

Corporate Bulk File Upload – Trade Finance User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.4.0.0

Part No. F72987-01

June 2024

ORACLE®

Corporate Bulk File Upload – Trade Finance User Manual

February 2024

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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 Patchset Release 22.2.4.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Oracle Banking Trade Finance 14.7.4.0.0	Oracle Banking Trade Finance Process Management 14.7.4.0.0
1	Uploaded Files Inquiry	NH	NH
2	File Approval by the approver	NH	NH
3	LC Template Creation	NH	NH
4	Beneficiary Creation	NH	NH

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3. File Upload

Corporates often look forward for an option to make multiple transactions and multiple maintenances quickly and conveniently through a single file upload typically for processing the salary of the corporate staff, for making the vendor payments or even for managing their Virtual Accounts or creating invoices on buyers through uploading a file.

File Upload module of Oracle Banking Digital Experience provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

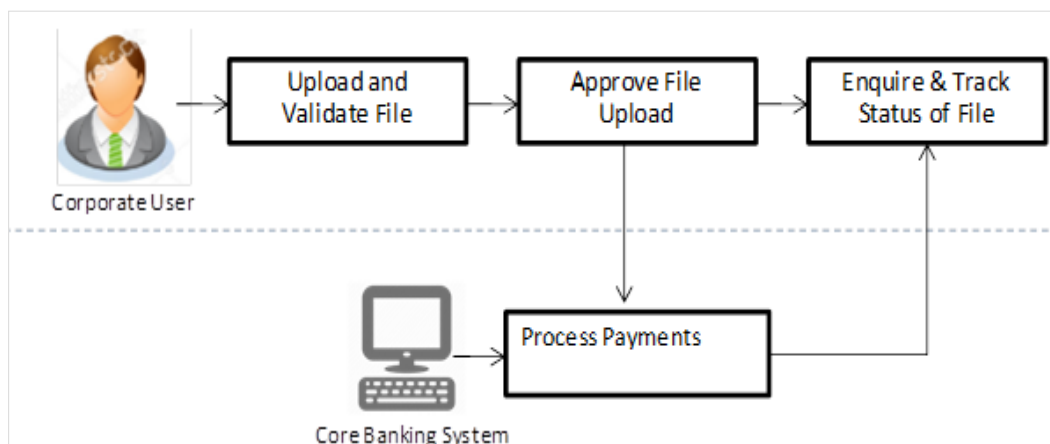
Bank Guarantee template creation, Letter of Credit template creation, trade Other Party maintenance are a few examples of non-financial transactions that can be supported through file upload.

The File Upload functionality enables users to process:

- Creating LC templates
- Create Beneficiaries
- Create Bank Guarantees

Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)
- Access Error file (if any)
- Access Response File



Prerequisites

- Party Preferences set for Corporate
- Corporate user is created

- Transaction and Party ID access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Account and Transaction access has been provided to the user
- Access of the file identifiers are provided to the party and user to perform uploads and view other details.

3.1 Upload a File

Upload a file option provides an option to the corporate user to upload files containing financial as well as non-financial transactions

How to reach here:

Corporate Dashboard > Toggle Menu > File Upload > File Upload
 OR
Corporate Dashboard > Quick Links > File Upload

File Upload

Field Description

Field Name	Description
File Identifier	File identifier created earlier, in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads.
File Name	Browse and select the file to be uploaded.

To upload a file:

1. From the **File Identifier** list, select the file identifier.
The file identifier details appear.
2. In the **File Name** field, select the file to be uploaded.

File Upload

Field Description

Field Name	Description
File Identifier	Select the File identifier created earlier and mapped to the user in order to identify the file.
Transaction Type	<p>Displays the transaction type of the file upload. Could be a payment type or a non-payment transaction type.</p> <p>Information is displayed based on the parameters defined at the file identifier selected by the user.</p>
File Format Type	<p>Displays the format in which the file can be uploaded.</p> <p>The file formats could be:</p> <ul style="list-style-type: none"> • CSV • XLS • XLSX • Fixed Length <p>Information is displayed based on the parameters defined at the file identifier selected by the user.</p>

Field Name	Description
Approval Type	<p>Displays approval level of the file.</p> <p>The approval could be:</p> <ul style="list-style-type: none"> Record Level: In record type approval, the approver can approve some records (in a file), and reject others. Only approved records are processed. File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. <p>Information is displayed based on the parameters defined at the file identifier selected by the user.</p>
Accounting Type	<p>Displays accounting type of the file.</p> <p>This field is displayed for the files which are financial in nature.</p>
File Name	<p>Choose the file from the local machine for upload.</p> <p>Post choosing the file, displays the file name.</p>

- Click **Upload**.
OR
Click **Cancel** to abort the file uploading process.
- The success message along with the file reference ID and status of the transaction appears.
Click **OK** to complete the file upload.
OR
Click the **File Reference ID** to inquire about the uploaded file status.
The Uploaded File Inquiry screen appears.

FAQ

1. What are the different file formats that can be uploaded?

The file upload formats supported are:

Delimited (CSV, XLS, XLSX) / Fixed Length

2. Can a file upload fail, before generating a File Reference Number?

Yes, system performs validations on the uploaded file before generating a file reference number. If one or more validations fail – the error message will be displayed on the screen and the file reference number will not be generated.

Validations include a check for maximum size, that the file is not malicious in nature; that the file is not a duplicate file, that it has the correct extension, that it is not empty etc.

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3.2 Uploaded Files Inquiry

Through this option the user can view the files uploaded by the corporate user using OBDX platform (only those files that the user has access to) and their status.

- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file and if there is an error in the file, he / she can download the error file to arrive at the exact reason for error.
- For files in the 'Processed' status, the user can download Response file, to vet status of processing (in the host) for each record, of the file.
- The user can track file history and also check Individual record details.

How to reach here:

Corporate Dashboard > Toggle Menu > File Upload > Uploaded File Inquiry

OR

Corporate Dashboard > Quick Links > Uploaded File Inquiry

3.2.1 Uploaded File Inquiry – Default View

On accessing 'Uploaded File Inquiry' option from the menu, by default screen displays the summary of the files uploaded on that day with respective statuses. User can choose to view the details of the file by clicking on the File Reference ID or can even choose to search the files uploaded on previous days clicking search filters.

Upload Details	Type	File Identifier	File Name	File Reference ID	File Status
12 Feb 2021 03:05 PM	Letter Of Credit Template creation	LCRecTemplate-LC rec level template	lctesttemp1.txt	935266081202	Processed
12 Feb 2021 03:01 PM	Letter Of Credit Template creation	LCFileTemplate-LC file level template	RITTEMP2.txt	335787271202	Error


Page 1 of 1 (1-2 of 2 items)

File Status

- **Uploaded** : File has been uploaded and file reference number is generated.
- **Processing In Progress** : File is pending for liquidation.
- **Processed with Exceptions** : File is processed but some of the records are in error.
- **Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- **Approved** : File has been approved.
- **Error** : File has been pre-processed and contains error.
- **Deleted** : File has been deleted.
- **Expired** : File has been expired.
- **Rejected** : File has been rejected.
- **Processed** : File is liquidated.


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3.2.2 Uploaded File Inquiry – Search Filters

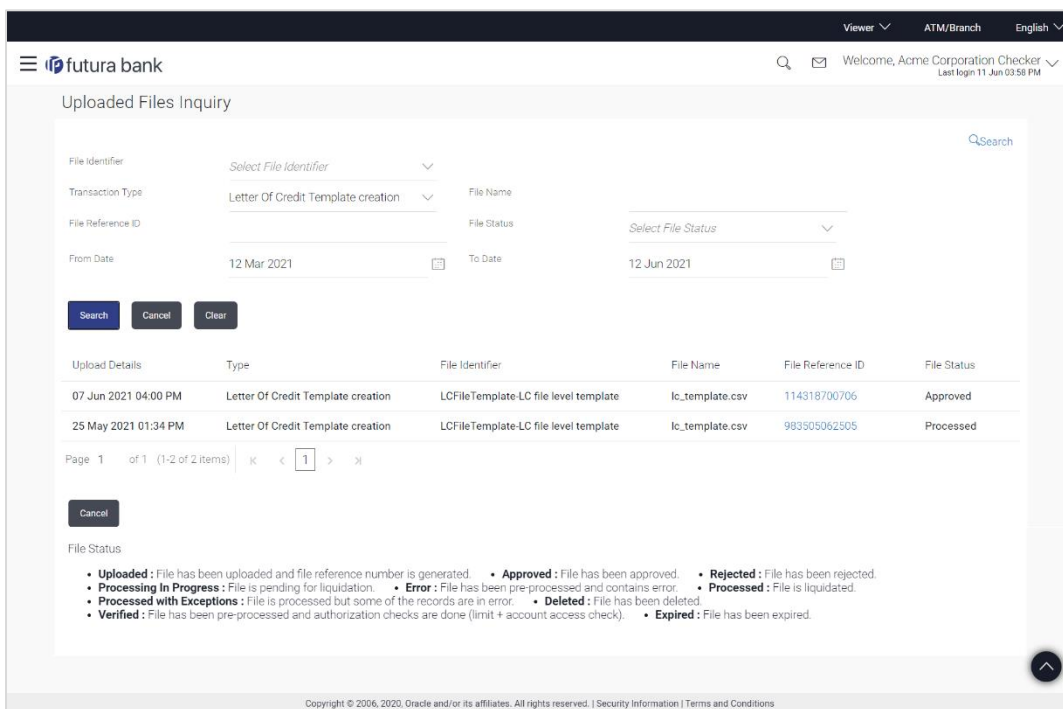
On clicking the  search filters gets enabled on the screen, corporate users can search and view the files that are uploaded under a party with the file identifier, date range, transaction type, transaction reference ID and view the record details under the same.

User is expected to provide at least two search parameters to get the better result.

To search and view the uploaded files

1. Click  to expand the search criteria. The search section appears.
2. Enter any two search criteria in the search section.
3. Click **Search**. The search results appear on the **Uploaded File Inquiry** screen based on the search parameters.
OR
Click **Clear** to reset the search criteria.

Uploaded File Inquiry – Search



Field Description

Field Name	Description
Search	
File Identifier	File identifier created earlier in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads
Transaction Type	Search with the transaction type associated with the file.


Field Name	Description
File Name	Search with the file name of the uploaded file.
File Reference ID	Search with the file reference number which was generated while uploading the file.
<ul style="list-style-type: none"> • File Status 	<ul style="list-style-type: none"> • Search with the status of the file uploads. • Uploaded • Approved • Rejected • Processing In Progress • Error • Processed • Processed with Exceptions • Deleted • Verified • Expired • Under Repair • Repaired
From Date	From Date, to search for an uploaded file, in the specified date range.
To Date	To Date, to search for an uploaded file, in the specified date range.
Search Results	
Upload Details	Displays the file upload date and time.
Type	Displays the transaction type of file uploaded
File Identifier	Displays the file identifier selected while uploading the file.
File Name	Displays the name of the uploaded file.
File Reference ID	Displays the file reference number generated after the file was uploaded.

Field Name	Description
File Status	<p>Displays the status of the uploaded file.</p> <p>The file status could be:</p> <ul style="list-style-type: none"> • Uploaded: File Uploaded and file reference number is generated. • Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval. • Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level).The user can download the error file at this stage. • Processing in Progress: File is not yet liquidated. • Rejected: File has been rejected (File level). The end of the life cycle of the file. • Approved: File has been fully approved. • Processed: File is completely liquidated. The user can download a response file at this stage. • Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not. • Expired: File has expired. • Deleted: File was deleted. • Under Repair: File is under repair • Repaired: File is repaired
Action	<p>The available action icon against the uploaded file.</p> <p>The action is to delete the uploaded file. Only those files with record type of approval, and which are uploaded with a future date can be deleted. Such files are in Processing in Progress status.</p>

4. Click the **File Reference ID** link to view the details. The **Uploaded File Inquiry - File Details** screen appears.

OR



Click  against a specific file upload record to delete the record. A delete icon will be shown against a record, only when if a record is of a future date and is fully approved.

3.2.3 Uploaded File Inquiry – File Details – Trade Finance

On clicking on the File Reference ID from the summary page of trade finance file, following screen is displayed to the user. The user can view the files uploaded by the corporate user for Trade Finance while creating LC templates, BG templates and beneficiaries for LC and BG in bulk. Screen displays the basic file details like name, status, reference id etc. along with the file journey.

User can download file, error report if the file is in error status and even can download response file to know the record level details.

File details section also shows the records of the file in a summarized view along with respective status of each record. User can further delete the specific record if of the future date or not processed.

User can also choose to view the record details by clicking on the link available on each record. User gets directed to the screen which shows the individual record details along with the file details using which the record was uploaded. Each record details are specific to the transaction type which user is inquiring.

File Details – LC Template Creation

The screenshot displays the 'Uploaded Files Inquiry' page in the Futura Bank system. The page header includes the Futura Bank logo, a search icon, and user information: 'Welcome, Acme Corporation Checker' with a last login time of '12 Jun 11:31 AM'. The main content area is titled 'Uploaded Files Inquiry' and contains a 'File Details' section with the following information:

File Name	lc_template.csv	Transaction Type	Letter Of Credit Template creation
File Reference ID	114318700706	Number of Records	2
File Status	Approved	Transaction Reference ID	07068678AD4C

Below the file details is a 'File Workflow' diagram showing five steps: 1. Uploaded, 2. Verified, 3. Approved (highlighted in blue), 4. Processing In Progress, and 5. Processed.

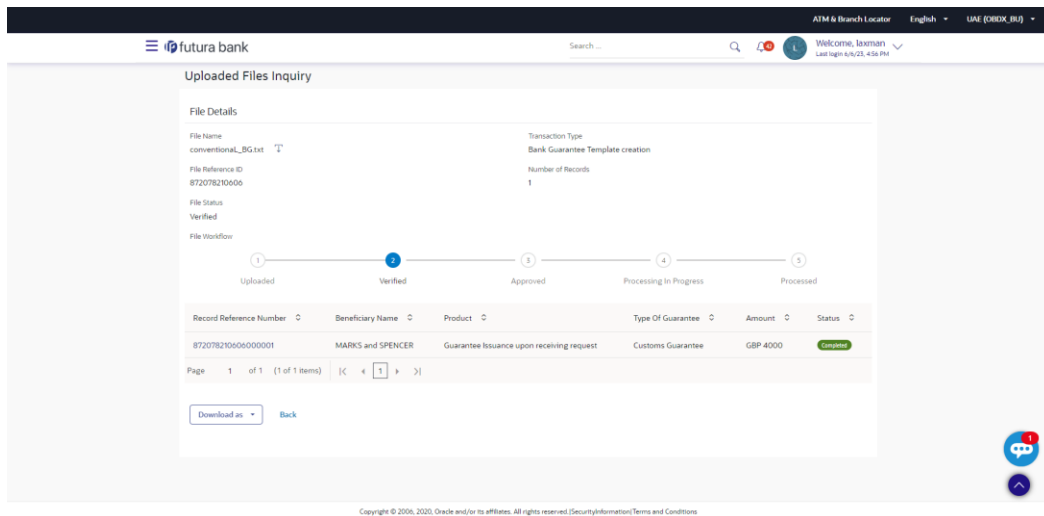
A table below the workflow shows the details of the two records:

Record Reference Number	Beneficiary Name	Drafts At	Type	LC Amount	Status
114318700706000001	BANKOFGERMAN	Sight	N	GBP 80000	Approved
114318700706000002	BANKOFGERMAN	Sight	N	GBP 80000	Approved

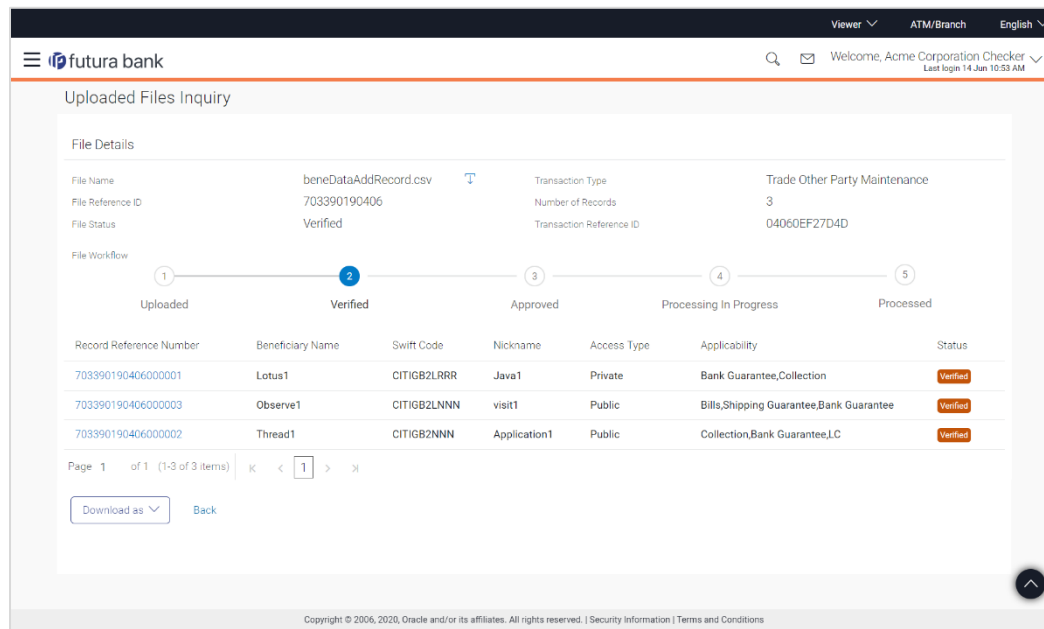
At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)' and a 'Download as' button with a dropdown arrow, and a 'Back' button.

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File Details – BG Template Creation



File Details – Beneficiary Creation



Field Description

Field Name	Description
File Name	File name of the uploaded file. User can download the file by clicking in the icon available besides the file name.
Transaction Type	Displays the transaction type associated with the file.

Field Name	Description
File Reference ID	Displays the file reference number, which was generated while uploading the file.
Number of Records	Displays the total number of records uploaded as a part of the file.
File Status	Displays the status of the file uploads.
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Response File Download	Shows an icon to download the error response file.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
File Workflow	Flow displaying various stages and status of file upload.

Record List – LC Template Creation

If the user is inquiring for 'LC Template Create' type of transaction, the following fields are displayed.

Record Reference Number	The reference ID for identification of the records.
Beneficiary Name	<ul style="list-style-type: none"> The beneficiary against whom LC template is created.
Draft At	<ul style="list-style-type: none"> The LC draft type i.e., 'Sight' or 'Usance'.
Type	The corresponding LC product type.
LC Amount	The amount of LC.
Status	Status of the records of the uploaded file.
Action	<p>Icon to download the e-receipt.</p> <p>This column appears if the record status is 'Approved'.</p>



Record List – Beneficiary Creation

If the user is inquiring for 'Beneficiary Creation' type of transaction, following fields are displayed.

Record Reference Number	The reference ID for identification of the records.
--------------------------------	---

Field Name	Description
Beneficiary Name	The beneficiary name.
SWIFT Code	The SWIFT ID of the Beneficiary Bank.
Nickname	The nickname of the Beneficiary.
Access Type	The accessibility the beneficiary recorded will have.
Applicability	The applicability the beneficiary recorded will have. The options are: <ul style="list-style-type: none"> • All • Letter of Credit • Collections • Guarantee • Shipping Guarantee • Bills
Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.
Record List – BG Template Creation	
If the user is inquiring for 'BG Template Create' type of transaction, the following fields are displayed.	
Record Reference Number	The reference ID for identification of the records.
Beneficiary Name	The beneficiary against whom BG template is created.
Product	The BG Product Type i.e., 'GUIR - Guarantee Issuance upon receiving request' or 'GUID - GUID BDX Guarantee Issuance / Reissuance upon receiving request'.
Type of Guarantee	The corresponding BG Type of Undertaking.
LC Amount	The amount of BG.
Status	Status of the records of the uploaded file.

Field Name	Description
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

5. In the **File Name** field, click  to download the originally uploaded file.
In the **Response File Download** field click  to download the response file.
6. Click **Download as** to download the file in .pdf or .csv format.
OR
Click **Delete** to delete the uploaded file.
OR
Click **Back** to navigate to the previous screen.

Note: If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

3.2.4 Uploaded File Inquiry – File Details – Trade Finance (Islamic)

On clicking on the File Reference ID from the summary page of Islamic trade finance file, following screen is displayed to the user. The user can view the files uploaded by the corporate user for Islamic Trade Finance while creating Islamic LC templates and Islamic BG templates in bulk. Screen displays the basic file details like name, status, reference id etc. along with the file journey.

User can download file, error report if the file is in error status and even can download response file to know the record level details.

File details section also shows the records of the file in a summarized view along with respective status of each record. User can further delete the specific record if of the future date or not processed.

User can also choose to view the record details by clicking on the link available on each record. User gets directed to the screen which shows the individual record details along with the file details using which the record was uploaded. Each record details is specific to the transaction type which user is inquiring.

File Details – LC Template Creation (Islamic)

The screenshot shows the 'Uploaded Files Inquiry' page for 'LC Template Creation (Islamic)'. The file name is 'islamic_lc_template.csv' and the transaction type is 'Letter Of Credit Template creation'. The file reference ID is '952954062000001'. The workflow progress bar shows five steps: 1. Uploaded, 2. Verified, 3. Approved (current), 4. Processing In Progress, and 5. Processed. Below the workflow is a table with one record:

Record Reference Number	Beneficiary Name	Drafts At	Type	LC Amount	Status
952954062000001	BANKOFGERMAN	Sight	Non-Revolving	GBP 80000	Complete

At the bottom, there is a 'Download as' button and a 'Back' link.

File Details – BG Template Creation (Islamic)

The screenshot shows the 'Uploaded Files Inquiry' page for 'BG Template Creation (Islamic)'. The file name is 'Islamic1.txt' and the transaction type is 'Bank Guarantee Template creation'. The file reference ID is '2305905105'. The workflow progress bar shows five steps: 1. Uploaded, 2. Verified (current), 3. Approved, 4. Processing In Progress, and 5. Processed. Below the workflow is a table with one record:

Record Reference Number	Beneficiary Name	Product	Type Of Guarantee	Amount	Status
2305905105000001	MARIKS and SPENCER	Guarantee Issuance upon receiving request	Customs Guarantee	GBP 4000	Complete

At the bottom, there is a 'Download as' button and a 'Back' link.

Field Description

Field Name	Description
File Name	File name of the uploaded file. User can download the file by clicking in the icon available besides the file name.
Transaction Type	Displays the transaction type associated with the file.
File Reference ID	Displays the file reference number, which was generated while uploading the file.

Field Name	Description
Number of Records	Displays the total number of records uploaded as a part of the file.
File Status	Displays the status of the file uploads.
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Response File Download	Shows an icon to download the error response file.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
File Workflow	Flow displaying various stages and status of file upload.

Record List – LC Template Creation (Islamic)

If the user is inquiring for 'Islamic LC Template Create' type of transaction, the following fields are displayed.



Record Reference Number	The reference ID for identification of the records.
Beneficiary Name	The beneficiary against whom LC template is created.
Draft At	The LC draft type i.e. 'Sight' or 'Usance'.
Type	The corresponding LC product type.
LC Amount	The amount of LC.
Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

Record List – BG Template Creation (Islamic)

If the user is inquiring for 'Islamic BG Template Create' type of transaction, the following fields are displayed.

Record Reference Number	The reference ID for identification of the records.
Beneficiary Name	The beneficiary's name against whom BG template is created

Field Name	Description
Product	The BG product type. 'GLIR - Islamic Guarantee Issuance / Reissuance upon receiving request' or 'GLAM - Islamic Guarantee Issuance / Reissuance upon receiving request'.
Type of Guarantee	The corresponding BG Type of Undertaking.
LC Amount	The amount of BG.
Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

7. In the **File Name** field, click  to download the originally uploaded file.
In the **Response File Download** field click  to download the response file.
8. Click **Download as** to download the file in .pdf or .csv format.
OR
Click **Delete** to delete the uploaded file.
OR
Click **Back** to navigate to the previous screen.

Note: If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

FAQ

1. What are some of the validations that a file goes through at various stages, in its life cycle?

The following are the validations performed on an uploaded file by OBDX and subsequently by the Host, before file is liquidated.

Sr No	Events	Applicable to	Checks
1	On File Upload	All Files	File contents should not match an already uploaded file
2	On File Upload	All Files	File should not exceed the Maximum Size limit
3	On File Upload	All Files	The File Extension type should be the ones permitted
4	On File Upload	All Files	The file should not be Malicious
5	At Pre-Processing	All Files	The format for all fields, should be as templated viz., Date, Currency in accordance with ISO standards, CIF- numeric, account number-alphanumeric etc.
6	At Pre-Processing	All Files	The CIF should be valid, should exist
7	File At Pre-Processing	All Files	CIF and Debit account should belong to each other
8	At Pre-Processing	All Files	User should have access to Debit Account
9	At Pre-Processing	All Files	Debit account should not be in closed status
10	At Pre-Processing	All Files	Transaction Limits are not violated at user level
11	At Pre-Processing	All Files	Payment date should not be in the past
12	At Pre-Processing	All Files	Payment date should not be a holiday as per the host calendar maintenance
13	At Pre-Processing	All Files	Debit account should be a CASA account, not loan or TD

Sr No	Events	Applicable to	Checks
14	At Pre-Processing	All Files	Debit currency in the file, should match the currency of the CASA account
15	At Pre-Processing	Internal Files	Transaction currency should match either the debit or credit CASA
16	At Pre-Processing	Internal Files	The Credit Account should be a CASA account, not loan or TD
17	At Pre-Processing	All SDSC and SDMC files	A file with multiple records, should have the same debit account
18	At Pre-Processing	Internal Ad hoc	The Purpose of remittance should be valid
19	At Pre-Processing	Domestic Files	The NEFT / RTGS code should be valid
20	At Approval	All Files	Cumulative limits should not be violated either for the Approver and the Party
21	Validations in Core	All Files	The Debit account should have sufficient balance
22	Validations in Core	All Files	Debit account should not be in dormant status
23	Validations in Core	All Files	Debit account should not be in debit block status
24	Validations in Core	Internal Files	The Credit CASA account should not be closed
25	Validations in Core	Internal Files	There should not be a Credit Block on the CASA account
26	Validations in Core	International Files	The BIC / SWIFT code should be valid, as per the BIC / Clearing directory as maintained in the host system

2. If some records in a file are liquidated, others are deleted, what will the status of the file be?

The following table shows the file status which is followed to depict various status of the file upload. So if all the records of file are liquidated then the file status is processed, and if any of the records in the file is liquidated while all the other are rejected the file status will be processed, and if any of the records is liquidated and rest all have an error the file status will be processed with exception.

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
All							Verified
	All						Approved
		All					Processing in Progress
			All				Processed
				All			Rejected
					All		Deleted
						All	Error
			1	1			Processed
			1		1		Processed
			1			1	Processed with exception
			1	1	1		Processed
			1	1	1	1	Processed with exception
				1	1		Deleted
				1		1	Processed with exception
					1	1	Processed with exception

3. If a payment file is in the approved status, does it mean that all the records are successfully liquidated?

No, the file still has to successfully pass validations in the host system, before records are processed.

4. Can a user delete the entire file or deletion of only individual records within a file is allowed?

Whether only records can be deleted, or the entire file will be deleted depends on the accounting type of the file, and the approval type (Record Level or File level)

The table below throws light on the combinations allowed

Sr No	Accounting Type	Authorization Type	File / Record Deletion allowed?
1	SDMC	File Level	Not allowed
2	SDSC	File Level	Not allowed
3	SDSC	Record Level	Only records can be deleted, and not the entire file
4	MDMC	Record Level	Only records can be deleted, and not the entire file

5. If a working window is set for the File Upload transaction – how will processing be impacted outside of the working window?

Outside of the transaction working window set for file uploads, processing will depend on whether the file has a Record Level approval or a File Type approval.

Files with a File Type approval – will be rejected, outside of the transaction working window
Files with Record Type approval – if some records are processed within the working window, will be completed – if processing of some records, falls outside of the working window – these will be rejected.

6. What is the impact of limits on processing of File Upload transactions?

File uploads transaction will utilize limits depending on if the transfer is an internal, domestic, or international funds transfer.

Further, for domestic funds transfer – limits are defined for each network – NEFT, RTGS and IMPS. Limits will be checked at the pre-processing's stage for file uploads.

7. After a file is successfully uploaded, is the user provided notifications on its status?

Yes, Users mapped to the FI – initiators and approvers of the file, are provided with alerts / notification, as file progresses from the Uploaded stage to Approved to Processing in Progress to the Processed stage. Alternately, users can log in to view the status of the file.

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4. File Approval

This option allows the approver to approve / reject the uploaded file. File approval could be either

- File Type
- Record Type

In a File type Approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. While in a Record type approval, the approver could approve some records, and reject others. Only the approved records are processed further.

How to reach here:

Approver Dashboard > Pending for Approvals

4.1 File Approval

Once a file is uploaded and pre-processing checks are successfully completed, the file is pending approval, and is in the respective Approver's queue.

The transactions has the attachment icon against each record that indicates the transaction has physical document linked to it. Based on this information, approver can directly approve the transaction or he will drill down the transaction details and verify the attached documents by downloading it.

	Date	Description	Other Party Name	Amount	Reference No	Status
<input type="checkbox"/>	12/14/2023, 10:31 AM	Initiate Outward Guarantee-Islamic	PKBANK31XXX	AED 1,000	141204676AA8	Pending
<input type="checkbox"/>	12/8/2023, 4:32 PM	Delete Trade Other Party			0812CF553C75	Pending
<input type="checkbox"/>	12/7/2023, 12:35 PM	Delete Trade Other Party			07126CD5F1C8	Pending
<input type="checkbox"/>	12/6/2023, 2:37 PM	Initiate Import LC Amendment	MARKS AND SPENCER	GBP 12,000.00	061210C3E25A	Pending
<input type="checkbox"/>	12/5/2023, 3:51 PM	Initiate Transfer LC Amend	GOODCARE PLC	GBP 100,000.00	051237CF9ABB	Pending
<input type="checkbox"/>	12/5/2023, 3:07 PM	Initiate Collection	Sachin Taranekar	GBP 100.00	051220C61021	Pending
<input type="checkbox"/>	12/5/2023, 2:27 PM	Initiate Outward Guarantee	etryyui	GBP 1,000.00	05127B34D9E7	Pending
<input type="checkbox"/>	12/5/2023, 12:58 PM	Initiate Outward Guarantee Amendment	SHIVA CORP	GBP 10,000.00	05121F83728D	Pending
<input type="checkbox"/>	12/5/2023, 12:52 PM	Initiate Letter of Credit	Sachin Taranekar	GBP 50,000.00	0512ADCEB85E	Pending
<input type="checkbox"/>	12/5/2023, 11:59 AM	Initiate Letter of Credit	Sachin Taranekar	GBP 50,000.00	0512313251BA	Pending
<input type="checkbox"/>	12/5/2023, 11:52 AM	Initiate Outward Guarantee	etryyui	GBP 1,000.00	0512BF18C9F3	Pending
<input type="checkbox"/>	12/1/2023, 10:32 AM	Import Collection Modify	MARKS AND SPENCER	GBP 500.00	011211D6142D	Pending
<input type="checkbox"/>	11/30/2023, 9:37 AM	Outward Bank Guarantee Claim Settlement		GBP 10,000.00		Pending
<input type="checkbox"/>	11/29/2023, 3:34 PM	Import Collection Modifv	PHIL HAMPTON	GBP 1,000.00	291123BAR39D	Pending

To approve / reject a file:

- 1. In the **Pending for Approval** section, click the **Bulk File** tab. All the uploaded files that require approval appears.
- 2. Select the multiple files and click **Approve** to approve the transactions.
OR
Click the link under the **Reference No** column. The **File Details** screen appears.

Bulk File Approve / Reject

The screenshot shows the 'Pending For Approval' interface in the Futura Bank system. It features a search bar at the top and a table of transactions. The table has columns for checkboxes, Date, Description, Other Party Name, Amount, Reference No, and Status. A search bar for 'Reference Number' is also present. A chatbot bubble is visible at the bottom right of the table.

<input type="checkbox"/>	Date	Description	Other Party Name	Amount	Reference No	Status
<input type="checkbox"/>	1 12/14/2023, 10:31 AM	Initiate Outward Guarantee-Islamic	PKBANK31XXX	AED 1,000	141204676AA8	Pending
<input type="checkbox"/>	2 12/8/2023, 4:32 PM	Delete Trade Other Party			0812CF553C75	Pending
<input type="checkbox"/>	3 12/7/2023, 12:35 PM	Delete Trade Other Party			07126CD5F1C8	Pending
<input type="checkbox"/>	4 12/6/2023, 2:37 PM	Initiate Import LC Amendment	MARKS AND SPENCER	GBP 12,000.00	061210C3E25A	Pending
<input type="checkbox"/>	5 12/5/2023, 3:51 PM	Initiate Transfer LC Amend	GOODCARE PLC	GBP 100,000.00	051237CF9ABB	Pending
<input type="checkbox"/>	6 12/5/2023, 3:07 PM	Initiate Collection	Sachin Taranekar	GBP 100.00	051220C61021	Pending
<input type="checkbox"/>	7 12/5/2023, 2:27 PM	Initiate Outward Guarantee	etretyui	GBP 1,000.00	05127B34D9E7	Pending
<input type="checkbox"/>	8 12/5/2023, 12:58 PM	Initiate Outward Guarantee Amendment	SHIVA CORP	GBP 10,000.00	05121F83728D	Pending
<input type="checkbox"/>	9 12/5/2023, 12:52 PM	Initiate Letter of Credit	Sachin Taranekar	GBP 50,000.00	0512ADCEB85E	Pending
<input type="checkbox"/>	10 12/5/2023, 11:59 AM	Initiate Letter of Credit	Sachin Taranekar	GBP 50,000.00	0512313251BA	Pending
<input type="checkbox"/>	11 12/5/2023, 11:52 AM	Initiate Outward Guarantee	etretyui	GBP 1,000.00	0512BF18C9F3	Pending
<input type="checkbox"/>	12 12/1/2023, 10:32 AM	Import Collection Modify	MARKS AND SPENCER	GBP 500.00	011211D6142D	Pending
<input type="checkbox"/>	13 11/30/2023, 9:37 AM	Outward Bank Guarantee Claim Settlement		GBP 10,000.00		Pending
<input type="checkbox"/>	14 11/29/2023, 3:34 PM	Import Collection Modify	PHIL HAMPTON	GBP 1,000.00	291123BAR39D	Pending

- 3. If you click **Approve**, the **Approval Comment** screen appears.

Bulk File Approve / Reject – Remarks

Approval Comment

Summary of Selected Transactions (1)

	Date	Description	Other Party Name	Amount	Reference No	Status
1	12/14/2023, 10:31 AM	Initiate Outward Guarantee-Islamic	PKBANK31XXX	AED 1,000	141204676AA8	Pending Approval

Remarks (Optional)

By approving this transaction, you are agreeing to the Terms & Conditions.

Approve Cancel

Hey, I am here to help if you need it!

- a. Enter the remarks for approval. Click **Ok**.
Transaction successfully approved message appears.
OR
4. If you click **Reject**. The **Approval Comment** screen appears.
 - a. Enter the remarks for rejection. Click **Reject**.
Transaction rejected message appears.

4.2 Record Level Approval

In record level approval, approver can approve individual records/ transactions within the uploaded file.

To approve / reject a record in file:

1. In the **Pending for Approval** section, click the **Bulk Record** tab. All the uploaded files that require approval appears.
2. Select a file that is to be approved.
The **Record Approval** screen appears.
OR
Click the link under the **Reference No** column. The **File Details** screen appears.

Bulk Record Approve / Reject

Financial - Trade Finance (24)

Reference Number

Approve Reject Lock

<input type="checkbox"/>		Date	Description	Other Party Name	Amount	Reference No	Status
<input checked="" type="checkbox"/>	1	12/14/2023, 10:31 AM	Initiate Outward Guarantee-Islamic	PKBANK31XXX	AED 1,000	141204676AA8	Pending
<input checked="" type="checkbox"/>	2	12/8/2023, 4:32 PM	Delete Trade Other Party			0812CF553C75	Pending
<input checked="" type="checkbox"/>	3	12/7/2023, 12:35 PM	Delete Trade Other Party			07126CD5F1C8	Pending
<input type="checkbox"/>	4	12/6/2023, 2:37 PM	Initiate Import LC Amendment	MARKS AND SPENCER	GBP 12,000.00	061210C3E25A	Pending
<input type="checkbox"/>	5	12/5/2023, 3:51 PM	Initiate Transfer LC Amend	GOODCARE PLC	GBP 100,000.00	051237CF9ABB	Pending
<input type="checkbox"/>	6	12/5/2023, 3:07 PM	Initiate Collection	Sachin Taranekar	GBP 100.00	051220C61021	Pending
<input type="checkbox"/>	7	12/5/2023, 2:27 PM	Initiate Outward Guarantee	etretyui	GBP 1,000.00	05127B34D9E7	Pending
<input type="checkbox"/>	8	12/5/2023, 12:58 PM	Initiate Outward Guarantee Amendment	SHIVA CORP	GBP 10,000.00	05121F83728D	Pending
<input type="checkbox"/>	9	12/5/2023, 12:52 PM	Initiate Letter of Credit	Sachin Taranekar	GBP 50,000.00	0512ADCEB85E	Pending
<input type="checkbox"/>	10	12/5/2023, 11:59 AM	Initiate Letter of Credit	Sachin Taranekar	GBP 50,000.00	0512313251BA	Pending
<input type="checkbox"/>	11	12/5/2023, 11:52 AM	Initiate Outward Guarantee	etretyui	GBP 1,000.00	0512BF18C9F3	Pending
<input type="checkbox"/>	12	12/1/2023, 10:32 AM	Import Collection Modify	MARKS AND SPENCER	GBP 500.00	011211D6142D	Pending
<input type="checkbox"/>	13	11/30/2023, 0:37 AM	Outward Bank Guarantee Claim Settlement		GBP 10,000.00	70111C701D950	Pending

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Hey, I am here to help if you need it!

3. Click **Approve** to approve the transaction.
The **Approval Comment** screen appears.
 - a. Enter the remarks for approval. Click **Approve**.
Transaction successfully approved message appears.
OR
4. Click **Reject** to reject the transaction.
The **Approval Comment** screen appears.
 - a. Enter the remarks for rejection. Click **Reject**.
Transaction rejected message appears.

Note: To approve / reject bulk records, select multiple check boxes, and then click approve / reject.

Record Approval - File Details

- In the **Pending for Approval** section, click the **Reference Id** link of the file that is to be approved.
The **Bulk Record Approval – File Details** screen appears.

Review Bills

Approve Reject Send to Modify

LC Details

LC Number
PK2ELAC191264SEM

Exporter Name
GOODCARE PLC
Address
12 King Street
Country
GREAT BRITAIN

Importer Name
MARKS
Address
MARGUS2SXXX
edd 4
edd 5
Country
UNITED STATES

Issuing Bank
CITIBANK IRELAND
Address
CITIBANK IRELAND
CITIBANK IRELAND
new diamond area
Customer Reference Number
Bank Reference Number
dfd56565656

Assignee Details

Assignee Name BEN Stokes	Assignee Amount GBP900.00
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Bill Details

Payment Type SIGHT	Document Attached No
Product OUTGOING SIGHT CLEAN BILLS UNDER LC ON COLLECTION	Tenor 0
Base Date Description After date of Bill Of Exchange	Base Date 06 May 2019
Bill Amount GBP200,000.00	Maturity Date 06 May 2019

Goods & Shipment

Shipment From sds	Shipment To cft
Port of Loading Goods	Port of Discharge

Goods	Description of Goods	Units	Price Per Unit
No data to display.			

Remarks

Attachments

Currently, there are no documents attached to this contract.

Transaction Journey

```

graph TD
    A((Acme Corporation Maker  
05 Apr 03:57 PM)) --> B((Acme Corporation Maker  
05 Apr 04:20 PM))
    B --> C((Acme Corporation Checker  
05 Apr 04:18 PM))
    C --> D[send]
  
```

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- Click **Approve to approve the transaction**.
The **Approval Comment** screen appears.
 - Enter the remarks for approval. Click **Approve**.
Transaction successfully approved message appears.
OR
- Click **Reject to reject the transaction**.
The **Approval Comment** screen appears.

- i. Enter the remarks for rejection. Click **Reject**.
Transaction rejected message appears.
- c. Click **Send to Modify** to send the transaction for modification.
The **Modification Comment** screen appears.
 - i. Enter the remarks for modification. Click **Send to Modify**.
Transaction is sent for medication and Confirmation screen appears.

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