Import LC Liquidation User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Import LC Liquidation 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 Liquidation process in Oracle Banking Trade Finance Process Management.

1.2   Audience

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

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

1.3   Documentation Accessibility

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

Access to Oracle Support

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

1.4   Organization

This manual is organized into the following chapters:

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

1.5   Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6   Diversity and Inclusion

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

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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 Liquidation

Import LC liquidation process enables the user to liquidate of drawings under an Import LC.

This section contains the following topics:

3.1 Common Initiation Stage

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

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

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

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

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

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3.1.0.1 Action Buttons

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

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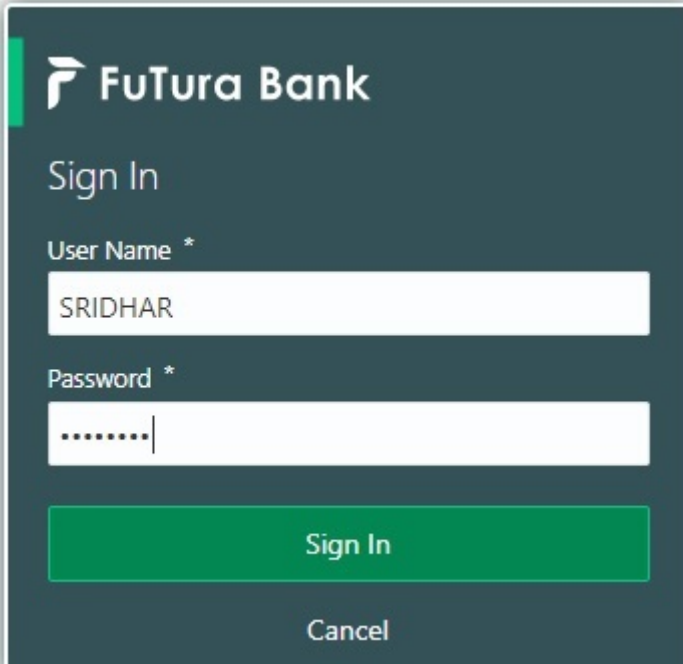
3.2 Registration

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

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

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

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

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2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.
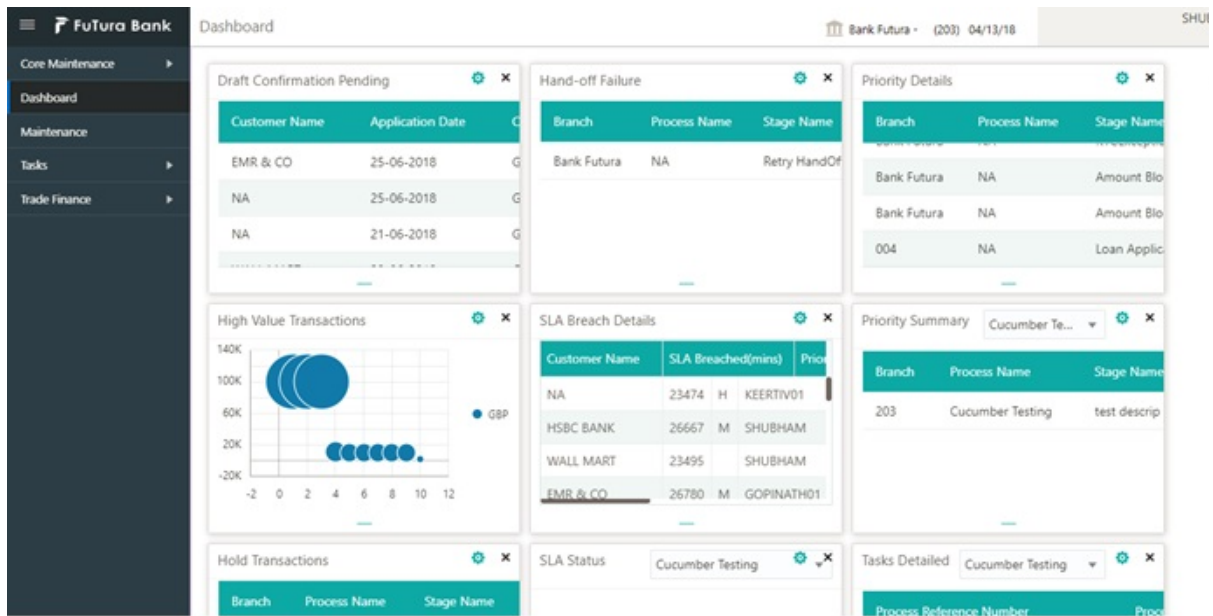
3. Click **Trade Finance> Import - Documentary Credit> Import LC Liquidation.**
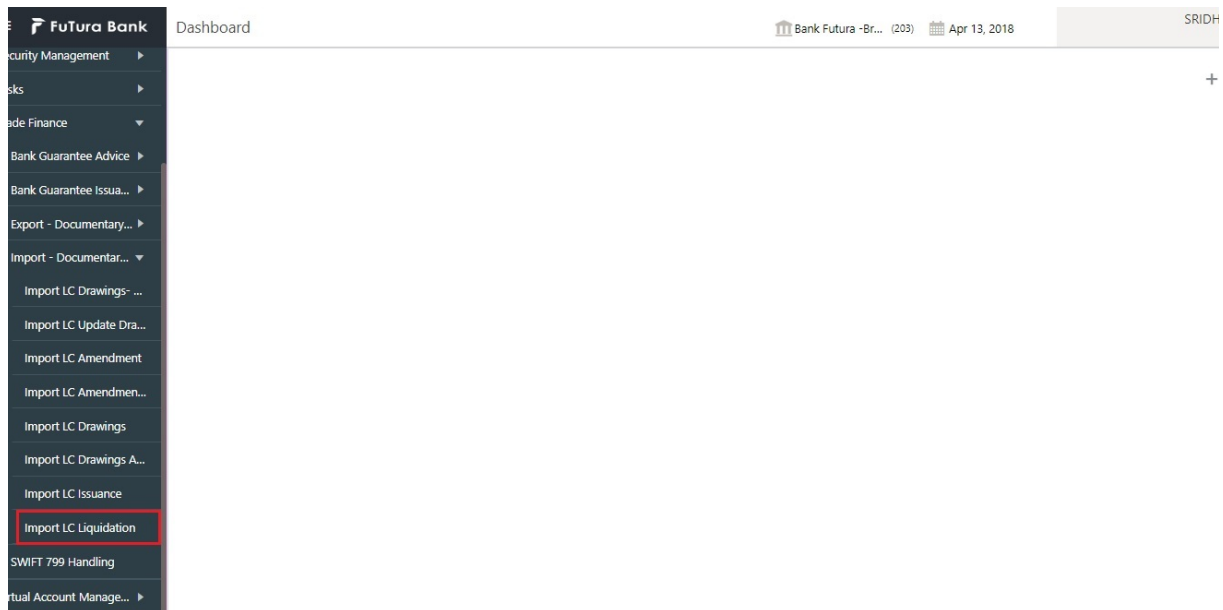
The registration stage has two sections Basic Details and Liquidation Details. Let's look at the details of registration screens below:

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3.2.1   Application Details

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

Field	Description	Sample Values
Drawing Reference Number	Provide the drawing reference number. Alternatively, user can search the Drawing reference number using LOV. In the LOV, user can input Drawing Reference Number, LC Reference Number, Counter Party, Beneficiary, Currency, Amount, Issue Date and User Reference to fetch the drawing details. Based on the search result, select the applicable LC to add the applicant response. System searches Drawing contracts based on Customer ID available in Drawing contract in Back office system.	
Documentary Credit Number	Read only field. Documentary Credit Number will be auto-populated based on the selected LC from the LOV.	
Branch	Read only field. Branch details will be auto-populated based on the selected LC from the LOV.	203-Bank Futura -Branch FZ1
Priority	System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.	High
Applicant	Read only field. Applicant details will be auto-populated based on the selected LC from the LOV.	

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Field	Description	Sample Values
Liquidation Date	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	04/13/2018
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	
Submission Mode	Select the submission mode of Import LC Liquidation request. By default the submission mode will have the value as 'Desk'. **Desk-** Request received through Desk **Courier-** Request received through Courier	Desk
Presenting Bank	Read only field. This field displays the Presenting Bank name as per the drawing.	
Presenting Bank Reference Number	Read only field. This field displays the Presenting Bank reference number as per the drawing.	

3.2.2 Liquidation Details

Registration user can provide liquidation details in this section. Alternately, details can be provided by Data Enrichment user.

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

Field	Description	Sample Values
Product Code	Read only field. This field displays the product code of the drawing.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
User Reference Number	Read only field. This field displays the user reference number of the product as per the product code.	

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Field	Description	Sample Values
Drawing Amount	Read only field. This field displays the LC Drawing Amount as per the selected drawing.	
Amount in Local Currency	Read only field. This field displays the Local currency and amount.	
Outstanding Bill Amount	Read only field. Outstanding Bill Amount value will be auto-populated. This field displays the value as per the latest LC.	
Additional Amount	Read only field. Additional Amount value will be auto-populated. This field displays the value as per the latest LC.	
Liquidation Amount	Liquidation amount is defaulted from the system. Update the liquidation amount.	
Rebate Amount	Read only field. Rebate to the bill outstanding amount.	
Back to Back LC	Flag to check if the Import LC is a back to back LC. Toggle On: Set the Toggle On if back to back LC is applicable. Toggle Off: Set the Toggle Off if back to back LC is applicable.	
Accountee	Read only field. The accountee name is auto-populated, if available.	
Finance Amount	Specify the value for finance amount.	

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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. 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.	
Documents	Upload the documents received under the LC.	
Remarks	Provide any additional information regarding the drawing. This information can be viewed by other users processing the request.	
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	

Field	Description	Sample Values
View LC	Enables the user to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. System displays 'Received from customer ID 'and 'Received from Party' along with other party details.	
Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from Issuance.	
View BC	Enables the user to view the latest BC values displayed in the respective fields. All fields displayed in BC details section are read only fields.	
Action Buttons		
Submit	On submit, task will get moved to next logical stage of Import LC Liquidation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Back	Move the task to previous data segment.	
Cancel	Cancels the Import LC Liquidation Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
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.

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

1. Navigate to the Registration screen.

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

Documents

| Document Status | All | ⬛ ☰ |

Letter of Credit

Pro-forma Invoice

⬆

Letter of Credit

Application Form

⬆

➕

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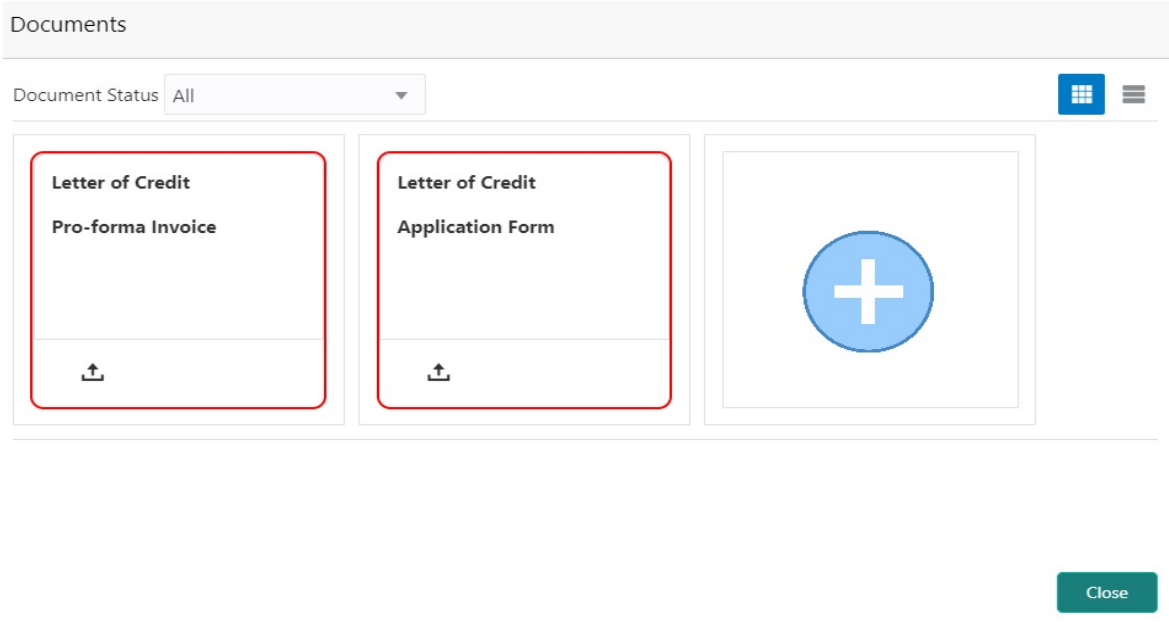
3. Click the Add Additional Documents button/ link. The **Document** screen appears.

Document

Document Type *
Letter of Credit ▾

Document Code *
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.	

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

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

Link Document

Customer Id *
032204

Document Id

Document Type *

Document Code *

Fetch

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

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

Close

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

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

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

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

Link Document

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.

Edit Document

Document Id
2400

Document Title
wqwq

Application Reference Number
PK2ILCI000019041

Entity Reference Number
PK2ILCI000019041

Document Type Id
TFPM_DOCTYPE001

Document Description

Remarks

Document Expiry Date
Jun 29, 2022

Drop files here or click to select   Current selected files: []

Update   Cancel

3.3   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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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.

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

4. 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** button if required.

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

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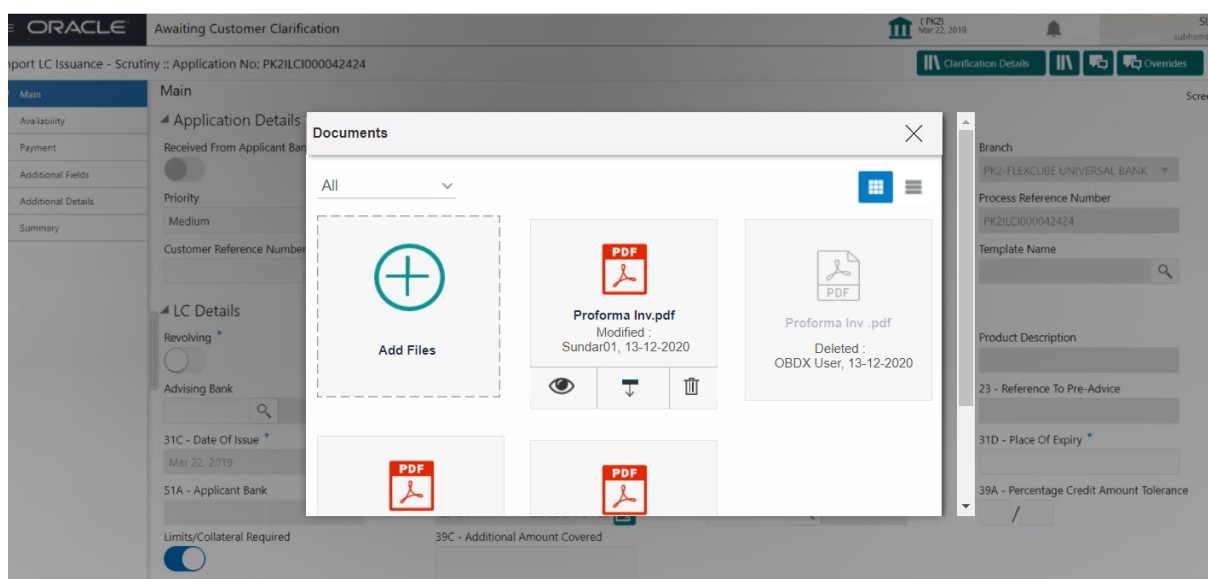
3.3.1 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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 Data Enrichment
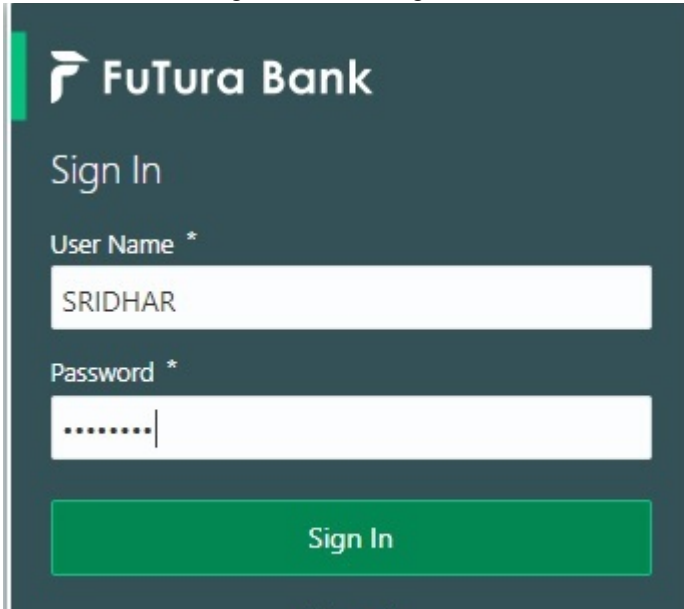
On successful completion of registration of an Import LC Liquidation request, the request moves to Data Enrichment stage. At this stage the gathered information during registration are scrutinized.

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Note

For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".
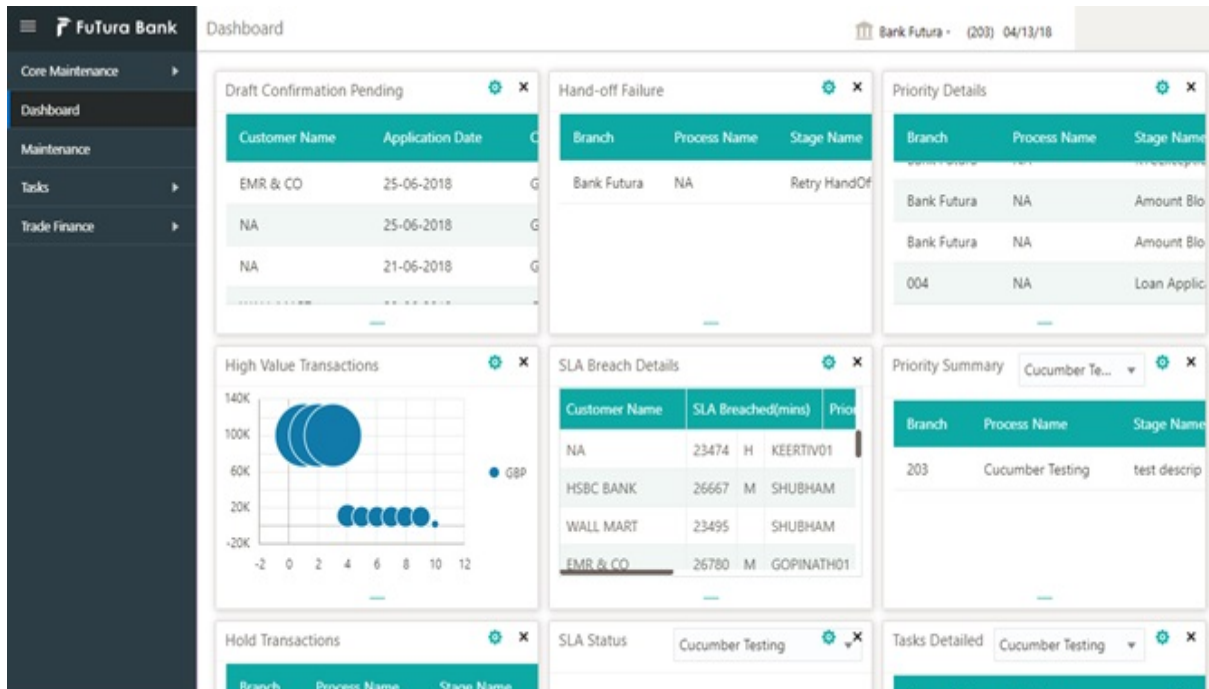
Do the following steps to acquire a task currently at Data Enrichment stage:

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

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

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

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

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

The Liquidation stage has the hops as follows:

- Main Details
- Additional Fields
- Other Details
- Advice Details
- Maturity Details
- Additional Details
- Settlement Details
- Summary

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

3.4.1   Main Details

Main details section has two sub section as follows:

- Application Details
- Liquidation Details

3.4.1.1   Application Details

All fields displayed under Basic details section, would be read only except for the **Priority**. Refer to 3.2.1 Application Details for more information of the fields.

3.4.1.2   Liquidation Details

The fields listed under this section are same as the fields listed under the 3.2.2 Liquidation Details section in 3.2 Registration. Refer to 3.2.2 Liquidation 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	The user can view the uploaded 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	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View LC	Enables user to view the details of the underlying LC.	
View Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	

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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 specify the clarification details for requests received online.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
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.	
Cancel	Cancel the Liquidation stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Back	Move the task to previous data segment.	

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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.	

3.4.2   Other Details

3.4.2.1   Shipping Guarantee Reference

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

Field	Description	Sample Values
Shipping Guarantee Reference	System defaults the linked shipping guarantee details which is fetched from underlying drawing transaction.	
Transport Document Reference	System defaults the Transport Document Reference details.	
	System validates the Shipping Guarantee Transport Document reference number with Transport Document Reference number in a Bill, if user manually provides the Shipping Guarantee detail.	

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

3.4.2.2 Other Details

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

Field	Description	Sample Values
Debit Value Date	System defaults the debit value date.	
Credit Value Date	System defaults the credit value date.	
Value Date	This field displays the value date.	
Allow Pre-Payment	**Toggle On:** Set the toggle 'On' to enable pre-payment. **Toggle Off:** Set the toggle 'Off' to disable pre-payment.	
Future Advance Date	This field displays the future advance date captured in the Import LC Drawings Process will be populated from the back office if available. User should not be allowed to modify the values. User can liquidate the bill in full or Part before the Future Advance Date. In case of full liquidation before change of operation, system should display an override "Future Advance Details will be Cancelled on Liquidation". System should automatically remove the Future Advance date value on moving on submitting the task to the next stage. (Full Liquidation in DE Stage). If Auto Liquidation is enabled and Future Advance is applied before maturity date (BADV triggered before maturity), on Maturity Date, system should debit Customer (Applicant) account and close the Future Advance.	
72Z Sender To Receiver Information -MT756	System defaults the sender to receiver information.	
79z Narrative-MT756	Specify the narrative.	

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

3.4.2.3 Other Bank Charges

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

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

3.4.2.4 Other Bank Interest

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

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

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

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Field	Description	Sample Values
Interest Basis	Select the calculation basis on which the Interest to be computed.	
Waive	Select whether the interest to be waived off. The options are: • Yes • No	

3.4.2.5 MT 750 Details

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

Field	Description	Sample Values
Charges To Be Deducted	Specify the charges to be deducted.	
Charges To Be Added	Specify the charges to be added.	
Total Amount To Be Paid	Select the currency and specify the total amount to be paid.	
Sender to Receiver Information	Specify the additional information for the receiver of this message, for messages initiated within or outside the Process.	

3.4.2.6 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	The user can view the uploaded 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	The user can view the remarks captured in the process during earlier stages.	

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Field	Description	Sample Values
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View LC	Enables user to view the details of the underlying LC.	
View Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	
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 specify the clarification details for requests received online.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

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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. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
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.	
Cancel	Cancel the Liquidation stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Back	Moves the task to previous data segment.	
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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3.4.3 Advice Details

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

Field	Description	Sample Values
Suppress Advice	**Toggle on**: Switch on the toggle if advice is suppressed. **Toggle off**: Switch off the toggle if suppress advice is not required for the amendments	

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Field	Description	Sample Values
Advice Name	Read only field. This field displays the advice name defaulted from liquidation.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Read only field. Value be defaulted from liquidation.	
Party ID	Read only field. Value be defaulted from liquidation.	
Party Name	Read only field. Value be defaulted from liquidation.	
Free Format Text		
➕	Click plus icon to add new FFT code.	
FTT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
📝	Click edit icon to edit any existing FFT code.	
Action	Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details.	
Instruction Details		
➕	Click plus icon to add new instruction code.	
Instruction Code	User can select the instruction code as a part of free text.	
Instruction Description	Instruction description is populated based on the Instruction code selected.	
📝	Click edit icon to edit any existing Instruction code.	

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Field	Description	Sample Values
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details.	

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.	
Documents	The user can view the uploaded 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	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View LC	Enables user to view the details of the underlying LC.	
View Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	

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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 specify the clarification details for requests received online.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
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.	
Cancel	Cancel the Liquidation stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Back	Moves the task to previous data segment.	

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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   Maturity Details

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

3.4.4.1   Draft Details

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

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

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3.4.4.2 Maturity and Multi Tenor Liquidation Details

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

Field	Description	Sample Values
S. No	Serial number of the tenor record.	
Tenor Basis	Update the tenor basis, if the tenor is not sight.	
Tenor Description	The tenor base code description is displayed based on the selected tenor basis.	
Start Date	System defaults the tenor start date.	
Tenor Days	System defaults the number of tenor days	
Transit Days	System defaults the transit days, if the tenor is sight.	
Maturity Date	System displays the due date for the drawing based on tenor and tenor basis. If tenor is sight, system will calculate the maturity date as 5 working days from document Received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date. If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date.	
Bill Amount	. Read only field.	
Liquidated Amount	Specify the bill liquidated amount. If a liquidation has already happened in the bill, system displays the Liquidated amount. System should validate that the Total Liquidation Amount is not greater than the Bill amount and should display an Error Message.	
Exchange Rate	Specify the Exchange Rate.	
Liquidation Date	Specify or select the liquidation date.	
Liquidation Amount	Specify the liquidation amount.	
Action	Click Edit icon to edit the record. Click Delete icon to delete the record.	
Interest From Date	System defaults the Interest from date. The user can change the interest from date. The interest from date cannot be earlier than branch date and later than maturity date.	

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Field	Description	Sample Values
Interest To Date	System defaults the Interest from date. The user can change the interest from date.	
Accept Commission From Date	System defaults the accept commission from date. The user can change the date.	
Accept Commission To Date	System defaults the accept commission to date. The user can change the date.	

3.4.4.3 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	The user can view the uploaded 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	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	

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Field	Description	Sample Values
View LC	Enables user to view the details of the underlying LC.	
View Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	
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 specify the clarification details for requests received online.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
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.	

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Field	Description	Sample Values
Cancel	Cancel the Liquidation stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
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.	

3.4.5 Additional Details

A Data Enrichment user can verify and enter the basic additional details available for the Import LC Liquidation request.

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3.4.5.1 Payment Details

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

Field	Description	Sample Values
Advance by Loan	This option indicates whether the loan creation is enabled/ disabled at the time of final liquidation. **Note** Bill product should support Advance by loan, for enabling Advance by loan at contract level.	Toggle Off
Settle Available Amount	This option indicates that during settlement if the amount as available in the CASA account of the customer has to be utilized and for the balance if a loan has to be availed, user to select the 'Settle Available Amount' toggle. This option is enabled, if **Advance by Loan** option is enabled.	Toggle Off
Transfer Collateral from LC	Read only field. If this option is set to 'On', indicates the transfer collateral from LC.	

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Field	Description	Sample Values
Transfer Collateral Amount	Read only field. Displays the transfer collateral amount. This field appears, if **Transfer Collateral from LC** option is enabled.	
Additional Collateral Amount	Read only field. Displays the additional collateral amount along with the currency. Click the edit icon to view the additional collateral details. The user can view the read only fields such as: Settlement Account, Settlement Account Currency, Exchange Rate, Contribution Amount in Account Currency, Account Available Amount, Response and Response Message from the Additional Collateral Amount edit pop-up screen.	
Outstanding Collateral Amount	Read only field. Displays the outstanding collateral amount. This field appears, if **Transfer Collateral from LC** option is enabled.	
Immediate Liquidation Required	This toggle is applicable only for sight LC's and only if the drawings are without discrepancy. Switch on the toggle to enable immediate liquidation for the drawing.	
Auto Liquidate	Switch on the toggle to enable liquidation on the due date automatically from the back office system.	
Immediate Accept	Switch on the toggle to enable immediate acceptance. This option is disabled.	
Reimbursement Claimed	Switch on the toggle if the reimbursement is already claimed. This field is applicable only if reimbursement is applicable and LC has reimbursement bank details.	

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Field	Description	Sample Values
Reimbursing Bank	Read only field. Reimbursing bank details gets defaulted from the LC. **Note** If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available". This field is enabled, if **Reimbursement Claimed** toggle is 'On'.	
Reimbursement Date	Specify or select the reimbursement date. If reimbursement date is later than the branch date, system will display an error.	
Liquidate using Collateral	Indicates whether liquidation is done using collateral.	
Split Settlement	**Toggle On**: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill **Toggle Off**: Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill. This field is enabled, if Settle Available Amount toggle is enabled.	Disable

Settlement Details - Liquidation

When **Advance by loan** option is selected, system simulate and display the settlement details

along with split settlement detail for loan component and settlement account (Loan GL) as Loan GL as defined at product level.

If contract currency and Debit account currency is different system defaults card rate. User can change Exchange rate if there any specific Exchange Rate

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

Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Debit/Credit	Application displays the debit/credit indicators for the components.	

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Field	Description	Sample Values
Account	Application Displays the account details for the components. The user can change the Settlement account number.	
Account Description	Application displays the description of the selected account.	
Branch	Application displays the branch of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate of settlement.	
Deal Reference Number	The exchange deal reference number.	
Split Settlement		
Component	Components gets defaulted based on the product selected.	
Contract Currency	Application displays the default contract currency for the component.	
Amount	Amount for each component. This is populated from the transaction details of the drawing.	
Split Settlement Details The user can click + to add multiple Split Settlement Details.		
Sequence	Sequence of the settlement details.	
Amount	Specify the amount for the split settlement.	
Settlement Account	Click **Search** to search and select the account for the split settlement.	
Account Customer	Customer account value is displayed based on the selected settlement account.	
Account Currency	Currency of the account value is displayed based on settlement account.	
Account Branch	Branch of the customer's account is displayed based on settlement account.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	

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Field	Description	Sample Values
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	
Action	Click the Edit icon to modify the split settlement details. Click the Delete icon to delete the split settlement details.	

3.4.5.2 Loan Preference

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

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

Field	Description	Sample Values
Drawing/Collection Ref	Read only field. Defaults from the underlying task. User cannot change the value.	
Bill Currency-Amount	Read only field. Outstanding Drawing/ Collection Currency and Amount. Defaults from the underlying task. User cannot change the value.	
Customer ID	Read only field. This field displays the customer ID of the applicant/applicant bank.	
Customer Name	Read only field. This field displays the applicant/applicant bank name.	

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Field	Description	Sample Values
Product Code	Defaults from the underlying Collection/ Drawing Product maintenance. The user can change the Product Code. Click **Search** to search and select the product code.	
Loan Currency	Loan currency is defaulted from the bill currency. User can change this to Local Currency.	
Original Exchange Rate	System displays the Original Exchange rate.	
Exchange Rate	Read only field.	
Loan Tenor Units	Period of loan. System defaults the value as per the selected loan product.	
Tenor Type	Read only field. System defaults the value as per the selected loan product. Values are Days, Months and Years. The numerical value for Days or months or Years is applicable.	
Rate Type	System defaults the rate type as part of simulation.	
Rate Code	System populates the Rate code as part of simulation.	
Loan/Finance Value Date	System defaults the branch date as Value date. User cannot change the value.	
Loan Maturity Date	Loan maturity date as default based on Tenor type and Tenor units.	
Loan Interest/UDE Details		
User Defined Element ID	System populates the UDE Element ID as part of simulation. User are allowed to change the selection through LOV.	
UDE Description	System populates the UDE description as part of simulation. If a user changes the UDE ID, system should populate the description.	
Rate Code	System populates the Rate code as part of simulation.	
Usage	System populates the details as part of simulation.	
UDE Value	System populates the value as part of simulation.	

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3.4.5.3 Limits & Collateral

Limits not applicable during liquidation, system displays values as per values available in contract.

3.4.5.4 FX Linkage

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

FX contract linkage with the Drawing/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 drawing/bill.

Following are the features of FX Linkage in BC.

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

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

Linkage

FX Linkage

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

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Average FX Rate

Save & Close | Cancel

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

Field	Description	Sample Values
Click + plus icon to add new FX linkage details.		
Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.		
FX Reference Number	Select the FX contract reference number from the LOV. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows, ● Counterparty of the FX contract should be the counterparty of the Bill contract. ● Active Forward FX transactions authorized not marked for auto liquidation. 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. The user can change the currency.	

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Field	Description	Sample Values
Available FX Contract Amount	This field displays the available FX contract amount. The value is from the "Available Amount" in FXDLINKG screen in OBTR. Available Amount SOLD currency and Amount is displayed.	
Linkage Amount	This field displays the amount available for linkage. The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone. The validation "Sum of Linked amount will not be greater than contract amount" or "Linkage amount will not be greater than the available amount for linkage" should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX.	
Rate	This field displays the exchange rate defaulted from the linked FX Contract.	
FX Amount in Local Currency	This field displays the FX amount in local currency. The value is defaulted as FX BOT currency and Amount from FXDTRONL	
FX Expiry Date	This field displays the expiry date from the linked FX contract.	
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	

Below fields appear in the FX linkage grid along with the above fields.

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. Linked amount will not be greater than the available amount for linkage.	

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

3.4.5.5 Preview Messages

User can view the draft preview of the advise.

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

Commission, Charges and Taxes Details

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.

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Commission Details

This section displays the commission details:

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	This field displays the commission component.	
Rate	Defaults from product.	
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.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	If check box is selected, charges/commissions has to be deferred and collected at any future step.	
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	The value is auto-populated as the commission can be amendable or not.	

3.4.5.6 Charge Details

This section displays charge details.

System defaults the Received customer ID account for liquidating of bill and for charges.

Field	Description	Sample Values
Component	Charge Component type.	

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

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Field	Description	Sample Values
Settlement Account	Details of the settlement account. The user can change the settlement account. If user changes the default settlement account system should display override message	

3.4.5.7 <u>Tax Details</u>

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

This section displays the tax details:

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

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3.4.5.8 Assignment of Proceeds

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

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

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

3.4.5.9 Linked Loan Details

This user can view the details of linked loan accounts.

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

Field	Description	Sample Values
Loan Account	The details of the linked loan account.	
Loan Currency	Loan Currency of the linked loan account.	
Loan Amount	Loan amount of the linked loan account.	

3.4.5.10 Interest Details

The user can view and modify the Interest Details Simulated from Back Office system. On update of the Interest rate user has to click on Recalculate button. System will trigger a

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simulation call to the back office and the updated Interest details will be reflected in this section.

erest Details

[Recalculate] [Redefault]

Interest Details

Component	Component Description	Rate Type	Rate Code	Min Spread	Max Spread	Spread	Min Rate	Max Rate	Rate	Modified Rate	Special Pricing Reference Number	Currency	Intere
No data to display.													

[Save & Close] [Cancel]

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Field	Description	Sample Values
Component	This field displays the component maintained in the back office.	
Component Description	This description of the component.	
Rate Type	System defaults the rate type maintained for the component in back office. Value can be: • Fixed Floating • Special	
Rate Code	This field displays the rate code applicable for the Component.	
Min Spread	This field displays the minimum spread applicable for the Rate Code. This field have value only if the **Rate Type** is **Floating.**	
Max Spread	This field displays the maximum spread applicable for the Rate Code. This field have value only if the **Rate Type** is **Floating.**	
Spread	This field displays the spread applicable for the Component in case of Floating Rate Component. User can change the defaulted value. System validates whether the spread input is within the Minimum to Maximum Spread.	
Min Rate	This field displays the minimum rate applicable for the Rate Code.	
Max Rate	This field displays the maximum rate applicable for the Rate Code.	
Rate	This field displays the value applicable for the Rate Code. User can change the value if the **Rate Type** is **Fixed**. System validates whether the Rate input is between the Minimum and Maximum Rate.	
Modified Rate	This field displays the modified rate.	

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Field	Description	Sample Values
Special Pricing Reference Number	User can capture the Special Pricing Reference Number, when there is a special Interest rate to be provided for that customer against the interest component (Main Component). Special Pricing Reference is not applicable for Penal Interest components. For transactions initiated from OBDX, the Special Pricing Reference Number will be populated from OBDX and user cannot edit the same. **Note** System shows an override as "Special Pricing Applicable", on clicking "Save" in the Interest Details screen, if Special Pricing Reference number has been provided.	
Currency	System defaults the Interest currency in this field.	
Interest Amount	User can input the interest amount, in case the **Rate Type** is **Special**, else user can not be able to input the amount. In such cases, the amount will be calculated by back office immediately only if the Interest is collected in Advance or if Back Dated Interest is collected. In that scenario, the Amount will be populated on Re-simulation from back office. Otherwise Interest will be calculated only in the batch as maintained.	
Waive	User can waive the Interest applicable. System displays an override, if the user has waived the Interest.	
Charge Party	System displays the Charge Party based on the type of transaction. In case of Export Transactions, Drawer should be the defaulted Charge Party for Collection Bills and Beneficiary for the LC Bills. In case of Import Transactions, Drawee should be the Charge Party for Collection and Applicant for the LC Bills..	

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

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3.4.5.12 **Action Buttons**

3.4.5.13 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	The user can view the uploaded 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	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View LC	Enables user to view the details of the underlying LC.	
View Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	

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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 specify the clarification details for requests received online.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
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.	
Cancel	Cancel the Liquidation stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	

Field	Description	Sample Values
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.	

3.4.6 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	Application displays the default currency for the component.	
Debit/Credit	Application displays the debit/credit indicators for the components.	
Account	Application Displays the account details for the components.	
Account Description	Application displays the description of the selected account.	

Field	Description	Sample Values
Account Currency	Application defaults the currency for all the items based on the account number.	
Netting Indicator	Application displays the applicable netting indicator.	
Current Event	Application displays the current event as Y or N.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	

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

3.4.6.1 Party Details

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

Field	Description	Sample Values
Transfer Type	Select the transfer type from the drop list: • Customer Transfer • Bank Transfer for own account • Direct Debit Advice • Managers Check • Customer Transfer with Cover • Bank Transfer	
Charge Details	Select the charge details for the transactions: • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges	
Netting Indicator	Select the netting indicator for the component: • Yes • No	
Ordering Customer	Select the ordering customer from the LOV.	
Ordering Institution	Select the ordering institution from the LOV.	
Senders Correspondent	Select the senders correspondent from the LOV.	
Receivers Correspondent	Select the receivers correspondent from the LOV.	
Intermediary Institution	Select the intermediary institution from the LOV.	

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Field	Description	Sample Values
Account with Institution	Select the account with institution from the LOV.	
Beneficiary Institution	Select the beneficiary institution from the LOV.	
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimbursement Institution	Select the intermediary reimbursement institution from the LOV.	

3.4.6.2 <u>Payment Details</u>

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

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

3.4.6.3 <u>Remittance Information</u>

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

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

3.4.6.4 <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.	

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Field	Description	Sample Values
Documents	The user can view the uploaded 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	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View LC	Enables user to view the details of the underlying LC.	
View Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	
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 specify the clarification details for requests received online.	

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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. Reject Codes: - R1- Documents missing - R2- Signature Missing - R3- Input Error - R4- Insufficient Balance/Limits - R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: - R1- Documents missing - R2- Signature Missing - R3- Input Error - R4- Insufficient Balance- Limits - R5 - Others	
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.	
Cancel	Cancel the Liquidation stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
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 Liquidation request.

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

Tiles Displayed in Summary

- Main Details - User can view details about application details and LC details.

- Other Details - User can view the other details.

- Additional Fields - User can view the additional fields, if any.

- Advice Details - User can view the advice details.

- Payment Details - User can view the payment details.

- Maturity Details - User can view the maturity details.

- Loan Preferences - User can view set loan preferences.Limits and Collaterals - User can view limits and collateral details.

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

- Preview Message - User can preview the draft message.

- Commission, Charges & Taxes - User can view charge details.Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like applicant, advising bank etc.

- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.Assignment of Proceeds - User can view assignment of proceeds details.Linked Loan Details - User can view the linked loan details.

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

Note

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

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3.4.7.1 **Action Buttons**

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	The user can view the uploaded 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	The user can view the remarks captured in the process during earlier stages.	
Overrides	User can view the various overrides that have been generated and accepted	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View LC	Enables user to view the details of the underlying LC.	
View Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance.	

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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 specify the clarification details for requests received online.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
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.	
Cancel	Cancel the Liquidation stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Import LC Liquidation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	

3.5 <u>Exceptions</u>

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

3.5.1 <u>Exception - Amount Block</u>

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.

values.

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

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3.5.1.1 Amount Bock Exception

This section will display the amount block exception details.

3.5.1.2 Summary

Tiles Displayed in Summary:

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

3.5.1.3 <u>Action Buttons</u>

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. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Import LC Liquidation Amount Block Exception check.	

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Field	Description	Sample Values
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.5.2 Exception - Know Your Customer (KYC)

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

Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for trade finance transactions 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).

3.5.2.1 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.

3.5.2.2 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. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Import LC Liquidation KYC exception check.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.6 Multi Level Approval

Log in into OBTFPM application and open the task to see the summary tiles. The tiles must 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.

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Note

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

3.6.1 Summary

Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Charge Details - User can view charge details.
- Payment Details - User can view the payment details.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- FX Linkage - User can view the details of FX Linkage.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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3.6.1.1 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. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

3.7 Reject Approval

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

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

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

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

3.7.1 Application Details

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

3.7.2 Summary

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

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

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

3.7.3 Action Buttons

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

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

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3.8   Waiting Backoffice Authorization

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

1. Once transaction is handed off with OBTF system, OBTF system provides the transaction status as authorized or unauthorized.

2. If the transactions status is **Authorized** in OBTF, the task in OBTFPM moves to **Completed task**.

3. If the transaction is **Un-authorized** in OBTF, the task moves to **Waiting BackOffice Authorization** and task is available in separate state similar to waiting for customer clarification.

4. The user can enter the reason for un authorization, in the **Remarks** place holder but can not re-submit the task.

5. Once the task status is changed to **Authorized** in OBTF, the task should move out of the **Waiting Backoffice Authorization** queue.

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

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