

Update Details of Buyers Credit User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Update Details of Buyers Credit 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.

Update Details of Buyers Credit

Bank can arrange for a credit (Buyers Credit) for an Import Bill liquidation, based on the request from the customer through other Lending Banks.

In such cases, system should allow the bank user to liquidate the Import Bill using the Buyers Credit and to settle the Buyers Credit later on debiting the customer account.

This section contains the following topics:

Common Initiation Stage	Registration
Data Enrichment	Exceptions
Multi Level Approval	Handoff

Common Initiation Stage

The user can initiate the new Update Details of Buyers Credit 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.
Branch	Select the branch.

Action Buttons

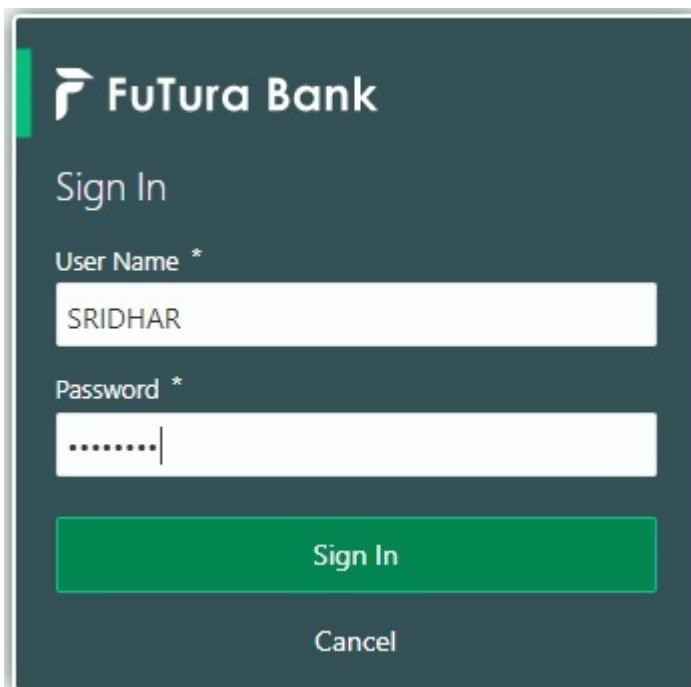
Use action buttons based on the description in the following table:

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

Registration

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

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



FuTura Bank

Sign In

User Name *
SRIDHAR

Password *
.....

Sign In

Cancel

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

The screenshot shows the FuTura Bank dashboard with a sidebar menu on the left containing options like Core Maintenance, Dashboard, Maintenance, Tasks, and Trade Finance. The main dashboard area contains several widgets:

- Draft Confirmation Pending:** A table with columns Customer Name, Application Date, and Status. Data includes EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, and Retry HandOf.
- Priority Details:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, Amount Blo, and 004, NA, Loan Applic.
- High Value Transactions:** A bubble chart showing transaction values for GBP. The y-axis ranges from -20K to 140K, and the x-axis ranges from -2 to 12.
- SLA Breach Details:** A table with columns Customer Name, SLA Breached(mins), and Priority. Data includes NA (23474, H, KEERTIV01), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and EMR & CO (26780, M, GOPINATH01).
- Priority Summary:** A table with columns Branch, Process Name, and Stage Name. Data includes 203, Cucumber Testing, and test descrip.
- 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> Buyers Credit> Update Details of Buyers Credit.

The screenshot shows the Oracle dashboard with a sidebar menu on the left containing options like Core Maintenance, Dashboard, Machine Learning, Rule, Security Management, Task Management, Tasks, Trade Finance, Administration, Bank Guarantee Advise, Bank Guarantee Issuance, and Buyers Credit. The main dashboard area contains several widgets:

- SLA Status Summary:** A donut chart showing SLA status. The chart is mostly red, indicating SLA breaches. The number 9 is displayed in the center. A legend below shows: Within SLA (green), Nearing SLA (orange), and SLA breached (red).
- % Oversight Corrections:** A widget showing "Data Filtered on 'All records'" and "No data to display".
- Model Inference Time:** A widget showing "Data Filtered on 'All records'" and "No data to display".
- Priority Summary:** A table with columns Branch, Process Name, Stage Name, and No of High Priority. Data includes "No data to display." and "Page 1 (0 of 0 items)".
- High Priority Tasks:** A table with columns Process Reference Number, Branch, and Process Name. Data includes PK2GADC000012104 (Guarantee SBLC Ad) and PK2GADC000012077 (Guarantee SBLC Ad). "Page 1 of 7 (1-2 of 13 items)".

The Registration stage has two sections Application Details and Buyers Credit Bill Details. Let's look at the details of Registration screens below:

Application Details

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

Field	Description	Sample Values
Buyers Credit Reference Number	Specify the borrower of the buyers credit reference number. Alternatively click 'Search' to search and select the active Bill under Letter of Undertaking Reference Number.	
Applicant	Read only field. Applicant details will be auto-populated based on the selected Bill under Letter of Undertaking Reference Number.	Toggle off
Branch	Read only field. Branch details will be auto-populated.	203-Bank Futura -Branch FZ1
Priority	Priority is defaulted from the application. The user can modify the priority if required.	High
Buyers Credit Amount	Buyers Credit Currency and amount is auto-populated.	
Submission Mode	Select the submission mode of Import LC Issuance request. By default the submission mode will have the value as 'Desk'. Desk- Request received through Desk Fax- Request received through Fax Email- Request received through Email Courier- Request received through Courier	Desk
Update Date	Read only field. By default, the application will display branch's current date.	04/13/2018

Field	Description	Sample Values
Process Reference Number	Unique sequence number for the transaction. Process Reference Number is auto generated by the system based on process name and branch code.	203ILCISS0000 00500
Version Number	Read only field. Version number is auto-populated.	

Buyers Credit Bill Details

Registration user can provide Buyers credit bill details in this section.

Provide the Buyers credit bill details based on the description in the following table:

Field	Description	Sample Values
Product Code	Read only field. Product code is auto-populated.	ILUN
Product Description	Read only field. Product description will be auto populated by the application.	Import LC Usance Non Revolving
Contract Reference Number	Read only field. Contract Reference Number will be auto populated by the system.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Lending Bank	Read only field. System populates the value from the contract.	001342 -HSBC Bank
Limit verification required	Enable this option for limit check during the process flow of this request. By default this option is enabled. Disable this option if limit check is not required during the process flow.	

Field	Description	Sample Values
Quote Reference Number	Read only field. Quote Reference Number will be auto populated by the system.	Irrevocable
Quote Date	Read only field. Quote date will be auto populated by the system.	04/13/18
Value Date for Disbursal	System defaults the value. User can however modify the buyers credit disbursal date. The date cannot be lesser than the current branch date.	
Buyers Credit Tenor	System defaults the value. User can modify the buyers credit tenor. The options are: <ul style="list-style-type: none"> • Days • Months • Year Specify the value for tenor of the bill (days, month and year) as mentioned in the Quote.	
Buyers Credit Due Date	System defaults the value. User can modify the buyers credit due date, if required.	UCP Latest Version.
Interest Code	System defaults the value. User can modify the interest rate code, mentioned in the Buyers Credit Quotation received from the Lending Bank.	09/30/18
Interest Spread	System defaults the value. User can modify the interest rate spread, if required.	London
Interest Rate	Specify the interest rate, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.	001343 Bank of America
Interest Amount	Specify the interest amount, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.	001344 EMR & CO
Import Bill Reference Number	Read only field. Import bill reference number will be auto populated by the system.	001346 Marks and Spencer
Exporter Details	Read only field. This field displays the exporter from the Import Bill Reference selected by the user in the Import Bill Reference Number field.	8/2

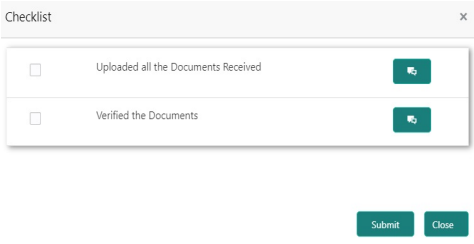
Field	Description	Sample Values
Goods Description	Specify the details of the Goods as mentioned in the underlying Import Bill.	

Miscellaneous

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

Field	Description	Sample Values
Documents	<p>Upload the required documents.</p> <p>Application displays mandatory documents to be uploaded for Issuance of Letter of Undertaking for Buyers Credit. Place holders are also available to upload additional documents submitted by the applicant.</p> <p>The following documents are to be maintained for Document Upload / Linkage,</p> <ul style="list-style-type: none"> Buyers Credit Request. Buyers Credit Quotation. 	
Remarks	Provide any additional information regarding the LC. 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. 	

Field	Description	Sample Values
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
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 available, system should display all the signatures.</p>	
Action Buttons		
Submit	<p>On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Issuance of Letter of Undertaking for Buyers Credit.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Task' queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Issuance of Letter of Undertaking for Buyers Credit Registration stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p> <p>Following check List has to be maintained:</p> <ul style="list-style-type: none"> • Verified all the documents. • Uploaded all the documents. • Verified signature of the Applicant. 	

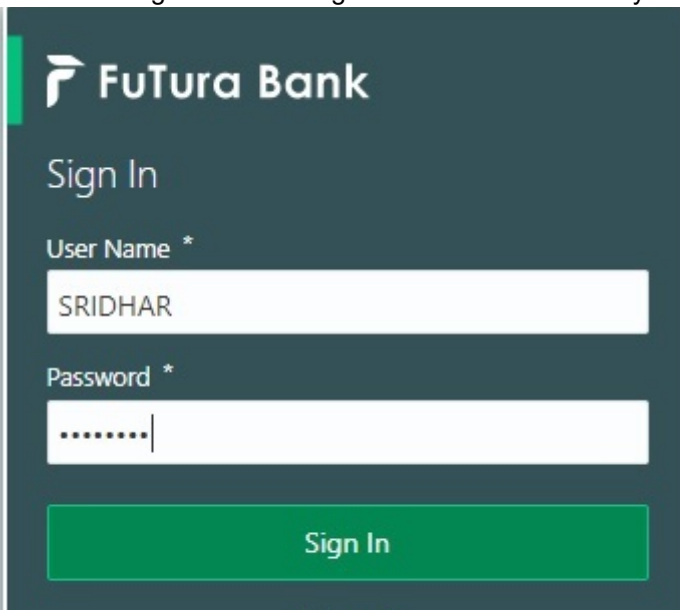
Data Enrichment

As part of Data Enrichment, user can enter/update basic details of the incoming request. The user can also enter additional details, if any in the Data Enrichment stage.

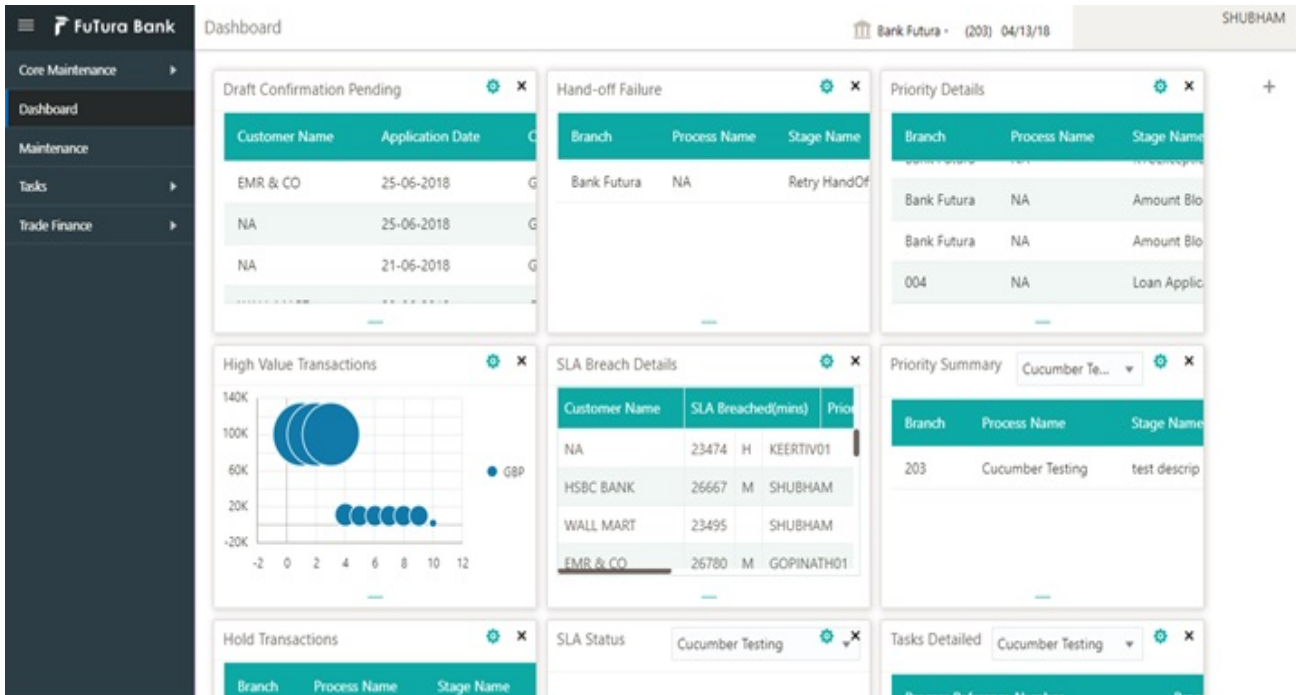
Under Data Enrichment stage, user can capture details that are not captured as part of the Registration stage or can modify the details if any captured as part of the Registration stage.

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

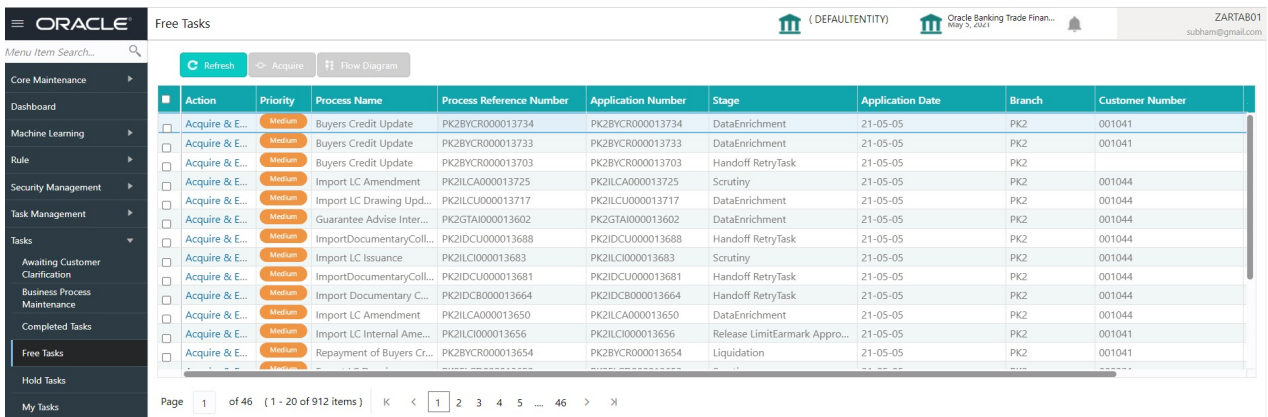
1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



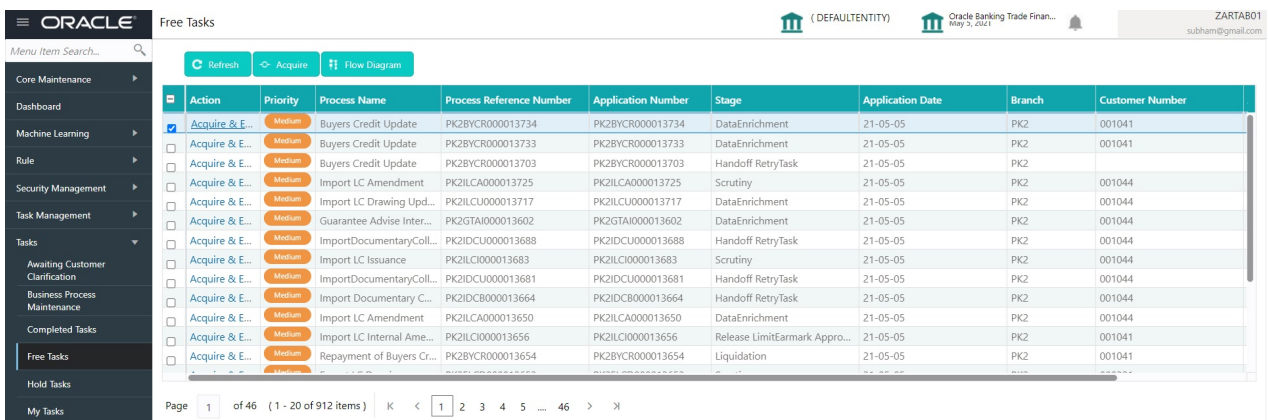
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



3. Click **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** tab.



5. The acquired task will be available in **My Tasks** tab. Click **Edit** to provide input for Data Enrichment stage.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Acquire & E...	Medium	Buyers Credit Update	PK2BYCR000013734	PK2BYCR000013734	DataEnrichment	21-05-05	PK2	001041
<input type="checkbox"/> Acquire & E...	Medium	Buyers Credit Update	PK2BYCR000013733	PK2BYCR000013733	DataEnrichment	21-05-05	PK2	001041
<input type="checkbox"/> Acquire & E...	Medium	Buyers Credit Update	PK2BYCR000013703	PK2BYCR000013703	Handoff RetryTask	21-05-05	PK2	001041
<input type="checkbox"/> Acquire & E...	Medium	Import LC Amendment	PK2ILCA000013725	PK2ILCA000013725	Scrutiny	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	Import LC Drawing Upd...	PK2ILCU000013717	PK2ILCU000013717	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	Guarantee Advise Inter...	PK2GTAI000013602	PK2GTAI000013602	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	ImportDocumentaryColl...	PK2IDCU000013688	PK2IDCU000013688	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	Import LC Issuance	PK2ILCI000013683	PK2ILCI000013683	Scrutiny	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	ImportDocumentaryColl...	PK2IDCU000013681	PK2IDCU000013681	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	Import Documentary C...	PK2IDCB000013664	PK2IDCB000013664	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	Import LC Amendment	PK2ILCA000013650	PK2ILCA000013650	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/> Acquire & E...	Medium	Import LC Internal Ame...	PK2ILCI000013656	PK2ILCI000013656	Release LimitEarmark Appr...	21-05-05	PK2	001041
<input type="checkbox"/> Acquire & E...	Medium	Repayment of Buyers Cr...	PK2BYCR000013654	PK2BYCR000013654	Liquidation	21-05-05	PK2	001041

The Data Enrichment stage has six sections as follows:

- Main Details
- Other Details
- Advices
- Additional Details
- Settlement Details
- Updated Details
- Summary

Let's look at the details for Data Enrichment stage.

Audit

This button provides information about user initiated the transaction, initiated date, stage wise detail etc.

Task Audit Trail Details						
Application No.	Branch Code	Initiated Date	Initiated By			
PK2BYCR000013005	PK2	5/5/2021	ZARTAB02			
Process Name						
Issuance of Letter of Undertaking for Bi						
S.No	Stage Name	Pickup Time	Completed Time	Completed By	Outcome	
1	Registration	Sat, 23 Apr 2022 02:47:28 GMT	Sat, 23 Apr 2022 08:53:31 GMT	ZARTAB02	COMPLETED	

[Close](#)

Common Group Message

The user can send MT799 and MT999 messages from within the task, by clicking the **Common Group Messages** button.


Common Group Messages


Common Group Message

Customer *	001184 <input type="text"/> UNICREDIT BA <input type="button" value="i"/>
Date	May 5, 2021 <input type="button" value="calendar"/>
Reference Number *	1042269588928276
SWIFT Message Type *	MT799 <input type="button" value="v"/>
Transaction Reference Number *	54454
Related Reference Number *	587879
Narrative *	Common Group Message 1

Save & Close

Close

Field	Description	Sample Values
Customer	<p>Click to select the customer (Bank to which the message has to be sent) from the look up.</p> <p>Only those banks which are listed as parties in the back office for this contract should be available for selection.</p> <p> Note</p> <p>In case the selected Bank is not RMA Compliant, the system displays error message "Selected Bank is not RMA Complaint, System will send MT999 message"</p>	
Reference Number	<p>Read only field.</p> <p>This field displays the Reference Number generated automatically by the system.</p>	

Field	Description	Sample Values
SWIFT Message Type	<p>Select the SWIFT message type from the drop-down.</p> <p>Possible values are:</p> <ul style="list-style-type: none"> • MT799 • MT999 • MT499  <p>Note</p> <p>In case of non RMA bank customer, only MT999 messages should be available in drop down.</p>	
Transaction Reference Number	Specify the transaction reference number.	
Related Reference Number	Specify the related reference number.	
Narrative	<p>Specify the Narrative for the transaction.</p> <p>Maximum of 10,000 characters are allowed.</p> <p>During handoff system to split the narrative field content to a maximum 1750 character per back office 79 Narrative tag. Maximum of 5 tags will be allowed.</p>	

Main Details

User can capture the buyer's credit details as mentioned in the Registrations stage. Main details section has three sub section as follows:

- Application Details
- Buyers Credit Bill Details

Application Details

All fields displayed under Application details section are read only except for the **Priority** and **Customer Reference Number**. Refer to [Application Details](#) for more information of the fields. Refer to [Application Details](#) for more information of the fields.

User can modify the below details as part of update booking if required,

Field	Description	Sample Values
Buyers Credit Reference Number	Specify the borrower of the buyers credit reference number. Alternatively click 'Search' to search and select the active Bill under Letter of Undertaking Reference Number.	
Applicant	Read only field. Applicant details will be auto-populated based on the selected Bill under Letter of Undertaking Reference Number.	Toggle off
Branch	Read only field. Branch details will be auto-populated.	203-Bank Futura -Branch FZ1
Priority	Priority is defaulted from the application. The user can modify the priority if required.	High
Buyers Credit Amount	Buyers Credit Currency and amount is auto-populated.	
Submission Mode	Select the submission mode of Import LC Issuance request. By default the submission mode will have the value as 'Desk'. Desk - Request received through Desk Fax - Request received through Fax Email - Request received through Email Courier - Request received through Courier	Desk

Field	Description	Sample Values
Update Date	Read only field. By default, the application will display branch's current date.	04/13/2018
Process Reference Number	Unique sequence number for the transaction. Process Reference Number is auto generated by the system based on process name and branch code.	203ILCISS0000 00500
Version Number	Read only field. Version number is auto-populated.	

Buyers Credit Bill Details

The fields listed under this section are same as the fields listed under the [Buyers Credit Bill Details](#) section in [Registration](#). During Registration, if user has not captured input, then user can capture the details in this section.

Field	Description	Sample Values
Product Code	Read only field. Product code is auto-populated.	ILUN
Product Description	Read only field. Product description will be auto populated by the application.	Import LC Usance Non Revolving
Contract Reference Number	Read only field. Contract Reference Number will be auto populated by the system.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Lending Bank	Read only field. System populates the value from the contract.	001342 -HSBC Bank
Limit verification required	Enable this option for limit check during the process flow of this request. By default this option is enabled. Disable this option if limit check is not required during the process flow.	
Quote Reference Number	Read only field. Quote Reference Number will be auto populated by the system.	Irrevocable
Quote Date	Read only field. Quote date will be auto populated by the system.	04/13/18

Field	Description	Sample Values
Value Date for Disbursal	System defaults the value. User can however modify the buyers credit disbursal date. The date cannot be lesser than the current branch date.	
Buyers Credit Tenor	System defaults the value. User can modify the buyers credit tenor. The options are: <ul style="list-style-type: none"> • Days • Months • Year Specify the value for tenor of the bill (days, month and year) as mentioned in the Quote.	
Buyers Credit Due Date	System defaults the value. User can modify the buyers credit due date, if required.	UCP Latest Version.
Interest Code	System defaults the value. User can modify the interest rate code, mentioned in the Buyers Credit Quotation received from the Lending Bank.	09/30/18
Interest Spread	System defaults the value. User can modify the interest rate spread, if required.	London
Interest Rate	Specify the interest rate, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.	001343 Bank of America
Interest Amount	Specify the interest amount, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.	001344 EMR & CO
Import Bill Reference Number	Read only field. Import bill reference number will be auto populated by the system.	001346 Marks and Spencer
Exporter Details	Read only field. This field displays the exporter from the Import Bill Reference selected by the user in the Import Bill Reference Number field.	8/2
Goods Description	Specify the details of the Goods as mentioned in the underlying Import Bill.	

Action Buttons

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

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

Field	Description	Sample Values
Refer	<p>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. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu.</p>	
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>	
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. On reject, a reject notification gets generated to the applicant.</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>	

Other Details

Other Details enables the user to capture details like Credit Value Date, Debit Value Date, Other Bank charges etc.

Buyers Credit Update
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Documents Remarks Overrides Customer Instruction Common Group Messages Signatures

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Other Details

Debit Value Date
May 5, 2021

Credit Value Date
May 5, 2021

Value Date
May 5, 2021

Other Bank Charges

Other Bank Charges-1
Other Bank Charge Description-2

Other Bank Charges-2
Other Bank Charge Description-3

Other Bank Charges-3
Other Bank Charge Description-1

Other Bank Interest

Start Date

Other Bank Interest-1
Component INT1
Component Description
Interest Rate
Interest Basis
Waive

Other Bank Interest-2
Component INT2
Component Description
Interest Rate
Interest Basis
Waive

Other Bank Interest-3
Component INT3
Component Description
Interest Rate
Interest Basis
Waive

Audit

Reject Refer Hold Cancel Save & Close Back Next

Other Details

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

Field	Description	Sample Values
Debit Value Date	Specify the debit value date.	
Credit Value Date	Specify the credit value date.	
Value Date	Specify the value date.	

Other Bank Charges

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

Field	Description	Sample Values
Other Bank Charges - 1	Charges to be collected for the other bank as part of the collection transaction.	
Other Bank Charges - 2	Charges to be collected for the other bank as part of the collection transaction.	
Other Bank Charges - 3	Charges to be collected for the other bank as part of the collection transaction.	

Other Bank Interest

This data segment displays 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	Read only field. The date from which the system starts calculating the Interest.	
Other Bank Interest-1, 2 and 3		
Component	Read only field. This field displays the name of the interest Component.	
Component Description	Read only field. The description of the interest component.	
Interest Rate	Read only field. The rate to be applied for the interest component.	
Interest Basis	Read only field. The calculation basis on which the Interest to be computed.	
Waive	Read only field. Indicates whether the interest to be waived off. The options are: <ul style="list-style-type: none"> • Yes • No 	

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
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 available, system should display all the signatures.</p>	
Refer	<p>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. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the scrutiny stage inputs and the task gets landed in My Task menu.	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
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. On reject, a reject notification gets generated to the applicant.</p>	
Back	On click of Back, system moves the task back to the 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.	

Advices

Advices menu displays the advices available under a product code from the back office as tiles. System populates the following advices:

- Payment Message (Debit advice) to the Customer

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Documents Remarks Overrides Customer Instruction Common Group Messages

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Advices

Advice: PAYMENT_MESS...

Advice Name: PAYMENT_MESSAGE
Advice Party :
Party Name :
Suppress : NO
Advice

Audit

Reject Refer Hold Cancel Save & Close Back Next

Screen (3 / 7)

The user can also suppress the Advice, if required.

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
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 available, system should display all the signatures.</p>	
Refer	<p>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. 	

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

Additional Details

Buyers Credit Update
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Additional Details Screen (4 / 7)

Commission, Charges an...	Limits and Collaterals	Payment Details	FX Linkage
Charge : Commission : Tax : Block Status : Not Initiated	Limit Currency : Limit Contribution : Limit Status : Collateral Currency : Collateral Contribution : Collateral Status :	Auto Liquidate : No Liquidate Using : Collateral : Outstanding Collateral Amount :	FX Reference Number : Contract Currency : Contract Amount :

Preview Messages

Language :
Preview Advice : -

Audit Reject Refer Hold Cancel Save & Close Back Next

Limits & Collateral

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

Limits and Collaterals

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	Edit
032204	Facility				100	AED	100			032

Cash Collateral Details

Collateral Percentage * 45.0

Collateral Currency and amount AED 45.00

Exchange Rate 1.0

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response
1	AED	1003216615	1	34	15.3	AED 15.30	VS

Save & Close Cancel

Limit Details
✕

Customer Id
032204

Contribution % *
100.0

Contribution Currency
AED

Limit/Liability Currency
AED

Limit Check Response
Not Available

Expiry Date

Response Message
The Earmark cannot be performed as tl

Linkage Type *
Facility

Liability Number *
032204

Line Id/Linkage Ref No *
032204AD1


Limits Description

Amount to Earmark *
AED 10,000.00

Limit Available Amount
AED -4,450,291.82

ELCM Reference Number

Verify
Save & Close
Close


Field	Description	Sample Values
	Click plus icon to add new Limit Details.	

Limit Details

Click + plus icon to add new limit details.

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

Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> • Facility • Liability By default Linkage Type should be "Facility".	
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	

Field	Description	Sample Values
Liability Number	Click Search to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	Click Search to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.  <p>Note User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.</p> <p>This field is disabled and read only, if Linkage Type is Liability.</p>	
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the Liability Number	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	
Amount to Earmark	Amount to earmark will default based on the contribution %. User can change the value.	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.	

Field	Description	Sample Values
Response Message	Detailed Response message. The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

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

Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table:

Collateral Details
✕

<p>Total Collateral Amount * <input type="text" value="\$67.00"/></p> <p>Sequence Number <input type="text" value="1.0"/></p> <p>Collateral Contribution Amount * <input type="text" value="\$52.26"/></p> <p>Settlement Account Currency <input type="text" value="GBP"/></p> <p>Contribution Amount in Account Currency <input type="text" value="£67.94"/></p> <p>Response <input type="text" value="VS"/></p> <p style="text-align: center;"><input type="button" value="Verify"/></p>	<p>Collateral Amount to be Collected * <input type="text" value="\$67.00"/></p> <p>Collateral Split % * <input type="text" value="78.0"/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Settlement Account * <input type="text" value="PK20011850014"/> <input type="button" value="Q"/></p> <p>Exchange Rate <input type="text" value="1.3"/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Account Available Amount <input type="text" value="£999,999,999,999,999.00"/></p> <p>Response Message <input type="text" value="The amount block can be performed as:"/></p>
--	---

Field	Description	Sample Values
Cash Collateral Details		
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.	

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


Click + plus icon to add new collateral details.

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

Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.	
Settlement Account	Select the settlement account for the collateral amount.	
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	

Field	Description	Sample Values
Account Available Amount	Read only field. System populates the account available amount on clicking the Verify button.	
Response	Read only field. System populates the response on clicking the Verify button.	
Response Message	Read only field. System populates the response message on clicking the Verify button.	
Verify	Click to verify the account balance of the Settlement Account.	
Save & Close	Click to save and close the record.	
Cancel	Click to cancel the entry.	

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


Collateral %	<p>User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.</p> <p>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.</p> <p>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified".</p>	
Contribution Amount	<p>This field displays the collateral contribution amount.</p> <p>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified".</p>	
Delete Icon 	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

Field	Description	Sample Values
Click + plus icon to add new deposit details.		
Customer Id	Customer ID is defaulted from the system. User can change the customer ID.	
Deposit Account	Click Search to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	

Field	Description	Sample Values
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.	
Below fields appear in the Deposit Details grid along with the above fields.		
Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	

Commission, Charge and Taxes

System will auto populate the charges, commission and tax components mapped to the product from the back office system.

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

Commission, Charges and Taxes
✕

Recalculate
Redefault

▲ Commission Details

Event

Event Description

Component	Rate	Mod. Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settl. Acct	Amendable
No data to display.										

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▲ Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
No data to display.										

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

▲ Tax Details

Component	Type	Value Date	Ccy	Amount	Billing	Defer	Settl. Acct
No data to display.							

Save & Close
Cancel

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.	

Field	Description	Sample Values
Commission Details		
Commission Details are auto-populated from back-end system.		
Component	This field displays the commission component	
Rate	<p>This field displays the rate that is defaulted from product.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified Rate	From the default value, if the rate is changed the value gets updated in this field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	<p>This field displays the amount that is maintained under the product code.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Billing	If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	

Field	Description	Sample Values
Waive	<p>Select the check box to waive charges/ commission.</p> <p>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</p> <p>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.</p>	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	
Charge Details		
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Tag amount that is maintained under the product code.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	<p>If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM.</p> <p>The user can not enable/disable the option, if it is de-selected by default.</p> <p>This field is disabled, if 'Defer' toggle is enabled..</p>	

Field	Description	Sample Values
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 enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.</p>	
Waive	<p>Enable the toggle, if charges has to be waived.</p> <p>Based on the customer maintenance, the charges should be marked for Billing or for Defer.</p> <p>This field is disabled, if Defer toggle is enabled.</p>	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

Tax Details

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

Tax details are defaulted from the back-end system.

Field	Description	Sample Values
Component	Tax Component type	
Type	Type of tax Component.	
Value Date	This field displays the value date of tax component.	
Currency	The tax currency is the same as the commission.	
Amount	The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required.	
Billing	<p>If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	

Field	Description	Sample Values
Defer	<p>If taxes have to be deferred and collected at any future step, this option has to be enabled.</p> <p>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.</p>	
Settlement Account	Details of the settlement account.	

FX Linkage

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

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

FxLinkage
×

FX Linkage
+

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	✎ 🗑️

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Average FX Rate

0

Save & Close
Cancel

FX Linkage
✕

FX Reference Number *

Contract Amount

Linkage Amount *

FX Amount in Local Currency

FX Delivery Period From

Currency

Available FX Contract Amount

Rate

FX Expiry Date

FX Delivery Period To

Save & Close
Close

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

Field	Description	Sample Values
<p>Click + plus icon to add new FX linkage details.</p> <p>Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.</p>		
FX Reference Number	<p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. <p>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.</p>	
Currency	This field displays the FX 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	This field displays the available FX contract amount. The value is from the "Available Amount" in FXDLINKG screen in OBTR. Available Amount SOLD currency and Amount is displayed.	
Linkage Amount	This field displays the amount available for linkage. The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone. 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.	
Rate	This field displays the exchange rate defaulted from the linked FX Contract.	
FX Amount in Local Currency	This field displays the FX amount in local currency. The value is defaulted as FX BOT currency and Amount from FXDTRONL	
FX Expiry Date	This field displays the expiry date from the linked FX contract.	
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	
Below fields appear in the FX linkage grid along with the above fields.		
Bought Currency	This field displays the currency from the linked FX contract.	
Sold Currency	This field displays the currency from the linked FX contract.	
Available ContractAmount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.	
Linked Amount	Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.	

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

Preview Messages

User can preview the draft SWIFT message based on message type and the draft mail advice based on the advice type.

The screenshot shows a window titled "Preview Messages" with a close button (X). It contains two side-by-side preview panes. The left pane is titled "Preview - SWIFT Message" and has a "Language" dropdown menu set to "English" and a "Message Type" dropdown menu. The right pane is titled "Preview - Mail Advice" and has a "Language" dropdown menu set to "English" and an "Advice Type" dropdown menu. Both panes have a large grey area labeled "Preview Message" below the controls. At the bottom right of the window, there are two buttons: "Save & Close" and "Cancel".

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

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.	

Field	Description	Sample Values
Preview - Swift Message		
Message Status	Read only field. Display the message status of draft message of issuance details.	
Repair Reason	Read only field. Display the message repair reason of draft message of issuance details.	
Preview Message	Display a preview of the draft message.	
Preview - Mail Advice		
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 issuance details.	
Repair Reason	Read only field. Display the message repair reason of draft message of issuance details.	
Preview Message	Display a preview of the advice.	

Payment Details

Payment Details

PaymentDetails

Auto Liquidate Liquidate using Collateral Outstanding Collateral Amount Split Settlement

Settlement Details - Liquidation

Component	Currency	Debit/Credit	Account	Account Description	Branch	Account Currency
BILL_LIQ_AMT	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	PK1	GBP
BILL_LIQ_AMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	PK2	GBP

Page 1 of 1 (1-2 of 2 items)

Split Settlement

Component	Contract Currency	Amount
BILL_LIQ_AMTEQ	GBP	

Page 1 of 1 (1 of 1 items)

Split Settlement Details

Sequence	Amount	Settlement Account	Account Customer	Account Currency	Account Branch	Exchange Rate	Action
1		PK1000332018	000332	GBP	PK1		

Page 1 (1 of 1 items)

Save & Close Cancel

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

Field	Description	Sample Values
Auto Liquidate	<p>Toggle On: Set the toggle 'On' if the auto liquidation is required.</p> <p>Toggle Off: Set the toggle 'Off' if the auto liquidation is not required.</p>	
Liquidate using Collateral	Read only field.	
Outstanding Collateral Amount	Read only field. Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system.	
Split Settlement	<p>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</p> <p>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</p>	Disable
Settlement Details - Liquidation		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	

Field	Description	Sample Values
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.	
Split Settlement		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Amount	Amount for each component. This is populated from the transaction details of the drawing.	
Split Settlement Details Click + plus icon to add new split settlement details.		
Sequence	Sequence of the settlement details.	
Amount	Specify the amount for the split settlement.	
Settlement Account	Settlement Account where the repayment of the Buyers Credit has to be routed.	
Account Customer	Customer account is auto-populated based on the settlement account.	
Account Currency	Currency of the account is auto-populated based on the settlement account.	
Account Branch	Branch of the customer's account is auto-populated based on the settlement account.	
Exchange Rate	Exchange rate for the split settlement.	
Action	Click Edit icon to edit the split settlement details record. Click Delete icon to delete the split settlement details record.	

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
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 available, system should display all the signatures.</p>	
Refer	<p>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. 	

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

Settlement Details

Buyers Credit Update
DataEnrichment :: Application No:- PK2BYCR00015023

Documents Remarks Overrides Customer Instruction Common Group Messages Signatures

Main Details Other Details Advices Additional Details **Settlement Details** Updated Details Summary

Settlement Details
 Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
BCCOUR_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BCOPNCG_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BCSWIFT_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BILL_AMOUNT	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
BILL_AMT_EQUIV	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
BILL_LIQ_AMT	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
BILL_LIQ_AMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BKTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
CASH_COLL_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
CASH_COLL_AMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No

BILL_AMT_EQUIV - Party Details

Transfer Type: Bank Transfer

Charge Details: [Dropdown]

Netting Indicator: No

Ordering Customer: [Search]

Ordering Institution: [Search]

Senders Correspondent: [Search]

Receivers Correspondent: [Search]

Account With Institution: [Search]

Beneficiary Institution: WELLS FARGO L [Search]

Ultimate Beneficiary: [Search]

Intermediary Institution: [Search]

Intermediary Reimbursement Institution: [Search]

Payment Details

Sender To Receiver 1: [Text Box]

Sender To Receiver 2: [Text Box]

Sender To Receiver 3: [Text Box]

Sender To Receiver 4: [Text Box]

Sender To Receiver 5: [Text Box]

Sender To Receiver 6: [Text Box]

Remittance Information

Payment Detail 1: [Text Box]

Payment Detail 2: [Text Box]

Payment Detail 3: [Text Box]

Payment Detail 4: [Text Box]

Audit Reject Refer Hold Cancel Save & Close Back Next

Provide the settlement details based on the following table

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

Field	Description	Sample Values
Current Event	System defaults the current event as Y or N.	

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
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 available, system should display all the signatures.</p>	

Field	Description	Sample Values
Refer	<p>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. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Scrutiny stage inputs and the task gets landed in My Task menu.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
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. On reject, a reject notification gets generated to the applicant.</p>	
Back	<p>On click of Back, system moves the task back to the previous data segment.</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>	

Updated Details

This section enables the user to view the details of the updated fields along with the old values for the Data Enrichment user to compare.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none"> Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
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 available, system should display all the signatures.</p>	
Refer	<p>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. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Scrutiny stage inputs and the task gets landed in My Task menu.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
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. On reject, a reject notification gets generated to the applicant.</p>	
Back	<p>On click of Back, system moves the task back to the previous data segment.</p>	

Field	Description	Sample Values
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 Update Details of Buyers Credit request.

Log in to Oracle Banking Trade Finance Process Management (OBTFFPM) system to see the summary tiles. The tiles must display a list of important fields with values. User can drill down from summary Tiles into respective data segments.

Buyers Credit Update
DataEnrichment :: Application No:- PK2BYCR000015023

Documents Remarks Overrides Customer Instruction Common Group Messages Signatures

Main Details Other Details Advices Commission, Charges and Taxes

Main Details	Other Details	Advices	Commission, Charges and Taxes
Product Code : 1BYC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : PAYMENT_ME	Charge : Commission : Tax : Block Status : Not Initia

Limits and Collaterals Payment Details FX Linkage Preview Messages

Limits and Collaterals	Payment Details	FX Linkage	Preview Messages
Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified	Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -

Settlement Details Party Details Compliance details Accounting Details

Settlement Details	Party Details	Compliance details	Accounting Details
Component : REFUND_INT Account Number : PK20010440 Currency : GBP	Drawee : GOODCARE PLC Drawer : WELLS FARG	KYC : Not Initia Sanctions : Not Initia AML : Not Initia	Event : AccountNumber : Branch :

Audit Reject Refer Hold Cancel Save & Close Back Next Submit

Screen (7 / 7)

Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Limits and Collaterals - User can view limits and collateral details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Accounting Details - User can view the accounting entries generated by back office system.



Note

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

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	<p>Click to view overrides, if any.</p>	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none">• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	<p>Click Common Group Message button, to send MT799 and MT999 messages from within the task.</p>	
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 available, system should display all the signatures.</p>	

Field	Description	Sample Values
Refer	<p>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. 	
Submit	<p>On Submit the task successfully, task will get moved to next logical stage of Issuance of Letter of Undertaking for Buyers Credit.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Data Enrichment stage inputs and the task gets landed in My Task menu.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
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. On reject, a reject notification gets generated to the applicant.</p>	

Field	Description	Sample Values
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p> <p>The checklist items under Registration Stage are:</p> <ul style="list-style-type: none"> • Verified Remarks • Verified Interest Rate and Interest Amount 	

Exceptions

The Update Details of Buyers Credit request, before it reaches the approval stage, the application will validate the Amount Block, KYC and AML. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

Exception - Amount Block

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

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

Log in into Oracle Banking Trade Finance Process Management 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.

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

Buyers Credit Update
AmountBlock Exception Approval :: Application No:- PK1ILCI00071911

Documents Remarks Overrides Customer Instruction Common Group Messages

KYC Exception Details

Summary

Screen (2 / 2)

Main Details	Other Details	Advices	Limits and Collaterals
Product Code : 1BVC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission, Charges and Taxes	Payment Details	FX Linkage	Preview Messages
Charge : Commission : Tax : Block Status : Not Initia	Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -
Settlement Details	Party Details	Compliance details	
Component : REFUND_INT Account Number : PK20010440 Currency : GBP	Drawer : WELLS FARG Drawee : GOODCARE PLC	KYC : Not Verified Sanctions : Not Initia AML : Not Initia	

Audit

Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Assignment of Proceeds - User can view the assignment of proceeds details.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Customer Instructions	Click to view/ input the following <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. 	
Reject	On click of reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
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 issuance Amount Block Exception check and the task gets landed in My Task menu.	

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

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

Buyers Credit Update
KYC Exceptional approval :: Application No:- PK2BYCR0000T15023

KYC Exception Details

Summary

Main Details	Other Details	Advices	Limits and Collaterals
Product Code : 1BYC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission, Charges and Taxes	Payment Details	FX Linkage	Preview Messages
Charge : Commission : Tax : Block Status : Not Initia	Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -
Settlement Details	Party Details	Compliance details	
Component : REFUND_INT Account Number : PK20010440 Currency : GBP	Drawer : WELLS FARG Drawee : GOODCARE PLC	KYC : Not Verified Sanctions : Not Initia AML : Not Initia	

Audit

Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.

- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Assignment of Proceeds - User can view the assignment of proceeds details.

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
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. 	

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. On reject, a reject notification gets generated to the applicant.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	<p>Cancel the Import LC issuance KYC exception check and the task gets landed in My Task menu.</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>	

Exception - Limit Check/Credit

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

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

Limit check Exception approver can do the following actions:

Approve

- Limit enhanced in the Back End (outside this process).
- Without enhancing limit in the Back End.

Refer

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

Reject

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

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
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- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Assignment of Proceeds - User can view the assignment of proceeds details.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
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. On reject, a reject notification gets generated to the applicant.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	<p>Cancel the Import LC Issuance Limit exception check and the task gets landed in My Task menu.</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

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

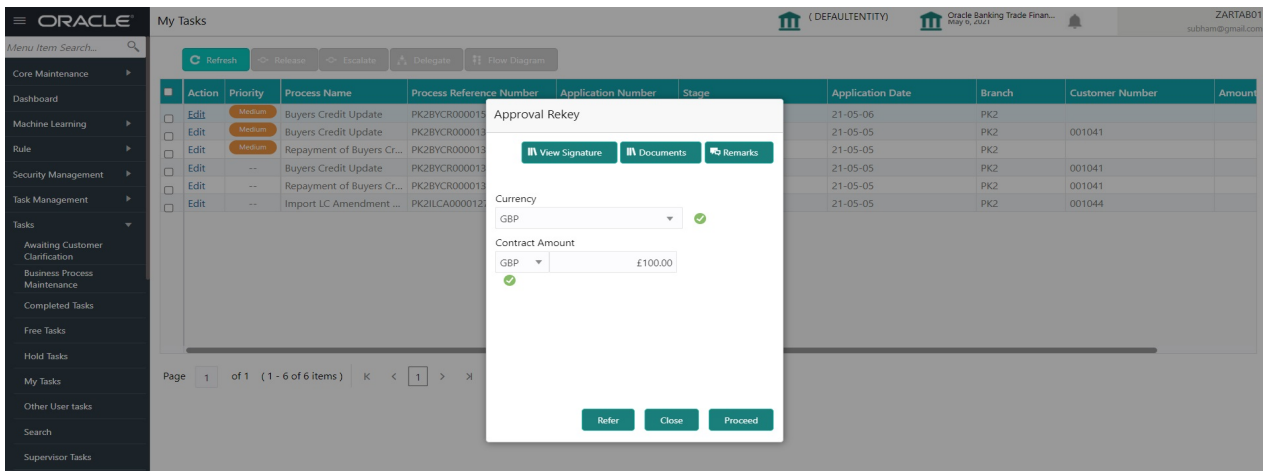
Authorization Re-Key

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

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

- Currency
- Amount

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



Action Buttons

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

Field	Description	Sample Values
View Signature	<p>Click the View 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>	

Field	Description	Sample Values
Documents	Upload the required documents. Application displays mandatory documents to be uploaded for Import LC Issuance. Place holders are also available to upload additional documents submitted by the applicant.	
Remarks	Provide any additional information regarding the LC. This information can be viewed by other users processing the request.	
Proceed	On proceed, the screen navigates to approval summary screen.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R5 - Others 	
Close	Close the Issuance of Letter of Undertaking for Buyers Credit request Approval Rekey.	

Summary

Buyers Credit Update
Approval Task Level 1 :: Application No:- PK2BYCR000015023

Documents Remarks Overrides Customer Instruction Common Group Messages Signatures

Main Details	Other Details	Advices	Limits and Collaterals	Commission, Charges and Taxes
Product Code : 1BYC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified	Charge : Commission : Tax : Block Status : Not Initia
Payment Details	FX Linkage	Preview Messages	Settlement Details	Party Details
Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -	Component : REFUND_INT Account Number : PK20010440 Currency : GBP	Drawee : GOODCARE PLC Drawer : WELLS FARG
Compliance details	Accounting Details	Exception(Approval)		
KYC : Not Verified Sanctions : Verified AML : Verified	Event : AccountNumber : Branch :	KYC : EXCEPTION PLEASE VISIT REMARKS FOR MORE DETAILS		

Audit Reject Hold Refer Cancel Approve

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.

- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Accounting Details - User can view the accounting entries generated in back office.



Note

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

- Exception - User can view the exception details.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
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 available, system should display all the signatures.</p>	
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. On reject, a reject notification gets generated to the applicant.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	<p>Cancel the approval and the task gets landed in My Task menu.</p>	
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>	

Handoff

On successful handoff of the task, System will handoff the Bill under Letter of Undertaking Details to the back office as an Incoming Bill and a Bill under Letter of Undertaking will be booked in the system and system should generate the necessary accounting entries and messages in the back office.



Note

Settlement Account where the Lending Bank has funded the Buyers Credit. (NOSTRO Account used for Liquidation for the Import Bill). – has to updated as part of the Import Bill Update Processes.

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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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