

Import LC Drawing Islamic User Guide
Oracle Banking Trade Finance Process Management
Release 14.7.4.0.0

Part No. F99447-01

June 2024

Oracle Banking Trade Finance Process Management - Import LC Drawings Islamic User Guide
Oracle Financial Services Software Limited

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

Copyright © 2018-2024, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization	1-1
1.5 Related Documents	1-1
1.6 Diversity and Inclusion.....	1-1
1.7 Conventions.....	1-2
1.8 Screenshot Disclaimer.....	1-2
1.9 Glossary of Icons.....	1-2
2. Oracle Banking Trade Finance Process Management	2-3
2.1 Overview.....	2-3
2.2 Benefits.....	2-3
2.3 Key Features	2-3
3. Import LC Drawing Islamic	3-1
3.1 Common Initiation Stage	3-1
3.2 Registration	3-2
3.2.1 Application Details.....	3-4
3.2.2 LC Drawing Details	3-7
3.2.3 Miscellaneous	3-9
3.3 Scrutiny.....	3-10
3.3.1 Main Details	3-13
3.3.2 Document Details.....	3-18
3.3.3 Other Details	3-21
3.3.4 Shipment Details.....	3-25
3.3.5 Additional Conditions	3-29
3.3.6 Discrepancy Details	3-30
3.3.7 Maturity Details	3-34
3.3.8 Summary.....	3-56
3.4 Data Enrichment.....	3-59
3.4.1 Main Details	3-61
3.4.2 Document Details.....	3-61
3.4.3 Other Details	3-61
3.4.4 Shipment Details.....	3-61
3.4.5 Additional Conditions	3-61
3.4.6 Discrepancy Details	3-62
3.4.7 Maturity Details	3-62
3.4.8 Advices.....	3-62
3.4.9 Additional Details	3-65
3.4.10 Settlement Details.....	3-77
3.4.11 Summary.....	3-80
3.5 Exceptions	3-83
3.5.1 Exception - Amount Block.....	3-83
3.5.2 Exception - Know Your Customer (KYC)	3-85
3.5.3 Exception - Limit Check/Credit.....	3-87
3.6 Multi Level Approval	3-89
3.6.1 Authorization Re-Key (Non-Online Channel)	3-89
3.6.2 Summary.....	3-91
3.7 Reject Approval	3-92
3.7.1 Application Details.....	3-93

3.7.2	<i>Summary</i>	3-93
3.7.3	<i>Action Buttons</i>	3-93

1. Preface

1.1 Introduction

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

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 LC Drawing Islamic

Under an import LC, the beneficiary of the LC after exporting the goods under LC submits the documents under the LC to the nominated bank. The nominated bank scrutinizes/negotiates and forwards the document to the Issuing bank. Issuing bank will lodge the same under import LC Drawing of Islamic process in OBTFPM.

The various stages involved for Islamic Import LC Drawing are:

- Receive and verify documents
- Input Import Drawing details
- Upload of related mandatory and non-mandatory documents.
- Verify/capture details and check documents for Discrepancies-Scrutiny Stage
- Input/Modify details of Import Drawing - Data Enrichment stage
- Check for limit availability if applicable.
- Check balance availability for amount block
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges if applicable
- Capture remarks for other users to check and act
- Hand off request to back office

The Islamic Import LC Drawing process flow is similar to that of conventional Import LC Drawing process flow.

This section contains the following topics:

3.1 Common Initiation Stage	3.2 Registration
3.3 Scrutiny	3.4 Data Enrichment
3.5 Exceptions	3.6 Multi Level Approval
3.7 Reject Approval	

3.1 Common Initiation Stage

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

1. Using the entitled login credentials, login to the OBTFPM application.

2. Click Trade Finance > Initiate Task.

Oracle Trade Finance - Initiate Task

Registration

Process Name: Import LC Drawings Islamic

LC Reference Number *: 300ILTZ160011501

Branch *: 300-International Payments-Fast...

Proceed Clear

Initiate Task

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

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

3.1.0.1 Action Buttons

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

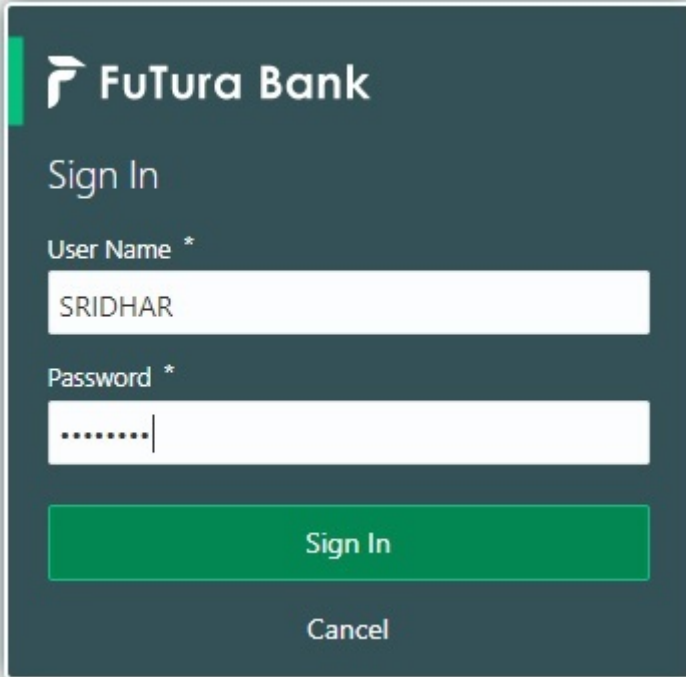
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

3.2 Registration

User can register a request for an Islamic Import LC Drawing at the front desk. During registration the user captures the basic details of the drawing and upload related documents.

On submit of the request, the request should be available for an LC Drawing expert to handle in the next stage.

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



FuTura Bank

Sign In

User Name *

SRIDHAR

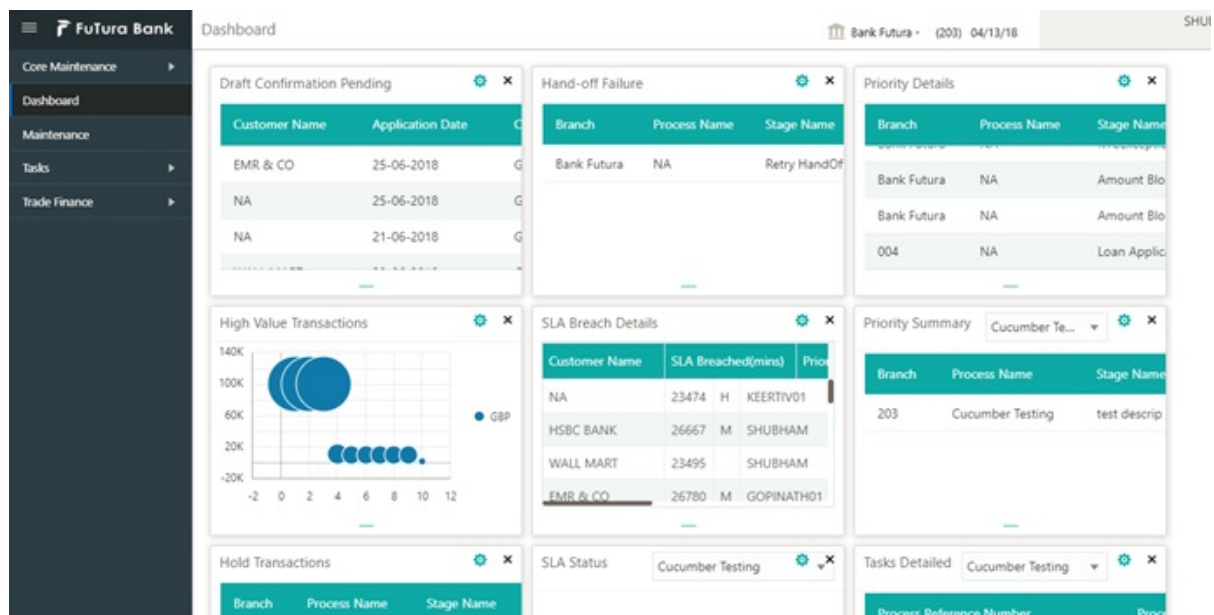
Password *

.....

Sign In

Cancel

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



3. Click Trade Finance - Islamic > Import - Documentary Credit> Import LC Drawings Islamic.

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

3.2.1 Application Details

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

Field	Description	Sample Values
Documentary Credit Number	<p>Provide the documentary credit number. Alternatively, user can search the documentary credit number using LOV.</p> <p>In the LOV, user can input DCN Reference Number, Counter Party, Currency, Amount and User Reference to fetch the LC details. Based on the search result, select the applicable LC for drawing</p> <p>If the incoming message is MT 750, system should extract the MT750 message tag values and map Related Reference Number (Tag 21) to the Documentary Credit Number field.</p>	
Received From - Customer ID	<p>Read only field.</p> <p>Received from Customer ID will be auto populated based on contract detail as available in back office.</p>	001344
Received From - Customer Name	<p>Read only field.</p> <p>Customer Name will be auto-populated based on the selected LC from the LOV.</p>	EMR & CO
Branch	<p>Read only field.</p> <p>Branch details will be auto-populated based on the selected LC from the LOV.</p>	203-Bank Futura - Branch FZ1
Process Reference Number	<p>Read only field.</p> <p>Unique sequence number for the transaction.</p> <p>This is auto generated by the system based on process name and branch code.</p>	
Priority	<p>System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority.</p> <p>User can change the priority populated any time before submit.</p>	High
Submission Mode	<p>Select the submission mode of Import LC Drawing request. By default the submission mode will have the value as 'Desk'.</p> <p>Desk- Request received through Desk</p> <p>Courier- Request received through Courier</p> <p>SWIFT - Non STP - Request received through SWIFT - Non STP</p>	Desk
Drawing Date	<p>By default, the application will display branch's current date and does not enables the user to change the date to any back date.</p>	04/13/2018

Field	Description	Sample Values
Presenting Bank	<p>Select the Presenting Bank.</p> <p>Click the look up icon to search the presenting bank based on Party ID/Party Name. You can also input the party ID and on tab out system will validate and populate the 'Presenting Bank' name.</p> <hr/> <p>Note</p> <p>In case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available, Only MT999 messages can be sent to the bank”.</p> <hr/> <p>Note</p> <p>If the Presenting Bank and the Presenting Bank Reference is already available for another Drawing under the same LC, system displays an error message, “Drawing (Drawing Ref) already Exists with same Presenting Bank Reference Ref no. Please use Update Process and Mark the Documents as Duplicate”.</p> <hr/> <p>Note</p> <p>If the KYC non-compliant party is selected then the system immediately gives instant alert as “Customer ID - (CIF ID) is not KYC compliant.”</p> <hr/> <p>If the incoming message is MT 750, system should extract the MT750 message tag values and map Presenting bank (Tag 2) in Message Header) to this field.</p>	
Presenting Bank Reference Number	<p>User can enter the reference number provided by the presenting bank.</p> <p>If the incoming message is MT 750, system should extract the MT750 message tag values and map Senders Reference (Tag 20) to this field.</p>	

Field	Description	Sample Values
Document Received Date	By default, the application will display branch's current date and enables the user to change the date to any back date.	
	<div> Note Future date selection is not allowed. </div>	

3.2.2 LC Drawing Details

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

The screenshot shows the 'LC Drawing Details' form. It contains several input fields and dropdown menus. The 'Documents Received' field has a dropdown arrow. The 'Product Description' field is a text input. The 'Amount In Local Currency' field has a dropdown for 'GBP'. The 'Accountee' field has a text input and a small icon. The 'Document Set' field has a dropdown arrow. The 'Operation Type' field is a text input. The 'Additional Amount' field has a dropdown for 'GBP'. The 'Outstanding LC Value' field has a dropdown for 'GBP' and a text input showing '£1,000.00'. The 'Drawing Reference Number' field is a text input. The 'Limits/Collateral Required' field has a toggle switch. At the bottom right, there are four buttons: 'Hold', 'Cancel', 'Save & Close', and 'Submit'.

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

Field	Description	Sample Values
Tenor Type	Select the Tenor Type from the LOV: <ul style="list-style-type: none"> • Sight • Usance • Multi Tenor 	
Documents Received	Set the document received status as 'Yes' or 'No' from the LOV.	
Document Set	Enables to user to select the number of sets of documents received from the LOV: <ul style="list-style-type: none"> • First • Second • Both 	
Outstanding LC Value	Read only field. This field displays the value as per the LC.	
Product Code	Select the product code for the drawing.	

Field	Description	Sample Values
Product Description	Read only field. This field displays the description of the product as per the product code.	
User Reference Number	System defaults the user reference number based on the product code. The user can change the user reference number.	
Operation Type	Read only field. Operation Type will be auto-populated based on the selected LC.	
Drawing Reference Number	This is auto generated by the back end system.	
Drawing Amount	Provide the drawing amount under the LC for which documents have been submitted. If the incoming message is MT 750, system should extract the MT750 message tag values and map Principle Amount (Tag 32B) to Drawing Amount field.	
Amount In Local Currency	Read only field. The amount in the Local Currency is displayed.	
Additional Amount	This field enables user to provide any additional amount to be processed under this LC drawing. If the incoming message is MT 750, system should extract the MT750 message tag values and map Additional Amount(Tag 33B) to this field.	
Limits/ Collateral Required	Toggle On: Set the toggle 'On' to enable limit check. Toggle Off: Set the toggle 'Off' to disable limit check.	
Back to Back LC	Flag to check if the Import LC is a back to back LC. Toggle On: Set the Toggle On if back to back LC is applicable. Toggle Off: Set the Toggle Off if back to back LC is applicable.	
Accountee	Read only field. This field displays the operation type based on the selected LC.	
Finance Amount	Specify the value for finance amount.	

3.2.3 Miscellaneous

ORACLE ENTITY_ID1 (ENTITY_ID1...) Oracle Banking Trade Finan... Aug 3, 2023 SANDH subham@gmail

Import LC Drawings - Islamic

Signatures Documents Remarks Customer Instruction Common Group Messages

Application Details

Documentary Credit Number *
ILIN232151502

Received From - Customer ID
032204

Received From - Customer Name
Air Arabia

Branch
032-Oracle Banking Trade Finan...

Priority
Medium

Submission Mode
Desk

Drawing Date *
Aug 3, 2023

Presenting Bank
MashreqBank

Presenting Bank Reference Number
545353

Document Received Date *
Aug 3, 2023

Drawing Details

Document Type
First

Documents Received
Yes

Product Description
INCOMING SIGHT BILLS UNDER LC PAY

Document Set
First

User Reference Number
032IBCL232150001

Outstanding LC Value
AED 500.00

Operation Type
PAY

Drawing Reference Number
IBCL232150001

Drawing Amount
AED 500.00

Amount In Local Currency
AED 500.00

Additional Amount
AED

Finance Amount
AED

Back to Back LC
Back to Back LC

Accountee

Hold Cancel Save & Close Sub

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

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Documents	Upload the documents received under the LC.	
Customer Instruction	<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. 	
Remarks	Provide any additional information regarding the drawing. This information can be viewed by other users processing the request.	

Field	Description	Sample Values
View LC	Enables the user to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.	
Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	
Action Buttons		
Submit	On submit, task will get moved to next logical stage of Import LC Drawing. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancels the Import LC Drawing Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.	

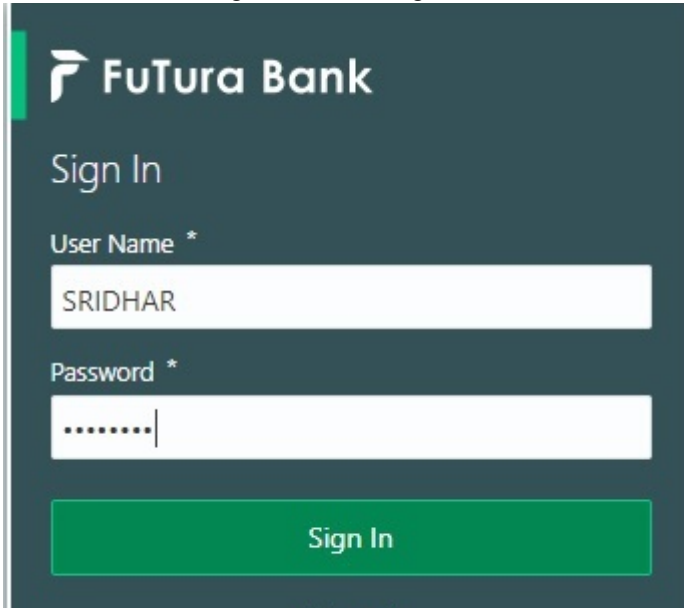
3.3 Scrutiny

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

As part of scrutiny, the User will enter/update basic details of the Islamic LC Drawing request, check documents for discrepancies and can verify if the request can be progressed further.

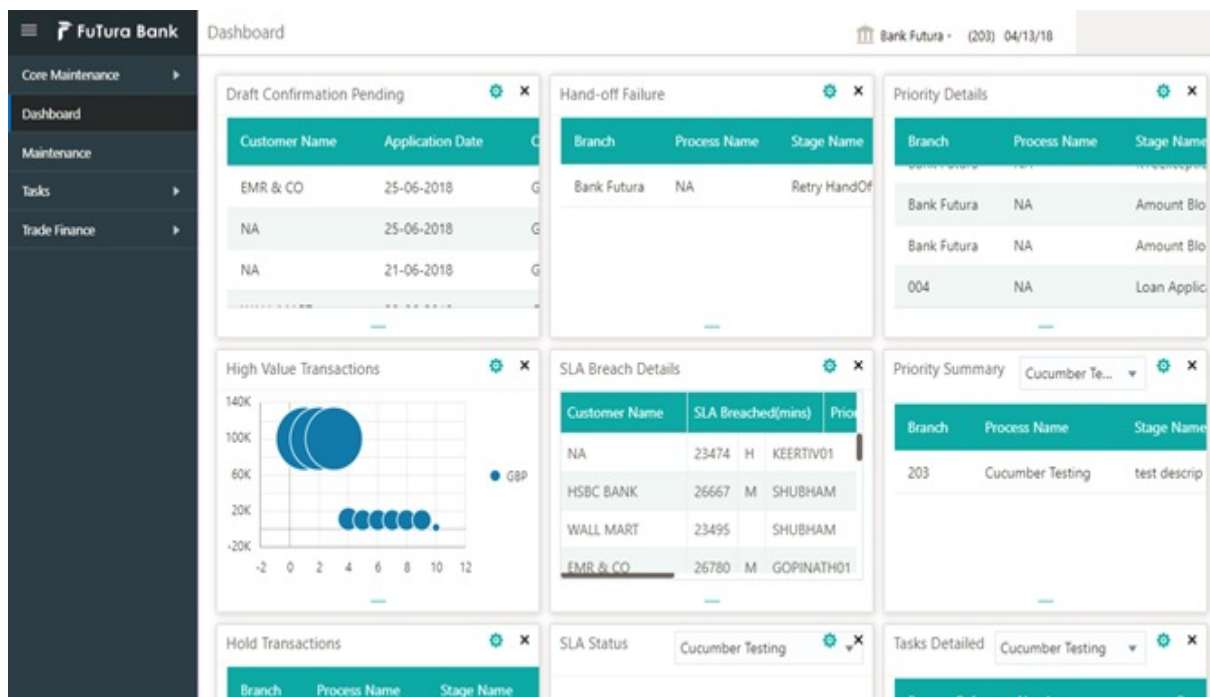
Do the following steps to acquire a task currently at Scrutiny stage:

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

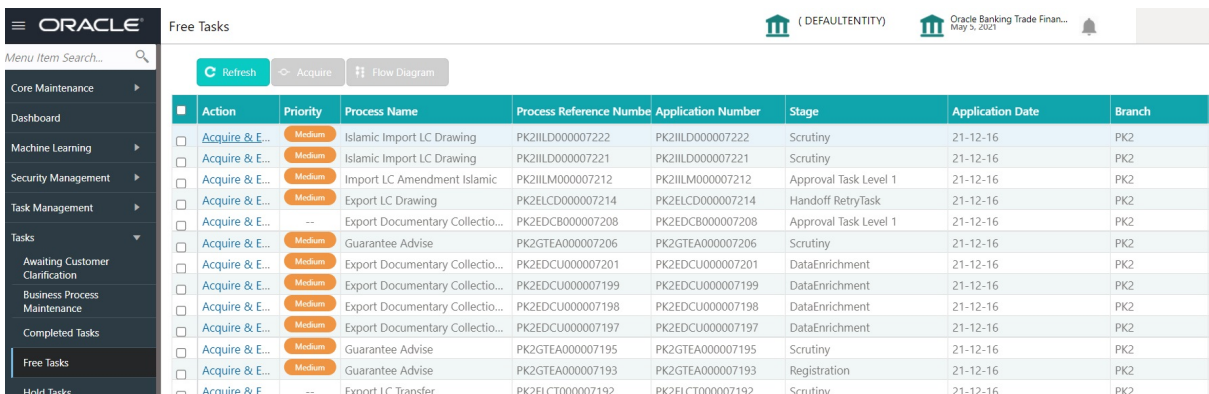


The image shows the 'FuTura Bank' login interface. It features a dark blue header with the bank's logo and name. Below the header, the text 'Sign In' is displayed. There are two input fields: 'User Name *' with the value 'SRIDHAR' and 'Password *' with masked characters. A green 'Sign In' button is located at the bottom.

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



3. Click Trade Finance> Tasks> Free Tasks.



The image shows the 'Oracle' OBTFPM application interface. The left sidebar contains navigation links: Core Maintenance, Dashboard, Machine Learning, Security Management, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, and Hold Tasks. The main area displays a table of 'Free Tasks' with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, and Branch. The table lists various tasks such as 'Islamic Import LC Drawing', 'Export LC Drawing', 'Export Documentary Collection', 'Guarantee Advise', and 'Export LC Transfer'.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Acquire & E...	Medium	Islamic Import LC Drawing	PK2IILD000007222	PK2IILD000007222	Scrutiny	21-12-16	PK2
Acquire & E...	Medium	Islamic Import LC Drawing	PK2IILD000007221	PK2IILD000007221	Scrutiny	21-12-16	PK2
Acquire & E...	Medium	Import LC Amendment Islamic	PK2IILM000007212	PK2IILM000007212	Approval Task Level 1	21-12-16	PK2
Acquire & E...	Medium	Export LC Drawing	PK2ELCD000007214	PK2ELCD000007214	Handoff RetryTask	21-12-16	PK2
Acquire & E...	---	Export Documentary Collectio...	PK2EDCB000007208	PK2EDCB000007208	Approval Task Level 1	21-12-16	PK2
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007206	PK2GTEA000007206	Scrutiny	21-12-16	PK2
Acquire & E...	Medium	Export Documentary Collectio...	PK2EDCU000007201	PK2EDCU000007201	DataEnrichment	21-12-16	PK2
Acquire & E...	Medium	Export Documentary Collectio...	PK2EDCU000007199	PK2EDCU000007199	DataEnrichment	21-12-16	PK2
Acquire & E...	Medium	Export Documentary Collectio...	PK2EDCU000007198	PK2EDCU000007198	DataEnrichment	21-12-16	PK2
Acquire & E...	Medium	Export Documentary Collectio...	PK2EDCU000007197	PK2EDCU000007197	DataEnrichment	21-12-16	PK2
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007195	PK2GTEA000007195	Scrutiny	21-12-16	PK2
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007193	PK2GTEA000007193	Registration	21-12-16	PK2
Acquire & E...	---	Export LC Transfer	PK2ELCT000007192	PK2ELCT000007192	Scrutiny	21-12-16	PK2

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

Item Search...

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer
<input checked="" type="checkbox"/> Acquire & Edit	Medium	Islamic Import LC Drawing	PK2IILD000007222	PK2IILD000007222	Scrutiny	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Islamic Import LC Drawing	PK2IILD000007221	PK2IILD000007221	Scrutiny	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Import LC Amendment Islamic	PK2IILM000007212	PK2IILM000007212	Approval Task Level 1	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Export LC Drawing	PK2ELCD000007214	PK2ELCD000007214	Handoff RetryTask	21-12-16	PK2	000153
<input type="checkbox"/> Acquire & Edit	---	Export Documentary Collectio...	PK2EDCB000007208	PK2EDCB000007208	Approval Task Level 1	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee Advise	PK2GTEA000007206	PK2GTEA000007206	Scrutiny	21-12-16	PK2	
<input type="checkbox"/> Acquire & Edit	Medium	Export Documentary Collectio...	PK2EDCU000007201	PK2EDCU000007201	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Export Documentary Collectio...	PK2EDCU000007199	PK2EDCU000007199	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Export Documentary Collectio...	PK2EDCU000007198	PK2EDCU000007198	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Export Documentary Collectio...	PK2EDCU000007197	PK2EDCU000007197	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee Advise	PK2GTEA000007195	PK2GTEA000007195	Scrutiny	21-12-16	PK2	
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee Advise	PK2GTEA000007193	PK2GTEA000007193	Registration	21-12-16	PK2	
<input type="checkbox"/> Acquire & Edit	---	Export LC Transfer	PK2ELCT000007192	PK2ELCT000007192	Scrutiny	21-12-16	PK2	001044

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

Menu Item Search...

Refresh Release Escalate Delegate Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer
<input checked="" type="checkbox"/> Edit	Medium	Islamic Import LC Drawing	PK2IILD000007222	PK2IILD000007222	Scrutiny	21-12-16	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Issuance Inter...	PK2GTEI000007167	PK2GTEI000007167	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/> Edit	---	Guarantee Issuance Inter...	PK2GTEI000007163	PK2GTEI000007163	Registration	21-12-15	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Issuance Amen...	PK2GTEI000007162	PK2GTEI000007162	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/> Edit	Medium	Lodge Claim - Guarantee...	PK2GTEC000007179	PK2GTEC000007179	Scrutiny	21-12-16	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Issuance Clos...	PK2GTEC000007172	PK2GTEC000007172	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Cancellation	PK2GTEC000007160	PK2GTEC000007160	DataEnrichment	21-12-15	PK2	000325
<input type="checkbox"/> Edit	Medium	Guarantee Advise Amen...	PK2GTEA000007154	PK2GTEA000007154	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Advise Intern...	PK2GTAI000007157	PK2GTAI000007157	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Advise Cancel...	PK2GTAC000007159	PK2GTAC000007159	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Advice Closure	PK2GTAC000007156	PK2GTAC000007156	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee Advise Amen...	PK2GTAA000007158	PK2GTAA000007158	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/> Edit	Medium	Guarantee SBLC Issuance...	PK2GISCO000007171	PK2GISCO000007171	DataEnrichment	21-12-16	PK2	001044

The Scrutiny stage has the following hops for data capture:

- Main Details
- Document Details
- Other Details
- Shipment Details
- Additional Conditions
- Additional Fields
- Discrepancy Details
- Maturity Details
- Additional Details
- Summary

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

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

sk Audit Trail Details					
Application No.	Branch Code	Initiated Date	Initiated By		
GS1ILCD000006139	GS1	2019-12-02	SRIDHAR01		
Process Name					
Import LC Drawing					
IdNo	Stage Name	Pickup Time	Completed Time	Completed By	Outcome
	Registration	2019-12-02 15:28:28	2019-12-02 15:37:43	SRIDHAR01	PROCEED

[Close](#)

3.3.1 Main Details

Main details section has two sub section as follows:

- Application Details
- Drawing Details

3.3.1.1 Application Details

This section provides a quick snapshot of details of LC. Refer to [3.2.1 Application Details](#) for more information of the fields. This section is collapsible.

ORACLE ENTITY_ID1 (ENTITY_L... FLEXCUBE UNIVERSAL BAN... Aug 3, 2023 SANDH... subham@gmail

Import LC Drawing Application No.: 032IILD000173182

Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message View LC View Events Signatures

Main Details Screen (1)

Application Details

Document Details: 20 - Documentary Credit Number * 032IILN232151502

Other Details: Process Reference Number 032IILD000173182

Shipment Details: Presenting Bank 032316 MashreqBank

Additional Conditions: Received From - Customer ID 032204

Discrepancy Details: Priority Medium

Maturity Details: Received From - Customer Name Air Arabia

Additional Details: Submission Mode Courier

Summary: Document Received Date * Aug 3, 2023

Branch 032-Oracle Banking Trade Finan...

Drawing Date * Aug 3, 2023

LC Drawing Details

Tenor Type * Sight

Documents Received Yes

Product Code * IBCL

Product Description INCOMING SIGHT BILLS UNDER LC PAY

Drawing Reference Number 032IBCL232150001

Drawing Amount * AED 500.00

Limits/Collateral Required Back to Back LC

Document Set First

User Reference Number 032IBCL232150001

Amount In Local Currency AED 500.00

Accountee

Outstanding LC Value AED 500.00

Operation Type PAY

Additional Amount

Finance Amount

Audit

Request Clarification Reject Refer Hold Cancel Save & Close Back Net

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

Field	Description	Sample Values
Priority	User can change the priority defaulted' Values are High, Medium and Low.	High

Field	Description	Sample Values
Submission Mode	Read only field. In case of non online channel, mode captured in Registration stage will be displayed. In case of MT 750, Submission Mode is "SWIFT" and read only.	Desk
Drawing Date	Non online channel - This field displays the value captured in Registration stage if any. SWIFT MT 750 - This field displays the date of receipt of MT750.	04/13/2018
Presenting Bank	System will display the details captured in Registration stage. The user can change the value. SWIFT MT 750- System will populate the presenting bank details from incoming MT 750. If the incoming message is MT 750, system should extract the MT750 message tag values and map Presenting bank (Tag 2) in Message Header) to this field.	
Presenting Bank Reference Number	Non online channel - As the details are already captured in Registration, user can update the same. SWIFT MT 750. System will populate the presenting bank reference from the incoming SWIFT message. If the incoming message is MT 750, system should extract the MT750 message tag values and map Senders Reference (Tag 20) to this field.	
Document Received Date	By default, the application will display branch's current date and enables the user to change the date to any back date. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note Future date selection is not allowed.</div>	

3.3.1.2 LC Drawing Details

The fields listed under this section are same as the fields listed under the [3.2.2 LC Drawing Details](#) section in [3.2 Registration](#). Refer to [3.2.2 LC Drawing Details](#) for more information of

the fields. During Registration, if user has not captured input, then user can capture the details in this section.

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

Field	Description	Sample Values
Tenor Type	<p>This field defaults the details are already captured in Registration stage, user can update the same.</p> <p>Select the Tenor Type from the drop down:</p> <ul style="list-style-type: none"> • Sight • Usance • Multi Tenor 	
Documents Received	<p>Set the document received status as 'Yes' or 'No' from the drop down.</p> <p>In case of MT 750, the value in the Documents Received should be No.</p>	
Document Set	<p>Enables to user to select the number of sets of documents received from the LOV:</p> <ul style="list-style-type: none"> • First • Second • Both 	
Drawing Reference Number	This is auto generated by the back end system.	
Drawing Amount	<p>This field defaults the value that is already captured in Registration stage, user can update the same.</p> <p>Provide the amount to be drawn in this drawing.</p> <p>If the incoming message is MT 750, system should extract the MT750 message tag values and map Principle Amount (Tag 32B) to Drawing Amount field.</p>	
Additional Amount	<p>This field enables user to provide any additional amount to be processed under the LC drawing.</p> <p>In case of MT 750, system will populate the amount from the incoming message.</p>	

Field	Description	Sample Values
Limits/ Collateral Required	<p>Toggle On: Set the toggle 'On' to enable limit check.</p> <p>Toggle Off: Set the toggle 'Off' to disable limit check.</p>	

3.3.1.3 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.	
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. 	

Field	Description	Sample Values
Incoming Message	Click Incoming Message to view the MT750 message should be displayed. Message will be displayed only for SWIFT Channel.	
View LC	Enables the user to view the latest LC values displayed in the respective fields.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
Signature	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
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.	

Field	Description	Sample Values
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.2 Document Details

User can enter/ update Documents and conditions details for Import LC Drawing. User can verify the documents received and identify discrepancies, if any.

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

Field	Description	Sample Values
Document Details - As per LC		
This table will fetches the document details as maintained in the underlying LC(LCDTRONL). User can modify the details only which are fetched from underlying LC.		
User can not add or delete any document details.		
Once bill drawing is authorized and if update drawing is processed, details of this table will be fetched from underlying bill drawing.		
Document Code	Document code is auto-populated from the latest LC.	
Document Reference Number	Specify the reference number available in the documents.	

Field	Description	Sample Values
Document Date	<p>Displays the document date.</p> <p>The user can change the date.</p> <hr/> <p>Note</p> <p>If “Document date” is more than “Shipment Date” system displays an override alert.</p>	
Copy	Number of duplicate copies of documents as required in LC.	
Original	Number of documents in original as required in LC.	
Description	<p>Displays the description of the document required as per LC.</p> <p>Click the link to view the description of the document.</p>	
First Mail Received Original	The number of originals of documents received from first mail.	
First Mail Received Copy	The number of duplicate copies of documents received from first mail.	
Second Mail Received Original	The number of originals of documents received from second mail.	
Second Mail Received Copy	The number of duplicate copies of documents received from second mail.	
Document Clause	<p>Displays the document clause of the documents.</p> <p>Click the link to view the description of the document clause.</p>	
Received Description	Defaults the description of the documents received from presenting bank. The user can edit the description.	
Discrepant	System marks the discrepant toggle as ‘Yes’ if there is difference between number of documents required and number of documents received. It also enables the user to make the changes, if any discrepancy identified in the document.	
Discrepancy Code	<p>Select the discrepancy code based on the discrepancy identified.</p> <p>This field is enabled if Discrepant option is enabled.</p>	

Field	Description	Sample Values
Discrepancy Description	Description will be displayed based on the discrepancy code.	
Action	Edit: Click edit to edit the document code	

Additional documents presented

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

The user can click + to add multiple document details.

Document Code	<p>Click Search to search and select the document code for the additional documents presented.</p> <p>User can add or delete the code by deleting the line on the grid.</p> <hr/> <p>Note</p> <p>The User is not allowed to add any document code which is already existing in any of the two tables.</p>	
Document Reference Number	Enables to user to provide the reference number of the documents linked.	
Document Date	<p>Provide the document date of the additional documents.</p> <hr/> <p>Note</p> <p>If "Document date" is more than "Shipment Date" system displays an override alert.</p>	
Description	<p>Displays the description of the additional documents based on the document code selected.</p> <p>Click the link to view the description of the document.</p>	
Copy	Number of duplicate copies of documents as required. User can edit the actual copies received.	
Original	Number of documents in original as required. User can edit the actual originals received.	
Description	Displays the description of the document required as per LC.	

Field	Description	Sample Values
First Mail Received Original	Provide the number of originals of documents received from first mail.	
First Mail Received Copy	Provide the number of duplicate copies of documents received from first mail.	
Second Mail Received Original	Provide the number of originals of documents received from second mail.	
Second Mail Received Copy	Provide the number of duplicate copies of documents received from second mail.	
Action	<p>Edit: Click edit to edit the document code</p> <p>Delete: Click Delete to delete the document code.</p> <hr/> <p>Note</p> <p>The User can not be able to delete any document detail fetched from previous operation.</p>	

3.3.3 Other Details

User can provide the shipping guarantee reference, other details and other bank charges.

3.3.3.1 Shipping Guarantee Reference

Provide the Shipping Guarantees Details based on the description in the following table:

Field	Description	Sample Values
Click '+' sign to add multiple Shipping Guarantees to a Single Bill.		
Shipping Guarantee Reference	Click Search to search and select the shipping guarantee reference number. User can link an existing Shipping Guarantee using this field.	
Transport Document Reference	System defaults the Transport Document Reference 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.	

Field	Description	Sample Values
Transport Document Date	System defaults the transport document date provided in the Bill, which is linked with the Shipping Guarantee.	
Amount	Shipping Guarantee amount is displayed in this field.	
Action	Edit: Click edit to edit the shipping guarantee details. Delete: Click edit to edit the shipping guarantee detail.	

3.3.3.2 Other Details

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

Field	Description	Sample Values
Debit Value Date	Provide the debit value date.	
Credit Value Date	Provide the credit value date.	
Value Date	Provide the value date.	
Allow Pre-Payment	Toggle On: Set the toggle 'On' to enable pre-payment. Toggle Off: Set the toggle 'Off' to disable pre-payment.	
Future Advance Date	Select the future advance date to capture advanced requested Date. Future Advance Date should be less than the Bill Maturity Date and should be greater than the current branch date. This field is enabled if the operation code is "ACC".	

3.3.3.3 Other Bank Charges

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

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

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

3.3.3.4 Other Bank Profit

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

3.3.3.5 MT 750 Details

Provide the MT 750 Details based on the description in the following table:

Field	Description	Sample Values
71D Charges To Be Deducted	Specify the charges to be deducted.	
34B Total Amount To Be Paid	Select the currency and specify the total amount to be paid.	

Field	Description	Sample Values
Charges To Be Added	Specify the charges to be added.	
72Z Sender To Receiver Information	Specify the sender to receiver information.	

3.3.4 Shipment Details

Scrutiny user scrutinize the Availability & Shipment request for Islamic Import LC Drawing. User must check whether the received documents of goods and shipment matches the requirement in LC.

3.3.4.1 Goods Details

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

Field	Description	Sample Values
Select	Check box to select the record.	
Goods Code	This field displays goods code as per latest LC.	
As per LC	This field displays description of the goods as per the latest LC.	
No of Units	Enter the number of units being imported or exported.	
Price per Unit	Enter the value for price per unit.	

Field	Description	Sample Values
As per Documents	Provide the description of the goods as per the documents.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	
Discrepancy Code	Select the discrepancy code based on the discrepancy identified. This field is enabled if Discrepant option is enabled.	
Discrepancy Description	Description will be displayed based on the discrepancy code.	
Insurance Company Code	Click Search to search and select the insurance company code.	
Insurance Company	The details of insurance company is populated as per the selected Insurance Company Code.	
Policy Number	Provide the policy number of the insurance.	
Carrier Name	Provide the details of the carrier as per the documents received, if the goods got shipped via multiple carriers.	

3.3.4.2 Shipment Details

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

Field	Description	Sample Values
Date of Shipment	Update the date of shipment as per the documents received.	
Shipping Agent	Update the shipping agent details based on the documents received.	
Date of Presentation	Auto-populated based on the system date. User can change the date.	
Details	Details represent the fields in latest LC.	
As per LC	Specify or select the description of the fields as per the latest LC.	
As Per Documents	Specify or select the description of the field as per document.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC terms and documents received.	

Field	Description	Sample Values
Discrepancy Code	Select the discrepancy code based on the discrepancy identified. This field is enabled if Discrepant option is enabled.	
Discrepancy Description	Description will be displayed based on the discrepancy code.	

3.3.4.3 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.	
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. 	

Field	Description	Sample Values
Incoming Message	Click Incoming Message to view the MT750 message should be displayed. Message will be displayed only for SWIFT Channel.	
View LC	Enables the user to view the latest LC values displayed in the respective fields.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
Signature	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
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. 	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • 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>	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

3.3.5 Additional Conditions

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

3.3.5.1 Additional Conditions

Islamic Import LC Drawing - Scrutiny :: Application No: PK2IILD000007222

Overrides Customer Instruction Common Group Messages View LC

Main Details
Document Details
Shipment Details
Additional Conditions
Discrepancy Details
Maturity Details
Additional Details
Summary

Additional Conditions

Screen (4

FFT Code	FFT Description	Discrepant	Discrepant Code	Discrepant Description	Action
71BCHARGES		<input type="checkbox"/>			
ADDCONDISS		<input type="checkbox"/>			
LCADV		<input type="checkbox"/>			
SNDRRVCVRINF2		<input type="checkbox"/>			

Page 1 of 1 (1-4 of 4 items) < 1 >

edit Reject Refer Hold Cancel Save & Close Back Ne

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

Field	Description	Sample Values
The user can click + to add multiple Additional Conditions.		
FFT Code	System defaults the FFT code as per the latest LC. The user can change the FFT Code.	
FFT Description	This field displays the description of the FFT code as per the latest LC.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	
Discrepancy Code	Select the discrepancy code based on the discrepancy identified.	
Discrepancy Description	Description will be displayed based on the discrepancy code.	
Action	Edit: Click edit to edit the additional condition. Delete: Click Delete icon to delete the additional condition details.	

3.3.6 Discrepancy Details

This section displays the list of discrepancies captured for Islamic Import LC Drawing. User can add/update/review the discrepancies identified in the section.

ORACLE ENTITY_ID1 (ENTITY_ID1...) FLEXCUBE UNIVERSAL BAN... Aug 3, 2023 SANDHY subham@gmail

Import LC Drawing Application No:- 032IILD000173182

Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message View LC View Events Signatures

Main Details Discrepancy Details Screen (6)

Document Details

Other Details

Shipment Details

Additional Conditions

Discrepancy Details

Maturity Details

Additional Details

Summary

Discrepancy Code	Discrepancy Description	Discrepancy Resolved	Resolved Date	Received Date	Resolved Remarks	Action
MULTI	Multimodal Bill of	No				

Page 1 of 1 (1 of 1 items)

Pay Msg Date

Non Pay Msg Date

Acceptance Message Date

Non Acceptance Message Date

Discrepancies Approval Date

77B Disposal of Documents-MT734

72Z Sender to Receiver Information-MT734

34-Total Amount Claimed

57A Account with Bank

Request Clarification Reject Refer Hold Cancel Save & Close Back Ne

Field	Description	Sample Values
The user can click + to add multiple discrepancy details.		
Discrepancy Code	Select the discrepancy code based on the discrepancy identified.	
Discrepancy Description	Description will be displayed based on the discrepancy code.	
Discrepancy Resolved	Read only field. Discrepancy resolved is auto-populated based on the Discrepancy Code.	
Resolved Date	Read only field. The date when discrepancy is resolved.	
Received Date	Specify the discrepancy received date.	
Resolved Remarks	Read only field. The remarks for discrepancy resolution.	
Action	Edit: Click edit to edit the discrepancy details. Delete: Click Delete to delete the discrepancy details.	
Pay Msg Date	Specify the pay message date.	
Non Pay Msg Date	Specify the non pay message date.	
Acceptance Message Date	Specify the acceptance message date.	
Non Acceptance Message Date	Specify the non acceptance message date.	

Field	Description	Sample Values
Discrepancies Approval Date	Specify the date of discrepancies approval.	
Disposal of Documents-MT734	Read only field. Disposal of documents is auto populated.	
Sender to Receiver Information-MT734	Read only field. Sender to receiver information for MT734 is auto populated from the system.	
Total Amount Claimed	Specify the value for total amount claimed.	
Account with Bank	Read only field. Account with bank value is auto populated.	

3.3.6.1 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.	

Field	Description	Sample Values
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Incoming Message	<p>Click Incoming Message to view the MT750 message should be displayed.</p> <p>Message will be displayed only for SWIFT Channel.</p>	
View LC	Enables the user to view the latest LC values displayed in the respective fields.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	

Field	Description	Sample Values
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> • 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.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.7 Maturity Details

A Scrutiny user can Payment data segment details of an Islamic Import LC Drawing.

ORACLE

(DEFAULTTENITY)
Oracle Banking Trade Finan
May 24, 2021
ZART/ subham@gmail

Islamic Import LC Drawing
utiny : Application No:- PK2IILD000027141

Clarification Details
Documents
Remarks
Overrides
Customer Instruction
Common Group Messages
View LC
Signatures

Main Details
Document Details
Other Details
Shipment Details
Additional Conditions
Discrepancy Details
Maturity Details
Additional Details
Summary

Maturity Details
Draft Details

Draft Code	Draft Amount	Action
Cost of the shipment	£120.00	<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	Liquidati
1	BE				12						

Interest From Date
Interest To Date
Acceptance Commission From Date
Acceptance Commission To Date

Audit

Request Clarification
Reject
Refer
Hold
Cancel
Save & Close
Back
Ne

3.3.7.1 Draft Details

Update the draft details based on the description in the following table:

Field	Description	Sample Values
Draft Code	Update the draft code. Alternatively, user can search the draft details using LOV.	
Draft Amount	Update the draft amount.	
Action	Click Edit icon to edit the draft code. Click Delete icon to delete the draft code.	

3.3.7.2 Maturity and Multi Tenor Liquidation Details

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

Field	Description	Sample Values
Tenor Basis	Select the tenor basis, if the tenor is not sight. The user can view and edit the tenor base code description of the Tenor Basis Code selected by the user.	
Tenor Description	System displays the tenor description based on the tenor basis selection. The user can change the description.	
Start Date	Provide the tenor start date.	
Tenor Days	Provide the number of tenor days	
Transit Days	Provide the transit days, if the tenor is sight.	
Maturity Date	System displays the due date for the drawing based on tenor and tenor basis. If tenor is sight, system will calculate the maturity date as 5 working days from document Received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date. If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date.	
Bill Amount	System displays the bill amount.	
Liquidated Amount	System displays the bill liquidated amount.	
Exchange Rate	System displays the Exchange Rate.	

Field	Description	Sample Values
Liquidation Date	System displays the liquidation date.	
Liquidation Amount	System displays the liquidation amount.	
Action	Click Edit icon to edit the record. Click Delete icon to delete the record.	
Interest From Date	System displays the interest from date. The interest from date cannot be earlier than branch date and later than maturity date.	
Interest To Date	System displays the interest to date.	
Accept Commission From Date	System displays the accept commission from date.	
Accept Commission To Date	System displays the accept commission to date.	

Additional Details

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

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

Islamic Import LC Drawing - Scrutiny :: Application No: PK2IILD000007222

Overrides Customer Instruction Common Group Messages View LC

Screen (7)

Revolving Details Revolving : Yes Revolving In : Value Revolving Frequency :	Limits and Collaterals Contribution Currency : Contribution Amount : Limit Status : Collateral Currency : Collateral Contr. : Collateral Status : Deposit Linkage CCY : Deposit Linkage Amount(in Txn Ccy) :	Commission, Charges and Taxes Charge : AED 350.00 Commission : Tax : AED 20.00 Block Status : Not Initiated	Assignment of Proceeds AssignmentOfProceeds : No Assignee Name : Assigned Amount :
FX Linkage FX Reference Number : Contract Currency : Linkage Amount :	Payment Details Immediate Liquidation: No Required : No Immediate : No Acceptance Required		

Reject Refer Hold Cancel Save & Close Back Next

3.3.7.3 Revolving Details

Revolving

Revolving

No

Revolving In

Revolving Frequency

Revolve Units

Next Reinstatement Date

mm/dd/yy

Cummulative

Automatic Reinstatement

Save & Close

Ca

Field	Description	Sample Values
Revolving	Read only field. Displays the LC is revolving or non-revolving.	
Revolving In	Read only field. The LC can revolve with Time or Units.	
Revolving Frequency	Read only field. This field captures the frequency in days and months by which the LC revolves.	
Revolving Units	Read only field. This field captures the units by which the LC revolves.	
Next Reinstatement Date	Read only field. This field defaults the date of next reinstatement for the LC based on the revolving frequency selected.	
Cumulative	Read only field. This field is a toggle to indicate if the LC value has to be cumulative or not on reinstatement.	
Automatic Reinstatement	Read only field. This field enables to have automatic reinstatement on the reinstatement day without manual intervention.	

3.3.7.4 Limits & Collateral

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 (OBTFFPM) 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.

Note

Counter Party is used in 'Limit details' for limit tracking, Account for Collateral margin and Deposit detail for Deposit Linkage

Limits & Collaterals

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message
032204	Facility	032204	032204AD1	1	100	AED	100000	Not Available	The Earmark cannot b

Cash Collateral Details

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

Deposit Linkage Details

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

Page 1 (0 of 0 items)

Save & Close Cancel

Limit Details

Customer Id
001044

Contribution % *
1.0

Contribution Currency
GBP

Limit/Liability Currency
GBP

Limit Check Response
Available

Expiry Date

Response Message
The Earmark can be performed as the f

Linkage Type *
Facility

Liability Number *
PK2LIAB01

Line Id/Linkage Ref No *
PK2L01SL1


Limits Description

Amount to Earmark *
AED 100,000.00

Limit Available Amount
£999,999,903.89

ELCM Reference Number

Verify Save & Close Close

Field	Description	Sample Values
Plus Icon 	Click plus icon to add new Limit Details.	
Limit Details Click + plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.		
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> • Facility • Liability 	
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	
Liability Number	Click Search to search and select the Liability Number from the look-up.	
Contribution Currency	Read only field. The LC currency will be defaulted in this field.	

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

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

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

Collateral Details

This section is disabled.

Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

Deposit Linkage Details

Customer Id

091215

Deposit Account

PK2CDP1221100002

Deposit Branch

PK2

Deposit Available Amount

AED 87,508.00

Deposit Maturity Date

Exchange Rate

Deposit Available In Transaction Currency

Linkage Percentage % *

45.00


Linkage Amount(Transaction Currency) *

AED 450.00

Save & Close

Close

Field	Description	Sample Values
Click + plus icon to add new deposit details.		
Deposit Account	Click Search to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	

Field	Description	Sample Values
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.	
Below fields appear in the Deposit Details grid along with the above fields.		
Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	

3.3.7.5 Commission, Charges and Taxes Details

This section displays charge details. The system also default the Charges/Commission Party maintained for the customer as per defined Class Maintenance in OBTF. System simulates the Charges, Commission and Tax details from the Back office. At the time of contract initiation against respective commission and charge component, the OBTFPM by default captures the counter parties Account Description as the Charge Party.

The user can view the Account Description of the Charge Party of the respective Settlement Account holder, post successful handoff user can view the same Charge Party details against

the commission and charges which were entered at the time of contract initiation in the BO/ MO Enquiry screen of LC in OBTF.

Commission, Charges and Taxes

Recalculate
Redefault

Commission Details

Event

Event Description

Component	Rate	Mod. Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settl. Acct	Amendable
No data to display.										
Page 1 (0 of 0 items) < 1 >										

Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
No data to display.										
Page 1 (0 of 0 items) < 1 >										

Tax Details

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

Save & Close
Cancel

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.	
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>	
Split	The user can split the Commission by enabling/ disabling the flag as per the requirement.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	The value is auto-populated as the commission can be amendable or not.	

3.3.7.6 Charge Details

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

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

Tax Details

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

This section displays the tax details:

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

3.3.7.7 Assignment of Proceeds

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

Assignment of Proceeds

Assignment Paid By Importer

Assignee Details

Sequence	Assignee Id & Assignee Details	Assignment %	Currency	Assigned Amount	Account	Assignee Account	Account With Institution
1	032411 CIFIMJ11	34	AED	£9,180.00			

Save & Close Cancel

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

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

3.3.7.8 FX Linkage

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

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

Linkage

FX Linkage

FX Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Total Utilized Amount	FX Expiry Date	Action
132FXF2230890501	GBP	AED	AED 149,873,698.50	1.5	AED 27,000.00	AED 2,100.00	Dec 30, 2025	

Page 1 of 1 (1 of 1 items)

Average FX Rate

Save & Close Cancel

FX Linkage

FX Reference Number *

032FXF2230890501

Contract Amount

AED AED 149,999,998.50

Linkage Amount *

AED AED 27,000.00

FX Amount in Local Currency

GBP £149,999,998.50

FX Delivery Period From

Currency

AED

Available FX Contract Amount

AED AED 149,873,698.50

Rate

1.5

FX Expiry Date

Dec 30, 2025

FX Delivery Period To

Save & Close

Close

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

Field	Description	Sample Values
Click + plus icon to add new FX linkage details.		
Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.		
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> <p>Counter Party is used in FX contracts for FX linkage.</p>	
Currency	This field displays the FX SOLD currency from the linked FX contract.	
Contract Amount	<p>This field displays the FX SOLD currency and Amount.</p> <p>The user can change the currency.</p>	

Field	Description	Sample Values
Available FX Contract Amount	<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.	
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	
Below fields appear in the FX linkage grid along with the above fields.		
Bought Currency	This field displays the currency from the linked FX contract.	
Sold Currency	This field displays the currency from the linked FX contract.	
Available ContractAmount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.	
Linked Amount	<p>Sum of Linked amount will not be greater than LC contract amount.</p> <p>Linked amount will not be greater than the available amount for linkage.</p>	

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

3.3.7.9 Payment Detail

The screenshot shows the 'Payment Details' form. It includes the following sections and fields:

- PaymentDetails**
 - Advance by Loan:** A toggle switch.
 - Additional Collateral Amount:** A text field with a dropdown menu showing 'AED' and a value of 'AED 100.00'.
 - Immediate Accept:** A toggle switch.
 - Liquidate using Collateral:** A toggle switch.
 - Settle Available Amount:** A toggle switch.
 - Outstanding Collateral Amount:** A text field with a value of '100'.
 - Reimbursement Claimed:** A toggle switch.
 - Transfer Collateral from LC:** A toggle switch.
 - Immediate Liquidation Required:** A toggle switch.
 - Reimbursing Bank:** A text field.
 - Transfer Collateral Amount:** A text field.
 - Auto Liquidate:** A toggle switch.
 - Reimbursement Date:** A date picker.
- Settlement Details - Liquidation**
 - A table with columns: Component, Currency, Debit/Credit, Account, Account Description, Branch, Account Currency.
 - Below the table, it says 'No data to display.'
 - Page 1 (0 of 0 items)

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

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

Field	Description	Sample Values
Advance by Loan	Read only field. Advance by Loan enables creation of loan at the time of Final liquidation.	
Settle Available Amount	Enable this option, if during settlement, 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.	
Transfer Collateral from LC	Enable this option, if collaterals are transferred from LC.	

Field	Description	Sample Values
Transfer Collateral Amount	Read only field. Displays the transfer collateral amount. This field appears, if Transfer Collateral from LC option is enabled.	
Additional Collateral Amount	Click the edit icon and specify the additional collateral details. The user can add additional collateral amount and select the Settlement Account and view the read only fields such as: Settlement Account Currency, Exchange Rate, Contribution Amount in Account Currency, Account Available Amount, Response and Response Message from the Additional Collateral Amount edit pop-up screen.	
Outstanding Collateral Amount	Read only field. Displays the outstanding collateral amount. This field appears, if Transfer Collateral from LC option is enabled.	
Immediate Liquidation Required	This toggle is applicable only for sight LC's and only if the drawings are without discrepancy. Switch on the toggle to enable immediate liquidation for the drawing.	
Auto Liquidate	Toggle On: Set the toggle 'On' if the auto Liquidation is required. Toggle Off: Set the toggle 'Off' if the auto Liquidation is not required.	
Immediate Accept	This toggle is applicable only for Usance/multi tenor drawings and only if the drawings are without discrepancy. Switch on the toggle if acceptance to be sent immediately.	
Reimbursement Claimed	Switch on the toggle if the reimbursement is already claimed. This field is applicable only if reimbursement is applicable and LC has reimbursement bank details.	

Field	Description	Sample Values
Reimbursing Bank	<p>Read only field.</p> <p>Reimbursing bank details gets defaulted from the LC.</p> <hr/> <p>Note</p> <p>If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”.</p>	
Reimbursement Date	<p>This field will be enabled only if Reimbursement Claimed is 'Yes'.</p> <p>Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error.</p>	
Liquidate using Collateral	Read only field.	
Settlement Details - Liquidation		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Debit/Credit	Application displays debit/ credit for the component.	
Account	Customer account.	
Account Description	Description of the account.	
Branch	Branch of the customer's account.	
Account Currency	Currency of the account.	

3.3.7.10 Action Buttons

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

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

Field	Description	Sample Values
Documents	<p>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. 	
Incoming Message	<p>Click Incoming Message to view the MT750 message should be displayed.</p> <p>Message will be displayed only for SWIFT Channel.</p>	
View LC	Enables the user to view the latest LC values displayed in the respective fields.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	

Field	Description	Sample Values
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.8 Summary

User can review the summary of details captured under Islamic Import LC Drawing stage.

The tiles must display a list of important fields with values. User can drill down the tile and view the details provided in the various data segments.

Oracle Islamic Import LC Drawing Summary

Application No: 032IILD000173182

Summary

Main Details	Document Details	Other Details	Shipment Details
Product Code : IBCL Currency : AED Amount : 500	Document 1 : Document 2 :	Value Date : 2023-08-03 Debit Value Date : 2023-08-03 Credit Value Date : 2023-08-03	Goods Code :

Additional Conditions	Discrepancy Details	Maturity Details	Revolving Details
FFT Code 1 : 71BCHARGES FFT Code 2 : ADDCONDISS FFT Code 3 : LCADV FFT Code 4 : SDRRCVRINF2	Discrepancy Code 1 : MULTI	Tenor Type : Sight Tenor Basis : Maturity Date :	Revolving : N Revolving In : Revolving Frequency :

Limits and Collaterals	Commission, Charges and Taxes	Assignment of Proceeds	Payment Details
Contribution Currency : Amount to Earmark : null Limit Status : Not Verified Collateral Currency : Collateral Contr : Collateral Status : Not Verified Deposit Linkage CCY : Deposit Linkage Amount :	Charge : Commission : Tax : Block Status : Not Initiated	Assignment of proceeds : No Assignee Name : Assigned Amount :	Immediate Liquidation : Yes Immediate Accept : Reim Claimed :

Buttons: Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next, Submit

Tiles Displayed in Summary

- Main Details - User can view the application details and LC details.
- Document Details - User can view the document details.
- Other Details - User can view other details. Shipment Details - User can view the shipment details.
- Shipment Details - User can view the shipment details
- Additional Conditions - User can view additional conditions of the drawing.
- Discrepancy Details - User can view the discrepancy noted for the current LC drawing.
- Maturity Details - User can view the maturity details.
- Revolving Details - User can view revolving details on revolving LC.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the charge details.
- Assignment of Proceeds - User can view the assignment of proceeds details.
- FX Linkage - User can view the details of FX Linkage.
- Payment Details - User can view the payment details.

3.3.8.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<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.	
Incoming Message	<p>Click Incoming Message to view the MT750 message should be displayed.</p> <p>Message will be displayed only for SWIFT Channel.</p>	
View LC	Enables the user to view the latest LC values displayed in the respective fields.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	

Field	Description	Sample Values
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Submit	<p>Task will get moved to next logical stage of Import LC Drawing.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

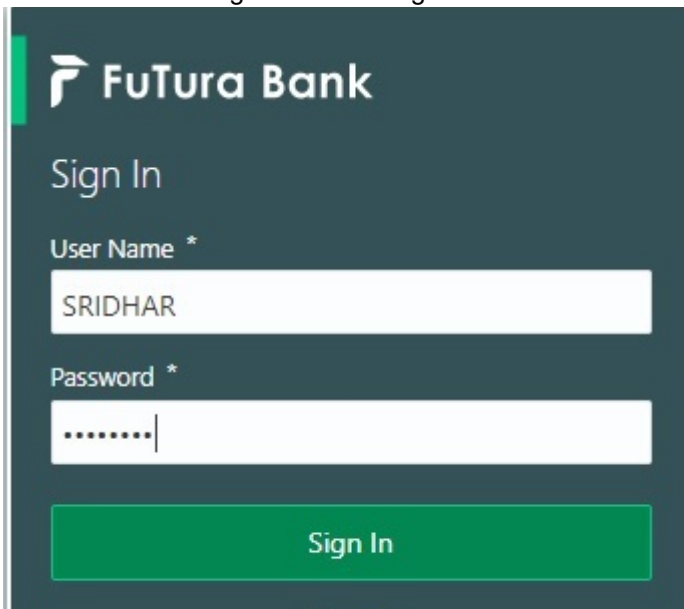
3.4 Data Enrichment

Note

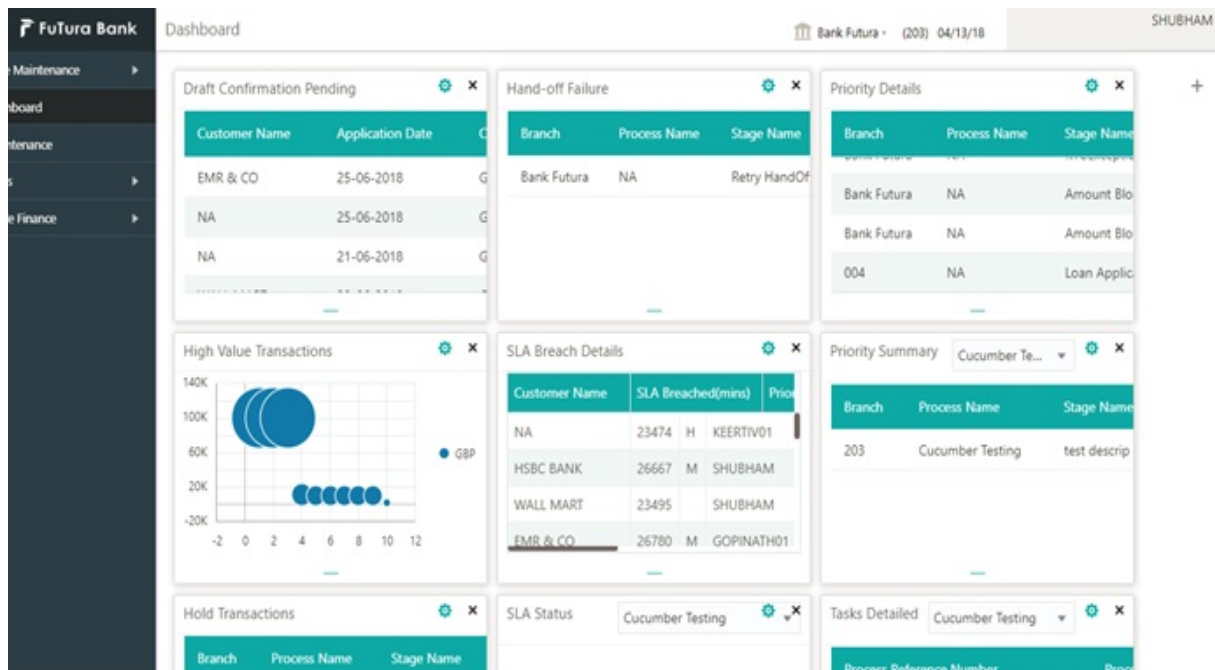
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

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



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



3. Click Trade Finance> Tasks> Free Tasks.

The screenshot shows the 'Free Tasks' table in the Futura Bank system. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Num. The table contains 13 rows of tasks, all with a priority of 'Medium'. The first row is selected. The table is paginated, showing 1 of 136 items (1 - 20 of 2702 items).

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Num
Acquire & E...	Medium	Islamic Import LC Drawi...	PK2IILD000007222	PK2IILD000007222	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Islamic Import LC Drawi...	PK2IILD000007221	PK2IILD000007221	Scrutiny	21-12-16	PK2	001044
Acquire & E...	Medium	Import LC Amendment L...	PK2IILM000007212	PK2IILM000007212	Approval Task Level 1	21-12-16	PK2	001044
Acquire & E...	Medium	Export LC Drawing	PK2ELCD000007214	PK2ELCD000007214	Handoff RetryTask	21-12-16	PK2	000153
Acquire & E...	Medium	Export Documentary Co...	PK2EDCB000007208	PK2EDCB000007208	Approval Task Level 1	21-12-16	PK2	001044
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007206	PK2GTEA000007206	Scrutiny	21-12-16	PK2	
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007201	PK2EDCU000007201	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007199	PK2EDCU000007199	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007198	PK2EDCU000007198	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007197	PK2EDCU000007197	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007195	PK2GTEA000007195	Scrutiny	21-12-16	PK2	
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007193	PK2GTEA000007193	Registration	21-12-16	PK2	
Acquire & E...	Medium	Export LC Transfer	PK2ELCT000007192	PK2ELCT000007192	Scrutiny	21-12-16	PK2	001044

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

The screenshot shows the 'Free Tasks' table in the Futura Bank system, with the 'Acquire & Edit' button selected for the first task. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer N. The table contains 13 rows of tasks, all with a priority of 'Medium'. The first row is selected. The table is paginated, showing 1 of 136 items (1 - 20 of 2702 items).

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer N
Acquire & E...	Medium	Islamic Import LC Drawi...	PK2IILD000007222	PK2IILD000007222	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Islamic Import LC Drawi...	PK2IILD000007221	PK2IILD000007221	Scrutiny	21-12-16	PK2	001044
Acquire & E...	Medium	Import LC Amendment L...	PK2IILM000007212	PK2IILM000007212	Approval Task Level 1	21-12-16	PK2	001044
Acquire & E...	Medium	Export LC Drawing	PK2ELCD000007214	PK2ELCD000007214	Handoff RetryTask	21-12-16	PK2	000153
Acquire & E...	Medium	Export Documentary Co...	PK2EDCB000007208	PK2EDCB000007208	Approval Task Level 1	21-12-16	PK2	001044
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007206	PK2GTEA000007206	Scrutiny	21-12-16	PK2	
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007201	PK2EDCU000007201	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007199	PK2EDCU000007199	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007198	PK2EDCU000007198	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Export Documentary Co...	PK2EDCU000007197	PK2EDCU000007197	DataEnrichment	21-12-16	PK2	001044
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007195	PK2GTEA000007195	Scrutiny	21-12-16	PK2	
Acquire & E...	Medium	Guarantee Advise	PK2GTEA000007193	PK2GTEA000007193	Registration	21-12-16	PK2	
Acquire & E...	Medium	Export LC Transfer	PK2ELCT000007192	PK2ELCT000007192	Scrutiny	21-12-16	PK2	001044

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

Menu Item Search...

Refresh Release Escalate Delegate Flow Diagram

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer N
<input checked="" type="checkbox"/>	Edit	Medium	Islamic Import LC Drawi...	PK2IILD000007222	PK2IILD000007222	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/>	Edit	Medium	Import LC Issuance Isla...	PK1IILI000007200	PK1IILI000007200	KYC Exceptional approval	21-12-16	PK2	000325
<input type="checkbox"/>	Edit	Medium	Shipping Guarantee Iss...	PK2SGTI000007183	PK2SGTI000007183	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/>	Edit	Medium	Lodge Claim - Guarante...	PK2GTEC000007179	PK2GTEC000007179	Scrutiny	21-12-16	PK2	001044
<input type="checkbox"/>	Edit	Medium	Guarantee advise claim ...	PK2GADC000007176	PK2GADC000007176	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/>	Edit	Medium	Guarantee Issuance Clo...	PK2GTGEC000007172	PK2GTGEC000007172	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/>	Edit	Medium	Guarantee SBLC Issuanc...	PK2GISCA000007171	PK2GISCA000007171	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/>	Edit	Medium	Guarantee Issuance Inte...	PK2GTEI000007167	PK2GTEI000007167	DataEnrichment	21-12-16	PK2	001044
<input type="checkbox"/>	Edit	---	Guarantee Issuance Inte...	PK2GTEI000007163	PK2GTEI000007163	Registration	21-12-15	PK2	001044
<input type="checkbox"/>	Edit	Medium	Guarantee Issuance Ame...	PK2GTEI000007162	PK2GTEI000007162	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/>	Edit	Medium	Guarantee Cancellation	PK2GTEC000007160	PK2GTEC000007160	DataEnrichment	21-12-15	PK2	000325
<input type="checkbox"/>	Edit	Medium	Guarantee Advise Canc...	PK2GTAC000007159	PK2GTAC000007159	DataEnrichment	21-12-15	PK2	001044
<input type="checkbox"/>	Edit	Medium	Guarantee Advise Amen...	PK2GTAA000007158	PK2GTAA000007158	DataEnrichment	21-12-15	PK2	001044

Page 1 of 9 (1 - 20 of 168 items) K < 1 2 3 4 5 ... 9 > X

The Data Enrichment stage has five sections as follows:

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

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

3.4.1 Main Details

Refer to [3.3.1 Main Details](#).

3.4.2 Document Details

Refer to [3.3.2 Document Details](#).

3.4.3 Other Details

Refer to [3.3.3 Other Details](#).

3.4.4 Shipment Details

Refer to [3.3.3 Other Details](#).

3.4.5 Additional Conditions

Refer to [3.3.5 Additional Conditions](#).

3.4.6 Discrepancy Details

Refer to [3.3.6 Discrepancy Details](#).

3.4.7 Maturity Details

Refer to [3.3.7 Maturity Details](#).

3.4.8 Advices

A DE user can verify the advices details Data Segment of the Islamic Import LC Drawing request.

amic Import LC Drawing - DataEnrichment :: Application No: PK2IILD000007222

Screen (2 / 6)

Main Details	Advice Details
Advice Details	<div>Advice : ACKNOWLEDGE... Advice Name : ACKNOWLEDGEMENT Advice Party : NEGOTIATING BANK Party Name : CITIBANK IRELAND Suppress : NO Advice</div> <div>Advice : PAYMENT_MESS... Advice Name : PAYMENT_MESSAGE Advice Party : Party Name : Suppress : NO Advice</div>
Maturity Details	
Additional Details	
Settlement Details	
Summary	

Audit

Reject Refer Hold Cancel Save & Close Back Next

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

Advice Details

Advice Details

Suppress Advice

Party ID

032204

Advice Name

TRADE_ENVELOPE

Party Name

Air Arabia

Medium

MAIL

Advice Party

BEN

FFT Code

FFT Code	FFT Description		Action
12FRETCOURSE			<div></div> <div></div>




Instructions

Instruction Code	Instruction Description	Edit	Action
E202	. IN REIMBURSEMENT PLEASE TELE-REMIT THE FUNDS TO		<div></div> <div></div>

OK

Cancel

Field	Description	Sample Values
Suppress Advice	Toggle on: Switch on the toggle if advice is suppressed. Toggle off: Switch off the toggle if suppress advice is not required for the amendments	
Advice Name	Read only field. This field displays the advice name defaulted from drawing LC.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Read only field. Value be defaulted from drawing LC.	
Party ID	Read only field. Value be defaulted from drawing LC.	
Party Name	Read only field. Value be defaulted from drawing LC .	
Free Format Text		
	Click plus icon to add new FFT code.	
FTT Code	User can select the FFT code as a part of free text.	

Field	Description	Sample Values
FFT Description	FFT description is populated based on the FFT code selected.	
	Click edit icon to edit any existing FFT code.	
Action	Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details.	
Instruction Details		
	Click plus icon to add new instruction code.	
Instruction Code	User can select the instruction code as a part of free text.	
Instruction Description	Instruction description is populated based on the Instruction code selected.	
	Click edit icon to edit any existing Instruction code.	
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details.	

3.4.9 Additional Details

A DE user can verify and enter the basic additional details Data Segment of the Islamic Import LC Drawing request.

Islamic Import LC Drawing - DataEnrichment :: Application No: PK2IILD000007222

Screen (8)

Main Details	Additional Details			
Document Details	Revolving Details	Limits and Collaterals	Commission,Charges and...	Payment Details
Shipment Details	Revolving : No	Limit Currency :	Charge :	Immediate Liquidation: No
Additional Conditions	Revolving In :	Limit Contribution :	Commission :	Required : No
Discrepancy Details	Revolving Frequency :	Limit Status :	Tax :	Immediate : No
Maturity Details		Collateral Currency :	Block Status : Not Initiated	Acceptance Required
Advices		Collateral :		
Additional Details	FX Linkage	Finance Preferences	Preview Messages	Assignment of Proceeds
Settlement Details	FX Reference Number :	Linkage Ref. No :	Language :	AssignmentOfProceeds: No
Summary	Contract Currency :	Finance Amount :	Preview Advice : -	Assignee Name :
	Contract Amount :			Assigned Amount :
	Profit Details			
	Component :			
	Amount :			

audit

Reject Refer Hold Cancel Save & Close Back No

3.4.9.1 Revolving Details

Refer to [3.3.7.3 Revolving Details](#).

3.4.9.2 Limits & Collateral

Refer to [3.3.7.4 Limits & Collateral](#).

3.4.9.3 Charge Details

Refer to [Deposit Linkage Details](#).

3.4.9.4 Payment Details

Refer to [3.4.9.4 Payment Details](#)

3.4.9.5 FX Linkage

Refer to [3.4.9.12 Profit Details](#)


3.4.9.6 Finance Preference

This section enables the user to request for a loan to liquidate the drawing under the LC. This section will be enabled based on the product selected for booking the drawing under the LC.

The screenshot shows the 'Finance Preferences' window. It includes sections for 'Finance Preferences' (with fields for Drawing/Collection Ref, Bill Currency-Amount, Customer Id, Customer Name, Product Code, Finance Currency, Original Exchange Rate, Exchange Rate, Finance Tenor Units, Tenor Type, Rate Type, Rate Code, Finance Value Date, and Finance Maturity Date), 'Finance Profit/UDE Details' (showing 'No data to display.'), and 'Limits' (with a 'Limit Details' table). The 'Limit Details' table has columns: Customer ID, Linkage Type, Liability Number, Line Id/Linkage Ref No, Line Serial, Contribution %, Contribution Currency, Amount to Earmark, Limit Check Response, and Response Message. The data row shows: 032204, Facility, 032204, 032204AD1, 1, 100, AED, 27000, Not Available, and The Earmark cannot be pe. At the bottom are 'Save & Close' and 'Cancel' buttons.

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

Field	Description	Sample Values
Drawing/Collection Ref	Read only field. This field displays the loan product linked to the drawing product.	
Bill Currency-Amount	Read only field. Outstanding Drawing/ Collection Currency and Amount. Defaults from the underlying task. User cannot change the value.	
Customer ID	Read only field. This field displays the customer ID of the applicant/applicant bank.	
Customer Name	Read only field. This field displays the applicant/applicant bank name.	
Product Code	Defaults from the underlying Collection/ Drawing Product maintenance. User cannot change the value.	
Finance Currency	Finance currency is defaulted from the bill currency. <div style="text-align: center;">Note</div> Loan currency allowed either in contract currency or in local currency.	

Field	Description	Sample Values
Original Exchange Rate	System displays the Original Exchange rate.	
Exchange Rate	Exchange rate applicable for Local Currency. User can enter the Exchange rate. System validates the exchange rate is within the allowed range.	
Finance Tenor Units	Application defaults the finance tenor units based on the product. User can change the value within the variance of finance tenor.	
Tenor Type	System defaults the value. Values are Days, Months and Years. The numerical value for Days or months or Years is applicable.	
Rate Type	System defaults the rate type.	
Rate Code	System populates the Rate code as part of simulation.	
Finance Value Date	System defaults the branch date as Value date. User cannot change the value.	
Finance Maturity Date	System defaults the date based on the Loan value date and Loan tenor.	
Finance Profit/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		
Plus Icon 	Click plus icon to add new Limit Details.	

Field	Description	Sample Values
<p>Limit Details</p> <p>Click + plus icon to add new limit details.</p> <p>Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.</p>		
Customer ID	<p>Applicant's/Applicant Bank customer ID will get defaulted.</p> <p>User can change the customer ID.</p>	
Linkage Type	<p>Select the linkage type.</p> <p>Linkage type can be:</p> <ul style="list-style-type: none"> • Facility • Liability 	
Contribution%	<p>System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.</p> <p>Once contribution % is provided, system will default the amount.</p> <p>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.</p>	
Liability Number	Click Search to search and select the Liability Number from the look-up.	
Contribution Currency	<p>Read only field.</p> <p>The LC currency will be defaulted in this field.</p>	
Line ID/Linkage Ref No	<p>Click Search to search and select the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.</p> <hr/> <p>Note</p> <p>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.</p> <hr/>	

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

3.4.9.7 Preview

User can view the draft preview of the advise.

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

Preview Messages

Preview - SWIFT Message

Language

English

Message Status

Message Type

Repair Reason

Preview - Mail Advice

Language

English

Message Status

Advice Type

Repair Reason

Preview Message

Preview Message

Save & Close

Cancel

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.	

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

3.4.9.8 Assignment of Proceeds

Refer to [3.4.9.8 Assignment of Proceeds](#)

3.4.9.9 Profit Details

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

Interest Details

Recalculate

Redefault

Interest Details

Component	Component Description	Rate Type	Rate Code	Min Spread	Max Spread	Spread	Min Rate	Max Rate	Rate	Modified Rate	Special Pricing Reference Number	Currency	Interest
-----------	-----------------------	-----------	-----------	------------	------------	--------	----------	----------	------	---------------	----------------------------------	----------	----------

No data to display.

Save & Close

Cancel

Field	Description	Sample Values
Component	This field displays the component maintained in the back office.	
Component Description	This description of the component.	
Rate Type	System defaults the rate type maintained for the component in back office. Value can be: <ul style="list-style-type: none"> Fixed Floating Special 	
Rate Code	This field displays the rate code applicable for the Component.	
Min Spread	This field displays the minimum spread applicable for the Rate Code. This field have value only if the Rate Type is Floating .	

Field	Description	Sample Values
Max Spread	<p>This field displays the maximum spread applicable for the Rate Code.</p> <p>This field have value only if the Rate Type is Floating.</p>	
Spread	<p>This field displays the spread applicable for the Component in case of Floating Rate Component. User can change the defaulted value.</p> <p>System validates whether the spread input is within the Minimum to Maximum Spread.</p>	
Min Rate	This field displays the minimum rate applicable for the Rate Code.	
Max Rate	This field displays the maximum rate applicable for the Rate Code.	
Rate	<p>This field displays the value applicable for the Rate Code.</p> <p>User can change the value if the Rate Type is Fixed. System validates whether the Rate input is between the Minimum and Maximum Rate.</p>	
Modified Rate	This field displays the modified rate.	
Special Pricing Reference Number	<p>User can capture the Special Pricing Reference Number, when there is a special Interest rate to be provided for that customer against the interest component (Main Component).</p> <p>Special Pricing Reference is not applicable for Penal Interest components.</p> <p>For transactions initiated from OBDX, the Special Pricing Reference Number will be populated from OBDX and user cannot edit the same.</p> <hr/> <p>Note</p> <p>System shows an override as “Special Pricing Applicable”, on clicking “Save” in the Interest Details screen, if Special Pricing Reference number has been provided.</p> <hr/>	
Currency	System defaults the Interest currency in this field.	

Field	Description	Sample Values
Interest Amount	User can input the interest amount, in case the Rate Type is Special , else user can not be able to input the amount. In such cases, the amount will be calculated by back office immediately only if the Interest is collected in Advance or if Back Dated Interest is collected. In that scenario, the Amount will be populated on Re-simulation from back office. Otherwise Interest will be calculated only in the batch as maintained.	
Waive	User can waive the Interest applicable. System displays an override, if the user has waived the Interest.	
Charge Party	System displays the Charge Party based on the type of transaction. In case of Export Transactions, Drawer should be the defaulted Charge Party for Collection Bills and Beneficiary for the LC Bills. In case of Import Transactions, Drawee should be the Charge Party for Collection and Applicant for the LC Bills..	
Settlement Account	System defaults the Settlement Account of the Charge Party for debit of Interest. User can change the value. System should display an error if a different customer is chosen. If different account of the Charge Party is selected, system should display a override. In case the user modifies the Interest Rate, the user should click on Recalculate button to get the modified amount from the back office and display the new Amount.(Recalculation is done in back office and not in OBTFPM).	
Settlement Currency	This field displays the settlement account currency.	
Settlement Branch	This field displays the settlement account branch.	

3.4.9.10 Tracer Details

User can trace the response for the discrepancies identified.

Tracer Details

Payment Tracer

Tracer Required

Tracer Start Date

Tracers To be Sent

Tracer Receiver Party

Tracer Medium

Tracer Next Date

Tracer Frequency

Acceptance Tracer

Tracer Required

Tracer Receiver Party

Tracers To be Sent

Tracer Start Date

Tracer Medium

Tracer Next Date

Tracer Frequency

Discrepancy Tracer

Tracer Required

Tracer Receiver Party

Tracers To be Sent

Tracer Start Date

Tracer Medium

Tracer Next Date

Tracer Frequency

Discrepancies Approval Date

Save & Close

Cancel

Payment Tracer

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

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not. The options are: <ul style="list-style-type: none"> Required Not Required Till Resolved 	
Tracers to be sent	Provide the number of tracers to be sent.	
Tracer Medium	Select the tracer medium from the LOV: <ul style="list-style-type: none"> Mail Swift 	
Tracer Frequency	System will default the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Receiver Party	Click Search to search and select the tracers receiver party from the lookup.	
Tracer Next Date	Capture the tracer next date.	

Acceptance Tracer

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

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not. The options are: <ul style="list-style-type: none">• Required• Not Required• Till Resolved	
Tracers to be sent	Provide the number of tracers to be sent.	
Tracer Medium	Select the tracer medium from the LOV: <ul style="list-style-type: none">• Mail• Swift	
Tracer Frequency	System will default the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc.	
Tracer Receiver Party	Click Search to search and select the tracers receiver party from the lookup.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Next Date	Capture the tracer next date.	

Discrepancy Tracer

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

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not. The options are: <ul style="list-style-type: none">• Required• Not Required• Till Resolved	
Tracers to be sent	Provide the number of tracers to be sent.	

Field	Description	Sample Values
Tracer Medium	Select the tracer medium from the LOV: <ul style="list-style-type: none"> Mail Swift 	
Tracer Frequency	System will default the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc.	
Tracer Receiver Party	Click Search to search and select the tracers receiver party from the lookup.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Next Date	Capture the tracer next date.	
Discrepancies Approval Date	Provide the discrepancies approval date.	

3.4.9.11 Profit Details

Refer to [3.4.9.12 Profit Details](#).

3.4.10 Settlement Details

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

Islamic Import LC Drawing - DataEnrichment :: Application No: PK2IILD00007222

Screen (9 /)

Settlement Details

☐ Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event	Original Exchange Rate	Exchange Rate	Deal Reference
AILSR_COM1_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
AILSR_COM1_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
AILSR_COM1_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
AILSR_COMM_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
AILSR_COMM_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
AILSR_COMM_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
APCHCLASS_LIQD	GBP	Debit	152110003	Domestic Export Sig	GBP	No	No			
APCHCLASS_LIQD	GBP	Debit	152110003	Domestic Export Sig	GBP	No	No			
APCHCLASS_LIQD	GBP	Debit	152110003	Domestic Export Sig	GBP	No	No			
ARCT1_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			

BILL_LIQ_AMT - Party Details

Transfer Type:

Charge Details:

Netting Indicator:

Ordering Customer:

Ordering Institution:

Senders Correspondent:

Receivers Correspondent:

Intermediary Institution:

Buttons:

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.	
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	System defaults the current event as Y or N.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	

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

3.4.10.1 Party Details

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

Field	Description	Sample Values
Transfer Type	Select the transfer type from the drop list: <ul style="list-style-type: none">• 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	
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.	

3.4.10.2 Payment Details

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

Field	Description	Sample Values
Sender to Receiver 1	Provide the sender to receiver message.	
Sender to Receiver 2	Provide the sender to receiver message.	
Sender to Receiver 3	Provide the sender to receiver message.	

Field	Description	Sample Values
Sender to Receiver 4	Provide the sender to receiver message.	
Sender to Receiver 5	Provide the sender to receiver message.	
Sender to Receiver 6	Provide the sender to receiver message.	

3.4.10.3 Remittance Information

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

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

3.4.11 Summary

User can review the summary of details updated in Data Enrichment stage Islamic Import LC Drawing request. As part of summary screen, User can see the summary tiles. The tiles should display a list of important fields with values.

Islamic Import LC Drawing - DataEnrichment :: Application No: PK2ILD00007222

Screen (10 / 10)

Summary				
Main Details Product Code : IBCL Currency : GBP Amount : 1200	Document Details Document 1 : AIRDOC Document 2 : INSDOC Document 3 : INVDOC Document 4 : MARDOC Document 5 : OTHERDOC	Shipment Details Goods Code : MACHINE1 Goods Description : machine1	Additional Conditions FFT Code 1 : 71BCHARGES FFT Code 2 : ADDCONDISS FFT Code 3 : LCADV FFT Code 4 : SNDRRVCVINF2	Discrepancy Details Discrepancy Code 1 : PSB
Maturity Details Tenor Type : Sight Tenor Basis : Maturity Date : 2021-05-05	Advices Advice 1 : Advice 2 :	Revolving Details Revolving : N Revolving In : Revolving Frequency :	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
Payment Details Immediate Liquidation : Immediate Accept : Reim Claimed :	FX Linkage Reference Number : Contract Amount : Contract Currency :	Finance Preferences Loan Product : LinkageRefNo : Loan Tenor : Loan Currency : Loan Amount : Loan Maturity :	Preview Messages Language : ENG Preview Message : +	Settlement Details Component : Account Number : Currency :
Parties Details Drawee : GOODCARE PLC	Compliance details KYC : Not Initia	Accounting Details Event :	Assignment of Proceeds Assignmentofproceeds No	Profit Details Component :

[Audit](#)
[Reject](#)
[Refer](#)
[Hold](#)
[Cancel](#)
[Save & Close](#)
[Back](#)
[Print](#)
[Submit](#)

Tiles Displayed in Summary

- Main Details - User can view details about application details and LC details.
- Beneficiary Confirmation Details - User can view the beneficiary confirmation details.
- Document Details - User can view the document details.
- Other Details - User can view the other details.
- Shipment Details - User can view the shipment details.

- Additional Conditions - User can view the details of additional conditions.
- Discrepancy Details - User can view the discrepancy details of the drawing.
- Additional Fields - User can view the details of additional fields.
- Maturity Details - User can view the maturity details.
- Advices - User can view the details of the advices.
- Revolving Details - User can view the revolving details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Loan Preferences - User can view the set loan preferences.
- Preview Message - User can view the preview the draft message.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, advising bank etc.
- Compliance Details - 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 in back office.

Note

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

- Assignment of Proceeds - User can view the details of assignment of proceeds.
- Interest Details - User can view the interest details.
- Tracer Details - User can view the tracer details.

3.4.11.1 Action Buttons

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

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

Field	Description	Sample Values
Documents	<p>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. 	
Incoming Message	<p>Click Incoming Message to view the MT750 message should be displayed.</p> <p>Message will be displayed only for SWIFT Channel.</p>	
View LC	Enables the user to view the latest LC values displayed in the respective fields.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	

Field	Description	Sample Values
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Submit	<p>Task will get moved to next logical stage of Import LC Drawing.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

3.5 Exceptions

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. The checks to external system/internal system is initiated after the Data Enrichment stage.

The amount Block Earmark and Limit Earmarks, if applicable are also initiated after the Data Enrichment stage.

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

3.5.1 Exception - Amount Block

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

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

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

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number" to the back office. On successful handoff, back office will make use of these "Amount Block

Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block.

Reference for all accounts to be passed to the back office.

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

Approve:

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

Refer:

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

Reject:

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

3.5.1.1 Application

Refer to [3.3.1.1 Application Details](#).

3.5.1.2 Amount Bock Exception

This section will display the amount block exception details.

3.5.1.3 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.

3.5.1.4 **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 and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	Cancel the Import LC Drawing 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 customer. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

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

User can select a transaction and do the following actions:

Approve

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

3.5.2.1 Application

Refer to [3.3.4.1 Goods Details](#).

3.5.2.2 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.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

3.5.2.3 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>	

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

3.5.3 Exception - Limit Check/Credit

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

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

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 Application

Refer to [3.3.1.1 Application Details](#).

3.5.3.2 Limit/Credit Check

This section will display the amount block exception details.

3.5.3.3 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.

3.5.3.4 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>	

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

3.6 Multi Level Approval

User can view the summary of details updated in multilevel approval stage of Islamic Import LC Drawing.

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

Note

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

3.6.1 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.:

- Drawing Currency

- Drawing Amount

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

The screenshot displays the 'Free Tasks' interface in the FuTura Bank system. A modal window titled 'Approval Rekey' is open, allowing users to update task details. The modal includes three tabs: 'Incoming Message', 'Documents', and 'Remarks'. The 'Drawing Currency' is set to 'GBP' and the 'Drawing Amount' is '£100,000.00'. The background shows a table of tasks with columns for Action, Priority, Application Number, Process Name, Stage, and Back Office.

3.6.1.1 Application

Refer to [3.3.1.1 Application Details](#).

3.6.1.2 Action Buttons

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

Field	Description	Sample Values
Documents	Upload the required documents.	
Remarks	Provide any additional information regarding the LC. This information can be viewed by other users processing the request.	
Incoming Message	Displays the incoming message, if any.	
Action Buttons		
Proceed	On proceed, the screen navigates to approval summary screen.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R5 - Others 	
Cancel	Cancel the Import LC Drawing Approval Rekey.	

3.6.2 Summary

Islamic Import LC Drawing - Approval Task Level 1 :: Application No: PK2IILD000007222

Main Details	Document Details	Shipment Details	Additional Conditions	Discrepancy Details
Product Code : IBCL Currency : GBP Amount : 1200	Document 1 : AIRDOC Document 2 : INSDOC Document 3 : INVDOC Document 4 : MARDOC Document 5 : OTHERDOC	Goods Code : MACHINE1 Goods Description : machine1	FFT Code 1 : 71BCHARGES FFT Code 2 : ADDCONDISS FFT Code 3 : LCADV FFT Code 4 : SNDRRRCVRINF2	Discrepancy Code 1 : PSB
Maturity Details	Advices	Revolving Details	Limits and Collaterals	Assignment of Proceeds
Tenor Type : Sight Tenor Basis : Maturity Date : 2021-05-05	Advice 1 : Advice 2 :	Revolving : N Revolving In : Revolving Frequency :	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified	Assignmentofproceeds No Assignee Name : Assigned Amount :
Commission,Charges and Taxes	Payment Details	FX Linkage	Finance Preferences	Preview Messages
Charge : Commission : Tax : Block Status : Not Initia	Immediate Liquidation: Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Loan Product : linkageRefNo : Loan Tenor : Loan Currency : Loan Amount : Loan Maturity :	Language : ENG Preview Message : +
Settlement Details	Parties Details	Compliance details	Accounting Details	Profit Details
Component : Account Number : Currency :	Drawee : GOODCARE PLC Advising Bank : WELLS FARG Drawer : MARKS AND Presenting Bank : CITIBANK	KYC : Verified Sanctions : Verified AML : Verified	Event : AccountNumber : Branch :	Component : Amount : Event :
Exception(Approval)				
EXCEPTION : Nil				

Audit
Reject
Hold
Refer
Cancel
Approve

Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Beneficiary Confirmation Details - User can view the beneficiary response details.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Discrepancy Details - User can view the discrepancy details of the drawing.
- Revolving Details - User can view the revolving details.
- Maturity Details - User can view the maturity details.
- Payment Details - User can view the payment details.
- Preview Details - User can view the preview the draft message.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- FX Linkage - User can view the details of FX Linkage.
- Compliance - User can view compliance validation response. 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 in back office.

Note

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

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 and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance- Limits• R5 - Others	
Cancel	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 LC Drawing in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

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

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

3.7.1 **Application Details**

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

3.7.2 **Summary**

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

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

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

3.7.3 **Action Buttons**

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

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

Field	Description	Sample Values
Cancel	Cancel the Reject Approval.	

A

Additional Conditions	
Additional Conditions	22
Application	22
Additional Details	
Action Buttons	38
Charge Details	31, 45
Limits & Collateral	29, 45
Payment Details	45
Revolving Details	28, 44

B

Benefits	1
----------------	---

D

Data Enrichment	41
Additional Conditions	43
Additional Details	44
Advices	44
Beneficiary Confirmation Details	43
Discrepancy Details	43
Document Details	43
Main Details	43
Maturity Details	44
Shipment Details	43
Discrepancy Details	
Action Buttons	23

E

Exceptions	61
Exception - Amount Block	62
Exception - Know Your Customer (KYC)	63
Exception - Limit Check/Credit	65

I

Import LC Drawing	2
Data Enrichment	41
Exceptions	61
Multi Level Approval	67
Registration	2
Scrutiny	10

K

Key Features	1
--------------------	---

M

Main Details	
--------------	--

Action Buttons	15
Application	13
Application Details	13
LC Drawing Details	14

Maturity Details

Other Bank Charges	26
Multi Level Approval	67
Authorization Re-Key	67

O

Overview	1
----------------	---

R

Registration	2
Application Details	5
LC Drawing Details	7
Miscellaneous	9
Reject Approval	70
Action Buttons	71
Application Details	70
Summary	70

S

Scrutiny	10
Additional Conditions	21
Additional Details	26
Beneficiary Confirmation Details	16
Discrepancy Details	22
Document Details	16
Main Details	12
Maturity Details	25
Shipment Details	18
Summary	39
Shipment Details	
Action Buttons	20
Application	18
Goods Details	18
Shipment Details	19