Export LC Advise - Islamic User Guide

# Oracle Banking Trade Finance Process Management

Release 14.7.4.0.0

**Part No. F99447-01**

June 2024

ORACLE®

Oracle Banking Trade Finance Process Management - Export LC Advise - Islamic User Guide
Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

# Contents

# 1. Preface

## 1.1    Introduction

This user manual is designed to help you quickly get acquainted with Export LC Advise Islamic process in Oracle Banking Trade Finance Process Management.

## 1.2    Audience

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

- Oracle Implementers
- Customer Service Representatives (CSRs)
- Oracle user

## 1.3    Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

## 1.4    Organization

This manual is organized into the following chapters:

- Preface gives information on the intended audience, structure, and related documents for this User Manual.
- The subsequent chapters provide an overview to the module.

## 1.5    Related Documents

- Getting Started User Guide
- Common Core User Guide

## 1.6    Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry

ORACLE®

standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## 1.7 Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|---|---|
| **boldface** | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text. |
| italic | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| monospace | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

## 1.8 Screenshot Disclaimer

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

## 1.9 Glossary of Icons

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

| Icons | Function |
|---|---|
| ✕ | Exit |
| + | Add row |
| — | Delete row |
| Q | Option List |

**ORACLE**®

# 2. 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

## 2.1 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).

## 2.2 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.

## 2.3 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.

ORACLE®

# 3. Export LC Advice Islamic

As part of Conventional Export LC Advise, the advising bank will receive the LC through MT700, 701. The LC can be advise directly to the beneficiary if Advice Through Bank(ATB) is not applicable.

If ATB is applicable, then the LC is routed to the ATB by advising bank via MT 710, 711 and the ATB will advise the LC to the beneficiary.

The various stages involved for Advise of an Islamic Export Letter of Credit are:

- Receive and verify documents (Non Online Channel)- Registration stage
- Input application details
- Upload of related mandatory and non-mandatory documents.
- Verify /capture details (SWIFT/Non Online Channels)- Scrutiny stage
- Input/Modify details of LC - Data Enrichment stage
- Check for limit availability if applicable.
- Check balance availability for amount block
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges if applicable
- Capture remarks for other users to check and act
- Hand off request to back office

The design, development and functionality of the Islamic Export LC Advise process flow is similar to that of conventional Export LC Advise process flow.In the following sections, let's look at the details for Export LC Advising process:

This section contains the following topics:

## 3.1 Common Initiation Stage

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

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

ORACLE®

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

| Field | Description |
| --- | --- |
| Process Name | Select the process name to initiate the task. |
| Customer Id | Select the customer id of the applicant or applicant's bank. |
| Branch | Select the branch. |

### 3.1.0.1  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. |

## 3.2  Registration

A user can register a request for an Islamic Export LC Advise received by mail/Courier at the front desk. During registration, user captures the basic details of the request, check the signature of authorized signatory of the issuing bank, and then upload related documents. On submit of the request, the task should be available for an LC expert to handle in the next stage.

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

ORACLE®

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

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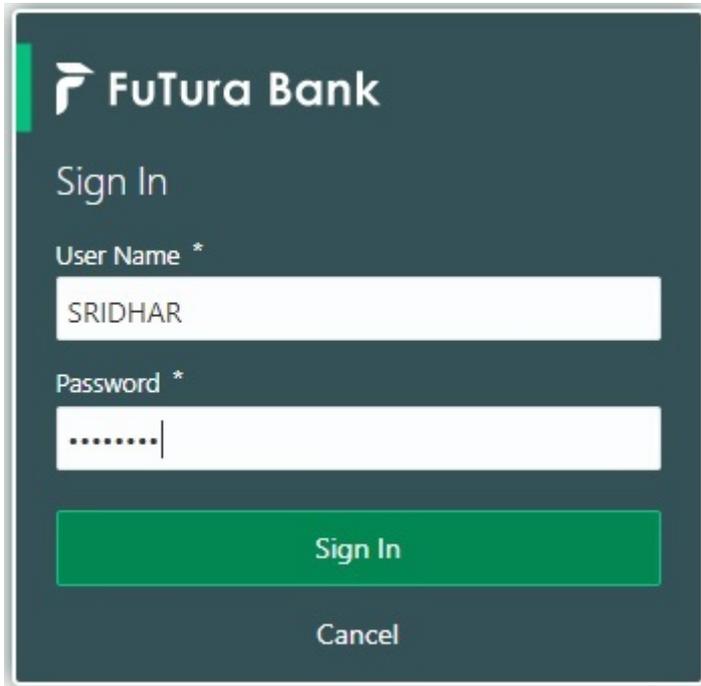


2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.

ORACLE®

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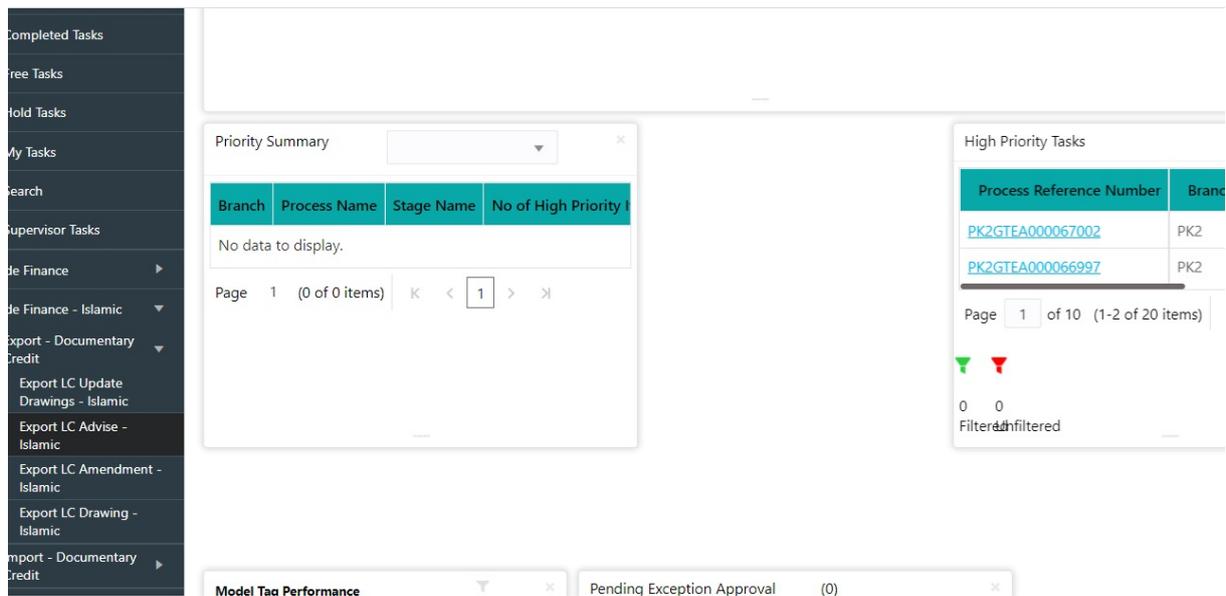


The Registration stage has two sections Application Details and LC Details. Let's look at the Registration screens below:

### 3.2.1 Application Details
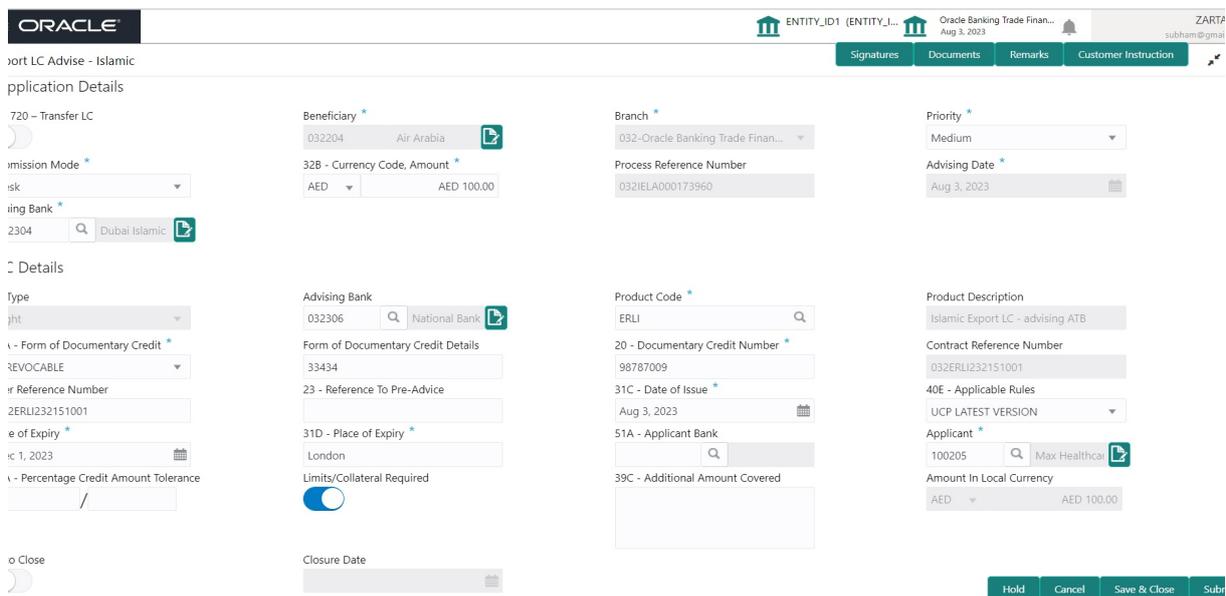


Provide the Application Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| MT 720 – Transfer LC | • **Toggle On**: If it's an Export LC Transfer Advise request.<br>• **Toggle Off**: If it's an Export LC Advise request. | |

| Field | Description | Sample Values |
|---|---|---|
| Beneficiary | Select the beneficiary customer from the LOV.<br><br>If beneficiary is a customer of the bank, system will check for valid KYC status. If KYC status is not valid, system will display alert message.<br><br>**Note**<br><br>For SWIFT processing of incoming MT 700, the user can edit the Party ID and or Name populated by the system to reflect the actual beneficiary details available in incoming MT 700.<br><br>This field will be renamed as **Second Beneficiary,** if the **MT 720 – Transfer LC** toggle is enabled. | |
| Branch | Customer's home branch will be displayed based on the customer ID and it can be changed, if required.<br><br>**Note**<br><br>Once the request is submitted, Branch field is non-editable. | 203-Bank Futura -Branch FZ1 |
| Priority | This field will be defaulted based on the priority maintenance, also enables the user to change the priority as per the requirement.<br><br>Set the priority of the Export LC Advice request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted. | High |
| Submission Mode | Select the submission mode of Export LC Advice request. By default the submission mode will have the value as 'Desk'.<br><br>**Desk-** Request received through Desk<br><br>**Courier -** Request received through Courier | Desk |
| Currency Code, Amount | Select the currency code.<br><br>Provide the value of LC (with decimal places) as per currency type. | GBP, 1,000.00 |
| Process Reference Number | Unique sequence number for the transaction.<br><br>This is auto generated by the system based on process name and branch code. | 203IL-CISS000000050 0 |

**ORACLE**

| Field | Description | Sample Values |
|---|---|---|
| Advising Date | By default, the application will display branch's current date and enables the user to change the date to any back date.<br><br>**Note**<br><br>Future date selection is not allowed. | 04/13/2018 |
| Issuing Bank | Select the issuing bank. Party type with banks will only be displayed in LOV.<br><br>The system displays the<br><br>a) SWIFT code (if available)<br><br>b) Name and address of the bank<br><br>On selection of the record if SWIFT code is available then SWIFT code will be populated, if SWIFT code is not available then the bank's name and address will be populated.<br><br>**Note**<br><br>If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." | |
| OLD Advising Bank | Select the old advising bank.<br><br>Click the look up icon to search the advising bank based on Party ID/Party name.<br><br>This field appears, if the **MT 720 – Transfer LC** toggle is enabled.<br><br>**Note**<br><br>If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." | 001342 -HSBC Bank |

**ORACLE**®

## 3.2.2    LC Details

Registration user can provide LC details in this section. Alternately, LC details can be provided by Scrutiny user.



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

| Field | Description | Sample Values |
| --- | --- | --- |
| LC Type | Select the applicable LC type from LOV:<br>• Sight<br>• Usance<br>• | |
| Advising Bank | Select the advising bank.<br>Click the look up icon to search the advising bank based on Party ID/Party name. | 001342 -HSBC Bank |
| Product Code | Select the applicable product code.<br>Click the look up icon to search the product code with code or product description.<br><br>Alternatively, enter the product code and on tab out system will validate and populate the selected product description. | ILUN |
| Product Description | Read only field.<br>Auto populated by the application based on the product code. | Export LC Usance Non Revolving |
| 40A - Form of Documentary Credit | Select the type of LC (Documentary Credit) as per the requirement. Default LC type is **Irrevocable**.<br>This field will be renamed as **40B - Form of Documentary Credit,** if the **MT 720 – Transfer LC** toggle is enabled. | Irrevocable |
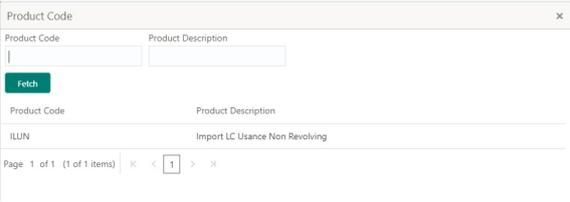
**ORACLE®**

| Field | Description | Sample Values |
|---|---|---|
| 40A - Form of Documentary Credit Details | Form of Documentary Credit Details. | Irrevocable |
| 20 - Documentary Credit Number | Provide the issuing bank's LC reference number.<br><br>This field will be renamed as **21 - Documentary Credit Number,** if the **MT 720 – Transfer LC** toggle is enabled. | |
| Contract Reference Number | Read only field.<br><br>Contract Reference Number will be defaulted by the system based on selected product code. | |
| User Reference Number | User Reference Number will be defaulted by the system based on selected product code.<br><br>User can change the process reference number. | |
| Reference to Pre-Advice | Provide details of Pre-Advice, if issued by the bank.<br><br>This field will be removed if the **MT 720 – Transfer LC** toggle is enabled. | |
| Date Of Issue | Provide the LC date of issue. Future dates are not allowed. | 04/13/18 |
| Transferring Bank's Reference | Provide the transferring bank's reference number.<br><br>This field appears if the **MT 720 – Transfer LC** toggle is enabled. | |
| Applicable Rules | Select the applicable rules for the LC. Default rule if **UCP Latest Version**. | UCP Latest Version. |
| Date Of Expiry | Provide the expiry date of the LC.<br><br>The expiry date can be equal or greater than the issue date. If the expiry date is earlier than the issue date, system will provide an error and if the expiry date is equal to the issue date, system will provide a alert message. | 09/30/18 |
| Place of Expiry | Provide the place of expiry of LC. | London |
| Applicant Bank | Select the applicant bank details, if applicable.<br><br>This field will be removed if the **MT 720 – Transfer LC** toggle is enabled. | 001343 Bank of America |
| Applicant | Select the applicant, if applicant is a customer of the bank.<br><br>If applicant is a walk in customer, provide the details.<br><br>This field will be renamed as **First Beneficiary,** if the **MT 720 – Transfer LC** toggle is enabled. | 001344 EMR & CO |

| Field | Description | Sample Values |
|---|---|---|
| Percentage Credit Amount Tolerance | Enables the user to provide tolerance (+/-) on the total LC value. Tolerance value must be either one or two digit value.<br><br>If Tolerance is more than 10%, alert message will be displayed. | 8/2 |
| Limits/Collateral Required | **Toggle On:** Limit check is required.<br>**Toggle Off:** Limit check is not required. | |
| Additional Amount Covered | Provide additional amount included in LC. | |
| Amount In Local Currency | Read only field.<br>System fetches the local currency equivalent value for the LC amount from back office (with decimal places). | |
| 50B - Non-Bank Issuer of the Original Documentary Credit | Select the Non-Bank Issuer of the Original Documentary Credit from LOV.<br>This field appears if the **MT 720 – Transfer LC** toggle is enabled. | |
| 52A - Issuing Bank of the Original Documentary Credit | Select the issuing Bank of the Original Documentary Credit from LOV.<br>This field appears if the **MT 720 – Transfer LC** toggle is enabled. | |
| Auto Close | Toggle On: Enable the toggle, if Auto close is required for that transactions.<br>Toggle Off: Disable the toggle, if Auto close is not required for that transactions. | |
| Closure Date | System default the "Closure Date" with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created.<br>System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract.<br>User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions,<br>• Closure Date must be after the Issue Date.<br>• Closure Date must be after the Expiry Date.<br>• Closure Date cannot be blank, when the "Auto Close" is checked. | |

ORACLE®

## 3.2.3    Miscellaneous



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

| Field | Description | Sample Values |
|---|---|---|
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>If more than one signature is required, system should display all the signatures. | |
| Documents | Upload the mail LC received from issuing bank. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. | |

**Action Buttons**

ORACLE

| Field | Description | Sample Values |
|---|---|---|
| Submit | On Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Export LC Advice.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the informations provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Export LC Advice Registration inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Checklist | Make sure that the details in the checklist are completed and acknowledged. | |

## 3.3  Scrutiny

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

As part of scrutiny, the user can enter/update basic details of the Islamic LC request and can verify if the request can be progressed further.  The task initiated from the online channel (SWIFT MT700, 701/MT710, 711 parsing) should be created in the Scrutiny stage directly as in conventional process flow.

**MT700, 701 Parsing-Conventional and Islamic Trade finance is applicable**

When parsing the MT700, 701, OBTFPM should read the SWIFT message,

- If 57A tag (ATB) value is available in the message, the task should be created in the Conventional Export LC process.
- If 57A tag (ATB) value is not available in the message and if the beneficiary is not a customer of the bank, the task should be created in the Conventional Export LC process.
- If 57A tag (ATB) value is not available in the message and if the beneficiary is a customer of the bank and if beneficiary is an Islamic customer, the task should be created in the Islamic Export LC process.
- If 57A tag (ATB) value is not available in the message and if the beneficiary is a customer of the bank and if beneficiary is not an Islamic customer, the task should be created in the Conventional Export LC process.

**MT710, 711 Parsing-Conventional and Islamic Trade finance is applicable**

When parsing the MT710, 711, OBTFPM should read the SWIFT message,

**ORACLE**®

- If the beneficiary is not a customer of the bank, the task should be created in the Conventional Export LC process.
- If the beneficiary is a customer of the bank and if beneficiary is an Islamic customer, the task should be created in the Islamic Export LC process.
- If the beneficiary is a customer of the bank and if beneficiary is not an Islamic customer, the task should be created in the Conventional Export LC process.

**MT720, 721 Parsing-Conventional and Islamic Trade finance is applicable**

When parsing the MT720, 721, OBTFPM should read the SWIFT message,

- If the beneficiary is not a customer of the bank, the task should be created in the Conventional Export LC process.
- If the beneficiary is a customer of the bank and if beneficiary is an Islamic customer, the task should be created in the Islamic Export LC process.
- If the beneficiary is a customer of the bank and if beneficiary is not an Islamic customer, the task should be created in the Conventional Export LC process.

**MT700, 701 Parsing-where Islamic Trade finance is only applicable**

When parsing the MT700, 701, OBTFPM should read the SWIFT message and all the tasks should be created in the Islamic Export LC process.

**MT710, 711 Parsing-where Islamic Trade finance is only applicable**

When parsing the MT710, 711, OBTFPM should read the SWIFT message and all the tasks should be created in the Islamic Export LC process.

**MT720, 721 Parsing-where Islamic Trade finance is only applicable**

When parsing the MT720, 721, OBTFPM should read the SWIFT message and all the tasks should be created in the Islamic Export LC process.

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

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

ORACLE®

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



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



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

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



The Scrutiny stage has five sections as follows:

- Main Details

- Availability & Shipment

- Payment Details

- Additional Fields

- Additional Details

- Summary

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

### 3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details

- LC Details

**ORACLE**

### 3.3.1.1 Application Details

All fields displayed under Application details section, would be read only except for the **Priority** field. Refer to 3.2.1 Application Details for more information of the fields.



### 3.3.1.2 LC Details

The fields listed under this section are same as the fields listed under the 3.2.2 LC Details section in 3.2 Registration. Refer to 3.2.2 LC Details for more information of the fields. During Registration, if user has not captured input, then user can capture the details in this section.

ORACLE®

### 3.3.1.3  Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instruction | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799)  in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>If more than one signature is required, system should display all the signatures. | |

**ORACLE**®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Save & Close | Save the informations provided and holds the task in you queue for working later.<br><br>This option will not submit the request | |
| Cancel | Cancel the Scrutiny stage inputs and return to dashboard. The data input will not be saved. | |
| Hold | The details provided will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| 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. | |

### 3.3.2   Availability Shipment

User must verify/input/update Availability, Shipment and Goods details of an Export LC request for the different fields under the respective data segments. In case the request is received through online channel, I will verify the details populated.

**ORACLE®**

### 3.3.2.1 Availability Details



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

| Field | Description | Sample Values |
|---|---|---|
| Available With | This field identifies the bank with which the credit is available.<br><br>Online Channel - Read only<br><br>Non Online Channel - User must capture the bank details or any free text.<br><br>• If the LC is restricted to any particular bank,, search the bank with SWIFT code (BIC) or Bank Name.<br><br><br><br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted, if SWIFT code is not available then the bank's name and address to be defaulted.<br><br>• If the LC is not restricted to any bank, provide free text - (YOURSELVES, WITH ANY BANK etc.). | |

| Field | Description | Sample Values |
|---|---|---|
| Available By | Online Channel – Read only<br><br>Non Online Channel – Choose one of the following values from drop down.<br><ul><li>BY NEGOTIATION</li><li>BY PAYMENT</li></ul>Validation:<br><br>1) If **By Mixed Payment** option is selected, there must be a value in tag 42M- Mixed payment<br><br>2) If **By Deferred Payment** is selected, there must be a value in tag 42P- Deferred payment<br><br>3) if **By Payment** is selected, payment at sight is applicable.It must be applicable for sight type of product only. | |
| Drafts At | Online Channel - Read only<br><br>Non Online Channel - Provide the draft details.<br><br>This field specifies the tenor of drafts to be drawn under the documentary credit.<br><ul><li>SIGHT</li><li>NN DAYS SIGHT</li><li>USANCE (payable in full or parts)</li></ul>NN DAYS FROM SHIPMENT DATE (e.g. 1. 30 days from BL date<br><br>2. 10% payable 30 days from BL date, 40% payable 60 days from BL date 50% payable 90 days from BL date)<br><br>b) NN DAYS FROM INVOICE DATE<br><br>c) NN DAYS FROM ACCEPTANCE<br><br>d) NN DAYS FROM DRAFT<br><br>4. MIXED<br><br>a) X percentage SIGHT (100-X) percentage USANCE FROM<br><br>i) NN DAYS FROM SHIPMENT DATE<br><br>ii) NN DAYS FROM INVOICE DATE<br><br>iii) NN DAYS FROM ACCEPTANCE<br><br>iv) NN DAYS FROM DRAFT | |

**ORACLE**®

| Field | Description | Sample Values |
|---|---|---|
| Drawee | This field will have value only if 'Drafts at' field has values. <br><br> Select the Drawee bank (Advising bank or Confirming bank). <br><br> • Search the bank with SWIFT code (BIC) or Bank Name. <br><br>  <br><br> On selection of the record if SWIFT code is available, then SWIFT code will be defaulted, if SWIFT code is not available then the bank's name and address to be defaulted. <br><br> **Note** <br><br> This field is mandatory if value is provided at **Drafts At** field. | |
| Payment Details | Provide the payment details if, **Available By** filed has **Mixed Payment** or **Deferred Payment.** | |
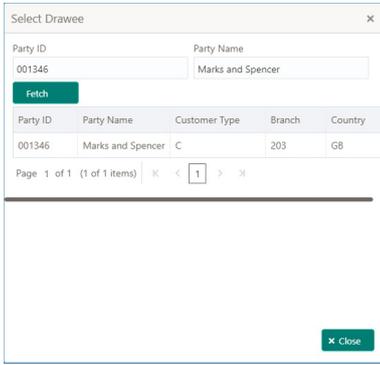
### 3.3.2.2  Shipment Details

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

| Field | Description | Sample Values |
|---|---|---|
| Partial Shipments | This field specifies whether or not partial shipments are allowed under the documentary credit. <br><br> Online Channel – Read only <br><br> Non Online Channel - Select the appropriate value from the drop down. Available values are: <br><br> • ALLOWED <br> • CONDITIONAL <br> • NOT ALLOWED | |

**ORACLE**®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Transshipment | This field specifies whether or not transshipment is allowed under the documentary credit.<br><br>Online Channel - Read only<br><br>Non Online Channel - Select the appropriate value from the drop down. Available values are:<br><br>• ALLOWED<br>• CONDITIONAL<br>• NOT ALLOWED | |
| Place Of Taking In Charge | This field specifies the place of taking in charge (in case of a multi-modal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or a courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non online Channel - Provide the details of place of taking in charge.<br><br>**Note**<br><br>This field is alternate to **Port Of Loading**. Any of these fields must have value and if both the fields has values, application will display an error message. | |
| Port Of Loading | This field specifies the port of discharge or airport of destination to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non online Channel - Provide the details of Port/ Airport of Loading.<br><br>**Note**<br><br>This field is alternate to **Place Of Taking In Charge**. Any of these fields must have value and if both the fields has values, application will display an error message. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Port Of Discharge | This field specifies the port of discharge or airport of destination to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non Online Channel - Provide the details of Port/ Airport of Discharge.<br><br>**Note**<br><br>This field is alternate to **Place Of Final Destination**. Any of these fields must have value and if both the fields has values, application will display an error message. | |
| Place Of Final Destination | This field specifies the final destination or place of delivery to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non Online Channel - Provide the details of Place Of Final Destination.<br><br>**Note**<br><br>This field is alternate to **Port Of Discharge**. Any of these fields must have value and if both the fields has values, application will display an error message. | |
| Latest Date Of Shipment | Provide the latest date for loading on board/dispatch/taking in charge.<br><br>**Note**<br><br>This field is alternate to **Shipment Period**. Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message. | |

**ORACLE®**

| Field | Description | Sample Values |
|---|---|---|
| Shipment Period | Online Channel – Read only<br><br>Non Online Channel - Provide the details of Shipment.<br><br>**Note**<br><br>This field is alternate to **Latest Date Of Shipment**. Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message. | |

### 3.3.2.3  Description Of Goods And Or Services

This field contains a description of the goods and/or services. Provide the goods and services details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| INCO Terms | Online Channel - Read only.<br><br>Non Online Channel - Select the appropriate INCO terms. | |
| INCO Term Description | The description of the INCO Term. | |
| + Icon | Click + icon to add goods details. | |
| - Icon | Click - icon to remove goods details. | |
| Goods Code | Click look up icon to select the goods code. Once you select goods code, value will populate in Goods Type and Goods Description. | |
| Goods Type | The goods type is auto populated depending on selected goods code. | |
| Goods Description | The goods description is auto populated depending on selected goods code. | |
| No of Units | Enter the number of units being imported or exported. | |
| Price per Unit | Enter the value for price per unit. | |
| Total Amount | System to calculate the total price<br><br>In case of online request, the system should populate the total amount from incoming request.<br><br>System should validate that the total amount is equal to the value of the transaction (LC/Collection). | |
| Action | Click Edit icon to edit the goods detail.<br><br>Click Delete icon to delete the goods detail. | |

**ORACLE**®

### 3.3.2.4 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br><ul><li>**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.</li><li>**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.</li></ul> | |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>If more than one signature is required, system should display all the signatures. | |

**ORACLE®**

| Field | Description | Sample Values |
|---|---|---|
| Save & Close | Save the informations provided and holds the task in you queue for working later.<br><br>This option will not submit the request | |
| Cancel | Cancel the operation and return to dashboard. The data input will not be saved. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of reject, user must select a reject reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| 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. | |

### 3.3.3 Payment Details

Scrutiny user can input Payment data segment details of an Islamic ;Export LC.

ORACLE®

### 3.3.3.1 Payment Details



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

| Field | Description | Sample Values |
|---|---|---|
| Special Payment conditions for beneficiary | Online and Non Online Channels – If any special payment condition has to be provided to beneficiary, the details for the same must be captured in this field. | |
| Special Payment conditions for receiving bank | Online and Non-online channels –If any special payment condition has to be provided to receiving bank, the details for the same must be captured in this field. This field specifies special payment conditions applicable to the receiving bank without disclosure to the beneficiary, for example, post-financing request/conditions for receiving bank only. | |
| Period for Presentation | Online Channel – Read-only. <br> Non Online channel – If the period of presentation is based on any event other than shipment, then you can capture the event name in text along with the number of days in number. | |

**ORACLE**

| Field | Description | Sample Values |
|---|---|---|
| Confirmation Instructions | Online Channel – Read only.<br><br>Non Online Channel - Select the confirmation instruction for the LC from the available LOV values – CONFIRM, MAY ADD, WITHOUT.<br><br>Applicable only if field 49 - confirmation instruction is 'confirm' or 'may add'. You can search through LOV, Party type with banks should only be displayed in LOV. The system should display the<br><br>a) SWIFT code (if available),<br><br>b) Name and address of the bank<br><br>On selection of the record if SWIFT code is available then SWIFT code will be defaulted, if SWIFT code is not available then the bank's name and address to be defaulted. | |
| Partial Confirmation Allowed | Toggle On: Set the toggle 'On' to enable partial confirmation.<br><br>Toggle Off: Set the toggle 'Off' to disable partial confirmation.<br><br>If **Confirmation%** field value is less than 100%, system marks Partial confirmation to Yes. If **Confirmation%** is equal to 100%, Partial confirmation to be marked as No.<br><br>**Note**<br><br>This field is applicable only if **Confirmation Instructions** is set to **Confirm**. | |
| Confirmation% | Provide the confirmation percentage.<br><br>**Note**<br><br>This field is applicable only if **Confirmation Instructions** is set to **Confirm** or **May Add** and **Partial Confirmation Toggle** is 'On'.<br><br>**Note**<br><br>This field is alternate to '**Confirmation Amount**'. | |

**ORACLE**®

| Field | Description | Sample Values |
|---|---|---|
| Confirmation Amount | Provide the confirmation percentage.<br><br>**Note**<br><br>This field is applicable only if **Confirmation Instructions** is set to **Confirm** or **May Add** and **Partial Confirmation Toggle** is 'On'. | |
| | | |
| Requested Confirmation Party | Select the requested confirmation party from the drop-down.<br><br>The options are:<br><br>● Advising Bank -<br><br>● Advise Through Bank<br><br>● Other<br><br>This field is enabled if the **Confirmation Instructions** is **CONFIRM** or **MAY ADD**. | |
| Requested Confirmation Party | Select the requested confirmation party from LOV.<br><br>Online and Non-Online Channels – Provide requested confirmation party details.<br><br>**Note**<br><br>This field is applicable only for LC Type - Confirmed LC. | |
| Reimbursing Bank | If reimbursing bank is applicable user must update the field.<br><br>Online Channel - Update the details received.<br><br>Non online channel - Search through LOV. Party type with banks will be displayed in LOV.<br><br>● SWIFT code (if available),<br><br>● Name and address of the bank<br><br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted. | |

**ORACLE®**

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Advise Through Bank | Online Channel – User can update the details received. <br><br> Non Online Channel - <br><br> Search through LOV. Party type with banks must be displayed in LOV. <br><br> • SWIFT code (if available) <br> • Name and address of the bank <br><br> On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted. <br><br> **Note** <br><br> In case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available". | |
| Instructions to P/A/N Bank | Online Channel- User can update details received. <br><br> Non online channel – Provide the details in this field. | |
| Sender to Receiver Information | Online Channel – User can update details received. <br><br> Non Online Channel – Provide details (FFT). | |
| Charges | Online Channel – User can update details received. <br><br> Non Online Channel – Provide details (FFT). | |
| Amendment charges payable by | | |

## MT730 - Acknowledgement Sent

Provide MT730 - Information to Issuing Bank details based on the description in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Sender to Receiver Information | Select a FFT to provide the additional information to receiver. | |
| Narrative | Select a FFT to provide the additional information from the advising bank to the issuing bank. | |
| Issuing Bank Account No | Select the issuing bank account number from the LOV. | |

**ORACLE**®

| Field | Description | Sample Values |
|---|---|---|
| Charges to be Claimed | Select the FFT from the LOV for the charges to be claimed. | |
| Charges | Provide the charge details for advising. | |
| Issuing Bank Date | Select the issuing bank date. | |
| Account with Bank | Select the account to which the charges needs to be paid. | |

## MT710 - Information to Advise Through Bank

Provide MT710 - Information to Advise Through Bank details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Sender to Receiver Information | Select a FFT to provide the additional information to receiver. | |
| Instruction to Intermediary Bank | Select the instruction to intermediary bank value from the look-up. | |

### 3.3.3.2 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Overrides | Click to view overrides, if any. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Customer Instruction | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>If more than one signature is required, system should display all the signatures. | |
| Save & Close | Save the informations provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel Scrutiny stage inputs and return to dash-board. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

**ORACLE**®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Reject | On click of Reject, user must select a reject reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a reject code and give a reject description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| 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. | |

ORACLE®

### 3.3.4 Additional Fields

Banks can configure these additional fields during implementation.



### 3.3.5 Additional Details

Scrutiny user can verify/input/update the additional details Data Segment of the Islamic Export LC request.

As part of Additional details section, LC may have impact on the Limits, Collaterals and Charge section.



#### 3.3.5.1 Limits & Collateral

**Note**

The fields in this section is applicable only if LC type is Confirmed LC.

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

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

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



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

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

**ORACLE®**

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

Below fields appear in the Limit Details grid along with the above fields.

| Field | Description | Sample Values |
|---|---|---|
| Line Serial | Displays the serial of the various lines available and mapped under the customer id.<br><br>This field appears on the Limits grid. | |
| Edit | Click the link to edit the Limit Details | |
| Delete icon | Click delete icon to delete the existing limit details. | |

**Collateral Details**

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

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Cash Collateral Details | | |
| Collateral Percentage | Specify the percentage of collateral to be linked to this transaction. | |
| 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. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Collateral Amount to be Collected | Read only field.<br><br>This field displays the collateral amount yet to be collected as part of the collateral split. | |
| Sequence Number | Read only field.<br><br>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 | Collateral contribution amount will get defaulted in this field. | |
| Settlement Account | Select the settlement account for then collateral. | |
| Settlement Account Currency | Select the Settlement Account Currency. | |
| Exchange Rate | Read only field.<br><br>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.<br><br>This field displays the contribution amount in the settlement account currency as defaulted by the system. | |
| Account Available Amount | Account Available Amount will be auto-populated based on the Settlement Account selection.<br><br>System populates the response on clicking the **Verify** button. | |
| Response | Response can be 'Success' or 'Amount not Available'.<br><br>System populates the response on clicking the **Verify** button. | |
| Response Message | Detailed Response message.<br><br>System populates the response 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% | 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 | |

**ORACLE**®

| Field | Description | Sample Values |
|---|---|---|
| Contribution Amount | This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Account Balance Check Response | This field displays the account balance check response. | |
| 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.

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

| Field | Description | Sample Values |
|---|---|---|
| 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. | |
| 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.

| Field | Description | Sample Values |
|---|---|---|
| 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. | |

### 3.3.5.2  Commission, Charges and Taxes Details

After payment, click on **Default Charges** button to the default commission, charges and tax if any will get populated.

**ORACLE**

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.

The system also default the Charges/Commission Party maintained for the customer as per defined Class Maintenance in OBTF. System simulates the Charges, Commission and Tax details from the Back office.

| Commission, Charges and taxes | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|

Recalculate  Redefault

Commission Details

Event

Event Description

| Component | Rate | Mod. Rate | Ccy | Amount | Modified | Defer | Waive | Split | Charge Party | Settl. Accnt | Amend |
|---|---|---|---|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | | | | | |

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

Charge Details

| Component | Tag currency | Tag Amount | Ccy | Amount | Modified | Billing | Defer | Waive | Split | Charge Party | Settl. Accnt |
|---|---|---|---|---|---|---|---|---|---|---|---|
| LCCOURAMND | AED | 0 | AED | AED 50.00 | | ⚪ | ⚪ | ⚪ | 🔵 | Air Arabia | 0322040001 |

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

Tax Details

| Component | Type | Value Date | Ccy | Amount | Billing | Defer | Settl. Accnt |
|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | |

Split Settlement

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

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

Split Settlement Details

| Sequence | Component | Amount | Percentage | Branch | Account Currency | Account | Exchange Rate | Original Exchange Rate | Party Type | Customer | AR-AP Tracking | Loan/Finance A |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | | | | | | |

Save & Close    Cancel

### 3.3.5.3  Commission Details

Provide the Commission Details based on the description provided in the following table:

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

ORACLE®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Modified Rate | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Currency | Defaults the currency in which the commission needs to be collected | |
| Amount | An amount that is maintained under the product code defaults in this field. 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. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. | |
| Modified Amount | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Defer | Select the check box, if charges/commissions has to be deferred and collected at any future step. | |
| Waive | Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Split | The user can split the Commission by enabling/disabling the flag as per the requirement. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |
| Amend | Displays if the field is amendable or not. | |

ORACLE®

### 3.3.5.4 Charges Details

Provide the Charge Details based on the description provided in the following table:

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

ORACLE®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Split | The bank User can split the Charges/Commission by enabling/disabling the flag as per the requirement. | |
| Charge Party | Charge party will be applicant by default. You can change the value to beneficiary | |
| Settlement Account | Details of the settlement account. | |

### 3.3.5.5 <u>Tax Details</u>

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level. Tax detail cannot be updated by you 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.

Provide the Tax Details based on the information in the following table:

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

**Split Settlement**

Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF.

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Component | The split component type eligible for Split . | |

**ORACLE**®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Currency | The currency of split settlement. | |
| Amount | The amount of split settlement. | |

**Split Settlement Details**

Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.

Split Settlement Details ✕

Component
CHGTRAMND_LIQD_S01

Amount
50

Customer
001044 ▼

Account
PK20010440017 🔍

Account Currency
GBP

Branch
PK2

Percentage
50.00

Exchange Rate
1

Original Exchange Rate
1

Party Type
BEN

Negotiation Reference

AR-AP Tracking

Loan/Finance Account
N

Negotiation Rate

Fetch Exchange Rate    Save & Close    Close

ORACLE®

### 3.3.5.6

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Sequence | The sequence number is auto populated with the value, generated by the system. | |
| Component | The split component type eligible for Split. | |
| Amount | The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default.<br><br>The bank user can modify the amount.<br><br>More than two splits are not allowed. | |
| Customer | Indicates the ID of the Customer in Split Settlement Details section. | |
| Account | The system defaults the settlement account.<br><br>User can modify the settlement account. System initiates a call to common core tables within OBT-FPM to select the account | |
| Account Currency | Defaults the currency of the account. | |
| Branch | Indicates the branch of the customer where transaction is getting processed. | |
| Percentage | The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default.<br><br>More than two splits are not allowed.<br><br>The bank user can modify the amount.<br><br>The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount. | |
| Exchange Rate | System populates the exchange rate maintained. | |
| Original Exchange Rate | System displays the Original Exchange Rate as simulated in split settlement details section. | |
| Party Type | System displays the party type in split settlement details section. | |
| Negotiation Reference | Specify the negotiation reference number. | |
| AR-AP Tracking | Indicates to defer the charge/ commission in Split Settlement Details section.<br><br>The user can modify the AR-AP Tracking flag as per the requirements. | |
| Loan/Finance Account | Displays the loan account. | |

**ORACLE®**

| Field | Description | Sample Values |
|---|---|---|
| Negotiation Rate | Specify the negotiation rate. | |

### 3.3.5.7 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..





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

| Field | Description | Sample Values |
|---|---|---|

Click + plus icon to add new FX linkage details.

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

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| FX Reference Number | Select the FX contract reference number from the LOV. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows,<br><br>• Counterparty of the FX contract should be the counterparty of the Bill contract.<br>• Active Forward FX transactions authorized not marked for auto liquidation.<br><br>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill. | |
| Currency | This field displays the FX BOT currency from the linked FX contract. | |
| Contract Amount | This field displays the FX BOT currency and Amount. The user can change the currency. | |
| 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 BOT 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. | |

**ORACLE**®

| Field | Description | Sample Values |
|---|---|---|
| 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.

| Field | Description | Sample Values |
|---|---|---|
| Bought Currency | This field displays the currency from the linked FX contract. | |
| Sold Currency | This field displays the currency from the linked FX contract. | |
| Available Contract Amount | Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. | |
| Linked Amount | Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage. | |
| 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 BOT 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. | |

**ORACLE**®

### 3.3.5.8 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799)  in this placeholder in Header of the process-task. | |

**ORACLE**®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>If more than one signature is required, system should display all the signatures. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Scrutiny stage inputs and return to dashboard. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others. | |

ORACLE®

| 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. | |

### 3.3.6    Summary

User can review the summary of details updated in Scrutiny Islamic Export LC Advice request.

Log in to Oracle Banking Trade Finance Process Management (OBTFPM) 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.



**Tiles Displayed in Summary**

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

- Availability and Shipment - User can view and modify availability and shipment details, if required.

- Payment Details - User can view and modify all details related to payments, if required.

- Additional Fields - User can view the details of additional fields.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.

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

- Commission, Charges and taxes - User can view and modify commission, charges and taxes details, if required.

- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.

- FX Linkage - User can view the FX linkage details.

### 3.3.6.1 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| View LC | Enables the user to view the latest LC values displayed in the respective fields. | |
| Overrides | Click to view overrides, if any. | |
| Submit | Task will get moved to next logical stage of Export LC Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the informations provided and holds the task in you queue for working later. This option will not submit the request | |
| Cancel | Cancel Scrutiny stage inputs and return to dashboard. | |
| 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:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. | |

**ORACLE**®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Refer | User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |

## 3.4 Data Enrichment

As part of Data Enrichment, user can enter/update basic details of the incoming request for Islamic Export LC Advise.

---

**Note**

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

Do the following steps to acquire a task which completed the Registration and Scrutiny and currently 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 **Trade Finance> Tasks> Free Tasks.**



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

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



The Data Enrichment stage has five sections as follows:

- Main Details
- Availability & Shipment
- Documents Details
- Payment Details
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

Let's look at the details for Data Enrichment stage. You should be able to enter/update the following fields. Some of the fields that are already having value from Scrutiny/Online channels may not be editable.

### 3.4.1 Main Details

Refer to 3.3.1 Main Details.

### 3.4.2 Availability & Shipment

Refer to 3.3.2 Availability Shipment.

ORACLE®

### 3.4.3    Document Details

User must provide the required documents and additional conditions (if applicable) for Islamic Export LC Advise in this section.



### 3.4.3.1    Documents Details

Online Channel - System will default the details received in the Description column. Based on the details populated, user can pick corresponding values for Document code, originals and copy.

Non Online Channel - User can further edit (add or remove) the documents or document description as per requirement. Application will display an alert message, if both Bill Of lading'' and 'Airway Bill' are chosen.

Based on the 'Product' selected, Application will default the documents required under the LC. User can edit the details, delete an existing document and also add additional documents to the defaulted list.

Capture the information based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Click '+' icon to add the multiple document code. | | |
| Document Code | Select the document code from the LOV based on the document received. User can add or delete the code by deleting the line on the grid. | |
| Document Description | System will populate the document description based on the document code. User can edit the description, by clicking the edit icon. | |
| Copy | Provide the number copies received from the Drawer. User can edit the actual copies received. | |

ORACLE

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Original | Provide the number of original documents received from the Drawer. User can edit the actual originals received. | |
| Clause Details | Displays the description of the clause. User can view the clause details by clicking the link. | |
| Original Doc. Required | System defaults the value to display whether the original document is required or not. The user can enable the option, if document is required. | |
| Action | Click Edit icon to edit the document code/ document date. Click Delete icon to delete the document code. | |

### 3.4.3.2 Additional Conditions

Online Channel - System will default the details received in the description column. System will parse the additional conditions required field into multiple line items based on line delimitter (+) and shall populate each line item as a separate description. User can read the description and make any changes required to the description, also must be able to add more conditions.

Non Online Channel - User can use FFT to capture additional conditions and can edit the description populated from FFT. You should also be able to add additional FFT.

## 3.4.4 Payment Details

Refer to 3.3.3.1 Payment Details.

## 3.4.5 Additional Fields

Refer to 3.3.4 Additional Fields.

**ORACLE**®

## 3.4.6 Advices

Advices menu displays the advices available under a product code from the back office as tiles. User can verify the advices details Data Segment of the Export LC Advise request.



The user can also suppress the Advice, if required.



| Field | Description | Sample Values |
|---|---|---|
| Suppress Advice | **Toggle on**: Switch on the toggle if advice is suppressed.<br><br>**Toggle off**: Switch off the toggle if suppress advice is not required for the amendments | |

| Field | Description | Sample Values |
|---|---|---|
| Advice Name | Read only field.<br><br>This field displays the advice name defaulted from drawing LC. | |
| Medium | The medium of advices is defaulted from the system.<br><br>User can update if required. | |
| Advice Party | Read only field.<br><br>Value be defaulted from drawing LC. | |
| Party ID | Read only field.<br><br>Value be defaulted from drawing LC. | |
| Party Name | Read only field.<br><br>Value be defaulted from drawing LC . | |
| Free Format Text | | |
| [+] | Click plus icon to add new FFT code. | |
| FTT Code | User can select the FFT code as a part of free text. | |
| FFT Description | FFT description is populated based on the FFT code selected. | |
| [edit icon] | Click edit icon to edit any existing FFT code. | |
| Action | Click Edit icon to edit the FFT details.<br><br>Click Delete icon to delete the FFT details. | |
| Instruction Details | | |
| [+] | Click plus icon to add new instruction code. | |
| Instruction Code | User can select the instruction code as a part of free text. | |
| Instruction Description | Instruction description is populated based on the Instruction code selected. | |
| [edit icon] | Click edit icon to edit any existing Instruction code. | |

ORACLE®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Action | Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details. | |

## 3.4.7 Additional Details

As part of DE, the user verifies and enter the basic additional details available in the LC. In case the request is received through online channel user will verify the details populated.



### 3.4.7.1 Revolving Details

Refer to 3.4.7.1 Revolving Details.

### 3.4.7.2 Limits & Collateral

Refer to 3.3.5.1 Limits & Collateral.

### 3.4.7.3 Commission, Charges and Taxes Details

Refer to 3.3.5.2 Commission, Charges and Taxes Details.

### 3.4.7.4 Tracer Details

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

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

| Field | Description | Sample Values |
|---|---|---|
| Tracer Code | Tracer code is auto-populated from the latest LC. | |
| Description | Tracer description is auto-populated from the latest LC. | |
| Party Type | Click **Search** to search and select the party type of the tracers from the lookup. | |
| Required | Toggle on - Switch on the toggle to capture the tracer details. Toggle off - Switch of the toggle, if user does not require to capture tracer details. | |
| Maximum Tracers | Provide the value for maximum number of tracers. | |
| Number Sent | Provide the number of tracers sent. | |
| Start Days | Capture the tracer start days. | |
| Last Sent On | Capture the date on which the tracer is last sent. | |
| Medium | Select the tracer medium from the LOV: <br> ● Mail <br> ● Swift | |
| Frequency | System will default the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc. | |
| Template ID | Click **Search** to search and select the party type of the template ID from the lookup. | |
| Action | Click Edit icon to edit the tracer details. | |

**ORACLE®**

### 3.4.7.5 **Preview Messages**

User can view the preview message of MT730.

| Preview Messages |
|---|

**Preview - SWIFT Message**

Language: English

Message Type:

Message Status:

Repair Reason:

Preview Message:

**Preview - Mail Advice**

Language: English

Advice Type:

Message Status:

Repair Reason:

Preview Message:

Save & Close

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

ORACLE®

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

### 3.4.7.6 FX Linkage

Refer to

### 3.4.8 Settlement Details

As part of DE, the user can verify and enter the basic settlement details available in the LC. In case the request is received through online channel, user will verify the details populated.

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 | System defaults the applicable netting indicator. | |
| Current Event | System defaults the current event as Y or N. | |

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

### 3.4.8.1  Party Details

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

| Field | Description | Sample Values |
|---|---|---|
| Transfer Type | Select the transfer type from the drop list:<br><br>● Customer Transfer<br>● Bank Transfer for own account<br>● Direct Debit Advice<br>● Managers Check<br>● None<br>● Customer Transfer with Cover<br>● Bank Transfer | |
| Charge Details | Select the charge details for the transactions:<br><br>● Beneficiary All Charges<br>● Remitter Our Charges<br>● Remitter All Charges | |

**ORACLE**

| Field | Description | Sample Values |
|---|---|---|
| Netting Indicator | Select the netting indicator for the component:<br>● Yes<br>● No | |
| Ordering Customer | Select the ordering customer from the LOV. | |
| Ordering Institution | Select the ordering institution from the LOV. | |
| Senders Correspondent | Select the senders correspondent from the LOV. | |
| Receivers Correspondent | Select the receivers correspondent from the LOV. | |
| Intermediary Institution | Select the intermediary institution from the LOV. | |
| Account with Institution | Select the account with institution from the LOV. | |
| Beneficiary Institution | Select the beneficiary institution from the LOV. | |
| Ultimate Beneficiary | Select the ultimate beneficiary from the LOV. | |
| Intermediary Reimburse-ment Institution | Select the intermediary reimbursement institution from the LOV. | |
| Receiver | Select the receiver from the LOV. | |

### 3.4.8.2  Payment Details

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

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

### 3.4.8.3  Remittance Information

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

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

**ORACLE**

### 3.4.9 Summary

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

As part of summary screen, the user can see the summary tiles. The tiles should display a list of important fields with values.



**Tiles Displayed in Summary**

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

- Availability Shipment - User can view and modify availability and shipment details, if required.

- Documents Details - User can view and modify the documents required grid and the additional conditions grid, if required.

- Payment Details - User can view and modify all details related to payments, if required.

- Additional Fields - User can view the details of additional fields of the issued LC.

- Advices - User can view the advices details.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.

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

- Commission, Charges and Taxes - User can view and modify the commission, charges and taxes details, if required.

- Tracer Details - User can view the tracer details.

- Preview Messages - User can view and modify preview details, if required.

- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required

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

**ORACLE**®

- 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.

- FX Linkage - User can view the FX linkage details.
- Settlement Details - User can view the settlement details.

#### 3.4.9.1 Action Buttons

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

**3.0.1**

| Field | Description | Sample Values |
|---|---|---|
| Submit | Task will get moved to next logical stage of Export LC Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request | |
| Cancel | Cancel the Export LC Advice Data Enrichments stage inputs. | |
| Hold | The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li><li>R5 - Others.</li></ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. | |

## 3.5   Exceptions

The Export LC Advice 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.

**ORACLE**®

### 3.5.1 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. Amount block check will be done for all the parties related to the LC.

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

ORACLE®

### 3.5.1.1    Amount Bock Exception

This section will display the amount block exception details.



### 3.5.1.2    Summary



Tiles Displayed in Summary:

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

● Party Details - User can view and modify party details like beneficiary, advising bank etc., if required

● Availability and Shipment - User can view and modify availability and shipment details, if required.

● Payments - User can view and modify all details related to payments, if required.

● Documents Details - User can view and modify the documents required grid and the additional conditions grid, if required.

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

- Charges - User can view and modify charge details, if required.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.

- Preview Messages - User can view and modify preview details, if required.

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

### 3.5.1.3  Action Buttons

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

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

**ORACLE**®

## 3.5.2 Exception - Know Your Customer (KYC)

As part of KYC validation, application will check if necessary KYC documents are available and valid for the beneficiary. 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).

### 3.5.2.1 KYC Details

This section will display the KYC details.

## 3.5.2.2 **Summary**

| Main Details | | Availability Shipment | | Document Details | | Payment Details | | Additional Fields | |
|---|---|---|---|---|---|---|---|---|---|
| Form of LC | : IRREVOCABLE | Available With | : PKBANK71XXX | Document 1 | : AIRDOC | Period of Present. | : | Click here to view | : |
| Submission Mode | : Desk | Available By | : A | Document 2 | : INSDOC | Confirmation Instr. | : MAY ADD | Additional fields | |
| Date of Issue | : 2021-05-05 | Port of Loading | : | Document 3 | : INVDOC | | | | |
| | | Port of Discharge | : Mumbai | Document 4 | : MARDOC | | | | |
| | | | | Document 5 | : OTHERDOC | | | | |

| Advices | | Revolving Details | | Limits and Collaterals | | Commission,Charges and Taxes | | Tracer Details | |
|---|---|---|---|---|---|---|---|---|---|
| Advice 1 | : | Revolving | : NO | Limit Currency | : | Charge | : | Tracer Code | : |
| Advice 2 | : | Revolving In | : | Limit Contribution | : | Commission | : | Required | : |
| | | Revolving Frequency | : | Limit Status | : Not Verified | Tax | : | Medium | : |
| | | | | Collateral Currency | : | Block Status | : Not Initia | Frequency | : |
| | | | | Collateral Contr. | : | | | | |
| | | | | Collateral Status | : Not Verified | | | | |

| Preview Messages | | Parties Details | | Compliance details | | Accounting Details | |
|---|---|---|---|---|---|---|---|
| Language | : ENG | Confirming Bank | : ICICI BANK | KYC | : Not Initia | Event | : |
| Preview Message | : - | Beneficiary | : SH TEST CORP | Sanctions | : Not Initia | AccountNumber | : |
| | | Applicant | : Trade Indi | AML | : Not Initia | Branch | : |

Tiles Displayed in Summary:

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

- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required

- Availability and Shipment - User can view and modify availability and shipment details, if required.

- Payments - User can view and modify all details related to payments, if required.

- Documents Details - User can view and modify the documents required grid and the additional conditions grid, if required.

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

- Charges - User can view and modify charge details, if required.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.

- Preview Messages - User can view and modify preview details, if required.

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

3-73 ORACLE®

### 3.5.2.3 Action Buttons

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

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

## 3.5.3 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:

**ORACLE**®

**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.

### 3.5.3.1 Limit and Collateral Details

This section will display limits and collateral details.

### 3.5.3.2 Summary

Tiles Displayed in Summary:

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

ORACLE®

### 3.5.3.3  Action Buttons

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

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

## 3.6  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.

**ORACLE®**

**Note**

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

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

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

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

- Applicant Party
- LC Currency, Amount
- Beneficiary party
- Expiry Date
- Issuing Bank

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.



#### 3.6.1.1 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Incoming Message | Displays the incoming message, if any. | |

| Field | Description | Sample Values |
|-------|-------------|---------------|
| **Action Buttons** | | |
| Proceed | On proceed, the screen navigates to approval summary screen. | |
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes:<br><br>&bull; R1- Documents missing<br>&bull; R2- Signature Missing<br>&bull; R3- Input Error<br>&bull; R5 - Others | |
| Cancel | Cancel the Import LC Drawing Approval Rekey. | |

**ORACLE**®

# Index

**ORACLE**®