Corporate Supply Chain Finance User Manual Oracle Banking Digital Experience Release 22.2.1.0.0

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 **Documentation Accessibility**

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 **Related Information Sources**

For more information on Oracle Banking Digital Experience Release 22.2.1.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals



2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.	
~	Pre integrated Host interface available.	
×	Pre integrated Host interface not available.	

Sr No	Transaction / Function Name	Oracle Banking Supply Chain Finance 14.7.0.0.0
1	Overview	\checkmark
2	Create Program	\checkmark
3	View Program	\checkmark
4	Edit Program	\checkmark
5	Link Receivables/Payables to Program	\checkmark
6	Request Finance	\checkmark
7	View Finance	\checkmark
8	Repayment of Finance	\checkmark
9	View Limits	\checkmark
10	Transaction Tracker	\checkmark

<u>Home</u>



3. Introduction

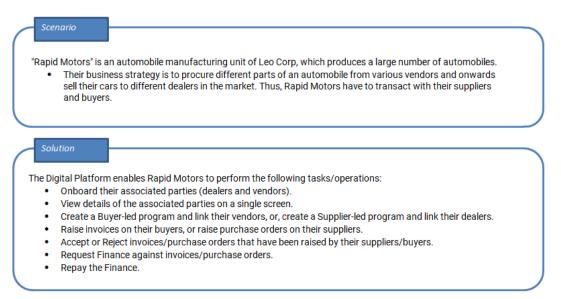
Supply Chain Finance (SCF) is a platform that facilitates corporate organizations to avail shortterm credit that optimizes working capital. Credit can be availed by either the buyer or the seller/supplier. Suppliers sell or liquidate their invoices or receivables to banks. This enables them to make liquid money available to proceed with future orders. Similarly, Buyers avail finance for their payables from banks so that their obligations are met on time. Through SCF, the overall cost of availing credit comes down.

Using the digital platform of SCF, corporates are able to perform SCF transactions from the portal itself, thus resulting in improved business efficiency. The transactions can be executed, viewed and tracked online. No follow-ups are required with the bank for the status of the transactions.

Corporates can manage creation of single or multiple invoices and/or purchase orders directly online. Bulk entries can also be made through file upload. Corporates can also accept or reject invoices/purchase orders online. The portal facilitates corporates to introduce their business partners to the bank. The business partners, or counter parties may or may not be customers of the bank. However, each counterparty should be on-boarded by the corporate customer themselves and further be linked to the SCF programs to enable conduction of business transactions.

The entire chain of processes, such as onboarding counterparties, raising a purchase order/invoice, accepting the purchase order/invoice, requesting finance for the purchase order/invoice, viewing details of the finance, repayment, and so on, can be performed using the portal.

A typical business scenario in SCF parlance -



The features built for the corporate user in the Supply Chain Finance Module are as follows:

- Overview
- Program Management
 - Create Program
 - Edit Program



• View Program

• Finance Management

- Request Finance for Invoices and Purchase Orders
- View Finance
- Repay Finance

• Viewing Limits

Note: 1) Supply Chain Finance Transactions are only supported on **Desktops** and on **Landscape** mode of **Tablet** devices. For more information on the list of available screens for mobile view, refer **Mobile Touchpoints** section.

2) The corporate user who performs transactions such as, creation of program, linking receivables/payables to programs, requesting finance, and so on, is referred to as 'Maker'. The corporate user who approves the transactions is referred to as 'Approver' or 'Checker'. The corporate user who eventually releases the transaction, post approval, so that it takes effect in the application, is referred to as 'Releaser'.

3) The Corporate Admin user can now assign the role of 'Checker' to any corporate user, for all Supply Chain Finance transactions.

4) For more information on receivables and payables, refer **User Manual Oracle Banking Digital Experience Receivables Payables Management.**

<u>Home</u>



4. Overview

The Supply Chain Finance dashboard provides the corporate user upfront with a holistic view of the Supply Chain Finance business in a simplified manner. It provides an overall view of their business in terms of receivables or payables. The user can get information about upcoming repayments, maturing finances, overdue finances/invoices, top programs, and more. An assorted list of quick links provides quick access to important transactions.

The following widgets are available in the SCF Overview:

- Receivables/Payables Timeline
- Top 5 Programs
- Finance Maturing
- Limits
- Overdue Finances
- Overdue Receivables/Payables
- Future Dated Disbursements
- Factoring Snapshot
- Upcoming Repayments
- Limit Expiry Status
- Quick Links

Receivables/Payables Timeline - This widget depicts all the outstanding invoices and debit notes of the corporate party on a color-coded bar. The color-codes represent the percentage of receivables/payables that are overdue as well as those that are due in the coming days. Two sections, namely, 'Overdue from' and 'Due in', are also provided below the bar, to represent the data. These sections have 4 sets of day-ranges each. These day-ranges are configurable in the System Configuration screen. Each day range displays the number of days in it, the total number of receivables/payables that are due in that range, and the corresponding total outstanding amount. The last section will always display those receivables/payables that are due above the max day on the previous range.

Top Programs - A color-coded donut graph projects the top programs of the corporate that are highest in terms of receivables/payables amounts in the local currency. Each color-code represents a program. You can shift between the Receivables view and the Payables view using the switch on the top right corner of the widget. Click the 'Financed/Non-Financed' link at the bottom of the widget to view two color-coded donut graphs representing the financed and non-financed receivables/payables, respectively. You can flip the widget back to the initial view, using the arrow on the top left side of the widget. Click the 'View all Programs' link to view all the programs associated with the corporate.

Finance Maturing - Finances are loans taken against invoices and purchase orders by the corporates for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances of the corporate. The 'Y' axis represents the outstanding finance amount. The 'X' axis represents the day-ranges with two sections, namely, 'Overdue from' and 'Due in'. Each of these sections consists of 4 sets of day-ranges. The number of days in each range can be configured in the System Configuration screen except the last section. They need not be equal. The last section will always display those receivables/payables that are due above the max day on the previous range.



Limits – Details of the borrowing limits set for the corporate party are displayed in this widget. A donut chart projects the 'Available Limit' and the 'Utilized Limit'. The 'Actual Available Limit' and the 'Blocked Limit', which together make the 'Available Limit', are also presented in a sun-burst format.

If the main limits of a corporate have been frozen by the bank, then the Limits Freeze icon ($^{f A}$) is displayed in the Limits widget.

Overdue Finances - Finances are liabilities of the corporates to be repaid by the due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact.

It displays details like Finance No., Amount Overdue, and No. of Days Overdue. The Repay Finance option in this widget enables the corporate user to directly initiate a repayment towards a finance.

Overdue Receivables/Payables - Overdue invoices and debit notes are a major concern for Corporate Suppliers and Buyers and need to be addressed immediately. A dedicated widget projects five invoices/debit notes that are running overdue for the longest period. It also acts as an alarm for the corporate. It is a reminder that the overdue invoices/debit notes should be attended to, on priority. The link given in the widget enables the corporate to view all its overdue invoices and debit notes by navigating to the View/Edit Receivables/Payables screen.

Future Dated Disbursements – This widget displays details of upcoming finance disbursements for invoices and debit notes. The details are displayed month-wise and can be viewed separately for the party's roles as Buyer and Supplier. The date of the finance disbursement along with other details of the invoice/debit note are displayed in the widget. The reference number of the invoice/debit note is a hyperlink which when clicked displays the View Invoice Details/View Debit Note Details screen. For more information, refer the respective sections in User Manual Oracle Banking Digital Experience Receivables Payables Management. On clicking the View Receivables/Payables link in the widget, the respective screen appears. You can enter certain search criteria and view a list of receivables and payables in this screen. For more information, refer the View/Edit Receivables/Payables section in User Manual Oracle Banking Digital Experience Receivables and payables in this screen. For more information, refer the View Receivables Payables Receivables Payables section in User Manual Oracle Banking Digital Receivables/Payables section in User Manual Oracle Banking Digital Experience Receivables and payables in this screen. For more information, refer the View/Edit Receivables/Payables section in User Manual Oracle Banking Digital Experience Receivables Payables section in User Manual Oracle Banking Digital Experience Receivables/Payables section in User Manual Oracle Banking Digital Experience Receivables/Payables section in User Manual Oracle Banking Digital Experience Receivables Management.

Factoring Snapshot – This widget displays the list of programs created under product factoring. The details are displayed currency-wise for each program and can be viewed separately for Receivables and Payables. The Total Amount for each program with Financed and Non-Financed details are displayed as color-coded graph. You can view the financed and non-financed amounts as Assigned, Unassigned, and Approved & Assigned details.

Upcoming Repayments - This widget displays a list of finance repayments that are due on the current day and the next 10 days. The days need not necessarily be consecutive. The finance reference number (hyperlink), the associated party name, and the amount due are displayed. On clicking the finance reference number link, the **View Finance** screen appears with the details of that particular finance.

Limits Expiry Status – This widget displays all the limits that are expired and the limits that will be expired in the specific number of months. The Banks can configure this specific number. E.g. If the banks set this number to be 2, then the widget will showcase only those limits that are expiring in the next 2 months. In case of already expired limits, all of such limits will be showcased in the widget. If the corporate has, limits defined as an Anchor or as a spoke then the expired and nearing expiry limits will be displayed in separate tabs for Anchor or Spoke.

Quick Links - The most commonly used transactions are provided as quick links for quick access to those transactions. The following quick links are available:



- View Programs
- View Invoices
- View Associated Parties
- Create Program
- Create Invoice
- Onboard Associated Party

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Overview



Dashboard

Supply Chain Finance			
Programs Receivables In Local Commery Equivalent Station Company Extra Commery Equivalent View All Programs	Finance Maturing	Finances	GBP ▼
We take care of your finances, so you can focus on growing your burness.	Receivables/Payables Timeline As on, in selected currency Total Receivables (GBP 191,000.00) Total Payables (C	(GBP ▼
e on egy ou our egy. Know More	Overdue from CRP 000 Past 76-105 days CRP 0.00 Past 155 days CRP 0.00 CRP 0.00	Due in CeP 0.00 68-00.0 CeP 0.00 68-00.0 CeP 0.00 CeP 0.00 CeP 0.00 CeP 0.00 CeP 0.00	
Limits Suppler Suppler Sector	Overdue Finances	Overdue Receivables/Payables Im/29Apr1 USD 1,000.00 Im/29Apr2 USD 1,000.00	1
View Details	Repay Finance View All Finances	View All Receivables/Payable	5
Quick Links View Programs View Invokes	Future Dated Buyer Supplier Disbursements Image: Comparison of the supplication of the supplicat	Factoring Snapshot GBP 130,000.00 Hot GBP 130,000 Hot GBP 130	gned
Limits Expiry Status Anchor Spole	Upcoming Repayment		
There are no limits to be displayed!	There are no upcoming repayment to be displayed!		

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FAQ

1. Is the dashboard displayed as per Buyer or Supplier?

The Dashboard has both Receivables and Payables tabs on each widget. If the corporate is a Buyer only, then the Payables tab has data displayed and the other Tab shows no data. The behaviour remains the same, where the corporate is only a Supplier.

2. Can I change my Quick Links?

The Quick Links are fixed and cannot be changed.

3. How can I view all of my overdue Invoices?

The overdue widget has a link of 'View all Invoices'. On accessing the link, you will be navigated to View Invoices page and all the overdue invoices will be displayed.

Home



5. Program Management

5.1 Create Program

A Corporate can create program(s) to link their business counterparts (who are referred to as Counter Parties) together, so that the parties can avail finance. A program is created using a finance product that would be availed by the counter parties or the Anchor (one who creates the program) depending on who the borrower is, in the finance product. The finance product is fetched from the bank's system.

A counter party can be linked to a program only when they are successfully onboarded into the bank's system. For more information on onboarding a counterparty and enquiring related details, refer **User Manual Oracle Banking Digital Experience Receivables Payables Management.**

Using this option, you can create a SCF program to manage invoices / purchase orders. It allows you to define major parameters at the program level like auto-acceptance or auto-financing of the invoices.

Pre-requisites

User must have valid corporate login credentials for creation of program.

How to reach here:

Dashboard > Toggle menu >Supply Chain Finance > Program Management > Create Program OR

Dashboard > Toggle menu >Supply Chain Finance > Program Management > View Program > <u>Create New Program</u> link

OR

Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > Create Program

To create a program:

1. In the **Create Program** screen, under the **Program Parameters** step, fill in the fields as follows.



🗧 📑 Futura Bank	Q What would you like to do today?	Ç [⊡] MR
Create Program Cargill ***701		
	Program Parameters	2 Link Counter Parties
Type of Program * This is PRD1	•	
View Attributes		
Program Name Program for Parameters		Note Creation of program is necessary to associate your counter parties to a specific type of financing product of the bank.
Program Code P873		Define major parameters at the program level like auto- acceptance or auto-financing of the invoices.
Validity From 6/1/23	Ē	
Validity To 6/23/23	Ē	
Auto Accept Invoice Yes		
10 Auto Finance ()	~ ^	
Yes		
Disbursement Currency USD	•	
Disbursement Mode Account Transfer		
Next Cancel Back		
	Copyright © 2006, 2023, Oracle and/or its affiliates. All righ	ts reserved. SecurityInformation Terms and Conditions

Create Program - Program Parameters

Field Name	Description
Create Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Parameters	s step



Field Name	Description
Type of Program	Select a suitable program type. You can view the attributes of the selected type by clicking the <u>View Attributes</u> link. The Type of Program determines the following:
	 Whether the program is buyer-centric or supplier-centric, based on the role of the logged-in party.
	 Whether the program is to be used for financing invoices or purchase orders.
	 The borrower of finances in the program, (whether Anchor or Spoke).
	 Financial parameters such as, minimum and maximum finance that can be requested; minimum and maximum tenor for the finances; and so on.
	• Repayment parameters, such as, the sequence of finance repayment (interest, principal, and overdue interest) before, on, and after the due date; whether pre-payment and part payment are allowed; and so on.
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected program type.
Program Name	Enter a unique name for the program to be created.
Program Code	Enter a unique code for the program to be created.
Validity From	Select the date of creation of the program. By default, it is the current business date of the bank. You can enter a future date if required.
Validity To	Select the date until when the program will be valid. It should be a future date.
Auto Accept Invoice	Switch the toggle to 'Yes' to auto accept invoices/purchase orders.
	 The invoices uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the buyer.
	• The purchase orders uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the supplier.
Number of days for Auto Acceptance	Enter the number of days after which the invoices/purchase orders will be deemed as 'accepted', if not explicitly accepted by the buyer/supplier.
	This field is displayed only if the Auto Accept Invoice toggle is set to 'Yes'.



Field Name	Description		
Auto Finance	Switch the toggle to 'Yes' to automatically finance invoices/purchase orders (post acceptance) that are uploaded under the program.		
Disbursement Currency	Specify the disbursement currency for the program. This field is displayed only if the Auto Finance toggle is set to 'Yes'.		
Disbursement Mode Specify the mode for finance amount disbursement for the			
	The options are:		
	Account Transfer		
	Cheque		
	• EFT		
	This field is displayed only if the Auto Finance toggle is set to 'Yes'.		

2. Once the above details are entered, click **Next** to navigate to the **Link Counter Parties** screen. The screen displays a list of all counter parties that are onboarded by the anchor. OR

Click **Cancel** to cancel the transaction.

OR

Click **Back** to go to the main dashboard.



Program Management

😑 📄 Futura Bank	Q What would you like to do today?		Û 🔊 🛛
↑ Create Program Cargill ***701			
	1 Program Parameters	2 Link Counter Parties	
Program Type This is PRD1	Program Name Program for Parameters	Program Id P873	
Link Counterparties on the go to t	he newly created program.		Ξ
Select All			
A AugSupp			A B C D
			E F G H
			I J K L
TM Tata Motors Company	1		M N O P
ld - ***250			P Q R S T U V
			T U V W
			X Y Z #
Submit Cancel Back			
	Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserve	ed. SecurityInformation Terms and Conditions	

Field Name	Description	
Create Program		
Party Name and ID	Displays the name and ID of the logged-in corporate party.	
Link Counter Parties		
Program Type	Display the program type selected in the Program Parameters step.	
Program Name	Display the program name entered in the Program Parameters step.	
Program Id	m Id Display the program ID entered in the Program Parameters step.	



Field Name	Description
------------	-------------

Select Counterparties

This section displays a list of onboarded counterparties in alphabetical order. A tile is displayed for each counterparty. You can individually select the parties to be linked to the program, or click **Select All** to link all of them to the program.

Counterparty Tile

Each tile displays the following details.

Short Name Display the initials of the counter party.

Counter Party Name Displays the counter party's name and ID. **and ID**

- 3. Click is or to view the counter parties in card view or list view respectively. You can also use the alphabetical index to navigate to parties whose names begin with a specific letter.
- 4. Select the check box(es) against the counterparty(ies) to link with the program.

Note: Click <u>Select All</u> to select all counterparties in the list. Click <u>Deselect All</u> to deselect all the selected ones.

5. Click **Submit** to create a program. The Review screen appears.

OR Click **Cancel** to cancel the transaction. OR

Click **Back** to navigate back to the previous screen.

 In the Review screen, verify the details, and click Confirm. A Confirmation message of request initiation appears along with the reference number. OR

Click Cancel to cancel the transaction.

OR

Click **Back** to navigate back to the previous screen.

 Click the <u>View Program</u> link to view the details of existing programs. OR

Click the <u>Supply Chain Dashboard</u> link to go to Supply Chain Dashboard. OR

Click the **<u>Go To Dashboard</u>** link to go to main dashboard.

Note: Once the **Create Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's My Approved List.



View Attributes

This overlay window is displayed when you click the <u>View Attributes</u> link in the **Create Program** screen. It displays the attributes associated with the 'Type of Program' selected. The type of program is also referred to as the Product.

View Attributes – Product Attribute

↑ Create Program	View Attributes		×
Cargill ***700	Product Attribute		
0	Product Code PRD1	Product Category Invoice	
Program Parameters	Product Description This is PRD1	Borrower Anchor	
Type of Program * This is PRD1	Product Type Buyer Centric	Acceptance Applicable No	
View Attributes	Auto Acceptance No	Accounting Applicability	
Program Name Program for Parameters	Credit Limit Applicability	Effective Date 6/8/22	
	Expiry Date 1/31/30		
Program Code P873	Finance Parameter		
Validity From 6/1/23	Auto Finance Applicable No	Preferred Disbursement Mode -	
	Preferred Settlement Mode -	Minimum Finance (%) 10	

Field Name	Description
View Attributes – Pro	duct Attribute
Product Code	Displays the unique code associated with the product.
Product Category	Displays the type of receivable/payable that will be financed. For example, invoice or purchase order or debit note.
Product Description	Displays the description of the product.
Borrower	Displays whether the borrower is the anchor or the spoke.
Product Type	Displays the type of the product.
Acceptance Applicable	Displays whether the receivables/payables raised under the product is applicable for financing.
Auto Acceptance	Displays whether the receivables/payables raised under the product to be accepted automatically post invoice upload.
Accounting Applicability	Displays whether the accounting is applicable.
Credit Limit Applicability	Displays the credit limits applicability to the product.



Field Name	Description
Effective Date	Displays the date from when the product has been active.
Expiry Date	Displays the expiry date of the product.

View Attributes – Finance Parameter

↑ Create Program	Finance Parameter	
Cargill ***701	Auto Finance Applicable No	Preferred Disbursement Mode -
•	Preferred Settlement Mode -	Minimum Finance (%) 10
Program Parameters	Maximum Finance (%) 100	Minimum Tenor (Days) 10
Type of Program " This is PRD1	Maximum Tenor (Days) 90	Stale Period (Days) -
View Attributes	Minimum Waiting Period (Days) -	With Resource No
Program Name Program for Parameters	Grace Days O	Future Funding Next Business Day
	Repayment Parameter	
Program Code P873	Pre Payment Allowed Yes	Part Payment Allowed Yes
Validity From 6/1/25	Maturity Date Calculation Invoice Due Date	Holiday Treatment for Future Funding Next Business Date
	Reconciliation Towards Finance	Auto Debit Applicability Yes

Field Name	Description
View Attributes – Fina	ance Parameter
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Minimum Finance %	Displays the minimum percentage of the receivable/payable amount that will be financed.
Maximum Finance %	Displays the maximum percentage of the receivable/payable amount that will be financed.
Minimum Tenor (Days)	Displays the minimum finance tenor in days.



Field Name	Description
Maximum Tenor (Days)	Displays the maximum finance tenor in days.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum period in days up to which the finance cannot be closed, in case pre-closure is allowed.
With Recourse	Displays whether the finance is with or without recourse.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Multiple Disbursement Allowed	Displays whether multiple disbursements of the finance amount is allowed or not.

View Attributes – Repayment Parameter

	Repayment Parameter	
Cargill ***701	Pre Payment Allowed Yes	Part Payment Allowed Yes
	Maturity Date Calculation Invoice Due Date	Holiday Treatment for Future Funding Next Business Date
Program Parameters	Reconciliation Towards Finance	Auto Debit Applicability Yes
	On Due Date IP	Before Due Date IP
Type of Program * This is PRD1	After Due Date	Non Performing Assets IPO
View Attributes	Interest Refund Handling Settle with Outstanding Finances	Interest Refund Payment Mode -
Program Name Program for Parameters	Excess Refund Handling	Excess Refund Party
Program Code P873	Excess Refund Payment Mode -	Margin Handling Settle with Outstanding Finances
1013	Margin Refund Payment Mode -	Auto Settlement Applicable No
Validity From 6/1/23	Liquidation Order for Auto Debit -	Debit Party on Due Date Supplier
	Debit Account Type on Due Date CASA	Debit Party after Due Date Supplier
Validny To 6/23/23	Debit Account Type after Due Date OD A/C	

Field Description

Field Name

Description

View Attributes – Repayment Parameter



Field Name	Description
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Maturity Date Calculation	Displays the basis on which the maturity date of the finance is calculated.
Holiday Treatment for Maturity Date	Displays how the finance maturity date is handled if it falls on a bank holiday.
Reconciliation Towards	Displays what the reconciliation will be matched against.
Auto Debit Applicability	Displays whether auto debit is applicable for finance repayment.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.
Excess Refund Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.



Field Name	Description
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Liquidation Order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit. This field is displayed only if the Auto Debit Applicability toggle is set to 'Yes'.
Debit Party on Due Date	Displays the party from whose account the amount should be debited if the business date is same as the finance maturity date.
	This field is displayed only if the Auto Debit Applicability toggle is set to 'Yes'.
Debit Account Type on Due Date	Displays the account type to be debited if the business date is same as the finance maturity date.
	This field is displayed only if the Auto Debit Applicability toggle is set to 'Yes'.
Debit Party after Due Date	Displays the party from whose account the amount should be debited if the business date is greater than finance maturity date.
	This field is displayed only if the Auto Debit Applicability toggle is set to 'Yes'.
Debit Account Type after Due Date	Displays the account type to be debited if the business date is greater than finance maturity date.
	This field is displayed only if the Auto Debit Applicability toggle is set to 'Yes'.

5.2 View / Edit Program

Pre-requisites

User must have valid corporate login credentials.

5.2.1 View Program

View Program displays all the programs that the logged-in corporate is linked to. The status of the program and the corporate's role in the program are also displayed.

Using this option, you, as a corporate user, can view all programs associated with the corporate party, based on the party's role as a buyer or a supplier. On selection of the Buyer view, you can view all the programs as of current date where the corporate party is a buyer in the program. On selection of the Supplier view, you can view all the programs as of current date where the corporate party is a seller/supplier in the program.



How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Program Management > View / Edit Program OR Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > View Program

To view a program:

1. The **Select Role** popup appears.

View Program - Select Role popup

↑ Select Role Select gour role as a Buyer or a Supplier to view your data in terms of Receivables or Papalae Detty part role as a Buyer or a Supplier to view your data in terms of Receivables or Buyer O Supplier
Proceed Cancel

Field Description

Field Name	Description
Select Role	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are:
	BuyerSupplier

2. Once you select the required role, click **Proceed** to view the existing programs. The **View Program** screen appears.

OR

Click **Cancel** to cancel the transaction.



View Program

			Can't find what yo	u are looking for ? Create New Program
Buyer Supplier Program List		Q Search.		
MRF Vendor Financing MRFVendFin Active	D MART PRESHIPMENT DMARTPRESHIP Active	DMART POST SHIPMENT DMARTPOSTSHIP Active	MRF Preshipment program MRFpreship Active	
User Role Type of Counterparty - Program Supplier Vendor Finance Disc Number of Associated Parties 1	User Role Type of Counterparty - Program Supplier Pre Number of Associated Parties 1	User Nole Type of Counterparty – Pregram Supplier Approved Psysbols – Finance Number of Associated Parties 1	User Role Type of Counterparty - Program Supplier Pre Number of Associated Parties 1	

Field Name	Description
View Program	
Party Name and ID	Displays the name and ID of the logged-in Corporate party.
Switch View	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables.
	The options are:
	• Buyer
	Supplier
Can't find what you are looking for?	Click the <u>Create New Program</u> link to create a new program required.
Create New Program	Note : This feature is only available on web browsers on desktop computers, and not on a mobile device.
Search	computers, and not on a mobile device. Enter the partial or complete name or ID of the specific program to



Field Name	Description
	Click this icon to view the programs in a card or tile format. Click a program tile to view its details.
	Click this icon to view the programs in a list format. Click the program name link of a specific program to view its details.

Search overlay window

	View Program Search			Search	×
-	Cargil ***701		un ten	Program Name	
	Switch View			Program Id	
	Select your role as a Buyer or a Supplier to view your data in terms of Receivables or Payabl		an't find	Associated Party Name	
	Buyer Supplier			Program Type	
	Program List	Q Search	₽ Dov	Apply Clear	
	No items to display.				
	Copyright © 2006, 2023, Oracle and/or its affiliates, All r	ights reserved.[SecurityInformation]Terms and (Conditions		

The Search overlay window has the following fields.

Program Name	Indicates an option to search for programs based on the name.
Program Id	Indicates an option to search for programs based on the ID.
Associated Party Name	Indicates an option to search for programs associated with a specific counter party. A list of onboarded counterparties is available to select from.
Program Type	Indicates an option to search for programs based on the program type.

Program List

Displays a list of programs linked to the logged-in corporate.

If you have selected the card or tile view, then you can click on a particular program tile to view its details. If you have selected the list view, then you can click on the Program Name link to view its details.

Note: If the logged-in party is a 'Spoke' who is not the borrower with respect to the program, then such a party can only view the program tile, but not the program details. The tile is non-clickable for this party. The following message appears in the program tile: The program details cannot be displayed as you are not a borrower in the linked program.



Field Name	Description	
Program Name	Displays the program name as fetched from the Host. This is a hyperlink, which when clicked displays a screen with the program details.	
Program ID	Displays the program ID as fetched from the Host.	
Status	Displays the status of the program. It could be:	
	Initiated	
	Modified	
	Active	
	Others	
	Closed	
User Role	Displays the logged-in corporate's role in the program.	
Type of Program	Displays the program type as fetched from the Host.	
Number of Associated Parties	Displays the number of counter parties linked to the program.	

 Enter the search criteria and click Search. A program list appears based on the entered search criteria in card or list view format. OR Click Clear to reset the search parameters.

OR Click **Cancel** to cancel the transaction.

4. Click on a particular card/program name to view its details.



View Program (details) – Anchor login

This screen appears when you click on a particular card/program name in the View Program screen. Below screen will be displayed when the logged corporate is an Anchor in the program.

😑 🛢 Futura Bank	Q What would you like to	o do today?	Û	DB
↑ View Program Reindeer Corp ***262	Narrawa La			Edi
Program Type Factoring With Recourse Program Name ODProgAug10	Program 1 ODProg			
Program Details		Top Associated Pa	rties	
Valid From 4/12/22 Auto Acceptance Invoice Applicability	Valid To 2/28/25 Auto Acceptance Days	In Local Currency Equivalent		
No	-			
Auto Finance Applicability No	Disbursement Currency -			
Disbursement Mode -	Comments NA	Santa Corp		
Active Associated Parties Program	n Parameters Details All A	0 100K 200K Sociated Parties	300K 400K 500K 600K 700K	
Party Name and Id	Party Role \$	Outstanding Receivables(No.)	Outstanding Receivables(Value) 🗘	
Santa Corp ***263	Counterparty-Buyer	2	EUR 9,000.00	
Santa Corp ***263	Counterparty-Buyer	13	GBP 61,000.00	
Cancel Back				
	Copyright @ 2006, 2023, Ora	acle and/or its affiliates. All rights reserved.[SecurityInformation]Term	s and Conditions	

Field Name	Description	
View Program (details) - Anchor Login		
Party Name and ID	Displays the name and ID of the logged-in corporate party.	
Program Type Status	Displays the type of the SCF program. This is the financing product against which the program has been created.	
	Also displays the status of the program. This can be one of the following: Initiated, Active, Inactive, Modified, or Closed.	
Program Name	Displays the program name as fetched from the Host.	



Field Name	Description
Program Id	Displays the program ID of the SCF program.
Program Details	
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the Host. Informs whether auto acceptance of invoices / purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.
Comments	Displays the comments added for the program as fetched from the host.

Top Associated Parties

This section displays the top 10 counter parties in the program in a bar graph. It provides a comparative view amongst the counter parties on the basis of the receivable or payables in local currency. If the counter parties are less than 10, then all of the counter parties are displayed, and the label represents the actual number of counter parties. If there is only one counterparty linked to the program, then the label displayed is 'Top Associated Parties'.

Only those counter parties with invoices raised against them, are represented on the graph.

The following three tabs are present:

- Active Associated Parties tab
- Program Parameter Details tab
- All Associated Parties tab



Active Associated Parties tab

Active Associated Parties	Program Parameters Details	All Associated Parties	
Party Name and Id 💲	Party Role 💲	Outstanding Receivables(No.) 💲	Outstanding Receivables(Value) 💲
Santa Corp ***263	Counterparty-Buyer	2	EUR 9,000.00
Santa Corp ***263	Counterparty-Buyer	13	GBP 61,000.00
Cancel Back			
	Copyright © 2006, 2	023. Oracle and/or its affiliates. All rights reserved. SecurityInformation	Terms and Conditions

Field Name	Description		
Active Associated Parties tab			
Party Name and ID	Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.		
Party Role	Displays the role associated with the party.		
	It could be:		
	Counter Party – Buyer		
	Counter Party – Supplier		
	Anchor – Buyer		
	Anchor – Supplier		
-	Displays the number of payables/receivables outstanding for the linked party under this program.		
(No.)	Click on the link to view the list of all outstanding payables/ receivables linked to the selected party and currency.		
Outstanding Payables/Receivables (Value)	Displays the value of payables/ receivables outstanding for the linked party under this program.		



Program Parameters Details tab

Active Associated Parties Program	Parameters Details All Associated Pa	arties	
Program Attributes			
Auto Finance Applicable -	Preferred Settlement Mode ACCOUNT_TRANSFER	Preferred Disbursement Mode EFT	Minimum Finance % 50
Maximum Finance % 100	Minimum Tenor (Days) 10	Maximum Tenor (Days) 90	Stale Period (Days) -
Minimum Waiting Period (Days) -	With Recourse No	Grace Days -	Interest Bearing Party -
Assignment Applicable	Auto Assignment	Acceptance Applicable	Two Factor Applicable
Insurance Applicable -	Liquidation order for Auto Debit	Auto Debit Applicable -	Holiday Treatment for Future Funding Next Business Day
Repayment Parameters			
Pre Payment Allowed	Part Payment Allowed	Reconcilation Towards	On Due Date
After Due Date	Before Due Date	Auto Settlement Applicable -	Excess Refund Payment Handling
Excess Refund Party	Excess Refund Payment Mode -	Margin Handling Refund to the Supplier	Margin Refund Payment Mode Account Transfer
Interest Refund Handling Refund to the Interest Bearing Party	Interest Refund Payment Mode Account Transfer		
Cancel Back			

Field Name	Description
Program Parameters De	etails tab
Program Attributes	
Auto Finance Applicable	Displays whether the receivables/payables raised under the program will be automatically financed, or not.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount
Preferred Disbursemen Mode	t Displays the preferred mode applicable during disbursement of funds of the finance.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.



Field Name	Description
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays whether Anchor or spoke is the interest bearing party.
Assignment Applicable	Displays whether the assignment on invoice is applicable for financing.
Auto Assignment	Displays whether the assignment is performed automatically post invoice upload.
Acceptance Applicable	Displays whether the receivables/payables raised under the program is applicable for financing.
Two Factor Applicable	Displays whether the two-factor feature is applicable for the program in case the anchor is trading with foreign buyers/suppliers.
Insurance Applicable	Displays whether the insurance is applicable for the program.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Repayment Parameters	
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.



Field Name	Description
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Reconciliation Towards	Displays values either Invoice or Finance.
On Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done on on the finance maturity date.
After Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done post the finance maturity date.
Before Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done prior to the finance maturity date.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.



All Associated Parties tab

Active Associated Pa	arties Program Parameters Details A	Il Associated Parties			
AugSupp	AugSupp ++*715				
	Program Attributes				
	Auto Finance Applicable	Preferred Settlement Mode Account Transfer	Preferred Dtsbursement Mode EFT		
	Minimum Finance % 50	Maximum Finance % 100	Minimum Tenor (Days) 10		
	Maximum Tenor (Days) 90	Stale Period (Days) 5	Minimum Waiting Period (Days) 30		
	With Recourse No	Grace Days -	Interest Bearing Party -		
	Liquidation order for Auto Debit -	Auto Debit Applicable -	Holiday Treatment for Future Funding Next Business Day		
	Liquidate Pre-Shipment Finances -	Pre-Shipment Program -	Pre-Shipment Finance Liquidation Preferences		
	Repayment Parameters				
	Pre Payment Allowed Yes	Part Payment Allowed Yes	Reconciliation Towards -		
	On Due Date IP	After Due Date OIP	Before Due Date IP		
	Non Performing Assets OIP	Auto Settlement Applicable -	Excess Refund Payment Handling -		
	Excess Refund Party -	Excess Refund Payment Mode -	Margin Handling Refund to the Supplier		
	Margin Refund Payment Mode Account Transfer	Interest Refund Handling Refund to the Interest Bearing Party	Interest Refund Payment Mode Account Transfer		
Cancel Back					

Field Description

Field Name Description

All Associated Parties tab

A tab is displayed for each party linked to the program with invoices associated with them. If the Anchor of the Program is logged in, then the linked counter parties are listed. If a counter party of the Program is logged in, then the Anchor party is listed.

Party Name & ID	Displays the name and ID of the associated party.
Program Attributes	
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.



Field Name	Description
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays the name of the interest bearing party.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Liquidate Pre- Shipment Finances	Displays whether linking of Pre-Shipment Programs is enabled.
	This field is displayed only if the program is Purchase Order based program.
Pre-Shipment Program	Displays the list of pre-shipment programs for select supplier-buyer combination.
	This field is displayed only if the program is Purchase Order based program.



Field Name	Description
Pre-Shipment Finance Liquidation Preferences	Displays the liquidation preference selected for the pre-shipment finances.
	This field is displayed only if the program is Purchase Order based program.
Repayment Details	
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Reconciliation Towards	Displays what the reconciliation is matched against.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.



Field Name	Description
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.

5. Click **Edit** to make any required changes to the program.

OR Click **Cancel** to cancel the transaction. OR Click **Back** to navigate back to the previous screen.



Spoke Party who is also the Borrower

The View Program details screen can only be viewed in the following cases:

- If the logged-in party is the 'Anchor' party.
- If the logged-in party is the 'Spoke' and the 'borrower' in the program. Spokes who are not borrowers in a program cannot view the program details.

If the logged-in party is a 'Spoke' and the borrower in the program, then the Program Details screen appears as shown below:

😑 🝵 Futura Bank	Q What would you like to do to	day?		₽∎	MG
↑ View Program NehNovCust3 ***977					
Program Type Vendor Finance Disc Anne	Progra REFU	IM Name JNDPRG	Program Id REFUNDPRG		
Program Details			Receivables due on Reindeer Corp		
Valid From 4/12/22	Valid To 3/1/30		USD		
Auto Acceptance Invoice Applicability No	Auto Acceptance Days				
Auto Finance Applicability Yes	Disbursement Currency				
Disbursement Mode Account Transfer	Comments NA		6		
			No Invoices found for this Program		
Active Associated Parties	Program Parameters Details				
Reindeer Corp ***262	Anchor-Buyer	35	USD 32,500.00		
Reindeer Corp ***262	Anchor-Buyer	1	GBP 1,000.00		
Cancel Back					
	Copyright © 2006, 2023	i, Oracle and/or it	s affiliates. All rights reserved. [SecurityInformation] Terms and Conditions		

Program Details screen for a Spoke who is a Borrower in the Program

Field Name	Description	
View Program (details	s) – Spoke Login	
Party Name and ID	Displays the name and ID of the logged-in corporate party.	
Program Type Status	Displays the type of the SCF program. This is the financing product against which the program has been created.	
	Also displays the status of the program. This can be one of the following: Initiated, Active, Inactive, Modified, or Closed.	



Program Management

Field Name	Description
Program Name	Displays the program name as fetched from the Host.
Program Id	Displays the program ID of the SCF program.
Program Details	
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the Host. Informs whether auto acceptance of invoices / purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.
Comments	Displays the comments added for the program as fetched from the host.

Receivables Due widget

This widget displays the receivables amounts in local currencies that are due each day for the current month. You can select the required option from the dropdown menu on the top of the widget, to view these details for the next month, the next 3 months, the next 6 months, and so on. This dropdown menu also provides an option to view overdue receivables amounts. You can view the receivables amounts of other currencies, using the 'Select currency' dropdown on the top of the widget.



Party Name and Id 💲	Party Role 🗘	Outstanding Receivables(No.) 🗘	Outstanding Receivables(Value) 🗘
Reindeer Corp	Anchor-Buyer	35	USD 32,500.00
Reindeer Corp	Anchor-Buyer	1	GBP 1,000.00
Cancel Back			
Cancel Back			

Active Associated Parties tab

Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.
Displays the role associated with the party.
It could be:
Counter Party – Buyer
Counter Party – Supplier
Anchor – Buyer
Anchor - Supplier
Displays the number of receivables outstanding for the linked party under this program.
Click on the to view the list of all outstanding receivables linked to the selected party and currency.
Displays the value of receivables outstanding for the linked party under this program.



Program Parameters Details

-			
Auto Finance Applicable	Preferred Settlement Mode	Preferred Disbursement Mode	Minimum Finance %
-	Account Transfer	Account Transfer	10
Maximum Finance %	Minimum Tenor (Days)	Maximum Tenor (Days)	Stale Period (Days)
100	1	999	3
Minimum Watting Period (Days)	With Recourse No	Grace Days -	Interest Bearing Party -
Assignment Applicable	Auto Assignment -	Acceptance Applicable Yes	Two Factor Applicable
Insurance Applicable	Liquidation order for Auto Debit	Auto Debit Applicable	Holiday Treatment for Future Funding
	-	Yes	Next Business Day
Liquidate Pre-Shipment Finances	Pre-Shipment Program	Pre-Shipment Finance Liquidation Preferences	
Yes	poFinProg	FIFO	
Repayment Parameters			
Pre Payment Allowed	Part Payment Allowed	Reconciliation Towards	On Due Date
Yes	Yes		IPE
After Due Date	Before Due Date	Non Performing Assets	Auto Settlement Applicable
IPOE	IPE	IPOE	Yes
Excess Refund Payment Handling	Excess Refund Party	Excess Refund Payment Mode	Margin Handling
Refund to beneficiary or payment party	Payment Party	Account Transfer	Refund to the Supplier
Margin Refund Payment Mode	Interest Refund Handling	Interest Refund Payment Mode	
Account Transfer	Refund to the Interest Bearing Party	Account Transfer	
Cancel Back			

Program Attributes

Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.



Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays the name of the interest bearing party.
Assignment Applicable	Displays whether the assignment on invoice is applicable for financing.
Auto Assignment	Displays whether the assignment is performed automatically post invoice upload.
Acceptance Applicable	Displays whether the receivables/payables raised under the product is applicable for financing.
Two Factor Applicable	Displays whether the two-factor system is applicable for the program in case the anchor is trading with foreign buyers/suppliers.
Insurance Applicable	Displays whether the insurance is applicable for the program.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Liquidate Pre-	Displays whether linking of Pre-Shipment programs is enabled.
Shipment Finances	This field is displayed only if the program is Purchase Order based program.
Pre-Shipment Program	Displays the list of pre-shipment programs for select supplier-buyer combination.
	This field is displayed only if the program is Purchase Order based program.
Liquidation	Displays the liquidation preference selected for the pre-shipment finances.
Preferences	This field is displayed only if the program is Purchase Order based program.



Repayment Parameters

Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Reconciliation Towards	Displays what the reconciliation is matched against.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.



5.2.2 Edit Program

Using this option, you can edit the program created by you to make required changes, if you are an Anchor. When a program is selected for editing, the values of the program, as fetched from the Host, are displayed.

For example, if a program is in the 'Modified' status and if you select this program for re-editing, then the values that were previously modified but not authorized, are displayed. You can then re-modify these as required. Programs in the 'Initiated', 'Closed', or 'Others' status, cannot be edited.

Note: Only a user of the Anchor party, who has access rights to create a program, can edit it. Counter party users will not be able to edit (or create) programs.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Program Management > View / Edit Program OR

Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > View Program

To edit a program:

1. The **Select Role** popup appears.

🚍 🛢 Futura Bank	Q What would you like to do today?	
1 Luis Joink	What would you nee to do notely? Select Role X Select typer role as a Buyer or a Supplier to view your data in terms of Recendeds or Poyable. Select your role as a Buyer or a Supplier to view your data in terms of Recendeds or Poyable. Select your role as a Buyer or a Supplier to view your data in terms of Recendeds or Poyable. Supplier	

- 2. Select the Buyer or Supplier option to view your data in terms of Payables or Receivables.
- 3. Click **Proceed** to view the existing programs. The **View Program** screen appears. OR

Click **Cancel** to cancel the transaction.



View Program

Futura Bank Tiew Program Cargill ***701	Q What would you like to do toda	ay?		⊖ ∞
Buyer Supplier Program List		Q Search		looking for ? Create New Program
MRF Vendor Financing MRF Vendin User Bale Counterparty Suppler Disc Number of Assessed Parties 1	D MART PRESHIPMENT DMARTPRESHIP Carbo User Role Supplier Number of Associated Parties 1	DMART POST SHIPMENT DMARTPOSTSHIP Counterparty - Argen Suppler Suppler Finance Associated Partis 1	MRF Preshipment program MRF preship Arther User Role Type of Supplies Program Number of Anomalies of Associated Parties 1 Program	
	Cepyright @ 2006, 2025, C	Pracle and/or its affiliates. All rights reserved.[Secu	rityInformation)Terms and Conditions	

- 4. In **Switch View** section, click **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.
- Enter the search criteria and click Search. The program list appears based on entered search criteria in card or list view format. OR

Click **Clear** to reset the search parameters. OR

Click Cancel to cancel the transaction.

Note: Click or to view details in the card (tile) or list view formats respectively.

 Click the Program tile / <u>Program Name</u> link of the program to be modified. The View Program screen appears.



\Xi 🌹 Futura Bank	Q What would you like to o	do today?		Д DB
View Program Reindeer Corp ***262				E
Program Type Factoring With Recourse Program Name ODProgAug10	Program Id ODProgA	ug10		
Program Details		Top Associa	ted Parties	
Valid From 4/12/22 Auto Acceptance Invoice Applicability No Auto Finance Applicability No	Valid To 2/28/25 Auto Acceptance Days - Disbursement Currency - Comments NA	In Local Currency Ec	uivalent	
Active Associated Parties	Program Parameters Details All Ass	o 100K	200K 300K 400K 500K 400K 700K	
Party Name and Id 🗘	Party Role 🗘	Outstanding Receivables(No.) \Diamond	Outstanding Receivables(Value)	0
Santa Corp ***263	Counterparty-Buyer	2	EUR 9,000.00	
Santa Corp ***263	Counterparty-Buyer	13	GBP 61,000.00	
Cancel Back				
	Copyright @ 2006, 2025, Oracl	e and/or its affiliates. All rights reserved. [SecurityInfo	mation Terms and Conditions	

7. Click Edit to make the required changes to the program. The Edit Program screen appears.



😑 📑 Futura Bank	Q What would you like to do today?	ې <mark>س</mark> ې
↑ Edit Program Reindeer Corp ***262		
	Program Parameters	⑦
Type of Program * This is POPR	•	
View Attributes		
Program Name poFinProg		Note Creation of programs in necessary to associate your counter parties to a specific type of financing product of the bank.
Program Code poFinProg		Define major parameters at the program level like auto- acceptance of auto-financing of the strokces.
Validity From 1/20/20	曲	
Validity To 1/20/30	曲	
Auto Accept Invoice		
Number of days for Auto Acceptance D	~ ^	
Auto Finance 🚺		
Disbursement Currency USD	•	
Disbursement Mode EFT	•	
Next Cancel Back		
	Copyright © 2006, 2023, Oracle and/or its affiliates.	All rights reserved [SecurityInformation]Terms and Conditions

Edit Program - Program Parameters

Field Name	Description
Edit Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type	Displays the program type selected in the Program Parameters step.
Program Name	Displays the program name entered in the Program Parameters step.
Program ID	Displays the program ID entered in the Program Parameters step.
Status	Displays the status of the program. Displays whether the program is Initiated/Active/Inactive/Modified/Closed.



Field Name	Description		
Program Parameters			
Type of Program	Displays the type of the program. This field is not editable.		
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected program type.		
Program Code	Displays the unique code or ID of the program. This field is not editable.		
Validity From	Displays the date of creation of the program. This field is not editable.		
Validity To	Modify the date until when the program should be valid, if required. It should be a future date.		
Auto Accept Invoice	Modify this toggle if required. Switch the toggle to 'yes' to auto accept invoices/purchase orders.		
	 The invoices uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the buyer. 		
	• The purchase orders uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the supplier.		
Number of days for Auto Acceptance	Enter the number of days after which the invoices/purchase orders will be deemed as 'accepted', if not explicitly accepted by the buyer/supplier.		
	This field is displayed only if the Auto Accept Invoice toggle is set to 'yes'.		
Auto Finance	Modify this toggle if required. Switch the toggle to 'yes' to automatically finance invoices / purchase orders (post acceptance) that are uploaded under the program.		
Disbursement Currency	Specify the disbursement currency for the program. This field is enabled only if the Auto Finance toggle is set to 'yes'.		



Field Name	Description		
Disbursement Mode	Specify the disbursement mode for the program.		
	The options are:		
	Account Transfer		
	Cheque		
	• EFT		
	This field is enabled only if the Auto Finance toggle is set to 'yes'.		



- 8. Modify the details in the **Program Parameters** tab.
- Click Next to navigate to the Link Counter Parties tab. The screen displays all onboarded counter parties created by the anchor. OR

Click **Cancel** to cancel the transaction.

Edit Program - Link Counter Parties

😑 👕 Futura Bank	Q What would you like to do today?		Q [™] s∧
↑ Edit Program Reindeer Corp ***262	0	0	
	Program Parameters	Link Counter Parties	
Program Type This is POPR Status Active	Program Name poFinProg	Program M poFinProg	
Link Counterparties on the go t	o the newly created program.		
ABZ Solutions id. +++462			A B C D E F G H
N NehNovCust3 M			- ј к М N О Р О R S Т
R RELIANCE			U W X Y Z
Submit Cancel Ba	ck		
	Copyright © 2006, 2023, Oracle and/or its affiliates. All	rights reserved. [SecurityInformation] Terms and Conditions	

10. De-link or add new counter parties in the **Link Counter Parties** tab. Delink is possible only where there are no outstanding invoices for the counter party.

Note: Click <u>Select All</u> to select all counterparties in the list. Click <u>Deselect All</u> to deselect all selected counterparties.

11. Click **Submit** to submit the new changes. The Review screen appears.

OR Click **Cancel** to cancel the transaction. OR Click **Back** to navigate back to the previous screen.

 In the Review screen, verify the details, and click Confirm. A Confirmation message regarding the update of the program appears along with the reference number. OR

Click **Back** to navigate back to the previous screen.

OR

Click **Cancel** to cancel the transaction.



Note: Once the **Edit Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's My Approved List.

Home



6. Finance Management

Finance is required for working capital or any other liquidity requirements of the corporate.

Enabling corporates to avail finance is an integral part of Supply Chain Finance. Using this module corporates can initiate a request to avail finance against their accepted invoices and purchase orders. The request can be initiated through the portal against a single or multiple invoices/purchase orders.

6.1 <u>Request Finance</u>

Using this option, corporates can raise funds from the bank, for business activities like paying off liabilities, or gaining liquidity to start production of a new order. These funds are arranged by availing finance against invoices/purchase orders.

The corporate user can avail finance against multiple invoices/purchase orders associated with a particular 'program and counter party' combination. Finance can only be availed by the borrower in the program. The borrower is determined by the Program Type selected during the creation of the Program.

Pre-requisites

- User must have valid corporate login credentials.
- The borrowing party must be set as the borrower in the program associated with the invoice/purchase order.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > Request Finance

To request finance for an invoice/debit note or purchase order:

1. In the **Request Finance** screen, select the instrument to be financed, whether **Invoice/Debit Note** or **Purchase Order**.



Request Finance

📑 Futura Bank	Q What would you like to do today?		Û.
↑ Request Finance Reindeer Corp ***262			
Request Finance through			
Invoice/Debit Note Purchase	Order	Limits	
		Supplier	Buyer
Program Name ProgTest25Apr1			
		Sanctioned Limit	Sanctioned Limit
Associated Party Name Supplier7Apr1 ×		GBP 10.000	GBP 1,000.0
		Available Limit	Available Limit
Currency to be disbursed GBP		Actual Available Limit Blocked Limit	Actual Available Limit Blocked Limit
		Utilised Limit	Utilised Limit
Submit Clear		View D	etails
Upload Documents			
£			
We support PDF, PNG, JPG and J	EG formats in sizes up to 2MB per file.		
	Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. SecurityInfor	matical Terror and Candidana	
	Copyright of 2000, 2023, Grace and/or its aminates. All rights reserved. [SecurityInfon	matorij remis and conditions	

Field Name	Description
Request Finance	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Request Finance through	Select the instrument to be financed. The options are:Invoice/Debit NotePurchase Order
Program Name	Select the name of the program under which the instrument should be financed. This list displays all programs linked with the logged-in party.
Associated Party Name	Select the required party associated with the invoice/debit note or purchase order to be financed. This list displays the counter parties linked to the selected program.
Currency to be disbursed	Select the currency in which the finance amount is to be disbursed.



Field Name	Description
Limits graph	A graph displaying the associated supply chain limits details is presented on the right-hand side of the screen.
	Click the <u>View Details</u> link to get detailed information on the limits. Refer the <u>View Limits</u> section for more information.

2. Once the above details are entered, click **Submit** to submit the request. Based on the entered data, a list of financeable invoices/debit notes or purchase orders is displayed. OR

Click **Clear** to reset the entered data.

Select Invoices/Debit Notes

This section displays a list of invoices/debit notes which are either not financed or are partially financed. Invoices/debit notes that have already been financed, are not listed. (A similar list is displayed for purchase orders, if you select the **Purchase Order** option in **Request Finance through** field.)

Request Finance						Limits	
Invoice/Debit I	Note Purchase Orde	r				Supplier	Buyer
Program Name ODProgAug10 Associated Party	Name					Sanctioned Limit GBP 10,000,	Sanctioned Limit GIP 1,000,0
Santa Corp >						Aveilable Limit Actual Available Limit Blocked Limit Utilised Limit	Available Limit Actual Available Limit Blocked Limit United Limit
Submit	Clear					Viev	v Details
Select Invoice	s/Debit Notes				a	Search	
Olf there are invoi	ces/debit notes from this	associated party which a	e not listed here then it is	because they are not linked	to the Program. You may clic	k here to link those invoices/d	lebit note to the Program.
	Reference Number	≎ Due ≎ Date ≎	Amount	Accepted Amount	Outstanding Amount	Max Finance Amount	Amount in Disbursement Currency
	INV28042	4/30/23	GBP 1,000.00	GBP 1,000.00	GBP 1,000.00	GBP 1,000.00	GBP 1,000.00 at exchange rate 1
	Inv280403	2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00 at exchange rate 1
	Inv030501	2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00 at exchange rate 1
	Inv020501	2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00 at exchange rate 1
	Inv280402	2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00 at exchange rate 1
Total Selecter 0	t					Total Amo	unt in Disbursement Currency GBP 0.00
Upload Docume	tal amount in disbursement	: currency may vary as per l	he rate applied during disbu	rsement by the bank			
1. 0. viture	05 04/2 102 and 1052 (
We support P	DF, PNG, JPG and JPEG fo	rmats in sizes up to 2MB p	er file.				



Field Description

Description

Select Invoices/Debit Notes / Select Purchase Order

Displays a list of invoices/debit notes or purchase orders with Status as **Accepted / Partially Financed** and Payment Status of **Unpaid / Partially Paid**.

Note: Invoices/Debit Notes and Purchase Orders that are not linked to any program will not appear here. You can use the <u>click here</u> link to do the linking.

If you are financing invoices/debit notes, then the following details are displayed for each record.

Search	Indicates an option to search for invoices/debit notes by entering the partial or full reference number, amount and so on.
Select	Select the check box(es) against one or multiple invoices/debit notes of same or different currency to request finance. Based on the selection Total Selected , Total Amount in Disbursed Currency , and Amount Requested for Finance are updated.
Reference Number	Displays the reference number of the invoice/debit note.
	This is a hyperlink which when clicked, displays the details of the invoice/debit note in an overlay window. For more information, refer the View Invoice Details / View Debit Note details section in User Manual Oracle Banking Digital Experience Receivables Payables Management.
Due Date	Displays the invoice/debit note due date.
Amount	Displays the total invoice/debit note amount.
Accepted Amount	Displays the amount that has been accepted.
Outstanding Amount	Displays the amount that is to be paid.
Max Finance Amount	Displays the maximum amount that can be financed.
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post- conversion to the disbursement currency. The exchange rate is also displayed.
Total Selected	Displays the total number of invoices/debit notes selected for financing.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.

Field Name	Description				
Amount Requested for Finance	Displays the finance amount being requested.				
Upload Documents	Click the upload icon to upload a document related to the finance being requested. The maximum allowed size for each document is 2MB. The supported formats are: PNG, JPG, JPEG, and PDF. Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it.				
	The delete ($\widehat{{}^{III}}$) icon also appears beside the document, which can be used to delete the uploaded document.				
	Note: The uploaded document can also be viewed by the 'Approver', in the 'Pending For Approval' section.				
If you are financing purc purchase order record.	hase orders, then the following details are displayed for each				
Search	Indicates an option to search for purchase orders by entering the partial or full reference number, amount and so on.				
Select	Select the check box(es) against one or multiple purchase orders of same or different currency to request finance. Based on the selection Total Selected Purchase Order , Total Amount in Disbursed Currency , and Amount Requested for Finance are updated.				
Purchase Order Number	Displays the unique reference number of the purchase order. This is a hyperlink which when clicked, displays the details of the purchase order, in an overlay window. For more information, refer the View Purchase Order section in User Manual Oracle Banking Digital Experience Receivables Payables Management.				
Purchase Order Date	Displays the date of creation of the purchase order.				
Purchase Order Amount	Displays the total purchase order amount.				
Accepted Purchase Order Amount	Displays the amount that has been accepted.				
Outstanding Amount	Displays the amount that is to be paid.				
Max Finance Amount	Displays the maximum amount that can be financed.				
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post- conversion to the disbursement currency. The exchange rate is also displayed.				



Field Name	Description
Total Selected Purchase Order	Displays the total number of purchase orders selected for financing.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.
Amount Requested for Finance	Displays the finance amount being requested.
Upload Documents	Click the upload icon to upload a document related to the finance being requested. The maximum allowed size for each document is 2MB. The supported formats are: PNG, JPG, JPEG, and PDF. Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it. The delete (1) icon also appears beside the document, which can be used to delete the uploaded document.



Deserves								
Request Reindeer Cor								
	VARIANCE							
Request Finance		_					Limits	
Invoice/Debit	Note Purchase	Order						Distant
Program Name ODProgAug1	· ·						Supplier	Buyer
CODITORAGE	<u> </u>						Sanctioned	Sanctioned Limit
Associated Party Santa Corp 3							GBP 10,000,	GBP 1,000,0
Santa Corp /								Available Limit
Currency to be di GBP	sbursed 🗸						 Available Limit Actual Available Limit Blocked Limit 	Actual Available Limit Blocked Limit
GDP							Utilised Limit	Utilised Limit
Submit	Clear						Mon	v Details
							viev	Vetails
Select Invoice	s/Debit Notes					Q	Search	
OIf there are invo	ces/debit notes fror	m this assoc	iated party which a	re not listed here then it is I	because they are not linked	to the Program. You may click	where to link those invoices/d	ebit note to the Program.
0	Reference	0	Due 0	Amount	Accepted	Outstanding	Max Finance	Amount in Disbursement
	Number	Ť	Date ~	Amount	Amount	Amount	Amount	Currency
	INV28042		4/30/23	GBP 1,000.00	GBP 1,000.00	GBP 1,000.00	GBP 1,000.00	GBP 1,000.00 at exchange rate 1
	Inv280403		2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00 at exchange rate 1
•	Inv030501		2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00 at exchange rate 1
								GBP 5,000.00
	Inv020501		2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	at exchange rate 1
_	Inv280402		2/17/24	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00	GBP 5,000.00 at exchange rate 1
	d						Total Amo	unt in Disbursement Currency
Total Selecte								GBP 11,000.00
Total Selecte 3								
Total Selecte	d for Finance				and the state of the second			
Total Selecte 3 Amount Requeste GBP 11,000.00)	ement currer	ncy may vary as per t	he rate applied during disbu	isement by the bank			
Total Selecte 3 Amount Requeste GBP 11,000.00 Disclaimer The to Upload Docume) ital amount in disburs	ement currer	ncy may vary as per t	he rate applied during disbu	Serveril by the bank -			
Total Selecte 3 Amount Requeste GBP 11,000.00 Disclaimer The to) ital amount in disburs	ement currer	ncy may vary as per t	he rate applied during disbu	sement by the bank.			
Total Selecte 3 Amount Requeste GBP 11,000.00 Disclaimer The to Upload Docume) ital amount in disburs				caerine ny trine toarine .			
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Total Selecte 3 Annaset Requests GBP 11,000.00 Disclaimer The re Upload Docume ① ① We support F) ital amount in disburs i nts PDF, PNG, JPG and JF				Semen by the bank			

- 3. Select the check box(es) against the invoice(s)/debit note(s) or purchase order(s) to be financed.
- 4. Upload relevant documents.
- Click Request Finance. The Review screen appears. OR Click Cancel to cancel the transaction.
- In the Review screen, verify the details, and click Confirm. A Confirmation message of request initiation appears along with the reference number. OR Click Back to navigate back to the previous screen. OR

Click Cancel to cancel the transaction.

7. Click the <u>View Finances</u> link to view a list of finances with their status. OR

Click the <u>Supply Chain Overview</u> link to go to the Supply Chain Finance dashboard. OR

Click the **<u>Go to Dashboard</u>** link to go to the main dashboard.



6.2 View Finances

Using this option, the corporate user can view all the finance details associated the corporate party. All those finances are displayed, where the logged-in party is the borrower. For a particular finance reference number, the user can also view additional details such as, invoices/purchase orders associated with the finance and details entered while requesting the finance.

Note: Finance details can also be viewed using the Chatbot feature, either on a web browser or the mobile banking application. For more information on inquiring about finances using Chatbot, refer **User Manual Oracle Banking Digital Experience Chatbot Mobile Banking Application**.

Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > View Finances

To view and/or repay finances:

View Finances - List of Finances

List	of Finances						Q	Search	Download 🏹
	Finance Reference ≎ Number	Associated Party \Diamond	Program Name ≎	Due Date ©	Transaction Reference ≎ Number	Financed Amount	Outstanding Amount	Repayment Amount	Status 🗘
I/D	004200120LS00103	AugSupp	reqfinanceInv	12/31/23	040544501E1C	GBP 10,000.00	2	2	Disbursement in Process
1/0	004200120LS00076	AugSupp	reqfinanceInv	5/31/23	27040B76B3C0	USD 1,000.00		-	Disbursement in Process
I/D	004200120LS00029	AugSupp	reqfinanceInv	4/30/23	1904BF282BCD	USD 1,000.00	-	-	Disbursement in Process
I/D	004200120LS00077	AugSupp	reqfinanceInv	4/30/23	27040661A7C8	USD 1,000.00	2		Disbursement In Process
ι/D	004200120LS00032	AugSupp	regfinanceInv	2/17/23	19043F350371	GBP 5,000.00	5	-	Disbursement in Process
1/0	0042001201 000046	A	mafinancolou	2/17/22	010405540501	CBD 5 000 00			Dichurroment to Drocorr



Finance Management

-

Field Description

Field Name	Description
View Finances	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Search	Enter the partial or complete reference number, or program name, or associated party name, of the finance(s) to be viewed.
Download	Click this link to download the list of finances in CSV format.
∇	Click this icon to filter the finances based on finance reference number, transaction reference number, associated party name, program name, status, finance due date, and finance amount.
	A Search overlay window appears. Enter the search criteria and click Apply . The List of Finances is updated accordingly.

Search overlay window

😑 📮 Futura Bank		Q What would y	ou like to do today?				Search		×	
ſ		Finances er Corp ***262						Finance Reference Number		
	Listo	of Finances				8, 98		Transaction Reference Number		
	LISCO	in mances						Counter Party Name		•
								Program Name		•
	1/0	004200120LS00103	AugSupp	reqfinanceInv	12/31/23	040544501E1C	GBP 10,000.00	[
	1/0	004200120LS00076	AugSupp	reqfinanceInv	5/31/23	27040B76B3C0	USD 1,000.00	Status		•
	I/D	004200120LS00029	AugSupp	reqfinanceInv	4/30/23	1904BF282BCD	USD 1,000.00	Finance Due Date From	Finance Due Date To	Ħ
	1/0	004200120LS00077	AugSupp	reqfinanceInv	4/30/23	27040661A7C8	USD 1,000.00			
	1/0	004200120LS00032	AugSupp	reqfinanceInv	2/17/23	19043F350371	GBP 5,000.00	Amount Range		•
		44.0002 1001000 500044	A	roofioancolou	7 /17/7Z	210405540501	CDD 5 000 00	From		
								То		
								Apply Reset	Help	
			Co	pyright ⊕ 2006, 2023, Oracle	and/or its affiliat	es. All rights reserved. Secu	rityInformation Terms and Conditions		_	

The following fields are present in the Search overlay window.

Finance Reference Number	Indicates an option to search for finance records using the finance reference number.			
Transaction Reference Number	Indicates an option to search for finance records using the transaction reference number.			
Counter Party Name	Indicates an option to search for finance records that are associated with a specific counter party.			



Field Name	Description				
Program Name	Indicates an option to search for finance records that are associated with a particular program.				
Status	Indicates an option to search for finance records that are in a particular status.				
	The options are:				
	Disbursed				
	Disbursement In Process				
	Partially Settled				
	Settled				
	Settlement In Process				
Finance Due Date	Specify the date range in the From and To fields, within which the required finances are due.				
Amount Range	Select the currency and specify the amount range in the From and To fields to search for the required finances.				
List of Finances					
This section displays the	list of finances of the logged-in corporate.				
Indicator	Displays 'l' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).				
Finance Reference	Displays the finance reference number of the respective record.				
Number	Click on the reference number link to view the finance details. For more information, refer the <u>View Finance (details)</u> section below.				
Associated Party	Displays the counter party name.				
Program Name	Displays the name of the program.				
Due Date	Displays the due date of the finance.				
Transaction Reference Number	Displays the transaction reference number of the finance.				
Financed Amount	Displays the financed amount along with the currency.				
	The funds credit status is also displayed below the finance amount. This status provides information of whether the disbursed funds have been credited to the recipient, or have been initiated, or have failed.				



Field Name	Description					
Outstanding Amount	Displays the outstanding amount of the finance.					
Repayment Amount	Displays the amount to be repaid for the finance. Click on the link to view the Interest Amount and Principal Amount.					
Status	Displays the status of the finance. The options are: Partially Settled Disbursed Settled Disbursement In Process Settlement In Process Others					

- 1. Enter the search criteria.
- 2. Click **Search**. A list of finances appears based on the search criteria. OR

Click **Clear** to reset the search parameters.

Note: 1) By default, the finance details associated with the Corporate ID are displayed.

2) In case you are viewing the finances on a mobile device, use the Search field, or the filter options (\mathbf{V}) to find the required finances.

3. To download the list of finances, click **Download**.

Note: In case you are viewing the finances on a mobile device, click \checkmark to download the list of finances.

4. Click on the **<u>Finance Reference Number</u>** link to view the finance details. The **View Finance** screen with additional details of that particular finance record appears.



6.2.1 View Finance Details

The View Finance Details screen consists of the following tabs:

- Outstanding Details
- Disbursement Details
- Settlement Details
- Linked Invoices/Debit Notes or Linked Purchase Orders
- Charges
- Interest Payment Schedule
- Refund

A finance can only be disbursed against one instrument, at a time.

View Finance Details

😑 🛢 Futura Bank	Q What would you like to do today?			
↑ View Finance Deta Cargill ***701	ails			
Finance Reference Number 004300822PR02163	Finance Date 8/30/22	Finance Amount USD 24,300.00	Finance Based on Purchase Order	
Maturity Date 2/15/25 Grace Period O	Associated Party Name MRF Tyres	Program Name MRF Preshipment program	Product Name Pre-Shipment Finance	
Interest Details				
Interest Collection Type Rear Ended	Type Fixed	Rate 3%	Frequency Bullet	
Penalty Details				
	Fixed 6.45% Monthly Fixed 6.45% Monthly			
	rsement Details Linked Purchase Order Charg	s Interest Payment Schedule		
Total Outstanding Amount: U Principal USD 24,300.00 Interest USD 15,98 Repay Finance Cancel	SD 24,315.98 Penalty on Principal - Penalty on Interest - Back			
	Copyright © 2006, 2023, Oracle and/or its affiliate	s. All rights reserved. SecurityInformation Terms and Cor	ditions	



Finance Management

Field Name	Description
View Finance	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Finance Reference Number Status	Displays the finance reference number of the finance record. Also displays the status of the finance.
Finance Date	Displays the date on which the finance has been availed.
Finance Amount	Displays the amount that has been financed.
Finance Based on	Displays whether the finance is based on an invoice or debit note or purchase order.
Maturity Date	Displays the date on which the finance matures.
The following fields appea clicking the Less Informa	r if you click the More Information link. You can hide the fields by tion link.
Program Name	Displays the name of the program under which the finance has been requested.
Associated Party Name	Displays the name of the counter party whose invoice has been financed.
Product Name	Displays the name of the selected product for the finance.
Grace Period	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Details	
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Туре	Displays whether the rate is floating or fixed.
Rate	Displays the net rate of interest applicable on finance. This is a hyperlink which when clicked displays the interest rate details i.e., bank interest rate, spread, and tier based spread.
Frequency	Displays the frequency of collection of interest whether monthly or bullet.



Field Name	Description
Penalty Details	
	Displays the type of penalty, i.e., penalty on principal or penalty on interest.
Туре	Displays whether the rate is floating or fixed.
Rate	Displays the netrate of interest applicable for penalty. This is a hyperlink which when clicked displays the interest rate details i.e., interest rate, spread, and tier based spread or amount and .
Frequency	Displays the frequency of collection of penalty.

View Finance – Outstanding Details tab

Outstanding Details	Disbursement Details	Linked Purchase Order	Charges	Interest Payment Schedule	
Total Outstanding Am	ount: USD 24,315.98				
Principal		Penalty on Princip	al		
USD 24,300.00		-			
Interest		Penalty on Interes	t		
USD 15.98					
Repay Finance C	ancel Back				
		opyright © 2006, 2023, Oracle and/	or its affiliates. Al	rights reserved.[SecurityInformation]Terms and Conditions	

Field Name	Description		
Outstanding Details tab			
Total Outstanding Amount	Displays the total amount of the outstanding due as of that day for payment.		
Principal Amount	Displays the principal amount of the outstanding payment.		
Penalty on Principal	Displays penalty if any, against the outstanding principal amount.		
Interest Amount	Displays the interest to be charged against the outstanding principal amount.		
Penalty on Interest	Displays penalty if any, against the outstanding interest amount.		



View Finance – Disbursement Details tab

Outstanding Details	Disbursemen	Details L	inked Purchase Order	Charges In	terest Payment Schedule		
Reference Number	≎ Date ≎	Amount	Other Details 🗘				
		-	Recipient Details	Beneficiary Name Cargill	Beneficiary Account Number CARGILLCASA0001	Bank Routing Number or Code -	
Repay Finance	Cancel Back						
		Copy	right © 2006, 2023, Oracle and	/or its affiliates. All rights	reserved. SecurityInformation Terms and Conditions		

This tab appears once the disbursement of the finance is executed and shows how the disbursement proceeds has been credited to the borrower. In case where post-shipment finance is settling a pre-shipment finance of the customer, then displays the details of pre-shipment finance.

Field Description

Field Name	Description			
Disbursement Details tab				
This tab appears once the	e disbursement of the finance is executed.			
Reference Number Status	Displays the reference number of the disbursement or pre- shipment finances, as fetched from the Host. Also displays the status of the finance.			
Date	Displays the date of the disbursement, as fetched from the Host.			
Amount	Displays the disbursement amount, as fetched from the Host.			
Other Details	Displays either the appropriation details if pre-shipment finance is settled from proceeds or recipient details if the proceeds are credited to the recipient.			

Appropriation Details

Appropriation details appears only if pre-shipment finance is settled from proceeds of the post-shipment finance.

Appropriation Sequence	Displays the sequence of settlement, with respect to repayment of principal and interest.
Principal Amount	Displays the principal amount settled against the outstanding amount.
Interest	Displays the interest settled against the outstanding amount.



Field Name	Description
Penalty on Principal Amount	Displays the penalty on principal amount settled against the outstanding amount.
Penalty on Interest	Displays the penalty on interest settled against the outstanding amount.
Recipient Details	
Recipient details appears recipient.	only if the proceeds from post-shipment finance is credited to the
Beneficiary Name	Displays the name of the beneficiary of the finance amount.
Beneficiary Account Number	Displays the account number that the finance amount has been credited to.
Bank Routing Number or Code	Displays the routing number / code that identifies the beneficiary's bank.

View Finance – Interest Payment Schedule tab

Outstanding Details Di	sbursement Details Linl	ed Purchase Order C	harges Interest Payment	Schedule	
Interest Due Date	No. of days Intere	t levied	Interest Accrued	Interest Paid 0	Interest Due 💲
2/15/25	31		1863.31	0	1863.31
		Total Interest	USD 1,863.31	USD 0.00	USD 1,863.31
Repay Finance Cance	1 Back				

Field Description

Field Name	Description		
Interest Payment Schedule tab			

This tab appears when the frequency of the Interest is monthly.

Interest Due Date	Displays the due date for the repayment of the interest amount for each month.
No. of Days Interest Levied	Displays the number of days the interest is calculated for each month until repayment.



Field Name	Description
Interest Accrued	Displays the interest accrued for the number of days the interest is levied for each month.
Interest Paid	Displays the interest paid for each month.
Interest Due	Displays the pending interest due as on the due as of current business date.
Total Interest	Displays the total interest amounts calculated for interest accrued, interest paid, and interest due for all the interest due dates.

View Finance – Settlement Details tab

This tab appears once the repayment of the finance is successfully executed.

Field Name	Description
Settlement Details tab	
This tab appears when the settlements against a significant settlements against a significant settlements against a significant settlements against settlements agains	the finance settlement is successfully executed. There can be multiple ingle finance.
Settlement Reference	Displays the reference number of the settlement, as fetched from

Settlement Reference Number	Displays the reference number of the settlement, as fetched from the Host.
Value Date	Displays the value date of the settlement, as fetched from the Host.
Settlement Amount	Displays the settlement amount, as fetched from the Host.
Interest Refund Amount	Displays the interest amount to be refunded. Click the More
	Options (***) icon beside the amount to view the Bank Account Number, Bank Account Name, and Bank Routing Number and Code where the amount is to be refunded.
Settlement Mode	Displays the mode used for settlement, as fetched from the Host.
Appropriation Sequence	Displays the sequence of settlement, with respect to repayment of principal and interest.



View Finance – Linked Invoices/Debit Notes tab

This tab appears only when the finance amount has been disbursed against invoice(s)/debit note(s).

Host Reference Number	Customer Invoice Number	≎ Due Date ≎	Amount 🗘	Financed Amount 🗘	Status 🗘
INV5231	DMINV0141	10/19/22	USD 10,000.00	USD 10,000.00	Others
Repay Finance Cancel Back	¢				
Repay Finance Cancel Back	¢				
Repay Finance Cancel Back	κ.				

Field Name	Description					
Linked Invoices/Debit No	Linked Invoices/Debit Notes tab					
Indicator	Displays 'I' for invoice and 'D' for debit note.					
Host Reference Number	Displays the reference number of the invoice/debit note that has been financed. This is a hyperlink which when clicked displays the invoice/debit note details. For more information on the invoice details displayed, refer View Invoice Details section / View Debit Note Details section in User Manual Oracle Banking Digital Experience Receivables Payables Management .					
Customer Invoice Number	Displays the customer's reference number of the invoice/debit note.					
Due Date	Displays the due date by which the invoice/debit note must be paid.					
Amount	Displays the invoice/debit note amount.					
Financed Amount	Displays the amount that has been financed.					
Status	Displays the status of the invoice/debit note.					



View Finance – Linked Purchase Order tab

This tab appears only when the finance amount has been disbursed against purchase order(s).

Purchase Order Reference No.	Customer Purchase Order Number		Purchase Order Date	\$ Purchase Order Amount	Financed Amount	Status 🗘
PO0980	POCargill021	5	8/6/22	USD 27,000.00	USD 24,300.00	ACCEPTED
Repay Finance Cancel	Back					
Repay Finance Cancel	Back					

Field Name	Description
Linked Purchase Order	tab
Purchase Order Reference No.	Displays the reference number of the purchase order that has been financed. This is a hyperlink which when clicked displays the purchase order details. For more information on the invoice details displayed, refer View Purchase Order (details) section in User Manual Oracle Banking Digital Experience Receivables Payables Management .
Customer Purchase Order Number	Displays the customer's reference number of the purchase order.
Purchase Order Date	Displays the date of creation of the purchase order.
Purchase Order Amoun	t Displays the purchase order amount.
Financed Amount	Displays the amount that has been financed.
Status	Displays the status of the purchase order.



View Finance – Charges tab

Outstanding Details	Disbursement Details	Linked Purchase Order Charge	Interest Payment Schedule	
Date 0	Description 0	Event 🗘	Type ≎ Account Nur	nber 0 Amount 0
8/30/22	Processing Charges	Disbursement	Debit	USD 0.00
Repay Finance	Cancel Back			

Field Description

Field Name	Description
Charges tab	
Date	Displays the date of charge collection.
Description	Displays the description of the charge.
Event	Displays the event for which the charge is being collected.
Туре	Displays the type of the charge.
Account Number	Displays the account number to be debited for the charge.
Amount	Displays the charge amount.

View Finance – Refund Details tab

This tab appears only when any amount has been refunded to the party during settlement of the finance. The Refund tab displays the recipient details if proportionate interest amount is refunded to the party or displays the finance record details if the refund amount is settled against any outstanding finances.

Outstanding Details	Disbursement Details	Refund					
Interest/Margin	Reconciled Against/Refunded ≎	Value Date ≎	Settled/Refunded Amount \Diamond	Beneficiary Name ≎	Beneficiary Account ≎	Bank Code ≎	Refunded Transactior _≎ Number
Interest	Refunded	7/6/22	USD 15.90	Reindeer Corp	XXXXXXXX2299	NA	NA
Cancel Back							
	Co	pyright © 2006, 202	3, Oracle and/or its affiliates. All right	ts reserved. SecurityInforma	tion Terms and Conditions		



Finance Management

Field Description

Field Name	Description
Refund Details tab	
Interest / Margin	Displays the type of refund, interest, or margin.
Reconciled Against / Refunded	Displays whether the refund is reconciled against any outstanding finances or refunded to the interest bearing party.
Value Date	Displays the value date of the refund, as fetched from the Host.
Settled / Refunded Amount	Displays the settled / refunded amount, as fetched from the Host.
Beneficiary Name	Displays the name of the beneficiary of the refund amount.
Beneficiary Account	Displays the account number that the refund amount has been credited to.
Bank / Code	Displays the routing number / code that identifies the beneficiary's bank.
Refund Transaction Number	Displays the transaction number of the refund as fetched from Host.

5. Click **Repay Finance** to settle the finance, if required. The **Finance Repayment** screen appears. For more information, refer the **Finance Repayment** transaction.

Note: The **Repay Finance** button appears only if there is an outstanding amount to be repaid, and if the status of the Finance is **Disbursed**.

OR

Click **Cancel** to cancel the transaction and navigate to the dashboard. OR

Click **Back** to navigate to the previous screen.



6.3 Finance Repayment

A corporate user can initiate repayment of their finances directly from the portal. The settlement is effected from the settlement account (debit account) configured with the bank. The corporate user is provided the option to select a different currency to settle their finances, rather than the finance currency. A currency conversion is performed, in this case. By default, the Finance Repayment screen displays all the outstanding finances that can be selected for settlement. The user can select a single or multiple finances for settlement, in a single transaction.

Note: The corporate user will be able to view those finances where the logged in corporate party is the borrower and the finance status is 'disbursed' or 'partially settled'.

Pre-requisites

User must have:

- Valid corporate login credentials
- Configured account with the bank for settlement

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > Finance Repayment

To repay/settle a finance:

- 1. From the **Settlement Currency** list, select the required currency for repayment of finance.
- 2. To narrow down the finances, enter the partial or complete reference number / associated party name / program / amount. The relevant finances appear as you type the values.



Finance Repayment screen

		1.659		¥7.0771697.0.007	174 881		Nº GROND		
GBP	nent Currency		•						
Sele	cted Finan	es						Q	Search
0	Repayment amou configured with tl	nt will t ne bank	e debited from you and settlement cur	r configured account with rency differs.	the bank. Curren	icy Conversion will be	applicable in case de	bit account number c	urrency
	Associated Party Name	¢	Program Name	Reference Number Status	Due Date 0	Financed Amount	Outstanding Amount	Repayment Amount	Amount in Settlement Currency
	AugSupp		reqfinanceInv	004200120LS00078 Disbursed	4/10/20	GBP 10,000.00	GBP 10,000.00	GBP 10,000.00	GBP 10,000.00 at exchange rate 1
Total 0	Selected Finance	5							Total Amount Selected GBP 0.00
_	v Cancel	Back							

Field Name	Description
Finance Repayment	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Settlement Currency	Specify the settlement currency in which settlement of finance is to be done.
Select Finances	
Associated Party Name	Displays the name of the counter party linked with the instrument that has been financed.
Program Name	Displays the name of the program that has been selected for requesting finance.
Reference Number Status	Displays the finance reference number of the outstanding finance, along with the status.
Due Date	Displays the due date of the finance.
Financed Amount	Displays the total disbursed amount of finance.
Outstanding Amount	Displays the amount (Interest Amount + Principal Amount) that is yet to be paid to settle the finance.



Field Name	Description
Repayment Amount	Displays the amount to be repaid. By default, the outstanding amount of the finance is displayed.
	If you select the check box beside a specific finance, then this field becomes editable. You can click it to change the amount to be repaid and then click to save the changes.
Amount in Settlement Currency	Displays the settlement amount or the amount to be repaid in the currency selected in the Settlement Currency field. Note: It also displays the exchange rate. The Currency Conversion will be applicable in case debit account

Note: It also displays the exchange rate. The Currency Conversion will be applicable in case debit account currency configured with the bank and settlement currency, differ.

Total Selected Finances Displays the number of selected finances for settlement.

Total Amount Selected Displays the total amount to be settled for the selected finances.

- 3. Select the check box(es) against the finances to be settled.
- 4. In the **Repayment Amount** field, click if you wish to modify the repayment amount.
 - a. Enter the required amount.
 - b. Click b to save the changes.
- 5. Click **Repay** to settle the selected finances. The Review screen appears. OR

Click **Cancel** to cancel the transaction.

 In the Review screen, verify the details, and click Confirm. A Confirmation message regarding repayment of finance initiation appears along with the reference number. OR

Click **Cancel** to cancel the transaction. OR

Click **Back** to navigate back to the previous screen.

- 7. Click <u>View Finances</u> to view a list of all the finances.
 - OR

Click **<u>Supply Chain Overview</u>** to go to the Supply Chain Finance dashboard. OR

Click **Dashboard** to go to the main dashboard.

Note: Once the **Finance Repayment** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.



The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's My Approved List.

<u>FAQ</u>

1. Where do I get the detailed information of Invoices?

You can refer the Manage Invoices section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about invoices.

2. Where do I get the detailed information of Purchase Orders?

You can refer the Purchase Order Management section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about purchase orders.

3. Where do I get detailed information of Associated Parties?

You can refer the Associated Party Management section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about associated parties.

<u>Home</u>



7. Link Receivables/Payables to Program

Using this screen, a corporate user from the Anchor party can link receivables/payables to programs. The receivables/payables can be invoices or debit notes. Receivables/payables must be linked to a program in order to be financed. Only the Anchor of the program will be able link the receivables/payables to the program. A counter party who has login access to the channel will not be able to link the receivables/payables.

Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Link Receivables/Payables to Program

To link receivables/payables to a program:

😑 🍵 Futura Bank	Q What would you like to do today?	Ĵ ₩R
↑ Link Receivables/ Cargill ***701	Payables to Program	
Search by		
Invoice Debit Note Both]	
Associated Party Name All	Due Date From	
Reference Number	Currency	
Search		
		Help
		Help

Field Name	Description							
Link Receivables/Payables to Program								
Party Name and ID	Displays the name and ID of the logged-in corporate party.							
Search By	Select the basis to search the receivables/payables to link to a program. The options available are:							
	Invoice							
	Debit Note							
	Both							



Field Name	Description
Associated Party Name	Indicates an option to search for receivables/payables associated with a specific counter party. The dropdown displays values only if there are associated parties onboarded by the logged-in corporate customer.
Due Date	Indicates an option to search for receivables/payables that are due within a specific date range.
Reference Number	Indicates an option to search for a receivable/payable using the reference number.
Amount Range	Indicates an option to search for receivables/payables of a particular currency, with amounts in a specific range.

- 1. In the **Link Receivables/Payables to Program** screen, enter the required search criteria in the search fields.
- 2. Click **Search**. The relevant receivables/payables are displayed based on the search criteria, under the respective associated party(ies).



Associated Party Marty ABZ Solutions	Name 5	•	Due Date From	Due Date To	Ē		
Reference Num	ber		Currency 💌	Amount From Amo	ount To		
Search	Clear						
_	ebit Notes to link to your Program						
✓ ABZ Solu							
Link Program	Link Program Vendor Program	•	Q s	earch			
	Reference Number 🗘	Due Date 🗘	Amount	Outstanding Amount	Status 🗘	Payment Status 🗘	
	Inv270401	2/17/24	GBP 5,000.00	GBP 4,000.00	Accepted	Partially Paid	
	Inv270405	2/17/24	GBP 5,000.00	GBP 5,000.00	Accepted	Unpaid	
	Inv270403	2/17/24	GBP 5,000.00	GBP 5,000.00	Accepted	Unpaid	
		2/17/24	GBP 5,000.00	GBP 5,000.00	Accepted	Unpaid	
	Inv270404						
	Inv270404	2/17/24	GBP 5,000.00	GBP 3,300.00	Accepted	Partially Paid	

Link Receivables/Payables to Program – Search Results

Field Description

Field Name

Description

Link Receivables/Payables to Program - Search Results

The receivables/payables are displayed on a per associated-party basis. For each associated party, the following fields are displayed.

Associated Party Name (number of receivables/payables)	Displays the name of the associated party along with the number of receivables/payables related to that party.
Total Selected	Displays the total number of receivables/payables that are selected for linking to a program.
	This field appears after you select at least one receivable/payable.
Amount	Displays the total amount of all selected receivables/payables, on a per currency basis.
	This field appears after you select at least one receivable/payable.



Field Name	Description
Linked Program	Displays the name of the program selected for linking.
	This field appears after you select at least one receivable/payable.
Link Program	Indicates a list of programs associated with the counter party. Select the required program from this list. If there are no programs between the corporate party and the associated party then a message indicating the same, is displayed.
Search	Indicates an option to search for specific receivables/payables. You can enter the partial or whole reference number to search for the required receivables/payables.
Check box	Provides the option to select the receivable/payable for linking to the program. Click the main check box to select all receivables/payables in the list.
Indicator	Displays 'l' for an invoice and 'D' for a debit note.
Reference Number	Displays the receivable/payable reference number.
Due Date	Displays the due date of the receivable/payable.
Amount	Displays the total receivable/payable amount along with the currency.
Outstanding Amount	Displays the receivable/payable amount that is yet to be settled.
Invoice/Debit Note Status	Displays the current status of the receivable/payable.
Payment Status	Displays the status of the payment.



Invoice	Debit Note Both						
Associated Pa ABZ Soluti	rty Name ONS	•	Due Date From	Due Date To	. 🖽		
Reference N	umber		Currency 💌	Amount From	Amount To		
Search	Clear						
	s/Debit Notes to link to your Progr olutions (5)Total Selected - 3		0.00 (7) Linked Per				
Link Program					m		
	Reference Number	Due Date 🗘	Amount	Outstanding Amoun	it Status ≎	Payment Status 🗘	
	Inv270401	2/17/24	GBP 5,000.00	GBP 4,000.0	0 Accepted	Partially Paid	
■ [111/270401						
	Inv270405	2/17/24	GBP 5,000.00	GBP 5,000.0	D Accepted	Unpaid	
		2/17/24 2/17/24	GBP 5,000.00 GBP 5,000.00	GBP 5,000.0		Unpaid	
- 1	Inv270405				0 Accepted		
□ ¤	Inv270405	2/17/24	GBP 5,000.00	GBP 5,000.0	0 (Accepted) 0 (Accepted)	Unpaid	

Receivables/Payables Selected to link to Program

Once you select the required program and receivables/payables, click Submit. The Review screen appears.
 OR

Click **Cancel** to cancel the transaction.



😑 📮 Futura Bank	Q What	vould you like to do today?					⊕ ™ D₽	
	cceivables/Payabl	es to Program						
							N. WON	
	Review You initiated a request for Linking Receivables/Payables to Program. Please review details before you confirm!							
✓ ABZ S	 ABZ Solutions (3)Total Selected - 3 Amount - GBP 15,000.00 (3) Linked Program -VendorProgram 							
Link Progra	am VendorProgram	Due Date ≎	Annual	Outstanding Amount	Status ≎	Payment Status 🗘		
	Inv270401	2/17/24	Amount GBP 5,000.00	GBP 4,000.00	Accepted	Partially Paid		
	Inv270404	2/17/24	GBP 5,000.00	GBP 5,000.00	Accepted	Unpaid		
	Inv270403	2/17/24	GBP 5,000.00	GBP 5,000.00	Accepted	Unpaid		
Confirm	Cancel Back							
		Copyright © 2006, 2023, Orac	le and/or its affiliates. All rights reserved.]	iecurityInformation]Terms and Cond	itions			

Link Receivables/Payables to Program – Review screen

On the Review screen, verify the details and click **Confirm**. A Confirmation message appears with the reference number and status.
 OR
 Click **Cancel** to cancel the transaction.

OR Click **Back** to go to the previous screen.

Link Receivables/Payables to Program - Confirmation

😑 📮 Futura Bank	Q What would you like to do today?	Û <mark>™</mark> DB
Link Receivables/Pay	yables to Program	
Confirmation Your request for linking re	ceivables/payables to program has been submitted successfully.	
Reference Number 01060F06D5B2 Status Completed		
What would you like to do next		
Home View Receivables/	Payables Link Receivables/Payables to Program	
Home view receivables i	ajunta Linn nezerionea/rayunta to rioguni	
Man second		
	Copyright © 2000, 2023, Diacle and/or its affiliates. All rights reserved [Security/information]Terms and Conditions	

5. Click <u>**Home**</u> to go to the dashboard.

OR Click View Receivables/Payables to view a list of existing receivables/payables.

OR

Click Link Receivables/Payables to Program to link receivables/payables to programs.



Note: Once the **Link Receivables/Payables Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's My Approved List.

<u>FAQ</u>

1. Who can all link receivables/payables to a program?

Only an Anchor of a program can link receivables/payables to the program.

2. Why are there no associated parties to select from?

If there are no associated parties onboarded by the logged-in corporate, then the associated party dropdown will not have any values.

<u>Home</u>



8. Transaction Tracker

This screen displays details of supply chain finance transactions that are in-flight or in-process. At present, only 'request finance' transactions are supported in the Transaction Tracker. Users can view the exact stage at which a transaction is in, at present, till it is completed. Each transaction is displayed as a tile, with the color-coded status. The transactions can also be viewed in a list format. Separate tabs are present for viewing 'In Progress' transactions and 'Rejected' transactions.

Pre-requisites

• User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Transaction Tractor

To view transactions in the transaction tracker:

Transaction Tracker

😑 📮 Futura Bank	Q What would you like to do toda	y?		Ĵ <mark>™</mark> DB
↑ Transaction Tracl	ker			
			Q Search	▼
040544501E1C Linit Neuroolog Exception Transaction Date 1/20/20 Host Reference Number 004200120LS00103 Amount GBP 10,000.00	27040B76B3C0 Preading Transaction Date 1/20/20 Host Reference Number 004200120LS00076 Amount USD 1.000.00	1904BF282BCD Percenter Transaction Date 1/20/20 Host Reference Number 004200120LS00029 Amount USD 1,000.00	27040661A7C8 Prevoling Transaction Date 1/20/20 Host Reference Number 004200120L500077 Amount USD 1,000.00	
210495F40E01 Fore radia Transaction Date 1/20/20 Host Reference Number 004/2001201500046 Amount GBP 5,000.00	10043/350371 Presolut Transaction Date 1/20/20 Host Reference Number 00/2001201.500032 Amount GBP 5,000.00	26043E0C846F Promoting Transaction Date 1/20/20 Host Reterace Number 004200120LS00073 Amount GBP 5,000.00		
	Copyright © 2006, 2023, O	acle and/or its affiliates. All rights reserved. Secu	rityInformation Terms and Conditions	



Transaction Tracker

Field Name	Description
Transaction Tracker	
Party Name & ID	Displays the name and ID of the logged-in corporate party.
In Progress / Rejected	Click the respective tabs to view transactions that are in progress and those that are rejected.
Search	Enter the partial or complete transaction reference number, or host reference number, or amount, to view specific transactions.
∇	Click the filter icon to filter the transactions based on certain criteria. For more information, refer the Search (overlay window for Transaction Tracker) below.
	Click to view the transactions in tile format, and to view the transactions in list format.
Each transaction tile cons	ists of the following fields.
Transaction Reference Number	Displays the OBDX reference number of the finance transaction. This is a hyperlink, which when clicked displays the details of the transaction. For more information, refer the Transaction Tracker (details) section below.
Status	Displays the status of the transaction.
Transaction Date	Displays the date of initiation of the transaction.
Host Reference Number	Displays the reference number of the transaction, assigned by the host.
Amount	Displays the transaction amount.

- 1. In the **Transaction Tracker** screen, use the Search option or the filter (∇) options to view the required transactions.
- Click the transaction reference number hyperlink, to view the details of the transaction. The Transaction Tracker (details) screen appears.



Transaction Tracker (details)

😑 🌹 Futura Ban	nk Q	What would you lik	e to do today?				С 🚥 DB
	action Tracker						
	ance Number 44501E1C Limit Processing Exce	Application T Request Fi	^{ype} inance	Transaction Date 1/20/20		nount BP 10,000.00	
Finance for Invoice/E Program Na regitinanc Associate AugSup Currency GBP	Debit Note Ime celnv Id Party Name		Amount	Accepted Amount	Outstanding Amount	Amount in Disbursement Currency	
	INVM00131	12/31/23	GBP 10,000.00	GBP 10,000.00	GBP 10,000.00	GBP 0.00	
Amount Rec GBP 10,00 Back	quested for Finance 00.00						
			D 2006, 2023, Oracle and/or it				

Field Name	Description
Transaction Tracker (de	tails)
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Reference Number Status	Displays the transaction reference number of the finance. Also displays the status of the finance.
Application Type	Displays the type of transaction.
Transaction Date	Displays the date of initiation of the transaction.
Amount	Displays the transaction amount.
Application Details	
Finance for	Displays the type of receivable/payable that the finance has been raised for.
Associated Party Name	Displays the name of the associated party linked to the receivable/payable.



Field Name	Description
Program Name	Displays the name of the program linked to the receivable/payable.
Currency in which the finance to be disbursed	Displays the currency selected for finance disbursement.
Selected Receivable/Pag	yable
Indicator	Displays an indicator to indicate what the receivable/payable is. Example - 'l' is displayed for invoices, and 'D' for debit notes.
Reference Number	Displays the reference number of the receivable/payable.
Due Date	Displays the date on which the receivable/payable should be fully paid.
Amount	Displays the receivable/payable amount.
Accepted Amount	Displays the receivable/payable amount that has been accepted.
Outstanding Amount	Displays the receivable/payable amount that is yet to be paid.
Amount in Disbursement Currency	Displays the receivable/payable amount in the currency selected for disbursement.
Amount Requested for Finance	Displays the finance amount that has been requested for paying off the receivable/payable.
Uploaded Documents	Displays a list of documents that have been uploaded during finance request. Click on the document name to view it.

3. Once you've viewed the transaction details, click **Back** to go to the main **Transaction Tracker** page.



Search (overlay window for Transaction Tracker)

This overlay window appears when you click the filter icon in the Transaction Tracker page.

= 🛢 Fi	utura Bank	Q What would you like to do toda	R		Search
î	Transaction Track	er			OBDX Reference Number
	In Progress Rejected				Host Reference Number
				Q Search	Duration Select
	040544501E1C Limit Processing Exception	2704087683C0 Processing	1904BF282BCD Processing	27040661A7C8 Proceeding	Finance Amount Range
	Transaction Date	Transaction Date	Transaction Date	Transaction Date	
	1/20/20 Host Reference Number	1/20/20 Host Reference Number	1/20/20 Host Reference Number	1/20/20 Host Reference Number	From
	004200120LS00103 Amount	004200120LS00076 Amount	004200120LS00029 Amount	004200120LS00077 Amount	
	GBP 10,000.00	USD 1,000.00	USD 1,000.00	USD 1,000.00	То
	210485F60E01 Processing	19043F350371 Processing	26043E0C846F Processing		
	Transaction Date	Transaction Date	Transaction Date		Apply Reset
	1/20/20 Host Reference Number	1/20/20 Host Reference Number	1/20/20 Host Reference Number		

Field Description

Field Name	Description
Search	
OBDX Reference Number	Enter the reference number of the finance transaction to be searched.
Host Reference Number	r Enter the reference number assigned by the host, of the transaction to be searched.
Duration	Select the duration within which the transactions have been initiated.
Finance Amount Range Currency From - To	Select the currency of the transaction and enter the 'From' and 'To' amounts for an amount range search.

Once you enter the required search criteria, click **Apply**. Or click **Reset** to reset the filter criteria.



9. View Limits

Using this screen, a corporate customer can view the limits that have been set for the corporate party with respect to supply chain financing. Limits are assigned in a hierarchical format to the various entities involved, such as, anchor party, product, program, spoke party, and so on. The main entity or the anchor party is the topmost entity of the hierarchy. It is also referred to as the parent entity. The entities that form the next level of the hierarchy are its child entities. Similarly, the parent-child hierarchy can continue further based on the limit-setting requirement.

A corporate user from the anchor party can view those limits that are assigned to their party ID, including the associated parties, linked programs, and products. A corporate user from the associated party (spoke) can only view the limits assigned to their party ID and to the linked programs.

Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > View Limits

Main Limits

Main Limits Sub Lim	its					
Cargill	:	Cargill		:		
USD USD		Finance USD				
Sanctioned Limit USD 1,000,000.00	Blocked Limit USD 174,203.93	Sanctioned Limit USD 3,300,000.00	Blocked Limit USD 123,803.93			
Actual Available Limit USD 518,578.47	Utilised Limit USD 307,217.60	Actual Available Limit USD 2,878,978.47	Utilised Limit USD 297,217.60			
Limit Utilizatior	1		•			
Limit Description	Sanctioned Limit	Blocked Limit	Actual Available Limit	Utilised Limit		
PD Pre	USD 1,000,000.00	USD 174,203.93	USD 518,578.47 •••	USD 307,217.60	30.72 % Utilized	

Field Description

Field Name	Description
Party Name & ID	Displays the name and ID of the logged-in corporate party.

Main Limits

This tab displays the overall limits associated with the party (main entity), for each currency that the party deals with. You can swipe left/right to view the limits for the various currencies.



Field Name	Description
Party Name	Displays the name of the party whose limits are being viewed.
A	If the main limits have been frozen for the corporate party, then this icon appears beside the Party Name field, with a tooltip that suggests the same. If limits have been frozen at a line-level, and not at the main-level, then this icon appears in the respective line or card.
Role – Limit Type	Displays the role of the party. Also displays the type of limit.
Currency	Displays the currency of the limit.
Effective Date	Displays the earliest effective date from among the limits with respect to the party's role.
Expiry Date	Displays the final expiry date from among the limits with respect to the party's role.
Line Id	Displays the limit line ID obtained from the host. If the line limit has been frozen, then the limits freeze (🏊) icon appears beside the ID.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the party for the specific role.
Available Limit	Displays the limit amount that is available to the party.
	Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the party. Actual Available Limit = Available Limit - Blocked Limit
Utilised Limit	Displays the limit amount that has been utilised.
Adhoc Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.



Field Name	Description
Adhoc Available Limit	Displays the adhoc amount available.
	Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Adhoc Blocked Limit	Displays the adhoc amount that has been blocked for ongoing transactions.
Adhoc Actual Available Limit	Displays the actual adhoc limit amount that is available to the party. Adhoc Actual Available Limit = Adhoc Available Limit – Adhoc Blocked Limit
Adhoc Utilised Limit	Displays the adhoc amount that has been utilised.

Entity Tile

A tile is present for each entity that is included under the main limit. For more information, refer the <u>Entity Tile</u> section below.

Limit Utilization

This section displays an overview of the limit parameters, of the selected Entity Tile. You can expand the hierarchy to view the entities at the next level. For more information, refer the <u>Limit Utilization</u> section below.

Entity Tile

A tile is present for each entity that is included under the main limit.

Cargill		:
Finance USD		
Sanctioned Limit USD 3,300,000.00	Blocked Limit USD 123,803.93	
Actual Available Limit USD 2,878,978.47	Utilised Limit USD 297,217.60	

Field Description

Field NameDescriptionEntity TileEach tile displays the following fields.



Field Name	Description
Entity Name	Displays the name of the entity. In most cases, a tile represents a product. The name of the product is displayed in this field.
Limit Type	Displays the type of the limit.
Currency	Displays the currency of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Actual Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
•	Click this icon for further options. Select the View Details option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer <u>View Details</u> section below.



Limit Utilization

This section displays an overview of the limit parameters, of the selected Entity Tile. In most cases, these entities are the programs, products and the spoke parties. You can expand the hierarchy to view the entities at the next levels.

Limit Utilization						
Limit Description	Sanctioned Limit	Blocked Limit	Actual Available Limit	Utilised Limit		
PD Pre PRES USD	USD 1,000,000.00	USD 174,203.93	USD 518,578.47 •••	USD 307,217.60	30.72 % Utilized	:
D MART PRESHIPMENT	USD 1,000,000.00	USD 60,400.00	USD 683,682.40 •••	USD 255,917.60	25.59 % Utilized	:
MRF Preshipment program	USD 500,000.00	USD 113,803.93	USD 334,896.07 •••	USD 51,300.00	10.26 % Utilized	:
	USD 500,000.00	USD 113,803.93	USD 334,896.07 •••	USD 51,300.00	10.26 % Utilized	

Field Name	Description
Limit Utilization	
Limit Description	Displays an indicator for the type of entity, whether program or spoke party. Also displays the entity name, entity ID, and limit currency.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Percentage Utilised	Displays the percentage value of the utilised limit, along with a line graph.
:	Click this icon for further options. Select the View Details option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer <u>View</u> <u>Details</u> section below.



Sub Limits

📮 Fu	itura Bank	Q What would you like to	o do today?				Û.	N
	Limits Cargill ***701							
	Main Limits Sub Limits							
	Exposure Summary *Equivalent Local Currency	Sanctioned Limit USD 21.500,0		Available Limit USD 21,2		Utilised Limit USD 2.080.54		
	Limit Utilization							
	Root Hierarchy	Limit Type	Sanctioned Limit	Blocked Limit	Actual Available Limit	Utilised Limit		
	C D MART 100700 USD	Committed	USD 900,000.00	USD 99,000.00	USD 769,959.73 •••	USD 31,040.27	1	
	C D MART 100700 USD	Assignment	USD 20,000,000.00	USD 0.00	USD 19,870,000.00 •••	USD 130,000.00	÷	
	GENERAL INSURANCE	Committee	USD 100,000.00	USD 97,000.00	USD 161,959.73 •••	-USD 158,959.73	1	
	MRF Tyres 001251 USD	Finance	USD 300,000.00	USD 80,064.80	USD 219,935.20 •••	USD 0.00	:	
		Copyright © 20	06, 2023, Oracle and/or its affiliates. All i	rights reserved. SecurityInformation	n Terms and Conditions			

Field Description

Field Name

Description

Sub Limits

This tab displays the exposure summary and the sub limit details set for the corporate party.

Exposure Summary

This section displays the sanctioned, available and utilized sub limits in the equivalent local currency.

Limit Utilization

Root Hierarchy	Click to view the hierarchy of the entities for which limits have been set.
Limit Type	Displays the type of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the hierarchy.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the hierarchy. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit



Field Name	Description
Utilised Limit	Displays the limit amount that has been utilised.
•	Click this icon for further options. Select the View Details option to view further details of the sub limits assigned to the entity. An overlay window appears with the details. For more information, refer <u>View Details</u> section below.

Note: If the sub-limits have been frozen at a particular line, then the Limits Freeze icon (\blacktriangle) appears beside that specific line along with a tooltip suggesting the same. If all sub-limits have been frozen, then the icon appears at all lines and also in the Exposure Summary section.



9.1 View Details

This overlay window appears when you click beside an entity and select the **View Details** option, in the **Limits** screen.

Cargill	×
Line Id LID0000725	
Line currency USD	
Effective Date 5/6/22	
Expiry Date 5/30/31	
Sanctioned Limit USD 1,000,000.00	
Utilised Limit USD 307,217.60	
Available Limit USD 692,782.40	
Blocked Limit USD 174,203.93	
Actual Available Limit USD 518,578.47	
Interchangeable No	
Adhoc Details	
Sanctioned Limit USD 0.00	
Available Limit USD 0.00	
Utilised Limit USD 0.00	
Blocked Limit USD 0.00	
Actual Available Limit USD 0.00	



Field Name	Description
Entity Name	Displays the name of the entity, whose details are being viewed.
Line Id	Displays the limit line ID obtained from the host.
Line Currency	Displays the limit line currency.
Effective Date	Displays the effective date of the limit. The effective date of the limit of a child entity is always greater than or equal to that of its parent entity.
Expiry Date	Displays the expiry date of the limit. The expiry date of the limit of a child entity is always less than or equal to that of its parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the entity.
	Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Adhoc Details	
Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Available Limit	Displays the adhoc amount available.
	Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Utilised Limit	Displays the adhoc amount that has been utilised.



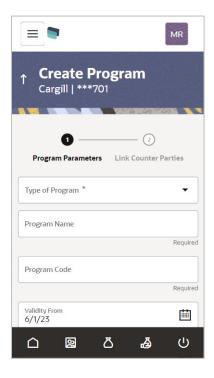
10. Mobile Touchpoints

This functionality allows a corporate user to perform and view Oracle Banking Digital Experience – Supply Chain Finance transactions on the mobile screen.

Note: Functionality and Information displayed in each widget (columns, links, Graphs, charts, etc.,) depends on the access to Real Accounts user has. All features available on a web browser on desktop computers, such as, hyperlinks, search filters, download option, and so on, are also available on the mobile device. The details displayed on each program card are also the same as that on the web browser.

The below screens gives an idea how the data in widget will be shown on mobile screen:

Create Program





View Program

=	1			MR
	ew Pr gill **'	ogran *701	n	
	ır role as a	a Buyer or of Receivat		
Buyer	Supplier			
Q Sea	rch		V	⊻
Program	List			
54353 5435 User Role	Active			
	2	۵	ð	ሳ

View Finances

	MR	
↑ View Finances Cargill ***701		
Q Search	7	₹
List of Finances		
004060922PR02281		
Settlement In Process		
Counterparty Name		
MRF Tyres		
Due Date		
2/22/25		
Program Name		
MRF Preshipment program		
)	ሳ



View Finance Details



The below list of transactions are enabled on mobile application:

Screen Name	Transaction Type
Dashboard	Receivables/Payables Timeline
	Top 5 Programs
	Finance Maturing
	Limits
	Overdue Finances
	Overdue Receivables/Payables
	Future Dated Disbursements
	Factoring Snapshot
	Upcoming Repayments
	Limit Expiry Status
	Quick Links



Screen Name	Transaction Type
Transaction screens	Create Program
	Edit Program
	View Program
	View Program Details
	Request Finance
	View Finances
	View Finance Details
	Finance Repayment

The below list of transactions are not supported on mobile application:

Screen Name	Transaction Type
Transaction screens	Link Receivables/Payables to Program
	Transaction Tracker
	View Limits

Home

