

Repayment of Buyers Credit User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Repayment of Buyers Credit User Guide
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1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Repayment of Buyers Credit process in Oracle Banking Trade Finance Process Management.

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Settlements User Manual
- Core Services User Manual
- Procedures User Manual
- Common Core - Automated End of Day User Manual

1.6 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are

also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.9 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

2.1 Overview

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

2.2 Benefits

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

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

2.3 Key Features

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

3. Repayment of Buyers Credit

Bank can arrange for a credit (Buyers Credit) for an Import Bill liquidation, based on the request from the customer through other Lending Banks.

In such cases, system should allow the bank user to liquidate the Import Bill using the Buyers Credit and to settle the Buyers Credit later on debiting the customer account.

This section contains the following topics:

3.1 Common Initiation Stage	3.2 Registration
3.3 Liquidation	1.6 3.4 Exceptions
3.5 Multi Level Approval	

3.1 Common Initiation Stage

The user can initiate the new Repayment of Buyers Credit request from the common Initiate Task screen.

- Using the entitled login credentials, login to the OBTFPM application.
- Click **Trade Finance > Initiate Task**.

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

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

3.1.1 Action Buttons

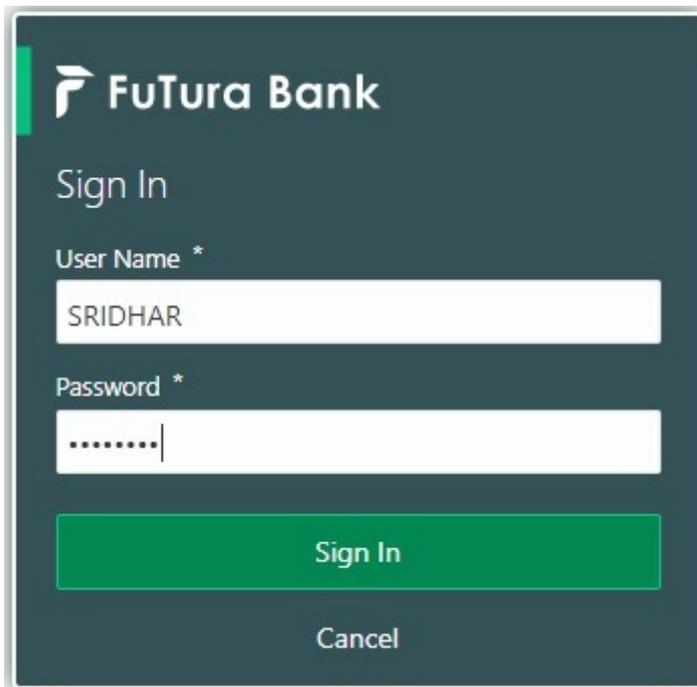
Use action buttons based on the description in the following table:

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

3.2 Registration

The process starts from Registration stage, during Registration stage, user can capture the Bill under Letter of Undertaking for Buyers Credit and upload the related documents. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for an expert to handle the request in the next stage.

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



FuTura Bank

Sign In

User Name *

SRIDHAR

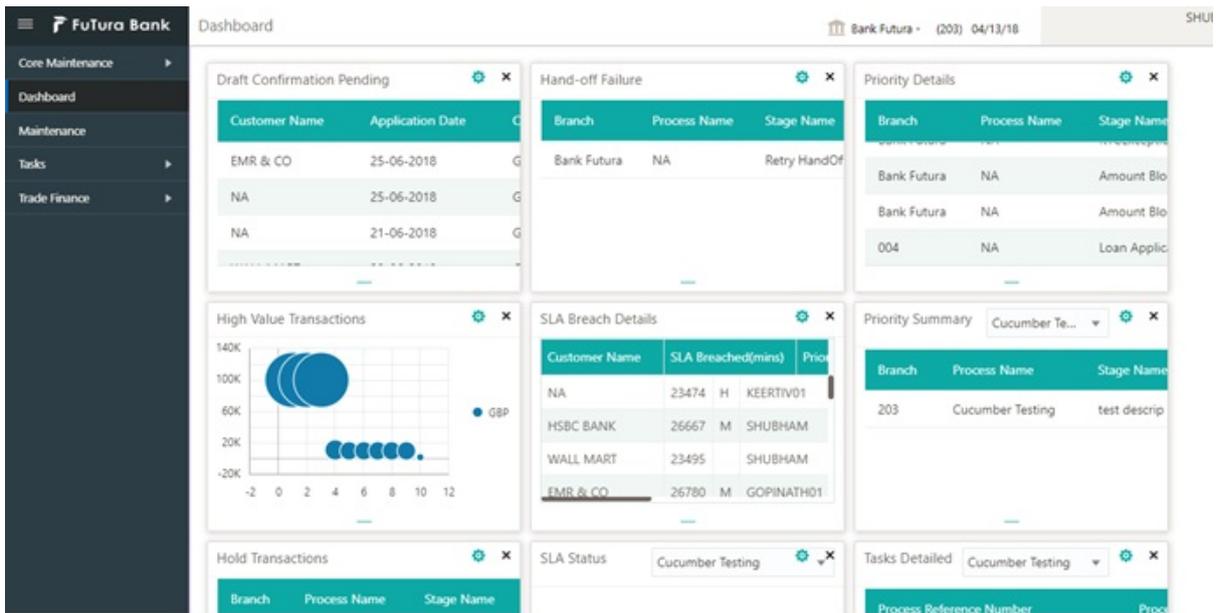
Password *

.....

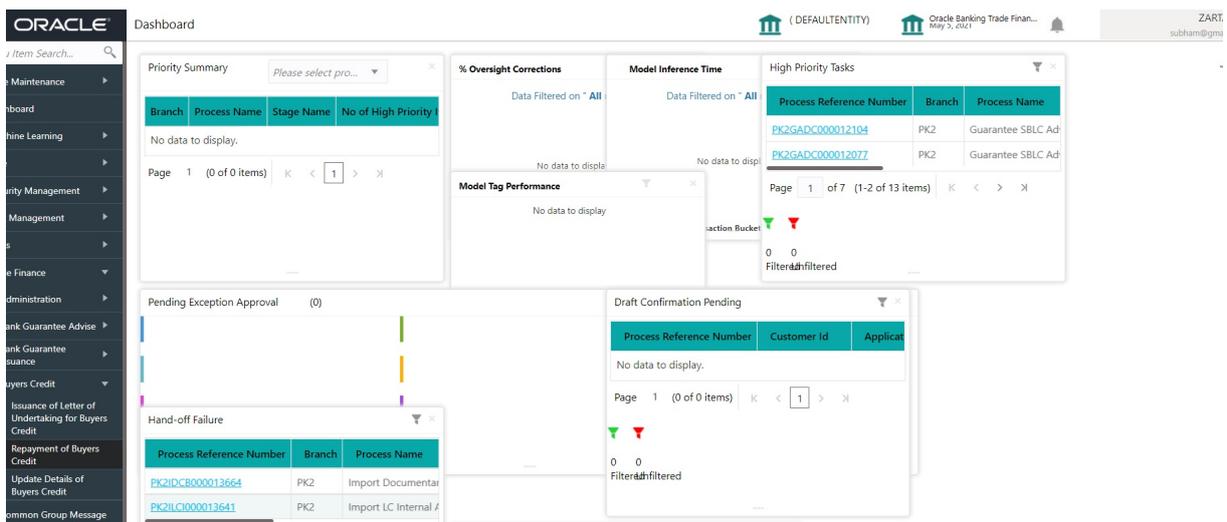
Sign In

Cancel

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



- Click Trade Finance> Buyers Credit> Repayment of Buyers Credit.



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

3.2.1 Application Details

Repayment of Buyers Credit

Documents Remarks Customer Instruction Common Group Messages

Application Details

Buyers Credit Reference Number *
PK21BYC211253501

Applicant *
001044 GOODCARE P

Branch
PK2-Oracle Banking Trade Finan...

Priority
Medium

Buyers Credit Amount *
£1,000.00

Submission Mode
Desk

Branch Date *
May 5, 2021

Process Reference Number
PK2BYCRO00013654

Buyers Credit Details

Product Code *
B

Product Description
Buyers Credit

Contract Reference Number
PK21BYC211253501

Amount In Local Currency
GBP £1,000.00

Issuing Bank *
341 WELLS FARGO L

Liquidation Amount *
USD \$1,000.00

Limit verification required

Quote Reference Number
11

Effective Date
May 5, 2021

Value Date for Disbursal
May 5, 2021

Buyers Credit Tenor
Days 22

Buyers Credit Due Date
May 5, 2021

Interest Code
STANDARD

Interest Spread
2

Interest Rate

Interest Amount
100

Export Bill Reference Number *
ICUD211250502

Exporter Details
001043

Goods Description
goods

Hold Cancel Save & Close Submit

Provide the Application Details based on the description in the following table.

Field	Description	Sample Values
Buyers Credit Reference Number	Specify the buyers credit reference number. Alternatively click 'Search' to search and select the active Repayment of Buyers Credit for Buyers Credit Reference Number from the lookup.	Toggle off
Applicant	Read only field. Applicant details is auto-populated.	
Branch	Read only field. Branch details is auto-populated.	203-Bank Futura -Branch FZ1
Priority	Priority is defaulted from the application. The user can modify the priority if required.	High
Buyers Credit Amount	Select the Buyers Credit Currency and specify the amount requested.	
Submission Mode	Submission mode is auto-populated. By default the submission mode will have the value as 'Desk'. The values are: Desk- Request received through Desk Fax- Request received through Fax Email- Request received through Email Courier- Request received through Courier The user can modify the submission mode if required.	Desk
Branch Date	By default, the application will display branch's current date.	04/13/2018

Field	Description	Sample Values
Process Reference Number	Unique sequence number for the transaction. Process Reference Number is auto generated by the system based on process name and branch code.	203IL-CISS000000500

3.2.2 Buyers Credit Bill Details

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

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

Field	Description	Sample Values
Product Code	Product code is auto-populated.	ILUN
Product Description	Product Description is auto-populated by the application based on the Product Code.	Import LC Usance Non Revolving
Contract Reference Number	Read only field. Contract Reference Number will be auto populated by the system based on selection of Product Code .	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Lending Bank	Read only field. This field displays the lending bank details.	001342 -HSBC Bank
Liquidation Amount	Select the currency and enter the liquidation amount in this field and it cannot be lesser than the Bill Amount.	
Limit verification required	Read only field. This field displays whether limit check during the process flow of this request is required or not.	

Field	Description	Sample Values
Quote Reference Number	Read only field. This field displays the Quote Reference Number, mentioned in the Buyers Credit Quotation received from the Lending Bank.	Irrevocable
Quote Date	Read only field. This field displays the Quote Date.	04/13/18
Value Date for Disbursal	Read only field. This field displays the buyers credit disbursal date.	
Buyers Credit Tenor	This field displays the buyers credit tenor. The user can change the value for tenor of the bill (days, month and year).	
Buyers Credit Due Date	Read only field. This field displays the buyers credit due date.	UCP Latest Version.
Interest Code	Read only field. This field displays the interest rate code.	09/30/18
Interest Spread	Read only field. This field displays the interest rate spread, mentioned in the Buyers Credit Quotation received from the Lending Bank. The user can change the value.	London
Interest Rate	Specify the interest rate, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.	001343 Bank of America
Interest Amount	Specify the interest amount, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.	001344 EMR & CO
Import Bill Reference Number	Read only field. This field displays the Import Bill Reference Number.	001346 Marks and Spencer
Exporter Details	Read only field. This field displays the exporter details.	8/2
Goods Description	Read only field. This field displays the details of the Goods as mentioned in the underlying Import Bill.	

3.2.3 Miscellaneous

Payment of Buyers Credit

Documents Remarks Customer Instruction Common Group Messages

Application Details

Credit Reference Number * BYC211253501

Applicant * 001044 GOODCARE P

Branch PK2-Oracle Banking Trade Finan...

Priority Medium

Credit Amount * £1,000.00

Submission Mode Desk

Branch Date * May 5, 2021

Process Reference Number PK2BYCR000013654

Buyers Credit Details

Product Code * Buyers Credit

Contract Reference Number PK21BYC211253501

Amount In Local Currency GBP £1,000.00

Originating Bank * 41 WELLS FARGO L

Liquidation Amount * USD \$1,000.00

Limit verification required

Quote Reference Number 11

Date * May 5, 2021

Value Date for Disbursal May 5, 2021

Buyers Credit Tenor Days 22

Buyers Credit Due Date May 5, 2021

Code * IDARD

Interest Spread 2

Interest Rate

Interest Amount 100

Bill Reference Number * AUD211250502

Exporter Details 001043

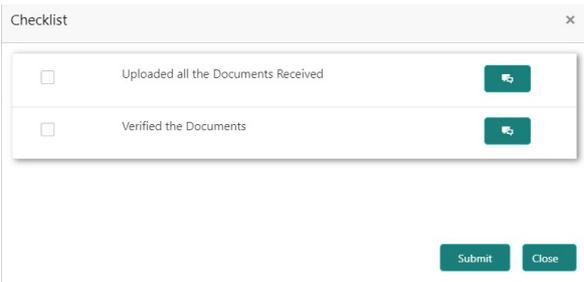
Goods Description goods

Hold Cancel Save & Close Sub

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

Field	Description	Sample Values
Documents	Upload the required documents. Application displays mandatory documents to be uploaded for Repayment of Buyers Credit. Place holders are also available to upload additional documents submitted by the applicant.	
Remarks	Provide any additional information regarding the LC. This information can be viewed by other users processing the request.	
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none"> Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Action Buttons

Field	Description	Sample Values
Submit	<p>On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Issuance of Letter of Undertaking for Buyers Credit.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Task' queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Issuance of Letter of Undertaking for Buyers Credit Registration stage inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p> <p>Following check List has to be maintained:</p> <ul style="list-style-type: none"> • Verified all the documents. • Uploaded all the documents. • Verified signature of the Applicant. 	

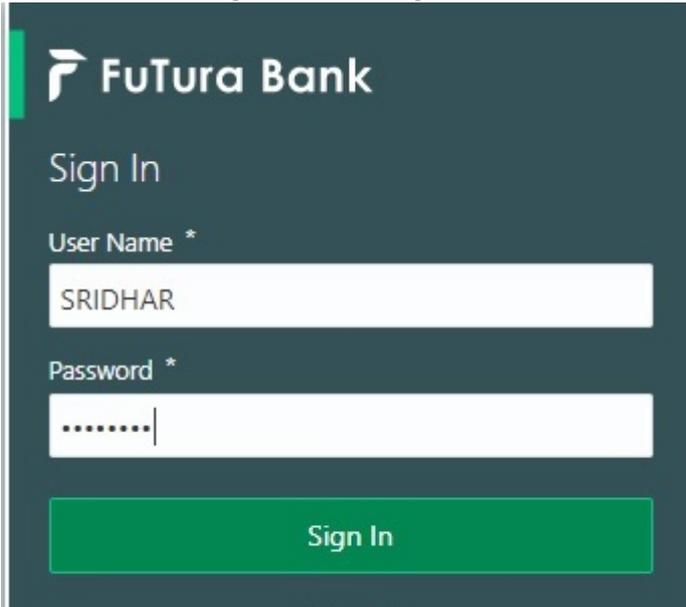
3.3 Liquidation

As part of Liquidation, user can enter/update additional details, if any.

Under Liquidation stage, user can capture details that are not captured as part of the Registration stage or can modify the details if any captured as part of the Registration stage.

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

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



FuTura Bank

Sign In

User Name *

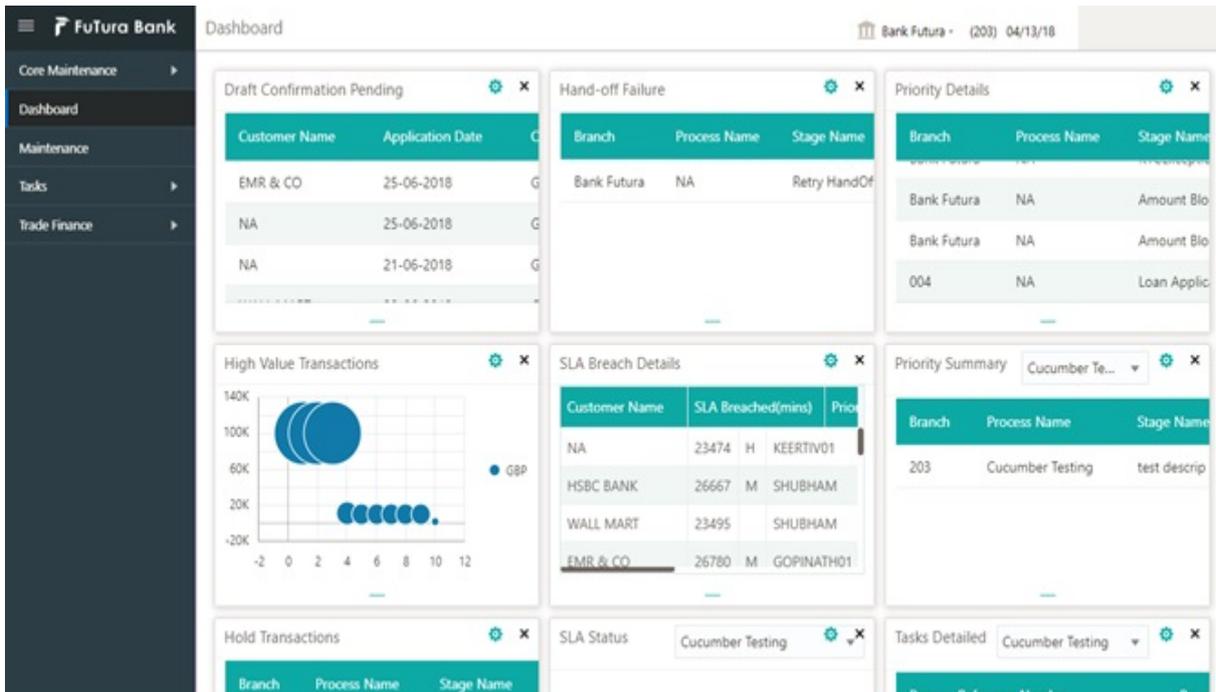
SRIDHAR

Password *

.....

Sign In

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



FuTura Bank Dashboard Bank Futura - (203) 04/13/18

Draft Confirmation Pending

Customer Name	Application Date	Stage Name
EMR & CO	25-06-2018	G
NA	25-06-2018	G
NA	21-06-2018	G

Hand-off Failure

Branch	Process Name	Stage Name
Bank Futura	NA	Retry HandOf

Priority Details

Branch	Process Name	Stage Name
Bank Futura	NA	Amount Blo
Bank Futura	NA	Amount Blo
004	NA	Loan Applic

High Value Transactions

140K
100K
60K
20K
-20K

-2 0 2 4 6 8 10 12

● GBP

SLA Breach Details

Customer Name	SLA Breached(mins)	Prior
NA	23474	H KEERTIV01
HSBC BANK	26667	M SHUBHAM
WALL MART	23495	SHUBHAM
EMR & CO	26780	M GOPINATH01

Priority Summary Cucumber Te...

Branch	Process Name	Stage Name
203	Cucumber Testing	test descrip

Hold Transactions

Branch	Process Name	Stage Name
--------	--------------	------------

SLA Status Cucumber Testing

Tasks Detailed Cucumber Testing

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/>	Medium	Repayment of Buyers Credit	PK2BYCR000013684	PK2BYCR000013684	Liquidation	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	ImportDocumentaryCollection...	PK2IDCU000013681	PK2IDCU000013681	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import Documentary Collectio...	PK2IDCB000013664	PK2IDCB000013664	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013650	PK2ILCA000013650	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Internal Amendment	PK2ILCI000013656	PK2ILCI000013656	Release LimitEarmark Appro...	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Repayment of Buyers Credit	PK2BYCR000013654	PK2BYCR000013654	Liquidation	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000013653	PK2ELCD000013653	Scrutiny	21-05-05	PK2	000321
<input type="checkbox"/>	Medium	Issuance of Letter of Undertak...	PK2BYCR000013587	PK2BYCR000013587	Approval Task Level 1	21-05-05	PK2	
<input type="checkbox"/>	Medium	Import LC Internal Amendment	PK2ILCI000013641	PK2ILCI000013641	Handoff RetryTask	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000013633	PK2ELCD000013633	Approval Task Level 1	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Issuance	PK2ILCI000013626	PK2ILCI000013626	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013598	PK2ILCA000013598	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013613	PK2ILCA000013613	Scrutiny	21-05-05	PK2	001044

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/>	Medium	Repayment of Buyers Credit	PK2BYCR000013684	PK2BYCR000013684	Liquidation	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	ImportDocumentaryCollection...	PK2IDCU000013681	PK2IDCU000013681	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import Documentary Collectio...	PK2IDCB000013664	PK2IDCB000013664	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013650	PK2ILCA000013650	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Internal Amendment	PK2ILCI000013656	PK2ILCI000013656	Release LimitEarmark Appro...	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Repayment of Buyers Credit	PK2BYCR000013654	PK2BYCR000013654	Liquidation	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000013653	PK2ELCD000013653	Scrutiny	21-05-05	PK2	000321
<input type="checkbox"/>	Medium	Issuance of Letter of Undertak...	PK2BYCR000013587	PK2BYCR000013587	Approval Task Level 1	21-05-05	PK2	
<input type="checkbox"/>	Medium	Import LC Internal Amendment	PK2ILCI000013641	PK2ILCI000013641	Handoff RetryTask	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000013633	PK2ELCD000013633	Approval Task Level 1	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Issuance	PK2ILCI000013626	PK2ILCI000013626	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013598	PK2ILCA000013598	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013613	PK2ILCA000013613	Scrutiny	21-05-05	PK2	001044

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/>	Medium	Repayment of Buyers Credit	PK2BYCR000013684	PK2BYCR000013684	Liquidation	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	ImportDocumentaryCollection...	PK2IDCU000013681	PK2IDCU000013681	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import Documentary Collectio...	PK2IDCB000013664	PK2IDCB000013664	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013650	PK2ILCA000013650	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Internal Amendment	PK2ILCI000013656	PK2ILCI000013656	Release LimitEarmark Appro...	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Repayment of Buyers Credit	PK2BYCR000013654	PK2BYCR000013654	Liquidation	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000013653	PK2ELCD000013653	Scrutiny	21-05-05	PK2	000321
<input type="checkbox"/>	Medium	Issuance of Letter of Undertak...	PK2BYCR000013587	PK2BYCR000013587	Approval Task Level 1	21-05-05	PK2	
<input type="checkbox"/>	Medium	Import LC Internal Amendment	PK2ILCI000013641	PK2ILCI000013641	Handoff RetryTask	21-05-05	PK2	001041
<input type="checkbox"/>	Medium	Export LC Drawing	PK2ELCD000013633	PK2ELCD000013633	Approval Task Level 1	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Issuance	PK2ILCI000013626	PK2ILCI000013626	DataEnrichment	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013598	PK2ILCA000013598	Handoff RetryTask	21-05-05	PK2	001044
<input type="checkbox"/>	Medium	Import LC Amendment	PK2ILCA000013613	PK2ILCA000013613	Scrutiny	21-05-05	PK2	001044

The Liquidation stage has six sections as follows:

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

Let's look at the details for Liquidation stage.

Audit

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

Audit Trail Details						
Application No.	Branch Code	Initiated Date	Initiated By			
PK2BYCR000013005	PK2	5/5/2021	ZARTAB02			
Process Name						
Finance of Letter of Undertaking for Bi						
No	Stage Name	Pickup Time	Completed Time	Completed By	Outcome	
	Registration	Sat, 23 Apr 2022 02:47:28 GMT	Sat, 23 Apr 2022 08:53:31 GMT	ZARTAB02	COMPLETED	

3.3.1 Main Details

User can capture the Bill under Letter of Undertaking Details as mentioned in the Registrations stage. Main details section has two sub section as follows:

- Application Details
- Buyers Credit Bill Details

3.3.1.1 Application Details

Refer to [3.2.1 Application Details](#) for more information of the fields.

Payment of Buyers Credit
Liquidation :: Application No:- PK2BYCR000013684

Documents Remarks Overrides Customer Instruction Common Group Messages

Main Details

Application Details

Buyers Credit Reference Number *
PK2IUBC211250003

Applicant *
001043 MARKS AND

Branch
PK2-Oracle Banking Trade Finan...

Priority
Medium

Buyers Credit Amount *
GBP £100,000.00

Submission Mode
Desk

Branch Date *
May 5, 2021

Process Reference Number
PK2BYCR000013684

Buyers Credit Details

Product Code *
IUBC

Product Description
Buyers Credit

Contract Reference Number
PK2IUBC211250003

Amount In Local Currency
GBP £100,000.00

Lending Bank *
001041 WELLS FARGO L

Liquidation Amount *
GBP £100,000.00

Limit verification required

Quote Reference Number
123455

Quote Date
May 5, 2021

Value Date for Disbursal
May 5, 2021

Buyers Credit Tenor
Days 22

Buyers Credit Due Date
May 5, 2021

Interest Code
BILLS

Interest Spread
1.2

Interest Rate
12

Interest Amount
1,000

Import Bill Reference Number *
PK1BILL211250001

Exporter Details
000157

Goods Description
goods

Reject Refer Hold Cancel Save & Close Back

3.3.1.2 Buyers Credit Bill Details

The fields listed under this section are same as the fields listed under the [3.2.2 Buyers Credit Bill Details](#) section in [3.2 Registration](#). Refer to [3.2.2 Buyers Credit Bill Details](#) for more information of the fields. During Registration, if user has not captured input, then user can capture the details in this section.

3.3.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents button to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks button to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	

Field	Description	Sample Values
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancel the Repayment of buyers credit Liquidation stage inputs and the task gets landed in My Task menu.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

3.3.2 Other Details

Other Details enables the user to capture details like Credit Value Date, Debit Value Date, Other Bank charges etc.

3.3.2.1 Other Details

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

Field	Description	Sample Values
Debit Value Date	Debit value date is auto-populated from the system. User can change the debit value date.	
Credit Value Date	Credit value date is auto-populated from the system. User can change the credit value date.	
Value Date	Value date is auto-populated from the system. User can change the value date.	

3.3.2.2 Other Bank Charges

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

Field	Description	Sample Values
Other Bank Charges - 1	Select the currency and specify the charges to be collected for the other bank as part of the collection transaction.	
Other Bank Charges - 2	Select the currency and specify the charges to be collected for the other bank as part of the collection transaction.	
Other Bank Charges - 3	Select the currency and specify the charges to be collected for the other bank as part of the collection transaction.	

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

3.3.2.3 Other Bank Interest

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

3.3.2.4 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	

Field	Description	Sample Values
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Liquidation stage inputs and the task gets landed in My Task menu.	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	
Back	On click of Back, system moves the task back to the previous data segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.3 Advices

Advices menu displays the advices available under a product code from the back office as tiles. System should populate the following advices:

- Payment Message (Debit advice) to the Customer

Payment of Buyers Credit
Application No:- PK2BYCR000013684

Documents Remarks Overrides Customer Instruction Common Group Messages

Main Details
Other Details
Advices
Additional Details
Settlement Details
Summary

Advices

Advice : ACKNOWLEDGE...	Advice : PAYMENT_MESS...
Advice Name : ACKNOWLEDGEMENT	Advice Name : PAYMENT_MESSAGE
Advice Party : DRAWER	Advice Party :
Party Name : WELLS FARGO LA	Party Name :
Suppress : NO	Suppress : NO
Advice	Advice

Screen (3

Reject Refer Hold Cancel Save & Close Back Ne

The user can also suppress the Advice, if required.

Advice Details

Advice Details

Suppress Advice

Advice Name: PAYMENT_MESSAGE

Medium:

Advice Party:

Party ID:

Party Name:

FFT Code

FFT Code	FFT Description	Action
33TOTAMTCLMD	33totamtclmd	

Page 1 of 1 (1 of 1 items)

Instructions

Instruction Code	Instruction Description	Edit	Action
INSTRUCTION	INSTRUCTION		

Field	Description	Sample Values
Suppress Advice	<p>Toggle on: Switch on the toggle if advice is suppressed.</p> <p>Toggle off: Switch off the toggle if suppress advice is not required for the amendments</p>	
Advice Name	User can select the instruction code as a part of free text.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Value be defaulted from buyers credit. User can update if required.	
Party ID	Value be defaulted from buyers credit. User can update if required.	
Party Name	Read only field. Value be defaulted from buyers credit.	
FFT Code		
FFT Code	Click 'Search' to search and select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
	Click plus icon to add new FFT code.	

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

3.3.3.1 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	

Field	Description	Sample Values
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancel the Liquidation stage inputs and the task gets landed in My Task menu.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.	
Back	On click of Back, system moves the task back to the previous data segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.4 Additional Details

Payment of Buyers Credit
Application No:- PK2BYCR000013684

Documents Remarks Overrides Customer Instruction Common Group Messages

Main Details Additional Details Screen (4)

Other Details

Advices

Additional Details

Settlement Details

Summary

Commission, Charges and Taxes

Charge :
Commission :
Tax :
Block Status : **Not Initiated**

Limits and Collaterals

Limit Currency :
Limit Contribution :
Limit Status :
Collateral Currency :
Collateral :
Contribution :
Collateral Status :

Payment Details

Auto Liquidate : **No**
Liquidate Using :
Collateral :
Outstanding Collateral Amount :

FX Linkage

FX Reference Number :
Contract Currency :
Contract Amount :

Preview Messages

Language :
Preview Advice :-

Reject Refer Hold Cancel Save & Close Back Ne

3.3.4.1 Limits & Collateral

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

Limits and Collaterals

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Ec
332204	Facility				100	AED	100			0:

Cash Collateral Details

Collateral Percentage *

Collateral Currency and amount

Exchange Rate

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Respon
1	AED	1003216615	1	34	15.3	AED 15.30	VS

Save & Close Cancel

Limit Details
✕

<p>Customer Id <input type="text" value="032204"/></p> <p>Contribution % * <input type="text" value="100.0"/></p> <p>Contribution Currency <input type="text" value="AED"/></p> <p>Limit/Liability Currency <input type="text" value="AED"/></p> <p>Limit Check Response <input type="text" value="Not Available"/></p> <p>Expiry Date <input type="text"/></p> <p>Response Message <input type="text" value="The Earmark cannot be performed as tl"/></p>	<p>Linkage Type * <input type="text" value="Facility"/></p> <p>Liability Number * <input type="text" value="032204"/></p> <p>Line Id/Linkage Ref No * <input type="text" value="032204AD1"/></p> <p>Limits Description <input type="text"/></p> <p>Amount to Earmark * <input type="text" value="AED 10,000.00"/></p> <p>Limit Available Amount <input type="text" value="AED -4,450,291.82"/></p> <p>ELCM Reference Number <input type="text"/></p>
---	---

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

Limit Details

Click + plus icon to add new limit details.

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

Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> Facility Liability By default Linkage Type should be "Facility".	

Field	Description	Sample Values
Contribution%	<p>System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.</p> <p>Once contribution % is provided, system will default the amount.</p> <p>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.</p>	
Liability Number	<p>Click Search to search and select the Liability Number from the look-up.</p> <p>The list has all the Liabilities mapped to the customer.</p>	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	<p>Click Search to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.</p> <hr/> <p style="text-align: center;">Note</p> <p>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.</p> <p>This field is disabled and read only, if Linkage Type is Liability.</p>	
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the Liability Number	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	
Amount to Earmark	<p>Amount to earmark will default based on the contribution %.</p> <p>User can change the value.</p>	
Expiry Date	This field displays the date up to which the Line is valid	

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

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

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

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

Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table:

Collateral Details ✕

<p>Total Collateral Amount * <input type="text" value="\$67.00"/></p> <p>Sequence Number <input type="text" value="1.0"/></p> <p>Collateral Contribution Amount * <input type="text" value="\$52.26"/></p> <p>Settlement Account Currency <input type="text" value="GBP"/></p> <p>Contribution Amount in Account Currency <input type="text" value="£67.94"/></p> <p>Response <input type="text" value="VS"/></p> <p style="text-align: center;"><input type="button" value="Verify"/></p>	<p>Collateral Amount to be Collected * <input type="text" value="\$67.00"/></p> <p>Collateral Split % * <input type="text" value="78.0"/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Settlement Account * <input type="text" value="PK20011850014"/> <input type="button" value="Q"/></p> <p>Exchange Rate <input type="text" value="1.3"/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Account Available Amount <input type="text" value="£999,999,999,999.00"/></p> <p>Response Message <input type="text" value="The amount block can be performed as"/></p>
--	--

Field	Description	Sample Values
Cash Collateral Details		
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.	
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.	
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.	

Click + plus icon to add new collateral details.

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

Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.	
Settlement Account	Select the settlement account for the collateral amount.	
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.	

Field	Description	Sample Values
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. System populates the account available amount on clicking the Verify button.	
Response	Read only field. System populates the response on clicking the Verify button.	
Response Message	Read only field. System populates the response message on clicking the Verify button.	
Verify	Click to verify the account balance of the Settlement Account.	
Save & Close	Click to save and close the record.	
Cancel	Click to cancel the entry.	

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

Collateral %	<p>User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.</p> <p>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.</p> <p>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified".</p>	
--------------	--	--

Field	Description	Sample Values
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.	
Delete Icon 	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

3.3.4.2 Commission, Charge and Taxes

System will auto populate the charges, commission and tax components mapped to the product from the back office system.

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

Commission, Charges and Taxes

Recalculate Redefault

Commission Details

Event Description

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

Page 1 (0 of 0 items) < 1 >

Charge Details

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

Page 1 (0 of 0 items) < 1 >

Tax Details

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

Save & Close Cancel

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.	

Field	Description	Sample Values
Commission Details		
Commission Details are auto-populated from back-end system.		
Component	This field displays the commission component	
Rate	<p>This field displays the rate that is defaulted from product.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified Rate	From the default value, if the rate is changed the value gets updated in this field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	<p>This field displays the amount that is maintained under the product code.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Billing	If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	

Field	Description	Sample Values
Waive	<p>Select the check box to waive charges/commission.</p> <p>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</p> <p>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.</p>	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	
Charge Details		
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Tag amount that is maintained under the product code.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	<p>If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM.</p> <p>The user can not enable/disable the option, if it is de-selected by default.</p> <p>This field is disabled, if 'Defer' toggle is enabled..</p>	

Field	Description	Sample Values
Defer	<p>If charges have to be deferred and collected at any future step, this check box has to be selected.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFCM.</p> <p>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.</p>	
Waive	<p>Enable the toggle, if charges has to be waived.</p> <p>Based on the customer maintenance, the charges should be marked for Billing or for Defer.</p> <p>This field is disabled, if Defer toggle is enabled.</p>	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

Tax Details

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

Tax details are defaulted from the back-end system.

Field	Description	Sample Values
Component	Tax Component type	
Type	Type of tax Component.	
Value Date	This field displays the value date of tax component.	
Currency	The tax currency is the same as the commission.	
Amount	The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required.	
Billing	<p>If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	

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.	

3.3.4.3 FX Linkage

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

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

Linkage

FX Linkage +

FX Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Total Utilized Amount	FX Expiry Date	Action
132FXF2230890501	GBP	AED	AED 149,873,698.50	1.5	AED 27,000.00	AED 2,100.00	Dec 30, 2025	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

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Average FX Rate

FX Linkage
✕

FX Reference Number *

Contract Amount

Linkage Amount *

FX Amount in Local Currency

FX Delivery Period From

Currency

Available FX Contract Amount

Rate

FX Expiry Date

FX Delivery Period To

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

Field	Description	Sample Values
<p>Click + plus icon to add new FX linkage details.</p> <p>Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.</p>		
FX Reference Number	<p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. <p>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.</p>	
Currency	This field displays the FX SOLD currency from the linked FX contract.	
Contract Amount	<p>This field displays the FX SOLD currency and Amount.</p> <p>The user can change the currency.</p>	

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

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

3.3.4.4 Preview Messages

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

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

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

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

3.3.4.5 Payment Details

Payment Details

PaymentDetails

Auto Liquidate
 Liquidate using Collateral
Outstanding Collateral Amount: GBP
 Split Settlement

Settlement Details - Liquidation

Component	Currency	Debit/Credit	Account	Account Description	Branch	Account Currency	Original Exchange Rate	Exchange Rate	Deal Reference Number
BILL_LIQ_AMT	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	PK1	GBP		GBP	
BILL_LIQ_AMTEQ	GBP	Debit	PK20010430013	MARKS AND SPENCER	PK2	USD		USD	

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

Field	Description	Sample Values
Auto Liquidate	<p>Toggle On: Set the toggle 'On' if the auto liquidation is required.</p> <p>Toggle Off: Set the toggle 'Off' if the auto liquidation is not required.</p>	

Field	Description	Sample Values
Liquidate using Collateral	Enable the toggle if liquidation is done using collateral.	
Outstanding Collateral Amount	Read only field. Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system.	
Split Settlement	Toggle On: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill Toggle Off: Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill	Disable
Settlement Details - Liquidation		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Debit/Credit	Application displays 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.	
Branch	Application displays the branch of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	

3.3.4.6 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Liquidation stage inputs and the task gets landed in My Task menu.	

Field	Description	Sample Values
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	
Back	On click of Back, system moves the task back to the previous data segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.5 Settlement Details

System defaults the Components of both the Bill Liquidation Amount and the Interest Amount in this section. Netting option should be used if the user wants to send a single payment for the Principal and Interest together.

Payment of Buyers Credit
Liquidation No.: Application No:- PK2BYCR000013684

Documents Remarks Overrides Customer Instruction Common Group Messages

Main Details
Other Details
Advices
Additional Details
Settlement Details
Summary

Settlement Details
 Current Event

Screen (5)

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
BCCOUR_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BCOPNCG_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BCSWIFT_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BILL_AMOUNT	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
BILL_AMT_EQUIV	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
BILL_LIQ_AMT	GBP	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
BILL_LIQ_AMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
BKTAX_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
CASH_COLL_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No
CASH_COLL_AMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No

Reject Refer Hold Cancel Save & Close Back Next

Provide the settlement details based on the following table

Field	Description	Sample Values
Current Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Components of both the bill liquidation amount and the interest amount gets defaulted based on the product selected.	
Currency	System displays the default currency for the component.	
Debit/Credit	System displays the debit/credit indicators for the components.	
Account	System displays the account details for the components.	
Account Description	System displays the description of the selected account.	
Account Currency	System defaults the currency for all the items based on the account number.	
Netting Indicator	Application displays the applicable netting indicator. Netting option is used if the user wants to send a single payment for the Principal and Interest together	
Current Event	System defaults the current event as Y or N.	

3.3.5.1 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. 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 Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Liquidation stage inputs and the task gets landed in My Task menu.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	

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

3.3.6 Summary

User can review the summary of details updated in Liquidation stage of Repayment of Buyers Credit request.

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

Payment of Buyers Credit
Liquidation : Application No: PK2BYCR000013684

Documents Remarks Overrides Customer Instruction Common Group Messages

Main Details Other Details Advices Additional Details Settlement Details Summary

Summary

Main Details	Other Details	Advices	Commission, Charges and Taxes
Product Code : IUBC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : ACKNOWLEDG Advice 2 : PAYMENT_ME	Charge : Commission : Tax : Block Status : Not Initia
Limits and Collaterals	Payment Details	FX Linkage	Preview Messages
Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified	Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -
Settlement Details	Party Details	Compliance details	Accounting Details
Component : REFUND_INT Account Number : PK20010430 Currency : GBP	Drawee : MARKS AND Drawer : WELLS FARG	KYC : Not Initia Sanctions : Not Initia AML : Not Initia	Event : AccountNumber : Branch :

Reject Refer Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Limits and Collaterals - User can view limits and collateral details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Accounting Details - User can view the accounting entries generated by back office system.

Note

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

3.3.6.1 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none">● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none">● R1- Documents missing● R2- Signature Missing● R3- Input Error● R4- Insufficient Balance/Limits● R5 - Others.	
Submit	On Submit the task successfully, task will get moved to next logical stage of Issuance of Letter of Undertaking for Buyers Credit. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	

Field	Description	Sample Values
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 Liquidation stage inputs and the task gets landed in My Task menu.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. The checklist items under Registration Stage are: <ul style="list-style-type: none"> ● Uploaded all the Documents Received ● Verified all the Documents 	

3.4 Exceptions

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

3.4.1 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.

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

3.4.1.1 Amount Bock Exception

This section will display the amount block exception details.

3.4.1.2 Summary

Payment of Buyers Credit Amount Block Exception Approval :: Application No:- PK11LCI000071911

KYC Exception Details

Documents Remarks Overrides Customer Instruction Common Group Messages

Summary

Main Details	Other Details	Advices	Limits and Collaterals
Product Code : IUBC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : ACKNOWLEDG Advice 2 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission, Charges and Taxes	Payment Details	FX Linkage	Preview Messages
Charge : Commission : Tax : Block Status : Not Initia	Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message :-
Settlement Details	Party Details	Compliance details	
Component : REFUND_INT Account Number : PK20010430 Currency : GBP	Drawer : WELLS FARG	KYC : Not Verified Sanctions : Not Initia AML : Not Initia	

Reject Refer Hold Approve Back Me

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.

- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.

3.4.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Reject	<p>On click of reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	

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

3.4.2 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).

3.4.2.1 Summary

Payment of Buyers Credit
 Exceptional approval :: Application No:- PK2BYCR000013684

Documents Remarks Overrides Customer Instruction Common Group Messages

KYC Exception Details Summary Screen (2

Main Details	Other Details	Advices	Limits and Collaterals
Product Code : IUBC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : ACKNOWLEDG Advice 2 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission, Charges and Taxes	Payment Details	FX Linkage	Preview Messages
Charge : Commission : Tax : Block Status : Not Initia	Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message :-
Settlement Details	Party Details	Compliance details	
Component : REFUND_INT Account Number : PK20010430 Currency : GBP	Drawer : WELLS FARG	KYC : Not Verified Sanctions : Not Initia AML : Not Initia	

Reject Refer Hold Approve Back

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.

3.4.2.2 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. 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 Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	<p>Cancel the Repayment of Buyers Credit KYC exception check and the task gets landed in My Task menu.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	

Field	Description	Sample Values
Back	Task moves to previous logical step.	

3.4.3 **Exception - Limit Check/Credit**

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

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

Limit check Exception approver can do the following actions:

Approve

- Limit enhanced in the Back End (outside this process).
- Without enhancing limit in the Back End.

Refer

- Refer back to DE providing alternate limit id to map
- Refer additional collateral to be mapped

Reject

The transaction due to non-availability of limits capturing reject reason.

3.4.3.1 **Summary**

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Assignment of Proceeds - User can view the assignment of proceeds details.

3.4.3.2 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	Cancel the Repayment of Buyers Credit Limit exception check and the task gets landed in My Task menu.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.5 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.

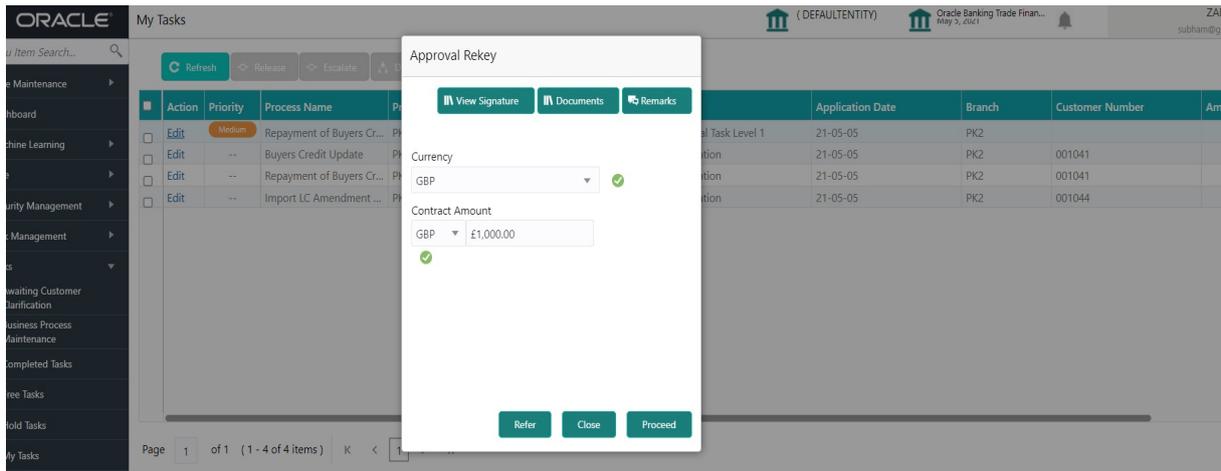
3.5.1 Authorization Re-Key

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

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

- Currency
- Amount

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



3.5.1.1 Action Buttons

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

Field	Description	Sample Values
View Signature	<p>Click the View Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Documents	<p>Upload the required documents.</p> <p>Application displays mandatory documents to be uploaded for Import LC Issuance. Place holders are also available to upload additional documents submitted by the applicant.</p>	
Remarks	<p>Provide any additional information regarding the LC. This information can be viewed by other users processing the request.</p>	
Proceed	<p>On proceed, the screen navigates to approval summary screen.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R5 - Others 	

Field	Description	Sample Values
Close	Close the Repayment of Buyers Credit request Approval Rekey.	

3.5.1.2 Summary

Repayment of Buyers Credit
Approval Task Level 1 : Application No:- PK2BYCR000013684

[Documents](#)
[Remarks](#)
[Overrides](#)
[Customer Instruction](#)
[Common Group Messages](#)

Main Details	Other Details	Advices	Limits and Collaterals	Commission, Charges and Taxes
Product Code : IUBC Currency : GBP Amount : 100000	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : ACKNOWLEDG Advice 2 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified	Charge : Commission : Tax : Block Status : Not Initia
Payment Details	FX Linkage	Preview Messages	Settlement Details	Party Details
Immediate Accept : Time Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -	Component : REFUND_INT Account Number : PK20010430 Currency : GBP	Drawer : WELLS FARG
Compliance details	Accounting Details	Exception(Approval)		
KYC : Not Verified Sanctions : Verified AML : Verified	Event : AccountNumber : Branch :	KYC : EXCEPTION PLEASE VISIT : - REMARKS FOR MORE : DETAILS		

[Reject](#)
[Hold](#)
[Refer](#)
[Cancel](#)
[Approve](#)

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details
- Advices - User can view the advices details.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view the compliance details.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Exception - User can view the exception details.

3.5.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process. On reject, a reject notification gets generated to the applicant.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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

3.5.2 Handoff

On successful handoff of the task, System will hand off the Buyers Credit details to the back office and the Buyers credit contract will be liquidated in the back office.

System should generate the necessary accounting entries and messages in the back office.

Note

1) System should not allow the user to liquidate the Bill under Letter of Undertaking for Buyers Credit bill, when the Import Bill is not liquidated under the Linkages.

2) Partial Liquidation is not allowed and system needs to validate the same.

3) System should validate the Liquidation date with the Buyers Credit Due date and should display appropriate override for the same.

Payment of Buyers Credit
 Adoff RetryTask : Application No:- PK2BYCR000013684

Documents Remarks Overrides Customer Instruction Common Group Messages

Main Details	Beneficiary Confirmation Details	Other Details	Advices	Limits and Collaterals
Product Code : IUBC Currency : GBP Amount : 100000	Sequence Number 1 : Sequence Number 2 :	Value Date : 2021-05-05 Debit Value Date : 2021-05-05 Credit Value Date : 2021-05-05	Advice 1 : ACKNOWLEDG Advice 2 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission, Charges and Taxes	Payment Details	FX Linkage	Preview Messages	Settlement Details
Charge : Commission : Lock Status : Not Initia	Immediate Accept : Reim Claimed :	Reference Number : Contract Amount : Contract Currency :	Language : ENG Preview Message : -	Component : REFUND_INT Account Number : PK20010430 Currency : GBP
Party Details	Compliance details			
Counterparty : WELLS FARG	KYC : Not Verified Sanctions : Verified AML : Verified			

Edit

Cancel Refer Appro

A		M	
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Action Buttons	20	Buyers Credit Bill Details	12
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