Import LC Issuance User Guide
**Oracle Banking Trade Finance Process Management**
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Oracle Banking Trade Finance Process Management - Import LC Issuance User Guide
Oracle Financial Services Software Limited

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

# Contents

# 1. Preface

## 1.1 Introduction

This user manual is designed to help you quickly get acquainted with Import LC Issuance 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

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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. |
| italic | 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 |
| Q | Option List |

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# 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.

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# 3. Import LC Issuance

As part of Import LC Issuance the applicant (importer or customer) approaches a bank and requests the bank to issue a Letter of Credit on their behalf to the beneficiary (exporter). The Letter of Credit stipulates the required documents and the conditions to be met by the beneficiary while shipping under the said LC. On receipt of credit compliant documents, the issuing bank is obliged to make payment under the LC.

The various stages involved for issuance of an Import Letter of Credit are:

- Receive and verify documents (Non Online Channel)- Registration stage
- Input application details
- Upload of related mandatory and non mandatory documents
- Verify documents and capture details (Online/Non Online Channels)- Scrutiny stage
- Input/Modify details of LC - Data Enrichment stage
- Check for limit availability
- Check balance availability for amount block
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges
- Capture remarks for other users to check and act
- Generate acknowledgements and draft LC copies
- Notify customer on any negative statuses in any of the stages to the applicant
- Hand off request to back office

In the following sections, let's look at the details for Import LC issuance process.

This section contains the following topics:

| | |
|---|---|
| 3.1 Common Initiation Stage | 3.2 Registration |
| 3.4 Scrutiny | 3.5 Data Enrichment |
| 3.6 Customer Response - Draft Confirmation | 3.7 Exceptions |
| 3.8 Multi Level Approval | 3.9 Customer - Acknowledgement |
| 3.10 Customer - Reject Advice | 3.11 Reject Approval |

## 3.1    Common Initiation Stage

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

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

2. Click **Trade Finance > Initiate Task.**

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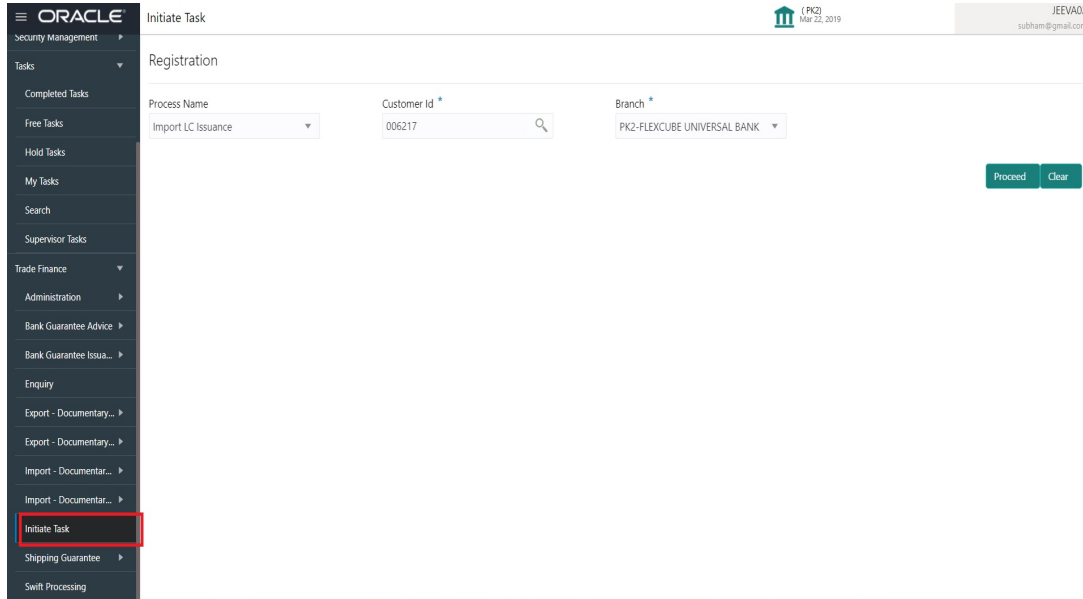
Provide the details based on the description in the following table:

| Field | Description |
| --- | --- |
| Process Name | Select the process name to initiate the task. |
| Customer Id | Select the customer id of the applicant or applicant's bank. |
| 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. Click **Proceed** to proceed to the next step.

## 3.2 Registration

The user initiates the transaction from Registration Stage, if the LC Issuance request is received from the Applicant at the branch counters either by fax, mail or physical application.

During Registration stage, user can capture the basic details of the application, check the signature of the applicant and upload the related documents submitted by the applicant. It also enables the user to capture some additional product related details as an option. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for an LC Issuance expert to handle the request in the next stage.

For request received vide MT798 along with sub message 770,700,701, when customer initiates an Import LC request through SWIFT (Corporate to SWIFT) channel, the MT798

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message containing the request is parsed and based on the STP parameters maintained, can create a Import LC Issuance Task in OBTFPM. The MT798 message, is routed to the Issuing Bank selected by the customer. Issuing Bank receives the MT798 and creates a task in Import LC Issuance Process in Scrutiny stage in OBTFPM.
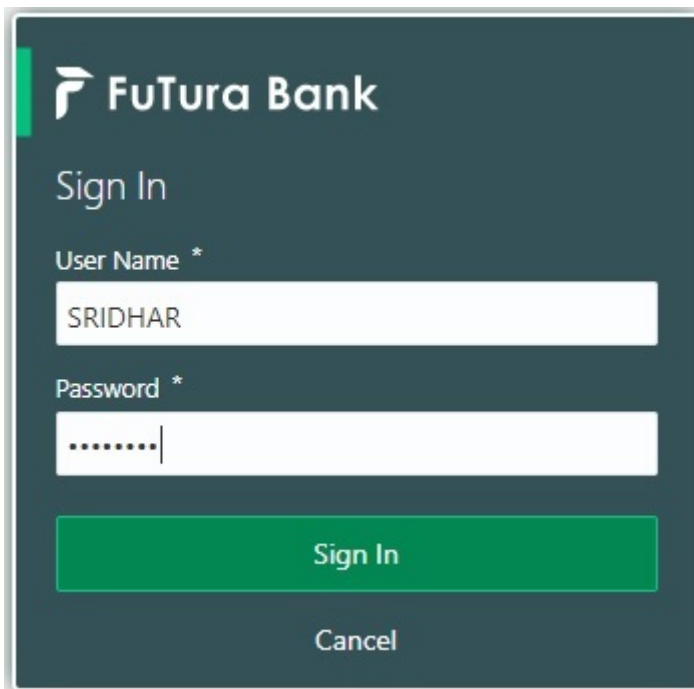
The Incoming MT798 message contains 3 sections.

- MT798 Index Message which contains the Sub message type 770
- MT798 Details Message which contains the Sub Message type 700 (MT700 tags with values)
- MT798 Extension Message which contains the Sub Message type 701 (MT701 Extension message tag values) if applicable.

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.

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



3. Click **Trade Finance> Import - Documentary Credit> Import LC Issuance.**



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

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### 3.2.1 Application Details



Provide the Application Details based on the description in the following table. In case of MT798, Application Details are defaulted to SWIFT.

| Field | Description | Sample Values |
|---|---|---|
| Received From Party | Import LC Issuance request can be received either from the applicant, applicant's bank or accountee.<br><br>User can select the option from drop-down. | |
| Received From - Customer ID | Select the customer id of the applicant or applicant's bank.<br><br>System allows only the customer of the bank for selection.<br><br>If the selected customer/party is blacklisted the system displays a warning message. | 001344 |
| Received From - Customer Name | Name of the customer or applicant. This field will be auto populated based on the selected customer ID. | EMR & CO |
| Branch | Select the branch. Customer's home branch will be displayed based on the customer ID and it can be changed, if required.<br><br>**Note**<br><br>Once the request is submitted, Branch field is non-editable. | 203-Bank Futura - Branch FZ1 |

| Field | Description | Sample Values |
|---|---|---|
| Priority | Set the priority of the Import LC issuance request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted. | High |
| Submission Mode | Select the submission mode of Import LC Issuance request. By default the submission mode will have the value as 'Desk'.<br><br>**Desk-** Request received through Desk<br><br>**Fax-** Request received through Fax<br><br>**Email-** Request received through Email<br><br>**Courier-** Request received through Courier | Desk |
| Currency Code, Amount | Select the currency code.<br><br>Provide the value of LC (with decimal places) as per currency type and tab out. | GBP 1,000.00 |
| Process Reference Number | Unique sequence number for the transaction.<br><br>Process Reference Number is auto generated by the system based on process name and branch code. | 203IL-CISS0000 00500 |
| Customer Reference Number | Enables the user to provide a unique Customer Reference Number which will be the User Reference of the LC. | |
| Application Date | By default, the application will display branch's current date and enables the user to change the date to any back date.<br><br>**Note**<br>Future date selection is not allowed. | 04/13/2018 |
| Copy LC | If an existing LC is to be copied, the details of the LC is captured here.<br><br>Provide the LC number, the system populates the details of the LC.<br><br>Alternately, the user can search the LC from the LOV. | |

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| Field | Description | Sample Values |
|---|---|---|
| Template Name | Select a template if the applicant details are already captured and the data can be reused with the template to reduce the effort.<br><br>Click the look up icon to search the Template code with Template Code or Template Description.<br><br>Template Name<br><br>Template Code | Template Description<br><br>Fetch | |

## 3.2.2 LC Details

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



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

| Field | Description | Sample Values |
|---|---|---|
| Revolving | **Toggle On:** LC type is Revolving.<br><br>**Toggle Off:** LC is type Non Revolving.<br><br>For more details on Revolving, see 3.2.2.2 Revolving. | |
| LC Type | Select the applicable LC Type from LOV:<br><br>● Sight<br>● Usance | |

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| Field | Description | Sample Values |
|---|---|---|
| Product Code | Select the applicable product code.<br><br>Click the look up icon to search the product code with code or product description.<br><br>Product Code                             ×<br>Product Code        Product Description<br>Fetch<br>Product Code        Product Description<br>ILUN                   Import LC Usance Non Revolving<br>Page 1 of 1 (1 of 1 items)  ⟨⟨  ⟨  1  ⟩  ⟩⟩<br><br>Alternatively, enter the product code and on tab out system will validate and populate the selected product code. | ILUN |
| Product Description | Product Description will be auto populated by the application based on the Product Code. | Import LC Usance Non Revolving |
| Advising Bank | Select the advising bank.<br><br>Click the look up icon to search the advising bank based on Party ID/Party Name. You can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name.<br><br>**Note**<br><br>1) In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available, please change the bank or use MAIL Medium".<br><br>2)If the party is blacklisted the system displays a warning message.<br><br>3) If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." | 001342 - HSBC Bank |
| 40A - Form of Documentary Credit | Select the type of LC (Documentary Credit) as per the requirement. Default LC type is **Irrevocable**. | Irrevocable |
| Documentary Credit Number | Simulated from the back office and displayed in the application. Number will be populated on the selection of **Product Code**. | 203IL-UN18103 ACCI |

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| Field | Description | Sample Values |
|---|---|---|
| User Reference Number | User Reference Number will be auto populated by the system based on selection of **Product Code**. | |
| Reference to Pre-Advice | Provide details of Pre-Advice, if issued by the bank. | |
| Date Of Issue | Application will default the branch's current date in date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration. | 04/13/18 |
| Applicable Rules | Select the applicable rules for the LC. Default rule as UCP Latest Version. | UCP Latest Version. |
| Rule Narrative | Enter the rules narrative. This field is available if the value in 'Applicable Rule' is 'OTHR' | UCP Latest Version. |
| Date Of Expiry | Provide the expiry date of the LC. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message. | 09/30/18 |
| Place of Expiry | Provide the place of expiry of LC. | London |
| Applicant Bank | In application details, if **Received From Applicant Bank** toggle is on, the applicant bank details will be displayed here. If request is not received from applicant bank, this field must be blank. | 001343 Bank of America |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Applicant | Applicant details will be auto populated based on the details provided in **Application Details** section.<br><br>If the request is received from Applicant bank, select the applicant from the List of Values.<br><br>**Note**<br><br>If the selected applicant/ party is blacklisted the system displays a warning message.<br><br>**Note**<br><br>If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." | 001344 EMR & CO |
| Beneficiary | Select the beneficiary of the LC.<br><br>Click the look up icon to search the beneficiary based on Party ID/Party Name.<br><br>If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message.<br><br>**Note**<br><br>1) If the selected Beneficiary/ party i is blacklisted the system displays a warning message.<br><br>2) If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." | 001346 Marks and Spencer |
| Percentage Credit Amount Tolerance | Enables the user to provide tolerance (+/-) on the total LC value. Tolerance value must be either one or two digit value.<br><br>If tolerance is more than 10%, alert message will be displayed. | 8/2 |

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| Field | Description | Sample Values |
|---|---|---|
| Limits/Collateral Required | Toggle On: Set the Toggle On to enable limit check during the process flow of this request.<br><br>Toggle Off: Set the Toggle Off to disable limit check during the process flow of this request. | |
| Additional Amount Covered | Provide additional amount included in LC. | |
| Accountee | User can select the accountee from LOV.<br><br>**Note**<br><br>If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." | |
| Amount In Local Currency | After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field.<br><br>System fetches the local currency equivalent value for the LC amount from back office (with decimal places). | |
| Back to Back LC | Enable the option, if the back to back Import LC is issued.<br><br>Toggle On: Set the Toggle On if back to back LC is applicable.<br><br>Toggle Off: Set the Toggle Off if back to back LC is applicable. | |

Below Export LC related field appears, if **Back to Back LC** option is enabled.

| Field | Description | Sample Values |
|---|---|---|
| Export LC Reference | Specify the export LC reference or click Search to search and select the underlying export LC reference number. | |
| Export LC Available Amount | System displays the available amount under the Export LC. | |
| Export LC Expiry Date | System displays the expiry date of the underlying export LC. | |
| Export LC Shipment Date | System displays the latest shipment date of the underlying export LC. | |
| Auto Close | Toggle On: Enable the toggle, if Auto close is required for that transactions.<br><br>Toggle Off: Disable the toggle, if Auto close is not required for that transactions. | |

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| Field | Description | Sample Values |
|---|---|---|
| Closure Date | System defaults the "Closure Date" with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created.<br><br>System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract.<br><br>User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions,<br><br>• Closure Date must be after the Issue Date.<br><br>• Closure Date must be after the Expiry Date.<br><br>• Closure Date cannot be blank, when the "Auto Close" is checked. | |

### 3.2.2.1  Copy LC

The user can copy the existing LC using Copy LC option, to create a new LC in Import LC Issuance process. The 'Copy LC' option allows quick processing of a request for issuing a new LC. The details of the LC is captured here. Following are the steps to copy the existing LC:

1. Specify the LC number or alternately, or click search icon to search and select the LC Number. The Search screen appears.

2. Specify the fields DCN Reference Number, Applicant, Currency, Amount and User Reference Number as search criteria. The system displays all the LC with the given search criteria. Only LC which are authorized status in back office is displayed.

Documentary Credit Number      ✕

DCN Reference Number     Applicant     Currency

Amount     User Refernce Number

[ Fetch ]

| Branch | DCN Reference Number | Applicant | Currency | Amount | Product Code | Issue Date | Expiry Date |
|---|---|---|---|---|---|---|---|
| 000 | 000ILPC211250001 | 000325 | GBP | 100000 | ILPC | 2021-05-05 | 2021-06-19 |
| 000 | 000ILSN211250002 | 0001103 | GBP | 40000 | ILSN | 2021-05-05 | 2021-06-04 |
| 000 | 000ILSN211250501 | 0001103 | GBP | 40000 | ILSN | 2021-05-05 | 2021-06-04 |
| 000 | 000ILUR211251502 | 0001101 | GBP | 1500 | ILUR | 2021-05-05 | 2021-06-04 |
| 000 | 000ILUR211250005 | 0001101 | GBP | 1500 | ILUR | 2021-05-05 | 2021-06-04 |
| 000 | 000ILUR211250505 | 0001101 | GBP | 1500 | ILUR | 2021-05-05 | 2021-06-04 |
| 000 | 000ILUR211251009 | 0001101 | GBP | 1500 | ILUR | 2021-05-05 | 2021-06-04 |
| 000 | 000ILUR211250009 | 0001101 | GBP | 1500 | ILUR | 2021-05-05 | 2021-06-04 |

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3. Select the LC, the system should populate all the LC related fields (LC Detail, Shipment and Goods, Payment Details and Document Details) in the new LC issuance screen except all fields in the Application Details Section.

LC Type, Product Code, Product Description and Revolving flag value should be populated based on the LC selected. 'Applicant' field is populated based on the Customer ID chosen in the Application Details field. If the request is received from Applicant Bank, then the user has to manually input the Applicant details.



4. Click **Apply** to copy the selected LC.

## 3.2.2.2 Revolving

The user can enable the Revolving option for revolving LC. The revolving LC can be time based or value based.

1. Click the **Edit** icon besides the **Revolving** field. The **Revolving Details** screen appears.



| Field | Description | Sample Values |
|---|---|---|
| Revolving | System displays, if the LC is revolving or not. | |

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| Field | Description | Sample Values |
|---|---|---|
| Revolving In | Select the mode of revolving for the LC.<br><br>The values are:<br><br>● Time<br>● Value | |
| Revolving Frequency | Specify the value for the frequency in days and months by which the LC revolves.<br><br>This field is enabled , if **Time** option is selected in **Revolving In** field. | |
| Revolve Units | Specify the units by which the LC revolves.<br><br>This field is enabled , if **Time** option is selected in **Revolving In** field. | |
| Next Reinstatement Date | Displays the date of next instatement for the LC based on the revolving frequency selected. | |
| Cumulative | Enable this option, if the LC value has to be cumulative or not on reinstatement. | |
| Automatic Reinstatement | Enable this option, to have automatic reinstatement on the reinstatement day without manual intervention. | |
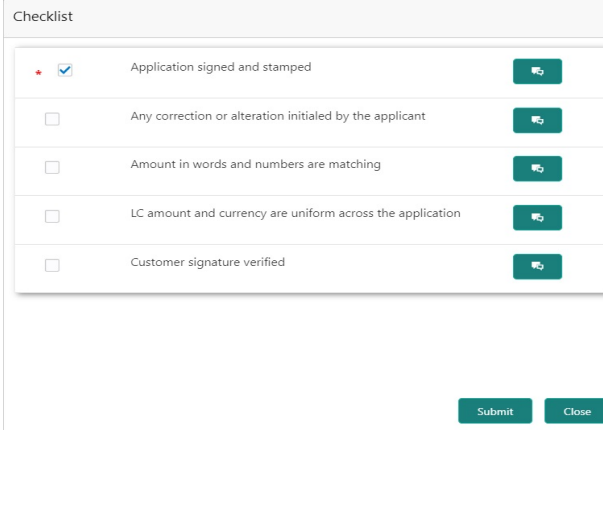
2. Click **Submit** to submit the revolving details.

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### 3.2.3 Miscellaneous



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

| Field | Description | Sample Values |
|---|---|---|
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>If more than one signature is available, system should display all the signatures. | |
| Documents | Upload the required documents.<br><br>Application displays mandatory documents to be uploaded for Import LC Issuance.Place holders are also available to upload additional documents submitted by the applicant.<br><br>The Document already uploaded in the DMS system should be available for view and link from OBTFPM. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |

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| Field | Description | Sample Values |
|---|---|---|
| Customer Instruction | Click to view/ input the following<br><br>● **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.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| **Action Buttons** | | |
| Submit | On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Import LC Issuance.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in 'My Task' queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancels the Import LC Issuance Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|---|---|---|
| Checklist | Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. | |



### 3.2.4 Document Linkage

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

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

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

1. Navigate to the Registration screen.

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

Documents

Document Status  All ▾                                              ⊞ ≡

| Letter of Credit | Letter of Credit | |
| Pro-forma Invoice | Application Form | |
| ⬆ | ⬆ | ➕ |

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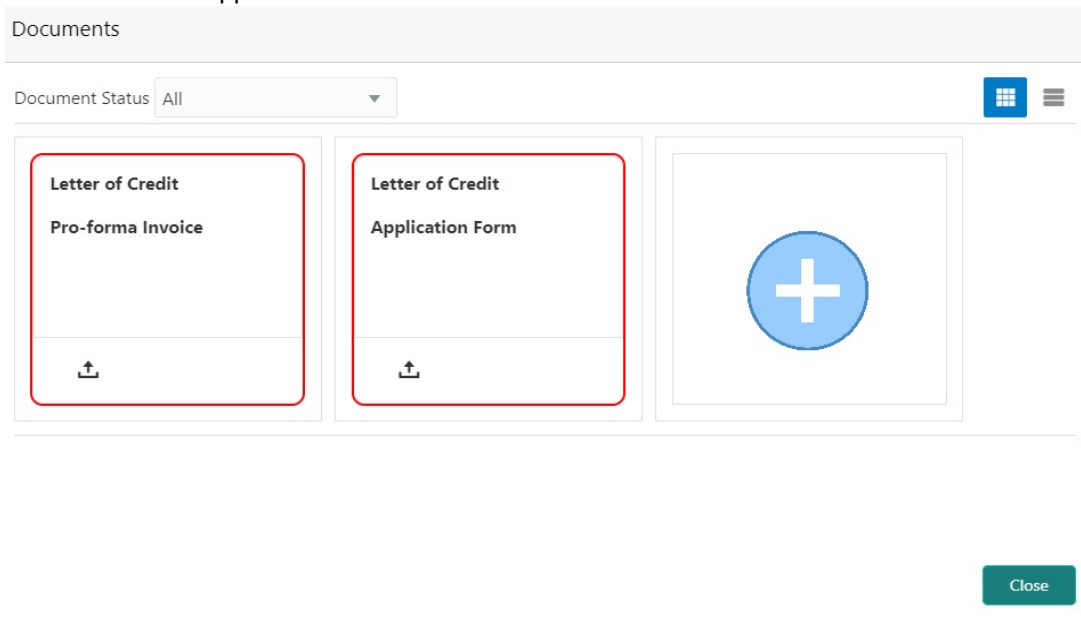
3. Click the Add Additional Documents button/ link. The **Document** screen appears.

Document

Document Type *                          Document Code *
Letter of Credit           ▾             Insurance Policy        ▾
Document Title *                         Document Description

Remarks                                  Document Expiry Date
                                                            📅

Drop files here or click to select       Link Document

Selected files: []

Upload    Link    Cancel

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

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

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



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

| Field | Description | Sample Values |
|---|---|---|
| Customer ID | This field displays the transaction Customer ID. | |
| Document ID | Specify the document Id. | |
| Document Type | Select the document type from list. | |
| Document Code | Select the document code from list. | |
| Search Result | | |
| Document ID | This field displays the document Code from meta-data. | |
| Customer ID | This field displays the transaction Customer ID. | |

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

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

Link Document

Customer Id *
032204

Document Id

Document Type *
Documentary Collection ▾

Document Code *
Insurance Policy ▾

Fetch

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

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

Close

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

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



## 3.3 OBTFPM- OBDX Bidirectional flow

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

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

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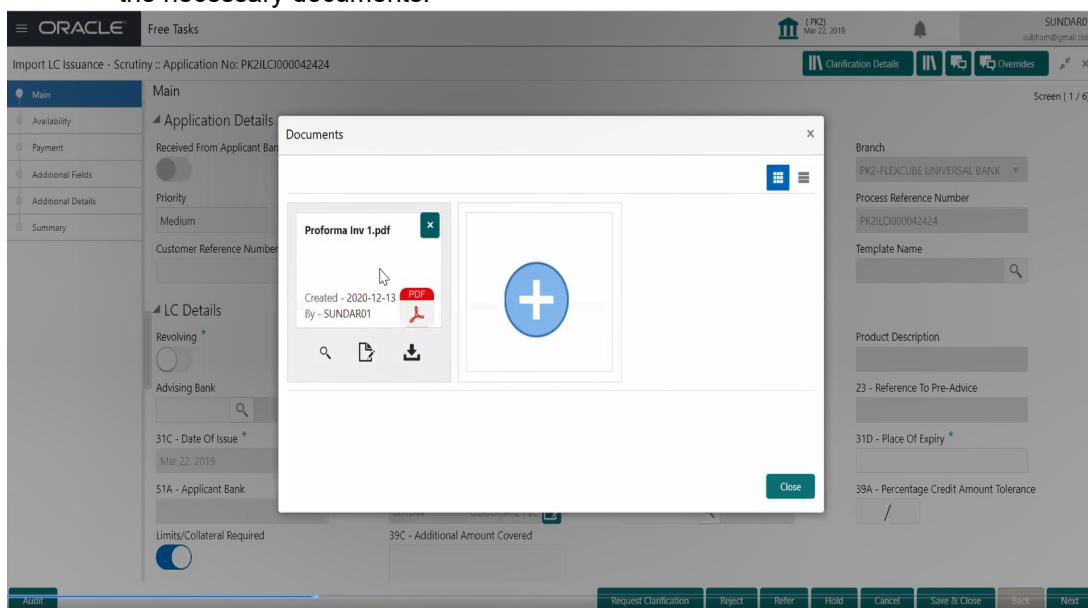


2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.

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3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.



4. The **Request Clarification** detailed screen appears, user enters the information and clicks **Save** , the information should be sent to customer.

5. OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click Re clarification if required.

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



7. Click **Edit**.



8. The user can click **Accept Clarification** button, if the query raised has been answered by the customer. The status should change to Clarification Accepted. on next the task moves to the next logical stage.

9. Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted

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document cannot be opened. System should also increment the version number of the documents.
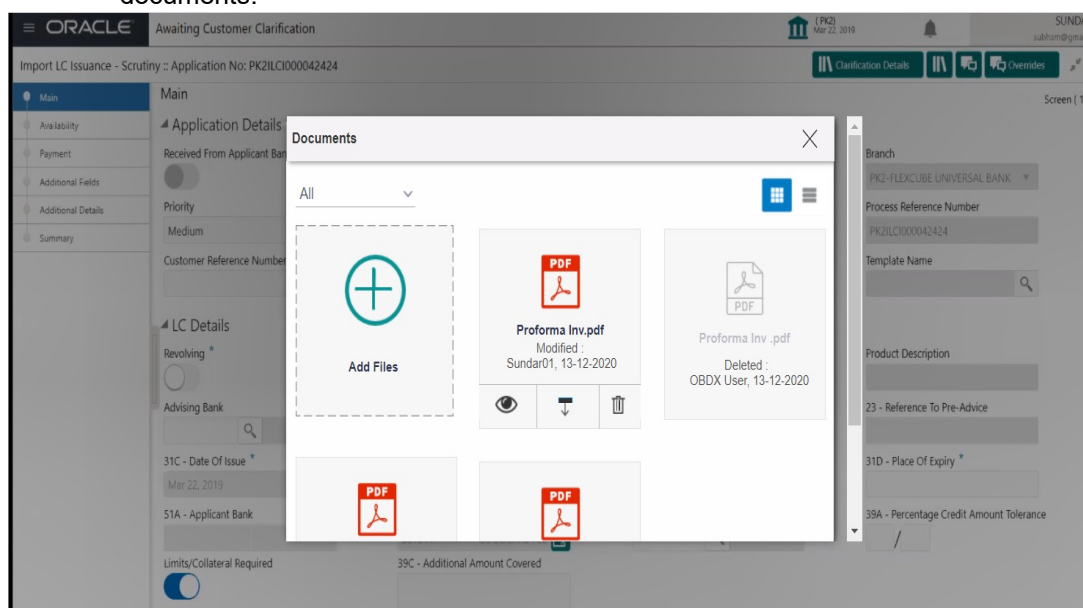


### 3.3.1 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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

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

**Pre- Conditions:**

- Customer Maintenance details are replicated from OBTF to OBTFPM.
- Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.

1. Customer Maintenance details are replicated from OBTF to OBTFPM.

2. In OBTFPM, user clicks Request Clarification, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online".

3. In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder.In case submission mode is not "Online", the system will validates if the counterparty is a OBDX customer by checking the flag "Trade Finance Portal" in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.

4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed to Trade Finance Portal'. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

## 3.4 Scrutiny

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

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**Non-Online Channel** - Import LC Issuance 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** - Requests that are received via online channels like trade portal, external system and SWIFT are available directly for further processing from Scrutiny stage. The data gets auto populated for all data segments from Application stage to Data Enrichment stage.

Tasks received vide MT798, the task is verified and enriched. The user if required can update the editable fields. The fields that have been changed/updated have to be highlighted by the system and the user can check the incoming message place holder for the original value. If the User encounters validation error during handling the task, a MT719 (Bank to Corporate message) common group message is created in the workflow and the task is put on 'Hold'. 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 uer.



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

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



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



The Scrutiny stage has five sections as follows:

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- Main Details

- Availability

- Payment

- Additional Fields

- Additional Details

- Summary

Let's look at the details for Scrutiny stage. User can enter/update the following fields. User cannot edit the fields that are already having value from Registration/online channels.

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



### 3.4.1 Main Details

Main details section has three sub section as follows:

- Application Details
- LC Details

#### 3.4.1.1 Application Details

All fields displayed under Application details section are read only except for the **Priority** and **Customer Reference Number**. Refer to 3.2.1 Application Details for more information of the fields.

### 3.4.1.2 LC Details

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



### 3.4.1.3 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents button 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 button 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 overrides, if any. | |

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| Field | Description | Sample Values |
|---|---|---|
| Customer Instruction | Click to view/ input the following<br><br>• **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.<br><br>• **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>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.<br><br>Refer Codes:<br><br>• R1- Documents missing<br><br>• R2- Signature Missing<br><br>• R3- Input Error<br><br>• R4- Insufficient Balance/Limits<br><br>• R5 - Others. | |

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| Field | Description | Sample Values |
|---|---|---|
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold.<br><br>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.<br><br>Reject Codes:<br><br>● R1- Documents missing<br><br>● R2- Signature Missing<br><br>● R3- Input Error<br><br>● R4- Insufficient Balance/Limits<br><br>● R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| 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. | |

## 3.4.2  Availability

User must Input/Update Availability, Shipment and Goods details of an Import LC request for the different fields under the respective data segments.

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## 3.4.2.1 Availability Details



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

| Field | Description | Sample Values |
|---|---|---|
| Available With | This field identifies the bank with which the credit is available.<br><br>Online Channel - Read only<br><br>Non Online Channel - User must capture the bank details or any free text.<br><br>• If the LC is restricted to any particular bank, search the bank with SWIFT code (BIC) or Bank Name.<br><br><br><br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.<br><br>• If the LC is not restricted to any bank, provide free text - (YOURSELVES, WITH ANY BANK etc.). | |

| Field | Description | Sample Values |
|---|---|---|
| Available By | Online Channel – Read-only<br><br>Non Online Channel – Choose one of the following values from drop down.<br><br>• BY ACCEPTANCE<br>• BY DEF PAYMENT<br>• BY MIXED PAYMENT<br>• BY NEGOTIATION<br>• BY PAYMENT<br><br>Validation:<br><br>1) If **By Mixed Payment** option is selected, there must be a value in tag 42M- Mixed payment<br><br>2) If **By deferred payment** is selected, there must be a value in tag 42P- Deferred payment<br><br>3) If **By payment** is selected, payment at sight is applicable. It is applicable for Sight Type of product only. | |
| Drafts At | This field specifies the tenor of drafts to be drawn under the documentary credit.<br><br>Provide the draft details. | |
| Drawee | This field will have value only if 'Drafts at' field has values.<br><br>Select the Drawee bank (Advising bank or Confirming bank).<br><br>• Search the bank with SWIFT code (BIC) or Bank Name.<br><br><br><br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted.<br><br>**Note**<br><br>This field is mandatory if value is provided at **Drafts At** field. | |
| Payment Details | This field is applicable if, **Available By** filed has **Mixed Payment** or **Deferred Payment.**<br><br>This field is enabled, if you select **BY PAYMENT** option in the **Available By** field. | |

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### 3.4.2.2 Shipment Details

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

| Field | Description | Sample Values |
|---|---|---|
| Partial Shipments | This field specifies whether or not partial shipments are allowed under the documentary credit.<br><br>Online Channel – Read only<br><br>Non Online Channel - Select the appropriate value from the drop down. Available values are:<br><br>• ALLOWED<br>• CONDITIONAL<br>• NOT ALLOWED | |
| Transshipment | This field specifies whether or not transshipment is allowed under the documentary credit.<br><br>Online Channel – Read only<br><br>Non Online Channel - Select the appropriate value from the drop down. Available values are:<br><br>• ALLOWED<br>• CONDITIONAL<br>• NOT ALLOWED | |
| Place Of Taking In Charge | This field specifies the place of taking in charge (in case of a multi-modal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or a courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non Online Channel - Provide the details of place of taking in charge.<br><br>**Note**<br><br>This field is alternate to **Port Of Loading**. Any of these fields must have value and if both the fields has values, application will display an error message. | |

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| Field | Description | Sample Values |
|---|---|---|
| Port Of Loading | This field specifies the Port/Airport of Loading to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non Online Channel - Provide the details of Port/Airport of Loading.<br><br>**Note**<br>This field is alternate to **Place Of Taking In Charge**. Any of these fields must have value and if both the fields has values, application will display an error message. | |
| Port Of Discharge | This field specifies the port of discharge or airport of destination to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non Online Channel - Provide the details of Port/Airport of Discharge.<br><br>**Note**<br>This field is alternate to **Place Of Final Destination**. Any of these fields must have value and if both the fields has values, application will display an error message. | |
| Place Of Final Destination | This field specifies the final destination or place of delivery to be indicated on the transport document.<br><br>Online Channel – Read only<br><br>Non Online Channel - Provide the details of Place Of Final Destination.<br><br>**Note**<br>This field is alternate to **Port Of Discharge**. Any of these fields must have value and if both the fields has values, application will display an error message. | |

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| Field | Description | Sample Values |
|---|---|---|
| Latest Date Of Shipment | Provide the latest date for loading on board/dispatch/taking in charge.<br><br>**Note**<br><br>This field is alternate to **Shipment Period**. Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message. | |
| Shipment Period | Online Channel – Read- only<br><br>Non Online Channel - Provide the details of Shipment.<br><br>**Note**<br><br>This field is alternate to **Latest Date Of Shipment**. Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message. | |
| Transport Mode | Select the transportation mode.<br><br>The options are:<br><br>● Air<br>● Sea<br>● Road<br>● Rail<br>● Multimodal<br>● Other | |
| Transport Details | Specify the transportation details of shipment. | |
| Additional Shipment Details | Specify the transportation additional shipment details, if any. | |

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### 3.4.2.3  Description Of Goods And Or Services

This field contains a description of the goods and/or services. Provide the Shipment Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| INCO Terms | Online Channel - Read only.<br><br>Non Online Channel - Select the appropriate INCO terms. | |
| INCO Term Description | The description of the INCO Term. | |
| + Icon | Click + icon to add goods details. | |
| Delete Icon | Click - icon to remove goods details. | |
| Goods Code | Click look up icon to select the goods code. Once you select goods code, value will populate in Goods Type and Goods Description. | |
| Goods Type | The goods type is auto populated depending on selected goods code. | |
| Goods Description | The goods description is auto populated depending on selected goods code. | |
| No of Units | Enter the number of units being imported or exported. | |
| Price per Unit | Enter the value for price per unit. | |
| Total Amount | System to calculate the total price<br><br>In case of online request, the system should populate the total amount from incoming request.<br><br>System should validate that the total amount is equal to the value of the transaction (LC/Collection). | |
| Action | Click Edit icon to edit the goods detail.<br><br>Click Delete icon to delete the goods detail. | |

### 3.4.2.4  Action Buttons

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

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

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| Field | Description | Sample Values |
|---|---|---|
| Documents | Click the Documents button to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>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 button to provide any additional information. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **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.<br>● **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |

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| Field | Description | Sample Values |
|---|---|---|
| Signatures | 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:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |

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| 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. | |

### 3.4.3 Payment



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

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Special Payment conditions for beneficiary | Online and Non Online Channels – If any special payment condition has to be provided to beneficiary, the details for the same must be captured in this field. | |
| Special Payment conditions for receiving bank | Online and Non-online channels –If any special payment condition has to be provided to receiving bank, the details for the same must be captured in this field. This field specifies special payment conditions applicable to the receiving bank without disclosure to the beneficiary, for example, post-financing request/conditions for receiving bank only. | |
| Period for Presentation | Online Channel – Read only. Non Online Channel – If the period of presentation is based on any event other than shipment, then you can capture the event name in text along with the number of days in number. | |

| Field | Description | Sample Values |
|---|---|---|
| Confirmation Instructions | Online Channel – Read only.<br><br>Non Online Channel - Select the confirmation instruction for the LC from the available LOV values – CONFIRM, MAY ADD, WITHOUT.<br><br>Applicable only if field 49 - confirmation instruction is 'confirm' or 'may add'. You can search through LOV, Party type with banks should only be displayed in LOV. The system must display the following:<br><br>a) SWIFT code (if available),<br><br>b) Name and address of the bank<br><br>On selection of the record, if SWIFT code is available then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted. | |
| Requested Confirmation Party | Online and Non-Online Channels – Provide requested confirmation party details. If the **Requested Confirmation Party** has the value as **Others** then appropriate value must be selected from the LOV.<br><br>---<br>**Note**<br><br>This field is applicable if the **Confirmation Instructions** is **Confirm** or **May Add**. | |
| Requested Confirmation Party | Click Search to search and select the appropriate requested confirmation party, in case of online and non-online channels.<br><br>This field is enabled if the Confirmation Instructions is **CONFIRM** or **MAY ADD** and **58A - Requested Confirmation Party** is **Others**. | |
| Advise Through Bank | Online Channel – User can update the details received.<br><br>Non-Online Channel -<br><br>Search through LOV. Party type with banks must be displayed in LOV.<br><br>• SWIFT code (if available)<br>• Name and address of the bank<br><br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted. | |

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| Field | Description | Sample Values |
|---|---|---|
| Instructions to P/A/N Bank | Online Channel- User can update details received.<br><br>Non Online Channel – Provide the details in this field. | |
| 72- Sender to Receiver Information | Online Channel – User can update details received.<br><br>Non Online Channel – Provide details (FFT). | |
| Charges | Online Channel – User can update details received.<br><br>Non Online Channel – Provide details (FFT). | |
| Reimbursement Authorization | | |
| Reimbursing Bank | Click Search icon and select the reimbursing bank, from the look-up. | |
| Reimbursing Bank Charge Type | Select the reimbursing bank charge type.<br><br>The options are:<br><br>• Claimants - Select this option, if the charges are to be claimed from Beneficiary<br><br>• Ours - Select this option, if the charges are to be borne by Applicant<br><br>This field should be enabled only if **Reimbursing Bank** field has value. | |
| Reimbursing Bank Charge Details | Specify the additional details about reimbursing bank charges.<br><br>This field should be enabled only if **Reimbursing Bank** field has value. | |
| Sender to Receiver Information-MT740 | Select the FFT maintained for MT740 and change the description if required. | |

### 3.4.3.1  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. | |

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| Field | Description | Sample Values |
|---|---|---|
| Documents | Click the Documents button 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 button 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 overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br>● **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.<br>● **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| Incoming Message | This button displays the multiple messages. In case of MT798, the User can click and view the MT798 message(770,700/701). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |

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| Field | Description | Sample Values |
|---|---|---|
| Signatures | 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: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. <br> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |

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| 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. | |

### 3.4.4 Additional Fields

Banks can configure these additional fields during implementation.



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 button 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. | |

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| Field | Description | Sample Values |
|---|---|---|
| Remarks | Click the Remarks button to provide any additional information. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **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.<br>● **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>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. | |

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| Field | Description | Sample Values |
|---|---|---|
| Refer | User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold.<br><br>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.<br><br>Reject Codes:<br><br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| 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. | |

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## 3.4.5    Additional Details



### 3.4.5.1    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.

System defaults Counter party for Limit tracking, collateral and for Deposit Linkage. However, system should allow user to change customer ID from Counter party to Accountee, if Accountee is other than counter party.

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

Limit Details

| Field | Description | Sample Values |
|---|---|---|
| Plus Icon <br><br> [+] | Click plus icon to add new Limit Details. | |

Limit Details

Click + plus icon to add new limit details.

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

| Customer ID | Applicant's/Applicant Bank customer ID will get defaulted. | |
|---|---|---|
| Linkage Type | Select the linkage type.<br>Linkage type can be:<br><ul><li>Facility</li><li>Liability</li></ul>By default Linkage Type should be "Facility". | |

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| Field | Description | Sample Values |
|---|---|---|
| Contribution% | System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.<br><br>Once contribution % is provided, system will default the amount.<br><br>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.<br><br>The list has all the Liabilities mapped to the customer. | |
| Contribution Currency | The LC currency will be defaulted in this field. | |
| Line ID/Linkage Ref No | Click **Search** to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.<br><br>**Note**<br>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.<br><br>This field is disabled and read only, if **Linkage Type** is **Liability**. | |
| Limit/ Liability Currency | Limit Currency will be defaulted in this field, when you select the **Liability Number** | |
| Limits Description | This field displays the limits description. | |
| Limit Check Response | Response can be 'Success' or 'Limit not Available' based on the limit service call response. | |
| Amount to Earmark | Contribution amount will default based on the contribution %.<br><br>User can change the value. | |
| Expiry Date | This field displays the date up to which the Line is valid | |

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| 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.<br><br>The value in this field appears, if you click the Verify button. | |
| Response Message | Detailed Response message.<br><br>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 | Read only field.<br><br>Displays the serial of the various lines available and mapped under the customer id.<br><br>This field appears on the Limits grid. | |

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**Collateral Details**

Collateral Details                                                                                ×

Total Collateral Amount *                           Collateral Amount to be Collected *
                              $67.00                                              $0.00

Sequence Number                                     Collateral Split % *
2.0                                                 100.0                          ˅  ˄

Collateral Contrubution Amount *                    Settlement Account *
                              $67.00                PK1000327018                         🔍

Settlement Account Currency                         Exchange Rate
GBP                                                 1.3                             ˅  ˄

Contribution Amount in Account Currency             Account Available Amount
                              £0.00                                   £99,999,393,343.91

Response                                            Response Message
VS                                                  The amount block can be performed as

[ Verify ]

                                            [ ✔ Save & Close ]   [ ✕ Cancel ]

| Field | Description | Sample Values |
|---|---|---|
| Cash Collateral Details | | |
| Collateral Percentage | Specify the percentage of collateral to be linked to this transaction. | |
| Collateral Currency and amount | System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount. | |
| Exchange Rate | System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. | |

Click + plus icon to add new collateral details.

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

| Field | Description | Sample Values |
|---|---|---|
| Total Collateral Amount | Read only field. This field displays the total collateral amount provided by the user. | |
| Collateral Amount to be Collected | Read only field. This field displays the collateral amount yet to be collected as part of the collateral split. | |
| Sequence Number | Read only field. The sequence number is auto populated with the value, generated by the system. | |

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| Field | Description | Sample Values |
|---|---|---|
| Collateral Split % | Specify the collateral split% to be collected against the selected settlement account. | |
| Collateral Contribution Amount | Collateral contribution amount will get defaulted in this field.<br><br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Settlement Account | Select the settlement account for the collateral. | |
| Settlement Account Currency | Settlement Account Currency will be auto-populated based on the Settlement Account selection. | |
| Exchange Rate | Read only field.<br><br>This field displays the exchange rate, if the settlement account currency is different from the collateral currency. | |
| Contribution Amount in Account Currency | Read only field.<br><br>This field displays the contribution amount in the settlement account currency as defaulted by the system. | |
| Account Available Amount | Read only field.<br><br>Account available amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be 'Success' or 'Amount not Available'.<br><br>System populates the response on clicking the **Verify** button. | |
| Response Message | Detailed Response message.<br><br>System populates the response on clicking the **Verify** button. | |
| Verify | Click to verify the account balance of the Settlement Account. | |
| Save & Close | Click to save and close the record. | |
| Cancel | Click to cancel the entry. | |

Below fields appear in the **Cash Collateral Details** grid along with the above fields.

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| Field | Description | Sample Values |
|---|---|---|
| Collateral % | User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.<br><br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br><br>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified". | |
| Contribution Amount | This field displays the collateral contribution amount.<br><br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Account Balance Check Response | This field displays the account balance check response. | |
| Delete Icon<br><br>🗑 | Click minus icon to remove any existing Collateral Details. | |
| Edit Link | Click edit link to edit any existing Collateral Details. | |

**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.

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## Deposit Linkage Details                                              ✕

Customer Id                              Deposit Account

091215                          🔍      PK2CDP1221100002            🔍

Deposit Branch

PK2

Deposit Available Amount                 Deposit Maturity Date

AED  ▾        AED  87,508.00            _____  📅

Exchange Rate                            Deposit Available In Transaction Currency

_____                     ▾

Linkage Percentage % *                   Linkage Amount(Transaction Currency) *

45.00                    ⌄   ⌃          AED  ▾        AED 450.00

                                              Save & Close        Close

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## 3.4.5.2

| Field | Description | Sample Values |
|---|---|---|
| Click + plus icon to add new deposit details. | | |
| Customer Id | Customer ID is defaulted from the system. User can change the customer ID. | |
| Deposit Account | Click **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. | |
| 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. | |

### 3.4.5.3 Commission, Charges and Taxes Details

After payment, click on **Default Charges** button to the default commission, charges and tax if any will get populated.

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

Provide the Commission Details based on the description provided in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Event | Read only field.<br>This field displays the event name. | |
| Event Description | Read only field.<br>This field displays the description of the event. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| **Commission Details** | | |
| All charges, commission and margin are collected from the counter-party by default. | | |
| Component | Select the commission component | |
| Rate | Defaults from product.<br><br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.<br><br>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.<br><br>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.<br><br>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 | Select the check box, if charges/commissions has to be deferred and collected at any future step. | |
| Waive | Select the check box to waive charges/commission.<br><br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br><br>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. | |

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| 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 is defaulted. User can change the settlement account. | |
| Amend | The value is auto-populated as the commission can be amended or not. | |

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**Charge Details**

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

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| Field | Description | Sample Values |
|---|---|---|
| Split | The bank User can split the Charges/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. | |

**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.

Provide the Tax Details based on the information in the following table:

| 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.<br><br>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.<br><br>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. | |

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**Split Settlement**

Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF.

| Field | Description | Sample Values |
|---|---|---|
| Component | The split component type eligible for Split . | |
| Currency | The currency of split settlement. | |
| Amount | The amount of split settlement. | |

**Split Settlement Details**

Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.



| Field | Description | Sample Values |
|---|---|---|
| Sequence | The sequence number is auto populated with the value, generated by the system. | |
| Component | The split component type eligible for Split. | |

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| Field | Description | Sample Values |
|---|---|---|
| Amount | The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed. | |
| Customer | Indicates the ID of the Customer in Split Settlement Details section. | |
| Account | The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBT-FPM to select the account | |
| Account Currency | Defaults the currency of the account. | |
| Branch | Indicates the branch of the customer where transaction is getting processed. | |
| Percentage | The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount. | |
| Exchange Rate | System populates the exchange rate maintained. | |
| Original Exchange Rate | System displays the Original Exchange Rate as simulated in split settlement details section. | |
| Party Type | System displays the party type in split settlement details section. | |
| Negotiation Reference | Specify the negotiation reference number. | |
| AR-AP Tracking | Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements. | |
| Loan/Finance Account | Displays the loan account. | |
| Negotiation Rate | Specify the negotiation rate. | |

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### 3.4.5.4 Insurance Details



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

| Field | Description | Sample Values |
|---|---|---|
| Company Details | | |
| Company Code | Select the Company Code from the LOV. | |
| Company Name | Read only field.<br><br>Insurance company details will be displayed as per the selected Company Code from the LOV. | |
| Company Address | Read only field.<br><br>Insurance company address will be displayed as per the selected Insurance Company Code from the LOV. | |
| Policy Number | Provide the policy number. | |
| Open Policy | If enabled, this field denotes whether the policy is an open policy. | |
| Cover Date | Specify the cover date of the policy. | |
| Expiry Date | Specify the Expiry Date of the Policy.<br><br>System displays an override if the policy is expired. | |
| Insurance Amount | Specify the insurance amount for the policy. | |
| Utilized Amount | This field displays the utilized amount, if the policy is an Open Policy. | |

### 3.4.5.5 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.

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System should default Counter party for FX linkage. However option to be provided to user to select contracts of Accountee, if Accountee is other than counter party.





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.

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| Field | Description | Sample Values |
|---|---|---|
| FX Reference Number | Select the FX contract reference number from the LOV.<br><br>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.<br><br>Forward FX Linkage available for selection at bill would be as follows,<br><br>• Counterparty of the FX contract should be the counterparty of the Bill contract.<br>• Active Forward FX transactions authorized not marked for auto liquidation.<br><br>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. | |
| Currency | This field displays the FX SOLD currency from the linked FX contract. | |
| Contract Amount | This field displays the FX SOLD currency and Amount.<br><br>The user can change the currency. | |
| Available FX Contract Amount | This field displays the available FX contract amount.<br><br>The value is from the "Available Amount" in FXDLINKG screen in OBTR.<br><br>Available Amount SOLD currency and Amount is displayed. | |
| Linkage Amount | This field displays the amount available for linkage.<br><br>The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone.<br><br>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.<br><br>The value is defaulted as FX BOT currency and Amount from FXDTRONL | |

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| Field | Description | Sample Values |
|---|---|---|
| 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.

| Field | Description | Sample Values |
|---|---|---|
| Bought Currency | This field displays the currency from the linked FX contract. | |
| Sold Currency | This field displays the currency from the linked FX contract. | |
| Available Contract Amount | Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. | |
| Linked Amount | Sum of Linked amount will not be greater than LC contract amount.<br><br>Linked amount will not be greater than the available amount for linkage. | |
| Total Utilized amount | This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version.<br><br>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.<br><br>Click the Delete icon to delete the FX details. | |

### 3.4.6   Preview Message

The bank user can view a preview of the outgoing SWIFT message and advise simulated from back office.

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Based on the LC cancellation captured in the previous screen, the preview message simulated from the back office and the user can view the message.



| Field | Description | Sample Values |
|---|---|---|
| **Preview SWIFT Message** | | |
| Language | Read only field.<br><br>English is set as default language for the preview. | |
| Message Type | Select the message type. | |
| Message Status | Read only field.<br><br>This field displays the message status of draft message of cancellation details. | |
| Repair Reason | Read only field.<br><br>This field displays the message repair reason of draft message of cancellation details. | |
| Preview Message | Display a preview of the draft message. | |
| **Preview Mail Device** | | |
| Language | Read only field.<br><br>English is set as default language for the preview. | |
| Advice Type | Select the advice type. | |
| Message Status | Read only field.<br><br>This field displays the message status of draft message of cancellation details. | |
| Repair Reason | Read only field.<br><br>This field displays the message repair reason of draft message of cancellation details. | |

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| Field | Description | Sample Values |
|---|---|---|
| Preview Message | Display a preview of the draft message. | |

### 3.4.6.1 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents button to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>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 button to provide any additional information. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **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.<br><br>● **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

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| Field | Description | Sample Values |
|---|---|---|
| Incoming Message | This button displays the multiple messages. In case of MT798, the User can click and view the MT798 message(770,700/701). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799)  in this placeholder in Header of the process-task. | |
| Signatures | 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: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold. This option is used, if there are any pending infor-mation yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| 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. | |

## 3.4.7   Summary

User can review the summary of details updated in Scrutiny Import LC Issuance request.

Log in to Oracle Banking Trade Finance Process Management (OBTFPM) system to see the summary tiles. The tiles must display a list of important fields with values. User can drill down from summary Tiles into respective data segments.



**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.

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- Availability - User can view and modify availability and shipment details, if required.

- Payment - User can view and modify all details related to payments, if required.

- Additional Fields - User can view and modify the details of additional fields, if required.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.

- Limits and Collaterals - User can view and modify limits and collateral details, if required.

- Commission and Charges and Taxes- User can view and modify commission, charge and tax details, if required.

- Insurance Details - User can view the insurance details.

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

### 3.4.7.1 <u>Action Buttons</u>

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 button 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 button 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 overrides, if any. | |

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| Field | Description | Sample Values |
|---|---|---|
| Customer Instructions | Click to view/ input the following<br><br>● **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.<br><br>● **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>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.<br><br>Refer Codes:<br><br>● R1- Documents missing<br><br>● R2- Signature Missing<br><br>● R3- Input Error<br><br>● R4- Insufficient Balance/Limits<br><br>● R5 - Others. | |

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| Field | Description | Sample Values |
|---|---|---|
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold.<br><br>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.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Submit | Task will get moved to next logical stage of Import LC Issuance.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

# 3.5  Data Enrichment

As part of Data Enrichment, user can enter/update basic details of the incoming request.

**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:

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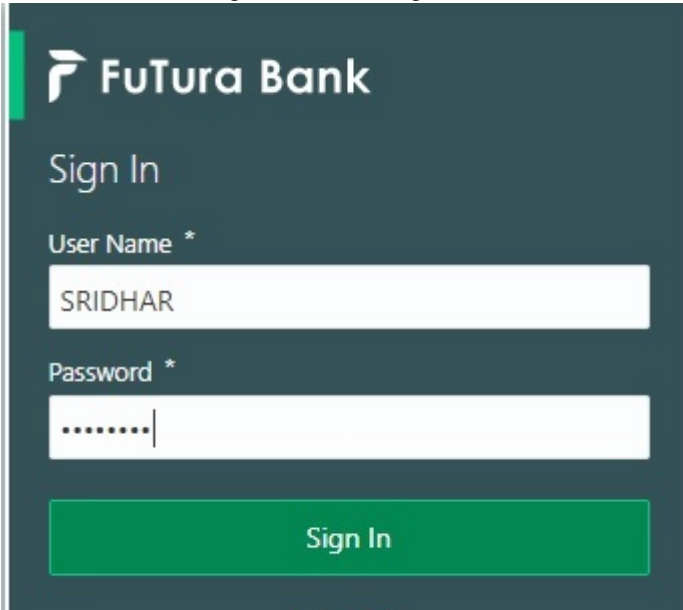


2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.
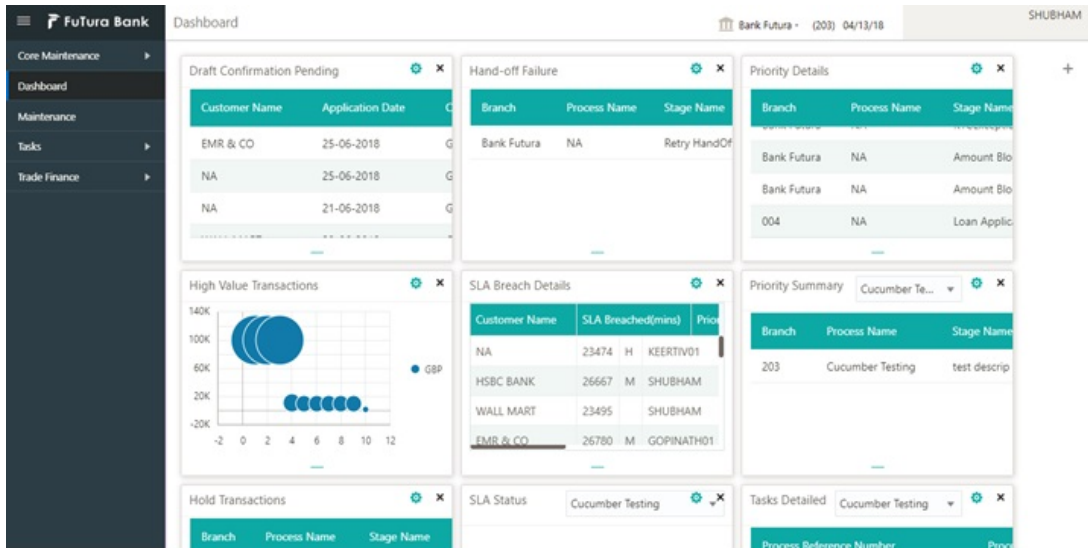


3. Click **Trade Finance> Tasks> Free Tasks.**
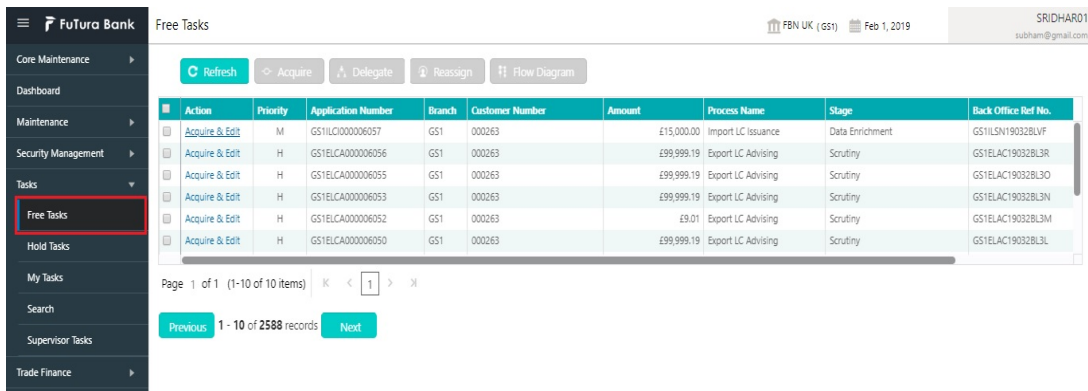
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4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks** tab.

| | Action | Priority | Application Number | Branch | Customer Number | Amount | Process Name | Stage | Back Office Ref No. |
|---|---|---|---|---|---|---|---|---|---|
| ☑ | Acquire & Edit | M | GS1ILCI000006057 | GS1 | 000263 | £15,000.00 | Import LC Issuance | Data Enrichment | GS1ILSN19032BLVF |
| ☐ | Acquire & Edit | H | GS1ELCA000006056 | GS1 | 000263 | £99,999.19 | Export LC Advising | Scrutiny | GS1ELAC19032BL3R |
| ☐ | Acquire & Edit | H | GS1ELCA000006055 | GS1 | 000263 | £99,999.19 | Export LC Advising | Scrutiny | GS1ELAC19032BL3O |
| ☐ | Acquire & Edit | H | GS1ELCA000006053 | GS1 | 000263 | £99,999.19 | Export LC Advising | Scrutiny | GS1ELAC19032BL3N |
| ☐ | Acquire & Edit | H | GS1ELCA000006052 | GS1 | 000263 | £9.01 | Export LC Advising | Scrutiny | GS1ELAC19032BL3M |
| ☐ | Acquire & Edit | H | GS1ELCA000006050 | GS1 | 000263 | £99,999.19 | Export LC Advising | Scrutiny | GS1ELAC19032BL3L |

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

Previous  1 - 10 of 2588 records  Next

5. 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 Ref No. |
|---|---|---|---|---|---|---|---|---|---|
| ☐ | Edit | M | GS1ILCI000006057 | GS1 | 000263 | £15,000.00 | Import LC Issuance | Data Enrichment | GS1ILSN19032BLVF |

Page 1 of 1 (1 of 1 items)

Previous  1 - 1 of 1 records  Next

The Data Enrichment stage has six sections as follows:

- Main Details
- Availability
- Payment
- Documents & Conditions
- Additional Fields
- 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.

## 3.5.1   Main Details

Refer to 3.4.1 Main Details.

## 3.5.2   Availability

Refer to 3.4.2 Availability.

## 3.5.3   Payment

Refer to 3.4.3 Payment.

## 3.5.4    Documents & Conditions

User must provide the required documents and additional conditions (if applicable) in this section.



### 3.5.4.1    Documents Details

Based on the 'Product' selected, Application will default the documents required under the LC. User can edit the details, delete an existing document and also add additional documents to the defaulted list.

---
**Note**

Insurance document is available in Documents Details section, if value in the 'INCO Term' field is not  'CFR','FOB', 'FCA', 'FAS' or 'EXW' in the **Availability** stage. If not system gives the warning message.

---

Online Channel - System will default the details received in the Description column. Based on the details populated, user can pick corresponding values for document code, originals and copy.

Non Online Channel - User can further edit (add or remove) the documents or document description as per requirement. Application will display an alert message, if both Bill Of lading'' and 'Airway Bill' are chosen.

| Field | Description | Sample Values |
|---|---|---|
| Code | Click Search icon to search and select the document code based on the document received. User can add or delete the code by deleting the line on the grid. | |

| Field | Description | Sample Values |
|---|---|---|
| Document Description | System displays the document description based on the document code selection. User can edit the description. | |
| Copy | Specify the number copies received from the Drawer. User can edit the actual copies received. | |
| Original | Specify the number of original documents received from the Drawer. User can edit the actual originals received. | |
| Clause Details | Displays the description of the clause required as per LC. | |
| Original Doc. Required | System displays whether original document is required or not. The user can enable the option, if original document is required. | |
| Action | Click Edit icon to edit the document details. Click Delete icon to delete the document details. | |

### 3.5.4.2  Additional Conditions

Online Channel - System will default the details received in the description column. System will parse the additional conditions required field into multiple line items based on line delimitter (+) and shall populate each line item as a separate description. User can read the description and make any changes required to the description, also must be able to add more conditions.

Non Online Channel - User can use FFT to capture additional conditions and can edit the description populated from FFT. You should also be able to add additional FFT.

| Field | Description | Sample Values |
|---|---|---|
| FFT Code | This field displays the FFT code as per the latest LC. | |
| FFT Description | This field displays the description of the FFT code as per the latest LC. | |
| Action | Click Edit icon to edit the additional conditions details. Click Delete icon to delete the additional conditions details. | |

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### 3.5.4.3  Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents button 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 button 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 overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **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.<br><br>● **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

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| Field | Description | Sample Values |
|---|---|---|
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>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.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Submit | Task will get moved to next logical stage of Import LC Issuance.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

### 3.5.5    Additional Fields

Refer to 3.4.4 Additional Fields.

### 3.5.6    Advices

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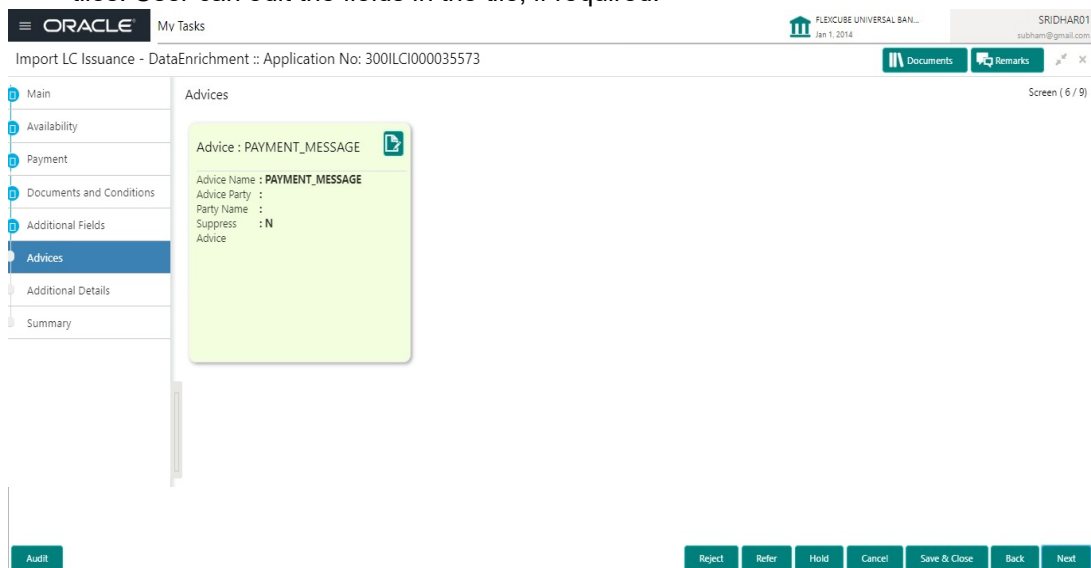


The user can also suppress the Advice, if required.

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### 3.5.6.1    Advice Details



The field description for screen is described below:

| Field | Description | Sample Values |
|---|---|---|
| Suppress Advice | **Toggle on**: Switch on the toggle if advice is suppressed.<br><br>**Toggle off**: Switch off the toggle if suppress advice is not required for the amendments | |
| Advice Name | This field displays the advice name defaulted from LC issuance. | |
| Medium | The medium of advices is defaulted from the system. User can update if required. | |
| Advice Party | Value be defaulted from LC Issuance. | |
| Party ID | Value be defaulted from LC Issuance. | |
| Party Name | Read only field.<br>Value be defaulted from LC Issuance. | |
| Instruction Details | | |
| 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 plus icon to add new instruction code. | |

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| Field | Description | Sample Values |
|---|---|---|
| Action | Click Edit icon to edit the instruction details.<br><br>Click Delete icon to delete the instruction details. | |

### 3.5.6.2 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 button to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>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 button to provide any additional information. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>• **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.<br>• **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

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| Field | Description | Sample Values |
|---|---|---|
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>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.<br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Next | Task will get moved to next data segment of Import LC Issuance.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

### 3.5.7    Additional Details



#### 3.5.7.1    Limits & Collateral

Refer to 3.4.5.1 Limits & Collateral.

#### 3.5.7.2    Commission, Charges and Taxes

Refer to 3.4.5.3 Commission, Charges and Taxes Details3.4.5.2 .

#### 3.5.7.3    FX Linkage

Refer to 3.4.5.5 FX Linkage.

### 3.5.7.4  Preview

User can preview the draft SWIFT message based on message type and the draft mail advice based on the advice type.

The OBTFPM user can send the draft of the message to the registered email id of the corporate customer as an attachment containing PDF. The PDF sent to the corporate customer is protected by a password. Password to be generated with first four digits of Customer Name and last four digits of Customer Number.

---

**Note**

A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank.

---



| Field | Description | Sample Values |
|---|---|---|
| Preview - SWIFT Message | | |
| Language | Read only field. English is set as default language for the preview. | |
| Message type | Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701. | |

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| Field | Description | Sample Values |
|---|---|---|
| Message Status | Read only field.<br><br>Display the message status of draft message of liquidation details. | |
| Repair Reason | Read only field.<br><br>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.<br><br>English is set as default language for the preview. | |
| Advice Type | Select the advice type. | |
| Message Status | Read only field.<br><br>Display the message status of draft message of liquidation details. | |
| Repair Reason | Read only field.<br><br>Display the message repair reason of draft message of liquidation details. | |
| Preview Message | Display a preview of the advice. | |
| Draft Confirmation | | |
| Draft Confirmation Required | This toggle enables the user to select if draft confirmation is required or not | |
| Following fields will have values on receipt of customer response. | | |
| Customer Response | User can enter the response received from customer. If the response is received online, the response is auto populated in this field by the system | |
| Customer Remarks | Remarks from the customer for the draft | |
| Response Date | Customer Response received date. | |
| Customer Email ID 1 | Default email address of the customer.<br><br>System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID. | |
| Customer Email ID 2 | By default this field is blank.<br><br>User can search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM. | |

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### 3.5.7.5 Create Template

This option allows user to create a new template with the already captured details and the data can be reused with the template to reduce the effort. The user can enter the template name and create the template, details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated.

| Create Template | | | ✕ |
|---|---|---|---|
| **Template Name** | | | |
| Template01 [Create] | | | |
| ▲ LC Details | | | |
| Applicant | 50 - Applicant Name | Branch Code | LC Type |
| | | 091 | Sight ▼ |
| Product Code | Product Description | Advising Bank | 40A - Form of Documentary Credit |
| ILN2 | Import LC Sight Non Revolving | CITI BANK NA2 | IRREVOCABLE |
| 40E - Applicable Rules | 31D - Place of Expiry | 51A - Applicant Bank | 59 - Beneficiary Name |
| EUCPURR LATEST VERSION | london | | Acon Consulting Ltd |
| 32A - Percentage Credit Amount Tolerance | 39C - Additional Amount Covered | | |
| / | | | |
| ▲ Availability Details | | | |
| 41a-Available with | 41a-Available By | 42C-Drafts At | 42a-Drawee |
| DUIBAEADXXX 🔍 | BY PAYMENT ▼ | | 🔍 📄 |
| ▲ Shipment Details | | | |
| | | | [Cancel] |

### 3.5.7.6 Tracer Details

The bank user can capture these tracer details for LC Issuance.

| Tracer Details | | | | | | | | | | | ✕ |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ▲ Tracer Details | | | | | | | | | | | |
| Tracer Code | Description | Party Type | Required | Maximum Tracers | Number Sent | Start Days | Last Sent On | Medium | Frequency | Template Id | Action |
| ACK_TRACER | ACK_TRACER | ISB | ⬤ | | | | 📅 | ▼ | | | 🖉 |
| CHG_COM_TRAC | CHG_COM_TRAC | | ⬤ | | | | 📅 | ▼ | | | 🖉 |
| CON_TRACER | CON_TRACER | | ⬤ | | | | 📅 | ▼ | | | 🖉 |

Page 1 of 1 (1-3 of 3 items) |< < [1] > >|

[Save & Close] [Cancel]

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

| Field | Description | Sample Values |
|---|---|---|
| Tracer Code | Tracer code is auto-populated from the latest LC. | |
| Description | Tracer description is auto-populated from the latest LC. | |
| Party Type | Click **Search** to search and select the party type of the tracers from the lookup. | |
| Required | Toggle on - Switch on the toggle to capture the tracer details.<br><br>Toggle off - Switch of the toggle, if user does not require to capture tracer details. | |

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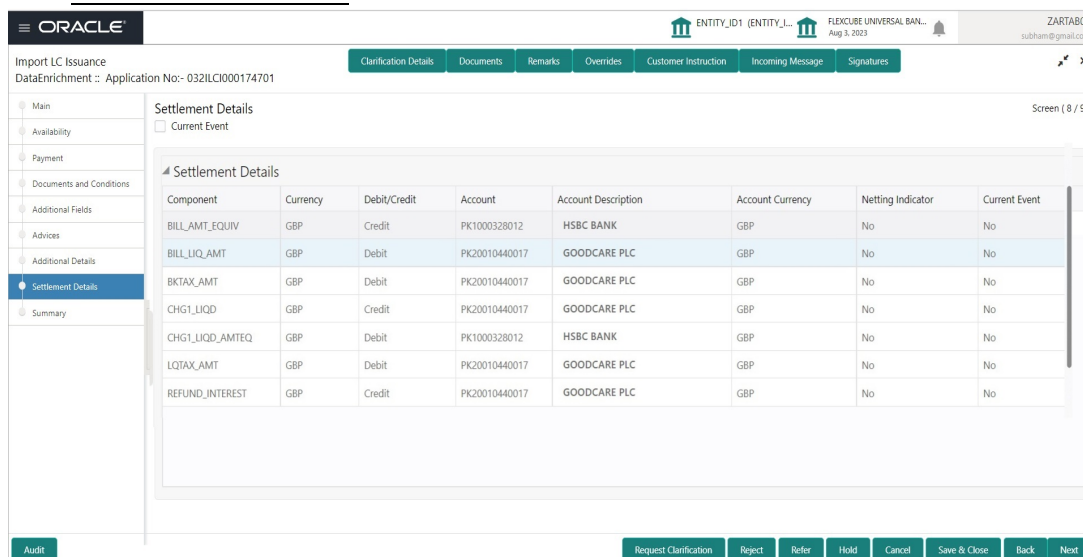| Field | Description | Sample Values |
|---|---|---|
| Maximum Tracers | Provide the value for maximum number of tracers. | |
| Number Sent | Provide the number of tracers sent. | |
| Start Days | Capture the tracer start days. | |
| Last Sent On | Capture the date on which the tracer is last sent. | |
| Medium | Select the tracer medium from the LOV:<br>• Mail<br>• Swift | |
| 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. | |
| Template ID | Click **Search** to search and select the party type of the template ID from the lookup. | |

### 3.5.7.7  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. | |
| Documents | Click the Documents button to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>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 button to provide any additional information. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. | |
| Overrides | Click to view overrides, if any. | |

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| Field | Description | Sample Values |
|---|---|---|
| Customer Instructions | Click to view/ input the following<br><br>• **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.<br><br>• **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>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.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |

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| Field | Description | Sample Values |
|---|---|---|
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold.<br><br>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.<br><br>Reject Codes:<br><ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li><li>R5 - Others.</li></ul>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Next | Task will get moved to next logical stage of Import LC Issuance.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

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### 3.5.8 Settlement Details



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 | System displays the default currency for the component. | |
| Debit/Credit | System displays the debit/credit indicators for the components. | |
| Account | System displays the account details for the components. | |
| Account Description | System displays the description of the selected account. | |
| Account Currency | System defaults the currency for all the items based on the account number. | |
| Netting Indicator | Application displays the applicable netting indicator. | |
| Current Event | System defaults the current event as Y or N. | |

### 3.5.8.1 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents button to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>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 button to provide any additional information. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **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.<br>● **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. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

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| Field | Description | Sample Values |
|---|---|---|
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>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.<br><br>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.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancel the LC Issuance Scrutiny stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>&bull; R1- Documents missing<br>&bull; R2- Signature Missing<br>&bull; R3- Input Error<br>&bull; R4- Insufficient Balance/Limits<br>&bull; R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Next | Task will get moved to next logical stage of Import LC Issuance.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

### 3.5.9 Summary

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



**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.

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- Availability - User can view and modify availability and shipment details, if required.

- Payment - 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.

- Additional Fields - User can view and modify the details of additional fields, if required.

- Advices - User can view and modify the advice details, if required.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.

- Limits and Collaterals - User can view and modify limits and collateral details, if required.

- Commission and Charges and Taxes - User can view and modify charge details, if required.

- Preview Messages - User can view preview messages, if required.

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

- Accounting Details - User can view the accounting entries generated in back office.

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**Note**

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

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- FX Linkage - User can view and modify the details of FX Linkage, if required.

- Insurance Details - User can view and modify insurance details, if required.

- Settlement Details - User can view and modify settlement details, if required.

- Tracer Details - User can view and modify tracer details, if required.

### 3.5.9.1 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Click the Documents icon to Upload the required documents.<br><br>Application will display the mandatory and optional documents. | |
| Remarks | Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. | |
| Overrides | Click to view overrides, if any. | |
| Request Clarification | User should be able to specify the clarification details for requests received online. | |

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| Field | Description | Sample Values |
|---|---|---|
| Refer | User must select a Refer Reason from the values displayed by the system. Refer Codes: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. | |
| Submit | Task will get moved to next logical stage of Import LC Issuance. <br> If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. <br> This option will not submit the request | |
| Cancel | Cancel the Data Enrichment stage inputs and the task gets landed in My Task menu. | |
| Hold | The details provided will be registered and status will be on hold. <br> 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: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. <br> Select a Reject code and give a Reject Description. <br> This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |

## 3.6 Customer Response - Draft Confirmation

The user can review and handle the customer's response received for the draft confirmation for LC issuance transactions, which is sent to the customer for their verification and

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confirmation. The OBTFPM system sends Draft MT700 along with up to seven MT701 messages as attachment to the customer.

The Transaction Reference Number is masked, before sending the Draft Import LC for Customer approval.

The customer response can be received both by online and offline mode.In non-online mode, user receives the response in the branch.

In online mode the customer will share their response online that will be automatically updated in the customer response field in the task, which is available in the customer response pending stage.

Log in into OBTFPM application, and open the task to see customer response screen.

### 3.6.1  Customer Response

Language - Read only field

Draft Message - Read only field

#### 3.6.1.1  Draft Confirmation

Draft Confirmation required - Read only field

Customer Response - This field will be available for you to update any of the below response based on the customer's reply

- Accepted
- Changes Required - Change and proceed

For non-online response – User can select customer response from one of the three drop list values mentioned above.

For Online response – Read only

Customer Remarks - Capture the remarks of the customer.

Response Date - Non-Online channel – Update the date on which the customer response has been received.

Online Channel – Read only

#### 3.6.1.2  Summary

Tiles Displayed in Summary

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

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- 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.

Documents – User must be able to view the documents uploaded in the system and upload documents if customer response has been received through non- online channel.

Remark - Capture remarks if required and must be able to view the remarks captured during earlier stages.

### 3.6.1.3 <u>Action Buttons</u>

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

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Submit | Task will get moved to next logical stage of Import LC Issuance.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Cancel | Cancel the Draft Confirmation. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>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.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |

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| 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.<br><br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |

## 3.7 Exceptions

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

### 3.7.1 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.

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- 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

### 3.7.1.1 Amount Bock Exception

This section will display the amount block exception details.



### 3.7.1.2 Summary



Tiles Displayed in Summary:

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

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### 3.7.1.3 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>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.<br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |
| Cancel | Cancel the Import LC issuance Amount Block Exception check and the task gets landed in My Task menu. | |
| 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. | |

## 3.7.2 Exception - Know Your Customer (KYC)

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

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

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

**Approve**

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

### 3.7.2.1 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.

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### 3.7.2.2 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. <br><br> Reject Codes: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. <br><br> Select a Reject code and give a Reject Description. <br><br> This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Hold | The details provided will be registered and status will be on hold. <br><br> 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. <br> Refer Codes: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance- Limits <br> • R5 - Others | |
| Cancel | Cancel the Import LC issuance KYC exception check and the task gets landed in My Task menu. | |
| 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. | |

### 3.7.3 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.

### 3.7.3.1 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 - User can view and modify availability and shipment details, if required.

- Payment - 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 Details - User can view and modify limits 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.
- 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.

---

### 3.7.3.2 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

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| 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.<br><br>Refer Codes:<br>&bull; R1- Documents missing<br>&bull; R2- Signature Missing<br>&bull; R3- Input Error<br>&bull; R4- Insufficient Balance- Limits<br>&bull; R5 - Others | |
| Cancel | Cancel the Import LC Issuance Limit exception check and the task gets landed in My Task menu. | |
| 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. | |

## 3.8 Multi Level Approval

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

In case of MT798, on approval the task is handed off to back office system to create LC contract and generate the required MT700/701/740 messages.

**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.
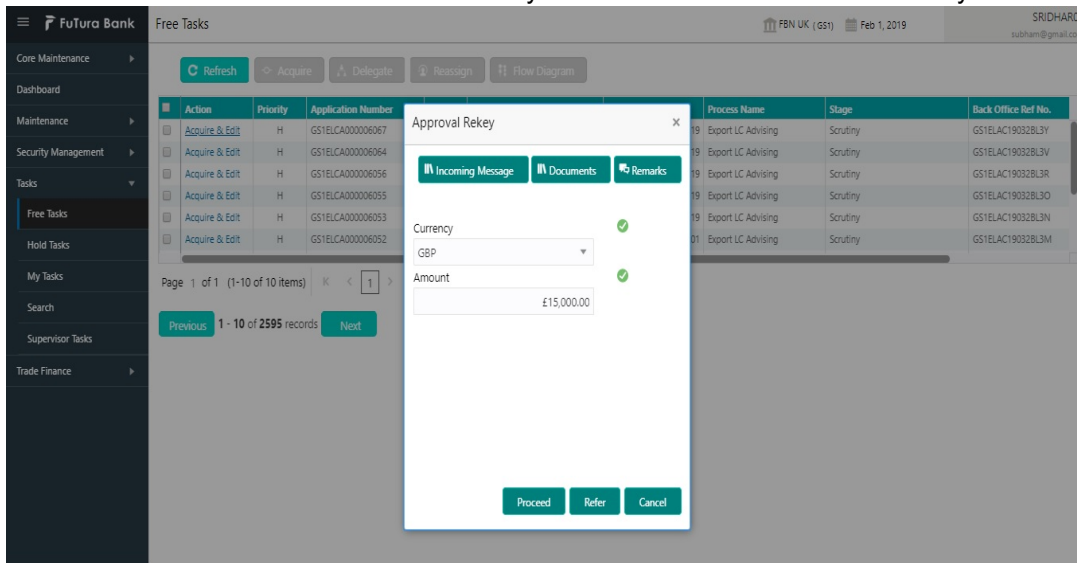
### 3.8.1 Authorization Re-Key

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.:

&bull; Currency
&bull; Amount

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



### 3.8.1.1 Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required documents.<br><br>Application displays mandatory documents to be uploaded for Import LC Issuance.Place holders are also available to upload additional documents submitted by the applicant. | |
| Remarks | Provide any additional information regarding the LC. This information can be viewed by other users processing the request. | |
| Incoming Message | This button displays the multiple messages.<br><br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| **Action Buttons** | | |
| Proceed | On proceed, the screen navigates to approval summary screen. | |

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| 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.<br>Refer Codes:<br><ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R5 - Others</li></ul> | |
| Cancel | Cancel the Import LC Issuance Approval Rekey. | |

## 3.8.2 Summary



Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.

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

- Availability - User can view and modify availability and shipment details, if required.

- Payment - 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 Details - User can view and modify limits and collateral details, if required.

- Charges - User can view and modify charge details, if required.

- Preview Message details - 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.

- Accounting Details - User can view the accounting entries generated in back office.

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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.

### 3.8.2.1  Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>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.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |
| Cancel | Cancel the approval and the task gets landed in My Task menu. | |
| 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. | |

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## 3.9   **Customer - Acknowledgement**

Customer Acknowledgment is generated every time a new Import LC Issuance is requested from the customer. The acknowledgment letter format is as follows:

To:

<CUSTOMER NAME>                                                            DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

      SUB: Acknowledgement to your LC Application number <CUSTOMER REFERENCE NUMBER> dated <APPLICATION DATE>

This letter is to inform you that we have received your application for issue of Import LC with the below details:

CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: <LC CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

We have also received the following Documents from you for processing the request:

Document Name 1

Document Name 2

Document Name n

We have registered your request. Please quote our reference < PROCESS REF NUMBER> in any future correspondence.

This acknowledgement does not constitute issuance of LC.

Thank you for banking with us.

Regards,

<DEMO BANK>

Notice: This document is strictly private, confidential and personal to its recipients and should not be copied, distributed or reproduced in whole or in part, nor passed to any third party. The information contained in this e-mail/ message and/or attachments to it may contain confidential or privileged information.   If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this message and/ or attachments to it are strictly prohibited.   If you have received this communication in error, please notify us by reply e-mail or telephone and immediately and permanently delete the message and any attachments.

Thank you

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## 3.10   Customer - Reject Advice

Reject Letter is generated by the system and addressed to the customer, when a task is rejected by the user. The Reject Letter format is as follows:

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:                                                                          DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

   SUB: Your Import LC Application <Customer Reference Number> under our Process Ref <Process Ref No> - Rejected

Further to your recent Import LC application request dated <Application Date -DD/MM/YYYY>, under our process ref no <process ref no>, this is to advise you that we will not be able to issue the required LC.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the LC due to the below reason

<Reject Reason >

On behalf of Demo Bank, we thank you for your ongoing business and trust we will continue to serve you in future.

For any further queries about details of your Import LC application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

## 3.11   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 Issuance 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.

### 3.11.1 Application Details

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

### 3.11.2 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 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.

### 3.11.3 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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