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

Part No. F99447-01

June 2024



Oracle Banking Trade Finance Process Management - Import LC Update Drawing User Guide Oracle Financial Services Software Limited

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1. Preface

1.1 Introduction

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

1.2 <u>Audience</u>

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.

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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 <u>Related Documents</u>

- Getting Started User Guide
- Common Core User Guide

1.6 **Diversity and Inclusion**

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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 <u>Conventions</u>

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements asso- ciated with an action, or terms defined in text.
italic	Italic type indicates book titles, emphasis, or placeholder varia- bles 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 <u>Screenshot Disclaimer</u>

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.

lcons	Function
×	Exit
+	Add row
—	Delete row
Q	Option List



2. Oracle Banking Trade Finance Process Management

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) User Guide. This guide provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing Trade Finance transactions.

This document will take you through following activities in OBTFPM:

- To create and handle Trade Finance transaction.
- Help users to conveniently create and process Trade Finance transaction

2.1 <u>Overview</u>

OBTFPM is a Trade Finance middle office platform, which enables bank to streamline the Trade Finance operations. OBTFPM enables the customers to send request for new Trade Finance transaction either by visiting the branch (offline channels) or through SWIFT/Trade Portal/other external systems (online channels).

2.2 Benefits

OBTFPM helps banks to manage Trade Finance operations across the globe in different currencies. OBTFPM allows you to:

- Handle all Trade Finance transactions in a single platform.
- Provides support for limit verification and limit earmarking.
- Provide amount block support for customer account.
- Provides acknowledgement to customers.
- Enables the user to upload related documents during transaction.
- Enables to Integrate with back end applications for tracking limits, creating limit earmarks, amount blocks, checking KYC, AML and Sanction checks status.
- Create, track and close exceptions for the above checks.
- Enables to use customer specific templates for fast and easy processing of trade transactions that reoccur periodically.

2.3 Key Features

- Stand-alone system that can be paired with any back end application.
- Minimum changes required to integrate with bank's existing core systems.
- Faster time to market.
- Capable to interface with corporate ERP and SWIFT to Corporate.
- Highly configurable based on bank specific needs.
- Flexibility in modifying processes.



3. Import LC Update Drawing

This process illustrates the update to an Import LC Drawing handled in OBTFPM.

For Drawings under Import LC, initiated on account of MT 750, update of drawing under Import LC is initiated to process the documents received from the presenting bank under the LC.

This section contains the following topics:

3.1 Common Initiation Stage	3.2 Registration
3.2.4 Document Linkage	3.4 Data Enrichment
3.5 Exceptions	3.6 Multi Level Approval
3.7 Reject Approval	

3.1 **Common Initiation Stage**

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

- 1. Using the entitled login credentials, login to the OBTFPM application.
- 2. Click Trade Finance > Initiate Task. ORACLE Initiate Task (PK2) Mar 22, 2019 Registration ted Tasks Process Name Drawing Reference Number *Branch * 0 Import LC Update Drawings 🔹 🔻 PK2ISLP19081A5EI PK2-FLEXCUBE UNIVERSAL BANK 🔻

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 Num- ber	Select the drawing reference number.
Branch	Select the branch.



JEEVA

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 <u>Registration</u>

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

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

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

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

🗗 FuTura Bank
Sign In
User Name *
SRIDHAR
Password *
Sign In
Cancel



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

	<u>}</u>	Draft Confirmation P	ending	×	Hand-off Failure		o ×	Priority Details		Ø ×
Dashboard				-						
Maintenance		Customer Name	Application Date	٩	Branch	Process Name	Stage Name	Branch	Process Name	Stage Name
lasks		EMR & CO	25-06-2018	G	Bank Futura	NA	Retry HandOf	Bank Futura	NA	Amount Blo
rade Finance		NA	25-06-2018	G				Bank Futura	NA	
		NA	21-06-2018	G						Amount Blo
				_				004	NA	Loan Applic
			-			-			-	
		High Value Transactio	ons	×	SLA Breach Deta	ails	o ×	Priority Summa	ry Cucumber Te	+ ♥ ×
		140K			Customer Name	SLA Breache	d(mins) Prior	Branch F	rocess Name	Stage Name
		100K			NA	23474 H	KEERTIV01	branch r	rocess name	suge reame
		60K		• GBP	HSBC BANK	26667 M	SHUBHAM	203 (Cucumber Testing	test descrip
		20К	ICCCO.		WALL MART	23495	SHUBHAM			
		-20K	6 8 10 12							
		-2 0 2 4	6 8 10 12		EMR & CO	26780 M	GOPINATH01			
			-							

3. Click Trade Finance> Import - Documentary Credit> Import LC Drawing Update.

😑 🍞 FuTura Bank	Dashboard	Bank Futura -Br (203)	📺 Apr 13, 2018
Core Maintenance			
Corporate Lending			
Dashboard			
Maintenance			
Security Management			
Tasks 🕨			
Trade Finance 🛛 🔻			
Bank Guarantee Advice 🕨			
Bank Guarantee Issua 🕨			
Export - Documentary >			
Import - Documentar 🔻			
Import LC Drawings			
Import LC Update Dra			
Import LC Amendment			
Import LC Amendmen			
Import LC Drawings			
Import LC Drawings A			

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

3.2.1 Application Details

ORACLE				ENTITY_ID1 (ENTITY_I	Oracle Banking Trade Finan Aug 3. 2023 Subham@g
oort LC Update Drav	wings		Signa	tures Documents Remarks	Customer Instruction Common Group Messages
pplication Detail	S				
ng Reference Number	*	Version No	20 - Documentary Cree	dit Number	Received From - Customer ID
JL123215AKU4	Q	1	032ILUN23215AU3F		032204
ed From - Customer I	Name	Branch	Process Reference Nur	nber	Priority
abia		032-Oracle Banking Trade Finan	▼ 032ILCU000171713		Medium 👻
ssion Mode		Drawing Date *	Drawing Update Date	*	Presenting Bank
	Ŧ	Aug 3, 2023	Aug 3, 2023		032305 🔍 FIRST GULF B/ 🚺
ting Bank Reference I	Number	Document Received Date			
E		Aug 3, 2023	**		
awing LC Detail	s				View LC E
Гуре		Documents Received	Document Set		Duplicate
e	w.	No	•	Ψ.	
t Code		Product Description	User Reference Number	er	Operation Type
	Q,	INCOMING DOCUMENTARY USAN	CE B 032IUL123215AKU4		ACC 🔻
		Outstanding LC Value	Drawing Amount		Amount In Local Currency
		USD 👻 \$10	0.00 USD 💌	\$100.00	AED 💌 AED 315.00
onal Amount		Unlinked FX Rate	Rebate Amount		Limits/Collateral Required
Ŧ	\$0.00		USD 💌		\bigcirc
Back LC		Accountee	Finance Amount		
			USD 👻		Hold Cancel Save & Close Si

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

Provide the drawing reference number. Alterna- tively user can search the drawing number using LOV.	
In the LOV, user can input Drawing Reference Number, LC Drawing Reference Number, Counter Party, Beneficiary, Currency, Amount, Issue Date and Ext Reference Number to fetch the LC details, Based on the search result, select	
the applicable LC for drawing.	
Note	
In case the selected Bank is not RMA Compliant, the system dis- plays error message "RMA arrange- ment not available".	
Read only field.	
Version number is the versions of the drawing update.	
Read only field.	
Documentary credit number will be auto-popu- lated based on selected LC from the LOV.	
Read only field.	001344
Customer ID will be auto-populated Customer ID will be auto populated based on contract detail as available in back office.	
	the LC details. Based on the search result, select the applicable LC for drawing. Note In case the selected Bank is not RMA Compliant, the system dis- plays error message "RMA arrange- ment not available". Read only field. Version number is the versions of the drawing update. Read only field. Documentary credit number will be auto-popu- lated based on selected LC from the LOV. Read only field. Customer ID will be auto-populated Customer ID will be auto populated based on contract detail as



Field	Description	Sample Values
Received From - Cus-	Read only field.	EMR & CO
tomer Name	Customer Name will be auto-populated based on the selected LC from the LOV.	
Branch	Read only field.	203-Bank
	Branch details will be auto-populated based on the selected LC from the LOV.	Futura -Branch FZ1
Process Reference Num-	Read only field.	
ber	Unique sequence number for the transaction.	
	This is auto generated by the system based on process name and branch code.	
Priority	System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.	High
Submission Mode	Select the submission mode of Import LC Draw- ing request. By default the submission mode will have the value as 'Desk'.	Desk
	Desk- Request received through Desk	
	Courier- Request received through Courier	
	Email - Request received through Mail	
	Fax - Request received through Fax	
Drawing Date	Read only field.	04/13/2018
	Drawing date will be auto-populated based on the selected drawing.	
Drawing Update Date	Read only field.	
	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	
Presenting Bank	Presenting bank details will be auto-populated based on the selected LC from the LOV.	
	User can edit this field.	
	Note	
	If the KYC non-compliant party is selected then the system immedi- ately gives instant alert as "Custom- er ID - (CIF ID) is not KYC compliant."	

Field	Description	Sample Values
Presenting Bank Refer- ence Number	Presenting bank reference number will be auto- populated based on the selected LC from the LOV. User can edit this field.	
Document Received Date	Read only field. By default, the application will display branch's current date.	

3.2.2 Drawing LC Details

Drawing Details will be populated from the drawings. Registration user can update the fields if required.

awing LC Det	ails						
Туре		Documents Received		Document Set		Duplicate	
ce	w.	No	Ŧ		*	\bigcirc	
t Code		Product Description		User Reference Numbe	r	Operation Type	
	Q,	INCOMING DOCUMENTA	RY USANCE B	032IUL123215AKU4		ACC	Ψ
		Outstanding LC Value		Drawing Amount		Amount In Local C	urrency
	w.	USD 💌	\$100.00	USD 👻	\$100.00	AED 📼	AED 315.00
nal Amount		Unlinked FX Rate		Rebate Amount		Limits/Collateral Re	equired
v	\$0.00			USD 👻		\bigcirc	
Back LC		Accountee		Finance Amount			
				USD 💌		Hole	d Cancel Save & Close

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

Field	Description	Sample Values
Tenor Type	Read only field.	
	Displays the Tenor Type.	
	Sight	
	Usance	
	Multi Tenor	
Documents Received	Set the document received status as 'Yes' or 'No' from the LOV.	
	In case a drawing was booked with- out documents (For example against MT750) and the documents are subsequently received from the Presenting Bank, user has to initiate the update drawing Process. User will mark the Documents Received as Yes , however the user will not select the duplicate document tog- gle. Instead the user will go to "Doc- ument Details "hop and capture the document details.	



Field	Description	Sample Values
Document Set	Select the set of import document received: First Second Both 	
	The user has to select the option as 'Second' and has to set the "Duplicate" toggle to Yes, if a Duplicate (second set) of Import document is received.	
Duplicate	If documents received are duplicate and if the drawing is already completed, user can mark this as duplicate and submit.	
Product Code	Read only field. Product code will be auto-populated based on the selected drawing.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
User Reference Number	System defaults the user reference number based on the product code. The user can change the user reference number.	
Operation Type	Select the operation type from the LOV: • ACC • DIS • ADV	
	Note This field is non editable depending on selected Product Code.	
Stage	Select the stage. The options are: • Initial • Final	
	Note This field is non editable depending on selected Product Code.	
Outstanding LC Value	Read only field. Outstanding LC value will be auto-populated. This field displays the value as per the latest LC.	





Field	Description	Sample Values
Drawing Amount	Provide the drawing amount under the LC for which documents have been submitted.	
Amount In Local Currency	Read only field.	
	System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Additional Amount	Read only field.	
	This field displays any additional amount to be included under the LC drawing.	
Unlinked FX Rate	Provide the unlinked FX rate, if value in the Oper- ation Type field is DIS .	
Rebate Amount	Specify the value for rebate to the bill outstanding amount.	
Limits/Collateral Required	Enable this option, if limits/collateral is required.	
Back to Back LC	Read only field.	
	Flag to check if the Import LC is a back to back LC.	
	Toggle On: Set the Toggle On if back to back LC is applicable.	
	Toggle Off: Set the Toggle Off if back to back LC is applicable.	
Accountee	Read only field. This field displays the Accountee based on the selected LC.	
Finance Amount	Specify the value for finance amount.	

3.2.3 <u>Miscellaneous</u>

ORACLE						(ENTITY_I 1	Oracle Banking Trade Fi Aug 3, 2023		ZAR oham@gn
oort LC Update Dra	wings			Signature	s Documents	Remarks	Customer Instruction	Common Group Messages	
plication Detail	S								
ng Reference Number	. *	Version No		20 - Documentary Credit I	Number		Received From - Cust	tomer ID	
L123215AKU4	Q	1		032ILUN23215AU3F			032204		
ed From - Customer	Name	Branch		Process Reference Numbe	r		Priority		
abia		032-Oracle Banking Trade Finan.		032ILCU000171713			Medium	*	
ssion Mode		Drawing Date *		Drawing Update Date *			Presenting Bank		
	×	Aug 3, 2023		Aug 3, 2023	<u></u>		032305 Q	FIRST GULF B/	
ting Bank Reference	Number	Document Received Date							
		Aug 3, 2023	**						
awing LC Detail	S								
Туре		Documents Received		Document Set			Duplicate		
ie -	v	No	•		•		\bigcirc		
t Code		Product Description		User Reference Number			Operation Type		
	Q,	INCOMING DOCUMENTARY USA	ANCE B	032IUL123215AKU4			ACC	Ψ	
		Outstanding LC Value		Drawing Amount			Amount In Local Curr	rency	
		USD 💌 \$1	100.00	USD 👻	\$100.00		AED 💌	AED 315.00	
onal Amount		Unlinked FX Rate		Rebate Amount			Limits/Collateral Requ	uired	
v.	\$0.00			USD 👻			\bigcirc		
Back LC		Accountee		Finance Amount					
				USD 👻					

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
Common Group Mes- sages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
	A walk-in customer of the receiving bank can be sent a common group message by the BIC.	
View LC	Enables the user to view the latest LC values dis- played in the respective fields. All fields displayed in LC details section are read only fields.	
Events	On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from Issuance.	
Action Buttons		
Submit	On submit, task will get moved to next logical stage of Import LC Update Drawing.	
	If mandatory fields have not been captured, sys- tem will display an error message until the man- datory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancels the Import LC Update Drawing Registra- tion stage inputs.	
Hold	The details provided will be registered and status will be on hold.	
	This option is used, if there are any pending infor- mation 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 dis- play an error on submit.	

3.2.4 Document Linkage

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

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

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

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

		=
Letter of Credit Application Form		
	Letter of Credit Application Form	Letter of Credit Application Form

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

Document Type * Document Code * Letter of Credit Insurance Policy Document Title * Document Description Remarks Document Expiry Date Drop files here or click to select Link Document Selected files: [] Link Document Field Description Document Type Select the Document type from list.	Document Type	Select the Do	cument type fror	n list.			
Letter of Credit Document Title * Document Description Remarks Document Expiry Date Drop files here or click to select Selected files: [] Upload Link Document		i					
Letter of Credit Document Title * Document Description Remarks Document Expiry Date Drop files here or click to select Selected files: []	Field	Description				Sample	Values
Letter of Credit Document Title * Document Description Remarks Document Expiry Date Document Expiry Date Drop files here or click to select Link Document				Upload	Link	Cancel	
Letter of Credit Document Title * Document Description Remarks Document Expiry Date Document Expiry Date Drop files here or click to select Link Document							
Letter of Credit Document Title * Document Description Remarks Document Expiry Date Document Expiry Date Drop files here or click to select Link Document	Selected files: []						
Letter of Credit Document Title * Remarks Document Expiry Date	Solortad filar: D						
Letter of Credit Insurance Policy Document Title * Document Description Remarks Document Expiry Date	Drop files here or click to select		Link Document				
Letter of Credit Insurance Policy Document Title * Document Description Remarks Document Expiry Date							c
Letter of Credit Insurance Policy Document Title * Document Description	Remarks		Document Expiry Date	m			
Letter of Credit							
	Document Title *		Document Description				
Document Type * Document Code *	Letter of Credit 🔹		Insurance Policy	T			
	21						



Close

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.

no and to applay.		1 > >				
No data to display.						
Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
Fetch						
	-					-
Document Type *				Document Co	ode *	
032204				1		
Customer Id *				Document Id		

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.	

Clos

Field	Description	Sample Values
Document ID	This field displays the document ID 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 docu- ment.	
Reference Number	The field displays the reference number of the document.	

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

ustomer Id *			Docui	ment Id		
ocument Type *			Docur	ment Code *		
Documentary Collec	tion 🗸		Insur	ance 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
	1559 2649	032204 032204	HGJH testing	INSURANCE INSURANCE	Mar 9, 2023 Mar 29, 2023	032IDCB000017631 032ILCC000021179
Link						
Link Link Link Link	2649	032204		INSURANCE	Mar 29, 2023	032ILCC000021179

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



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

Document Id Document Title 2400 wqwq Application Reference Number Entity Reference Number PK2ILC1000019041 PK2ILC1000019041 Document Type Id Document Description TFPM_DOCTYPE001 Document Expiry Date Image: Select Comparison of the select Jun 29, 2022				
Application Reference Number Entity Reference Number PK2ILCI000019041 PK2ILCI000019041 Document Type Id Document Description TFPM_DOCTYPE001 Image: Comparison of the type of type of the typ	Document Id		Document Title	
PK2ILCI000019041 PK2ILCI000019041 Document Type Id Document Description TFPM_DOCTYPE001 Image: Comparison of the second s	2400		wqwq	
Document Type Id Document Description TFPM_DOCTYPE001 Remarks Document Expiry Date Jun 29, 2022	Application Refere	nce Number	Entity Reference Number	
TFPM_DOCTYPE001 Document Expiry Date Remarks Document Expiry Date Jun 29, 2022 Iminimization	PK2ILCI00001904	1	PK2ILCI000019041	
Remarks Document Expiry Date Jun 29, 2022	Document Type Id		Document Description	
Jun 29, 2022	TFPM_DOCTYPE0	01		
	Remarks		Document Expiry Date	
Drop files here or click to select Current selected files: []			Jun 29, 2022	
		Drop files here or click to select	Current selected files: []	
				Undets Correct
				Update Cancel

3.2.5 <u>Bi-Directional Flow</u>

- 1. In OBTFPM, user clicks on **Request Clarification**, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online". In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder.
- 2. 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.
- 3. 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'.
- 4. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

3.3 <u>Scrutiny</u>

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



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

루 FuTura Bank
Sign In
User Name *
SRIDHAR
Password *
Sign In

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

	Draft Confirmat	ion Pending	Ø ×	Hand-off Failure		Ø ×	Priority Details		Ø ×
Dashboard							12		
Maintenance	Customer Nan	e Application Da	ate C	Branch	Process Name	Stage Name	Branch	Process Name	Stage Nan
lasks	► EMR & CO	25-06-2018	G	Bank Futura	NA	Retry HandOf	Bank Futura	NA	Amount 8
Trade Finance	▶ NA	25-06-2018	G				Bank Futura	NA	Amount B
	NA	21-06-2018	G						
							004	NA	Loan Appli
		<u> </u>			-			-	
	High Value Tran	sactions	Ø ×	SLA Breach Deta	ils	o ×	Priority Summa	ry Cucumber Te	. • ◆ ×
	140K			Customer Name	SLA Breache	d(mins) Prior	Branch P	rocess Name	Stage Nan
	100К			NA	23474 H	KEERTIV01			
	60K		 G8P 	HSBC BANK	26667 M	SHUBHAM	203 C	ucumber Testing	test descri
	20К	CCCCCO.		WALL MART	23495	SHUBHAM			
	-20K	4 6 8 10 12	2	EMR & CO	26780 M	GOPINATH01			
		_			_			_	

3. Click Trade Finance> Tasks> Free Tasks.

ashboard		Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref
laintenance 🕨 🕨		Acquire & Edit	М	GS1ILCU000006184	GS1	000262	£1,200.00	Import LC Update Drawings	Scrutiny	NA
ecurity Management 🛛 🕨		Acquire & Edit	н	GS1ELCA000006189	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032B
isks 🔻		Acquire & Edit	н	GS1ELCA000006188	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032B
*		Acquire & Edit	н	GS1ELCA000006183	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032B
Free Tasks		Acquire & Edit	н	GS1ELCA000006181	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032B
Hold Tasks		Acquire & Edit	Н	GS1ELCA000006177	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032B
My Tasks	Pag	ge 1 of 1 (1-10	0 of 10 item	s) K < 1 >	Я					
Search										

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

Core Maintenance	•	C Refresh	🔶 Acqu	ire 🔥 Delegate	 Reassion 	n 🕴 Flow Diagram				
Dashboard			- rode	in occupie						
Maintenance	、 😐	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Re
Maintenance		Acquire & Edit	м	GS1ILCU000006184	GS1	000262	£1,200.00	Import LC Update Drawings	Scrutiny	NA
Security Management	•	Acquire & Edit	н	GS1ELCA000006189	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032
Tasks		Acquire & Edit	н	GS1ELCA000006188	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032
		Acquire & Edit	н	GS1ELCA000006183	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032
Free Tasks		Acquire & Edit	н	GS1ELCA000006181	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032
Hold Tasks		Acquire & Edit	н	GS1ELCA000006177	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032
My Tasks	Pac	ge 1 of 1 (1-10	of 10 items	5) K < 1 >	Я					
Search										
	P	Previous 1 - 10 c	of 2771 reco	ords Next						

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

😑 🍞 FuTura Bank	My Ta	asks						fbn uk	(GS1) 🛗 Feb 1, 2019	SF
Core Maintenance		C Refi	resh	- Release 🕴 Flow D	Diagram					
Dashboard										
Maintenance	•	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No
		Edit	М	GS1ILCU000006184	GS1	000262	£1,200.00	Import LC Update Drawings	Scrutiny	NA.
Security Management										
Tasks 💌										
Free Tasks										
Hold Tasks										
My Tasks	Page	1 of 1	(1 of 1 ite	ems) K < 1 >	к					
Search			1 - 1 of 1 re	ecords Next						
Supervisor Tasks	Pre	vious	I-TOTTR	Next						
Trade Finance 🛛 🕨										

The Scrutiny stage has hops which are as follows:

- Main Details
- Drawing Summary
- Other Details
- Additional Fields
- Maturity Details
- Additional Details
- Summary

Let's look at the details for Scrutiny stage. User must be able to enter/update the following fields. Fields with pre-defaulted values are non editable.

3.3.1 Main Details

Main details section has two sub section as follows:

- Application Details
- Drawing LC Details

3.3.1.1 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.

ORACLE				Oracle Banking Trade Finan Aug 3, 2023 subh
LC Drawing Upd	late No:- 032ILCU000171719	Clarification Details Documents Remarks	Overrides Customer Instruction Common Group M	lessages Incoming Message View Events
Details	Main Details	Signatures		s
ing Summary	Application Details			
r Details	Drawing Reference Number *	Version No	20 - Documentary Credit Number	Received From - Customer ID
onal Fields	032IUL123215DK3P	1	032ILUN23215A7BZ	032204
ity Details	Received From - Customer Name	Branch	Process Reference Number	Priority
	Air Arabia	032-Oracle Banking Trade Finan 💌	032ILCU000171719	Medium 💌
onal Details	Submission Mode	Drawing Date *	Drawing Update Date *	Presenting Bank
hary	Desk	Aug 3, 2023	Aug 3, 2023	032316 Q MashreqBank 🕕
	Presenting Bank Reference Number	Document Received Date		
	NONE	Aug 3, 2023		
	Drawing LC Details Tenor Type	Documents Received	Document Set	View LC Duplicate
	Usance	No		
	Product Code	Product Description	User Reference Number	Operation Type
	IUL1 Q	INCOMING DOCUMENTARY USANCE B	032IUL123215DK3P	ACC
	Stage	Outstanding LC Value	Drawing Amount	Amount In Local Currency
	FINAL	AED - AED 25,000.00	AED - AED 25,000.00	AED 👻 AED 25,000.00
	Additional Amount	Unlinked FX Rate	Rebate Amount	Limits/Collateral Required
	AED 👻 AED 0.00		AED 👻 AED 0.00	\bigcirc
	Back to Back LC	Accountee	Finance Amount	
			AED 👻	

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

	I	i i
Field	Description	Sample Values
Drawing Reference Num-	Read only field.	
ber	The drawing reference number is auto-populated, as selected in the Registration stage.	
Version No.	Read only field.	
	Version number is the versions of the drawing	
	update.	
Documentary Credit Num-	Read only field.	
ber	Documentary credit number will be auto-popu- lated based on selected LC from the LOV.	
Received From - Cus-	Read only field.	001344
tomer ID	Customer ID will be auto-populated based on the selected LC from the LOV.	
Received From - Cus-	Read only field.	EMR & CO
tomer Name	Customer Name will be auto-populated based on the selected LC from the LOV.	
Branch	Read only field.	203-Bank
	Branch details will be auto-populated based on the selected LC from the LOV.	Futura -Branch FZ1



Field	Description	Sample Values
Process Reference Num-	Read only field.	
ber	Unique sequence number for the transaction.	
	This is auto generated by the system based on process name and branch code.	
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.	High
	User can change the priority populated any time before submit.	
Submission Mode	Select the submission mode of Import LC Draw- ing request. By default the submission mode will have the value as 'Desk'.	Desk
	Desk- Request received through Desk	
	Courier- Request received through Courier	
	Email - Request received through Mail	
	Fax - Request received through Fax	
Drawing Date	Read only field.	04/13/2018
	Drawing date will be auto-populated based on the selected drawing.	
Drawing Update Date	Read only field.	
	By default, the application will display branch's current date and does not enables the user to change the date to any back date.	
Presenting Bank	Presenting bank details will be auto-populated based on the selected LC from the LOV.	
	User can edit this field.	
Presenting Bank Refer- ence Number	Presenting bank reference number will be auto- populated based on the selected LC from the LOV.	
	User can edit this field.	
Document Received Date	Read only field.	
	By default, the application will display branch's current date.	

3.3.1.2 Drawing LC Details

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

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

Drawing LC Deta	ils						
Tenor Type		Documents Received	1	Document Set		Duplicate	
Usance	Ψ.	No	•		*	\bigcirc	
Product Code		Product Description		User Reference Num	ber	Operation Type	
UL1	Q	INCOMING DOCUN	IENTARY USANCE B	032IUL123215DK3P		ACC	•
Stage		Outstanding LC Valu	e	Drawing Amount		Amount In Loca	l Currency
FINAL	Ψ	AED 👻	AED 25,000.00	AED 👻	AED 25,000.00	AED 👻	AED 25,000.00
Additional Amount		Unlinked FX Rate		Rebate Amount		Limits/Collateral	Required
AED 👻	AED 0.00			AED 👻	AED 0.00	\bigcirc	
Back to Back LC		Accountee		Finance Amount			
			D	AED 👻			
				Request Clarification	n Reject Re	efer Hold Cancel	Save & Close Back

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

Field	Description	Sample Values
Tenor Type	Read only field. Displays the Tenor Type. • Sight • Usance • Multi Tenor	
Documents Received	Set the document received status as 'Yes' or 'No' from the LOV.	
Document Set	 Select the set of import document received: First Second Both The user has to select the option as 'Second' and has to set the "Duplicate" toggle to Yes, if a Duplicate (second set) of Import document is received. 	
Duplicate	If documents received are duplicate and if the drawing is already completed, user can mark this as duplicate and submit.	
Product Code	Read only field. Product code will be auto-populated based on the selected drawing.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
User Reference Number	System defaults the user reference number based on the product code. The user can change the user reference number.	



Field	Description	Sample Values
Operation Type	Select the operation type from the LOV:ACCDISADV	
	Note This field is non editable depending on Product.	
Stage	Select the stage. The options are: Initial Final	
	Note This field is non editable depending on Product.	
Outstanding LC Value	Read only field. Outstanding LC value will be auto-populated. This field displays the value as per the latest LC.	
Drawing Amount	Provide the drawing amount under the LC for which documents have been submitted.	
	Note This field is non editable, if there is Immediate Liquidation product un- der Import LC Sight bill and Opera- tion Type should be "Pay", Stage will be "Initial" and user have to se- lect the stage as "Final" and user has to accept all the discrepancies.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Additional Amount	Read only field. This field displays any additional amount to be included under the LC drawing.	
Unlinked FX Rate	Provide the unlinked FX rate, if value in the Oper- ation Type field is DIS .	



Field	Description	Sample Values
Rebate Amount	Specify the value for rebate to the bill outstanding amount.	
Limits/Collateral Required	Enable this option, if limits/collateral is required.	
Back to Back LC	Read only field. Flag to check if the Import LC is a back to back LC. Toggle On: Set the Toggle On if back to back LC is applicable. Toggle Off: Set the Toggle Off if back to back LC is applicable.	
Accountee	Read only field. This field displays the Accountee based on the selected LC.	
Finance Amount	Specify the value for finance amount.	
Liquidation Amount	Read only field. This field displays the liquidation amount. The system auto fetches the Drawing Amount in this field. This field appears if, there is Immediate Liquida- tion product under Import LC Sight bill and Oper- ation Type should be "Pay", Stage will be "Initial" and user have to select the stage as "Final" and user has to accept all the discrepancies.	

3.3.1.3 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	The user can view and input/view application details simultaneously.	
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the applica- tion.	



Field	Description	Sample Values
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.	
	Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
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.	
Common Group Mes- sages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Message	Displays the incoming message, if any.	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
View Events	Click this button to view all the events under the LC Issued till date.	
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.	
View LC	Enables the user to view the latest LC values displayed in the respective fields.	
Events	Click this button to view all the Undertaking events under the LC Issued till date.	



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.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending infor- mation yet to be received from applicant.	
Refer	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.	
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. 	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	



3.3.2 Drawing Summary

ls	Drawing Summary	y								Scre
mmary	Document Detai	ils	:	Shipment Details	:	Additional Conditions	:	Discrepancy Details	:	
ails etails	Document 1 Document 2 Document 3	: AIRDOC : BOL : INSDOC		Goods Code : Goods Description :		FFT Code 1 : FFT Code 2 : FFT Code 3 :		Discrepancy Code 1 : Discrepancy Code 2 : Discrepancy Code 3 :		
	FxLinkage Reference No Contract Amount Linkage Amount	:	:							

Click on each tile to view the details.

3.3.2.1 Document Details

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

icument Details

Document Det	ails - As per LC								
Document Code	Document Reference Number	Document Date	Description	First Mail Received Copy	First Mail Received Original	Document Clause	Received Description	Discrepant	Discrepancy C
No data to display.									
age 1 (0 of 0 ite	ems) K < 1 > X								

Additional documents presented

ocument Code	Document Reference Number	Document Date	Description	First Mail Received Copy	First Mail Received Original	Action
OTHERDOC						/ b
INVDOC					1/2	
MARDOC				2	1/2	
BOL						
AIRDOC				2	1/2	/

Field	Description	Sample Values
		•

Document Details - As per LC

This table will fetches the document details as maintained in the underlying LC(LCDTRONL). User can modify the details only which are fetched from underlying LC.

User can not add or delete any document details.

Once bill drawing is authorized and if update drawing is processed, details of this table will be fetched from underlying bill drawing.

Document Code

Document code is auto-populated from the latest LC.



Field	Description	Sample Values
Document Reference Number	Enables user to provide the reference number available in the documents.	
Document Date	Displays the document date.	
	The user can change the date.	
	Note	
	If "Document date" is more than "Shipment Date" system displays an override alert.	
Description	Displays the description of the document required as per LC.	
	Click the link to view the description of the document.	
First Mail Received Copy	Update the number of duplicate copies of documents received.	
First Mail Received Origi- nal	Update the number of originals of documents received.	
Document Clause	Displays the document clause.	
	Click the link to view the document clause.	
Received Description	Displays the description of the documents received from presenting bank.	
	Click the link to view the received description.	
Discrepant	System marks the discrepant toggle as 'Yes' if there is difference between number of documents required and number of documents received. It also enables the user to make the changes, if any discrepancy identified in the document.	
Discrepancy Code	Select the discrepancy code based on the dis- crepancy identified.	
	This field is enabled if Discrepant option is ena- bled.	
Discrepancy Description	Description will be displayed based on the dis- crepancy code.	
Resolved Under MT750	If the discrepancy has already been highlighted in the MT750 and the customer has 'Accepted/ Waived' the discrepancy then the user must set the value as 'Yes' in the toggle. The discrepan- cies which are resolved under MT750 will not be available in the Discrepancy summary field.	
Action	Edit: Click edit to edit the document code.	



Field	Description	Sample Values

Additional documents presented

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

The user can click + to add multiple document details.

Document Code	Click Search to search and select the document code based on the document received.	
	User can add or delete the code by deleting the line on the grid.	
	Note	
	The User is not allowed to add any document code which is already existing in any of the two tables.	
Document Reference Number	Enables to user to provide the reference number available in the documents.	
Document Date	Provide the document date of the additional doc- uments.	
	Note	
	If "Document date" is more than "Shipment Date" system displays an override alert.	
Description	Displays the description of the additional docu- ments based on the document code selected.Click the link to view the description.	
First Mail Received Copy	Provide the number of duplicate copies of docu- ments received from first mail.	
First Mail Received Origi- nal	Provide the number of originals of documents received from first mail.	
Action	Edit: Click edit to edit the document code	
	Delete: Click Delete to delete the document code.	
	Note	
	The User can not be able to delete any document detail fetched from previous operation.	



3.3.2.2 Shipment Details

User must check whether the received documents of goods and shipment are as per the LC.

Goods	Details											•
elect	Goods Code		As Per LC			Number of	Units	Price Per Unit	As Per Documents		Discrepant	Discr
	BANNEDGO	2	BANNEDGOOD		•	25	× ^	1,000 × ^				
urance Co	ompany Code			Insurance C	ompany	-	Po	licy Number		Carrier Name		
			Q			D						
Shipme te of Ship	ent Details ment			Shipping Ag	ent		Da	te of Presentation *				
							A	ug 3, 2023	曲			
etails		As	Per LC		As Per Documents		Discrepa	ant Discrepant	Code	Discrepant Description	Resolved Under N	VT750
rtial Ship	oment	N	IOT ALLOWED	Ψ.		•	\bigcirc				\bigcirc	
ans Shipr	nent	N	IOT ALLOWED	T		•	\bigcirc				\bigcirc	
ace of Tal	king Charge	PL	INE				\bigcirc				\bigcirc	
ace of Fir	nal Destination	КС	DLKATA				\bigcirc				\bigcirc	
test Date	e of Shipment			11			\bigcirc				\bigcirc	
ipment F	Period						\bigcirc				\bigcirc	
riad of D	resentation											

Goods Details

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

Field	Description	Sample Values
The user can click + to add		
Select	The check box to select the record.	
Goods Code	This field displays goods code as per latest LC.	
	User can click plus + icon and click Search to search and select the goods code.	
	User can add or delete the code by deleting the line on the grid.	
As per LC	This field displays description of the goods as per the latest LC.	
Number of Units	Enter the number of units being imported or exported.	
Price per Unit	Enter the value for price per unit.	
As per Documents	Provide the description of the goods as per the documents.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	



Field	Description	Sample Values
Discrepancy Code	Select the discrepancy code based on the dis- crepancy identified.	
	This field is enabled if Discrepant option is set to 'Yes'.	
Discrepancy Description	Description will be displayed based on the dis- crepancy code.	
	Click the edit icon to edit the discrepancy descrip- tion.	
Insurance Company Code	Click Search to search and select the insurance company code.	
Insurance Company	The details of insurance company is populated as per the selected Insurance Company Code.	
Policy Number	Provide the policy number of the insurance.	
Carrier Name	Provide the details of the carrier as per the docu- ments received, if the goods got shipped via mul- tiple carriers.	

Shipment Details

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

Field	Description	Sample Values
Date of Shipment	Provide the date of shipment as per the docu- ments received.	
	This field is validated against the Latest Date of Shipment in LC to check for discrepancy.	
Shipping Agent	Provide the shipping agent details based on the documents received.	
Date of Presentation	Auto-populated based on the system date. If Place of expiry is Issuing bank, This field is vali- dated against the Expiry Date in LC to check for discrepancy.	
Details	Details represent the fields in latest LC.	
As per LC	This field displays description of the fields as per the latest LC terms.	
As Per Document	Provide/Select the description of the field as per documents submitted.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	

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

3.3.2.3 Additional Conditions

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

ditional Conditions							
Additional Condition	ns						
							+
FFT Code	FFT Description	Discrepant	Discrepant Code	Discrepant Description	Resolved Under MT750	Action	
23RREJTRESP	23rrejtresp		BOL Q	BILL OF LADING NOT			
Vage 1 of 1 (1 of 1 iten	ns) K < 1 > >						
						Save & Close	Cancel

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

Field	Description	Sample Values
FFT Code	This field displays the FFT code as per the latest LC.	
FFT Description	This field displays the description of the FFT code as per the latest LC.	
Discrepant	User shall mark the discrepant toggle as 'Yes' if there is difference between LC requirement and documents received.	
Discrepant Code	Select the discrepancy code based on the discrepancy identified.	
	This field is enabled if Discrepant option is set to 'Yes'.	



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

3.3.2.4 Discrepancy Details

This section displays the list of discrepancies captured. The discrepancies which are resolved under MT750 will not be available in the discrepancy summary.

crepan	ncy Details									
Discre	epancy Details									
cept All			Reject All							
select	Discrepancy Code	Discrepancy Desc	cription	Discrepancy Resolved	Resolved Date	Received Date	Resolved Rema	arks	Resolved Under MT750	Action
	ACW	AIRCRAFT CAR	RRIRER	No v		Aug 3, 2023		ß		I
age 1	of 1 (1 of 1 items)	К < 1 > >	к							
/ Msg Da	ate		Non Pay Msg Date		Acceptance Me	ssage Date		Non Acceptance I	Message Date	
		**	Aug 3, 2023	±					m	
crepanci	ies Approval Date		77B Disposal of Docum	nents-MT734	72Z Sender to F	Receiver Information-N	MT734	34-Total Amount	Claimed	
		**		D						
				_			D			
A Accour	nt with Bank		72Z Sender to Receiver	r Information-MT732	72Z Sender to F	Receiver Information-N	MT752	Bank Business Ref	f Number	
		D		Ŀ			D			
				_						
. 752 - Fu	urther Identification	•								
		•								
									Save & Close	Cancel



3.3.2.5

Field	Description	Sample Values
Accept All	To accept all the discrepancy. System will auto update the Discrepancy status as 'Accepted' and Resolved Date to branch date for all the discrep- ancy records. User can capture the Resolved Remarks for individual discrepancy if any.	
Reject All	To reject all the discrepancy. System will auto update the Discrepancy status as 'Rejected' and Resolved Date to branch date for all the discrep- ancy records. User can capture the Resolved Remarks for individual discrepancy if any.	
Select	The check box to select the record.	
Discrepancy Code	This field displays the discrepancy code based on the discrepancy identified.	
Discrepancy Description	This field displays the description based on the description code.	
	Click the edit icon to edit the discrepancy description.	
Discrepancy Resolved	Set the toggle to 'Yes', if discrepancy is resolved.	
Resolved Date	Update the date when discrepancy is resolved.	
Received Date	Specify the discrepancy received date. By default the system displays the current branch date.	
Resolved Remarks	Provide remarks for discrepancy resolution.	
Resolved Under MT750	The discrepancies which are resolved under MT750 are listed here and will not be available in the Discrepancy summary field.	
Action	Click Edit icon to edit the discrepancy details.	
	Click Delete icon to delete the discrepancy details.	
Pay Msg Date	Specify the pay message date.	
Non Pay Msg Date	Specify the non pay message date.	
Acceptance Message Date	Specify the acceptance message date.	
Non Acceptance Mes- sage Date	Specify the non acceptance message date.	
Discrepancies Approval Date	Specify the date of discrepancies approval.	



Field	Description	Sample Values
Disposal of Documents- MT734	Read only field.	
-	Disposal of documents is auto populated.	
Sender to Receiver Infor- mation-MT734	Read only field.	
mation-W1734	Sender to receiver information for MT734 is auto populated from the system.	
Total Amount Claimed	Specify the value for total amount claimed.	
Account with Bank	Read only field.	
	Account with bank value is auto populated.	
Sender to Receiver Infor-	Read only field.	
mation-MT732	Sender to receiver information for MT732 is auto populated from the system.	
Sender to Receiver Infor-	Read only field.	
mation-MT752	Sender to receiver information for MT752 is auto populated from the system.	
Bank Business Ref Num- ber	Specify the value for bank business reference number.	
MT 752 - Further Identifi-	Select the further identification option.	
cation	The options are:	
	Accept	
	Debit	
	Negotiate	
	Reimburse	
	Remitted	
	• SEE72	

3.3.2.6 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.

FX Linkage								
X Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Total Utilized Amount	FX Expiry Date	
32FXF2230890501	GBP	AED	AED 149,873,698.50	1.5	AED 27,000.00	AED 2,100.00	Dec 30, 2025	
age 1 of1 (1 of1 i	ems) K < 1	K <						
erage FX Rate								
	EX Linkar	10						×
	FX Linkag	ge						×
		ge nce Number *			Currency			×
	FX Referen		Q		Currency AED			×
	FX Referen	nce Number * 230890501	Q		AED	Contract Amount		×
	FX Referen 032FXF22	nce Number * 230890501 Amount	Q 149,999,998.50		AED		698.50	×
	FX Referen 032FXF22 Contract A	nce Number * 230890501 xmount AED 1			AED Available FX C		698.50	×
	FX Referen 032FXF22 Contract A AED	ace Number * 330890501 amount AED 1 mount *			AED Available FX C AED 💌		698.50	×
	FX Referen 032FXF22 Contract A AED • Linkage Ar AED •	ace Number * 330890501 amount AED 1 mount *	149,999,998.50 AED 27,000.00		AED Available FX C AED V	AED 149,873,	698.50	×
	FX Referen 032FXF22 Contract A AED • Linkage Ar AED •	ace Number * 230890501 mount AED 1 mount *	149,999,998.50 AED 27,000.00		AED Available FX C AED Rate 1.5	AED 149,873,	698.50	×
	FX Referen 032FXF22 Contract A AED • Linkage Ar AED • FX Amoun GBP •	ace Number * 230890501 mount AED 1 mount *	49,999,998.50 AED 27,000.00 ency		AED Available FX C AED Rate 1.5 FX Expiry Date	AED 149,873,	698.50 v	×

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

Fie	eld
-----	-----

Description

Sample Values

Click + plus icon to add new FX linkage details.

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

Field	Description	Sample Values
FX Reference Number	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.	
	For newly added value, Counter Party is used in FX contracts for FX linkage.	
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.	
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 link- age.	
	The Linkage amount should default the LC Con- tract 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 Cur- rency	This field displays the FX amount in local cur- rency.	
	The value is defaulted as FX BOT currency and Amount from FXDTRONL	
		1



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

3.3.2.7 Action Buttons

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

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



Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	The user can view and input/view application details simultaneously.	
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the applica- tion.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.	
	Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
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. 	
Common Group Mes- sages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Messages	Displays the incoming message, if any.	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
View Events	Click this button to view all the events under the LC Issued till date.	



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.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending infor- mation yet to be received from applicant.	
Refer	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.	
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. 	



Field	Description	Sample Values
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3.3 **Other Details**

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

ORACLE	•						1	(DEFAULTENTITY)	Oracle Banking Trade Fina May 24, 2021	^m 🌲	ZAR1 subham@gm
ort LC Drawing Up utiny :: Application	date No:- PK2ILCU000025606		Clarificatio		: Remarks	Overrides	Customer Instruction	Common Group Message	es Incoming Message	Signatures	^م ر
Main Details	Other Details		mansactio	in Eug							Screen (
Drawing Summary	A Shipping Guara	ntee Reference									
Other Details											
Maturity Details	Shipping Guarantee R	eference	Transp	ort Document Reference		Transport Docu	iment Date	Amount		Acti	on
Additional Details	000SGLC21125ATC1						dat			ß	
Summary											
	PK2SGLC21125A66A		BOLO	03		May 4, 2021					1
	Other Details										
	Debit Value Date			Credit Value Date			Value Date		Allow Pre-Payment		
	May 5, 2021	曲		May 5, 2021	Û	1	May 5, 2021	±			
	Future Advance Date										
		1									
	Other Bank Cha	rges									
	Other Bank Charges-1			Other Bank Charges-2			Other Bank Charges-3		Other Bank Charge I	Description-1	
	· · · · · · · · · · · · · · · · · · ·			*			*				
	Other Bank Charge De	cription-2		Other Bank Charge De	scription-3						
	Other Bank Inte	rest									
				Start Date		**					
	Other Bank Intere	st-1		Other Bank Intere	st-2		Other Bank Interest	t-3			
	Component	INT1		Component	INT2			INT3			
	Component Description	1		Component Descriptio	n		Component Description				
	Interest Rate			Interest Rate			Interest Rate				
	Interest Basis		-	Interest Basis		*	Interest Basis		*		
	Waive			Waive		-	Waive				
	▲ MT 750 Details										
	71D Charges To Be Dedu	cted					34B Total Amount To Be	Paid			
	73A Charges To Be Adde	d					72Z Sender To Receiver I	nformation			
									Activate W	/indows	
ıdit							Request Clarifi	cation Reject		tosavatávciá	

3.3.3.1 **Shipping Guarantee Reference**

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

Field	Description	Sample Values
Click '+' sign to add multiple	Shipping Guarantees to a Single Bill.	
Shipping Guarantee Ref- erence	Click Search to search and select the shipping guarantee reference number.	
	User can link an existing Shipping Guarantee using this field.	
Transport Document Ref- erence	System defaults the Transport Document Reference details.	
	System validates the Shipping Guarantee Trans- port Document reference number with Transport Document Reference number in a Bill, if user manually provides the Shipping Guarantee detail.	



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

3.3.3.2 Other Details

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

Field	Description	Sample Values
Debit Value Date	Provide the debit value date.	
Credit Value Date	Provide the credit value date.	
Value Date	Provide the value date.	
Allow Pre-Payment	Toggle On: Set the toggle 'On' to enable pre- payment.	
	Toggle Off: Set the toggle 'Off' to disable pre- payment.	
Future Advance Date	Select the future advance date to capture advanced requested Date.	
	Future Advance Date should be less than the Bill Maturity Date and should be greater than the cur- rent branch date.	
	System should default the "Future Advance Date" which has been captured already as part of the latest version of the contract and should allow the user to modify the same.	
	This field is enabled if the operation code is "ACC".	
	This field is disabled and read only for Immediate liquidation products.	

3.3.3.3 Other Bank Charges

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

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

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

3.3.3.4 Other Bank Interest

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

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

Field	Description	Sample Values
Start Date	Provide the date from which the system starts calculating the Interest.	

Other Bank Interest-1, 2 and 3

Component	This field displays the name of the interest Component.	
Component Description	Provide the description of the interest component.	
Interest Rate	Provide the rate to be applied for the interest component.	
Interest Basis	Select the calculation basis on which the Interest to be computed.	
Waive	Select whether the interest to be waived off. The options are: • Yes • No	

3.3.3.5 MT 750 Details

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

Field	Description	Sample Values
71D Charges To Be Deducted	Specify the charges to be deducted.	
34B Total Amount To Be Paid	Select the currency and specify the total amount to be paid.	
Charges To Be Added	Specify the charges to be added.	
72Z Sender To Receiver Information	Specify the sender to receiver information.	

3.3.3.6 Action Buttons

Use action buttons based on the description of following table:

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	The user can view and input/view application details simultaneously.	
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the applica- tion.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.	
	Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	



Field	Description	Sample Values
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.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Messages	Displays the incoming message, if any.	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
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.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	
Hold	The details provided will be registered and status will be on hold.	
	This option is used, if there are any pending infor- mation yet to be received from applicant.	



Field	Description	Sample Values
Refer	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.	
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 Descrip- tion.	
	This reject reason will be available in the remarks window throughout the process.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3.4 Additional Fields

Banks can configure these additional fields during implementation.

ORACLE							1 (ENTITY_I 1 FLEXCUBE Aug 3, 202	UNIVERSAL BAN	sub	ZARTA bham@gmai
oort LC Drawing Upd utiny :: Application I	late No:- 032ILCU000172073	Clarification Details Signatures	Documents	Remarks	Overrides	Customer Instruction	Common Group Messages	Incoming Message	View Events	*
Main Details Drawing Summary Other Details	Additional Fields Additional Fields No Additional fields configured!									Screen (4
Additional Fields Maturity Details										
Additional Details										
udit						Request Clarification	Reject Refer Hold	Cancel Save	& Close Bac	k Ne



3.3.4.1 Action Buttons

Use action buttons based on the description of following table:

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	The user can view and input/view application details simultaneously.	
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the applica- tion.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.	
	Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
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.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Messages	Displays the incoming message, if any.	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	



Field	Description	Sample Values
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
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.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending infor- mation yet to be received from applicant.	
Refer	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.	

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 Descrip- tion.	
	This reject reason will be available in the remarks window throughout the process.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3.5 <u>Maturity Details</u>

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

Signatures	Dr	raft Amount				Scr
nt	Dr	raft Amount				Scr
nt	Dr	raft Amount				
nt	Dr	raft Amount				
nt	Dr	aft Amount				
nt						Action
						/ 🗇
	Maturity Date Aug 3, 2023	Bill Amount Li	iquidated Amount	Exchange Rate Liquida	ation Date Liquidation Amou	nt Rebate
Interest To Date		Accept	tance Commission Fro	om Date	Acceptance Commission To	o Date
Aug 3, 2023						(11)
rt D	e Interest To Date	rt Date Tenor Days Transit Days Maturity Date ig 3, 2023 0 0 Aug 3, 2023 e Interest To Date	rt Date Tenor Days Transit Days Maturity Date Bill Amount L ug 3, 2023 0 0 Aug 3, 2023 e e Interest To Date Accep	rt Date Tenor Days Transit Days Maturity Date Bill Amount Liquidated Amount I ig 3, 2023 0 0 Aug 3, 2023 e Acceptance Commission Fro	Interest To Date Tenor Days Transit Days Maturity Date Bill Amount Liquidated Amount Exchange Rate Liquidated Amount e Interest To Date Aug 3, 2023 Aug 3, 2023 <t< td=""><td>Tenor Davs Transit Davs Maturity Date Bill Amount Liquidated Amount Exchance Rate Liquidation Date Liquidation Amount ig 3, 2023 0 0 Aug 3, 2023 Bill Amount Liquidated Amount Exchance Rate Liquidation Date Liquidation Amount e Interest To Date Acceptance Commission From Date Acceptance Commission To</td></t<>	Tenor Davs Transit Davs Maturity Date Bill Amount Liquidated Amount Exchance Rate Liquidation Date Liquidation Amount ig 3, 2023 0 0 Aug 3, 2023 Bill Amount Liquidated Amount Exchance Rate Liquidation Date Liquidation Amount e Interest To Date Acceptance Commission From Date Acceptance Commission To

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

3.3.5.1 Draft Details

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

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



Field	Description	Sample Values
S. No	Serial number of the maturity details record.	
Tenor Basis	Update the tenor basis, if the tenor is not sight.	
	The tenor base code description is displayed based on the selected tenor basis.	
Tenor Description	The tenor base code description is displayed based on the selected tenor basis.	
	The user can change the description.	
Start Date	System defaults the tenor start date.	
	User can change the date.	
Tenor Days	Provide the number of tenor days	
Transit Days	Provide the transit days, if the tenor is sight.	
Maturity date	System displays the due date for the drawing based on tenor and tenor basis.	
	If tenor is sight, system will calculate the maturity date as 5 working days from document received date. User can change this value to any date ear- lier than the maturity date up to system date. User cannot change the value to later than matu- rity date.	
	If tenor is Usance, system will calculate the matu- rity date based on the tenor basis and populate the maturity date.	
Bill Amount	Indicates the bill amount.	
Liquidated Amount	Indicates the liquidatedamount.	
Exchange Rate	Indicates the Exchange Rate.	
Liquidation Date	Indicates the liquidation date.	
Liquidation Amount	Indicates the bill amount.	
Rebate Amount	Provide the rebate amount for the LC value as per the tenor basis.User can change the value.	
Action	Click Edit icon to edit the tenor record.	
	Click Delete icon to delete the tenor record.	
Interest from Date	Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date.	
Interest To Date	Select the interest to date.	
Accept Commission From Date	Provide the acceptance commission start date.	

3.3.5.2 Maturity and Multi Tenor Liquidation Details

Field	Description	Sample Values
Accept Commission To Date	Provide the acceptance commission to date.	

3.3.5.3 Action Buttons

Use action buttons based on the description of following table:

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	The user can view and input/view application details simultaneously.	
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the applica- tion.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.	
	Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
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.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	



Field	Description	Sample Values
Incoming Messages	Displays the incoming message, if any.	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
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.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending infor- mation yet to be received from applicant.	
Refer	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 	
	 R4- insufficient balance/Limits R5 - Others. 	



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 Descrip- tion.	
	This reject reason will be available in the remarks window throughout the process.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3.6 Additional Details

Scrutiny:: Application No:- 032ILCU000172073 Signatures Main Details Additional Details Drawing Summary Charge Details O Other Details Contribution Currency: Contribution Amount: Charge : Additional Fields Reim Claimed :: No	View Events
Main Details Additional Details Drawing Summary Limits & Collaterals Charge Details Payment Details Assignment of Proceeds Other Details Contribution Currency: Contribution Amount : Charge : Charge : Contribution amount : Reim Claimed :: No Auto Uguidate :: No Auto Uguidate :: No Assignment/OfProceeds No Assignee Name :	•
Other Details Contribution Currency: Charge : Reim Claimed : Assignment Of Proceeds No Additional Fields Additional Fields Contribution Amount : Commission : Auto Liquidate : No	:
Other Details Contribution Currency: Charge Reim Claimed No AssignmentOlProceeds No Additional Fields Contribution Amount : Commission : Auto Liquidate No AssignmentOlProceeds No	
Additional Details Limit Status : Tax : Repay Preshipment : No Assigned Amount : Collateral Currency : AED Collateral Currency : AED : Not Verified Block Status : Not Initiated Credit Credit Summary : : : : : . :	

3.3.6.1 Limits & Collateral

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

Note

For newly added values, Counter Party is used in 'Limit details' for limit tracking, Account for Collateral margin and Deposit detail for Deposit Linkage.

nits	8	Co	lla	tera	ls

Limit Details

									- +
Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message
)32204	Facility	032204	032204AD1	1	100	AED	100000	Not Available	The Earmark cannot be
									>

ash Collateral Details

sequence Number	Settlement Account 0	Currency Settlen	nent Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Accourt	nt Currency	Account Baland	e Check Res
vo data to display.										
)
Deposit Linkagi Deposit Account	e Details Deposit Currency	Deposit Maturity	Date Tra	ansaction Currency	Deposit Ava	ilable In Transaction Curren	ry Linkage Amount(Tran	saction Currency	') Edit	+ Delete
o data to display.										
	ms) K < 1 >	к								
									Save R (lose Ca

Limit Details	×
Customer Id	Linkage Type *
001044 Q	Facility
Contribution % *	Liability Number *
1.0 ~ ^	PK2LIAB01 Q
Contribution Currency	Line Id/Linkage Ref No *
GBP	PK2L01SL1 Q
Limit/Liability Currency	Limits Description
GBP	
Limit Check Response	Contribution Amount *
Available	£220.00
Expiry Date	Limit Available Amount
m	£999,999,903.89
Response Message	ELCM Reference Number
The Earmark can be performed as the f	
	Verify Save & Close Close

Field	Description	Sample Values
Plus Icon	Click plus icon to add new Limit Details.	
+		

Limit Details

Click + plus icon to add new limit details.

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



Field	Description	Sample Values
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted. User can change the customer ID.	
Linkage Type	Select the linkage type. Linkage type can be: • Facility • Liability	
Contribution%	System will default this to 100%. User can mod- ify, if contribution is more than 100%. System will display an alert message, if modified.	
	Once contribution % is provided, system will default the amount.	
	System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percent- age is not equal to 100 application will display an alert message.	
Liability Number	Click Search to search and select the Liability Number from the look-up.	
Contribution Currency	Read only field. The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	Click Search to search and select the various lines available and mapped under the customer id gets listed in the drop down. LINE ID- DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was suc- cessful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.	
	Note	
	User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.	
Limit/ Liability Currency	Read only field.	
	Limit Currency will be defaulted in this field, when you select the Liability Number	
Limits Description	This field displays the limits description.	



Field	Description	Sample Values
Limit Check Response	Response can be 'Success' or 'Limit not Avail- able' based on the limit service call response.	
	The value in this field appears, if you click the Verify button	
Amount to Earmark	Amount to Earmark will default based on the con- tribution %.	
	User can change the value.	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Con- tribution Amount.	
	The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message.	
	The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the L	imit Details grid along with the above fields.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id.	
	This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

Collateral Details

This section displays the collateral details:

This section is disabled.Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

Deposit Linkage D	Details			×
Customer Id		Deposit Account		
032204	Q	032CD01230310001	Q,	
Deposit Branch		Deposit Available Amount		
032		AED 💌 AED	31,323.00	
Deposit Maturity Dat	e	Exchange Rate		
Apr 2, 2023		1		
Deposit Available In 1	Transaction Currency	Linkage Percentage % *		
AED 👻	31,323.00	56.00	~ ^	
Linkage Amount(Tran	saction Currency) *			
AED 💌	AED 56.00			
			Save & Close	Close

Field	Description				
Click + plus icon to add new deposit details.					
Below fields are displayed icon.	on the Deposit Linkage Details pop-up screen, if the u	user clicks plus			
Customer ID	Click Search to search and select the customer ID.				

Customer ID	ID.	
Deposit Account	Click Search to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	





Field	Description	Sample Values
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	
Linkage Amount (Trans- action Currency):	System to default the transaction amount user can change the value.	
	System validates the linking amount with availa- ble Deposit balance and should not allow to link more than the available amount.	

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

Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	

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.

arge Details												
Recalculate R	edefault											
Commission D	etails											
ent												
ent Description												
Component	Rate	Mod. Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settl.	Accnt	Amendable	
No data to display.												
Charge Details Component	Tag curren	cy Tag Amou	nt Currenc	y Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Ad	count	
No data to display.												
Page 1 (0 of 0 Tax Details	items) K	< <u>1</u> > >										
Component		Туре	Value Date		Ссу	Amount	Ві	lling	Defer	Settl. Accnt		^
No data to display.												~
											Save & Close	Cance

3.3.6.2 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.	



Field	Description	Sample Values
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.	

3.3.6.3 Charge Details

This section displays charge details:

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	
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 compo- nent for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automati- cally 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.	

Field	Description	Sample Values
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 compo- nent for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be auto- matically 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	
Settlement Account	Details of the settlement account.	
	For newly added values, Counter Party is used for Settlement Account.	

3.3.6.4 Tax Details

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

1 5		
Field	Description	Sample Values
Component	Tax Component type	
Туре	Type of tax Component.	
Value Date	This field displays the value date of tax compo- nent.	
Currency	The tax currency is the same as the commission.	
Amount	The tax amount defaults based on the percent- age 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.	

This section displays the tax details:



Field	Description	Sample Values
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. For newly added values, Counter Party is used for Settlement Account.	

3.3.6.5 Payment Details

yment Details							
PaymentDetails							
lvance by Loan		Settle Available Amount		Transfer Collateral from LC	Trans	sfer Collateral Amount	
\bigcirc		\bigcirc			270		
ditional Collateral Amount		Outstanding Collateral Amount		Immediate Liquidation Required	Auto	Liquidate	
ED 💌	D	2700			\bigcirc		
mediate Accept		Reimbursement Claimed		Reimbursing Bank	Reim	bursement Date	
		\bigcirc					
uidate using Collateral		Split Settlement					
Settlement Details -	Liquidation						
Component	Currency	Debit/Credit	Account	Account Description	Branch	Account Currency	
No data to display.							
age 1 (0 of 0 items)	к < 1 > э						
Split Settlement							
Component		Contract Curre	ency		Amo	ount	
No data to display.							
age 1 (0 of 0 items)	к < 1 > >						
plit Settlement Deta	ils					Fetch	Exchange Rate
Sequence	Amount	Settlement Account	Account Customer	Account Currency	Account Branch	Original Exchange Rate	Action
1		100000136	100008	GBP	000		/ 1
Page ¹ of 1 (1 of 1 ite	ems) K < 1 >	к					
						Save & C	lose Cano

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.	Toggle Off
	Bill product should support Advance by Ioan, for enabling Advance by Ioan at contract level.	



Field	Description	Sample Values
Settle Available Amount	This option indicates that during settlement if the amount as available in the CASA account of the customer has to be utilized and for the balance if a loan has to be availed, user to select the 'Settle Available Amount' toggle.	Toggle Off
	This option is enabled, if Advance by Loan option is enabled.	
Transfer Collateral from LC	Toggle On: Set the toggle 'On' to enable the transfer collateral from LC.	
	Toggle Off: Set the toggle 'Off' to disable the transfer collateral from LC.	
Transfer Collateral	Read only field.	
Amount	Displays the transfer collateral amount values.	
	This field appears if Transfer Collateral from LC option is enabled.	
Additional Collateral Amount	Click the edit icon and specify the additional col- lateral details. The user can add additional collateral amount and select the Settlement Account and view the read only fields such as: Settlement Account Cur- rency, 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.	
	Outstanding Collateral Amount=Transfer Collat- eral Amount + Additional 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 liquida- tion 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 accept- ance.	
	This option is disabled.	



Field	Description	Sample Values
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.	
Reimbursing Bank	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 dis- plays error message "RMA arrange- ment 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	Disable
	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.	
Settlement Details - Liquida	tion	

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.	
	The user can change the Settlement account number.	



Field	Description	Sample Values	
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.		
Split Settlement			
Component	Components gets defaulted based on the product selected.		
Contract Currency	Application displays the default currency for the component.		
Amount	Amount for each component. This is populated from the transaction details of the drawing.		
Split Settlement Details			
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		
Action	Click the Edit icon to modify the split settlement details.		
	Click the Delete icon to delete the split settlement details.		



3.3.6.6 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.

sig	nment of Proceeds							
sig	nment Paid By Importer							
ssi	gnee Details							+
	Sequence	Assignee Id & Assignee Details	Assignment %	Currency	Assigned Amount	Account	Assignee Account	Account With Institution
	1 ^ ^	032411 Q CIFIMJ11	34 × ^	AED Q	£9,180.00	Q		

Save & Close	Cancel

Field	Description	Sample Values
Assignment Paid By Importer	Slide the toggle if assignment is paid by importer.	
Sequence	User can update the sequence number.	
Assignee ID & Assignee Details	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 assign- ment 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 cap- tures the assigned amount then the assigned per- centage has to calculate the percentage and the same to be populated in the screen. If contribu- tion 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 per- centage is equal to 100. Otherwise system to pro- vide override. The assignment percentage should be rounded to two decimal places	

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

3.3.6.7 Action Button

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	The user can view and input/view application details simultaneously.	
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the applica- tion.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.	
	Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	



Field	Description	Sample Values
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.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Messages	Displays the incoming message, if any.	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
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.	
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.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Import LC Drawing Scrutiny stage inputs.	
Hold	The details provided will be registered and status will be on hold.	
	This option is used, if there are any pending infor- mation yet to be received from applicant.	



Field	Description	Sample Values
Refer	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/LimitsR5 - Others.	
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. 	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3.7 <u>Summary</u>

User can review the summary of details updated in Scrutiny stage Import LC Update Drawing request.

Update ion No:-	032ILCU00017207	3	Clarification Details Signatures	Documents Remarks	Overrides Cus	tomer Instruction Comr	non Group Messages	Incoming Message View
	Summary							
	Main Details		Other Details		Document Det	ails	Additional Fields	
	Product Code Currency Amount	: ISD7 : AED : 27000	Value Date Debit Value Date Credit Value Date	: 2023-08-03 : 2023-08-03 : 2023-08-03	Document 1 Document 2 Document 3 Document 4 Document 5	: INVDOC : MARDOC : OTHERDOC : BOL : PACKINGLIST	Click here to view Additional fields	:
	Payment Det	ails	Shipment Detail	ls	Additional Con	ditions	Discrepancy Deta	ils
	Immediate Liqu Immediate Acce Reim Claimed		Goods Code	: BANNEDGOOD	FFT Code 1 FFT Code 2 FFT Code 3 FFT Code 4	: 71BCHARGES : ADDCONDISS : LCADV : SNDRRCVRINF2	Discrepancy Code 1	: ACW
	Maturity Deta	ails	Limits and Colla	terals	Commission,Cl	narges and Taxes	Parties Details	
	Tenor Type Tenor Basis Maturity Date	: Sight : : 2023-08-03	Contribution Curree Amount to Earnard Limit Status Collateral Currency Collateral Contr. Collateral Status Deposit Linkage CO Deposit Linkage Amount	 : Not Verified : AED : 2700 : Not Verified 	Charge Commission Tax Block Status	: : : Not initiated	Drawer Drawee Presenting Bank	: UAE Walkin : Air Arabia : MashreqBank
	FX Linkage		Assignment of F	Proceeds				
	Reference Num Linkage Amoun Contract Curren	t :	Assignmentofproce Assignee Name Assigned Amount	:				

Tiles Displayed in Summary

- Main Details User can view details about application details and LC details.
- Other Details User can view other details.
- Document Details User can view document details.
- Additional Fields User can view the additional fields.
- Payment Details User can view the payment details.
- Shipment Details User can view shipment details.
- Additional Conditions User can view additional conditions of the drawing.
- Discrepancy Details User can view the discrepancy details of the drawing.
- Maturity Details User can view the maturity details.
- Limits and Collaterals User can view limits and collateral details.
- Commission, Charges and Taxes User can view charge details.
- Parties Details User can view party details like applicant, advising bank etc.
- FX Linkage User can view FX linkage details.
- Assignment of Proceeds User can view assignment of proceeds details.

3.3.7.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	The user can view and input/view application details simultaneously.	
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the applica- tion.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.	
	Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
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.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Message	Displays the incoming message, if any.	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	



Field	Description	Sample Values
View Events	Click this button to view all the Undertaking events under the LC Issued till date.	
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.	
Submit	Task will get moved to next logical stage of Import LC Update Drawing.	
	If mandatory fields have not been captured, sys- tem will display an error message until the man- datory fields data are provided.	
Save & Close	Save the information provided and holds the task in user's queue for working later.	
	This option will not submit the request	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be registered and status will be on hold.	
	This option is used, if there are any pending infor- mation yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.	
	Reject Codes:	
	R1- Documents missing	
	R2- Signature Missing	
	R3- Input Error	
	R4- Insufficient Balance/LimitsR5 - Others.	
	Select a Reject code and give a Reject Descrip- tion.	
	This reject reason will be available in the remarks window throughout the process.	



Field	Description	Sample Values
Refer	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. 	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.4 Data Enrichment

Data Enrichment is applicable only for non-discrepant drawings.

Note

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

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

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

ᅎ FuTura Bank
Sign In
User Name *
SRIDHAR
Password *
Sign In



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

	Draft Confirmation	Pending	Ø ×	Hand-off Failure		o x	Priority Details		Ø X
Dashboard									
Maintenance	Customer Name	Application Date	• •	Branch	Process Name	Stage Name	Branch	Process Name	Stage Nan
asks	► EMR & CO	25-06-2018	G	Bank Futura	NA	Retry HandOf	Bank Futura	NA	Amount B
rade Finance	▶ NA	25-06-2018	G				Bank Futura	NA	Amount Bl
	NA	21-06-2018	G						
			_				004	NA	Loan Appl
		-			-			-	
	High Value Transac	tions	Ø ×	SLA Breach Deta	ails	o ×	Priority Summa	ry Cucumber Te	. o x
	140K			Customer Name	SLA Breacher	s(mins) Prior	Branch P	rocess Name	Stage Nan
	100K			NA	23474 H	KEERTIV01			
	60K		• G8P	HSBC BANK	26667 M	SHUBHAM	203 C	ucumber Testing	test descrip
	20K	lecceo.		WALL MART	23495	SHUBHAM			
	-20K	4 6 8 10 12							
	-2 0 2	4 6 8 10 12		EMR & CO		GOPINATH01			
		-			-			-	
	Hold Transactions		o x	SLA Status	Cucumber Testi	× O x	Tasks Detailed	Cucumber Testing	. O ×

3. Click Trade Finance> Tasks> Free Tasks.

= 🍞 FuTura Bank	Fre	e Tasks						fbn uk (GS1) 🛗 Feb 1, 2019	SR subham(
Core Maintenance		C Refresh	- Acro	iire 🔥 Delegate	Reassing	an 🕴 Flow Diagram				
Dashboard		C Rencon	, and a	and the oriegate		in the sugar				
		Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref No
Maintenance <>		Acquire & Edit	М	GS1ILCU000006184	GS1	000262	£1,200.00	Import LC Update Drawings	Data Enrichment	NA
Security Management 🛛 🕨		Acquire & Edit	Н	GS1ELCA000006199	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BLW
Tasks 💌		Acquire & Edit	н	GS1ELCA000006191	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BLV
		Acquire & Edit	н	GS1ELCA000006189	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032BLV
Free Tasks		Acquire & Edit	н	GS1ELCA000006188	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BLV
Hold Tasks		Acquire & Edit	н	GS1ELCA000006183	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032BLV
My Tasks	Pag	ge 1 of 1 (1-10	0 of 10 item	s) K < 1 >	ж					
Search										
Supervisor Tasks	•	Previous 1 - 10	of 2768 rec	ords Next						
Trade Finance										

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

😑 🍞 FuTura Ba	ınk	Free	Tasks						TT FBN UK (351) 💼 Feb 1, 2019	S
Core Maintenance	•		C Refresh	- ↔ Acqu	ire 🔥 Delegate	Reassion	n 🕴 Flow Diagram	1			
Dashboard			C Neirean	- Hoda	11 Delegate	L Reading					
Maintenance		=	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage	Back Office Ref N
Maintenance			Acquire & Edit	м	GS1ILCU000006184	GS1	000262	£1,200.00	Import LC Update Drawings	Data Enrichment	NA
Security Management			Acquire & Edit	н	GS1ELCA000006199	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BLV
Tasks	-		Acquire & Edit	н	GS1ELCA000006191	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BL
			Acquire & Edit	н	GS1ELCA000006189	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032BLV
Free Tasks			Acquire & Edit	н	GS1ELCA000006188	GS1	000263	£99,999.19	Export LC Advising	Scrutiny	GS1ELAC19032BLV
Hold Tasks			Acquire & Edit	Н	GS1ELCA000006183	GS1	000263	£99,999.19	Export LC Advising	Data Enrichment	GS1ELAC19032BL
My Tasks		Pag	e 1 of 1 (1-10	of 10 item	;) K < 1 >	к					
Search			1 10	(2762							
Supervisor Tasks		Pr	evious 1 - 10 d	of 2768 red	ords Next						
Trade Finance	•										



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

= 🍞 FuTura Bank	My Tasks						fbn Uk	(GS1) 🛗 Feb 1, 2019	subha
Core Maintenance	C Refresh	↔ Release	Diagram						
Dashboard			enegran						
Maintenance	Action Priority	Application Number	Branch	Customer Number	Amount	F	Process Name	Stage	Back Office Ref
Maintenance P	Edit M	GS1ILCU000006184	GS1	000262		£1,200.00 li	mport LC Update Drawings	Data Enrichment	NA
Security Management									
Tasks 🔻									
Free Tasks									
Hold Tasks									_
My Tasks	Page 1 of 1 (1 of 1	items) K < 1 >	К						
Search	Previous 1 - 1 of	1 records Next							
Supervisor Tasks		nex							
Trade Finance 🛛 🕨									

The Data Enrichment stage has five sections as follows:

- Main Details
- Drawing Summary
- Other Details
- Advices
- Maturity Details
- Additional Details
- Settlement
- Summary

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

3.4.1 Main Details

Refer to 3.3.1 Main Details.

3.4.2 Drawing Summary

Refer to 3.3.2 Drawing Summary.

3.4.3 Other Details

Refer to 3.3.3.2 Other Details.

3.4.4 Drawing Summary

3.4.4.1 Document Details

Refer to 3.3.2.1 Document Details

3.4.4.2 Shipment Details

Refer to 3.3.2.2 Shipment Details

3.4.4.3 Additional Conditions

Refer to 3.3.2.3 Additional Conditions.

3.4.4.4 Discrepancy Details

Refer to 3.3.2.4 Discrepancy Details.

3.4.4.5 Payment Details

Refer to 3.3.6.5 Payment Details.

3.4.4.6 FX Linkage

Refer to 3.3.2.6 FX Linkage.

3.4.4.7 Loan Preferences

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.

an Preferences	5											
Loan Prefere	ences											
wing/Collection				I Currency-Amount			tomer Id			Customer Name		
2ISD723215A50	L		A	ED 👻 AED	27,000.00		2204			Air Arabia		
duct Code			Lo	an Currency		Ori	ginal Exchange Rate			Exchange Rate		
vD4	C	L.	A	ED 👻								
an Tenor Units			Te	nor Type		Rat	е Туре			Rate Code		
2			N	Ionths	~	ST	ANDARD			Buy/Sell Rate		
an/Finance Value	Date		Lo	an Maturity Date								
ug 3, 2023	Ē	m	A	ug 3, 2024	***							
Loan Interes	st/UDE Details											
Jser Defined Elen	ment ID		UDE Descri	ption	R	Rate Code	Usage			UDE Value		
MINT1			MAIN INT	NTEREST						0		
Limits												
Limit Detail	s											+
Customer ID	Linkage Type	Liability	Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Curre	ency	Amount to Earmark	Limit Check	Response	Response Message
	Facility	032204		032204AD1	1	100	AED		27000	Not Availabl		The Earmark cannot be p

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

i

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.	
Product	Read only field.	
	This field displays the loan product linked to the drawing product.	
Customer ID	Read only field.	
	This field displays the customer ID of the appli- cant/applicant bank.	

i.

3-77

Field	Description	Sample Values
Customer Name	Read only field.	
	This field displays the applicant/applicant bank name.	
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.	
	Note	
	Loan currency allowed either in contract currency or in local currency.	
Original Exchange Rate	System displays the Original Exchange rate.	
Exchange Rate	Read only field.	
	This field will be enabled only if the Drawing cur- rency and Loan Currency are different. If FX link- age is available, system to display the Exchange rate from FX linkage. System will display the card rate, if FX linkage is not applicable.	
Loan Tenor Units	Period of loan.	
	System defaults the value as per the selected loan product. User can change the value within the variance of loan tenor. The numerical value for Days or months or Years is applicable.	
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 simula- tion.	
Rate Code	System populates the Rate code as part of simu- lation.	
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.	



Field	Description	Sample Values
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 simu- lation.	
Usage	System populates the details as part of simula- tion.	
UDE Value	System populates the value as part of simulation.	

Limits

us Icon	Clic	ck plus ico	n to add new Limit De	etails.		
eld	Des	scription			San	nple Value
			Verify	Save & Close	Close	
The Earmark can be performe	ed as the f				5	
Response Message			ELCM Reference Number			
	Ē			9,999,903.89		
Expiry Date			Limit Available Amount			
Available				£220.00		
Limit Check Response			Contribution Amount *			
GBP						
Limit/Liability Currency			Limits Description			
GBP			PK2L01SL1	Q		
Contribution Currency			Line Id/Linkage Ref No *			
1.0	~ ^		PK2LIAB01	Q		
Contribution % *			Liability Number *			
001044	Q,		Facility	•		
Customer Id			Linkage Type *			

Limit Details

Click + plus icon to add new limit details.

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





Field	Description	Sample Values
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted. User can change the customer ID.	
Linkage Type	Select the linkage type. Linkage type can be: • Facility • Liability	
Contribution%	System will default this to 100%. User can mod- ify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will	
	default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percent- age is not equal to 100 application will display an alert message.	
Liability Number	Click Search to search and select the Liability Number from the look-up.	
Contribution Currency	Read only field. The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	Click Search to search and select the various lines available and mapped under the customer id gets listed in the drop down. LINE ID- DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was suc- cessful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.	
	Note	
	User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.	
Limit/ Liability Currency	Read only field.	
	Limit Currency will be defaulted in this field, when you select the Liability Number	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Avail- able' based on the limit service call response.	



Field	Description	Sample Values
Amount to Earmark	Amount to Earmark will default based on the con- tribution %.	
	User can change the value.	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Con- tribution Amount.	
Response Message	Detailed Response message.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the L	imit Details grid along with the above fields.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id.	
	This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

3.4.5 Additional Fields

Refer to 3.3.4 Additional Fields.

3.4.6 Other Details

Refer to 3.3.3 Other Details

3.4.7 <u>Advices</u>

ORACLE	My Tasks		۵ (E	DEFAULTENTITY)	Oracle Banking Trade Finan	ļ.	ZART. subham@gma
ort LC Drawing Upd Enrichment :: Appli	ate ication No:- PK2ILCU000020009	Clarification Details Documents Remarks	Overrides Customer Instruction	Common Group Messages	Incoming Message	Signatures	7 ¹⁶
tain Details	Advices						Screen (3
rawing Summary	Advice : ACKNOWLEDGE	Advice : PAYMENT_MESS					
dvices	Advice Name: ACKNOWLEDGEMENT	Advice Name: PAYMENT_MESSAGE					
aturity Details	Advice Party : NEGOTIATING BANK Party Name : NATIONAL FREIGHT CORP	Advice Party : Party Name :					
lditional Details	Suppress : NO Advice	Suppress : NO Advice					
ttlement							
immary							
t			Request Clarificatio	n Reject Refer	Hold Cancel	Save & Close	Back

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

dvice Details					
Advice Details	Advice Name	Medium		Advice Party	
	TRADE_ENVELOPE	MAIL	•	BEN	
arty ID	Party Name				
032204	Air Arabia				
FFT Code					
FFT Code	FFT Descripti	on			Action
12FRECOURSE					1
Instructions					+
Instruction Code		Instruction Description	Edit		Action
E202		. IN REIMBURSEMENT PLEASE TELE-REMIT THE FUNDS TO	-		/ 団

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



OK Cancel

Field	Description	Sample Values
Medium	The medium of advices is defaulted from the system.	
	User can update if required.	
Advice Party	Read only field.	
	Value be defaulted from drawing LC.	
Party ID	Read only field.	
	Value be defaulted from drawing LC.	
Party Name	Read only field.	
	Value be defaulted from drawing LC .	
Free Format Text		
	Click plus icon to add new FFT code.	
+		
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.	
Action	Click Edit icon to edit the instruction details.	
	Click Delete icon to delete the instruction details.	

3.4.8 Maturity Details

Refer to 3.3.5 Maturity Details

3.4.9 Additional Details

ORACLE									EFAULTENTIT	^{y)} 1	Oracle Ba May 24, 2	inking Trade Fi 2021	nan 🌲	ZAR subham@gm
port LC Drawing Update taEnrichment :: Applica	e ation No:- PK2ILCU000025606		Clarification Details	Documents	Remarks	Overrides	Customer Instruction	Comr	mon Group Me	ssages	Incoming I	Message	Signatures	أور
Main Details	Additional Details		introduction bog											Screen (
Drawing Summary	Limits & Collaterals	:	Charge Details		:	Preview Me	sage	:	Assignme	ent of Pro	ceeds	:		
Other Details Advices Maturity Details Additional Details Settlement	Contribution Currency : Contribution Amount : Limit Status : Collateral Currency : USD Collateral : 1000 Contribution :		Charge Commission Tax Block Status	: : :		Language Preview Advice	: :-		Assignment Assignee Na Assigned Ar	ame	:			
Summary	Linked Loan Details Loan Account : Loan Curency : Loan Amount :		Tracer Details Payment Tracer Acceptance Tracer Discrepancy Tracer	: No : No : No										
adit							Request Clarific	ation	Reject	Refer	Hold	Cancel	Save & Close	Back N

3.4.9.1 Limits & Collateral

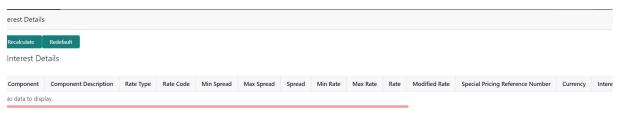
Refer to 3.3.6.1 Limits & Collateral.

3.4.9.2 Charge Details

Refer to Commission, Charges and Taxes Details.

3.4.9.3 Interest Details

The user can view and modify the Interest Details Simulated from Back Office system.







3.4.9.4

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



Field	Description	Sample Values
Special Pricing Reference Number	Specify the Special Pricing Reference Number, when there is a special Interest rate to be pro- vided for that customer against the interest com- ponent (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.	
	System displays an override as "Special Pricing Applicable", on clicking "Save" in the Interest Details screen, if Special Pricing Reference num- ber 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	
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	System defaults the Settlement Currency of the Charge Party for debit of Interest.	



Field	Description	Sample Values
Settlement Branch	System defaults the Settlement branch of the the settlement branch.	

3.4.9.5 <u>Preview</u>

User can view the draft preview of the advise.

eview Messages					
Preview - SWIFT Message nguage nglish v	Message Type	engine i	Advice	Advice Type	v
essage Status	Repair Reason	Message Status		Repair Reason	
zview Message		Preview Message			
					Save & Close Cancel



3.4.9.6

Field	Description	Sample Values
Preview - SWIFT Message	e	
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 mes- sage like MT 700, MT 740 and MT 701.	
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 mes- sage 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 mes- sage of drawing details.	
Preview Message	Display a preview of the advice.	

3.4.9.7 Assignment of Proceeds

Refer to 3.4.9.6 3.3.6.6 Assignment of Proceeds.

3.4.9.8 Tracer Details

User can trace the response for the discrepancies identified.Provide the payment tracer details based on the description in the following table:

acer Details									
Payment Tracer									
icer Required		Tracers To be Sent			Tracers Sent		Tracer Medium		
lot Required	•	0			0			×	
icer Frequency		Tracer Start Date			Tracer Receiver Party		Tracer Previous Date		
						Q		**	
icer Next Date		Under Protest Date							
	**	Protest		t					
Acceptance Tracer									
cer Required		Tracers To be Sent			Tracers Sent		Tracer Medium		
lot Required	•							Ŧ	
acer Frequency		Tracer Receiver Party			Tracer Start Date		Tracer Previous Date		
			Q			±		**	
icer Next Date		Under Protest Date							
	#	Protest		*					
		\bigcirc							
Discrepancy Tracer									
acer Required		Tracers To be Sent			Tracers Sent		Tracer Medium		
lot Required	*				0			Ψ.	
icer Frequency		Tracer Receiver Party			Tracer Start Date		Tracer Previous Date		
			Q			**		m	
icer Next Date		Discrepancies Approval Date							
									
								Save & Close	Cancel



Payment Tracer

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not.	
	The options are:	
	Required	
	Not Required	
	Till Resolved	
Tracers to be sent	Provide the number of tracers required.	
Tracers Sent	Provide the number of tracers sent.	
Tracer Medium	Select the tracer medium from the LOV:	
	Mail	
	Swift	
Tracer Frequency	System will default the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Receiver Party	Click Search to search and select the tracers receiver party from the lookup.	
Tracer Previous Date	Capture the tracer previous date.	
Tracer Next Date	Capture the tracer next date.	
Under Protest	Enable the option, if the tracer is under protest.	
Protest Date	Provide the tracer protest date.	

Acceptance Tracer

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

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not.	
	The options are:	
	Required	
	Not Required	
	Till Resolved	
Tracers To be sent	Provide the number of tracers required.	
Tracers Sent	Provide the number of tracers sent.	



Field	Description	Sample Values
Tracer Medium	Select the tracer medium from the LOV: Mail Swift 	
Tracer Frequency	System will default the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc.	
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Receiver Party	Click Search to search and select the tracers receiver party from the lookup.	
Tracer Previous Date	Capture the tracer previous date.	
Tracer Next Date	Capture the tracer next date.	
Under Protest	Enable the option, if the tracer is under protest.	
Protest Date	Provide the tracer protest date.	

Discrepancy Tracer

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

Field	Description	Sample Values
Tracer Required	Select the option, whether the tracer details to be captured or not.	
	The options are:	
	Required	
	Not Required	
	Till Resolved	
Tracers To be sent	Provide the number of tracers required.	
Tracers Sent	Provide the number of tracers sent.	
Tracer Medium	Select the tracer medium from the LOV:	
	Mail	
	Swift	
Tracer Frequency	System will default the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc.	
Tracer Receiver Party	Click Search to search and select the tracers receiver party from the lookup.	



Field	Description	Sample Values
Tracer Start Date	Capture the tracer start date. If the date is earlier than system date, system to display an error message.	
Tracer Previous Date	Capture the tracer previous date.	
Tracer Next Date	Capture the tracer next date.	
Discrepancies Approval Date	Provide the discrepancies approval date.	

3.4.9.9 Linked Loan Details

This user can view the details of linked loan accounts.

ıked Loan Details		
Linked Loan Details		
pan Account	Loan Currency	Loan Amount
lo data to display.		

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.	

Cancel

3.4.10 <u>Settlement Details</u>

ORACLE							FAULTENTITY) 🏦 🖁	racle Banking Trade Finan 🌲	Z/ subham@
ort LC Drawing aEnrichment :: Appli	cation No:- PK2ILCD0000195	55	Clarification Details	Documents Rem	narks Overrides	Customer Instruc	tion Incoming Message	View LC Signatures	
Aain Details	Settlement Details								Screen
ocument Details	Current Event								
ther Details	Settlement Deta	ile							
hipment Details									
dditional Conditions	Component	Currency	Debit/Credit	Account	Account Description	on	Account Currency	Netting Indicator	Current Event
iscrepancy Details	BILL_AMT_EQUIV	GBP	Credit	PK1000328012	HSBC BANK		GBP	No	No
dditional Fields	BILL_LIQ_AMT	GBP	Debit	PK20010440017	GOODCARE PLC		GBP	No	No
laturity Details	BKTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC		GBP	No	No
dvices	CHG1_LIQD	GBP	Credit	PK20010440017	GOODCARE PLC		GBP	No	No
dditional Details	CHG1_LIQD_AMTEQ	GBP	Debit	PK1000328012	HSBC BANK		GBP	No	No
ettlement Details	LQTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC		GBP	No	No
ummary	REFUND_INTEREST	GBP	Credit	PK20010440017	GOODCARE PLC		GBP	No	No
	✓ BILL_LIQ_AMT - Transfer Type None	Party Details	Charge Deta	ils	Ne V	tting Indicator	×	Ordering Customer	/Account
	Ordering Institution		Senders Cor	respondent	Re	ceivers Correspon	dent	Intermediary Institution	
	Q. Nam	e/Account 🔹 🗋		Q Name/Account		Q N	ame/Account 📴	Q. Name,	/Account 💽
	Account With Institution		Beneficiary I	nstitution		imate Beneficiary		Intermediary Reimbursem	
	Q, Nam	e/Account 🗋 🗋		Q Name/Account	Ľ	Q, N	ame/Account 💽	Q, Name,	/Account 🖹
	Payment Details								
	Sender To Receiver 1		Sender To Re	eceiver 2	Se	nder To Receiver 3		Sender To Receiver 4	
	Sender To Receiver 5		Sender To Re	eceiver 6					
	Remittance Inforn	nation							
	Payment Detail 1		Payment De	ail 2	Pa	yment Detail 3		Payment Detail 4	

Field	Description	Sample Values
Currency Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Debit/Credit	Application displays the debit/credit indicators for the components.	
Account	Application Displays the account details for the components.	
Account Description	Application displays the description of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Netting Indicator	Application displays the applicable netting indica- tor.	

Dravida the acttlement datails based on the description in the following table





Field	Description	Sample Values
Current Event	Application displays the current event as Y or N.	

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

3.4.10.1 Party Details

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

Field	Description	Sample Values
Transfer Type	 Select the transfer type from the drop list: 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:YesNo	
Ordering Customer	Select the ordering customer from the LOV.	
Ordering Institution	Select the ordering institution from the LOV.	
Senders Correspondent	Select the senders correspondent from the LOV.	
Receivers Correspondent	Select the receivers correspondent from the LOV.	
Intermediary Institution	Select the intermediary institution from the LOV.	
Account with Institution	Select the account with institution from the LOV.	
Beneficiary Institution	Select the beneficiary institution from the LOV.	
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimburse- ment Institution	Select the intermediary reimbursement institution from the LOV.	



3.4.10.2 Payment Details

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

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

3.4.10.3 <u>Remittance Information</u>

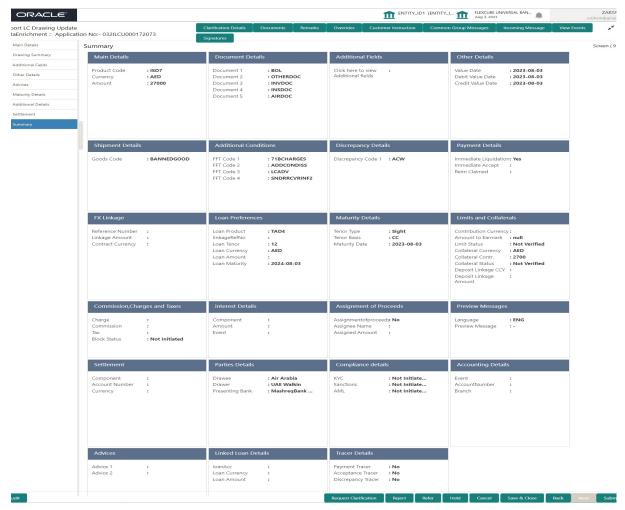
Provide the Payment Details based on the description in the following table:

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.	



3.4.11 Summary

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



Tiles Displayed in Summary

- Main Details User can view details about application details and LC details.
- Document Details User can view the document details.
- Additional Fields User can view the additional field details.
- Other Details User can view the other details.
- Shipment Details User can view the shipment details.
- Additional Conditions User can view additional conditions of the drawing.
- Discrepancy Details User can view the discrepancy details of the drawing.
- Payment Details User can view the payment details.
- FX Linkage User can view the details of FX Linkage.
- Loan Preferences User can view set loan preferences.
- Maturity Details User can view the maturity details.
- Limits and Collaterals User can view limits and collateral details.
- Commission, Charges & Taxes User can view the Commission, Charges & Taxes details.
- Interest Details User can view the interest details.

- Assignment of Proceeds User can view assignment of proceeds details.
- Preview Message User can view the preview the draft message.
- Settlement User can view the settlement details.
- Parties Details User can view party details like applicant, advising bank etc.
- Compliance Details User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details User can view the accounting entries generated 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.

- Advices User can view and modify the advice details, if required.
- Linked Loan Details User can view the linked loan details.
- •
- Tracer Details User can view the tracer details.

3.4.11.1 Action Buttons

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

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Import LC Drawing.	
	If mandatory fields have not been captured, sys- tem will display an error message until the man- datory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending infor- mation yet to be received from applicant.	



Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Rea- son 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 Descrip- tion.	
	This reject reason will be available in the remarks window throughout the process.	

3.5 Exceptions

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

3.5.1 Exception - Amount Block

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

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

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

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number "to the back office. On successful handoff, back office will make use of these "Amount Block Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block.

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

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

Approve:

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

Refer:

• Refer back to DE providing alternate settlement account to be used for block.



• Different collateral to be mapped or utilize lines in place of collateral.

Reject:

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

3.5.1.1 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 details about application details and LC details.
- Party Details User can view party details like applicant, advising bank etc.
- Shipment Details User can view the shipment details.
- Limits and Collaterals User can view limits and collateral details.
- Charges User can view charge details.
- Discrepancy Details User can view the discrepancy details of the drawing.
- Revolving Details User can view the revolving details.
- Maturity Details User can view the maturity details.
- Payment Details User can view the payment details.
- Preview Details User can view the preview the draft message.
- Settlement Details User can view the settlement details.
- Preferences User can view set loan preferences.
- FX Linkage User can view the details of FX Linkage.
- Compliance User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details User can view the accounting entries generated by back office system.

Note

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

- Advices User can view and modify the advice details, if required.
- Linked Loan Details User can view the linked loan details.
- Profit Details User can view the profit details.



3.5.1.3 Action Buttons

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

Field	Description	Sample Values
Reject	On click of reject, user must select a Reject Reason from a list displayed by the system.	
	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 Descrip- tion.	
	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 infor- mation 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 Rea- son 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 Drawing Amount Block Exception check.	
Approve	On approve, application must validate for all man- datory 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 details about application details and LC details.
- Party Details User can view party details like applicant, advising bank etc.
- Shipment Details User can view the shipment details.
- Limits and Collaterals User can view limits and collateral details.
- Charges User can view charge details.
- Discrepancy Details User can view the discrepancy details of the drawing.
- Revolving Details User can view the revolving details.
- Maturity Details User can view the maturity details.
- Payment Details User can view the payment details.
- Preview Details User can view the preview the draft message.
- Settlement Details User can view the settlement details.
- Preferences User can view set loan preferences.
- FX Linkage User can view the details of FX Linkage.
- Compliance User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details User can view the accounting entries generated by back office system.

Note

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

- Advices User can view and modify the advice details, if required.
- Linked Loan Details User can view the linked loan details.
- Profit Details User can view the profit details.



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 Descrip- tion.	
	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 infor- mation 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 Rea- son 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 Drawing KYC exception check.	
Approve	On approve, application must validate for all man- datory 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 should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

Note

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

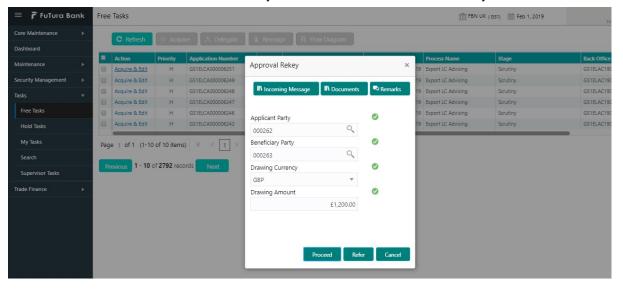
3.6.1 Authorization Re-Key (Non-Online Channel)

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

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

- Drawing Currency
- Drawing Amount

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



3.6.2 <u>Summary</u>

Summary							
Main Details		Document Details		Shipment Details		Additional Condition	ns
Product Code Currency Amount	: ISLC : GBP : 1200	Document 1 Document 2 Document 3 Document 4	: AIRDOC : INSDOC : INVDOC : MARDOC	Goods Code Goods Description	: COTTON : Sgoods.goo	FFT Code 1 FFT Code 2	:
Discrepancy Details		Maturity Details		Revolving Details		Payment Details	
Discrepancy Code 1	: \$discrepan	Tenor Type Tenor Basis Maturity Date	: Sight : : 2019-02-01	Revolving Revolving In Revolving Frequency	:NO : / :	Immediate Accept Reim Claimed	:
Settlement Details		Loan Preferences		Fx Linkage		Preview	
Component Account Number Amount	: LQTAX_AMT : 2030000265 : Samount	Exchange Rate Loan Currency Loan Amount	:	Reference No. Contract Amount Linkage Amount	:	Language Preview Message	: ENG : -
Limits Details		Party Details		Charge		Compliance	
Limit Currency Limit Contribution Limit Status Collateral Currency Collateral Contr.	: Not Verified	Drawee Presenting Bank Drawer	: EMR & CO : CITIBANK NY : NESTLE	Charge Commission Tax Block Status	: : : Not Initia	KYC Sanctions AML	: Verified : Verified : Verified

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.
- Shipment Details User can view the shipment details.
- Limits and Collaterals User can view limits and collateral details.
- Charges User can view charge details.
- Discrepancy Details User can view the discrepancy details of the drawing.
- Revolving Details User can view the revolving details.
- Maturity Details User can view the maturity details.
- Payment Details User can view the payment details.
- Preview Details User can view the preview the draft message.
- Settlement Details User can view the settlement details.
- Preferences User can view set loan preferences.
- FX Linkage User can view the details of FX Linkage.
- Compliance User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details User can view the accounting entries generated by back office system.

Note

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

- Advices User can view and modify the advice details, if required.
- Linked Loan Details User can view the linked loan details.
- Profit Details User can view the profit details.

3.6.2.1 Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.	
	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 Descrip- tion.	
	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 infor- mation 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.	

Field	Description	Sample Values
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approv- ers, 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 <u>Reject Approval</u>

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

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

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

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

3.7.1 Application Details

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

3.7.2 Summary

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

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

- Main Details User can view details about application details and LC details.
- Drawing Details User can view the drawing details.
- Documents Under LC User can view the documents received under the LC for this drawing, if required.
- Shipment User can view shipment details.
- Discrepancy Details User can view the discrepancy details of the drawing.
- Maturity Details User can view the maturity details.
- Limits and Collaterals User can view limits and collateral details.
- Charges User can view charge details.
- Compliance User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- 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.

3.7.3 <u>Action Buttons</u>

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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