

Export LC Amendment - Beneficiary Consent User Guide  
**Oracle Banking Trade Finance Process Management**  
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Oracle Banking Trade Finance Process Management - Export LC Amendment - Beneficiary Consent User Guide  
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# 1. Preface

## 1.1 Introduction

This user manual is designed to help you quickly get acquainted with Export LC Amendment - Beneficiary Consent 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

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
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
<i>italic</i>	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
	Option List

---

## 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.

## 3. Export LC Amendment - Beneficiary Consent

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

In the amendment process for beneficiary consent, there is a provision for sending consent responses as MT799 messages.

This section contains the following topics:

<a href="#">3.1 Common Initiation Stage</a>	<a href="#">3.2 Registration</a>
<a href="#">3.3 Data Enrichment</a>	<a href="#">3.4 Exceptions</a>
<a href="#">3.5 Approval</a>	

### 3.1 Common Initiation Stage

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

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

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

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

#### 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.

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

## 3.2 Registration

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

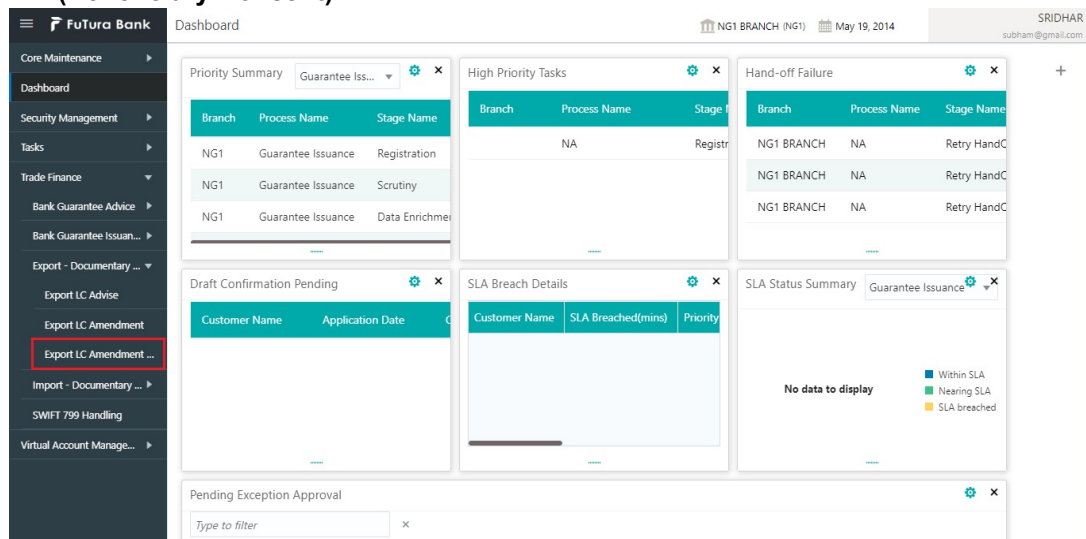
During Registration stage, user can capture the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents. It also enables the user to capture beneficiary response.

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

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

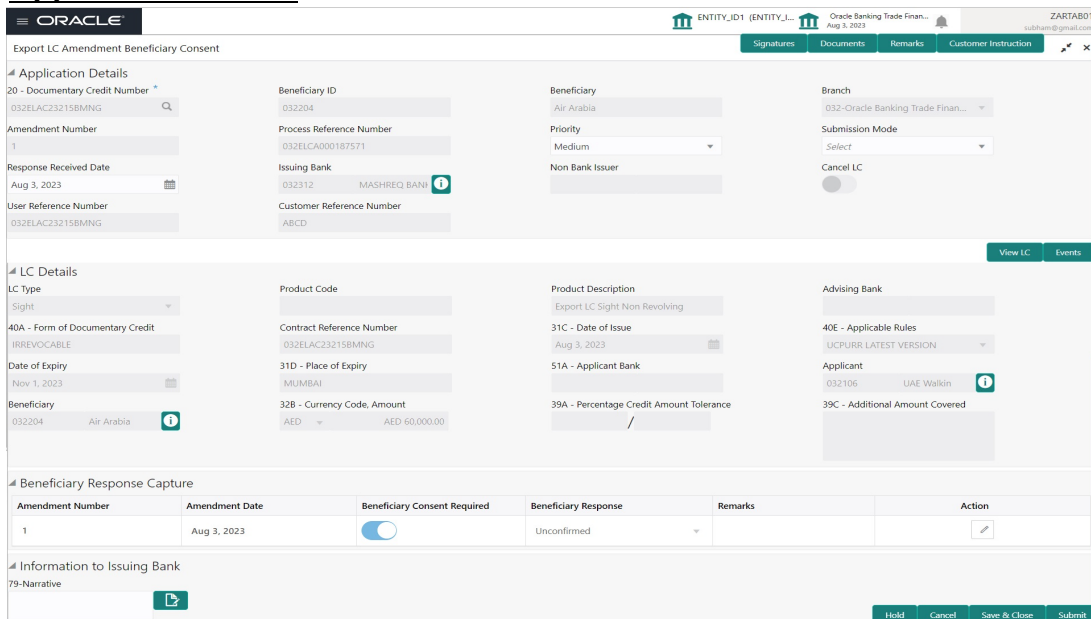


### 3. Click Trade Finance> Export - Documentary Credit> Export LC Amendment (Beneficiary Consent).



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

#### 3.2.1 Application Details



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

Field	Description	Sample Values
Documentary Credit Number	Provide the documentary credit number. Alternatively, user can search the documentary credit number using LOV.  In the LOV, user can input Customer ID, Applicant, Currency, Amount and User Reference to fetch the LC details. Based on the search result, select the applicable LC to be amended.	

Field	Description	Sample Values
Beneficiary ID	Read only field. Beneficiary ID will be auto-populated based on the selected LC from the LOV.	001344
Beneficiary	Read only field. Beneficiary Name will be auto-populated based on the selected LC from the LOV.	EMR & CO
Branch	Read only field. Branch details will be auto-populated based on the selected LC from the LOV.	203-Bank Futura - Branch FZ1
Amendment Number	Read only field. Amendment number will be auto-populated based on selected Export LC. Amendment number increases by 1 for each amendment.	
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	
Priority	System will default the Priority as Low/Medium/High based on maintenance. The user can change the priority.	High
Submission Mode	Select the submission mode of Export LC Amendment request. By default the submission mode will have the value as 'Desk'. <b>Desk-</b> Request received through Desk <b>Courier-</b> Request received through Courier <b>SWIFT-Non STP -</b> Request received through SWIFT-Non STP to register the task for the failed STP messages (MT798 and other MT Messages)	Desk
Response Received Date	By default, the application will display branch's current date and enables the user to change the date to any back date.  <hr/> <b>Note</b>  Future date selection is not allowed.	04/13/2018
Issuing Bank	Read only field. Issuing Bank details will be auto-populated based on the selected LC from the LOV.	
Non Bank Issuer	Read only field. Non Bank Issuer details will be auto-populated based on the selected LC from the LOV.	

Field	Description	Sample Values
Cancel LC	Read only field. This field displays the option to cancel the LC.	
User Reference Number	Read only field. User reference number is defaulted based on the selected LC.	
Customer Reference Number	Read only field. This field displays the Customer Reference Number of the selected LC.	

### 3.2.2 LC Details

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

The screenshot shows the 'LC Details' screen with the following data:

Field	Value
LC Type	Sight
Product Code	032ELAC23215BMNG
Product Description	Export LC Sight Non Revolving
Advising Bank	UAE Walkin
40A - Form of Documentary Credit	IRREVOCABLE
Contract Reference Number	032ELAC23215BMNG
31C - Date of Issue	Aug 3, 2023
40E - Applicable Rules	UCP600 LATEST VERSION
Date of Expiry	Nov 1, 2023
31D - Place of Expiry	MUMBAI
51A - Applicant Bank	
Applicant	032106 UAE Walkin
Beneficiary	032204 Air Arabia
32B - Currency Code, Amount	AED 60,000.00
39A - Percentage Credit Amount Tolerance	/
39C - Additional Amount Covered	

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

Field	Description	Sample Values
LC Type	Read only field. LC type will be populated based selected LC.	
Product Code	Read only field. This field displays the product code of the selected LC.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Advising Bank	This field displays the advising bank details of the selected LC.	
40A - Form of Documentary Credit	Read only field. This field displays the form of documentary credit details of the selected LC.	
Contract Reference Number	Read only field. This field displays the Contract Reference Number of the selected LC.	

Field	Description	Sample Values
Date of Issue	Read only field. This field displays the LC issuance date.	
Applicable Rules	This field displays the rules of the selected LC.	
Date Of Expiry	This field displays the expiry date of the selected LC.	
Place of Expiry	This field displays the place of expiry of the selected LC.	
Applicant Bank	Read only field. This field displays the applicant bank details of the selected Export LC.	
Applicant	Read only field. This field displays the details of the applicant of the selected LC.	
Beneficiary	Read only field. This field displays the details of the beneficiary of the selected LC.	
Currency Code, Amount	Read only field. This field displays the value of LC along with the currency details of the selected LC.	
Percentage Credit Amount Tolerance	Read only field. This field displays the percentage credit amount tolerance details of the selected LC.	
Additional Amount Covered	Read only field. This field displays the details of additional amount covered of the selected LC.	

### 3.2.3 Beneficiary Response Capture

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

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	April 20, 2022	<input type="checkbox"/>	Unconfirmed		

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated based on selected LC using documentary credit number.	

Field	Description	Sample Values
Amendment Date	Read only field. This field displays the date on which the amendment was made to LC.	
Beneficiary Consent Required	Beneficiary Consent Required (Y/N) will be auto-populated based on selected LC using documentary credit number.	
Beneficiary Response	Select the beneficiary response from the LOV. <ul style="list-style-type: none"> <li>• Confirmed</li> <li>• Unconfirmed</li> <li>• Rejected</li> </ul> <hr/> <p><b>Note</b></p> <p>Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</p> <hr/>	
Remarks	Specify the remarks.	
Action	Click edit icon to edit the beneficiary response capture details.	

### 3.2.3.1 Information to Issuing Bank

Field	Description	Sample Values
Information to Issuing Bank		
Narrative	<p>Specify the narrative for MT799.</p> <p>The user modifies the details of the FFT text concerning beneficiary consent responses.</p> <p><b>Note:</b></p> <p>The user is prompted to review MT799 narrative details and the system suppresses the error message if it is not required.</p>	

### 3.2.4 Miscellaneous

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

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

Field	Description	Sample Values
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>● <b>Standard Instructions</b> – 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>● <b>Transaction Level Instructions</b> – 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>	
<b>Action Buttons</b>		
Submit	<p>On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Export LC Amendment - Beneficiary Consent.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Export LC Amendment - Beneficiary Consent Registration stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p>	

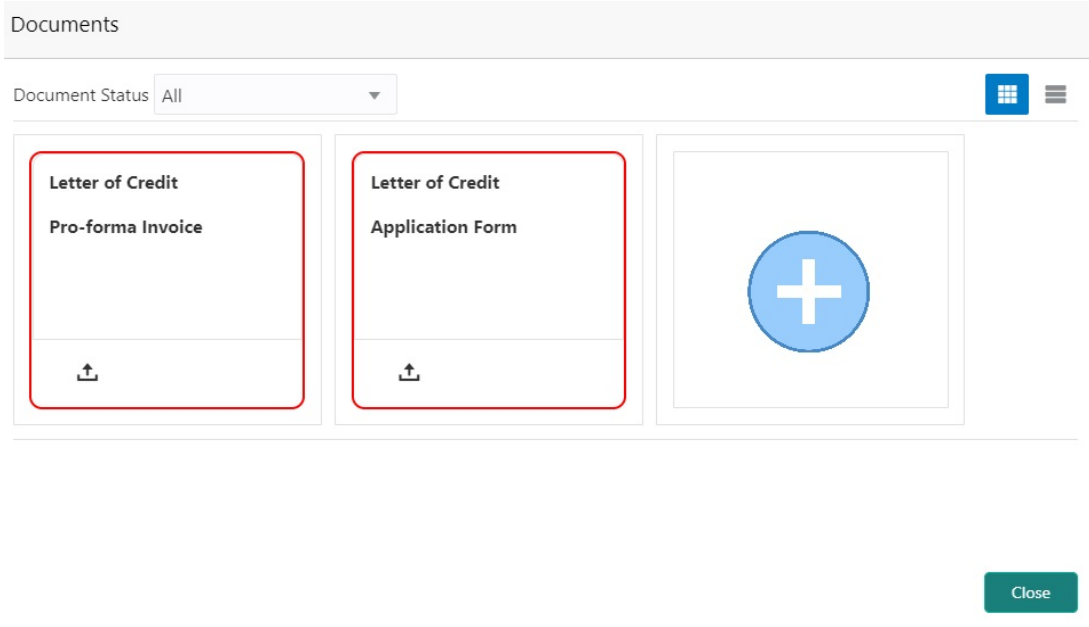
### 3.2.5 Document Linkage

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

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

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

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



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

Field	Description	Sample Values
Document Type	Select the Document type from list. Indicates the document type from metadata.	



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

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.  
The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.

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

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

Search Result

Field	Description	Sample Values
Document ID	This field displays the document Code from meta data.	
Customer ID	This field displays the transaction Customer ID.	
Document Type	This field displays the document type from meta data.	
Document Code	This field displays the document code from meta data.	
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

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

Link Document

Customer Id \*  
032204

Document Type \*  
Documentary Collection

Document Id

Document Code \*  
Insurance Policy

[Fetch](#)

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

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

[Close](#)

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

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

Edit Document

Document Id 2400	Document Title wqwq
Application Reference Number PK2ILCI000019041	Entity Reference Number PK2ILCI000019041
Document Type Id TFPM_DOCTYPE001	Document Description 
Remarks 	Document Expiry Date Jun 29, 2022

Drop files here or click to select

Current selected files: []

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

## 3.3 Data Enrichment

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

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

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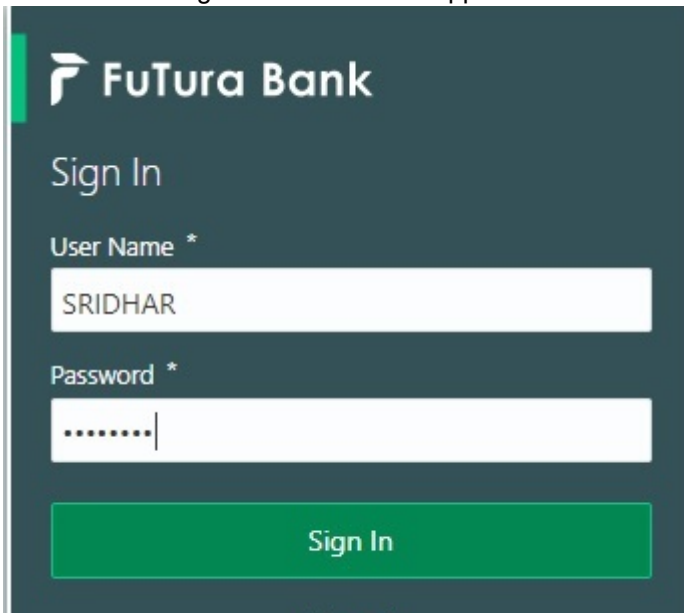
#### Note

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

---

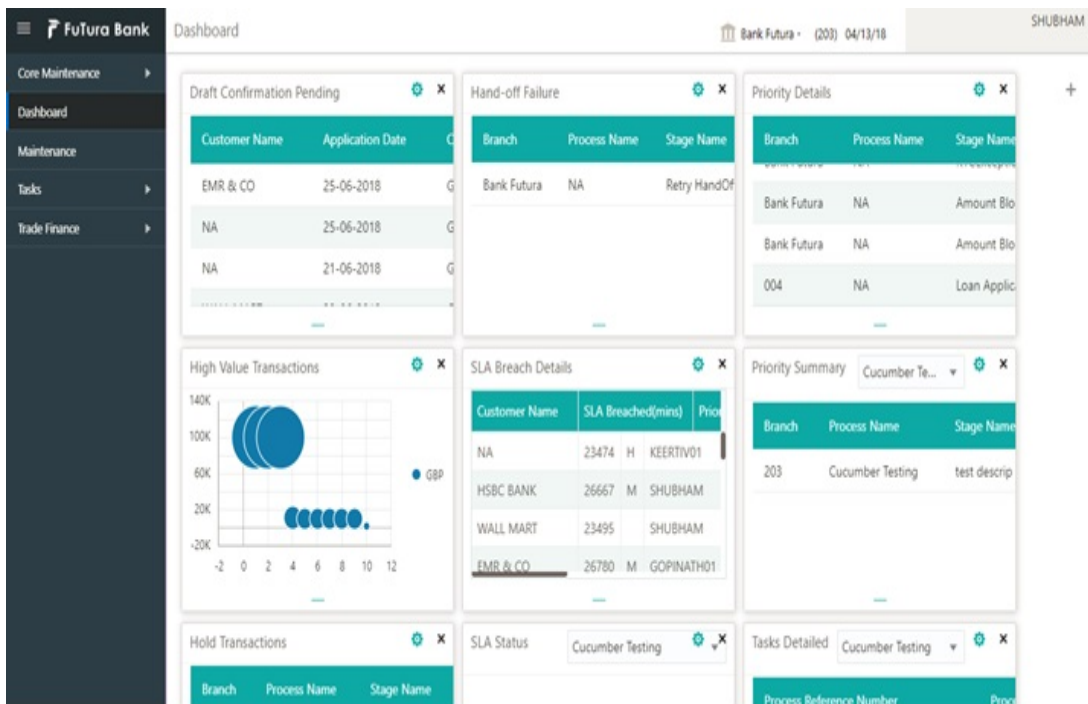
Do the following steps to acquire a task currently at Beneficiary Consent Response Capture stage:

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



The image shows the login interface for FuTura Bank. It features the bank's logo at the top left, followed by the text 'Sign In'. Below this, there are two input fields: 'User Name \*' containing the text 'SRIDHAR' and 'Password \*' which is masked with dots. A large green button labeled 'Sign In' is positioned at the bottom of the form.

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



The screenshot displays the FuTura Bank dashboard for user SHUBHAM on 04/13/18. The dashboard is composed of several widgets:

- Draft Confirmation Pending:** A table with columns 'Customer Name' and 'Application Date'. Data includes EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data includes Bank Futura, NA, and Retry HandOf.
- Priority Details:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data includes Bank Futura, NA, Amount Blo, and Loan Applic.
- High Value Transactions:** A bubble chart showing transaction values for different categories, with a legend for GBP.
- SLA Breach Details:** A table with columns 'Customer Name', 'SLA Breached(mins)', and 'Priority'. Data includes NA (23474, H, KEERTIVO1), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and EMR & CO (26780, M, GOPINATH01).
- Priority Summary:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data includes 203, Cucumber Testing, and test descrip.
- Hold Transactions:** A table with columns 'Branch', 'Process Name', and 'Stage Name'.
- SLA Status:** A widget showing 'Cucumber Testing'.
- Tasks Detailed:** A widget showing 'Cucumber Testing'.

### 3. Click Trad Finance> Tasks> Free Tasks.

Free Tasks

Acquire & Edit	Priority	Process Name	Process Reference Num...	Application Num...	Stage	Application Date	Branch	Customer
<input checked="" type="checkbox"/>	Medium	ExportLC Amendment ...	PK2GADC000017864	PK2GADC000017864	DataEnrichment	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Guarantee Issuance	PK2GTEI000017777	PK2GTEI000017777	Scrutiny	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Export LC Advise	PK2ELCA000017710	PK2ELCA000017710	Scrutiny	21-06-13	PK2	100000
<input type="checkbox"/>	Medium	Export Documentary C...	PK2EDCB000017586	PK2EDCB000017586	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Lodge Claim - Guarant...	PK2IGEC000017056	PK2IGEC000017056	Scrutiny	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Export LC Drawing Upd...	PK2ELCU000016742	PK2ELCU000016742	Handoff RetryTask	21-06-10	PK2	001044
<input type="checkbox"/>	Medium	Export LC Drawing Upd...	PK2ELCU000016740	PK2ELCU000016740	Handoff RetryTask	21-06-10	PK2	001044
<input type="checkbox"/>	Medium	Import LC Internal Ame...	PK2IIIA000016703	PK2IIIA000016703	Handoff RetryTask	21-06-10	PK2	001044
<input type="checkbox"/>	Medium	Import LC Internal Ame...	PK2ILCI000016510	PK2ILCI000016510	Handoff RetryTask	21-05-24	PK2	000331

Page 1 of 1 (1 - 9 of 9 items)

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

Free Tasks

Acquire & Edit	Priority	Process Name	Process Reference Num...	Application Num...	Stage	Application Date	Branch	Customer
<input checked="" type="checkbox"/>	Medium	ExportLC Amendment ...	PK2GISCC000017911	PK2GISCC000017911	DataEnrichment	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Guarantee SBLC Advise...	PK2GADC000017864	PK2GADC000017864	DataEnrichment	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Guarantee Issuance	PK2GTEI000017777	PK2GTEI000017777	Scrutiny	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Export LC Advise	PK2ELCA000017710	PK2ELCA000017710	Scrutiny	21-06-13	PK2	100000
<input type="checkbox"/>	Medium	Export Documentary C...	PK2EDCB000017586	PK2EDCB000017586	Registration	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Lodge Claim - Guarant...	PK2IGEC000017056	PK2IGEC000017056	Scrutiny	21-06-13	PK2	001044
<input type="checkbox"/>	Medium	Export LC Drawing Upd...	PK2ELCU000016742	PK2ELCU000016742	Handoff RetryTask	21-06-10	PK2	001044
<input type="checkbox"/>	Medium	Export LC Drawing Upd...	PK2ELCU000016740	PK2ELCU000016740	Handoff RetryTask	21-06-10	PK2	001044
<input type="checkbox"/>	Medium	Import LC Internal Ame...	PK2IIIA000016703	PK2IIIA000016703	Handoff RetryTask	21-06-10	PK2	001044
<input type="checkbox"/>	Medium	Import LC Internal Ame...	PK2ILCI000016510	PK2ILCI000016510	Handoff RetryTask	21-05-24	PK2	000331

Page 1 of 1 (1 - 10 of 10 items)

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

My Tasks

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

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The Data Enrichment stage has three sections as follows:

- Main Details
- Additional Fields
- Advices
- Additional Details

- Settlement Details
- Summary

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

### 3.3.1 Main Details

Main details section has two sub section as follows:

- Application Details
- Beneficiary Response Capture

#### 3.3.1.1 Application Details

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

The screenshot displays the Oracle Flexcube application interface for an Export LC Amendment. The main details section is expanded to show the following information:

- Application Details:**
  - Amendment Number: 8
  - Response Received Date: Aug 3, 2023
  - User Reference Number: 032ELAN23215CNAX
  - Beneficiary ID: 032204
  - Process Reference Number: 032ELCA000184920
  - Issuing Bank: 032304 Dubai Islamic Ba
  - Customer Reference Number: 14
  - Beneficiary: Air Arabia
  - Priority: Medium
  - Non Bank Issuer:
  - Branch: 032-Oracle Banking Trade Finan...
  - Submission Mode: Online
  - Cancel LC:
- Beneficiary Response Capture:**

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
8	Aug 3, 2023	<input checked="" type="checkbox"/>	Confirmed	Customer Acceptance initiat	
- Information to Issuing Bank:**
  - 79-Narrative

#### 3.3.1.2 Beneficiary Response Capture

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

The screenshot displays the Oracle Flexcube application interface for the Beneficiary Response Capture section. The table shows the following data:

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

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

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated based on selected LC using documentary credit number.	
Amendment Date	Read only field. Amendment Date will be auto-populated based on selected LC using documentary credit number. This field displays the date on which the amendment was made to LC.	
Beneficiary Consent Required	Read only field. Beneficiary Consent Required (Y/N) will be auto-populated based on selected LC.	
Beneficiary Response	Select the beneficiary response from the LOV. <ul style="list-style-type: none"> <li>Confirmed</li> <li>Rejected</li> </ul> <hr/> <p><b>Note</b></p> <p>Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</p> <hr/>	
Remarks	Specify the remarks.	
Action	Click edit icon to edit the beneficiary response capture details.	

### 3.3.1.3 Information to Issuing Bank

Field	Description	Sample Values
<a href="#">Information to Issuing Bank</a>		

Field	Description	Sample Values
<a href="#">Narrative</a>	<p><a href="#">Specify the narrative for MT799.</a></p> <p><a href="#">The user can modify the details of the FFT text related to beneficiary consent response.</a></p> <hr/> <p><b>Note</b></p> <p><a href="#">System displays the error message to review MT799 narrative details and suppress message if it is not required.</a></p> <hr/>	

### 3.3.1.4 Action Buttons

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

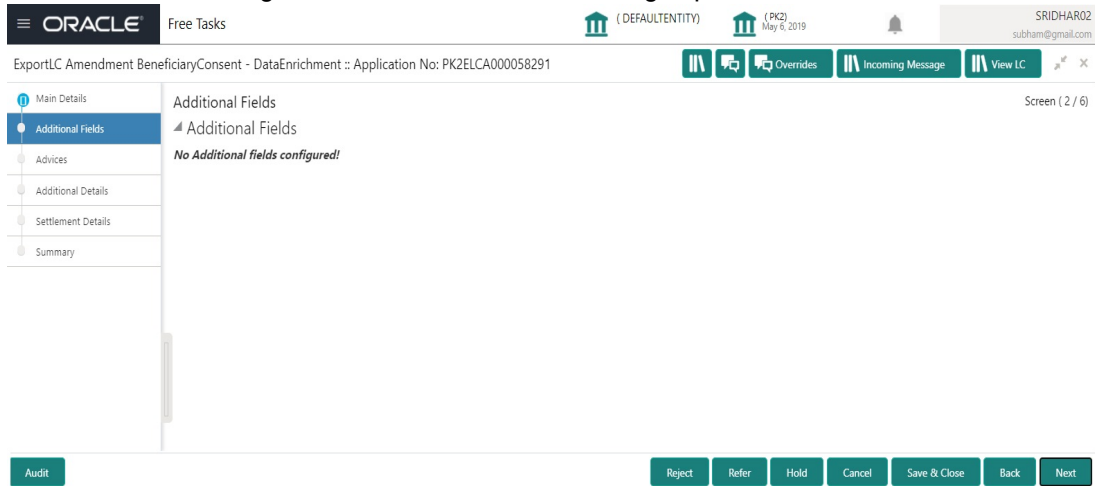
Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>● <b>Standard Instructions</b> – 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>● <b>Transaction Level Instructions</b> – 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>	



Field	Description	Sample Values
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.  Reject Codes: <ul style="list-style-type: none"> <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.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.  Refer Codes: <ul style="list-style-type: none"> <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>	
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.	

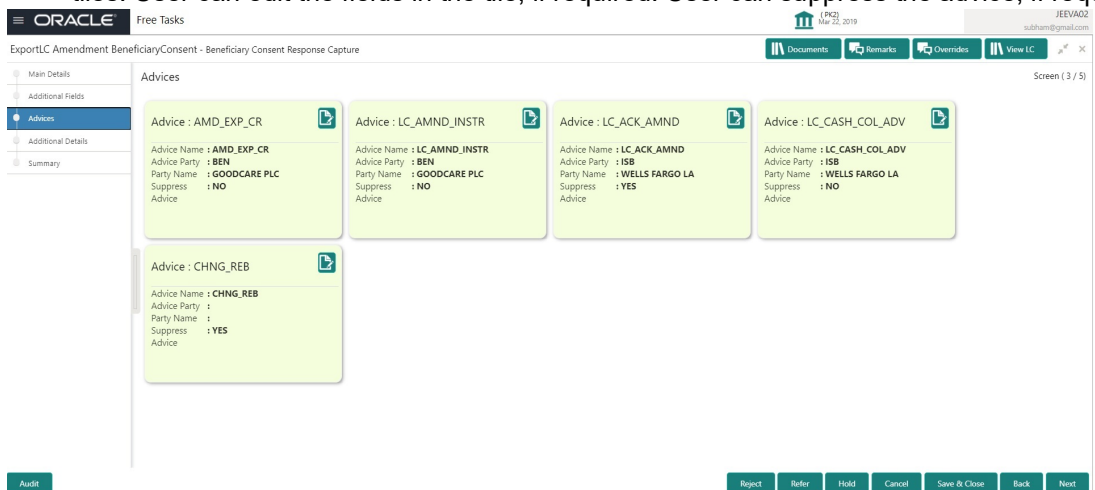
### 3.3.2 Additional Fields

Banks can configure these additional fields during implementation.



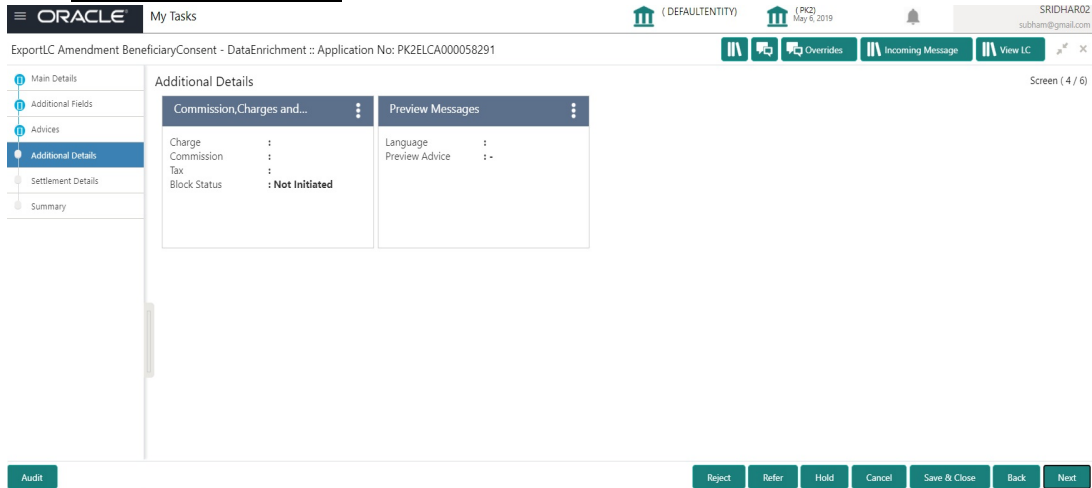
### 3.3.3 Advices

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



The user can also suppress the Advice, if required.

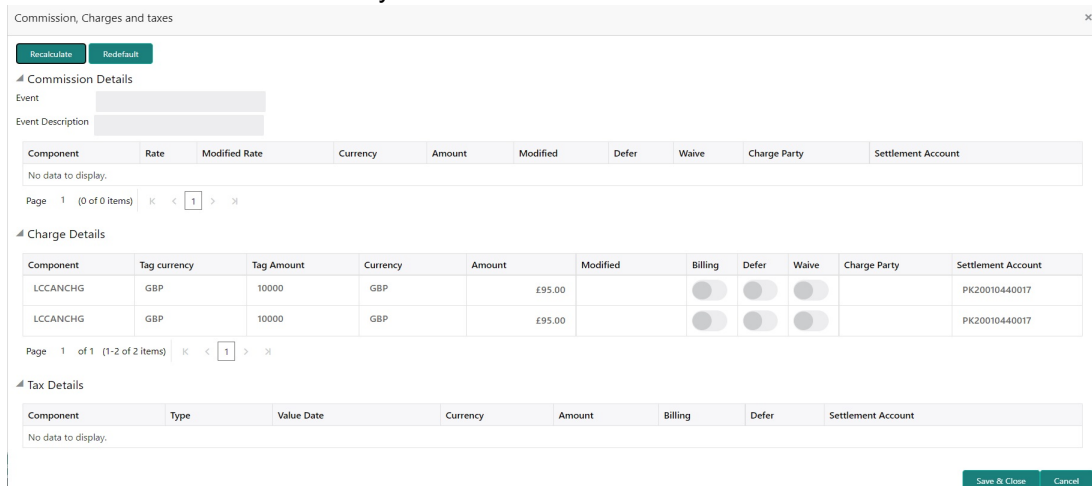
### 3.3.4 Additional Details



#### 3.3.4.1 Charge Details

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

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



#### 3.3.4.2 Commission Details

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

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	

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

### 3.3.4.3 Charge Details

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

Field	Description	Sample Values
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

#### 3.3.4.4 Tax Details

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

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

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

#### 3.3.4.5 FX Linkage

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

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

FX Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Total Utilized Amount	FX Expiry Date	Action
032FXF2232155502	AED	USD	AED 222,999.99	1.4	AED 100,000.00	AED 0.00	Jan 31, 2025	

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Average FX Rate  
0

Save & Close Cancel

FX Reference Number \*  
032FXF2230890501

Contract Amount  
AED AED 149,999,998.50

Linkage Amount \*  
AED AED 27,000.00

FX Amount in Local Currency  
GBP £149,999,998.50

FX Delivery Period From

Currency  
AED

Available FX Contract Amount  
AED AED 149,873,698.50

Rate  
1.5

FX Expiry Date  
Dec 30, 2025

FX Delivery Period To

Save & Close Close

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.

Field	Description	Sample Values
FX Reference Number	<p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> <li>• Counterparty of the FX contract should be the counterparty of the Bill contract.</li> <li>• Active Forward FX transactions authorized not marked for auto liquidation.</li> </ul> <p>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.</p>	
Currency	This field displays the FX BOT currency from the linked FX contract.	
Contract Amount	<p>This field displays the FX BOT currency and Amount.</p> <p>The user can change the currency.</p>	
Available FX Contract Amount	<p>This field displays the available FX contract amount.</p> <p>The value is from the “Available Amount” in FXDLINKG screen in OBTR.</p> <p>Available Amount BOT currency and Amount is displayed.</p>	
Linkage Amount	<p>This field displays the amount available for linkage.</p> <p>The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone.</p> <p>The validation “Sum of Linked amount will not be greater than contract amount” or “Linkage amount will not be greater than the available amount for linkage” should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX.</p>	
Rate	This field displays the exchange rate defaulted from the linked FX Contract.	
FX Amount in Local Currency	<p>This field displays the FX amount in local currency.</p> <p>The value is defaulted as FX BOT currency and Amount from FXDTRONL</p>	



<b>Field</b>	<b>Description</b>	<b>Sample Values</b>
FX Expiry Date	This field displays the expiry date from the linked FX contract.	
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	
Below fields appear in the FX linkage grid along with the above fields.		
Bought Currency	This field displays the currency from the linked FX contract.	
Sold Currency	This field displays the currency from the linked FX contract.	
Available Contract Amount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.	
Linked Amount	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.	

### 3.3.4.6 Preview Messages

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

Field	Description	Sample Values
<b>Preview - SWIFT Message</b>		
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.	
<b>Preview - Mail Device</b>		
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.	

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

### 3.3.4.7 **Action Buttons**

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

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

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

### 3.3.5 Settlement Details

ExportLC Amendment BeneficiaryConsent - DataEnrichment - Application No: PK2ELCA000003638

Screen ( 5 / 6)

Settlement Details

Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event	Original Exchange Rate	Exchange Rate	Deal Reference N
AMT_PURCHASED	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			
AMT_PURCHASEDEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BCCOUR_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_AMND_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_LIQ_AMT	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			
BILL_LIQ_AMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_OS_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
CHGI_LIQD	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No			
CHGI_LIQD_AMTEQ	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			
COLL_LIQ_AMT	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			

Audit

Reject Refer Hold Cancel Save & Close Back Next

#### 3.3.5.1 Provide the settlement details based on the following field description.

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

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

### 3.3.5.2 Action Buttons

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

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

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

### 3.3.6 Summary

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

The screenshot shows the Oracle application interface for 'Export LC Amendment Beneficiary Consent - DataEnrichment'. The application number is PK2ELCA000058291. The user is SRIDHAR02 (subham@gmail.com). The page title is 'Summary' and it is labeled as 'Screen ( 6 / 6)'. The summary is organized into eight tiles:

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

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

#### Tiles Displayed in Summary

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

---

**Note**

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

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**3.3.6.1 Action Buttons**

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

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



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

## 3.4 Exceptions

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

### 3.4.1 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.

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

### 3.4.1.1 Amount Bock Exception

This section will display the amount block exception details.

The screenshot shows the Oracle OBTFPM application interface. At the top, there is a navigation bar with the Oracle logo and 'My Tasks'. Below this, a breadcrumb trail reads 'ExportLC Amendment Beneficiary Consent - AmountBlock Exception Approval :: Application No: PKZELCA000058291'. The main content area is titled 'Amount Block Exception' and contains a sub-section 'Amount Block Exception Details'. A table with the following columns is present: Type, Contract Currency, Block Amount, Account, Branch, Account Currency, Block Ref No, Block Status, and Block Status Details. The table currently shows 'No data to display.' At the bottom of the interface, there is a row of buttons: 'Audit', 'Reject', 'Refer', 'Hold', 'Approve', 'Back', and 'Next'.

### 3.4.1.2 Summary

The screenshot shows the Oracle Summary page for an LC Amendment. The page is titled 'Summary' and displays a grid of information. The grid is organized into several sections:

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

At the bottom of the page, there are several action buttons: Audit, Reject, Refer, Hold, Approve, Back, and Next.

Tiles Displayed in Summary:

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

### 3.4.1.3 Action Buttons

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

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

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

### 3.4.2 Exception - Know Your Customer (KYC)

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

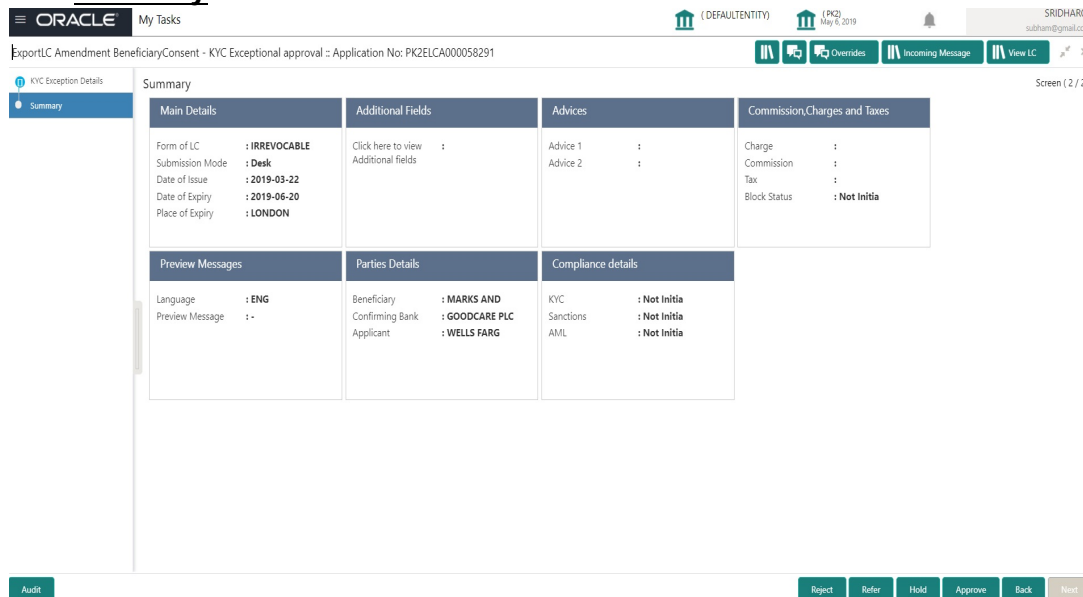
Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

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

#### **Approve**

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

### 3.4.2.1 Summary



Tiles Displayed in Summary:

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

### 3.4.2.2 Action Buttons

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

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

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

### 3.4.3 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.

---

#### Note

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

Limit check Exception approver can do the following actions:

#### Approve

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

#### Refer

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

#### Reject

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

### 3.4.3.1 Limit/Credit Check

This section will display the amount block exception details.

Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message
001345	001345	100	GBP	£20,000.00	Available	The Earmark can be performed

Collateral Type	Collateral %	Currency	Contribution Amount	Settlement Account	Account Balance Check Response	Response Message
Cash Collateral	10	GBP	£2,000.00	2030013450000000010	Success	The amount block is

### 3.4.3.2 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.
- Amendment Details - User can view the amended details of the issued LC.
- Documents & Condition - User can view and modify the documents required grid and the additional conditions grid, if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.

- Charges - User can view and modify charge details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

### 3.4.3.3 Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <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> <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> <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>	
Cancel	<p>Cancel the Export LC Amendment Beneficiary Consent Limit exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	



## 3.5 Approval

Login 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.

### 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.

### 3.5.1 Summary

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

Refer to [3.3.6 Summary](#).

#### 3.5.1.1 Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <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> <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> <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>	
Cancel	Cancel the approval.	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.</p>	

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