event closes the limits structure as per expiry date configured in the system.
19	Alerts *	This event identifies all the alerts that are to be sent in EOD, generates, and sends them.
20	Mark EOFI	This event is used to identify the end of SCF EOD and initiates the common core events.
21	Forget Core Accounts *	This is a common core event which marks forget flag for the customer accounts as per expiry date.
22	Forget Core Customers *	This is a common core event which marks forget flag for the customer as per expiry date.

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Sr. No.	Event Name	Description
23	Change Date Job *	This event flips the business date to the next working date.
24	Release Cut Off *	This event designates the end of common core EOD.
25	Mark TI *	This event prepares for the next day transactions.

7.2 Independent Batch

Refer to the section 2 of the Tasks User Guide to Create, View, Configure, Trigger, and View status of the tasks.

Sr. No.	Event Name	Description
1	Auto-Reconciliation	This event reconciles transactions for invoice, debit note, and finance, with payment/credit note based on configured auto-recon rules.
2	Future Dated Disbursement Processing	This event processes transactions with future dated disbursements.
3	Auto Debit Finance	This event processes auto debits for finance transactions as per configurations set in the system.
4	Auto Debit Invoice	This event processes auto debits for invoice transactions as per configurations set in the system.

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8. Process Codes

8.1   Finance

Following table represents the manual stages in Finance workflow along with the functional activity codes which can be used for mapping in role activity screen under SMS menu.

Refer to the Role section of the Oracle Banking Security Management System User guide to understand procedure for creating roles and assigning activity to it.

Stage	Functional Activity Code	Description
LimitProcessingException	LimitProcessingException	This is a stage before authorization and transaction falls in this stage when maintenance of limits is not done properly.
CreditApprovalException	CreditApprovalException	This is a stage before authorization and transaction falls in this stage when exception handling behavior has been maintained as STOP in the Product Parameters screen for limit amount and limit expiry breach.
CreateAdhocLimitsTransactionException	CreateAdhocLimitsTransactionException	This is a stage before authorization and transaction falls in this stage if there is a technical error while identifying Adhoc limits applicability in transaction.
InitiateWorkflowForAdhocLimitTxnException	InitiateWorkflowForAdhocLimitTxnException	This is a stage before authorization and transaction falls in this stage if there is a technical error due to which a transaction for Adhoc limits is not initiated in the system.
AutoFinanceException	AUTOFIN_EXCEPTION	This is a stage before authorization and after limit is blocked. Transaction falls in this stage when auto processing is enabled and it fails due to financing validations being done as per finance parameters maintained in Product/Program/Interest/Accounting/Charges.
Processing	PROCESSING	This is a stage before authorization and after limit is blocked. Transaction falls in this stage when auto-processing is disabled in Program/Product parameters.
Authorization	AUTHORIZATION	This is authorization step wherein user can either Approve/Reject the record. Transaction falls in this stage when auto-authorization is disabled in Product/Program parameters.
Loan Integration Exception	OBCL_EXCEPTION	This stage is after authorization and transaction falls in this stage when integration with lending product (OBCL) to create contracts or make payment fails.
AccountingEntriesPostException	ACC_ENTRIES_EXCEPTION	This stage is after authorization and transaction falls in this stage when accounting entries posting

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Stage	Functional Activity Code	Description
		integration is configured as 'Yes' in system parameters with another product and posting fails.
AccountPostingResponseAwaited	ACCPOSTING_RESPONSE_AWAITED (Not be mapped on screen)	This stage is after authorization and transaction falls in this stage if accounting entries posting integration is configured as 'Yes' in system parameters with another product and the mode of integration is asynchronous and transaction is waiting for response.
ExternalPaymentException	EXTERNAL_PAYMENT_EXCEPTION	This stage is after authorization and transaction falls in this stage when external payment integration is required as per payment mode in transaction and external payment system integration fails.
OutgoingPaymentResponseAwaited	OUTPAY_RESPONSE_AWAITED (Not be mapped on screen)	This stage is after authorization and transaction falls in this stage when external payment integration is required as per payment mode in transaction and integration is asynchronous and transaction is waiting for response.
LimitsUpdateException	LIMITS_UPDATE_EXCEPTION	This stage is after authorization and transaction falls in this stage when limits utilization/release fails due to technical error. The user can retry the transaction after the technical error is resolved.
FinanceMasterUpdate	POSTAUTH_UPDATE_EXCEPTION	This stage is after authorization and transaction falls in this stage when work table to main table approval update fails due to technical errors. The user can retry the transaction after the technical error is resolved.
InstrumentUpdateException	INSTRUMENT_UPDATE_EXCEPTION	This stage is after authorization and transaction falls in this stage when update of linked invoice/PO as financed/paid fails due to technical errors. The user can retry the transaction after the technical error is resolved.
AlertsException	ALERTS_EXCEPTION	This stage is after authorization and transaction falls in this stage when alerts generation for transaction fails due to technical errors. The user can retry the transaction after the technical error is resolved.
ReconCompletionException	RECON_COMPLETION_EXCEPTION	This stage is after authorization and transaction falls in this stage for settlement transactions when payment is initiated through Finance Payment Recon (FPR) and FIFO (First In First Out) is not completed and status of the same cannot be found due to technical errors. The user can retry the transaction after the technical error is resolved.
ReconAuthorizationException	RECON_AUTHORIZATION_EXCEPTION	This stage is after authorization and transaction falls in this stage for settlement transactions when payment is initiated through Finance Payment Recon (FPR) and FIFO (First In First Out) is not

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Stage	Functional Activity Code	Description
		completed and status of recon of current finance settlement is not updated due to technical errors. The user can retry the transaction after the technical error is resolved.
ReconStepAuthorizationException	RECON_STEP_AUTHORIZATION_EXCEPTION	This stage is after authorization and transaction falls in this stage for settlement transactions when payment is initiated through Finance Payment Recon (FPR) and FIFO (First In First Out) is not completed and status of payment corresponding to current finance settlement is not updated due to technical errors. The user can retry the transaction after the technical error is resolved.

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Index

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Reference and Feedback

References

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

- Receivables and Payables User Guide

- Tasks User Guide

- Integration Guide

- Security Management System User Guide

- Common Core User Guide

- Oracle Banking Getting Started User Guide

Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

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