

Import LC Liquidation - Islamic User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Import LC Liquidation - Islamic 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.

Import LC Liquidation - Islamic

Import LC liquidation process enables the user to liquidate of drawings under an Import LC. This process deals with handling a Liquidation of Drawings under Islamic LC.

The various stages involved for Islamic Import LC Drawing Liquidation are:

Input Liquidation details and upload of related mandatory and non-mandatory documents in Registration stage.

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

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

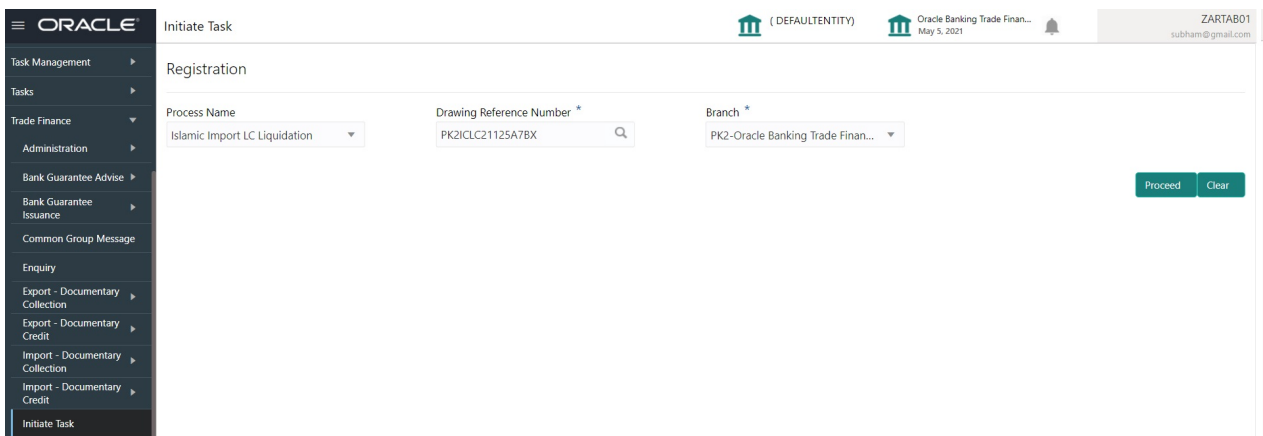
This section contains the following topics:

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

Common Initiation Stage

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

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



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

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

Action Buttons

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

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

Registration

The process starts from Registration stage. The user can register request for an Islamic Import LC Drawing Liquidation at the front desk. During registration stage, user can capture the basic details of the transaction and upload related documents. On submit of the request the request will be available for an LC expert to handle the liquidation request in the next stage.

The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E (of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.

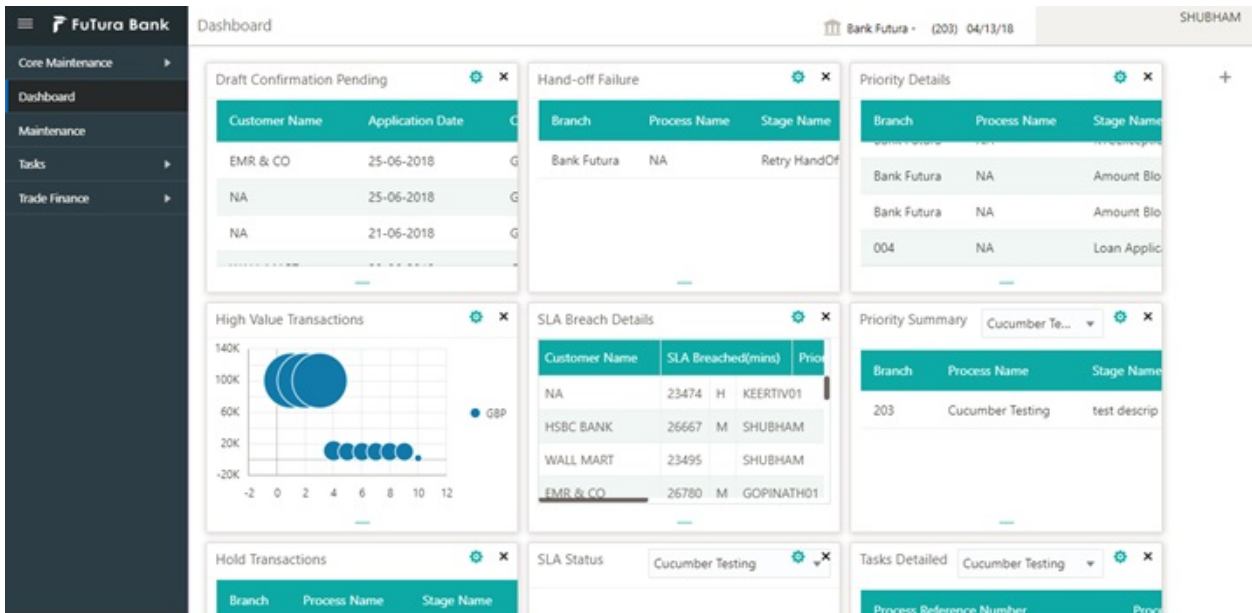
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

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



The image shows a login form for FuTura Bank. It features a dark blue header with the FuTura Bank logo and the text "Sign In". Below the header, there are two input fields: "User Name *" with the text "SRIDHAR" and "Password *" with masked characters. At the bottom, there are two buttons: a green "Sign In" button and a white "Cancel" button.

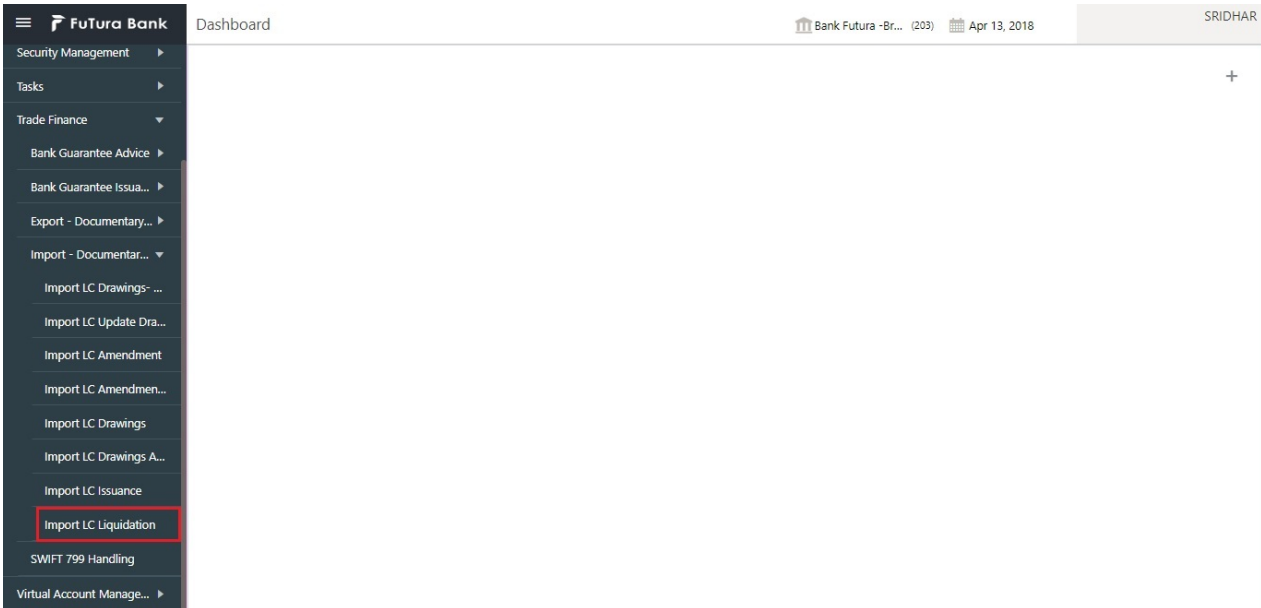
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



The image shows a dashboard for FuTura Bank. The dashboard is titled "Dashboard" and includes a sidebar with navigation options: Core Maintenance, Dashboard, Maintenance, Tasks, and Trade Finance. The main content area displays several widgets:

- Draft Confirmation Pending:** A table with columns "Customer Name" and "Application Date".
- Hand-off Failure:** A table with columns "Branch", "Process Name", and "Stage Name".
- Priority Details:** A table with columns "Branch", "Process Name", and "Stage Name".
- High Value Transactions:** A chart showing transaction values for GBP.
- SLA Breach Details:** A table with columns "Customer Name", "SLA Breached(mins)", and "Priority".
- Priority Summary:** A table with columns "Branch", "Process Name", and "Stage Name".
- Hold Transactions:** A table with columns "Branch", "Process Name", and "Stage Name".
- SLA Status:** A widget showing "Cucumber Testing".
- Tasks Detailed:** A widget showing "Cucumber Testing".

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



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

Application Details

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

| Field | Description | Sample Values |
|---------------------------|--|-----------------------------|
| Drawing Reference Number | Provide the drawing reference number. Alternatively, user can search the Drawing reference number using LOV. In the LOV, user can input Drawing Reference Number, LC Reference Number, Counter Party, Beneficiary, Currency, Amount, Issue Date and User Reference to fetch the drawing details. Based on the search result, select the applicable LC to add the applicant response. System searches Drawing contracts based on Customer ID available in Drawing contract in Back office system. | |
| Documentary Credit Number | Read only field. Documentary Credit Number will be auto-populated based on the selected LC from the LOV. | |
| Branch | Read only field. Branch details will be auto-populated based on the selected LC from the LOV. | 203-Bank Futura -Branch FZ1 |
| Priority | System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit. | High |
| Applicant | Read only field. Applicant details will be auto-populated based on the selected LC from the LOV. | |

| Field | Description | Sample Values |
|----------------------------------|--|---------------|
| Liquidation Date | By default, the application will display branch's current date and does not enables the user to change the date to any back date. | 04/13/2018 |
| Process Reference Number | Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code. | |
| Submission Mode | Select the submission mode of Import LC Drawing request. By default the submission mode will have the value as 'Desk'. Desk- Request received through Desk Courier- Request received through Courier | Desk |
| Presenting Bank | Read only field. This field displays the Presenting Bank name as per the drawing. | |
| Presenting Bank Reference Number | Read only field. This field displays the Presenting Bank reference number as per the drawing. | |

Liquidation Details

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

Liquidation Details

| | | | |
|---|---|---|---|
| Product Code IBLL | Product Description INCOMING USANCE BILLS UNDER LC A | Drawing Amount GBP £990.00 | Amount In Local Currency GBP £990.00 |
| Outstanding Bill Amount GBP | Additional Amount | Liquidation Amount GBP | Rebate Amount GBP £10.00 |
| Back to Back LC <input type="checkbox"/> | Accountee <input type="text"/> | <input type="button" value="Hold"/> <input type="button" value="Cancel"/> <input type="button" value="Save & Close"/> <input type="button" value="Submit"/> | |

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

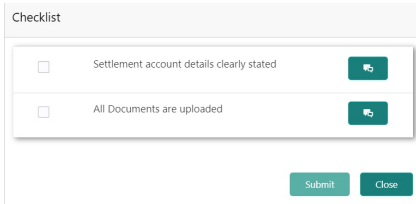
| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Product Code | Read only field. This field displays the product code of the drawing. | |
| Product Description | Read only field. This field displays the description of the product as per the product code. | |
| User Reference Number | This field displays the user reference number of the product as per the product code. The user can change the User Reference Number. | |

| Field | Description | Sample Values |
|--------------------------|--|---------------|
| Drawing Amount | Read only field. This field displays the LC Drawing Amount as per the selected drawing. | |
| Amount in Local Currency | Read only field. This field displays the Local currency and amount. | |
| Outstanding Bill Amount | Read only field. Outstanding Bill Amount value will be auto-populated. This field displays the value as per the latest LC. | |
| Additional Amount | Read only field. Additional Amount value will be auto-populated. This field displays the value as per the latest LC. | |
| Liquidation Amount | Update the liquidation amount. | |
| Rebate Amount | Read only field. Rebate to the bill outstanding amount. | |
| Back to Back LC | Flag to check if the Import LC is a back to back LC. Toggle On: Set the Toggle On if back to back LC is applicable. Toggle Off: Set the Toggle Off if back to back LC is applicable. | |
| Accountee | Read only field. The accountee name is auto-populated, if available. | |
| Nego/Finance Amount | Specify the value for finance amount. | |

Miscellaneous

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Documents | Upload the documents received under the LC. | |
| Remarks | Provide any additional information regarding the drawing. This information can be viewed by other users processing the request. | |
| 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. | |
| View LC | <p>Enables the user to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.</p> <p>System displays 'Received from customer ID 'and 'Received from Party' along with other party details.</p> | |
| Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from Issuance. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| View BC | Enables the user to view the latest BC values displayed in the respective fields. All fields displayed in BC details section are read only fields. | |
| Action Buttons | | |
| Submit | On submit, task will get moved to next logical stage of Import LC Liquidation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Cancel | Cancels the Import LC Liquidation Registration 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. | |
| Checklist | Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.  | |

Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

This topic provides the systematic instructions to initiate the Bi-Directional Flow for Offline Transactions Initiated from OBTFPM.

Offline Transactions means those transactions which are not initiated by OBDX, but are initiated directly by the bank user in OBTFPM upon request received from the customer.

Pre- Conditions:

- Customer Maintenance details are replicated from OBTF to OBTFPM.
- Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.

1. Customer Maintenance details are replicated from OBTF to OBTFPM.

2. In OBTFPM, user clicks Request Clarification, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online".
3. In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder. In case submission mode is not "Online", the system will validate if the counterparty is a OBDX customer by checking the flag "Trade Finance Portal" in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.
4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed to Trade Finance Portal'. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

Data Enrichment

On successful completion of registration of an Import LC Liquidation request, the request moves to Data Enrichment stage. At this stage the user can Input/Update the request for Islamic Import LC Drawing Liquidation.

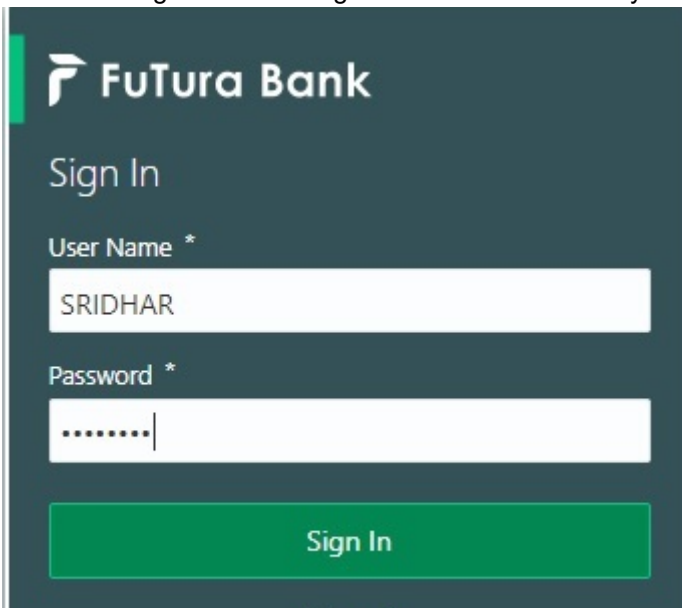


Note

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

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

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



FuTura Bank

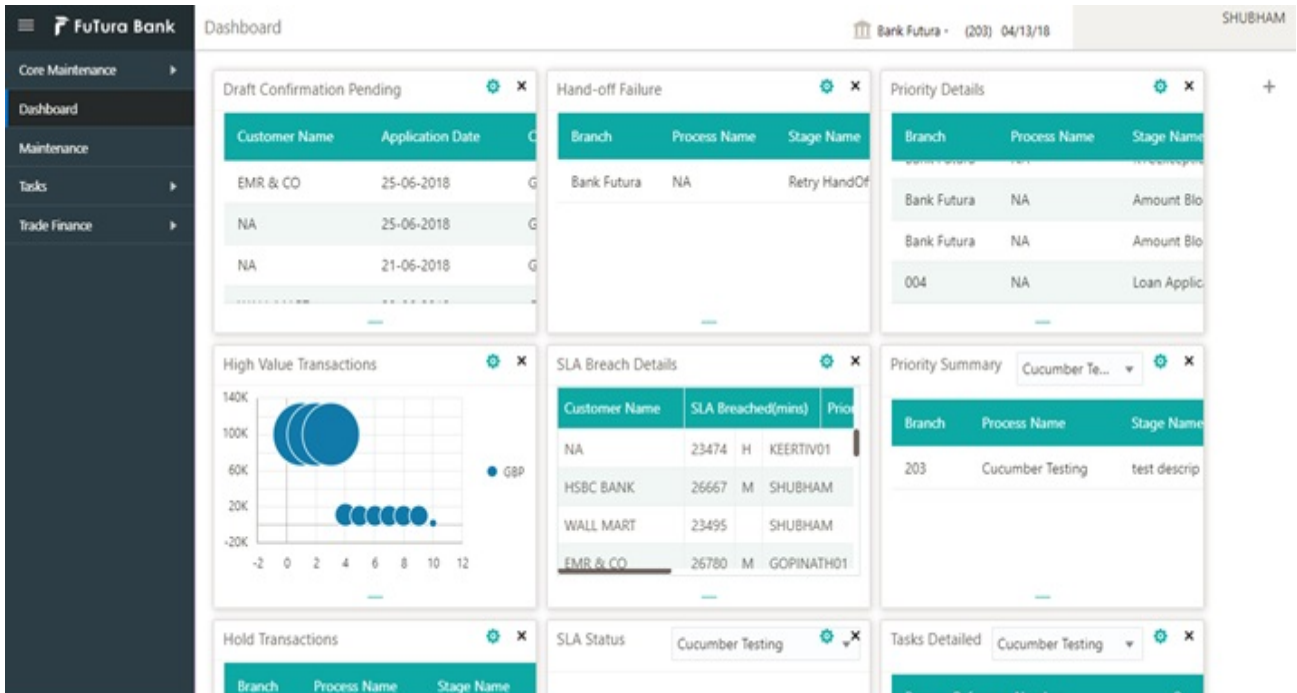
Sign In

User Name *
SRIDHAR

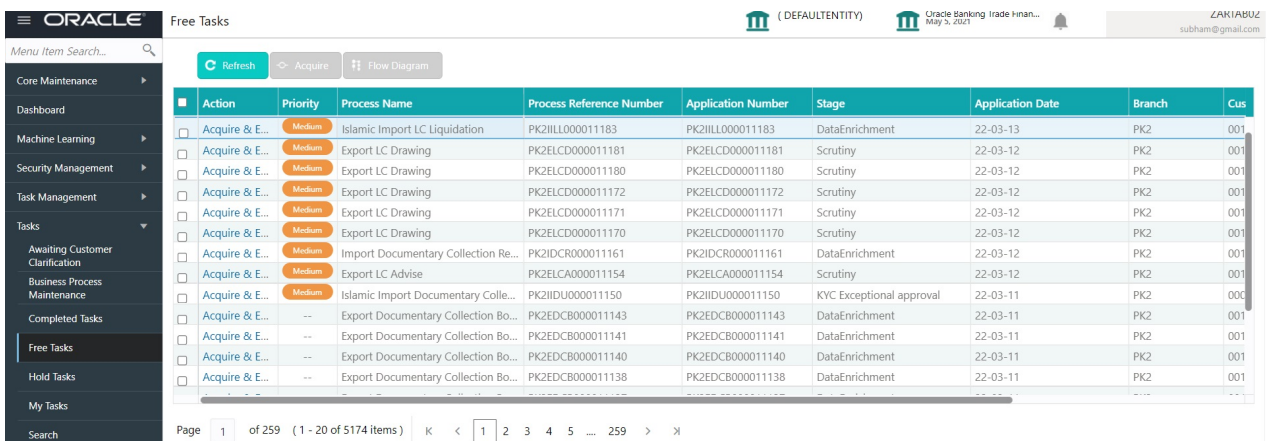
Password *
.....

Sign In

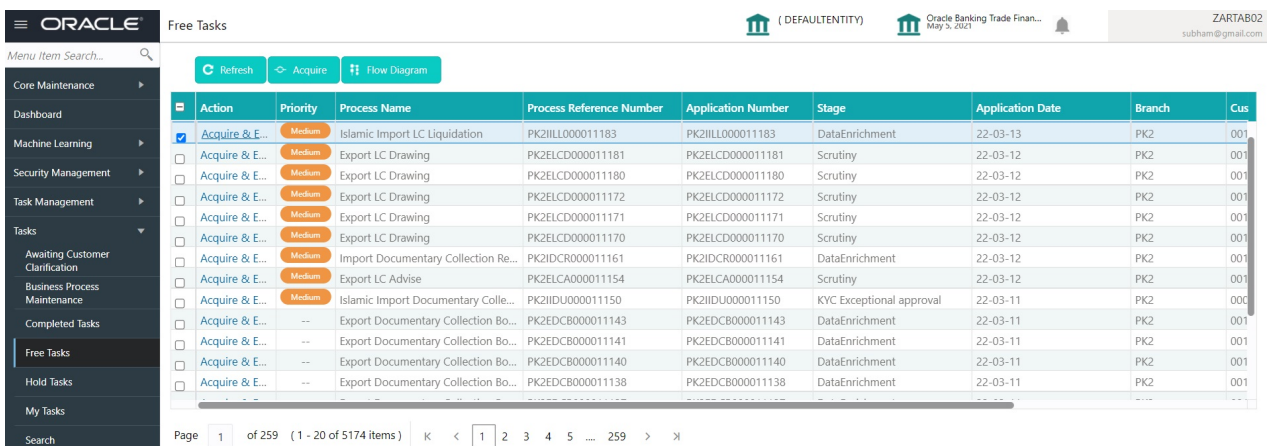
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



3. Click **Tasks > Free Tasks**.



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



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

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|--|----------|------------------------------|--------------------------|--------------------|----------------|------------------|--------|-----------------|
| <input checked="" type="checkbox"/> Edit | Medium | Islamic Import LC Liqui... | PK2IIL000011183 | PK2IIL000011183 | DataEnrichment | 22-03-13 | PK2 | 001044 |
| <input type="checkbox"/> Edit | --- | Islamic Import LC Amen... | PK2IILA000011175 | PK2IILA000011175 | Registration | 22-03-12 | PK2 | 001044 |
| <input type="checkbox"/> Edit | --- | Islamic Import LC Amen... | PK2IILA000011174 | PK2IILA000011174 | Registration | 22-03-12 | PK2 | 000153 |
| <input type="checkbox"/> Edit | --- | ExportLC Amendment B... | PK2IEAM000011169 | PK2IEAM000011169 | Registration | 22-03-12 | PK2 | 001044 |
| <input type="checkbox"/> Edit | --- | ExportLC Amendment B... | PK2IEAM000011168 | PK2IEAM000011168 | Registration | 22-03-12 | PK2 | 001044 |
| <input type="checkbox"/> Edit | --- | Islamic Import Docume... | PK2IIDU000011157 | PK2IIDU000011157 | Registration | 22-03-12 | PK2 | 001044 |
| <input type="checkbox"/> Edit | Medium | Islamic Import Docume... | PK2IIDL000011114 | PK2IIDL000011114 | DataEnrichment | 22-03-11 | PK2 | 001044 |
| <input type="checkbox"/> Edit | Medium | Islamic Import Docume... | PK2IIDL000011111 | PK2IIDL000011111 | DataEnrichment | 22-03-11 | PK2 | 001044 |
| <input type="checkbox"/> Edit | Medium | Islamic Export Docume... | PK2IEDU000011070 | PK2IEDU000011070 | DataEnrichment | 22-03-10 | PK2 | 001044 |
| <input type="checkbox"/> Edit | Medium | Export Documentary Co... | 000EDCB000011051 | 000EDCB000011051 | Registration | 22-03-10 | PK2 | 000335 |
| <input type="checkbox"/> Edit | Medium | Export LC Liquidation Isl... | PK2IELL000010985 | PK2IELL000010985 | DataEnrichment | 22-03-08 | PK2 | 000153 |
| <input type="checkbox"/> Edit | Medium | Export LC Liquidation Isl... | PK2IELL000010979 | PK2IELL000010979 | DataEnrichment | 22-03-08 | PK2 | 000153 |
| <input type="checkbox"/> Edit | Medium | Export LC Liquidation Isl... | PK2IELL000010977 | PK2IELL000010977 | DataEnrichment | 22-03-08 | PK2 | 001044 |

The Liquidation stage has the hops as follows:

- Main Details
- Other Details
- Additional Fields
- Advice Details
- Maturity Details
- Additional Details
- Settlement Details
- Summary

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

Main Details

Main details section has two sub section as follows:

- Application Details
- Liquidation Details

Application Details

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

Liquidation Details

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

Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Documents | <p>The user can view the uploaded documents. 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 | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| Customer Instruction | <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. | |
| View LC | Enables user to view the details of the underlying LC. | |
| View Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| Signatures | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

| 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 | |
| Hold | <p>The details provided 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> | |
| Cancel | Cancel the Liquidation stage inputs. | |
| 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> | |
| 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> | |

The screenshot shows the Oracle application interface. At the top left is the Oracle logo. Below it, the title 'Islamic Import LC Liquidation' and the application number 'DataEnrichment :: Application No:- 032IILL000173309' are displayed. A navigation menu on the left includes 'Main Details', 'Other Details' (which is highlighted in blue), 'Advice Details', 'Maturity Details', and 'Additional Details'. The main content area on the right is titled 'Other Details' and contains a section for 'Shipping Guarantee Referer' with the message 'No data to display.'

Shipping Guarantee Reference

Provide the Shipping Guarantees Details based on the description in the following table:

| Field | Description | Sample Values |
|------------------------------|---|---------------|
| Shipping Guarantee Reference | User can link an existing Shipping Guarantee using this field. | |
| Transport Document Reference | System defaults the Transport Document Reference details. System validates the Shipping Guarantee Transport Document reference number with Transport Document Reference number in a Bill, if user manually provides the Shipping Guarantee detail. | |
| Transport Document Date | System defaults the transport document date provided in the Bill, which is linked with the Shipping Guarantee. | |
| Amount | Shipping Guarantee amount is displayed in this field. | |

| Field | Description | Sample Values |
|--------|--|---------------|
| Action | <p>Edit: Click edit to edit the shipping guarantee details.</p> <p>Delete: Click edit to edit the shipping guarantee detail.</p> | |

Other Details

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

| Field | Description | Sample Values |
|---|--|---------------|
| Debit Value Date | This field displays the debit value date. | |
| Credit Value Date | This field displays the credit value date. | |
| Value Date | This field displays the value date. | |
| Allow Pre-Payment | <p>Toggle On: Set the toggle 'On' to enable pre-payment.</p> <p>Toggle Off: Set the toggle 'Off' to disable pre-payment.</p> | |
| Future Advance Date | <p>This field displays the future advance date captured in the Import LC Drawings Process will be populated from the back office if available.</p> <p>User should not be allowed to modify the values.</p> <p>User can liquidate the bill in full or Part before the Future Advance Date. In case of full liquidation before change of operation, system should display an override "Future Advance Details will be Cancelled on Liquidation".</p> <p>System should automatically remove the Future Advance date value on moving on submitting the task to the next stage. (Full Liquidation in DE Stage).</p> <p>If Auto Liquidation is enabled and Future Advance is applied before maturity date (BADV triggered before maturity), on Maturity Date, system should debit Customer (Applicant) account and close the Future Advance.</p> | |
| 72Z Sender To Receiver Information -MT756 | System defaults the sender to receiver information. | |
| 79z Narrative-MT756 | Specify the narrative. | |

Other Bank Charges

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

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

Other Bank Profit

The user can enter the Interest details to be captured as a part of “Other Bank Interest” details section.

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

| Field | Description | Sample Values |
|-------------------------------|---|---------------|
| Start Date | Specify the date from which the system starts calculating the Interest. | |
| Other Bank Profit -1, 2 and 3 | | |
| Component | This field displays the name of the profit Component. | |
| Component Description | Provide the description of the profit component. | |
| Profit Rate | Provide the rate to be applied for the profit component. | |
| Profit Basis | Select the calculation basis on which the profit to be computed. | |
| Waive | Select whether the interest to be waived off. The options are: <ul style="list-style-type: none"> • Yes • No | |

MT 750 Details

Provide the MT 750 Details based on the description in the following table:

| Field | Description | Sample Values |
|--------------------------------|--|---------------|
| Charges To Be Deducted | Specify the charges to be deducted. | |
| Charges To Be Added | Specify the charges to be added. | |
| Total Amount To Be Paid | Select the currency and specify the total amount to be paid. | |
| Sender to Receiver Information | Specify the additional information for the receiver of this message, for messages initiated within or outside the Process. | |

Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | <p>The user can view the uploaded documents. 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 | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| Customer Instruction | <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. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| View LC | Enables user to view the details of the underlying LC. | |
| View Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| Signatures | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| 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 | |
| Hold | <p>The details provided 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> | |
| Cancel | Cancel the Liquidation stage inputs. | |

| Field | Description | Sample Values |
|--------------|---|---------------|
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Back | Moves the task to previous data segment. | |
| 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. | |

Advice Details

A Data Enrichment user can verify the advices details data segment of the Islamic Import LC Drawing Liquidation request. Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required.

The screenshot displays the Oracle Banking Trade Finance interface for 'Advice Details'. The page title is 'Islamic Import LC Liquidation' with 'DataEnrichment :: Application No:- PK2IILL000025803'. The navigation menu on the left includes 'Main Details', 'Other Details', 'Advice Details' (selected), 'Maturity Details', 'Additional Details', 'Settlement Details', and 'Summary'. The main content area shows two advice tiles:

- Advice : REIM_PAY_ADV**
 - Advice Name: **REIM_PAY_ADV**
 - Advice Party : **NEGOTIATING BANK**
 - Party Name : **FIXNETIX**
 - Suppress : **NO**
 - Advice
- Advice : PAYMENT_MESS...**
 - Advice Name: **PAYMENT_MESSAGE**
 - Advice Party :
 - Party Name :
 - Suppress : **NO**
 - Advice

The bottom navigation bar contains buttons for 'Audit', 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'. The top right corner shows the user 'ZARTAB01' and the date 'May 24, 2021'.

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

Advice Details
✕

Supress Advice

Advice Name

Medium

Advice Party

Party ID

Party Name

FFT Code

+

| FFT Code | FFT Description | | Action |
|------------|-----------------|--|--------|
| 12FREOURSE | | | |




Instructions

+

| Instruction Code | Instruction Description | | Action |
|------------------|---|--|--------|
| E202 | . IN REIMBURSEMENT PLEASE TELE-REMIT THE FUNDS TO | | |

OK
Cancel

| Field | Description | Sample Values |
|------------------|--|---------------|
| Supress Advice | <p>Toggle on: Switch on the toggle if advice is suppressed.</p> <p>Toggle off: Switch off the toggle if suppress advice is not required for the amendments</p> | |
| Advice Name | <p>Read only field.</p> <p>This field displays the advice name defaulted from liquidation.</p> | |
| Medium | <p>The medium of advices is defaulted from the system.</p> <p>User can update if required.</p> | |
| Advice Party | <p>Read only field.</p> <p>Value be defaulted from liquidation.</p> | |
| Party ID | <p>Read only field.</p> <p>Value be defaulted from liquidation.</p> | |
| Party Name | <p>Read only field.</p> <p>Value be defaulted from liquidation.</p> | |
| Free Format Text | | |
| | Click plus icon to add new FFT code. | |
| FFT Code | User can select the FFT code as a part of free text. | |

| Field | Description | Sample Values |
|---|--|---------------|
| FFT Description | FFT description is populated based on the FFT code selected. | |
|  | Click edit icon to edit any existing FFT code. | |
| Action | Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details. | |
| Instruction Details | | |
|  | Click plus icon to add new instruction code. | |
| Instruction Code | User can select the instruction code as a part of free text. | |
| Instruction Description | Instruction description is populated based on the Instruction code selected. | |
|  | Click edit icon to edit any existing Instruction code. | |
| Action | Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details. | |

Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|--|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | The user can view the uploaded documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| Customer Instruction | <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. | |
| View LC | Enables user to view the details of the underlying LC. | |
| View Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| Signatures | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

| 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 | |
| Hold | <p>The details provided 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> | |
| Cancel | Cancel the Liquidation stage inputs. | |
| 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> | |
| Back | Moves the task to previous data segment. | |
| 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> | |

Maturity Details

This field displays the maturity details and this tile will be disabled, if the tenor for the drawing is 'Sight'. The user can enter the maturity details in the Islamic Import LC Liquidation screen.

Draft Details

Update the draft details based on the description in the following table:

| Field | Description | Sample Values |
|--------------|--|---------------|
| Draft Code | Update the draft code. Alternatively, user can search the draft details using LOV. | |
| Draft Amount | Update the draft amount. | |
| Action | Click Edit icon to edit the draft code. Click Delete icon to delete the draft code. | |

Maturity and Multi Tenor Liquidation Details

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

| Field | Description | Sample Values |
|-------------------|---|---------------|
| Tenor Basis | Update the tenor basis, if the tenor is not sight. | |
| Tenor Description | The tenor base code description is displayed based on the selected tenor basis. | |
| Start Date | System defaults the tenor start date. | |
| Tenor Days | System defaults the number of tenor days | |
| Transit Days | System defaults the transit days, if the tenor is sight. | |

| Field | Description | Sample Values |
|-----------------------------|---|---------------|
| Maturity Date | <p>System displays the due date for the drawing based on tenor and tenor basis.</p> <p>If tenor is sight, system will calculate the maturity date as 5 working days from document Received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date.</p> <p>If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date.</p> | |
| Bill Amount | <p>Read only field.</p> <p>System displays the bill amount.</p> | |
| Liquidated Amount | The bill liquidated amount. | |
| Exchange Rate | The Exchange Rate. | |
| Liquidation Date | System displays the liquidation date. | |
| Liquidation Amount | System displays the liquidation amount. | |
| Action | <p>Click Edit icon to edit the record.</p> <p>Click Delete icon to delete the record.</p> | |
| Profit From Date | Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date. | |
| Profit To Date | Select the interest to date. | |
| Accept Commission From Date | <p>System defaults the accept commission from date.</p> <p>The user can change the date.</p> | |
| Accept Commission To Date | <p>System defaults the accept commission to date.</p> <p>The user can change the date.</p> | |

Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Documents | <p>The user can view the uploaded documents. 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 | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| Customer Instruction | <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. | |
| View LC | Enables user to view the details of the underlying LC. | |
| View Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| Signatures | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

| 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 | |
| Hold | <p>The details provided 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> | |
| Cancel | Cancel the Liquidation stage inputs. | |
| 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> | |
| 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 Details

A user can verify and enter the basic additional details available for the Islamic Import LC Liquidation request.

Import LC Liquidation - DataEnrichment :: Application No: PK2ILCL000007006

Overrides Customer Instruction Common Group Messages View LC

Main Details
Other Details
Advice Details
Maturity Details
Additional Details
Settlement Details
Summary

Additional Details Screen (4 / 6)

| Payment Details | Loan Preferences | Limits and Collaterals | FX Linkage |
|--|--|---|---|
| Immediate Liquidation: No Required: No Immediate: No Acceptance Required | Loan Product : TAD4 Linkage Ref. No : Loan Tenor : 12 Loan Currency : GBP Loan Amount : Loan Maturity Date : 2022-05-05 | Limit Currency : Limit Contribution : Limit Status : Collateral Currency : GBP Collateral : Contribution : Collateral Status : | FX Reference Number : Contract Currency : Contract Amount : |
| Preview Messages | Commission,Charges and... | Assignment of Proceeds | Linked Loan Details |
| Language : ENG No. of Messages : 4 | Charge : Commission : Tax : Block Status : | AssignmentOfProceeds No Assignee Name : Assigned Amount : | Loan Account : Loan Currency : Loan Amount : |

Audit Reject Refer Hold Cancel Save & Close Back Next

Payment Details

PaymentDetails

Advance by Loan

Additional Collateral Amount
USD

Immediate Accept

Liquidate using Collateral

Settle Available Amount

Outstanding Collateral Amount

Reimbursement Claimed

Split Settlement

Transfer Collateral from LC

Immediate Liquidation Required

Reimbursing Bank

Transfer Collateral Amount

Auto Liquidate

Reimbursement Date

Settlement Details - Liquidation

| Component | Currency | Debit/Credit | Account | Account Description | Branch | Account Currency | Original Exchange Rate | Exchange Rate | Deal Reference Number |
|---------------------|----------|--------------|---------|---------------------|--------|------------------|------------------------|---------------|-----------------------|
| No data to display. | | | | | | | | | |

Page 1 (0 of 0 items)

Split Settlement

| Component | Contract Currency | Amount |
|---------------------|-------------------|--------|
| No data to display. | | |


Page 1 (0 of 0 items)


Split Settlement Details

| Sequence | Amount | Settlement Account | Account Customer | Account Currency | Account Branch | Original Exchange Rate | Exchange Rate | Deal Reference Number | Action |
|----------|--------|--------------------|------------------|------------------|----------------|------------------------|---------------|-----------------------|---|
| 1 | 100 | 1000000129 | 100008 | GBP | 000 | 0.826855919793 | 10 | | <input type="button" value="✎"/> <input type="button" value="🗑"/> |

Page 1 of 1 (1 of 1 items)

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

| Field | Description | Sample Values |
|-----------------------------|---|---------------|
| Advance by Loan | <p>This option indicates whether the loan creation is enabled/ disabled at the time of final liquidation.</p> <div style="text-align: center;">  <p>Note</p> <p>Bill product should support Advance by loan, for enabling Advance by loan at contract level.</p> </div> | Toggle Off |
| Settle Available Amount | <p>This option indicates, during settlement if the amount as available in the CASA account of the customer has to be utilized and for the balance if a loan has to be availed, user to select the 'Settle Available Amount' toggle.</p> <p>This option is disabled.</p> | Toggle Off |
| Transfer Collateral from LC | <p>Read only field.</p> <p>If this option is set to 'On', indicates the transfer collateral from LC.</p> | |
| Transfer Collateral Amount | <p>Read only field.</p> <p>Displays the transfer collateral amount.</p> <p>This field appears, if Transfer Collateral from LC option is enabled.</p> | |

| Field | Description | Sample Values |
|--------------------------------|---|---------------|
| Additional Collateral Amount | <p>Read only field.</p> <p>Displays the additional collateral amount along with the currency.</p> <p>Click the edit icon to view the additional collateral details.</p> <p>The user can view the read only fields such as: Settlement Account, Settlement Account Currency, Exchange Rate, Contribution Amount in Account Currency, Account Available Amount, Response and Response Message from the Additional Collateral Amount edit pop-up screen.</p> | |
| Outstanding Collateral Amount | <p>Read only field.</p> <p>Displays the outstanding collateral amount.</p> <p>This field appears, if Transfer Collateral from LC option is enabled.</p> | |
| Immediate Liquidation Required | <p>This toggle is applicable only for sight LC's and only if the drawings are without discrepancy.</p> <p>Switch on the toggle to enable immediate liquidation for the drawing.</p> | |
| Auto Liquidate | <p>Switch on the toggle to enable liquidation on the due date automatically from the back office system.</p> | |
| Immediate Accept | <p>Switch on the toggle to enable immediate acceptance.</p> <p>This option is disabled.</p> | |
| Reimbursement Claimed | <p>Switch on the toggle if the reimbursement is already claimed.</p> <p>This field is applicable only if reimbursement is applicable and LC has reimbursement bank details.</p> | |
| Reimbursing Bank | <p>Read only field.</p> <p>Reimbursing bank details gets defaulted from the LC.</p> <p> Note</p> <p>If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".</p> <p>This field is enabled, if Reimbursement Claimed toggle is enabled.</p> | |

| Field | Description | Sample Values |
|----------------------------|--|---------------|
| Reimbursement Date | This field will be enabled only if Reimbursement Claimed is 'Yes'. Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error. | |
| Liquidate using Collateral | Switch On the toggle to liquidate using collateral. | |
| Split Settlement | Toggle On: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill Toggle Off: Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill | Disable |

Settlement Details - Liquidation

When **Advance by loan** option is selected, system simulate and display the settlement details along with split settlement detail for loan component and settlement account (Loan GL) as Loan GL as defined at product level.

If contract currency and Debit account currency is different system defaults card rate. User can change Exchange rate if there any specific Exchange Rate

If FX contract linked, system considers the linked FX for the conversion.

| | | |
|------------------------|---|--|
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Debit/Credit | Application displays the debit/credit indicators for the components. | |
| Account | Application Displays the account details for the components. | |
| Account Description | Application displays the description of the selected account. | |
| Branch | Application displays the branch of the selected account. | |
| Account Currency | Application defaults the currency for all the items based on the account number. | |
| Original Exchange Rate | System displays the Original Exchange Rate as simulated in settlement details section from OBTF | |
| Exchange Rate | The exchange rate. | |
| Deal Reference Number | The exchange deal reference number. | |
| Split Settlement | | |

| Field | Description | Sample Values |
|--------------------------|--|---------------|
| Component | Components gets defaulted based on the product selected. | |
| Contract Currency | Application displays the default contract currency for the component. | |
| Amount | Amount for each component. This is populated from the transaction details of the drawing. | |
| Split Settlement Details | | |
| Sequence | Sequence of the settlement details. | |
| Amount | Specify the amount for the split settlement. | |
| Settlement Account | Click Search to search and select the account for the split settlement. | |
| Account Customer | Customer account value is displayed based on settlement account. | |
| Account Currency | Currency of the account value is displayed based on settlement account. | |
| Account Branch | Branch of the customer's account is displayed based on settlement account. | |
| 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 | Click the Edit icon to modify the split settlement details. Click the Delete icon to delete the split settlement details. | |

Finance Preference

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

Loan Preferences
✕

Finance Preferences

| | | | |
|--|---|------------------------|-----------------------------|
| Drawing/Collection Ref 0321ISC232150001 | Bill Currency-Amount USD \$10,000.00 | Customer Id 032204 | Customer Name Air Arabia |
| Product Code TAD7 | Finance Currency AED | Original Exchange Rate | Exchange Rate 3.67 |
| Finance Tenor Units 30 | Tenor Type Days | Rate Type STANDARD | Rate Code Buy/Sell Rate |
| Finance Value Date Aug 3, 2023 | Finance Maturity Date Sep 2, 2023 | | |

Finance Profit/UDE Details

| User Defined Element ID | UDE Description | Rate Code | Usage | UDE Value |
|-------------------------|-----------------|-----------|-------|-----------|
| MAIN_INT | MAIN INTEREST | | | 0 |

Limits

Limit Details

| Customer ID | Linkage Type | Liability Number | Line Id/Linkage Ref No | Line Serial | Contribution % | Contribution Currency | Amount to Earmark | Limit Check Response | Response Message |
|-------------|--------------|------------------|------------------------|-------------|----------------|-----------------------|-------------------|----------------------|--------------------------|
| 032204 | Facility | 032204 | 032204AD1 | 1 | 100 | AED | 27000 | Not Available | The Earmark cannot be pe |

Save & Close Cancel

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

| Field | Description | Sample Values |
|------------------------|--|---------------|
| Drawing/Collection Ref | Read only field. Defaults from the underlying task. User cannot change the value. | |
| Bill Currency-Amount | Read only field. Outstanding Drawing/ Collection Currency and Amount. Defaults from the underlying task. User cannot change the value. | |
| Customer ID | Read only field. This field displays the customer ID of the applicant/applicant bank. | |
| Customer Name | Read only field. This field displays the applicant/applicant bank name. | |
| Product Code | Defaults from the underlying Collection/ Drawing Product maintenance. The user can change the Product Code. Click Search to search and select the product code. | |
| Finance Currency | Finance currency is defaulted from the bill currency. User can change this to Local Currency. | |

| Field | Description | Sample Values |
|----------------------------|---|---------------|
| Original Exchange Rate | System displays the Original Exchange rate. | |
| Exchange Rate | Read only field. | |
| Finance Tenor Units | Period of loan. System defaults the value as per the selected loan product. | |
| Tenor Type | Read only field. System defaults the value as per the selected loan product. Values are Days, Months and Years. The numerical value for Days or months or Years is applicable. | |
| Rate Type | System defaults the rate type as part of simulation. | |
| Rate Code | System populates the Rate code as part of simulation. | |
| Finance Value Date | System defaults the branch date as Value date. User cannot change the value. | |
| Finance Maturity Date | Loan maturity date as default based on Tenor type and Tenor units. | |
| Finance Profit/UDE Details | | |
| User Defined Element ID | System populates the UDE Element ID as part of simulation. User are allowed to change the selection through LOV. | |
| UDE Description | System populates the UDE description as part of simulation. If a user changes the UDE ID, system should populate the description. | |
| Rate Code | System populates the Rate code as part of simulation. | |
| Usage | System populates the details as part of simulation. | |
| UDE Value | System populates the value as part of simulation. | |

Limits & Collateral

Limits not applicable during liquidation, system displays values as per values available in contract.



FX Linkage

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

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

Following are the features of FX Linkage in BC.

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

| FX Reference Number | Bought Currency | SOLD Currency | Available Contract Amount | Rate | Linked Amount | Total Utilized Amount | FX Expiry Date | Action |
|---------------------|-----------------|---------------|---------------------------|------|---------------|-----------------------|----------------|---|
| 032FXF2230890501 | GBP | AED | AED 149,873,698.50 | 1.5 | AED 27,000.00 | AED 2,100.00 | Dec 30, 2025 |   |

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

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 SOLD currency from the linked FX contract. | |
| Contract Amount | <p>This field displays the FX SOLD 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 SOLD 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 Contract Amount | 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 SOLD 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 preview of the advise.

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

- Preview - SWIFT Message:** Contains a "Language" dropdown menu (set to "English"), a "Message Type" dropdown menu, a "Message Status" field, and a "Repair Reason" field. Below these is a large "Preview Message" area.
- Preview - Mail Advice:** Contains a "Language" dropdown menu (set to "English"), an "Advice Type" dropdown menu, a "Message Status" field, and a "Repair Reason" field. Below these is a large "Preview Message" 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 drawing details. | |
| Repair Reason | Read only field. Display the message repair reason of draft message of drawing 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 drawing details. | |

| Field | Description | Sample Values |
|-----------------|--|---------------|
| Repair Reason | Read only field. Display the message repair reason of draft message of drawing details. | |
| Preview Message | Display a preview of the advice. | |

Commission, Charges and Taxes Details

At the time of contract initiation against respective commission and charge component, the OBTFPM by default captures the counter parties Account Description as the Charge Party.

The user can view the Account Description of the Charge Party of the respective Settlement Account holder, post successful handoff user can view the same Charge Party details against the commission and charges which were entered at the time of contract initiation in the BO/MO Enquiry screen of LC in OBTF.

Commission Details

This section displays the commission details:

| 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 | This field displays the commission component. | |
| Rate | Defaults from product. | |
| 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 | An amount that is maintained under the product code defaults in this field. | |
| Modified Amount | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Defer | If check box is selected, charges/commissions has to be deferred and collected at any future step. | |
| Waive | Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |
| Amendable | The value is auto-populated as the commission can be amendable or not. | |

Charge Details

This section displays charge details. System defaults the Received customer ID account for liquidating of bill and for charges.

| Field | Description | Sample Values |
|-----------------|---|---------------|
| Component | Charge Component type. | |
| Tag Currency | Defaults the tag currency in which the charges have to be collected. | |
| Tag Amount | Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required. | |
| Currency | Defaults the currency in which the charges have to be collected. | |
| Amount | An amount that is maintained under the product code gets defaulted in this field. | |
| Modified Amount | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |

| Field | Description | Sample Values |
|--------------------|---|---------------|
| 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 | <p>Charge party will be applicant by default. You can change the value to beneficiary</p> | |
| Settlement Account | <p>Details of the settlement account.</p> <p>The user can change the settlement account.</p> <p>If user changes the default settlement account system should display override message</p> | |

Tax Details

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


This section displays the tax details:

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

Assignment of Proceeds

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

| Field | Description | Sample Values |
|-----------------------------|---|---------------|
| Assignment Paid By Importer | Slide the toggle if assignment is paid by importer. | |
| Sequence | User can update the sequence number. | |

| Field | Description | Sample Values |
|--------------------------------|---|---------------|
| Assignee ID & Assignee Details | <p>User can select the assignee id. Assignee details appear based on selected assignee ID.</p> <p>User can add multiple assignees to a single Bill under LC with the assignment amount or assignment percentage of parent LC.</p> <p> Note WALKIN customers is allowed as assignee.</p> | |
| Assignment % | <p>User can input the percentage of LC amount that has be assigned to the assignee. Once the user updates the rate, the system has to calculate the amount as per assigned rate and default in the assigned amount field. If the user directly captures the assigned amount then the assigned percentage has to calculate the percentage and the same to be populated in the screen. If contribution is more than 100%, system to display an alert message. Once contribution % is input system will default the amount. System to validate that Limit Contribution percentage plus Collateral percentage is equal to 100. Otherwise system to provide override.The assignment percentage should be rounded to two decimal places</p> | |
| Currency | <p>User can select the account currency of the settlement account of the assignee. Only the currencies for which the settlement account is available, only those currency will be displayed.</p> | |
| Assigned Amount | <p>User can input the amount that has to be assigned to the assignee. If the user has already inputted the assignment percentage, system to calculate the amount and populate the value</p> | |
| Account | <p>Click Search to search and select the account.</p> | |
| Assignee Account | <p>Specify the assignee account.</p> | |
| Account with Institution | <p>Specify the account number of the account with institution.</p> | |

Linked Finance Details

This user can view the details of linked finance accounts.

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

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

Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|--|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | The user can view the uploaded documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Customer Instruction | <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. | |
| View LC | Enables user to view the details of the underlying LC. | |
| View Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| Signatures | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| 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 | |
| Hold | <p>The details provided 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> | |
| Cancel | Cancel the Liquidation stage inputs. | |
| 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> | |
| Back | Moves the task to previous data segment. | |
| 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> | |

Settlement Details

A Data Enrichment user can verify and enter the basic additional details available in the Islamic Import LC Drawing Liquidation request.

Islamic Import LC Drawing - DataEnrichment :: Application No: PK2IILD000007222 View LC

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Settlement Details

Current Event

| Component | Currency | Debit/Credit | Account | Account Description | Account Currency | Netting Indicator | Current Event | Original Exchange Rate | Exchange Rate | Deal Reference |
|-----------------|----------|--------------|---------------|---------------------|------------------|-------------------|---------------|------------------------|---------------|----------------|
| AILSR_COM1_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No | | | |
| AILSR_COM1_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No | | | |
| AILSR_COM1_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No | | | |
| AILSR_COMM_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No | | | |
| AILSR_COMM_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No | | | |
| AILSR_COMM_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No | | | |
| APCHCLASS_LIQD | GBP | Debit | 152110003 | Domestic Export Sig | GBP | No | No | | | |
| APCHCLASS_LIQD | GBP | Debit | 152110003 | Domestic Export Sig | GBP | No | No | | | |
| APCHCLASS_LIQD | GBP | Debit | 152110003 | Domestic Export Sig | GBP | No | No | | | |
| ARC1_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No | | | |

BILL_LIQ_AMT - Party Details

Transfer Type:

Charge Details:

Netting Indicator:

Ordering Customer:

Ordering Institution:

Senders Correspondent:

Receivers Correspondent:

Intermediary Institution:

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

| Field | Description | Sample Values |
|-----------------------|-------------------------------------|---------------|
| Deal Reference Number | The exchange deal reference number. | |

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

Party Details

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

| Field | Description | Sample Values |
|--|---|---------------|
| Transfer Type | Select the transfer type from the drop list: <ul style="list-style-type: none"> • Customer Transfer • Bank Transfer for own account • Direct Debit Advice • Managers Check • Customer Transfer with Cover • Bank Transfer | |
| Charge Details | Select the charge details for the transactions: <ul style="list-style-type: none"> • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges | |
| Netting Indicator | Select the netting indicator for the component: <ul style="list-style-type: none"> • Yes • No | |
| Ordering Customer | Select the ordering customer from the LOV. | |
| Ordering Institution | Select the ordering institution from the LOV. | |
| Senders Correspondent | Select the senders correspondent from the LOV. | |
| Receivers Correspondent | Select the receivers correspondent from the LOV. | |
| Intermediary Institution | Select the intermediary institution from the LOV. | |
| Account with Institution | Select the account with institution from the LOV. | |
| Beneficiary Institution | Select the beneficiary institution from the LOV. | |
| Ultimate Beneficiary | Select the ultimate beneficiary from the LOV. | |
| Intermediary Reimbursement Institution | Select the intermediary reimbursement institution from the LOV. | |

Payment Details

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

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

Remittance Information

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

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

Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | <p>The user can view the uploaded documents. 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 | The user can view the remarks captured in the process during earlier stages. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Overrides | User can view the various overrides that have been generated and accepted | |
| Customer Instruction | <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. | |
| View LC | Enables user to view the details of the underlying LC. | |
| View Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| Signatures | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| 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 | 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 | |
| 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. | |
| Cancel | Cancel the Liquidation stage inputs. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Back | Moves the task to previous data segment. | |
| 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. | |

Summary

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

The tiles must display a list of fields with values. User can drill down from summary Tiles to respective data segments.

Islamic Import LC Liquidation
DataEnrichment : Application No:- PK2IILL000011183

Documents Remarks Overrides Customer Instruction Common Group Messages View LC

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| Main Details | Advice Details | Payment Details | Maturity Details |
|--|---|---|---|
| Product Code : IBLL Currency : GBP Amount : 1000 | Advice 1 : PAYMENT_ME | Immediate Liquidation : Immediate Accept : Reim Claimed : | Tenor Type : Usance Tenor Basis : Maturity Date : 2021-06-04 |
| Finance Preference | Limits and Collaterals | FX Linkage | Preview Messages |
| FinanceProduct : linkageRefNo : FinanceTenor : FinanceCcy : FinanceAmt : FinanceMaturity : Loan Maturity : | Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 880 Collateral Status : Not Verified | Reference Number : Contract Amount : Contract Currency : | Language : ENG Preview Message : - |
| Commission,Charges and Taxes | Settlement Details | Parties Details | Compliance details |
| Charge : Commission : Tax : Block Status : Not Initia | Component : LQTAX_AMT Account Number : PK20010440 Currency : GBP | Drawee : NATIONAL F Drawer : PHIL HAMPTON Presenting Bank : FIXNETIX | KYC : Not Initia Sanctions : Not Initia AML : Not Initia |

Reject Refer Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view details about application details and LC details.
- Other Details - User can view the other details.
- Advice Details - User can view the advice details.
- Maturity Details - User can view the maturity details.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Payment Details - User can view the payment details.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, advising bank etc.
- Loan Preferences - User can view set finance preferences.
- FX Linkage - User can view the details of FX Linkage.
- Preview - User can preview the draft message.
- Assignment of Proceeds - User can view assignment of proceeds details.
- Linked Loan Details - User can view the linked loan details.
- Accounting Details - User can view the accounting entries generated by back office system.



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 |
|-----------------------|--|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | The user can view the uploaded documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Customer Instruction | <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. | |
| View LC | Enables user to view the details of the underlying LC. | |
| View Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. | |
| Signatures | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| 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 | 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 | |
| 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. | |
| Cancel | Cancel the Liquidation stage inputs. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Back | Moves the task to previous data segment. | |
| Submit | Task will get moved to next logical stage of Import LC Liquidation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

Exceptions

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

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 Block Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

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

Action Buttons

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

| Field | Description | Sample Values |
|--------|---|---------------|
| Reject | <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 |
|---------|---|---------------|
| 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. | |
| 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 Import LC Liquidation Amount Block Exception check. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |
| Back | Task moves to previous logical step. | |

Exception - Know Your Customer (KYC)

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

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

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

Approve

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

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- 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.
- 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.</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 Import LC Liquidation KYC exception check.</p> | |
| Approve | <p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p> | |
| Back | <p>Task moves to previous logical step.</p> | |

Multi Level Approval

A user can view the summary of details updated in multilevel approval stage of Import LC Drawing Liquidation.

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



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

| Islamic Import LC Liquidation | | | |
|---|--|---|--|
| Approval Task Level 1 :: Application No:- PK1IEDB000011053 | | Documents | Remarks |
| | | Overrides | Customer Instruction |
| | | Common Group Messages | |
| Main Details Product Code : IBLL Currency : GBP Amount : 1000 | Advice Details Advice 1 : PAYMENT_ME | Payment Details Immediate Liquidation: Immediate Accept : Reim Claimed : | Maturity Details Tenor Type : Usance Tenor Basis : Maturity Date : 2021-06-04 |
| Finance Preference FinanceProduct : linkageRefNo : FinanceTenor : FinanceCcy : FinanceAmt : FinanceMaturity : Loan Maturity : | Limits and Collaterals Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 880 Collateral Status : Not Verified | FX Linkage Reference Number : Contract Amount : Contract Currency : | Preview Messages Language : ENG Preview Message : - |
| Commission,Charges and Taxes Charge : Commission : Tax : Block Status : Not Initia | Settlement Details Component : LQTAX_AMT Account Number : PK20010440 Currency : GBP | Parties Details Drawee : NATIONAL F Drawer : PHIL HAMPTON Presenting Bank : FIXNETIX | Compliance details KYC : Not Initia Sanctions : Not Initia AML : Not Initia |
| Audit | | Reject | Hold |
| | | Refer | Cancel |
| | | Approve | |

Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Charge Details - User can view charge details.
- Payment Details - User can view the payment details.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- FX Linkage - User can view the details of FX Linkage.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

| Field | Description | Sample Values |
|---------|---|---------------|
| Reject | <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.</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> | |

Reject Approval

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

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

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

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

Application Details

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

Summary

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

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

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

Action Buttons

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

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

Waiting Backoffice Authorization

At this stage, the tasks which are successfully handed off to OBTF but are in un-authorized status in OBTF are identified and handled.

1. Once transaction is handed off with OBTF system, OBTF system provides the transaction status as authorized or unauthorized.
2. If the transactions status is **Authorized** in OBTF, the task in OBTFPM moves to **Completed task**.

3. If the transaction is **Un-authorized** in OBTF, the task moves to **Waiting BackOffice Authorization** and task is available in separate state similar to waiting for customer clarification.
4. The user can enter the reason for un authorization, in the **Remarks** place holder but can not re-submit the task.
5. Once the task status is changed to **Authorized** in OBTF, the task should move out of the **Waiting Backoffice Authorization** queue.
6. OBTF batch service calls the OBTfPM API to move the task from the Waiting for Authorization stage to completed stage post successful authorization of OBTF contract (based on the response received from OBCL).

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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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