Export LC Transfer Amendment - Islamic User Guide

Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management - Export LC Transfer Amendment - 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 Transfer Amendment - 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.
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 LC Transfer Amendment - Islamic

Transfer LC Amendment takes place usually when there is an amendment in the Export LC.

Following are some of the scenarios where transfer LC amendmentmay be required:

- Amendment of the Expiry Date
- Amendment of the Amount
- Amendment of the Latest Shipment date
- Amendment of the Goods Description
- Amendment of the Shipment Details
- Amendment of the Documents Required
- Amendment of the Additional Conditions

The various stages involved for Transfer Amendment of an Export Letter of Credit are:

- Receive and verify documents and Input application details (Non Online Channel)- Registration stage
- Verify/capture details (Online/Non Online Channels)- Scrutiny stage
- Input/Modify details of Transfer LC amendment - Data Enrichment stage
- Check balance availability for amount block
- Check for sanctions & KYC status
- Create amount block for cash margin/charges if applicable
- Capture remarks for other users to check and act
- Hand off request to back office

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

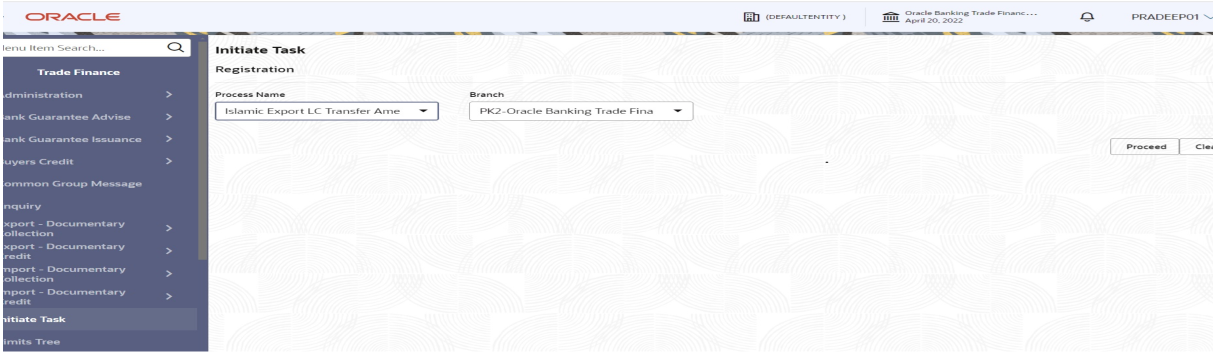
This section contains the following topics:

3.1 Common Initiation Stage

The user can initiate the new Islamic export LC transfer amendment 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

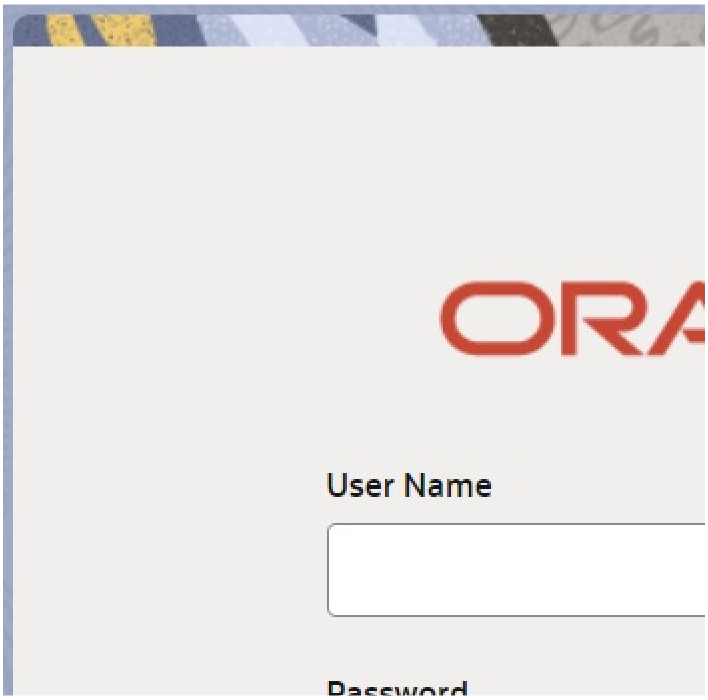
During the Registration stage, the user can register a request for an Islamic Export LC Transfer Amendment received at the front desk (as an application received physically/ received by mail/fax).

User can capture the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents. On submit of the request, the customer should be notified with acknowledgment and the request should be available for an LC expert to handle in the next stage.

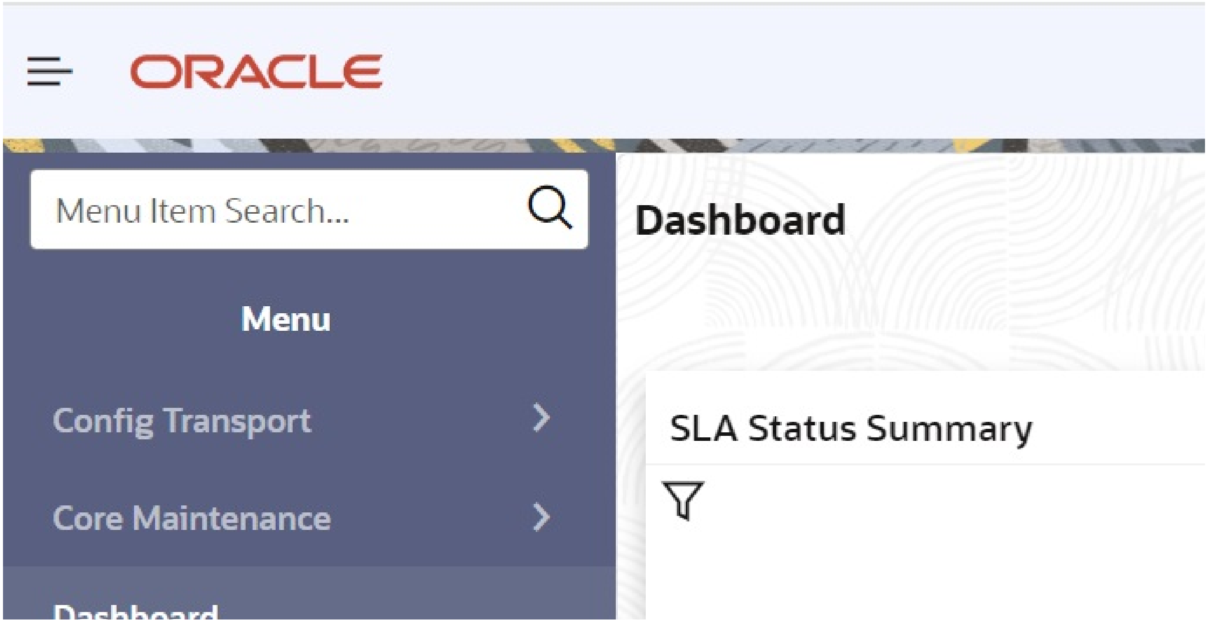
The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT**.** The OBTFPM verifies the field 21 and 26E (of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798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

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

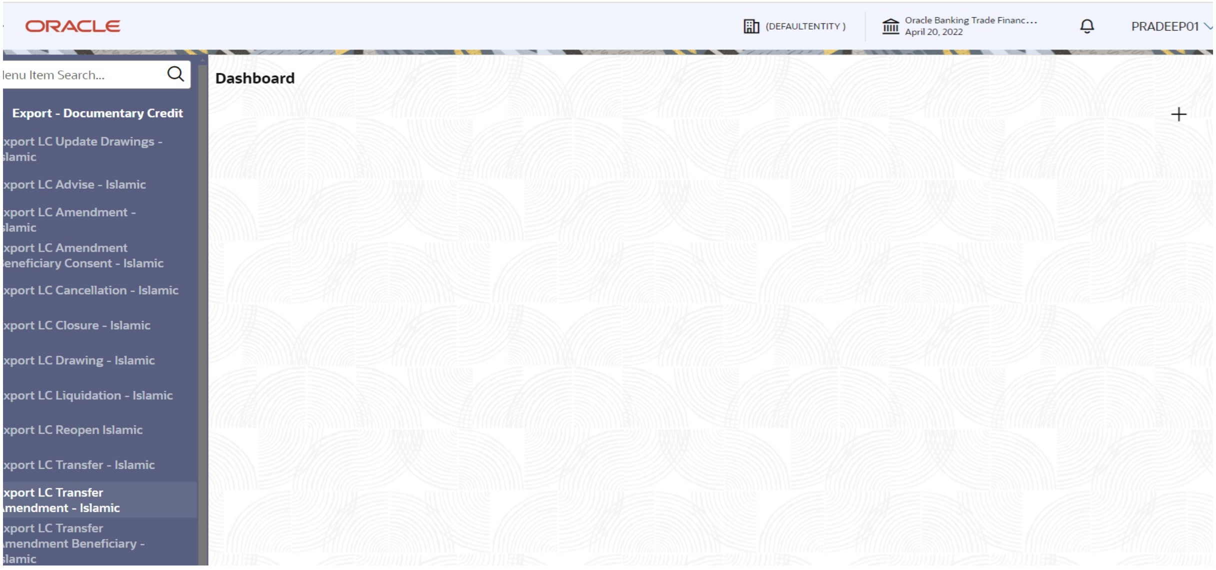
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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

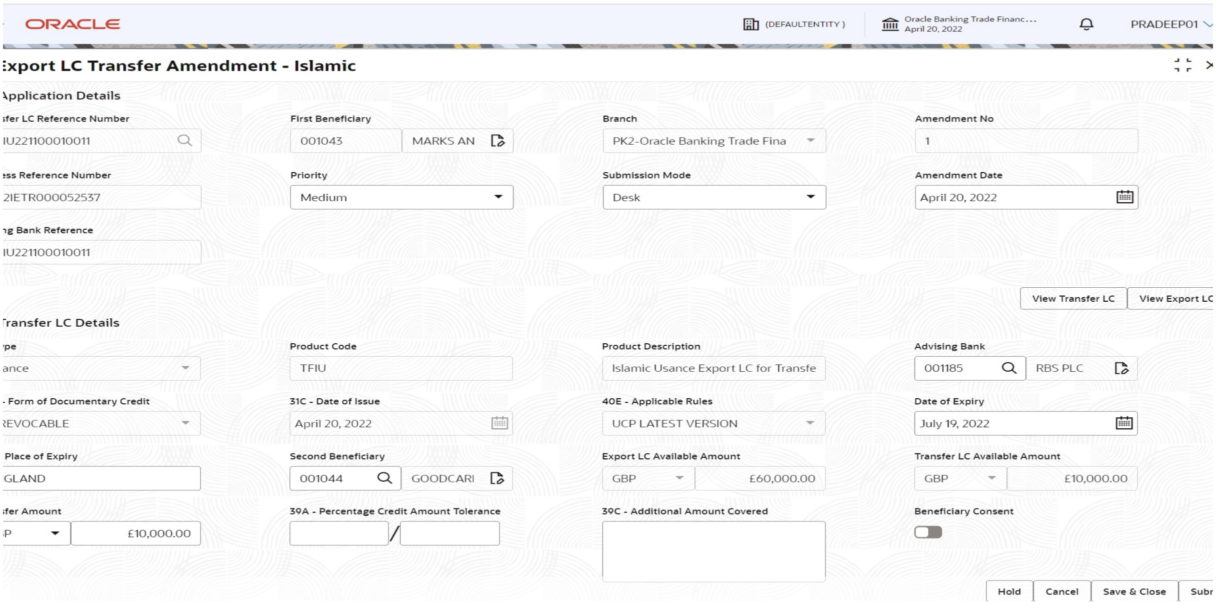


3. Click **Trade Finance - Islamic> Export - Documentary Credit> Export LC Transfer Amendment - Islamic.**



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

3.2.1 Application Details



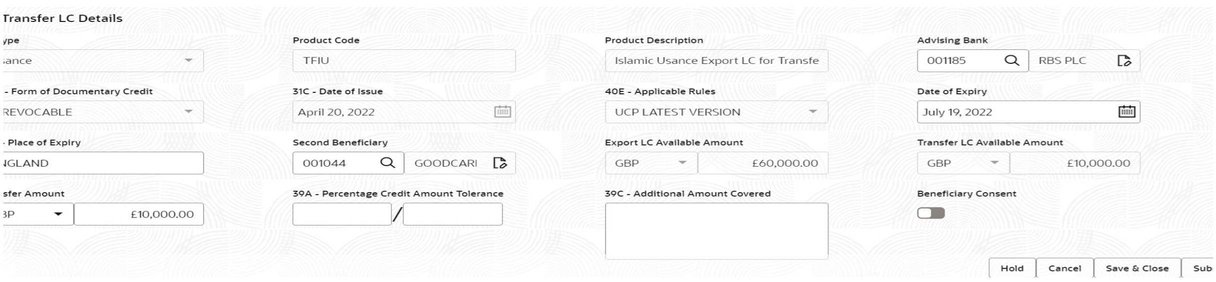
Provide the Application Details based on the description in the following table:

Field	Description	Sample Values
Transfer LC Reference Number	User can search the Transfer LC Reference Number by using the LOV. User has to select the particular LC that need to be amended. As part of LOV criteria; user can input the Export LC Reference Number, Beneficiary, Currency, Amount or User Reference Number.	

Field	Description	Sample Values
First Beneficiary	First Beneficiary details is defaulted from the underlying Export LC.	EMR & CO
Branch	Read only field. Branch details will be auto-populated from LC details.	203-Bank Futura -Branch FZ1
Amendment No.	Read only field. System defaults the latest amendment number sequence for this Export LC. The amendment sequence number is simulated from the back-end system. The System to default based on the logic < Last Amendment Number +1>.	203-Bank Futura -Branch FZ1
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.	
Priority	System will default the Priority as Low/Medium/ High based on maintenance.	High
Submission Mode	By default the submission mode will have the value as 'Desk'. the suer can change the submission mode. **Desk-** Request received through Desk **FAX -** Request received through FAX **Email -** Request received through Email **Courier-** Request received through Courier	Desk
Amendment Date	System defaults the branch's current date.	
Issuing Bank Reference	Read only field. System defaults the Issuing Bank number defaulted as per the Transfer LC.	

3.2.2 LC Details

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

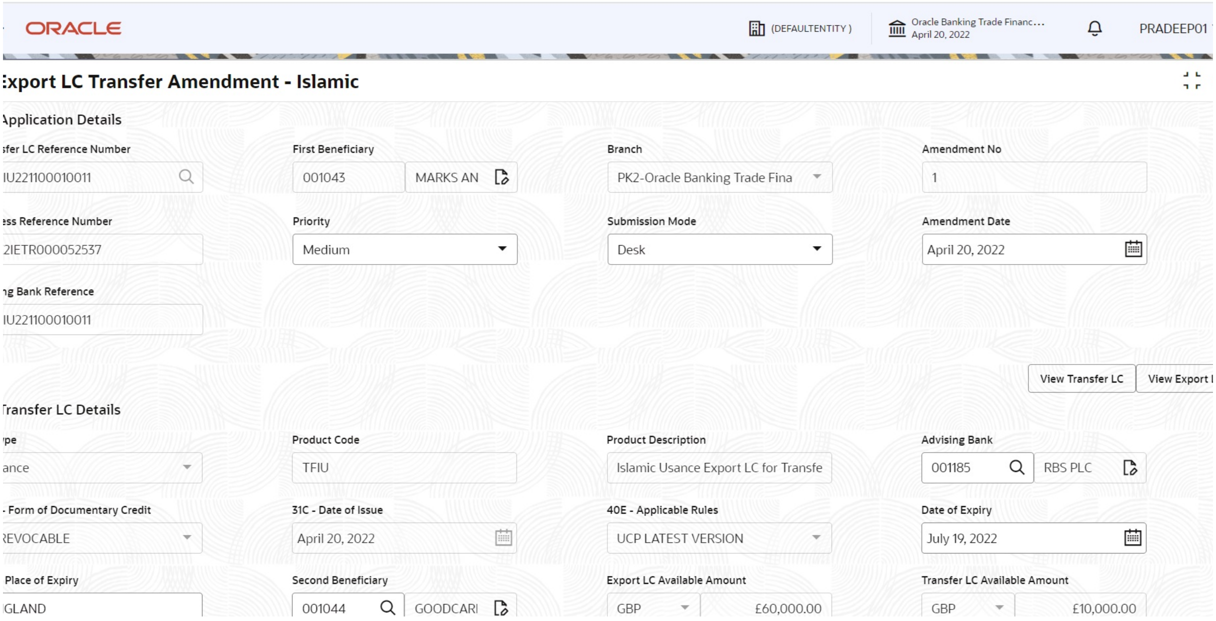


Provide the LC Details based on the description in the following table:

Field	Description	Sample Values
Product Code	Read only field. Product Code of the underlying Transfer LC is displayed.	
Product Description	Read only field. Product Description of the underlying Transfer LC is displayed.	
Advising Bank	User can enter the details if applicable. System should validate whether the Advising Bank is RMA compliant, if not system should display an error message. (Advising Bank is not RMA Compliant). User can change the advising bank values or change the medium of communication from mail to SWIFT. **Note** If the KYC non-compliant party is selected then the system immediately gives instant alert as “Customer ID - (CIF ID) is not KYC compliant.”	
40A - Form of Documentary Credit	System defaults the value for form of documentary credit. Default LC type is Irrevocable.	
Date of Issue	This field displays the LC issuance date. Application will default the branch’s current date in date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration.	
Applicable Rules	This field displays the rules of the selected LC. User cannot update any changes.	
Date Of Expiry	Date of Expiry is defaulted as per the Transfer LC and user is allowed to change the values. On change of values, relevant validations should happen. Date of Expiry of Transferred LC cannot be later than the Expiry Date of the underlying Export LC.	

Field	Description	Sample Values
Place of Expiry	This field displays the place of expiry of the selected LC. Place of Expiry is defaulted f as per the Transfer LC and user should be allowed to change the values. On change of values, relevant validations should happen.	
Second Beneficiary	The user can select the beneficiary for Export LC Transfer Amendment. Click the look up icon to search the beneficiary based on Party ID/ Party Name. If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message.	
Export LC Available Amount	Read only field. This field should display the available amount along with currency for Transfer. It must be less than or equals to LC amount less amount transferred (if any).	
Transfer LC Available Amount	Read only field. Displays Transfer LC Available amount.	
Transfer Amount	Transfer amount is defaulted from the transferred LC The user can amend the Transfer LC amount including Tolerance if any. During Transfer LC amendment, system checks, that the increase in Transfer LC amount including tolerance is not greater than the Outstanding amount in Parent LC. System should display an error if it is greater. During Transfer LC Amendment, if LC amount is decreased, system checks that the decrease in LC amount is not greater than available balance in Transfer LC, including tolerance if any.	
Percentage Credit Amount Tolerance	This field displays the percentage credit amount tolerance details of the selected LC. Tolerance Amount to default from the underlying Export LC and user should not be allowed to change the values.	
Additional Amount Covered	User can provide additional amount included in Export LC.	
Beneficiary Consent	Toggle On: The user can enable the toggle if beneficiary consent is required. Toggle Off: The user can disable the toggle if beneficiary consent is not required.	

3.2.3 Miscellaneous



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

Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
Documents	User to upload the applicable documents. System displays the mandatory and optional documents. If mandatory documents are not uploaded, system should display an error on submit.	
Remarks	Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request.	
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.	

Field	Description	Sample Values
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.	
Action Buttons		
Submit	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 Transfer Amendment - Islamic. 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 for working later. This option will not submit the request.	
Cancel	Cancels the Export LC Transfer Amendment - Islamic Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

3.2.4 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

This topic provides the systematic instructions to initiate the Bi-Directional Flow for Offline Transactions Initiated from OBTFPM.

Offline Transactions means those transactions which are not initiated by OBDX, but are initiated directly by the bank user in OBTFPM upon request received from the customer.

Pre- Conditions:

- Customer Maintenance details are replicated from OBTF to OBTFPM.
- Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.

1. Customer Maintenance details are replicated from OBTF to OBTFPM.
2. In OBTFPM, user clicks Request Clarification, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is “Online”.
3. In case submission mode is “Online”, the user can enter the clarification details in “Clarification Required” placeholder.In case submission mode is not “Online”, the system will validates if the counterparty is a OBDX customer by checking the flag “Trade Finance Portal” in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.
4. In case submission mode is not “Online”, and if the “Trade Finance Portal” flag is set to ‘No’ in Customer Maintenance Table, the system should display the error message that ‘The customer is not subscribed to Trade Finance Portal’. Once the request is submitted, the

Request Clarification functionality would be applicable to offline initiated transactions also.

3.3 Scrutiny

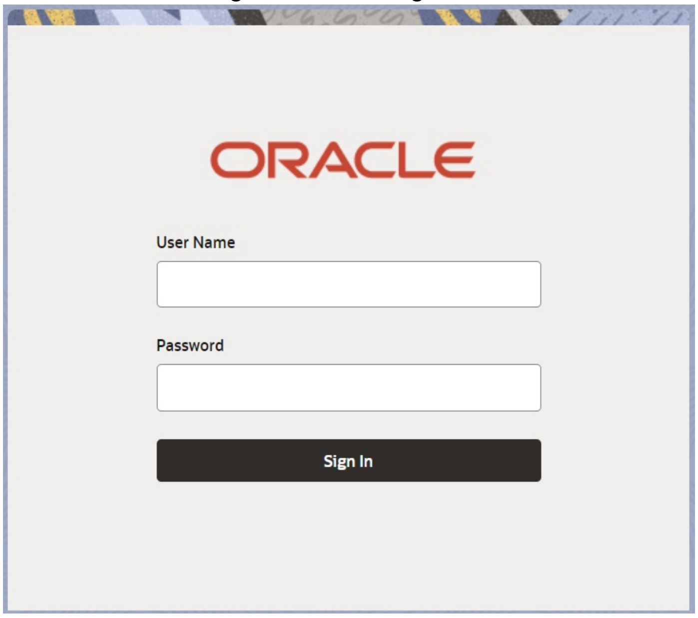
At Scrutiny stage, user can scrutinize the Islamic Export LC Transfer Amendment request. As part of Scrutiny, the user enters the basic details of the transfer Amendment request and can verify if the request can be processed further.

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

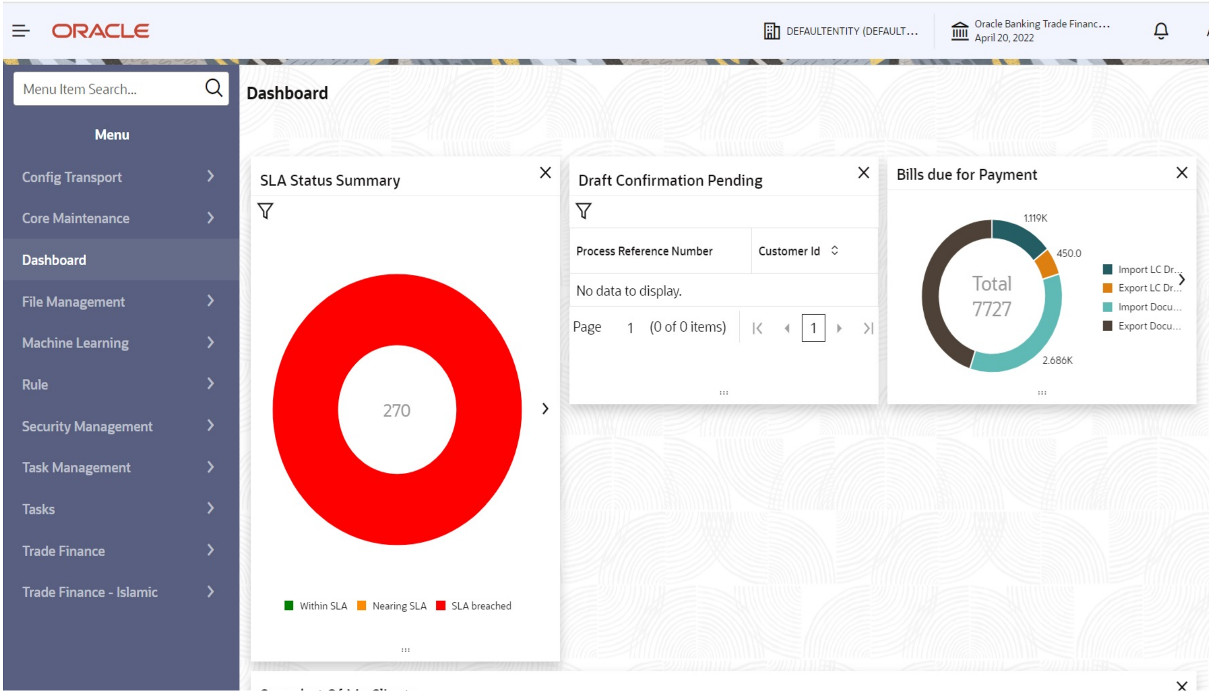
Online Channel - Requests that are received via online channels like trade portal, external system and SWIFT are available directly for further processing from Scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage should be auto populated.

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

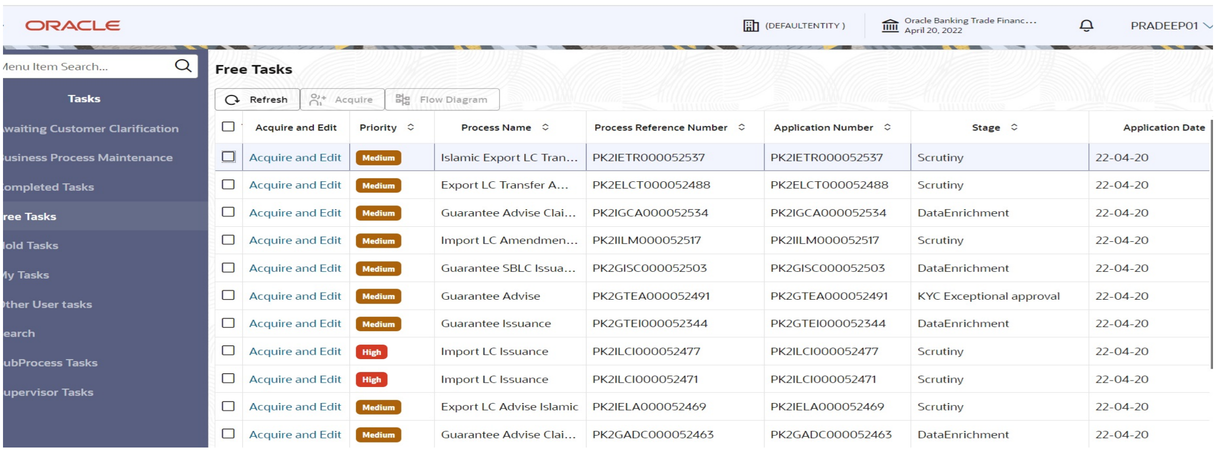
1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



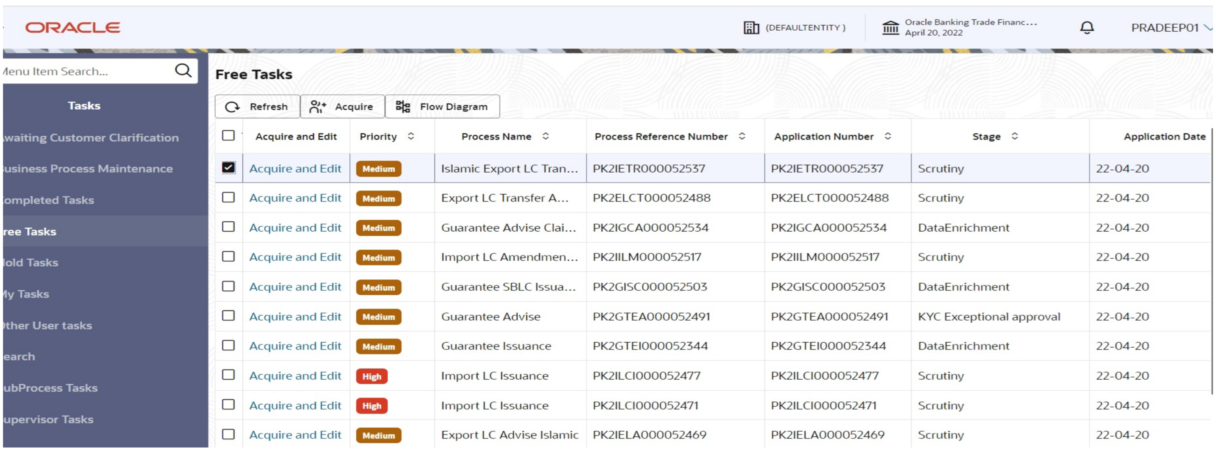
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



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**.



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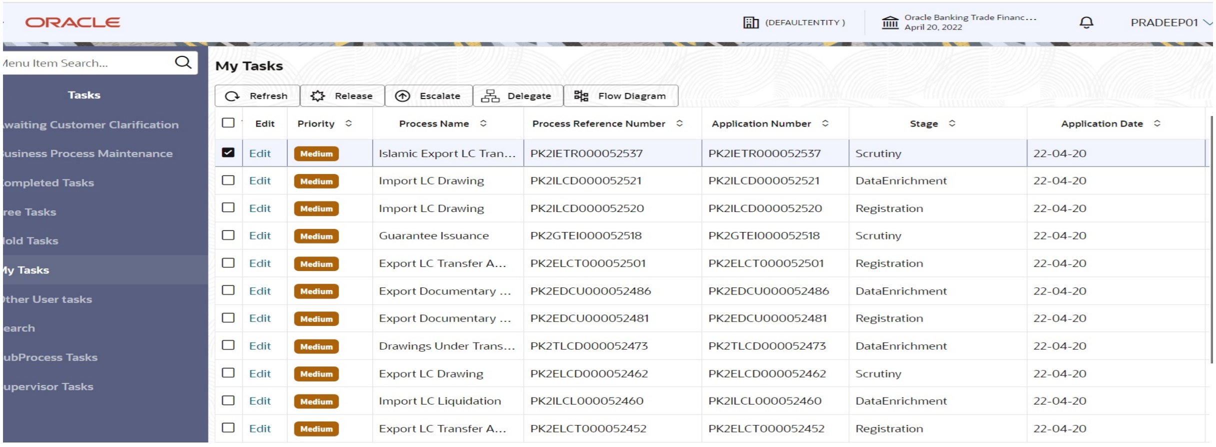
5. The acquired task will be available in **My Tasks** tab. Click **Edit** to capture responses of the registered task.



The Scrutiny stage has three sections as follows:

- Main Details
- Availability Shipment
- Payment Details
- Amendment Details
- Additional Fields
- Additional Details
- Summary

Let's look at the details for Scrutiny 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.

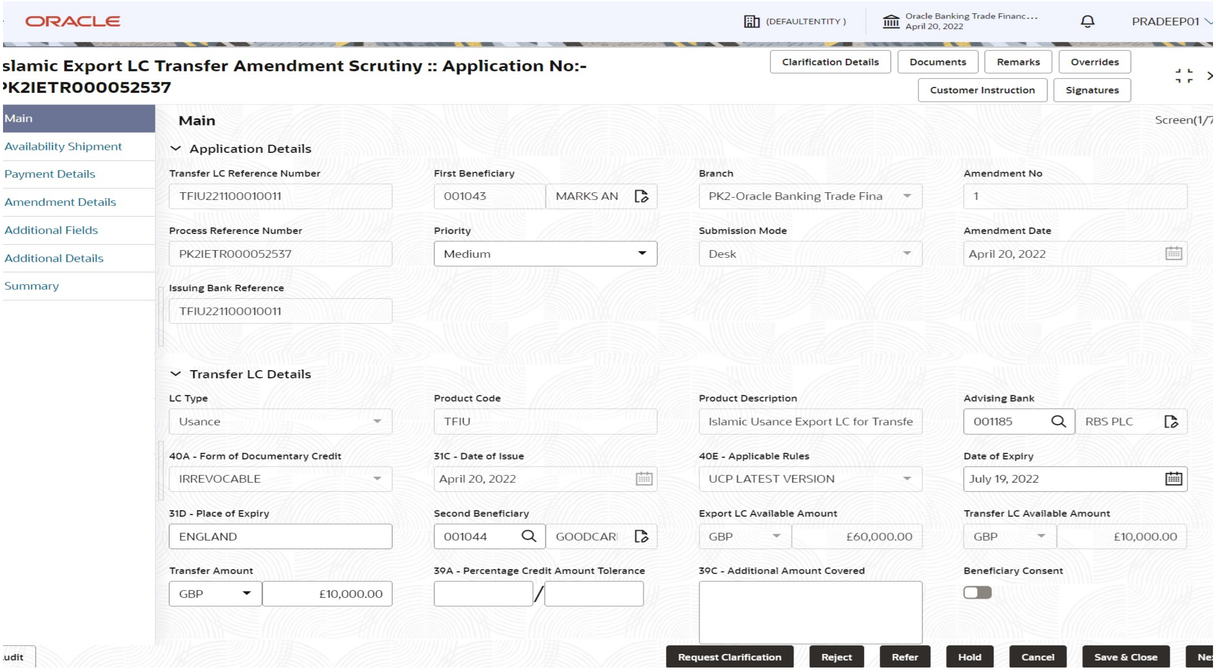
3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details
- Transfer LC Details

3.3.1.1 Application Details

This section provides a quick snapshot of details of LC. User can enter the details in the following fields. Some of the fields that are already having value from registration/online channels will not be editable.

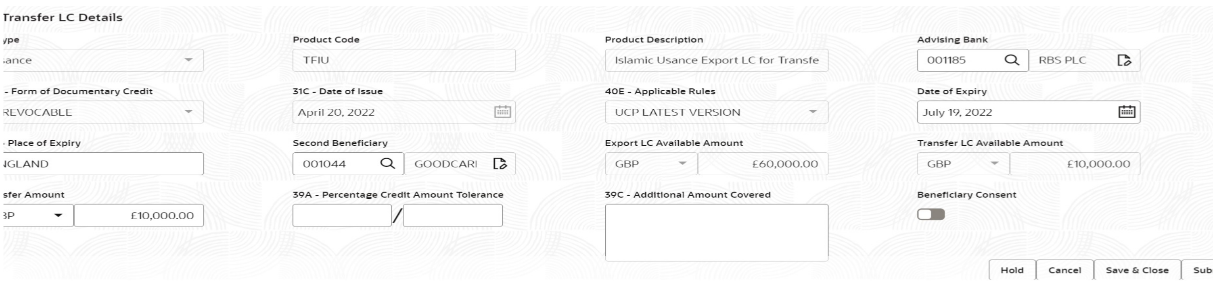


Field	Description	Sample Values
Transfer LC Reference Number	Read only System displays the Export LC Reference Number to be transferred.	
First Beneficiary	Read only - System displays the name of the first beneficiary.	EMR & CO
Branch	Read only field. Branch details will be auto-populated from LC details.	203-Bank Futura -Branch FZ1
Amendment No.	Read only field. System will display amendment number sequence for this transfer Letter of Credit.	203-Bank Futura -Branch FZ1
Process Reference Num-ber	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	

Field	Description	Sample Values
Priority	System populates the priority of the customer based on priority maintenance. Values are High, Medium and Low. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated.	High
Submission Mode	Read only System should display the submission mode selected.	Desk
Amendment Date	Read only System should display the LC Amendment Date	
Issuing Bank Reference	Read only field. System defaults the Issuing Bank number defaulted as per the Transfer LC.	

3.3.1.2 Transfer LC Details

Registration user can capture the amendments made to the LC in this section.



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

Field	Description	Sample Values
LC Type	Read only field. System displays the selected LC Type from LOV	
Product Code	Read only field. Product Code of the underlying Transfer LC is displayed.	
Product Description	Read only field. Product Description of the underlying Transfer LC is displayed.	

Field	Description	Sample Values
Advising Bank	User can enter the details if applicable. System should validate whether the Advising Bank is RMA compliant, if not system should display an error message. (Advising Bank is not RMA Compliant). User can change the advising bank values or change the medium of communication from mail to SWIFT.	
40A - Form of Documentary Credit	System defaults the value for form of documentary credit.. Default LC type is Irrevocable.	
Date of Issue	Read only field. This field displays the LC issuance date. Application will default the branch's current date in date of issue.	
Applicable Rules	User can select the applicable rules for the LC. Default rule as UCP Latest Version.	
Date Of Expiry	Date of Expiry is defaulted as per the Transfer LC and user is allowed to change the values. On change of values, relevant validations should happen. Date of Expiry of Transferred LC cannot be later than the Expiry Date of the underlying Export LC.	
Place of Expiry	This field displays the place of expiry of the selected LC. Place of Expiry is defaulted f as per the Transfer LC and user should be allowed to change the values. On change of values, relevant validations should happen.	
Second Beneficiary	The user can select the beneficiary for Export LC Transfer Amendment. Click the look up icon to search the beneficiary based on Party ID/ Party Name. If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message.	
Export LC Available Amount	Read only field, This field displays the available amount along with currency for Transfer. It must be less than or equals to LC amount less amount transferred (if any).	
Transfer LC Available Amount	Read only field. Displays Transfer LC Available amount.	

Field	Description	Sample Values
Transfer Amount	The export LC transfer amount is defaulted from the transferred LC. The user can amend the Transfer LC amount including Tolerance if any. During Transfer LC amendment, system checks, that the increase in Transfer LC amount including tolerance is not greater than the Outstanding amount in Parent LC. System should display an error if it is greater. During Transfer LC Amendment, if LC amount is decreased, system checks that the decrease in LC amount is not greater than available balance in Transfer LC, including tolerance if any.	
Percentage Credit Amount Tolerance	Tolerance Amount to default from the underlying Export LC and user should not be allowed to change the values.	
Additional Amount Covered	User can provide additional amount included in Export LC.	
Beneficiary Consent	Toggle On: The user can enable the toggle if beneficiary consent is required. Toggle Off: The user can disable the toggle if beneficiary consent is not required.	

3.3.1.3 Action Buttons

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

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

Field	Description	Sample Values
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
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.	
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.	
Save & Close	Save the information provided and holds the task for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

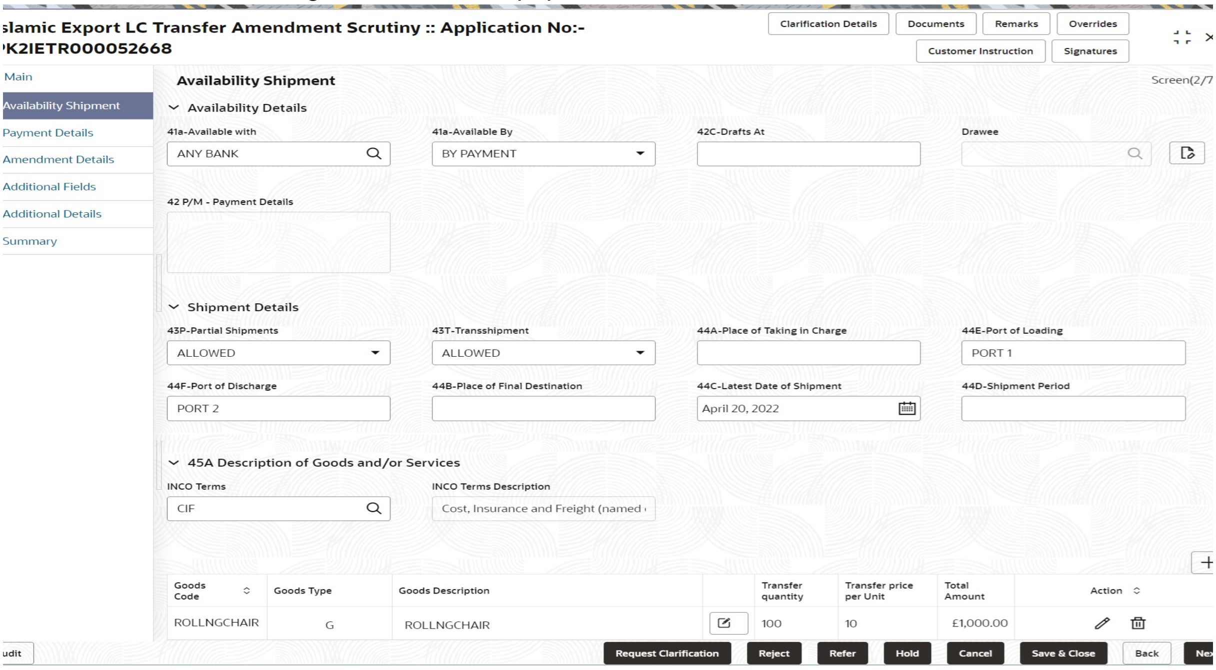
Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description.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

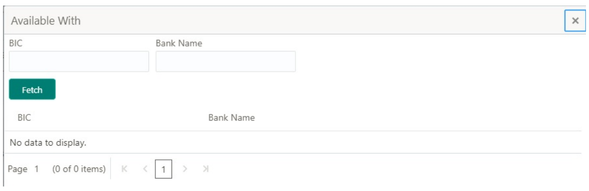
In this section user can scrutinize the Availability Shipment details for Export LC Transfer Amendment. In case the request is received through online channel, the user can verify the details populated.

Non Online Channel - Export LC Transfer Amendment request that are received at the desk will move to scrutiny stage post successful Registration. The transaction will have the details entered during the Registration stage.

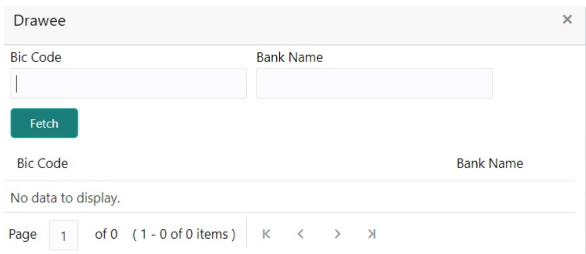
Online Channel - Requests that are received via online channels like trade portal, external system and SWIFT should be available directly for further processing in OBTFPM from scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.



As part of amendment, user can change the values available in the fields based on the description in the following table:

<table>
<tr><th>Field</th><th>Description</th><th>Sample Values</th></tr>
<tr><td>Available With</td><td>This field identifies the bank with which the credit is available.
Online Channel - Read only
Non Online Channel - It is an input field and user can enter the details.
● If the LC is restricted to any particular bank,, search the bank with SWIFT code (BIC) or Bank Name.


On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.
● If the LC is not restricted to any bank, provide free text - (YOURSELVES, WITH ANY BANK etc.).</td><td></td></tr>
</table>

Field	Description	Sample Values
Available By	This field displays the value of ‘Available By’ as per the issued LC. Online Channel - Read only Non Online Channel - It is an input field and user can enter the details. Choose one of the following values from drop down, if required. • BY NEGOTIATION • BY PAYMENT **Note** If **By payment** is selected, payment at sight is applicable.	
Drafts At	This field displays the details of tenor of drafts to be drawn under the documentary credit .	
Drawee	This field displays the Drawee value as per the issued LC. This field will have value only if ‘Drafts at’ field has values. Select the Drawee bank (Advising bank or Confirming bank). • Search the bank with SWIFT code (BIC) or Bank Name.  On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted. **Note** This field is mandatory if value is provided at **Drafts At** field.	
Payment Details	This field displays the payment details.	

3.3.2.1 Shipment Details

As part of amendment, user can change the values available in the fields based on the description in the following table:

Field	Description	Sample Values
Partial Shipments	This field specifies whether or not partial shipments are allowed under the documentary credit. Details should be defaulted from the underlying Transfer LC. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled. Select the appropriate value from the drop down. Available values are: • ALLOWED • CONDITIONAL • NOT ALLOWED	
Transshipment	This field specifies whether or not transshipment is allowed under the documentary credit. Details should be defaulted from the underlying Transfer LC. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled Select the appropriate value from the drop down. Available values are: • ALLOWED • CONDITIONAL • NOT ALLOWED	
Place Of Taking In Charge	This field specifies the place of taking in charge (in case of a multi-modal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or a courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document. Details should be defaulted from the underlying Transfer LC. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled.	
Port Of Loading	This field specifies the port of discharge or airport of destination to be indicated on the transport document. Details should be defaulted from the underlying Transfer LC. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled.	

Field	Description	Sample Values
Port Of Discharge	This field specifies the port of discharge or airport of destination to be indicated on the transport document. Details should be defaulted from the underlying Transfer LC. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled.	
Place Of Final Destination	This field specifies the final destination or place of delivery to be indicated on the transport document. Details should be defaulted from the underlying Transfer LC. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled.	
Latest Date Of Shipment	Provide the latest date for loading on board/ dispatch/taking in charge. **NoteNote:** This field is alternate to Shipment Period. Latest date of shipment or shipment period must have value and in case value is missing, application will display an error message. Latest shipment date should be on or before expiry date and should not be before the branch date. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled.	
Shipment Period	Online Channel – Read- only Non Online Channel - Provide the details of Shipment. **Note:** This field is alternate to Latest Date of Shipment. Latest date of shipment or shipment period must have value and in case value is missing, application will display an error message. This field can be amended only when this field is amended in the underlying Export LC. This has to be operationally controlled.	

3.3.2.2 Description Of Goods And Or Services

This field contains a description of the goods and/or services of the issued LC and can be amended if required. Provide the Shipment Details based on the description in the following table:

Field	Description	Sample Values
INCO Terms	Details should be defaulted from the underlying LC.	
INCO Description	Respective INCO term Description will be defaulted as per the INCO Terms code..	
+ Icon	Click + icon to add goods details.	
- Icon	Click - icon to remove goods details.	
Goods Code	Goods Details is defaulted from the underlying LC and user can change the values. Click look up icon to select the goods code. Once you select goods code, value will populate in Goods Type and Goods Description.	
Goods Type	The goods type is defaulted from the underlying LC and user can change the values.	
Goods Description	The goods description is defaulted from the underlying Transfer LC and user can change the values.	
Original No of Units	The system displays the original number of units from the underlying Transfer LC.	
Original Price per Unit	The system displays the original price per unit from the underlying Transfer LC.	
Available Units	The system should display the available units of the goods. User should not be allowed to update this.	
Transfer quantity	Specify the number of units. The system should display an error message if the value for units transferred is more than the units available.	
Transfer Price per Unit	Specify the price per unit is not more than the original price per unit.	
Total Amount	System to calculate the total price In case of online request, the system should populate the total amount from incoming request. System should validate that the total amount is equal to the value of the transaction (LC/Collection).	

3.3.2.3 Action Buttons

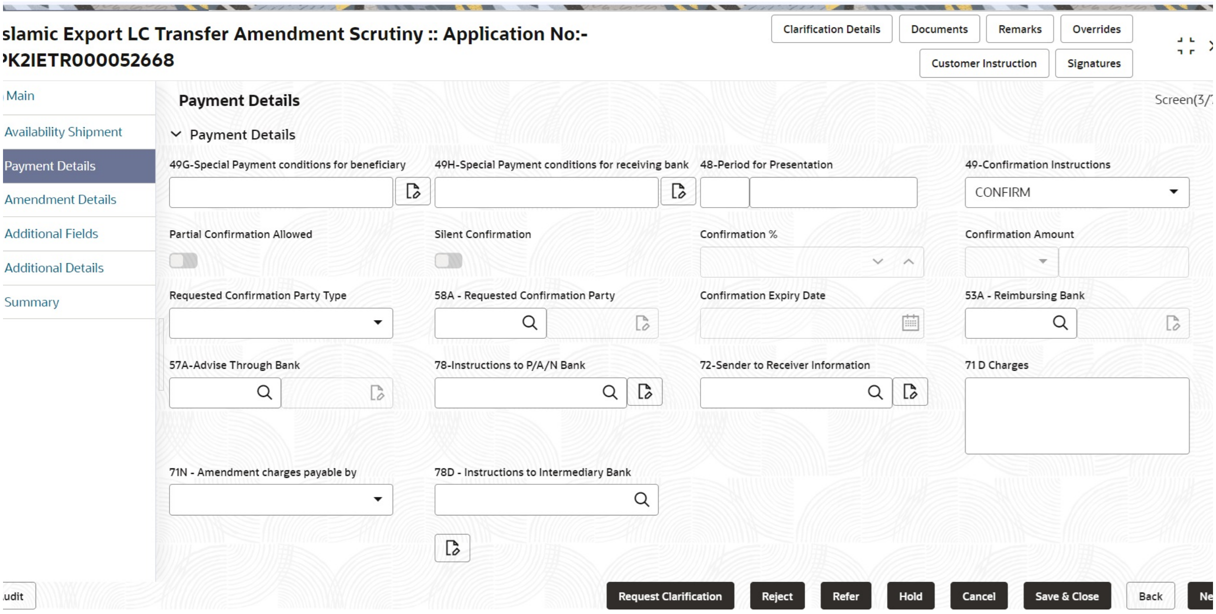
Use action buttons based on the description in the following table:

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.	
Documents	Click the Documents icon to View/Upload the required documents.	
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.	
Refer	On click of 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.	
Save & Close	Save the information provided and holds the task for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

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.	
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	Click of Back to move the task to the previous segment.	

3.3.3 Payment Details

In this section, user can input the Payment details for an Export LC Transfer Amendment.



As part of amendment, user can change the values available in the fields based on the description in the following table:

Field	Description	Sample Values
Special Payment Conditions for Beneficiary	Online and Non online Channels - If any special payment condition has to be provided to beneficiary, the details for the same must be captured in this field.	
Special Payment Conditions for receiving Bank	Online and Non online Channels - If any special payment condition has to be provided to receiving bank, the details for the same must be captured in this field. This field specifies special payment conditions applicable to the receiving bank without disclosure to the beneficiary, for example, post-financing request/conditions for receiving bank only.	
Period for Presentation	Online Channel - Read only. Non Online Channel – If the period of presentation is based on any event other than shipment, then you can capture the event name in text along with the number of days in number.	
Confirmation Instructions	Online Channel - Read only. Non Online Channel – Select the confirmation instruction for the LC from the available LOV values – CONFIRM, MAY ADD, WITHOUT. Applicable only if field 49 - confirmation instruction is 'confirm' or 'may add'. You can search through LOV, Party type with banks should only be displayed in LOV. The system must display the following: a) SWIFT code (if available), b) Name and address of the bank On selection of the record, if SWIFT code is available then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted.	
Partial Confirmation Allowed	Read only field. "Toggle On: If LC has partial confirmed. Toggle ff: If LC confirmed for full amount.	

Field	Description	Sample Values
Silent Confirmation	This option when enabled the user can add silent confirmation to an LC already advised to the beneficiary and Confirmation Percentage should default as 100 and Silent Confirmation Amount should display the full LC outstanding value. User should not be able to modify them. This field is added only for LC in which Issuing Bank does not request confirmation.	
Confirmation%	Provide the confirmation percentage. **Note** This field is applicable only if **Confirmation Instructions** is set to **Confirm** and **Partial Confirmation Toggle** is 'On'. **Note** This field is alternate to '**Confirmation Amount**'.	
Confirmation Amount	Provide the confirmation percentage. **Note** This field is applicable only if **Confirmation Instructions** is set to **Confirm** and **Partial Confirmation Toggle** is 'On'.	
Requested Confirmation Party	Online and Non Online Channels - Provide requested confirmation party details. If the Requested Confirmation Party has the value as "Others" then appropriate value must be selected from the LOV. **Note** This field is applicable only for LC Type - Confirmed or May Add.	
Confirmation Expiry Date	Displays the confirmation expiry date.	

Field	Description	Sample Values
Reimbursing Bank	If reimbursing bank is applicable user must update the field. Online Channel - Update the details received. Non Online Channel - Search through LOV. Party type with banks will be displayed in LOV. • SWIFT code (if available), • Name and address of the bank On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted.	
Advise Through Bank	Online Channel – User can update the details received. Non-Online Channel - Search through LOV. Party type with banks must be displayed in LOV. • SWIFT code (if available) • Name and address of the bank On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted. **Note** In case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”.	
Instructions to P/A/N Bank	Online Channel - User can update details received. Non Online Channel - Provide the details in this field.	
Sender to Receiver Information	Online Channel - User can update details received. Non Online Channel - Provide details (FFT).	
Charges	Online Channel - User can update details received. Non Online Channel - Provide details (FFT).	

Field	Description	Sample Values
Amendment Charges payable by	Select the party to pay the amendment charges: • Applicant • Beneficiary • Others	
Instructions to Intermediary Bank	Click Search to search and select the instructions to intermediary bank.	

3.3.3.1 Action Buttons

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

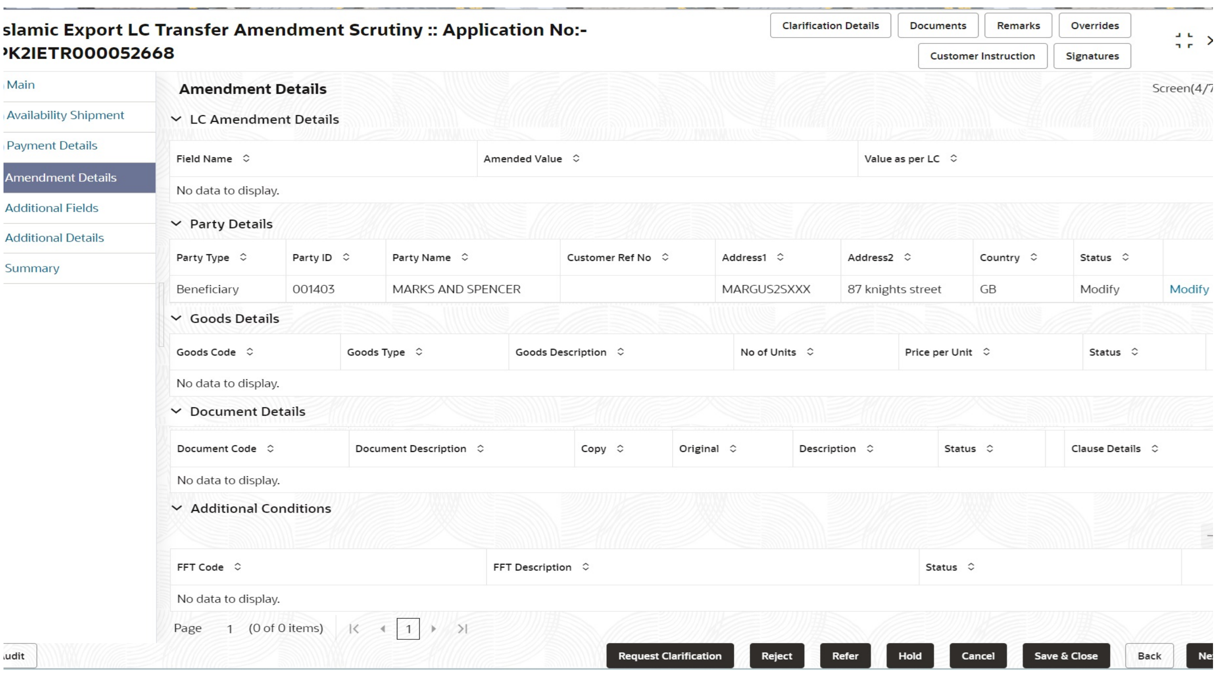
Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.	
Documents	Click the Documents icon to View/Upload the required documents.	
Remarks	Click the Remarks 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.	
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.	
Save & Close	Save the information provided and holds the task for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

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.	
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	Click of Back to move the task to the previous segment.	

3.3.4 Amendment Details

This section lists the amendments made to the LC. The user can verify the fields that have been amended. The user can see a snapshot of the amended fields with the old values and the amended value of the LC.

As part of scrutiny, user should be able to view all the field tags that have been amended. Corresponding to the field the latest Transfer LC value before amendment and the new amended value should be displayed.



3.3.4.1 Action Buttons

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

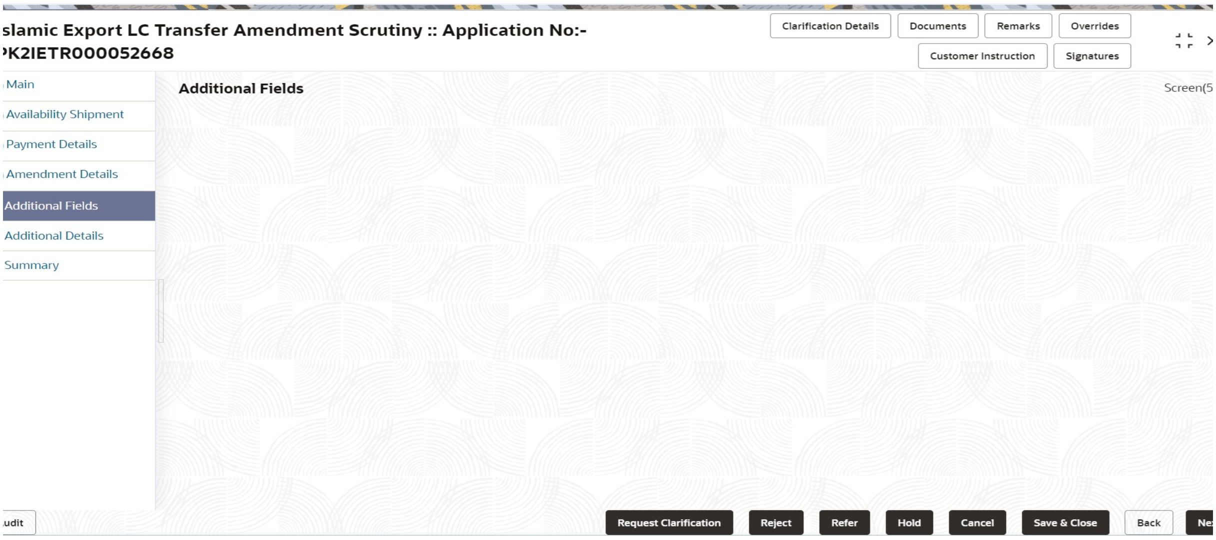
Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be ‘Clarification Requested’.	
Documents	Click the Documents icon to View/Upload the required documents.	
Remarks	Click the Remarks 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.	
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.	
Save & Close	Save the information provided and holds the task in for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

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.	
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	Click of Back to move the task to the previous segment.	

3.3.5 Additional Fields

In this section, the user can input in the additional fields implemented by the bank for Export LC Transfer Amendment.

Any user defined fields maintained at the bank level should be available in this Additional field details.



3.3.5.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be ‘Clarification Requested’.	
Documents	Click the Documents icon to View/Upload the required documents.	
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.	
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.	
Save & Close	Save the information provided and holds the task for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

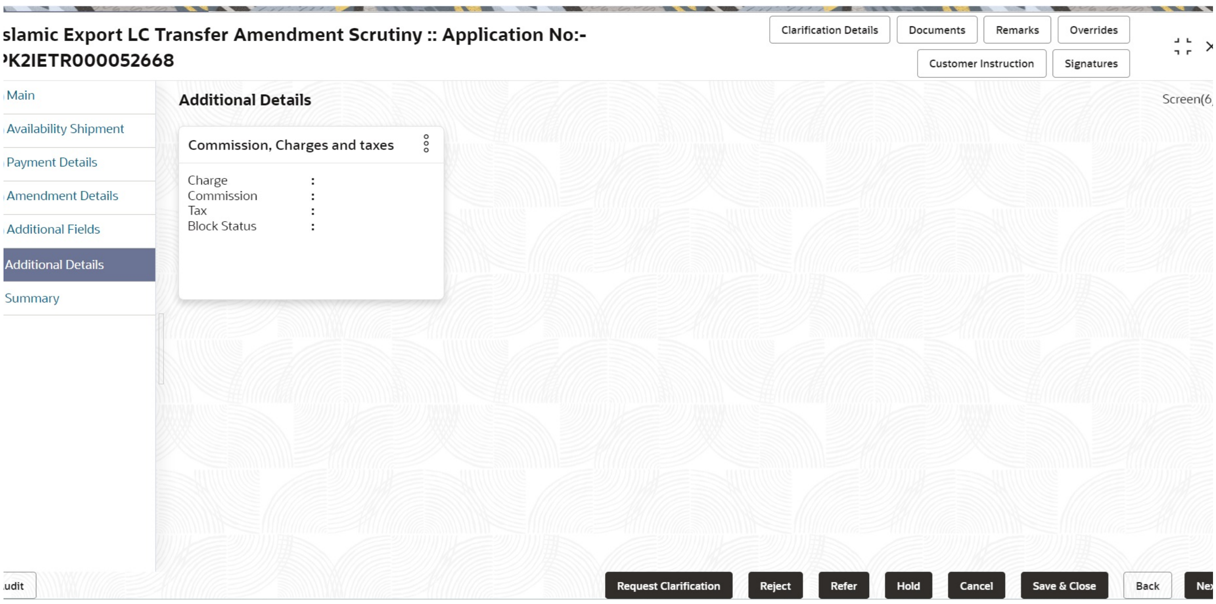
Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description.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

3.3.6 Additional Details

In the Additional Details section, the user can verify/input/update the additional details Data Segment of the Export LC Transfer Amendment.

The various additional details should be available as tile. Each tile can be selected and the respective screen will open for the user to capture details. As part of Additional details section, LC may have impact on the Limits, Collaterals and Charge section.

This is a multi-grid section with facility to attach more than one line.

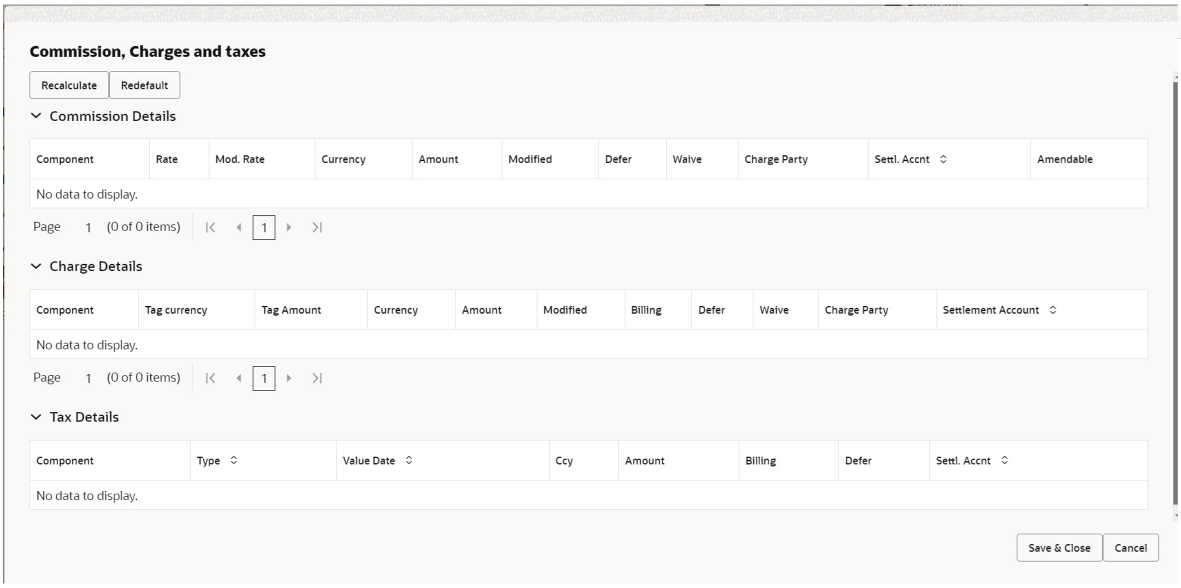


3.3.6.1 Charge Details

Landing on the additional tab, 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.



3.3.6.2 Commission Details

If default commission is available under the product, it should be defaulted here with values.

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	Select the commission component	
Rate	Defaults from product. User can change the rate, if required. 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.	

Field	Description	Sample Values
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	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

3.3.6.3 Charges 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	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM. The user can not select/de-select the check box if it is de-selected by default. This field is disabled, if 'Defer' toggle is enabled.	
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM. The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.	
Waive	If charges have to be waived, this check box has to be selected. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if 'Defer' toggle is enabled.	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	

Field	Description	Sample Values
Settlement Account	Details of the settlement account.	

3.3.6.4 Tax Details

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level. The user cannot update tax detail 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.

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.	

3.3.6.5 Action Buttons

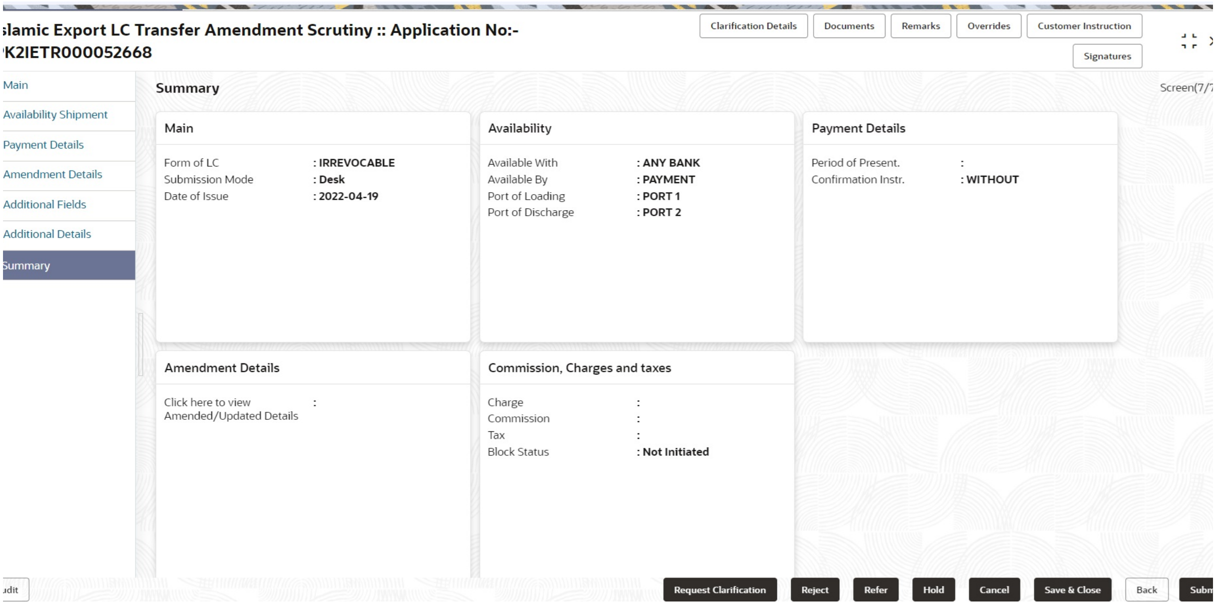
Use action buttons based on the description in the following table:

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.	
Documents	Click the Documents icon to View/Upload the required documents.	

Field	Description	Sample Values
Remarks	Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view the overrides accepted by the user.	
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.	
Save & Close	Save the information provided and holds the task in for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
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.	
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	Click of Back to move the task to the previous segment.	

3.3.7 Summary

User can review the summary of details updated for Islamic Export LC Transfer Amendment. The 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.



Tiles Displayed in Summary

- Main - User can view and modify details about application details details and Export LC details. User can modify the details, if required.
- Availability - User can view already captured availability and shipment details. User can modify the details, if required.
- Payments - User can view all details related to payments. User can modify the details, if required.
- Amendment Details - User can view the amended details.
- Commission, Charges and Taxes: User can see the details provided for charges. User should be able to update the details if required.

3.3.7.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be ‘Clarification Requested’.	
Documents	Click the Documents icon to View/Upload the required documents.	
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.	

Field	Description	Sample Values
Overrides	Click to view the overrides accepted by the user.	
Submit	On Submit, system validates all mandatory field values and the task should move to the next logical stage. If the user submits without visiting other mandatory hops, then error message should be displayed and force the user to visit mandatory tabs/update mandatory fields.	
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.	
Save & Close	Save the information provided and holds the task in for working later. This option will not submit the request.	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending 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: • 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.	
Back	Click of Back to move the task to the previous segment.	

3.4 Data Enrichment

As a part of Data Enrichment stage, User can enter/update basic details of the incoming request.

Non Online Channel - Export LC request that were received at the desk will move to DE stage post successful registration and scrutiny stage. The transaction will have the details entered during the registration/scrutiny stage.

Online Channel - Request that are received via online channels like trade portal, external system and SWIFT are available directly for further processing in OBTFPM from scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.

The user can select the respective field and will be allowed to edit/update the field.

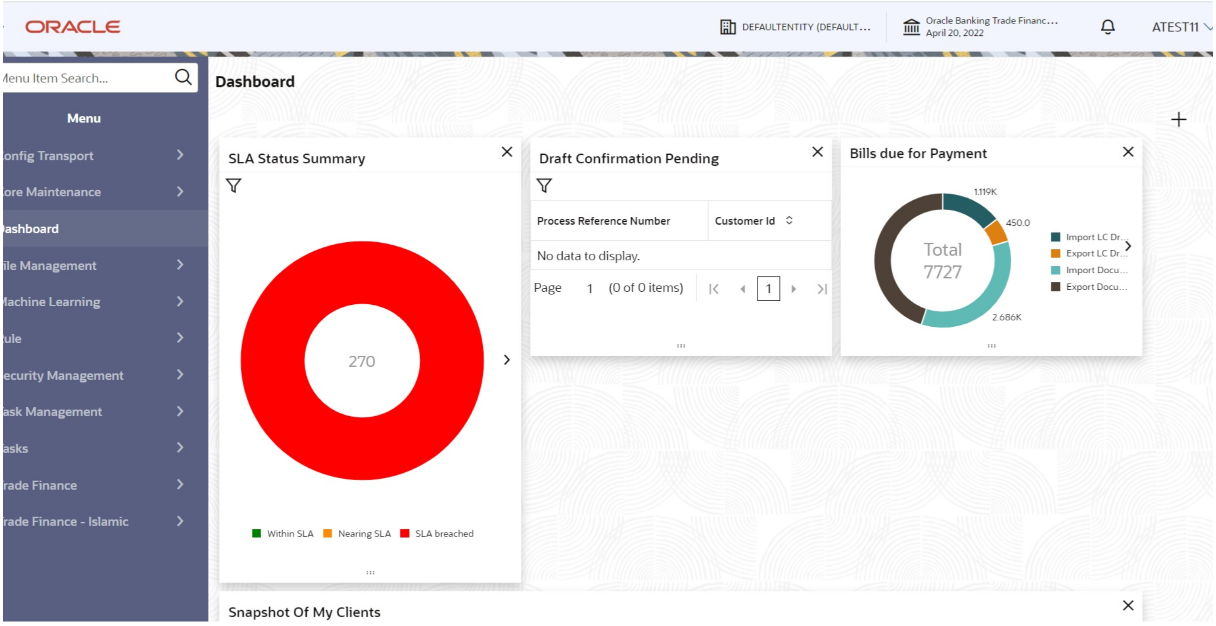
Note

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

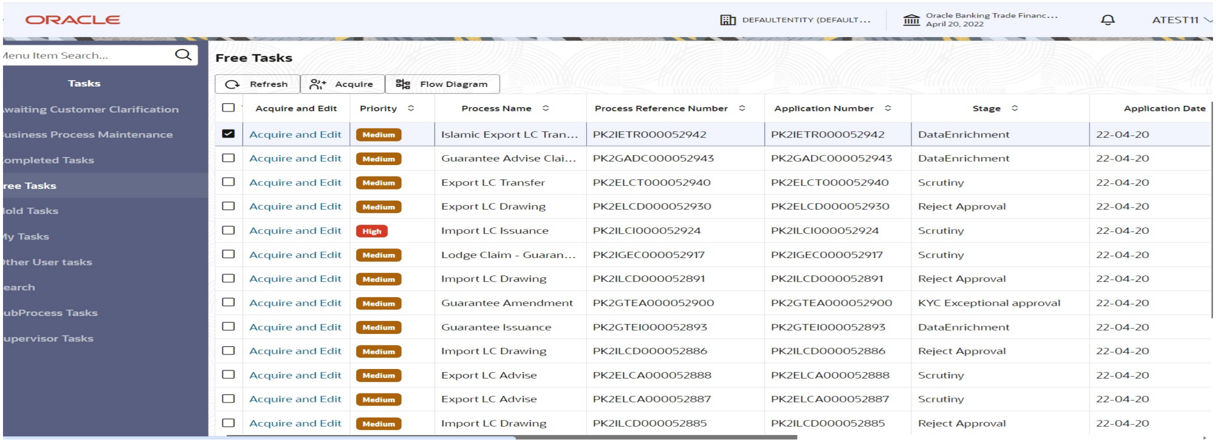
Do the following steps to acquire a task at Data Enrichment stage:

1. Using the entitled login credentials for 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.

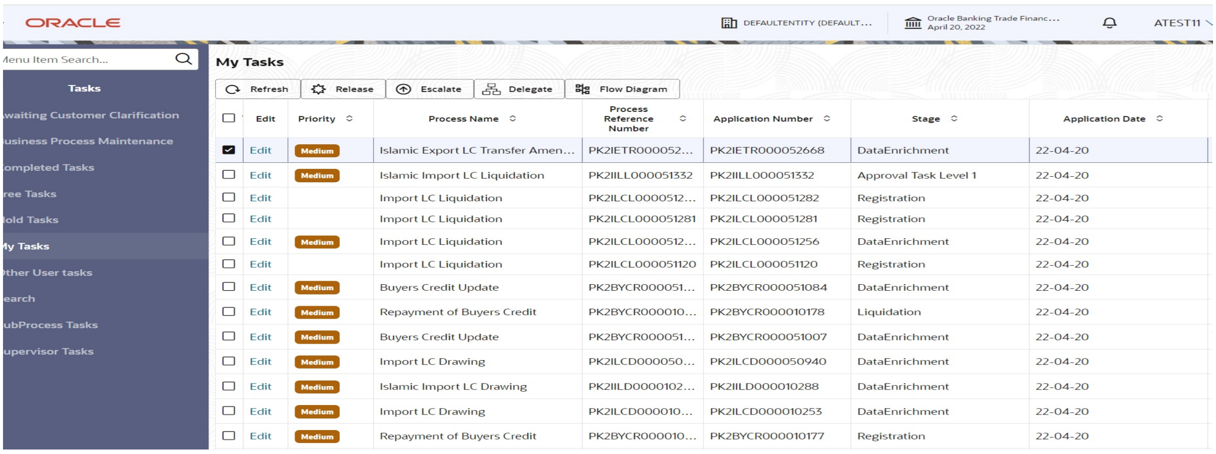


3. Click **Tasks> Free Tasks.**



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

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



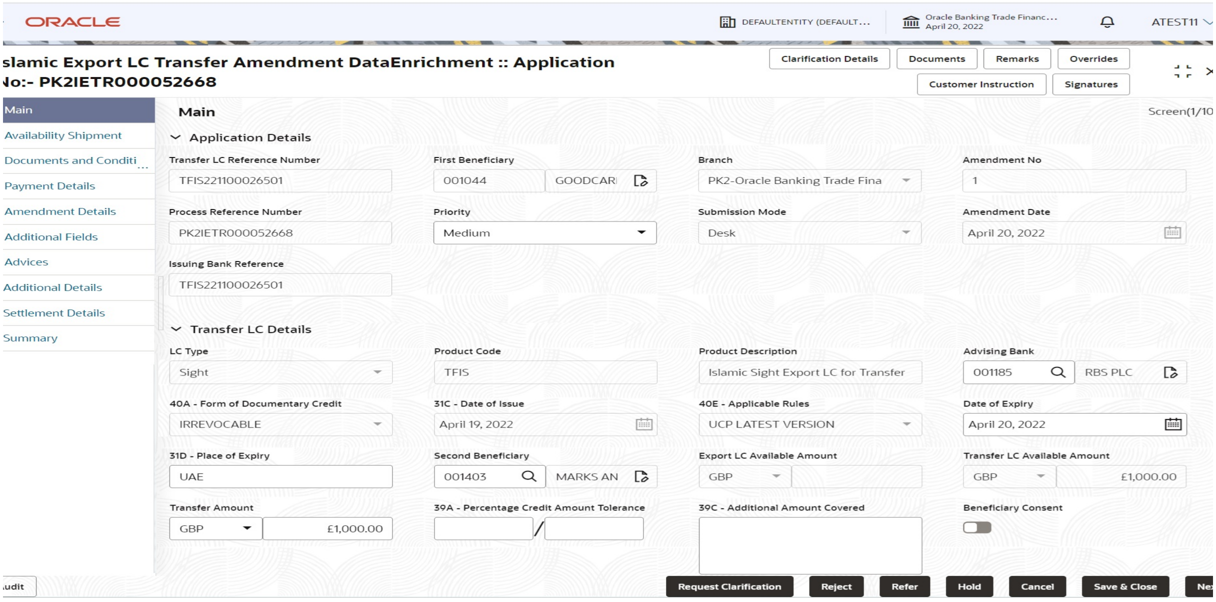
ORACLE

The Data Enrichment stage has following sections as follows:

- Main Details
- Availability Shipment
- Documents and Conditions
- Payment Details
- Amendment Details
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

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

3.4.1 Main Details



3.4.1.1 Application Details

Field	Description	Sample Values
Transfer LC Reference Number	Read only System displays the Export LC Reference Number to be amended.	
First Beneficiary	Read only - Displayed as available from earlier stages.	EMR & CO
Branch	Read only field. Branch details will be auto-populated from LC details.	203-Bank Futura -Branch FZ1
Amendment No.	Read only field. Displayed as available from earlier stages.	203-Bank Futura -Branch FZ1
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.	
Priority	Read only - Priority default based on priority maintenance and user should be allowed to change. Values are High, Medium and Low.	High
Submission Mode	Read only Displayed as available from earlier stages.	Desk
Amendment Date	Read only System should default the branch's current date.	

Field	Description	Sample Values
Issuing Bank Reference	Read only field. System defaults the Issuing Bank number defaulted as per the Transfer LC.	

3.4.1.2 LC Details

Field	Description	Sample Values
LC Type	Read only field. The value used for LC Type as per the latest LC details should be displayed.	
Product Code	Read only field. Product Code of the underlying Export LC is displayed.	
Product Description	Read only field. Product Description of the underlying Export LC is displayed.	
Advising Bank	The Advising Bank as per the latest LC details should be displayed.	
40A - Form of Documentary Credit	Read Only - Displayed as available from earlier stages.	
Date of Issue	Read only field. - Application will default the branch's current date in date of issue.	
Applicable Rules	User can select the applicable rules for the LC. Default rule as UCP Latest Version.	
Date Of Expiry	The expiry date as per the latest LC details should be displayed.	
Place of Expiry	The Place of Expiry as per the latest LC details should be displayed.	
Second Beneficiary	Beneficiary name selected for Export LC Transfer to be displayed.	
Available Amount	Read only - Displayed as available from earlier stages.	
Transfer Amount	Displayed as available from earlier stages.	
Percentage Credit Amount Tolerance	Tolerance Amount to default from the underlying Export LC and user should not be allowed to change the values.	
Additional Amount Covered	User can provide additional amount included in Export LC.	
Beneficiary Consent	Toggle On: The user can enable the toggle if beneficiary consent is required. Toggle Off: The user can disable the toggle if beneficiary consent is not required.	

3.4.1.3 Action Buttons

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

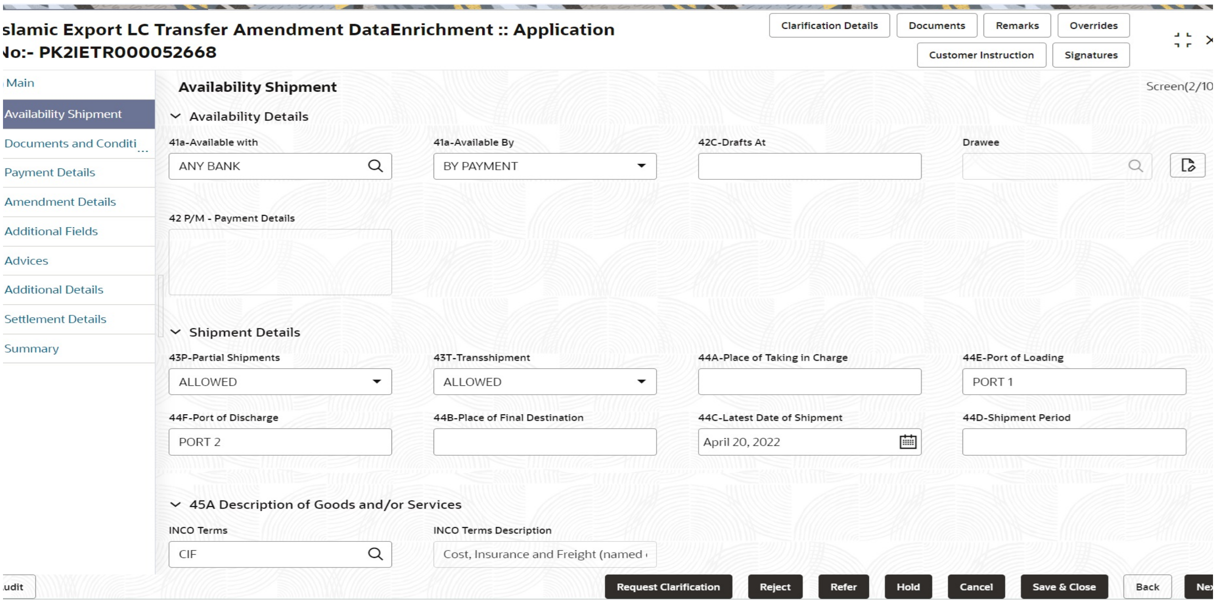
Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display 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.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

Field	Description	Sample Values
Refer	User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Save & Close	Save the information provided and holds the task in for working later. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
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.	
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	Click of Back to move the task to the previous segment.	

3.4.2 Availability Shipment

DE user, can update/review the Availability details for Islamic Export LC Transfer Amendment. In case the request is received through online channel, the user can verify the details populated.

DE user can select the respective field and should be allowed to edit/update the field. DE user can re-amend only some of the fields received from online channels.

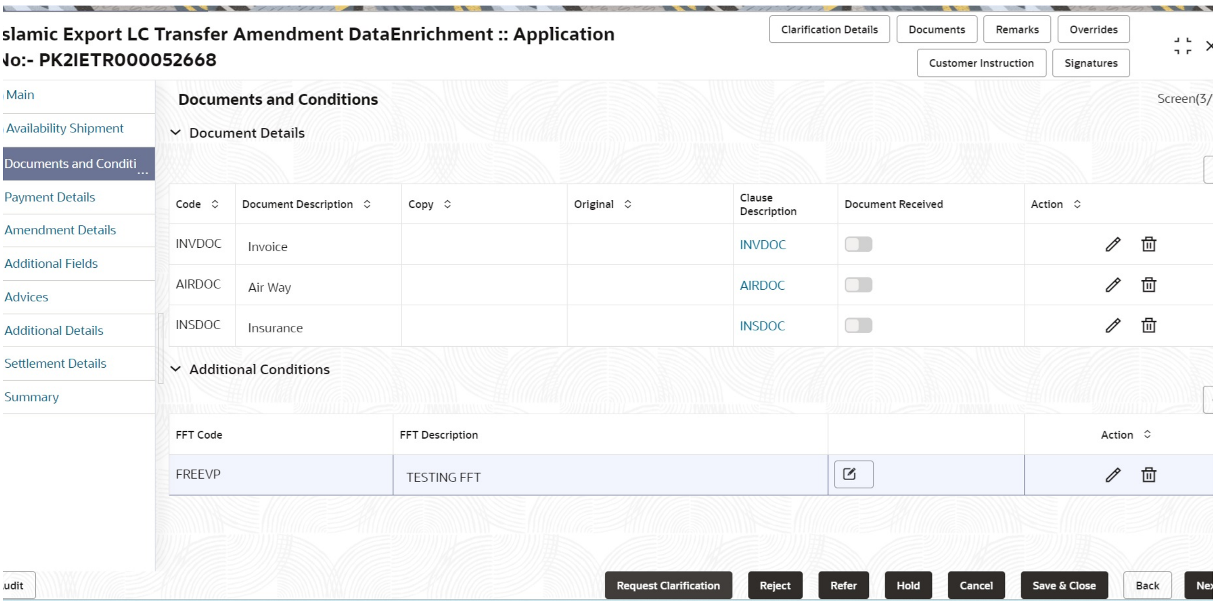


For Field Descriptions, refer to 3.3.2 Availability ans Shipment Details.

3.4.3 Documents & Conditions

User can enter/ update Documents and conditions details for Export LC Transfer Amendment. The below fields can be amended in DE stage.

- Document Details
- Additional Conditions.



3.4.3.1 Document Details

Documents details should default from underlying LC. If Substitute documents allowed is checked, system to give a warning message" Substitution of Documents allowed, please verify the documents"

Online Channel - System will default the details received in the Description column. Based on the details populated, user can pick corresponding values for document code, originals and copy.

Non Online Channel - User can further edit (add or remove) the documents or document description as per requirement. Application will display an alert message, if both Bill Of lading" and 'Airway Bill' are chosen. Non Online Channel - User can further edit (add or remove) the documents or document description as per requirement. Application will display an alert message, if both Bill Of lading" and 'Airway Bill' are chosen.

Based on the 'Product' selected, Application will default the documents required under the LC. User can edit the details, delete an existing document and also add additional documents to the defaulted list.

Field	**Description**	**Sample Values**
Code	Document code is auto-populated from the latest LC.	
Document Description	Description of the document is auto-populated from the latest LC.	
Copy	Number of duplicate copies of documents as required in LC.	
Original	Number of documents in original as required in LC.	
Clause Description	Description of the clause required as per LC.	
Document Received	System defaults the value to display whether the document is received or not. The user can enable the option, if received the document.	
Action	Click Edit icon to edit the document details. Click Delete icon to delete the document details.	

3.4.3.2 Additional Conditions

Online Channel - System will default the details received in the description column. System will parse the additional conditions required field into multiple line items based on line delimiter (+) and shall populate each line item as a separate description. User can read the description and make any changes required to the description, also must be able to add more conditions.

Non Online Channel - User can use FFT to capture additional conditions and can edit the description populated from FFT. User should also be able to add additional FFT.

Field	**Description**	**Sample Values**
FFT Code	Click Search to search and select the FFT code from the look up.	
FFT Description	This field displays the description of the FFT code based on the selected FFT code.	

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

3.4.3.3 Documents and Checklist:

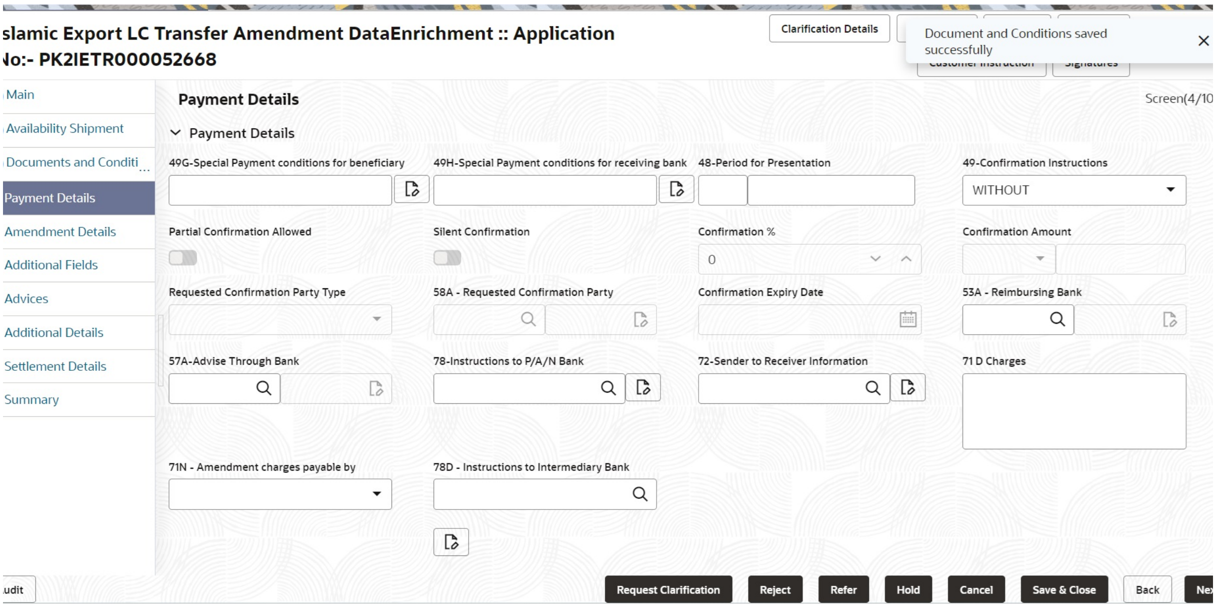
Documents: No documents are required for upload in this screen.

Checklist: User to verify if standard clauses are added to Additional conditions.

Remarks: User should be able to capture remarks as well as see remarks made in the earlier screens/stages

3.4.4 Payment Details

DE user can verify and enter the basic details available in the Export LC Transfer **Amendment** request.

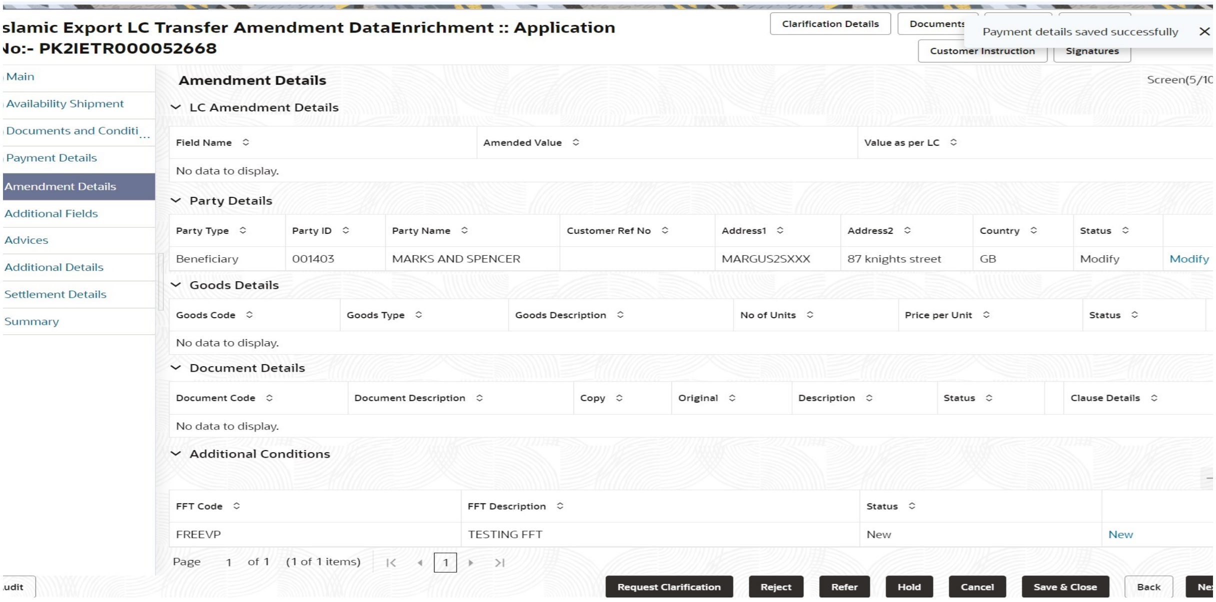


Refer to 3.3.3 Payment Details.

3.4.5 Amendment Details

DE user can verify the fields that have been amended. The user can see a snapshot of the amended fields with the old values and the LC amended value.

User can view all the field tags that have been amended in both Scrutiny and DE stage. Corresponding to the field the current latest LC value and the new amended value should be displayed.



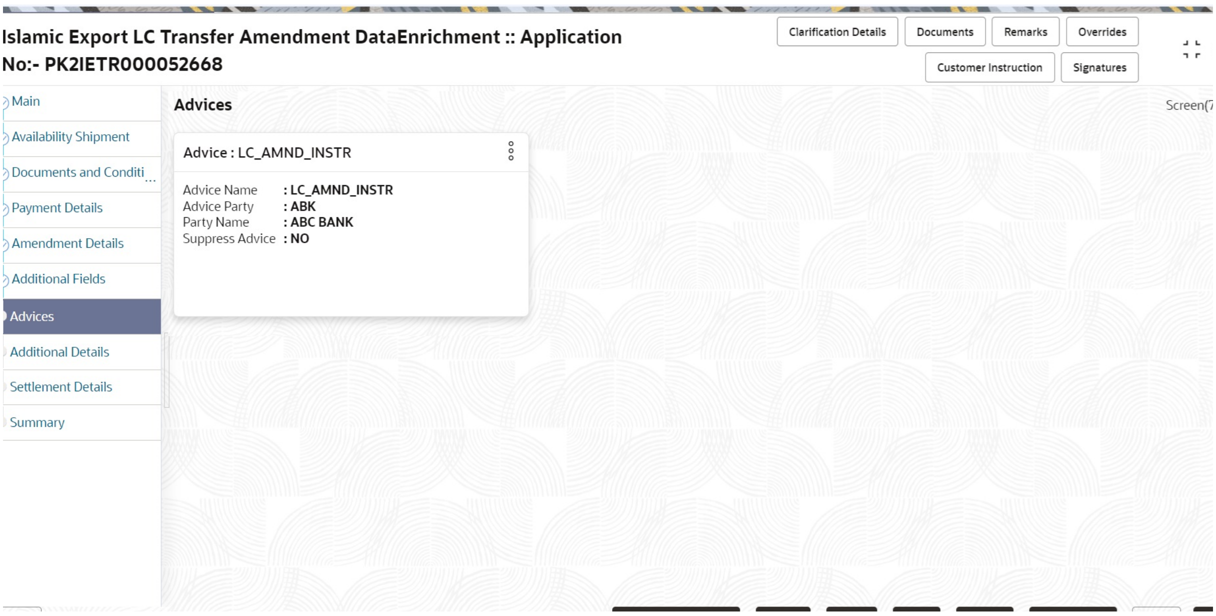
Refer to 3.3.4 Amendment Details.

3.4.6 Additional Fields

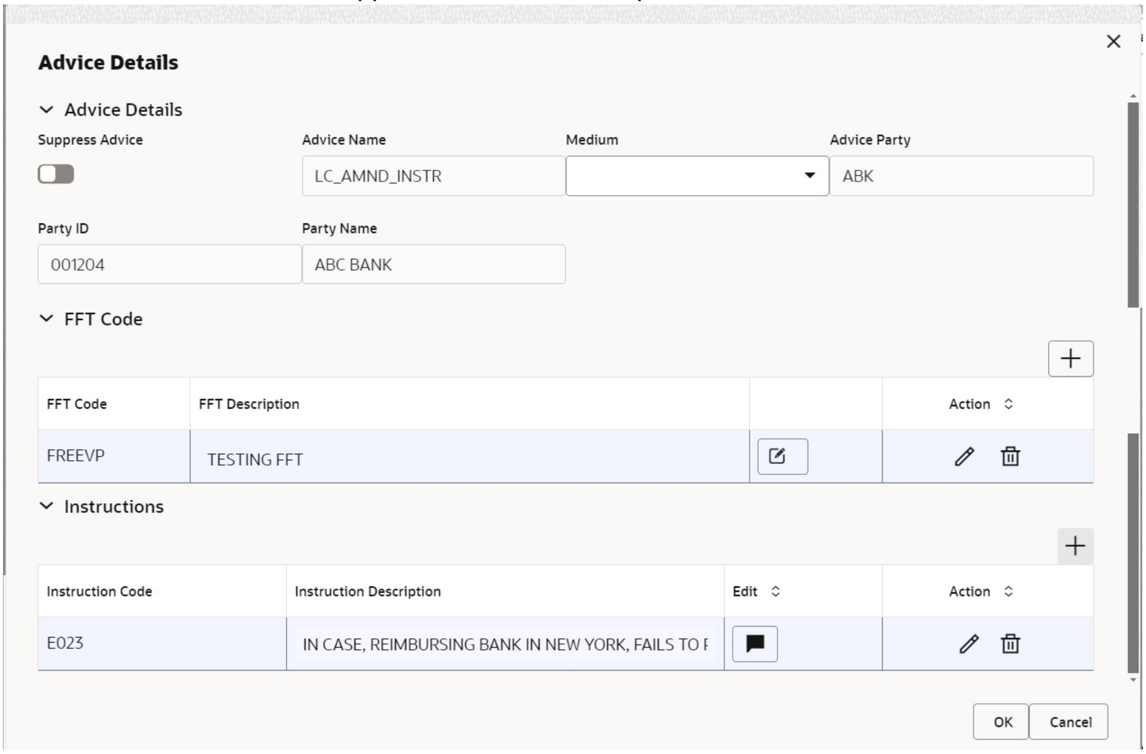
Refer to 3.3.5 Additional Fields.

3.4.7 Advices

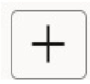
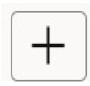
DE user can view and verify the Advices generated during Export LC Transfer Amendment request. Advices menu displays the advices available under a product code from the back office as tiles.



The user can also suppress the Advice, if required.



Field	Description	Sample Values
Suppress Advice	**Toggle on**: Switch on the toggle if advice is suppressed. **Toggle off**: Switch off the toggle if suppress advice is not required for the amendments	
Advice Name	Read only field. Displays the advice name.	
Medium	The medium of advices is defaulted from the transfer LC. User can update if required.	
Advice Party	Value be defaulted from transfer LC.	
Party ID	Value be defaulted from transfer LC.	
Party Name	Read only field. Value be defaulted from transfer LC.	
Free Format Text		
FTT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	

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

3.4.7.1 Action Buttons

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

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

Field	Description	Sample Values
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.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
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.	
Save & Close	Save the information provided and holds the task in for working later. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

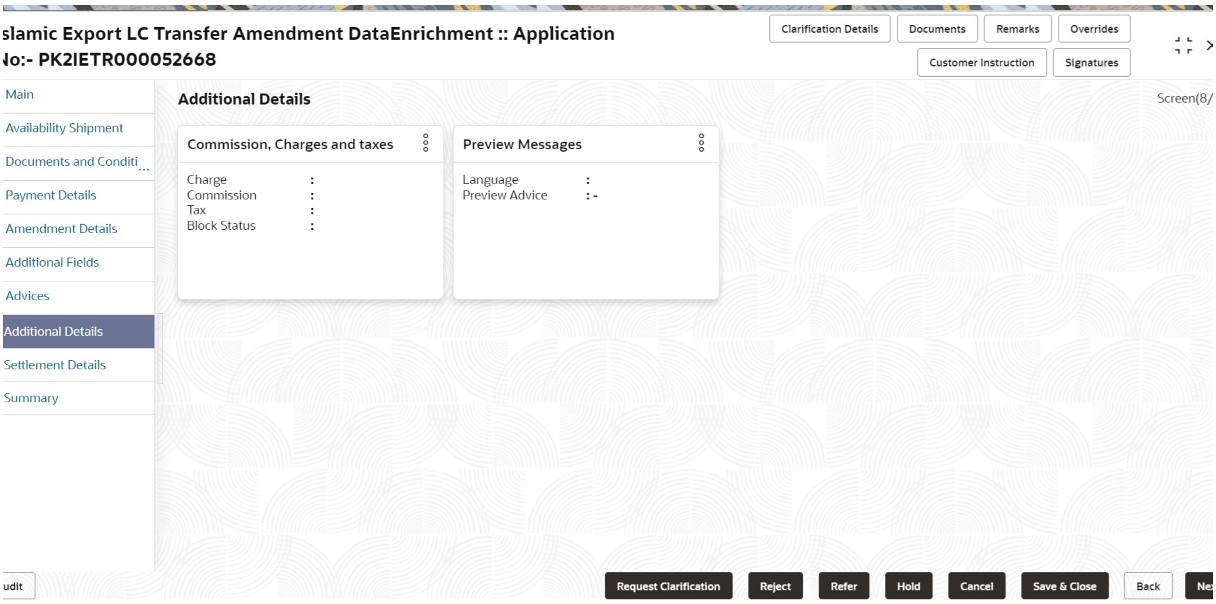
Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description.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

3.4.8 Additional Details

DE user can verify and enter the basic additional details available for the Islamic Export LC Transfer Amendment request.

The various additional details should be available as tile. Each tile can be selected and the respective screen will open for the user to capture details.

This is a multi-grid section with facility to attach more than one line.



3.4.8.1 Preview Message

The bank user can view a preview of the message and advice simulated from back office which is based on the guarantee Claim captured in the previous screen.

Note

- A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank.

  Preview to have MT 707 as SWIFT and other advices as Mail Advice. This needs to be mentioned under Preview messages heading.

3.4.8.2 Draft Confirmation

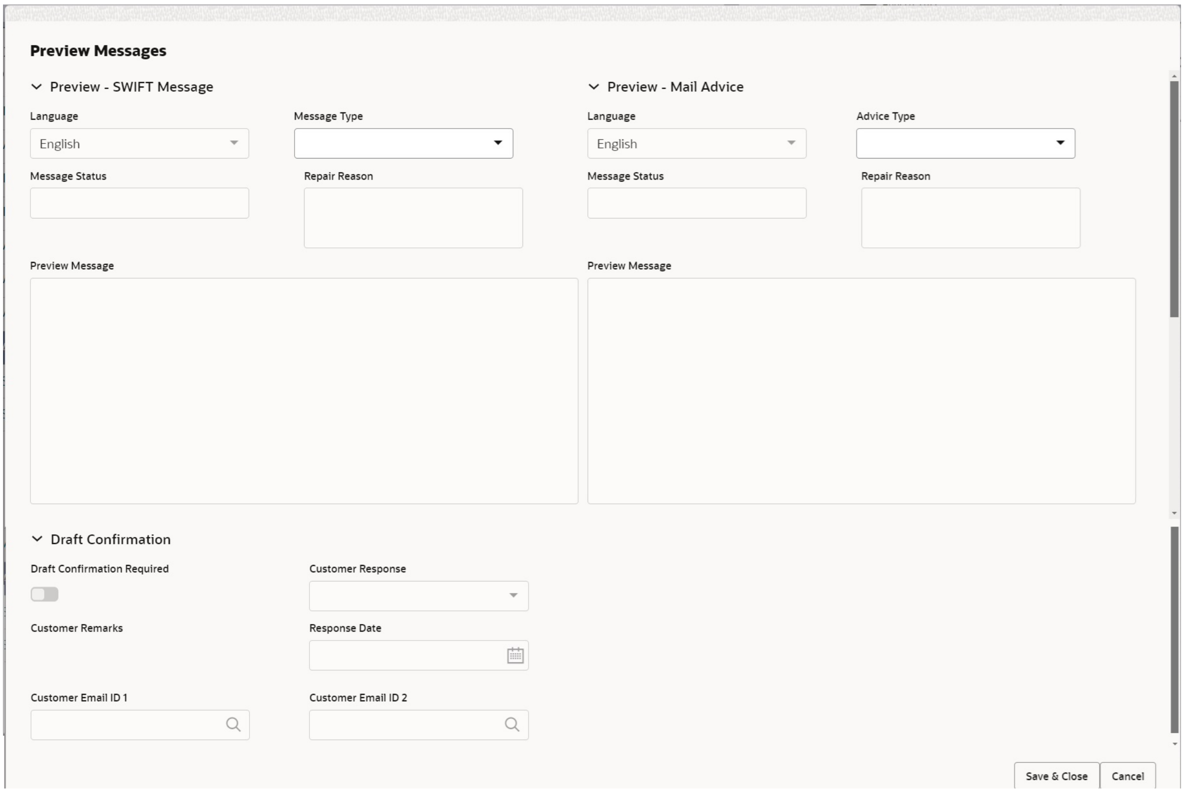
The user can view the draft LC message (outgoing MT707 SWIFT message format) being displayed on the preview message text box.

If the user wants to send a copy of the draft LC for customer confirmation, the same can be done by choosing the customer response slider as ‘Yes’. On submit of the data enrichment stage the mail message to the customer will be sent.

The OBTFPM user can send the draft of the message to the registered email id of the corporate customer as an attachment containing PDF. The PDF sent to the corporate customer is protected by a password. Password to be generated with first four digits of Customer Name and last four digits of Customer Number.

The task will not move to approval but to ‘Pending customer response stage. Upon receipt of customer’s confirmation, the transaction moves to approval.

In case the customer asks for changes, the transaction will move to data enrichment and after necessary changes, it will move to approval.



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 transfer details.	
Repair Reason	Read only field. Display the message repair reason of draft message of transfer details.	
Preview Message	Display a preview of the draft message.	
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.	

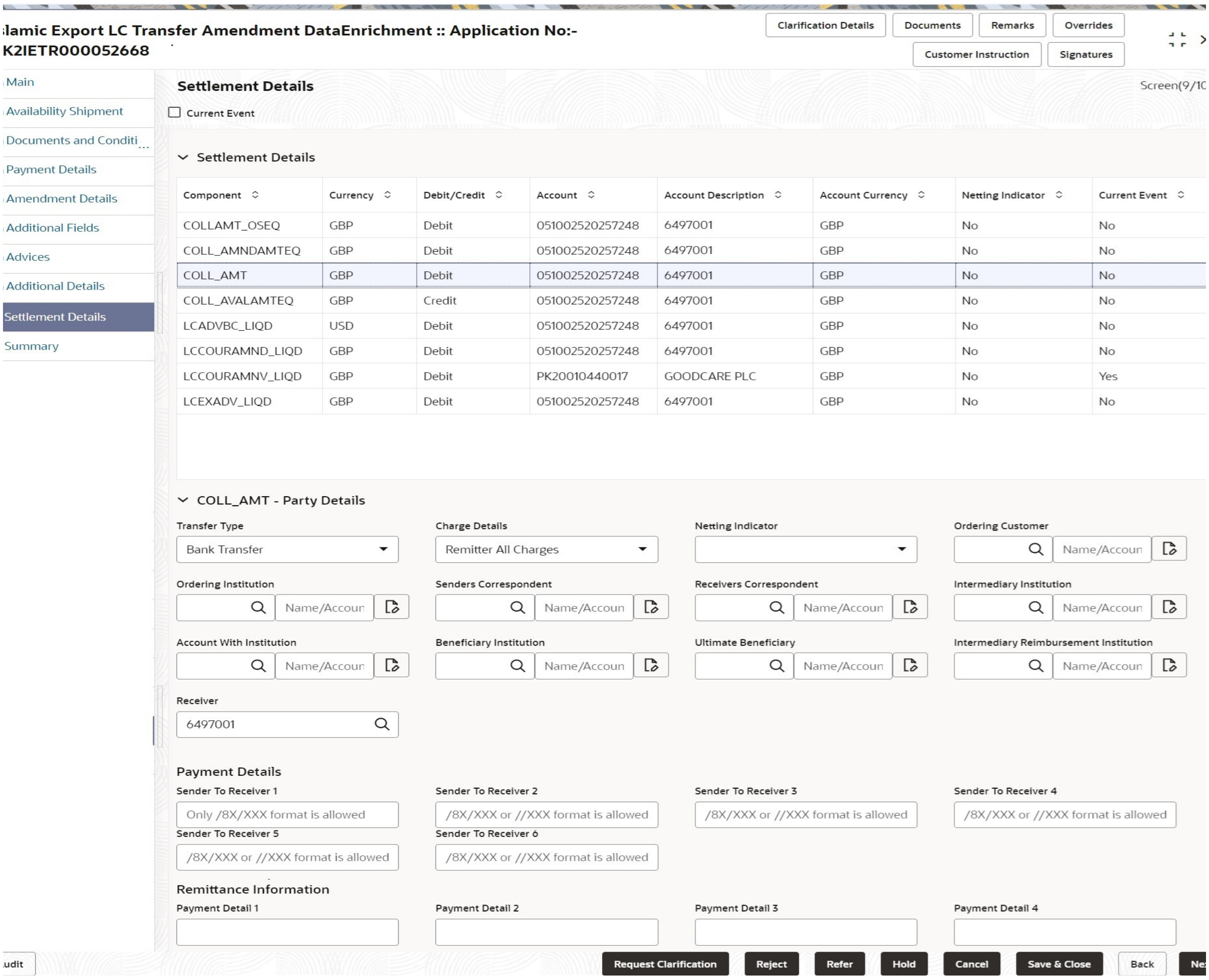
Field	Description	Sample Values
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of draft message of mail advice details.	
Repair Reason	Read only field. Display the message repair reason of draft message of mail details.	
Preview Message	Display a preview of the advice.	
Draft Confirmation		
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	
Following fields will have values on receipt of customer response.		
Customer Response	User can enter the response received from customer. If the response is received online, the response is auto populated in this field by the system	
Customer Remarks	Remarks from the customer for the draft.	
Response Date	Customer Response received date.	
Customer Email ID 1	Default email address of the customer. System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID.	
Customer Email ID 2	By default this field is blank. User can search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM.	

3.4.8.3 Commission, Charge and Taxes

For more information, refer to 3.3.6.1 Charge Details.

3.4.9 Settlement Details

The user can view/input the settlement details for Islamic Export LC Transfer Amendment request. The following are the list of fields to be displayed.



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	System populates the components based on the product selected.	
Currency	System displays the currency for the component.	
Debit/Credit	System defaults the debit/credit indicators for the components	

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

3.4.9.1 Action Buttons

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

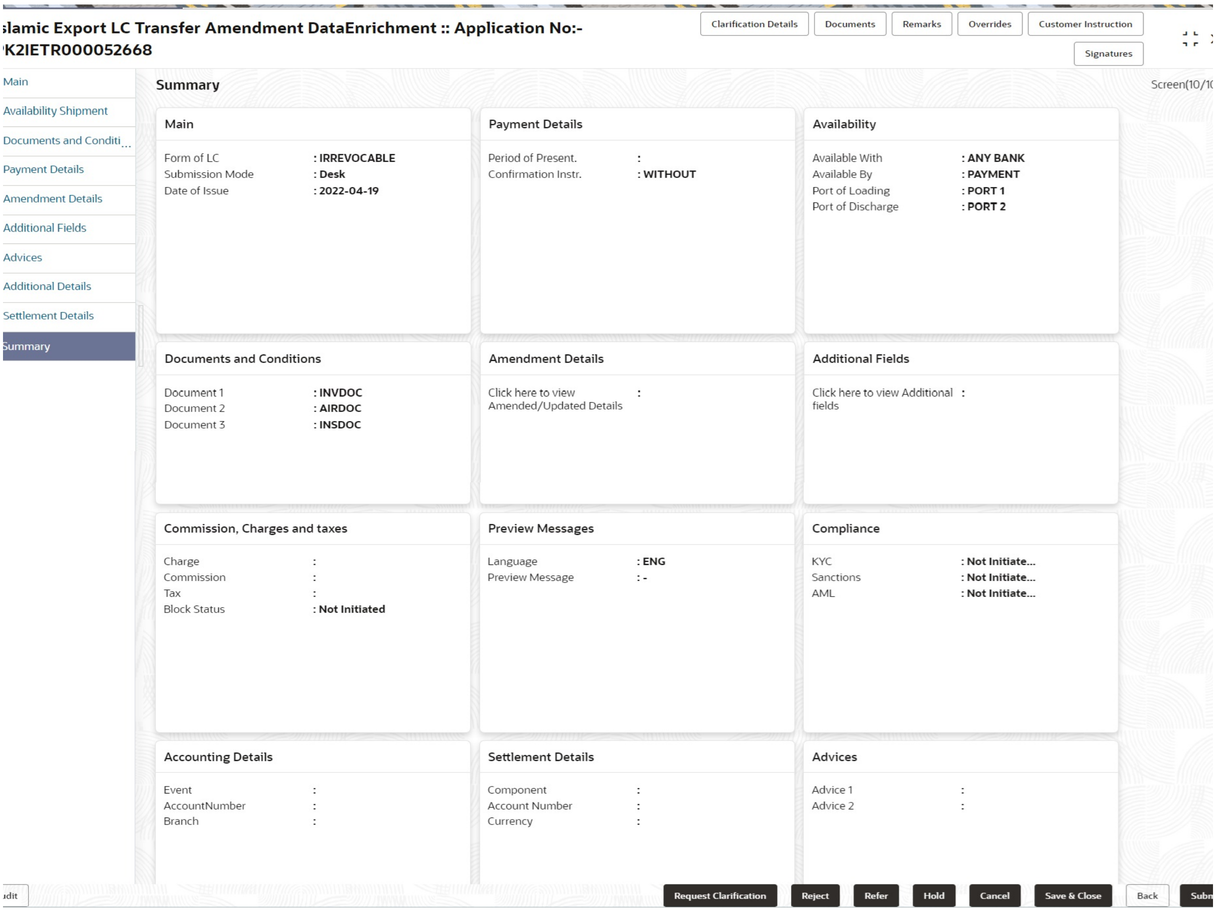
Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the 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 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.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
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.	
Save & Close	Save the information provided and holds the task in for working later. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	

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.	
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	Click of Back to move the task to the previous segment.	

3.4.10 Summary

User can review the summary of details updated in Data Enrichment stage of Islamic Export LC Transfer Amendment request. As part of summary screen, user can see the summary tiles. The tiles should display a list of important fields with values.



Tiles Displayed in Summary

- Main Details - User can view the application details details and Transfer LC details. User can modify the details, if required.
- Availability and Shipment - User can view already captured availability and shipment details. User can modify the details, if required.
- Documents and Conditions: User can to view the details of Documents and Conditions.
- Payments - User can view all details related to payments. User can modify the details, if required.
- Amendment Details - User can view the amended details.
- Additional Fields: Banks can configure the additional fields during implementation.
- Advices: User should be able to view the advice details
- Commission, Charges and Taxes: User can see the details provided for charges. User should be able to update the details if required.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Settlement Details: User can see the Settlement details.
- Compliance Details: User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.
- Accounting Details: User can view the accounting details.

3.4.10.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the 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.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	

Field	Description	Sample Values
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Submit	On Submit, system should validate for all mandatory field values and the task should move to the next logical stage. If the user submits without visiting other mandatory hops, then error message should be displayed and force the user to visit mandatory tabs/update mandatory fields.	
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.	
Save & Close	Save the information provided and holds the task in for working later. This option will not submit the request.	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
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.	
Back	Click of Back to move the task to the previous segment.	

3.5 Customer Response - Draft Confirmation

The user can review and handle the customer's response received for the draft confirmation for Transfer LC Amendment transactions, which is sent to the customer for their verification and confirmation.

The Transaction Reference Number is masked before sending the Draft for Customer approval.

The customer response can be received both by online and offline mode.In non-online mode, user receives the response in the branch.

Non Online mode - User will have a physical response of the customer.

In online mode the customer will share their response online that will be automatically updated in the customer response field in the task, which is available in the customer response pending stage.

Log in into OBTFPM application, and open the task to see customer response screen.

3.5.0.1 Application

All fields displayed under Application details section, would be read only.

Received from Applicant Bank: Read Only field

Received from-Customer Id: Read Only field

Customer Name: Read Only field.

Branch: Read Only field.

Currency Code: Read Only field.

Amount: Read Only field.

Priority: Read Only field

Submission Mode: Read Only field.

Process Reference Number: Read Only field

Application Date: Read Only field.

Customer Reference Number: Read Only field.

3.5.0.2 Customer Response

All fields displayed under Application details section, would be read only.

Language - Read only field

Draft Message - Read only field

3.5.0.3 Draft Confirmation

Draft Confirmation required - Read only field

Customer Response - This field will be available for you to update any of the below response based on the customer's reply

- Accepted
- Changes Required - Change and proceed

For non-online response – User can select customer response from one of the three drop list values mentioned above.

For Online response – Read only

Customer Remarks - Capture the remarks of the customer.

Response Date - Non-Online channel – Update the date on which the customer response has been received.

Online Channel – Read only

3.5.0.4 Summary

Tiles Displayed in Summary

- Main Details - User can view the details about application details and LC details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Availability and Shipment - User can view the availability and shipment details.
- Payments - User can view all details related to payments.
- Documents & Condition - User can view the documents required grid and the additional conditions grid.
- Preview Messages - User can view the preview details.
- Compliance - User can view compliance details with statuses.

Documents – User must be able to view the documents uploaded in the system and upload documents if customer response has been received through non- online channel.

Remark - Capture remarks if required and must be able to view the remarks captured during earlier stages.

3.5.0.5 Action Buttons

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

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Import LC Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Cancel	Cancel the Draft Confirmation.	
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	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. On reject, a reject notification gets generated to the 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	

3.6 Multi Level Approval

This stage allows the approver user to review and approve the Islamic Export LC Transfer Amendment transaction.

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

Note

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

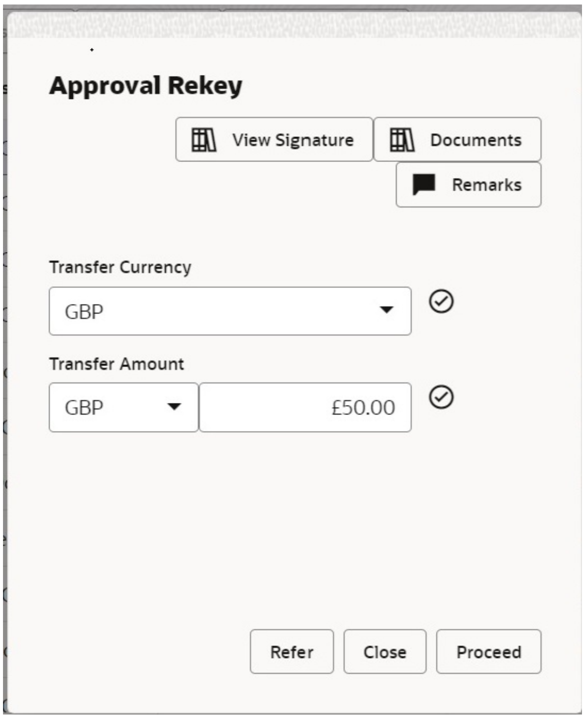
3.6.1 Re-Key Authorization

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.:

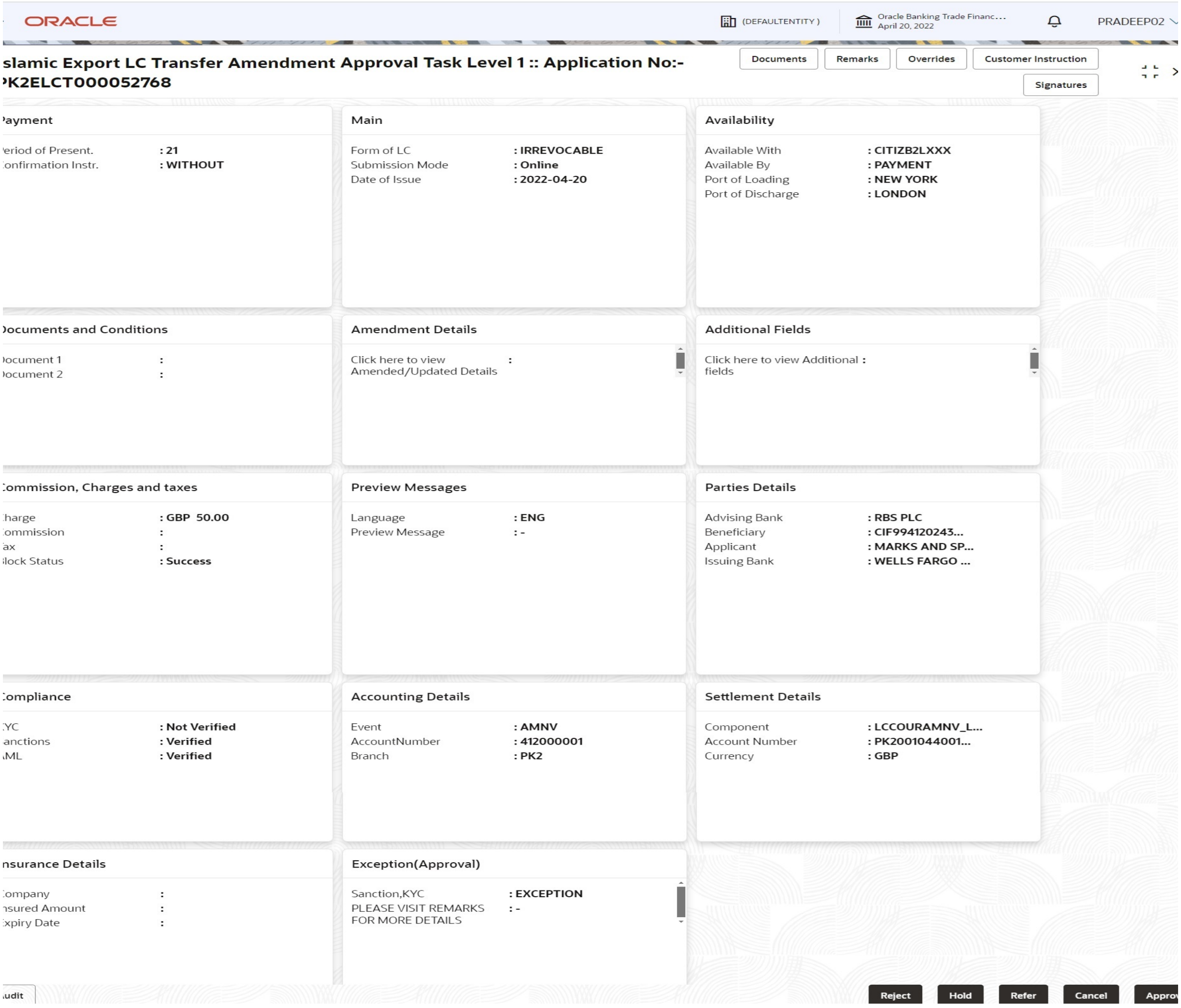
- Transfer Currency

- Transfer Amount
- Expiry Date



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

3.6.1.1 Summary



Tiles Displayed in Summary

- Main Details - User can view and modify details about application details details and Export LC details. User can modify the details, if required.
- Availability and Shipment - User can view already captured availability and shipment details. User can modify the details, if required.
- Documents and Conditions: User can to view the details of Documents and Conditions.
- Payments - User can view all details related to payments. User can modify the details, if required.
- Amendment Details - User can view the amended details.
- Additional Fields: Banks can configure the additional fields during implementation.
- Advices: User should be able to view the advice details
- Commission, Charges and Taxes: User can see the details provided for charges. User should be able to update the details if required.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Preview Messages: User can see the preview details grid.
- Settlement Details: User can see the Settlement details.
- Compliance Details: User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.

- Accounting Details: User can view the accounting details.

3.6.1.2 Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the approval and return to dashboard. The data input will not be saved.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

3.7 Customer - Acknowledgement Format

Customer Acknowledgment is generated every time a new Export LC Transfer is requested from the customer. The acknowledgment letter format is as follows:

To:

<CUSTOMER NAME> DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

SUB: Acknowledgement to your LC Application number <CUSTOMER REFERENCE NUMBER> dated <APPLICATION DATE>

This letter is to inform you that we have received your application for Export LC Transfer Amendment with the below details:

Applicant: XXXX

Beneficiary:XXXX

Currency: XXXX

Amount: XXXX

Issue Date: XXXX

We have also received the following Documents from you for processing the request:

Document Name 1

Document Name 2

Document Name n

We have registered your request. Please quote our reference < PROCESS REF NUMBER> in any future correspondence.

This acknowledgement does not constitute amendment of Export LC Transfer.

Thank you for banking with us.

Regards,

<DEMO BANK>

Notice: This document is strictly private, confidential and personal to its recipients and should not be copied, distributed or reproduced in whole or in part, nor passed to any third party. The information contained in this e-mail/ message and/or attachments to it may contain confidential or privileged information. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this message and/ or attachments to it are strictly prohibited. If you have received this communication in error, please notify us by reply e-mail or telephone and immediately and permanently delete the message and any attachments.

Thank you

3.8 Customer - Reject Format

Reject Letter is generated by the system and addressed to the customer, when a task is rejected by the user. The Reject Letter format is as follows:

FROM:

<BANK NAME>

<BANK ADDRESS>

TO: DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Import LC Application <Customer Reference Number> under our Process Ref <Process Ref No> - Rejected

Further to your recent Export LC Transfer Amendment application request dated <Application Date -DD/MM/YYYY>, under our process ref no <process ref no>, this is to advise you that we will not be able to amend the required Export LC Transfer.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the LC due to the below reason

<Reject Reason >

On behalf of Demo Bank, we thank you for your ongoing business and trust we will continue to serve you in future.

For any further queries about details of your Export LC Transfer amend review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

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