

Import Documentary Collection Liquidation User Guide
Oracle Banking Trade Finance Process Management
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1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Import Collection Liquidation 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
boldface	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. Import Documentary Collection Liquidation

Import Documentary Collection Liquidation process facilitates the user to handle the payment under a Documentary Collection.

This section contains the following topics:

3.1 Common Initiation Stage	3.2 Registration
3.3 OBTFPM- OBDX Bidirectional flow	3.4 Data Enrichment
3.5 Exceptions	3.6 Multi Level Approval
3.7 Reject Approval	3.8 Waiting Backoffice Authorization

3.1 Common Initiation Stage

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

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

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

Field	Description
Process Name	Select the process name to initiate the task.
Documentary Collection Number	Select the Documentary Collection Number.
Branch	Select the branch.

3.1.0.1 Action Buttons

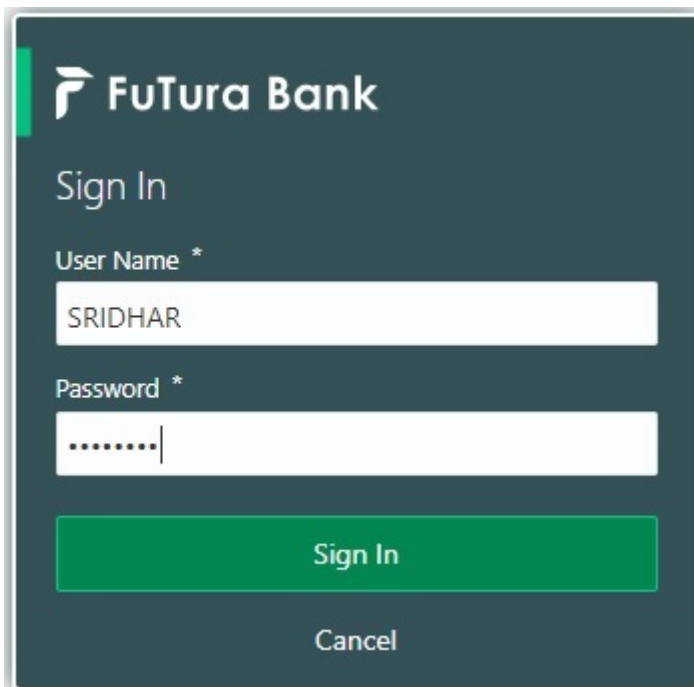
Use action buttons based on the description in the following table:

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

3.2 Registration

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

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



FuTura Bank

Sign In

User Name *
SRIDHAR

Password *
.....

Sign In

Cancel

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

The screenshot shows the Oracle dashboard interface. The sidebar on the left contains navigation items: Core Maintenance, Dashboard, Maintenance, Security Management, Tasks, and Trade Finance. The main dashboard area displays several widgets:

- High Value Transactions:** A bubble chart showing transaction values for GBP and EUR over a period of 12 units.
- High Priority Tasks:** A table listing tasks such as 'Import Documentary Collections' and 'Export LC Advising'.
- Priority Summary:** A table summarizing task priorities and counts.
- Pending Exception Approval:** A table listing exceptions with columns for Customer Name, Stage Name, Process Reference Number, Process Name, Branch Name, and Currency.
- SLA Status Summary:** A summary widget for SLA status.

- Click **Trade Finance > Import Documentary Collection > Import Documentary Collection Liquidation**.

The screenshot displays the 'Free Tasks' screen in Oracle. The sidebar on the left has 'Import Documentary ...' highlighted with a red box. The main area shows a table of tasks with the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Acquire & Edit	M	Export LC Advising	300ELCA000030368	300ELCA000030368	HandoffRetryTask	70-01-01	000
Acquire & Edit		Export Documentary Up...	300EDCU000030373	300EDCU000030373	DataEnrichment	20-04-17	300
Acquire & Edit	M	Export Documentary- B...	300EDCB000030363	300EDCB000030363	Approval Task Level 1	70-01-01	300
Acquire & Edit		Export LC Liquidation	300ELCL000030364	300ELCL000030364	DataEnrichment	20-04-17	300
Acquire & Edit	H	Export LC Advising	300ELCA000029345	300ELCA000029345	Approval Task Level 1	70-01-01	300
Acquire & Edit		Export Documentary Up...	300EDCU000029510	300EDCU000029510	DataEnrichment	70-01-01	300
Acquire & Edit	M	Export LC Advising	300ELCA000029507	300ELCA000029507	HandoffRetryTask	70-01-01	300
Acquire & Edit		Export Documentary Up...	300EDCU000029509	300EDCU000029509	DataEnrichment	70-01-01	300
Acquire & Edit	M	Import Documentary- B...	300IDCB000029502	300IDCB000029502	Registration	70-01-01	300
Acquire & Edit	M	Import Documentary- B...	000IDCB000029498	000IDCB000029498	DataEnrichment	70-01-01	300

At the bottom, there is a pagination control showing 'Page 1 of 37 (1 - 20 of 737 items)' and a search icon.

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

3.2.1 Application Details

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

Field	Description	Sample Values
Documentary Collection Number	Provide the Documentary Collection Number. Alternatively, user can search the Documentary Collection Number using LOV. In the LOV, user can search giving any of the combination of details of Documentary Collection Number, Customer ID, Beneficiary, Currency, Amount and Value Date to fetch the collection details. Based on the search result, select the applicable documentary collection.	
Drawee	Read only field. Drawee ID and Drawee Name will be auto-populated based on the selected Documentary Collection Number.	
Branch	Read only field. Branch details will be auto-populated based on the selected Documentary Collection Number.	203-Bank Futura -Branch FZ1
Priority	System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.	High
Submission Mode	Select the submission mode of Export Collection Liquidation request. By default the submission mode will have the value as 'Desk'. Desk- Request received through Desk Courier- Request received through Courier	Desk

Field	Description	Sample Values
Remitting Bank/Remitter	Read only field. Remitting Bank/Remitter will be auto-populated based on the selected Documentary Collection Number.	
Remitting Bank/Remitting Bank Reference	Read only field. Remitting Bank/Remitting Bank Reference will be auto-populated based on the selected Documentary Collection Number.	
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated unique OBTFPM task reference number.	
Remitting Bank Date/Remitting Date	Read only field. Remitting Bank Date/Remitting Date will be auto-populated based on the selected Documentary Collection Number.	
Liquidation Date	Read only field. By default, the application will display branch's current date.	04/13/2018
Version Number	Read only field. This field displays the latest version of the bill.	

3.2.2 Collection Details

Registration user can provide collection details in this section. Alternately, details can be updated by Data Enrichment user.

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

Field	Description	Sample Values
Documents Received	Read only field. Documents received details will be auto-populated based on the selected Documentary Collection Number.	

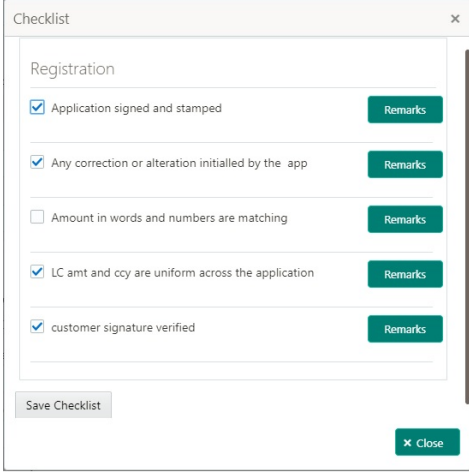
Field	Description	Sample Values
Tenor Type	Read only field. Tenor will be auto-populated based on the selected Documentary Collection Number.	
Product Code	Read only field. Product code will be auto-populated based on the selected Documentary Collection Number.	
Product Description	Read only field. This field displays the i of the product as per the product code.	
User Reference Number	Read only field. User reference number is defaulted based on the description of the product as per the product code.	
Operation Type	Read only field. Operation Code will be auto-populated from the collection booking.	
Stage	Read only field. System displays the stage of the transaction.	
Co-Acceptance Required	Read only field. Co-Acceptance Required will be auto-populated based on the selected Documentary Collection Number.	
Contract Reference Number	Read only field. System to populate contract reference number from the back end system once the Documentary Collection Number is selected.	
Bill Amount	Read only field. Bill currency and amount will be auto-populated based on the selected Documentary Collection Number.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Bill Outstanding Amount	Read only field. Bill Outstanding Amount will be auto-populated based on the selected Documentary Collection Number from the LOV.	

Field	Description	Sample Values
Liquidation Amount	Provide the bill amount to be liquidated. If Tenor type is Both, system disables the user to input in this field. On Submit and on click of Next, system displays message "This is a Multi-Tenor bill. Liquidation Details are to be input in Multi-Tenor Grid".	
Finance Amount	Read only field. Finance Amount will be auto-populated based on the selected Documentary Collection Number.	
Drawer	Read only field. Drawer ID and Drawer Name will be auto-populated based on the selected Documentary Collection Number.	
Unlinked FX Rate	Provide the unlinked FX rate. If Tenor type is Both, system disables the user to input in this field. On Submit and on click of Next, system displays message "This is a Multi-Tenor bill. Liquidation Details are to be input in Multi-Tenor Grid".	
Rebate Amount	Read only field. Rebate to the bill outstanding amount.	

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 available, system should display all the signatures.</p>	
Documents	Upload the documents received under the Import Documentary Collection Liquidation.	
Remarks	Provide any additional information regarding the collection. This information can be viewed by other users handling the request.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Collection	Enables the user to view the latest collection values displayed in the respective fields.	

Field	Description	Sample Values
Events	On click, system will display the details of all the events.	
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.</p> 	
Action Buttons		
Submit	<p>On submit, task will get moved to next logical stage of Import Documentary Collection Liquidation.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Task' queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Import Documentary Collection Liquidation Task. Details entered will not be saved and the task will be removed.</p>	
Hold	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

3.2.4 Document Linkage

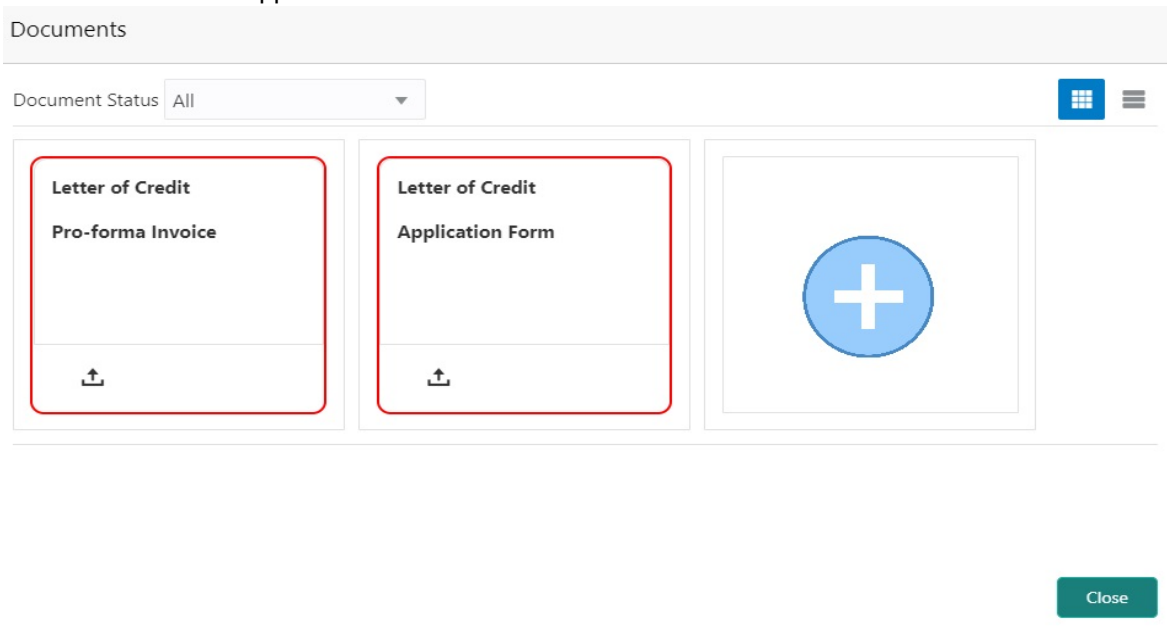
The user can link an existing uploaded document in any of the process stages.

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.

Document

<p>Document Type * <input type="text" value="Letter of Credit"/></p> <p>Document Title * <input type="text"/></p> <p>Remarks <input type="text"/></p> <div style="border: 1px dashed #ccc; padding: 5px; margin: 10px 0;"> Drop files here or click to select </div> <p>Selected files: []</p>	<p>Document Code * <input type="text" value="Insurance Policy"/></p> <p>Document Description <input type="text"/></p> <p>Document Expiry Date <input type="text" value=""/></p>
---	--

[Link Document](#)

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.

Link Document

Customer Id * 032204	Document Id
Document Type * ▼	Document Code * ▼

Fetch

Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
No data to display.						

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

Close

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

Field	Description	Sample Values
Customer ID	This field displays the transaction Customer ID.	
Document ID	Specify the document Id.	
Document Type	Select the document type from list.	
Document Code	Select the document code from list.	
Search Result		
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	
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.	
Upload Date	The field displays the upload date of the document.	
Reference Number	The field displays the reference number of the document.	

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

Link Document

Customer Id *
032204

Document Type *
Documentary Collection

Document Id
[]

Document Code *
Insurance Policy

Fetch

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

Page 1 of 2 (1-5 of 7 items) < 1 2 >

Close

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

7. Click Edit icon to edit the documents. The Edit Document screen appears.

Edit Document

Document Id
2400

Application Reference Number
PK2ILCI000019041

Document Type Id
TFPM_DOCTYPE001

Remarks
[]

Document Title
wqwq

Entity Reference Number
PK2ILCI000019041

Document Description
[]

Document Expiry Date
Jun 29, 2022

Drop files here or click to select

Current selected files: []

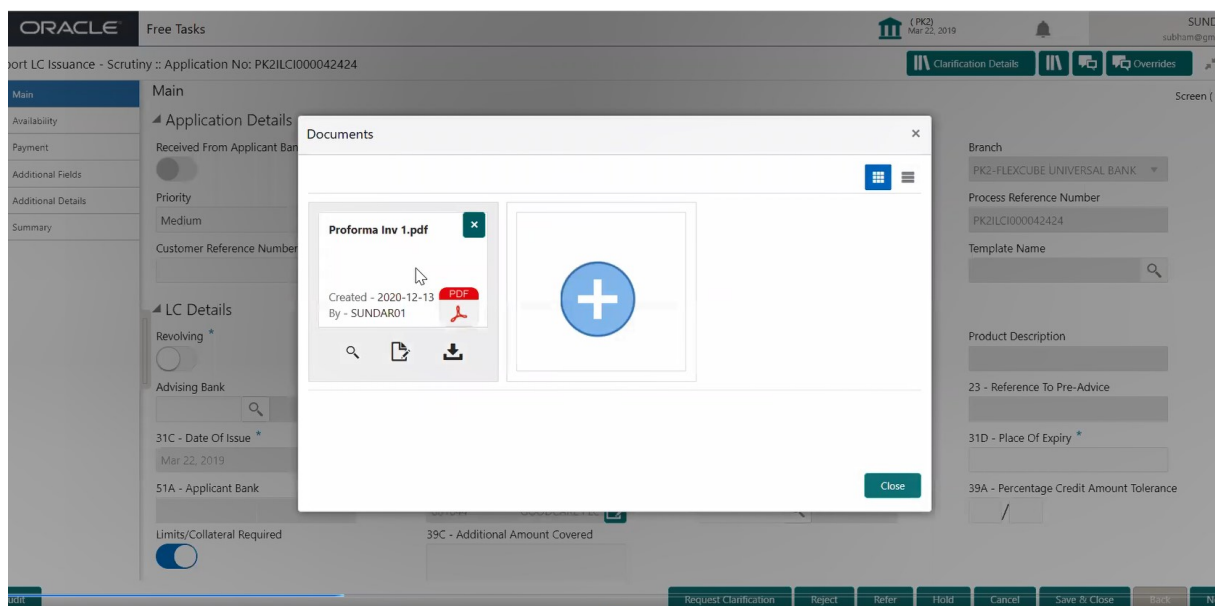
Update **Cancel**

3.3 OBTFPM- OBDX Bidirectional flow

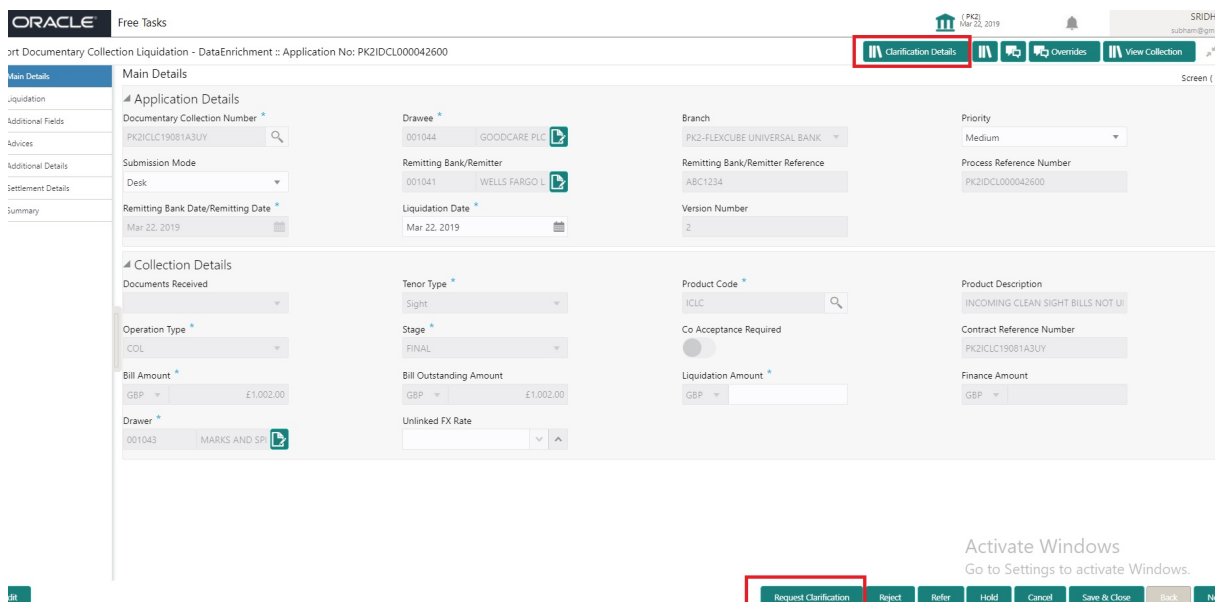
As a part of Digital Experience, customers can initiate Trade Finance Transactions from online channels and the respective task will be available in OBTFPM for further handling.

OBTFPM user, for task received from online channel, raise clarification and receive response from the customer.

1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.



2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.
3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.



4. The **Request Clarification** detailed screen appears, user enters the information and clicks **Save**, the information should be sent to customer.
5. OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click Re clarification if required.

IT LC Issuance - Scrutiny :: Application No: PK2ILCI000042424

Clarification Details - Application No : PK2ILCI000042424

Proforma Invoice is not uploaded. Instead some other document is uploaded as proforma invoice.
Please delete the present document and upload the proforma invoice!

Save & Close

6. The task goes to **Awaiting Customer Clarification** state. until the response received from the customer.

ORACLE

Awaiting Customer Clarification

Refresh Assign Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Edit	M	Import Documentary C...	PK2ILCA000042586	PK2ILCA000042586	Scrutiny	20-12-16	PK2	006466	

Page 1 of 1 (1 - 1 of 1 items) | K < 1 > X

7. Click Edit.

Clarification Details - Application No : PK2ILCI000042424

Clarification	Raised By	Clarification Date	Response	Response Date	Response Type	Status
<input type="checkbox"/> Proforma Invoice is not uploaded. Instead some other document is	SUNDAR01	2019-03-21T18:31				Clarification Requested

Re Clarification Manual Update

Enter text here...

Accept Clarification Close

- The user can click **Accept Clarification** button, if the query raised has been answered by the customer. The status should change to Clarification Accepted. on next the task moves to the next logical stage.
- Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted document cannot be opened. System should also increment the version number of the documents.

The screenshot shows the Oracle OBTFPM interface. The main panel displays the 'Documents' tab, which lists documents. A new document 'Proforma Inv.pdf' is shown with a red PDF icon and a plus sign, indicating it is available for viewing. A deleted document 'Proforma Inv .pdf' is shown with a red PDF icon and a greyed-out appearance, indicating it is no longer accessible. The interface also shows a sidebar with navigation options and a main panel with application details.

3.3.1 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.

3.4 Data Enrichment

On successful completion of registration of an Import Documentary Collection Liquidation, the request moves to data enrichment stage. In this stage the gathered information during registration are scrutinized.

Note

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

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

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

The screenshot shows a login interface for FuTura Bank. The header includes the bank's logo and name. The main heading is "Sign In". Below this, there are two input fields: "User Name *" containing the text "SRIDHAR" and "Password *" containing masked characters ".....". A prominent green button labeled "Sign In" is positioned at the bottom of the form area.

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

3. Click Trade Finance> Tasks> Free Tasks.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Acquire & Edit		Import LC Update Draw...	300ILCU000030389	300ILCU000030389	Scrutiny	20-04-17	300
Acquire & Edit		Import Documentary LI...	000IDCL000030383	000IDCL000030383	DataEnrichment	20-04-17	000
Acquire & Edit		Import Documentary U...	300IDCU000029523	300IDCU000029523	DataEnrichment	70-01-01	300
Acquire & Edit	M	Export LC Advising	300ELCA000029521	300ELCA000029521	Registration		000
Acquire & Edit	H	Export LC Advising	300ELCA000029512	300ELCA000029512	HandoffRetryTask	70-01-01	300
Acquire & Edit	M	Export LC Advising	300ELCA000030375	300ELCA000030375	Limit Earmark Exception App...	70-01-01	000
Acquire & Edit	M	Export LC Drawing	300ELCD000030370	300ELCD000030370	Approval Task Level 1	70-01-01	300
Acquire & Edit	M	Export LC Advising	000ELCA000029518	000ELCA000029518	Registration		000
Acquire & Edit	M	Export Documentary- B...	300EDCB000030377	300EDCB000030377	DataEnrichment	20-04-17	300
Acquire & Edit	M	Export LC Advising	300ELCA000030368	300ELCA000030368	HandoffRetryTask	70-01-01	000

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Acquire & Edit		Import LC Update Draw...	300ILCU000030389	300ILCU000030389	Scrutiny	20-04-17	300
Acquire & E...		Import Documentary Li...	000IDCL000030383	000IDCL000030383	DataEnrichment	20-04-17	000
Acquire & Edit		Import Documentary U...	300IDCU000029523	300IDCU000029523	DataEnrichment	70-01-01	300
Acquire & Edit	M	Export LC Advising	300ELCA000029521	300ELCA000029521	Registration		000
Acquire & Edit	H	Export LC Advising	300ELCA000029512	300ELCA000029512	HandoffRetryTask	70-01-01	300
Acquire & Edit	M	Export LC Advising	300ELCA000030375	300ELCA000030375	Limit Earmark Exception App...	70-01-01	000
Acquire & Edit	M	Export LC Drawing	300ELCD000030370	300ELCD000030370	Approval Task Level 1	70-01-01	300
Acquire & Edit	M	Export LC Advising	000ELCA000029518	000ELCA000029518	Registration		000
Acquire & Edit	M	Export Documentary- B...	300EDCB000030377	300EDCB000030377	DataEnrichment	20-04-17	300
Acquire & Edit	M	Export LC Advising	300ELCA000030368	300ELCA000030368	HandoffRetryTask	70-01-01	000

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

Ac...	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	C
Edit		Import Documentary Li...	000IDCL000030383	000IDCL000030383	DataEnrichment	20-04-17	000	00
Edit	M	Import Documentary- B...	000IDCB000030049	000IDCB000030049	Registration	20-04-16	000	00
Edit	M	Export Documentary Re...	000EDCR000029935	000EDCR000029935	Approval Task Level 1	70-01-01	000	00

The Data Enrichment stage has the following hops for data capture:

- Main Details
- Liquidation
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

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

3.4.1 Main Details

Main details section has two sub section as follows:

- Application Details

- Collection Details

3.4.1.1 Application Details

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

3.4.1.2 Collection Details

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

3.4.1.3 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>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Collection	Enables the user to view the latest collection values displayed in the respective fields.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
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.	

Field	Description	Sample Values
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Request Clarification	User should be able to specify the clarification details for requests received online.	

3.4.2 Liquidation

Liquidation hop enables the user to view Documents, Shipment, Maturity Details and Draft Details to process the liquidation.

The screenshot shows the Oracle interface for 'Import Documentary Collection Liquidation - DataEnrichment'. The application number is PK2IDCL00059137. The user is JEEV subham@gmail.com. The interface is divided into several sections:

- Main Details:** Includes a sidebar with 'Liquidation' selected, and other options like 'Additional Fields', 'Advices', 'Additional Details', 'Settlement Details', and 'Summary'.
- Liquidation Summary:**
 - Other Details:** Value Date : 2019-05-06, Debit Value Date : 2019-05-06, Credit Value Date : 2019-05-06.
 - Document Details:** No data to display.
 - Shipment Details:** INCO Terms, Date of Shipment, Port of Loading.
 - Maturity Details:** Interest From Date : 2019-05-06, Interest To Date : 2019-05-07, Acceptance : 2019-05-06, Commission From Date : 2019-05-07, Acceptance, Commission To Date.
- Buttons:** 'Audit', 'Save & Close', 'Back', 'Next'.

3.4.2.1 Document Details

This section displays details of the updated during from Import Collection Booking.

The screenshot shows the 'Document Details' section with a table of documents:

Document Code	Document Type	Documents Description	Document Reference	Copies Received	Originals Received	Document Date	Action
BOL	T	Bill of Lading	D1	1	1	May 5, 2021	

Buttons: 'Save & Close', 'Close'.

3.4.2.2

Field	Description	Sample Values
Document Code	Read only field. This field displays value from Import Collection Booking.	
Document Type	Read only field. This field displays value from Import Collection Booking.	
Document Description	Read only field. This field displays value from Import Collection Booking.	
Document Reference	Read only field. This field displays value from Import Collection Booking.	
Copies Received	Read only field. This field displays value from Import Collection Booking.	
Originals Received	Read only field. This field displays value from Import Collection Booking.	
Document Date	Read only field. This field displays value for document date from Import Collection Booking.	
Action	This action button is disabled. Click Delete icon to delete the document details.	

3.4.2.3 Shipment Details

User can view the shipment details updated during Import Collection Booking.

Shipment Details

Shipment Details

Transshipment: NOT ALLOWED | Partial Shipments: NOT ALLOWED | Date of Shipment: [] | Place of Taking in Charge: []

Port of Loading: [] | Port of Discharge: [] | Place of Final Delivery: [] | Carrier Name: []

Shipping Agent Name: [] | Shipping Agent Address: []

CO Terms: [] | INCO Terms Description: []

Description of Goods and/or Services: []

Goods Code	Goods Type	Goods Description	Action
UPLD_GOOD_5	G	upld_good_5	[] []

Country of Origin: [] | Insurance Company Code: [] | Insurance Company: [] | Policy Number: []

Insurance Company Address: []

Multi-model/ Transshipment details

Carrier Name	Port	Action
SAS Carrier	London	[] []

[Save & Close] [Close]

This section displays the shipment details from Import Collection Booking:

Field	Description	Sample Values
Transshipment	Read only field. This field displays value from Import Collection Booking.	
Partial Shipment	Read only field. This field displays value from Import Collection Booking.	
Date Of Shipment	Read only field. This field displays date of shipment from Import Collection Booking.	
Place Of Taking In Charge	Read only field. This field displays value from Import Collection Booking.	
Port Of Loading	Read only field. This field displays value from Import Collection Booking.	
Port Of Discharge	Read only field. This field displays value from Import Collection Booking.	

Field	Description	Sample Values
Place Of Final Delivery	Read only field. This field displays value from Import Collection Booking.	
Carrier Name	Read only field. This field displays value from Import Collection Booking.	
Shipping Agent Name	Read only field. This field displays value from Import Collection Booking.	
Shipping Agent Address	Read only field. This field displays value from Import Collection Booking.	
INCO Terms	Read only field. This field displays the INCO Terms from Import Collection Booking.	
INCO Terms Description	Read only field. This field displays the description of the INCO Terms from Import Collection Booking.	

Description of Goods and/or Services

This section displays the goods details from Import Collection Booking:

Field	Description	Sample Values
Goods Code	Read only field. This field displays the goods code from Import Collection Booking.	
Goods Type	Read only field. This field displays the goods type from Import Collection Booking.	
Goods Description	Read only field. This field displays the goods description from Import Collection Booking.	
Action	Edit: This button is disabled. Delete: Click edit to edit the goods detail.	
Country of Origin	Read only field. This field displays the country of origin from Import Collection Booking.	

Field	Description	Sample Values
Insurance Company Code	Read only field. This field displays the insurance company code from Import Collection Booking.	
Insurance Company	Read only field. This field displays the insurance company details from Import Collection Booking.	
Policy Number	Read only field. This field displays the policy number from Import Collection Booking.	

Multimodal/Transshipment Details

This section displays the multimodal/transshipment details from Import Collection Booking.

Field	Description	Sample Values
Carrier Name	Read only field. This field displays the carrier name from Import Collection Booking.	
Port	Read only field. This field displays the port details from Import Collection Booking.	
Action	Click Edit icon to edit the multimodal/transshipment details. Click Delete icon to delete the multimodal/transshipment details.	

3.4.2.4 Maturity Details

This section displays the draft details from the documents submitted under Import Collection Booking Update and Maturity and Multi Tenor Liquidation Details.

Maturity Details

Draft Details

Draft Code	Draft Amount	Action
Cost of the shipment <input type="text" value=""/>	£1,200.00	<input type="checkbox"/> <input type="checkbox"/>

Maturity and Multi Tenor Liquidation Details

S.No	Tenor Basis	Tenor Description	Start Date	Tenor Days	Transit Days	Maturity Date	Bill Amount	Liquidated Amount	Exchange Rate	Liquidation Date	Liquidation Amount	Action
1		<input type="text" value=""/>	05-May <input type="text" value=""/>	0	0	05-May-2021 <input type="text" value=""/>			<input type="text" value=""/>	<input type="text" value=""/>		<input type="checkbox"/> <input type="checkbox"/>

Interest From Date: 05-May-2021

Interest To Date: 05-May-2021

Acceptance Commission From Date:

Acceptance Commission To Date:

The user can click + to add multiple Draft Details. Provide the maturity details based on the description in the following table:

Field	Description	Sample Values
Draft Code	This field displays the Draft Code.	
Draft Amount	This field displays the Draft Amount based on the documents submitted under Import Collection Booking.	
Action	Click Edit icon to edit the draft code. Click Delete icon to delete the draft code.	
Maturity and Multi Tenor Liquidation Details		
S.No	Serial number of the tenor record.	
Tenor Basis	Read only field. Tenor Basis will be auto-populated from Import Collection Booking Update.	
Tenor Description	The tenor base code description is displayed based on the selected tenor basis.	
Start Date	Read only field. Tenor Start Date will be auto-populated from Import Collection Booking Update.	
Tenor Days	Read only field. Tenor Days will be auto-populated from Import Collection Booking Update.	
Transit Days	Read only field. Transit Days will be auto-populated from Import Collection Booking Update.	
Maturity date	Read only field. Maturity Date will be auto-populated from Import Collection Booking Update.	
Bill Amount	Read only field. Bill amount will be auto-populated from Import Collection Booking Update.	
Liquidated Amount	If a liquidation has already happened in the bill, system should display the Liquidated amount. System should validate that the Total Liquidation Amount is not greater than the Bill amount and should display an Error Message. User can specify the liquidated amount.	
Exchange Rate	Provide the Exchange Rate.	

Field	Description	Sample Values
Liquidation Date	Provide the liquidation date.	
Liquidation Amount	User to input the Liquidation Amount.	
Action	Click Edit icon to edit the tenor record. Click Delete icon to delete the tenor record.	

In case of multi tenor, user can provide multiple maturity details by clicking the plus icon.

Field	Description	Sample Values
Interest from Date	Read only field. Interest from Date will be auto-populated from Import Collection Booking Update.	
Interest to Date	Read only field. Interest to Date will be auto-populated from Import Collection Booking Update.	
Acceptance Commission From Date	Read only field. Acceptance Commission from Date will be auto-populated from Import Collection Booking Update.	
Acceptance Commission To Date	Read only field. Acceptance Commission to Date will be auto-populated from Import Collection Booking Update.	

3.4.2.5 Other Details

Other Details

Shipping Guarantee Reference +

Shipping Guarantee Reference	Transport Document Reference	Transport Document Date	Amount	Action
No data to display.				

Other Details

Debit Value Date: May 5, 2021

Credit Value Date: May 5, 2021

Value Date: May 5, 2021

Other Bank Charges

Other Bank Charges-1: Other Bank Charges-2: Other Bank Charges-3: Other Bank Charge Description-1:

Other Bank Charge Description-2: Other Bank Charge Description-3:

Other Bank Interest

Start Date:

Other Bank Interest-1

Component: INT1
 Component Description:
 Interest Rate:
 Interest Basis:
 Interest Amount: GBP
 Waive:

Other Bank Interest-2

Component: INT2
 Component Description:
 Interest Rate:
 Interest Basis:
 Interest Amount: GBP
 Waive:

Other Bank Interest-3

Component: INT3
 Component Description:
 Interest Rate:
 Interest Basis:
 Interest Amount: GBP
 Waive:

[Save & Close](#) [Close](#)

Shipping Guarantee Reference

Field	Description	Sample Values
Shipping Guarantee Reference	Shipping Guarantee Reference is auto populated from the linked Shipping Guarantee details in the Shipping Detail Grid, based on the Transport Document Reference and Date provided in Bill, which is linked with the Shipping Guarantee. User can select the Shipping Guarantee from the lookup.	
Transport Document Reference	Transport Document Reference is auto populated from the underlying Shipping Guarantee details. System validates the Shipping Guarantee Transport Document reference number with Transport Document Reference number in a Bill, if user manually provides the Shipping Guarantee detail.	
Transport Document Date	Transport Document Date is auto populated based on the date provided in Bill.	
Amount	Shipping Guarantee amount is displayed in this field.	

Field	Description	Sample Values
Action	Edit: Click edit to edit the shipping guarantee details. Delete: Click edit to edit the shipping guarantee detail.	

Other Details

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

Field	Description	Sample Values
Debit Value Date	Read-only field. The debit value date.	
Credit Value Date	Read-only field. The credit value date.	
Value Date	Read-only field. The value date.	

Other Bank Charges

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

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

3.4.2.6 Other Bank Interest

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

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

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

3.4.3 Additional Fields

Banks can configure user defined fields as per their requirement in the Additional Fields Screen.

The screenshot shows the Oracle Flexcube Universal Bank interface. The top navigation bar includes the Oracle logo, 'My Tasks', and the bank name 'FLEXCUBE UNIVERSAL BANK...' with the date 'Jan 1, 2014' and a user name 'subhi'. The main content area is titled 'Import Documentary Liquidation - DataEnrichment :: Application No: 000IDCL000030383'. On the left, there is a sidebar menu with options: Main Details, Liquidation, Additional Fields (selected), Advices, Additional Details, Settlement Details, and Summary. The main content area shows 'Additional Fields' with a sub-section 'Additional Fields' and the message 'No Additional fields configured!'. At the bottom, there are several buttons: 'Audit', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', and 'Back'.

3.4.4 Advices

Advices menu displays the advices available under this product in the back office as tiles. User can edit the fields in the tile, if required.

3.4.5 Additional Details

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

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

3.4.5.1 Commission, Charges and Taxes

Charge Details

Recalculate Redefault

Commission Details

Event

Event Description

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

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Charge Details

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

Page 1 (0 of 0 items) < >

Tax Details

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

Save & Close Close

This section displays the commission details:

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Commission Details		
Component	This field displays the commission component.	
Rate	Defaults from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected.	

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

3.4.5.2 Charge Details

This section displays charge details:

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	

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

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

This section displays the tax details:

Field	Description	Sample Values
Component	Tax Component type	
Type	Type of tax Component.	

Field	Description	Sample Values
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.	

3.4.5.3 FX Linkage

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

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

Following are the features of FX Linkage in BC.

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

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

Linkage

FX Linkage +

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

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Average FX Rate

Save & Close Cancel

FX Linkage ✕

<p>FX Reference Number *</p> <input type="text" value="032FXF2230890501"/>	<p>Currency</p> <input type="text" value="AED"/>
<p>Contract Amount</p> <input type="text" value="AED 149,999,998.50"/>	<p>Available FX Contract Amount</p> <input type="text" value="AED 149,873,698.50"/>
<p>Linkage Amount *</p> <input type="text" value="AED 27,000.00"/>	<p>Rate</p> <input type="text" value="1.5"/>
<p>FX Amount in Local Currency</p> <input type="text" value="GBP £149,999,998.50"/>	<p>FX Expiry Date</p> <input type="text" value="Dec 30, 2025"/>
<p>FX Delivery Period From</p> <input type="text"/>	<p>FX Delivery Period To</p> <input type="text"/>

Save & Close Close

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

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

Click + plus icon to add new FX linkage details.

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

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

Field	Description	Sample Values
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	
Below fields appear in the FX linkage grid along with the above fields.		
Bought Currency	This field displays the currency from the linked FX contract.	
Sold Currency	This field displays the currency from the linked FX contract.	
Available Contract Amount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.	
Linked Amount	Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.	
Total Utilized amount	This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version. The value is Total Utilized Amount SOLD currency and Amount for Import LC/Guarantee Issuance from FXDLINKG	
Average FX Rate	Multiple forward FX contract could be linked, and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate.	
Action	Click the Edit icon to modify the FX details. Click the Delete icon to delete the FX details.	

3.4.5.4 Payment Details

Payment Details

PaymentDetails

Liquidate
 Advance by Loan
 Settle Available Amount
 Allow Rollover

Change from Acceptance to Advance
 Liquidate using Collateral
 Outstanding Collateral Amount
 Split Settlement

 GBP

Settlement Details - Liquidation

Component	Currency	Debit/Credit	Account	Account Description	Branch	Account Currency	Original Exchange Rate	Exchange Rate	Deal Reference
BILL_LIQ_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	PK2	GBP			
BILL_LIQ_AMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	PK2	GBP			

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Split Settlement

Component	Contract Currency	Amount
BILL_LIQ_AMT	GBP	0

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

Split Settlement Details

Fetch Exchange Rate

Sequence	Amount	Settlement Account	Account Customer	Account Currency	Account Branch	Original Exchange Rate	Exchange Rate	Deal Reference Number	Action
1		PK1000332018	000332	GBP	PK1				<input type="checkbox"/> <input type="checkbox"/>

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

Save & Close Close

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

Field	Description	Sample Values
Auto Liquidate	<p>Read only field.</p> <p>Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system.</p>	
Advance by Loan	<p>Read only field.</p> <p>Advance by Loan enables creation of loan at time of final liquidation.</p> <p>System defaults the value as per the value available in contract in back office. User can change value.</p> <p style="text-align: center;">Note</p> <p>Bill product should support Advance by loan, for enabling Advance by loan at contract level.</p>	

Field	Description	Sample Values
Settle Available Amount	This option indicates that during settlement if the amount as available in the CASA account of the customer has to be utilized and for the balance if a loan has to be availed, user to select the 'Settle Available Amount' toggle.	
Allow Roll over	Switch On the Allow Rollover toggle, if required.	
Auto Change from Acceptance to Advance	Read only field. . This flag indicates whether an Acceptance type of bill should be automatically converted into an Advance type of bill on its liquidation date. <hr/> Note This option is applicable only for the bills that are co-accepted by the bank.	
Liquidate using Collateral	Switch On the toggle to liquidate using collateral.	
Outstanding Collateral Amount	Read only field. The outstanding collateral amount along with the currency.	
Split Settlement	Toggle On: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill Toggle Off: Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill	

Settlement Details - Liquidation

When Advance by loan option is selected, system simulate and display the settlement details along with split settlement detail for loan component and settlement account as Loan GL as defined at product level. If contract currency and Debit account currency is different system defaults card rate. User can change Exchange rate if there any specific Exchange Rate

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

Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Debit/Credit	Application displays the debit/credit indicators for the components.	
Account	Application Displays the account details for the components.	
Account Description	Application displays the description of the selected account.	

Field	Description	Sample Values
Branch	Application displays the branch of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF.	
Exchange Rate	System defaults card rate. user can provide specific rate for the contract for liquidation if contract currency and debit account currency is different.	
Deal Reference Number	The exchange deal reference number.	
Split Settlement		
Component	Components gets defaulted based on the product selected.	
Contract Currency	Application displays the default currency for the component.	
Amount	Amount for each component. This is populated from the transaction details of the drawing.	
Split Settlement Details		
Sequence	Sequence of the settlement details.	
Amount	Amount for the split settlement.	
Settlement Account	Select the settlement account from the LOV.	
Account Customer	Customer account.	
Account Currency	Currency of the account.	
Account Branch	Branch of the customer's account.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate for the split settlement.	
Deal Reference Number	The exchange deal reference number.	
Action	Click Edit icon to edit the Split Settlement details Click Delete icon to delete the Split Settlement details.	

3.4.5.5 Preview Message

User can preview the message simulated for correspondence with Remitting Bank.

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

3.4.5.6

3.4.5.7 Loan Preferences

This section enables the user to link a loan to liquidate the document under collection. This section will be enabled based on the product selected for documents under collection.

Loan Preferences

Drawing/Collection Ref 32ISNC23215BISC	Bill Currency-Amount AED ▼ AED 9,999.00	Customer Id 032204	Customer Name Air Arabia
Product Code <input type="text" value=""/> <input type="button" value="Q"/>	Loan Currency ▼	Original Exchange Rate <input type="text" value=""/>	Exchange Rate <input type="text" value=""/>
Loan Tenor Units <input type="text" value=""/>	Tenor Type ▼	Rate Type <input type="text" value=""/>	Rate Code <input type="text" value=""/>
Loan/Finance Value Date <input type="text" value=""/>	Loan Maturity Date <input type="text" value=""/>		

Loan Interest/UDE Details

User Defined Element ID	UDE Description	Rate Code	Usage	UDE Value
No data to display.				

Limits

Linkage Type	Linkage Reference Number	Linked Percentage	Limit Amount
No data to display.			

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

Field	Description	Sample Values
Drawing/Collection Ref	Defaults from the underlying task. User cannot change the value.	
Bill Currency-Amount	Outstanding Drawing/ Collection Currency and Amount. Defaults from the underlying task. User cannot change the value.	
Customer Id	Defaults from the underlying task. User cannot change the value.	
Customer Name	Applicant/ Drawee Name. Defaults from the underlying task. User cannot change the value.	
Product Code	Defaults from the underlying Collection/ Drawing Product maintenance. The user can change the Product Code. Click Search to search and select the product code.	
Loan Currency	Loan currency is defaulted from the bill currency. User can change this to Local Currency.	
Original Exchange Rate	This field displays the original exchange rate applicable for Local Currency.	

Field	Description	Sample Values
Exchange Rate	Read only field. Exchange rate applicable for Local Currency.	
Loan Tenor Units	Period of loan. System defaults the value as per the selected loan product. User can change the value if required within loan minimum and maximum tenor variance.	
Tenor Type	Read only field. System defaults the value as per the selected loan product. . User cannot change the value. Values are Days, Months and Years. The numerical value for Days or months or Years is applicable.	
Loan/Finance Value Date	System defaults the branch date as Value date. User cannot change the value.	
Loan Maturity Date	Loan maturity date as default based on Tenor type and Tenor units. If due date falls on holiday, system prompt error. User to change due date to previous non holiday date.	
Liquidate Charge/Comm On LC	Toggle On: Turn the toggle on to include the outstanding Commission/charge to be included as part of Liquidation.	
Loan Interest/UDE Details		
User Defined Element ID	System populates the UDE Element ID as part of simulation. User are allowed to change the selection through LOV.	
UDE Description	System populates the UDE description as part of simulation. If a user changes the UDE ID, system should populate the description.	
Rate Code	System populates the Rate code as part of simulation.	
Usage	System populates the details as part of simulation.	
UDE Value	System populates the value as part of simulation.	
Limits		
Serial Number	System defaults the value.	
Linkage Type	System defaults the linkage type as "Facility" from back office.	

Field	Description	Sample Values
Linkage Reference Number	System defaults the Linkage reference as part of simulation. User can change the value. Linkages available for the customer should be displayed for selection.	
Linked Percentage	User can enter the value. Maximum is 100. User cannot enter negative values.	
Limit Amount	System defaults the value. System should populate the value based on the contribution percentage.	

3.4.6 Settlement Details

The screenshot displays the Oracle Settlement Details interface. At the top, there's a navigation bar with 'Clarification Details', 'Documents', 'Remarks', 'Overrides', 'Customer Instruction', 'Common Group Messages', and 'View Collection'. Below this, a table lists settlement components. The 'BCOPNCG_LIQD - Party Details' section is expanded, showing various fields for account information, netting indicators, and payment details.

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event	Original Exchange Rate	Exchange Rate
BCCOUR_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	Yes	Yes	1	
BCOPNCG_LIQD	GBP	Debit	0322040001	Air Arabia	AED	No	No	4.4340615	
BCSWIFT_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	Yes	Yes	1	
BILLAMOUNT	GBP	Credit	PK20037630047	CITIBANK IRELAND	GBP	No	No		
BILLAMT_EQUIV	GBP	Credit	PK20037630047	CITIBANK IRELAND	GBP	No	No		
BILL_LIQ_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No		
BILL_LIQ_AMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No		
BKTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	Yes	Yes	1	
CHG1_LIQD	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No		
CHG1_LIQD_AMTEQ	GBP	Debit	PK20037630047	CITIBANK IRELAND	GBP	No	No		

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

Field	Description	Sample Values
Current Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Components gets defaulted based on the product selected.	

Field	Description	Sample Values
Currency	Application displays the default currency for the component.	
Debit/Credit	Application displays the debit/credit indicators for the components.	
Account	Application Displays the account details for the components.	
Account Description	Application displays the description of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Netting Indicator	Application displays the applicable netting indicator.	
Current Event	Application displays the current event as Y or N.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate.	
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.

3.4.6.1 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"> ● Customer Transfer ● Bank Transfer for own account ● Direct Debit Advice ● Managers Check ● Customer Transfer with Cover ● Bank Transfer 	
Charge Details	Select the charge details for the transactions: <ul style="list-style-type: none"> ● Beneficiary All Charges ● Remitter Our Charges ● Remitter All Charges 	

Field	Description	Sample Values
Netting Indicator	Select the netting indicator for the component: <ul style="list-style-type: none"> • Yes • No 	
Ordering Customer	Select the ordering customer from the LOV.	
Ordering Institution	Select the ordering institution from the LOV.	
Senders Correspondent	Select the senders correspondent from the LOV.	
Receivers Correspondent	Select the receivers correspondent from the LOV.	
Intermediary Institution	Select the intermediary institution from the LOV.	
Account with Institution	Select the account with institution from the LOV.	
Beneficiary Institution	Select the beneficiary institution from the LOV.	
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimbursement Institution	Select the intermediary reimbursement institution from the LOV.	
Receiver	Select the receiver from the LOV.	

3.4.6.2 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.	

3.4.6.3 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.	

3.4.7 Summary

User can review the summary of details updated in Data Enrichment stage of Import Documentary Collection Liquidation process.

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

The screenshot shows the Oracle Summary page for Documentary Collection Liquidation. The page is titled "Summary" and displays a grid of summary tiles for various details. The tiles are organized into a grid with the following sections:

- Main Details:** Booking Date : 2019-05-06, Submission Mode : Desk, Liquidation Amount : GBP null
- Document Details:** Document 1, Document 2
- Maturity Details:** Tenor Type : Usance
- Other Details:** Value Date : 2019-05-06, Debit Value Date : 2019-05-06, Credit Value Date : 2019-05-06
- Additional Fields:** Click here to view Additional Fields
- Advices:** Advice 1 : PAYMENT_ME
- Limits and Collaterals:** Limit Currency, Limit Contribution, Limit Status : Not Verified, Collateral Currency, Collateral Contr., Collateral Status : Not Verified
- Commission, Charges and Taxes:** Charge, Commission, Tax, Block Status : Not Initia
- Preview Messages:** Language : ENG, Preview Message : -
- Loan Preferences:** Loan Product, linkageRefNo, Loan Tenor, Loan Currency, Loan Amount, Loan Maturity
- FX Linkage:** Reference Number, Contract Amount, Contract Currency
- Settlement Details:** Component : REFUND_INT, Account Number : PK20010440, Currency : GBP
- Parties Details:** RemittingBank : WELLS FARG, Drawer : MARKS AND, Drawee : GOODCARE PLC
- Compliance details:** KYC : Not Initia, Sanctions : Not Initia, AML : Not Initia
- Accounting Details:** Event, Account Number, Branch
- Linked Loan Details:** Loan Account, Loan Currency, Loan Amount

At the bottom of the page, there are buttons for "Reject", "Refer", "Hold", "Cancel", "Save & Close", "Back", "Print", and "Subm".

Tiles Displayed in Summary

- Main Details - User can view details about application details and collection details.
- Document Details - User can view the document details.
- Maturity Details - User can view the maturity details in case usance and multi tenor.
-
- Other Details - User can view the other details. Additional Fields - User can view the additional fields.
- Advices - User can view the details of advices.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the Commission, Charges and Taxes details.
- Preview Messages - User can view the preview of the simulated messages to remitting bank.
- Loan Preferences - User can view the details of loan preferences selected.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view settlement details.
- Parties Details - User can view parties details like remitting bank, drawee, drawer etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.

Note

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

- Linked Loan Details - User can view the linked loan details.

3.4.7.1 **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	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none">• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
View Collection	Enables the user to view the latest collection values displayed in the respective fields.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Submit	<p>Task will move to next logical stage of Import Documentary Collection Liquidation.</p> <p>If mandatory fields have not been captured, system will display an error message highlighting that the mandatory fields have to be updated. In case of duplicate documents' system will terminate the process after handing off the details to back office.</p>	
Save & Close	<p>Save the details provided and holds the task in 'My Task' queue for further update.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	
Hold	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Request Clarification	User should be able to specify the clarification details for requests received online.	

3.5 Exceptions

The Import Collection Booking Liquidation request, before the task moves to the approval stage, the application will validate the Amount Block, KYC and AML. A failure in validation of any of them, the task will reach exception stage for further approval for the exceptions.

3.5.1 Exception - Amount Block

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

3.5.1.1 Amount Block Exception

This section will display the amount block exception details.

3.5.1.2 Summary

Tiles Displayed in Summary:

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

3.5.1.3 Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance/Limits• R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	Cancel the Import Documentary Collection Liquidation Amount Block Exception check.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.5.2 Exception - Know Your Customer (KYC)

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

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

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

Approve

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

3.5.2.1 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.
- Document Details - User can view document details.
- Draft Details - User can view the draft details.
- Shipment Details - User can view shipment details.
- Charges - User can view charge details.
- Maturity Details - User can view the maturity details.
- Advices - User can view the advices.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the FX Linkage details.

- Settlement Details - User can view the settlement details.
- Message Preview - User can view the preview of the simulating message to the remitting bank.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

3.5.2.2 Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	<p>Cancel the Import Documentary Collection Liquidation KYC exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

3.5.3 Exception - Limit Check/Credit

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

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

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.

3.5.3.1 Limit/Credit Check

This section will display the amount block exception details.

3.5.3.2 Summary

Tiles Displayed in Summary:

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

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

3.5.3.3 Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	<p>Cancel the Import Documentary Collection Liquidation 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>	

3.6 Multi Level Approval

Log in into OBTFPM application and acquire the task available in the approval stage in free task queue. Authorization User can acquire the task for approving.

Note

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

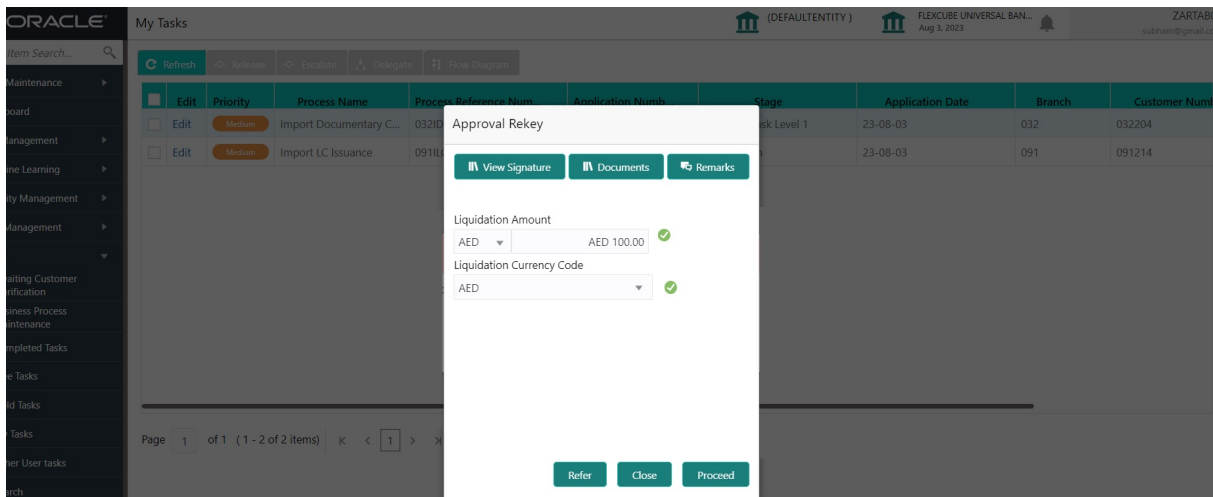
3.6.1 Authorization Re-Key (Non-Online Channel)

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

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

- Drawee Name
- Drawer Name
- Bill Currency
- Bill 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.



3.6.2 Summary

Main Details		Document Details		Maturity Details		Other Details		Additional Fields	
Booking Date	: 2023-08-03	Document 1	: BOL	Tenor Type	: Sight	Value Date	:	Click here to view	:
Submission Mode	: Desk			Tenor Basis	:	Debit Value Date	:	Additional fields	:
Liquidation Amount	: AED 100			Maturity Date	: 2023-08-04	Credit Value Date	:		
Advices		Limits and Collaterals		Commission,Charges and Taxes		Preview Messages		Loan Preferences	
Advice 1	: COLL_PAY_ADV	Contribution Currency	:	Charge	: AED 50.00	Language	: ENG	Loan Product	:
Advice 2	: PAYMENT_ADVIL...	Amount to Earmark	:	Commission	:	Preview Message	: -	linkageRefNo	:
Advice 3	: PAYMENT_MESS...	Limit Status	: Not Verified	Tax	:			Loan Tenor	:
		Collateral Currency	:	Block Status	: Success			Loan Currency	:
		Collateral Contr.	:					Loan Amount	:
		Collateral Status	: Not Verified					Loan Maturity	:
		Deposit Linkage CCY	:						
		Deposit Linkage Amount	:						
FX Linkage		Settlement Details		Parties Details		Linked Loan Details		Compliance details	
Reference Number	:	Component	: LQTAX_AMT	Remitting Bank	: Abu Dhabi Is...	loanAcc	:	KYC	: Verified
Linkage Amount	:	Account Number	: 0322040001	Drawer	: Aldar Proper...	Loan Currency	:	Sanctions	: Verified
Intra-currency	:	Currency	: AED	Drawee	: Air Arabia	Loan Amount	:	AML	: Verified
Accounting Details		Exception(Approval)							
Account Entry	: LIQD	EXCEPTION	: Nil						
Account Number	: 0322040001								
Branch	: 032								

Tiles Displayed in Summary:

- Main Details - User can view details about application details and collection details.
- Document Details - User can view the document details.
- Maturity Details - User can view the maturity details in case usance and multi tenor.
- Other Details - User can view the other details.
- Additional Fields - User can view the additional fields.
- Advices - User can view the details of advices.
- Limits and Collaterals - User can view limits and collateral details.
- Commission,Charges and Taxes - User can view commission,charges and taxes details.
- Preview message - User can view the preview of the simulated messages to remitting bank.
- Loan Preferences - User can view the details of the loan preferences selected.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view settlement details.Parties Details - User can view party details like remitting bank, drawee, drawer etc.
- Linked Loan Details - User can view the linked loan details.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.

Note

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

- Exception - User can view the exception(approval) details.

3.6.2.1 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">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance/Limits• R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance- Limits• R5 - Others	
Cancel	Cancel the approval.	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.</p>	

3.7 Reject Approval

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

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

The screen from which the reject was initiated can be seen highlighted in the tile view.

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

3.7.1 Summary

The screen up to which data was captured before reject will be available for the user to view 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 collection details.
- Document Details - User can view the document details.
- Maturity Details - User can view the maturity details in case usance and multi tenor.
- Other Details - User can view the other details.
- Additional Fields - User can view the additional fields.
- Advices - User can view the details of advices.
- Limits and Collaterals - User can view limits and collateral details.
- Commission,Charges and Taxes - User can view commission,charges and taxes details.
- Preview message - User can view the preview of the simulated messages to remitting bank.
- Loan Preferences - User can view the details of the loan preferences selected.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view settlement details.
- Parties Details - User can view party details like remitting bank, drawee, drawer etc.

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

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

Field	Description	Sample Values
Reject Approve	On click of Reject Approve, the transaction is rejected.	
Reject Decline	On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks.	

Field	Description	Sample Values
Hold	User can put the transaction on 'Hold'. Task will remain in Pending state.	
Cancel	Cancel the Reject Approval.	

3.8 Waiting Backoffice Authorization

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

1. Once transaction is handed off with OBTF system, OBTF system provides the transaction status as authorized or unauthorized.
2. If the transactions status is Authorized in OBTF, the task in OBTFPM moves to Completed task.
3. If the transaction is Un-authorized in OBTF, the task moves to Waiting BackOffice Authorization and task is available in separate state similar to waiting for customer clarification.
4. The user can enter the reason for un authorization, in the Remarks place holder but can not re-submit the task.
5. Once the task status is changed to Authorized in OBTF, the task should move out of the Waiting Backoffice Authorization queue.

OBTF batch service calls the OBTFPM API to move the task from the Waiting for Authorization stage to completed stage post successful authorization of OBTF contract (based on the response received from OBCL).

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