

Credit Facility Originations Release Manual
Oracle Banking Digital Experience
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Credit Facility Originations User Manual
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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 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>.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
------------	---------

boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>Italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

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.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

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 Credit Facility Process Management System (OBCFPM) 14.7.5.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.7.5.0.0
1	Amend Facilities	✓	✓
2	Collateral Evaluation	✓	NH
3	Collateral Revaluation	✓	NH
4	Application Tracker	✓	NH

3. Amend Facilities

This option enables the corporate user to request for changes in existing credit facilities, add sub-facilities to existing facilities and also add new facilities in a single application. The amendments could be with respect to enhancement of the limits, extension of tenure, addition of new collateral or upload of new documents.

Facility Amendment has various stages, using the OBDX platform user can request for modification in his/her existing facility, sub facility for an existing facility and new facilities.

On submission of Amendment of Credit Facility Application from OBDX side, the request is sent to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with OBDX.

Corporates can track the status of the amendment applications using Application Tracker available within OBDX.

Prerequisites:

- Party preference is maintained.
- Corporate users are created.
- Approval rule set up for corporate user to perform the actions.

How to reach here:

Credit Facility Management – Overview > Quick Links > Amend Facilities

OR

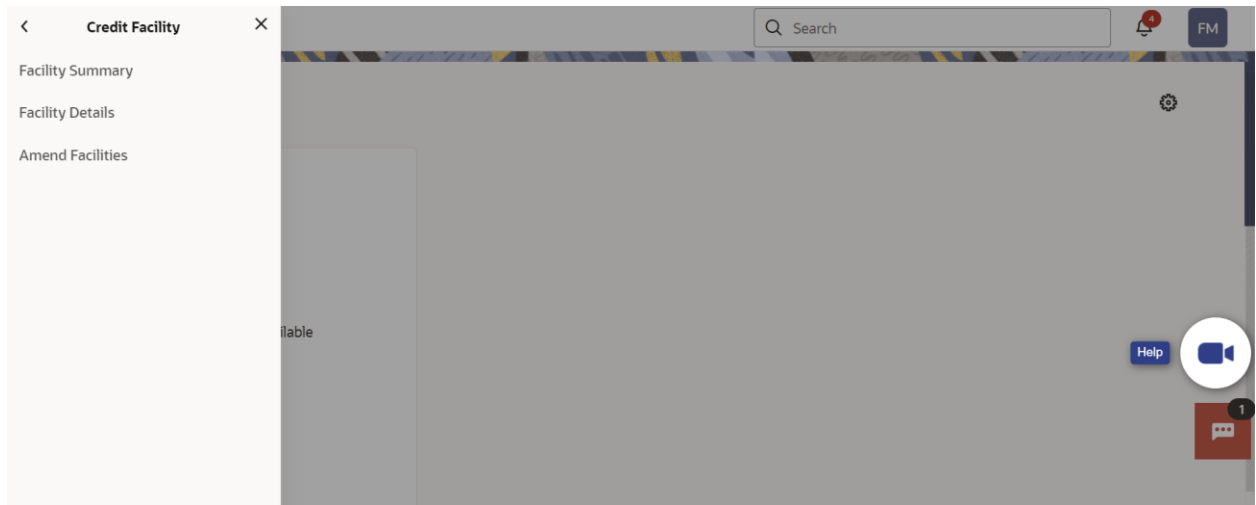
Toggle Menu > Credit Facility Management > Amend Facilities

OR

Toggle Menu > Credit Facility Management > Credit Facility > Facility Details > Amend Facilities

1. Click the **Amend Facilities** option (from toggle menu or from Quick links).

Amend Facilities



2. The **Facility Application – Amendment** screen appears.
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

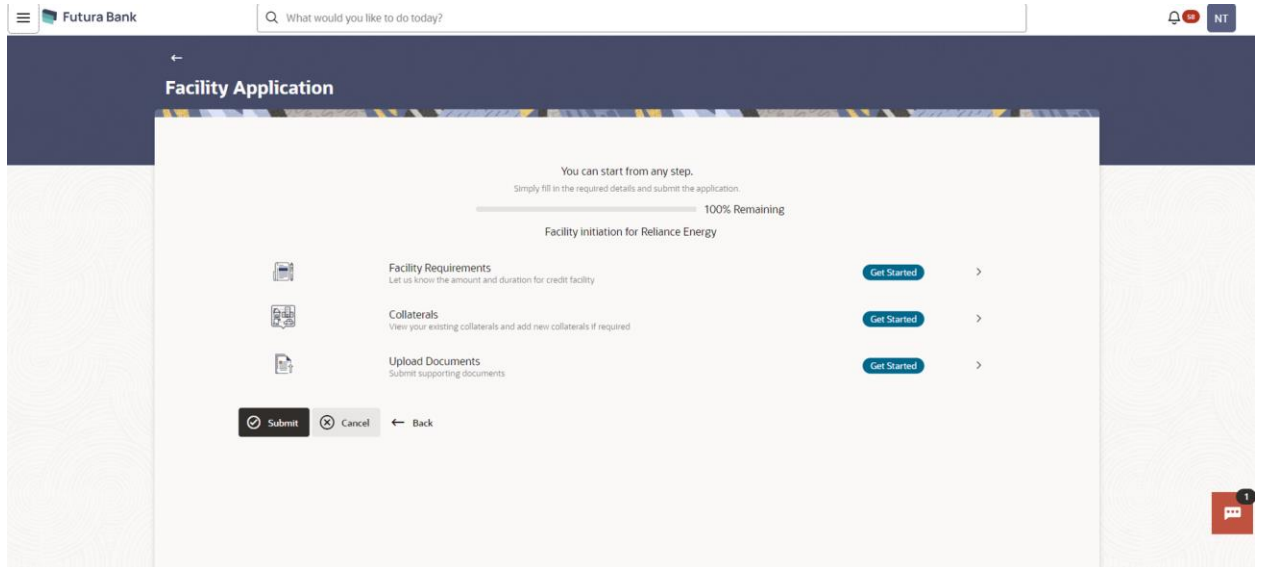
Facility Application – Summary Screen

Credit Facility Amendment Application Summary screen displays the summary of all steps involved in modification of a facility.

Following are the changes that the user can modify in an existing facility:

- Facility Amount
- Facility Tenure
- Addition of a New Sub-facility
- Addition of a new Collateral
- Upload of additional documents

User can select any of the step for modification from the home page, i.e. user can click on any step and modify the details.



Field Description

Field Name	Description
Facility Requirements	The user clicks this link to modify the facility amount and tenure.
Collaterals	The user clicks this link to add a new collateral.
Upload Documents	The user clicks this link for uploading the documents.

- Click the **Facility Requirements** card. The **Facility Application** screen appears.

Facility Application - Facility Requirement Details

The screenshot shows the 'Facility Application' screen in the Futura Bank app. At the top, there's a navigation bar with the Futura Bank logo and a search bar. Below the navigation bar, the screen title is 'Facility Application'. A breadcrumb trail shows 'Home / Facility Requirements - In Progress'. A message states: 'Please complete the step by clicking on continue at the respective stage. Enter your facility requirements, so as to serve you better'. Below this, the 'Facility Requirement Details' section displays two entries:

Category	Facility Amount	Start Date	Facility Type
FAC2_1 Term Loan	GBP 1,000.00	2019-09-19	Non Funded
LINE_CD_1 Term Loan	GBP 500.00	2019-09-29	Non Funded

At the bottom of the screen, there are four buttons: 'Continue' (with a checkmark icon), 'Save as Draft' (with a document icon), 'Cancel' (with an 'X' icon), and 'Back' (with a left arrow icon). A red notification bubble with the number '1' is visible in the bottom right corner.

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.
Enter your facility requirements, so as to serve you better

Facility Requirement Details

Facility ID	Category	Facility Amount	Start Date	Facility Type
FAC2_1	Term Loan	GBP 1,000.00	2019-09-19	Non Funded
LINE_CD_1	Term Loan	GBP 500.00	2019-09-29	Non Funded

Continue Save as Draft Cancel Back

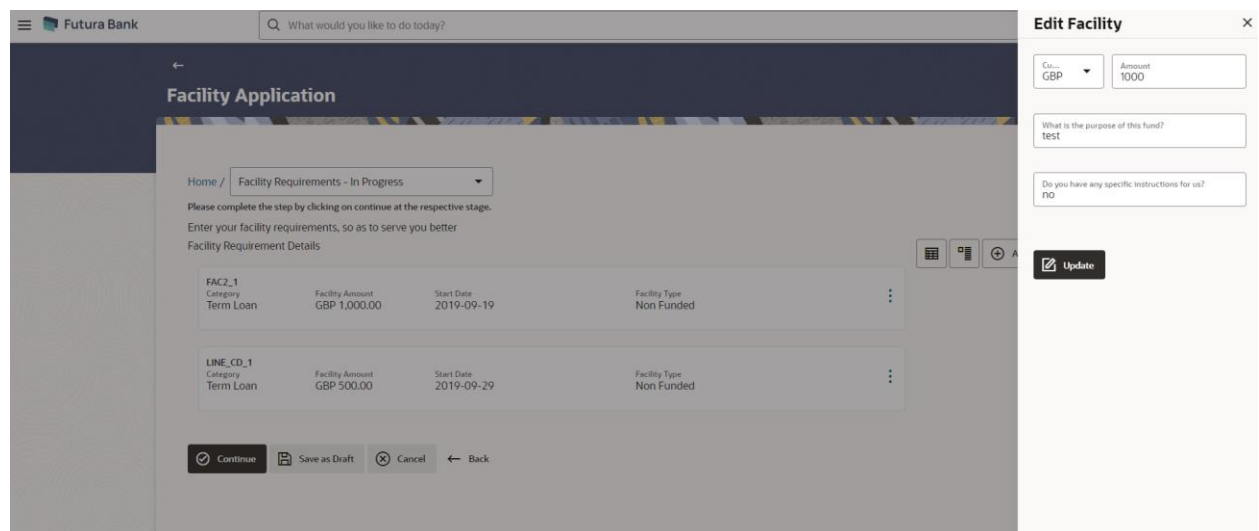
Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details are to be filled for the facility application. OR Click the Home link to navigate back to facility application summary screen.
Party Name	Displays the party name for whom the facility is being amended.
Facility Requirement Details This card shows the details of all existing facilities.	
Facility ID	ID of the Credit Facility.
Funding Type	The purpose or the facility category under which the facility has been opened. For e.g. Term Loan, Working Capital Finance, Over draft, etc.
Revolving Line	This field displays if the facility is revolving or not.
Sanctioned Amount	The total limit amount sanctioned for the facility.
Utilized Amount	The amount utilized for the facility.
Available Amount	The current available amount for the facility.

Field Name	Description
Expiry Date	The date on which facility expires.
% Utilized	Displays the percentage utilization of the facility in a line graph.

4. Click  and then click **Edit Facility** to modify the details of an existing facility. The **Edit Facility Details** overlay screen appears.
OR
Click  and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.
OR
Click **Add New Facility** option to add the details of the new facility required.

Edit Facility Details



The screenshot shows the 'Edit Facility' overlay screen on the Futura Bank interface. The main screen displays 'Facility Application' with a table of facility requirements. The overlay screen on the right allows editing facility details.

Field Name	Description
Expiry Date	The date on which facility expires.
% Utilized	Displays the percentage utilization of the facility in a line graph.

Facility Application

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.
Enter your facility requirements, so as to serve you better

Facility Requirement Details

Facility ID	Category	Facility Amount	Start Date	Facility Type
FAC2_1	Term Loan	GBP 1,000.00	2019-09-19	Non Funded
LINE_CD_1	Term Loan	GBP 500.00	2019-09-29	Non Funded

Continue Save as Draft Cancel Back

Edit Facility

Currency: GBP Amount: 1000

What is the purpose of this fund?
test

Do you have any specific instructions for us?
no

Update

Field Description

Field Name	Description
Edit Facility Details	
Currency	The currency in which facility was applied originally is displayed.
Amount	The amount for which the facility is applied.
What is the purpose of this fund?	The purpose for applying the facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

5. In the **Currency** list, system displays the currency in which the facility was originally applied.
6. In the **Amount** field, modify the amount for the facility, if required.
7. In the **What is the purpose of this fund?** field, modify the reason for the facility, if required.
8. In the **Specific Instructions** field, modify the specific instructions to be given to the bank, if any.
9. Click **Update**. The **Facility Requirement Details** screen gets updated and facility details will be saved and appear in a card form, with old and newly edited details.

Add Sub Facility

The screenshot shows the 'Facility Application' page in the Futura Bank system. A modal window titled 'Add Facility' is open on the right side. The main page shows a 'Facility Requirements - In Progress' status with a table of existing facilities. The 'Add Facility' modal contains the following fields:

- Currency:** A dropdown menu set to 'GBP'.
- Amount:** A text input field containing '100'.
- Expiry Date:** A date picker set to '4/30/2024'.
- Select Facility Type:** A dropdown menu set to 'Non Funded'.
- In which category funds are required?:** A dropdown menu set to 'Letter of Credit'.
- What is the purpose of this fund?:** A text input field containing 'working capital'.
- Do you have any specific instructions for us?:** A text input field containing 'NA'.
- Buttons:** 'Add' (with a plus icon), 'Continue', 'Save as Draft', 'Cancel', and 'Back'.

Field Description

Field Name	Description
Add Sub Facility Overlay	
Currency	The currency in which sub facility is to be applied.
Amount	The amount for which the sub facility is to be applied.
Expiry Date	Click Calendar icon and select Expiry Date .
Select Facility Type	Click Select Facility Type to Add Facility Overlay. The facility type under which facility is to be applied.
In which category funds are required?	The facility category under which sub facility is to be applied.
What is the purpose of this fund?	The purpose for applying the sub facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

10. Enter the relevant information, as required.

11. Click **Add**. The sub facility Requirement details gets added in a card form.

Add New Facility

Facility Application

Home / Facility Requirements - In Progress

Please complete the step by clicking on continue at the respective stage.
Enter your facility requirements, so as to serve you better

Facility Requirement Details

FAC2_1	Modified	Facility Amount	Start Date	Facility Type	Description	Instruction
Category Term Loan		GBP 1,000.00	2019-09-19	Non Funded	test	no

LINE_CD_1	Facility Amount	Start Date	Facility Type
Category Term Loan	GBP 500.00	2019-09-29	Non Funded

Continue Save as Draft Cancel Back

Add Facility

Currency: GBP Amount: 1000

Expiry Date: 4/30/2025

Select Facility Type: Funded

In which category funds are required?: Guarantee

What is the purpose of this fund?: expansion

Do you have any specific instructions for us?: NA

Enter 1 to 400 characters.

Add

Field Description

Field Name	Description
Add New Facility Overlay	
Currency	The currency in which facility is to be applied.
Amount	The amount for which the facility is to be applied.
Expiry Date	Click Calendar icon and select Expiry Date .
Select Facility Type	Click Select Facility Type to Add Facility Overlay. The facility type under which facility is to be applied.
In which category funds are required?	The facility category under which facility is to be applied.
What is the purpose of this fund?	The purpose for applying the facility.

Field Name	Description
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

12. Click **Continue** to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.

OR

Click  and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.

OR

Click  and then click **Edit Facility** to amend the facility, if required. The **Edit Facility** Details overlay screen appears.

OR

Click  and then click **Remove Facility** to remove the added facility or sub facility.

OR

Click Save as Draft to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer Save as Draft section).

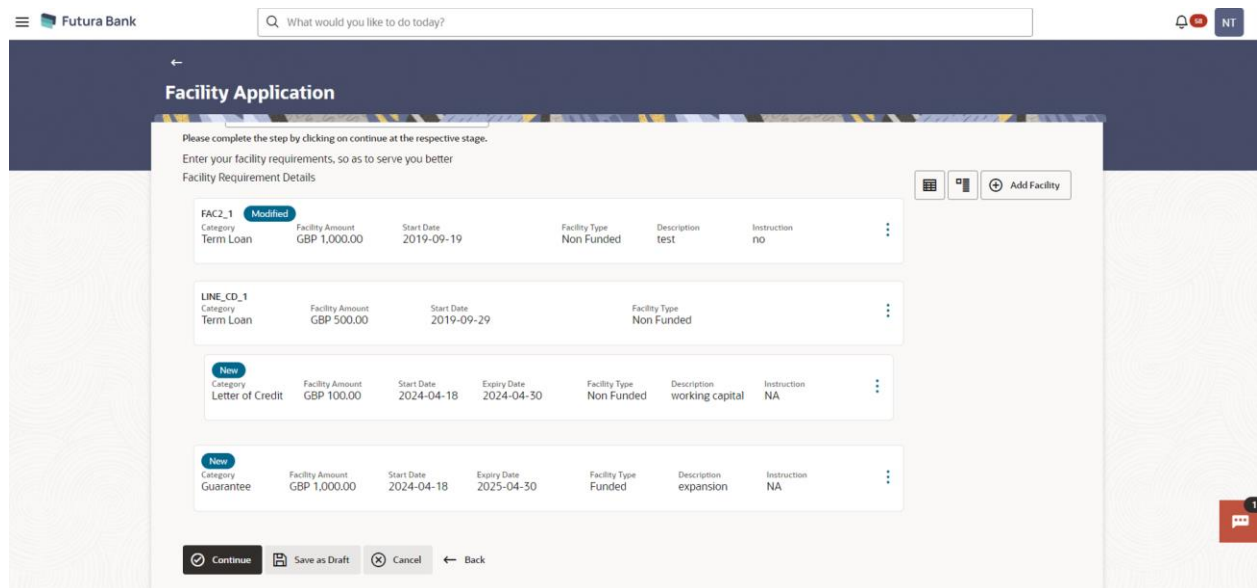
OR

Click Cancel to cancel the transaction and navigate to the **Dashboard** screen.

OR

Click Back to navigate back to the previous screen.

New Facility and Modified Facility Badges screen:



The screenshot shows the 'Facility Application' screen in the Futura Bank app. At the top, there's a search bar and a notification icon. The main content area displays a list of facilities with details like Category, Facility Amount, Start Date, Expiry Date, Facility Type, Description, and Instruction. Each facility entry has a badge indicating its status: 'Modified' for FAC2_1 and 'New' for LINE_CD_1, Letter of Credit, and Guarantee. At the bottom, there are four action buttons: 'Continue', 'Save as Draft', 'Cancel', and 'Back'.

Facility ID	Category	Facility Amount	Start Date	Expiry Date	Facility Type	Description	Instruction	Status
FAC2_1	Term Loan	GBP 1,000.00	2019-09-19		Non Funded	test	no	Modified
LINE_CD_1	Term Loan	GBP 500.00	2019-09-29		Non Funded			New
	Letter of Credit	GBP 100.00	2024-04-18	2024-04-30	Non Funded	working capital	NA	New
	Guarantee	GBP 1,000.00	2024-04-18	2025-04-30	Funded	expansion	NA	New

Edit Facility and Remove Facility options screen:

Futura Bank

Facility Application

Please complete the step by clicking on continue at the respective stage.
Enter your facility requirements, so as to serve you better

Facility Requirement Details

Category	Facility Amount	Start Date	Facility Type	Description	Instruction
FAC2_1 Term Loan	GBP 1,000.00	2019-09-19	Non Funded	test	no
LINE_CD_1 Term Loan	GBP 500.00	2019-09-29	Non Funded		
New Letter of Credit	GBP 100.00	2024-04-18	2024-04-30	Non Funded	working capital
New Guarantee	GBP 1,000.00	2024-04-18	2025-04-30	Funded	expansion

Continue **Save as Draft** **Cancel** **Back**

Edit Facility
Remove Facility

Table View Facility screen:

Futura Bank

Facility Application

Home / **Facility Requirements - In Progress**

Please complete the step by clicking on continue at the respective stage.
Enter your facility requirements, so as to serve you better

Facility Requirement Details

Action	Line Code	Facility Category	Facility Type	Available Amount	Start Date	Expiry Date	Description	Instructions
⋮	M FAC2_1	Term Loan	Non Funded	GBP 1,000.00	2019-09-19	--	test	no
⋮	▼ LINE_CD_1	Term Loan	Non Funded	GBP 500.00	2019-09-29	--		
⋮	N	Letter of Credit	Non Funded	GBP 100.00	2024-04-18	2024-04-30	working c...	NA
⋮	N	Guarantee	Funded	GBP 1,000.00	2024-04-18	2025-04-30	expansion	NA

Continue **Save as Draft** **Cancel** **Back**

Facility Application - Collaterals

Futura Bank

Q What would you like to do today?

99+

FM

↑ Amend Facility Collaterals

OBDXCFCM - ***477

Home / Collaterals - In Progress

OBDXCFCM

Please complete the step by clicking on continue at the respective stage.
Your existing collaterals are listed below, you can add new collaterals if required

Collateral Details

Add Collaterals

ACCDetail

Collateral Amount

Utilized Amount

Available Amount

Revision Date

GBP 19,000.00

GBP 1,900.00

GBP 17,100.00

4/24/2021

ACCONTRACTS

Collateral Amount

Utilized Amount

Available Amount

Revision Date

GBP 18,000.00

GBP 1,800.00

GBP 16,200.00

4/24/2021

ACCOUNTRECEIVABLES

Collateral Amount

Utilized Amount

Available Amount

Revision Date

GBP 6,000.00

GBP 600.00

GBP 5,400.00

4/24/2021

ACC_CONTRACTS

Collateral Amount

Utilized Amount

Available Amount

Revision Date

GBP 18,000.00

GBP 1,800.00

GBP 16,200.00

4/24/2021

ACC_DETAILS

Collateral Amount

Utilized Amount

Available Amount

Revision Date

GBP 18,000.00

GBP 1,800.00

GBP 16,200.00

4/24/2021

(Showing 5 out of 34 items)

Load More

Continue

Save as Draft

Cancel

← Back

1

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details needs to be filled for the facility modification. OR Click the Home link to navigate back to facility application summary screen.
Party Name	Displays the party name for whom the facility is to be applied.
Collaterals All the collaterals linked to the party gets displayed on this screen. User can also request for addition of new collateral from this screen.	
Collateral ID	Collateral ID of the facility.
Collateral Description	The description of the collateral.
Collateral Amount	The collateral amount evaluated against the pledged collateral.
Utilized Amount	The total utilized amount of the collateral.
Available Amount	The current available amount for collateral.
Revision Date	The revision date of the collateral.

13. Click **Add Collateral** to add the collateral details. The **Add Collateral** overlay screen appears.
OR
Click **Continue** to go to the next step.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, click [Save as Draft](#).)
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Facility Application - Add Collaterals

↑

Amend Facility Add Collaterals

OBDXCFCPM - ***477

Home /

Collaterals - In Progress

Please complete the step by clicking on continue at the respective stage.
Your existing collaterals are listed below, you can add new collaterals if required

Collateral Details

ACCDetail				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
GBP 19,000.00	GBP 1,900.00	GBP 17,100.00	4/24/2021	

ACCONTRACTS				
Collateral Amount	Utilized Amount	Available Amount	Revision Date	
GBP 18,000.00	GBP 1,800.00	GBP 16,200.00	4/24/2021	

ACCOUNTRECEIVABLES

Add Collaterals

Please specify collateral Type

Vehicle

Description

Industry Vehicle

Currency

GBP

Estimated value

310000

What is the purpose of this collateral

Pledged Business

Any other comments

Heavy Vehicle

+

Add

Field Description

Field Name	Description
Please specify collateral type	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
Description	The description of the collateral.
Currency	Select Currency from drop-down list.
Estimated Value	The estimated value of the collateral.
What is the purpose of this collateral?	The purpose for the new collateral.
Any other comments?	The remarks/ instructions that needs to be communicated to the bank, if any.

- From the **Collateral type** list, select the appropriate collateral type.
- In the **Description** field, enter the description of the collateral.
- From the **Currency** list, select the appropriate currency.
- In the **Estimated value** field, enter the collateral amount.
- In the **Purpose** field, enter the purpose for collateral.
- In the **Comments** field, enter the specific instructions to be given to the bank, if any.

20. Click **Add**. The new collateral is added as a new card on the **Collaterals Details** screen.

Facility Application - Collaterals - New Collateral

Amend Facility Add Collaterals
OBDXCFCM - ***477

Home / Collaterals - In Progress
OBDXCFCM

Please complete the step by clicking on continue at the respective stage.
Your existing collaterals are listed below, you can add new collaterals if required

Collateral Details + Add Collaterals

Industry Vehicle			
New			
Type	Currency	Estimated Value	Purpose
VHCL	GBP	GBP 310,000.00	Pledged Business

ACCDetail			
Collateral Amount	Utilized Amount	Available Amount	Revision Date
GBP 19,000.00	GBP 1,900.00	GBP 17,100.00	4/24/2021

ACCONTRACTS			
Collateral Amount	Utilized Amount	Available Amount	Revision Date
GBP 18,000.00	GBP 1,800.00	GBP 16,200.00	4/24/2021

ACCOUNTRECEIVABLES			
Collateral Amount	Utilized Amount	Available Amount	Revision Date
GBP 6,000.00	GBP 600.00	GBP 5,400.00	4/24/2021

ACC_CONTRACTS			
Collateral Amount	Utilized Amount	Available Amount	Revision Date
GBP 18,000.00	GBP 1,800.00	GBP 16,200.00	4/24/2021

ACC_DETAILS			
Collateral Amount	Utilized Amount	Available Amount	Revision Date
GBP 18,000.00	GBP 1,800.00	GBP 16,200.00	4/24/2021

(Showing 5 out of 34 items)

[Load More](#)

21. Click **Continue** to go to the next step. The **Facility Application - Upload Documents** screen to upload the documents appears.

OR



Click and then click **Edit** to edit the newly added collateral. The **Add Collateral** overlay screen appears in the editable form.

OR

Click  and then click **Remove** to remove the newly added collateral.

OR

Click **Add Collaterals**, if you want to add more collaterals.

OR

Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer [Save as Draft](#) section).

OR

Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

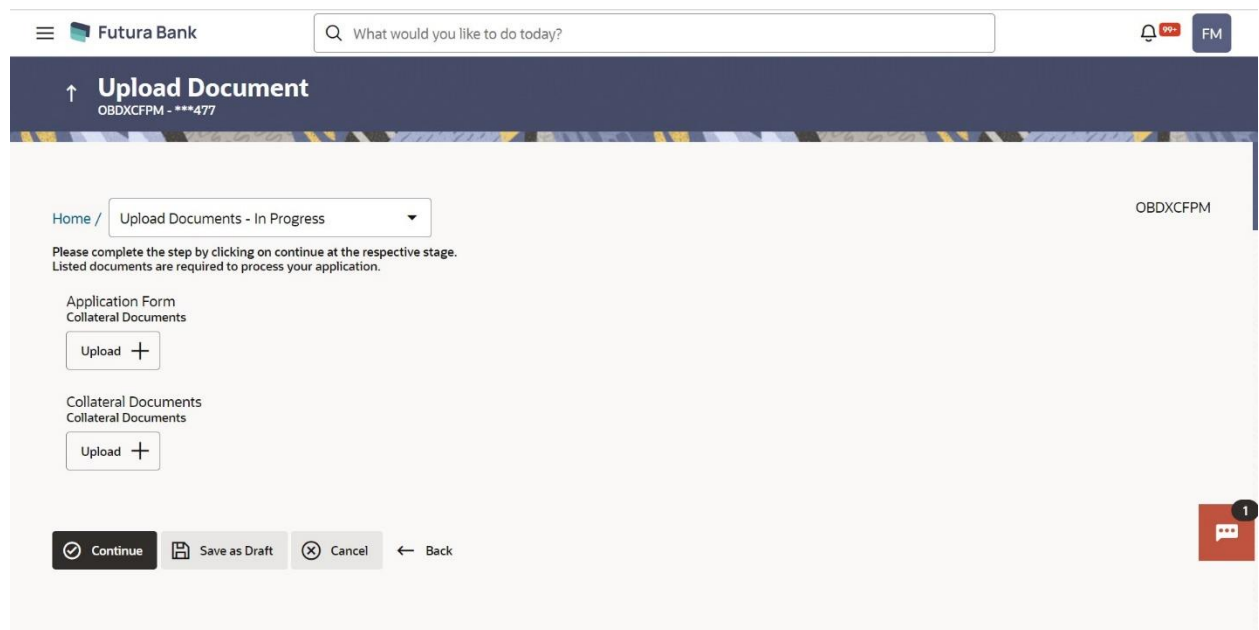
OR

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

Facility Application - Upload Documents

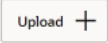
Following screen is shown when user clicks on **Upload Documents** step from the **Facility Application Summary** screen or on accessing the step from breadcrumb available as a part of each step details screen or by clicking on continue on the collateral details screen.

As a part of this step, corporate user can see the list of documents that needs to be submitted for applying a facility. User can upload the documents and proceed with the facility application. The list of documents displayed here are fetched from integrated mid-office/back office application.

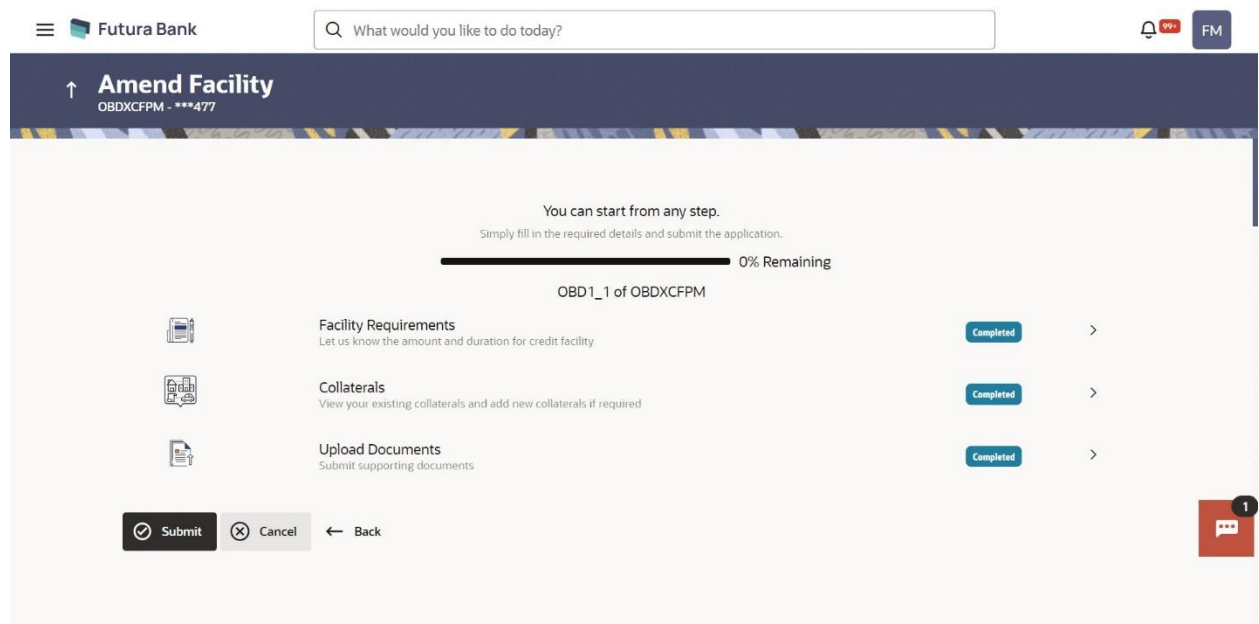


Field Description

Field Name	Description
Party Name	Displays the party name for whom the facility is to be applied.
Document Name	The document that the corporate is expected to submit as a part of application. The list of the documents is fetched from the mid-office based on the selected product type.

22. Click  against each document to browse and upload the required document to process the application.
23. Select the appropriate file to be uploaded and click **Open** to upload the documents.
24. Click **Continue**. The **Facility Application** screen displaying all the three steps completed for facility application appears.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer [Save as Draft](#) section.)
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Facility Application



The screenshot shows the 'Amend Facility' screen for user OBDXCFCM - ***477. The header includes the Futura Bank logo and a search bar. The main content area displays a progress bar at 0% remaining and three steps: Facility Requirements, Collaterals, and Upload Documents, all marked as 'Completed'. At the bottom are buttons for Submit, Cancel, and Back.

25. Click **Submit**.
OR
Click the link against each card to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
OR
Click **Back** to navigate back to the previous screen.
26. The **Facility Application - Review** screen appears.

Amend Facility - Review

Facility Application
Reliance Energy ****112

Review
You have initiated a request for Facility Origination. Please review the details before you confirm!

Facility Requirement Details

FAC2_1 Category: Term Loan	Facility Amount: GBP 1,000.00	Start Date: 2019-09-19	Facility Type: Non Funded	Description: test	Instruction: no
LINE_CD_1 Category: Term Loan	Facility Amount: GBP 500.00	Start Date: 2019-09-29	Facility Type: Non Funded		
New Category: Letter of Credit	Facility Amount: GBP 100.00	Start Date: 2024-04-18	Expiry Date: 2024-04-30	Facility Type: Non Funded	Description: working capital Instruction: NA
New Category: Guarantee	Facility Amount: GBP 1,000.00	Start Date: 2024-04-18	Expiry Date: 2025-04-30	Facility Type: Funded	Description: expansion Instruction: NA

27. Click the **Terms and Conditions** link to view the terms and conditions.
28. Select the **I agree to the Term & Conditions** check box to accept the terms and conditions.
29. Verify the details and click **Confirm**.
OR
Click  against the section that you want to edit. The screen appears in editable form.
OR
Click **Show More** to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Download** to download and view the facility amendment details in PDF format.
30. The message for initiating the facility request appears along with the application reference number to track the status of your application.

4. Collateral Evaluation

Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate his collateral. Bank assess the collateral and informs the customer about the value of the collateral that the Bank can offer, if the customer agrees to the value proposed by the bank and to the other Terms and Conditions, then the collateral gets pledged with the Bank.

Using this option, corporate customers can request for evaluation of a collateral by providing the required details like collateral type, its description, market value, its ownership information and the details of banks where the collateral is already pledged. Corporate user can also upload the required supporting documents using the OBDX platform.

Collateral evaluation process goes through various stages starting from providing the details of collateral that is to be evaluated, until the review and acceptance of collateral evaluation application.

Corporate user can track the status of the collateral evaluation applications using Application Tracker available within OBDX and can view, download and accept or reject the Collateral Evaluation offer generated by the mid office/back office.

Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

How to reach here:

Toggle Menu > Credit Facility Management > Collaterals > Collateral Evaluation

To request for Collateral evaluation:

1. Navigate to the **Collateral Evaluation** screen. The **Collateral Evaluation – Summary** page appears.

Collateral Evaluation – Summary Screen

Collateral Evaluation summary page displays the summary of all steps involved in evaluation with the completion status of each step.

Following are the steps involved in the evaluation of a collateral:

- **Collateral Details:** In this section, user needs to provide the details of all the collateral, which needs to be evaluated. User needs to provide information like collateral type, estimated value of the collateral, description, purpose, insurance details if any etc.
- **Ownership Details:** In this section, user needs to provide the ownership details of the collateral for which the collateral evaluation request is being submitted. Ownership details like Name of the owner(s) with their Party ID and ownership percentage can be provided in this section.
- **Seniority Details:** In this section, user needs to enter the details of bank with which the collateral is already pledged.

- **Upload Documents:** This section lists all the documents, which are required to be submitted as part of collateral evaluation application and user will be required to upload all the mandatory documents.

The **Home** screen also displays the collateral evaluation application completion status with a progress bar. User can start filling up the application in any sequence i.e. user can click on any step and fill in the details. Application can be submitted for processing, only after filling the mandatory information required as a part of each step.

The screenshot shows the 'Collateral Evaluation' application interface. At the top, there's a search bar and a notification bell. The main heading is 'Collateral Evaluation'. Below it, a progress bar indicates '100% Remaining'. The steps are listed as follows:

- Collateral Details:** Provide the details of the collateral which needs to be evaluated. (Get Started button)
- Ownership Details:** Confirm if the collateral has single or joint ownership. (Get Started button)
- Seniority Details:** Provide the charge details for the collateral. (Get Started button)
- Upload Documents:** Submit supporting documents. (Get Started button)

At the bottom, there are buttons for 'Submit', 'Cancel', and 'Back'.

Field Description

Field Name	Description
Party Name	Displays the primary party name of the user for which the collateral needs to be evaluated.
Progress Bar	Completion status of the Collateral Evaluation application is displayed graphically with the help of a progress bar.
Collateral Details	User can click on this step to add the details of the collateral, which is required to be evaluated.
Ownership Details	User can click on this step to fill in the ownership details of the Collateral.
Seniority Details	User can click on this step to add the Bank's details with which the collateral is already pledged.
Upload Documents	The user can click on this link for uploading the required documents.

2. Click the **Collateral Details** card. The **Collateral Details** screen appears.

Collateral Details

Home / Collateral Details - In Progress

Please complete the step by clicking on continue at the respective stage.

Provide the details of the collateral which needs to be evaluated

What is the type of collateral?
Machine

What is the Category of the Collateral
MACHINERY

Please provide a brief description of the collateral
Robot

From what date the collateral is available?
4/19/2024

Currency
GBP

Estimated value of this collateral
GBP 600,000.00

Is insurance available for the collateral?
☒ Yes ☐ No

What is the insurance expiry date?
4/30/2025

Do you have any specific instructions for us?
No

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step for which details are to be filled for the collateral evaluation application. OR Click the Home link to navigate back to collateral evaluation summary screen.
Party Name	Displays the primary party name of the user for which the collateral needs to be evaluated.
What is the type of Collateral?	Select the collateral type like Plant & Machinery, Vehicle, Stocks etc.
Please provide a brief description of the collateral	The description of the collateral, which is to be evaluated.
What is the estimated value of this collateral?	Select the currency and enter the estimated value of the collateral.

Field Name	Description
From what date the collateral is available?	The date from which Collateral will be available to the bank.
In what currency the collateral should be evaluated?	Select the currency in which collateral needs to be evaluated.
Is insurance available for the collateral?	Specify if collateral is secured with insurance or not.
What is the insurance expiry date?	The date of expiry of the insurance, if collateral is secured with insurance. This field appears if you select Yes option against Is insurance available for the collateral?
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

3. From the **What is the type of collateral?** list, select the appropriate collateral type.
4. In the **Please provide a brief description of the collateral** field, enter the description of the collateral.
5. From the **What is the estimated value of this collateral?** list, select the appropriate currency and enter the estimated collateral value.
6. From the **In what currency the collateral should be evaluated?** list, select the appropriate currency in which collateral needs to be evaluated.
7. In the **Is insurance available for the collateral?** field, select whether the insurance is available or not for the collateral.
 - a. If you select **Yes** option, select the insurance expiration date from the **What is the insurance expiry date?** field.
8. In the **From what date the collateral is available?** field, select the date from which Collateral will be available to the bank.
9. In the **Do you have any specific instructions for us?** field, enter the remarks/ instructions that needs to be communicated to the bank, if any.
10. Click **Continue** to go to the next step. The **Ownership Details** screen appears.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer [Save as Draft](#) section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Ownership Details

Home / Ownership Details - In Progress

Please complete the step by clicking on continue at the respective stage. Confirm if the collateral has single or joint ownership.

Primary Owner? ☒ Remove Owner

Name of the Owner: Joe Turner

Party ID of the owner with Futura Bank: 004308

Ownership Percentage (%): 60.00

Primary Owner? ☐ Remove Owner

Name of the Owner: Will Jacks

Party ID of the owner with Futura Bank: 001245

Ownership Percentage (%): 40.00

Add Owner

Continue Save as Draft Cancel Back

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details have to be filled for the collateral evaluation application. OR Click the Home link to navigate back to collateral evaluation summary screen.
Party Name	Displays the party name of the user for which the collateral needs to be evaluated.
Name of the Owner	The name of the collateral owner.
Party ID of the owner with Futura Bank	The party id for collateral owner associated with the Bank.
Ownership Percentage (%)	Enter ownership percentage associated with collateral. If a single ownership then ownership percentage should be 100 % and if an ownership is joint with multiple owners then addition of percentage shared between all owners should be equal to 100 %.
Primary Owner	Enable the toggle switch against the details of Primary owner. This will define if the owner is the primary owner of the collateral.

Field Name	Description
Add Owner	The link to add additional co-owner(s) details with whom collateral ownership is shared.

11. In the **Name of the Owner** field, enter the name of the collateral owner.
12. In the **Party ID of the owner with Futura Bank** field, enter the party id for collateral owner.
13. In the **Ownership Percentage (%)** field, enter the percentage of ownership associated with collateral.
14. Click the **Primary Owner** toggle button, if the details entered are of the primary owner.
15. Click **Continue** to go to the next step. The **Seniority Details** screen appears.
OR
Click the **Add Owner** link to add the details of co-owners, if the collateral is shared by more than one owner.
OR
Click the **Remove Owner** link if you want to remove the added owner details.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer [Save as Draft](#) section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Seniority Details

Home / Seniority Details - In Progress

Please complete the step by clicking on continue at the respective stage.
Provide the charge details for the collateral.

Is this collateral already charged?
☒ Yes ☐ No

With how many Banks this collateral is already charged?
☒ One ☐ Two

Details of Primary Bank/Entity where collateral is pledged :

Bank/Entity Name HSBC	Percentage Pledged 20.00	Point of Contact Mayank	Branch Name OMR
Branch Address Line 1 Park Street	Branch Address Line 2 Off OMR	City Bengaluru	State Karnataka
Country India	Zip Code 560021	Branch Email Address hscb560021@hscb.com	Branch Contact Number 080569874523

Continue Save as Draft Cancel Back

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the collateral evaluation application. OR Click the Home link to navigate back to collateral evaluation summary screen.
Party Name	Displays the primary party name of the user for which the collateral needs to be evaluated.
Is this collateral already charged?	Specify if there is any existing charge on the collateral. The options are: - Yes - No
With how many Banks this collateral is already charged?	The number of banks/ financial institute with which collateral is already charged (pledged). The options are: - One - Two
Details of Primary Bank/ Entity where collateral is pledged Below fields capture the details of First Charge Holder	

Field Name	Description
Bank/ Entity Name	The name of the bank / financial institute, where the collateral is already pledged.
Percentage Pledged	The percentage of charge on the collateral by Primary Bank / financial institute. The charged percentage must be always less than 100%.
Point of Contact	Name for the point of contact of the bank / financial institute where the collateral is pledged.
Branch Name	The branch name of bank/financial institute.
Branch Address Line 1 -2	The branch address where bank /financial institute is located.
City	The city in which bank /financial institute is located.
State	The state name where bank /financial institute is located.
Country	The country in which bank /financial institute is located.
Zip Code	The zip code of the area where bank /financial institute is located.
Branch Email Address	The email address of the bank branch.
Branch Contact Number	The contact number of the bank branch.
Details of Secondary Bank/ Entity where Collateral is pledged This section appears if you select Two in the field, "With how many Banks this collateral is already charged?"	
Note: Fields that appear in this section are same as described in Details of Primary Bank/ Entity where collateral is pledged section.	

16. In the **Is this collateral already charged** field, select the appropriate option whether collateral is already charged or not.
17. In the **With how many Banks this collateral is already charged** field, select the appropriate option.
18. In the **Bank/ Entity Name** field, enter the name of the bank / financial institute, which holds an existing charge on the collateral.
19. In the **Percentage Pledged** field, enter the percentage of charge held by the bank / financial institute.
20. In the **Point of Contact** field, enter the name of the contact person of the bank.

21. In the **Branch Name** field, enter the name of bank branch.
22. In the **Branch Address Line 1 and 2** field, enter the address of the bank.
23. In the **City** field, enter the city to of the bank branch.
24. In the **State** field, enter the state of the bank branch.
25. From the **Country** list, select the country of the bank branch.
26. In the **Zip Code** field, enter the zip code of the bank branch.
27. In the **Branch Email Address** field, enter the email address of the bank branch.
28. In the **Branch Contact Number** field, enter the contact number of the bank branch.
29. In the **Details of Secondary Bank/ Entity where Collateral is pledged** section, enter the relevant details, if you have selected option **Two** in the field “With **how many Banks this collateral is already charged?**”
30. Click **Continue** to go to the next step. The **Upload Documents** screen appears.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer Save as Draft section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Note: Once the application is saved as draft, the user will be able to resume the application from Application Tracker.

Upload Documents

Following screen is shown when user clicks on **Upload Documents** step from the **Collateral Evaluation Summary** screen or on accessing the step from breadcrumb option available as a part of each step details screen. As a part of this step, corporate user can see the list of documents that needs to be submitted for applying for a Collateral Evaluation. User can upload the documents and proceed with the application. The list of documents displayed here are fetched from integrated mid-office/back office application.

This screen lists down all documents required to initiate the evaluation process of the collateral. The list of documents listed here are fetched from mid-office/back-office application.

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the collateral evaluation application. OR Click the Home link to navigate back to collateral evaluation summary screen.
Party Name	Displays the party name of the user for which the collateral needs to be evaluated.
Document Name	List of documents that the corporate is expected to submit as part of Collateral Evaluation application along with the option to upload the document. The list of the documents are fetched from the mid-office based on the selected application type.

31. Click  to browse and upload the required document to process the application.
32. Select the appropriate file to be uploaded and click Open to upload the documents.
33. Click **Continue**. The **Collateral Evaluation** Home screen with the completion of all the steps appears.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).

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

Collateral Evaluation

The screenshot displays the 'Collateral Evaluation' interface for 'OBDXCFPM'. At the top, there's a search bar and a notification icon. The main heading is 'Collateral Evaluation'. Below it, a message states 'You can start from any step. Simply fill in the required details and submit the application.' A progress bar indicates '0% Remaining'. The evaluation process is divided into four steps, each with an icon, a title, a description, and a 'Completed' button with a right arrow:

- Collateral Details**: Provide the details of the collateral which needs to be evaluated.
- Ownership Details**: Confirm if the collateral has single or joint ownership.
- Seniority Details**: Provide the charge details for the collateral.
- Upload Documents**: Submit supporting documents.

At the bottom, there are three buttons: 'Submit' (with a checkmark icon), 'Cancel' (with an 'X' icon), and 'Back' (with a left arrow icon). A red chat bubble icon with a '1' is located in the bottom right corner.

34. Click **Submit**.
OR
Click the link against each card to view the **Collateral Details/ Ownership Details/ Seniority Details/ Upload Documents** section details.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
OR
Click **Back** to navigate back to the previous screen.
35. The **Collateral Evaluation - Review** screen appears.

Collateral Evaluation – Review

Review
You initiated a request for Collateral Evaluation. Please review details before you confirm!

Collateral Details			
Type MCHN	Category MACHINERY	Description Robot	Estimated Value GBP 600,000.00
Insurance Available Yes	Insurance Expiry Date 4/30/2025	Collateral Available Date 4/19/2024	Specific Instructions No
Show Less			

Ownership Details			
Name of the Owner Joe Tunner	Party ID of the owner 004508	Ownership Percentage 60.00	Primary Owner Yes
Name of the Owner Will Jacks	Party ID of the owner 001245	Ownership Percentage 40.00	Primary Owner No
Show Less			

Seniority Details	
Collateral Charged ? TRUE	Seniority Level ONE

Details of Primary Bank/Entity where collateral is pledged :			
Bank/Entity Name HSBC	Percentage Pledged 20.00	Point of Contact Mayank	Branch Name OMR
Branch Address Line 1 Park Street	Branch Address Line 2 Off OMR	City Bengaluru	State Karnataka
Country India	Zip Code 560021	Branch Email Address hsbc560021@hscb.com	Branch Contact Number 080569874523
Show Less			

Upload Documents
Application Form -
Show More

[Terms and conditions](#)
☐ I agree to the terms and conditions

36. Click **Terms and Conditions** link to view the terms and conditions.
37. Select **I agree to the Term & Conditions** check box to accept the terms and conditions.
38. Verify the details and click **Confirm**.
OR
Click  against the section that you want to edit. The screen appears in editable form.
OR
Click **Show More** to view the **Collateral Details/ Ownership Details/ Seniority Details/ Upload Documents** section details.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Download** to download and view the collateral evaluation details in PDF format.
39. On successful submission, confirmation message for initiating the collateral evaluation appears along with the Application ID to track the status of your application and status of the

application.

Click the **Go To Dashboard** link to go to the **Dashboard** screen.

OR

Click the **Go To Application Tracker** link to go to the **Application Tracker** screen.

OR

Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

Collateral Evaluation – Confirm

The screenshot shows the 'Collateral Evaluation' confirmation page in the Futura Bank application. At the top, there is a navigation bar with the Futura Bank logo, a search bar with the placeholder text 'What would you like to do today?', and a notification bell icon with '99+' and an 'FM' button. Below the navigation bar is a dark blue header with the text 'Collateral Evaluation'. The main content area features a green confirmation banner with a checkmark icon and the text 'Confirmation Collateral Evaluation application submitted successfully.' Below this, the following details are listed: Reference Number 071270D6A6B2, Host Reference Number APP233419753, and Status Completed. A section titled 'What would you like to do next?' contains three icons with corresponding links: a dashboard icon for 'Home', a document icon for 'Application Tracker', and a house icon for 'New Collateral Evaluation'. On the right side, there is a red chat bubble icon with a '1' and a blue button that says 'Hey, I am here to help if you need it!' with a microphone icon below it.

☰ Futura Bank

🔍 What would you like to do today?

🔔 99+ FM

Collateral Evaluation

✔ Confirmation
Collateral Evaluation application submitted successfully.

Reference Number
071270D6A6B2

Host Reference Number
APP233419753

Status
Completed

What would you like to do next?

📊 Home 📄 Application Tracker 🏠 New Collateral Evaluation

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

5. Collateral Revaluation

Using Collateral revaluation function, corporate user can request for revaluation of an existing collateral. Generally a corporate would request for revaluation of a collateral if the market value of the pledged collateral has changed.

Corporate user needs to provide the reason for getting the collateral revaluated and the same gets submitted to mid office/back office user. Corporate user can also upload documents as part of collateral re-valuation application.

User can track the status of the collateral re-valuation application using Application Tracker available within OBDX and can also view, download and accept or reject the Collateral Revaluation offer generated by the mid office/back office.

Prerequisites:

- Party preference is maintained.
- Corporate users are created.
- Approval rule set up for corporate user to perform the actions.

How to reach here:

Toggle Menu > Credit Facility Management > Collaterals > Collateral Revaluation

To request for re-evaluation of a collateral:

40. Navigate to the Collateral Revaluation option. Choose Collateral pop-up appears.

Choose Collateral

The screenshot displays the Futura Bank Collateral Revaluation interface. A modal dialog titled "Choose Collateral" is open, prompting the user to "Select collateral to re-evaluate". The dialog contains the following fields and information:

- Collateral ID:** A dropdown menu showing "COLPROPERTY".
- Collateral Type:** Displayed as "PROPERTY".
- Available Amount:** Displayed as "GBP 800.00".

At the bottom of the dialog are two buttons: "→ Proceed" and "⊗ Cancel".

In the background, the main interface shows a header with the Futura Bank logo and a search bar. Below the header, there's a section titled "Collateral Revaluation" with a sub-header "Provide the reason for collateral revaluation and upload documents." and buttons for "Submit", "Back", and "Cancel".

Field Description

Field Name	Description
Select collateral to re-evaluate Collateral ID	Select the collateral ID of the collateral that needs to be revaluated from the list of available collateral IDs.
Collateral Type	Displays the collateral type under which the selected collaterals is defined.
Available amount	Displays the current available amount for the selected collateral.

41. From **Collateral ID** list, select the collateral for revaluation.
42. Click **Proceed**. The **Collateral Revaluation Application** screen appears.
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

Collateral Revaluation Details

Provide the reason for collateral revaluation and upload the required documents. Change Collateral

Collateral Details

COLPROPERTY			
Collateral Amount GBP 1,000.00	Utilized Amount GBP 0.00	Available Amount GBP 800.00	Revision Date

What is the reason for revaluation?
Change in market value

Do you have any specific instructions for us?
Certified property

Listed documents are required to process your application.

Application Form
Collateral Documents
Upload +

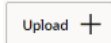
Collateral Documents
Collateral Documents
Upload +

Submit Cancel Back

Field Description

Field Name	Description
Collateral Details	
Collateral ID	The unique collateral ID and description of the collateral.

Field Name	Description
Collateral Amount	The total collateral amount of the selected collateral.
Utilized Amount	The total utilized amount of the collateral.
Available Amount	The current available amount for collateral.
Revision Date	The next revaluation date of the collateral.
What is the reason for revaluation?	Enter the reason for getting the collateral revaluated.
Do you have any specific instructions for us?	Enter any remarks/instructions, which needs to be communicated to the bank.
Upload Documents	This field lists down all the documents, which are required to be submitted as part of Collateral revaluation application. The user can upload the required documents against the list of documents getting displayed.

43. Click **Change Collateral**, if you want to change the selected collateral for revaluation.
44. In the **What is the reason for revaluation?** field, enter the reason of revaluation of the collateral.
45. In the **Do you have any specific instructions for us?** field, enter remarks/instructions of a collateral, if any.
46. Click  to browse and upload the required documents to process the application.
47. Select the appropriate file to be uploaded and click **Open** to upload the documents.
48. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
OR
Click **Back** to navigate back to the previous screen.
49. The **Collateral Revaluation - Review** screen appears.

Collateral Revaluation – Review

←

Collateral Revaluation

Review
You initiated a request for Collateral Revaluation. Please review details before you confirm!

COLPROPERTY	Utilized Amount	Available Amount	Revision Date
Collateral Amount GBP 1,000.00	GBP 0.00	GBP 800.00	

What is the reason for revaluation?
Change in market value

Do you have any specific instructions for us?
Certified property

Upload Documents

Application Form
-

Collateral Documents
-

Terms and conditions
☒ I agree to the Terms and conditions

Confirm **Cancel** **Back** **Download**

50. Click **Terms and Conditions** link to view the terms and conditions.
51. Select **I agree to the Term & Conditions** check box to accept the terms and conditions.
52. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Download** to download and view the collateral revaluation details in PDF format.
53. On successful submission, confirmation message for initiating the collateral revaluation appears along with the Application ID to track the status of your application and status of the application gets displayed.
Click the **Go To Dashboard** link to go to the **Dashboard** screen.
OR
Click the **Go To Application Tracker** link to go to the **Application Tracker** screen.
OR
Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

Collateral Revaluation - Confirm



99%

Collateral Revaluation

**Confirmation**
Collateral Revaluation application submitted successfully.

Reference Number
071238376449

Host Reference Number
APP233419766

Status
Completed

What would you like to do next?

[Home](#)

[Application Tracker](#)

[Collateral Details](#)

1



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

6. Application Tracker- Credit Facility

The Application Tracker enables the corporate to view the current status of submitted applications and also to retrieve and resume applications that have been saved as draft. User can search for the required application using various search criteria.

Through the application tracker, Corporate can perform the following actions:

- **Resume Draft Applications:** While filling out an application form, user has the option to save the application as draft, and the saved application can be viewed and resumed via application tracker.
- **Submitted Application Details:** The application tracker enables the corporate user to track the current status of the application and to view the details of submitted applications which were entered by the user at the time of application submission.
- **Offer Acceptance:** Corporate user can view, download and accept or reject the Collateral Agreement offer received from mid office/back office.

How to reach here:

Dashboard > Toggle menu > Application Tracker > Credit Facility and Collaterals

To track an application:

54. Click on the **Credit Facilities and Collaterals** option in **Select Module** section.
The **Application Tracker- Credit Facilities and Collaterals** screen appears.

Application Tracker - Credit Facilities and Collaterals

This screen lists down all the Credit Facility applications that are submitted or saved by the corporate user. All the submitted applications gets listed under different tabs (Submitted, In-progress, Approved, Rejected) depending upon their current status at mid office/back office application. Applications which are saved by user are available under Draft tab from where the user can select an application and can resume it.

FM

↑

Application Tracker

OBDXCFPM - ***477

Credit Facilities and Collaterals

Draft
Submitted
In Progress
Approved
Rejected
Awaiting Customer Response

Collateral Evaluation
SaveTestDraft
PM1400250190049952

Last Saved on
12/7/2023

Collateral Evaluation
SaveTestDraft
PM1400149147552815

Last Saved on
12/7/2023

New Facility
SubfacilityDraft
PM1399820144039024
GBP 1,000.00

Last Saved on
12/7/2023

New Facility
First_Draft
PM1399648169576241
GBP 1,000.00

Last Saved on
12/7/2023

Facility Amendment
ApplySubFacilityDraft
PM1399564235137447

Last Saved on
12/7/2023

Facility Amendment
subDraft
PM133842738502090

Last Saved on
11/29/2023

Facility Amendment
ApplySubFacilityDraft
PM1189547272121706

Last Saved on
11/5/2023

Collateral Evaluation
SaveTestDraft
PM118075496155066

Last Saved on
11/3/2023

New Facility
SubfacilityDraft
PM118040953427316
GBP 1,000.00

Last Saved on
11/3/2023

New Facility
First_Draft
PM1180270125794863
GBP 1,000.00

Last Saved on
11/3/2023

Facility Amendment
ApplySubFacilityDraft
PM1180167153966182

Last Saved on
11/3/2023

New Facility
First_Draft
PM1179600270187639
GBP 1,000.00

Last Saved on
11/3/2023

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

Field Description

Field Name	Description
Search	Enter any key word to search the application in the selected tab.
Filter	
Request Type	To filter the applications based on request type. The options are: • All • New Facility • Facility Amendment • Collateral Evaluation • Collateral Revaluation
Duration	Option to filter the applications based on the time of submission. The options are: • Last 7 Days • Last 15 Days • Last 1 Month • Last 3 Months • Last 6 Months • Last 1 Year
Search Result	
Applications summary in card form gets displayed basis on the search criteria entered.	
Application Summary	
Facility Request Type	The type of request like New Facility, Facility Amendment, Collateral evaluation etc.
Request Name	The name of the facility/collateral type for which the facility application is saved as draft.
Application Reference Number	The application reference number as generated by the bank at the time the application was saved as draft.

Field Name	Description
Status	The current application's progress. The status can be: • Draft – applications which has not yet submitted and is just saved by the applicant. • Submitted – application has been filled and submitted for further processing, but action has not been taken by the Bank yet. • In progress – application is getting processed in the mid office and is yet to be approved or rejected. • Approved – application which are approved by back office/ middle office. • Rejected – application which are rejected by back office/ middle office. • Awaiting Customer Response: application, which are awaiting for customer response, so that bank, can take the required action once customer approve or reject Collateral Agreement offer.
Amount	The facility/collateral amount in the application.
Submitted On	The date and time on which the application was submitted.
Last Saved On	The date and time on which the application was saved as draft. This is applicable for applications available under Draft tab.

55. Search or filter an application;
 In the **Search By Transaction ID** field, enter the application reference number by which application is to be searched, and click  icon.
 OR
 Click  icon of the filter by list, the popup showing filter options opens.
- From the **Request Type** list, select the appropriate facility request type.
 OR
 From the **Duration** list, select the duration for which the applications needs to be tracked.
 - Click **Reset** to clear the criteria selected.
56. The widgets of facility application appears based on search criteria.
 If you click the facility application card with the status as **Draft**, it opens the facility application details screen with pre-populated details that you have already entered and saved, you can update those details in the application form and submit the application.
 OR
 If you click on the application card with the status as "**Awaiting Customer Response**", It display the collateral agreement offer received from Back office and Application details Summary screen as submitted by the customer for **Collateral Evaluation or Revaluation** application. For more information, refer [Collateral Evaluation- Awaiting Customer Response](#) section.
 OR
 If you click on the application card with the status as **Submitted**, it opens the facility

application details screen as **submitted** by the customer.

OR

Click **Cancel** to cancel the transaction.

OR

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

6.1 **Application Details**

Once the application is submitted by user, the application moves to different status which depends on the processing of application at the back office/mid office. Basis on the application status the application can be seen in the respective tabs available in application tracker.

If at any given time, during the life cycle of the application, the user wants to view the application details (details entered by him at the time of submitting the application), he can do the same using this function.

Application Details

Futura Bank

Q What would you like to do today?

99%

FM

↑ Application Tracker

New Facility

TL

APP233339735

Facility applied for GBP 10,000.00

Submitted On 2023-11-29T07:06:31

OBDXCFPM

GBP 10,000.00 2 years 5 months

Investment

Emergency

Show More

Fund deposit

Type	Currency	Estimated Value	Purpose
DPST	GBP	210000	New business

Show More

Application Form

Collateral Documents

facility-application.pdf

new-facility.pdf

Show More

Cancel

Back

Download

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

1

6-6

ORACLE®

Field Description

Field Name	Description
Party Name	Displays the name of the party of the user for which the Collateral offer has been received and Application detail is being viewed.
Application Type	Displays the type of the application
Application Reference Number	Displays the application reference number as generated by the mid office/back office at the time the application was submitted.
Status	Displays the current application's status.
Amount	Displays the requested facility/collateral amount (depending upon the application type)
Submitted On	The date on which the application was submitted.
Application Details	This section displays the application entered by user at the time of application initiation

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

OR

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

OR

Click **Download** to download and view the application details in PDF format.

6.2 Offer Acceptance

Collateral Evaluation and Revaluation applications which are awaiting for customer's response are shown in **Customer Awaiting Response** tab.

Bank assess the collateral and informs the customer about the value of the collateral that the Bank can offer, if the customer agrees to the value proposed by the bank and to the other Terms and Conditions, then the collateral gets pledged with the Bank.

User can view, download and accept or reject the Collateral Evaluation offer generated by the mid office/back office.

Note: Currently this feature is only supported for Collateral Evaluation and Revaluation applications.

Awaiting Customer Response list

The screenshot shows the Futura Bank Application Tracker interface. At the top, there's a search bar with the text "What would you like to do today?". Below this, the "Application Tracker" header is visible, followed by a sub-header "Credit Facilities and Collaterals". The main section displays a list of applications under the "Awaiting Customer Response" tab. The applications are categorized by type: Facility Amendment, Collateral Evaluation, and New Facility. Each application card shows the application ID, the amount, and the submission date. For example, one Facility Amendment application is for USD 433,270.00, submitted on 2/13/2023. Another Collateral Evaluation application is for LAK 1, submitted on 2/13/2023. A "Back" link is visible at the bottom left. In the bottom right corner, there's a chatbot icon with a speech bubble saying "Hey, I am here to help if you need it!" and a microphone icon.

Field Description

Field Name	Description
Party Name	Displays the name of the party of the user for which the Collateral offer has been received.
Application Type	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
Application Reference Number	Displays the application reference number as generated by the mid office/back office at the time the application was submitted.

Field Name	Description
Collateral Amount details	Displays the estimated Collateral amount for Evaluation or Revaluation application.
Submitted On	The date on which the application was submitted.

58. Click on **Application Information** card to view the **Collateral Evaluation/ Revaluation** Application details.

59. The screen displays the Collateral Agreement **Offer** card and **Application Details** card.

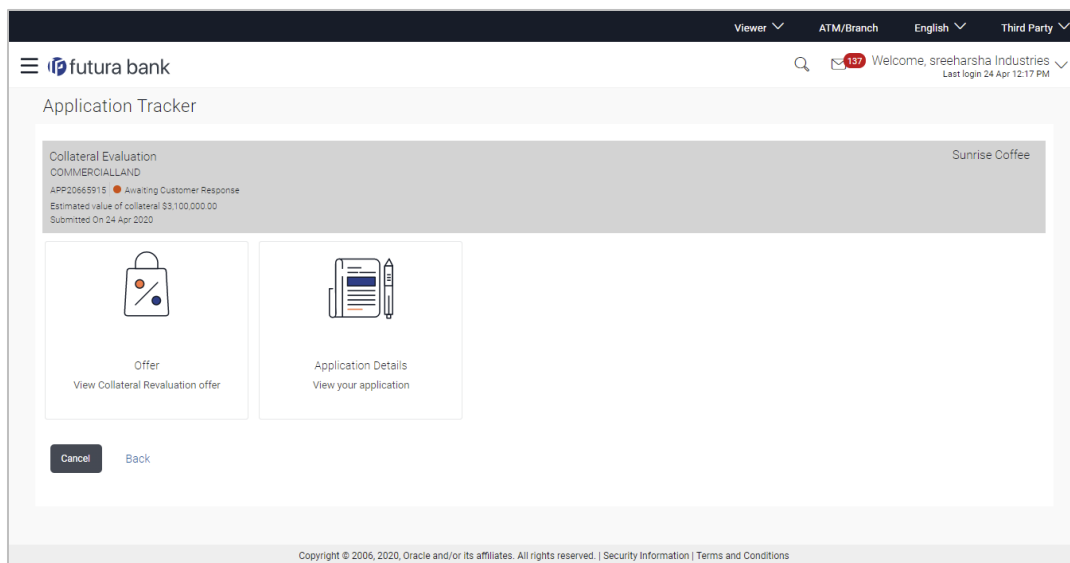
OR

Click **Cancel** to cancel the transaction.

OR

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

Offer Card



Field Description

Field Name	Description
Party Name	Displays the name of the party of the user for which the Collateral offer has been received.
Application Type	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
Application Reference Number	Displays the application reference number as generated by the mid office/back office at the time the application was submitted.

Field Name	Description
Status	Displays the current application's progress. The status can be: Awaiting Customer Response: application, which are awaiting for customer response
Collateral Amount details	Displays the estimated Collateral amount for Evaluation or Revaluation application.
Submitted On	The date on which the application was submitted.
Offer	Click on this card to view Collateral Agreement offer received from Mid Office / Back Office.
Application Details	Click on this card to view application detail, entered at the time of application submission.

60. Click **Offer** card to view collateral Agreement Evaluation or Revaluation offer. The agreement for the collateral evaluation and revaluation application appears.

OR

Click **Application Details** to view the application details.

OR

Click **Cancel** to cancel the transaction.

OR

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

Offer Details

Viewer

ATM/Branch

English

futura bank

Welcome, Monica Maskeri

Last login 28 Apr 11:37 AM

Application Tracker

Collateral Revaluation

COMMBUILDING

APP20465915

Awaiting Customer Response

Estimated value of collateral \$3,100,000.00

Submitted On 27 Apr 2020

Gloria Rodrigues

Offer

Download Offer

b6f9736a-7d86-428b-8026-ffc5999357d

1 / 1

Dear WAL,

After a detailed review of the collateral the value of the collateral has reduced.

The details of the Collateral is given below.

Collateral Code	COL191710055
Collateral Description	Desc
Collateral Currency	USD
Collateral Value	999.80
Ownership Type	Single
Charge Type	
Seniority of Charge	First
Review Recommendation	
Old Value	999.80
New Value	999.80

Accept

Reject

Cancel

Back

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Field Description

Field Name	Description
Offers Details	
Party Name	Displays the name of the party of the user for which the Collateral offer has been received.
Application Type	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
Application Reference Number	Displays the application reference number as generated by the bank at the time the application was submitted.
Status	Displays the current application's progress. The status can be: Awaiting Customer Response: application, which are awaiting for customer response

Field Name	Description
Collateral Amount details	Displays the estimated Collateral amount for Evaluation or Revaluation application.
Submitted On	The date on which the application was submitted.
Offer	The collateral agreement received from Mid Office / Back Office.

61. Click the **Download Offer** icon to download the collateral agreement for the collateral evaluation and revaluation application.
OR
Click **Print Offer** icon to take printout of received application.
62. Click **Accept** to accept the collateral agreement offer.
 - a. The popup message appears for confirmation.
Click **Yes** to confirm.
OR
Click **No** to cancel the action.

OR

Click **Reject** to reject the collateral agreement offer.

 - a. The popup message appears for confirmation.
Click **Yes** to confirm.
OR
Click **No** to cancel the action.

OR

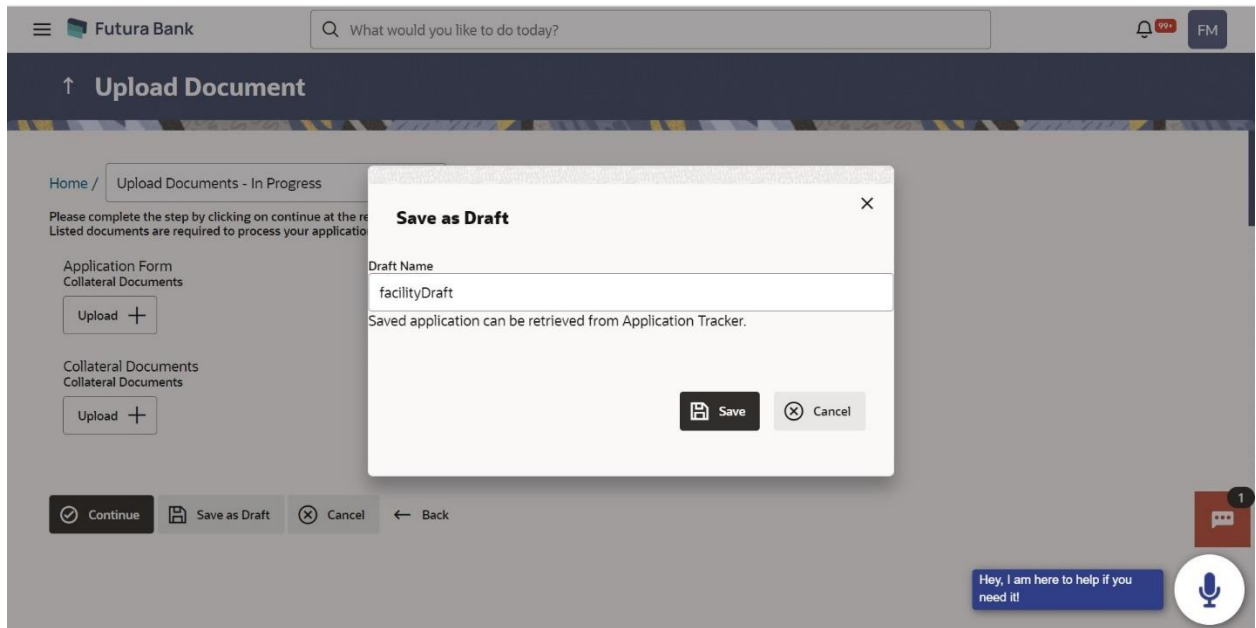
Click **Cancel** to cancel the transaction.

OR

Click **Back** to navigate back to previous screen.
63. The success message for accepting/rejecting the Collateral Agreement Offer appears along with the reference number.
64. Click the **Go To Dashboard** link to go to the Credit Facility Dashboard screen.
OR
Click the **Go To Application Tracker** link to go to the Application Tracker screen.
OR
Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

6.3 **Save as Draft**

User can save facility application as a Draft if he is unable to fill the complete application in one go. The draft application can be resumed anytime later by the user. Once the application is saved, it will appear in the application tracker under **Drafts** tab. User can select the draft application he wants to resume and fill in all the required details and submit that application.



Field Description

Field Name	Description
Draft Name	Enter the name of the draft to save the application with a draft name.

65. In the **Draft Name** field, enter the name of the draft.
66. Click **Save**. The success message appears and application gets saved as a draft and appears as card in the **Application Tracker – Summary** screen.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
67. Click the **Go to Application Tracker** link to track your application.
OR
Click the **Go to Dashboard** link to navigate to back to the **Dashboard**.