

Import LC Drawing User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Import LC Drawings User Guide
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1. Preface

1.1 Introduction

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

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

1.7 Conventions

The following text conventions are used in this document:





Convention	Meaning
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

Drawings under Import LC is initiated on account of one of the following 2 scenarios:

1. SWIFT MT 750 received from the presenting bank requesting for applicant's waiver of discrepancies.
2. Receipt of documents under LC from the presenting bank where an MT 750 has not been sent already.

This section contains the following topics:

3.1 Common Initiation Stage	3.2 Registration
3.2.4 Document Linkage	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**.

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

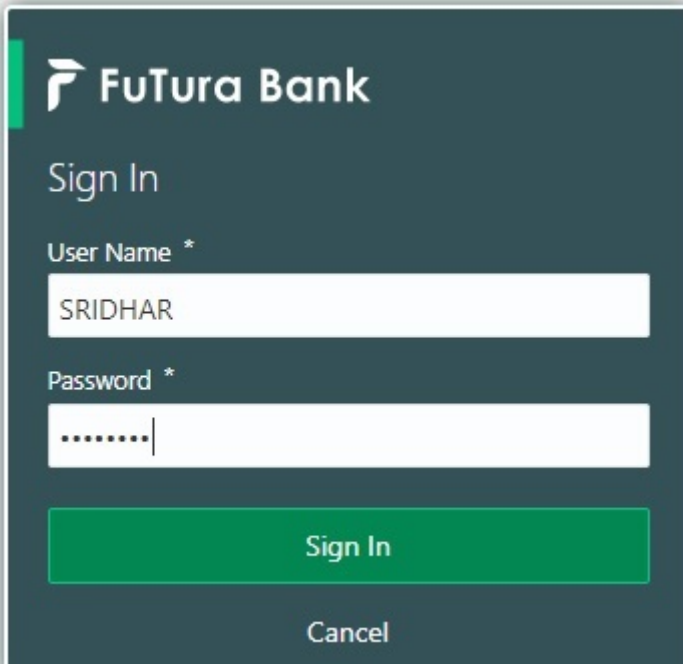
The process starts from Registration stage, if drawings are initiated on account of documents under LC received from presenting bank. No MT750 not received from presenting bank in this scenario.

During Registration stage, user can capture the basic details and upload the documents received from presenting bank. It also enables the user to capture some additional product related details as an option. On submit of the request the request will be available for an LC expert to handle the request in the next stage.

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

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

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



FuTura Bank

Sign In

User Name *

SRIDHAR

Password *

.....

Sign In

Cancel

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

The screenshot shows the FuTura Bank Dashboard with a sidebar menu on the left containing options like Core Maintenance, Dashboard, Maintenance, Tasks, and Trade Finance. The main dashboard area contains several widgets:

- Draft Confirmation Pending:** A table with columns Customer Name, Application Date, and Stage Name. Data includes EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, and Retry HandOf.
- Priority Details:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, Amount Blo, and Loan Applic.
- High Value Transactions:** A bubble chart showing transaction values for GBP. The y-axis ranges from -20K to 140K, and the x-axis ranges from -2 to 12.
- SLA Breach Details:** A table with columns Customer Name, SLA Breached(mins), and Priority. Data includes NA (23474, H, KEERTIV01), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and FMB & CO (26780, M, GOPINATH01).
- Priority Summary:** A table with columns Branch, Process Name, and Stage Name. Data includes 203, Cucumber Testing, and test descrip.
- Hold Transactions:** A table with columns Branch, Process Name, and Stage Name.
- SLA Status:** A table with columns Branch, Process Name, and Stage Name. Data includes Cucumber Testing.
- Tasks Detailed:** A table with columns Process Reference Number and Process Name.

- Click **Trade Finance > Import - Documentary Credit > Import LC Drawings**.

The screenshot shows the FuTura Bank Dashboard with a sidebar menu on the left. The menu items include Security Management, Tasks, Trade Finance, Bank Guarantee Advice, Bank Guarantee Issua..., Export - Documentary..., Import - Documentar..., Import LC Drawings- ..., Import LC Update Dra..., Import LC Amendment, Import LC Amendmen..., **Import LC Drawings** (highlighted with a red box), Import LC Drawings A..., Import LC Issuance, Import LC Liquidation, SWIFT 799 Handling, and Actual Account Manage... The main dashboard area is mostly blank, with a header showing 'Bank Futura - Br...' and 'Apr 13, 2018'.

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	Provide the documentary credit number. Alternatively, user can search the documentary credit number using LOV. 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. 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.	
Received From - Customer ID	Read only field. Received from Customer ID will be auto populated based on contract detail as available in back office.	001344
Received From - Customer Name	Read only field. Customer Name will be auto-populated based on the selected LC from the LOV.	EMR & CO
Branch	Read only field. Branch details will be auto-populated based on the selected LC from the LOV.	203-Bank Futura -Branch FZ1
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	

Field	Description	Sample Values
Priority	System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.	High
Submission Mode	<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>	Desk
Drawing Date	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	04/13/2018

Field	Description	Sample Values
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 style="text-align: center;">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 style="text-align: center;">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 style="text-align: center;">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> <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.	
	<hr/> Note Future date selection is not allowed.	

3.2.2 LC Drawing Details

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

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

Field	Description	Sample Values
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.	
Product Description	Read only field. This field displays the description of the product as per the product code.	

Field	Description	Sample Values
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	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

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

Field	Description	Sample Values
Documents	Upload the documents received under the LC.	
Remarks	Provide any additional information regarding the drawing. This information can be viewed by other users processing the request.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following <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	Click Incoming Message to view the MT750 message should be displayed. Message will be displayed only for SWIFT Channel.	

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>	
View LC	<p>Enables the user to view the latest LC values displayed in the respective fields.</p> <p>All fields displayed in LC details section are read only fields.</p>	
Events	<p>On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.</p>	
Action Buttons		
Submit	<p>On submit, 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	<p>Cancels the Import LC Drawing Registration stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p>	

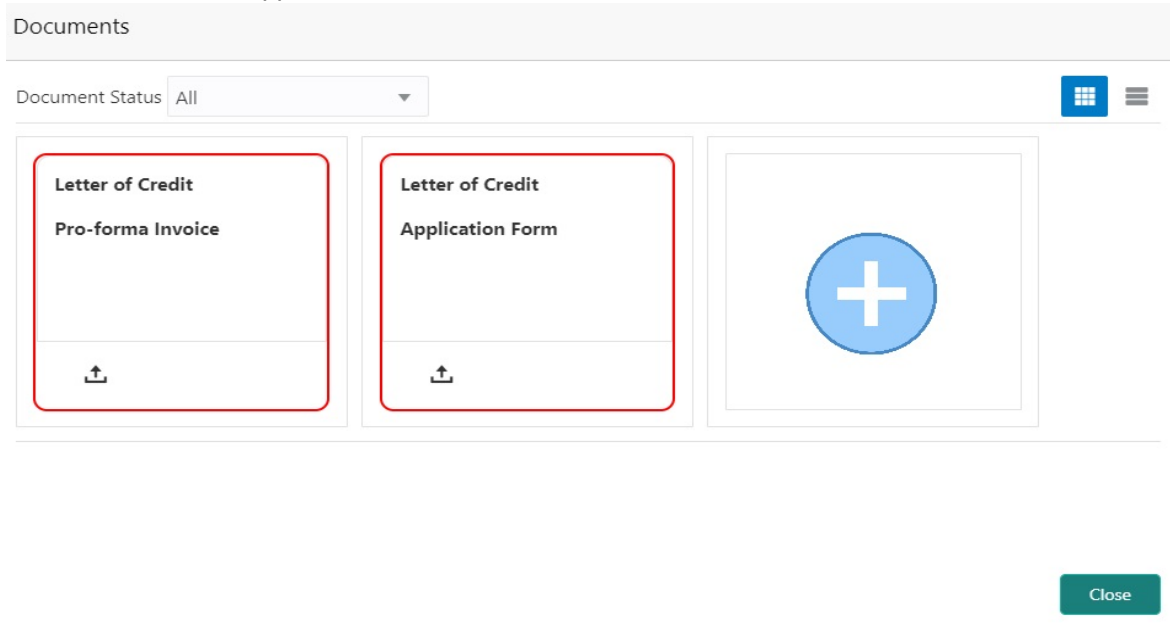
3.2.4 Document Linkage

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

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

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

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



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

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

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

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

Link Document

Customer Id *	Document Id
032204	<input type="text"/>
Document Type *	Document Code *
<input type="text"/>	<input type="text"/>

Fetch

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

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

Close

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

Field	Description	Sample Values
Customer ID	This field displays the transaction Customer ID.	
Document ID	Specify the document Id.	
Document Type	Select the document type from list.	
Document Code	Select the document code from list.	
Search Result		
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

Field	Description	Sample Values
Document ID	This field displays the document Code from meta-data.	
Customer ID	This field displays the transaction Customer ID.	
Document Type	This field displays the document type from meta-data.	
Document Code	This field displays the document code from meta-data.	
Upload Date	The field displays the upload date of the document.	
Reference Number	The field displays the reference number of the document.	

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

Link Document

<p>Customer Id * 032204</p> <p>Document Type * Documentary Collection</p>	<p>Document Id <input type="text"/></p> <p>Document Code * Insurance Policy</p>
---	---

[Fetch](#)

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

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

[Close](#)

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

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

Edit Document

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

Drop files here or click to select

Current selected files: []

Update Cancel

3.3 Scrutiny

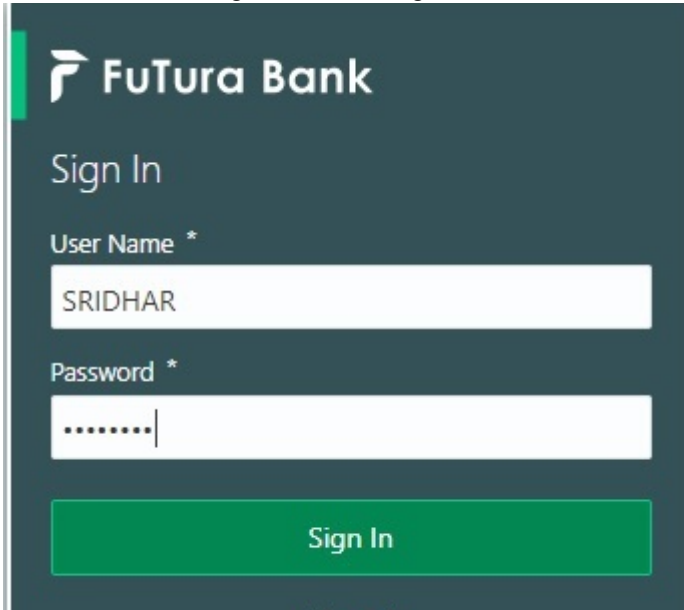
On successful completion of Registration of an Import LC Drawing request, the request moves to Scrutiny stage. At this stage the gathered information during Registration are scrutinized.

Non-Online Channel - Import LC Drawing request that were received at the desk will move to Scrutiny stage post successful Registration. The requests will have the details entered during the Registration stage.

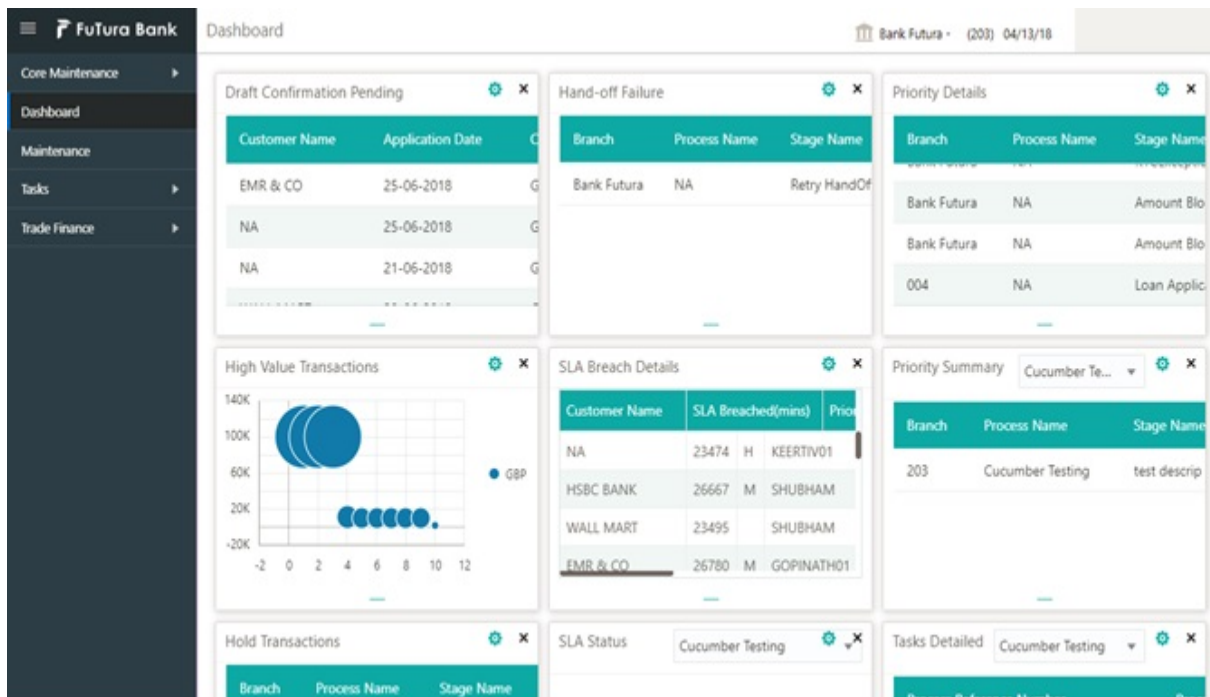
Online Channel - If MT750 is received, automatic task gets created and is available in the Scrutiny stage for further handling and available data for all data segments from Registration stage to Data Enrichment stage would be auto populated.

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

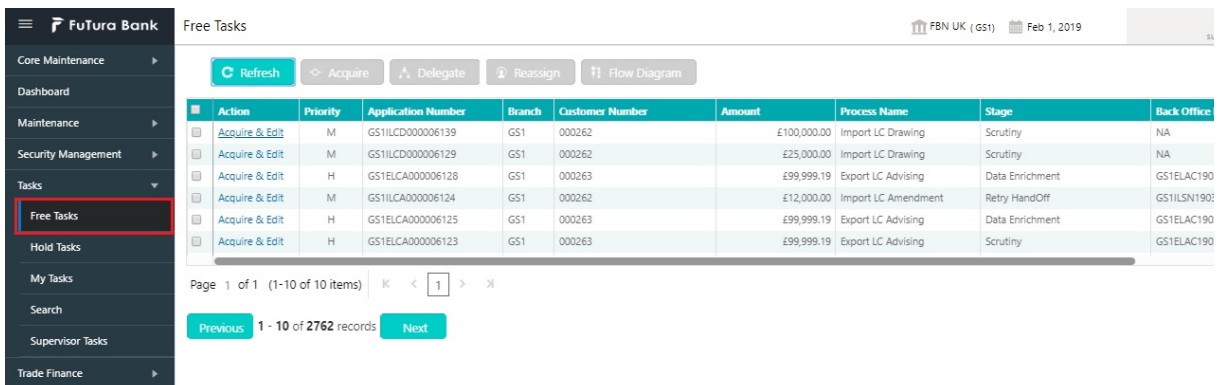
1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



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



3. Click Trade Finance> Tasks> Free Tasks.



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

Free Tasks

Refresh Acquire Delegate Reassign Flow Diagram

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No.
<input checked="" type="checkbox"/> Acquire & Edit	M	GS11LCD000006139	GS1	000262	£100,000.00	Import LC Drawing	Scrutiny	NA
<input type="checkbox"/> Acquire & Edit	M	GS11LCD000006129	GS1	000262	£25,000.00	Import LC Drawing	Scrutiny	NA
<input type="checkbox"/> Acquire & Edit	H	GS1ELCA000006128	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032BLHN
<input type="checkbox"/> Acquire & Edit	M	GS11LCA000006124	GS1	000262	£12,000.00	Import LC Amendment	Retry HandOff	GS1ILSN19032ABYN
<input type="checkbox"/> Acquire & Edit	H	GS1ELCA000006125	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032BLHL
<input type="checkbox"/> Acquire & Edit	H	GS1ELCA000006123	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BLHK

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

Previous 1 - 10 of 2762 records Next

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

My Tasks

Refresh Release Flow Diagram

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No.
<input checked="" type="checkbox"/> Edit	M	GS11LCD000006139	GS1	000262	£100,000.00	Import LC Drawing	Scrutiny	NA
<input type="checkbox"/> Edit		GS11LCD000006138	GS1	000263	£1,000.00	Import LC Drawing	Registration	NA

Page 1 of 1 (1-2 of 2 items)

Previous 1 - 2 of 2 records Next

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.

Task Audit Trail Details					
Application No.	Branch Code	Initiated Date	Initiated By		
GS1ILCA000006076	GS1	2019-11-29	SRIDHAR01		
Process Name					
Import LC Amendment					
S.No	Stage Name	Pickup Time	Completed Time	Completed By	Outcome
1	Registration	2019-11-29 15:04:10	2019-11-29 15:14:07	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.

The screenshot shows the Oracle application interface for 'port LC Drawing'. The main details section is expanded to show 'Application Details' and 'LC Drawing Details'. The 'Application Details' section includes fields for Document Number (20 - Documentary Credit Number), Priority (Medium), Presenting Bank (0001109), and Document Received Date (Aug 3, 2023). The 'LC Drawing Details' section includes fields for Tenor Type (Usance), Product Code, Drawing Amount (GBP), and Outstanding LC Value (GBP £1,500.00). The interface also features a navigation menu on the left and a toolbar at the bottom with buttons like 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'New'.

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	<p>Read only field.</p> <p>In case of non online channel, mode captured in Registration stage will be displayed.</p> <p>In case of MT 750,Submission Mode is “SWIFT” and read only.</p>	Desk
Drawing Date	<p>Non online channel - This field displays the value captured in Registration stage if any.</p> <p>SWIFT MT 750 - This field displays the date of receipt of MT750.</p>	04/13/2018
Presenting Bank	<p>System will display the details captured in Registration stage . The user can change the value.</p> <p>SWIFT MT 750- System will populate the presenting bank details from incoming MT 750.</p> <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>Non online channel - As the details are already captured in Registration, user can update the same.</p> <p>SWIFT MT 750. System will populate the presenting bank reference from the incoming SWIFT message.</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>	
Document Received Date	<p>By default, the application will display branch’s current date and enables the user to change the date to any back date.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Future date selection is not allowed.</p>	

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 • Mixed 	
Documents Received	<p>This field defaults the details are already captured in Registration stage, user can update the same.</p> <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 	
User Reference Number	<p>This field defaults the value that is already captured in Registration stage, user can update the same.</p> <p>Specify the user reference number.</p>	

Field	Description	Sample Values
Drawing Amount	<p>This field defaults the value that is already captured in Registration stage, user can update the same.</p> <p>Provide the drawing amount under the LC for which documents have been submitted.</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>	
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>	
Finance Amount	Specify the value for finance amount.	

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>	

Field	Description	Sample Values
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.	
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.	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● 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>	

3.3.2 Document Details

User can verify the documents received and identify discrepancies, if any.

User can compare the document received with the required documents and identify the discrepancies, if any. Provide the information based on the description in the following table:

Field	Description	Sample Values
Document Details - As per LC		
<p>This table will fetches the document details as maintained in the underlying LC(LCDTRONL). User can modify the details only which are fetched from underlying LC.</p> <p>User can not add or delete any document details.</p> <p>Once bill drawing is authorized and if update drawing is processed, details of this table will be fetched from underlying bill drawing.</p>		
Document Code	Document code is auto-populated from the latest LC.	
Document Reference Number	Specify the reference number available in the documents.	
Document Date	<p>Displays the document date.</p> <p>The user can change the date.</p> <p style="text-align: center;">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.	

Field	Description	Sample Values
Description	Displays the description of the document required as per LC. Click the link to view the description of the document.	
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	Displays the document clause of the documents. Click the link to view the description of the document clause.	
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	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.	
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.

Field	Description	Sample Values
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 style="text-align: center;">Note</p> <p style="text-align: center;">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 underlying document.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">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 .	
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>	

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.	
Transport Document Date	System defaults the transport document date provided in the Bill, which is linked with the Shipping Guarantee.	

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

Field	Description	Sample Values
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 Interest

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

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

Field	Description	Sample Values
Start Date	Provide the date from which the system starts calculating the Interest.	
Other Bank Interest-1, 2 and 3		
Component	This field displays the name of the interest Component.	
Component Description	Provide the description of the interest component.	
Interest Rate	Provide the rate to be applied for the interest component.	
Interest 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

3.3.4 Provide the MT 750 Details based on the description in the following table: **Shipment De-**

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

tails

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

The screenshot shows the Oracle Trade Finance application interface. The top header includes the Oracle logo, user name (POORNIM), and date (Aug 3, 2023). The main content area is titled 'Shipment Details' and includes a 'Goods Details' section with a table for discrepancy details. The table has columns for 'Details', 'As Per LC', 'As Per Documents', 'Discrepant', 'Discrepant Code', and 'Discrepant Description'. The table contains several rows with 'NOT ALLOWED' in the 'As Per LC' column and 'Discrepant' checkboxes in the 'Discrepant' column. The bottom of the screen features a navigation bar with buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'New'.

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.	

Field	Description	Sample Values
As per LC	This field displays description of the goods as per the latest LC.	
No of Units	Enter the number of units being imported or exported.	
Price per Unit	Enter the value for price per unit.	
As per Documents	Provide the description of the goods as per the documents.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	
Discrepancy Code	Select the discrepancy code based on the discrepancy identified. This field is enabled if Discrepant option is enabled.	
Discrepant 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.	

Field	Description	Sample Values
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.	
Discrepancy Code	Select the discrepancy code based on the discrepancy identified.	
Discrepant Description	Description will be displayed based on the discrepancy code.	
Resolved Under MT750	If the discrepancy has already been highlighted in the MT750 and the customer has 'Accepted/Waived' the discrepancy then the user must set the value as 'Yes' in the toggle. The discrepancies which are resolved under MT750 will not be available in the Discrepancy summary field.	

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	<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.	

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>	
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	

Field	Description	Sample Values
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
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.

ort LC Drawing
tiny :: Application No:- PK2ILCD000072736

Documents Remarks Overrides Customer Instruction Common Group Messages View LC Signatures

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

Additional Conditions

FFT Code	FFT Description	Discrepant	Discrepant Code	Discrepant Description	Action
7IBCHARGES		●			<input type="checkbox"/> <input type="checkbox"/>
ADDCONDISS		●			<input type="checkbox"/> <input type="checkbox"/>
LCADV		●			<input type="checkbox"/> <input type="checkbox"/>
SNDRRCVRINF2		●			<input type="checkbox"/> <input type="checkbox"/>

Page 1 of 1 (1-4 of 4 items) | 1

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.	

3.3.5.1 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.	

Field	Description	Sample Values
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none"> ● 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	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.	

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.	

3.3.6 Additional Fields

Banks can configure these additional fields during implementation.

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	<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	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</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	<p>Cancel the Import LC Drawing Scrutiny stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
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.	

3.3.7 Discrepancy Details

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

Field	Description	Sample Values
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.	

Field	Description	Sample Values
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.	
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.	
Bank Business Ref Number	Specify the value for bank reference number.	

3.3.7.1 Action Buttons

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

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

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	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</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	<p>Cancel the Import LC Drawing Scrutiny stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
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 Maturity Details

This field displays the maturity details and for 'Sight' bills, maturity details are not required.

3.3.8.1 Draft Details

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

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

3.3.8.2 Maturity and Multi Tenor Liquidation Details

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

Field	Description	Sample Values
S. No	Serial number of the maturity details record.	

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	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.	
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	Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date.	
Interest To Date	Select the interest to date.	
Accept Commission From Date	Provide the accept commission from date.	
Accept Commission To Date	Provide the accept commission to date.	

3.3.9 Additional Details

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

Port LC Drawing
 Utility : Application No:- 032ILCD000173519

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

Main Details Additional Details (9 /)

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

Request Clarification Reject Refer Hold Cancel Save & Close Back Ne

3.3.9.1 Revolving Details

Revolving Details

Revolving Revolving In Revolving Frequency Revolve Units

Next Reinstatement Date Cumulative Automatic Reinstatement

Cancel

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.	

Field	Description	Sample Values
Automatic Reinstatement	Read only field. This field enables to have automatic reinstatement on the reinstatement day without manual intervention.	

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 (OBTfPM) and should Earmark the limit from the Back office.

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

Note

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

imits & 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

ash Collateral Details

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Resp
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
✕

<p>Customer Id 001044 🔍</p> <p>Contribution % * 1.0 ▼ ▲</p> <p>Contribution Currency GBP</p> <p>Limit/Liability Currency GBP</p> <p>Limit Check Response Available</p> <p>Expiry Date 📅</p> <p>Response Message The Earmark can be performed as the f</p>	<p>Linkage Type * Facility ▼</p> <p>Liability Number * PK2LIAB01 🔍</p> <p>Line Id/Linkage Ref No * PK2L01SL1 🔍</p> <p>Limits Description <div style="background-color: #f0f0f0; height: 20px; width: 100%;"></div></p> <p>Amount to Earmark * <div style="text-align: right;">AED 100,000.00</div></p> <p>Limit Available Amount <div style="text-align: right;">£999,999,903.89</div></p> <p>ELCM Reference Number <div style="background-color: #f0f0f0; height: 20px; width: 100%;"></div></p>
--	---

Verify
Save & Close
Close

Field	Description	Sample Values
	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. User can change the customer ID.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> Facility Liability 	

Field	Description	Sample Values
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 style="text-align: center;">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>	
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	

Field	Description	Sample Values
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message. The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	

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

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

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 Branch
PK2

Deposit Available Amount
AED AED 87,508.00

Exchange Rate

Linkage Percentage % *
45.00

Deposit Account
PK2CDP1221100002

Deposit Maturity Date

Deposit Available In Transaction Currency


Linkage Amount(Transaction Currency) *
AED AED 450.00

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

Click + plus icon to add new deposit details.

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

Customer ID	Click Search to search and select the customer ID.	
Deposit Account	Click Search to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	

Field	Description	Sample Values
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.	

3.3.9.2 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

ent

ent Description

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

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Charge Details

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

Page 1 (0 of 0 items) < 1 >

Tax Details

Component	Type	Value Date	Ccy	Amount	Billing	Defer	Settl. Acctnt
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	
Amount	An amount that is maintained under the product code defaults in this field. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified	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	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	

Field	Description	Sample Values
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.	

3.3.9.3 Charge Details

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field.	
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>	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	

Field	Description	Sample Values
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.	

3.3.9.4 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 style="text-align: center;">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 entered the assignment percentage, system to calculate the amount and populate the value	
Account	Click Search to search and select the account.	
Assignee Account	Specify the assignee account	
Account with Institution	User can select the account number of the Account with Institution.	

3.3.9.5 FX Linkage

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

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

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	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Page 1 of 1 (1 of 1 items) ◀ 1 ▶

Average FX Rate

FX Linkage
✕

FX Reference Number *

Contract Amount

Linkage Amount *

FX Amount in Local Currency

FX Delivery Period From

Currency

Available FX Contract Amount

Rate

FX Expiry Date

FX Delivery Period To

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	<p>This field displays the FX SOLD currency from the linked FX contract.</p>	
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	This field displays the available FX contract amount. The value is from the "Available Amount" in FXDLINKG screen in OBTR. Available Amount SOLD currency and Amount is displayed.	
Linkage Amount	This field displays the amount available for linkage. The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone. The validation "Sum of Linked amount will not be greater than contract amount" or "Linkage amount will not be greater than the available amount for linkage" should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX.	
Rate	This field displays the exchange rate defaulted from the linked FX Contract.	
FX Amount in Local Currency	This field displays the FX amount in local currency. The value is defaulted as FX BOT currency and Amount from FXDTRONL	
FX Expiry Date	This field displays the expiry date from the linked FX contract.	
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	
Below fields appear in the FX linkage grid along with the above fields.		
Bought Currency	This field displays the currency from the linked FX contract.	
Sold Currency	This field displays the currency from the linked FX contract.	
Available ContractAmount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.	
Linked Amount	Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.	

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

3.3.9.6 Payment Details

Payment Details

PaymentDetails

Advance by Loan

Settle Available Amount

Transfer Collateral from LC

Transfer Collateral Amount

Additional Collateral Amount

Outstanding Collateral Amount

Immediate Liquidation Required

Auto Liquidate

mediate Accept

Reimbursement Claimed

Reimbursing Bank

Reimbursement Date

liquidate using Collateral

Settlement Details - Liquidation

Component	Currency	Debit/Credit	Account	Account Description	Branch	Account Currency
No data to display.						

Page 1 (0 of 0 items) < >

Save & Close 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	<p>Read only field.</p> <p>Displays the transfer collateral amount.</p> <p>This field appears, if Transfer Collateral from LC option is enabled.</p>	
Additional Collateral Amount	<p>Click the edit icon and specify the additional collateral details.</p> <p>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.</p>	
Outstanding Collateral Amount	<p>Read only field.</p> <p>Displays the outstanding collateral amount.</p> <p>This field appears, if Transfer Collateral from LC option is enabled.</p>	
Immediate Liquidation Required	<p>This toggle is applicable only for sight LC's and only if the drawings are without discrepancy.</p> <p>Switch on the toggle to enable immediate liquidation for the drawing.</p>	
Auto Liquidate	<p>Toggle On: Set the toggle 'On' if the auto Liquidation is required.</p> <p>Toggle Off: Set the toggle 'Off' if the auto Liquidation is not required.</p>	
Immediate Accept	<p>This toggle is applicable only for Usance/multi tenor drawings and only if the drawings are without discrepancy.</p> <p>Switch on the toggle if acceptance to be sent immediately.</p>	
Reimbursement Claimed	<p>Switch on the toggle if the reimbursement is already claimed.</p> <p>This field is applicable only if reimbursement is applicable and LC has reimbursement bank details.</p>	

Field	Description	Sample Values
Reimbursing Bank	<p>Read only field.</p> <p>Reimbursing bank details gets defaulted from the LC.</p> <hr/> <p style="text-align: center;">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.	

3.3.9.7 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	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</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	<p>Cancel the Scrutiny stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
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.	

3.3.10 Summary

User can review the summary of details captured under 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.

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

3.3.10.1 Action Buttons

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

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

Field	Description	Sample Values
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.	
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.

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

The dashboard displays several widgets:

- Draft Confirmation Pending:** Table with columns: Customer Name, Application Date, Status.
- Hand-off Failure:** Table with columns: Branch, Process Name, Stage Name.
- Priority Details:** Table with columns: Branch, Process Name, Stage Name.
- High Value Transactions:** A bubble chart showing transaction values for GBP.
- SLA Breach Details:** Table with columns: Customer Name, SLA Breached(mins), Priority.
- Priority Summary:** Table with columns: Branch, Process Name, Stage Name.
- Hold Transactions:** Table with columns: Branch, Process Name, Stage Name.
- SLA Status:** A dropdown menu currently set to 'Cucumber Testing'.
- Tasks Detailed:** A dropdown menu currently set to 'Cucumber Testing'.

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

The Free Tasks page shows a table with the following data:

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office
Acquire & Edit	M	GS11LCD000006139	GS1	000262	£100,000.00	Import LC Drawing	Data Enrichment	NA
Acquire & Edit	H	GS1ELCA000006128	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19C
Acquire & Edit	M	GS11LCA000006124	GS1	000262	£12,000.00	Import LC Amendment	Retry HandOff	GS1ILSN190
Acquire & Edit	H	GS1ELCA000006125	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19C
Acquire & Edit	H	GS1ELCA000006123	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19C
Acquire & Edit	H	GS1ELCA000006121	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19C

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

The 'Acquire & Edit' button for the first task is highlighted in red.

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

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office
<input checked="" type="checkbox"/> Edit	M	GS11LCD000006139	GS1	000262	£100,000.00	Import LC Drawing	Data Enrichment	NA
<input type="checkbox"/> Edit		GS11LCD000006138	GS1	000263	£1,000.00	Import LC Drawing	Registration	NA

The Data Enrichment stage has five sections as follows:

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

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

3.4.1 Main Details

For more information on the fields, refer [3.3.1 Main Details](#) of Scrutiny stage.

3.4.2 Document Details

For more information on the fields, refer [3.3.2 Document Details](#) of **Scrutiny** stage.

3.4.3 Other Details

For more information on the fields, refer [3.3.3 Other Details](#) of **Scrutiny** stage.

3.4.4 Shipment Details

For more information on the fields, refer [3.4.4 Shipment Details](#) of **Scrutiny** stage.

3.4.5 Additional Conditions

The screenshot shows the Oracle system interface for 'Additional Conditions'. The top navigation bar includes 'ORACLE', '(DEFAULTTENITY)', 'Oracle Banking Trade Finan...', 'Jun 10, 2021', and 'ZART/ subham@gmail'. Below the navigation bar, there are tabs for 'Clarification Details', 'Documents', 'Remarks', 'Overrides', 'Customer Instruction', 'Incoming Message', 'View LC', and 'Signatures'. The main content area is titled 'Additional Conditions' and shows a table with the following data:

FFT Code	FFT Description	Discrepant	Discrepant Code	Discrepant Description	Action
73CHGTOBEADD		<input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>

Below the table, there is a pagination control: 'Page 1 of 1 (1 of 1 items)'. At the bottom of the interface, there are buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Ne'.

For more information on the fields, refer [3.3.5 Additional Conditions](#). of **Scrutiny** stage.

3.4.6 Discrepancy Details

For more information on the fields, refer [3.3.7 Discrepancy Details](#). of **Scrutiny** stage.

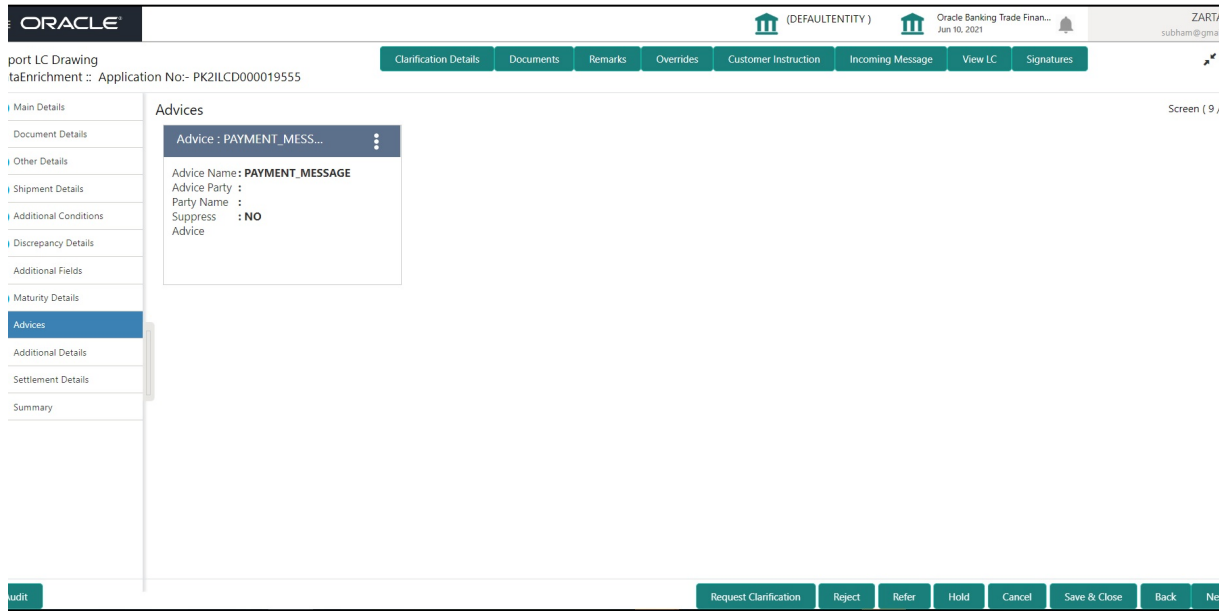
3.4.7 Maturity Details

For more information on the fields, refer [3.3.8 Maturity Details](#). of **Scrutiny** stage.

3.4.8 Additional Fields

For more information on the fields, refer [3.3.7 Discrepancy Details](#). of **Scrutiny** stage.

3.4.9 Advices



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

Advice Details

Advice Details

Suppress Advice

Advice Name: TRADE_ENVELOPE
 Medium: MAIL
 Advice Party: BEN

Party ID: 032204
 Party Name: Air Arabia

FFT Code





FFT Code	FFT Description	Action
12FRETCOURSE		

Instructions

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

OK Cancel

Field	Description	Sample Values
Suppress Advice	<p>Toggle on: Switch on the toggle if advice is suppressed.</p> <p>Toggle off: Switch off the toggle if suppress advice is not required for the amendments</p>	
Advice Name	<p>Read only field.</p> <p>This field displays the advice name defaulted from drawing LC.</p>	

Field	Description	Sample Values
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.	
FFT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
	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.	

3.4.10 Additional Details

ORACLE (DEFAULTTENITY) Oracle Banking Trade Finan... Jun 10, 2021 ZART/ subham@gmail

port LC Drawing taEnrichment :: Application No:- PK2ILCD000019555

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

Main Details Additional Details (10 /)

Revolving Details Revolving : No Revolving In : Revolving Frequency :	Limits and Collaterals Contribution Currency : Contribution Amount : Limit Status : Collateral Currency : Collateral Contr. : Collateral Status :	Commission, Charges an... Charge : Commission : Tax : GBP 2,000.00 Block Status : Not Initiated	Payment Details Immediate Liquidation: No Required : No Immediate : No Acceptance Required
FX Linkage FX Reference Number : Contract Currency : Contract Amount :	Loan Preferences Loan Product : Linkage Ref. No : Loan Tenor : Loan Currency : Loan Amount : Loan Maturity Date :	Preview Messages Language : Preview Advice : -	Assignment of Proceeds AssignmentOfProceeds No Assignee Name : Assigned Amount :
Interest Details Component : Amount :	Tracer Details Payment Tracer : No Acceptance Tracer : No Discrepancy Tracer : No		

audit Request Clarification Reject Refer Hold Cancel Save & Close Back Ne

3.4.10.1 Revolving Details

Refer to [3.3.9.1 Revolving Details](#).

3.4.10.2 Limits & Collateral

Refer to [Limits & Collateral](#).

3.4.10.3 Commission, Charge & Taxes Details

Refer to [3.3.9.2 Commission, Charges and Taxes Details](#).

3.4.10.4 Payment Details

Refer to [3.3.9.6 Payment Details](#)

3.4.11 FX Linkage

3.4.11.1 Refer to 3.4.12 Settlement Details

3.4.11.2 Loan 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.

Loan Preferences

Loan Preferences

Drawing/Collection Ref	Bill Currency-Amount	Customer Id	Customer Name
Product Code	Loan Currency	Original Exchange Rate	Exchange Rate
Loan Tenor Units	Tenor Type	Rate Type	Rate Code
Loan/Finance Value Date	Loan Maturity Date		

Loan Interest/UDE Details

User Defined Element ID	UDE Description	Rate Code	Usage	UDE Value
MINT1	MAIN INTEREST			0

Limits

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	27000	Not Available	The Earmark cannot be pe

Save & Close Cancel

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	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.	

Field	Description	Sample Values
Loan Currency	<p>Loan currency is defaulted from the bill currency.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Loan currency allowed either in contract currency or in local currency.</p>	
Original Exchange Rate	System displays the Original Exchange rate.	
Exchange Rate	<p>Exchange rate applicable for Local Currency.</p> <p>User can enter the Exchange rate.</p> <p>System validates the exchange rate is within the allowed range.</p>	
Loan Tenor Units	<p>Application defaults the loan tenor units based on the product.</p> <p>User can change the value within the variance of loan tenor.</p>	
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.	
Loan/Finance Value Date	System defaults the branch date as Value date. User cannot change the value.	
Loan Maturity Date	System defaults the date based on the Loan value date and Loan tenor.	
Loan Interest/UDE Details		
User Defined Element ID	System populates the UDE Element ID as part of simulation. User are allowed to change the selection through LOV.	
UDE Description	System populates the UDE description as part of simulation. If a user changes the UDE ID, system should populate the description.	
Rate Code	System populates the Rate code as part of simulation.	
Usage	System populates the details as part of simulation.	
UDE Value	System populates the value as part of simulation.	

Field	Description	Sample Values
Limits		
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. User can change the customer ID.	
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 style="text-align: center;">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>	
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	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	
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	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	<p>Displays the serial of the various lines available and mapped under the customer id.</p> <p>This field appears on the Limits grid.</p>	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

3.4.11.3 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.

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.	

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

3.4.11.4 Assignment of Proceeds

Refer to [3.3.9.4 Assignment of Proceeds](#)

3.4.11.5 Interest Details

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

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

3.4.11.6

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 .	
Max Spread	This field displays the maximum spread applicable for the Rate Code. This field have value only if the Rate Type is Floating .	
Spread	This field displays the spread applicable for the Component in case of Floating Rate Component. User can change the defaulted value. System validates whether the spread input is within the Minimum to Maximum Spread.	
Min Rate	This field displays the minimum rate applicable for the Rate Code.	
Max Rate	This field displays the maximum rate applicable for the Rate Code.	
Rate	This field displays the value applicable for the Rate Code. User can change the value if the Rate Type is Fixed . System validates whether the Rate input is between the Minimum and Maximum Rate.	
Modified Rate	This field displays the modified rate.	

Field	Description	Sample Values
Special Pricing Reference Number	<p>User can capture the Special Pricing Reference Number, when there is a special Interest rate to be provided for that customer against the interest component (Main Component).</p> <p>Special Pricing Reference is not applicable for Penal Interest components.</p> <p>For transactions initiated from OBDX, the Special Pricing Reference Number will be populated from OBDX and user cannot edit the same.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">System shows an override as “Special Pricing Applicable”, on clicking “Save” in the Interest Details screen, if Special Pricing Reference number has been provided.</p>	
Currency	System defaults the Interest currency in this field.	
Interest Amount	User can input the interest amount, in case the 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	<p>System displays the Charge Party based on the type of transaction.</p> <p>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..</p>	

Field	Description	Sample Values
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.	

3.4.11.7 Tracer Details

User can trace the response for the discrepancies identified.

Tracer Details

Payment Tracer

Tracer Required Not Required <input type="text"/>	Tracers To be Sent <input type="text"/>	Tracer Medium <input type="text"/>	Tracer Frequency <input type="text"/>
Tracer Start Date <input type="text"/>	Tracer Receiver Party <input type="text"/>	Tracer Next Date <input type="text"/>	

Acceptance Tracer

Tracer Required Not Required <input type="text"/>	Tracers To be Sent <input type="text"/>	Tracer Medium <input type="text"/>	Tracer Frequency <input type="text"/>
Tracer Receiver Party <input type="text"/>	Tracer Start Date <input type="text"/>	Tracer Next Date <input type="text"/>	

Discrepancy Tracer

Tracer Required Not Required <input type="text"/>	Tracers To be Sent <input type="text"/>	Tracer Medium <input type="text"/>	Tracer Frequency <input type="text"/>
Tracer Receiver Party <input type="text"/>	Tracer Start Date <input type="text"/>	Tracer Next Date <input type="text"/>	Discrepancies Approval Date <input type="text"/>

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.	

Field	Description	Sample Values
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.	
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.	

3.4.12 Settlement Details

Oracle Banking Trade Finan... Jun 10, 2021

Application No: PK2ILCD000019555

Settlement Details

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
BILL_AMT_EQUIV	GBP	Credit	PK1000328012	HSBC BANK	GBP	No	No
BILL_LIQ_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BKTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
CHG1_LIQD	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No
CHG1_LIQD_AMTEQ	GBP	Debit	PK1000328012	HSBC BANK	GBP	No	No
LQTXAMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
REFUND_INTEREST	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No

BILL_LIQ_AMT - Party Details

Transfer Type: None

Ordering Institution: Name/Account

Account With Institution: Name/Account

Charge Details: [Dropdown]

Senders Correspondent: Name/Account

Beneficiary Institution: Name/Account

Netting Indicator: No

Receivers Correspondent: Name/Account

Ultimate Beneficiary: Name/Account

Ordering Customer: Name/Account

Intermediary Institution: Name/Account

Intermediary Reimbursement Institution: Name/Account

Payment Details:

Sender To Receiver 1-4

Sender To Receiver 5-6

Remittance Information:

Payment Detail 1-4

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.	

Field	Description	Sample Values
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.

3.4.12.1 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 ● None ● 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.	

Field	Description	Sample Values
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.	

3.4.12.2 Payment Details

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

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

3.4.12.3 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.	

3.4.13 Summary

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

The screenshot displays the Oracle Financials Summary page for an Import LC Drawing request. The page is organized into a grid of 16 detail panels. The top navigation bar includes tabs for Clarification Details, Documents, Remarks, Overrides, Customer Instruction, Incoming Message, View LC, View Events, and Signatures. The left sidebar shows a navigation menu with options like Main Details, Document Details, Other Details, Shipment Details, Additional Conditions, Discrepancy Details, Maturity Details, Additional Fields, Advices, Settlement Details, and Summary. The main content area is divided into four columns and four rows of panels. The 'Summary' panel is currently selected and highlighted in blue. The bottom of the page features a toolbar with buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next, and 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.

3.4.13.1 **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.	
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>	

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>	

3.5 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 Block 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>	

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

3.5.3 **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>	
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	<p>Cancel the Import LC Amendment Limit exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

3.6 Multi Level Approval

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

Note

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

3.6.1 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 see the summary tiles and the details in the screen by drill down from tiles.

The screenshot displays the Futura Bank interface. On the left is a navigation menu with categories like Core Maintenance, Dashboard, Maintenance, Security Management, Tasks, and Trade Finance. The main area shows a 'Free Tasks' list with columns for Action, Priority, and Application Number. A modal window titled 'Approval Rekey' is open, containing two input fields: 'Drawing Currency' with a dropdown menu showing 'GBP' and a green checkmark, and 'Drawing Amount' with a text input showing '£100,000.00' and a green checkmark. Below these fields are three buttons: 'Proceed', 'Refer', and 'Cancel'. In the background, a table lists tasks with columns for 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.	

Field	Description	Sample Values
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

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>	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	Cancel the approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

3.7 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.	
Cancel	Cancel the Reject Approval.	

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