

Export LC Amendment - Beneficiary Consent Islamic User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Export LC Amendment - Beneficiary Consent Islamic User Guide
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1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Export LC Amendment Beneficiary Consent - 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>.

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

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. Export LC Amendment Beneficiary Consent - Islamic

Export LC Amendment Beneficiary Consent process enables the user to register the beneficiary consent response received for an amendment made to a LC.

As part of Conventional Export LC Amendment, Export LC Amendment process enables the bank to advise an amendment to the LC which had been already advised. The amendments may need consent from the beneficiary of the amendment and the amended LC is parked awaiting beneficiary consent. Once the Beneficiary has accepted the amendment, the LC amendment Confirmation will be triggered.

In the amendment process for beneficiary consent, there is a provision for sending consent responses as MT799 messages.

The various stages involved for Islamic Export LC Amendment Beneficiary Consent are:

- Input basic data and Upload of related mandatory and non-mandatory documents in Registration stage
- Input/Modify details of amendment of LC - Data Enrichment stage
- Capture remarks for other users to check and act
- Notify customer on any negative statuses in any of the stages to the Beneficiary
- Hand off request to back office

The design, development and functionality of the Islamic Export LC Amendment process flow is similar to that of conventional Export LC Amendment process flow.

This section contains the following topics:

3.1 Common Initiation Stage	3.2 Registration
3.3 Data Enrichment	3.4 Exceptions
3.5 Multi Approval	

3.1 Common Initiation Stage

The user can initiate the new Islamic export LC amendment beneficiary consent request from the common Initiate Task screen.

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

2. Click Trade Finance > Initiate Task.

The screenshot shows the Oracle Trade Finance 'Initiate Task' registration form. The left sidebar contains a menu with options: Administration, Bank Guarantee Advise, Bank Guarantee Issuance, Buyers Credit, Common Group Message, Enquiry, Export - Documentary Collection, Export - Documentary Credit, Import - Documentary Collection, Import - Documentary Credit, Initiate Task (highlighted), Limits Tree, and Maintenance. The main form area is titled 'Initiate Task' and 'Registration'. It contains three input fields: 'Process Name' with a dropdown menu showing 'Export LC Amendment Benefici...', 'LC Reference Number' with a text input field containing 'PK2ELAT221106017' and a search icon, and 'Branch' with a dropdown menu showing 'PK2-Oracle Banking Trade Fina...'. At the bottom right of the form are two buttons: 'Proceed' and 'Clear'.

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

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

3.1.0.1 Action Buttons

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

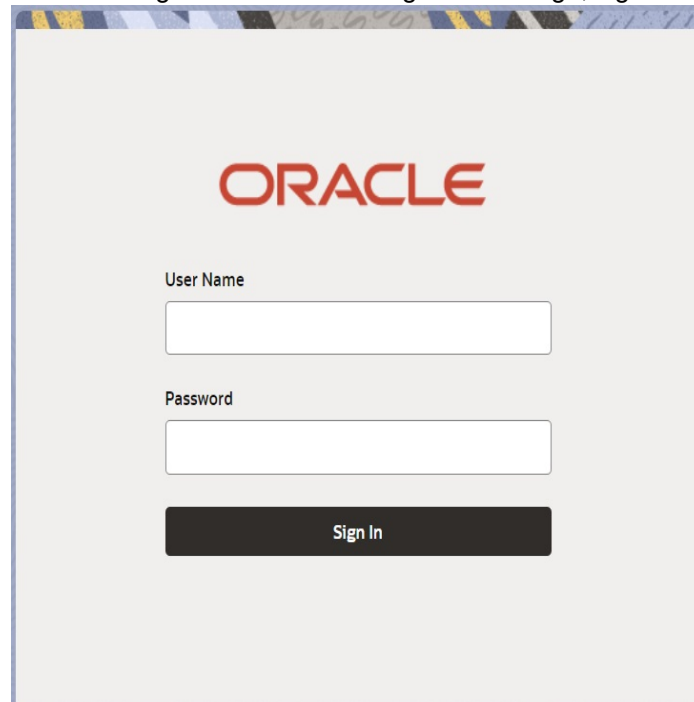
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

3.2 Registration

If beneficiary response is given through branch either by fax, mail, or paper, the Islamic Export LC amendment Beneficiary Consent process starts from the Registration Stage.

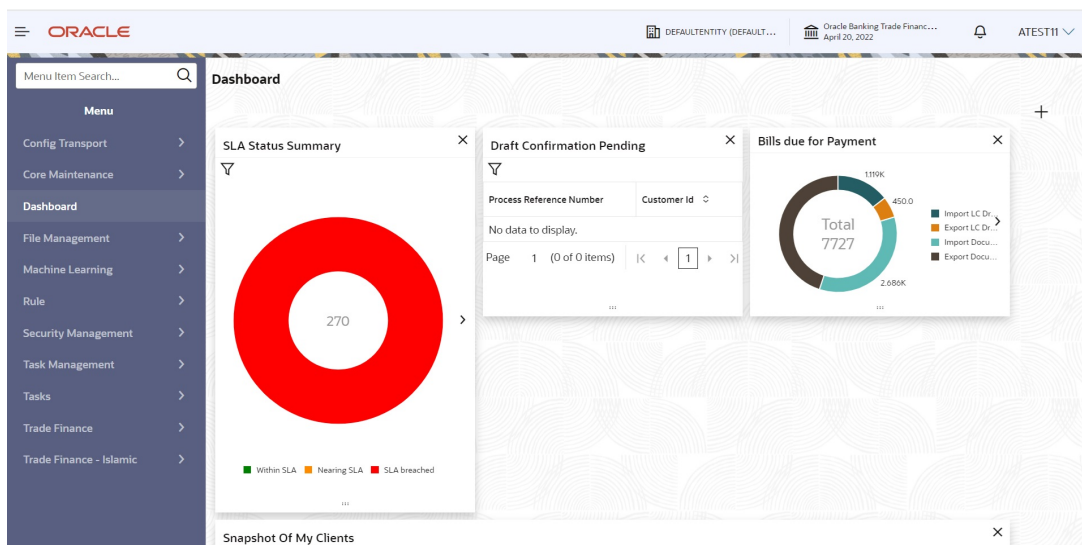
During Registration stage, user can capture the basic details of the amendment confirmation, check the signature of the signatory from the advising bank and upload the related documents. It also enables the user to capture beneficiary response.

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

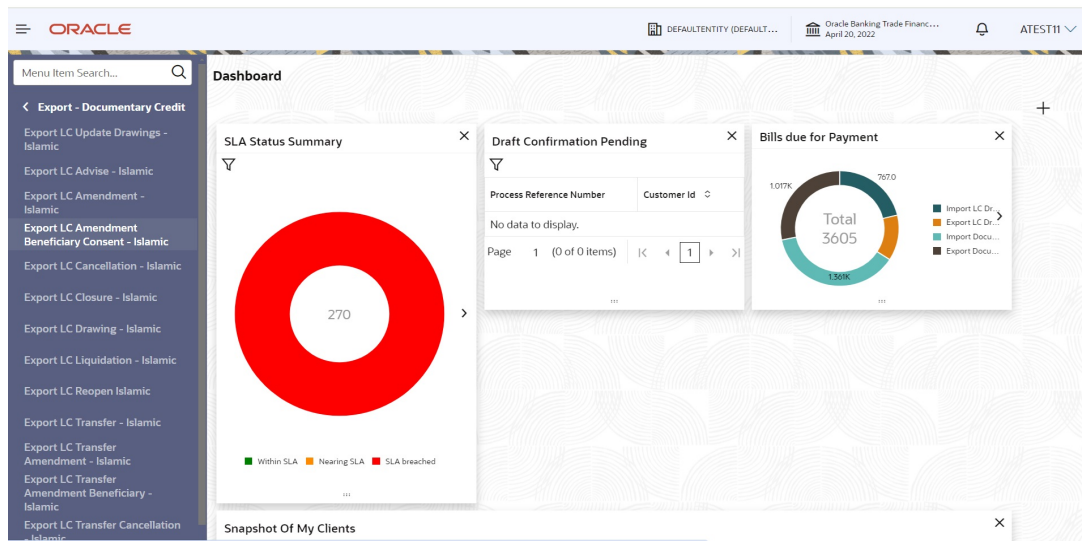


The image shows the Oracle login interface. At the top is the Oracle logo in red. Below it are two input fields: "User Name" and "Password". At the bottom is a black "Sign In" button.

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



3. Click **Trade Finance - Islamic > Export - Documentary Credit> Export LC Amendment Beneficiary Consent - Islamic.**



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

3.2.1 Application Details

Export LC Amendment Beneficiary Consent - Islamic

Application Details

20 - Documentary Credit Number: PK2EIUN221105503

Beneficiary ID: 001044

Beneficiary: GOODCARE PLC

Branch: PK2-Oracle Banking Trade Fina

Amendment Number: 1

Process Reference Number: PK2IEAM000061570

Priority: Medium

Submission Mode: Select

Response Received Date: April 20, 2022

Issuing Bank: 001041 WELLS FAF

Non Bank Issuer:

User Reference Number: PK2EIUN221105503

Customer Reference Number: ABCD

LC Details

LC Type: Usance

Product Code:

Product Description: Islamic Export LC Usance Revolving

Advising Bank:

40A - Form of Documentary Credit: IRREVOCABLE

Contract Reference Number: PK2EIUN221105503

31C - Date of Issue: April 20, 2022

40E - Applicable Rules: UCP LATEST VERSION

Date of Expiry: July 19, 2022

31D - Place of Expiry: MUMBAI

51A - Applicant Bank:

Applicant: 001043 MARKS AN

Beneficiary: 001044 GOODCARE

32B - Currency Code, Amount: GBP £40,000.00

39A - Percentage Credit Amount Tolerance: /

39C - Additional Amount Covered:

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	April 20, 2022	<input type="checkbox"/>	Confirmed		

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Documentary Credit Number	Provide the documentary credit number. Alternatively, user can search the documentary credit number using LOV. In the LOV, user can input Customer ID, Applicant, Currency, Amount and User Reference to fetch the LC details. Based on the search result, select the applicable LC to be amended.	
Beneficiary ID	Read only field. Beneficiary ID will be auto-populated based on the selected LC from the LOV.	001344
Beneficiary	Read only field. Beneficiary Name will be auto-populated based on the selected LC from the LOV.	EMR & CO
Branch	Read only field. Branch details will be auto-populated based on the selected LC from the LOV.	203-Bank Futura - Branch FZ1
Amendment Number	Read only field. Amendment number will be auto-populated based on selected Export LC. Amendment number increases by 1 for each amendment.	

Field	Description	Sample Values
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	
Priority	System will default the Priority as Low/Medium/High based on maintenance.	High
Submission Mode	Select the submission mode of Export LC Amendment request. By default the submission mode will have the value as 'Desk'. Desk - Request received through Desk Courier - Request received through Courier Email - Request received through Email Fax - Request received through Fax	Desk
Response Received Date	By default, the application will display branch's current date and enables the user to change the date to any back date. <div style="text-align: center;">Note Future date selection is not allowed.</div>	04/13/2018
Issuing Bank	Read only field. Issuing Bank details will be auto-populated based on the selected LC from the LOV.	
Non Bank Issuer	Read only field. Non Bank Issuer details will be auto-populated based on the selected LC from the LOV.	
Cancel LC	Read only field. This field displays the option to cancel the LC.	
User Reference Number	Read only field. User reference number is defaulted based on the selected LC.	
Customer Reference Number	Read only field. This field displays the Customer Reference Number of the selected LC.	

3.2.2 LC Details

Details in this screen displays the data from the LC issued.

The screenshot shows the 'LC Details' screen with the following data:

- LC Type:** Usance
- Product Code:** PKZEIUN21105503
- Product Description:** Islamic Export LC Usance Revolving
- Advising Bank:** (Empty)
- 40A - Form of Documentary Credit:** IRREVOCABLE
- 31C - Date of Issue:** April 20, 2022
- 40E - Applicable Rules:** UCP LATEST VERSION
- Date of Expiry:** July 19, 2022
- 31D - Place of Expiry:** MUMBAI
- 51A - Applicant Bank:** (Empty)
- Applicant:** 001043 MARKS AN
- Beneficiary:** 001044 GOODCAR
- 32B - Currency Code, Amount:** GBP £40,000.00
- 39A - Percentage Credit Amount Tolerance:** /
- 39C - Additional Amount Covered:** (Empty)

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

Field	Description	Sample Values
LC Type	Read only field. LC type will be populated based selected LC.	
Product Code	Read only field. This field displays the product code of the selected LC.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Advising Bank	This field displays the advising bank details of the selected LC.	
40A - Form of Documentary Credit	Read only field. This field displays the form of documentary credit details of the selected LC.	
Contract Reference Number	Read only field. This field displays the Contract Reference Number of the selected LC.	
Date of Issue	Read only field. This field displays the LC issuance date.	
Applicable Rules	This field displays the rules of the selected LC.	
Date Of Expiry	This field displays the expiry date of the selected LC.	
Place of Expiry	This field displays the place of expiry of the selected LC.	
Applicant Bank	Read only field. This field displays the applicant bank details of the selected Export LC.	

Field	Description	Sample Values
Applicant	Read only field. This field displays the details of the applicant of the selected LC.	
Beneficiary	Read only field. This field displays the details of the beneficiary of the selected LC.	
Currency Code, Amount	Read only field. This field displays the value of LC along with the currency details of the selected LC.	
Percentage Credit Amount Tolerance	Read only field. This field displays the percentage credit amount tolerance details of the selected LC.	
Additional Amount Covered	Read only field. This field displays the details of additional amount covered of the selected LC.	

3.2.3 Beneficiary Response Capture

Registration user can capture the beneficiary responses of each amendments made to the LC in this section.

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	April 20, 2022	<input type="checkbox"/>	Confirmed		Hold Cancel Save & Close Submit

Capture the beneficiary response based on the description in the following table:

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated based on selected LC using documentary credit number.	
Amendment Date	Read only field. This field displays the date on which the amendment was made to LC.	
Beneficiary Consent Required	Read only field. Beneficiary Consent Required (Y/N) will be auto-populated based on selected LC using documentary credit number.	

Field	Description	Sample Values
Beneficiary Response	<p>Select the beneficiary response from the LOV.</p> <ul style="list-style-type: none"> Confirmed Unconfirmed Rejected <hr/> <p>Note</p> <p>Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</p>	
Remarks	Capture the remarks of the beneficiary response.	
Action	Click Edit icon to edit the remarks of the beneficiary response.	

3.2.4 Miscellaneous

Export LC Amendment Beneficiary Consent - Islamic

Application Details

20 - Documentary Credit Number: PK2EIUN21105503

Beneficiary ID: 001044

Beneficiary: GOODCARE PLC

Branch: PK2-Oracle Banking Trade Fina

Amendment Number: 1

Process Reference Number: PK2EAM000061570

Priority: Medium

Submission Mode: Select

Response Received Date: April 20, 2022

Issuing Bank: 001041 WELLS FAF

Non Bank Issuer:

Cancel LC: ☐

User Reference Number: PK2EIUN21105503

Customer Reference Number: ABCD

LC Details

LC Type: Usance

Product Code:

Product Description: Islamic Export LC Usance Revolving

Advising Bank:

40A - Form of Documentary Credit: IRREVOCABLE

Contract Reference Number: PK2EIUN21105503

31C - Date of Issue: April 20, 2022

40E - Applicable Rules: UCP LATEST VERSION

Date of Expiry: July 19, 2022

31D - Place of Expiry: MUMBAI

51A - Applicant Bank:

Applicant: 001043 MARKS AN

Beneficiary: 001044 GOODCARE

32B - Currency Code, Amount: GBP E40,000.00

39A - Percentage Credit Amount Tolerance: /

39C - Additional Amount Covered:

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	April 20, 2022	<input type="checkbox"/>	Confirmed		

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Signatures	<p>Click the 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>	

Field	Description	Sample Values
Documents	Upload the required documents.	
Remarks	Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request.	
Customer Instruction	<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. 	
View LC	Enables user to view the details of the LC.	
Events	Click to view the all the LC events.	
Action Buttons		
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 Export LC Amendment - Beneficiary Consent.</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 you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancels the Export LC Amendment - Beneficiary Consent Registration stage inputs.	
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	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.	

3.3 Data Enrichment

A Data Enrichment User can enter/update details of the amendment confirmation request.

Non-Online Channel - Export LC Amendment - Beneficiary Consent request that were received at the desk will move to Beneficiary Consent Response Capture stage post successful Registration. The requests will have the details entered during the Registration stage.

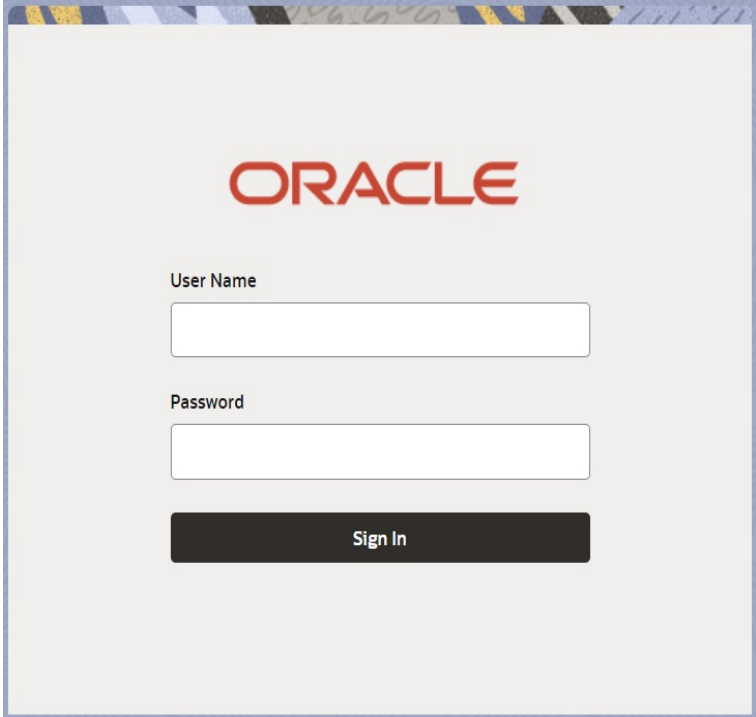
Online Channel - Requests that are received via online channels like trade portal, external system and SWIFT are available directly for further processing from Beneficiary Consent Response Capture stage.

Note

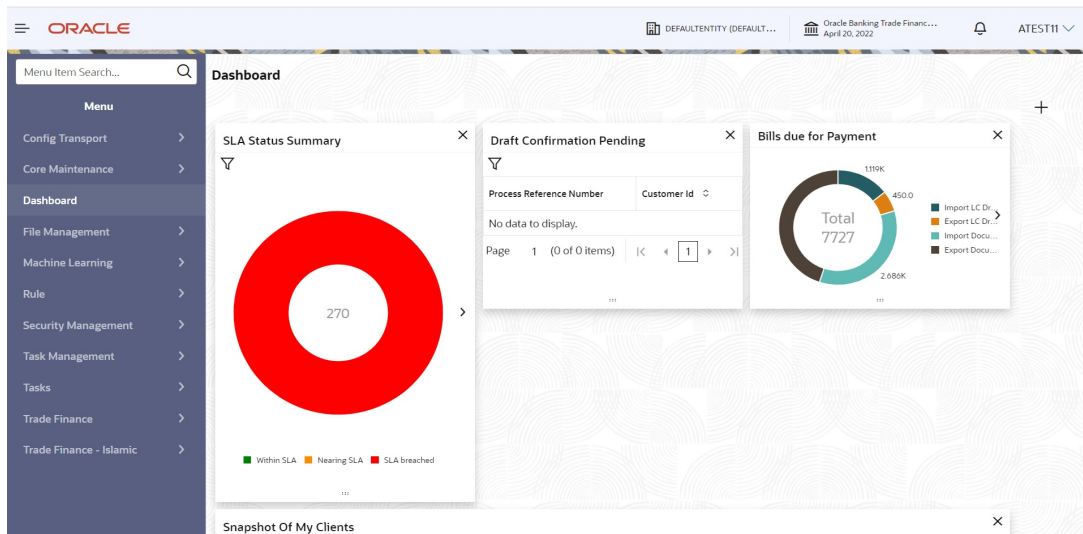
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

Do the following steps to acquire a task currently at Beneficiary Consent Response Capture stage:

1. Using the entitled login credentials for Islamic Beneficiary Consent Response Capture stage, login to the OBTFPM application.

The image shows a login interface for the Oracle OBTFPM application. At the top, the Oracle logo is displayed in red. Below it, the text "User Name" is followed by a white input field. Underneath that, the text "Password" is followed by another white input field. At the bottom of the form, there is a dark grey button with the text "Sign In" in white.

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



- Click **Tasks > Free Tasks**. Select the appropriate task and click **Acquire & Edit** to edit the

The screenshot shows the 'Free Tasks' table in the Oracle interface. The table has columns for Process Name, Application Number, Stage, and Application Date. The first few rows of data are as follows:

Process Name	Application Number	Stage	Application Date
ExportLC Amendment BeneficiaryConsent Is...	PK2I... PK2IEAM000061585	DataEnrichment	22-04-20
ExportLC Amendment BeneficiaryConsent Is...	PK2I... PK2IEAM000061570	Sanction Check Exceptiona...	22-04-20
ExportLC Amendment BeneficiaryConsent Is...	PK2I... PK2IEAM000061576	DataEnrichment	22-04-20
Guarantee Cancellation Islamic	PK2I... PK2IGCI000061575	DataEnrichment	22-04-20
Import LC issuance	PK2I... PK2ILCI000061562	Handoff RetryTask	22-04-20
Export Documentary Collection Booking	PK2... PK2EDCB000061517	DataEnrichment	22-04-20
Guarantee Advise	PK2... PK2GTEA000061512	Scrutiny	22-04-20
Guarantee Advise	PK2... PK2GTEA000061511	Scrutiny	22-04-20
Guarantee Advise	PK2... PK2GTEA000061510	Scrutiny	22-04-20
Guarantee Advise	PK2... PK2GTEA000061509	Scrutiny	22-04-20
Guarantee Advise	PK2... PK2GTEA000061508	Scrutiny	22-04-20
Guarantee Advise	PK2... PK2GTEA000061507	Scrutiny	22-04-20

task or click **Acquire** to edit the task from **My Tasks**.

This screenshot is identical to the previous one, showing the 'Free Tasks' table. The first task, 'ExportLC Amendment BeneficiaryConsent Is...', is now selected, indicated by a checkmark in the first column.

- The acquired task will be available in **My Tasks** tab. Click **Edit** to capture responses of the registered task.

Process Name	Application Number	Stage	Application Date
ExportLC Amendment BeneficiaryConsent Isl...	PK2IEAM000061570	DataEnrichment	22-04-20
ExportLC Amendment BeneficiaryConsent Isl...	PK2ELCA000061569	DataEnrichment	22-04-20
Guarantee Advise	PK2GTEA000061513	Scrutiny	22-04-20
Guarantee Advise	PK2GTEA000061505	Scrutiny	22-04-20
Guarantee Advise	PK2GTEA000061495	Scrutiny	22-04-20
Export LC Amendment	PK2ELCA000053707	DataEnrichment	22-04-20
Export LC Amendment	PK2ELCA000053706	DataEnrichment	22-04-20
Export LC Amendment	PK2ELCA000053690	Scrutiny	22-04-20
Import LC Issuance	PK2ILCI000053589	Registration	22-04-20
Import LC Issuance	PK2ILCI000053556	Handoff RetryTask	22-04-20
Export LC Transfer Amendment	PK2ELCT000052761	DataEnrichment	22-04-20
Islamic Export LC Transfer Amendment	PK2IETRO00052942	DataEnrichment	22-04-20
Islamic Export LC Transfer Amendment	PK2IETRO00052668	DataEnrichment	22-04-20

The Data Enrichment stage has three sections as follows:

- Main Details
- Additional Fields
- Advices
- Additional Details
- Summary

Let's look at the details for beneficiary consent response capture stage. User can enter/update the following fields. Some of the fields that are already having value from Registration/online channels may not be editable.

3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details
- Beneficiary Response Capture

3.3.1.1 Application Details

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

ExportLC Amendment BeneficiaryConsent Islamic DataEnrichment ::
Application No:- PK2IEAM000061570

Main Details

Application Details

20 - Documentary Credit Number: PK2EIUN221105503

Beneficiary ID: 001044

Beneficiary: GOODCARE PLC

Branch: PK2-Oracle Banking Trade Fina

Amendment Number: 1

Process Reference Number: PK2IEAM000061570

Priority: Medium

Submission Mode: Select

Response Received Date: April 20, 2022

Issuing Bank: 001041 WELLS FAF

Non Bank Issuer: [Empty]

Cancel LC: [Toggle]

User Reference Number: PK2EIUN221105503

Customer Reference Number: ABCD

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	April 20, 2022	[Toggle]	Confirmed		[Edit]

Audit [Reject] [Refer] [Hold] [Cancel] [Save & Close] [Next]

3.3.1.2 Beneficiary Response Capture

Registration user can capture the beneficiary responses of each amendments made to the LC in this section.

The screenshot shows a web interface for capturing beneficiary responses. It features a table with the following data:

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	April 20, 2022	<input type="checkbox"/>	Confirmed		

Below the table are buttons: **Reject**, **Refer**, **Hold**, **Cancel**, **Save & Close**, and **Next**. An **Audit** button is located on the left side of the form.

Capture the beneficiary response based on the description in the following table:

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated based on selected LC using documentary credit number.	
Amendment Date	Read only field. Amendment Date will be auto-populated based on selected LC using documentary credit number. This field displays the date on which the amendment was made to LC.	
Beneficiary Consent Required	Read only field. Beneficiary Consent Required (Y/N) will be auto-populated based on selected LC.	
Beneficiary Response	Select the beneficiary response from the LOV. <ul style="list-style-type: none">ConfirmedRejected <div>Note Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.</div>	

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 icon 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 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 the overrides accepted by the user.	
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.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Events	Click to view the all the LC events.	
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 Beneficiary Consent Response Capture stage inputs.	

Field	Description	Sample Values
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.</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 	
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 Additional Fields

Banks can configure these additional fields during implementation.

The screenshot shows the 'Additional Fields' configuration screen. The title bar reads 'ExportLC Amendment BeneficiaryConsent Islamic DataEnrichment :: Application No:- PK2IEAM000061570'. The left sidebar has a tree view with 'Main Details', 'Additional Fields' (selected), 'Advices', 'Additional Details', 'Settlement Details', and 'Summary'. The main area is titled 'Additional Fields' and contains a large, empty grid for configuring fields. At the bottom, there is an 'Audit' button on the left and a row of action buttons: 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'. The top right corner shows 'Screen(2/6)'.

3.3.3 Advices

Advices menu displays the advices available under a product code from the back office as tiles. User can edit the fields in the tile, if required and verify the details Data Segment. User can suppress the advice, if required.

The screenshot shows the 'Advices' screen. The title bar is the same as the previous screen. The left sidebar has 'Advices' selected. The main area is titled 'Advices' and displays four advice tiles in a 2x2 grid. Each tile contains the following information:

- Advice : AMD_EXP_CR**
 - Advice Name : AMD_EXP_CR
 - Advice Party : BEN
 - Party Name : GOODCARE PLC
 - Suppress Advice : NO
- Advice : LC_ACK_AMND**
 - Advice Name : LC_ACK_AMND
 - Advice Party : ISB
 - Party Name : WELLS FARGO ...
 - Suppress Advice : NO
- Advice : LC_CASH_COL_ADV**
 - Advice Name : LC_CASH_COL_ADV
 - Advice Party : ISB
 - Party Name : WELLS FARGO ...
 - Suppress Advice : NO
- Advice : PAYMENT_MESSAGE**
 - Advice Name : PAYMENT_MESSAGE
 - Advice Party :
 - Party Name :
 - Suppress Advice : NO

At the bottom, there is an 'Audit' button on the left and a row of action buttons: 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'. The top right corner shows 'Screen(3/6)'.

3.3.4 Additional Details

A Data Enrichment user can enter the basic additional details available in the Islamic LC amend Beneficiary Consent. In case the request is received through online channel user will verify the details populated.

3.3.4.1 Commission, Charges and Taxes

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

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.

Charge Details are auto-populated from the back-end system.

Commission Details

Commission Details are auto-populated from back-end system.

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	

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

Charge Details

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified Amount	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	<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 select/de-select the check box if it is de-selected by default.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	
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 OBTFPM.</p> <p>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.</p>	
Waive	<p>If charges have to be waived, this check box has to be selected.</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>	

Field	Description	Sample Values
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 auto-populated 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	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.	
Charges From Beneficiary	Detail of charges to be collected from beneficiary.	

3.3.4.2 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..

FX Linkage

FX Linkage

FX Reference Number	Bought Currency	SOLD Currency	Available Contract Amount	Rate	Linked Amount	Total Utilized Amount	FX Expiry Date	Action
PK2FXF1211586018	GBP	USD	£157,786.89	1.22	£100.00	£6,147.54	December 31, 2022	

Page 1 of 1 (1 of 1 Items) |< 1 >|

Average FX Rate

0

Save & Close Cancel

FX Linkage

FX Reference Number

Currency

Contract Amount

Available FX Contract Amount

Linkage Amount

Rate

FX Amount in Local Currency


FX Expiry Date

FX Delivery Period From

FX Delivery Period To

Save & Close Close

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 BOT currency from the linked FX contract.	
Contract Amount	<p>This field displays the FX BOT currency and Amount.</p> <p>The user can change the currency.</p>	
Available FX Contract Amount	<p>This field displays the available FX contract amount.</p> <p>The value is from the "Available Amount" in FXDLINKG screen in OBTR.</p> <p>Available Amount BOT currency and Amount is displayed.</p>	
Linkage Amount	<p>This field displays the amount available for linkage.</p> <p>The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone.</p> <p>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.</p>	
Rate	This field displays the exchange rate defaulted from the linked FX Contract.	

Field	Description	Sample Values
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.	
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.	

3.3.4.3 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.	
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.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Events	Click to view the all the LC events.	
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 Islamic Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant 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.	

Field	Description	Sample Values
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 	
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.	
Back	On Click of Back, the application loads previous stage inputs.	

3.3.5 Settlement Details

A Data Enrichment user can enter the settlement details available in the Islamic LC amend Beneficiary Consent. In case the request is received through online channel user will verify the details populated.

The screenshot displays the Oracle Banking Trade Finance application interface. The main header shows the Oracle logo and user information. The breadcrumb trail indicates the path: Main Details > Settlement Details. The page title is "ExportLC Amendment Beneficiary Consent Islamic Data Enrichment :: Application No:- PK2IEAM000061570".

The "Settlement Details" section is expanded, showing a table of settlement entries. The table has columns for Component, Currency, Debit/Credit, Account, Account Description, Account Currency, Nesting Indicator, and Current Event. The entries are for various components like COLLAMT_OSEQ, COLLAMNDAMTEQ, COLLAMTEQ, COLLAMT_DECR, COLLAMT_INCR, COLL_AVALAMTEQ, LICOURAMND_LIQD, LIEXADV_LIQD, and LISWIFTAMN_LIQD, all with GBP currency and PK20010440017 account.

Below the table, the "COLL_AMNDAMTEQ - Party Details" section is expanded, showing fields for Transfer Type (Bank Transfer), Charge Details (Remitter All Charges), Nesting Indicator, and Ordering Customer. It also includes fields for Ordering Institution, Senders Correspondent, Receivers Correspondent, Intermediary Institution, Account With Institution, Beneficiary Institution, Ultimate Beneficiary, and Intermediary Reimbursement Institution.

The "Payment Details" section is also expanded, showing fields for Sender To Receiver 1 through 4, each with a format constraint: "/BX/XXX or //XXX format is allowed".

The "Remittance Information" section is expanded, showing fields for Payment Detail 1 through 4.

At the bottom of the screen, there are buttons for "Reject", "Refer", "Hold", "Cancel", "Save & Close", "Back", and "Next".

Provide the settlement details based on the following field description.

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

3.3.5.1 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges 	

Field	Description	Sample Values
Netting Indicator	Select the netting indicator for the component: <ul style="list-style-type: none"> • 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.	
Account with Institution	Select the account with institution from the LOV.	
Beneficiary Institution	Select the beneficiary institution from the LOV.	
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimbursement Institution	Select the intermediary reimbursement institution from the LOV.	

3.3.5.2 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.	

3.3.5.3 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.	

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

3.3.5.4 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.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Events	Click to view the all the LC events.	
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 Beneficiary Consent Response Capture stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

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.</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 	
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>	
Back	<p>On Click of Back, the application loads previous stage inputs.</p>	

3.3.6 Summary

A Data Enrichment user can enter the basic additional details available in the LC amend Beneficiary Consent. In case the request is received through online channel user will verify the details populated.

A Data Enrichment user can review the summary of details updated in Beneficiary Consent Response Capture section. As part of summary screen, user can see the summary tiles. The

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

ExportLC Amendment Beneficiary Consent Islamic Data Enrichment :: Application
No:- PK2IEAM000061570

Summary

Accounting Details	Main Details	Additional Fields
Event : AMND Account Number : 412000001 Branch : PK2	Form of LC : IRREVOCABLE Submission Mode : Date of Issue : 2023-04-20 Date of Expiry : 2022-07-19 Place of Expiry : MUMBAI	Click here to view Additional Fields
Advices	Commission, Charges and Taxes	Preview Messages
Advice 1 : AMD_EXP_CR Advice 2 : LC_ACK_AMND Advice 3 : LC_CASH_COL_... Advice 4 : PAYMENT_MESS...	Charge : GBP 100.00 Commission : Tax : Block Status : Not Initiated	Language : ENG Preview Message : -
Parties Details	Compliance details	Settlement Details
Beneficiary : GOODCARE PLC Applicant : MARKS AND SP... Issuing Bank : WELLS FARGO ...	KYC : Not Initiate... Sanctions : Not Initiate... AML : Not Initiate...	Component : LISWIFTAMN_L... Account Number : PK2001044001... Currency : GBP

Buttons: Audit, Reject, Refer, Hold, Cancel, Save & Close, Back, Submit

Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and LC details, if required.
- Additional Fields - User can view the details of additional fields of the issued LC.
- Advices - User can view the advices details.
- Commission, Charges and Taxes - User can view the Commission, Charges and Taxes details.
- Preview Messages - User can view the preview message.
- Parties Details - User can view the party details.
- Compliance Details - User can view the compliance details.
- Settlement Details - User can view the settlement 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."

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 View/Upload the required 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 the overrides accepted by the user.	
Customer Instruction	<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. 	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Events	Click to view the all the LC events.	
Submit	<p>Task will get moved to next logical stage of Export LC Amendment - Beneficiary Consent.</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 you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
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.</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 	
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>	
Back	<p>On Click of Back, the application loads previous stage inputs.</p>	

3.4 Exceptions

The Export LC Amendment Beneficiary Consent 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.

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

3.4.1.1 Amount Bock Exception

This section will display the amount block exception details.

ExportLC Amendment Beneficiary Consent Islamic
AmountBlock Exception Approval :: Application No:- PK2IEAM000071261

Documents Remarks Overrides Customer Instruction Incoming Message View LC

Amount Block Exception

Summary

Amount Block Exception

Amount Block Exception Details

Type	Contract Currency	Block Amount	Account	Branch	Account Currency	Block Ref No	Block Status	Block Status Details
Cash Collateral	GBP	0	313100004	PK2	GBP			
Charge	GBP	50	313100004	PK2	GBP			

Audit

Reject Refer Hold Approve Back Next

3.4.1.2 Summary

ExportLC Amendment Beneficiary Consent Islamic
AmountBlock Exception Approval :: Application No- PK2IEAM000071261

Documents Remarks Overrides Customer Instruction Incoming Message View LC

Amount Block Exception

Summary

Screen (2 / 2)

Main Details Form of LC : IRREVOCABLE Submission Mode : Desk Date of Issue : 2021-05-05 Date of Expiry : 2021-08-03 Place of Expiry : TEST	Additional Fields Click here to view Additional fields	Advices Advice 1 : AMD_EXP_CR Advice 2 : LC_CASH_CO Advice 3 : LC_ACK_AMND Advice 4 : PAYMENT_ME	Commission, Charges and Taxes Charge : GBP50 Commission : Tax : Block Status : Failed
Preview Messages Language : ENG Preview Message : -	Parties Details Beneficiary : PK2WALKIN1 Advise Through Bank : RBS PLC Applicant : MARKS AND Confirming Bank : WELLS FARG	Compliance details KYC : Not Verified Sanctions : Not Initia AML : Not Initia	

Audit

Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

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

3.4.1.3 Action Buttons

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

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.</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 Export LC Amendment Beneficiary Consent Amount Block Exception check.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.4.2 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 Amount Block Exception

3.4.2.2 This section will display the amount block exception details.

ExportLC Amendment Beneficiary Consent Islamic
KYC Exceptional approval :: Application No:- PK2IEAM000071261

Documents Remarks Overrides Customer Instruction Incoming Message View LC

KYC Exception Details

Summary

KYC Details

Party ID	KYC Status	KYC Verified On	KYC Verified Till
001204	Failed		
001043	Verified	27-03-2021	27-03-2022

Reject Refer Hold Approve Back Next

3.4.2.3 Summary

ExportLC Amendment Beneficiary Consent Islamic
KYC Exceptional approval :: Application No:- PK2IEAM000071261

Documents Remarks Overrides Customer Instruction Incoming Message View LC

KYC Exception Details

Summary

Main Details	Additional Fields	Advices	Commission, Charges and Taxes
Form of LC : IRREVOCABLE Submission Mode : Desk Date of Issue : 2021-05-05 Date of Expiry : 2021-08-03 Place of Expiry : TEST	Click here to view Additional fields	Advice 1 : AMD_EXP_CR Advice 2 : LC_CASH_CO Advice 3 : LC_ACK_AMND Advice 4 : PAYMENT_ME	Charge : GBP50 Commission : Tax : Block Status : Not Initia
Preview Messages	Parties Details	Compliance details	
Language : ENG Preview Message : -	Confirming Bank : WELLS FARG Advise Through Bank : RBS PLC Beneficiary : PK2WALKIN1 Applicant : MARKS AND	KYC Sanctions : Not Verified AML : Not Initia	

Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Charge - User can view and modify charge details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

3.4.2.4 Action Buttons

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

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.</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 Export LC Amendment Beneficiary Consent KYC exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

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.

Note

On Approval of the exception task, system should validate the Limit Availability, Limit Expiry Date in the Limit System and create Earmark in the ELCM system. In case if the Limit is not available or the Limit is expired, then system should display an error message and should not allow the user to approve and proceed.

Limit check Exception approver can do the following actions:

Approve

- Limit enhanced in the back end (outside this process).
- Without enhancing limit in the back end.

Refer

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

Reject

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

3.4.3.1 Limit/Credit Check

This section will display the amount block exception details.

3.4.3.2 Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Availability and Shipment - User can view and modify availability and shipment details, if required.
- Payments - User can view and modify all details related to payments, if required.
- Amendment Details - User can view the amended details of the issued LC.
- Documents & Condition - User can view and modify the documents required grid and the additional conditions grid, if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

3.4.3.3 Action Buttons

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

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.</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 Export LC Amendment Beneficiary Consent Limit exception check.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

3.5 Multi Approval

A user can view the summary of details updated in multi-level approval stage of Beneficiary Consent Response Capture section.

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

Note

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

3.5.1 Summary

ExportLC Amendment BeneficiaryConsent Islamic Approval Task Level 1 ::
Application No:- PK2IEAM000061570

Accounting Details

Event	: AMND
AccountNumber	: 412000001
Branch	: PK2

Main Details

Form of LC	: IRREVOCABLE
Submission Mode	:
Date of Issue	: 2022-04-20
Date of Expiry	: 2022-07-19
Place of Expiry	: MUMBAI

Additional Fields

Click here to view Additional : fields

Advices

Advice 1	: AMD_EXP_CR
Advice 2	: LC_ACK_AMND
Advice 3	: LC_CASH_COL...

Commission,Charges and Taxes

Charge	: GBP 100.00
Commission	:
Tax	:

Preview Messages

Language	: ENG
Preview Message	: -

Parties Details

Beneficiary	: GOODCARE PLC
Issuing Bank	: WELLS FARGO ...
Applicant	: MARKS AND SP...

Exception(Approval)

Sanction	: EXCEPTION
PLEASE VISIT REMARKS FOR MORE DETAILS	: -

Compliance details

KYC	: Verified
Sanctions	: Not Initiate...
AML	: Not Initiate...

Buttons: Reject, Hold, Refer, Cancel, Approve

Tiles Displayed in Summary

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

- Additional Fields - User can view the details of additional fields of the issued LC.
- Advices - User can view the advices details.
- Commission, Charges and Taxes - User can view the Commission, Charges and Taxes details.
- Preview Messages - User can view the preview message.
- Parties Details - User can view the party details.
- Exception (Approval) - User can view the exception (Approval) details.
- Compliance Details - User can view the compliance details.

3.5.1.1 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.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View LC	Enables user to view the details of the LC.	
Events	Click to view the all the LC events.	
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.	
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.	

Field	Description	Sample Values
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	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.	

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