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Financial Services

User Guide

Oracle Banking Supply Chain Finance

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Oracle Banking Supply Chain Finance User Guide
Oracle Financial Services Software Limited

Contents

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1. Preface

1.1 Purpose

This manual is designed to help acquaint you with the Oracle Banking Supply Chain Finance.

It provides an overview of the system and guides you, through the various steps involved in granting supply chain finance to the customers of your bank.

1.2 Audience

This manual is intended for the following User/ User Roles:

Role	Function
Back-office executive	Input functions for transactions
Back-office managers/officers	Authorization functions
Product Managers	Product definition and authorization

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/us/corporate/accessibility/index.html.

1.4 Document Structure

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	Preface: This chapter gives information on the intended audience, related resources, abbreviations, basic actions, icons, and summary of chapters covered in this User Manual
Chapter 2	Oracle Banking Supply Chain Finance - an overview: This chapter lists the benefits and functionalities provided by OBSCF
Chapter 3	Setting up reference data for Supply Chain Finance system
Chapter 4	How to perform finance disbursement
Chapter 5	How to perform finance settlement
Chapter 6	How to perform inquiries
Chapter 7	List of batch jobs
Chapter 8	List of process codes
Chapter 9	List of functional activity codes

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1.5   Related Resources

The related documents are as follows:

- Oracle Banking Common Core User Guide

- Oracle Banking Security Management System User Guide

- Oracle Banking Getting Started User Guide

- Receivables and Payables User Guide

1.6   Screenshot Disclaimer

Personal information used in the interface or documents are dummy and does not exist in the real world. It is only for reference purposes.

1.7   Acronyms and Abbreviations

Abbreviation	Detailed Description
OBSCF	Oracle Banking Supply Chain Finance
SCF	Supply Chain Finance
OBVAM	Oracle Banking Virtual Account Management
FCUBS	FlexCube Universal Banking System
OBDX	Oracle Banking Digital Experience
ELCM	Enterprise Limits and Collateral Management
API	Application Programming Interface
FIFO	First In First Out
LIFO	Last In First Out
HAFO	Highest Amount First Out
LAFO	Lowest Amount First Out
STP	Straight Through Processing
PO	Purchase Order
UI	User Interface
EOD	End of Day

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
1.8   Basic Actions

The basic actions performed in the screens are as follows:

Actions	Description
New	Click **New** to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. This button is displayed only for the records that are already created.
Save	Click **Save** to save the details entered or selected in the screen.
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click **Approve** to approve the initiated record. This button is displayed once you click **Authorize**.
Reject	Click **Reject** to reject the initiated record. This button is displayed once you click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record. This button is displayed only for the records that are already created.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the action performed.
Cancel	Click **Cancel** to cancel the action performed.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. This button is displayed in the widget once you click **Authorize**.
View	Click **View** to view the details in a particular modification stage. This button is displayed in the widget once you click **Authorize**.
Expand All	Click **Expand** All to expand and view all the details in the sections. This button is displayed once you click **Compare**.

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Actions	Description
Collapse All	Click **Collapse** All to hide the details in the sections. This button is displayed once you click **Compare**.
Menu Item Search	Specify the menu name to search and select the required screens from the list. This option is used to search and navigate the required screens.
OK	Click OK to confirm the details in the screen.

1.9   Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icon	Function
✕	Close
＋	Add a row
| - |	Delete row
✎	Edit
🗑	Delete
🔍	Search (Fetch)
↻	Refresh
⌐⌐	Collapse
⌞ ⌟	Expand
⋮	Options
✓	Authorize
🔓	Unlock
⧉	Copy
🗋	View

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2. Supply Chain Finance

2.1 Overview

Oracle Banking Supply Chain Finance (OBSCF) is a comprehensive digitized end-to-end solution that supports the full lifecycle of supply chain finance across receivables and payables, offering supplier centric financing and buyer centric financing. The solution addresses each of the supply chain processes from design through execution thereby enabling banks to optimize the working capital and supply chain operations of their corporate customers. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

2.2 Benefits of Supply Chain Finance

- Suppliers are paid early

- Buyers can extend their payment terms

- Financial Institutions get their fee income at less risk and less cost.

OBSCF platform enables the interaction between all the parties of the trade. OBSCF needs an involvement of external finance provider i.e., Bank who settles supplier invoices in advance or on due date of the invoice, for a lower financing cost than the suppliers' own source of funds.

When the external finance provider extends finance, it can be at the request of supplier or at the request of buyer by earmarking the credit limits of the concerned party. Different types of finances come into picture depending upon the party requesting for finance.

2.3 Functionality

One of the core functionalities or the foundation of OBSCF is support for creation of flexible and parameterized program or linkage of a buyer to multiple suppliers or a supplier to multiple buyers.
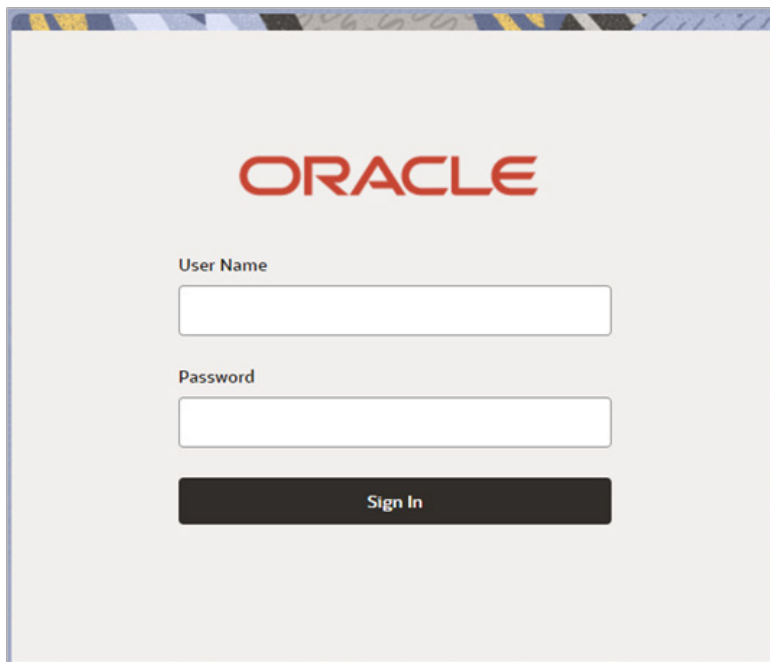
Below categories of programs are supported in the OBSCF:

- **Supplier Centric Program** - When Supplier is the large corporate then the buyer with whom supplier is dealing becomes the counter party/spoke and 'Supplier' becomes the 'Anchor' of the SCF program. Such a program is called as 'Supplier Centric Program'. The anchor onboards all his counter parties or spokes to the SCF program.

- **Buyer Centric Program** - When Buyer is the large corporate then the seller with whom buyer is dealing becomes the counter party/spoke and 'Buyer' becomes the 'Anchor' of the SCF program. Such program is called as 'Buyer Centric Program'. The anchor onboards all his counter parties or spokes to the SCF program.

2.4   Home: Dashboard

Successfully signing into the OBSCF application displays the Dashboard as your home screen. Dashboard displays a gist/summary that is internal to the financial institution. It is a collection of various portlets that are displayed based on your role and access rights. The Dashboard enables you to perform various analytical functions. You can drag and move different portlets, resize, auto adjust the size, and expand/collapse the portlet.

On launching the Oracle Banking Supply Chain Finance system, below login screen is displayed:

1.   Enter your **User Name** and **Password** to access the application.

2.   Click **Sign In** to log into application.

3. The **Dashboard** screen displays.
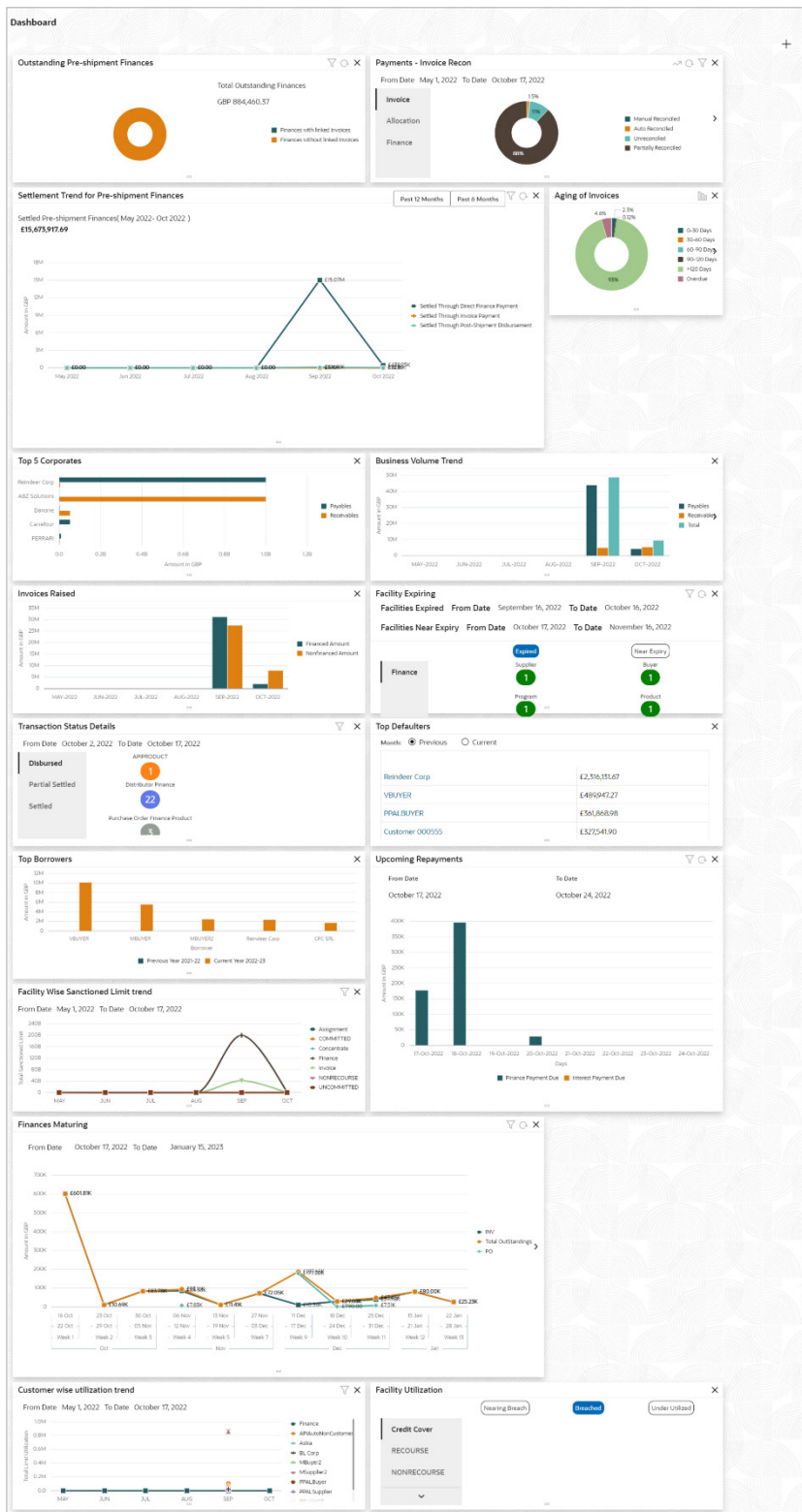
The Oracle Banking Supply Chain Finance Dashboard currently consists of the below mentioned portlets for Supply Chain Finance.

- o **Facility Utilization:** The Facility Utilization widget classifies all facilities into three categories i.e., nearing breach, breached, and under-utilized. The drilldown allows the user to view these details at an entity level. There is an option to search and filter the details for a specific entity also.

    - ▪ Nearing Breach: When utilized amount is more than 85% of the sanctioned amount.

    - ▪ Breached: When utilized amount equals to the sanctioned amount.

    - ▪ Under Utilized: When utilized amount is less than 20% of the sanctioned amount.

- o **Facilities Expiring:** The Facility Expiring widget lists all facilities nearing expiry or expired and offers a drilldown at each entity level.

- o **Top 5 Corporates**: This widget displays information of the top five customers; with respect to their total Receivables and Payables. On clicking the table icon at the top-right, the graph populates the business volume data of the same top 5 customers in tabular format.

- o **Aging of Invoices**: Aging graph displays invoice aging information in form of doughnut. There are two views of the graph, 2nd view can be navigated to by flipping the portlet, click the graph on the top-right corner to change the view from doughnut (default) to bar chart. Front view of the graph displays the invoice amount volume split as per aging buckets which are configurable at the time of implementation i.e., 0-30 days, 30-60 days etc. Range criteria can be defined with a maximum of 6 ranges. On clicking any of the range bucket, graph displays the list of corporates whose invoices are due for that ageing bucket. Clicking on the '+' (expand) icon against each corporate; launches invoice details pertaining to information of that specific corporate such as supplier name, 'Invoice Due Date From', 'Invoice Due Date To'.

- o **Finance Maturing:** This widget displays the list of the invoice finances, purchase order finances, and the total outstanding finances which are maturing each week in the form of a trend line. While the default view is for the upcoming month, this timeframe to can be changed to view further details. On flipping the widget, a detailed list of finances maturing is shown. The user can the filter to view the finances for a specific borrower.

- o **Top Borrowers:** The Top Borrowers widget is a bar graph which shows the top 5 borrowers for the previous year and current year. Clicking the bar-chart for any borrower offers a drilldown list of finances for the borrower.

- o **Top Defaulters:** Top defaulters widget shows list of top defaulters for the previous and current months.

- o **Transaction Status Details:** Transactions are grouped product-wise as disbursed, partially settled, or fully settled for a specific date range, which is editable. The user can select on any product to view further details of transaction for the product.

o **Invoices Raised:** This widget displays the data for financed and non-financed Invoices on monthly basis as a bar graph. On clicking the table icon on the top-right corner, same data is displayed in tabular format with financed/non-financed invoices grouped into monthly buckets. On clicking the bar graph, the screen will pop-up with corporate name and aggregated invoice amount and further clicking on the '+' (expand) icon beside corporate name launches the Invoice Inquiry screen with data of supplier name; 'To Date' and 'From Date' as per the selected date.

o **Business Volume Trend**: This widget displays the business trends of previous six months including current month based on historic data. The trend line is plotted based on the highs/peak.

o **Payments – Invoice Recon:** Payments – Invoice Recon widget provides a snapshot of reconciliation details of payments against the entity selected, i.e., invoice, cashflow, finance or allocation. There is an option to view these details as a donut or in a line-graph. The filter option allows the user to select a specific customer and/or modify the date range.

o **Customer wise utilization trend:** This widget gives a bird's eye view of the utilization for each program plotted for each month. The limit type and date range can be selected from the filter option.

o **Facility Wise Sanctioned Limit trend:** A facility-wise sanctioned limit trend-line is plotted over the preceding six months. The filter option allows the user to select a specific entity and limit type along with timeframe to plot this line.

o **Upcoming Repayments:** This widget displays the finance and interest payments that are due in the next 7 days as a bar graph. Each day displays the finance payment dues combined with the interest payment dues. A separate Interest payment due bar is displayed only if the underlying finance is not matured. On clicking the bar graph, the screen will pop-up with list of dues displaying the Finance Reference Number, Amount, and the Borrower name. The filter option allows the user to filter based on the start date, and currency.

o **Outstanding Pre-Shipment Finances:** This widget displays the list of outstanding pre-shipment finances in form of doughnut. The finances are displayed separately for Finances with Linked Invoices (Eligible for Conversion to Post Shipment Finances) and Finances without Linked Invoices. On clicking the doughnut, the screen will pop-up with the list of finances displaying the Finance Reference No, Maturity Date, Total Outstanding Amount, Program Name, Buyer Name, and Supplier Name. The filter option allows the user to filter based on supplier, program, and buyer.

o **Settlement Trend for Pre-Shipment Finances:** This widget displays the list of settled pre-shipment finances in form of trend line plotted over the preceding six months by default. The user can view the finances for 12 months. The settled finances are displayed in the following categories; Settled Through Post-Shipment Disbursement, Settled Through Invoice Payment, and Settled Through Direct Finance Payment. The filter option allows the user to filter the finances based on the borrower.

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4. You can perform the following actions on the dashboard screen:

    o   To add more portlets, click the **Add** icon located at the top-right corner of the Dashboard.

    o   To remove a portlet, click the **Remove** icon located at the portlet's top-right corner.

    o   To flip the portlet view, click the **Flip Forward** or **Flip Back** icon.

    o   To change the portlet's position, click and hold the **Drag to reorder** icon at the portlet's bottom-center and then move portlet to the desired position.

    o   To apply filter on the portlet's data, click the **Filter** icon to view the pop-up select filter values.

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3. Setup Reference Data

3.1 Introduction

Before you set up products for supply chain finance, you need to maintain certain basic reference information that you might need to set up products and process a finance request.

In the context of supply chain finance, for instance, you must set up reference data like products, programs, limits, charge details, interest pricing, and so on. You may also need to identify administrators to perform admin related tasks (creating users, assigning tasks and functions to the users as per their profile etc.).

This section explains the maintenance of such reference information for the modules used for supply chain finance.

3.1.1 Maintaining Core Reference Data

Certain core reference data is required to be set up for execution of supply chain finance transactions such as country list, currency, customer category, holiday list, list of financial institutions/banks, branch, FX rates and so on.

Refer the 'Oracle Banking Common Core User Guide' for setting up core reference data.

3.2 Maintaining System Parameters

Your bank needs to maintain various system level parameters to drive Supply Chain Finance system's behavior. This set up will be configured as part of Day 1 delivery of the application and can be modified by the bank through a UI, if required.

3.2.1 View System Parameters

Navigation Path: *Supply Chain Finance > Maintenance > System Parameters > View System Parameters*
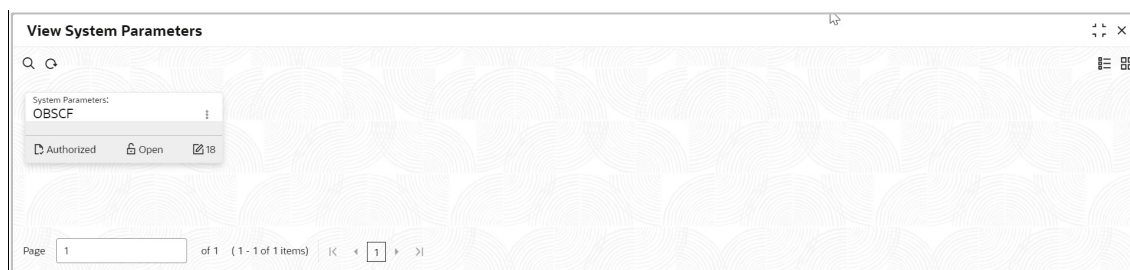
Perform the following steps to take actions on the system parameter records.

• Click the **Options** icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **System Parameters** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪ Optional: Click **View** to view the record details.

- Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    - Optional: On the confirmation pop-up window, click **View** to view the record details.

    - Click **Proceed** to delete the record.

  o **Copy** – To copy the product parameters for creating a new record.

  o **View** – To view the product parameter details.

  o **Reopen** – To reopen a closed record.

This screen consists of five tabs: Workflow Parameters, Finance Parameters, Dashboard Parameters, Product Parameters, and Delinquency Parameters.

Click **Options** icon and select **Unlock** to modify the records. The **System Parameters - Workflow Parameters** screen displays.

Note: If any flag in the system parameters is changed, the system promptly updates it upon authorization. However, processing the impact of the flag takes approximately 1-2 hours.

3.2.1.1 Workflow Parameters

1. Refer the following table for specifying details in the above screen:

Field Name	Description
Limit Block – Finance	Switch the toggle ON to enable limit blocking during finance transactions.
Limit Utilization – Finance	Switch the toggle ON to enable limit utilization and release during finance transactions.
Limit Block – Invoice	Switch the toggle ON to enable limit blocking during invoice transactions.
Limit Utilization – Finance	Switch the toggle ON to enable limit utilization and release during invoice transactions.
Limit Type for Invoice Approval	Select the limit type required for invoice approval. • Credit Cover • Invoice

Field Name	Description
	• Assignment
FCI Enabled	Switch the toggle ON to enable or disable the FCI integration.
External NPA Integration	Switch the toggle ON to enable the NPA integration with external system.
Lending System Integration	Switch the toggle ON to enable the Integration with lending system.
Invoke Lending System EOD	Switch the toggle ON to enable the Integration of EOD process with the Lending System.
Synchronous Account Response	Switch the toggle ON to enable the account response as synchronous.
Auto Auth – Refund	Switch the toggle ON to enable the auto authorization required for the refund transactions.
Synchronous Payment Response	Switch the toggle ON to enable the payment response as synchronous.
Liquidate Pre-Shipment finances with Invoice Payment †	Switch this toggle ON to enable the liquidation of pre-shipment finances where post-shipment finance is not identified for an invoice.
Pre-Shipment Finance Liquidation Preference	Select the liquidation preference for the settlement of pre-shipment finance. • FIFO • Invoice linked with PO and FIFO • Invoice linked with PO This field is mandatory if Liquidate Pre-Shipment finances with Invoice Payment is enabled.

† For existing implementations where pre-shipment finances exist, a new parameter 'Liquidate Pre-Shipment finances for Invoice Disbursement' is introduced at the system level.

*During upgradation the system will read the value of Liquidate Pre-Shipment finances for Invoice Disbursement and update the data for **Pre-Shipment Finance Liquidation Preference** and **Liquidation Order for Auto Debit** fields in Post-shipment programs based on this maintenance in the System Parameters. A migration script will be prepared for relevant Post-shipment programs during upgradation.*

2. Click **Next** or the Finance Parameters tab.

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3.2.1.2 Finance Parameters

3. Refer the following table for specifying details in the above screen:

Field Name	Description
Preferred Disbursement Mode	Select the preferred disbursement mode for the finance transaction. • Cheque • EFT • Account Transfer
Auto-Initiate Finance	Switch the toggle ON to enable the Auto-Initiation of the finance disbursement transaction.
Disbursement Auto – Processing	Switch the toggle ON to enable the auto processing of the finance disbursement transaction.
Disbursement Auth Required	Switch the toggle ON to enable the authorization required for the disbursement of the finance transaction.
Minimum Finance Percentage	Enter the minimum finance percentage of Invoice amount allowed for financing.
Maximum Finance Percentage	Enter the minimum finance percentage of Invoice amount allowed for financing.
Minimum Tenor Days	Enter the minimum tenor allowed for a finance.
Maximum Tenor Days	Enter the maximum tenor allowed for a finance.
Stale Period	Enter the stale period in days after which the invoice cannot be financed any more. Stale period is calculated from Invoice date.

Field Name	Description
Multiple Disbursement	Switch this toggle ON if multiple disbursement is allowed on same invoice.
Auto Populate PO Required	Switch this toggle ON to auto populate the PO required.
Credit Limit Applicable	Switch the toggle ON to enable the credit limits applicability to the product.
Default Limit Exception Handling	Select the default exception handling for the Limit services. • Stop • Skip • Utilize
Sub Limit - Validate Expiry	Switch the toggle ON to enable the Expiry date validation for the sub-limits.
Recourse	Switch the toggle ON to enable recourse for the program.
Allow Auto-Processing - Overdue Borrower	Switch the toggle ON to enable the auto processing of disbursement for Overdue borrower.
Allow Disbursement - NPA Borrower	Switch the toggle ON to enable the disbursement for NPA borrower
Amendment Auto-Processing	Switch the toggle ON to enable the auto processing of finance amendment transaction.
Amendment Auth Required	Switch the toggle ON to enable the authorization required for the amendment of the finance transaction.
Validate Limits for Finance Amendment	Switch this toggle ON to enable limits validation for finance amendment transaction.
Maximum Records for Amendment Request	Enter the maximum number of finance amendment requests that can be raised.
Auto Settlement Applicable	Switch the toggle ON to enable Auto-Initiation of the finance repayment transaction.
Preferred Settlement Mode	Select the preferred settlement mode for the finance transaction. • Cheque • EFT • Account Transfer
Settlement Auto – Processing	Switch the toggle ON to enable the auto processing of the finance repayment transaction.
Settlement Auth Required	Switch the toggle ON to enable the authorization required for the repayment of the finance transaction.
Prepayment Allowed	Switch the toggle ON to enable the prepayment for the finance. i.e., Part, or full repayment before the finance due date.
Part Repayment Allowed	Switch the toggle ON to enable the part repayment for the finance.
Minimum Waiting Period	Enter the minimum period up to which the finance cannot be closed. This should be enabled only if pre-closure is allowed.
Maturity Date Calculation	Select the finance maturity date calculation method.

Field Name	Description
	• Invoice Due Date + Maximum Tenor • Payment Due Date • Invoice Due Date • Business Date + Maximum Tenor
Finance Settlement on Invoice Payment	Switch the toggle ON to enable the underlying Finance repayment post the manual recon for the Invoice payment.
Interest Refund Generation on	Select the type of payment for Interest Refund to be generated. • Part Payment • Full Payment
Excess Handling	Select how excess payment made towards settling of outstanding invoice/finance should be handled. • Refund to beneficiary or payment party • Auto-Reconcile • Manually-Reconcile • Auto-Reconcile and Refund
Excess Refund Party	Select the party to refund the excess amount. • Payment Party • Beneficiary/Counter Party
Appr Seq Before Due Date	Enter the appropriation sequence for the repayment amount if payment is received before due date. Valid Values – PIE, PEI, IPE, IEP, EIP, EPI I: Interest, P: Principal, E: Penalty on Interest
Excess Refund Payment Mode	Select the mode of payment for the excess payment refund. • Cheque • EFT • Account Debit
Appr Seq On Due Date	Enter the appropriation sequence for the repayment amount if payment is received on due date. Valid Values – PIE, PEI, IPE, IEP, EIP, EPI I: Interest, P: Principal, E: Penalty on Interest
Appr Seq After Due Date	Enter the appropriation sequence for the repayment amount if payment is received after due date. Valid Values – EOIP, EIOP, etc., I: Interest, P: Principal, O: Penalty on Principal, E: Penalty on Interest
NPA Appropriation Sequence	Enter the appropriation sequence for the repayment amount if payment is received after the finance has turned NPA. Valid Values – EOIP, EIOP, etc., I: Interest, P: Principal, O: Penalty on Principal, E: Penalty on Interest

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Field Name	Description
Liquidation Order for Auto Debit	Enter the default auto-debit liquidation order to be applied in case partial funds are debited from the payment party on auto-debit. • E - Penalty on Interest Outstanding • O - Penalty on Principal Outstanding • I – Monthly Interest Due • D - Overdue Finance (Delinquent finances) • F - Finance Due or Overdue (Outstanding Finances) This field is mandatory if Auto Debit Applicable is enabled.

4.   Click **Next** or the Dashboard Parameters tab.

3.2.1.3 Dashboard Parameters

5.   Refer the following table for specifying details in the above screen:

Field Name	Description
Customer Limit Trend Date Range	Enter the date range for the customer limit trend in the dashboard.
Customer Limit Trend Default Months	Enter the month range for the customer limit trend in the dashboard.
Facility Limit Trend Date Range	Enter the date range for the facility limit trend in the dashboard.
Facility Limit Trend Default Months	Enter the month range for the facility limit trend in the dashboard.

6.   Click **Next** or the Product Parameters tab.

3.2.1.4 Product Parameters

7. Refer the following table for specifying details in the above screen:

Field Name	Description
Schedule Type	Select the interest rate schedule. • Normal • Compounding
Reference Date	Select the reference date for the interest schedule. • Value Date • Payment Date
Interest Component	Select the type of Interest component. • Front Ended • Rear Ended
External Product Code	Enter the Code defined for this product in the Lending System.

8. Once you enter the details, click **Add**. Or click **Reset** to reset the fields, if required.

   • Once an entry is made in the grid, click in the **Action** column, to **Edit** or **Delete** it.

   • Transactions created with above features in OBSCF application will be mapped to the appropriate products in the lending application basis the above features and mapping.

9. Click **Next** or the Delinquency Parameters tab.

3.2.1.5 Delinquency Parameters

10. Refer the following table for specifying details in the above screen:

Field Name	Description
Delinquency Status	Select the delinquency status as per the regulatory requirements. Relevant statuses maintained in lending system will be populated here. Example: • SMA0 • SMA1 • SMA2 • SSD
Status Description	This shows the description of the delinquency status selected. • Caution • Delayed • Warning • Loss (Sub-Standard)
Priority	This shows the priority of the delinquency status selected.
Active	Switch the toggle ON to enable the type of delinquency status as Active depending on regulatory requirements.

11. Once you enter the details, click **Add**. Or click **Reset** to reset the fields, if required.

   • Once an entry is made in the grid, click in the **Action** column, to **Edit** or **Delete** it.

12. Click **Save & Close** to save the record and send for authorization (if applicable).

3.3   Managing Product Parameters

Banks can create various products for financing. The Product Parameters creation screen enables you to create a new product and set its attributes.

This screen consists of four tabs: Basic Details, Finance Parameters, Repayment Parameters, and Credit Limit Mapping.

3.3.1   Create Product Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Product Parameters > Create Product Parameters*

3.3.1.1   Basic Information

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the option under which the product is to be created. • All - Product defined is applicable to all the branches. • Allowed - Product defined is applicable to only the selected branches. • Restricted - Product defined is applicable to all the branches except the selected branches. Changing the branch requires access rights for the chosen branch. Please note that the toggle allows selection of only one of the options at any given time.

Field Name	Description

Allowed/Restricted Branches †	This section appears only if you select 'Allowed' or 'Restricted' option in the Branch field.
	Perform the following steps to add branch:
	
	1. Click the Add icon (+) to add a row of branch.
	
	2. In the 'Action' column of grid, click the Delete icon (🗑) to remove that specific row. OR
	
	Click the Edit icon (✏) and perform following steps for specifying details in the grid:
	
	   a. In the Branch Code field, click the search icon to open the Branch Code pop-up window:
	
	   b. Enter the partial or complete code/name of the branch in the respective fields.
	
	   c. Click Fetch. The relevant branch(es) appears.
	
	   d. Select the required branch.
	
	3. In the 'Action' column of grid, click the icon (💾) to save the specific row.

Product Code	Enter a unique identification for the product.
Product Description	Enter a description for the product.
Product Type	Select whether the product is buyer-centric or supplier-centric.
Product Category	Select the category to be financed under the product, whether invoice or purchase order.
Effective From	Click the Calendar icon to select the date from which the Product is active. Blank value for this field considers branch date by default.
Expires On	Click the calendar icon to select the date when the product expires.
Borrower	Select the borrower to be associated with the product, whether Anchor or Spoke.
Assignment Applicable	Switch the toggle ON if assignment on invoice is applicable for financing.
Auto Assignment	Switch the toggle ON if the assignment is to be performed automatically post invoice upload.
Acceptance Applicable	Switch the toggle ON if acceptance on invoice is applicable for financing.
Auto Acceptance	Switch the toggle ON if the acceptance is to be performed automatically post invoice upload.
Auto Acceptance (Days)	Enter the number of days after which the instrument is automatically deemed as accepted.
Credit Limit Applicable	Switch the toggle ON to map credit limits to the product. If you enable this toggle, the Credit Limit Mapping tab appears, where you can map the limit type and related entities.

Field Name	Description
Accounting Applicable	Switch the toggle ON if accounting is applicable.

† On maintenance screens where product selection is required, only products relevant to the user's branch will be displayed.

*†† For existing implementations where the application is used in a single branch, the existing products can be mapped to either **ALL** or **Allowed** branch options at the discretion of the bank or Financial Institution during upgrade to current release version.*

*For existing implementations where the application is used in multiple branches, the existing products should be mapped to respective branches under **Allowed** branch option at the discretion of the bank or Financial Institution during upgrade to current release version. Refer to **Services Installation Guide** for migration support.*

4. Click the Finance Parameters tab.

3.3.1.2 Finance Parameters

5. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Auto Initiate Finance	Switch the toggle ON to enable automated financing (Straight Through Processing) of instruments such as invoices, debit notes, and so on.
Preferred Disbursement Mode	Select the preferred mode of disbursement for this product. This field is mandatory when auto finance is applicable. • EFT • Cheque • Account Transfer
Auto Settlement Applicable †	Switch the toggle ON to enable automated settlement (repayment) for this product.

Field Name	Description
Preferred Settlement Mode	Select the preferred mode of settlement for this product. • Account Debit • EFT • Cheque
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction of this product. Enter a number between 0.01 and 100.00.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction of this product. Enter a number between 0.01 and 100.00.
Min. Tenor (Days)	Enter the minimum tenor allowed for financing a transaction of this product. Minimum and Maximum value can be 1 and 90 respectively.
Max. Tenor (Days)	Enter the maximum tenor allowed for financing a transaction of this product. Minimum and Maximum value can be 90 and 9999 respectively.
Grace Days	Enter the number to specify the grace days. Minimum and Maximum value can be 0 and 90 respectively.
Stale Period (Days)	This is the period post the invoice date, after which the invoice becomes stale and will not be financed automatically any more for this product. Minimum and Maximum value can be 0 and 999 respectively
Min Waiting Period (Days)	This indicates the minimum period up to which the finance cannot be closed for this product. Minimum and Maximum value can be 0 and 9999 respectively.
With Recourse	Select the Yes to specify that the finance is allowed with recourse, else select No.
Assignment Amount Basis	Select the basis amount type for assignment to be used for financing a transaction of this product. • Net Invoice Amount • Acceptance Amount
Min. Assignment (%)	Enter the minimum % of the assignment amount allowed for financing a transaction of this product. Enter a number between 0.01 and 100.00.
Max. Assignment (%)	Enter the maximum assignment % of the assignment amount allowed for financing a transaction of this product. Enter a number between 0.01 and 100.00.
Disbursement Auth Required	Switch the toggle ON if authorization is required for STP disbursement transactions.

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Field Name	Description
Disbursement Auto Processing	Switch the toggle ON for automatic processing of disbursement.
Settlement Auth Required	Switch the toggle ON if authorization is required for STP finance settlement transactions.
Settlement Auto Processing	Switch the toggle ON for automatic processing of settlement.
Amendment Applicable	Switch the toggle ON to enable amendment for this product.
Amendment Auth Required	Switch the toggle ON if authorization is required for the finance amendment transactions.
Amendment Auto Processing	Switch the toggle ON for automatic processing of finance amendment transaction.
Multiple Disbursement Allowed	Switch the toggle ON if multiple disbursement for finance should be allowed on an invoice.
Holiday Treatment for Future Funding	Select the day that should be considered if the finance disbursement day falls on a holiday. • Next Business Day • Previous Business Day

† Pre-Shipment settlement will be initiated only if the Auto Settlement toggle is ON.

6. Click the Repayment Parameters tab.

3.3.1.3 Repayment Parameters

7. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Pre-Payment Allowed	Switch the toggle ON if prepayment should be allowed for finances availed under this product, i.e., part, or full repayment before the finance due date.
Part Payment Allowed	Switch the toggle on if part payment should be allowed for finances availed under this product.
Maturity Date Calculation	Select the basis for calculating the maturity date of the finance. Available options if Product Category is selected as invoices are: • Invoice Due Date • Business Date + Max Tenor • Invoice Due Date + Max Tenor • Payment Due Date Available options if Product Category is selected as purchase orders are: • PO Date • PO Date + Max Tenor • Business Date + Max Tenor
Holiday Treatment	Select the option provided to move the date to next/previous/same date if the maturity date falls on a holiday for this product. • Next Business Date • Previous Business Date • No Change
On Due Date	Enter the appropriation sequence for the repayment amount if payment is received on due date. Appropriation Sequence options: • P – Principal Amount • I – Interest Amount • E – Penalty on Interest For example: IPE, IEP, PIE, PEI, EIP, EPI A maximum of 3 characters are allowed.
Before Due Date	Enter the appropriation sequence for the repayment amount if payment is received before due date. Appropriation Sequence options: • P – Principal Amount • I – Interest Amount • E – Penalty on Interest For example: IPE, IEP, PIE, PEI, EIP, EPI A maximum of 3 characters are allowed.
After Due Date	Enter the appropriation sequence for the repayment amount if payment is received after due date. Appropriation Sequence options: • P – Principal Amount,

Field Name	Description
	• I – Interest Amount • O – Penalty on Principal • E – Penalty on Interest For example: EOIP, OEIP, PIOE, etc., A maximum of 4 characters are allowed.
NPA	Enter the appropriation sequence for the repayment amount if payment is received after the finance has turned NPA. Appropriation Sequence options: • P – Principal Amount • I – Interest Amount • O – Penalty on Principal • E – Penalty on Interest For example: EOIP, OEIP, PIOE, etc., • A maximum of 4 characters are allowed.
Reconciliation Towards	Select whether the reconciliation is towards invoice or finance.
Auto Debit Applicable	Switch the toggle ON if the account should be auto debited on the finance due date for this product.
Liquidation Order for Auto Debit	Enter the default auto-debit liquidation order to be applied in case partial funds are debited from the payment party on auto-debit. • E - Penalty on Interest Outstanding • O - Penalty on Principal Outstanding • I – Monthly Interest Due • D - Overdue Finance (Delinquent finances) • F - Finance Due or Overdue (Outstanding Finances) This field is mandatory if Auto Debit Applicable is enabled.
Debit Party On Due Date	Select the party from whose account the amount should be debited. This field is mandatory if Auto Debit Applicable is enabled.
Debit A/C. Type On Due Date	Select the account Type to be debited, for example – CASA, OD, and so on. This field is mandatory if Auto Debit Applicable is enabled.
Debit Party After Due Date	Select the party from whose account the amount should be debited if the business date is greater than finance maturity date for this product. This field is mandatory if Auto Debit Applicable is enabled.
Debit A/C. Type After Due Date	Select the account type to be debited if the business date is greater than finance maturity date for this product, for example – CASA, OD, and so on. This field is mandatory if Auto Debit Applicable is enabled.
Margin Handling	Select how the margin should be handled. This field appears if you select the 'Invoice' option from the Product Category in Basic Details tab.

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Field Name	Description
	• Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier
Margin Payment Mode	Select the mode of payment for the margin amount. This field appears if you select the 'Refund to the Supplier or Auto-Settle and Refund to Supplier' option from the Margin Handling list.
Interest Refund Handling	Select how the interest refund should be handled. • Refund to the Interest Bearing Party • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to IBP
Interest Refund Payment Mode	Select the mode of payment for the interest refunds. This field appears if you select the 'Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP' option from the Interest Refund Handling list.
Excess Handling	Select how excess payment made towards settling of outstanding invoice/finance, should be handled. The following options are available: • Refund to beneficiary or payment party • Auto-Reconcile • Manually-Reconcile • Auto-Reconcile and Refund
Excess Refund Party	Select the party to refund the excess amount to. • Payment Party • Beneficiary/Counter Party
Excess Refund Payment Mode	Select the mode of payment for the excess payment refund. • EFT • Cheque • Account Transfer

8. Click the **Credit Limit Mapping** tab. This tab is present only if you have enabled Credit Limit Applicable in the Basic Details tab.

3.3.1.4 Credit Limit Mapping

9. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Limit Event	Select the event for which the limit is to be applied.
Transaction Event	Select the transaction event for which the limit event is to be applied.
Entity	Select the main entity for which the limit is to be applied.
Limit Type	Select the type of limit.
Sub Levels Applicable	Select the applicable sub-level entities/nodes.
Sub Level Exception Handling	Click the link and set the exception handling behavior (Utilize, Skip, and Stop) for the sub-level entities/nodes.
Recourse	Select whether recourse is applicable.

10. Once you enter the credit limit mapping details, click **Add/Edit**. Or click **Reset** to reset the fields, if required.

   - Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

11. Click **Save** to save the record and send for authorization (if applicable).

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3.3.2 View Product Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Product Parameters > View Product Parameters*
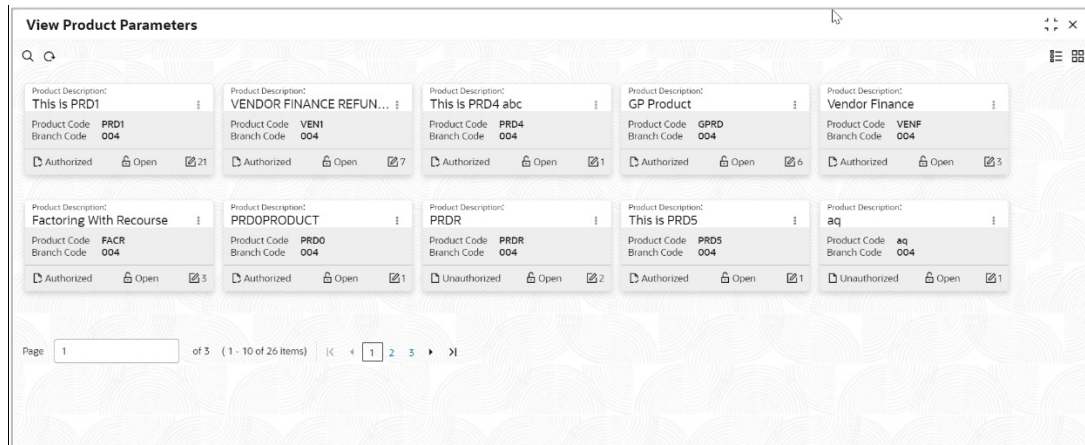
Perform the following steps to filter or take actions on a product parameter records.

- Filter the records in the View screen:

  a. Click the **Search** icon to view the filters. You can filter the records by Product Code, Product Type, Product Category, Borrower, Authorization Status, and Record Status.

  b. Click **Search**.

      OR

  c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Product Parameters** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

     ▪ Optional: Click **View** to view the record details.

     ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

     ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

     ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the product parameters for creating a new record.

  o **View** – To view the product parameter details.

  o **Reopen** – To reopen a closed record.

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3.4   Managing Program Parameters

A program is a linkage of a buyer to one or more suppliers or linkage of a supplier to one or more buyers. Your bank may want to create a new program for financing along with its attributes.

This screen is divided into three tabs: Basic Information, Finance Parameters, and Link Spokes.

3.4.1   Create Program Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Program Parameters > Create Program Parameters*

3.4.1.1 Basic Information

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Program Code	Enter a unique code to identify the program.
Program Name	Enter the name of the program.
Product †	Select the underlying finance product to be associated with the program.
Anchor	Click the search icon to select the anchor for the program. An anchor can be a customer or a non-customer.
Relationship	Select the relationship associated with the selected anchor.
Effective From	Click the Calendar icon to select the date from which the Program is active. Blank value for this field considers branch date by default.
Expires On	Click the calendar icon and select the date up to which the program is valid.
Reconciliation towards	Select an option to reconcile payments against, when using this program. When a payment is

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Field Name	Description
	received, should the payment be reconciled against a finance or invoice.
Assignment Applicable	Switch the toggle ON if assignment on invoice is applicable for financing.
Auto Assignment	Switch the toggle ON if the assignment is to be performed automatically post invoice upload.
Acceptance Applicable	Switch the toggle ON if acceptance on invoice is applicable for financing
Auto Acceptance	Switch the toggle ON if automatic acceptance of an instrument, such as invoice, purchase order, debit note, is applicable for this program.
Auto Acceptance (Days)	Enter the number of days after which the instrument such as invoice or debit note, under this program will get auto accepted. This field is displayed only if 'Auto Acceptance Applicable' is enabled.
Two Factor Applicable	Switch the toggle ON if a two-factor system will be applicable for the program in case the anchor is trading with foreign buyers/suppliers.
Factoring Profile	Select the profile for factoring as import or export factoring. This field is displayed only if 'Two Factor Applicable' toggle is enabled. • Export Factoring • Import Factoring
Insurance Applicable	Switch the toggle ON if insurance should be applicable for the program.

† On maintenance screens where program selection is required, programs linked to the products that are relevant to the user's branch will be displayed.

2. Click on the **Finance Parameters** tab.

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3.4.1.2 Finance Parameters

3. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Auto Initiate Finance	Select 'Yes' if auto financing should be enabled, under this program. Else select 'No'.
Preferred Disbursement Mode	Select the preferred mode of disbursement. Options appear from the allowed modes of disbursement in the system parameters. This field is mandatory when auto finance is applicable.
Auto Settlement Applicable †	Select 'Yes' if automated settlement (repayment) should be enabled, under this program. Else select 'No'.
Preferred Settlement Mode	Select the preferred mode of settlement. Options appear from the allowed modes of settlement in the system parameters.
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction (invoice/purchase order) under this program. Acceptable value for this field is between 0.01 and 100.00.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction under this program. Acceptable value for this field is between 0.01 and 100.00.
Min. Tenor (Days)	Enter the minimum tenor allowed for financing a transaction under this program. Acceptable value for this field is between '1' to '9999'.
Max. Tenor (Days)	Enter the maximum tenor allowed for financing a transaction under this program. Acceptable value for this field is between '1' to '9999'.
Grace Days	Enter the number to specify the grace days. Acceptable value for this field is between '0' to '9999'.

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Field Name	Description
Stale Period (Days)	This is the period post the invoice date, after which the invoice becomes stale and will not be financed automatically any more for this product. Acceptable value for this field is between '0' to '999'.
With Recourse	Select 'Yes' if finance under this program should be with recourse. Else select 'No'.
Disbursement Currency	Select the currency in which the finance should be disbursed. This field is mandatory when auto finance is applicable.
Auto Debit Applicable	Select whether auto debit is applicable for this program to recover the outstanding finance due from the borrower.
Liquidation Order for Auto Debit	Enter the default auto-debit liquidation order to be applied in case partial funds are debited from the payment party on auto-debit. • E - Penalty on Interest Start Date • O - Penalty on Principal Start Date • I - Interest Due Date • D - Overdue Finance (Delinquent) • F - Finance (Outstanding Finances) This field is mandatory if Auto Debit Applicable is enabled.
Disbursement Auth Required	Select 'Yes' if authorization is required for the disbursement transaction. Else select 'No'.
Disbursement Auto Processing	Select 'Yes' if the disbursement should be processed automatically. Else select 'No'.
Amendment Auth Required	Select 'Yes' if authorization is required for the amendment transaction, under this program. Else select 'No'. This field appears if the 'Product' selected has Amendment Applicable toggle enabled in Finance Parameters tab.
Amendment Auto Processing	Select 'Yes' if the amendment should be processed automatically, under this program. Else select 'No'. This field appears if the 'Product' selected has Amendment Applicable toggle enabled in Finance Parameters tab.
Settlement Auth Required	Select 'Yes' if authorization is required for the settlement transaction, under this program. Else select 'No'.
Settlement Auto Processing	Select 'Yes' if the settlement should be processed automatically, under this program. Else select 'No'.
Interest Bearing Party	Select the party that will bear the interest. • Spoke • Anchor
Margin Handling	Select how the margin should be handled. This field appears if the 'Product' selected has Invoice as an option in Basic Information tab. • Refund to the Supplier • Settle with Outstanding Finances

Field Name	Description
	• Manually Settle O/s Finances • Auto-Settle and Refund to Supplier
Margin Payment Mode	Select the mode of payment for the margin amount. This field appears if you select the 'Refund to the Supplier or Auto-Settle and Refund to Supplier' option from the Margin Handling list. • EFT • Cheque • Account Transfer
Interest Refund Handling	Select how the interest refund should be handled. • Refund to the Interest Bearing Party • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to IBP
Interest Refund Payment Mode	Select the mode of payment for the interest refunds. This field appears if you select the 'Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP' option from the Interest Refund Handling list. • EFT • Cheque • Account Transfer
Excess Handling	Select how excess payment made towards settling of outstanding invoice/finance, should be handled. The following options are available: • Refund to beneficiary or payment party • Auto-Reconcile • Manually-Reconcile • Auto-Reconcile and Refund
Excess Refund Party	Select the party to refund the excess amount to. • Payment Party • Beneficiary/Counter Party
Excess Refund Payment Mode	Select the mode of payment for the excess payment refund. • EFT • Cheque • Account Transfer
Multiple Disbursement Allowed	Switch the toggle ON if multiple disbursement for finance should be allowed on an invoice.
Holiday Treatment for Future Funding	Select the day that should be considered (whether previous or next business day), if the finance disbursement day falls on a holiday.
Min Assignment (%)	Enter the minimum % of the assignment amount. Enter a number between 0.01 and 100.00.

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Field Name	Description
Max Assignment (%)	Enter the maximum assignment % of the assignment amount. Enter a number between 0.01 and 100.00.
Credit Cover (%)	Enter the credit cover % allowed for this transaction under this program. Enter a number between 0.01 and 100.00.
Credit Cover Start Date	Enter the credit cover start date for this transaction under this program.
Credit Cover End Date	Enter the credit cover end date for this transaction under this program.

The application supports defining a specific assignment amount during a transaction and similarly, a specific credit cover percentage may be defined against exposure on the import factor or buyer.

† Pre-Shipment settlement will be initiated only if the Auto Settlement toggle is ON.

4.   Click the **Link Spokes** tab to link multiple spokes / counterparties to the anchor.

3.4.1.3 Link Spokes

5.   Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Spoke	Click the search icon to select a spoke for the program. A spoke can be a customer or a non-customer.
Interest Bearing Party	Select the party that will bear the interest.
Import Factor	Select the import factor to be linked to the spoke.

Field Name	Description
	This field is displayed only if you enable the 'Two Factor Applicable' toggle in the Basic Information tab.
Insurance Company	Select the name of the insurance company to be linked to the spoke.
	This field is displayed only if you enable the 'Insurance Applicable' toggle in the Basic Information tab.
Auto-Initiate Finance	Select 'Yes' if auto financing should be enabled under this program for this spoke. Else select 'No'.
Preferred Disbursement Mode	Select the preferred mode of disbursement under this program for this spoke. This field is mandatory when auto finance is applicable.
Auto Settlement Applicable †	Select 'Yes' if automated settlement (finance repayment) should be enabled for this spoke. Else select 'No'.
Preferred Settlement Mode	Select the preferred mode of settlement under this program for this spoke.
Min. Finance (%)	Enter the minimum finance percentage allowed for financing a transaction under this program for this spoke.
Max. Finance (%)	Enter the maximum finance percentage allowed for financing a transaction under this program for this spoke.
Min. Tenor (Days)	Enter the minimum tenor allowed for financing a transaction under this program for this spoke. Acceptable value for this field is between '0' to '9999'.
Max. Tenor (Days)	Enter the maximum tenor allowed for financing a transaction under this program for this spoke. Acceptable value for this field is between '0' to '9999'.
Grace Days	Enter the number to specify the grace days. Minimum and Maximum value can be Zero and 9999 respectively.
Stale Period (Days)	This is the period post the invoice date, after which the invoice becomes stale and will not be financed automatically any more for this product. Acceptable value for this field is between '0' to '9999'.
With Recourse	Select 'Yes' if finance under this program for this spoke is with recourse. Else select 'No'.
Disbursement Currency	Currency in which the amount should be disbursed for a finance under this program for

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Field Name	Description
	this spoke. This field is mandatory when auto finance is applicable.
Auto Debit Applicable	Select whether funds can be auto debited for this spoke.
Liquidation Order for Auto Debit	Enter the default auto-debit liquidation order to be applied in case partial funds are debited from the payment party on auto-debit. • E - Penalty on Interest Start Date • O - Penalty on Principal Start Date • I - Interest Due Date • D - Overdue Finance (Delinquent) • F - Finance (Outstanding Finances) This field is mandatory if Auto Debit Applicable is enabled.
Disbursement Auth Required	Select 'Yes' if authorization is required for the disbursement transaction for this spoke. Else select 'No'.
Disbursement Auto Processing	Select 'Yes' if the disbursement should be processed automatically for this spoke. Else select 'No'.
Amendment Auth Required	Select 'Yes' if authorization is required for the amendment transaction for this spoke. Else select 'No'. This field appears if the 'Product' selected has Amendment Applicable toggle enabled in Finance Parameters tab.
Amendment Auto Processing	Select 'Yes' if the amendment should be processed automatically for this spoke. Else select 'No'. This field appears if the 'Product' selected has Amendment Applicable toggle enabled in Finance Parameters tab.
Settlement Auth Required	Select 'Yes' if authorization is required for the settlement transaction for this spoke. Else select 'No'.
Settlement Auto Processing	Select 'Yes' if the settlement should be processed automatically for this spoke. Else select 'No'.
Margin Handling	Select how the margin should be handled. This field appears if the 'Product' selected has Invoice as an option in Basic Information tab. • Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier

Field Name	Description
Margin Payment Mode	Select the mode of payment for the margin amount. This field appears if you select the 'Refund to the Supplier or Auto-Settle and Refund to Supplier' option from the Margin Handling list. • EFT • Cheque • Account Transfer
Interest Refund Handling	Select how the interest refund should be handled. • Refund to the Interest Bearing Party • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to IBP
Interest Refund Payment Mode	Select the mode of payment for the interest refunds. This field appears if you select the 'Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP' option from the Interest Refund Handling list. • EFT • Cheque • Account Transfer
Excess Handling	Select how excess payment made towards settling of outstanding invoice/finance, should be handled. The following options are available: • Refund to beneficiary or payment party • Auto-Reconcile • Manually-Reconcile • Auto-Reconcile and Refund
Excess Refund Party	Select the party to refund the excess amount to. • Payment Party • Beneficiary/Counter Party
Excess Refund Payment Mode	Select the mode of payment for the excess payment refund. • EFT • Cheque • Account Transfer
Multiple Disbursement Allowed	Switch the toggle ON if multiple disbursement for finance should be allowed on an invoice.
Min Assignment (%)	Enter the minimum % of the assignment amount allowed for this transaction under this

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Field Name	Description
	program for this spoke. Enter a number between 0.01 and 100.00.
Max Assignment (%)	Enter the maximum assignment % of the assignment amount allowed for this transaction under this program for this spoke. Enter a number between 0.01 and 100.00.
Credit Cover (%)	Enter the credit cover % allowed for this transaction under this program for this spoke. Enter a number between 0.01 and 100.00.
Credit Cover Start Date	Enter the credit cover start date for this transaction under this program for this spoke.
Credit Cover End Date	Enter the credit cover end date for this transaction under this program for this spoke.
Liquidate Pre-Shipment Finances ††	Switch the toggle ON to enable linking of Pre-Shipment and Post-Shipment programs.
Pre-Shipment Program	Displays the applicable pre-shipment programs pre-populated for select supplier-buyer combination. This is enabled only when Liquidate Pre-Shipment Finances switch is ON.
Pre-Shipment Finances Liquidation Preference †	Select the liquidation preference for the settlement of pre-shipment finance. • Invoice Linked with PO • FIFO • Invoice Linked with PO and FIFO
External Code	Click this link to add external spoke codes. The External Code pop-up screen appears. **External Code** Spoke External Code Spoke Division Code Anchor Division Code [🔍] [ ] [ ] Spoke External Code ⌄ Spoke Division Code ⌄ Anchor Division Code ⌄ No data to display. Page 1 (0 of 0 items) |< < 1 > >|

† Pre-Shipment settlement will be initiated only if the Auto Settlement toggle is ON.

†† For existing implementations of SCF, Liquidate Pre-Shipment Finances and Pre-Shipment Finances Liquidation Preference will be captured in Program Parameters basis their value in system parameters. System Parameters will be defaulted to 'No' but can be changed to 'Yes' at the discretion of the bank or Financial Institution during upgrade to current release version. In such cases the application will establish Pre-Post shipment finance linkage if a valid pre-shipment linkage is found.

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6. Once you enter the details, click **Add/ Edit** to add the record to the grid. Or click **Reset** to clear the entered values, if required.

    o   Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

Spoke	Min. Finance (%)	Import Factor	Max. Finance (%)	Min Assignment (%)	Max Assignment (%)	Min. Tenor(Days)	Credit Cover (%)	Max. Tenor(Days)	External Code	Action
Salt	10	OBCMS-UNIVERSAL-BANK	28	9	23	12	16	39	External Code	⋮

Page 1 of 1 (1 of 1 items) |< ◄ [1] ► >|

Document Upload

Document Status Select All ▼

＋

Audit   Cancel   Save

7. In the Document Upload section, click the **Add** icon (＋) to upload documents.

    o   Once documents are added, you can use the **Document Status** list to filter the documents based on status.

8. Click **Save** to save the record and send for authorization (if applicable).

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3.4.2 View Program Parameters

Navigation Path: *Supply Chain Finance > Maintenance > Program Parameters > View*
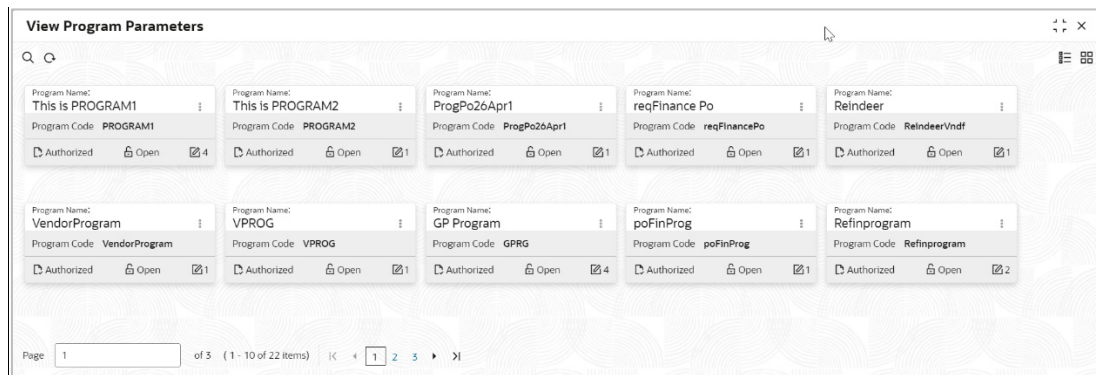
Perform the following steps to filter or take actions on a program parameter records:

- Filter the records in the View screen:

  a. Click the **Search** icon to view the filters. You can filter the records by Program Code, Program Name, Product Code, Anchor Id, Authorization Status, and Record Status.

  b. Click **Search** or

  c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the Create Program Parameters section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, click View to view the record details.

    ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the program parameters for creating a new record.

  o **View** – To view the program parameter details.

  o **Reopen** – To reopen a closed record.

3.5　Managing Limits

OBSCF allows banks to configure hierarchical limit structures by mapping various limit types like finance, credit cover, recourse and so on, to appropriate entities such as Buyer, Supplier, Import factor, and so on. Sub limits such as product, program and so on, for buyer/supplier parties can also be configured to enable bank control exposure at sublimit level. Each entity like buyer, supplier, product, and so on forms a node in the structure.

3.5.1　Create Limits Structure

Navigation Path: *Supply Chain Finance > Maintenance > Limits Structure > Create Limits*

3.5.1.1　Create Limits Structure

| Create Limits	Errors & Overrides
Structure Description	
Limits for Financing	
Limit Type	**Entity**	**Program**	
Assignment ▼	Program ▼	ProgTest25Apr1 🔍	Add
		Cancel	Save

1.　Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Structure Description	Enter a description for the limits structure being created.
Limit Type	Select the type of limit being created for the entity. • Advance Payment • Assignment • Concentrate • Credit Cover • Finance • Invoice • Main • Recourse • Non-Recourse • Committed • Uncommitted
Entity	Select the entity for which limits should be set.
Entity search field	Click the **Search** icon to select the name of the entity to be added. The label of this field and the search options are populated based on the entity you select in the previous field.

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Field Name	Description
Add	Click this button to add the selected entity to the structure pane. This creates a tile or a node for the entity in the structure pane.

Entity Added to the Structure Pane
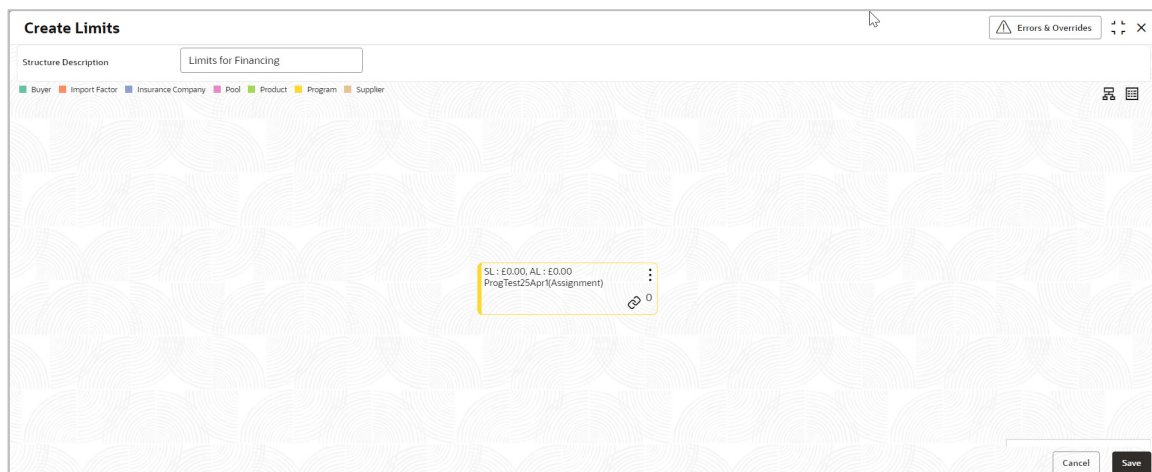
2. Create a child node by clicking 🔗 in the main node. An overlay window appears, where you can enter the limit type, entity type, and the entity. You can then add the entity as a child node.
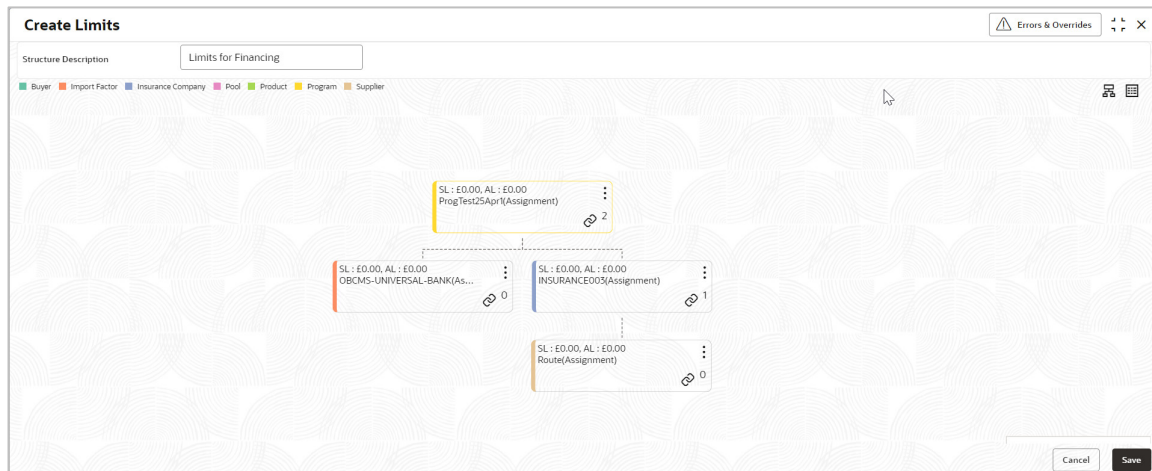
3. Create the entire structure in a similar manner. The number of immediate child nodes of a parent node appears in the tile of that parent node.

   o To view the limits structure in a tabular format, click 🖽.

   o To view the limits structure in a hierarchical format, click 🖧.

   o Use the mini navigation window in the bottom right corner to pan across the limits structure.

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4. To define the limit parameters for a particular node/entity, click **Options** icon and select **Edit**. The **Limit Details** window for that particular entity appears.

    o   To delete a particular node, click **Options** icon and select **Delete**.

    o   To delete all child nodes under a particular node, click **Options** icon and select **Delete Hierarchy**.

3.5.1.2 Limit Details

This pop-up window appears when you click **Options** icon and select **Edit**

5. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Limit Type	Displays the type of limit selected.
Entity	Displays the entity for which the limit is being defined.
Entity Id / Code	Displays the unique ID or code of the selected entity.
Entity Name	Displays the name of the selected entity.
External Line Id	Select the limit line ID in case the limits are to be retrieved from an external system. The sanctioned limit is fetched from the external system and populated in the **Sanctioned Limit** field, which then cannot be edited.
Limit Currency	Select the currency in which the limits are to be defined.
Limit Freeze	Switch this toggle ON, to stop all limit-booking transactions in which the entity is involved, with respect to the limit structure.

Field Name	Description
	The transactions can be finance disbursement for invoices, purchase orders, or debit notes. Releasing of limits are however not affected by this toggle. Therefore, transactions such as settlements, continue to be processed even if this toggle is switched ON.
Add Policy	Switch this toggle ON to link an insurance policy to the entity. This toggle appears for a **Buyer** or **Supplier** entity type, when the main (topmost) node is **Insurance Company**.
Link Policy	Search and select the required insurance policy to link. This field appears on enabling the **Add Policy** toggle.
Policy Allocation Amount	Enter the amount to be allocated from the policy. By default, the actual policy amount is displayed. This field appears on enabling the **Add Policy** toggle.
Add	Click this button to add the selected policy.
Reset	Click this button to clear the selected values in the fields.
Sanctioned Limit	Enter the limit amount to be allotted to the entity for the selected limit type. In case an external limits system is linked, then this field displays the value fetched from the system, once the external line ID is entered. This field is not editable, in this case.
Available Limit	Displays the limit amount that is available to the entity.
Utilized Limit	Displays the limit amount that has been utilized.
Blocked Limit	Displays the limit amount that has been blocked or reserved for transactions that are in progress.
Effective From	Click the calendar icon to select the date from when the limit is effective.
Expires On	Click the calendar icon to select the date on which the limit expires.
Adhoc Limit	Enter the amount that can be allotted in case the available limit falls short of the required amount for a specific transaction.
Available Adhoc Limit	Displays the adhoc limit that is available to the entity.

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Field Name	Description
Utilized Adhoc Limit	Displays the adhoc limit amount that has been utilized.
Blocked Adhoc Limit	Displays the adhoc limit amount that has been blocked or reserved for transactions that are in progress.
Adhoc Limit Effective Date	Click the calendar icon to select the date from when the adhoc limit is effective.
Adhoc Limit Expiry Date	Click the calendar icon to select the date when the adhoc limit expires.
Exchange Rate	Displays the exchange rate between the parent entity's limit currency and the child entity's limit currency.
Interchangeability Allowed	Switch this toggle ON, to set the sanctioned limit of each child entity to the same value as that of the parent entity. If this toggle is switched off, then the sum of sanctioned limits of all child entities cannot exceed (must be less than or equal) that of the parent entity.
% Allocation	Displays the allocated limit percentage for the entity. This field appears on enabling the **Add Structure** toggle. This field displays the following value: (Sanctioned Limit + Adhoc Limit)/Total Sanctioned Limit
Add Structure	Switch the toggle ON to link an existing limit structure to the entity. This linking can only be done for Buyer or Supplier entity types. This feature is used for linking the insurance or import factor limits to the buyer/supplier.
Root Entity	Select the root entity to be added. This field appears on enabling the **Add Structure** toggle.
Link Structure	Search and select the required structure to link.
% Allocation	Displays the allocated limit percentage for the root entity. This field appears on enabling the **Add Structure** toggle. This field displays the following value: (Sanctioned Limit)/Total Sanctioned Limit
View Details	Click this hyperlink to view the details of the linked structure.
Add	Click this button to add the limit structure.
Reset	Click this button to clear the selected values.

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Field Name	Description
Total Sanctioned Limit	Displays the total sanctioned limit.
Total Available Limit	Displays the total available limit.
Total Utilized Limit	Displays the total utilized limit.
Total Block Limit	Displays the total blocked limit.

6. After defining the limit parameters, click **Add Details** to save the limit details for the entity. The sum of the sanctioned and adhoc limits appears in the node tile.

Create Limits Screen – Post Addition of Limit Details

*Note: In case the 'Limits Freeze' toggle is enabled for a specific node, the same is indicated in the node tile.*

7. Once you define limits for all the entities/nodes, click **Save** to save the record and send for authorization (if applicable).

3.5.2 View Limits Structure

By using this screen, you can view, modify, or authorize limit details.

Navigation Path: *Supply Chain Finance > Maintenance > Limits Structure > View Limits*
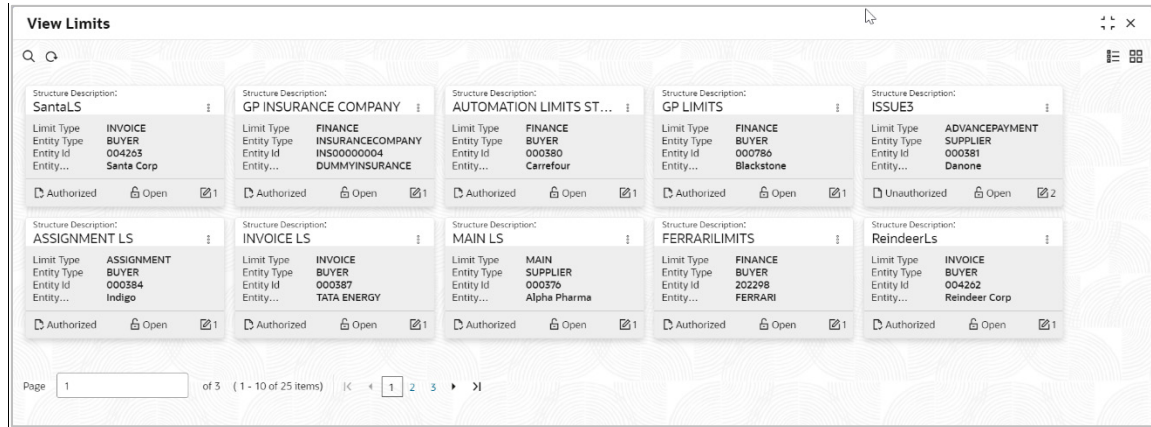
Perform the following steps to filter or take actions on a limit structure records:

- Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Structure Description, Limit Type, Entity Type, Entity Id, Entity Description, Record Status, and Authorization Status.

    b. Click **Search**.

        OR

    c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **Create Limits Structure** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪ Optional: Click **View** to view the record details.

        ▪ Select the record to authorize and then click **Confirm.**

    o **Delete/Close** – To remove the record.

        ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

        ▪ Click **Proceed** to delete the record.

    o **Copy** – To copy the limits structure details for creating a new record.

    o **View** – To view the limits structure details.

    o **Reopen** – To reopen a closed record.

3.6   Managing Insurance

Through the Insurance master module banks can maintain details of the insurance company from which it intends to purchase insurance policies for covering the default risk of the debtor/borrower corporate. Details of various insurance policies availed through that insurance agent can also be maintained. Individual policies can be linked to debtor/borrower party to track limit related exposure at policy level.

3.6.1 Create Insurance

Navigation Path: *Supply Chain Finance > Maintenance > Insurance > Create Insurance*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

| Field Name	Description
Insurance Co Name	Enter name of the insurance company.
Short Name	Enter the short name of the insurance company, if any.
Address Line 1	Enter the contact address of the insurance company.
Address Line 2	Continue entering the contact address of the insurance company, if required.
Address Line 3	Continue entering the contact address of the insurance company, if required.
Zip Code	Enter the valid postal code belonging to the mentioned address.
Country	Select the country of the mentioned address.
Email Id	Enter the communication e-mail address.

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Field Name	Description
Contact Number	Enter the contact number of the insurance company.
Fax	Enter the fax number of the insurance company.
Contact Person	Enter the contact person's name from the insurance company.
Contact Person Number	Enter the phone number of the mentioned contact person.
Contact Person Email	Enter the e-mail address of the contact person.
Policy Currency	Select the currency in which the insurance is subscribed.
Insurer Limit	Enter the maximum limit to be given to the insurer.
Insurer Allocated Amount	Enter the amount already allocated to the insurer out of Insurer limit.
Insurer Available Amount	This field displays the available limit that can be claimed.
Insurance Policy Details	
Insurance Policy Number	Enter the insurance policy number.
Policy Effective Date	Enter the policy start date as mentioned on the policy certificate.
Policy Expiry Date	Enter the policy end date as mentioned on the policy certificate.
Policy Amount	Enter the total insured amount mentioned in the policy.
Policy Claimed Amount	Enter the amount already claimed from the total policy amount, if any.
Policy Allocated Amount	Enter the amount allocated to the specific policy.
Policy Available Amount	This field displays the available amount in the specific policy post claims made.

2. Click **Add/ Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required.

3. Click **Save** to save the record and send for authorization (if applicable).

3.6.2 View Insurance

By using this screen, you can view, modify, delete, or authorize insurance details.

Navigation Path: *Supply Chain Finance > Maintenance > Insurance > View Insurance*
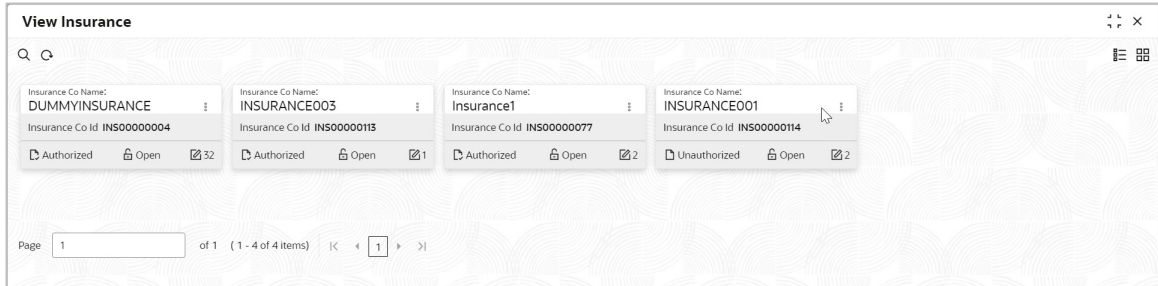
Perform the following steps to filter or take actions on an insurance record:

- Filter the records in the View screen:

  a. Click the **Search** icon to view the filters. You can filter the records by Insurance Co Id, Insurance Co Name, Short Name, Zip Code, Authorization Status, and Record Status.

  b. Click **Search** OR

  c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Insurance** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

    ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the insurance details for creating a new record.

  o **View** – To view the insurance details.

  o **Reopen** – To reopen a closed record.

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3.7   Managing Charges

Banks/Financial Institutions are empowered to configure flexible and preferential pricing as per corporate profile and assessment. The charges to be levied can be linked to specific events such as auto-debit, EOD, etc. Once configured, the charges would get levied for manual as well as auto processing mode for transactions. Various pricing methods like fixed amount/percentage, slab based and tiered based can be configured as per requirement. Calculation and collection frequency like monthly, weekly, yearly, and so on can also be defined for a charge. Both standard and discount type of charge is supported.

3.7.1   Charge Code

The 'Charge Code' screen helps you to manage charge code for a specific charge group, charge type, and charge category. You can also specify the effective and the expiry dates of the charge code from this menu.

3.7.1.1 Create Charge Code

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Code > Create Charge Code*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Charge Code	Enter the unique charge code to be created.
Charge Description	Enter the description of the charge.
Charge Group	Select the group of charge to which this charge code belongs.
Charge Category	Select the category into which this charge code falls.
Charge Type	Specify if this charge code is of debit or credit type.
Effective Date	Click the calendar icon to select the start date of the charge code validity.
Expiry Date	Click the calendar icon to select the end date of the charge code validity.

2.   Click **Save** to save the record and send for authorization (if applicable).

3.7.1.2 View Charge Code

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Code > View Charge Code*
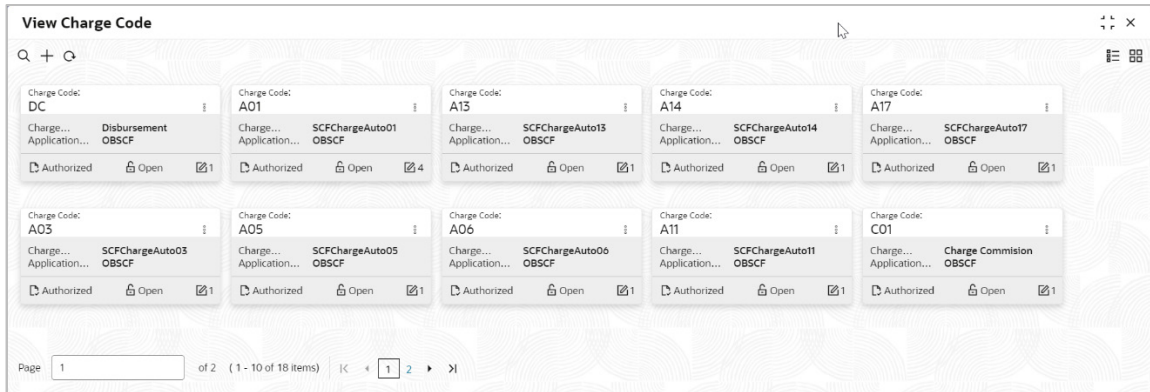
Perform the following steps to filter or take actions on charge codes:

- Filter the records in the View screen:

  a. Click the **Search** icon to view the filters. You can filter the records by Charge Code, Charge Description, Charge Group, Charge Category, Authorization Status, and Record Status.

  b. Click **Search**. OR

  c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Charge Code** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

     ▪ Optional: Click **View** to view the record details.

     ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

     ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

     ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the charge code details for creating a new record.

  o **View** – To view the charge code details.

  o **Reopen** – To reopen a closed record.

3.7.2 Charge Rule Maintenance

The user can define rules for charge pricing/charge calculation, based on the requirements, using this screen. Charge rule enables user to create a template for pricing method and link the same to a product/program or corporate through other submenus like charge decisioning and preferential charge pricing.

3.7.2.1 Create Charge Rule Maintenance

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Rule Maintenance > Create Rule Maintenance*

1. Refer the following table for specifying details in the above screen:

*Note: Fields marked with 'Required' are mandatory.*

Field Name	Description
Charge Pricing Description	Enter the pricing description of charge.
Annum Basis	Select the number of days to be considered in a year.
Pricing Category	Select the pricing category. Based on the selected category, pricing methods will be loaded.
Pricing Method	Select the method to configure the charge pricing.
Pricing Currency	Select the currency in which pricing is to be done.
Charge in Txn Currency	Switch the toggle ON if charge should be levied in transaction currency.
Fixed Amount	Enter the charge amount. This field is displayed only when Pricing Category is Fixed Amount.

Field Name	Description
Min/Max Validation Criteria	Specify whether the charges should be applied based on the range of amount or percentage.
Flat Charge	Switch the toggle ON if flat charge should be applied. This field is displayed only when Pricing Category is Fixed Percent or Tier Based Percent.
Min. Charge Amount/Percent	Enter the minimum charge amount / percentage to be considered. This field is displayed based on the value selected in the Min/Max Validation Criteria field.
Max. Charge Amount/Percent	Enter the maximum charge amount / percentage to be considered. This field is displayed based on the value selected in the Min/Max Validation Criteria field.
Fixed Percent	Enter the charge percentage. This field is displayed only when Pricing Category is Fixed Percent.
The following fields appear for all tier based pricing categories.	
From	Displays the start value of the amount/ percent/ duration range. This field is displayed only for tier based pricing category.
To	Enter the end value of the amount/ percent/ duration range. This field is displayed only for tier based pricing category.
Amount	Enter the charge amount. This field is displayed only when Pricing Category is selected as 'Tier Based Amount' or 'Tier Based Mixed'.
Units	Enter the number of charge unit. This field is displayed only when Pricing Category is selected as 'Tier Based Amount' and Pricing Method is count-based.
Percent	Enter the charge percentage. This field is displayed only when Pricing Category is selected as 'Tier Based Percent' or 'Tier Based Mixed'.

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2. Click **Add** to add the charge rule details to the grid. Or click **Reset** to clear the selected values, if required.

    o   Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

3. Click **Save** to save the record and send for authorization (if applicable).

3.7.2.2 View Charge Rule Maintenance

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Rule Maintenance > View Rule Maintenance*
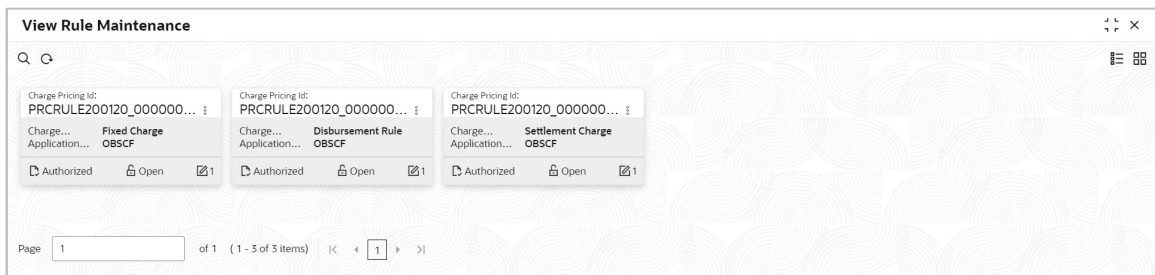
Perform the following steps to filter or take actions on charge rule maintenance records:

*   Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Charge Pricing Id, Charge Description, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

    c. Click **Reset** to reset the filter criteria.

*   Click the **Refresh** icon to refresh the records.

*   Click the **Options** icon and then click any of the below options:

    o   **Unlock** – To modify the record details. Refer the **Create Charge Rule Maintenance** section for field level details.

    o   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪   Optional: Click **View** to view the record details.

        ▪   Select the record to authorize and then click **Confirm**.

    o   **Delete/Close** – To remove the record.

        ▪   Optional: On the confirmation pop-up window, click **View** to view the record details.

        ▪   Click **Proceed** to delete the record.

    o   **Copy** – To copy the charge rule maintenance details for creating a new record.

    o   **View** – To view the charge rule maintenance details.

    o   **Reopen** – To reopen a closed record.

3.7.3 Charge Decisioning

Using this screen, the charge rule template and charge code created through earlier screens, can be mapped to a specific product, program, event etc. The charge party (buyer/supplier/insurance company) can also be defined. The calculation and collection frequencies for the charge can be defined as well.

3.7.3.1 Create Charge Decisioning

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Decisioning > Create Charge Decisioning*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Event	Select event on occurrence of which charge should be applied.
	• Amendment

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Field Name	Description
	• Disbursement • Settlement
Filter Criteria	This is the level for which the charge decisioning is set up. This could be Program Instrument Type Status Based, Instrument Type Status Based, Product Based, Program Based, or Default. • If the 'Default' option is selected, then the charges added are applicable for all transactions under the selected event. • If the 'Program Based' option is selected, then a program field appears wherein the program code can be selected. The rules added as part of this maintenance will be applicable for the selected program. For all other programs, the default rule set will be applicable. • If the 'Product Based' option is selected, then a product field appears wherein the product code can be selected. The rule added as part of this maintenance will be applicable for the selected product. • If the 'Program Instrument Type Status Based' option is selected, then a program field, an instrument type field and an instrument status field appear, wherein the respective values can be selected. The rule added as part of this maintenance will be applicable for this specific combination. • If the 'Instrument Type Status Based' option is selected, then an instrument type field and an instrument status field appear, wherein the respective values can be selected. The rule added as part of this maintenance will be applicable for this specific combination.
Inherit Charges	Specify whether the default charges should only be inherited or should be inherited and overridden.
Charge Code	Select the charge code for which decisioning is to be configured.
Charge Sharing	Switch the toggle ON if charge sharing is applicable.
Sharing Percentage Allocation	Click the link to open the pop-up window for specifying sharing percentage for each party. This field is displayed only if you enable charge sharing.

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Field Name	Description
	Charge Sharing Allocation ✕ Party To Charge · Sharing Percentage [Select ▾] · [⌄ ⌃] · [Add] Required Charge Sharing ⇕ · Sharing Percentage Allocation ⇕ · Action ⇕ SUPP · 25 · ⋮ BUY · 7 · ⋮ Page 1 of 1 (1-2 of 2 items) ⏮ ◀ 1 ▶ ⏭ [OK] i. In the **Party to Charge**, select the party to be charged. ii. In the **Sharing Percentage**, enter number of percentages to be shared by the selected party. iii. Click **Add** to add details in the grid. iv. Repeat steps 'i' to 'iii' to add more parties to be charged. *Note: Sum of sharing percentage of added parties should be 100.* v. If required, click **Options** icon under the **Action** column in the grid and then click **Edit** to modify details or click **Delete** to remove the record. vi. Click **OK** to save the charge sharing details.
Party To Charge	Select the party to be charged. This field is displayed if you disable charge sharing.
Charge Pricing Rule	Click the search icon to select the charge pricing rule to be applied.
Charge Criteria	Select the criteria to be considered for charge application.
Parent Charge Code	Select the parent charge code. This field is displayed only when you select parent charge code in the Charge Criteria field.
External Pricing	Switch the toggle ON to link external pricing record.
External Pricing System	Select the external pricing system from which the charges maintenance is to be fetched. This field appears only if the **External Pricing** toggle is ON.

Field Name	Description
External Pricing Identifier	Select the external charge rule or identifier from the list. This field appears only if the **External Pricing** toggle is ON.
External Pricing Identifier Description	Description of external charge rule will be displayed. This field appears only if the **External Pricing** toggle is ON.
Reference Tenor Start Date	Specify the date to be considered to calculate the start of charge tenor duration.
Reference Tenor End Date	Specify the date to be considered to calculate the end of charge tenor duration.
Effective Date	Click the calendar icon to select the start date of the charge decisioning validity.
Expiry Date	Click the calendar icon to select the end date of the charge decisioning validity.
Auto Waive	Switch the toggle ON to enable automatic waiving of the charge.
Allow Waiver	Switch the toggle ON to enable charge waiving.
Allow Pricing Modification	Switch the toggle ON to allow pricing modification.
Allow Override	Switch the toggle ON to enable overriding of the charge.
Collection Parameters	
Collection Type	Specify how the charge should be collected. • Periodic • Online
Frequency	Specify the frequency of charge collection. • Daily • Weekly • Monthly • Half Yearly This field is displayed only when the collection type is 'Periodic.
Reference Period	Specify whether the collection should take place at the start or end of the period. • BOP (Beginning of Period) • EOP (End of Period) This field is displayed only when the collection type is 'Periodic.
Units	Specify the number of units to be collected. This field is displayed only when the collection type is 'Periodic.
Calculation Parameters	
Calculation Type	Specify how the charge should be calculated. • Periodic • Online
Frequency	Specify the frequency of charge calculation. • Daily

Field Name	Description
	• Weekly
	• Monthly
	• Half Yearly
	This field is displayed only when the calculation type is 'Periodic.
Reference Period	Specify whether the calculation should take place at the start or end of the period.
	• BOP (Beginning of Period)
	• EOP (End of Period)
	This field is displayed only when the calculation type is 'Periodic.
Units	Specify the number of units to be calculated.
	This field is displayed only when the calculation type is 'Periodic.

2. Click **Add** to add details in the grid. Or click **Reset** to clear the selected values, if required.

    o   Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

Add/Override Charges

Charge Sharing	Charge Code	Charge Pricing Rule	Charge Criteria	Effective Date	Expiry Date	Action
N	C01	PRCRULE200120_0000003001	PARENT_CHARGE_CODE	2020-01-20	2020-01-20	⋮

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

Default Charges

Party To Charge	Charge Code	Charge Pricing Rule	Charge Criteria	Effective Date	Expiry Date
No data to display.	A03	PRCRULE200120_0000003002	FINANCE_AMOUNT	2020-01-20	2020-01-20

Page   1   (0 of 0 items) |<   <   1   >   >|

Audit   Cancel   Save

3. Click the **Charge Pricing Rule** hyperlink in the Add/Override Charges or Default Charges grid to view the details of the pricing rule.

Charge Pricing Rule Details   ×

Charge Pricing Id	Charge Pricing Description	Annum Basis	Pricing Category
PRCRULE051022_0000005156	CRu99	360	Tier Based Percent

Pricing Method
Slab Percent by Period

Pricing Currency	Charge In Txn Currency	Min/Max Validation Criteria	Flat Charge
USD		Percentage	

Min Charge Percent	Max Charge Percent		
Min Charge Percent	Max Charge Percent		
2	99		

From	To	Percent
	0	20 3
20	40 5	

Page   1   of 1   (1-2 of 2 items) |<   <   1   >   >|

4. Click **Save** to save the data and send for authorization (if applicable).

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3.7.3.2 View Charge Decisioning

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Decisioning > View Charge Decisioning*
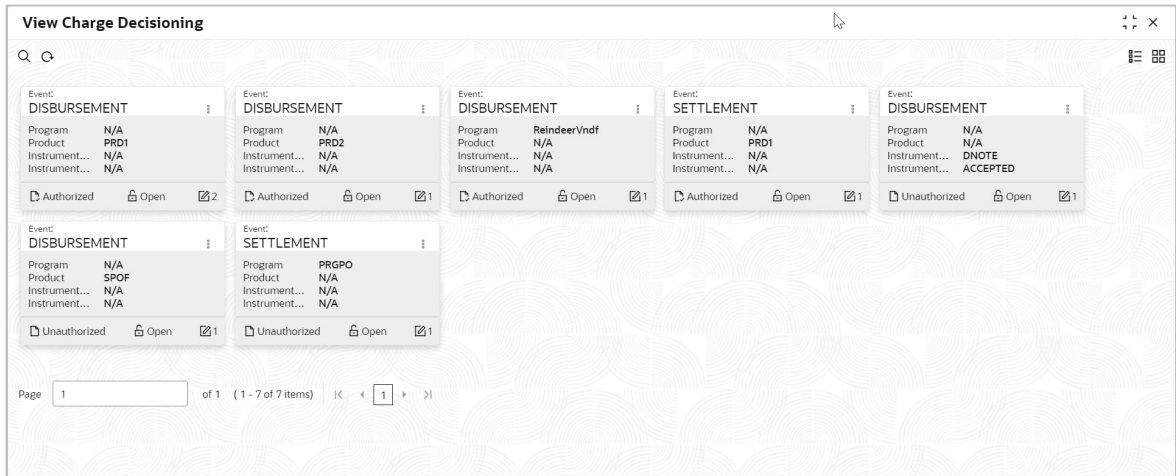
Perform the following steps to filter or take actions on a charge decisioning record:

- Filter the records in the View screen:

  a. Click the **Search** icon to view the filters. You can filter the records by Program, Product, Instrument Type, Instrument Status, Event, Authorization Status, and Record Status.

  b. Click **Search**.

  OR

  c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Charge Decisioning** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

     ▪ Optional: Click **View** to view the record details.

     ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

     ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

     ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the charge decisioning details for creating a new record.

  o **View** – To view the charge decisioning details.

  o **Reopen** – To reopen a closed record.

3.7.4 Charge Preferential Pricing

Preferential pricing can be configured to levy special pricing or charge application for a specific corporate.

3.7.4.1 Create Charge Preferential Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Preferential Pricing > Create Preferential Pricing*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Filter Criteria	Select the filter criteria. Based on the selected criteria, the Program, Party Id, and Customer Category fields are displayed.
Program	Click the search icon to select the program. This field is displayed only if 'Program' is selected in the filter criteria.
Party	Click the search icon to select the party ID. This field is displayed only if 'Party' is selected in the filter criteria.
Customer Category	Click the search icon to select the customer category. This field is displayed only if 'Customer Category' is selected in the filter criteria.
Charge Code	Click the search icon to select the charge code for pricing configuration.
Charge Criteria	Select the criteria to be considered for charge application.
Parent Charge Code	Select the parent charge code.

Field Name	Description
	This field is displayed only when you select Parent Charge Code in the Charge Criteria field.
Charge Pricing Rule	Click the search icon to select the pricing rule.
External Pricing	Switch the toggle ON to link external pricing record.
External Pricing System	Select the external pricing system from which the charges maintenance is to be fetched. This field appears only if the **External Pricing** toggle is ON.
External Pricing Identifier	Select the external charge rule or identifier from the list. This field appears only if the **External Pricing** toggle is ON.
External Pricing Identifier Description	Description of external charge rule will be displayed. This field appears only if the **External Pricing** toggle is ON.
Reference Tenor Start Date	Specify the date to be considered to calculate the start of tenor duration.
Reference Tenor End Date	Specify the date to be considered to calculate the end of tenor duration.
Effective Date	Click the calendar icon to select the start date of the preferential charge validity.
Expiry Date	Click the calendar icon to select the end date of the preferential charge validity.
Charge Application	Switch the toggle ON to enable charge application.
Allow Waiver	Switch the toggle ON to enable charge waiving.
Allow Override	Switch the toggle ON to enable overriding of the charge.
Allow Pricing Modification	Switch the toggle ON to allow pricing modification.
Collection Parameters	
Collection Type	Specify how the pricing should be collected. • Periodic • Online
Frequency	Specify the frequency of charge collection. • Daily • Weekly • Monthly • Half Yearly This field is displayed only when the collection type is 'Periodic.
Reference Period	Specify whether the collection should take place at the start or end of the period. • BOP (Beginning of Period) • EOP (End of Period) This field is displayed only when the collection type is 'Periodic.
Units	Specify the number of units to be collected in a batch. This field is displayed only when the collection type is 'Periodic.

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Field Name	Description
Calculation Parameters	
Calculation Type	Specify how the pricing should be calculated. • Periodic • Online
Frequency	Specify the frequency of charge calculation. • Daily • Weekly • Monthly • Half Yearly This field is displayed only when the calculation type is 'Periodic.
Reference Period	Specify whether the calculation should take place at the start or end of the period. • BOP (Beginning of Period) • EOP (End of Period) This field is displayed only when the calculation type is 'Periodic.
Units	Specify the number of units to be calculated in a batch. This field is displayed only when the calculation type is 'Periodic.

2. Click **Add** to add details in the grid. Or click **Reset** to clear the selected values.

    o   Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

    o   To add other columns to the grid, click **Add/Remove Columns** icon.

3. Optional: Click the **Charge Pricing Rule** hyperlink in the grid to view the details of the pricing rule.

4. Click **Save** to save the record and send for authorization (if applicable).

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3.7.4.2 View Charge Preferential Pricing

Navigation Path: *Supply Chain Finance > Maintenance > Charges > Charge Preferential Pricing > View Preferential Pricing*

Perform the following steps to filter or take actions on a charge preferential pricing record:

* Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Program, Party, Customer Category, Authorization Status, and Record Status.

    b. Click **Search**.

      OR

    c. Click **Reset** to reset the filter criteria.

* Click the **Refresh** icon to refresh the records.

* Click the **Options** icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **Create Charge Preferential Pricing** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

       ▪ Optional: Click **View** to view the record details.

       ▪ Select the record to authorize and then click **Confirm**.

    o **Delete/Close** – To remove the record.

       ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

       ▪ Click **Proceed** to delete the record.

    o **Copy** – To copy the charge preferential pricing details for creating a new record.

    o **View** – To view the charge preferential pricing details.

    o **Reopen** – To reopen a closed record.

3.8   Managing Interest

3.8.1   Interest Pricing

Interest pricing UI allows bank user to create a template for interest pricing. Once created the same can be linked to a product/program/party through Interest Decisioning UI.

3.8.1.1 Create Interest Pricing

Navigation Path: *Supply Chain Finance* > Maintenance > Interest > Interest Pricing > Create

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Pricing Description	Enter a description for the interest pricing.
Rate Type	Select whether the rate type is fixed or floating.
Fixed Rate Type	Select whether the fixed rate should be standard or input by the user. This field appears only for rate type **Fixed**.
Alternative Risk Free Rate	Select 'Yes' if the rate code needs to be risk free, 'No' otherwise. This field appears only for rate type **Floating.**
Rate	Enter the interest pricing rate. This is applicable only for user input rate under fixed rate type.
Interest Basis	Select the basis for calculation of interest. • Actual/Actual • Actual/360 • Actual/365
Rate Code	Select the base rate code. Required base rates can be configured and are listed in this field. Some of the rate code options are: • Secured Overnight Finance Rates

Field Name	Description
	• Swiss Average Rate Overnight
	• Sterling Overnight Index Average
	• EURO Short Term Rate
	This field is disabled for user defined fixed rate type.
Rate Calculation Type	Select the type of rate calculation. This is applicable only for floating rate type.
	• Down
	• Interpolate
	• Round
	• Up
Rate Code Usage	Select whether the rate should be updated automatically whenever there is a base rate change or updated periodically.
Reset Tenor	Enter the tenor to reset the floating rate (in days). This is only applicable for floating rate type.
Rate Revision Frequency	Select the frequency of updating the rate.
	• Daily
	• Weekly
	• Monthly
	• Half Yearly
	This field appears if the periodic option is selected in the Rate Code Usage field.
Tier Based Spread	Select 'Yes' if the spread is tier-based, and 'No' otherwise.
Spread	This is only applicable when the spread is not tier based. Enter the spread value.
Tier Type	For a tier-based rate, select whether the tier should be based on tenor, amount, or both.
Spread Application	Select 'Slab' to apply spread slab-wise and 'Variable' to apply it variable-wise.
	This is only applicable for tier based spread. Enter the spread value.
Amount/Tenor Based Spread	
Currency	Select the currency of the amount spread.
	This field is displayed only for amount based tier type.
From Amount	Displays the lower limit for the amount based spread.
	This field is displayed only for amount based tier type.
To Amount	Enter the upper limit for the amount based spread.
	This field is displayed only for amount based tier type.
From Tenor	Displays the lower limit for the tenor based spread.
	This field is displayed only for tenor based tier type.
To Tenor	Enter the upper limit for the tenor based spread.
	This field is displayed only for tenor based tier type.

Field Name	Description
Spread	Enter the spread value for the tenor.
RFR Details	
This section appears only if Alternative Risk Free Rate is selected as 'Yes'.	
RFR Method	Select the applicable risk free rate method. • Index Value • Interest Rollover • Last Recent • Last Reset • Lockout • Look Back • Plain You can multiselect Look Back and Lock Out together, remaining methods should be standalone.
Lockout Days	Enter the applicable lockout days.
Look Back Days	Enter the applicable look back days.
Rate Compounding	Select the checkbox if the rate has to be compounded.
RFR Rounding Unit	Enter the risk free rate rounding unit as agreed with the borrower. This field is displayed only if Rate Compounding checkbox is selected.

2. If the **Tier Based Spread** field is enabled, then select the required option from the **Tier Type** list.

   a. Based on the tier type selected, enter the tier, and spread details.

   b. Optionally, click Reset to clear the entered values.

   c. Click Add/Edit to create an entry in the table.

   d. Create further tiers in a similar manner, if required.

   e. Optionally, click Delete Table to delete the tier based spread table.

3. Click **Save** to save the record and send for authorization (if applicable).

3.8.1.2 View Interest Pricing

Navigation Path: *Supply Chain Finance* > Maintenance > Interest > Interest Pricing > View
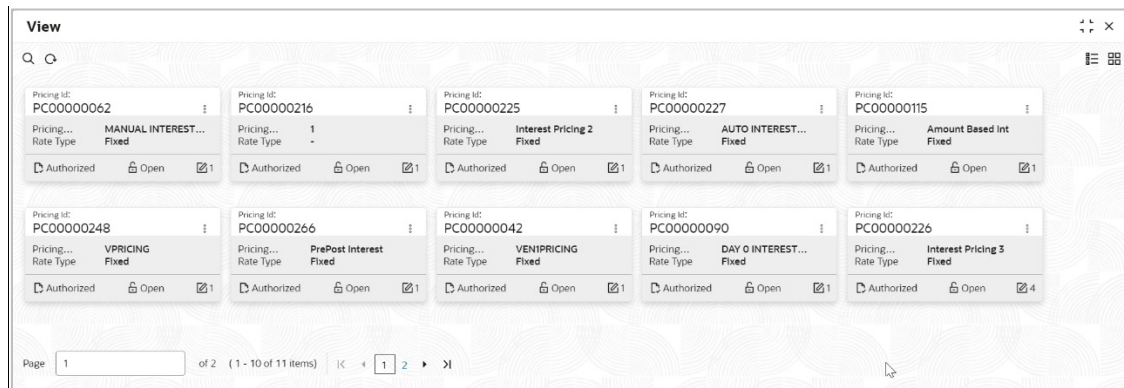
Perform the following steps to filter or take actions on an interest pricing record:

- Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Pricing Id, Pricing Description, Rate Type, Authorization Status, and Record Status.

    b. Click **Search**.

       OR

    c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **Create Interest Pricing** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

       ▪ Optional: Click **View** to view the record details.

       ▪ Select the record to authorize and then click **Confirm**.

    o **Delete/Close** – To remove the record.

       ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

       ▪ Click **Proceed** to delete the record.

    o **Copy** – To copy the interest pricing details for creating a new record.

    o **View** – To view the interest pricing details.

    o **Reopen** – To reopen a closed record.

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3.8.2 Interest Rate Decisioning

3.8.2.1 Create Interest Rate Decisioning

The Interest Rate Decisioning UI links to pricing rule or template to appropriate product/program/party.

Navigation Path: *Supply Chain Finance* > Maintenance > Interest > Interest Rate Decisioning > Create

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Product	Select the product to create the rate decisioning for.
Effective Date	Click the calendar icon to select the date from when the rate decisioning is effective.
Expiry Date	Click the calendar icon to select the date when the rate decisioning expires.
Filter Criteria	Select the filter criteria for the rate decisioning. Based on the selected value, Program, Party, and Customer Category fields are displayed.
Program	Click the search icon to select the program. This field is displayed when a program related filter criteria is selected.
Party	Click the search icon to select the party. This field is displayed when a party related filter criteria is selected.
Customer Category	Click the search icon to select the customer category. This field is displayed when a customer category filter criteria is selected.
Interest Pricing	Select the interest pricing to be considered for the rate decisioning.

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Field Name	Description
Interest Component	Select the interest component. • Interest • Penalty on Principal • Penlaty on Interest This is defaulted to **Interest** when Risk Free Rate Pricing Rule is selected, and the Risk Free Rate method is either Lockout or Interest Rollover.
Interest Collection Type	Select the interest collection type as front or rear ended. This is defaulted to the **Rear Ended** when penalty on principal or penalty on interest is selected in the Interest Component field. This is defaulted to **Rear Ended** when Risk Free Rate Pricing Rule is selected, and the Risk Free Rate method is either Look Back, Lockout, Interest Rollover, or Plain. This is defaulted to **Front Ended** when Risk Free Rate Pricing Rule is selected, and the Risk Free Rate method is either Last Reset or Last Recent.
Schedule Type	Select the interest rate scheduling type as normal or compounding. This is defaulted to **Normal** when Front Ended is selected in the Interest Collection type field and Interest is selected in the Interest Component field.
Interest Payment Schedule	Select the collection of interest to be Bullet or Monthly. This is enabled only when Rear Ended is selected in the Interest Collection type field and Interest is selected in the Interest Component field.
Interest Collection Period	Select the time of the month the interest should be collected. This is calculated from the disbursement date. This is enabled only when Monthly is selected in the Interest Payment Schedule field. • End of Period - The interest will be collected on the last working day of the month. • Beginning of Period - The interest will be collected on the 1st working day of the next month. • Value Date - The interest will be collected on the same date as the disbursement for the subsequent months.
Spread/Margin Computation Method	Select the spread/margin computation method. • Compounding • Normal This field is displayed if the Interest Pricing selected is a Risk Free Rate.
Spread Adjustment Computation Method	Select the spread adjustment computation method. • Compounding • Normal This field is displayed if the Interest Pricing selected is a Risk Free Rate.

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Field Name	Description
Rate Compounding Method	Select the rate compounding method. • CCR (Cumulative Compounding Rate) • NCCR (Non Cumulative Compounding Rate) This field is displayed if the Interest Pricing selected is a Risk Free Rate, and Rate Compounding checkbox is selected.
Adhoc Pricing	Switch the toggle ON, if adhoc pricing is applicable when adhoc limits are utilized during finance disbursement.
Holiday Treatment	Select the treatment to be followed if the date of interest falls on the Holiday. • Next Business Date • Previous Business Date

2. Click **Add** to add details in the grid. Or click **Reset** to clear the selected values.

    o Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

    o To add other columns to the grid, click **Add/Remove Columns** icon.

Interest Pricing ⇕	Interest Component ⇕	Interest Collection Type ⇕	Schedule Type ⇕	Adhoc Pricing ⇕	Interest Payment Schedule ⇕	Interest Collection Period ⇕	Holiday Treatment ⇕	Action ⇕
RFR TEST2	Interest	Front Ended	Normal	N			Next Business Date	⋮

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

Cancel   Save

3. Optional: Click the **Interest Pricing Rule** hyperlink in the grid to view the details of the pricing rule.

Interest Pricing Description   ×

Pricing Id	Pricing Description	Rate Type	Alternative Risk Free Rate
PC00000678	RFR TEST2	Fixed Floati...	Yes No

Interest Basis	Rate Code
ACTUAL_365	SARON

Tier Based Spread	Spread
No Yes	0.00 ∨ ∧

RFR Details

RFR Method	Rate Compounding
Last Recent	☐

4. Click **Save** to save the record and send for authorization (if applicable).

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3.8.2.2 View Interest Rate Decisioning

Navigation Path: *Supply Chain Finance* > Maintenance > Interest > Interest Rate Decisioning > View

Perform the following steps to filter or take actions on an interest rate decisioning record:

- Filter the records in the View screen:

  a. Click the **Search** icon to view the filters. You can filter the records by Program, Party, Product, Customer Category, Effective Date, Expiry Date, Authorization Status, and Record Status.

  b. Click **Search**.

     OR

  c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Interest Rate Decisioning** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

    ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the interest rate decisioning details for creating a new record.

  o **View** – To view the interest rate decisioning details.

  o **Reopen** – To reopen a closed record.

3.9   Managing Accounting

One of the important sections of configuring reference data for Supply Chain Finance system is maintaining parameters for accounting which can be set up through various sub modules of accounting such as account mapping, entry codes, roles, and accounting entries.

3.9.1 Role

3.9.1.1 Create Account Role

This screen is used to create Account Roles. This is required to identify the Dr/Cr leg in an accounting entry. Dr/Cr legs with other parameters like amount type etc. are created through "Accounting Entry Codes" submenu.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Role > Create Account Role*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Accounting Role Code	Enter a unique code for the accounting role being created.
Accounting Role Description	Enter a description to associate with the role.

2.   Click **Save** to save the data and send for authorization (if applicable).

3.9.1.2 View Role

By using this screen, you can view, modify, delete, or authorize the accounting role.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Role > View Account Role*
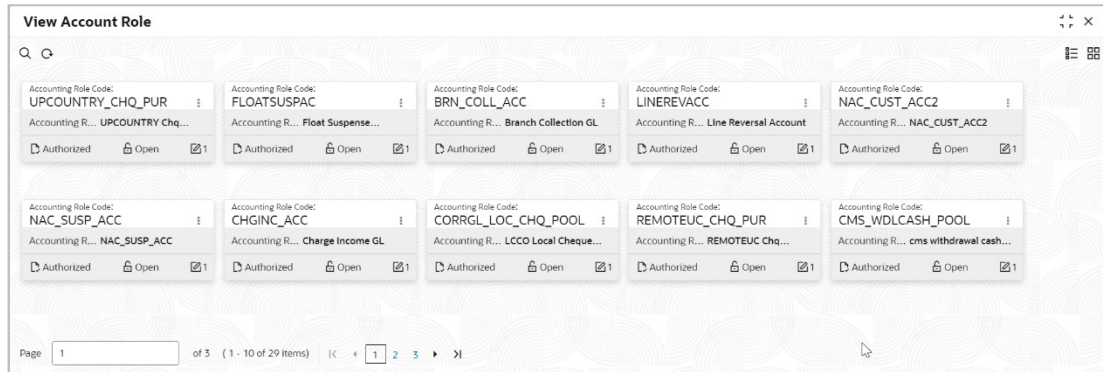
Perform the following steps to filter or take actions on an accounting role record:

* Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Accounting Role Code, Accounting Role Description, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

    c. Click **Reset** to reset the filter criteria.

* Click the **Refresh** icon to refresh the records.

* Click the **Options** icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer the **Create Account Role** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪ Optional: Click **View** to view the record details.

        ▪ Select the record to authorize and then click **Approve**.

    o **Delete/Close** – To remove the record.

        ▪ Optional: On the confirmation pop-up window, enter the remark for deletion.

        ▪ Click **Confirm** to delete the record.

    o **Copy** – To copy the accounting role details for creating a new record.

    o **View** – To view the accounting role details.

    o **Reopen** – To reopen a closed record.

3.9.2 Entry Codes

3.9.2.1 Create Entry Codes

This screen is used to create entry codes. or Dr/Cr legs for an accounting entry.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Entry Codes > Create Account Entry Code*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Accounting Entry Code	Enter a unique identification code for the accounting entry.
Accounting Entry Description	Enter a description for the accounting entry.
Role Details	
Debit Role	Select the role of the debit party.
Debit Party	Select the party type to debit.
Debit Amount Type	Select the amount type to debit.
Debit Settlement Method	Select the method to be used for debit settlement.
Credit Role	Select the role of the credit party.
Credit Party	Select the party to credit.
Credit Amount Type	Select the amount type to credit.
Credit Settlement Method	Select the method to be used for credit settlement.

2. Click **Add/Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required.

3. Click **Save** to save the data and send for authorization (if applicable).

3.9.2.2 View Entry Code

By using this screen, you can view, modify, delete, or authorize entry code.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Entry Codes > View Account Entry Code*
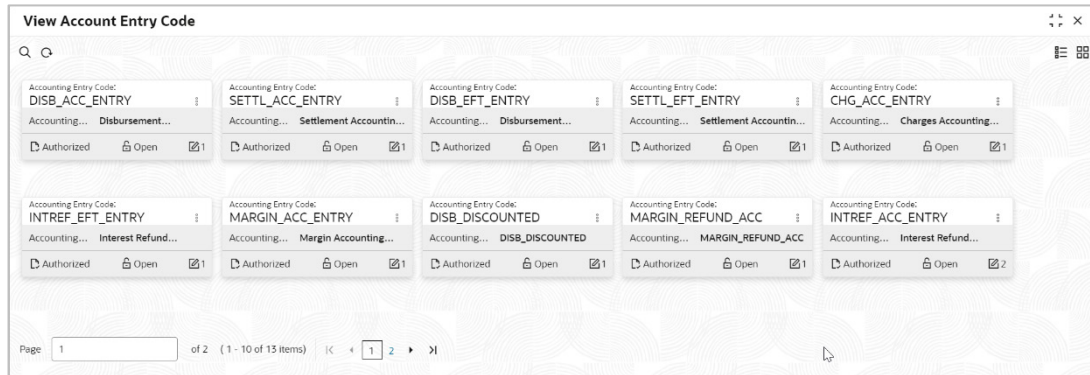
Perform the following steps to filter or take actions on an accounting entry code record:

*   Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Accounting Entry Code, Accounting Entry Description, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

    c. Click **Reset** to reset the filter criteria.

*   Click the **Refresh** icon to refresh the records.

*   Click the **Options** icon and then click any of the below options:

    o   **Unlock** – To modify the record details. Refer the **Create Entry Codes** section for field level details.

    o   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪   Optional: Click **View** to view the record details.

        ▪   Select the record to authorize and then click **Approve**.

    o   **Delete/Close** – To remove the record.

        ▪   Optional: On the confirmation pop-up window, enter the remark for deletion.

        ▪   Click **Confirm** to delete the record.

    o   **Copy** – To copy the entry code details for creating a new record.

    o   **View** – To view the entry code details.

    o   **Reopen** – To reopen a closed record.

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3.9.3 Accounting Entries

3.9.3.1 Create Accounting Entries

This screen is used to create accounting entries by mapping entry codes with appropriate product, event, payment mode etc.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Accounting Entries > Create Account Entries*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the Branch to add an accounting entry for. Values in this field are listed based on your access rights.
Product	Select the required product.
Event	Select the event to add an accounting entry for.
Filter Criteria	Select the filter criteria for which the accounting entry is to be added. Based on the selected filter criteria, select the type/mode from the respective field(s) that appear. Refer to the **Filter Criteria for Events** table for more information.
Is NPA	Switch this toggle ON if the accounting entry is for an NPA.
Payment Mode	Select the mode of payment for repayment. • EFT • Cheque • Account Transfer
Interest Refund Payment Mode	Select the mode of payment for the interest refunds. • EFT • Cheque • Account Transfer

Field Name	Description
Interest Type	Displays the type of interest collection. • Rear Ended • Front Ended
Interest Refund Handling Mechanism	Select how the interest refund should be handled. • Refund to the Interest Bearing Party • Settle with Outstanding Finances • Manually Settle O/s Finances
Pre-Post Conversion	Switch this toggle ON if the accounting entry is for a pre-post conversion.
Charge Type	Select the charge type with respect to the customer's account. • Debit • Credit
Payment Party	Select the name of the party that is making the payment. • Buyer • Supplier
Account Type	Select the type of account to be mapped. • OD A/C • CASA
Accounting Entries	
Accounting Entry Code	Click the search icon to select the required accounting entry code.
Accounting Entry Description	Displays the description of the selected entry code.
Sequence	Select the sequence to be set for the accounting entry code.

Filter Criteria for Events

Event	Filter Criteria	Additional Filter Options
Amendment	Interest Collection Type	• Interest Type
	Charge Type Based	• Charge Type
Disbursement	Payment Mode, Interest Collection Type and Pre-Post conversion	• Payment Mode • Interest Type • Pre-Post Conversion
	Charge Type Based	• Charge Type
Settlement	Based on Interest Refund Payment Mode	• Is NPA • Payment Mode • Interest Refund Payment Mode • Interest Type

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Filter Criteria for Events

		• Interest Refund Handling Mechanism • Pre-Post Conversion
	Based on Interest Refund Handling Mechanism	• Is NPA • Payment Mode • Interest Type • Interest Refund Handling Mechanism • Pre-Post Conversion
	Based on Interest Collection Type	• Is NPA • Payment Mode • Interest Type • Pre-Post Conversion
	Based on Charges	• Charge Type
Auto-Debit	Default	• NA
	Payment Party, Account Type and Payment Mode Based	• Payment Party • Account Type • Payment Mode
Interest Refund	Payment Mode Based	• Payment Mode
Margin Refund	Payment Mode Based	• Payment Mode
Excess Refund	Payment Mode Based	• Payment Mode
Residual Payment Refund	Payment Mode Based	• Payment Mode

2. Click **Add/ Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required. Click the hyperlink to view the details of the selected **Accounting Entry Code.**

   o Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

3. Click **Save** to save the data and send for authorization (if applicable).

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3.9.3.2 View Accounting Entries

By using this screen, you can view, modify, delete, or authorize accounting entries.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Accounting Entries > View Account Entries*

Perform the following steps to filter or take actions on an accounting entries record:

- Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Product, Event, Payment Mode, Charge Type, Authorization Status, and Record Status.

    b. Click **Search**.

        OR

    c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

    o   **Unlock** – To modify the record details. Refer the **Create Accounting Entries** section for field level details.

    o   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪   Optional: Click **View** to view the record details.

        ▪   Select the record to authorize and then click **Approve**.

    o   **Delete/Close** – To remove the record.

        ▪   Optional: On the confirmation pop-up window, enter the remark for deletion.

        ▪   Click **Confirm** to delete the record.

    o   **Copy** – To copy the accounting entry details for creating a new record.

    o   **View** – To view the accounting entry details.

    o   **Reopen** – To reopen a closed record.

3.9.4 External Account Mapping

3.9.4.1 Create External Account Mapping

This screen is used to create external account mapping, i.e., mapping of a customer external account to a specific product, event, etc.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > External Account Mapping > Create External Account Mapping*

1.   Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the branch in which account is maintained.
Product	Select the product to be associated with the account. You can select ALL if the account is to be used for all the products.
Event	Specify whether the account is for Disbursement, Settlement, Amendment, Auto Debit, Margin Refund, Interest Refund, Excess Refund, or Residual Payment Refund.
Currency	Select the required currency.
Party Id	Click the search icon to select the party for mapping the accounts to.
Filter Criteria	Select any one of the following filter criteria: • Default • Program Based • Division Code Based • Based on the selected filter criteria, select the required value from the respective field that appears.
Default Account	Use this toggle button to set or remove the account to be considered as default one.

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Field Name	Description
Account	Enter the account number.
Payment Mode	Select the mode of payment for the account.
IFSC Code	Enter the IFSC code.
Bank	Enter the bank name.
Branch	Enter the branch name.

2.   Click **Save** to save the data and send for authorization (if applicable).

3.9.4.2 View External Account Mapping

By using this screen, you can view, modify, delete, or authorize external account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > External Account Mapping > View External Account Mapping*

Perform the following steps to filter or take actions on external account mapping record:

• Filter the records in the View screen:

a.   Click the **Search** icon to view the filters. You can filter the records by Product, Event, Party Id, Program, Division Code, Authorization Status, and Record Status.

b.   Click **Search**.

OR

c.   Click **Reset** to reset the filter criteria.

• Click the **Refresh** icon to refresh the records.

• Click the **Options** icon and then click any of the below options:

o   **Unlock** – To modify the record details. Refer the **Create External Account Mapping** section for field level details.

o   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

▪   Optional: Click **View** to view the record details.

▪   Select the record to authorize and then click **Approve**.

o   **Delete/Close** – To remove the record.

▪   Optional: On the confirmation pop-up window, enter the remark for deletion.

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- ▪ Click **Confirm** to delete the record.
  - o **Copy** – To copy the external account mapping details for creating a new record.
  - o **View** – To view the external account mapping details.
  - o **Reopen** – To reopen a closed record.

3.9.5 Internal Account Mapping

3.9.5.1 Create Internal Account Mapping

This screen is used to map internal account s (Customer accounts and Bank GL accounts) with specific accounting roles.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting > Internal Account Mapping > Create Internal Account Mapping*

3. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the branch in which account is maintained.
Product	Select the product for which internal account mapping is to be maintained. You can select ALL if the account is to be used for all the products.
Role	Click the Search icon to select the accounting role to map the account to.
Account Type	Select the type of account to be mapped, whether CASA or GL.
Settlement Method	Select the mode of settlement.
Account in Transaction Currency	Use this toggle button to specify whether the accounting should be done in transaction currency or not.
Filter Criteria	Select any one of the following criteria:

Field Name	Description
	• Event, Program and Party Based • Program and Party Based • Party and Division Code Based • Event and Party Based • Program Based • Party Based • Based on the selected filter criteria, select the required values from the respective fields that appear.
Account Currency	Select the currency of the account to be mapped.
Account Number	Click the search icon and select the real/virtual account number.
Default Account	Use this toggle button to specify if this account should be considered as the default one.

4. Click **Add/ Edit** to add the details to the grid. Or click **Reset** to clear the selected values, if required.

   o Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

5. Click **Save** to save the data and send for authorization (if applicable).

3.9.5.2 View Internal Account Mapping

By using this screen, you can view, modify, delete, or authorize the internal account mapping.

Navigation Path: *Supply Chain Finance > Maintenance > Accounting >* Internal *Account Mapping > View Internal Account Mapping*

Perform the following steps to filter or take actions on internal account mapping record:

• Filter the records in the View screen:

   a. Click the **Search** icon to view the filters. You can filter the records by Branch, Product, Role, Party, Event, Authorization Status, and Record Status.

      b.   Click **Search**.

         OR

      c.   Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer the **Create Internal Account Mapping** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Approve**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, enter the remark for deletion.

    ▪ Click **Confirm** to delete the record.

  o **Copy** – To copy the internal account mapping details for creating a new record.

  o **View** – To view the internal account mapping details.

  o **Reopen** – To reopen a closed record.

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3.10 Managing Alerts

3.10.1 Alert Contact Details

The contact details of the party can be maintained for alert codes. User can maintain contact details for multiple alerts for a selected party.

3.10.1.1 Create Alert Contact Details

This screen is used to create a record of party contact details for alerts. Newly created contact details takes effect once authorized and cannot be modified thereafter.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Contact Details > Create Alert Contact Details*

1. In the **Party** field, click the Search icon and select the party to add the alert contact details for.

2. Click the **Add** icon to add a row for an alert code.

3. Refer the following table for specifying details in the grid:

Field Name	Description
Alert Code	Click the Search icon and select the alert code to enter the contact details for.
Telephone Number	Enter the telephone number to be considered for selected alert.
Email	Enter the email ID to be considered for the alert.

4. Optional: You can perform any of the below action on the grid record(s):

   o Click the **Edit** icon to edit the contact details.

   o Click the **Delete** icon to remove the row.

5. Click **Save** to save the record and send for authorization.

3.10.1.2View Alert Contact Details

By using this screen, user can view, modify, or authorize alert contact details.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Contact Details > View Alert Contact Details*

Perform the following steps to filter or take actions on an alert contact details record:

- Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Party Id, Record Status, and Authorization Status.

    b. Click **Search**.

       Or

    c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

    o **Unlock** – To modify the record details. Refer to the **Create Alert Contact Details** section for field level details.

    o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪ Optional: Click **View** to view the record details.

        ▪ Select the record to authorize and then click **Confirm**.

    o **Delete/Close** – To remove the record.

        ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

        ▪ Click **Proceed** to delete the record.

    o **Copy** – To copy the alert definition details for creating a new record.

    o **View** – To view the alert definition details.

    o **Reopen** – To reopen a closed record.

3.10.2 Alert Definition

The 'Alert Definition' functionality can be used to configure and manage various types of alerts. The user can define alert categories for different events. These defined alerts can further be used in the 'Alert Decisioning' screen to map alerts to a recipient.

3.10.2.1 Create Alert Definition

This screen is used to create a type of alert. The newly created alert type takes effect once authorized and cannot be modified thereafter.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Definition > Create Alert Definition*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Alert Code	Enter a unique alert code to be maintained in the system.
Alert Description	Enter a description for the alert.
Alert Category	Select the category of the alert. • Limits • Finance
Event	Select the event for which the alert should be raised. • Finance Amendment • Finance Amendment In Progress • Finance Maturity • Finance Overdue • Loan Disburse • Loan Settle • Loan Partial Settle • Finance Limit Exception • Loan Disburse In Progress • Loan Settle In Progress • Loan Partial Settle In Progress • Interest Collection Failure • Interest Payment Reminder • Interest Overdue • Loan Payment Reminder

Field Name	Description
Effective Date	Click the Calendar icon and select the date from which the alert is effective in the system.
Expiry Date	Click the Calendar icon and select the date up to which the alert can be used in the system.

2. Click **Save** to save the record and send for authorization.

3.10.2.2 View Alert Definition

By using this screen, you can view, modify, or authorize alert definition records.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Definition > View Alert Definition*
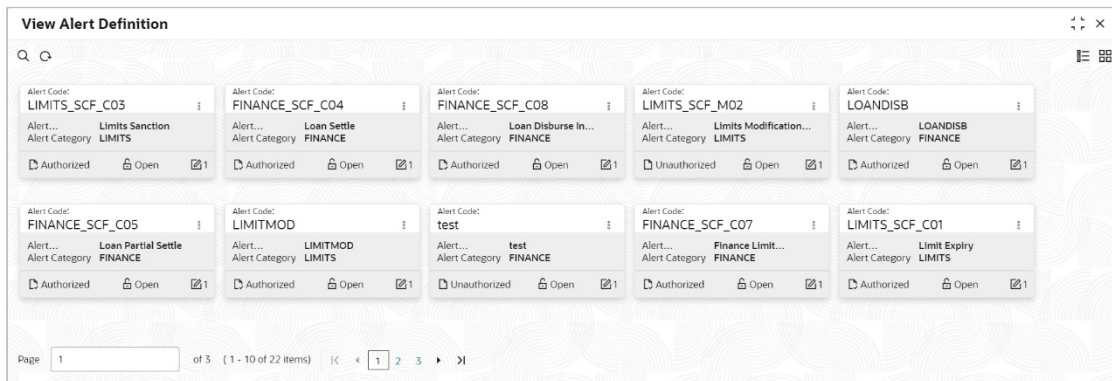
Perform the following steps to filter or take actions on an alert definition record:

*   Filter the records in the View screen:

    a. Click the **Search** icon to view the filters. You can filter the records by Alert Code, Alert Description, Authorization Status, and Record Status.

    b. Click **Search**. OR

    c. Click **Reset** to reset the filter criteria.

*   Click the **Refresh** icon to refresh the records.

*   Click the **Options** icon and then click any of the below options:

    o   **Unlock** – To modify the record details. Refer to the **Create Alert Definition** section for field level details.

    o   **Authorize** – To authorize the record. Authorizing requires necessary access rights.

        ▪   Optional: Click **View** to view the record details.

        ▪   Select the record to authorize and then click **Confirm**.

    o   **Delete/Close** – To remove the record.

        ▪   Optional: On the confirmation pop-up window, click **View** to view the record details.

- ▪ Click **Proceed** to delete the record.
  - o **Copy** – To copy the alert definition details for creating a new record.
  - o **View** – To view the alert definition details.
  - o **Reopen** – To reopen a closed record.

3.10.3 Alert Decisioning

The 'Alert Decisioning' functionality can be used to set and manage alerts. The user can choose from the defined alerts and set the same for a recipient. The user can also set the delivery mode, the frequency, and other parameters for the alert.

3.10.3.1 Create Alert Decisioning

This screen is used to map an alert to a recipient. Newly mapped alerts take effect once authorized and cannot be modified thereafter.

Navigation Path: *Supply Chain Finance > Maintenance > Alerts > Alert Decisioning > Create*

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Category	Select the category of the event for which the alert needs to be set. • Limits • Finance
Filter Criteria	Select the filter criteria to which the alert should be linked. • Limit Party • Program Based • Default • Product Based

Field Name	Description
Party	Click the search icon and select the limit party to set the alert for. This field appears if you select the **Limit Party** option in the **Filter Criteria**.
Program	Click the search icon and select the program to set the alert for. This field appears if you select the **Program Based** option from the **Filter Criteria**.
Product	Click the search icon and select the product to set the alert for. This field appears if you select the **Product Based** option from the **Filter Criteria**.
Alert Decision Details	
Event	Select the event for which the alert needs to be set. • Finance Amendment • Finance Amendment In Progress • Finance Maturity • Finance Overdue • Loan Disburse • Loan Settle • Loan Partial Settle • Finance Limit Exception • Loan Disburse In Progress • Loan Settle In Progress • Loan Partial Settle In Progress • Interest Collection Failure • Interest Payment Reminder • Interest Overdue • Loan Payment Reminder
Alert Code	Click the search icon and select the required alert code. The listed alert codes depend on the selected combination of category and event.
Description	Displays the description of the selected alert code.
Recipient	Select the recipient of the alert. • Bank User • Buyer • Export Factor • Import Factor • Insurance • Supplier
Frequency	Select the frequency to send the alerts as follows: • Select **Online** if the alert should be sent only when the event is generated. • Select **Scheduled** if the alert should be sent one or more times prior to the generation of the event.

Field Name	Description
Delivery Mode	Select the mode through which the alert should be sent to the recipient. • Dashboard • Email • SMS • WhatsApp
Generate days before	Enter the number of days prior to the event when the alert should be sent to the recipient. This field is displayed for the **Scheduled** option in the **Frequency** field.
Additional Phone	Enter the additional phone number to send the alerts on. This field is displayed only for **WhatsApp**, and **SMS** modes of delivery.
Additional Email	Enter the additional email address to send the alerts to. This field is displayed only for **Email** delivery mode.
Text Template for Email	Click the search icon and select the text template for the email alert. This field is displayed only if the delivery mode is **Email**, and the frequency is **Online**.
Attachment Template for Email	Click the search icon and select the attachment template for the email alert. This field is displayed only if the delivery mode is **Email**, and the frequency is **Online**.
Text Template for WhatsApp	Click the search icon and select the text template for the WhatsApp alert. This field is displayed only if the delivery mode is **WhatsApp**, and the frequency is **Online**.
Text Template for SMS	Click the search icon and select the text template for the SMS alert. This field is displayed only if the delivery mode is **SMS**, and the frequency is **Online**.
Text Template for Dashboard	Click the search icon and select the text template for the **Dashboard** alert. This field is displayed only if the delivery mode is **Dashboard**, and the frequency is **Online**.

Field Name	Description

Alert Schedule

Click this 🖩 icon to set the alert schedule. Alert Schedule popup window appears with the below fields. This icon appears only if you select the **Scheduled** option from the **Frequency** list. Perform the following steps:

a.   In the **Generate Days before/after** field, enter the number of days prior or after the event the alert to be sent.

b.   In the **Number of Alerts** field, enter the total alerts to be sent.

c.   In the **Interval Days** field, enter the interval in days between each alert.

d.   In the **Text Template** field of each alert, enter the text for the alert.

e.   In case the selected delivery mode is **Email**, click the search icon and select the required template for the attachment in the **Attachment Template** field.

Click **Add** to add the selected templates. Or, to clear the fields, click **Reset**

Alert before Event	Enter the required details in this tab to send the alerts before the event.
Alert on Event	Enter the required details in this tab to send the alerts during the event.
Alert after Event	Enter the required details in this tab to send the alerts after the event.
Generate days before	Enter the number of days prior to the event when the alert should be sent to the recipient. This field is displayed for **Alert before Event** and **Alert after Event** tabs only.
Number of Alerts	Enter the total number of Alerts to be sent to the recipient. This field is displayed for the **Alert before Event** and **Alert after Event** tabs only.
Interval Days	Enter the interval in days between each alert. This field is displayed for the **Alert before Event** and **Alert after Event** tabs only.
Text Template	Enter the text to be sent for the Alert.
Attachment Template for EMAIL	Click the search icon and select the attachment template for the email alert. This field is displayed only if the delivery mode is Email.

2.   Click **Add/Edit** to add the alert decision details to the grid. Or click **Reset** to clear the selected values, if required.

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- Once an entry is made in the grid, click **Options** icon in the **Action** column, to edit or delete it.

3. Click **Save** to save the record and send for authorization (if applicable).

3.10.3.2 View Alert Decisioning

By using this screen, you can view, modify, or authorize alert decisioning records.

***Navigation Path:** Supply Chain Finance > Maintenance > Alerts > Alert Decisioning > View*
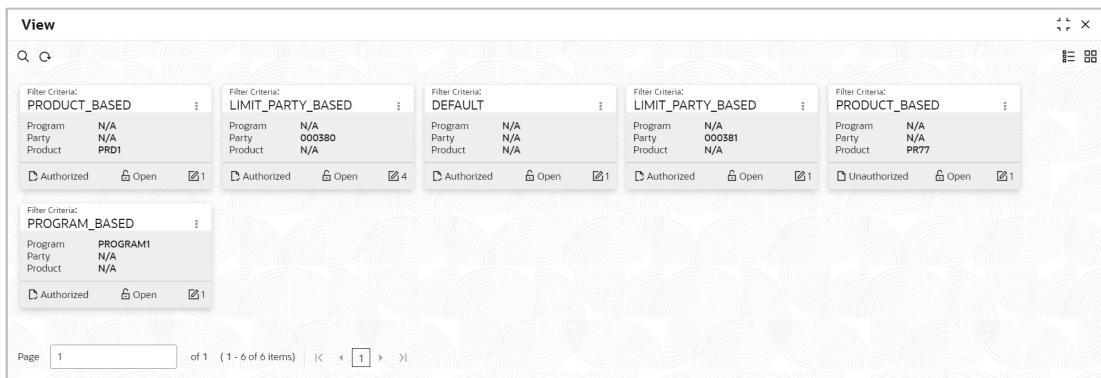
Perform the following steps to filter or take actions on an alert decisioning record:

- Filter the records in the View screen:

  a. Click the Search icon to view the filters. You can filter the records by Party, Program, Product, Authorization Status, Record Status, and Category.

  b. Click **Search**. OR

  c. Click **Reset** to reset the filter criteria.

- Click the **Refresh** icon to refresh the records.

- Click the **Options** icon and then click any of the below options:

  o **Unlock** – To modify the record details. Refer to the **Create Alert Decisioning** section for field level details.

  o **Authorize** – To authorize the record. Authorizing requires necessary access rights.

    ▪ Optional: Click **View** to view the record details.

    ▪ Select the record to authorize and then click **Confirm**.

  o **Delete/Close** – To remove the record.

    ▪ Optional: On the confirmation pop-up window, click **View** to view the record details.

    ▪ Click **Proceed** to delete the record.

  o **Copy** – To copy the alert decisioning details for creating a new record.

  o **View** – To view the alert decisioning details.

  o **Reopen** – To reopen a closed record.

4. Finance Disbursement

The Bank user can manually initiate a finance on behalf of a corporate customer, for funds required against financial instruments, such as invoices, debit notes, purchase orders. Refer the Receivables & Payables User Guide for more information on initiating finances manually. When the finance is manually initiated, a disbursement task is created in the system. Only authorized users can process and authorize the disbursement tasks.

Manual disbursement tasks are also generated in the following cases:

- When an automatic disbursement fails.

- When a borrower has overdue transactions and disbursement is initiated (only if the configuration flag 'Allow Auto Processing for Overdue Borrowers' has been disabled).

- When a borrower is delinquent, and a disbursement is initiated (only if the configuration flag 'Allow Disbursements for NPA Borrowers' has been enabled).

- When a disbursement is initiated for overdue invoices and debit notes.

Navigation Path: *Tasks > Finance > Free Tasks*

Perform the following steps to process the disbursement record:

1. Under the 'Action' column, click the **Acquire & Edit** link beside the required task, to process it further.
   OR
   To acquire multiple tasks simultaneously, select the records and click the **Acquire** button at the top.

Note:

*Once you acquire a task, it is moved to the **My Tasks** list.*

The disbursement task comprises of multiple tabs such as Basic Info, Party, Limits, Interest, Charges, Accounting, and Summary.

The reference number, the stage, and the operation name of the task is displayed at the top of the screen.

In each tab, click Remarks to add comments about the transaction.

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In each tab, click Documents to view uploaded documents relevant to the transaction.

Once you acquire a task, it is moved to the My Tasks list.

4.1   Basic Info

2.   Refer the following table to specify details in the 'Basic Info' tab:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the branch where the disbursement is being processed. By default, the logged-in user's branch is displayed.
Program	Displays the name of the program that is linked to the receivables being financed.
Product	Displays the name of the product associated with the program.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance. By default, it is the current business date.
Tenor	The tenor of the finance gets defaulted basis start date and maturity date. The same can be modified but should be less than max tenor and greater than min tenor as defined in product/program and spoke parameter.
Maturity Date	Maturity date gets calculated basis maturity date parameter selected at product level.
Grace Days	Enter the number of days, post maturity, within which the finance can be repaid without incurring penalty.
Past Due Date	Enter the new maturity date post the initial finance maturity date. By default, the date displayed is Maturity Date + Grace Days.

Field Name	Description
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Enter the percentage of the total receivable amount to be financed. The % can be modified by should be less than the max finance percentage and greater than min finance percentage as configured in product/program and spoke parameters
Currency	Select the currency of the finance amount.
Finance Amount	Enter the amount to be financed. By default, this field displays the Finance (%) value of the Total Receivable Amount.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the disbursement.
Preferred Disbursement Mode	Select the mode of transferring the finance amount to the customer's account. The options are: • EFT • Cheque • Account Credit
Adhoc Limits Utilized	This checkbox is auto-selected if adhoc limits are being utilized in the transaction.
Skip Pre-Shipment Liquidation	Switch the toggle ON to skip the liquidation of Pre-Shipment finance from the proceeds of the post-shipment finance. This field appears only if an outstanding pre-shipment finance is identified for the respective parties of the post-shipment finance.

3. Perform any of the below actions:

   o   Click **Next** to go the 'Party' tab.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

4.2   Pre-Shipment Liquidation

Pre-Shipment Liquidation tab displays the details of the pre-shipment finances which will be liquidated on completion of the post-shipment disbursement. This tab holds data only if the Skip Pre-Shipment Liquidation toggle is set to NO and outstanding pre-shipment finances are identified for the buyer-seller combination.

4.   Refer the following table for details of the 'Pre-Shipment Liquidation' tab:

Field Name	Description
Branch	Displays the branch where the disbursement is being processed. By default, the logged-in user's branch is displayed.
Program	Displays the name of the program that is linked to the receivables being financed.
Product	Displays the name of the product associated with the program.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance. By default, it is the current business date.
Maturity Date	Maturity date gets calculated basis maturity date parameter selected at product level.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Finance Amount	Displays the amount that has been financed. By default, this field displays the Finance (%) value of the Total Receivable Amount.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the disbursement.

Field Name	Description
Pre-Shipment Settlement Amount	Displays the total pre-shipment settlement amount appropriated against the relevant outstanding pre-shipment finances.
Net Disbursed Amount	Displays the disbursed amount from post-shipment finance i.e., Post-Shipment Finance Amount – Pre-Shipment Settlement Amount.
Pre-Shipment to be Liquidated	
Finance Reference Number	Displays the reference number of the pre-shipment finance settled. Click the Finance Reference Number hyperlink to view the finance details.
Finance Due Date	Displays the maturity date of the pre-shipment finance.
Finance Outstanding	Displays the total outstanding amount of the pre-shipment finance.
Finance Appropriated (Invoice Finance Currency)	Displays the amount appropriated against the total outstanding of the pre-shipment finance in invoice currency.
Exchange Rate	Displays the exchange rate between invoice finance currency and PO finance currency.
Finance Appropriated (Purchase Order Finance Currency)	Displays the amount appropriated against the total outstanding of the pre-shipment finance in purchase order currency.
Principal Outstanding	Displays the outstanding principal amount of the pre-shipment finance.
Principal Appropriated	Displays the amount appropriated against the outstanding principal of the pre-shipment finance.
Interest Outstanding	Displays the outstanding interest amount of the pre-shipment finance.
Interest Appropriated	Displays the amount appropriated against the outstanding interest of the pre-shipment finance.
Penalty On Interest Outstanding	Displays the outstanding penalty on interest amount of the pre-shipment finance.
Penalty On Interest Appropriated	Displays the amount appropriated against the outstanding penalty on interest of the pre-shipment finance.
Penalty On Principal Outstanding	Displays the outstanding penalty on principal amount of the pre-shipment finance.
Penalty On Principal Appropriated	Displays the amount appropriated against the outstanding penalty on principal of the pre-shipment finance.

5. Perform any of the below actions:

   o Click **Next** to go the 'Party' tab.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

o   Click **Reject** to purge the disbursement transaction.

4.3   Party

6.   Refer the following table to specify details in the 'Party' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Party Details	
Parties with specific roles in the program can be added in this section.	
Party Details	Select the party role to be added.
Search Party	Click the search icon to select the party.

Field Name	Description
Division	Click the search icon to select the division code.
Address	Displays the address of the selected party.
Add New Row	Click this button to add the selected party to the grid.
Grid	
Party Role	Displays the role of the party.
Party Id	Displays the unique ID of the party.
Party Name	Displays the name of the party
Address	Displays the address of the party.
Division Code	Displays the division code of the party.
Division Name	Displays the division name of the party.
Action	Click Options icon to view the actions that can be taken on the party record.

7. To add more parties, click **Add New Row**.
   OR
   To delete a party from the 'Party Details' grid, click **Options** icon under the **Action** column and select **Delete** for the respective party record.

8. Perform any of the below actions:

   o Click **Next** to go the 'Limits' tab.

   o Click **Back** to go the 'Basic Info' tab.

   o Click **Save & Close** to complete the processing stage of the disbursement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the disbursement transaction.

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4.4   Limits

Limits are assigned to corporate parties and their associated entities (counter parties, products, programs, and so on) for finances being requested. In some cases, apart from the sanctioned main limits, adhoc limits are also assigned to these entities. Adhoc limits will be booked once the main limits are exhausted. In other words, adhoc limits are utilized if a finance request exceeds the available main limits, but not the total available limits. In such cases, two separate disbursement transactions are created – one for the main limits utilized, and one for the adhoc limits utilized. The interest rates applicable may also differ for the finance availed under the main limit and the finance availed under the adhoc limit.

If there is a limit freeze on any of the entities involved, then the disbursement transaction cannot be processed. It can only be processed once the limit freeze is lifted.

*Note: When the main limits are being utilized, the Limit Details grid displays details related to the main limits. You can add columns related to the adhoc limits by clicking **Add/Remove Columns** icon, if required. If adhoc limits are being utilized, then the Limit Details grid displays the Sanctioned Adhoc Amount, Utilized Adhoc Amount, and Available Adhoc Amount columns. You can add the columns related to the Main Limits using **Add/Remove Columns** icon, if required.*

Following table lists the details covered in the 'Limits' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.

Field Name	Description
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Limit Details section	
Limit Type	Displays a label of the entity and the linked limit type.
Entity	Displays the entity – Anchor / Product / Program / Spoke and so on.
Entity Name	Displays the name of the entity.
Breach Type	Displays any limit breach exception that has occurred with respect to the entity. ('Limits Frozen', 'Amount Breach', 'Limits Expired').
Processing Outcome	Displays the action that will be taken on the limit as a result of disbursement. • If the limit is being booked, then this column displays 'Utilize'. • If in case of an exception, the transaction should be blocked and not allowed to be processed further, then this column displays 'Stop'. • If transaction is to be processed without limit booking in case of an exception, then this column displays 'Skip'. This behavior is driven by the credit limit mapping as configured in product parameters.
Amount	Displays the finance amount.
Line Ccy	Displays the currency of the limit line.
Exchange Rate	Displays the exchange rate between the finance amount currency and the line currency.
Amount (In line CCY)	Displays the finance amount in line currency.
Sanctioned Amount	Displays the limit amount assigned to the entity.
Total Blocked Amount	Displays the total amount that has been blocked for finances that are currently being processed, with respect to the entity.
Total Utilized Amount	Displays the limit amount that has already been utilized.
Available Amount	Displays the limit amount available for financing.
Line Id	Displays the unique ID of the limit line of the entity.

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Limit Details section

Action	Displays the action being taken on the finance amount earmarked for disbursement.
Actual Available Limits	Displays the actual limit available to the entity for financing.

9. Perform any of the below actions:

- o Click **Next** to go the 'Interest' tab.

- o Click **Back** to go the 'Party' tab.

- o Click **Save & Close** to complete the processing stage of the disbursement.

- o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

- o Click **Hold** to move the transaction to the 'Hold' list.

- o Click **Reject** to purge the disbursement transaction.

4.5 Interest

Following table lists the details covered in the 'Interest' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Interest and Penalty Amount Details	
Interest Amount	Displays the interest amount that has been calculated.
Penalty on Principal	Displays any penalty on the outstanding principal that has been calculated.
Penalty on Interest	Displays any penalty on the outstanding interest that has been calculated.
Interest Details	
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the unique code associated with the interest rate.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.

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Field Name	Description
Spread	Displays the spread or margin rate of interest.
Net Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click the link to view additional details related to Interest. The **Interest Additional Details** pop-up window appears. **Interest Payment Schedule** provides details of periodic interest dues for monthly rest transactions.

Penalty on Principal Details

Field Name	Description
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the code of the penalty on principal.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Principal Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on principal.

Penalty on Interest Details

Field Name	Description
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.

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Field Name	Description
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the code of the penalty on the penalty on interest.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Principal Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on interest.

10. Perform any of the below actions:

   o   Click **Next** to go the 'Charges' tab.

   o   Click **Back** to go the 'Limits' tab.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

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4.6   Charges

Following table lists the details covered in the 'Charges' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Charge Details section	
Charge	Displays the charge name.
Charge Pricing Rule	Displays the charge pricing rule applicable to the transaction. Field becomes editable if **Modify Pricing** radio button is selected in the Actions column. Click the search icon to open the Charge Pricing Rule pop-up window:

Field Name	Description
	a. In the Charge Pricing Id or Charge Pricing Description, enter the complete or partial value. b. Click Fetch. The relevant pricing rule(s) appear. c. Select the rule that needs to be applied.
Charge Collection Type	Displays the type of charge collection. • Periodic • Online
Party	Displays the ID of the party to be charged.
Party Role	Displays the role of the party to be charged.
Charge Amount	Displays the amount to be charged along with the currency.
Actions	Displays the below radio buttons. Below fields are enabled or disabled if the toggle switch of **Allow Waive**, **Allow Override**, and **Allow Pricing Modification** is set to ON or OFF in Charge Decisioning and Charge Preferential Pricing screens. • Waive – On selecting the Waive button, the charge amount field defaults to zero. • Override – On selecting the Override button, the charge amount field becomes editable to enter any value. For Periodic charge collection type, the override charge amount entered will be proportionately adjusted across the schedule. • Modify Pricing – On selecting the modify pricing button, the charge pricing rule field becomes editable to select a different pricing rule. • Reset – Click the button to reset to the original calculation of charges and charge pricing rule.
Status	Displays the status of the charge as **Auto Waived**, and charge amount field defaults to zero. Also, View Original Charges hyperlink is enabled which when clicked displays the system calculated charges. This field is displayed only if **Auto Waive** is selected in the Charge Decisioning screen.
Details	Click the link to view the charge details, external pricing details, and schedule of periodic charges. External Pricing Details tab is displayed only if **External Pricing** switch is ON in the Charge Decisioning and Charge Preferential Pricing screens. Schedule of Periodic Charges tab is displays only if the Charge Collection type or Charge Calculation type is **Periodic**.
Charge Details	

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Field Name	Description

Schedule of Periodic Charges

11. Perform any of the below actions:

   o   Click **Next** to go the 'Accounting' tab.

   o   Click **Back** to go the 'Interest' tab.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

4.7   Accounting

Following table lists the details covered in the 'Accounting' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the disbursement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables being financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that are being financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables being financed.
Finance (%)	Displays the percentage of the total receivable amount being financed.
Finance Amount	Displays the amount being financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of disbursement processing.
Accounting Details section	
Accounting Entry Description	Displays a description for the accounting entry.
Accounting Role	Displays the accounting role code associated with the accounting entry.
Party	Displays the name of the party associated with the accounting entry.

Field Name	Description
Settlement Method	Displays the mode to be employed for the transaction.
Dr/Cr	Displays whether the amount will be debited or credited for the accounting entry.
Account	Displays the account number involved in the transaction.
Amount	Displays the amount of the transaction.

12. Perform any of the below actions:

- o   Click **Next** to go the 'Summary' tab.

- o   Click **Back** to go the 'Charges' tab.

- o   Click **Save & Close** to complete the processing stage of the disbursement.

- o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

- o   Click **Hold** to move the transaction to the 'Hold' list.

- o   Click **Reject** to purge the disbursement transaction.

4.8   Summary

The Disbursement Summary tab shows a snapshot of the complete disbursement transaction along with finance amount, interest applicable, terms, and so on. A tile is displayed for each tab.

13. Perform any of the below actions:

   o   Click **Back** to go the 'Accounting' tab.

   o   Click **Save & Close** to complete the processing stage of the disbursement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the disbursement transaction.

On completing the disbursement processing, an approval task is created in case the associated program has the approval setting enabled.

5. Finance Settlement

Finance Settlement functionality enables banks to settle outstanding finances/loans for corporate customers in the application. Based on your role, you can initiate the settlement of a loan on behalf of the corporate customer. The settlement request can either be initiated from the 'Finance Settlement' UI or through file upload (payment file).

The Finance Settlement process involves two steps:

- Settlement Registration

- Settlement Task Processing

5.1   Settlement Registration

A settlement transaction may be registered automatically based on finance-payment reconciliation, in which case the settlement record is created and available for processing or the user may manually register a settlement transaction as explained below.

Using the 'Finance Settlement' UI, you can search and select finances to settle, and initiate the settlement process. Multiple finances can be selected for settlement. For each finance reference number you select, a settlement transaction is created under Free Tasks.

Navigation Path: *Supply Chain Finance > Finance Settlement*

1. In the **Settlement Ref No** field, enter the unique reference number for the settlement record.

2. In the In the **Payment Ref No** field, click the Search icon and select the payment against which settlement needs to be initiated.

3. Fetch the payment record by using search criteria, select the payment record(s) and then click **OK**.

4. Refer the following table for specifying details in the 'Settlement Details' section:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Payment Party Role	Select the role of the party that is making the payment.
Payment Party	Select the name of the party that is making the payment.
Loan Account Credited	Switch the toggle ON, if the loan account is credited with the settlement amount.
Payment Mode	Select the mode of payment for the settlement. You can modify this field only if the **Loan Account Credited** field is disabled.
Debit Account	Select the account to be debited for the settlement. This field appears only if the **Loan Account Credited** toggle is switched off. It is mandatory if you select the **Account Debit** option from the **Payment Mode** list.
Credit Account	Select the loan account that is credited with the settlement amount. This field appears only if the **Loan Account Credited** toggle is switched on.
Currency	Select the settlement amount currency.
Settlement Amount	Select the amount being paid by the payment party to settle the finances.
Settlement Date	Select the date on which the settlement should take place. By default, the current date is displayed.
Manual Allocation	Switch the toggle ON, if settlement amount should be manually allocated to settle the finances.
Settlement Amount Allocation	Select how the settlement amount must be allocated amongst the selected finances. The options are: • By Lowest Outstanding

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Field Name	Description
	• By Latest Due date • By Highest Outstanding

5. Click **Proceed**. If there are any relevant outstanding finances for the details entered, then the 'Filter Parameter' section appears.

6. Refer the following table for finding the finances to settle in the 'Filter Parameter' section:

Field Name	Description
Finance Reference No	Click the **Search** icon and select the outstanding finances using the finance reference number.
Program	Click the **Search** icon and select the outstanding finances using the program name.
Supplier / Buyer	Click the **Search** icon and select the outstanding finances based on the supplier/buyer. This is a search field for '**Supplier**' if you have selected the **Buyer** option from the **Payment Party Role** list in the **Settlement Details** section; And it is a search field for '**Buyer**' if you have selected the **Supplier** option from the **Payment Party Role** list in the **Settlement Details** section.
Borrower	Click the **Search** icon and select the outstanding finances based on the borrower.

7. Click **Search** to view the finance records in the grid.
    OR
    Click **Reset** to reset the details.

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8. Optional: To view more details about the finance, click on the finance reference number.

9. Select the finances to be registered for settlement and then click **Initiate Settlement**.

10. Alternatively, Settlement Tasks are registered automatically basis configuration in cases where invoice payment is made and an underlying finance is outstanding, or in cases where invoice disbursement proceeds are used to liquidate outstanding pre-shipment finances.

5.2   Settlement Task Processing

On initiating a settlement, the settlement task is created in the system based on the associated program/product parameters. Only authorized users can process and authorize the settlement tasks.

During the settlement process, if adhoc limits have been utilized, then these limits are released first, prior to the main limits.

Navigation Path: *Tasks > Finance > Free Tasks*

Free Tasks

☐	Acquire and Edit	Stage ⭥	Finance Reference Number ⭥	Event ⭥	Request Id ⭥	Amount ⭥	Borrower ⭥
☐	Acquire and Edit	Processing	004160922PR00469	DISBURSEMENT	R1609220357	$8,016.00	Carrefour
☐	Acquire and Edit	Loan Integration Exception	004160922PR00467	DISBURSEMENT	R1609220355	$8,016.00	Carrefour
☐	Acquire and Edit	Loan Integration Exception	004160922PO00443	DISBURSEMENT	R1609220343	$303,030.00	Customer 000555
☐	Acquire and Edit	Processing	004160922IP00374	DISBURSEMENT	R1609220293	$20,000.00	Customer 000555
☐	Acquire and Edit	Processing	004160922PO00372	DISBURSEMENT	R1609220292	$20,200.00	XXXXXXXX XXXXXX
☐	Acquire and Edit	LimitProcessingException	004200120IP00286	DISBURSEMENT	R2001200237	$3,000.00	Customer 000555
☐	Acquire and Edit	Loan Integration Exception	004160922PO00369	DISBURSEMENT	R1609220290	$18,000.00	XXXXXXXX XXXXXX
☐	Acquire and Edit	Loan Integration Exception	004160922IP00353	DISBURSEMENT	R1609220276	$15,000.00	Customer 000555
☐	Acquire and Edit	PrePostConversionException	0040909221P00312	DISBURSEMENT	R0909220256	$15,050.00	Customer 000555
☐	Acquire and Edit	PrePostConversionException	0040909221P00311	DISBURSEMENT	R0909220255	$14,040.00	Customer 000555
☐	Acquire and Edit	PrePostConversionException	0040909221P00310	DISBURSEMENT	R0909220254	$12,000.00	Customer 000555

Page 1   of 2 (1 - 20 of 34 items) |< < 1 2 > >|

Perform the following steps to process the settlement record:

1. Under the 'Action' column, click the **Acquire & Edit** link beside the required task, to process it further.
    OR
    To acquire multiple tasks simultaneously, select the records and click the **Acquire** button at the top.

Note:

- *Once a task is acquired, it is moved to the **My Tasks** list.*

- *The settlement task comprises of multiple tabs such as Basic Info, Party, Limits, Interest, Charges, Accounting, and Summary.*

- *The reference number, the stage, and the operation name of the task is displayed at the top of the screen.*

- *In each tab, click **Remarks** to add comments about the transaction.*

- *In each tab, click **Documents** to view uploaded documents relevant to the transaction.*

5.2.1 Basic Info

2. Refer the following table for field details in the 'Basic Info', 'Settlement Details', 'Post-Shipment Disbursement Details', and 'Outstanding and Appropriation Details' sections:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Basic Info	
Branch	Displays the branch where the settlement is being processed.
Program	Displays the name of the program associated with the receivables that have been financed.
Product	Displays the name of the product associated with the program.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.

Field Name	Description
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Settlement Details	
Settlement Ref No	Displays the reference number of the settlement.
Payment Mode	Displays the mode of payment of the settlement amount.
Payment Amount	Enter the total amount being paid by the payment party.
Payment Party	Displays the name of the party making the payment.
Settlement Processing Date	Displays the date of processing the settlement.
Settlement / Value Date	Displays the date on which the settlement process was initiated.
Exchange Rate	Displays the exchange rate between the finance currency and the settlement currency.
Appropriated Payment Amount	Displays the amount that is appropriated for the settlement of the selected finances.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Post-Shipment Disbursement Details	

This section appears only when post-shipment disbursement proceeds are used to liquidate a pre-shipment finance.

Finance Reference Number	Displays the reference number of the post-shipment finance. Click the number in the Finance Reference Number column to view the finance details.
Settlement Processing Date	Displays the date of processing of the settlement.
Finance Start Date	Displays the start date of the finance.
Finance Maturity Date	Displays the maturity date of the finance.
Finance Amount	Displays the amount financed.
Pre-Shipment Settlement Amount	Displays the total pre-shipment settlement amount appropriated against the relevant outstanding pre-shipment finances.

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Field Name	Description
Net Disbursed Amount	Displays the disbursed amount from post-shipment finance i.e., Post-Shipment Finance Amount – Pre-Shipment Settlement Amount.

Outstanding and Appropriation details	

O/S as on Date	
Principal O/S	Displays the outstanding principal amount as on the current date.
Interest O/S	Displays the outstanding interest as on the current date.
Interest Due	Displays the monthly interest due as on the current date. A hyperlink for the **Interest Due** field is enabled only if any interest is due. Click the hyperlink to open the pop-up window to view the date-wise calculation details for interest due.
Penalty on Principal O/S	Displays any penalty on the outstanding principal as on the current date. A hyperlink for the **Penalty on Principal O/S** field is enabled only if any penalty on principal O/S is applicable. Click the icon to open the pop-up window to view the breakup.
Penalty on Interest O/S	Displays any penalty on the outstanding interest as on the current date. A hyperlink for the **Penalty on Interest O/S** field is enabled only if any penalty on interest O/S is applicable. Click the icon to open the pop-up window to view the breakup.
Total O/S	Displays the total outstanding amount as on current date.

O/S as on Value/Settlement Date	
Principal O/S	Displays the outstanding principal as on the settlement date.
Interest O/S	Displays the outstanding interest as on the settlement date.
Interest Due	Displays the monthly interest due as on the settlement date. A hyperlink for the **Interest Due** field is enabled only if any interest is due. Click the icon to open the pop-up window to view the date-wise calculation details for interest due.
Penalty on Principal O/S	Displays any penalty on the outstanding principal as on the settlement date.

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Field Name	Description
	A hyperlink for the **Penalty on Principal O/S** field is enabled only if any penalty on principal O/S is applicable. Click the icon to open the pop-up window to view the breakup. Penalty on Principal O/S ✕ Base Amount | Start Date | No of Days | Penality Rate(%) | Current Penalty on Principle Outstanding | Penalty on Principle Paid | Current Penalty on Principle Outstanding $5,500.00 | 2022-08-19 | 18 | 6.45 | 2022-08-19 | | $17.49 Page 1 of 1 (1 of 1 items) |< < 1 > >|
Penalty on Interest O/S	Displays any penalty on the outstanding interest as on the settlement date. A hyperlink for the **Penalty on Interest O/S** field is enabled only if any penalty on interest O/S is applicable. Click the icon to open the pop-up window to view the breakup. Penalty on Interest O/s ✕ Base Amount | Start Date | No of Days | Penality Rate(%) | Current Penalty on Interest Outstanding | Penalty on Interest Paid | Current Penalty on Interest Outstanding $9.72 | 2022-08-19 | 18 | 6.45 | 2022-08-19 | | $0.03 Page 1 of 1 (1 of 1 items) |< < 1 > >|
Total O/S	Displays the total outstanding amount as on the settlement date.
Appropriation Details	
Liquidation Order	Displays the actual order in which the components are liquidated. • I - Interest due Date • E - Penalty on Interest Start Date • O - Penalty on Principal Start Date • F - Finances (Outstanding Finances) • D - Overdue Finance (Delinquent)
Appropriation Sequence	Enter the sequence of settlement among the Principal Amount (P), Interest amount (I), Penalty on Principal (O), and Penalty on Interest (E), if any.
Payment Towards Principal	Enter the amount to be settled against the principal of the finance. By default, the value entered as the payment amount in the 'Settlement Details' section is auto-populated here.
Payment Towards Interest	Enter the amount to be settled against the interest of the finance.
Payment Towards Penalty on Principal	Enter the amount to be settled against the penalty on principal of the finance.
Payment Towards Penalty on Interest	Enter the amount to be settled against the penalty on interest of the finance.
Interest Refund	Displays any interest amount to be refunded.
O/S Post Settlement	
Principal O/S	Displays any principal amount that will be outstanding, post settlement.
Interest O/S	Displays any interest amount that will be outstanding, post settlement.
Interest Due	Displays the monthly interest due amount that will be outstanding, post settlement.

Field Name	Description
	A hyperlink for the **Interest Due** field is enabled only if any interest is due. Click the icon to open the pop-up window to view the date-wise calculation details for interest due. Interest Due × Base Amount	Start Date	End Date	No of Days	Interest Rate(%)	Interest Payment Date	Interest Paid	Current Interest Due $5,500.00	2022-08-09	2022-08-19	10	6.45	2022-08-09		$9.72 Page 1 of 1 (1 of 1 items)
Penalty on Principal O/S	Displays any penalty on principal amount that will be outstanding, post settlement. A hyperlink for the **Penalty on Principal O/S** field is enabled only if any penalty on principal O/S is applicable. Click the icon to open the pop-up window to view the breakup. Penalty on Principal O/S × Base Amount	Start Date	No of Days	Penalty Rate(%)	Current Penalty on Principle Outstanding	Penalty on Principle Paid	Current Penalty on Principle Outstanding $5,500.00	2022-08-19	18	6.45	2022-08-19		$17.49 Page 1 of 1 (1 of 1 items)
Penalty on Interest O/S	Displays any penalty on interest that will be outstanding, post settlement. A hyperlink for the **Penalty on Interest O/S** field is enabled only if any penalty on interest O/S is applicable. Click the icon to open the pop-up window to view the breakup. Penalty on Interest O/s × Base Amount	Start Date	No of Days	Penalty Rate(%)	Current Penalty on Interest Outstanding	Penalty on Interest Paid	Current Penalty on Interest Outstanding $9.72	2022-08-19	18	6.45	2022-08-19		$0.03 Page 1 of 1 (1 of 1 items)
Total O/S	Displays the total amount that will be outstanding, post settlement.

3. Perform any of the below actions:

   o Click **Next** to go the 'Party' tab.

   o Click **Save & Close** to complete the processing stage of the settlement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the settlement transaction.

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5.2.2 Party

4. Refer the following table to specify details in the 'Party' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Party Details	
Parties with specific roles in the program can be added in this section.	
Select Party Role	Select the role of the party to be added.
Search Party	Click the search icon (🔍) and select the required party.
Party Name	Displays the name of the selected party.
Search Division Code	Click the search icon (🔍) and select the division code.
Address	Displays the address of the selected party.
Grid	
Party Role	Displays the role of the party.

Field Name	Description
Party Id	Displays the unique ID of the party.
Party Name	Displays the name of the party
Address	Displays the address of the party.
Division Code	Displays the division code of the party.
Division Name	Displays the division name of the party.
Action	Click **Options** icon to view the actions that can be taken on the party record.

5. To add more parties, click **Add New Row**.
   OR
   To delete a party from the 'Party Details' grid, click **Options** icon under the **Action** column and select 'Delete' for the respective party record.

6. Perform any of the below actions:

   o   Click **Next** to go the 'Limits' tab

   o   Click **Back** to go the 'Basic Info' tab.

   o   Click **Save & Close** to complete the processing stage of the settlement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the settlement transaction.

5.2.3 Limits

*Note: When the main limits are being utilized, the Limit Details grid displays details related to the main limits. You can add columns related to the adhoc limits by clicking **Add/Remove Columns** icon, if required. If adhoc limits are being utilized, then the Limit Details grid displays the Sanctioned Adhoc Amount, Utilized Adhoc Amount, and Available Adhoc Amount columns. You can add the columns related to the Main Limits using **Add/Remove Columns** icon, if required.*

Following table lists the details covered in the 'Limits' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.

Limit Details

This section displays the various limits for the associated entities.

Limit Type	Displays a label of the entity and the linked limit type.
Entity	Displays the entity – Anchor / Product / Program / Spoke and so on.
Entity Name	Displays the name of the entity.
Breach Type	Displays any limit breach exception that has occurred with respect to the entity. ('Limits Frozen', 'Amount Breach', 'Limits Expired').

Field Name	Description
Processing Outcome	Displays the action that will be taken on the limit as a result of settlement. • If the limit is being booked, then this column displays 'Utilize'. • If in case of an exception, the transaction should be blocked and not allowed to be processed further, then this column displays 'Stop'. • If transaction is to be processed without limit booking in case of an exception, then this column displays 'Skip'. This behavior is driven by the credit limit mapping as configured in product parameters.
Amount	Displays the settlement amount with respect to the entity.
Line Ccy	Displays the currency of the limit line.
Exchange Rate	Displays the exchange rate between the settlement amount currency and the line currency.
Amount (In line CCY)	Displays the settlement amount in line currency.
Sanctioned Amount	Displays the limit amount sanctioned to the entity, in line currency.
Total Blocked Amount	Displays any amount that has been blocked for finances under process.
Total Utilized Amount	Displays the total amount that has been utilized.
Available Amount	Displays the total amount available to the entity for financing.
Line Id	Displays the unique ID of the limit line of the entity.
Action	Displays the action being taken on the amount being settled.
Actual Available Limits	Displays the actual limit available to the entity for financing.

7. Perform any of the below actions:

   o   Click **Next** to go the 'Interest' tab.

   o   Click **Back** to go the 'Party' tab.

   o   Click **Save & Close** to complete the processing stage of the settlement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the settlement transaction.

5.2.4 Interest

Following table lists the details covered in the 'Interest' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Interest and Penalty Amount Details	
Interest Amount	Displays the interest amount that has been calculated.

Field Name	Description
Penalty on Principal	Displays any penalty on the outstanding principal that has been calculated.
Penalty on Interest	Displays any penalty on the outstanding interest that has been calculated.
Interest Details	
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the unique code associated with the interest rate.
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click the link to view additional details related to Interest. The **Interest Additional Details** pop-up window appears. **Interest Payment Schedule** provides details of periodic interest dues for monthly rest transactions.

Penalty on Principal Details

Field Name	Description
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the code of the penalty on principal.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Principal Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on principal. The **Penalty on Principal Additional Details** pop-up window appears.

Penalty on Interest Details	
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the code of the penalty on the interest.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Schedule Type	Displays the interest collection schedule as normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on interest. The **Penalty on Interest Additional Details** pop-up window appears.

8. Perform any of the below actions:

   o   Click **Next** to go the 'Charges' tab.

   o   Click **Back** to go the 'Limits' tab.

   o   Click **Save & Close** to complete the processing stage of the settlement.

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- o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

- o   Click **Hold** to move the transaction to the 'Hold' list.

- o   Click **Reject** to purge the settlement transaction.

5.2.5 Charges

Following table lists the details covered in the 'Charges' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Charge Details section	
Charge	Displays the charge code.
Charge Pricing Rule	Displays the charge pricing rule applicable to the transaction. Field becomes editable if **Modify Pricing** radio button is selected in the Actions column.
	Click the search icon to open the Charge Pricing Rule pop-up window:
	a. In the Charge Pricing Id or Charge Pricing Description, enter the complete or partial value.

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Field Name	Description
	b. Click Fetch. The relevant pricing rule(s) appear.
	a. Select the rule that needs to be applied.
Charge Collection Type	Displays the type of charge collection. • Periodic • Online
Party	Displays the ID of the party to be charged.
Party Role	Displays the role of the party to be charged.
Charge Amount	Displays the amount to be charged along with the currency.
Actions	Displays the below radio buttons. Below fields are enabled or disabled if the toggle switch of **Allow Waive**, **Allow Override**, and **Allow Pricing Modification** is set to ON or OFF in Charge Decisioning and Charge Preferential Pricing screens. • Waive – On selecting the Waive button, the charge amount field defaults to zero. • Override – On selecting the Override button, the charge amount field becomes editable to enter any value. For Periodic charge collection type, the override charge amount entered will be proportionately adjusted across the schedule. • Modify Pricing – On selecting the modify pricing button, the charge pricing rule field becomes editable to select a different pricing rule. • Reset – Click the button to reset to the original calculation of charges and charge pricing rule.
Status	Displays the status of the charge as **Auto Waived**, and charge amount field defaults to zero. Also, View Original Charges hyperlink is enabled which when clicked displays the system calculated charges. This field is displayed only if **Auto Waive** is selected in the Charge Decisioning screen.
Details	Click the link to view the charge details, external pricing details, and schedule of periodic charges. External Pricing Details tab is displayed only if **External Pricing** switch is ON in the Charge Decisioning and Charge Preferential Pricing screens. Schedule of Periodic Charges tab is displays only if the Charge Collection type or Charge Calculation type is **Periodic**.

Charge Details

Charge	Charge Criteria	Parent Charge Code	Charge In Txn Currency
Z05	FINANCE_AMOUNT		(toggle)
Pricing Currency	Base Amount	Exchange Rate	
USD			
Reference Tenor Start Date	Reference Tenor End Date		
BUSINESS_DATE	FINANCE_MATURITY_DATE		

Collection Parameters

Collection Type	Frequency	Reference Period	Units
B	W	MON	1

Calculation Parameters

Calculation Type	Frequency	Reference Period	Units
B	W	MON	1
Pricing Category	Pricing Method		
AMT	Variable Amount by Period		
Min/Max Validation Criteria	Flat Charge		
	(toggle)		
Fixed Amount	Fixed Percent		
50			

Tier Information

From ⇅	To ⇅	Amount ⇅	Percent ⇅	Units ⇅
0	3		3	
6	10		10	
3	6		6	

Page   1   of 1   (1-3 of 3 items) |<   ‹   1   ›   >|

Schedule of Periodic Charges

	Charge Details			Schedule of Periodic Charges		

Pricing Schedule for: TESTRULE12

Sr. No. ⇅	Date of Charge Calculation ⇅	Charge Calculation Amount ⇅	Date of Charge Collection ⇅	Charge Collection Amount ⇅	Collection Status ⇅	Charge Status ⇅
1	2022-10-17	$6.00	2022-10-17	$6.00	-	-
2	2022-10-24	$10.00	2022-10-24	$10.00	-	-
3	2022-10-31	$10.00	2022-10-31	$10.00	-	-
4	2022-11-07	$10.00	2022-11-07	$10.00	-	-
5	2022-11-14	$10.00	2022-11-14	$10.00	-	-
6	2022-11-21	$10.00	2022-11-21	$10.00	-	-
7	2022-11-28	$10.00	2022-11-28	$10.00	-	-
8	2022-12-05	$10.00	2022-12-05	$10.00	-	-
9	2022-12-12	$10.00	2022-12-12	$10.00	-	-
10	2022-12-19	$10.00	2022-12-19	$10.00	-	-

Page   1   of 7   (1-10 of 61 items) |<   ‹   1   2   3   4   5   ...   7   ›   >|

9. Perform any of the below actions:

   o Click **Next** to go the 'Accounting' tab.

   o Click **Back** to go the 'Interest' tab.

   o Click **Save & Close** to complete the processing stage of the settlement.

   o Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o Click **Hold** to move the transaction to the 'Hold' list.

   o Click **Reject** to purge the settlement transaction.

   o

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5.2.6 Accounting

Following table lists the details covered in the 'Accounting' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Settlement Processing Date	Displays the date of processing of the settlement.
Settlement Date	Displays the actual date of settlement.
Settlement Amount	Displays the amount being settled.
Accounting Details	
Accounting Entry Description	Displays a description for the accounting entry.
Accounting Role	Displays the accounting role code associated with the accounting entry.
Party	Displays the name of the party associated with the accounting entry.
Settlement Method	Displays the mode to be employed for the transaction.
Dr/Cr	Displays whether the amount will be debited or credited for the accounting entry.
Account	Displays the account number involved in the transaction.
Amount	Displays the amount of the transaction.

10. Perform any of the below actions:

   o   Click **Next** to go the 'Summary' tab.

   o   Click **Back** to go the 'Charges' tab.

   o   Click **Save & Close** to complete the processing stage of the settlement.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the settlement transaction.

5.2.7 Summary

Field Name	Description
Settlement Basic Information tile	
Payment Amount	Displays the total amount being paid towards the settlement of the finance.
Amt towards Principal	Displays the amount being paid towards the repayment of the principal amount.
Amt towards Interest	Displays the amount being paid towards the payment of the interest.
Amt towards Penalty on Principal	Displays the amount being paid towards the payment of any penalty on principal.
Appropriation Sequence	Displays the sequence of settlement among principal, interest, penalty on principal, and penalty on interest.
Principal O/S	Displays the outstanding principal amount.
Interest O/S	Displays the outstanding interest amount.
Penalty on Principal O/S	Displays the penalty on the outstanding principal amount.

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Field Name	Description
Total O/S	Displays the total outstanding amount.
Party tile	
Anchor	Displays the name of the anchor party.
Counterparty	Displays the name of the associated party in the program.
Limits tile	
Entity Name, Limit Type, Line Currency, Amount	Displays the entity name for which the limit has been set, the limit type, the line currency, and the amount being released.
Interest tile	
Interest Type	Displays the type of interest.
Total Interest Rate	Displays the interest rate being charged on the finance.
Interest Amount	Displays the interest amount.
Interest Collection Frequency	Displays the frequency of collection of interest.
Charges tile	
Charge details	Displays the charge currency and amount.
Accounting tile	
Accounting Entry Desc.	Displays the description of the accounting entry.
Dr Role Description	Displays the role description of the debit accounting entry.
Cr Role Description	Displays the role description of the credit accounting entry.
Disbursement Basic Information tile	
Product	Displays the name of the finance product.
Program	Displays the name of the program.
Anchor	Displays the name of the anchor party.
Counterparty	Displays the name of the associated party in the program.
Finance Amount	Displays the amount financed.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Past Due Date	Displays the due date beyond the finance maturity date.
Payment Amount	Displays the amount being paid by the payment party.
Settlement Date	Displays the settlement date.
Total O/S	Displays the total outstanding amount to be paid.
Finance Status	Displays the status of the finance.

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11. Perform any of the below actions:

  o   Click **Back** to go the 'Accounting' tab.

  o   Click **Save & Close** to complete the processing stage of the settlement.

  o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

  o   Click **Hold** to move the transaction to the 'Hold' list.

  o   Click **Reject** to purge the settlement transaction.

Once the settlement process is completed, an approval task is created in case the associated program has the approval setting enabled. Upon approval, the finance will be settled in the core lending system, which in-turn will return the settlement status to Oracle Banking Supply Chain Finance.

6. Finance Amendment

Finance Amendment functionality enables the banks to modify the tenor of the outstanding finances/loans for corporate customers in the application. Based on your role, you can initiate the amendment of a loan on behalf of the corporate customer. The amendment request can initiated from the 'Finance Amendment' UI.

The Finance Amendment process involves two steps:

• Amendment Initiation

• Amendment Task Processing

6.1 Amendment Initiation

Using the 'Finance Amendment' UI, you can search and select finances to amend, and initiate the amendment process. Multiple finances can be selected for amendment. For each finance reference number you select, an amendment transaction is created under Free Tasks.

Navigation Path: *Supply Chain Finance > Finance Amendment*

1. In the **Finance Search/Selection** section, search for the finances against which amendment needs to be initiated.

2. Refer the following table for specifying details in the above screen:.

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the account branch.
Finance Reference No	Enter the finance reference number to search for the finance.
Finance Status	Select the current status of the finance. • Disbursed • Partial Settled
Product	Select the product for which the finance is processed.
Program	Click the search icon to select the program for which the finance is processed.
Supplier	Click the search icon to select the supplier party of the finance.

Field Name	Description
Buyer	Click the search icon to select the buyer party of the finance.
Borrower	Click the search icon to select the borrower.
Date Reference Basis	Select the basis for a date range search. • Processing Date • Finance Date • Finance Maturity Date. If you select an option from this list, then you must specify the 'from' and 'to' dates in the Date Range fields.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
Delinquency Status	Select the current delinquency status of the finance. • Normal • Doubtful • Past Due Obligation • Watch Status • Non-Accrual Basis • Pending Closure Commitments • Loss • Write Off
Currency	Select the finance currency.
Finance Amount From	Specify the lowest amount of the finance amount range.
Finance Amount To	Specify the highest amount of the finance amount range.

3. Click **Search** to view the finance records in the **List of Finances** grid.
   OR
   Click **Reset** to reset the details.

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Finance Amendment   ⤢ ×

∨ List of Finances

Bulk Amendment

⬤

	Finance Reference No	Program	Supplier	Buyer	Finance Start Date	Tenor	Finance Maturity Date	Grace Days	Past Due Date	Finance Amount	O/S Amount	
☐	004160922PR00651	This is PROGRAM1	Danone	Carrefour	2022-09-16	340	2023-08-22	0	2023-08-22	$800.00	$805.34	
☐	004071022PR01287	This is PROGRAM1	Danone	Carrefour	2022-10-07	447	2023-12-28	0	2023-12-28	$10,000.00	$10,024.66	
☐	004280922PR01205	This is PROGRAM1	Danone	Carrefour	2022-09-28	100	2023-01-06	0	2023-01-06	$1,000.00	$1,001.56	
☐	004200922PR00808	This is PROGRAM1	Danone	Carrefour	2022-09-26	44	2022-11-09	0	2022-11-09	$8,000.00	$8,046.51	
☐	004160922PR00453	This is PROGRAM1	Danone	Carrefour	2022-09-16	290	2023-07-03	7	2023-07-10	$5,920.00	$5,952.43	
☐	004160922PR00653	This is PROGRAM1	Danone	Carrefour	2022-09-16	348	2023-08-30	0	2023-08-30	$800.00	$805.34	
☐	004270922PR01181	This is PROGRAM1	Danone	Carrefour	2022-09-28	426	2023-11-28	0	2023-11-28	$1,000.00	$1,004.09	
☐	004270922PR01179	This is PROGRAM1	Danone	Carrefour	2022-09-27	426	2023-11-27	0	2023-11-27	$1,000.00	$502.15	

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Maturity Date	Grace Days	Past Due Date
[ ] 📅	[ ] ∨ ∧	[ ] 📅

[Apply] [Undo]

Total Finances	Total Finance Amount
[ ]	[ ]

[Submit] [Cancel]
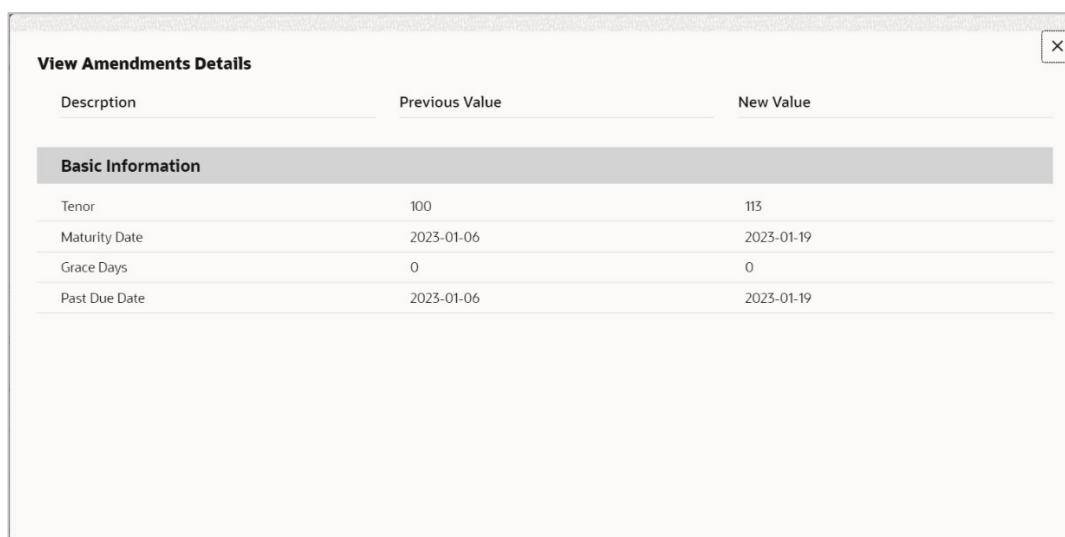
4. Refer the following table for selecting the finances to amend in the 'List of Finances' section:

Field Name	Description
Finance Reference No	Displays the reference number of the finance.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Supplier	Displays the name of the supplier for the finance.
Buyer	Displays the name of the buyer for the finance.
Finance Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Finance Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Finance Amount	Displays the amount that has been financed.
O/S Amount	Displays the total outstanding amount of the finance.
View Amendments	Click the hyperlink to view the modified details of the finance amendment transaction. This field column appears only if any finance(s) is modified for amendment.
Amendment section	

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Field Name	Description
Maturity Date	Enter the new maturity date of the finance. This date has to be greater than the current business date.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty. This field is displayed only if a single finance is selected.
Past Due Date	Displays the new due date post the initial finance maturity date. This field is displayed only if a single finance is selected.
Total Finances	Displays the total number of the finance(s) amended.
Total Finance Amount	Displays the total finance amount of the finance(s) amended.

5. Select the finance(s) for which amendment needs to be initiated. Switch the **Bulk Amendment** toggle to On to initiate amendment for multiple finances together.

6. Modify the **Maturity Date** for the selected finance(s).

7. Click **Apply** to modify the finances.
   OR
   Click **Undo** to revert the finance.

8. Click the **View Amendments** hyperlink next to the finance(s) to view the modified details. The **View Amendments Details** screen appears.

9. Optional: To view more details about the finance, click on the finance reference number.

Finance Details   ✕

Branch	Program	Product	Anchor
004	This is PROGRAM1	This is PRD1	Carrefour

Spoke	Start Date	Tenor	Maturity Date
Danone	October 7, 2022	447	December 28, 2023

Total Receivable Amount	Finance (%)	Finance Amount	Exchange Rate
$10,000.00	100	$10,000.00	1

10. Click **Submit** to initiate a finance amendment transaction.
    OR
    Click **Cancel** to cancel the transaction.

6.2   Amendment Task Processing

On initiating an amendment, the amendment task is created in the system based on the associated program/product parameters. Only authorized users can process and authorize the amendment tasks.

Navigation Path: *Tasks > Finance > Free Tasks*

Free Tasks

🔄 Refresh   👥 Acquire   🔲 Flow Diagram

☐	Acquire and Edit	Stage	Finance Reference Number	Event	Request Id	Amount	Borrower
☐	Acquire and Edit	Processing	004160922PR00469	DISBURSEMENT	R1609220357	$8,016.00	Carrefour
☐	Acquire and Edit	Loan Integration Exception	004160922PR00467	DISBURSEMENT	R1609220355	$8,016.00	Carrefour
☐	Acquire and Edit	Loan Integration Exception	004160922PO00443	DISBURSEMENT	R1609220343	$303,030.00	Customer 000555
☐	Acquire and Edit	Processing	004160922IP00374	DISBURSEMENT	R1609220293	$20,000.00	Customer 000555
☐	Acquire and Edit	Processing	004160922PO00372	DISBURSEMENT	R1609220292	$20,200.00	XXXXXXXX XXXXXX
☐	Acquire and Edit	LimitProcessingException	004200120IP00286	DISBURSEMENT	R2001200237	$3,000.00	Customer 000555
☐	Acquire and Edit	Loan Integration Exception	004160922PO00369	DISBURSEMENT	R1609220290	$18,000.00	XXXXXXXX XXXXXX
☐	Acquire and Edit	Loan Integration Exception	004160922IP00353	DISBURSEMENT	R1609220276	$15,000.00	Customer 000555
☐	Acquire and Edit	PrePostConversionException	0040909221P00312	DISBURSEMENT	R0909220256	$15,050.00	Customer 000555
☐	Acquire and Edit	PrePostConversionException	0040909221P00311	DISBURSEMENT	R0909220255	$14,040.00	Customer 000555
☐	Acquire and Edit	PrePostConversionException	0040909221P00310	DISBURSEMENT	R0909220254	$12,000.00	Customer 000555

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Perform the following steps to process the amendment record:

1. Under the 'Action' column, click the **Acquire & Edit** link beside the required task, to process it further.
   OR
   To acquire multiple tasks simultaneously, select the records and click the **Acquire** button at the top.

Note:

- *Once a task is acquired, it is moved to the **My Tasks** list.*

- *The amendment task comprises of multiple tabs such as Basic Info, Party, Limits, Interest, Charges, Accounting, Amendment, and Summary.*

- *The reference number, the stage, and the operation name of the task is displayed at the top of the screen.*

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- *In each tab, click **Remarks** to add comments about the transaction.*

- *In each tab, click **Documents** to view uploaded documents relevant to the transaction.*

6.2.1 Basic Info

2. Refer the following table for field details in the 'Basic Info' section:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Basic Info	
Branch	Displays the branch where the amendment is being processed.
Program	Displays the name of the program associated with the receivables that have been financed.
Product	Displays the name of the product associated with the program.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
View Disbursement Limits	Click the hyperlink to view the details of the disbursement limits. This field will not be displayed if there is a limit processing exception.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.

Field Name	Description
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the amendment.
Principal Outstanding	Displays the outstanding principal amount as on the current date.
Interest Outstanding	Displays the outstanding interest as on the current date.
Interest Due	Displays the monthly interest due as on the current date.
Penalty on Principal O/s	Displays any penalty on the outstanding principal as on the current date.
Penalty on Interest Outstanding	Displays any penalty on the outstanding interest as on the current date.
Total O/S	Displays the total outstanding amount as on current date.

3. Perform any of the below actions:

- o   Click **Next** to go the 'Party' tab.

- o   Click **Save & Close** to complete the processing stage of the amendment.

- o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

- o   Click **Hold** to move the transaction to the 'Hold' list.

- o   Click **Reject** to purge the amendment transaction.

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6.2.2 Party

Reference No : 004160922PR00655 | Stage : AutoFinanceException | Operation : Amendment [Remarks] [Documents] ⌄ ✕

Basic Info	**Party** Screen(2/7)
● Party	

Party

Branch	Product	Program	Anchor	Linked Receivables
004	This is PRD4	This is PROGRAM1	Carrefour	
Spoke	Start Date	Tenor	Maturity Date	
Danone	2022-09-28	65	2022-12-02	
Grace Days	Past Due Date	Total Receivable Amount	Finance (%)	
0	2022-12-02	$1,000.00	80.0000	
Currency	Finance Amount	Exchange Rate	Processing Date	
USD	$800.00	1.0000	2022-10-17	

Show Less

Party Details

Party Details

[Select ▾]
Required

[Address]   [Add New Row]

Party Role ⬍	Party Id ⬍	Party Name ⬍	Address ⬍	Division Code ⬍	Division Name ⬍	Action ⬍
Buyer	000380	Carrefour				⋮
Supplier	000381	Danone				⋮

Page   1   of 1   (1-2 of 2 items) |< ◀ 1 ▶ >|

[Cancel] [Hold] [Reject] [Back] [Save & Close] [Next]

4. Refer the following table to specify details in the 'Party' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.

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Field Name	Description
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the amendment.

Party Details

Parties with specific roles in the program can be added in this section.

Field Name	Description
Party Details	Select the role of the party to be added.
Search Party	Click the search icon (🔍) and select the required party.
Party Name	Displays the name of the selected party.
Search Division Code	Click the search icon (🔍) and select the division code.
Address	Displays the address of the selected party.

Grid

Field Name	Description
Party Role	Displays the role of the party.
Party Id	Displays the unique ID of the party.
Party Name	Displays the name of the party
Address	Displays the address of the party.
Division Code	Displays the division code of the party.
Division Name	Displays the division name of the party.
Action	Click **Options** icon to view the actions that can be taken on the party record.

5. To add more parties, click **Add New Row**.
    OR
    To delete a party from the 'Party Details' grid, click **Options** icon under the **Action** column and select 'Delete' for the respective party record.

6. Perform any of the below actions:

    o   Click **Next** to go the 'Interest' tab.

    o   Click **Back** to go the 'Basic Info' tab.

    o   Click **Save & Close** to complete the processing stage of the amendment.

    o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

    o   Click **Hold** to move the transaction to the 'Hold' list.

    o   Click **Reject** to purge the amendment transaction.

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6.2.3 Interest

Following table lists the details covered in the 'Interest' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the amendment is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.

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Field Name	Description
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the amendment.
Interest and Penalty Amount Details	
Interest Amount	Displays the interest amount that has been calculated.
Penalty on Principal	Displays any penalty on the outstanding principal that has been calculated.
Penalty on Interest	Displays any penalty on the outstanding interest that has been calculated.
Interest Details	
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the unique code associated with the interest rate.
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click the link to view additional details related to Interest. The **Interest Additional Details** pop-up window appears.
Penalty on Principal Details	
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the code of the penalty on principal.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.

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Field Name	Description
Schedule Type	Displays whether the interest collection schedule is normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Principal Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on principal. The **Penalty on Principal Additional Details** pop-up window appears.

Penalty on Interest Details	
Rate Pricing Rule	Displays the pricing rule applied for the interest rate.
Applied Filter Criteria	Displays the filter criteria applied for the interest rate.
Rate Code	Displays the code of the penalty on the interest.
Rate Type	Displays whether the rate is floating or fixed.
Risk Free Rate	Displays whether the interest rate applied is risk free.
Schedule Type	Displays the interest collection schedule as normal or compounding.
Reset Tenor	Displays the tenor for applying the new interest rate, in case of floating rate type.
Rate (%)	Displays the base rate of interest.
Spread	Displays the spread or margin rate of interest.
Net Penalty on Interest Rate (%)	Displays the total rate of interest. This is the sum of Rate (%) and Spread.
Additional Details	Click this link to view additional details related to penalty on interest. The **Penalty on Interest Additional Details** pop-up window appears.

7. Perform any of the below actions:

   o   Click **Next** to go the 'Charges' tab.

   o   Click **Back** to go the 'Party tab.

   o   Click **Save & Close** to complete the processing stage of the amendment.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the amendment transaction.

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6.2.4 Charges

Following table lists the details covered in the 'Charges' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the amendment.

Charge Details section

Field Name	Description
Charge	Displays the charge code.

Charge Pricing Rule	Displays the charge pricing rule applicable to the transaction. Field becomes editable if **Modify Pricing** radio button is selected in the Actions column.
	
	Click the search icon to open the Charge Pricing Rule pop-up window:
	
	   c. In the Charge Pricing Id or Charge Pricing Description, enter the complete or partial value.
	   d. Click Fetch. The relevant pricing rule(s) appear.
	   b. Select the rule that needs to be applied.

Charge Collection Type	Displays the type of charge collection. • Periodic • Online
Party	Displays the ID of the party to be charged.
Party Role	Displays the role of the party to be charged.
Charge Amount	Displays the amount to be charged along with the currency.
Actions	Displays the below radio buttons. Below fields are enabled or disabled if the toggle switch of **Allow Waive**, **Allow Override**, and **Allow Pricing Modification** is set to ON or OFF in Charge Decisioning and Charge Preferential Pricing screens. • Waive – On selecting the Waive button, the charge amount field defaults to zero. • Override – On selecting the Override button, the charge amount field becomes editable to enter any value. For Periodic charge collection type, the override charge amount entered will be proportionately adjusted across the schedule. • Modify Pricing – On selecting the modify pricing button, the charge pricing rule field becomes editable to select a different pricing rule. • Reset – Click the button to reset to the original calculation of charges and charge pricing rule.
Status	Displays the status of the charge as **Auto Waived**, and charge amount field defaults to zero. Also, View Original Charges hyperlink is enabled which when clicked displays the system calculated charges. This field is displayed only if **Auto Waive** is selected in the Charge Decisioning screen.
Details	Click the link to view the charge details, external pricing details, and schedule of periodic charges. External Pricing Details tab is displayed only if **External Pricing** switch is ON in the Charge Decisioning and Charge Preferential Pricing screens. Schedule of Periodic Charges tab is displays only if the Charge Collection type or Charge Calculation type is **Periodic**.

Field Name	Description

Charge Details

Schedule of Periodic Charges

8. Perform any of the below actions:

    o   Click **Next** to go the 'Accounting' tab.

    o   Click **Back** to go the 'Interest' tab.

    o   Click **Save & Close** to complete the processing stage of the amendment.

    o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

    o   Click **Hold** to move the transaction to the 'Hold' list.

    o   Click **Reject** to purge the amendment transaction.

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6.2.5 Accounting

Following table lists the details covered in the 'Accounting' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the amendment.
Accounting Details	

Field Name	Description
Accounting Entry Description	Displays a description for the accounting entry.
Accounting Role	Displays the accounting role code associated with the accounting entry.
Party	Displays the name of the party associated with the accounting entry.
Settlement Method	Displays the mode to be employed for the transaction.
Dr/Cr	Displays whether the amount will be debited or credited for the accounting entry.
Account	Displays the account number involved in the transaction.
Amount	Displays the amount of the transaction.

9. Perform any of the below actions:

   o   Click **Next** to go the 'Amendment' tab.

   o   Click **Back** to go the 'Charges' tab.

   o   Click **Save & Close** to complete the processing stage of the amendment.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the amendment transaction.

6.2.6 Amendment

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Following table lists the details covered in the 'Amendment' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the settlement is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the amendment.

Amendment Details

This section displays the existing and the updated values after an amendment operation.

Basic Info

Tenor	Displays the tenor of the finance.
Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.

Interest

Calculated Interest	Displays the interest amount that has been calculated.

10. Perform any of the below actions:

   o Click **Next** to go the 'Limits' tab.

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      o   Click **Back** to go the 'Accounting' tab.

      o   Click **Save & Close** to complete the processing stage of the amendment.

      o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

      o   Click **Hold** to move the transaction to the 'Hold' list.

      o   Click **Reject** to purge the amendment transaction.

6.2.7 Limits

Limits tab is displayed only if there is a limit freeze or if the limit is expired.

*Note: When the main limits are being utilized, the Limit Details grid displays details related to the main limits. You can add columns related to the adhoc limits by clicking **Add/Remove Columns** icon, if required. If adhoc limits are being utilized, then the Limit Details grid displays the Sanctioned Adhoc Amount, Utilized Adhoc Amount, and Available Adhoc Amount columns. You can add the columns related to the Main Limits using **Add/Remove Columns** icon, if required.*

Following table lists the details covered in the 'Limits' tab:

Field Name	Description
Branch	Displays the branch code of the bank where the amendment is being processed.
Product	Displays the name of the product associated with the program.
Program	Displays the name of the program that is linked to the receivables that have been financed.
Anchor	Displays the name of the anchor party in the program.
Linked Receivables	Click the link to view a list of receivables (invoices/debit notes) that have been financed.
Spoke	Displays the name of the counter party in the program.
Start Date	Displays the start date of the finance.
Tenor	Displays the tenor of the finance.

Field Name	Description
Maturity Date	Displays the maturity date of the finance.
Grace Days	Displays the number of days past the finance due date, within which the finance can be settled without penalty.
Past Due Date	Displays the new due date post the initial finance maturity date.
Total Receivable Amount	Displays the total amount of all the receivables that have been financed.
Finance (%)	Displays the percentage of the total receivable amount that has been financed.
Currency	Displays the currency of the finance amount.
Finance Amount	Displays the amount that has been financed.
Exchange Rate	Displays the exchange rate between the receivable amount currency and the finance currency.
Processing Date	Displays the date of processing of the amendment.

Limit Details

This section displays the various limits for the associated entities.

Field Name	Description
Limit Type	Displays a label of the entity and the linked limit type.
Entity	Displays the entity – Anchor / Product / Program / Spoke and so on.
Entity Name	Displays the name of the entity.
Breach Type	Displays any limit breach exception that has occurred with respect to the entity. ('Limits Frozen', 'Amount Breach', 'Limits Expired').
Processing Outcome	Displays the action that will be taken on the limit as a result of settlement. • If the limit is being booked, then this column displays 'Utilize'. • If in case of an exception, the transaction should be blocked and not allowed to be processed further, then this column displays 'Stop'. • If transaction is to be processed without limit booking in case of an exception, then this column displays 'Skip'. This behavior is driven by the credit limit mapping as configured in product parameters.
Amount	Displays the finance amount with respect to the entity.
Line Ccy	Displays the currency of the limit line.
Exchange Rate	Displays the exchange rate between the finance amount currency and the line currency.
Amount (In line CCY)	Displays the finance amount in line currency.
Sanctioned Amount	Displays the limit amount sanctioned to the entity, in line currency.

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Field Name	Description
Total Blocked Amount	Displays any amount that has been blocked for finances under process.
Total Utilized Amount	Displays the total amount that has been utilized.
Available Amount	Displays the total amount available to the entity for financing.
Line Id	Displays the unique ID of the limit line of the entity.
Action	Displays the action being taken on the amount being settled.
Actual Available Limits	Displays the actual limit available to the entity for financing.

11. Perform any of the below actions:

   o   Click **Next** to go the 'Summary' tab.

   o   Click **Back** to go the 'Amendment' tab.

   o   Click **Save & Close** to complete the processing stage of the amendment.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the amendment transaction.

6.2.8 Summary

Field Name	Description
Disbursement Basic Information tile	
Product	Displays the name of the finance product.
Program	Displays the name of the program.
Anchor	Displays the name of the anchor party.
Counterparty	Displays the name of the associated party in the program.
Finance Amount	Displays the amount financed.
Start Date	Displays the start date of the finance.
Maturity Date	Displays the maturity date of the finance.
Past Due Date	Displays the due date beyond the finance maturity date.
Payment Amount	Displays the amount being paid by the payment party.
Settlement Date	Displays the settlement date.
Total O/S	Displays the total outstanding amount to be paid.
Finance Status	Displays the status of the finance.
Party tile	
Anchor	Displays the name of the anchor party.
Counterparty	Displays the name of the associated party in the program.
Limits tile	
Entity Name, Limit Type, Line Currency, Amount	Displays the entity name for which the limit has been set, the limit type, the line currency, and the amount being released.
Interest tile	
Interest Type	Displays the type of interest.
Total Interest Rate	Displays the interest rate being charged on the finance.
Interest Amount	Displays the interest amount.
Interest Collection Frequency	Displays the frequency of collection of interest.
Charges tile	
Charge details	Displays the charge currency and amount.
Accounting tile	
Accounting Entry Desc.	Displays the description of the accounting entry.
Dr Role Description	Displays the role description of the debit accounting entry.
Cr Role Description	Displays the role description of the credit accounting entry.
Amendment Details tile	
Maturity Date	Displays the maturity date of the finance.
Finance Amount	Displays the amount financed.
Total Interest Rate	Displays the interest rate being charged on the finance.
Settlement Basic Information tile	

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Field Name	Description
Payment Amount	Displays the total amount being paid towards the settlement of the finance.
Amt towards Principal	Displays the amount being paid towards the repayment of the principal amount.
Amt towards Interest	Displays the amount being paid towards the payment of the interest.
Amt towards Penalty on Principal	Displays the amount being paid towards the payment of any penalty on principal.
Appropriation Sequence	Displays the sequence of settlement among principal, interest, penalty on principal, and penalty on interest.
Principal O/S	Displays the outstanding principal amount.
Interest O/S	Displays the outstanding interest amount.
Penalty on Principal O/S	Displays the penalty on the outstanding principal amount.
Total O/S	Displays the total outstanding amount.

12. Perform any of the below actions:

   o   Click **Back** to go the 'Accounting' tab.

   o   Click **Save & Close** to complete the processing stage of the amendment.

   o   Click **Cancel** to cancel the transaction and return to the 'Free Tasks' screen.

   o   Click **Hold** to move the transaction to the 'Hold' list.

   o   Click **Reject** to purge the amendment transaction.

Once the amendment process is completed, an approval task is created in case the associated program has the approval setting enabled. Upon approval, the finance will be modified in the core lending system, which in-turn will return the amendment status to Oracle Banking Supply Chain Finance.

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7. Inquiries

7.1   Accounting Inquiry

The 'Accounting Inquiry' screen helps you search for accounting entries based on various criteria such as 'File Reference Number', 'Event', 'Product', 'Program', 'Party', 'Account Number'.

Navigation Path: Supply Chain Finance > Inquiry > Accounting Inquiry

1.   Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the branch associated with the accounting.
Reference Number	Enter the reference number.
Event	Select the event to search the accounting information for.
Product	Click on the search icon to select the product.
Party	Click on the search icon to select the party.
Account Number	Click on the search icon to select the account number.
Accounting Entry Type	Select the account entry type.
Entry Posting Status	Specify the status of the accounting entry to inquire for.
Date Reference Basis	Select the basis for a date range search.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.

2.   Click **Search.** The search results are displayed in the section below.
     OR
     Click **Reset** to clear the search criteria.

3.   Click the link in the **Txn Ref No.** column, to view details of the charge.

7.2   Charge Inquiry

The Charge Inquiry screen helps you search for charges based on various search criteria, such as, Branch, Event, Party, Party Role, Product, and Charge Type.

Navigation Path: Supply Chain Finance > Inquiry > Charge Inquiry

1. Refer to the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the branch where the transaction has been processed.
Event	Select the event for which the charge has been levied.
Party	Click the search icon to select the party that the charge has been levied against.
Party Role	Select the role of the party that the charge has been levied against.
Charge Code	Click the search icon to select the code of the charge that has been levied.
Charge Group	Select the group of the charge.
Txn Ref No.	Enter the reference number of the charge.
Charge Type	Select whether the charge type is debit or credit with respect to the customer's account.
Charge Account	Click the search icon to select the account that has been charged.
Date Reference Basis	Select the basis for a date range search, whether Posting Date or Calculation Date. If you select an option from this list, then you must specify the 'from' and 'to' dates in the Date Range fields.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
Collection Type	Select whether the collection type is online or periodic.
Product	Select the product for which the charge has been applied.
Status	Select the value to specify the status of charge. • Auto Waived

Field Name	Description
	• Modified
	• Override
	• Waived
External Pricing	Select the value to specify whether external pricing is applied.
	• ALL
	• Yes
	• No

2. Click **Search**. The search results are displayed in the section below.
    OR
    Click **Reset** to clear the search criteria.

3. Click the link in the **Txn Ref No.** column, to view details of the charge.

7.3   Finance Inquiry

The 'Finance Inquiry' screen helps you search for the finances based on various criteria such as 'File Reference Number', 'Buyer', 'Supplier', 'Processing Date', 'Finance Date', 'Finance Amount'.

Navigation Path: Supply Chain Finance > Inquiry > Finance Inquiry

1. Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with 'Required' are mandatory.

Field Name	Description
Branch	Select the account branch.
Finance Reference Number	Enter the finance reference number to search details for.
Finance Status	Select the current finance status to inquire for. You can select multiple statuses in this field.
Product	Click the search icon to select the product for which the finance is processed.
Program	Click the search icon to select the product for which the finance is processed.
Supplier	Click the search icon to select the supplier party of the finance.

Field Name	Description
Buyer	Click the search icon to select the buyer party of the finance.
Borrower	Click the search icon to select the borrower.
Date Reference Basis	Select the basis for a date range search, whether Processing Date, or Finance Date, or Finance Maturity Date. If you select an option from this list, then you must specify the 'from' and 'to' dates in the Date Range fields.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
Processing Status	Select the current status of the finance being inquired. You can select multiple statuses in this field.
Delinquency Status	Select the delinquency status of the finance being inquired. You can select multiple statuses in this field.
Amendment Finances	Select the status to search for amendment finances.
Currency	Select the finance currency.
Finance Amount From	Specify the lowest amount of the finance amount range.
Finance Amount To	Specify the highest amount of the finance amount range.

2. Click **Search**. The search results are displayed in the section below.
    OR
    Click **Reset** to clear the search criteria.

3. Click the number in the **Finance Reference Number** column, to view the finance details.

7.4   Message Inquiry

The 'Message Inquiry' screen helps you search for the FCI messages based on various criteria such as 'Inward/Outward', 'Message Type, Buyer', 'Supplier', 'Message Reference Number', 'Status', 'Date Range'.

Navigation Path: Supply Chain Finance > Inquiry > Message Inquiry

1. Refer the following table for specifying details in the above screen:

Note: Fields marked with 'Required' are mandatory.

Field Name	Description
Inward/Outward	Select if the message is an inward or outward.
Message Type	Select the type of message. • MESSAGE 09 – Invoices and Credit • MESSAGE 12 – Indirect Payment • MESSAGE 14 – Dispute
Buyer	Click the search icon to select the buyer party of the message.
Supplier	Click the search icon to select the supplier party of the message.
Message Reference Number	Click the search icon to select message reference number.
Status	Select the status of the message. • Failed • Not Processed • Processed
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.

2. Click **Search**. The search results are displayed in the section below.
   OR
   Click **Reset** to clear the search criteria.

3. Click the hyperlink in the **Message Details** column, to view the message details.

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7.5   Structure Limits Inquiry

The 'Structure Limits Inquiry' screen helps you to search for the party limits.

Navigation Path: Supply Chain Finance > Inquiry > Structure Limits Inquiry

1.   Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with 'Required' are mandatory.

Field Name	Description
Limit Type	Select the type of limit to search for.
Entity	Select the entity type related to the party, whose limits are to be searched.

Entity search	Click the search icon to open the entity search pop-up window:
	   a. Enter the partial or complete ID/code/name of the entity in the respective fields.
	   b. Click Fetch. The relevant entity(ies) appear.
	   c. Select the required entity.

Party Id	Click the search icon to open the Customer Type pop-up window:
	   a. Select the customer type to search for.
	   b. In the Party Id or Party Name, enter the complete or partial value
	   c. Click Fetch. The relevant party(ies) appear.
	   d. Select the party whose limits are to be viewed.

External Line Id	Click the search icon to select the line ID from the external system, if applicable.
Date Reference Basis	Select the basis for a date range search - whether Main Limit expiry Date, Main Limit Sanctioned Date, Adhoc Limit expiry Date, or Adhoc Limit Sanctioned Date. If you select an option from this list, then you must specify the 'from' and 'to' dates in the Date Range fields.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
Interchangeability	Enable this toggle to search for limit structures where interchangeability is applicable.

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Field Name	Description
Currency	Select the limit structure currency.
Root Entity	Select the main (or topmost) entity in the limit structure.

2. Click **Search** to view the limit details of the selected entity. The search results are displayed in the section below.
OR
Click **Reset** to clear the search criteria.

7.6   Structure Limits Txn Inquiry

The Structure Limits Txn Inquiry screen helps you search for party limits with respect to a specific transaction.

Navigation Path: Supply Chain Finance > Inquiry > Structure Limits Txn Inquiry

1. Refer the following table for specifying details in the above screen:

Note: Select the value for at least one mandatory field to generate search results. Fields marked with 'Required' are mandatory.

Field Name	Description
Reference Basis	Select the type of reference number to be used for the search. The options are Finance Transaction Ref No, Invoice Transaction Ref No, and Invoice No.
	Based on the option selected, an entry field appears, where you must enter the corresponding reference number.
Limit Entity Type	Select the entity with respect to which limits are to be viewed. The respective entity field appears.
Entity	Click the search icon to open the entity search pop-up window:
	a. Enter the partial or complete ID/code/name of the entity in the respective fields.
	b. Click Fetch. The relevant entity(ies) appears.
	c. Select the required entity.
Limit Type	Select the limit type of the transaction.
Limit Event	Select the event for which the limit is applicable.

Field Name	Description
Transaction Event	Select the event of the transaction.
Date Range	Click the calendar icons and select the required 'from' and 'to' dates for the date range.
External Line Id	Click the search icon to select the line ID from the external system, if applicable.
Currency	Select the transaction currency.

2. Click **Search**. The search results are displayed in the section below.
   OR
   Click **Reset** to clear the search criteria.

8. Batch Jobs

There are several activities required to be performed daily in the system. These activities are run by the system as a batch job at the beginning and/or end of the day. This chapter includes the events that are part of Beginning of Day (BOD) and End of Day (EOD) batch jobs run by the system on daily basis.

8.1 EOD Batch

Refer the Branch EOD section in the Oracle Banking Common Core User Guide to Configure, Invoke, and View the EOD batch jobs.

***Note:** Events marked with are always executed.*

Sr. No.	Job Name	Description
1	Mark Cut Off	This job marks the successful completion of EOD and beginning of the new day.
2	Pre-EOD	If there are any finance transactions pending to be processed, this job will not be completed. For example: Finance request waiting for approval or with exception. This job is the first one to get executed as part of EOD batch job.
3	Outstanding Transaction	Accrual processing, and updated interest amount are fetched.
4	Modify Contract	This job processes repricing for tenor-based spread.
5	Limits Structure Refresh	This job is triggered for synchronising the limits data with external system.
6	Invoice Limit Approval Marking	This job is triggered to approve limits associated with the invoices. This job is only triggered when assignment is applicable for products.
7	Stale Invoice	This job marks the Invoices as stale based on the configured settings for each product.
8	Stale PO	This job marks the POs as stale based on the configured settings for each product.
9	Invoice Acceptance	This job changes invoice status as accepted based on the configurations set in the system.
10	Overdue Invoices	Updating the invoices as overdue.

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Sr. No.	Job Name	Description
11	Invoice Charges	This job calculates the charges for invoices. Invoices are grouped into different bunches and all the applicable charges are applied for a particular bunch. Once the charges are applied, those are calculated immediately if they are online charges. In case of periodic charges, charges are calculated if the charge calculation date matches with the business date on which EOD is run. Accounting entries are posted once charges are calculated.
12	PO Charges	This job calculates charges for the purchase orders. Purchase orders are grouped into different bunches and all the applicable charges are applied for a particular bunch. Once the charges are applied, those are calculated immediately if they are online charges. In case of periodic charges, charges are calculated if the charge calculation date matches with the business date on which EOD is run. Accounting entries posted once charges are calculated.
13	Charges Batch Processing	This job calculates & collect periodic charges. All the charges for all the transactions present in the system are calculated and account entries are posted if the charge calculation date matches with the business date on which EOD is run.
14	NPA	This job evaluates status of the loans and marks the delinquency status of the customer along with identification of Non-Performing Asset (NPA)/Inactive customers.
15	External NPA	This job consolidates the customer delinquency status which is sent from external system with the delinquency status arrived in the previous event. If external system integration is not applicable for NPA, this job is not executed.
16	Product Expired	This job closes the product as per expiry date configured in the system.
17	Program Expired	This job closes the program as per expiry date configured in the system.
18	Limit Structure Expired	This job closes the limits structure as per expiry date configured in the system.
19	Alerts	This job identifies all the alerts that are to be sent in EOD, generates, and sends them.
20	Mark EOFI	This job is used to identify the end of SCF EOD and initiates the common core events.
21	Forget Core Accounts	This is a common core event which marks forget flag for the customer accounts as per expiry date.
22	Forget Core Customers	This is a common core event which marks forget flag for the customer as per expiry date.

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Sr. No.	Job Name	Description
23	Change Date Job	This job flips the business date to the next working date.
24	Release Cut Off	This job designates the end of common core EOD.
25	Mark TI	This job prepares for the next day transactions.
26	FCI Message Job	This job finds out the eligible FCI messages which have not been sent and creates an FCI message for them and sends them via a configurable workflow.

Note: During the execution of EOD batch jobs, there is a possibility of occurrence of technical or functional errors. These errors will now be captured and displayed on the UI itself, so that the user can take required action to rectify them.

Note: Before executing any EOD batch, it is recommended to take a backup of the database.

8.2 Independent Batch

Refer the Task Management section in the Tasks User Guide to Create, View, Configure, Trigger, and View status of the tasks.

Sr. No.	Job Name	Description
1	Auto-Reconciliation	This job reconciles transactions for invoice, debit note, and finance, with payment/credit note based on configured auto-recon rules.
2	Future Dated Disbursement Processing	This job processes transactions with future dated disbursements.
3	Auto Debit Finance	This job processes auto debits for finance transactions as per configurations set in the system.
4	Auto Debit Invoice	This job processes auto debits for invoice transactions as per configurations set in the system.

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9. Process Codes

9.1 Finance

The following table represents the manual stages in Finance workflow along with the functional activity codes which can be used for mapping in role activity screen under SMS menu.

Refer the Role section in the Oracle Banking Security Management System User Guide for details on creating roles and assigning activities to it.

Stage	Functional Activity Code	Description
LimitProcessingException	LimitProcessingException	This is a stage before authorization and transaction falls in this stage when maintenance of limits is not done properly.
CreditApprovalException	CreditApprovalException	This is a stage before authorization and transaction falls in this stage when exception handling behavior has been maintained as STOP in the Product Parameters screen for limit amount and limit expiry breach.
CreateAdhocLimitsTransactionException	CreateAdhocLimitsTransactionException	This is a stage before authorization and transaction falls in this stage if there is a technical error while identifying Adhoc limits applicability in transaction.
InitiateWorkflowForAdhocLimitTxnException	InitiateWorkflowForAdhocLimitTxnException	This is a stage before authorization and transaction falls in this stage if there is a technical error due to which a transaction for Adhoc limits is not initiated in the system.
AutoFinanceException	AUTOFIN_EXCEPTION	This is a stage before authorization and after limit is blocked. Transaction falls in this stage when auto processing is enabled and it fails due to financing validations being done as per finance parameters maintained in Product/Program/Interest/Accounting/Charges.
Processing	PROCESSING	This is a stage before authorization and after limit is blocked. Transaction falls in this stage when auto-

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Stage	Functional Activity Code	Description
		processing is disabled in Program/Product parameters.
Authorization	AUTHORIZATION	This is authorization step wherein user can either Approve/Reject the record. Transaction falls in this stage when auto-authorization is disabled in Product/Program parameters.
Loan Integration Exception	OBCL_EXCEPTION	This stage is after authorization and transaction falls in this stage when integration with lending product (OBCL) to create contracts or make payment fails.
AccountingEntriesPostException	ACC_ENTRIES_EXCEPTION	This stage is after authorization and transaction falls in this stage when accounting entries posting integration is configured as 'Yes' in system parameters with another product and posting fails.
AccountPostingResponseAwaited	ACCPOSTING_RESPONSE_ AWAITED (Not be mapped on screen)	This stage is after authorization and transaction falls in this stage if accounting entries posting integration is configured as 'Yes' in system parameters with another product and the mode of integration is asynchronous and transaction is waiting for response.
ExternalPaymentException	EXTERNAL_PAYMENT_EXC EPTION	This stage is after authorization and transaction falls in this stage when external payment integration is required as per payment mode in transaction and external payment system integration fails.
OutgoingPaymentResponse Awaited	OUTPAY_RESPONSE_AWAI TED (Not be mapped on screen)	This stage is after authorization and transaction falls in this stage when external payment integration is required as per payment mode in transaction and integration is asynchronous and transaction is waiting for response.

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Stage	Functional Activity Code	Description
LimitsUpdateException	LIMITS_UPDATE_EXCEPTION	This stage is after authorization and transaction falls in this stage when limits utilization/release fails due to technical error. The user can retry the transaction after the technical error is resolved.
FinanceMasterUpdate	POSTAUTH_UPDATE_EXCEPTION	This stage is after authorization and transaction falls in this stage when work table to main table approval update fails due to technical errors. The user can retry the transaction after the technical error is resolved.
InstrumentUpdateException	INSTRUMENT_UPDATE_EXCEPTION	This stage is after authorization and transaction falls in this stage when update of linked invoice/PO as financed/paid fails due to technical errors. The user can retry the transaction after the technical error is resolved.
AlertsException	ALERTS_EXCEPTION	This stage is after authorization and transaction falls in this stage when alerts generation for transaction fails due to technical errors. The user can retry the transaction after the technical error is resolved.
ReconCompletionException	RECON_COMPLETION_EXCEPTION	This stage is after authorization and transaction falls in this stage for settlement transactions when payment is initiated through Finance Payment Recon (FPR) and FIFO (First In First Out) is not completed and status of the same cannot be found due to technical errors. The user can retry the transaction after the technical error is resolved.
ReconAuthorizationException	RECON_AUTHORIZATION_EXCEPTION	This stage is after authorization and transaction falls in this stage for settlement transactions when payment is initiated through Finance Payment Recon (FPR) and FIFO (First In First Out) is not completed and status of recon

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Stage	Functional Activity Code	Description
		of current finance settlement is not updated due to technical errors. The user can retry the transaction after the technical error is resolved.
ReconStepAuthorizationException	RECON_STEP_AUTHORIZATION_EXCEPTION	This stage is after authorization and transaction falls in this stage for settlement transactions when payment is initiated through Finance Payment Recon (FPR) and FIFO (First In First Out) is not completed and status of payment corresponding to current finance settlement is not updated due to technical errors. The user can retry the transaction after the technical error is resolved.

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10. Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Accounting Entries	SCF_FA_ACCNT_ENTRIES_CREATE_SERVICE	Create	Create Accounting Entries
	SCF_FA_ACCNT_ENTRIES_VIEW_SERVICE	View	View Accounting Entries
	SCF_FA_ACCNT_ENTRIES_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Accounting Entries record
	SCF_FA_ACCNT_ENTRIES_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Accounting Entries record
	SCF_FA_ACCNT_ENTRIES_VIEW_DELETE_SERVICE	Delete	Delete the Accounting Entries record
	SCF_FA_ACCNT_ENTRIES_VIEW_CLOSE_SERVICE	Close	Close the Accounting Entries record
	SCF_FA_ACCNT_ENTRIES_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Accounting Entries record
	SCF_FA_ACCNT_ENTRIES_VIEW_COPY_SERVICE	Copy	Copy and create a new Accounting Entries record
Entry Codes	SCF_FA_ACCNT_ENTRYCODE_CREATE_SERVICE	Create	Create Entry Codes
	SCF_FA_ACCNT_ENTRYCODE_VIEW_SERVICE	View	View Entry Codes
	SCF_FA_ACCNT_ENTRYCODE_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Entry Codes record
	SCF_FA_ACCNT_ENTRYCODE_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Entry Codes record
	SCF_FA_ACCNT_ENTRYCODE_VIEW_CLOSE_SERVICE	Close	Close the Entry Codes record
	SCF_FA_ACCNT_ENTRYCODE_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Entry Codes record
	SCF_FA_ACCNT_ENTRYCODE_VIEW_DELETE_SERVICE	Delete	Delete an existing Entry Codes record
	SCF_FA_ACCNT_ENTRYCODE_VIEW_COPY_SERVICE	Copy	Copy and create a new Entry Codes record
External Account Mapping	SCF_FA_EXT_ACC_MAPP_CREATE_SERVICE	Create	Create External Account Mapping
	SCF_FA_EXT_ACC_MAPP_VIEW_SERVICE	View	View External Account Mapping
	SCF_FA_EXT_ACC_MAPP_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the External Account Mapping record

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Screen Name/API Name	Functional Activity Code	Action	Description
	SCF_FA_EXT_ACC_MAPP_VIEW _CLOSE_SERVICE	Close	Close the External Account Mapping record
	SCF_FA_EXT_ACC_MAPP_VIEW _REOPEN_SERVICE	Reopen	Reopen a closed External Account Mapping record
	SCF_FA_EXT_ACC_MAPP_VIEW _DELETE_SERVICE	Delete	Delete an existing External Account Mapping record
	SCF_FA_EXT_ACC_MAPP_VIEW _UPDATE_SERVICE	Unlock	Unlock and edit the External Account Mapping record
	SCF_FA_EXT_ACC_MAPP_VIEW _COPY_SERVICE	Copy	Copy and create a new External Account Mapping record
Internal Account Mapping	SCF_FA_INT_ACC_MAPP_CREA TE_SERVICE	Create	Create Internal Account Mapping
	SCF_FA_INT_ACC_MAPP_VIEW_ SERVICE	View	View Internal Account Mapping
	SCF_FA_INT_ACC_MAPP_VIEW_ UPDATE_SERVICE	Unlock	Unlock and edit the Internal Account Mapping record
	SCF_FA_INT_ACC_MAPP_VIEW_ AUTHORIZE_SERVICE	Authorize	Authorize the Internal Account Mapping record
	SCF_FA_INT_ACC_MAPP_VIEW_ CLOSE_SERVICE	Close	Close the Internal Account Mapping record
	SCF_FA_INT_ACC_MAPP_VIEW_ REOPEN_SERVICE	Reopen	Reopen a closed Internal Account Mapping record
	SCF_FA_INT_ACC_MAPP_VIEW_ DELETE_SERVICE	Delete	Delete an existing Internal Account Mapping record
	SCF_FA_INT_ACC_MAPP_VIEW_ COPY_SERVICE	Copy	Copy and create a new Internal Account Mapping record
Account Role	SCF_FA_ACCNT_ROLE_CREATE _SERVICE	Create	Create an Accounting Role
	SCF_FA_ACCNT_ROLE_VIEW_S ERVICE	View	View Accounting Role
	SCF_FA_ACCNT_ROLE_VIEW_A UTHORIZE_SERVICE	Authorize	Authorize the Accounting Role record
	SCF_FA_ACCNT_ROLE_VIEW_C LOSE_SERVICE	Close	Close the Accounting Role record
	SCF_FA_ACCNT_ROLE_VIEW_R EOPEN_SERVICE	Reopen	Reopen a closed Accounting Role record
	SCF_FA_ACCNT_ROLE_VIEW_U PDATE_SERVICE	Unlock	Unlock and edit the Accounting Role record

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Screen Name/API Name	Functional Activity Code	Action	Description
	SCF_FA_ACCNT_ROLE_VIEW_DELETE_SERVICE	Delete	Delete an existing Accounting Role record
	SCF_FA_ACCNT_ROLE_VIEW_COPY_SERVICE	Copy	Copy and create a new Accounting Role record
Alert Contact Details	OBSCF_FA_ALERTCONTACTDETAILS_CREATE_SERVICE	Create	Create Alert Contact Details
	OBSCF_FA_ALERTCONTACTDETAILS_VIEW_SERVICE	View	View Alert Contact Details
	OBSCF_FA_ALERTCONTACTDETAILS_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Alert Contact Details record
	OBSCF_FA_ALERTCONTACTDETAILS_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Alert Contact Details record
	OBSCF_FA_ALERTCONTACTDETAILS_VIEW_CLOSE_SERVICE	Close	Close the Alert Contact Details record
	OBSCF_FA_ALERTCONTACTDETAILS_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Alert Contact Details record
	OBSCF_FA_ALERTCONTACTDETAILS_VIEW_DELETE_SERVICE	Delete	Delete an existing Alert Contact Details record
	OBSCF_FA_ALERTCONTACTDETAILS_VIEW_COPY_SERVICE	Copy	Copy and create a new Alert Contact Details record
Alert Decisioning	SCF_FA_ALERT_DECISION_CREATE_SERVICE	Create	Create Alert Decisioning
	SCF_FA_ALERT_DECISION_VIEW_SERVICE	View	View Alert Decisioning
	SCF_FA_ALERT_DECISION_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Alert Decisioning record
	SCF_FA_ALERT_DECISION_VIEW_AUTH_SERVICE	Authorize	Authorize the Alert Decisioning record
	SCF_FA_ALERT_DECISION_VIEW_DELETE_SERVICE	Delete	Delete an existing Alert Decisioning record
	SCF_FA_ALERT_DECISION_VIEW_CLOSE_SERVICE	Close	Close the Alert Decisioning record
	SCF_FA_ALERT_DECISION_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Alert Decisioning record
	SCF_FA_ALERT_DECISION_VIEW_COPY_SERVICE	Copy	Copy and create a new Alert Decisioning record
Alert Definition	SCF_FA_ALERT_DEFN_CREATE_SERVICE	Create	Create Alert Definition
	SCF_FA_ALERT_DEFN_VIEW_SERVICE	View	View Alert Definition

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Screen Name/API Name	Functional Activity Code	Action	Description
	SCF_FA_ALERT_DEFN_VIEW_AUTH_SERVICE	Authorize	Authorize the Alert Definition record
	SCF_FA_ALERT_DEFN_VIEW_DELETE_SERVICE	Delete	Delete an existing Alert Definition record
	SCF_FA_ALERT_DEFN_VIEW_CLOSE_SERVICE	Close	Close the Alert Definition record
	SCF_FA_ALERT_DEFN_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Alert Definition record
	SCF_FA_ALERT_DEFN_VIEW_MODIFY_SERVICE	Unlock	Unlock and edit the Alert Definition record
	SCF_FA_ALERT_DEFN_VIEW_COPY_SERVICE	Copy	Copy and create a new Alert Definition record
Charge Code	OBSCF_FA_CHGMASTER_CREATE_SERVICE	Create	Create Charge Code
	OBSCF_FA_CHGMASTER_VIEW_SERVICE	View	View Charge Code
	OBSCF_FA_CHGMASTER_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Charge Code record
	OBSCF_FA_CHGMASTER_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Charge Code record
	OBSCF_FA_CHGMASTER_VIEW_CLOSE_SERVICE	Close	Close the Charge Code record
	OBSCF_FA_CHGMASTER_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Charge Code record
	OBSCF_FA_CHGMASTER_VIEW_DELETE_SERVICE	Delete	Delete an existing Charge Code record
	OBSCF_FA_CHGMASTER_VIEW_COPY_SERVICE	Copy	Copy and create a new Charge Code record
Charge Decisioning	OBSCF_FA_CHGDEC_CREATE_SERVICE	Create	Create Charge Decisioning
	OBSCF_FA_CHGDEC_VIEW_SERVICE	View	View Charge Decisioning
	OBSCF_FA_CHGDEC_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Charge Decisioning record
	OBSCF_FA_CHGDEC_VIEW_AMEND_SERVICE	Unlock	Unlock and edit the Charge Decisioning record
	OBSCF_FA_CHGDEC_VIEW_CLOSE_SERVICE	Close	Close the Charge Decisioning record
	OBSCF_FA_CHGDEC_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Charge Decisioning record

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Screen Name/API Name	Functional Activity Code	Action	Description
	OBSCF_FA_CHGDEC_VIEW_DELETE_SERVICE	Delete	Delete an existing Charge Decisioning record
	OBSCF_FA_CHGDEC_VIEW_COPY_SERVICE	Copy	Copy and create a new Charge Decisioning record
Charge Preferential Pricing	OBSCF_FA_CHGPREFPRC_CREATE_SERVICE	Create	Create Charge Preferential Pricing
	OBSCF_FA_CHGPREFPRC_VIEW_SERVICE	View	View Charge Preferential Pricing
	OBSCF_FA_CHGPREFPRC_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Charge Preferential Pricing record
	OBSCF_FA_CHGPREFPRC_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Charge Preferential Pricing record
	OBSCF_FA_CHGPREFPRC_VIEW_CLOSE_SERVICE	Close	Close the Charge Preferential Pricing record
	OBSCF_FA_CHGPREFPRC_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Charge Preferential Pricing record
	OBSCF_FA_CHGPREFPRC_VIEW_DELETE_SERVICE	Delete	Delete an existing Charge Preferential Pricing record
	OBSCF_FA_CHGPREFPRC_VIEW_COPY_SERVICE	Copy	Copy and create a new Charge Preferential Pricing record
Charge Rule Maintenance	OBSCF_FA_CHARGES_RULE_CREATE_SERVICE	Create	Create Charge Rule Maintenance
	OBSCF_FA_CHARGES_RULE_VIEW_SERVICE	View	View Charge Rule Maintenance
	OBSCF_FA_CHARGES_RULE_VIEW_CLOSE_SERVICE	Close	Close the Charge Rule Maintenance record
	OBSCF_FA_CHARGES_RULE_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Charge Rule Maintenance record
	OBSCF_FA_CHARGES_RULE_VIEW_DELETE_SERVICE	Delete	Delete an existing Charge Rule Maintenance record
	OBSCF_FA_CHARGES_RULE_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Charge Rule Maintenance record
	OBSCF_FA_CHARGES_RULE_VIEW_MODIFY_SERVICE	Unlock	Unlock and edit the Charge Rule Maintenance record
	OBSCF_FA_CHARGES_RULE_VIEW_COPY_SERVICE	Copy	Copy and create a new Charge Rule Maintenance record
Insurance	SCF_FA_INSURANCE_CREATE_SERVICE	Create	Create Insurance

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Screen Name/API Name	Functional Activity Code	Action	Description
	SCF_FA_INSURANCE_VIEW_SERVICE	View	View Insurance
	SCF_FA_INSURANCE_VIEW_AUTH_SERVICE	Authorize	Authorize the Insurance record
	SCF_FA_INSURANCE_VIEW_CLOSE_SERVICE	Close	Close the Insurance record
	SCF_FA_INSURANCE_VIEW_DELETE_SERVICE	Delete	Delete an existing Insurance record
	SCF_FA_INSURANCE_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Insurance record
	SCF_FA_INSURANCE_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Insurance record
	SCF_FA_INSURANCE_VIEW_COPY_SERVICE	Copy	Copy and create a new Insurance record
Interest Pricing	SCF_FA_INTEREST_PRC_CREATE_SERVICE	Create	Create Interest Pricing
	SCF_FA_INTEREST_PRC_VIEW_SERVICE	View	View Interest Pricing
	SCF_FA_INTEREST_PRC_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Interest Pricing record
	SCF_FA_INTEREST_PRC_VIEW_CLOSE_SERVICE	Close	Close the Interest Pricing record
	SCF_FA_INTEREST_PRC_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Interest Pricing record
	SCF_FA_INTEREST_PRC_VIEW_DELETE_SERVICE	Delete	Delete an existing Interest Pricing record
	SCF_FA_INTEREST_PRC_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Interest Pricing record
	SCF_FA_INTEREST_PRC_VIEW_COPY_SERVICE	Copy	Copy and create a new Interest Pricing record
Interest Rate Decisioning	SCF_FA_INTEREST_DEC_CREATE_SERVICE	Create	Create Interest Pricing
	SCF_FA_INTEREST_DEC_VIEW_SERVICE	View	View Interest Pricing
	SCF_FA_INTEREST_DEC_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Interest Rate Decisioning record
	SCF_FA_INTEREST_DEC_VIEW_CLOSE_SERVICE	Close	Close the Interest Rate Decisioning record
	SCF_FA_INTEREST_DEC_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Interest Rate Decisioning record

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Screen Name/API Name	Functional Activity Code	Action	Description
	SCF_FA_INTEREST_DEC_VIEW_DELETE_SERVICE	Delete	Delete an existing Interest Rate Decisioning record
	SCF_FA_INTEREST_DEC_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Interest Rate Decisioning record
	SCF_FA_INTEREST_DEC_VIEW_COPY_SERVICE	Copy	Copy and create a new Interest Rate Decisioning record
Limits Structure	SCF_FA_LIMITS_CREATE_SERVICE	Create	Create Limits Structure
	SCF_FA_LIMITS_VIEW_SERVICE	View	View Limits Structure
	SCF_FA_LIMITS_VIEW_AUTH_SERVICE	Authorize	Authorize the Limits Structure record
	SCF_FA_LIMITS_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Limits Structure record
	SCF_FA_LIMITS_VIEW_DELETE_SERVICE	Delete	Delete an existing Limits Structure record
	SCF_FA_LIMITS_VIEW_CLOSE_SERVICE	Close	Close the Limits Structure record
	SCF_FA_LIMITS_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the Limits Structure record
	SCF_FA_LIMITS_VIEW_COPY_SERVICE	Copy	Copy and create a new Limits Structures record
Product Parameters	SCF_FA_PRODUCT_CREATE_SERVICE	Create	Create Product Parameter record
	SCF_FA_PRODUCT_VIEW_SERVICE	View	View Product Parameter record
	SCF_FA_PRODUCT_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Product Parameter record
	SCF_FA_PRODUCT_VIEW_CLOSE_SERVICE	Close	Close the Product Parameter record
	SCF_FA_PRODUCT_VIEW_DELETE_SERVICE	Delete	Reopen a closed Product Parameter record
	SCF_FA_PRODUCT_VIEW_REOPEN_SERVICE	Reopen	Delete an existing Product Parameter record
	SCF_FA_PRODUCT_VIEW_AMEND_SERVICE	Unlock	Unlock and edit the Product Parameter record
	SCF_FA_PRODUCT_VIEW_COPY_SERVICE	Copy	Copy and create a new Product Parameter record
Program Parameters	SCF_FA_PROGRAM_CREATE_SERVICE	Create	Create Program Parameter record

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Screen Name/API Name	Functional Activity Code	Action	Description
	SCF_FA_PROGRAM_VIEW_SERVICE	View	View Program Parameter record
	SCF_FA_PROGRAM_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Program Parameter record
	SCF_FA_PROGRAM_VIEW_CLOSE_SERVICE	Close	Close the Program Parameter record
	SCF_FA_PROGRAM_VIEW_DELETE_SERVICE	Delete	Reopen a closed Program Parameter record
	SCF_FA_PROGRAM_VIEW_REOPEN_SERVICE	Reopen	Delete an existing Program Parameter record
	SCF_FA_PROGRAM_VIEW_AMEND_SERVICE	Unlock	Unlock and edit the Program Parameter record
	SCF_FA_PROGRAM_VIEW_COPY_SERVICE	Copy	Copy and create a new Program Parameter record
System Parameters	SCF_FA_SYS_PARAM_VIEW_SERVICE	View	View System Parameter record
	SCF_FA_SYS_PARAM_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the System Parameter record
	SCF_FA_SYS_PARAM_VIEW_DELETE_SERVICE	Delete	Delete the System Parameter record
	SCF_FA_SYS_PARAM_VIEW_UPDATE_SERVICE	Unlock	Unlock and edit the System Parameter record
Accounting Inquiry	SCF_FA_ACC_TXN_ENQ_VIEW_SERVICE	Accounting Inquiry	Menu for Accounting Inquiry
Charge Inquiry	SCF_FA_CHARGES_ENQUIRY_SERVICE	Charge Inquiry	Menu for Charge Inquiry
Finance Inquiry	SCF_FA_FIN_ENQUIRY_SERVICE	Finance Note Inquiry	Menu for Finance Note Inquiry
Message Inquiry	SCFCM_FA_MESSAGE_INQUIRY	Message Inquiry	Menu for Message Inquiry
Structure Limits Inquiry	SCF_FA_STRUCT_LIMITS_INQUIRY_SERVICE	Structure Limits Inquiry	Menu for Structure Limits Inquiry
Structure Limits Txn Inquiry	SCF_FA_STRUCT_LIMITS_TXN_INQ_SERVICE	Structure Limits Txn Inquiry	Menu for Structure Limits Txn Inquiry
Finance Amendment	SCF_FA_OBSCF_SERVICE	Finance Amendment	Menu for Finance Amendment
	SCF_FA_OBSCFCM_SERVICE		
Finance Settlement	SCF_FA_FINANCE_SETTLE_CREATE_SERVICE	Finance Settlement	Menu for Finance Settlement

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Reference and Feedback

References

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

- Receivables and Payables User Guide

- Tasks User Guide

- Integration Guide

- Security Management System User Guide

- Common Core User Guide

- Oracle Banking Getting Started User Guide

Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

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