Export LC Liquidation - Islamic User Guide
**Oracle Banking Trade Finance Process Management**
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Oracle Banking Trade Finance Process Management - Export LC Liquidation Islamic User Guide
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/

# Contents

# Oracle Banking Trade Finance Process Management

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) User Guide. This guide provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing trade finance transactions.

This document will take you through following activities in OBTFPM:

- To create and handle trade finance transaction.
- Help users to conveniently create and process trade finance transaction

## Overview

OBTFPM is a trade finance middle office platform, which enables bank to streamline their trade finance operations. OBTFPM facilitates its customers to initiate new Trade transactions/handle response to existing transaction through Trade portals, our by visiting the branch or through SWIFT.

## Benefits

OBTFPM helps banks to manage trade finance operations across the globe in different currencies. OBTFPM allows you to:

- Handle all trade finance transactions in a single platform.
- Provides support for limit verification and limit earmarking.
- Provide amount block support for customer account.
- Provides acknowledgement to customers.
- Enables the user to upload related documents during transaction.
- Enables to Integrate with back end applications for tracking limits, creating limit earmarks, amount blocks, checking KYC, AML and Sanction checks status.
- Create, track and close exceptions for the above checks.
- Enables to use customer specific templates for fast and easy processing of trade transactions that reoccur periodically.

## Key Features

- Stand-alone system that can be paired with any back end application.
- Minimum changes required to integrate with bank's existing core systems.
- Faster time to market.
- Capable to interface with corporate ERP and SWIFT to Corporate.
- Highly configurable based on bank specific needs.
- Flexibility in modifying processes.

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# Export LC Liquidation - Islamic

Export LC liquidation - Islamic process deals with handling a Liquidation of Drawings under Islamic LC.

The various stages involved for Export LC Drawing Liquidation are:

- Input Liquidation details and Upload of related mandatory and non-mandatory documents in Registration stage
- Input/Modify details of Export Drawing Liquidation - Data Enrichment stage
- Check balance availability for amount block
- Check for sanctions & KYC status
- Create amount block if applicable
- Capture remarks for other users to check and act
- Hand off request to back office

The Islamic Export LC Drawing Liquidation process flow is similar to that of conventional Export LC Drawing Liquidation process flow.

This section contains the following topics:

| Common Initiation Stage | Reject Approval |
|---|---|
| Registration | Data Enrichment |
| Exceptions | Multi Level Approval |

## Common Initiation Stage

The user can initiate the new export LC liquidation request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.

2. Click **Trade Finance > Initiate Task.**



Provide the details based on the description in the following table:

| Field | Description |
|---|---|
| Process Name | Select the process name to initiate the task. |
| Drawing Reference Number | Select the Drawing Reference Number. |

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| Field | Description |
|-------|-------------|
| Branch | Select the branch. |

**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description |
|-------|-------------|
| Proceed | Task will get initiated to next logical stage. |
| Clear | The user can clear the contents update and can input values again. |

# Registration

The process starts from Registration stage, during Registration stage, user can capture the basic details of the transaction and upload related documents. On submit of the request the request will be available for an LC expert to handle the liquidation request in the next stage.

1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.

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2. On login, user must be able to view the dashboard screen with w idgets as mapped to the user.
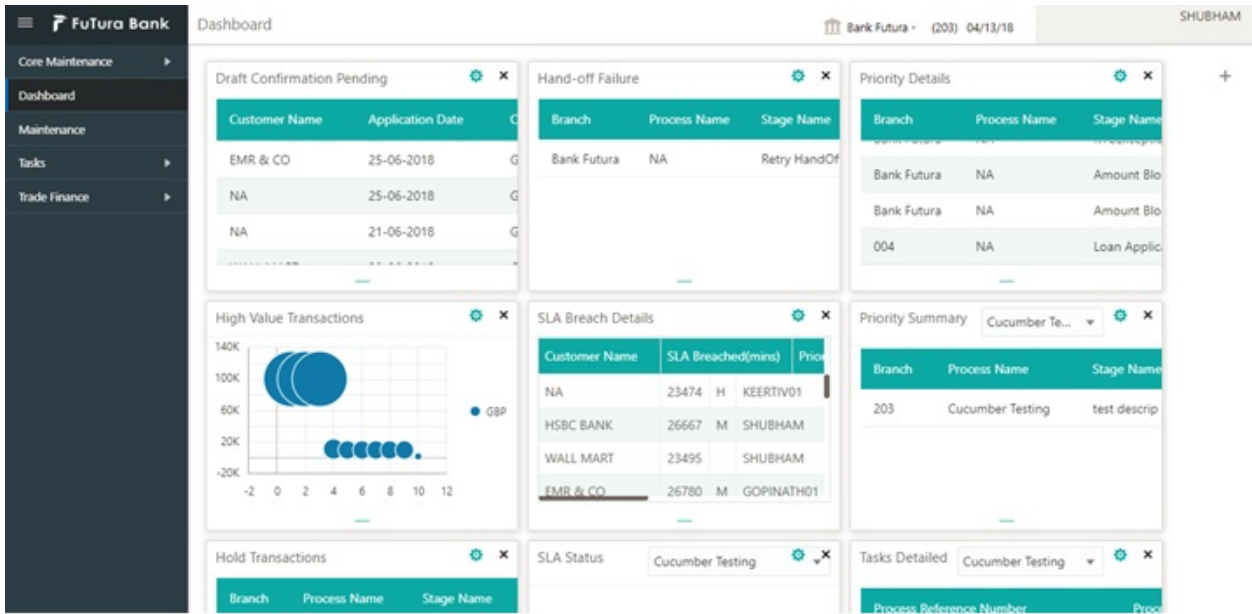


3. Click **Trade Finance - Islamic > Export - Documentary Credit > Export LC Liquidation - Islamic.**
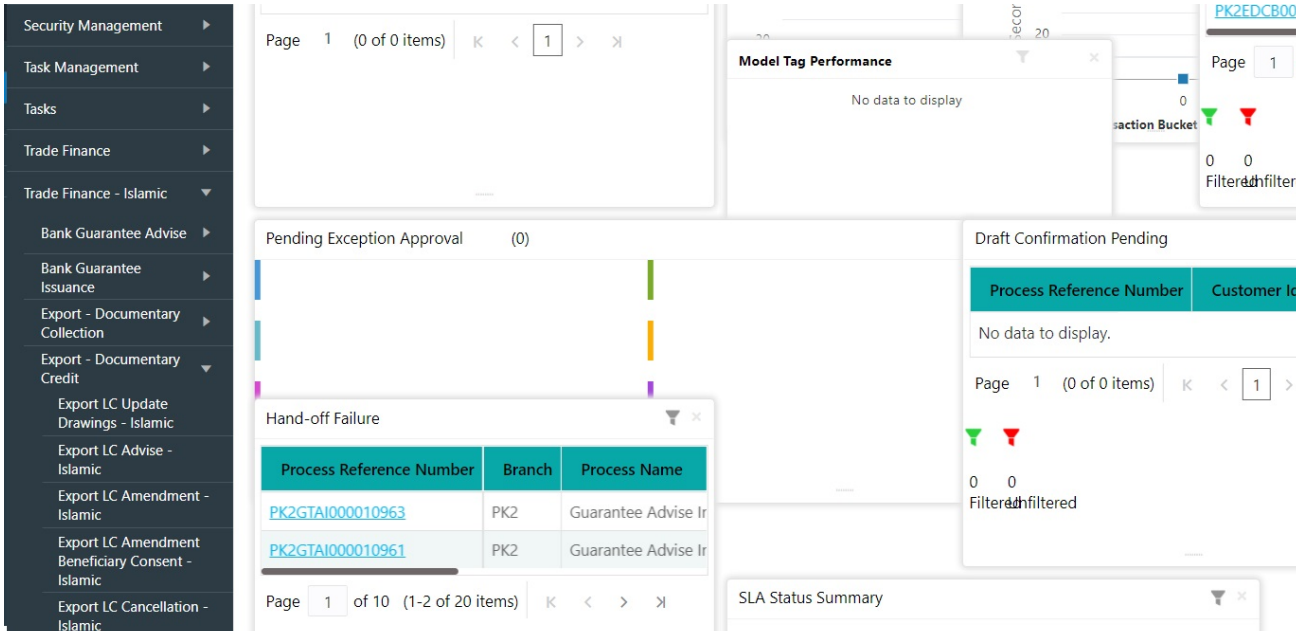


The Registration stage has two sections Basic Details and Liquidation Details. Let's look at the details of Registration screens below:

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## Application Details



Provide the Basic Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Drawing Reference Number | Specify the drawing reference number. Alternatively, user can search the Drawing reference number using lookup. In the lookup, user can input Drawing Reference Number, Applicant, Beneficiary, Issue Date, Currency, Amount and User Reference to fetch the drawing details. Based on the search result, select the applicable LC to add the applicant response. | |
| Export LC Reference Number | Read only field. Export LC Reference Number will be auto-populated based on the selected LC from the LOV. | |
| Beneficiary | Read only field. Beneficiary ID and name will be auto-populated based on the selected LC from the LOV. | |
| Branch | Read only field. Branch details will be auto-populated based on the selected LC from the LOV. | 203-Bank Futura -Branch FZ1 |
| Process Reference Number | Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Priority | System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit. | High |
| Submission Mode | Select the submission mode of Export LC Drawing request. By default the submission mode will have the value as 'Desk'.<br><br>**Desk-** Request received through Desk<br><br>**Courier-** Request received through Courier | Desk |
| Liquidation Date | By default, the application will display branch's current date and does not enables the user to change the date to any back date. | 04/13/2018 |

**Liquidation Details**

Registration user can provide liquidation details in this section. Alternately, details can be provided by Data Enrichment user.

Provide the Liquidation Details based on the description in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Tenor Type | Read only field.<br><br>This field displays the tenor of the drawing. | |
| Documents Received | Read only field.<br><br>This field displays the documents received details of the drawing. | |
| Product Code | Read only field.<br><br>This field displays the product code of the drawing. | |
| Product Description | Read only field.<br><br>This field displays the description of the product as per the product code. | |
| Drawing Date | Read only field.<br><br>This field displays the drawing date details of the drawing. | |
| Issuing Bank | Read only field.<br><br>This field displays the issuing bank ID and issuing bank name of the drawing. | |
| Issuing Bank Reference | Read only field.<br><br>This field displays the issuing bank ID of the drawing. | |

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| Field | Description | Sample Values |
|---|---|---|
| Date of Expiry | Read only field.<br><br>This field displays the expiry date of the drawing. | |
| Presenting Bank | Read only field.<br><br>Presenting Bank will be auto-populated based on the selected LC from the LOV. | |
| Presenting Bank Reference Number | Read only field.<br><br>Presenting Bank Reference number will be auto-populated based on the selected LC from the LOV. | |
| Confirming Bank | Specify the name of the Confirming Bank. Alternatively, user can search the Confirming Bank using lookup. | |
| Available with Bank | Specify the name of the Confirming Bank. Alternatively, user can search the Confirming Bank using lookup.<br><br>The Available Bank details should be handed off against 'Collecting Bank' Party in OBTF.<br><br>**Note**<br><br>1) If the Bank selected in Confirming Bank and Available with Bank are same, system should hand off only the Confirming Bank details in Back office.<br><br>2) If Confirming Bank/Available with Bank are the same as Issuing Bank/Presenting Bank, system should display an error. | |
| Drawing Amount | Read only field.<br><br>This field displays the LC Drawing Amount as per the selected drawing. | |
| Amount in Local Currency | Read only field.<br><br>This field displays the Local currency and amount. | |
| Outstanding Amount | Read only field.<br><br>Outstanding amount value will be auto-populated. This field displays the value as per the latest LC. | |
| Additional Amount | Read only field.<br><br>Additional Amount will be auto-populated. This field displays the value as per the latest LC. | |

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| Field | Description | Sample Values |
|---|---|---|
| Nego/Finance Amount | Read only field.<br><br>Nego/Finance Amount will be auto-populated. This field displays the value as per the latest LC. | |
| Liquidation Amount | Provide the liquidation amount. | |
| Unlinked FX Rate | Provide the Unlinked FX Rate. | |
| Rebate Amount | Read only field.<br><br>Rebate to the bill outstanding amount. | |
| Customer Dispatch | The value will be populated from back office based on the maintenance.<br><br>**Toggle On**: If the toggle is set to Yes, the customer has the option to dispatch the documents directly to the importer's bank.<br><br>**Toggle Off**: If the toggle is set to No, the bank has to dispatch the documents to the importer's bank.<br><br>Bank user is not allowed to edit the field, if the value defaulted from the back office is "No", | |

## Miscellaneous



Provide the Miscellaneous Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the documents received under the LC. | |
| Remarks | Provide any additional information regarding the drawing. This information can be viewed by other users processing the request. | |

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| Field | Description | Sample Values |
|---|---|---|
| Customer Instructions | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View LC | Enables the user to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. | |
| Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| **Action Buttons** | | |
| Submit | On submit, task will get moved to next logical stage of Export LC Liquidation.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancels the Export LC Liquidation Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Checklist | Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. | |

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# Data Enrichment

On successful completion of Registration of an Export LC Liquidation request, the request moves to Data Enrichment stage. At this stage the gathered information during Registration are scrutinized.

During the submit at the end of this stage, an amount block will be created in the settlement account for the amount to be liquidated. Customer cannot use the amount for which the amount block is created until the transaction is completed.
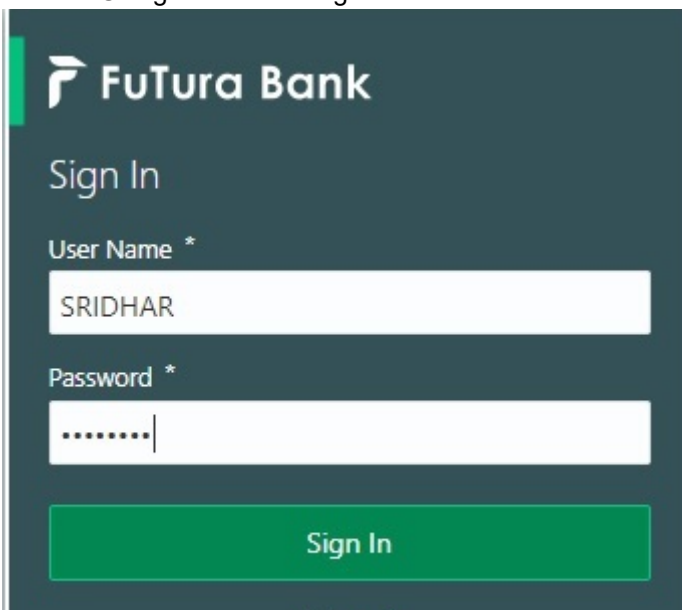
**Note**

For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

Do the following steps to acquire a task currently at Data Enrichment stage:

1. Using the entitled login credentials for Data Enrichment stage, login to the OBTFPM application.

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2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



3. Click **Trade Finance> Tasks> Free Tasks.**



4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

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5. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.



The Data Enrichment stage has following hops for data capture:

- Main Details
- Maturity Details
- Advices
- Additional Details
- Settlement Details
- Summary

Let's look at the details for liquidation stage. User can enter/update the following fields. Some of the fields that are already having value from Registration/online channels may not be editable.

## Main Details

Main details section has two sub section as follows:

- Application Details
- Liquidation Details

### Application Details

All fields displayed under Basic details section, would be read only except for the **Priority**. Refer to Application Details for more information of the fields.

## Liquidation Details

The fields listed under this section are same as the fields listed under the Liquidation Details section in Registration. Refer to Liquidation Details for more information of the fields. During Registration, if user has not captured input, then user can capture the details in this section.



## Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | The user can view the uploaded documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted. | |
| Customer Instructions | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |

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| Field | Description | Sample Values |
|---|---|---|
| View LC | Enables user to view the details of the underlying LC. | |
| Events | Enables the user to view the latest snap shot of the various events under the LC. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. <br> This option will not submit the request. | |
| Cancel | Cancel the Data Enrichment stage inputs. | |
| Hold | The details provided will be on hold. <br> This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. <br><br> Reject Codes: <br><br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. <br><br> Select a Reject code and give a Reject Description. <br><br> This reject reason will be available in the remarks window throughout the process. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Maturity Details

A DE user can input Payment data segment details of an Islamic Export LC Drawing Liquidation.



Provide the maturity details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Tenor Type | Read only field.<br>This field displays the tenor type as per LC. | |
| Tenor Basis | Read only field.<br>This field displays the tenor type as per LC. | |
| Start Date | Read only field.<br>This field displays the tenor type as per LC. | |
| Tenor Days | Read only field.<br>This field displays the tenor type as per LC. | |
| Transit Days | Read only field.<br>This field displays the tenor type as per LC. | |
| Maturity Date | System displays the due date for the drawing based on tenor and tenor basis.<br><br>If tenor is sight, system will calculate the maturity date as 5 working days from document Received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date.<br><br>If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date. | |

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| Field | Description | Sample Values |
|---|---|---|
| Interest Amount | Read only field.<br><br>This field displays the Interest Amount. | |
| Profit From Date | Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date. | |
| Profit To Date | Select the interest to date. The interest to date cannot be earlier than branch date and later than maturity date. | |
| Accept Commission From Date | Update the acceptance commission start date. | |
| Accept Commission To Date | Update the acceptance commission to date. | |

**Other Bank Charges**

Provide the other bank charges based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Other Bank Charges - 1 | Charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Charges - 2 | Charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Charges - 3 | Charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Description -1 | This field displays the description of charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Description -2 to 3 | This field displays the description of charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Description -3 | This field displays the description of charges to be collected for the other bank as part of the drawings transaction. | |

**Other Bank Profits**

Provide the other bank profits based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Other Bank Profits - 1 | Profits to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Profits - 2 | Profits to be collected for the other bank as part of the drawings transaction. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Other Bank Profits - 3 | **Profits** to be collected for the other bank as part of the drawings transaction. | |

**Other Details**

Provide the other bank charges based on the description in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Debit Value Date | Provide the debit value date. | |
| Credit Value Date | Provide the credit value date. | |
| Value Date | Provide the value date. | |
| Allow Pre-Payment | **Toggle On:** Set the toggle 'On' to enable pre-payment.<br>**Toggle Off:** Set the toggle 'Off' to disable pre-payment. | |
| Refund Interest | **Toggle On:** Set the toggle 'On' to refund the interest.<br>**Toggle Off:** Set the toggle 'Off' to deny the interest refund. | |
| Transfer Collateral from LC | **Toggle On:** Set the toggle 'On' to enable the transfer collateral from LC.<br>**Toggle Off:** Set the toggle 'Off' to disable the transfer collateral from LC. | |

## Advices

A DE user can verify the advices details Data Segment of the Islamic Export LC Drawing Liquidation request.

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Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required. User can also suppress the advice, if required.



## Additional Details

As part of DE user can verify and enter the basic additional details available in the Islamic Export Drawing Liquidation.



### Limits & Collateral

On Approval, system should not release the Earmarking against each limit line and system should handoff the "Limit Earmark Reference Number "to the back office. On successful handoff, back office will make use of these "Limit Earmark Reference Number" to release the Limit Earmark done in the mid office (OBTFPM) and should Earmark the limit from the Back office.

In case multiple Lines are applicable, Limit Earmark Reference for all lines to be passed to the back office.

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Limits and Collaterals

## Limit Details

| Customer ID | Linkage Type | Liability Number | Line Id/Linkage Ref No | Line Serial | Contribution % | Contribution Currency | Contribution Amount | Limit Check Response | Response Message | |
|---|---|---|---|---|---|---|---|---|---|---|
| 000326 | Facility | | | | 100 | GBP | 4000 | | | |

### Cash Collateral Details

Collateral Percentage *  45.0

Collateral Currency and amount  GBP  £1,800.00

Exchange Rate  1

| Sequence Number | Settlement Account Currency | Settlement Account | Exchange Rate | Collateral % | Contribution Amount | Contribution Amount in Account Currency | Account Balance Check Respons |
|---|---|---|---|---|---|---|---|
| 1 | GBP | PK1000326017 | 1 | 56 | | 0.00 | VF |

## Deposit Linkage Details

| | Deposit Account | Deposit Currency | Deposit Maturity Date | Transaction Currency | Deposit Available In Transaction Currency | Linkage Amount(Transaction Currency) | Edit | Delete |
|---|---|---|---|---|---|---|---|---|
| ☐ | PK2CDP1221100002 | GBP | 2023-04-20 | GBP | 87508 | £495.00 | PK2CDP1221100002 | 🗑 |

Save & Close    Cancel



Limit Details

Customer Id  001044

Linkage Type *  Facility

Contribution % *  1.0

Liability Number *  PK2LIAB01

Contribution Currency  GBP

Line Id/Linkage Ref No *  PK2L01SL1

Limit/Liability Currency  GBP

Limits Description

Limit Check Response  Available

Contribution Amount *  £220.00

Expiry Date

Limit Available Amount  £999,999,903.89

Response Message  The Earmark can be performed as the f

ELCM Reference Number

Verify    Save & Close    Close

| Field | Description | Sample Values |
|---|---|---|
| Plus Icon ➕ | Click plus icon to add new Limit Details. | |

Limit Details

Click + plus icon to add new limit details.

Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.

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| Field | Description | Sample Values |
|---|---|---|
| Customer ID | This field displays the Issuing Bank/ Confirming bank customer ID defaulted from the application. | |
| Linkage Type | Select the linkage type.<br>Linkage type can be:<br>• Facility<br>• Liability<br><br>By default Linkage Type should be "Facility". | |
| Contribution% | System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.<br><br>Once contribution % is provided, system will default the amount.<br><br>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message. | |
| Liability Number | Click **Search** to search and select the Liability Number from the look-up.<br><br>The list has all the Liabilities mapped to the customer. | |
| Contribution Currency | The LC currency will be defaulted in this field. | |
| Line ID/Linkage Ref No | Click **Search** to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.<br><br>**Note**<br>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.<br><br>This field is disabled and read only, if **Linkage Type** is **Liability**. | |
| Line Serial | Displays the serial of the various lines available and mapped under the customer id.<br><br>This field appears on the Limits grid. | |

| Field | Description | Sample Values |
|---|---|---|
| Limit/ Liability Currency | Limit Currency will be defaulted in this field, when you select the **Liability Number** | |
| Limits Description | This field displays the limits description. | |
| Limit Check Response | Response can be 'Success' or 'Limit not Available'. | |
| Contribution Amount | Contribution amount will default based on the contribution%. <br><br> User can change the value. | |
| Expiry Date | This field displays the date up to which the Line is valid | |
| Limit Available Amount | This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. <br><br> The value in this field appears, if you click the Verify button. | |
| Response Message | Detailed Response message. <br><br> The value in this field appears, if you click the Verify button. | |
| ELCM Reference Number | This field displays the ELCM reference number. | |

This section displays the collateral details:



Cash Collateral Details

| Collateral Percentage | The percentage of collateral to be linked to this transaction. | |
|---|---|---|

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| Collateral Currency and amount | System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount. | |
|---|---|---|
| Exchange Rate | System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. | |

Below fields are displayed on the Collateral Details pop-up screen, if the user clicks the View link.

| Total Collateral Amount | Read only field. This field displays the total collateral amount provided by the user. | |
|---|---|---|
| Collateral Amount to be Collected | Read only field. This field displays the collateral amount yet to be collected as part of the collateral split. | |
| Sequence Number | Read only field. The sequence number is auto populated with the value, generated by the system. | |
| Collateral Split % | The collateral split% to be collected against the selected settlement account. | |
| Collateral Contribution Amount | Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Settlement Account | The settlement account for the collateral. | |
| Settlement Account Currency | Settlement Account Currency will be auto-populated based on the Settlement Account. | |
| Exchange Rate | Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency. | |
| Contribution Amount in Account Currency | Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system. | |

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| Account Available Amount | Read only field. | |
| --- | --- | --- |
| | Account available amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be 'Success' or 'Amount not Available'. | |
| | System populates the response on clicking the **Verify** button. | |
| Response Message | Detailed Response message. | |
| Cancel | Click to cancel the entry. | |

Below fields appear in the **Cash Collateral Details** grid along with the above fields.

| Collateral % | The percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. | |
| --- | --- | --- |
| | System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. | |
| | User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified". | |
| Contribution Amount | This field displays the collateral contribution amount. | |
| | The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Account Balance Check Response | This field displays the account balance check response. | |
| View Link | Click view link to view any existing Collateral Details. | |

**Deposit Linkage Details**

In this section which the deposit linkage details is captured.

System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly.

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| Field | Description | Sample Values |
|---|---|---|
| Click + plus icon to add new deposit details. | | |
| Deposit Account | Click **Search** to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage. | |
| Deposit Branch | Branch will be auto populated based on the Deposit account selection. | |
| Deposit Available Amount | Amount will be auto-populated based on the Deposit Account selection. | |
| Deposit Maturity Date | Maturity Date of deposit is displayed based on the Deposit Account selection. | |
| Exchange Rate | Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core. | |
| Deposit Available in Transaction Currency | Deposit amount available should be displayed after exchange rate conversion, if applicable. | |
| Linkage Percentage% | Specify the value for linkage percentage. | |
| Linkage Amount (Transaction Currency): | System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount. | |
| Below fields appear in the **Deposit Details** grid along with the above fields. | | |
| Deposit Currency | The currency will get defaulted in this field. | |

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| Field | Description | Sample Values |
|---|---|---|
| Transaction Currency | The currency will get defaulted in this field from the underlying task. | |
| Delete Icon 🗑 | Click minus icon to remove the existing Linked deposit details by selecting the Deposit. | |
| Edit Link | Click edit link to edit any existing deposit Details. | |

## Commission, Charges and Taxes Details

This section displays charge details:



## Commission Details

This section displays the commission details:

| Field | Description | Sample Values |
|---|---|---|
| Event | Read only field.<br>This field displays the event name. | |
| Event Description | Read only field.<br>This field displays the description of the event. | |
| Component | This field displays the commission component. | |
| Rate | Defaults from product.<br><br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.<br><br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. | |

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| Field | Description | Sample Values |
|---|---|---|
| Modified Rate | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Currency | Defaults the currency in which the commission needs to be collected | |
| Amount | An amount that is maintained under the product code defaults in this field.<br><br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.<br><br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. | |
| Modified Amount | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Defer | If check box is selected, charges/commissions has to be deferred and collected at any future step. | |
| Waive | Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br><br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |

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## Charge Details

| Field | Description | Sample Values |
|---|---|---|
| Component | Charge Component type. | |
| Tag Currency | Defaults the tag currency in which the charges have to be collected. | |
| Tag Amount | Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required. | |
| Currency | Defaults the currency in which the charges have to be collected. | |
| Amount | An amount that is maintained under the product code gets defaulted in this field. | |
| Modified Amount | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM. The user can not select/de-select the check box if it is de-selected by default. This field is disabled, if 'Defer' toggle is enabled. | |
| Defer | If charges have to be deferred and collected at any future step, this check box has to be selected. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM. The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. | |
| Waive | If charges have to be waived, this check box has to be selected. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if 'Defer' toggle is enabled. | |
| Charge Party | Charge party will be applicant by default. You can change the value to beneficiary | |
| Settlement Account | Details of the settlement account. | |

**Tax Details**

The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

This section displays the tax details:

| Field | Description | Sample Values |
|---|---|---|
| Component | Tax Component type | |
| Type | Type of tax Component. | |
| Value Date | This field displays the value date of tax component. | |
| Currency | The tax currency is the same as the commission. | |
| Amount | The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required. | |
| Billing | If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. This field is disabled, if 'Defer' toggle is enabled. | |
| Defer | If taxes have to be deferred and collected at any future step, this option has to be enabled. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. | |
| Settlement Account | Details of the settlement account. | |

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## Payment Details



Provide payment details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Auto Liquidate | **Toggle On:** Select Yes, if auto liquidation is required. It is applicable only if the drawing is without discrepancy.<br><br>**Toggle Off:** Select No if auto liquidation is not required. | |
| Preshipment Credit Availed | **Toggle On:** Select Yes, if pre-shipment credit is availed.<br><br>**Toggle Off:** Select No if pre-shipment credit is not availed. | |
| Pre-shipment Credit A/C No. | This field displays the pre-shipment credit account number. | |
| Pre-shipment Credit Outstanding Amount | This field displays the pre-shipment credit outstanding amount. | |
| Repay Pre-shipment Credit | **Toggle On:** Select Yes, if pre-shipment credit to be repaid.<br><br>**Toggle Off:** Select No if there is no pre-shipment credit to be repaid. | |
| Pre-shipment Credit Repayment Amount | This field displays the pre-shipment credit repayment amount. | |
| Reimbursement Claimed | Switch on the toggle if the reimbursement is already claimed.<br><br>This field is applicable only if reimbursement is applicable and LC has reimbursement bank details. | |

| Field | Description | Sample Values |
|---|---|---|
| Reimbursing Bank | Read only field.<br><br>Reimbursing bank details gets defaulted from the LC.<br><br>**Note**<br>If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available". | |
| Reimbursement Days | Provide the number of days before the maturity date on which the reimbursement claim needs to be triggered. | |
| Reimbursement Date | This field will be enabled only if Reimbursement Claimed is 'Yes'.<br><br>Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error. | |
| Liquidate using Collateral | Switch On the toggle to liquidate using collateral. | |
| Split Settlement | **Toggle On**: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill<br><br>**Toggle Off**: Disables the user to select more than one account for settlement (Split Settlement) for the | Disable |
| Settlement Details - Liquidation | | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Debit/Credit | Application displays the debit/credit indicators for the components. | |
| Account | Application Displays the account details for the components. | |
| Account Description | Application displays the description of the selected account. | |
| Branch | Application displays the branch of the selected account. | |
| Account Currency | Application defaults the currency for all the items based on the account number. | |

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| Field | Description | Sample Values |
|---|---|---|
| Original Exchange Rate | System displays the Original Exchange Rate as simulated in settlement details section from OBTF | |
| Exchange Rate | The exchange rate. | |
| Deal Reference Number | The exchange deal reference number. | |
| Split Settlement | | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Amount | Amount for each component. This is populated from the transaction details of the drawing. | |
| Split Settlement Details | | |
| Select | Check box to select the record | |
| Sequence | Sequence of the settlement details. | |
| Amount | Amount for the split settlement. | |
| Settlement Currency | Currency for the split settlement. | |
| Account Customer | Customer account. | |
| Account Currency | Currency of the account. | |
| Account Branch | Branch of the customer's account. | |
| Original Exchange Rate | System displays the Original Exchange Rate as simulated in settlement details section from OBTF | |
| Exchange Rate | The exchange rate of split settlement. | |
| Deal Reference Number | The exchange deal reference number. | |

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## Assignment of Proceeds

In this tile, assignment details for the applicable processes is displayed. Proceeds can be assigned only if the parties have been assigned during drawing or update drawing process.



| Field | Description | Sample Values |
|---|---|---|
| Assignment Paid By Importer | Slide the toggle if assignment is paid by importer. | |
| Sequence | User can update the sequence number. | |
| Assignee ID & Assignee Details | User can select the assignee id. Assignee details appear based on selected assignee ID. User can add multiple assignees to a single Bill under LC with the assignment amount or assignment percentage of parent LC. **Note** WALKIN customers is allowed as assignee. | |
| Assignment % | User can input the percentage of LC amount that has be assigned to the assignee. Once the user updates the rate, the system has to calculate the amount as per assigned rate and default in the assigned amount field. If the user directly captures the assigned amount then the assigned percentage has to calculate the percentage and the same to be populated in the screen. If contribution is more than 100%, system to display an alert message. Once contribution % is input system will default the amount. System to validate that Limit Contribution percentage plus Collateral percentage is equal to 100. Otherwise system to provide override.The assignment percentage should be rounded to two decimal places | |
| Currency | User can select the account currency of the settlement account of the assignee. Only the currencies for which the settlement account is available, only those currency will be displayed. | |

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| Field | Description | Sample Values |
|---|---|---|
| Assigned Amount | User can input the amount that has to be assigned to the assignee. If the user has already inputted the assignment percentage, system to calculate the amount and populate the value | |
| Assignee Bank Details | User can select the assignee bank. | |
| Account with Institution | User can select the account number of the Account with Institution. | |

## Profit Details

The user can view and modify the Profit Details Simulated from Back Office system. On update of the Interest rate user has to click on Recalculate button. System will trigger a simulation call to the back office and the updated Interest details will be reflected in this section.

Profit Details       ×

[Recalculate] [Redefault]

▲ Profit Details

| Component | Component Description | Rate Type | Rate Code | Min Spread | Max Spread | Spread | Min Rate | Max Rate | Rate | Modified Rate | Special Pricing Reference Number | Currency | Amou |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | | | | | | | |

[Save & Close] [Cancel]

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| Field | Description | Sample Values |
|---|---|---|
| Component | This field displays the component maintained in the back office. | |
| Component Description | This description of the component. | |
| Rate Type | System defaults the rate type maintained for the component in back office.<br><br>Value can be:<br>- Fixed Floating<br>- Special | |
| Rate Code | This field displays the rate code applicable for the Component. | |
| Min Spread | This field displays the minimum spread applicable for the Rate Code.<br><br>This field have value only if the **Rate Type** is **Floating.** | |
| Max Spread | This field displays the maximum spread applicable for the Rate Code.<br><br>This field have value only if the **Rate Type** is **Floating.** | |
| Spread | This field displays the spread applicable for the Component in case of Floating Rate Component. User can change the defaulted value.<br><br>System validates whether the spread input is within the Minimum to Maximum Spread. | |
| Min Rate | This field displays the minimum rate applicable for the Rate Code. | |
| Max Rate | This field displays the maximum rate applicable for the Rate Code. | |
| Rate | This field displays the value applicable for the Rate Code.<br><br>User can change the value if the **Rate Type** is **Fixed**. System validates whether the Rate input is between the Minimum and Maximum Rate. | |
| Modified Rate | This field displays the modified rate. | |

| Field | Description | Sample Values |
|---|---|---|
| Special Pricing Reference Number | User can capture the Special Pricing Reference Number, when there is a special Interest rate to be provided for that customer against the interest component (Main Component).<br><br>Special Pricing Reference is not applicable for Penal Interest components.<br><br>For transactions initiated from OBDX, the Special Pricing Reference Number will be populated from OBDX and user cannot edit the same.<br><br>**Note**<br>System shows an override as "Special Pricing Applicable", on clicking "Save" in the Interest Details screen, if Special Pricing Reference number has been provided. | |
| Currency | System defaults the Interest currency in this field. | |
| Amount | User can input the interest amount, in case the **Rate Type** is **Special**, else user can not be able to input the amount. In such cases, the amount will be calculated by back office immediately only if the Interest is collected in Advance or if Back Dated Interest is collected. In that scenario, the Amount will be populated on Re-simulation from back office. Otherwise Interest will be calculated only in the batch as maintained. | |
| Waive | User can waive the Interest applicable. System displays an override, if the user has waived the Interest. | |
| Charge Party | System displays the Charge Party based on the type of transaction.<br><br>In case of Export Transactions, Drawer should be the defaulted Charge Party for Collection Bills and Beneficiary for the LC Bills. In case of Import Transactions, Drawee should be the Charge Party for Collection and Applicant for the LC Bills.. | |
| Settlement Account | System defaults the Settlement Account of the Charge Party for debit of Interest. User can change the value. System should display an error if a different customer is chosen. If different account of the Charge Party is selected, system should display a override.<br><br>In case the user modifies the Interest Rate, the user should click on Recalculate button to get the modified amount from the back office and display the new Amount.(Recalculation is done in back office and not in OBTFPM). | |

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## FX Linkage

This section enables the user to link the existing FX contract(s) to the drawing. User can link one or more FX deals to a drawing/bill. The linked value of an FX deal(s) must not exceed the value of the drawing/bill.

FX contract linkage with the Drawing/Bill booking can happen only for immediate liquidation of sight payment or for Usance. For manual sight payment, the user needs to link the FX contract on the date of liquidation of the drawing/bill.

Provide the FX linkage detail based on the description in the following table:

Following are the features of FX Linkage in BC.

- FX linkage cannot be linked at Bills at initial stage.
- When a bill is drawn under LC, the details of forward contract linked as a part of the LC, will be defaulted at bill.
- Linked amount will be defaulted against the corresponding FX sequentially.
- User can delink or modify the defaulted FX details at in the Bill.
- Bill maturity date should be greater than or equal to FX Value date.
- Sum of Linked amount will not be greater than Bill contract amount.
- Linked amount will not be greater than the available amount for linkage.
- Current Utilized amount will display the liquidated/purchased/discounted/negotiated amount of Bill contract. It cannot go beyond the linked FX amount.
- When a bill is drawn under LC, delink of FX at BC is allowed only if the linked FX is not utilized by the bill.
- Multiple forward FX contract could be linked and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. The same will be populated in the Average FX Rate.

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Provide the FX linkage detail based on the description in the following table:

| FX Reference Number | Bought Currency | SOLD Currency | Available Contract Amount | Rate | Linked Amount | Current Utilized Amount | Total Utilized Amount | FX Expiry Date | Action |
|---|---|---|---|---|---|---|---|---|---|
| PK2FXF1200760501 | EUR | GBP | US$10,000.00 | 1.33 | US$10,000.00 | | | 28-Jun-2020 | ☑ 🗑 |

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

Average FX Rate

0

Save & Close    Cancel

## FX Linkage ✕

FX Reference Number *

[ PK2FXF1200762005                  🔍 ]

Currency

[ GBP ]

Contract Amount

[ GBP ▼ ]  [ £1,000.00 ]

Available Contract Amount

[ GBP ▼ ]  [ £1,000.00 ]

Linkage Amount *

[ GBP ▼ ]  [ £1,000.00 ]

Rate

[ 1.33 ]  ⌄ ⌃

Amount in Contract Currency

[ 1000 ]

FX Expiry Date

[ Jun 28, 2020 ]  🗓

FX Delivery Period From

[                        🗓 ]

FX Delivery Period To

[                        🗓 ]

Save & Close    Close

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| Field | Description | Sample Values |
|---|---|---|
| FX Reference Number | Select the FX contract reference number from the LOV. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows, <br>• Counterparty of the FX contract should be the counterparty of the Bill contract. <br>• Active Forward FX transactions authorized not marked for auto liquidation. <br>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill. | |
| Bought Currency | This field displays the currency from the linked FX contract. | |
| Sold Currency | This field displays the currency from the linked FX contract. | |
| Available Contract Amount | Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. | |
| Rate | This field displays the rate at which the contract is booked. | |
| Linked Amount | Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage. | |
| Current Utilized amount | This field displays the liquidated /purchased / discounted /negotiated amount of BC contract. It cannot go beyond the linked FX amount. | |
| Total Utilized amount | This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version. | |
| Amount in Contract Currency | This field displays the amount in contract currency converted from FX currency. | |
| FX Expiry Date | This field displays the expiry date from the linked FX contract. | |
| FX Delivery Period - From | This field displays the date from which the contract is valid for utilization. | |
| FX Delivery Period - To | This field displays the date to which the contract is valid for utilization. | |

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| Field | Description | Sample Values |
|---|---|---|
| Action | Click the Edit icon to modify the FX details. Click the Delete icon to delete the FX details. | |
| Average FX Rate | Multiple forward FX contract could be linked,and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate. | |

**Finance Preference**

This section enables the user to request for a finance to liquidate the drawing under the LC. This section will be enabled based on the product selected for booking the drawing under the LC.



Provide the finance preference details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Drawing/Collection Ref | Read only field. This field displays the loan product linked to the drawing product. | |
| Bill Currency-Amount | Outstanding Drawing/ Collection Currency and Amount. Defaults from the underlying task. User cannot change the value. | |
| Product | Read only field. This field displays the finance product linked to the drawing product. | |
| Customer ID | Read only field. This field displays the customer ID of the applicant/applicant bank. | |

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| Field | Description | Sample Values |
|---|---|---|
| Customer Name | Read only field.<br><br>This field displays the applicant/applicant bank name. | |
| Product Code | Defaults from the underlying Collection/ Drawing Product maintenance. User cannot change the value. | |
| Finance Currency-Amount | Finance currency is defaulted from the bill currency.<br><br>System populates the Finance account based on the outstanding drawing/ Collection amount less the collateral amount. User cannot change the Finance amount. | |
| Original Exchange Rate | System displays the Original Exchange rate. | |
| Exchange Rate | This field will be enabled only if the Drawing currency and Loan Currency are different. If FX linkage is available, system to display the Exchange rate from FX linkage. System will display the card rate, if FX linkage is not applicable. | |
| Finance Tenor Units | Application defaults the finance tenor units based on the product. | |
| Tenor Type | System defaults the value. | |
| Rate Type | System defaults the rate type. | |
| Rate Code | System populates the Rate code as part of simulation. | |
| Finance Value Date | System defaults the branch date as Value date. User cannot change the value. | |
| Finance Maturity Date | System defaults the date based on the Loan value date and Loan tenor. User cannot change the value. | |
| Finance Profit/UDE Details | | |
| User Defined Element ID | System populates the UDE Element ID as part of simulation. User are allowed to change the selection through LOV. | |
| UDE Description | System populates the UDE description as part of simulation. If a user changes the UDE ID, system should populate the description. | |

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| Field | Description | Sample Values |
|---|---|---|
| Rate Code | System populates the Rate code as part of simulation. | |
| Usage | System populates the details as part of simulation. | |
| UDE Value | System populates the value as part of simulation. | |
| Limits | | |
| Linkage Type | System defaults the linkage type as "Facility" from back office. | |
| Linkage Reference Number | System defaults the Linkage reference as part of simulation. User can change the value. Linkages available for the customer should be displayed for selection. | |
| Linked Percentage | User can enter the value. Maximum is 100. User cannot enter negative values. | |
| Limit Amount | System defaults the value. System should populate the value based on the contribution percentage. | |

## Preview

User can view the draft preview of the advise.ProfitProfit

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**Linked Finance Details**

This user can view the details of linked finance accounts.

| Linked Finance Details | | | ✕ |
|---|---|---|---|
| ◢ Linked Finance Details | | | |
| Finance Account | Finance Currency | Finance Amount | |
| No data to display. | | | |
| | | | Cancel |

Provide the loan preference details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Finance Account | The details of the linked finance account. | |
| Finance Currency | Finance Currency of the linked finance account. | |
| Finance Amount | Finance amount of the linked finance account. | |

**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | The user can view the uploaded documents. Application will display the mandatory and optional documents. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| View LC | Enables user to view the details of the underlying LC. | |
| Events | Enables the user to view the latest snap shot of the various events under the LC. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request | |
| Cancel | Cancel the Data Enrichment stage inputs. | |
| Hold | The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

## Settlement Details

As part of DE I will verify and enter the basic additional details available in the Export LC drawing Liquidation. In case the request is received through online channel i will verify the details populated.



Provide the settlement details based on the description in the following table:

| Field | Description | Sample Values |
| --- | --- | --- |
| Current Event | The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event. | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Debit/Credit | Application displays the debit/credit indicators for the components. | |
| Account | Application Displays the account details for the components. | |
| Account Description | Application displays the description of the selected account. | |
| Account Currency | Application defaults the currency for all the items based on the account number. | |
| Netting Indicator | Application displays the applicable netting indicator. | |

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| Field | Description | Sample Values |
|---|---|---|
| Current Event | Application displays the current event as Y or N. | |
| Original Exchange Rate | System displays the Original Exchange Rate as simulated in settlement details section from OBTF | |
| Exchange Rate | The exchange rate. | |
| Deal Reference Number | The exchange deal reference number. | |

On click of any component in the grid, the application displays Party Details, Payment Details and Remittance Information.

**Party Details**

Provide the party details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Transfer Type | Select the transfer type from the drop list:<br><br>● Customer Transfer<br>● Bank Transfer for own account<br>● Direct Debit Advice<br>● Managers Check<br>● Customer Transfer with Cover<br>● Bank Transfer | |
| Charge Details | Select the charge details for the transactions:<br><br>● Beneficiary All Charges<br>● Remitter Our Charges<br>● Remitter All Charges | |
| Netting Indicator | Select the netting indicator for the component:<br><br>● Yes<br>● No | |
| Ordering Customer | Select the ordering customer from the LOV. | |
| Ordering Institution | Select the ordering institution from the LOV. | |
| Senders Correspondent | Select the senders correspondent from the LOV. | |
| Receivers Correspondent | Select the receivers correspondent from the LOV. | |
| Intermediary Institution | Select the intermediary institution from the LOV. | |
| Account with Institution | Select the account with institution from the LOV. | |
| Beneficiary Institution | Select the beneficiary institution from the LOV. | |
| Ultimate Beneficiary | Select the ultimate beneficiary from the LOV. | |
| Intermediary Reimbursement Institution | Select the intermediary reimbursement institution from the LOV. | |

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**Payment Details**

Provide the Payment Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Sender to Receiver 1 | Provide the sender to receiver message. | |
| Sender to Receiver 2 | Provide the sender to receiver message. | |
| Sender to Receiver 3 | Provide the sender to receiver message. | |
| Sender to Receiver 4 | Provide the sender to receiver message. | |
| Sender to Receiver 5 | Provide the sender to receiver message. | |
| Sender to Receiver 6 | Provide the sender to receiver message. | |

**Remittance Information**

Provide the Payment Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Payment Detail 1 | Provide the payment details. | |
| Payment Detail 2 | Provide the payment details. | |
| Payment Detail 3 | Provide the payment details. | |
| Payment Detail 4 | Provide the payment details. | |

## Summary

User can review the summary of details updated in Data Enrichment Islamic Export LC Liquidation request.

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As part of summary screen, the user can viewe the summary tiles. The tiles must display a list of fields with values. User can drill down from summary Tiles to respective data segments.



**Tiles Displayed in Summary**

- Main Details - User can view details about application details and LC details.
- Maturity Details - User can view the maturity details.
- Advices - User can view the details of advices.
- Payment Details - User can view the payment details.
- Pre Shipment Details - User can view the pre shipment details.
- FX Details - User can view the details of FX linkage.
- Preview Messages - User can view the preview of the draft message.
- Accounting Details - User can view  the accounting entries generated in back office.
- Charges - User can view charge details.
- Settlement Details - User can view the settlement details.
- Loan Preferences - User can view the loan preference details.
- Limits and Collaterals - User can view limits and collateral details.
- Parties Details - User can view party details like applicant, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | The user can view the uploaded documents. Application will display the mandatory and optional documents. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| View LC | Enables user to view the details of the underlying LC. | |
| Events | Enables the user to view the latest snap shot of the various events under the LC. | |
| Submit | Task will get moved to next logical stage of Export LC Liquidation. | |
| | If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. | |
| | This option will not submit the request | |
| Cancel | Cancel the Liquidation stage inputs. | |
| Hold | The details provided will be registered and status will be on hold. | |
| | This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. | |
| | Reject Codes: | |
| | • R1- Documents missing | |
| | • R2- Signature Missing | |
| | • R3- Input Error | |
| | • R4- Insufficient Balance/Limits | |
| | • R5 - Others. | |
| | Select a Reject code and give a Reject Description. | |
| | This reject reason will be available in the remarks window throughout the process. | |

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| Field | Description | Sample Values |
|---|---|---|
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes:<br><br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance- Limits<br>● R5 - Others | |

# Exceptions

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. Task. The checks to external system/internal system is initiated after the Data Enrichment Stage.

The amount Block earmark and Limit Earmarks if applicable are also initiated after the Data Enrichment stage.

If a negative response is received for any of the calls, the task lands in respective exceptional queue which require further manual handling/approval.

## Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.

The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of important fields with values.

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number "to the back office. On successful handoff, back office will make use of these "Amount Block

Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block.

Reference for all accounts to be passed to the back office.

Exception is created when sufficient balance is not available for blocking the settlement account and the same can be addressed by the approver in the following ways:

Approve:

● Settlement amount will be funded (outside of this process)
● Allow account to be overdrawn during hand-off

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Refer:

- Refer back to DE providing alternate settlement account to be used for block.
- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

Reject the transaction due to non-availability of sufficient balance in settlement account.

**Amount Bock Exception**

This section will display the amount block exception details.

**Summary**

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charge Details - User can view and modify details provided for charges, if required.

**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|---|---|---|
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: <br><br>● R1- Documents missing <br>● R2- Signature Missing <br>● R3- Input Error <br>● R4- Insufficient Balance- Limits <br>● R5 - Others | |
| Cancel | Cancel the Export LC Liquidation Amount Block Exception check. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |
| Back | Task moves to previous logical step. | |

## Exception - Know Your Customer (KYC)

As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

User can pick up a transaction and do the following actions:

**Approve**

● After changing the KYC status in the back end application (outside this process).

● Without changing the KYC status in the back end application.

● Reject (with appropriate reject reason).

**Summary**

Tiles Displayed in Summary:

● Main Details - User can view and modify details about application details and LC details, if required.

● Maturity Details - User can view the maturity details.

● Advices - User can view the details of advices.

● Limits and Collaterals - User can view and modify limits and collateral details, if required.

● Payment Details - User can view the payment details.

● Commission, Charges and taxes - User can view charge details.

● Party Details - User can view party details like applicant, advising bank etc.

● Settlement Details - User can view the settlement details.

● FX Details - User can view the details of FX linkage.

● Preview Messages - User can view the preview of the draft message.

● Loan Preferences - User can view the loan preference details.

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- Accounting Details - User can view  the accounting entries generated in back office.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Assignment of Proceeds - User can view the assignment of proceeds details.
- Profit Details - User can view the interest details.

**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance- Limits<br>- R5 - Others | |
| Cancel | Cancel the Export LC Liquidation KYC exception check. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |
| Back | Task moves to previous logical step. | |

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# Multi Level Approval

Log in into OBTFPM application and open the task to see the summary tile with summary of details updated in multilevel approval stage of Islamic Export LC Drawing Liquidation. The tiles must display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

**Note**

The user can simulate/recalculate charge details and during calling the handoff, if handoff is failed with error the OBTFM displays the Handoff failure error during the Approval of the task.

## Authorization Re-Key (Non-Online Channel)

For non online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.

Open the task and re-key some of the critical field values from the request in the Re-key screen. Some of the fields below will dynamically be available for re-key.:

- Drawing Currency
- Drawing Amount

Re-key is applicable to the first approver in case of multiple approvers. All approvers will however be able see the summary tiles and the details in the screen by drill down from tiles.



## Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Incoming Message | Displays the incoming message, if any. | |
| **Action Buttons** | | |
| Proceed | On proceed, the screen navigates to approval summary screen. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R5 - Others | |
| Cancel | Cancel the Import LC Drawing Approval Rekey. | |

## Summary



Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Charge Details - User can view charge details.

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- Advices - User can view the details of the advices.

- Preview Messages - User can view the preview of the draft message.

- Payment Details - User can view the payment details.

- Settlement Details - User can view the settlement details.

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

## Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance- Limits<br>- R5 - Others | |
| Cancel | Cancel the approval. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. | |

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# Reject Approval

As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Export LC Liquidation in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted in red.

User can drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

## Application Details

The application details data segment have values for requests received from both non-online and online channels.

## Summary

The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Beneficiary Response - User can view beneficiary response details.
- Discrepancy Details - User can view the discrepancy details of the drawing.
- Maturity Details - User can view the maturity details.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Revolving Details - User can view revolving details on revolving LC.
- Payment Details - User can view the payment details.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- FX Linkage - User can view the details of FX Linkage.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

## Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Reject Approve | On click of Reject Approve, the transaction is rejected. | |
| Reject Decline | On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks. | |
| Hold | User can put the transaction on 'Hold'. Task will remain in Pending state. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Cancel | Cancel the Reject Approval. | |

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# Index

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## References

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

- Getting Started User Guide
- Common Core User Guide

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