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

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Corporate Supply Chain Finance User Manual

May 2023

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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

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# 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 | ✔ |
| 2 | Create Program | ✔ |
| 3 | View Program | ✔ |
| 4 | Edit Program | ✔ |
| 5 | Link Receivables/Payables to Program | ✔ |
| 6 | Request Finance | ✔ |
| 7 | View Finance | ✔ |
| 8 | Repayment of Finance | ✔ |
| 9 | View Limits | ✔ |
| 10 | Transaction Tracker | ✔ |

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# 3. Introduction

Supply Chain Finance (SCF) is a platform that facilitates corporate organizations to avail short-term 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 -

**Scenario**

"Rapid Motors" is an automobile manufacturing unit of Leo Corp, which produces a large number of automobiles.
- Their business strategy is to procure different parts of an automobile from various vendors and onwards sell their cars to different dealers in the market. Thus, Rapid Motors have to transact with their suppliers and buyers.

**Solution**

The Digital Platform enables Rapid Motors to perform the following tasks/operations:
- Onboard their associated parties (dealers and vendors).
- View details of the associated parties on a single screen.
- Create a Buyer-led program and link their vendors, or, create a Supplier-led program and link their dealers.
- Raise invoices on their buyers, or raise purchase orders on their suppliers.
- Accept or Reject invoices/purchase orders that have been raised by their suppliers/buyers.
- Request Finance against invoices/purchase orders.
- Repay the Finance.

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

- **Overview**

- **Program Management**

  - Create Program
  - Edit Program

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- View Program

- **Finance Management**

  - Request Finance for Invoices and Purchase Orders

  - View Finance

  - Repay Finance

- **Viewing Limits**

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**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.**

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# 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.

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**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 ( ⚠ ) 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 Payables 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*

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## Dashboard

## __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**

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# 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 >*
**_Create New Program _***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.

**Create Program - Program Parameters**



**Field Description**

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

| Field Name | Description |
|---|---|
| **Type of Program** | Select a suitable program type. You can view the attributes of the selected type by clicking the **View Attributes** 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'. |

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| 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. <br><br> 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 program. <br><br> The options are: <br> • Account Transfer <br> • Cheque <br> • EFT <br><br> 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.
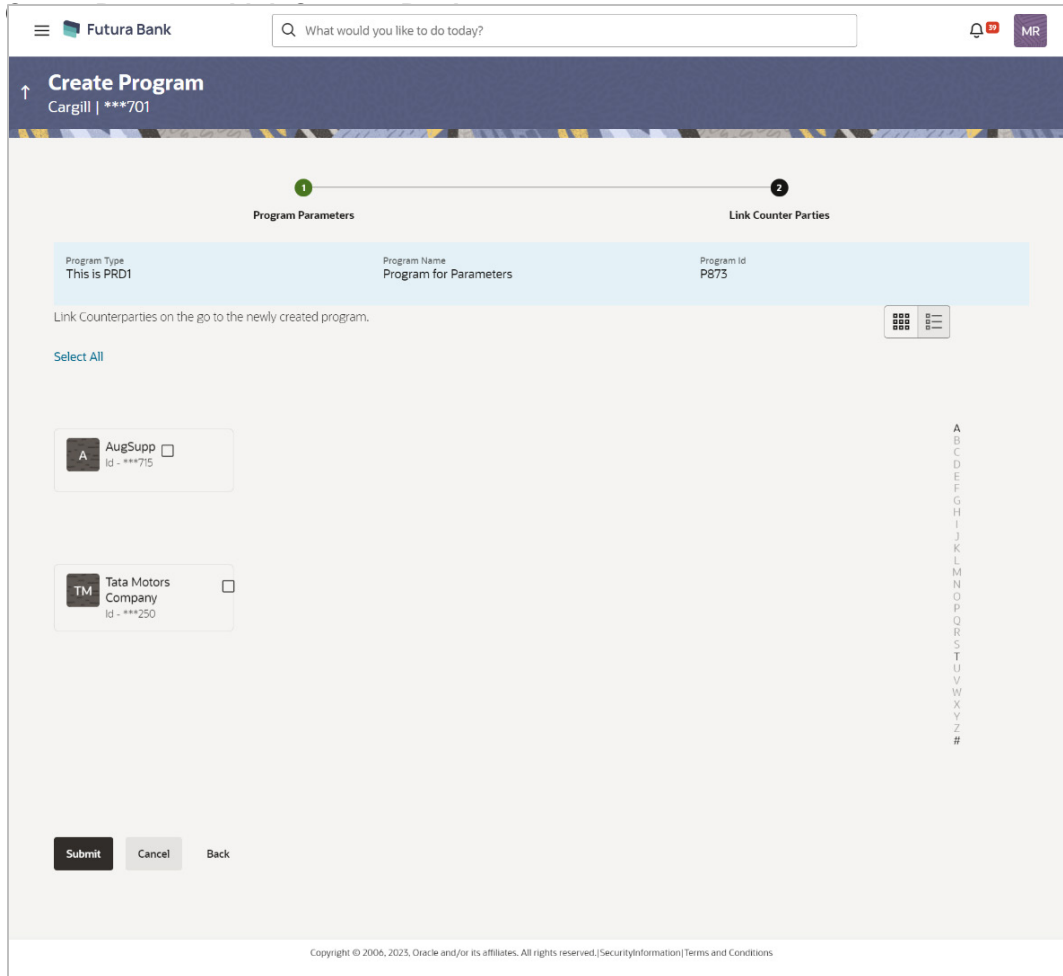
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**Field Description**

| 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** | Display the program ID entered in the **Program Parameters** step. |

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| 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 and ID** | Displays the counter party's name and ID. |

3. Click [⊞] 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 **Select All** to select all counterparties in the list. Click **Deselect All** 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.

6. 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.

7. Click the **View Program** link to view the details of existing programs.
   OR
   Click the **Supply Chain Dashboard** link to go to Supply Chain Dashboard.
   OR
   Click the **Go To Dashboard** 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 **View Attributes** 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**



**Field Description**

| Field Name | Description |
| --- | --- |
| **View Attributes – Product 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. |

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| 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



**Field Description**

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

**View Attributes – Finance Parameter**

| Field Name | Description |
| --- | --- |
| **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. |

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| 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



## Field Description

| Field Name | Description |
| --- | --- |
| **View Attributes – Repayment Parameter** | |

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| 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. |

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| 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.<br><br>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.<br><br>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.<br><br>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.<br><br>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.

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**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**
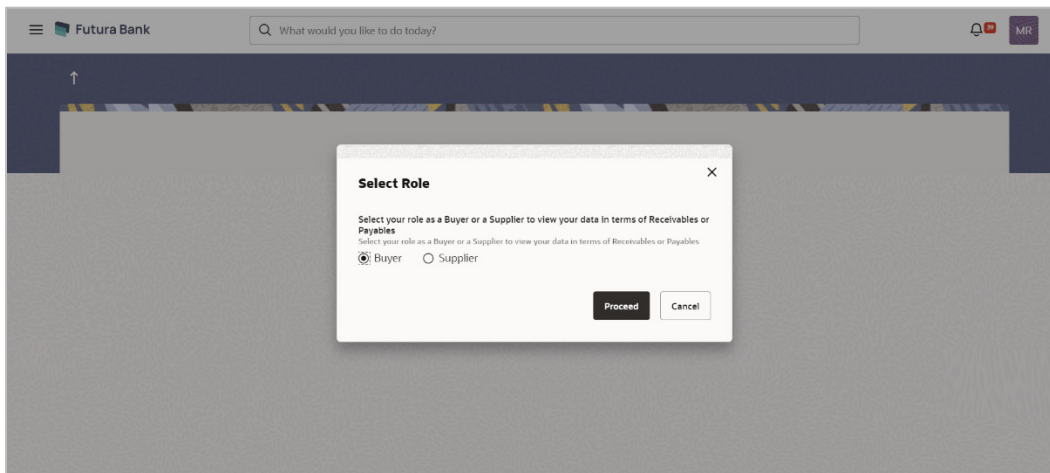


**Field Description**

| 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: |
| | • Buyer |
| | • Supplier |

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.

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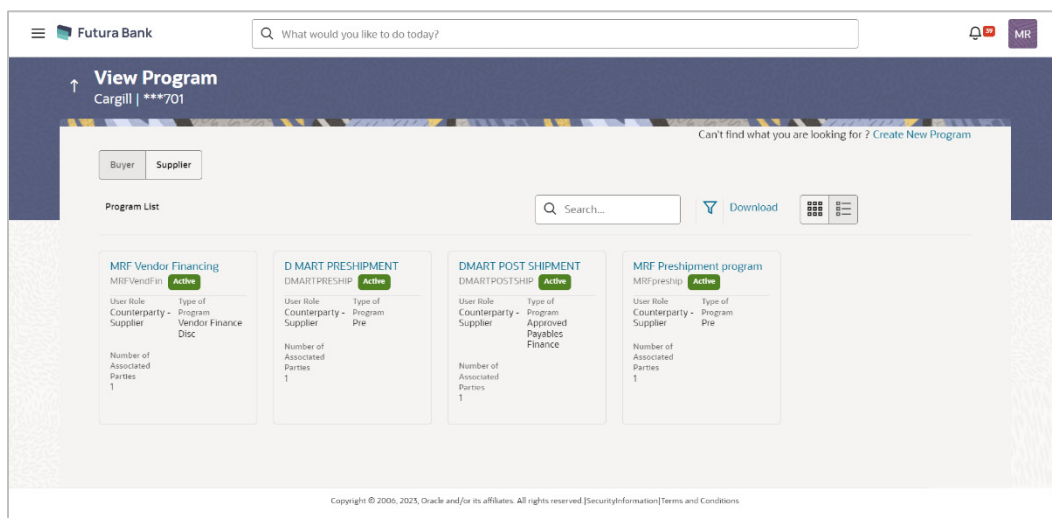
**View Program**



**Field Description**

| 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: <br> • Buyer <br> • Supplier |
| **Can't find what you are looking for? Create New Program** | Click the **Create New Program** link to create a new program if required. <br><br> **Note**: This feature is only available on web browsers on desktop computers, and not on a mobile device. |
| **Search** | Enter the partial or complete name or ID of the specific program to be viewed. |
| ▽ | Click this icon to filter the programs based on name, ID, associated party, and program type. A **Search** overlay window appears. Enter the required search criteria and click **Apply**. The Program List is updated accordingly. |
| **Download** | Click this link to download the list of finances in CSV format. |

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| 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**
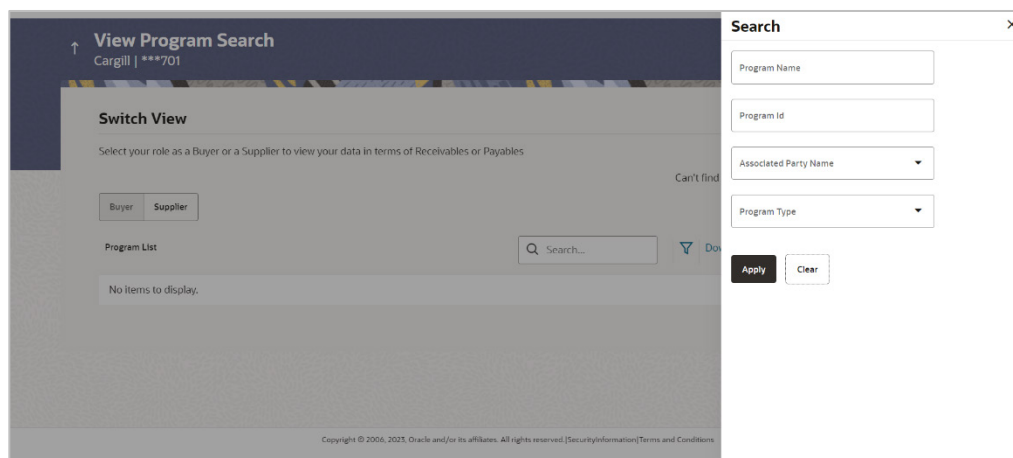


The Search overlay window has the following fields.

**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.

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| 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.<br>It could be:<br><br>• Initiated<br><br>• Modified<br><br>• Active<br><br>• Others<br><br>• 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. |

3. 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.

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**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.



**Field Description**

| 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. |

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| 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

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**Active Associated Parties tab**



**Field Description**

| 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: <br> • Counter Party – Buyer <br> • Counter Party – Supplier <br> • Anchor – Buyer <br> • Anchor – Supplier |
| **Outstanding Payables/Receivables (No.)** | Displays the number of payables/receivables outstanding for the linked party under this program. <br> 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**



**Field Description**

| Field Name | Description |
|---|---|
| **Program Parameters Details 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 Disbursement Mode** | 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. |

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| 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. |

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| 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. |

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**All  Associated Parties tab**



**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. |

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| 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. |

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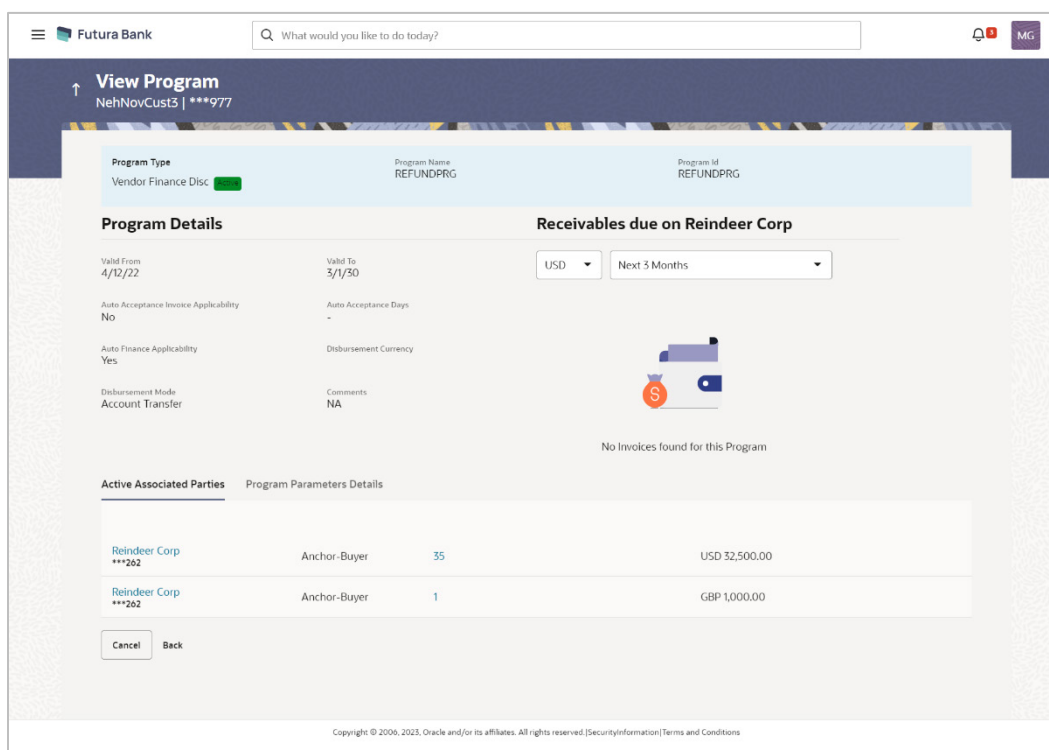   Click **Back** to navigate back to the previous screen.

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**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:

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



**Field Description**

| Field Name | Description |
|---|---|
| **View Program (details) – 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. |

| 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.

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**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

**Outstanding Receivables (No.)**

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.

**Outstanding Receivables (Value)**

Displays the value of receivables outstanding for the linked party under this program.

## Program Parameters Details



## 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-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. |
| **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. |

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**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.

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### 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.
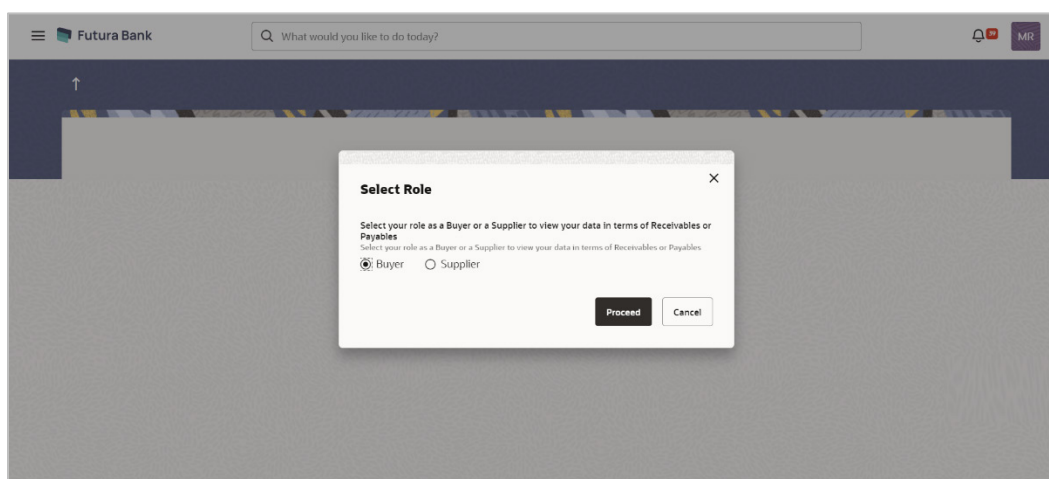
**How to reach here:**

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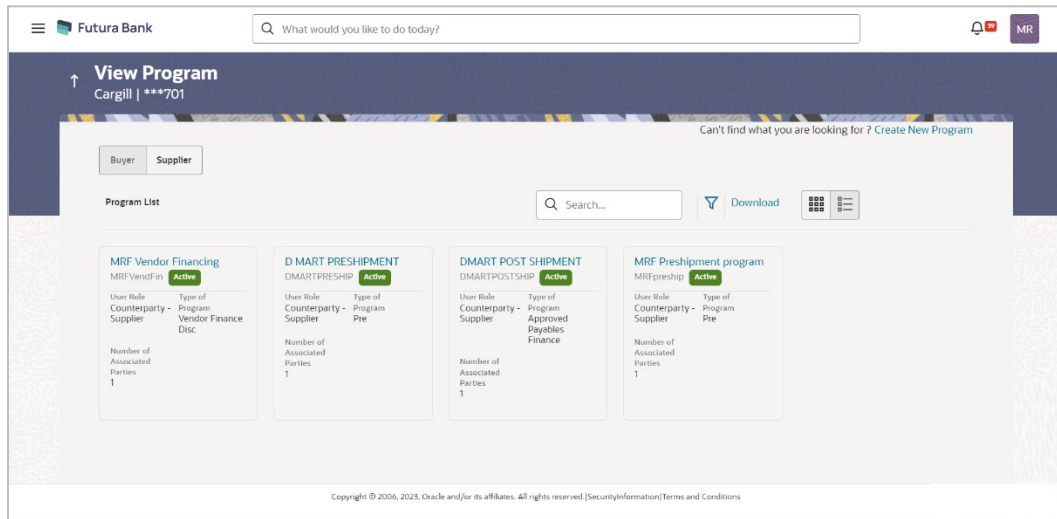Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > View Program*

**To edit a program:**

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



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.

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**View Program**



4. In **Switch View** section, click **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.

5. 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.

6. Click the Program tile / **Program Name** link of the program to be modified. The **View Program** screen appears.

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≡  📗 Futura Bank          🔍 What would you like to do today?                    🔔  DB

## View Program
Reindeer Corp | ***262                                                          Edit

**Program Type**
Factoring With Recourse  [Active]
Program Name                          Program Id
ODProgAug10                           ODProgAug10

### Program Details                                    ### Top Associated Parties

Valid From          Valid To                           In Local Currency Equivalent
4/12/22             2/28/25

Auto Acceptance Invoice Applicability   Auto Acceptance Days
No                                      -

Auto Finance Applicability   Disbursement Currency
No                           -

Disbursement Mode      Comments
-                      NA

                                            0  100K  200K  300K  400K  500K  600K  700K

**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

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

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**Edit Program - Program Parameters**



**Field Description**

| 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. <ul><li>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.</li><li>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.</li></ul> |
| **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'. |

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

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8. Modify the details in the **Program Parameters** tab.

9. 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**



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 **Select All** to select all counterparties in the list. Click **Deselect All** 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.

12. 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.

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**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**.

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# 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**.

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**Request Finance**



**Field Description**

| 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:<br>• Invoice/Debit Note<br>• Purchase 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 **View Details** link to get detailed information on the limits. Refer the **View Limits** 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.)

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**Field Description**

| Field Name | 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 **click here** 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. |

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| 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.<br>Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it.<br>The delete ( 🗑 ) icon also appears beside the document, which can be used to delete the uploaded document.<br><br>**Note:** The uploaded document can also be viewed by the 'Approver', in the 'Pending For Approval' section. |

If you are financing purchase orders, then the following details are displayed for each purchase order record.

| Field Name | Description |
|---|---|
| **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. |

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| 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.<br>Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it.<br>The delete ( 🗑 ) icon also appears beside the document, which can be used to delete the uploaded document.<br><br>**Note:** The uploaded document can also be viewed by the 'Approver', in the 'Pending For Approval' section. |

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3. Select the check box(es) against the invoice(s)/debit note(s) or purchase order(s) to be financed.

4. Upload relevant documents.

5. Click **Request Finance**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

6. 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 **View Finances** link to view a list of finances with their status.
   OR
   Click the **Supply Chain Overview** link to go to the Supply Chain Finance dashboard.
   OR
   Click the **Go to Dashboard** link to go to the main dashboard.

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## 6.2 <u>View Finances</u>

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*
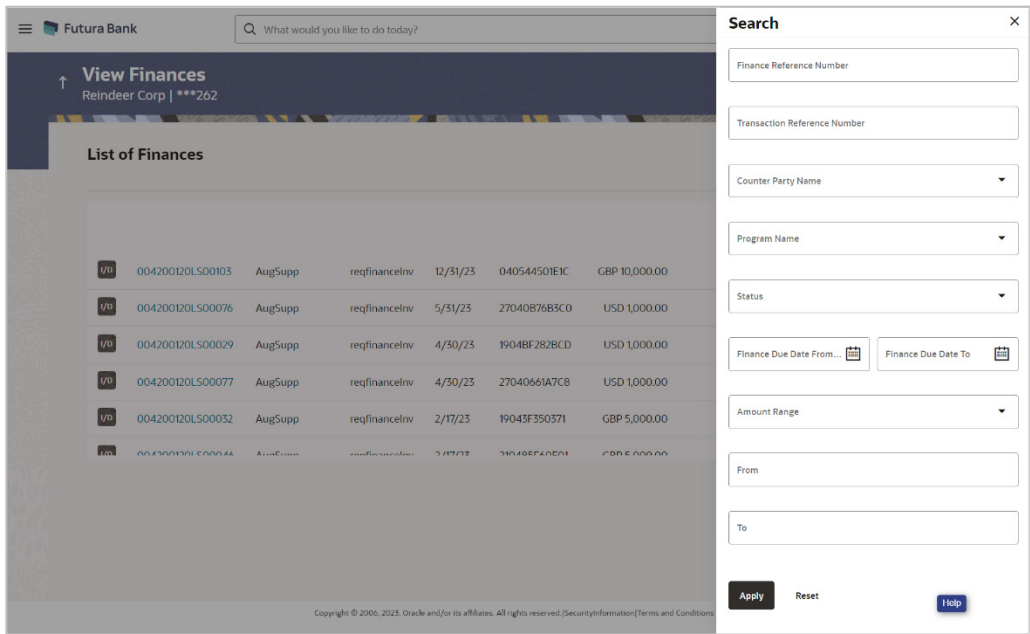
**To view and/or repay finances:**

**View Finances - List of Finances**

**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**



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.<br><br>The options are:<br><br>• Disbursed<br><br>• Disbursement In Process<br><br>• Partially Settled<br><br>• Settled<br><br>• 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.

| Field Name | Description |
| --- | --- |
| **Indicator** | Displays 'I' 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 Number** | Displays the finance reference number of the respective record.<br><br>Click on the reference number link to view the finance details. For more information, refer the **View Finance (details)** 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.<br><br>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. |

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| Field Name | Description |
| --- | --- |
| **Outstanding Amount** | Displays the outstanding amount of the finance. |
| **Repayment Amount** | Displays the amount to be repaid for the finance.<br><br>Click on the link to view the **Interest Amount** and **Principal Amount.** |
| **Status** | Displays the status of the finance.<br><br>The options are:<br>• Partially Settled<br>• Disbursed<br>• Settled<br>• Disbursement In Process<br>• Settlement In Process<br>• 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 ( ▽ ) 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 ⬇ to download the list of finances.

4. Click on the **Finance Reference Number** link to view the finance details. The **View Finance** screen with additional details of that particular finance record appears.
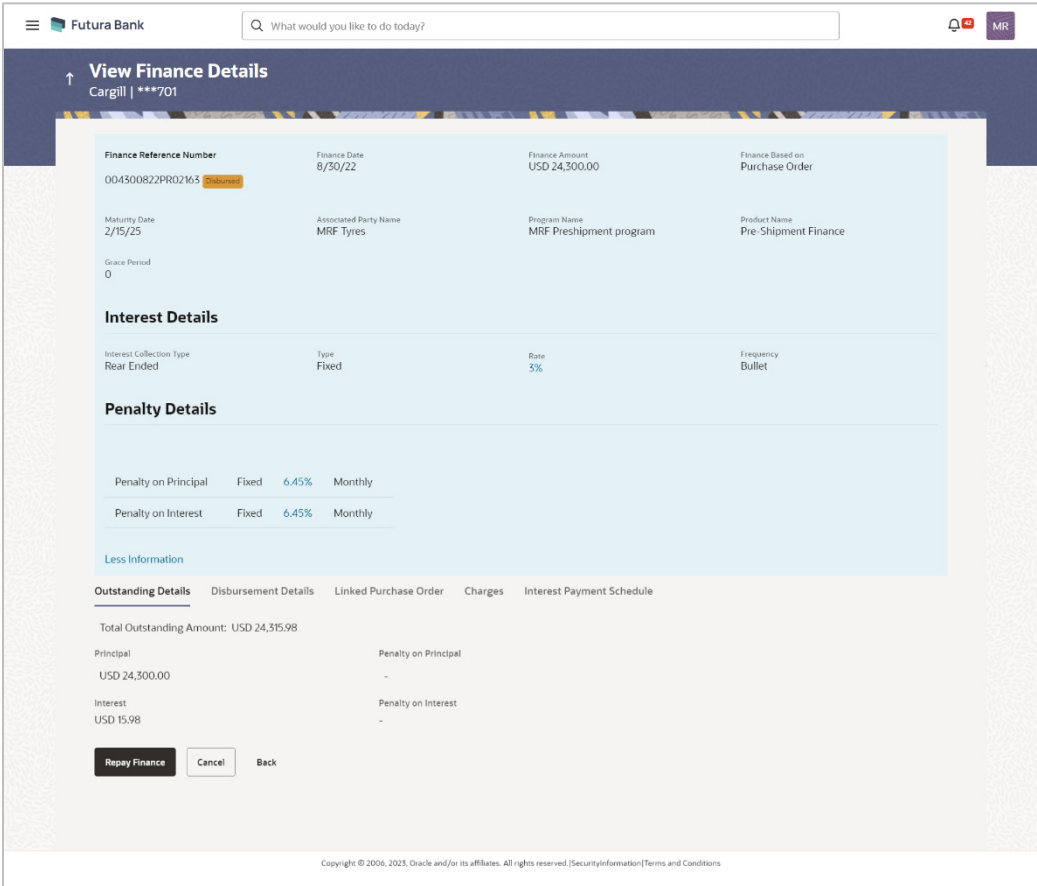
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### 6.2.1 View Finance Details

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**

**Field Description**

| 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 appear if you click the **More Information** link. You can hide the fields by clicking the **Less Information** link.

| Field Name | Description |
| --- | --- |
| **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. |
| **Type** | 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. |

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| Field Name | Description |
| --- | --- |
| **Penalty Details** | |
| | Displays the type of penalty, i.e., penalty on principal or penalty on interest. |
| **Type** | 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**



**Field Description**

| 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. |

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**View Finance – Disbursement Details tab**



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 disbursement of the finance is executed.

| Field Name | Description |
| --- | --- |
| **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.

| Field Name | Description |
| --- | --- |
| **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 only if the proceeds from post-shipment finance is credited to the recipient.

| Field Name | Description |
|---|---|
| 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**



**Field Description**

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

**Interest Payment Schedule tab**

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

| Field Name | Description |
|---|---|
| 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 Description**

| Field Name | Description |
|---|---|
| **Settlement Details tab** | |
| This tab appears when the finance settlement is successfully executed. There can be multiple settlements against a single finance. | |
| 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. |

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**View Finance – Linked Invoices/Debit Notes tab**

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

| Outstanding Details | **Linked Invoices/Debit Notes** | Charges | Interest Payment Schedule | | | |
|---|---|---|---|---|---|---|
| Host Reference Number ⇕ | Customer Invoice Number ⇕ | Due Date ⇕ | Amount ⇕ | Financed Amount ⇕ | Status ⇕ |
| **I** INV5231 | DMINV0141 | 10/19/22 | USD 10,000.00 | USD 10,000.00 | Others |

[Repay Finance]   [Cancel]   Back

**Field Description**

| Field Name | Description |
|---|---|
| **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. |

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**View Finance – Linked Purchase Order tab**

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



**Field Description**

| 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 Amount** | 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**

| Date ⇕ | Description ⇕ | Event ⇕ | Type ⇕ | Account Number ⇕ | Amount ⇕ |
|--------|---------------|---------|--------|-------------------|----------|
| 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. |
| **Type** | 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.

| Interest/Margin ⇕ | Reconciled Against/Refunded ⇕ | Value Date ⇕ | Settled/Refunded Amount ⇕ | Beneficiary Name ⇕ | Beneficiary Account ⇕ | Bank Code ⇕ | Refunded Transaction Number ⇕ |
|-------------------|-------------------------------|--------------|---------------------------|--------------------|-----------------------|-------------|-------------------------------|
| Interest | Refunded | 7/6/22 | USD 15.90 | Reindeer Corp | XXXXXXXX2299 | NA | NA |

Cancel    Back

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**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.

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## 6.3  <u>Finance Repayment</u>

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.

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**Finance Repayment screen**



**Field Description**

| 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 ✏ 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 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 💾 to save the changes.

5. Click **Repay** to settle the selected finances. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

6. 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 **View Finances** to view a list of all the finances.
   OR
   Click **Supply Chain Overview** 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.

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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**.

## FAQ

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.

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# 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:**



**Field Description**

| 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: <br>• Invoice <br>• Debit Note <br>• Both |

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| 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).

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**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 'I' 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. |

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**Receivables/Payables Selected to link to Program**



3. Once you select the required program and receivables/payables, click **Submit**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

**Link Receivables/Payables to Program – Review screen**



4. 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**



5. Click **Home** 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**.

## FAQ

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.

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# 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**

**Field Description**

| 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 consists of the following fields.

| Field Name | Description |
| --- | --- |
| **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.
2. Click the transaction reference number hyperlink, to view the details of the transaction. The Transaction Tracker (details) screen appears.

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**Transaction Tracker (details)**



**Field Description**

| Field Name | Description |
| --- | --- |
| **Transaction Tracker (details)** | |
| **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/Payable** | |
| Indicator | Displays an indicator to indicate what the receivable/payable is. Example - 'I' 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.

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**Search (overlay window for Transaction Tracker)**

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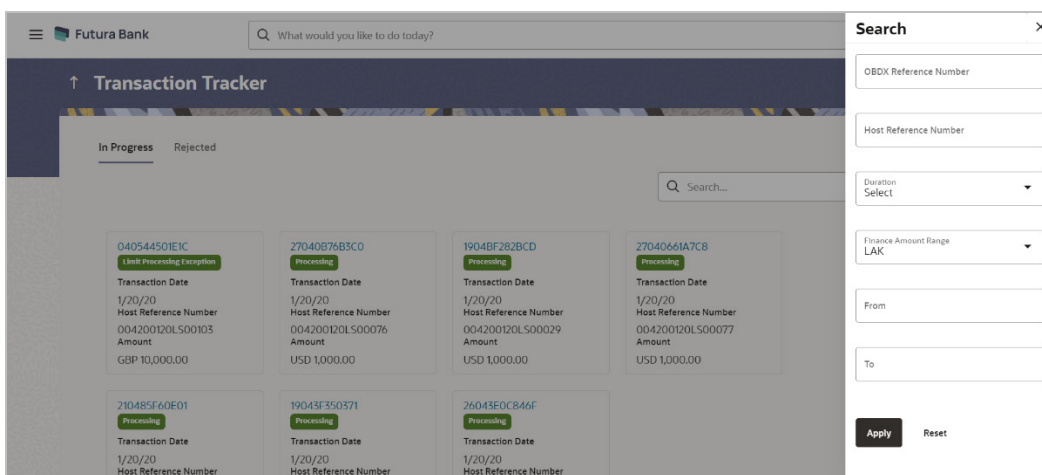


**Field Description**

| Field Name | Description |
| --- | --- |
| **Search** | |
| **OBDX Reference Number** | Enter the reference number of the finance transaction to be searched. |
| **Host Reference Number** | 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**



**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.

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| Field Name | Description |
|---|---|
| **Party Name** | Displays the name of the party whose limits are being viewed. |
| ⚠ | 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.<br><br>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. |

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| 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 **Entity Tile** 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 **Limit Utilization** section below.

**Entity Tile**

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



**Field Description**

| Field Name | Description |
|---|---|
| Entity Tile | |
| Each tile displays the following fields. | |

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| 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.<br><br>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 **View Details** section below. |

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## 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.



## Field Description

| 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 **View Details** section below. |

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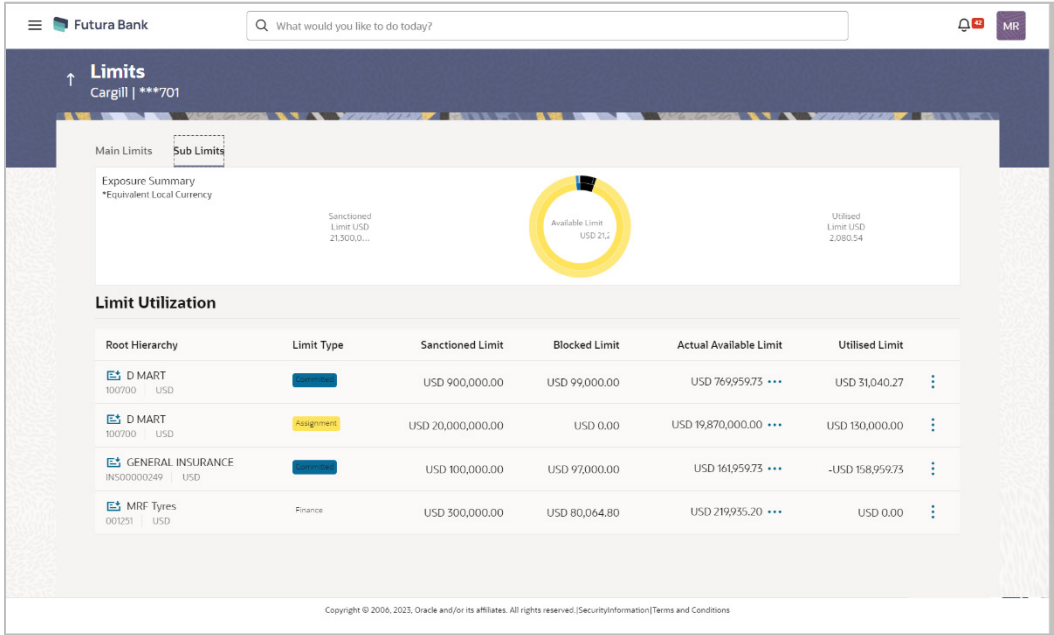
**Sub Limits**



**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 [icon] 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.<br><br>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 **View Details** section below. |

**Note:** If the sub-limits have been frozen at a particular line, then the Limits Freeze icon ( ⚠ ) 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.

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## 9.1 <u>View Details</u>

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

| **Cargill** | ✕ |
| --- | --- |

Line Id
LID00000725

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 Description**

| 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. |

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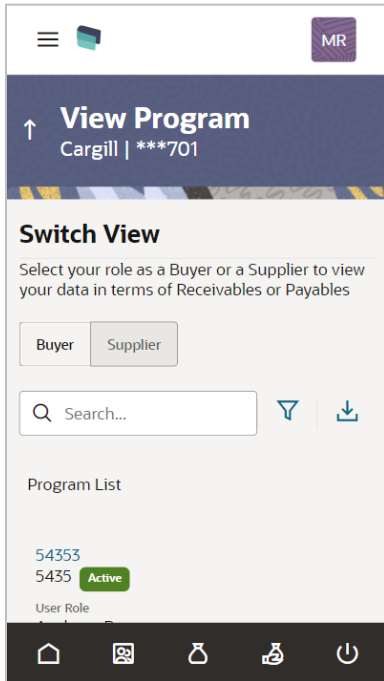
**Note:** Functionality and Information displayed in each widget (columns, links, Graphs, charts, etc.,) depends on the access to Real Accounts user has. All features available on a web browser on desktop computers, such as, hyperlinks, search filters, download option, and so on, are also available on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

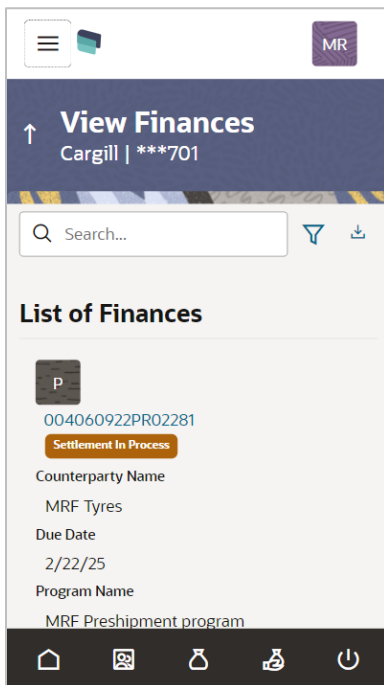The below screens gives an idea how the data in widget will be shown on mobile screen:
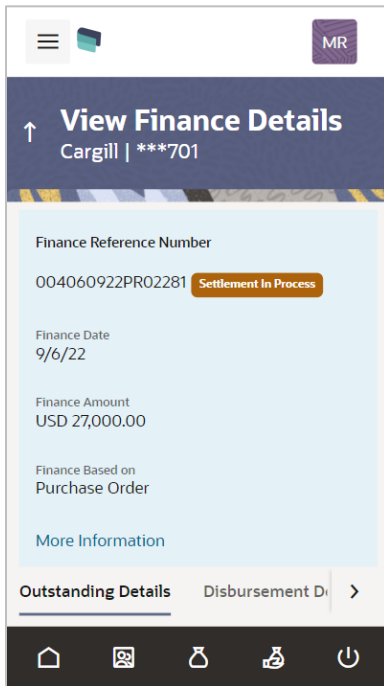
**Create Program**

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## View Program



## View Finances

**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 |

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| 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 |

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