

Export LC Amendment - Beneficiary Consent User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Export LC Amendment - Beneficiary Consent User Guide
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Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

Overview

OBTFPM is a trade finance middle office platform, which enables bank to streamline the trade finance operations. OBTFPM enables the customers to send request for new trade finance transaction either by visiting the branch (offline channels) or through SWIFT/Trade Portal/other external systems (online channels).

Benefits

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

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

Key Features

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

Export LC Amendment - Beneficiary Consent

Export LC Amendment - Beneficiary Consent process enables the user to register the beneficiary consent response received for an amendment made to a LC.

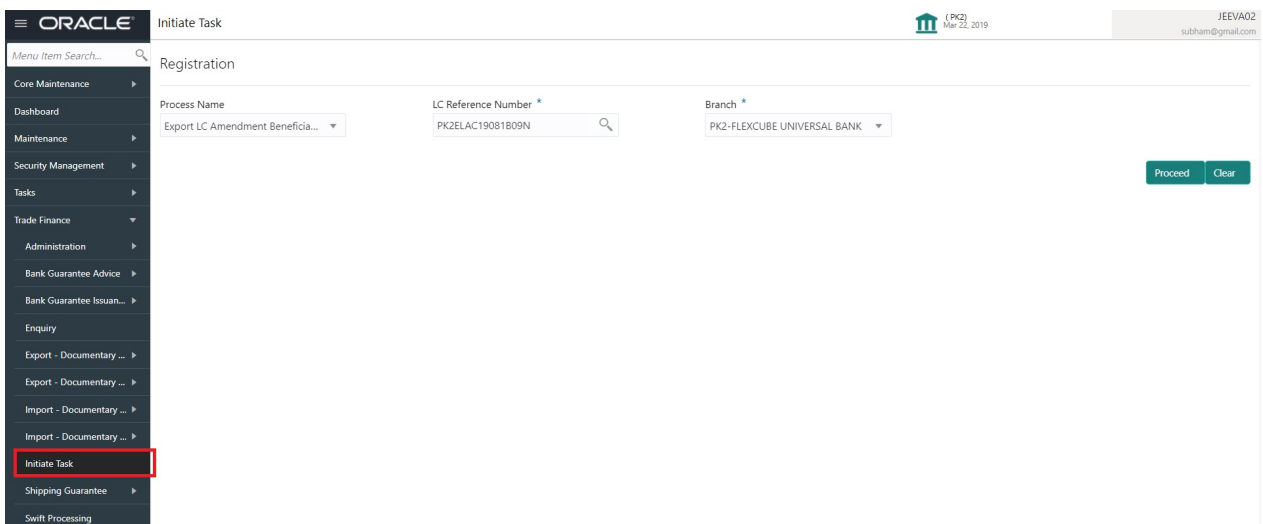
This section contains the following topics:

Common Initiation Stage	Registration
Data Enrichment	Exceptions
Approval	

Common Initiation Stage

The user can initiate the new export LC amendment beneficiary consent request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.
2. Click **Trade Finance > Initiate Task**.



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

Field	Description
Process Name	Select the process name to initiate the task.
LC Reference Number	Select the LC Reference Number.
Branch	Select the branch.

Action Buttons

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

Field	Description
Proceed	Task will get initiated to next logical stage.

Field	Description
Clear	The user can clear the contents update and can input values again.

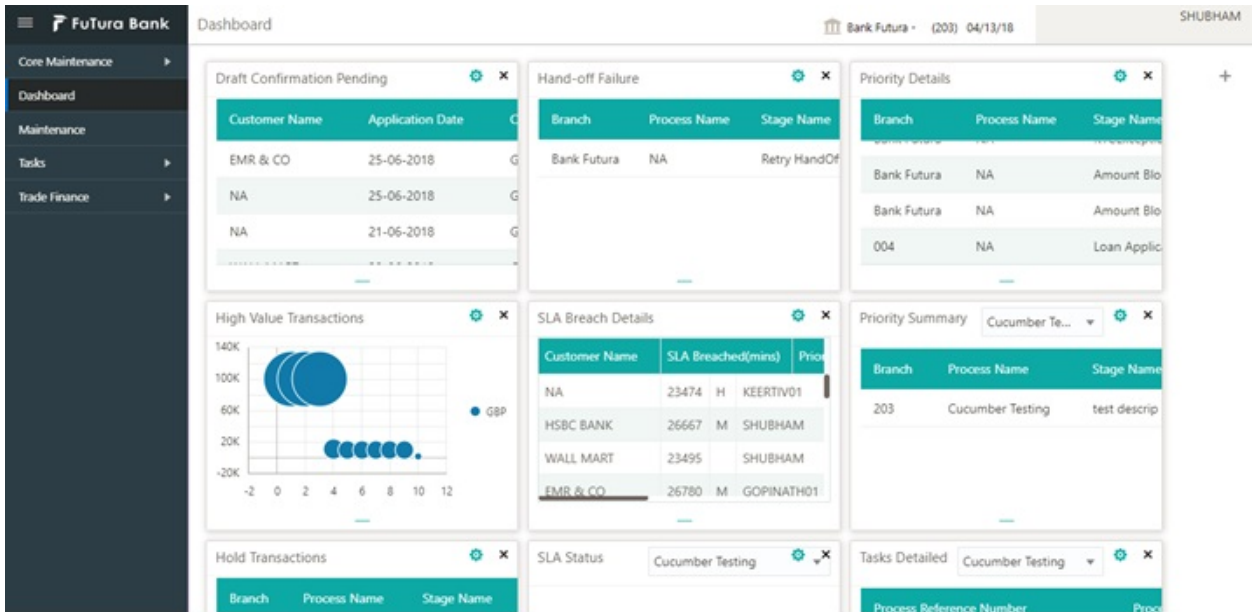
Registration

If beneficiary response is given through branch either by fax, mail, or paper, the Export LC amendment - Beneficiary Consent process starts from the Registration Stage.

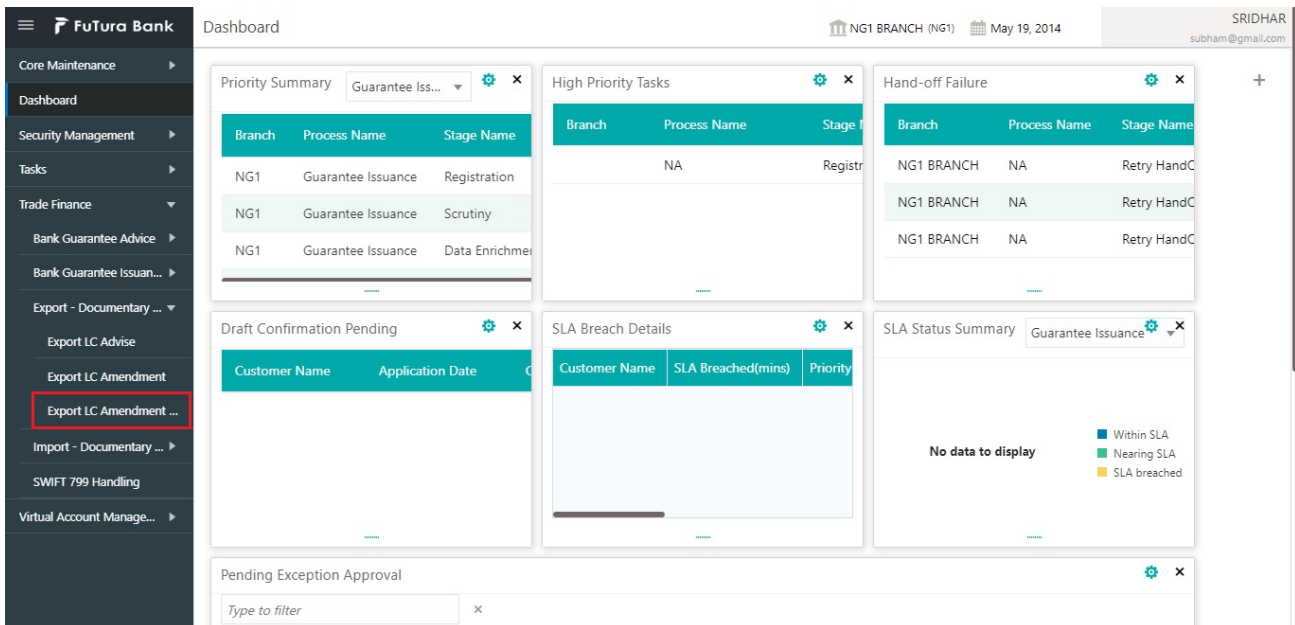
During Registration stage, user can capture the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents. It also enables the user to capture beneficiary response.

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

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



3. Click Trade Finance> Export - Documentary Credit> Export LC Amendment (Beneficiary Consent).



The Registration stage has three sections has three sections Application Details, LC Details, and Beneficiary Response Capture. Let's look at the details of Registration screens below:

Application Details

ORACLE
(DEFAULTTENITY)
Oracle Banking Trade Finan...
Aug 3, 2023
POORNIMA01
subham@gmail.com

Signatures
Documents
Remarks
Customer Instruction

Export LC Amendment Beneficiary Consent

Application Details

20 - Documentary Credit Number 032ELAC232143501	Beneficiary ID 032204	Beneficiary Air Arabia	Branch 032-Oracle Banking Trade Finan...
Amendment Number 1	Process Reference Number 032ELCA000162698	Priority Medium	Submission Mode Desk
Response Received Date Aug 3, 2023	Issuing Bank 032312 MASHREQ BANK	Non Bank Issuer	Cancel LC <input type="checkbox"/>
User Reference Number 032ELAC232143501	Customer Reference Number CONTRACTREFNO		

View LC
Events

LC Details

LC Type Sight	Product Code ELAC	Product Description Export LC Sight Non Revolving	Advising Bank
40A - Form of Documentary Credit IRREVOCABLE	Contract Reference Number 032ELAC232143501	31C - Date of Issue Aug 2, 2023	40E - Applicable Rules UCPURR LATEST VERSION
Date of Expiry Feb 18, 2024	31D - Place of Expiry MUMBAI	51A - Applicant Bank	Applicant 032207 Emaar Properties
Beneficiary 032204 Air Arabia	32B - Currency Code, Amount AED / AED 100,000.00	39A - Percentage Credit Amount Tolerance 10 / 10	39C - Additional Amount Covered


Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Aug 2, 2023	<input checked="" type="checkbox"/>	Unconfirmed		<input type="text"/>

Hold
Cancel
Save & Close
Submit

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

Field	Description	Sample Values
Documentary Credit Number	Provide the documentary credit number. Alternatively, user can search the documentary credit number using LOV. In the LOV, user can input Customer ID, Applicant, Currency, Amount and User Reference to fetch the LC details. Based on the search result, select the applicable LC to be amended.	
Beneficiary ID	Read only field. Beneficiary ID will be auto-populated based on the selected LC from the LOV.	001344
Beneficiary	Read only field. Beneficiary Name will be auto-populated based on the selected LC from the LOV.	EMR & CO
Branch	Read only field. Branch details will be auto-populated based on the selected LC from the LOV.	203-Bank Futura -Branch FZ1
Amendment Number	Read only field. Amendment number will be auto-populated based on selected Export LC. Amendment number increases by 1 for each amendment.	

Field	Description	Sample Values
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	
Priority	System will default the Priority as Low/Medium/High based on maintenance.	High
Submission Mode	Select the submission mode of Export LC Amendment request. By default the submission mode will have the value as 'Desk'. Desk- Request received through Desk Courier- Request received through Courier SWIFT-Non STP - Request received through SWIFT-Non STP to register the task for the failed STP messages (MT798 and other MT Messages)	Desk
Response Received Date	By default, the application will display branch's current date and enables the user to change the date to any back date.  Note Future date selection is not allowed.	04/13/2018
Issuing Bank	Read only field. Issuing Bank details will be auto-populated based on the selected LC from the LOV.	
Non Bank Issuer	Read only field. Non Bank Issuer details will be auto-populated based on the selected LC from the LOV.	
Cancel LC	Read only field. This field displays the option to cancel the LC.	
User Reference Number	Read only field. User reference number is defaulted based on the selected LC.	
Customer Reference Number	Read only field. This field displays the Customer Reference Number of the selected LC.	

LC Details

Details in this screen displays the data from the LC issued.

LC Details			
LC Type Sight	Product Code ELAC	Product Description Export LC Sight Non Revolving	Advising Bank
40A - Form of Documentary Credit IRREVOCABLE	Contract Reference Number 032ELAC232143501	31C - Date of Issue Aug 2, 2023	40E - Applicable Rules UCP600 LATEST VERSION
Date of Expiry Feb 18, 2024	31D - Place of Expiry MUMBAI	51A - Applicant Bank	Applicant 032207 Emaar Properties
Beneficiary 032204 Air Arabia	32B - Currency Code, Amount AED AED 100,000.00	39A - Percentage Credit Amount Tolerance 10 / 10	39C - Additional Amount Covered



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

Field	Description	Sample Values
LC Type	Read only field. LC type will be populated based selected LC.	
Product Code	Read only field. This field displays the product code of the selected LC.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Advising Bank	This field displays the advising bank details of the selected LC.	
40A - Form of Documentary Credit	Read only field. This field displays the form of documentary credit details of the selected LC.	
Contract Reference Number	Read only field. This field displays the Contract Reference Number of the selected LC.	
Date of Issue	Read only field. This field displays the LC issuance date.	
Applicable Rules	This field displays the rules of the selected LC.	
Date Of Expiry	This field displays the expiry date of the selected LC.	
Place of Expiry	This field displays the place of expiry of the selected LC.	
Applicant Bank	Read only field. This field displays the applicant bank details of the selected Export LC.	
Applicant	Read only field. This field displays the details of the applicant of the selected LC.	

Field	Description	Sample Values
Beneficiary	Read only field. This field displays the details of the beneficiary of the selected LC.	
Currency Code, Amount	Read only field. This field displays the value of LC along with the currency details of the selected LC.	
Percentage Credit Amount Tolerance	Read only field. This field displays the percentage credit amount tolerance details of the selected LC.	
Additional Amount Covered	Read only field. This field displays the details of additional amount covered of the selected LC.	


Beneficiary Response Capture

Registration user can capture the beneficiary responses of each amendments made to the LC in this section.

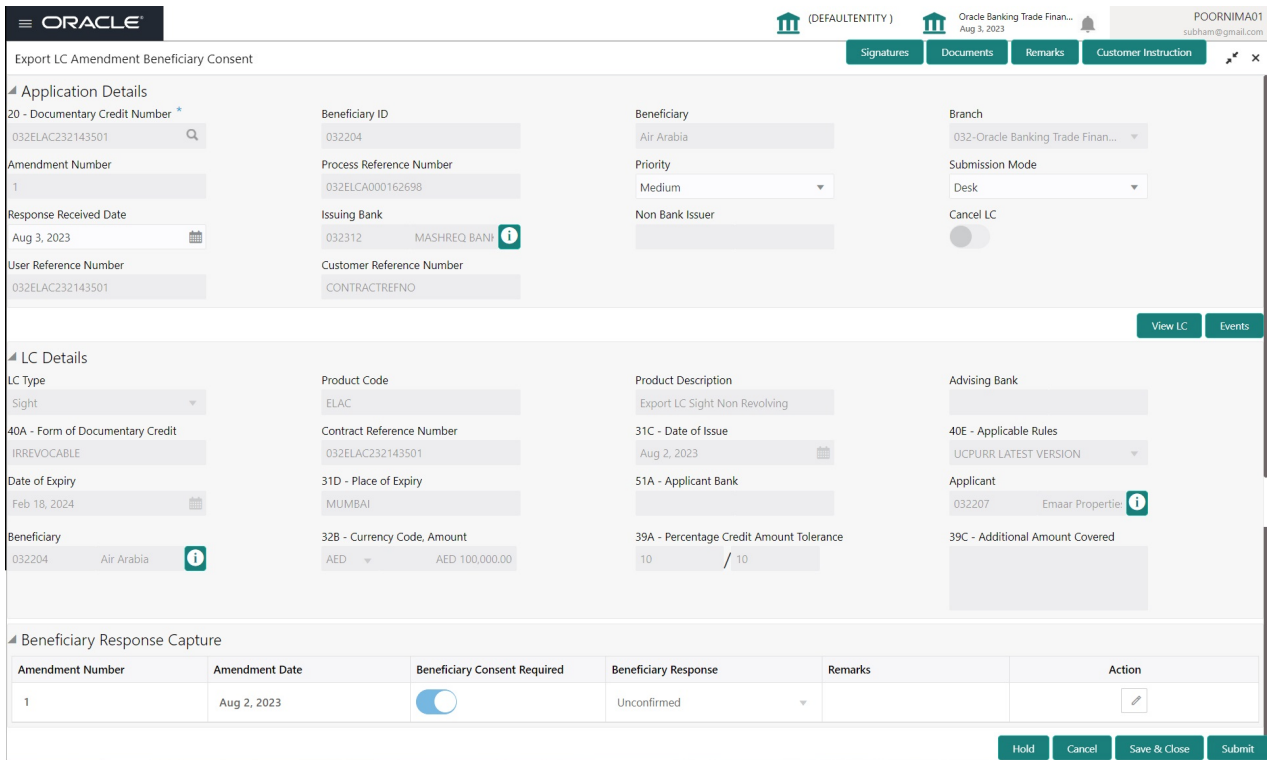
Beneficiary Response Capture					
Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Aug 2, 2023		Unconfirmed		

Capture the beneficiary response based on the description in the following table:

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated based on selected LC using documentary credit number.	
Amendment Date	Read only field. This field displays the date on which the amendment was made to LC.	
Beneficiary Consent Required	Beneficiary Consent Required (Y/N) will be auto-populated based on selected LC using documentary credit number.	

Field	Description	Sample Values
Beneficiary Response	Select the beneficiary response from the LOV. <ul style="list-style-type: none"> Confirmed Unconfirmed Rejected  <p>Note Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</p>	
Remarks	Specify the remarks.	
Action	Click edit icon to edit the beneficiary response capture details.	

Miscellaneous



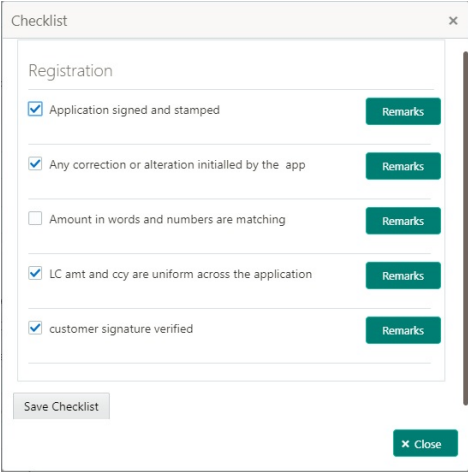
The screenshot shows the Oracle 'Export LC Amendment Beneficiary Consent' form. It is divided into several sections:

- Application Details:** Includes fields for Beneficiary ID (032204), Beneficiary (Air Arabia), Branch (032-Oracle Banking Trade Finan...), Amendment Number (1), Process Reference Number (032ELCA000162698), Priority (Medium), Submission Mode (Desk), Response Received Date (Aug 3, 2023), Issuing Bank (MASHREQ BANK), Non Bank Issuer, User Reference Number (032ELAC232143501), and Customer Reference Number (CONTRACTREFNO).
- LC Details:** Includes LC Type (Sight), Product Code (ELAC), Product Description (Export LC Sight Non Revolving), Advising Bank, 40A - Form of Documentary Credit (IRREVOCABLE), Contract Reference Number (032ELAC232143501), 31C - Date of Issue (Aug 2, 2023), 40E - Applicable Rules (UCPURR LATEST VERSION), Date of Expiry (Feb 18, 2024), 31D - Place of Expiry (MUMBAI), 51A - Applicant Bank, Applicant (032207 Emaar Properties), Beneficiary (032204 Air Arabia), 32B - Currency Code, Amount (AED 100,000.00), 39A - Percentage Credit Amount Tolerance (10 / 10), and 39C - Additional Amount Covered.
- Beneficiary Response Capture:** A table with columns: Amendment Number, Amendment Date, Beneficiary Consent Required (toggle), Beneficiary Response (Unconfirmed), Remarks, and Action (edit icon).

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

Field	Description	Sample Values
Documents	Upload the required documents.	
Remarks	Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request.	

Field	Description	Sample Values
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Action Buttons		
Submit	<p>On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Export LC Amendment - Beneficiary Consent.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Export LC Amendment - Beneficiary Consent Registration stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p> 	

Document Linkage

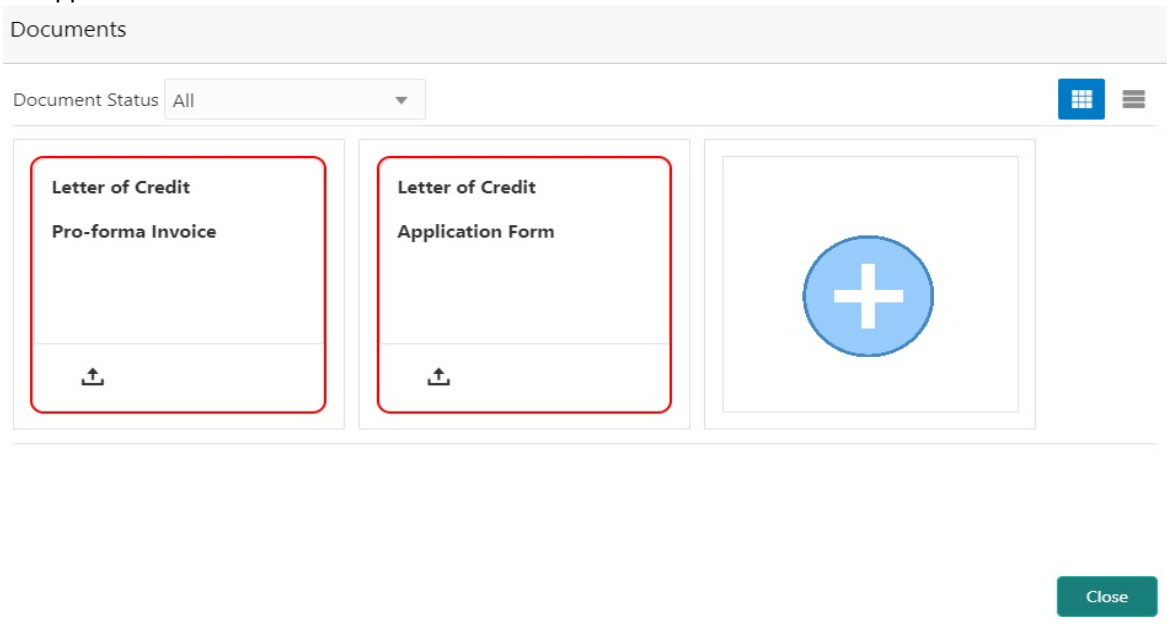
The user can link an existing uploaded document in any of the process stages.

In OBTFPM, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored in DMS will have a unique document id along with other Metadata. The uploaded Document image in the DMS should be available/queried in the Process flow stage screens to link with the task by using the Document ID.

System displays the Documents ids which is not linked with any of the task. Mid office should allow either upload the document or link the document during task processing. The Mid office should allow to Link the same Document in multiple tasks.

1. Navigate to the Registration screen.

2. On the header of **Registration** screen, click **Documents** button. The Document pop-up screen appears.



3. Click the Add Additional Documents button/ link. The **Document** screen appears.

Field	Description	Sample Values
Document Type	Select the Document type from list. Indicates the document type from metadata.	
Document Code	Select the Document Code from list. Indicates the document Code from metadata.	
Document Title	Specify the document title.	

Field	Description	Sample Values
Document Description	Specify the document description.	
Remarks	Specify the remarks.	
Document Expiry Date	Select the document expiry date.	
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.

The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.

5. Click **Fetch** to retrieve the details from DMS. System Displays all the documents available for the given Document Type and Document Code for the Customer.

Field	Description	Sample Values
Customer ID	This field displays the transaction Customer ID.	
Document ID	Specify the document Id.	
Document Type	Select the document type from list.	
Document Code	Select the document code from list.	
Search Result		
Document ID	This field displays the document Code from meta data.	
Customer ID	This field displays the transaction Customer ID.	
Document Type	This field displays the document type from meta data.	
Document Code	This field displays the document code from meta data.	

Field	Description	Sample Values
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

6. Click **Link** to link the particular document required for the current transaction.

Link Document

Customer Id *
032204

Document Type *
Documentary Collection

Document Id

Document Code *
Insurance Policy

[Fetch](#)

Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
Link	1559	032204	HGJH	INSURANCE	Mar 9, 2023	032IDCB000017631
Link	2649	032204	testing	INSURANCE	Mar 29, 2023	032ILCC000021179
Link	4143	032204		INSURANCE	May 8, 2023	032ILCU000032029
Link	4145	032204		INSURANCE	May 8, 2023	032ILCU000032042
Link	4305	032204		INSURANCE	May 10, 2023	032IDCB000033105

Page 1 of 2 (1-5 of 7 items) [<](#) [1](#) [2](#) [>](#) [>>](#)

[Close](#)

Post linking the document, the user can View, Edit and Download the document.

7. Click Edit icon to edit the documents. The Edit Documents

Edit Document

Document Id
2400

Application Reference Number
PK2ILCI000019041

Document Type Id
TFPM_DOCTYPE001

Remarks

Document Title
wqwq

Entity Reference Number
PK2ILCI000019041

Document Description

Document Expiry Date
Jun 29, 2022

Drop files here or click to select

Current selected files: []

[Update](#) [Cancel](#)

Data Enrichment

Non-Online Channel - Export LC Amendment Beneficiary Consent request that were received at the desk will move to Beneficiary Consent Response Capture stage post successful Registration. The requests will have the details entered during the Registration stage.

Online Channel - Requests that are received via online channels like trade portal, external system and SWIFT are available directly for further processing from Beneficiary Consent Response Capture stage.

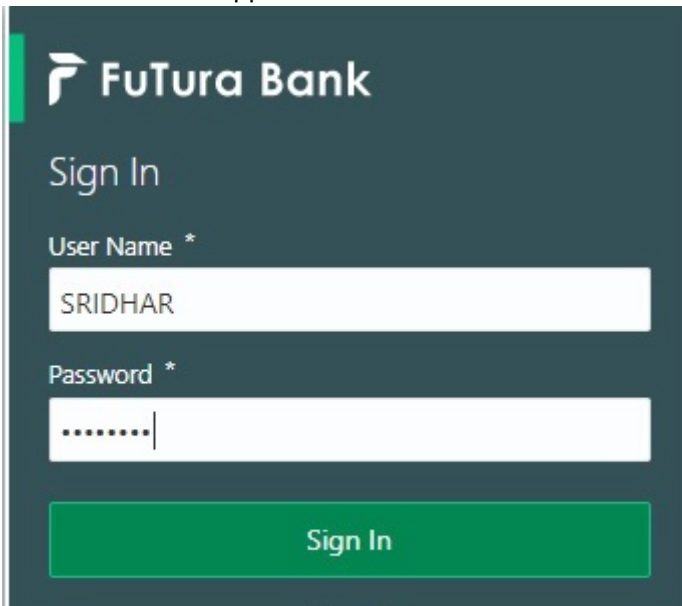


Note

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

Do the following steps to acquire a task currently at Beneficiary Consent Response Capture stage:

1. Using the entitled login credentials for Beneficiary Consent Response Capture stage, login to the OBTFPM application.



FuTura Bank

Sign In

User Name *

SRIDHAR

Password *

.....

Sign In

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

The dashboard for FuTura Bank displays several key performance indicators and task lists. The 'Draft Confirmation Pending' widget shows a table with columns for Customer Name, Application Date, and Status. The 'Hand-off Failure' widget lists Branch, Process Name, and Stage Name. The 'Priority Details' widget provides a breakdown of tasks by Branch, Process Name, and Stage Name. The 'High Value Transactions' widget features a bubble chart for GBP. The 'SLA Breach Details' widget is a table listing Customer Name, SLA Breached (mins), and Priority. The 'Priority Summary' widget shows a task for 'Cucumber Testing'. The 'Hold Transactions' widget lists Branch, Process Name, and Stage Name. The 'SLA Status' widget shows 'Cucumber Testing'. The 'Tasks Detailed' widget also shows 'Cucumber Testing'.

3. Click Trade Finance > Tasks > Free Tasks.

The Oracle Free Tasks page displays a table of tasks. The table has the following columns: Acquire & Edit, Priority, Process Name, Process Reference Num..., Application Num..., Stage, Application Date, Branch, and Customer. The first row is selected, showing a task with Priority 'Medium', Process Name 'ExportLC Amendment ...', Process Reference Num... 'PK2GADC000017864', Application Num... 'PK2GADC000017864', Stage 'DataEnrichment', Application Date '21-06-13', Branch 'PK2', and Customer '001044'.

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

The Oracle Free Tasks page displays a table of tasks. The table has the following columns: Acquire & Edit, Priority, Process Name, Process Reference Num..., Application Num..., Stage, Application Date, Branch, and Customer. The first row is selected, showing a task with Priority 'Medium', Process Name 'ExportLC Amendment ...', Process Reference Num... 'PK2GISC000017911', Application Num... 'PK2GISC000017911', Stage 'DataEnrichment', Application Date '21-06-13', Branch 'PK2', and Customer '001044'.

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

<input type="checkbox"/>	Edit	Priority	Process Name	Process Reference Num...	Application Numb...	Stage	Application Date	Branch	Customer Num
<input checked="" type="checkbox"/>	Edit	Medium	ExportLC Amendment ...	PK2ELCA000017909	PK2ELCA000017909	DataEnrichment	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Amendment ...	PK2IELM000017868	PK2IELM000017868	Reject Approval	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Transfer Am...	PK2ELCT000017818	PK2ELCT000017818	Registration	21-06-13	PK2	000153
<input type="checkbox"/>	Edit	Medium	Export LC Transfer Am...	PK2ELCT000017816	PK2ELCT000017816	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Transfer Am...	PK2ELCT000017814	PK2ELCT000017814	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Drawing - Isl...	PK2IELD000017684	PK2IELD000017684	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Drawing - Isl...	PK2IELD000017683	PK2IELD000017683	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Drawing - Isl...	PK2IELD000017682	PK2IELD000017682	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Drawing	PK2ELCD000017681	PK2ELCD000017681	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Edit	Medium	Export LC Drawing	PK2ELCD000017668	PK2ELCD000017668	Registration	21-06-13	PK2	001044

The Data Enrichment stage has three sections as follows:

- Main Details
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

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

Main Details

Main details section has two sub section as follows:

- Application Details
- Beneficiary Response Capture

Application Details

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

Main Details

20 - Documentary Credit Number *
PK2ELAC211250001

Beneficiary ID: 001044

Beneficiary: GOODCARE PLC

Branch: PK2-Oracle Banking Trade Finan...

Amendment Number: 4

Process Reference Number: PK2ELCA000024203

Priority: Medium

Submission Mode: Desk

Response Received Date: Jun 13, 2021

Issuing Bank: 003763 CITIBANK IRELA

Non Bank Issuer:

Cancel LC:

User Reference Number: PK2ELAC211250001

Customer Reference Number: 344567668

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Jun 13, 2021	<input checked="" type="checkbox"/>	Unconfirmed		<input type="checkbox"/>
2	Jun 13, 2021	<input checked="" type="checkbox"/>	Rejected		<input type="checkbox"/>

Beneficiary Response Capture


Data Enrichment user can capture the beneficiary responses of each amendments made to the LC in this section.

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	May 5, 2021	<input checked="" type="checkbox"/>	Confirmed		<input type="checkbox"/>

Capture the beneficiary response based on the description in the following table:

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated based on selected LC using documentary credit number.	
Amendment Date	Read only field. Amendment Date will be auto-populated based on selected LC using documentary credit number. This field displays the date on which the amendment was made to LC.	
Beneficiary Consent Required	Read only field. Beneficiary Consent Required (Y/N) will be auto-populated based on selected LC.	

Field	Description	Sample Values
Beneficiary Response	<p>Select the beneficiary response from the LOV.</p> <ul style="list-style-type: none"> • Confirmed • Rejected  <p>Note Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</p>	
Remarks	Specify the remarks.	
Action	Click edit icon to edit the beneficiary response capture details.	

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view the overrides accepted by the user.	

Field	Description	Sample Values
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

Additional Fields

Banks can configure these additional fields during implementation.

The screenshot shows the Oracle system interface for configuring additional fields. The top navigation bar includes the Oracle logo, 'Free Tasks', and user information for SRIDHAR02 (subham@gmail.com). The breadcrumb trail indicates the current path: 'ExportLC Amendment BeneficiaryConsent - DataEnrichment :: Application No: PK2ELCA000058291'. The main content area displays 'Additional Fields' with a message: 'No Additional fields configured!'. A sidebar on the left contains navigation links for 'Main Details', 'Additional Fields', 'Advices', 'Additional Details', 'Settlement Details', and 'Summary'. At the bottom, there is a toolbar with buttons for 'Audit', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

Advices

Advices menu displays the advices available under a product code from the back office as tiles. User can edit the fields in the tile, if required. User can suppress the advice, if required.

The screenshot shows the Oracle interface for 'ExportLC Amendment BeneficiaryConsent - Beneficiary Consent Response Capture'. The 'Advices' menu is active, displaying five advice tiles:

- Advice : AMD_EXP_CR**: Advice Name : AMD_EXP_CR, Advice Party : BEN, Party Name : GOODCARE PLC, Suppress : NO
- Advice : LC_AMND_INSTR**: Advice Name : LC_AMND_INSTR, Advice Party : BEN, Party Name : GOODCARE PLC, Suppress : NO
- Advice : LC_ACK_AMND**: Advice Name : LC_ACK_AMND, Advice Party : ISB, Party Name : WELLS FARGO LA, Suppress : YES
- Advice : LC_CASH_COL_ADV**: Advice Name : LC_CASH_COL_ADV, Advice Party : ISB, Party Name : WELLS FARGO LA, Suppress : NO
- Advice : CHNG_REB**: Advice Name : CHNG_REB, Advice Party : , Party Name : , Suppress : YES

At the bottom, there are buttons for 'Audit', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

The user can also suppress the Advice, if required.

Additional Details

The screenshot shows the Oracle interface for 'ExportLC Amendment BeneficiaryConsent - DataEnrichment :: Application No: PK2ELCA000058291'. The 'Additional Details' menu is active, displaying two panels:

- Commission, Charges and... :**
 - Charge :
 - Commission :
 - Tax :
 - Block Status : **Not Initiated**
- Preview Messages :**
 - Language :
 - Preview Advice : -

At the bottom, there are buttons for 'Audit', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

Charge Details

Click on **Redefault** button to the default commission, charges and tax if any will get populated.

If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.

Commission, Charges and taxes x

Recalculate Redefault

Commission Details

Event

Event Description

Component	Rate	Modified Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settlement Account
No data to display.									

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Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
LCCANCHG	GBP	10000	GBP	£95.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		PK20010440017
LCCANCHG	GBP	10000	GBP	£95.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		PK20010440017

Page 1 of 1 (1-2 of 2 items) K < 1 > X

Tax Details

Component	Type	Value Date	Currency	Amount	Billing	Defer	Settlement Account
No data to display.							

Save & Close Cancel

Commission Details

Commission Details are auto-populated from back-end system.

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected.	

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

Charge Details

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

Field	Description	Sample Values
Settlement Account	Details of the settlement account.	

Tax Details

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

Tax details are auto-populated from the back-end system.

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

FX Linkage

This section enables the user to link the existing FX contract(s) to the LC transactions. User can link multiple forward FX contracts.

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

FX Linkage

FX Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Total Utilized Amount	FX Expiry Date	Action
032FXF2232155502	AED	USD	AED 222,999.99	1.4	AED 100,000.00	AED 0.00	Jan 31, 2025	<input type="checkbox"/> <input type="checkbox"/>

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Average FX Rate
0

Save & Close Cancel

FX Linkage
✕

FX Reference Number *

Contract Amount

Linkage Amount *

FX Amount in Local Currency

FX Delivery Period From

Currency

Available FX Contract Amount

Rate

FX Expiry Date

FX Delivery Period To

Save & Close
Close

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

Field	Description	Sample Values
<p>Click + plus icon to add new FX linkage details.</p> <p>Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.</p>		
FX Reference Number	<p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> ● Counterparty of the FX contract should be the counterparty of the Bill contract. ● Active Forward FX transactions authorized not marked for auto liquidation. <p>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.</p>	
Currency	This field displays the FX BOT currency from the linked FX contract.	
Contract Amount	<p>This field displays the FX BOT currency and Amount.</p> <p>The user can change the currency.</p>	

Field	Description	Sample Values
Available FX Contract Amount	<p>This field displays the available FX contract amount.</p> <p>The value is from the "Available Amount" in FXDLINKG screen in OBTR.</p> <p>Available Amount BOT currency and Amount is displayed.</p>	
Linkage Amount	<p>This field displays the amount available for linkage.</p> <p>The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone.</p> <p>The validation "Sum of Linked amount will not be greater than contract amount" or "Linkage amount will not be greater than the available amount for linkage" should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX.</p>	
Rate	This field displays the exchange rate defaulted from the linked FX Contract.	
FX Amount in Local Currency	<p>This field displays the FX amount in local currency.</p> <p>The value is defaulted as FX BOT currency and Amount from FXDTRONL</p>	
FX Expiry Date	This field displays the expiry date from the linked FX contract.	
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	
Below fields appear in the FX linkage grid along with the above fields.		
Bought Currency	This field displays the currency from the linked FX contract.	
Sold Currency	This field displays the currency from the linked FX contract.	
Available ContractAmount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.	
Linked Amount	<p>Sum of Linked amount will not be greater than LC contract amount.</p> <p>Linked amount will not be greater than the available amount for linkage.</p>	

Field	Description	Sample Values
Total Utilized amount	<p>This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version.</p> <p>The value is Total Utilized Amount BOT currency and Amount for Import LC/Guarantee Issuance from FXDLINKG</p>	
Average FX Rate	<p>Multiple forward FX contract could be linked, and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate.</p>	
Action	<p>Click the Edit icon to modify the FX details.</p> <p>Click the Delete icon to delete the FX details.</p>	

Preview Messages

User can view the draft message being displayed on the preview message text box. text box.

The screenshot shows a window titled "Preview Messages" with a close button (X) in the top right corner. The window is divided into two main sections:

- Preview - SWIFT Message:**
 - Language: English (dropdown)
 - Message Type: (dropdown)
 - Message Status: (text box)
 - Repair Reason: (text box)
 - Preview Message: (large text area)
- Preview - Mail Advice:**
 - Language: English (dropdown)
 - Advice Type: (dropdown)
 - Message Status: (text box)
 - Repair Reason: (text box)
 - Preview Message: (large text area)

At the bottom right of the window, there are two buttons: "Save & Close" and "Cancel".

Field	Description	Sample Values
Preview - SWIFT Message		
Language	Read only field. English is set as default language for the preview.	
Message type	Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701.	
Message Status	Read only field. Display the message status of draft message of liquidation details.	
Repair Reason	Read only field. Display the message repair reason of draft message of liquidation details.	
Preview Message	Display a preview of the draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of draft message of liquidation details.	
Repair Reason	Read only field. Display the message repair reason of draft message of liquidation details.	
Preview Message	Display a preview of the advice.	

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	

Field	Description	Sample Values
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Back	On Click of Back, the application loads previous stage inputs.	

Settlement Details

ExportLC Amendment Beneficiary Consent - DataEnrichment :: Application No: PK2ELCA00003638

Overrides Incoming Message View LC

- 1 Main Details
- 2 Additional Fields
- 3 Advices
- 4 Additional Details
- 5 Settlement Details
- 6 Summary

Settlement Details

Current Event

Screen (5 / 6)

Settlement Details

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event	Original Exchange Rate	Exchange Rate	Deal Reference N
AMT_PURCHASED	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			
AMT_PURCHASEDEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BCCOUR_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_AMND_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_LIQD_AMT	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			
BILL_LIQD_AMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_OS_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
CHG1_LIQD	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No			
CHG1_LIQD_AMTEQ	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			
COLL_LIQD_AMT	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			

Audit
Report Refer Hold Cancel Save & Close Back Next

Provide the settlement details based on the following field description.

Field	Description	Sample Values
Current Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Components gets defaulted based on the product selected.	
Currency	System displays the default currency for the component.	
Debit/Credit	System displays the debit/credit indicators for the components.	
Account	System displays the account details for the components.	
Account Description	System displays the description of the selected account.	
Account Currency	System defaults the currency for all the items based on the account number.	
Netting Indicator	System defaults the applicable Netting Indicator.	
Current Event	System defaults the current event as Y or N.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Back	On Click of Back, the application loads previous stage inputs.	

Summary

User can review the summary of details updated in Beneficiary Consent Response Capture section. User can drill down from summary Tiles into respective data segments.

The screenshot displays the Oracle application interface for a Beneficiary Consent Response Capture. The main content area is titled "Summary" and is divided into several sections:

- Accounting Details:** Event, Account Number, Branch.
- Main Details:** Form of LC : **IRREVOCABLE**, Submission Mode : **Desk**, Date of Issue : **2019-03-22**, Date of Expiry : **2019-06-20**, Place of Expiry : **LONDON**.
- Additional Fields:** Click here to view Additional fields.
- Advices:** Advice 1, Advice 2.
- Commission, Charges and Taxes:** Charge, Commission, Tax, Block Status : **Not Initia**.
- Preview Messages:** Language : **ENG**, Preview Message : -.
- Parties Details:** Beneficiary : **MARKS AND**, Applicant : **WELLS FARG**, Confirming Bank : **GOODCARE PLC**.
- Compliance details:** KYC : **Not Initia**, Sanctions : **Not Initia**, AML : **Not Initia**.

The bottom action bar contains buttons: Audit, Reject, Refer, Hold, Cancel, Save & Close, Back, Next, Submit.

Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and LC details, if required.
- Charges - User can view the charge details.
- Preview Messages - User can view the preview message.
- Compliance - User can view the compliance details.
- Party Details - User can view the party details.
- Accounting Details - User can view the accounting entries generated in back office.

**Note**

When the Value Date is different from the Transaction Date for one or more accounting entries, system displays an Alert Message "Value Date is different from Transaction Date for one or more Accounting entries.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Submit	Task will get moved to next logical stage of Export LC Amendment - Beneficiary Consent. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	
Back	<p>On Click of Back, the application loads previous stage inputs.</p>	

Exceptions

The Export LC Amendment Beneficiary Consent request, before it reaches the approval stage, the application will validate the Amount Block, KYC and AML. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

Exception - Amount Block

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

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

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

On Approval, system should not release the Amount Block against each applicable account and system should handoff the “Amount Block Reference Number” to the back office. On successful handoff, back office will make use of these “Amount Block Reference Number” to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block Reference for all accounts to be passed to the back office.

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

Approve:

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

Refer:

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

Reject:

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

Amount Bock Exception

This section will display the amount block exception details.

ExportLC Amendment BeneficiaryConsent - AmountBlock Exception Approval :: Application No: PK2ELCA000058291

Amount Block Exception

Amount Block Exception Details

Type	Contract Currency	Block Amount	Account	Branch	Account Currency	Block Ref No	Block Status	Block Status Details
No data to display.								

Audit Reject Refer Hold Approve Back Next

Summary

ORACLE My Tasks (DEFAULTTENITY) (PK2) May 8, 2019 SRIDHAR0 subham@gmail.com

ExportLC Amendment BeneficiaryConsent - AmountBlock Exception Approval :: Application No: PK2ELCA000058291

Amount Block Exception Summary Screen (2 / 2)

Main Details	Additional Fields	Advices	Commission,Charges and Taxes
Form of LC : IRREVOCABLE Submission Mode : Desk Date of Issue : 2019-03-22 Date of Expiry : 2019-06-20 Place of Expiry : LONDON	Click here to view Additional fields :	Advice 1 : Advice 2 :	Charge : Commission : Tax : Block Status : Not Initia
Preview Messages	Parties Details	Compliance details	
Language : ENG Preview Message : -	Beneficiary : MARKS AND Confirming Bank : GOODCARE PLC Applicant : WELLS FARG	KYC : Not Initia Sanctions : Not Initia AML : Not Initia	

Audit Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

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

Action Buttons

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

Field	Description	Sample Values
Reject	On click of reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	Cancel the Export LC Amendment Beneficiary Consent Amount Block Exception check.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Know Your Customer (KYC)

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

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

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

Approve

- After changing the KYC status in the back end application (outside this process).
- Without changing the KYC status in the back end application.
- Reject (with appropriate reject reason).

Summary

Oracle My Tasks (DEFAULTTENTIVITY) (PK2) May 8, 2019 SRIDHAR02 subham@gmail.com

ExportLC Amendment BeneficiaryConsent - KYC Exceptional approval :: Application No: PK2ELCA000058291

KYC Exception Details Summary Screen (2 / 2)

Main Details	Additional Fields	Advices	Commission,Charges and Taxes
Form of LC : IRREVOCABLE Submission Mode : Desk Date of Issue : 2019-03-22 Date of Expiry : 2019-06-20 Place of Expiry : LONDON	Click here to view : Additional fields	Advice 1 : Advice 2 :	Charge : Commission : Tax : Block Status : Not Initia
Preview Messages	Parties Details	Compliance details	
Language : ENG Preview Message : -	Beneficiary : MARKS AND Confirming Bank : GOODCARE PLC Applicant : WELLS FARG	KYC : Not initia Sanctions : Not initia AML : Not initia	

Audit Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Charge - User can view and modify charge details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Bank Checks.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	Cancel the Export LC Amendment Beneficiary Consent KYC exception check.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Limit Check/Credit

The transactions that have failed limit check due to non-availability of limits will be available in limit check exception queue for further handling.

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



Note

On Approval of the exception task, system should validate the Limit Availability, Limit Expiry Date in the Limit System and create Earmark in the ELCM system. In case if the Limit is not available or the Limit is expired, then system should display an error message and should not allow the user to approve and proceed.

Limit check Exception approver can do the following actions:

Approve

- Limit enhanced in the back end (outside this process).
- Without enhancing limit in the back end.

Refer

- Refer back to DE providing alternate limit id to map
- Refer additional collateral to be mapped

Reject

The transaction due to non-availability of limits capturing reject reason.

Limit/Credit Check

This section will display the amount block exception details.

ExportLC Amendment BeneficiaryConsent - Credit Exception - Review

Credit Exception

Screen (1 / 2)

▲ Limit Details

Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message	
<input type="checkbox"/>	001345	001345	100	GBP	£20,000.00	Available	The Earmark can be performed a

▲ Collateral Details

Collateral Type	Collateral %	Currency	Contribution Amount	Settlement Account	Account Balance Check Response	Response Message	
<input type="checkbox"/>	Cash Collateral	10	GBP	£2,000.00	2030013450000000010	Success	The amount block can

Reject Hold Refer Cancel Approve Back Next

Summary

ExportLC Amendment BeneficiaryConsent - Credit Exception - Review

Credit Exception

Summary

Screen (2 / 2)

Main Details

Form Of LC : **REVOCABLE**
 Submission Mode : **Desk**
 Date Of Issue : **4/13/2018**
 Date Of Expiry : **7/19/2018**
 Place Of Expiry : **London**

Party Details

Applicant : **XXX**
 Beneficiary : **XXX**
 Advising Bank : **XXX**
 Confirming Bank : **XXX**

Availability & Shipment

Available With : **YOUR SELVES**
 Available By : **By Payment**
 Port Of Loading :
 Port Of Discharge : **Chennai**

Payments

Period Of Present. :
 Confirmation Instr. : **CONFIRM**
 Advise Through Bank :

Amendment Details

Amount : **20000**
 Currency : **GBP**
 Date Of Expiry : **7/19/2018**
 Place Of Expiry : **London**
 Tolerance :

Documents & Condition

Document 1 : **BOL**
 Document 2 : **MARDOC**
 Document 3 : **INSDOC**

Limits & Collaterals

Limit Currency : **GBP**
 Limit Contribution : **20000**
 Limit Status : **Available**
 Collateral Currency : **GBP**
 Collateral Contribution : **2000**
 Collateral Status : **Success**

Charge Details

Charge : **GBP 50**
 Commission :
 Tax :
 Block Status : **Success**

Revolving Details

Revolving : **No**
 Revolving In :
 Revolving Frequency :

Preview Messages

Confirm. Required : **Yes**
 Confirm. Response :
 Response Date :

Compliance

KYC : **Verified**
 Sanctions : **Verified**
 AML : **Verified**

Reject Hold Refer Cancel Approve Back Next

Tiles Displayed in Summary:

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

- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Availability and Shipment - User can view and modify availability and shipment details, if required.
- Payments - User can view and modify all details related to payments, if required.
- Amendment Details - User can view the amended details of the issued LC.
- Documents & Condition - User can view and modify the documents required grid and the additional conditions grid, if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	<p>Cancel the Export LC Amendment Beneficiary Consent Limit exception check.</p>	

Field	Description	Sample Values
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Approval

Log in into OBTFPM application and open the task to see the summary tiles. The tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.



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

Summary

The screenshot shows the Oracle OBTFPM application interface. At the top, there's a navigation bar with the Oracle logo and user information: (DEFAULTIDENTITY), Oracle Banking Trade Finan..., Jun 13, 2021, and POORNIMA02. Below the navigation bar, there's a breadcrumb trail: ExportLC Amendment BeneficiaryConsent > Approval Task Level 1 :: Application No:- PK2ELCA000017909. The main content area is divided into several summary tiles:

- Main Details:** Form of LC : IRREVOCABLE ..., ContractRefNo : PK2ELAC21125..., Date of Issue : 2021-05-05, Date of Expiry : 2021-11-11, Place of Expiry : vfgg.
- Accounting Details:** Event : AMND, AccountNumber : 412000001, Branch : PK2.
- Additional Fields:** Click here to view Additional fields.
- Advices:** Advice 1 : AMD_EXP_CR, Advice 2 : LC_AMND_INST..., Advice 3 : LC_ACK_AMND, Advice 4 : LC_CASH_COL..., Advice 5 : ADVICE_CL.
- Commission, Charges and taxes:** Charge : GBP 175.00, Commission : , Tax : , Block Status : Failed.
- Preview Messages:** Language : ENG, Preview Message : -.
- Parties Details:** Beneficiary : GOODCARE PLC, Issuing Bank : CITIBANK IRE..., Applicant : MARKS AND SR..
- Compliance details:** KYC : Not Verified, Sanctions : Not Initiate..., AML : Not Initiate...
- Exception(Approval):** AmountBlockKYC : EXCEPTION, PLEASE VISIT : - REMARKS FOR MORE DETAILS.

At the bottom of the page, there's an 'Audit' button on the left and a row of action buttons: Reject, Hold, Refer, Cancel, and Approve.

Refer to [Summary](#).

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	Cancel the approval.	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.</p>	

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References

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

- Getting Started User Guide
- Common Core User Guide

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