Export Documentary Collection Return - Close Islamic User Guide

Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management
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Contents

1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Export Documentary Collection Return Islamic 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.

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Screenshot Disclaimer

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

1.9 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	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. Export Documentary Collection Return - Close - Islamic

Export Collection Return process facilitates the user to close the outstanding bills along with the returned documents or without any documents, when no more payments are expected.

Export Documentary Collection can be Returned/Closed before liquidation.

The various stages involved for Export Doc Collection Return/Close are:

- Receive and verify documents and basic details- Registration stage
- Verify documents and capture details - Data Enrichment stage
- Input/Modify details of Return Collection - Data Enrichment stage
- Check balance availability for amount block if applicable
- Check for sanctions & KYC status
- Create amount block for charges if applicable
- Capture remarks for other users to check and act
- Hand off request to back office

The Islamic Export Doc Collection Return process flow is similar to that of conventional Export Doc Collection Return/Close process flow.

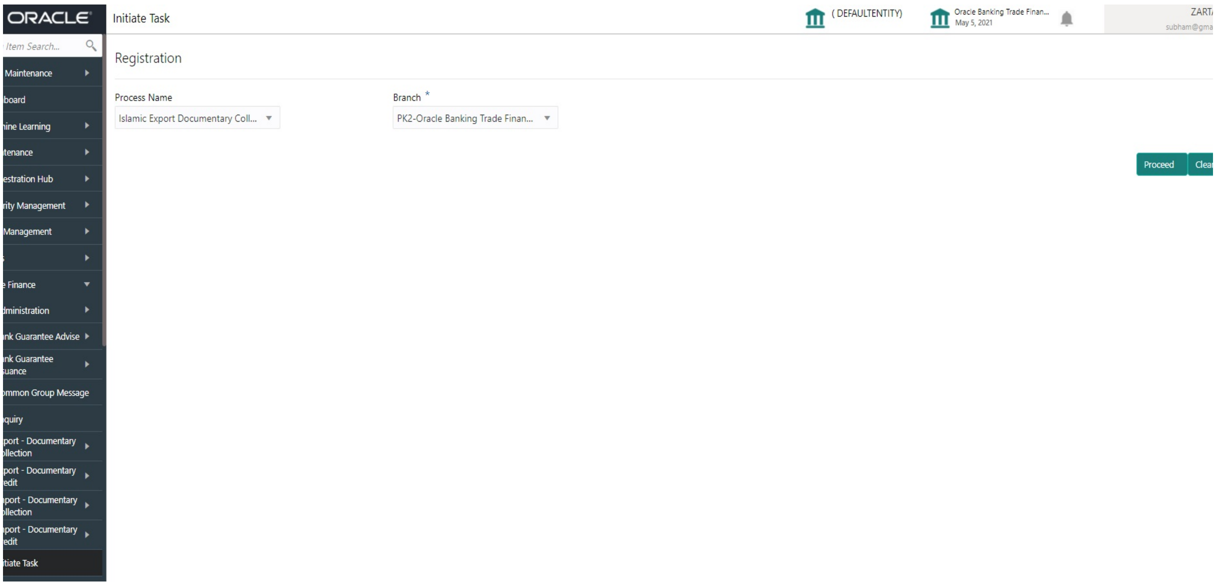
This section contains the following topics:

3.1 Common Initiation Stage

The user can initiate the new Islamic export collection return request from the common Initiate Task screen.

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

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



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

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

3.1.0.1 Action Buttons

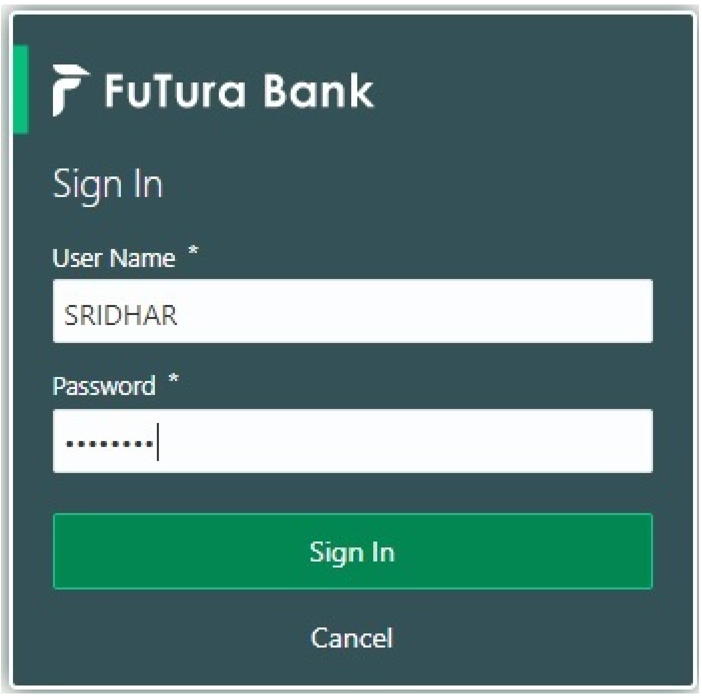
Use action buttons based on the description in the following table:

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

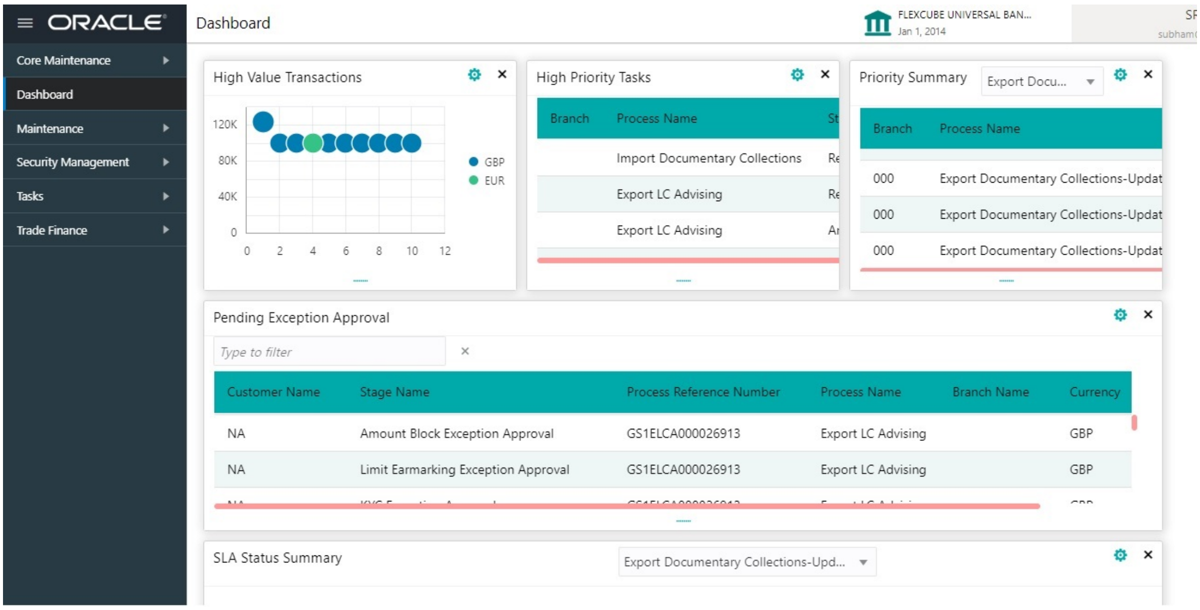
3.2 Registration

User can register request for an Islamic Export Doc Collection Return/Close at the front desk (as an application received physically/Courier). During Registration stage, user can capture the basic details of the transaction, check the signature of the applicant and upload related documents. On submit, the request will be available for an collection expert to handle the request in the next stage.

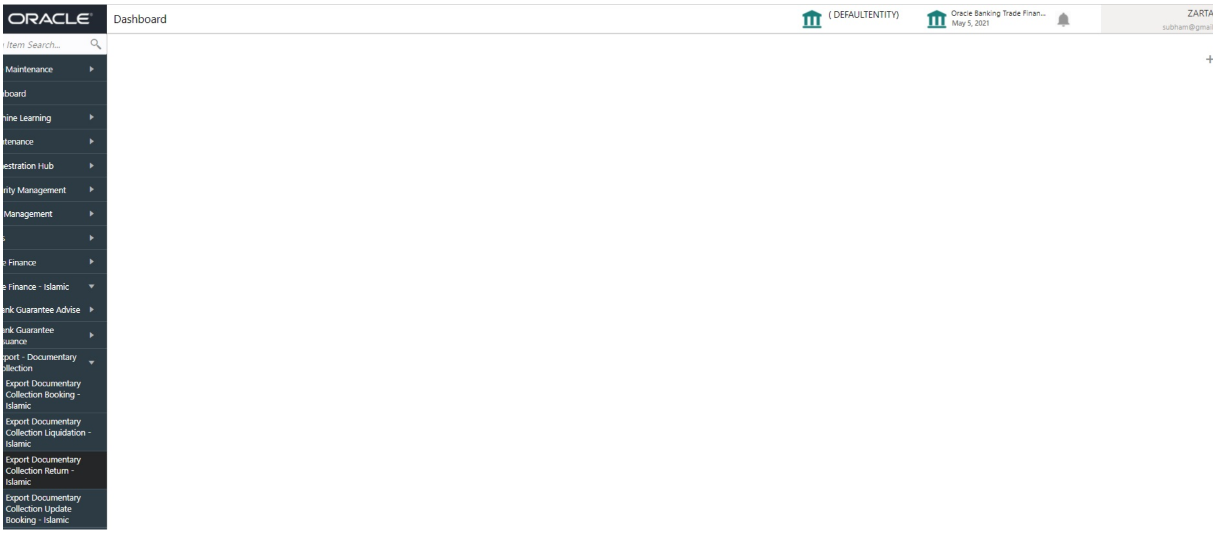
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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

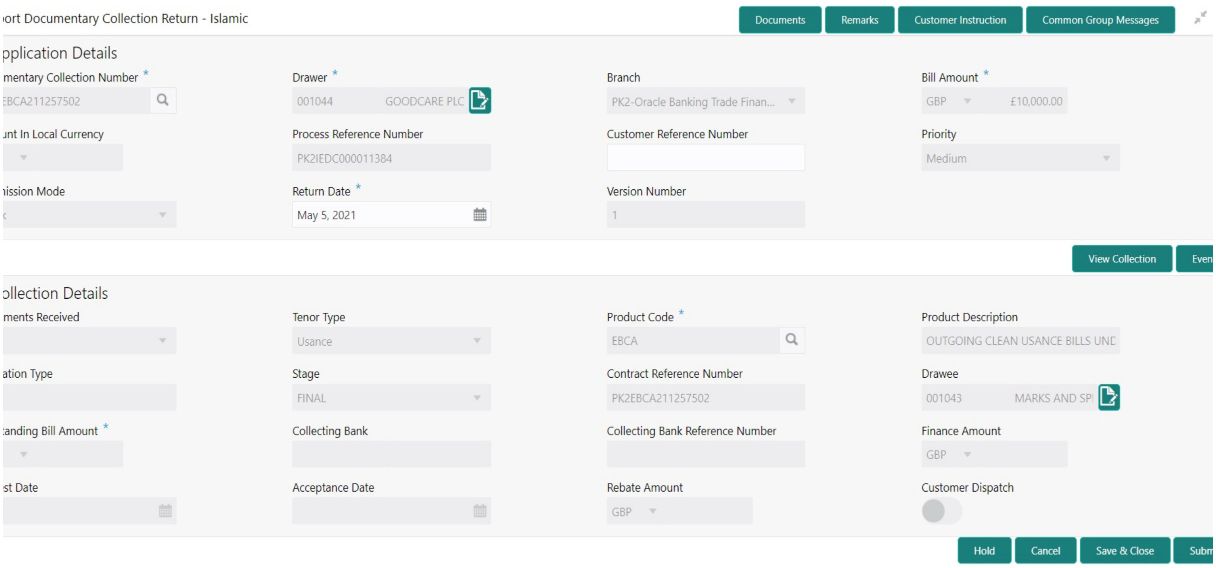


3. Click **Trade Finance - Islamic > Export - Documentary Collection> Export Documentary Collection Return - Islamic.**



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

3.2.1 Application Details



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

Field	Description	Sample Values
Documentary Collection Number	Provide the Documentary Collection Number. Alternatively, user can search the Documentary Collection Number using LOV. In the LOV, user can search giving any combination details of Documentary Collection Number, Drawer, Currency, Amount, Product Code and Booking Date to fetch the collection details. Based on the search result, select the applicable documentary collection to update the details.	

Field	Description	Sample Values
Drawer	Read only field. Drawer ID and drawer name will be auto-populated based on the selected Documentary Collection Number from the LOV.	
Branch	Read only field. Branch details will be auto-populated based on the selected Documentary Collection Number from the LOV.	203-Bank Futura -Branch FZ1
Bill Amount	Read only field. Bill currency and amount will be auto-populated based on the selected Documentary Collection Number from the LOV.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	
Customer Reference Number	User can enter the customer reference number.	
Priority	System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.	High
Submission Mode	Read only field. System populates the submission mode of Export Collection Close/Return -Islamic request. By default the submission mode will have the value as ‘Desk’. **Desk-** Request received through Desk **Courier-** Request received through Courier	Desk
Return Date	By default, the application will display branch’s current date.	04/13/2018
Version Number	Read only field. This field displays the latest version of the bill.	

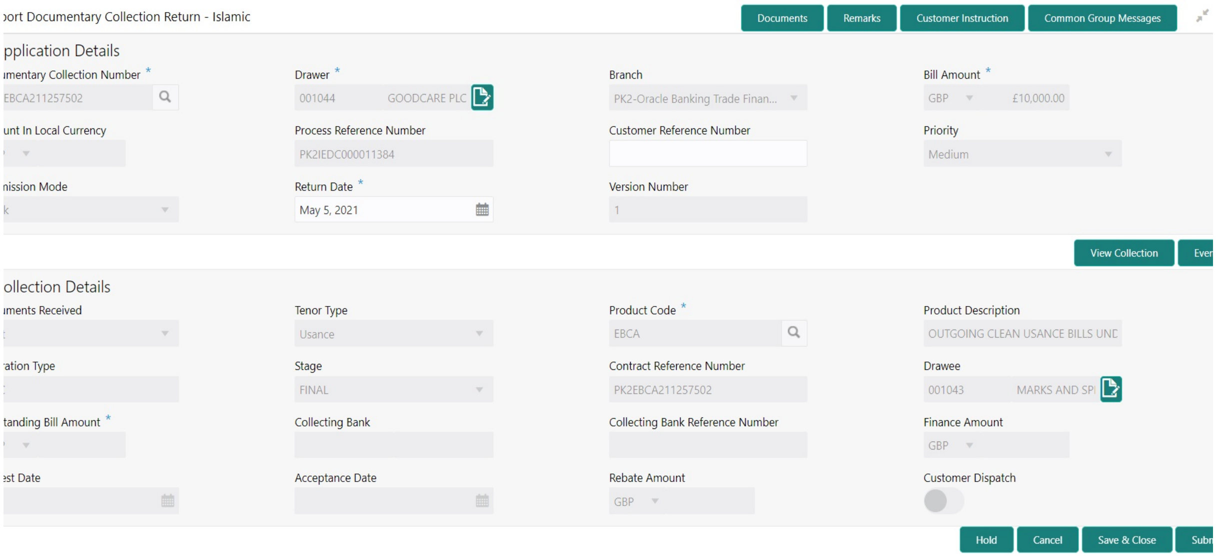
3.2.2 Collection Details

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

Field	Description	Sample Values
Documents Received	Read only field. Documents received details will be auto-populated based on the selected Documentary Collection Number from the LOV.	
Tenor Type	Read only field. Tenor will be auto-populated based on the selected Documentary Collection Number from the LOV.	
Product Code	Read only field. Product code will be auto-populated based on the selected Documentary Collection Number from the LOV.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Operation Type	Read only field. Operation type will be auto-populated based on the selected Documentary Collection Number.	
Stage	Read only field. Stage will be auto-populated based on the selected Documentary Collection Number.	
Contract Reference Number	Read only field. System to populate contract reference number from the back end system once the Documentary Collection Number is selected.	
Drawee	Read only field. Drawee ID and Drawee Name will be auto-populated based on the selected Documentary Collection Number.	
Outstanding Bill Amount	Read only field. Bill Outstanding Amount will be auto-populated based on the selected Documentary Collection Number.	
Collecting Bank	Read only field. Collecting Bank ID and Collecting Bank Name will be auto-populated based on the selected Documentary Collection Number.	

Field	Description	Sample Values
Collecting Bank Reference Number	Read only field. Collecting Bank Reference Number will be auto-populated based on the selected Documentary Collection Number.	
Finance Amount	Read only field. Finance Amount will be auto-populated based on the selected Documentary Collection Number.	
Protest Date	Read only field. Protest Date will be auto-populated based on the selected Documentary Collection Number.	
Acceptance Date	Read only field. Acceptance Date will be auto-populated based on the selected Documentary Collection Number.	
Rebate Amount	Read only field. The rebate to the bill outstanding amount.	
Customer Dispatch	The value will be populated from back office based on the maintenance. **Toggle On:** If the toggle is set to **Yes,** the customer has the option to dispatch the documents directly to the importer's bank. **Toggle Off**: If the toggle is set to **No**, the bank has to dispatch the documents to the importer's bank. Bank user is not allowed to edit the field, if the value defaulted from the back office is "No",	

3.2.3 Miscellaneous



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

Field	Description	Sample Values
Documents	Upload the documents received under the Documentary Collection.	
Remarks	Provide any additional information regarding the collection. This information can be viewed by other users handling the request.	
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
View Collection	Enables user to view the details of the collection.	
Events	On click, system will display the details of collection and liquidations if any in chronological sequence.	
Action Buttons		

Field	Description	Sample Values
Submit	On submit, task will move to next logical stage of Export Documentary Collection Return - Close. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.	
Cancel	Cancels the Export Documentary Collection Return - Close Task. Details entered will not be saved and the task will be removed.	
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.	

3.3 Data Enrichment

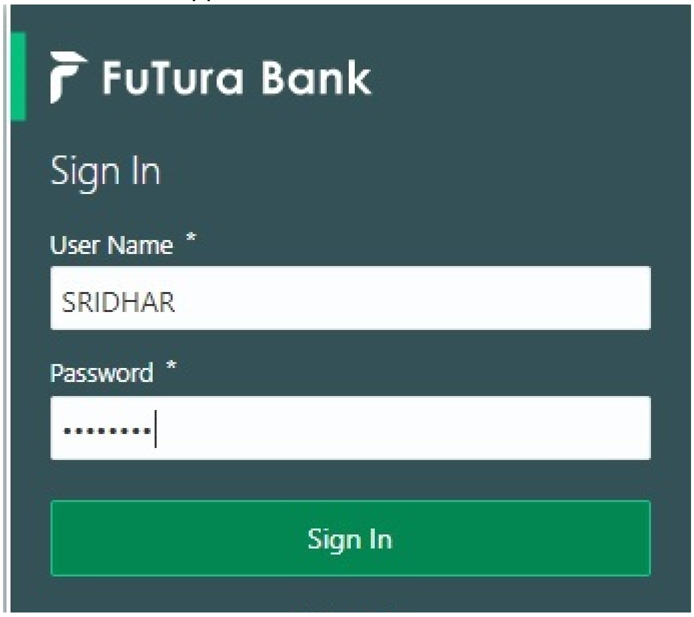
On successful completion of Registration of an Islamic Export Documentary Collection Return - Close, the request moves to Data Enrichment stage. As part of data enrichment, user enters Return/Close basic details of the incoming request.

Note

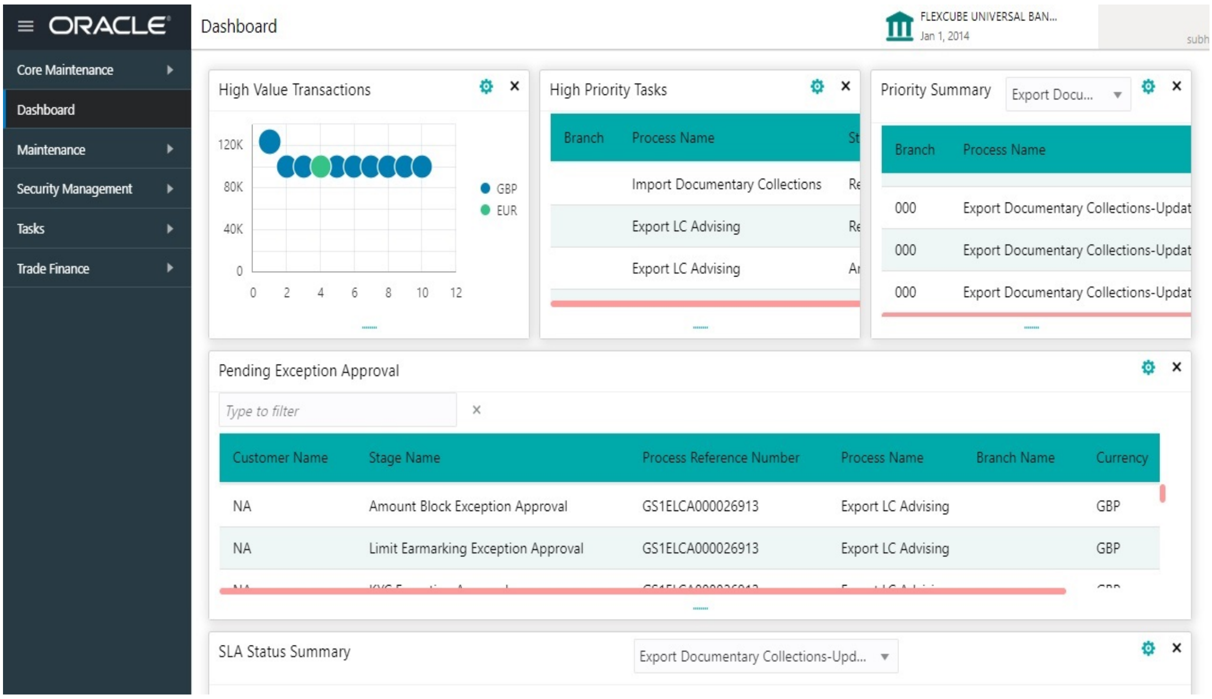
For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

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

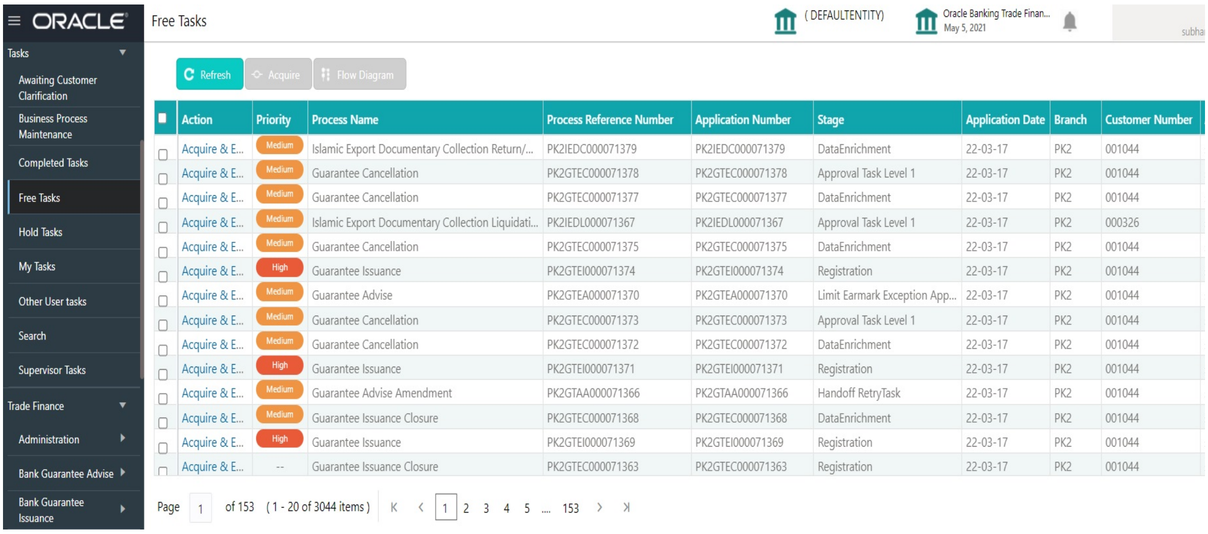
1. Using the entitled login credentials for Data Enrichment stage, login to the OBTFPM application.



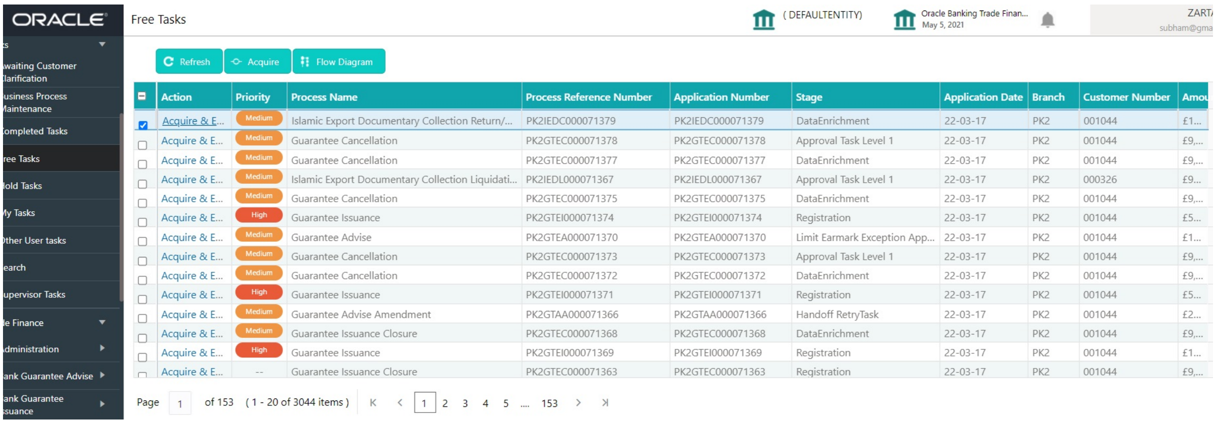
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user profile.



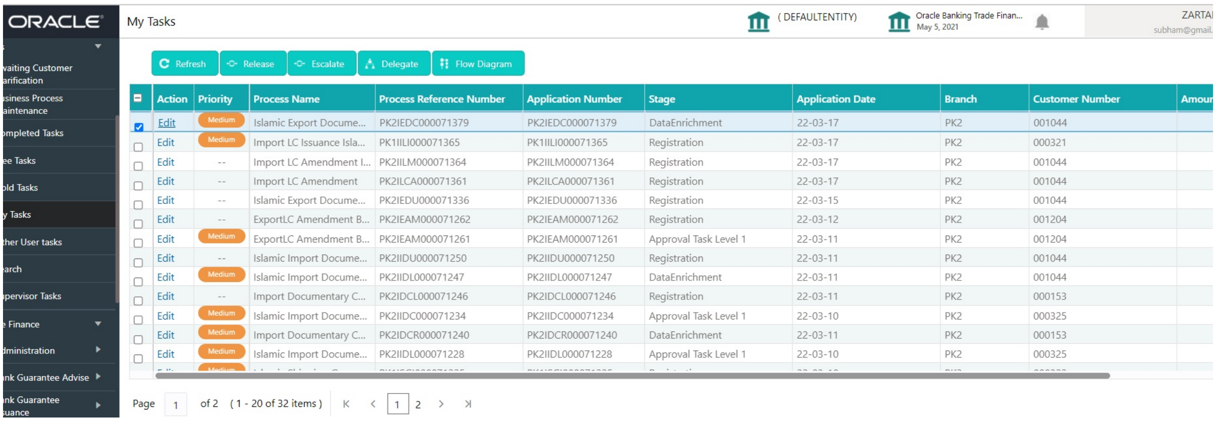
3. Click **Tasks> Free Tasks.**



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



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



The Data Enrichment stage has the following hops for data capture:

- Main Details
- Return Details
- Additional Fields
- Advices

- Additional Details
- Settlement Details
- Summary

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

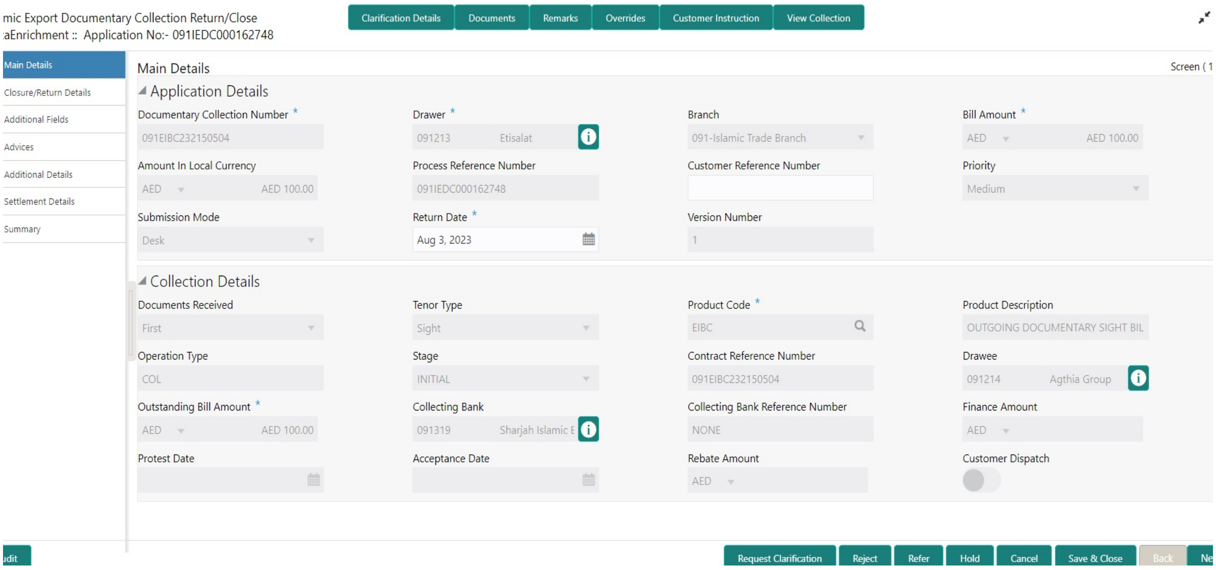
3.3.1 Main Details

Main details section has two sub section as follows:

- Application Details
- Collection Details

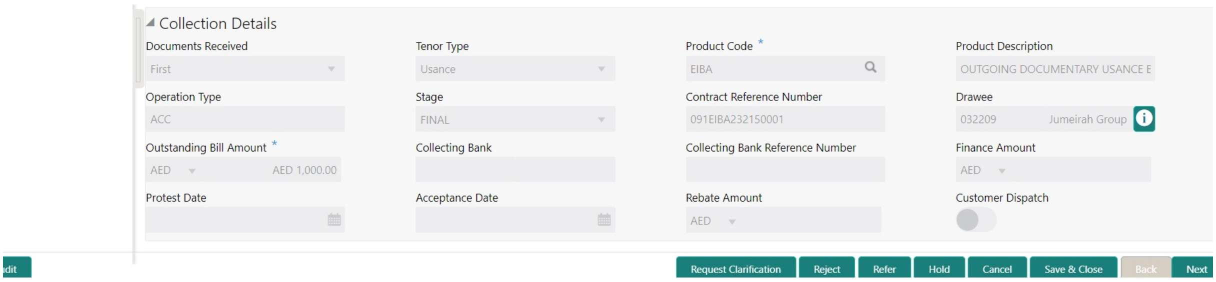
3.3.1.1 Application Details

The fields listed under this section are same as the fields listed under the Application Details section in Registration. Refer to 3.2.1 Application Details for more information of the fields.



3.3.1.2 Collection Details

The fields listed under this section are same as the fields listed under the 3.2.2 Collection Details section in 3.2 Registration. Refer to 3.2.2 Collection 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

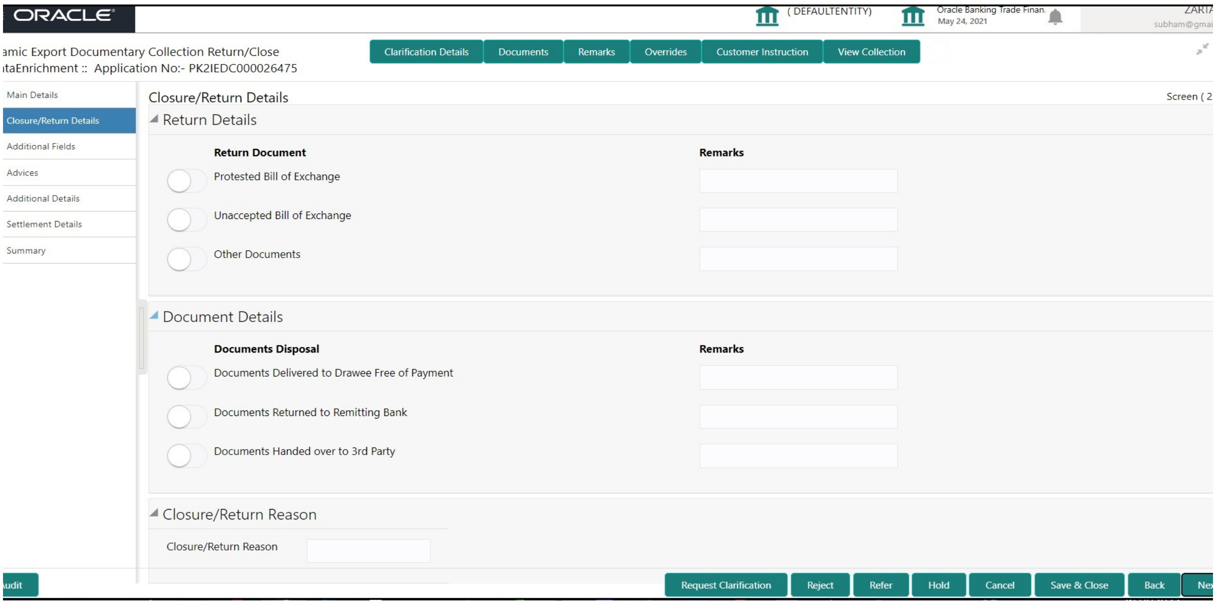
Use action buttons based on the description in the following table:

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Collection	Enables user to view the details of the collection.	
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	

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

3.3.2 Closure/Return Details

Closure/Return details hop enables the user to provide details in the below mentioned section to process the close/return.



Field	Description	Sample Values
Closure/Return Details		
Protested Bill of Exchange	Check the protested bill of exchange check box, if returned.	
Remarks	User can provide any remarks, if required.	
Unaccepted Bill of Exchange	Check the unaccepted bill of exchange check box, if returned.	
Remarks	User can provide any remarks, if required.	
Other Documents	Check the other documents check box, if any other documents are returned.	
Remarks	User can provide any remarks, if required.	

3.3.2.1 Documents Disposal

The user can check the relevant box indicating the instructions received from the remitting bank towards disposal of documents. The user can also input additional remarks/description about the document disposal.

Field	Description	Sample Values
Documents Delivered to Drawee Free of Payment	Check the documents delivered to drawee free of payment check box, if returned.	
Remarks	User can provide any remarks, if required.	
Documents Returned to Remitting Bank	Check the documents returned to remitting bank check box, if returned.	

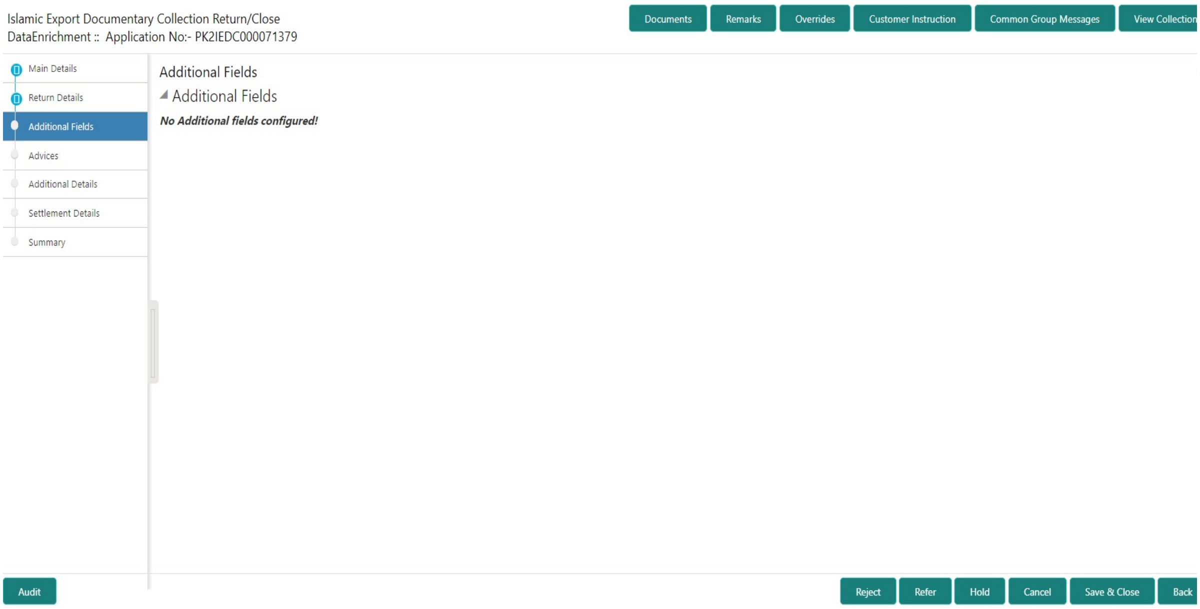
Field	Description	Sample Values
Remarks	User can provide any remarks, if required.	
Documents Handed over to 3rd Party	Check the documents handed over to 3rd party check box, if returned.	
Remarks	User can provide any remarks, if required.	

3.3.2.2 Closure/Return Reason

Field	Description	Sample Values
Closure/Return Reason	Specify the re can reason for closing the Bill.	

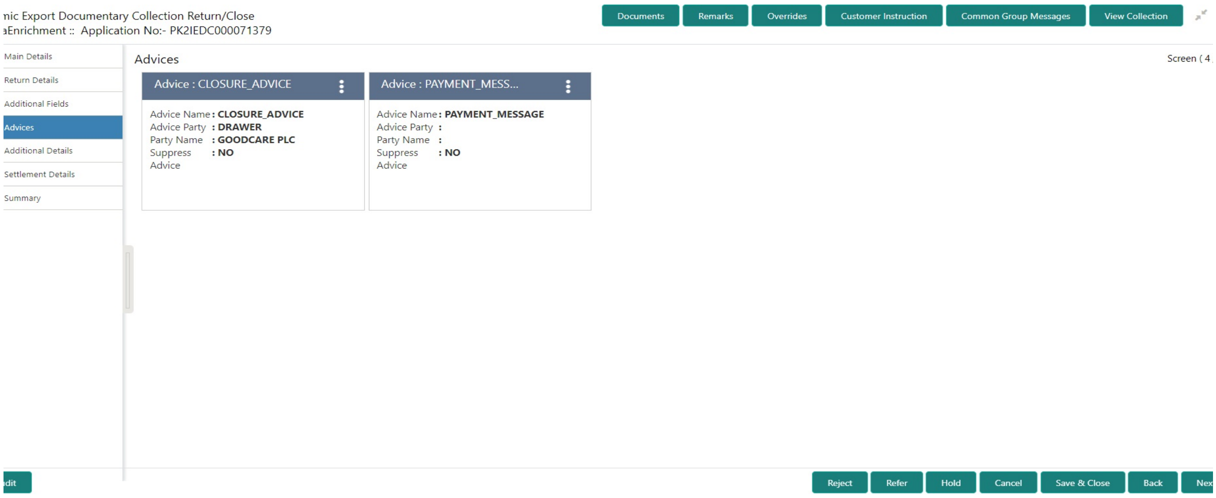
3.3.3 Additional Fields

Banks can configure these additional fields during implementation.



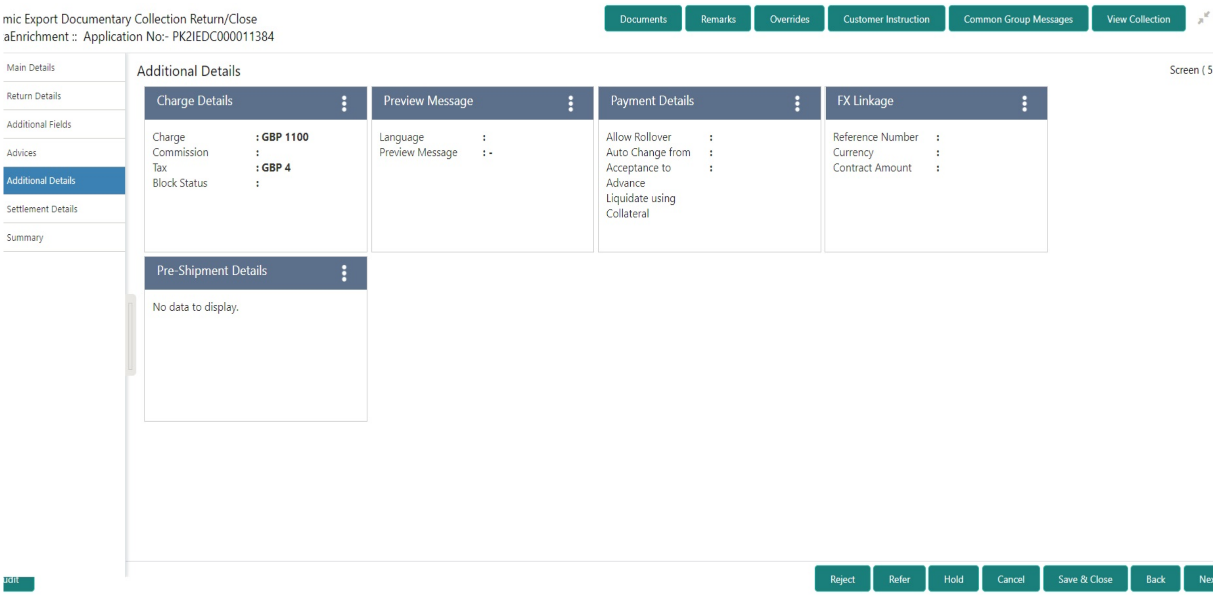
3.3.4 Advices

A DE user can check the advices data segment details of an Islamic Export Collection Return. Advices maintained in the back office will be defaulted in this tile format. Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required. User can suppress the advice, if required.



3.3.5 Additional Details

As part of DE user can verify and enter the basic additional details available in the Islamic Import Collection Return/Close.



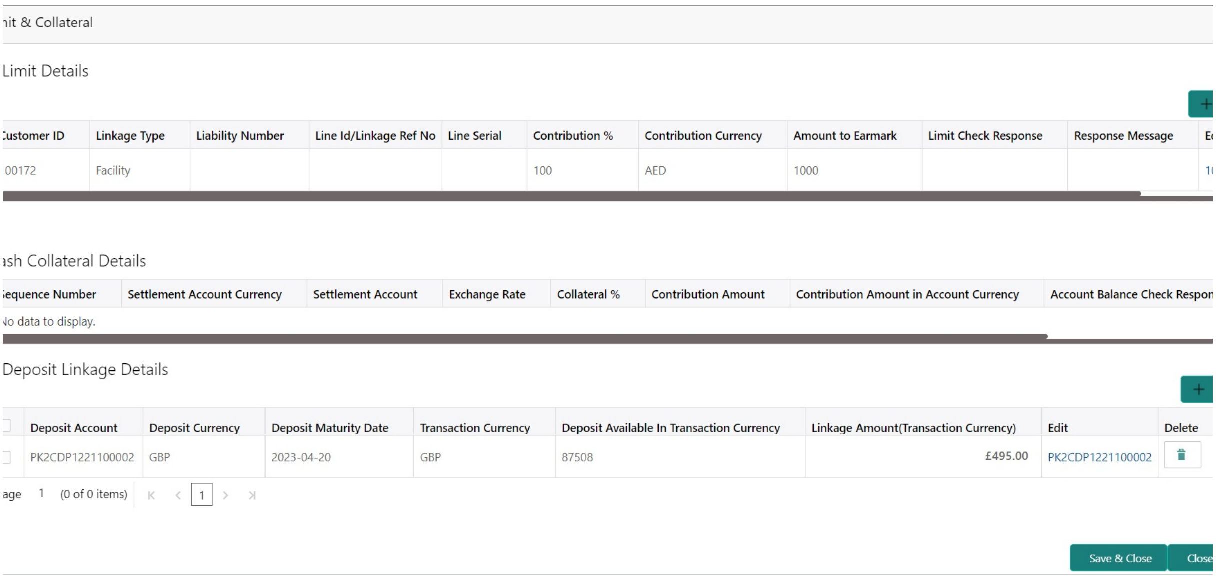
3.3.5.1 Limits & Collateral

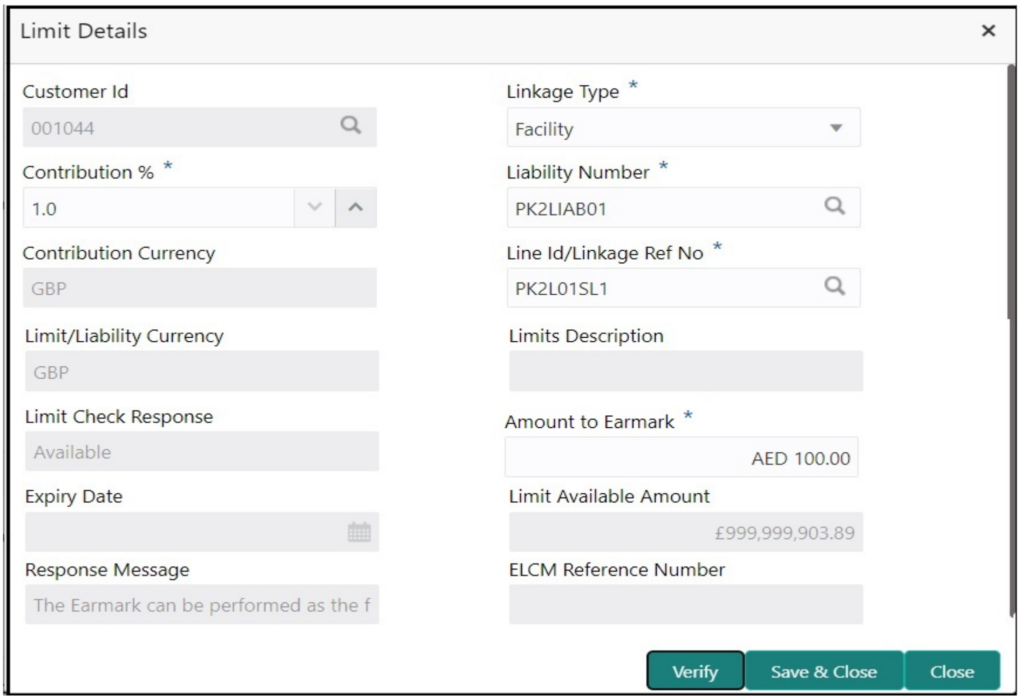
Limit availability needs to be checked if amendment involves increase in amount or tolerance or both.

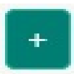
On Approval, system should not release the Earmarking against each limit line and system should handoff the “Limit Earmark Reference Number “to the back office. On successful handoff, back office will make use of these “Limit Earmark Reference Number” to release the Limit Earmark done in the mid office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

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

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





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

Limit Details

Click + plus icon to add new limit details.

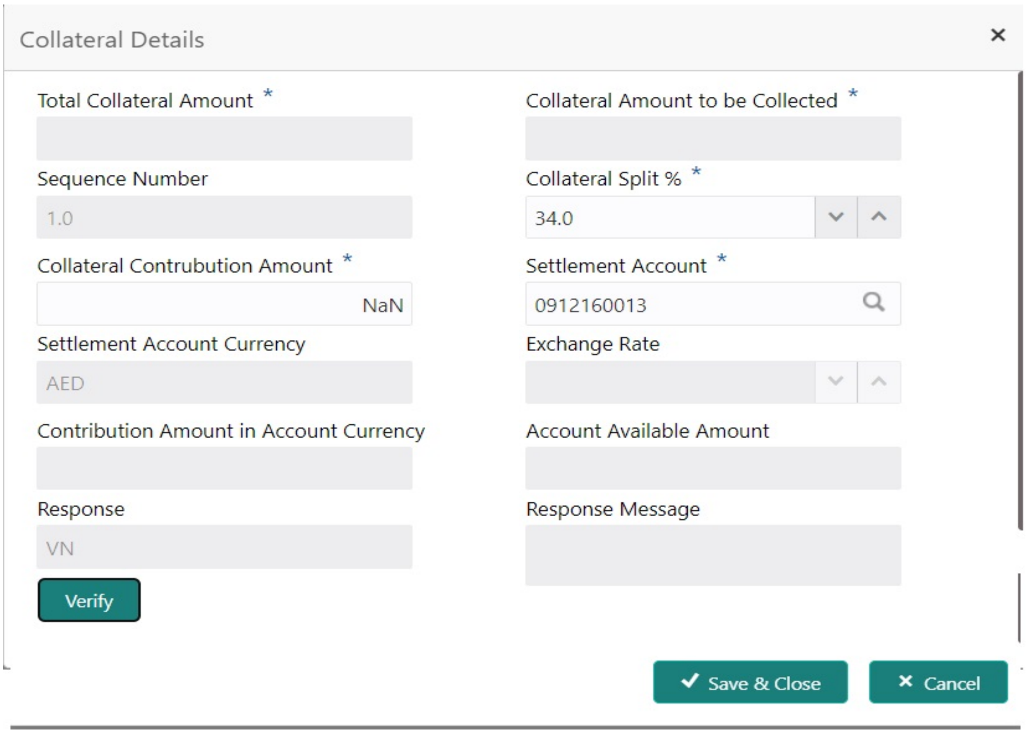
Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.

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

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

Collateral Details

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:



Field	**Description**	**Sample Values**
Cash Collateral Details		
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.	

Field	Description	Sample Values
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.	
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.	

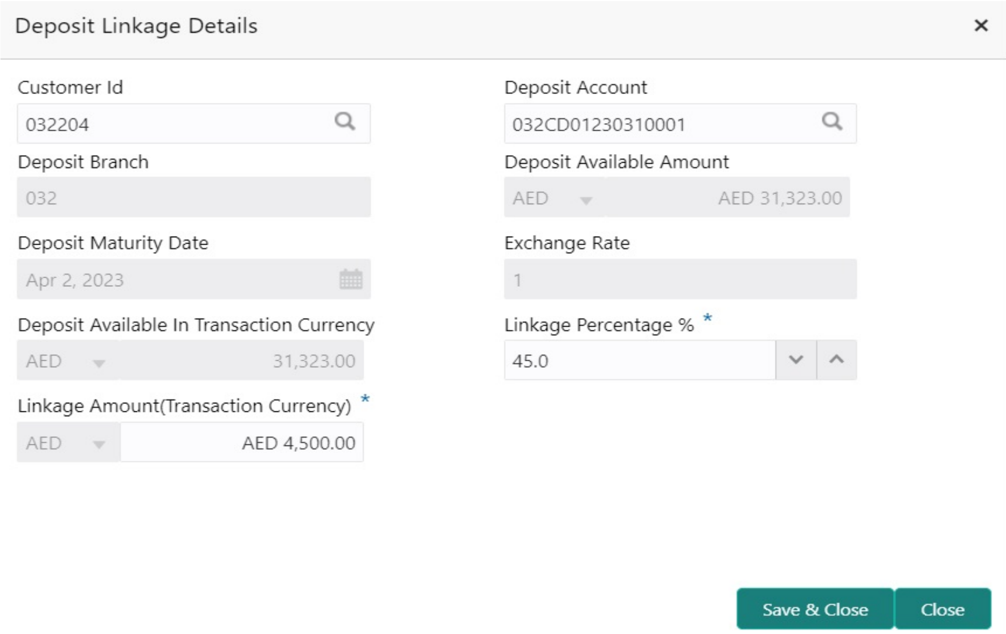
Below fields appear in the **Cash Collateral Details** grid along with the above fields.

Field	Description	Sample Values
Collateral %	User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. 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. User can modify the defaulted collateral percentage, in which case system should display an override message “Defaulted Collateral Percentage modified”.	
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.	
Account Balance Check Response	Read only field. System populates the Account Balance Check Response on clicking the Verify button.	
Delete Icon 	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

Deposit Linkage Details

In this section which the deposit linkage details is captured.

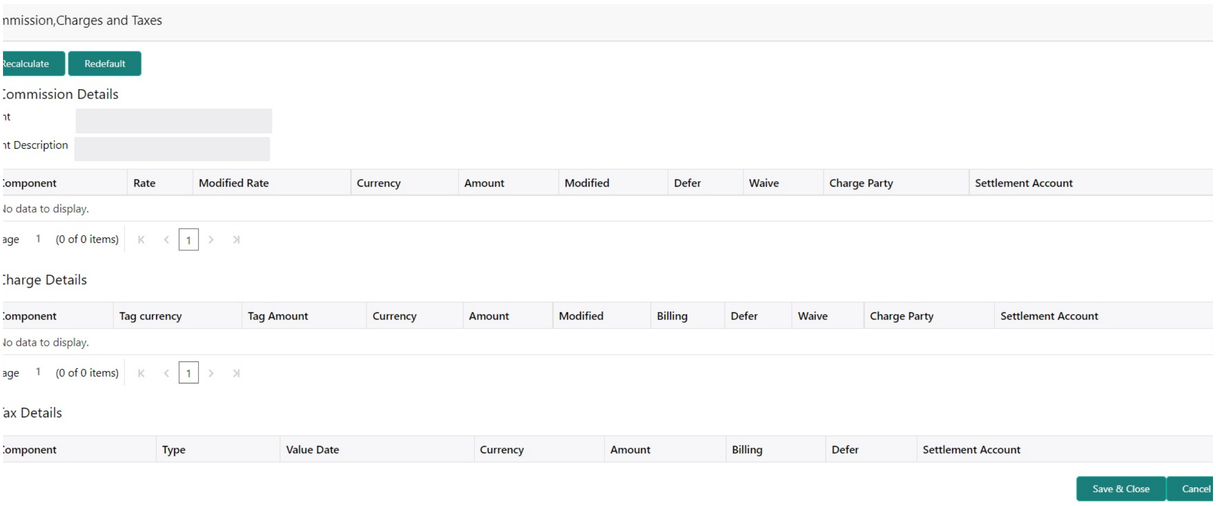
System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/ modification of existing Linkage by calling Back-office system (DDA) system directly.



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

Field	Description	Sample Values
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.	
Below fields appear in the **Deposit Details** grid along with the above fields.		
Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	

3.3.5.2 Charge Details



This section displays the commission details:

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	This field displays the commission component.	

Field	Description	Sample Values
Rate	Defaults from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	If check box is selected, charges/commissions has to be deferred and collected at any future step. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is ‘Billing’ enabled, ‘Billing’ toggle for that component should be automatically checked in OBTFPM. The user can not select/de-select the check box if it is de-selected by default.	

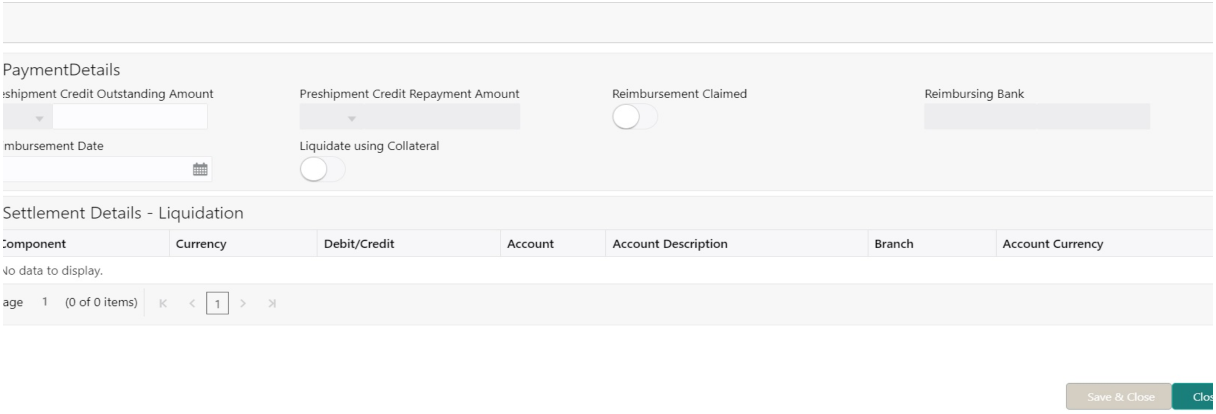
Field	Description	Sample Values
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the ‘Remarks’ place holder. This field is disabled, if ‘Defer’ toggle is enabled.	
Charge Party	Charge party will be ‘Applicant’ by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

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

This section displays the tax details:

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

3.3.5.3 Payment Details

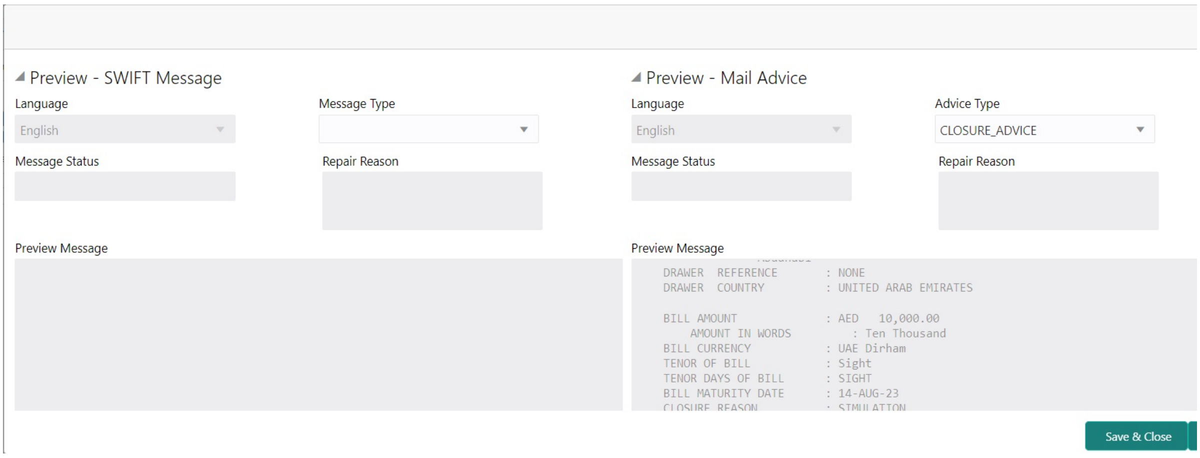


Field	Description	Sample Values
Preshipment Credit Outstanding Amount	Specify the pre-shipment credit outstanding amount.	
Preshipment Credit Repayment Amount	Read only field. This field displays the pre-shipment credit repayment amount.	
Reimbursement Claimed	If enabled, displays the toggle if the reimbursement is already claimed. This field is applicable only if reimbursement is applicable and LC has reimbursement bank details.	
Reimbursing Bank	Reimbursing bank details gets defaulted from the LC. The user can search and select the Reimbursing bank details. **Note** If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”.	
Reimbursement Date	The user can capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error.	
Liquidate using Collateral	Enable this option, if liquidation is done using collaterals	

Field	Description	Sample Values
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.	

3.3.5.4 Preview Message

User can view the draft message being displayed on the preview message text box.

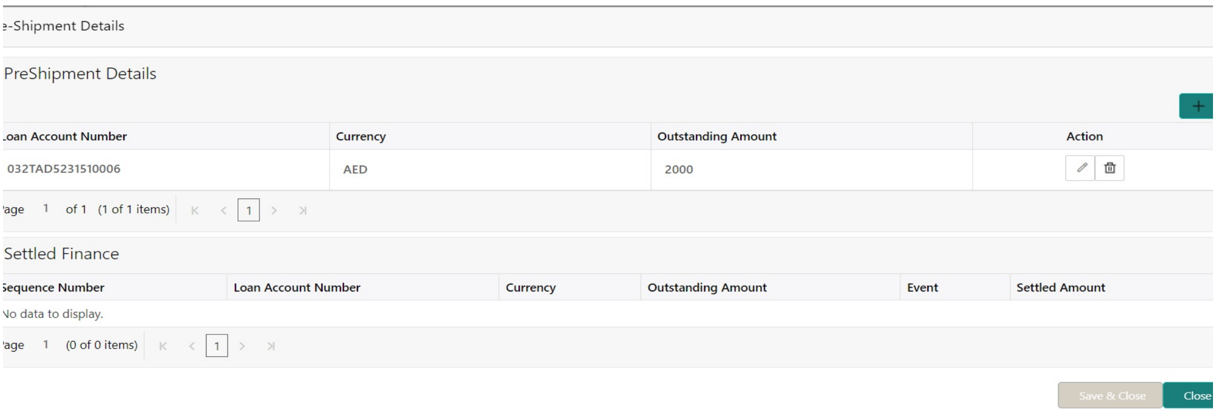


3.3.5.5

Field	Description	Sample Values
Preview - SWIFT Message		
Language	Read only field. English is set as default language for the preview.	
Message type	Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701.	
Message Status	Read only field. Display the message status of draft message of liquidation details.	
Repair Reason	Read only field. Display the message repair reason of draft message of liquidation details.	
Preview Message	Display a preview of the draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of draft message of liquidation details.	
Repair Reason	Read only field. Display the message repair reason of draft message of liquidation details.	
Preview Message	Display a preview of the advice.	

3.3.5.6 Pre-Shipment Details

If a Pre-Shipment Credit is already outstanding against this Export Collection, user must be able to repay the same from the settlement account of the Customer.



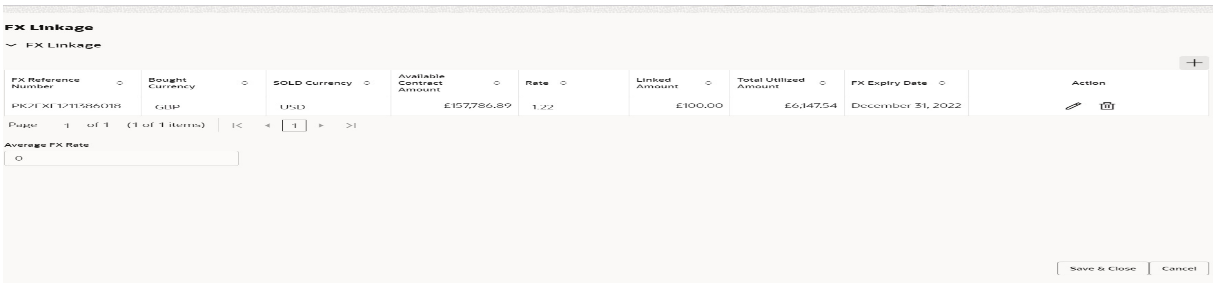
Provide the Liquidate Pre-Shipment Finance details based on the description in the following table:

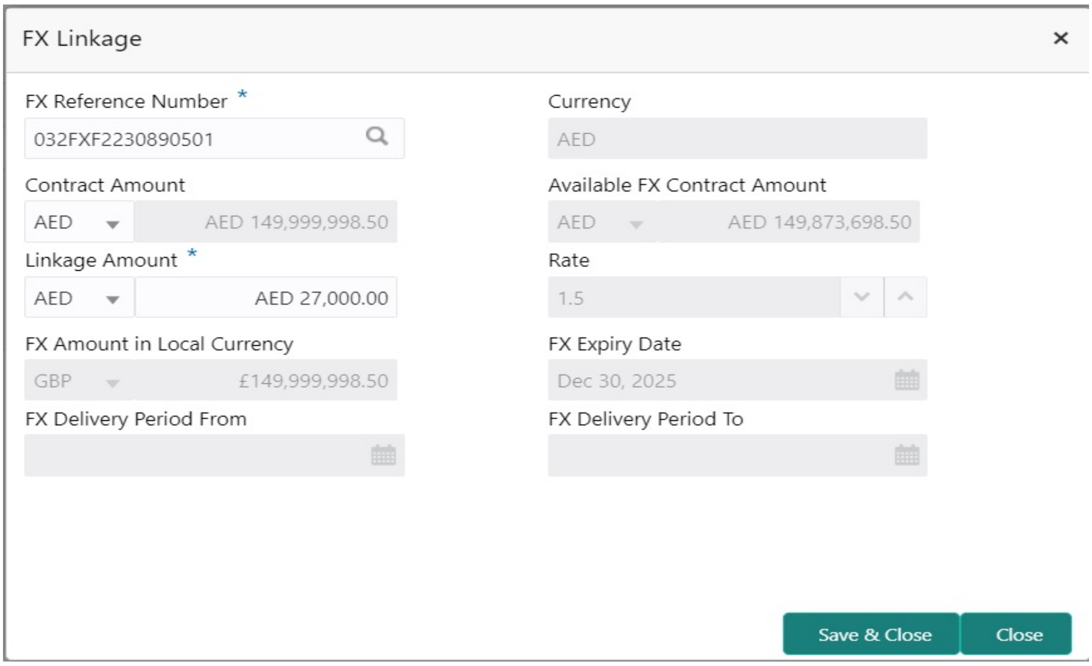
Field	Description	Sample Values
Loan Account Number	Provide the loan account number. Alternatively, user can search the CI account number in the LOV.	
Currency	Read only field Application defaults the currency of the Pre-Shipment Credit Number.	
Outstanding Amount	Application defaults the outstanding amount of the Pre-Shipment Credit Number.	
Action	Click the Edit icon to modify the Pre-Shipment Finance details. Click the Delete icon to delete the Pre-Shipment Finance details.	
Settled Finance		
Sequence Number	This field displays the sequence of the settled loan.	
Loan Account Number	This field displays the pre-shipment Loan Account number.	
Currency	This field displays the currency of the pre-shipment loan account number.	
Outstanding Amount	This field displays the pre-shipment credit outstanding amount.	
Event	This field displays the event.	
Settled Amount	This field displays the settled amount.	

3.3.5.7 FX Linkage

This section enables the user to link the de-link one or more FX contract(s) linked to the bill.

- De-link the FX contracts detail based on the description in the following table.





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

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

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 BOT 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 BOT 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.	

3.3.5.8 Action Buttons

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

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

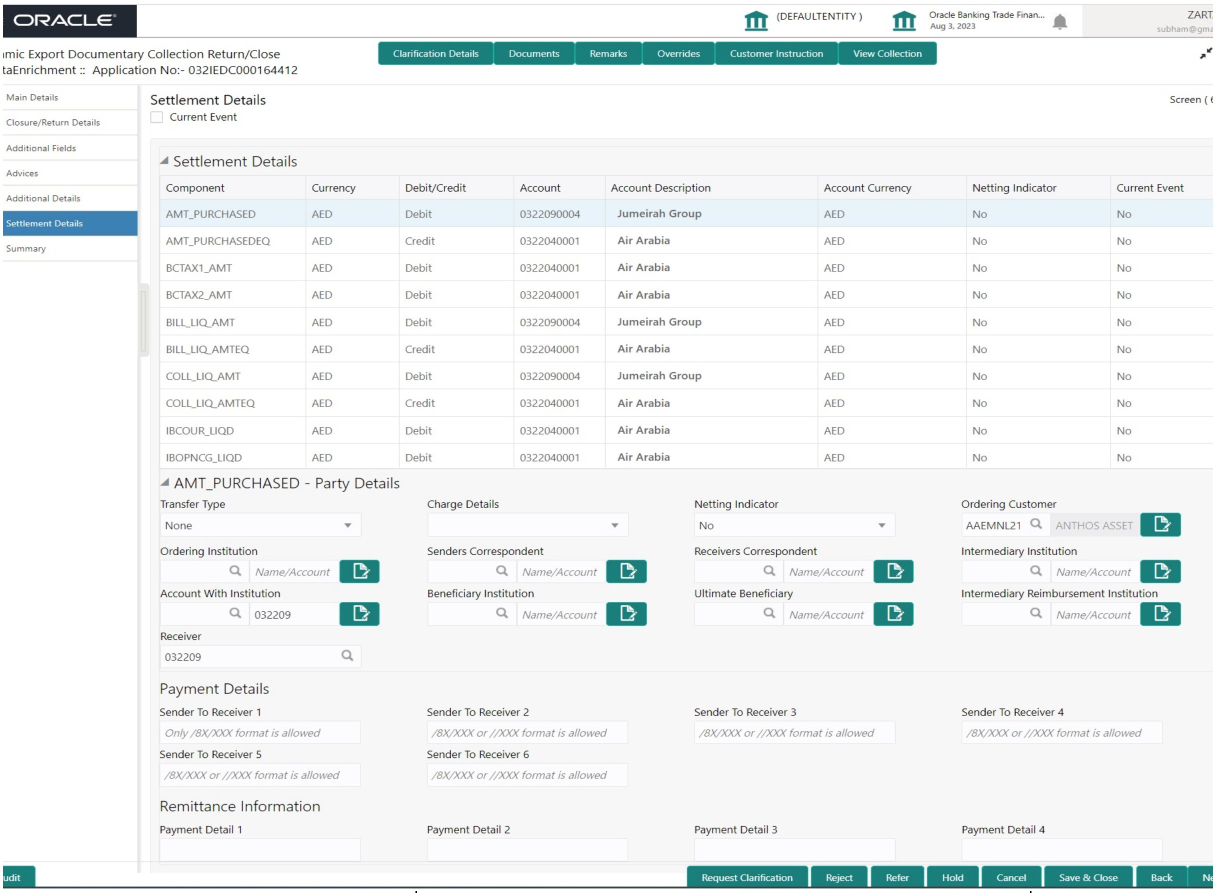
Field	Description	Sample Values
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Collection	Enables user to view the details of the collection.	
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	

Field	Description	Sample Values
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 Settlement Details

As part of DE user verifies and enter the basic additional details available in the Islamic Export Collection Return/Close. In case the request is received through online channel user will verify the details populated.

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



Field	Description	Sample Values
Current Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	

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

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

3.3.6.1 Party Details

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

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

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

3.3.6.2 Payment Details

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

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

3.3.6.3 Remittance Information

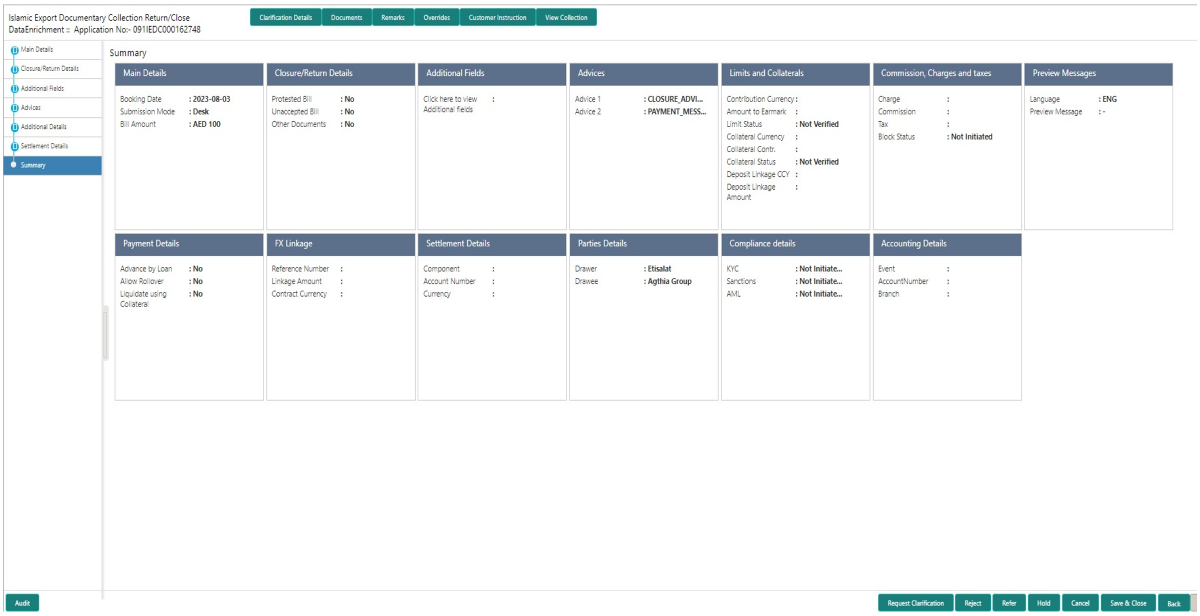
Provide the Payment Details based on the description in the following table:

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

3.3.7 Summary

User can review the summary of details updated in Data Enrichment stage of Export Collection Return request.

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



Tiles Displayed in Summary

- Main Details - User can view details about application details and Bill details.
- Closure/Return Details - User can view the return details.
- Party Details - User can view party details like applicant, collecting bank etc.
- Additional Fields - User can view the details of the additional fields.
- Advices - User can view the advices.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and taxes - User can view Commission, Charges and taxes details.
- Preview Messages - User can view the preview message.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view the settlement details.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.

Note

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

3.3.7.1 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required 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 the overrides accepted by the user.	
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Collection	Enables user to view the details of the collection.	
Submit	Task will move to next logical stage of Export Documentary Collection Return - Close. If mandatory fields have not been captured, system will display an error message highlighting that the mandatory fields have to be updated. In case of duplicate documents' system will terminate the process after handing off the details to back office.	
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.	
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.	

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

3.4 Multi Level Approval

Log in into OBTFPM application and acquire the task available in the approval stage in free task queue. Authorization User can acquire the task for approving.

Note

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

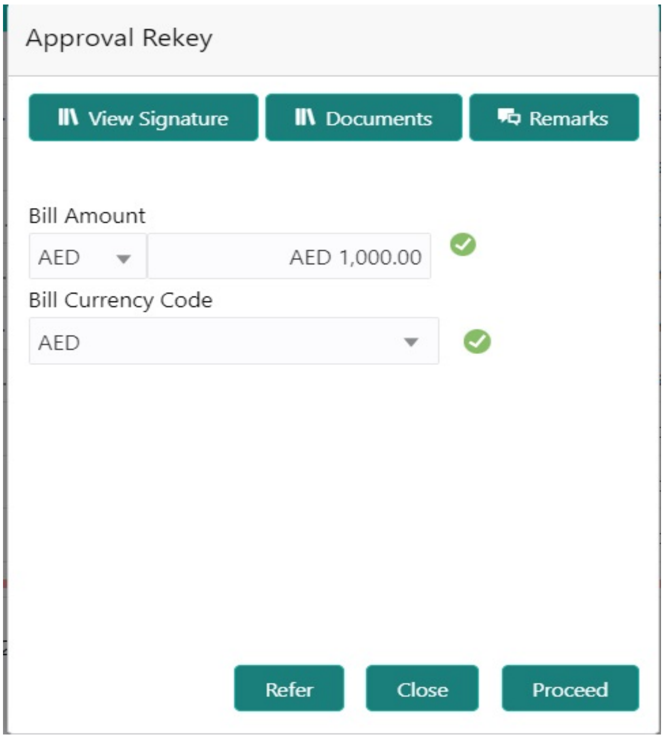
3.4.1 Authorization Re-Key (Non-Online Channel)

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

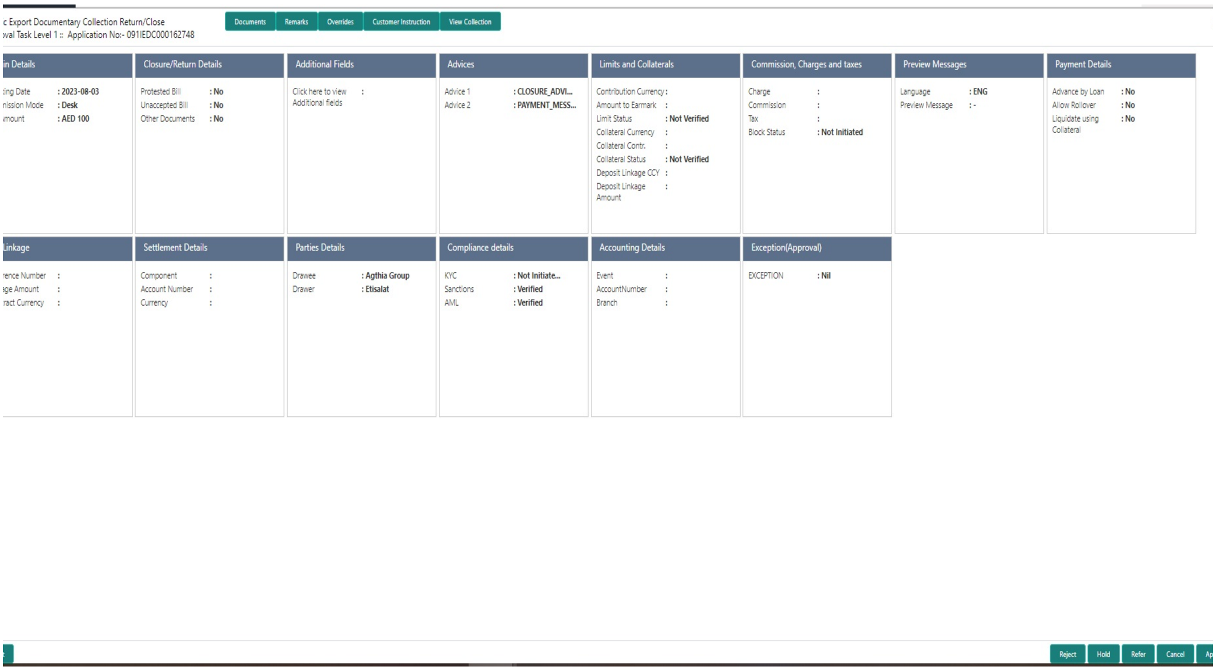
Open the task and re-key some of the critical field values from the request in the Re-key screen. Some of the fields below will dynamically be available for re-key.:

- Bill Currency Code
- Bill Amount

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



3.4.2 Summary



Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Close/Return Details - User can view the return details.
- Party Details - User can view party details like applicant, collecting bank etc.
- Additional Fields - User can view the details of the additional fields.
- Advices - User can view the advices.
- Preview Messages - User can view the preview message.
- Settlement Details - User can view the settlement details.
- Payment Details - User can view the payment details.
- Limits and Collaterals - User can view limits and collateral details.
- Commissions, Charges and Taxes - User can view commissions, charges and taxes details.
- FX Linkage - User can view the details of FX Linkage.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.

Note

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

- Exception (Approval) - User can view the exception (approval) details.

3.4.2.1 Action Buttons

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

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

3.5 Reject Approval

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

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

The screen from which the reject was initiated can been seen highlighted in the tile view.

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

3.5.1 Summary

The screen up to which data was captured before reject will be available for the user to view in the summary tile. Other fields will be blank when verified from summary tile.

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

- Main Details - User can view details about application details and document under collection.
- Party Details - User can view party details like applicant, Remitting Bank etc.
- Document Details - User can view document details.
- Shipment Details - User can view shipment details.
- Charges - User can view charge details.
- Maturity Details - User can view the maturity details.
- Message Preview - User can view the preview of the simulating message to the remitting bank.

3.5.2 Action Buttons

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

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

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