

Export LC Drawing User Guide  
**Oracle Banking Trade Finance Process Management**  
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Oracle Banking Trade Finance Process Management - Export LC Drawing 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 Drawings 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 Drawing

Drawings under Export LC is initiated on account of receipt of documents under LC from the beneficiary to negotiating bank.

This section contains the following topics:

<a href="#">3.1 Common Initiation Stage</a>	<a href="#">3.2 Registration</a>
<a href="#">3.3 Scrutiny</a>	<a href="#">3.4 Data Enrichment</a>
<a href="#">3.5 Multi Level Approval</a>	<a href="#">3.6 Reject Approval</a>

### 3.1 Common Initiation Stage

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

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

The screenshot shows the 'Initiate Task' screen in the Oracle OBTFPM application. The page is titled 'Initiate Task' and is in the 'Registration' section. It contains three input fields: 'Process Name' (dropdown menu with 'Export LC Drawings'), 'LC Reference Number' (text input with 'PK2ELAC221109510' and a search icon), and 'Branch' (dropdown menu with 'PK2-Oracle Banking Trade Fina'). There are 'Proceed' and 'Clear' buttons on the right. The left sidebar shows a navigation menu with 'Trade Finance' selected, and 'Initiate Task' highlighted at the bottom. The top header includes the Oracle logo, user information '(DEFAULTTENTIVITY)', application name 'Oracle Banking Trade Financ...', date 'April 20, 2022', and a user profile 'ATEST11'.

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

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

#### Action Buttons

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

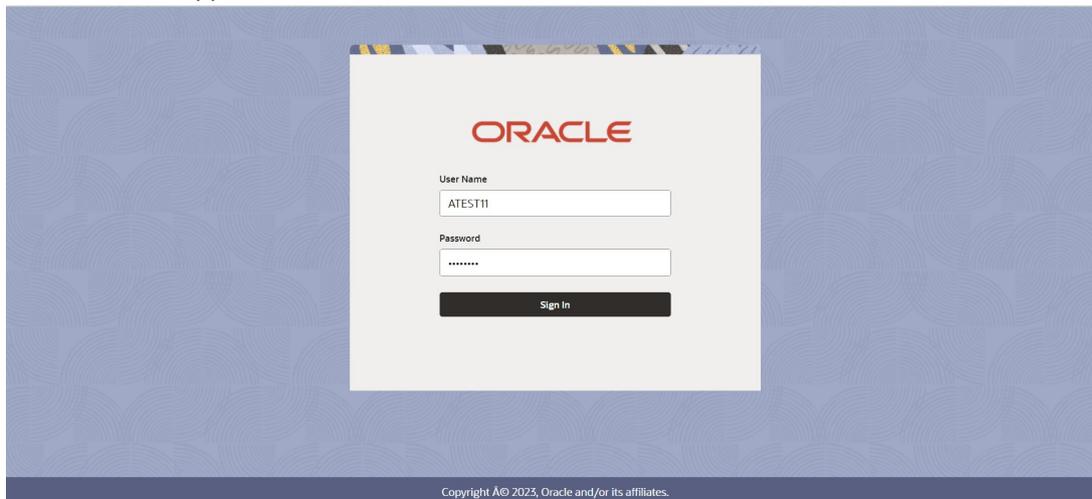
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

## 3.2 Registration

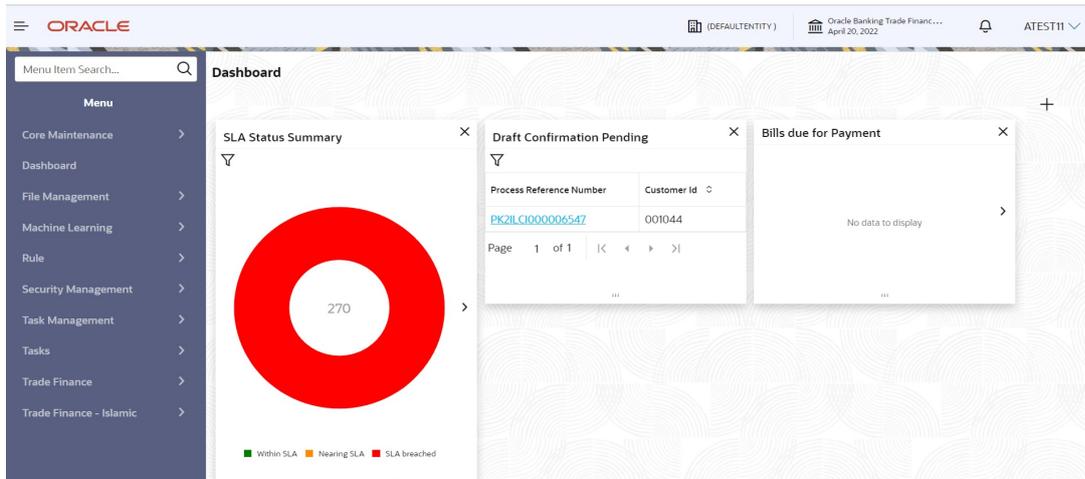
During Registration stage, user can capture the basic details and upload the documents received from beneficiary. It also enables the user to capture some additional product related details as an option. On submit of the request the request will be available for an LC expert to handle the request in the next stage. The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E ( of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.

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

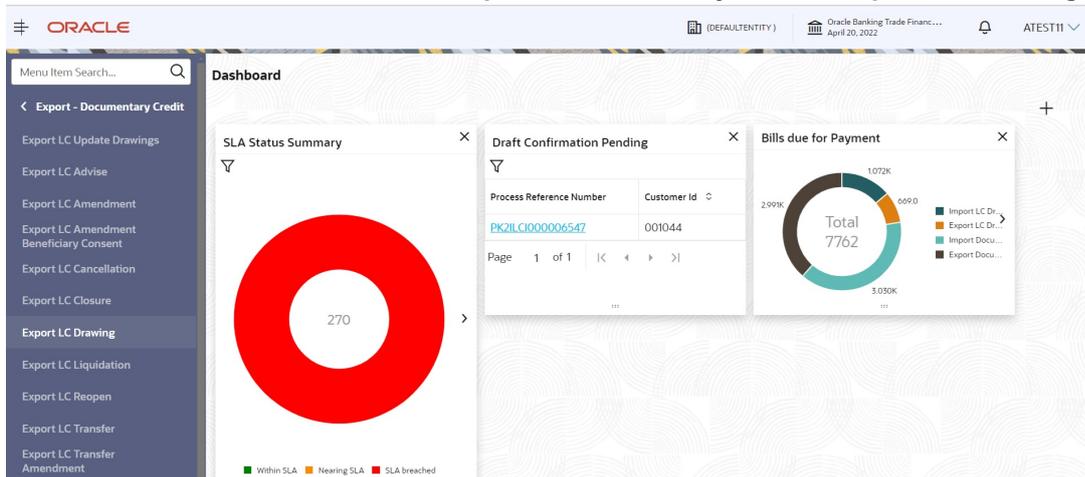
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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



- Click Trade Finance> Export - Documentary Credit> Export LC Drawings.



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

### 3.2.1 Application Details

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

Field	Description	Sample Values
LC Advised by us	<p><b>Toggle On:</b> Set the toggle to On, if LC is advised by negotiating bank.</p> <p><b>Toggle Off:</b> Set the toggle to Off, if LC is not advised by the negotiating bank.</p>	
Export LC Reference Number	<p>Provide the Export LC Reference Number. Alternatively, user can search the export LC reference number using LOV.</p> <p>In the LOV, user can input Customer ID, Currency, Amount, Issue Date and Issuing Bank Reference, User Reference Number to fetch the LC details. Based on the search result, select the applicable LC for drawing.</p> <hr/> <p><b>Note</b></p> <p>1) This field is applicable only if LC Advised by us toggle is On.</p> <p>2) In case of silent confirmation, user gets an alert message “The LC has been Silently Confirmed.”</p>	

Field	Description	Sample Values
Beneficiary	<p><b>LC Advised by us:</b> Read only field. Beneficiary will be auto-populated based on the selected LC from the LOV.</p> <p><b>LC not advised by us:</b> Select the beneficiary customer from the LOV.</p> <p>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.</p>	
Branch	<p>Read only field.</p> <p>Branch details will be auto-populated based on the selected LC from the LOV.</p>	203-Bank Futura - Branch FZ1
Priority	<p>System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.</p>	High
Submission Mode	<p>System populates the submission mode of Export LC Drawing request. By default the submission mode will have the value as 'Desk'.</p> <p><b>Desk- Request received through Desk</b></p> <p><b>Courier- Request received through Courier</b></p> <p><b>Email - Request received through Email</b></p> <p><b>Fax - Request received through Fax</b></p>	Desk
Drawing Date	<p>By default, the application will display branch's current date and does not enables the user to change the date to any back date.</p>	04/13/2018
Document Received Date	<p>By default, the application will display branch's current date and does not enables the user to change the date to any back date.</p>	04/13/2018
Process Reference Number	<p>Unique sequence number for the transaction.</p> <p>This is auto generated by the system based on process name and branch code.</p>	
<p>Below fields appear, if the Parent LC is a Transferable LC and substitution of documents is allowed.</p>		
Transfer LC Drawing Reference	<p>In case only one transfer LC or only one drawing under transfer lc is applicable, system displays the reference number directly on the field without LOV.</p>	
Substitution of Document	<p>This flag is enabled, if substitution of documents is allowed under the Transfer LC and user cannot change the value.</p>	

Field	Description	Sample Values
Transfer LC Reference	Reference number of the Transferred LC.	
Transfer LC Drawing Amount	This field displays the Drawing amount of selected Transfer LC Drawing along with the currency.	

### 3.2.2 LC Drawing Details

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

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

Field	Description	Sample Values
Document Received	Enables to user to select the number of sets of documents received from the LOV: <ul style="list-style-type: none"> <li>• First</li> <li>• Second</li> <li>• Both</li> </ul>	
Tenor Type	Select the Tenor Type from the LOV: <ul style="list-style-type: none"> <li>• Sight</li> <li>• Usance</li> <li>• Multi Tenor</li> </ul>	
Product Code	Select the product code for the drawing.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Drawing Reference Number	This is auto generated by the back end system.	

Field	Description	Sample Values
User Reference Number	<p>System defaults the user reference number based on the product code.</p> <p>The user can change the user reference number.</p>	
Applicant	<p><b>LC Advised by us:</b> Read only field.</p> <p>Applicant will be auto-populated based on the selected LC from the LOV.</p> <p><b>LC not advised by us:</b> Select the applicant from the LOV.</p>	
Issuing Bank	<p><b>LC advised by us:</b> Read only field.</p> <p>Issuing bank will be auto-populated based on the selected LC from the LOV.</p> <p><b>LC not advised us:</b> Select the issuing bank. Party type with banks will only be displayed in LOV.</p> <p>The system will display the</p> <ul style="list-style-type: none"> <li>a) SWIFT code (if available)</li> <li>b) Name and address of the bank</li> </ul> <p>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.</p>	
Issuing Bank Reference	<p><b>LC Advised by us:</b> Read only field.</p> <p>Issuing bank reference will be auto-populated based on the selected LC from the LOV.</p> <p><b>LC not advised by us:</b> Provide the issuing bank reference number.</p>	
Date of Expiry	<p><b>LC Advised by us:</b> Read only field.</p> <p>Expiry Date will be auto-populated based on the selected LC from the LOV.</p> <p><b>LC not advised by us:</b> Provide the expiry date.</p>	

Field	Description	Sample Values
Presenting Bank	<p>Select the Presenting Bank from the LOV.</p> <hr/> <p><b>Note</b></p> <p>1) In case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”.</p> <p>2) If the KYC non-compliant party is selected then the system immediately gives instant alert as “Customer ID - (CIF ID) is not KYC compliant.”</p>	
Presenting Bank Reference Number	Provide the Presenting Bank Reference Number.	
Confirming Bank	The confirming bank.	
Available with Bank	<p>Click <b>Search</b> icon to search and select the value for available with bank from the lookup.</p> <hr/> <p><b>Note</b></p> <p>The Available Bank details should be handed off against ‘Collecting Bank’ Party in OBTF.</p> <p>1) If the Bank selected in Confirming Bank and Available with Bank are same, system should hand off only the Confirming Bank details in Back office.</p> <p>2) If Confirming Bank/Available with Bank are the same as Issuing Bank/ Presenting Bank, system should display an error.</p> <p>3) If the KYC non-compliant party is selected then the system immediately gives instant alert as “Customer ID - (CIF ID) is not KYC compliant.”</p>	
Drawing Amount	Provide the amount to be drawn in this drawing and select the currency.	
Amount In Local Currency	<p>Read only field.</p> <p>System fetches the local currency equivalent value for the LC amount from back office (with decimal places).</p>	

Field	Description	Sample Values
Operation Type	Read only field. Operation Type will be auto-populated based on the selected LC from the LOV.	
Nego/Finance Amount	Read only field. Negotiation/Financing Amount will be auto-populated based on the selected LC from the LOV.	
Unlinked FX Rate	Read only field. Unlinked FX Rate will be auto-populated based on the selected LC from the LOV.	
Outstanding LC Value	<b>LC Advised by us:</b> Read only field. Outstanding LC Value reference will be auto-populated based on the selected LC from the LOV. <b>LC not advised by us:</b> Provide the outstanding LC value.	
Additional Amount	This field enables user to provide any additional amount to be processed under this LC drawing.	
LC Transferred Amount	This field captures the total LC transferred value. This field appears, if <b>LC Advised by us</b> toggle is enabled.	
LC Not Transferred Amount	This field captures the outstanding non Transferred LC Value. This field appears, if <b>LC Advised by us</b> toggle is enabled.	
Customer Dispatch	The value will be populated from back office based on the maintenance. <b>Toggle On:</b> If the toggle is set to <b>Yes</b> , the customer has the option to dispatch the documents directly to the importer's bank. <b>Toggle Off:</b> If the toggle is set to <b>No</b> , the bank has to dispatch the documents to the importer's bank. Bank user is not allowed to edit the field, if the value defaulted from the back office is "No". This field is enabled, if LC Advised by us option is enabled.	

### 3.2.3 Miscellaneous

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

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	

Field	Description	Sample Values
Documents	<p>Upload the documents received under the Export LC Drawing process. The user can view the documents and re-upload it if there are any deficiencies</p> <p>On Submit of registration data from the document will be extracted and populated in UI for view/ modification in scrutiny stage. If any data is not properly populated or extracted, user can view the document and input the data manually.</p> <p>The existing data overrides the new data, once the revised/new document is uploaded. (User will manually update the missing data.)</p>	
Remarks	<p>Provide any additional information regarding the drawing. This information can be viewed by other users processing the request.</p>	
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>	
Incoming Message	<p>Clicking this button allows the user to view the MT798 message(738).</p>	
View LC	<p>Enables the user to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.</p>	
Events	<p>On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.</p>	
<b>Action Buttons</b>		
Submit	<p>On submit, task will get moved to next logical stage of Export LC Drawing.</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>	

Field	Description	Sample Values
Cancel	Cancels the Export LC Drawing Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold.  This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.	

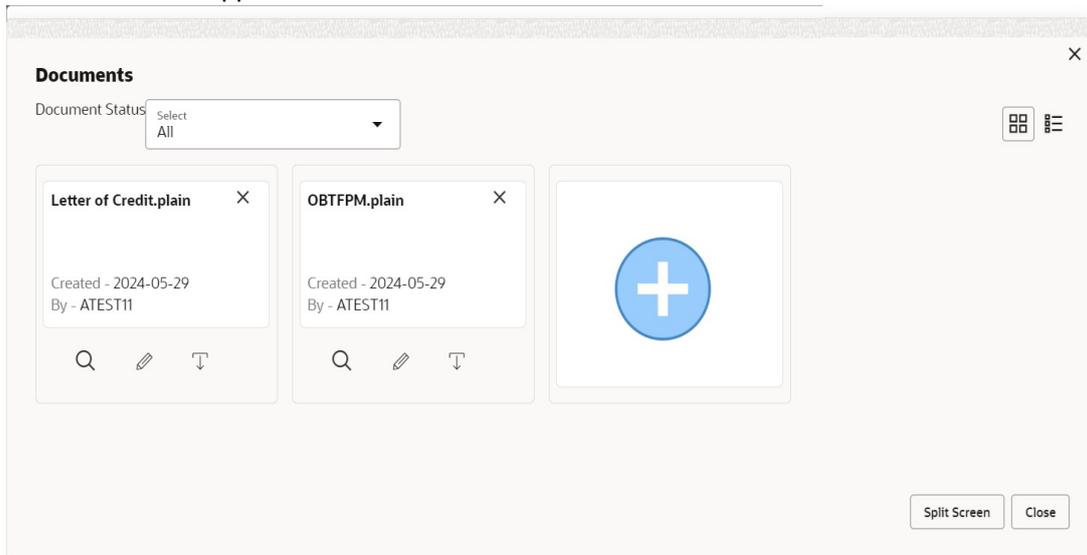
### 3.2.4 Document Linkage

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

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

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

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



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

Field	Description	Sample Values
Document Type	Select the Document type from list. Indicates the document type from metadata.	
Document Code	Select the Document Code from list. Indicates the document Code from metadata.	
Document Title	Specify the document title.	
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.	
<b>Search Result</b>		
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

Document Type

Document Id

Document Code

Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
<a href="#">Link</a>	616	001044	fdff	INSURANCE	December 6, 2023	PK2ELCU000003399
<a href="#">Link</a>	116	001044		INSURANCE	November 3, 2023	PK2ILCD000001238
<a href="#">Link</a>	144	001044		INSURANCE	November 6, 2023	PK2IILD000001312
<a href="#">Link</a>	162	001044		INSURANCE	November 9, 2023	PK2ELCC000001424

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

7. Click Edit icon to edit the documents. The Edit Documents screen is displayed.

### Edit Document

Document Id

Application Reference Number

Document Type Id

Remarks

Document Title

Entity Reference Number

Document Description

Document Expiry Date

**Drop files here or click to select**

Current selected

files:LetterofCredit.txt

### 3.2.5 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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

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

**Pre- Conditions:**

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

### **3.3 Scrutiny**

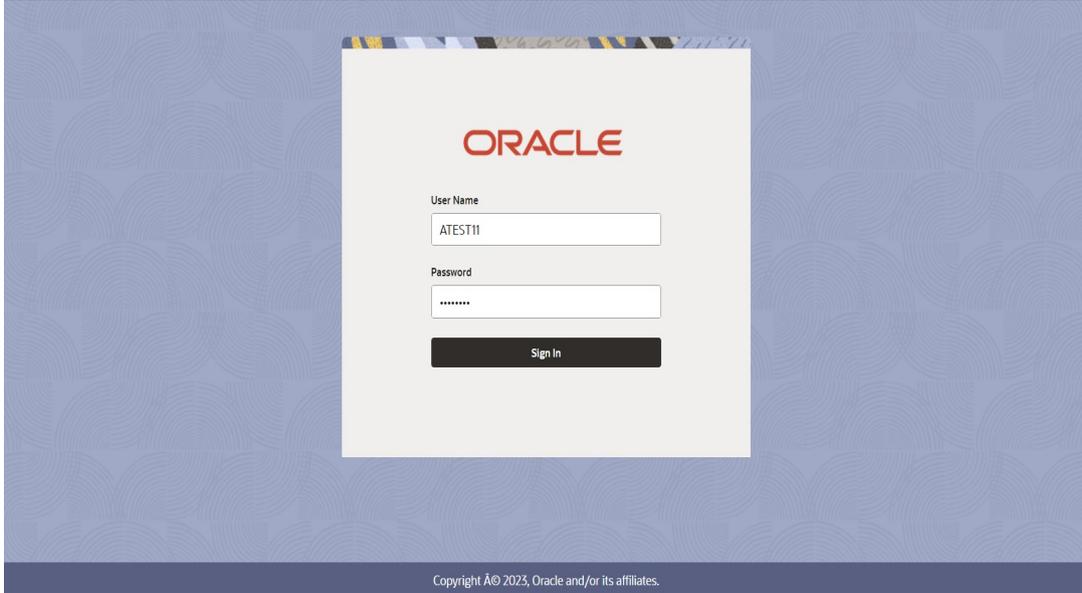
On successful completion of Registration of an Export LC Drawing request, the request moves to Scrutiny stage. At this stage the gathered information during Registration are scrutinized.

OBTFPM user submits the task in registration stage after input of basic details. On Submit of registration data will be extracted and then the task is moved to scrutiny stage. (system should provide facility to configure data extraction as part of any stage)

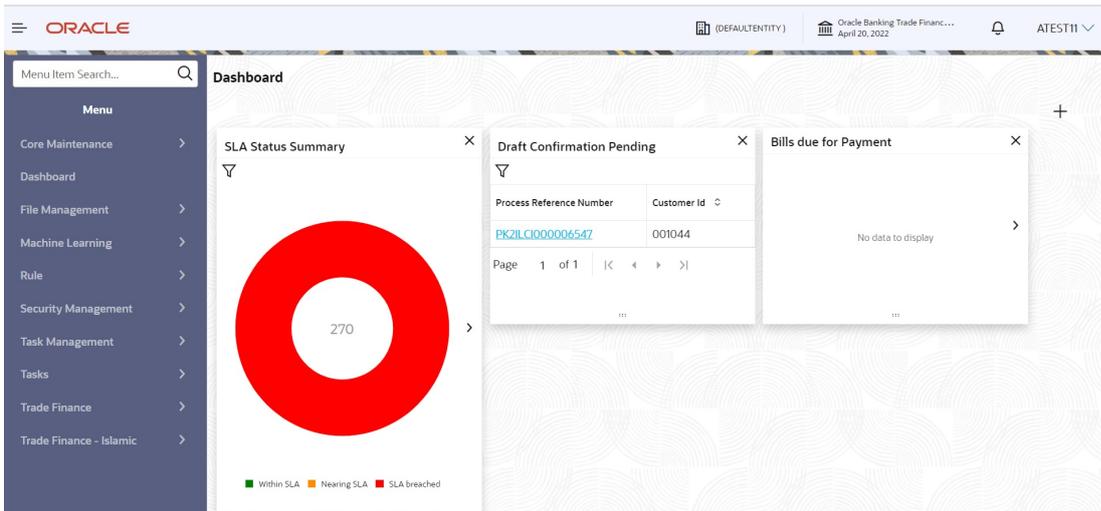
Scrutiny user will open the task from Free Task queue. System will prompt the user to verify the extracted data.

The following steps enable the user to acquire the task available-at Scrutiny stage:

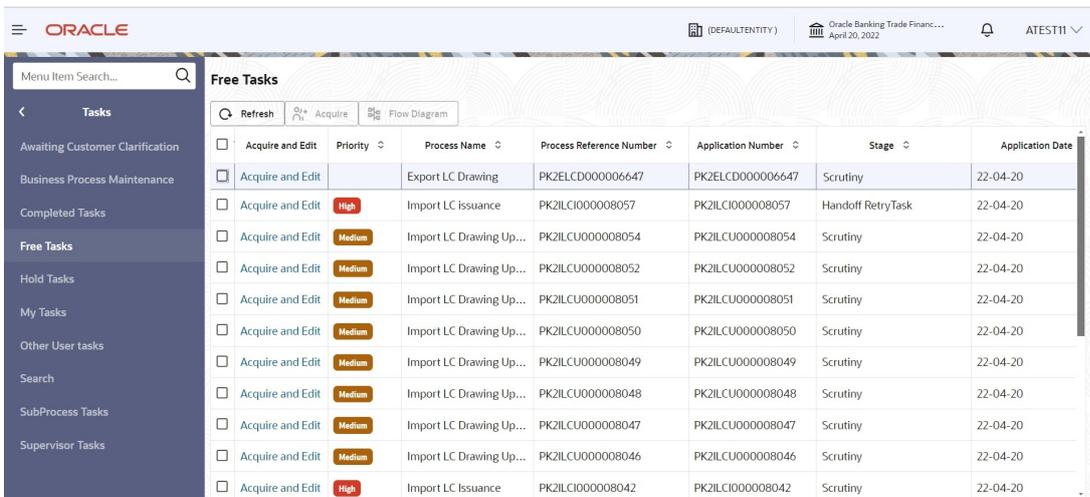
1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



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



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



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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
High	Import LC issuance	PK2ILCI000008057	PK2ILCI000008057	Handoff RetryTask	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008054	PK2ILCU000008054	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008052	PK2ILCU000008052	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008051	PK2ILCU000008051	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008050	PK2ILCU000008050	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008049	PK2ILCU000008049	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008048	PK2ILCU000008048	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008047	PK2ILCU000008047	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008046	PK2ILCU000008046	Scrutiny	22-04-20
High	Import LC Issuance	PK2ILCI000008042	PK2ILCI000008042	Scrutiny	22-04-20

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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Medium	Export LC Drawing	PK2ELCD000008059	PK2ELCD000008059	Scrutiny	22-04-20
Medium	Export LC Amendment...	PK2ELCA000008011	PK2ELCA000008011	Registration	22-04-20
Medium	Export LC Drawing	PK2ELCD000007998	PK2ELCD000007998	Registration	22-04-20
Medium	Lodge Claim - Guaran...	PK2GTEC000007941	PK2GTEC000007941	Registration	22-04-20
Medium	Guarantee Issuance	PK2GTEI000007940	PK2GTEI000007940	Registration	22-04-20
Medium	Guarantee Advise Am...	PK2GTAA000007936	PK2GTAA000007936	Registration	22-04-20
Medium	Export LC Amendment...	PK2ELCA000007904	PK2ELCA000007904	Registration	22-04-20
Medium	Export LC Transfer A...	PK2ELCT000007903	PK2ELCT000007903	Registration	22-04-20
Medium	Export LC Amendment...	PK2ELCA000007899	PK2ELCA000007899	Registration	22-04-20
Medium	Export LC Advise	PK2ELCA000006477	PK2ELCA000006477	DataEnrichment	22-04-20
Medium	Export LC Reopen	PK2ELCR000001957	PK2ELCR000001957	DataEnrichment	22-04-20

The Scrutiny stage has following hops for data capture:

- Main Details
- Document Details
- Shipment Details
- Additional Conditions
- Discrepancy Details
- Additional Fields
- Additional Details
- Maturity 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 two sub section as follows:

- Application Details
- LC Details

#### 3.3.1.1 Application Details

The fields listed under this section are same as the fields listed under the [3.2.1 Application Details](#) section in [3.2 Registration](#). Refer to [3.2.1 Application Details](#) for more information of the fields.

Following fields can be amended based on the description in the following table:

Field	Description	Sample Values
Priority	System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.	High
Submission Mode	System populates the submission mode of Export LC Drawing request. By default the submission mode will have the value as 'Desk'. <b>Desk- Request received through Desk</b> <b>Courier- Request received through Courier</b> <b>Email - Request received through Email</b> <b>Fax - Request received through Fax</b>	Desk
Drawing Date	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	04/13/2018

Field	Description	Sample Values
Document Received Date	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	04/13/2018

Below fields appear, if the Parent LC is a Transferable LC and substitution of documents is allowed.

Transfer LC Drawing Reference	<p>User can select the Transfer LC which are not fully utilized, from LOV.</p> <hr/> <p><b>Note</b></p> <p>1) Transfer LC number LOV lists only the Transfer LC where substitution of documents is allowed.</p> <p>2) In case only one transfer LC or only one drawing under transfer lc is applicable, system displays the reference number directly on the field without LOV.</p> <hr/>	
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### 3.3.1.2

Field	Description	Sample Values
LC Advised by us	<p><b>Toggle On:</b> Set the toggle to On, if LC is advised by negotiating bank.</p> <p><b>Toggle Off:</b> Set the toggle to Off, if LC is not advised by the negotiating bank.</p>	
Export LC Reference Number	<p>Provide the Export LC Reference Number. Alternatively, user can search the export LC reference number using LOV.</p> <p>In the LOV, user can input Customer ID, Currency, Amount, Issue Date and Issuing Bank Reference, User Reference Number to fetch the LC details. Based on the search result, select the applicable LC for drawing.</p> <hr/> <p><b>Note</b></p> <p>1) This field is applicable only if LC Advised by us toggle is On.</p> <p>2) In case of silent confirmation, user gets an alert message “The LC has been Silently Confirmed.”</p> <hr/>	
Beneficiary	<p><b>LC Advised by us:</b> Read only field. Beneficiary will be auto-populated based on the selected LC from the LOV.</p> <p><b>LC not advised by us:</b> Select the beneficiary customer from the LOV.</p> <p>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.</p>	
Branch	<p>Read only field.</p> <p>Branch details will be auto-populated based on the selected LC from the LOV.</p>	203-Bank Futura -Branch FZ1
Priority	<p>System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.</p>	High
Submission Mode	<p>System populates the submission mode of Export LC Drawing request. By default the submission mode will have the value as 'Desk'.</p> <ul style="list-style-type: none"> <li>● <b>Desk-</b> Request received through Desk</li> <li>● <b>Courier-</b> Request received through Courier</li> <li>● <b>Email -</b> Request received through Email</li> <li>● <b>Fax -</b> Request received through Fax</li> </ul>	Desk

Field	Description	Sample Values
Drawing Date	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	04/13/2018
Document Received Date	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	04/13/2018
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	

Below fields appear, if the Parent LC is a Transferable LC and substitution of documents is allowed.

Transfer LC Drawing Reference	User can select the Transfer LC which are not fully utilized, from LOV.  <hr/> <b>Note</b> 1) Transfer LC number LOV lists only the Transfer LC where substitution of documents is allowed. 2) In case only one transfer LC or only one drawing under transfer lc is applicable, system displays the reference number directly on the field without LOV. <hr/>	
Substitution of Document	This flag is enabled, if substitution of documents is allowed under the Transfer LC and user cannot change the value.	
Transfer LC Reference	Reference number of the Transferred LC.	
Transfer LC Drawing Amount	Transfer LC drawing amount along with the currency.	

### 3.3.1.3 LC Drawing Details

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

Following fields can be amended based on the description in the following table:

Field	Description	Sample Values
Document Received	Enables to user to select the number of sets of documents received from the LOV: <ul style="list-style-type: none"> <li>• First</li> <li>• Second</li> <li>• Both</li> </ul>	
User Reference Number	System defaults the user reference number based on the product code. The user can change the user reference number.	
Presenting Bank	Select the Presenting Bank from the LOV.	
Presenting Bank Reference Number	Provide the Presenting Bank Reference Number.	
Available with Bank	Click icon to search and select the value for available with bank from the lookup.	
Drawing Amount	Provide the amount to be drawn in this drawing.	
Additional Amount	This field enables user to provide any additional amount to be processed under the LC drawing.	

Field	Description	Sample Values
Customer Dispatch	<p>The value will be populated from back office based on the maintenance.</p> <p><b>Toggle On:</b> If the toggle is set to <b>Yes</b>, the customer has the option to dispatch the documents directly to the importer's bank.</p> <p><b>Toggle Off:</b> If the toggle is set to <b>No</b>, the bank has to dispatch the documents to the importer's bank.</p> <p>Bank user is not allowed to edit the field, if the value defaulted from the back office is "No".</p> <p>This field is enabled, if LC Advised by us option is enabled.</p>	

### 3.3.1.4 Action Buttons

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

Field	Description	Sample Values
Extracted Summary	<p>Documents for Export LC are scanned, and their data is automatically filled into the appropriate fields on the user interface.</p> <ul style="list-style-type: none"> <li>● OBTFFPM user uploads documents for Export LC Drawing at registration stage.</li> <li>● Task moves to scrutiny stage after basic details are inputted.</li> <li>● Data extraction occurs upon registration submission.</li> <li>● Scrutiny user verifies extracted data prompted by system.</li> <li>● AI reads documents, scrutiny ensures accuracy, user updates the data if necessary, confirms, and updates findings.</li> <li>● The extracted details will then be captured in the respective UI fields.</li> </ul> <p>System detects and highlights inconsistencies in data extracted from documents related to Export LC transactions.</p> <ul style="list-style-type: none"> <li>● Data extraction checks for consistency across documents.</li> <li>● Consistency ensured, e.g., same Letter of Credit number across all documents.</li> <li>● System notifies user of any inconsistencies found.</li> <li>● Document Consistency Excel sheet used for detailed verification.</li> <li>● Data Consistency sheet logs document name, field name, and inconsistent field value.</li> </ul>	
Clarification Details	<p>Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.</p>	
Documents	<p>Upload the required 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>	

Field	Description	Sample Values
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 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>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
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.	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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 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>	
Request Clarification	<p>User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.</p>	

### 3.3.2 Document Details

User can verify the documents received and identify discrepancies, if any. User can compare the document received with the required documents and identify the discrepancies, if any.

The screenshot displays the Oracle Banking Trade Finance application interface. The main header shows the Oracle logo and user information. The application title is "Export LC Drawing Scrutiny :: Application No:- PK2ELCD00001209". The interface includes several tabs: "Extracted Summary", "Clarification Details", "Documents", "Remarks", "Overrides", "Customer Instruction", "View LC", "View Events", and "Signatures".

The "Document Details" section is expanded, showing a table with the following data:

Document Code	Document Reference Number	Document Date	Copy	Original	Description	First Mail Received Original	First Mail Received Copy	Second Mail Received Original	Second Mail Received Copy
AIR					Air way Bill Docs				

Below this table, there is a section for "Additional documents presented" with a table showing:

Document Code	Document Reference Number	Document Date	Description	First Mail Received Original	First Mail Received Copy	Second Mail Received Original	Second Mail Received Copy	Action
INVDOC		May 22, 2024	Invoice	1	1	1	1	

The interface also includes a navigation bar at the bottom with buttons for "Request Clarification", "Reject", "Refer", "Hold", "Cancel", "Save & Close", "Back", and "Next".

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

Field	Description	Sample Values
<p>Document Details - As per LC</p> <p>This table will fetches the document details as maintained in the underlying LC(LCDTRONL). User can modify the details only which are fetched from underlying LC.</p> <p>User can not add or delete any document details.</p> <p>Once bill drawing is authorized and if update drawing is processed, details of this table will be fetched from underlying bill drawing.</p>		
Document Code	<p>Read only field.</p> <p>Document code is auto-populated from the latest LC..</p>	
Document Reference Number	<p>Enables to user to provide the reference number available in the documents.</p>	
Document Date	<p>Displays the document date.</p> <p>The user can change the date.</p> <hr/> <p style="text-align: center;"><b>Note</b></p> <p style="text-align: center;">If “Document date” is more than “Shipment Date” system displays an override alert.</p>	
Copy	<p>Read only field.</p> <p>Number of duplicate copies of documents as required in LC.</p>	
Original	<p>Read only field.</p> <p>Number of documents in original as required in LC.</p>	
Description	<p>Read only field.</p> <p>Description of the document required as per LC.</p>	
First Mail Received Original	<p>Provide the number of originals of documents received.</p>	
First Mail Received Copy	<p>Provide the number of duplicate copies of documents received.</p>	
Second Mail Received Original	<p>Provide the number of originals of documents received from second mail.</p>	
Second Mail Received Copy	<p>Provide the number of duplicate copies of documents received.</p>	
Document Clause	<p>Read only field.</p> <p>System will populate the document Clause based on the document code.</p>	

Field	Description	Sample Values
Received Description	System populates the description of the documents received from presenting bank. User can edit the description clause by clicking the link in the 'Received Description' column.	
Discrepant	System marks the discrepant toggle as 'Yes' if there is difference between number of documents required and number of documents received. It also enables the user to make the changes, if any discrepancy identified in the document.	
Discrepancy Code	Select the discrepancy code based on the discrepancy identified. This field is enabled if Discrepant option is enabled.	
Discrepancy Description	Description will be displayed based on the discrepancy code. The user can change the description.	
Action	Click Edit icon to edit the document code/ document date.	

#### Additional documents presented

This table fetches document details as maintained for the specific bill drawing product (BCD-PRMNT). Here user can add/modify/delete additional document received, if any, during bill drawing. Once bill drawing is authorized, details from this table will be fetched in update drawing operation also.

The user can click + to add multiple document details.

Document Code	Click Search to search and select the document code based on the document received. User can add or delete the code by deleting the line on the grid.  <b>Note</b>  The User is not allowed to add any document code which is already existing in any of the two tables.	
Document Reference Number	Enables to user to provide the reference number available in the documents.	

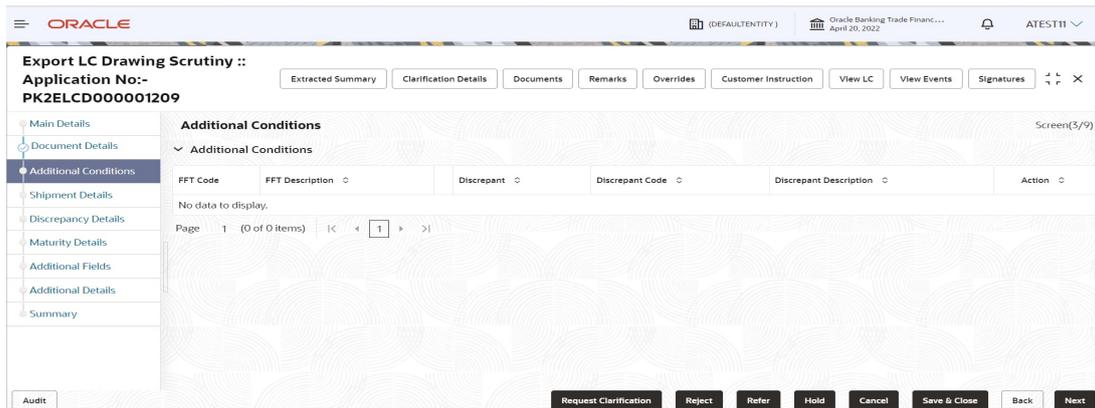
Field	Description	Sample Values
Document Date	Provide the document date of the underlying document.  <hr/> <b>Note</b> If “Document date” is more than “Shipment Date” system displays an override alert. <hr/>	
Description	Displays the description of the additional documents based on the document code selected. Click the link to view the description of the document.	
First Mail Received Original	Provide the number of originals of documents received from first mail.	
First Mail Received Copy	Provide the number of duplicate copies of documents received from first mail.	
Second Mail Received Original	Provide the number of originals of documents received from second mail.	
Second Mail Received Copy	Provide the number of duplicate copies of documents received from second mail.	
Action	Edit: Click edit to edit the document code Delete: Click Delete to delete the document code.  <hr/> <b>Note</b> The User can not be able to delete any document detail fetched from previous operation. <hr/>	

**For LC Not Advised by Us:** The LC terms documents will be inactive. The user must read the description available in the documents and compare them with the description as per LC terms and will mark them if discrepant and provide discrepancy description.

### 3.3.3 Additional Conditions

If there are additional documents received from the beneficiary that has not be requested through LC, user must add them.

Enables the user to check the whether the documents received comply with the additional conditions mentioned in LC.



This section displays the list of additional conditions as per LC. Provide the Additional Conditions details as per the description in the following table:

Field	Description	Sample Values
Click '+' sign to add multiple additional conditions.		
FFT Code	<p><b>LC Advised by us:</b> Read only field. This field displays the FFT code as per the latest LC.</p> <p><b>LC not advised by us:</b> Provide the FFT code.</p>	
FFT Description	<p><b>LC Advised by us:</b> Read only field. This field displays the FFT description as per the latest LC.</p> <p><b>LC not advised by us:</b> Provide the FFT description.</p>	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	
Discrepant Code	Select the discrepancy code based on the discrepancy identified.	
Discrepant Description	Description will be displayed based on the discrepancy code.	
Action	Click Edit icon to edit the additional condition details.	

### 3.3.4 Shipment Details

User must check whether the received documents of goods and shipment matches the requirement in LC.

#### 3.3.4.1 Goods Details

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

Field	Description	Sample Values
Click '+' sign to add multiple goods details.		
Goods Code	This field displays goods code as per latest LC. The user can change the goods code and can add multiple goods detail.	
As per LC	This field displays description of the goods as per the latest LC.	
No of Units	Enter the number of units being imported or exported.	
Price per Unit	Enter the value for price per unit.	
As per Documents	Provide the description of the goods as per the documents.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	
Discrepancy Code	Select the discrepancy code based on the discrepancy identified.  This field is enabled, if <b>Discrepant</b> option is enabled.	

Field	Description	Sample Values
Discrepancy Description	Description will be displayed based on the discrepancy code. The user can change the description.	
INCO Terms	Search and select the INCO Terms from the lookup.	
Inco Description	Inco description will be displayed based on the INCO Terms.	
Insurance Company Code	Click Search to search and select the insurance company code.	
Insurance Company	The details of insurance company is populated as per the selected Insurance Company Code.	
Policy Number	Specify the policy number of the insurance.	
Carrier Name	Provide the details of the carrier as per the documents received, if the goods got shipped via multiple carriers.	

### 3.3.4.2 Shipment Details

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

Field	Description	Sample Values
Date of Shipment	Update the date of shipment as per the documents received.	
Shipping Agent	Update the shipping agent details.	
Date of Presentation	Auto-populated based on the system date.	
Details	Details represent the fields in latest LC.	
As per LC	<b>LC Advised by us:</b> Read only field. This field displays description of the fields as per LC. <b>LC not advised by us:</b> Provide the description of the fields.	
As Per Document	Provide the description of the field as per document.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC Terms and documents received.	
Discrepant Code	Select the discrepant code based on the discrepancy identified. This field is enabled, if <b>Discrepant</b> option is enabled.	

Field	Description	Sample Values
Discrepant Description	Description will be displayed based on the discrepancy code.	

### 3.3.5 Discrepancy Details

This section displays the list of discrepancies captured. User can add/update/review the discrepancies identified in the section.

Field	Description	Sample Values
Click '+' sign to add multiple discrepancy details.		
Discrepancy Code	Select the discrepancy code based on the discrepancy identified.	
Discrepancy Description	Description will be displayed based on the discrepancy code. The user can change the description.	
Discrepancy Resolved	The option is set to 'Yes', if discrepancy is resolved.	
Resolved Date	System displays the date on which discrepancy is resolved.	
Resolved Remarks	The remarks for discrepancy resolution.	
Action	Click Edit icon to edit the discrepancy details. Click Delete icon to delete the discrepancy details.	
Pay Msg Date	Select the pay message date.	
Non Pay Msg Date	Select the non pay message date.	
Acceptance Message Date	Select the acceptance message date.	

<b>Field</b>	<b>Description</b>	<b>Sample Values</b>
Non Acceptance Mes- sage Date	Select the non acceptance message date.	
Discrepancies Approval Date	Select the date on which discrepancies has been approved.	
Under Reserve	The option when selected, allows the system to send the stage as Final to OBTF on Hand off.  By default, the check box is de-selected.  System allows to check this field, when the discrepancy in Bill and Operation is NEG.	
<b>MT750 Details</b>		
Charges to be recovered	Click the edit icon and specify the charges to be recovered in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Charges to be added	Click the edit icon and specify the charges to be added in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Total Amount be paid	Click the edit icon and specify the total amount be paid in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Account with Bank	Click the edit icon and specify the account with bank details in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Sender to Receiver Infor- mation	Click the edit icon and specify the sender to receiver information in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	

### 3.3.5.1 Action Buttons

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

Field	Description	Sample Values
Extracted Summary	<p>Documents for Export LC are scanned, and their data is automatically filled into the appropriate fields on the user interface.</p> <ul style="list-style-type: none"> <li>● OBTFPM user uploads documents for Export LC Drawing at registration stage.</li> <li>● Task moves to scrutiny stage after basic details are inputted.</li> <li>● Data extraction occurs upon registration submission.</li> <li>● Scrutiny user verifies extracted data prompted by system.</li> <li>● AI reads documents, scrutiny ensures accuracy, user updates the data if necessary, confirms, and updates findings.</li> <li>● The extracted details will then be captured in the respective UI fields.</li> </ul> <p>System detects and highlights inconsistencies in data extracted from documents related to Export LC transactions.</p> <ul style="list-style-type: none"> <li>● Data extraction checks for consistency across documents.</li> <li>● Consistency ensured, e.g., same Letter of Credit number across all documents.</li> <li>● System notifies user of any inconsistencies found.</li> <li>● Document Consistency Excel sheet used for detailed verification.</li> <li>● Data Consistency sheet logs document name, field name, and inconsistent field value.</li> </ul>	
Clarification Details	<p>Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.</p>	

Field	Description	Sample Values
Documents	<p>Upload the required 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>Provide any additional information regarding the LC. This information can be viewed by other users processing the request.</p>	
View LC	<p>Enables the user to view the latest LC values displayed in the respective fields.</p>	
Overrides	<p>Click to view the overrides accepted by the user.</p>	
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>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
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>	
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>	

Field	Description	Sample Values
Cancel	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <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 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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

### 3.3.6 Maturity Details

This field displays the maturity details and this tile will be disabled, if the tenor for the drawing is 'Sight'.

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

Field	Description	Sample Values
Tenor Type	Read only field. This field displays the tenor type as per LC.	
Tenor Basis	Select the tenor basis, if the tenor is not sight. The user can view and edit the tenor base code description of the Tenor Basis Code selected by the user.	
Start Date	Provide the tenor start date.	
Tenor Days	Provide the number of tenor days	
Transit Days	Provide the transit days, if the tenor is sight.	
Maturity date	System displays the due date for the drawing based on tenor and tenor basis. If tenor is sight, system will calculate the maturity date as 5 working days from document Received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date. If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date.	
Interest from Date	Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date.	

Field	Description	Sample Values
Acceptance Commission From Date	Select the acceptance commission from date.	
Acceptance Commission To Date	Select the acceptance commission to date.	

### 3.3.6.1 Other Bank Charges

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

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

### 3.3.6.2 Other Details

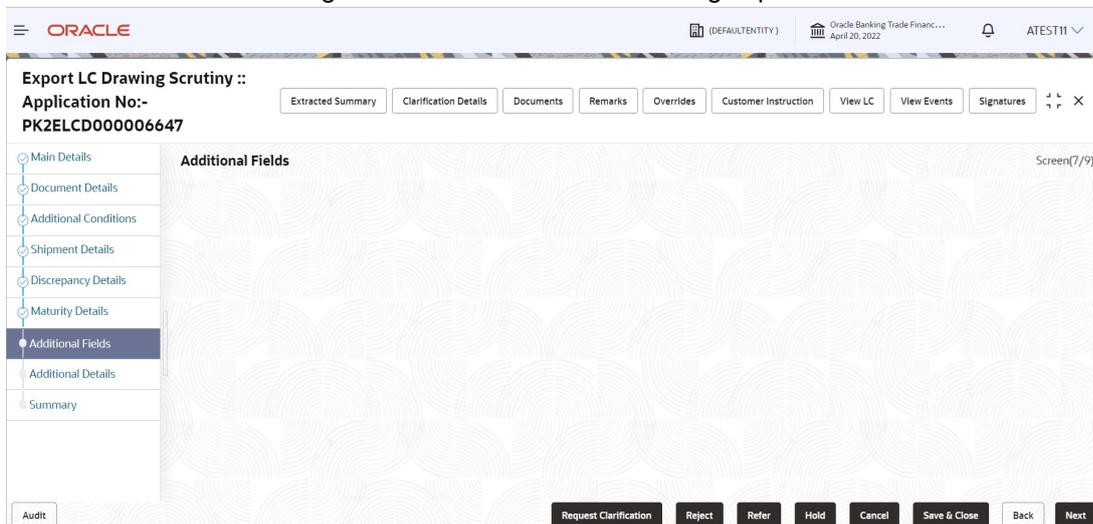
Provide the other bank details based on the description in the following table:

Field	Description	Sample Values
Debit Value Date	Provide the debit value date.	
Credit Value Date	Provide the credit value date.	
Value Date	Provide the value date.	
Allow Pre-Payment	<p><b>Toggle On:</b> Set the toggle 'On' to enable pre-payment.</p> <p><b>Toggle Off:</b> Set the toggle 'Off' to disable pre-payment.</p>	

Field	Description	Sample Values
Refund Interest	<p><b>Toggle On:</b> Set the toggle 'On' to refund the interest.</p> <p><b>Toggle Off:</b> Set the toggle 'Off' to deny the interest refund.</p>	
Transfer Collateral from LC	<p><b>Toggle On:</b> Set the toggle 'On' to enable the transfer collateral from LC.</p> <p><b>Toggle Off:</b> Set the toggle 'Off' to disable the transfer collateral from LC.</p>	

### 3.3.7 Additional Fields

Banks can configure these additional fields during implementation.



#### 3.3.7.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<p>Upload the required 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>	

Field	Description	Sample Values
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 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>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
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.	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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 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>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	

### 3.3.8 Additional Details

**Export LC Drawing Scrutiny ::**  
**Application No:-** PK2ELCD000006647

Buttons: Extracted Summary | Clarification Details | Documents | Remarks | Overrides | Customer Instruction | View LC | View Events | Signatures

**Additional Details** (Screen(8/9))

Limits and Collaterals	Commission, Charges and taxes	FX Linkage
Contribution : Currency : Contribution Amount : Limit Status : Collateral Currency : Collateral Contr. : Collateral Status :	Charge : EUR 73.00, GBP <b>666.00</b> Commission : Tax : <b>GBP 8.00</b> Block Status : <b>Not Initiated</b>	FX Reference Number : Contract Currency : Contract Amount :
Assignment of Proceeds	Pre Shipment Details	
AssignmentOfProceed: <b>No</b> Assignee Name : Assigned Amount :	Preshipment Credit : Outstanding Amount :	

Bottom Buttons: Audit | Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Back | Next

#### 3.3.8.1 Limits & Collateral

User can add limit and collateral detail, if applicable, through this section..

**Limits and Collaterals**

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Edit	Delete
001044	Facility	001044	001044_US	1	100.00	GBP	1000	Not Verified	Balance available of USD 999647335.18	001044	

Cash Collateral Details

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response	Response Message	View
No data to display.									

Deposit Linkage Details

Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available in Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
No data to display.							

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Save & Close Cancel

**Limit Details**

Customer Id: 001044

Linkage Type: Facility

Contribution %: 100.0

Contribution Currency: GBP

Limit/Liability Currency: GBP

Limit Check Response: Available

Expiry Date:

Response Message: Balance available of USD 999647335.18

Liability Number: 001044

Line Id/Linkage Ref No: 001044\_US

Limits Description:

Amount to Earmark: £1,000.00

Limit Available Amount: £999,647,335.18

ELCM Reference Number:

Verify Save & Close Close

### Collateral Details

Field	Description	Sample Values
Plus Icon 	Click plus icon to add new Limit Details.	
Limit Details Click + plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.		
Customer ID	This field displays the Issuing Bank/ Confirming bank customer ID defaulted from the application.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> <li>• Facility</li> <li>• Liability</li> </ul> By default Linkage Type should be "Facility".	
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount.	
Liability Number	Click <b>Search</b> to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	Click <b>Search</b> 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.  <hr/> <p style="text-align: center;"><b>Note</b></p> <p style="text-align: center;">User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.</p> This field is disabled and read only, if <b>Linkage Type</b> is <b>Liability</b> .	

<b>Field</b>	<b>Description</b>	<b>Sample Values</b>
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the <b>Liability Number</b>	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available'.	
Amount to Earmark	Amount to Earmark will be default based on the contribution %. User can change the value.	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount.  The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message.  The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
Line Serial	Displays the serial of the various lines available and mapped under the customer id.  This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

This section displays the collateral details

×
Collateral Details

Total Collateral Amount * <input style="width: 90%; border: 1px solid #ccc;" type="text" value="\$67.00"/>	Collateral Amount to be Collected * <input style="width: 90%; border: 1px solid #ccc;" type="text" value="\$67.00"/>
Sequence Number <input style="width: 90%; border: 1px solid #ccc;" type="text" value="1.0"/>	Collateral Split % * <input style="width: 80%; border: 1px solid #ccc;" type="text" value="78.0"/> <span style="float: right; border: 1px solid #ccc; padding: 2px;">▼ ▲</span>
Collateral Contribution Amount * <input style="width: 90%; border: 1px solid #ccc;" type="text" value="\$52.26"/>	Settlement Account * <input style="width: 90%; border: 1px solid #ccc;" type="text" value="PK20011850014"/> <span style="float: right; font-size: 0.8em;">🔍</span>
Settlement Account Currency <input style="width: 90%; border: 1px solid #ccc;" type="text" value="GBP"/>	Exchange Rate <input style="width: 80%; border: 1px solid #ccc;" type="text" value="1.3"/> <span style="float: right; border: 1px solid #ccc; padding: 2px;">▼ ▲</span>
Contribution Amount in Account Currency <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£67.94"/>	Account Available Amount <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£999,999,999,999,999.00"/>
Response <input style="width: 90%; border: 1px solid #ccc;" type="text" value="VS"/>	Response Message <input style="width: 90%; border: 1px solid #ccc;" type="text" value="The amount block can be performed as:"/>

Verify

✔ Save & Close
✘ Cancel

Collateral is not applicable for Drawing process. System displays Collateral details as available in LC from LC, which is not editable. and for drawing process user can not add.

### Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

Field	Description	Sample Values
Click + plus icon to add new deposit details.		
Customer Id	Customer ID is defaulted from the system. User can change the customer ID.	
Deposit Account	Click <b>Search</b> 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.	

Field	Description	Sample Values
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.

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.	

### 3.3.8.2 Commission, Charge and Taxes

This section displays charge details.

**Commission, Charges and taxes**

▼ Commission Details

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

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▼ Charge Details

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

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▼ Tax Details

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

Save & Close Cancel

<b>Field</b>	<b>Description</b>	<b>Sample Values</b>
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	

#### Commission Details

Commission not applicable for Drawing process.

#### Tax Component

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

This section displays the tax details:

<b>Field</b>	<b>Description</b>	<b>Sample Values</b>
Component	This field displays the tax Component.	
Type	This field displays the 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.	

### 3.3.8.3 Assignment of Proceeds

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

Field	Description	Sample Values
Assignment Paid By Importer	Slide the toggle if assignment is paid by importer.	
Sequence	User can update the sequence number.	
Assignee ID & Assignee Details	<p>User can select the assignee id. Assignee details appear based on selected assignee ID.</p> <p>User can add multiple assignees to a single Bill under LC with the assignment amount or assignment percentage of parent LC.</p> <hr/> <p style="text-align: center;"><b>Note</b></p> <p style="text-align: center;">WALKIN customers is allowed as assignee.</p>	
Assignment %	User can input the percentage of LC amount that has be assigned to the assignee. Once the user updates the rate, the system has to calculate the amount as per assigned rate and default in the assigned amount field. If the user directly captures the assigned amount then the assigned percentage has to calculate the percentage and the same to be populated in the screen. If contribution is more than 100%, system to display an alert message. Once contribution % is input system will default the amount. System to validate that Limit Contribution percentage plus Collateral percentage is equal to 100. Otherwise system to provide override.The assignment percentage should be rounded to two decimal places	

Field	Description	Sample Values
Currency	User can select the account currency of the settlement account of the assignee. Only the currencies for which the settlement account is available, only those currency will be displayed.	
Assigned Amount	User can input the amount that has to be assigned to the assignee. If the user has already entered the assignment percentage, system to calculate the amount and populate the value	
Account	Click Search to search and select the account.	
Assignee Account	Specify the assignee account	
Account with Institution	User can select the account number of the Account with Institution.	

### 3.3.8.4 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.

User can link FX, even if its not for immediate liquidation.

**FX Linkage**

FX Linkage

FX Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Total Utilized Amount	FX Expiry Date	Action
PK2FXF1211386018	GBP	USD	£157786.89	1.22	£100,000.00	£6,147.54	December 31, 2022	

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Average FX Rate

### FX Linkage

<p><b>FX Reference Number</b></p> <input style="width: 90%;" type="text" value="PK2FXF1211386018"/>	<p><b>Currency</b></p> <input style="width: 90%;" type="text" value="GBP"/>
<p><b>Contract Amount</b></p> <input style="width: 45%;" type="text" value="GBP"/> <input style="width: 45%;" type="text" value="£163,934.43"/>	<p><b>Available FX Contract Amount</b></p> <input style="width: 45%;" type="text" value="GBP"/> <input style="width: 45%;" type="text" value="£157,786.89"/>
<p><b>Linkage Amount</b></p> <input style="width: 45%;" type="text" value="GBP"/> <input style="width: 45%;" type="text" value="£100,000.00"/>	<p><b>Rate</b></p> <input style="width: 90%;" type="text" value="1.22"/>
<p><b>FX Amount in Local Currency</b></p> <input style="width: 45%;" type="text" value="GBP"/> <input style="width: 45%;" type="text" value="£163,934.43"/>	<p><b>FX Expiry Date</b></p> <input style="width: 90%;" type="text" value="December 31, 2022"/>
<p><b>FX Delivery Period From</b></p> <input style="width: 90%;" type="text"/>	<p><b>FX Delivery Period To</b></p> <input style="width: 90%;" type="text"/>

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

Field	Description	Sample Values
<p>Click + plus icon to add new FX linkage details.</p> <p>Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.</p>		
FX Reference Number	<p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> <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>	

<b>Field</b>	<b>Description</b>	<b>Sample Values</b>
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.	
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.	

Field	Description	Sample Values
Total Utilized amount	This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version.  The value is Total Utilized Amount 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.	

### 3.3.8.5 Pre Shipment Details

This section links an existing Preshipment Credit.

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

Field	Description	Sample Values
Loan Account Number	Select the pre-shipment Loan Account number from the LOV.	
Currency	The currency of the pre-shipment loan account number.	
Outstanding Amount	The pre-shipment credit outstanding amount.	

Field	Description	Sample Values
Action	Click the Edit icon to modify the Pre Shipment details. Click the Delete icon to delete the Pre Shipment details.	
Settled Loan		
Sequence Number	This field displays the sequence of the settled loan.	
Loan Account Number	This field displays the pre-shipment Loan Account number.	
Currency	This field displays the currency of the pre-shipment loan account number.	
Outstanding Amount	This field displays the pre-shipment credit outstanding amount.	
Event	This field displays the event.	
Settled Amount	This field displays the settled amount.	

### 3.3.8.6 Action Buttons

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

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

Field	Description	Sample Values
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following <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>	
Signature	Click the Signature button to verify the signature of the customer/ bank if required.  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.  If more than one signature is required, system should display all the signatures.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later.  This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
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.	

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 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>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	

### 3.3.9 Summary

User can review the summary of details captured in Export LC Drawing Scrutiny stage. The tiles must display a list of important fields with values. User can drill down the tile and view the details provided in the various data segments.

**Export LC Drawing Scrutiny ::**  
**Application No:-**  
**PK2ELCD000006647**

Extracted Summary | Clarification Details | Documents | Remarks | Overrides | Customer Instruction | View LC | View Events | Signatures

Main Details | Document Details | Additional Conditions

Shipment Details | Discrepancy Details | Maturity Details

Pre Shipment Details | Additional Fields | Limits and Collaterals

Commission, Charges and taxes | Assignment of Proceeds | FX Linkage

Audit | Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Back | Submit

#### Tiles Displayed in Summary

- Main Details - User can view details about application details and LC details.
- Document Details - User can view document details.
- Additional Conditions - User can view the additional condition details.
- Shipment Details - User can view shipment details.
- Discrepancy Details - User can view the discrepancy noted for the current LC drawing.
- Maturity Details - User can view the maturity details.
- Pre Shipment Details - User can view the pre shipment details.
- Additional Fields - User can view the additional fields details.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view commission, charges and taxes details.
- Assignment of Proceeds - User can view the details of assignment of proceeds.
- FX Linkage - User can view the FX linkage details.

### 3.3.9.1 Action Buttons

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

Field	Description	Sample Values
Extracted Summary	<p>Documents for Export LC are scanned, and their data is automatically filled into the appropriate fields on the user interface.</p> <ul style="list-style-type: none"> <li>● OBTFPM user uploads documents for Export LC Drawing at registration stage.</li> <li>● Task moves to scrutiny stage after basic details are inputted.</li> <li>● Data extraction occurs upon registration submission.</li> <li>● Scrutiny user verifies extracted data prompted by system.</li> <li>● AI reads documents, scrutiny ensures accuracy, user updates the data if necessary, confirms, and updates findings.</li> <li>● The extracted details will then be captured in the respective UI fields.</li> </ul> <p>System detects and highlights inconsistencies in data extracted from documents related to Export LC transactions.</p> <ul style="list-style-type: none"> <li>● Data extraction checks for consistency across documents.</li> <li>● Consistency ensured, e.g., same Letter of Credit number across all documents.</li> <li>● System notifies user of any inconsistencies found.</li> <li>● Document Consistency Excel sheet used for detailed verification.</li> <li>● Data Consistency sheet logs document name, field name, and inconsistent field value.</li> </ul>	
Clarification Details	<p>Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.</p>	
Documents	<p>Upload the required 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>	

Field	Description	Sample Values
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 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>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Submit	<p>Task will get moved to next logical stage of Export LC Drawing.</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	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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 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>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	

### 3.4 Data Enrichment

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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".

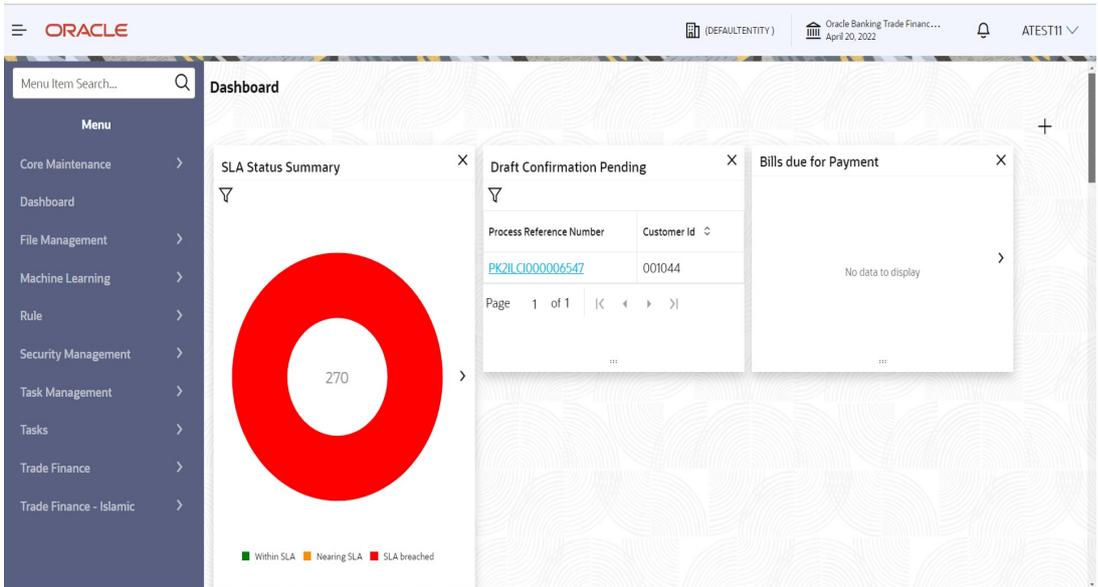
---

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

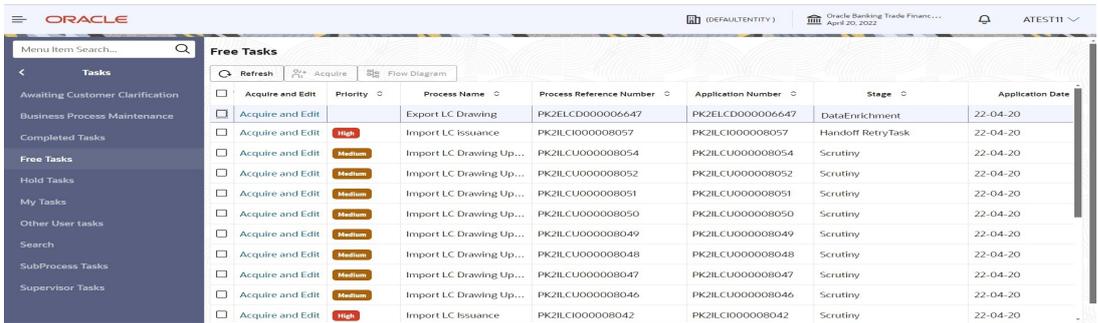
1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



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.



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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
High	Export LC Drawing	PK2ELCD000006647	PK2ELCD000006647	DataEnrichment	22-04-20
High	Import LC Issuance	PK2ELCI000008057	PK2ELCI000008057	Handoff RetryTask	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008054	PK2ILCU000008054	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008052	PK2ILCU000008052	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008051	PK2ILCU000008051	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008050	PK2ILCU000008050	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008049	PK2ILCU000008049	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008048	PK2ILCU000008048	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008047	PK2ILCU000008047	Scrutiny	22-04-20
Medium	Import LC Drawing Up...	PK2ILCU000008046	PK2ILCU000008046	Scrutiny	22-04-20
High	Import LC Issuance	PK2ELCI000008042	PK2ELCI000008042	Scrutiny	22-04-20

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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Medium	Export LC Drawing	PK2ELCD000008059	PK2ELCD000008059	DataEnrichment	22-04-20
Medium	Export LC Amendment...	PK2ELCA000008011	PK2ELCA000008011	Registration	22-04-20
Medium	Export LC Drawing	PK2ELCD000007998	PK2ELCD000007998	Registration	22-04-20
Medium	Lodge Claim - Guaran...	PK2GTEC000007941	PK2GTEC000007941	Registration	22-04-20
Medium	Guarantee Issuance	PK2GTEI000007940	PK2GTEI000007940	Registration	22-04-20
Medium	Guarantee Advise Am...	PK2GTAA000007956	PK2GTAA000007956	Registration	22-04-20
Medium	Export LC Amendment...	PK2ELCA000007904	PK2ELCA000007904	Registration	22-04-20
Medium	Export LC Transfer A...	PK2ELCT000007903	PK2ELCT000007903	Registration	22-04-20
Medium	Export LC Amendment...	PK2ELCA000007899	PK2ELCA000007899	Registration	22-04-20
Medium	Export LC Advise	PK2ELCA000006477	PK2ELCA000006477	DataEnrichment	22-04-20
Medium	Export LC Reopen	PK2ELCR000001957	PK2ELCR000001957	DataEnrichment	22-04-20

The Data Enrichment stage has following hops for data capture:

- Main Details
- Document Details
- Additional Conditions
- Shipment Details
- Discrepancy Details
- Maturity Details
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

Let's look at the details for Data Enrichment stage. User must 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 Document Details

Refer to [3.3.2 Document Details](#).

### 3.4.3 Additional Conditions

Refer to [3.3.3 Additional Conditions](#).

#### **3.4.4 Shipment Details**

Refer to [3.3.4 Shipment Details](#).

#### **3.4.5 Discrepancy Details**

Refer to [3.3.5 Discrepancy Details](#).

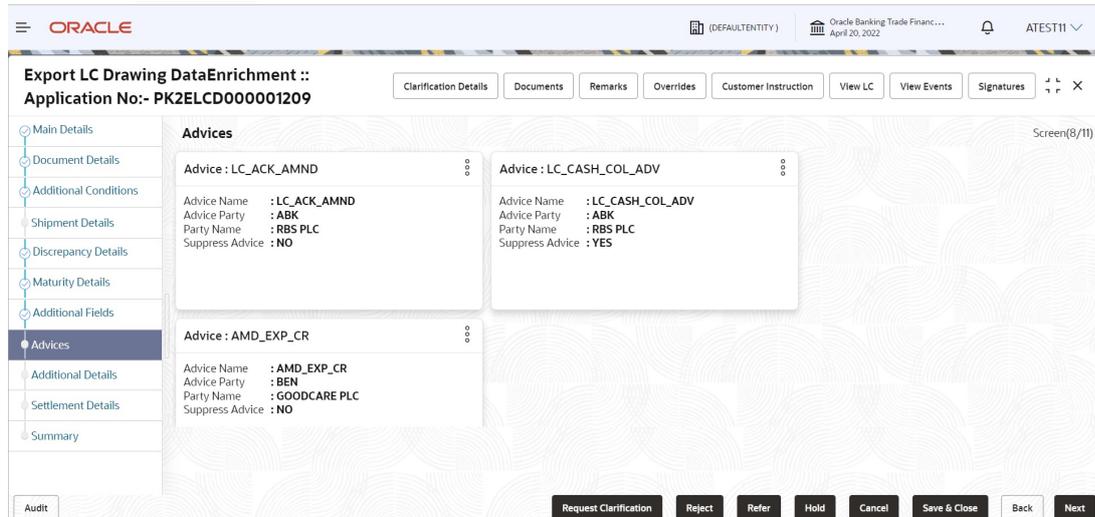
#### **3.4.6 Maturity Details**

Refer to [3.4.6 Maturity Details](#).

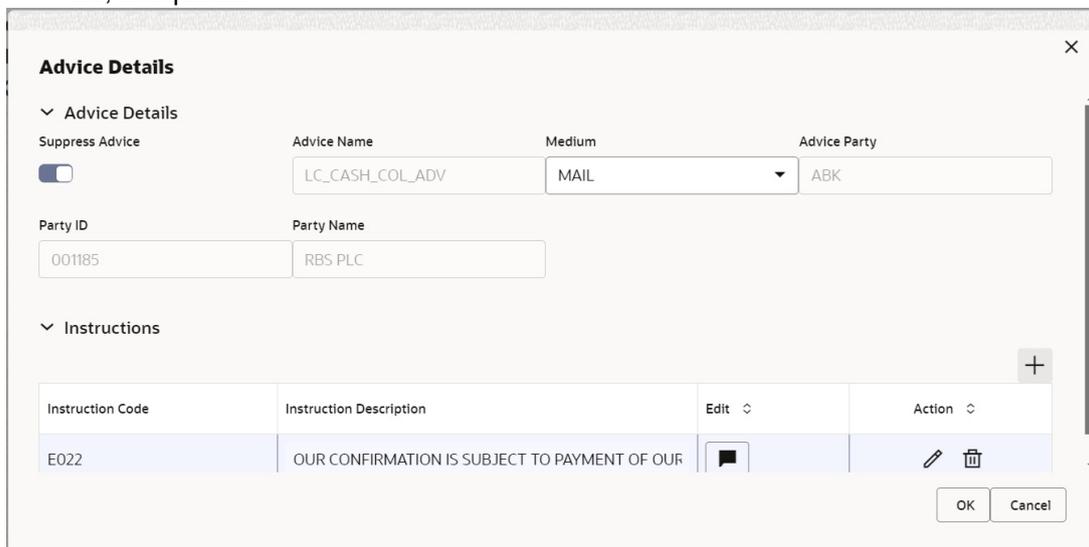
#### **3.4.7 Additional Fields**

Refer to [3.3.7 Additional Fields](#).

### 3.4.8 Advices



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



Field	Description	Sample Values
Suppress Advice	<p><b>Toggle on:</b> Switch on the toggle if advice is suppressed.</p> <p><b>Toggle off:</b> Switch off the toggle if suppress advice is not required for the amendments</p>	
Advice Name	<p>Read only field.</p> <p>This field displays the advice name defaulted from drawing LC.</p>	
Medium	<p>The medium of advices is defaulted from the system.</p> <p>User can update if required.</p>	

Field	Description	Sample Values
Advice Party	Read only field. Value be defaulted from drawing LC.	
Party ID	Read only field. Value be defaulted from drawing LC.	
Party Name	Read only field. Value be defaulted from drawing LC .	
Instruction Details		
	Click plus icon to add new instruction code.	
Instruction Code	User can select the instruction code as a part of free text.	
Instruction Description	Instruction description is populated based on the Instruction code selected.	
	Click edit icon to edit any existing Instruction code.	
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details.	

### 3.4.8.1 Action Buttons

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

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

Field	Description	Sample Values
Remarks	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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following <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>	
Signature	Click the Signature button to verify the signature of the customer/ bank if required.  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.  If more than one signature is required, system should display all the signatures.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later.  This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
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.	

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 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>	
Request Clarification	<p>User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.</p>	

### 3.4.9 Additional Details

Export LC Drawing - DataEnrichment :: Application No: PK2ELCD00003621

View LC

Screen (9 / 11)

Additional Details			
<b>Limits and Collaterals</b> Limit Currency : Limit Contribution : Limit Status : Collateral Currency : Collateral : Contribution : Collateral Status :	<b>Commission, Charges an...</b> Charge : <b>GBP 550</b> Commission : Tax : <b>GBP 48</b> Block Status :	<b>Payment Details</b> Reim Claimed : <b>No</b> Auto Liquidate : <b>false</b> Repay Preshipment : <b>No</b> Credit :	<b>FX Linkage</b> FX Reference Number : Contract Currency : Contract Amount :
<b>FX Linkage</b> FX Reference Number : Contract Currency : Contract Amount :	<b>Preview Messages</b> Language : Preview Advice :	<b>Tracer Details</b> Payment Tracer : <b>No</b> Acceptance Tracer : <b>No</b> Discrepancy Tracer :	<b>Interest Details</b> Component : <b>EBC_NEG_IN</b> Amount :
<b>Assignment of Proceeds</b> AssignmentOfProceeds : <b>No</b> Assignee Name : Assigned Amount :			

Audit
Reject Refer Hold Cancel Save & Close Back Next

#### 3.4.9.1 Limits & Collateral

Refer to 3.3.8.1 Limits & Collateral.

### 3.4.9.2 Commission, Charge and Taxes Details

Refer to [Deposit Linkage Details](#).

### 3.4.9.3 Payment Details

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

Field	Description	Sample Values
Auto Liquidate	<p>Auto Liquidation Required details gets defaulted from the LC, if the <b>LC Advised by us toggle</b> is on.</p> <p>If the <b>LC Advised by us toggle</b> is off:</p> <p><b>Yes:</b> Select Yes, if auto liquidation is required. It is applicable only if the drawing is without discrepancy.</p> <p><b>No:</b> Select No if auto liquidation is not required.</p>	
Pre-shipment Credit Availed	<p>Pre-shipment Credit Availed details gets defaulted from the LC, if the <b>LC Advised by us toggle</b> is on.</p> <p>If the <b>LC Advised by us toggle</b> is off:</p> <p><b>Yes:</b> Select Yes, if pre-shipment credit is availed.</p> <p><b>No:</b> Select No if pre-shipment credit is not availed.</p>	

Field	Description	Sample Values
Preshipment Credit A/C No	This field displays the pre-shipment credit account number.	
Preshipment Credit Outstanding Amount	This field displays the preshipment credit outstanding amount.  The user can enter the preshipment credit outstanding amount.	
Repay Preshipment Credit	Repay Pre-shipment Credit details gets defaulted from the LC, if the <b>LC Advised by us toggle</b> is on.  If the <b>LC Advised by us toggle</b> is off:  <b>Yes:</b> Select Yes, if pre-shipment credit to be repaid.  <b>No:</b> Select No if there is no pre-shipment credit to be repaid.	
Preshipment Credit Repayment Amount	This field displays the pre-shipment credit repayment amount.	
Reimbursement Claimed	Reimbursing Claimed details gets defaulted from the LC, if the <b>LC Advised by us toggle</b> is on.  If the <b>LC Advised by us toggle</b> is off:  <b>Yes:</b> Select Yes, if reimbursement to be claimed.  <b>No:</b> Select No if there are no reimbursement to be claimed.	
Reimbursing Bank	Reimbursing bank details gets defaulted from the LC, if the <b>LC Advised by us toggle</b> is on.  Select the Reimbursing Bank from the LOV, if the <b>Reimbursement Claimed</b> toggle is set to 'Yes'.  <hr/> <b>Note</b>  If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available, Only MT999 messages can be sent to the bank". <hr/>	
Reimbursement Days	Provide the number of days before the maturity date on which the reimbursement claim needs to be triggered.	

#### Reimbursement Claim Details

Field	Description	Sample Values
Reimbursing Bank	<p>Reimbursing bank details gets defaulted from the LC, if the <b>LC Advised by us toggle</b> is on.</p> <p>Select the Reimbursing Bank from the LOV, if the <b>Reimbursement Claimed</b> toggle is set to 'Yes'.</p> <hr/> <p><b>Note</b></p> <p>If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available, Only MT999 messages can be sent to the bank".</p>	
Reimbursement Days	<p>Provide the number of days before the maturity date on which the reimbursement claim needs to be triggered.</p>	
Reimbursement Date	<p>Reimbursement date will be displayed based on the reimbursement days and maturity date.</p> <p>Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error.</p>	
Charges	<p>Click the edit icon and specify the charges in Line 1-6 and click Save &amp; Close to save the changes.</p> <p>The user can edit the details by clicking the edit icon.</p>	
Total Amount Claimed	<p>Specify the value for total amount claimed.</p>	
Account with Bank	<p>Click the edit icon and specify the account with bank details in Line 1-4 and click Save &amp; Close to save the changes.</p> <p>The user can edit the details by clicking the edit icon.</p>	
Beneficiary Bank	<p>Click the edit icon and specify the beneficiary bank details in Line 1-4 and click Save &amp; Close to save the changes.</p> <p>The user can edit the details by clicking the edit icon.</p>	
Sender to Receiver Information	<p>Click the edit icon and specify the sender to receiver information in Line 1-6 and click Save &amp; Close to save the changes.</p> <p>The user can edit the details by clicking the edit icon.</p>	

Advice of Payment/Acceptance/Negotiation Details

<b>Field</b>	<b>Description</b>	<b>Sample Values</b>
Charges to be recovered	Click the edit icon and specify the charges to be recovered in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Charges to be added	Click the edit icon and specify the charges to be added in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Total Amount Claimed	Specify the value for total amount claimed.	
Account with Bank	Click the edit icon and specify the account with bank details in Line 1-4 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Sender to Receiver Information	Click the edit icon and specify the sender to receiver information in Line 1-6 and click Save & Close to save the changes.  The user can edit the details by clicking the edit icon.	
Narative	Specify the narrative.	
Liquidate using Collateral	Toggle On: Enable the toggle, if liquidation is done using Collateral.	
<b>Settlement Details - Liquidation</b>		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Debit/Credit	Application displays the debit/credit indicators for the components.	
Account	Application Displays the account details for the components.  The user can modify the account.	
Account Description	Application displays the description of the selected account.	
Branch	Application displays the branch of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	

Field	Description	Sample Values
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	

### 3.4.9.4 FX Linkage

Refer to [3.3.8.4 FX Linkage](#).

### 3.4.9.5 Preview

User can view the draft message (outgoing MT754 and MT742/MT750/MT742 SWIFT message format) being displayed on the preview message text box.

User can preview the MT999 messages for the applicable MT7XX messages generated by the Back office system in the Preview Message.

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.	

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 draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of draft message of liquidation details.	
Repair Reason	Read only field. Display the message repair reason of draft message of liquidation details.	
Preview Message	Display a preview of the advice.	

### 3.4.9.6 Tracer Details

User can trace the response for the discrepancies identified.

The screenshot shows a 'Tracer Details' window with three sections: Payment Tracer, Acceptance Tracer, and Discrepancy Tracer. Each section contains the following fields:

- Payment Tracer:** Tracer Required (Not Required), Tracers to be Sent, Tracer Medium, Tracer Frequency, Tracer Start Date, Tracer Receiver Party, Tracer Next Date.
- Acceptance Tracer:** Tracer Required (Not Required), Tracers to be Sent, Tracer Medium, Tracer Frequency, Tracer Receiver Party, Tracer Start Date, Tracer Next Date.
- Discrepancy Tracer:** Tracer Required (Not Required), Tracers to be Sent, Tracer Medium, Tracer Frequency, Tracer Receiver Party, Tracer Start Date, Tracer Next Date.

At the bottom right, there are buttons for 'Save & Close' and 'Cancel'.

## Payment Tracer

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

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not.  The options are: <ul style="list-style-type: none"> <li>• Required</li> <li>• Not Required</li> <li>• Till Resolved</li> </ul>	
Tracers to be sent	System defaults the value for tracers to be sent. Provide the number of tracers required.	
Tracer Medium	Select the tracer medium: <ul style="list-style-type: none"> <li>• Mail</li> <li>• Swift</li> </ul>	
Tracer 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.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Receiver Party	Click <b>Search</b> to search and select the tracers receiver party from the lookup.	
Tracer Next Date	Capture the tracer next date.	

## Acceptance Tracer

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

Field	Description	Sample Values
Tracer Required	System defaults the value for tracer required.  The user can select, whether the tracer details to be captured or not.  The options are: <ul style="list-style-type: none"> <li>• Required</li> <li>• Not Required</li> <li>• Till Resolved</li> </ul>	
Tracers to be sent	System defaults the value for tracers to be sent. Provide the number of tracers required.	

Field	Description	Sample Values
Tracer Medium	Select the tracer medium <ul style="list-style-type: none"> <li>• Mail</li> <li>• Swift</li> </ul>	
Tracer 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.	
Tracer Receiver Party	Click <b>Search</b> to search and select the tracers receiver party from the lookup.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Next Date	Capture the tracer next date.	

## Discrepancy Tracer

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

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not. The options are: <ul style="list-style-type: none"> <li>• Required</li> <li>• Not Required</li> <li>• Till Resolved</li> </ul>	
Tracers to be sent	System defaults the value for tracers to be sent. Provide the number of tracers required.	
Tracer Medium	Select the tracer medium: <ul style="list-style-type: none"> <li>• Mail</li> <li>• Swift</li> </ul>	
Tracer 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.	
Tracer Receiver Party	Click <b>Search</b> to search and select the tracers receiver party from the lookup.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Next Date	Capture the tracer next date.	

### 3.4.9.7 Interest Details

The user can view and modify the Interest Details Simulated from Back Office system. On update of the Interest rate user has to click on Recalculate button. System will trigger a simulation call to the back office and the updated Interest details will be reflected in this section.

Field	Description	Sample Values
Component	This field displays the component maintained in the back office.	
Component Description	This description of the component.	
Rate Type	System defaults the rate type maintained for the component in back office. Value can be: <ul style="list-style-type: none"> <li>• Fixed Floating</li> <li>• Special</li> </ul>	
Rate Code	This field displays the rate code applicable for the Component.	
Min Spread	This field displays the minimum spread applicable for the Rate Code. This field have value only if the <b>Rate Type</b> is <b>Floating</b> .	
Max Spread	This field displays the maximum spread applicable for the Rate Code. This field have value only if the <b>Rate Type</b> is <b>Floating</b> .	
Spread	This field displays the spread applicable for the Component in case of Floating Rate Component. User can change the defaulted value. System validates whether the spread input is within the Minimum to Maximum Spread.	
Min Rate	This field displays the minimum rate applicable for the Rate Code.	

Field	Description	Sample Values
Max Rate	This field displays the maximum rate applicable for the Rate Code.	
Rate	<p>This field displays the value applicable for the Rate Code.</p> <p>User can change the value if the <b>Rate Type</b> is <b>Fixed</b>. System validates whether the Rate input is between the Minimum and Maximum Rate.</p>	
Modified Rate	This field displays the modified rate.	
Special Pricing Reference Number	<p>User can capture the Special Pricing Reference Number, when there is a special Interest rate to be provided for that customer against the interest component (Main Component).</p> <p>Special Pricing Reference is not applicable for Penal Interest components.</p> <p>For transactions initiated from OBDX, the Special Pricing Reference Number will be populated from OBDX and user cannot edit the same.</p> <hr/> <p style="text-align: center;"><b>Note</b></p> <p style="text-align: center;">System shows an override as “Special Pricing Applicable”, on clicking “Save” in the Interest Details screen, if Special Pricing Reference number has been provided.</p>	
Currency	System defaults the Interest currency in this field.	
Interest Amount	User can input the interest amount, in case the <b>Rate Type</b> is <b>Special</b> , else user can not be able to input the amount. In such cases, the amount will be calculated by back office immediately only if the Interest is collected in Advance or if Back Dated Interest is collected. In that scenario, the Amount will be populated on Re-simulation from back office. Otherwise Interest will be calculated only in the batch as maintained.	
Waive	User can waive the Interest applicable. System displays an override, if the user has waived the Interest.	

Field	Description	Sample Values
Charge Party	System displays the Charge Party based on the type of transaction.  In case of Export Transactions, Drawer should be the defaulted Charge Party for Collection Bills and Beneficiary for the LC Bills. In case of Import Transactions, Drawee should be the Charge Party for Collection and Applicant for the LC Bills..	
Settlement Account	System defaults the Settlement Account of the Charge Party for debit of Interest. User can change the value. System should display an error if a different customer is chosen. If different account of the Charge Party is selected, system should display a override.  In case the user modifies the Interest Rate, the user should click on Recalculate button to get the modified amount from the back office and display the new Amount.(Recalculation is done in back office and not in OBTFPM).	
Settlement Currency	This field displays the settlement account currency.	
Settlement Branch	This field displays the settlement account branch.	

#### **3.4.9.8 Assignment of Proceeds**

Refer to [3.4.9.8 Assignment of Proceeds](#).

#### **3.4.9.9 Pre Shipment Details**

Refer to [3.3.8.5 Pre Shipment Details](#).

#### **3.4.9.10 Action Buttons**

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

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

Field	Description	Sample Values
Documents	<p>Upload the required 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	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 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>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
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.	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Scrutiny stage inputs.	

Field	Description	Sample Values
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	

Export LC Drawing - DataEnrichment :: Application No: PK2ELCD000062437

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Settlement Details

Current Event

Settlement Details

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event	Original Exchange Rate	Exchange Rate	Deal Reference N
AMT_PURCHASED	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No			
AMT_PURCHASEDEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BCCOUR_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_AMND_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
BILL_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			
CHG1_LIQD	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No			
CHG1_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

Refer	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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

### 3.4.10 Settlement Details

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

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

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

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

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

### 3.4.10.2 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.	

### 3.4.10.3 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.	

### 3.4.10.4 Action Buttons

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

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

Field	Description	Sample Values
Remarks	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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following <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>	
Signature	Click the Signature button to verify the signature of the customer/ bank if required.  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.  If more than one signature is required, system should display all the signatures.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later.  This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
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.	

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 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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

### 3.4.11 Summary

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

Import LC Drawing - Data Enrichment :: Application No: PK2ILCD000062767

Screen ( 10 / 10 )

Summary				
<b>Main Details</b> Product Code : <b>DNC4</b> Currency : <b>GBP</b> Amount : <b>100000</b>	<b>Document Details</b> Document 1 : <b>INSDOC</b> Document 2 : <b>INVDIOC</b> Document 3 : <b>MARDOC</b> Document 4 : <b>OTHERDOC</b>	<b>Shipment Details</b> Goods Code : <b>COTTON</b> Goods Description : <b>COTTON</b>	<b>Additional Conditions</b> FFT Code 1 : <b>ADDCONDIS</b>	<b>Discrepancy Details</b> Discrepancy Code 1 : <b>P58</b>
<b>Maturity Details</b> Tenor Type : <b>Sight</b> Tenor Basis : <b>ST</b> Maturity Date : <b>2021-05-05</b>	<b>Advices</b> Advice 1 : <b>DOC_ARVL_N</b> Advice 2 : <b>PAYMENT_ME</b>	<b>Revolving Details</b> Revolving : <b>NO</b> Revolving In : Revolving Frequency :	<b>Limits and Collaterals</b> Limit Currency : Limit Contribution : Limit Status : <b>Not Verified</b> Collateral Currency : Collateral Cont. : Collateral Status : <b>Not Verified</b>	<b>Commission, Charges and Taxes</b> Charge : Commission : Tax : Block Status : <b>Not Initia</b>
<b>Payment Details</b> Immediate Liquidation: Immediate Accept : Reim Claimed :	<b>FX Linkage</b> Reference Number : Contract Amount : Contract Currency :	<b>Loan Preferences</b> Loan Product : LinkageRefNo : Loan Tenor : Loan Currency : Loan Amount : Loan Maturity :	<b>Preview Messages</b> Language : <b>ENG</b> Preview Message : -	<b>Settlement Details</b> Component : <b>LQTAX_AMT</b> Account Number : <b>PK1000325025</b> Currency : <b>GBP</b>
<b>Parties Details</b> Advising Bank : <b>RBS PLC</b> Drawer : <b>PKZWALKINT</b> Presenting Bank : <b>RABO BANK</b> Drawee : <b>GOODCARE PLC</b>	<b>Compliance details</b> KYC : <b>Not Initia</b> Sanctions : <b>Not Initia</b> AMIL : <b>Not Initia</b>	<b>Accounting Details</b> Event : Account Number : Branch :	<b>Interest Details</b> Component : Amount : Event :	

Audit

Reject Refer Hold Cancel Save & Close Back Print Submit

#### Tiles Displayed in Summary

- Main Details - User can view the application and LC details.
- Documents Details- User can view the Document details.
- Additional Conditions - User can view the additional conditions.
- Shipment Details - User can view shipment details.
- Discrepancy Details - User can view the discrepancy noted for the current LC drawing.
- Maturity Details - User can view the maturity details.
- Pre Shipment Details - User can view pre shipment details.
- Additional Fields - User can view the details of additional fields.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the charge details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the FX linkage details
- .Preview Messages - User can view the preview of the message.
- Tracer Details - User can view the tracer details.
- Settlement Details - User can view the settlement details.
- Compliance - User can view the compliance details.
- Interest Details - User can view the interest details.
- Advices - User can view the details of the advices.
- Accounting Details - User can view the accounting entries generated by back office system.

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#### 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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- Assignment of Proceeds - User can view the Assignment of Proceeds details.

#### 3.4.11.1 Action Buttons

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

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

Field	Description	Sample Values
Documents	<p>Upload the required 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>Provide any additional information regarding the LC. This information can be viewed by other users processing the request.</p>	
View LC	<p>Enables the user to view the latest LC values displayed in the respective fields.</p>	
Overrides	<p>Click to view the overrides accepted by the user.</p>	
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>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Submit	<p>Task will get moved to next logical stage of Export LC Drawing.</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>	

Field	Description	Sample Values
Cancel	Cancel the Scrutiny 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 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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

### 3.4.11.2 Exceptions

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. Task. The checks to external system/internal system is initiated after the DE Stage. The amount Block earmark and Limit Earmarks if applicable are also initiated after the DE stage.

If a negative response is received for any of the calls, the task lands in respective exceptional queue which require further manual handling/approval.

### 3.4.12 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

### **3.4.12.1 Amount Bock Exception**

This section will display the amount block exception details.

### **3.4.12.2 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
- 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.

### 3.4.12.3 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 Drawing Amount Block 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>	

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

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

### 3.4.13.1 Summary

The screenshot shows the 'Summary' page for a KYC Exception. The interface includes a top navigation bar with 'Futura Bank' and 'Free Tasks'. The main content area is titled 'Summary' and contains 20 summary tiles arranged in a 5x4 grid. Each tile has a blue header and a white body with key-value pairs. A green checkmark is visible in the bottom right corner of each tile. At the bottom of the screen, there is a row of buttons: 'Reject', 'Hold', 'Refer', 'Cancel', 'Approve', 'Back', and 'Next'. The top right corner shows the user 'SRIDHAR01' and the date 'Feb 1, 2019'.

Main Details	Beneficiary Details	Document Details	Shipment Details
Product Code : ESUN Currency : GBP Amount : 750	Sequence Number 1 :	Document 1 : AIRDOC Document 2 : INSDOC Document 3 : INVDOC Document 4 : MARDOC	Goods Code : MACHINE1 Goods Description : Import of ...
Additional Conditions	Discrepancy Details	Maturity Details	Additional Fields
FFT Code 1 : FFT2	Discrepancy Code 1 : BOL Discrepancy Code 2 : EXPIREDLC Discrepancy Code 3 : ACW	Tenor Type : Sight Tenor Basis : Maturity Date : 2019-02-01	Click here to view : Additional fields
Revolving Details	Payment Details	Settlement Details	Preferences
Revolving : N Revolving In : Revolving Frequency :	Immediate Liquidation: Immediate Accept : Reim Claimed :	Component : REFUND_N_I... Account Number : GS10000261... Currency : GBP	Exchange Rate : Loan Currency : Loan Amount :
FX Linkage Details	Limits Details	Party Details	Advice Details
Reference No. : Contract Amount : Linkage Amount :	Limit Currency : Sfacilitie... Limit Contribution : 1000 Limit Status : Not Availa... Collateral Currency : GBP Collateral Contr. : 10 Collateral Status : Success	Issuing Bank : HSBC BANK Drawee : NESTLE Confirming Bank : CITIBANK NY Drawer : EMIR & CO Presenting Bank : HSBC BANK	advice1 : DISCREPANC... advice2 : PAYMENT_ME...
Preview Messages	Charge	Compliance	
Language : ENG Preview Message : -	Charge : Commission : Tax : Block Status : Not Initia...	KYC : Verified Sanctions : Not Initia... AML : Verified	

Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.
- Documents Details- User can view the Document details.
- Additional Conditions - User can view the additional conditions.
- Shipment Details - User can view shipment details.
- Discrepancy Details - User can view the discrepancy noted for the current LC drawing.
- Maturity Details - User can view the maturity details.
- Pre Shipment Details - User can view pre shipment details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the charge details.
- Payment Details - User can view the payment details.
- Preview Messages - User can view the preview of the message.

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

### 3.4.13.2 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>	
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 Drawing KYC exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

### 3.4.14 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.

**3.4.14.1 Limit/Credit Check**

This section will display the amount block exception details.

**3.4.14.2 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.

### 3.4.14.3 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 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 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.

**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.

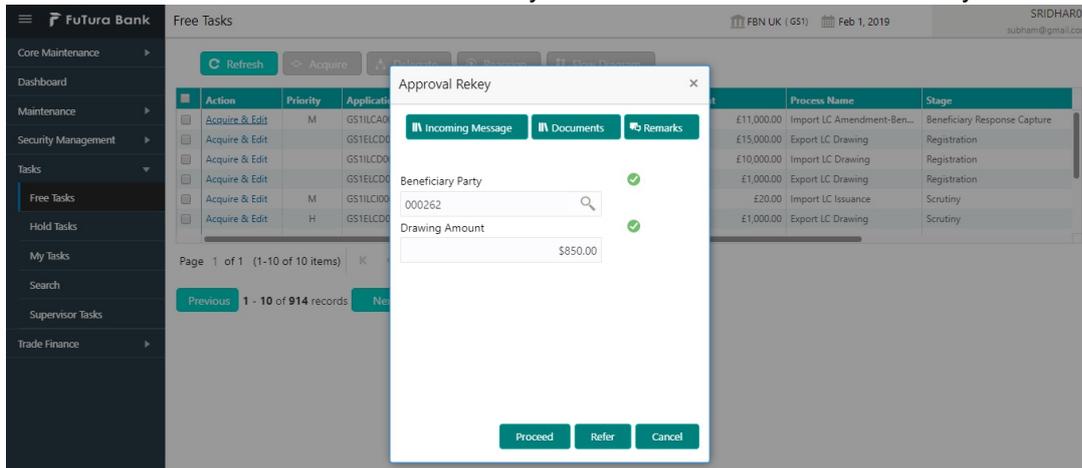
**3.5.1 Authorization Re-Key (Non-Online Channel)**

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.:

- Beneficiary Party
- Drawing Amount

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



**3.5.1.1 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.	
<b>Action Buttons</b>		
Proceed	On proceed, the screen navigates to approval summary screen.	

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>• R5 - Others</li> </ul>	
Cancel	Cancel the Import LC Drawing Approval Rekey.	

### 3.5.2 Summary

#### Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Beneficiary Details - User can view the beneficiary details.
- Document Details - User can view the document details.
- Shipment Details - User can view the shipment details.
- Additional Conditions - User can view the details of additional conditions.
- Discrepancy Details - User can view the discrepancy details of the drawing.
- Additional Fields - User can view the details of the additional fields.
- Revolving Details - User can view the revolving details.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Advice Details - User can view the details of the advices.
- Maturity Details - User can view the maturity details.
- Preview - User can view the preview of the message.
- Compliance - User can view compliance validation response. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

### 3.5.2.1 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>	
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	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.	

## 3.6 Reject Approval

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

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

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

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

### 3.6.1 **Application Details**

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

### 3.6.2 **Summary**

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

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

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

### 3.6.3 **Action Buttons**

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

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

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