

Export LC Transfer Closure - User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Export LC Transfer Closure User Guide
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Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization	1-1
1.5 Related Documents	1-1
1.6 Diversity and Inclusion.....	1-1
1.7 Conventions.....	1-2
1.8 Screenshot Disclaimer.....	1-2
1.9 Glossary of Icons.....	1-2
2. Oracle Banking Trade Finance Process Management	2-3
2.1 Overview.....	2-3
2.2 Benefits.....	2-3
2.3 Key Features	2-3
3. Export LC Transfer Closure	3-1
3.1 Common Initiation Stage	3-1
3.2 Registration	3-2
3.2.1 <i>Application Details</i>	3-4
3.2.2 <i>Transfer LC Details</i>	3-5
3.2.3 <i>Miscellaneous</i>	3-7
3.3 Data Enrichment.....	3-9
3.3.1 <i>Main</i>	3-11
3.3.2 <i>Additional Fields</i>	3-17
3.3.3 <i>Advices</i>	3-19
3.3.4 <i>Additional Details</i>	3-23
3.3.5 <i>Settlement Details</i>	3-33
3.3.6 <i>Summary</i>	3-37
3.4 Exceptions	3-40
3.4.1 <i>Exception - Amount Block</i>	3-40
3.4.2 <i>Exception - Know Your Customer (KYC)</i>	3-44
3.4.3 <i>Exception - Limit Check/Credit</i>	3-47
3.5 Multi Level Approval	3-50
3.5.1 <i>Re-Key Authorization</i>	3-50
3.6 Reject Approval	3-54
3.6.1 <i>Summary</i>	3-54
3.6.2 <i>Action Buttons</i>	3-55

1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Export LC Transfer Closure process in Oracle Banking Trade Finance Process Management.

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.7 Conventions

The following text conventions are used in this document:





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

1.8 Screenshot Disclaimer

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

1.9 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

2.1 Overview

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

2.2 Benefits

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

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

2.3 Key Features

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

3. Export LC Transfer Closure

This process describes the systematic instructions to close an Export Transfer LC. Transfer LC can be closed under following scenarios:

- Transfer LC has expired.
- There is no bill outstanding

In the following sections, let's look at the details for Export LC Transfer closure process.

This section contains the following topics:

[3.1 Common Initiation Stage](#)

[3.2 Registration](#)

[3.3 Data Enrichment](#)

[3.4 Exceptions](#)

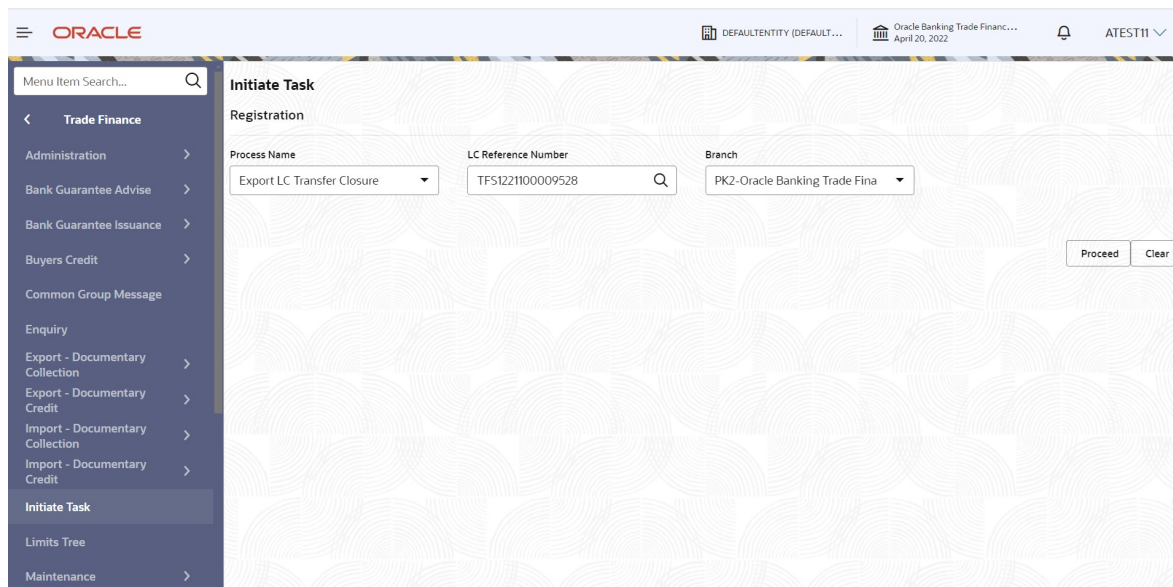
[3.5 Multi Level Approval](#)

[3.6 Reject Approval](#)

3.1 Common Initiation Stage

The user can initiate the new Export LC Transfer Closure 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.
LC Reference Number	Select the LC Reference Number.
Branch	Select the branch.

3.1.0.1 Action Buttons

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

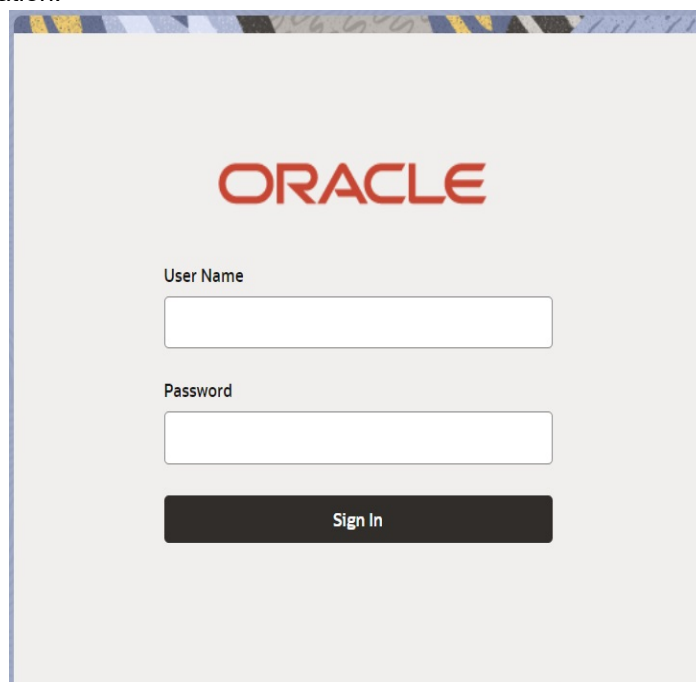
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

3.2 Registration

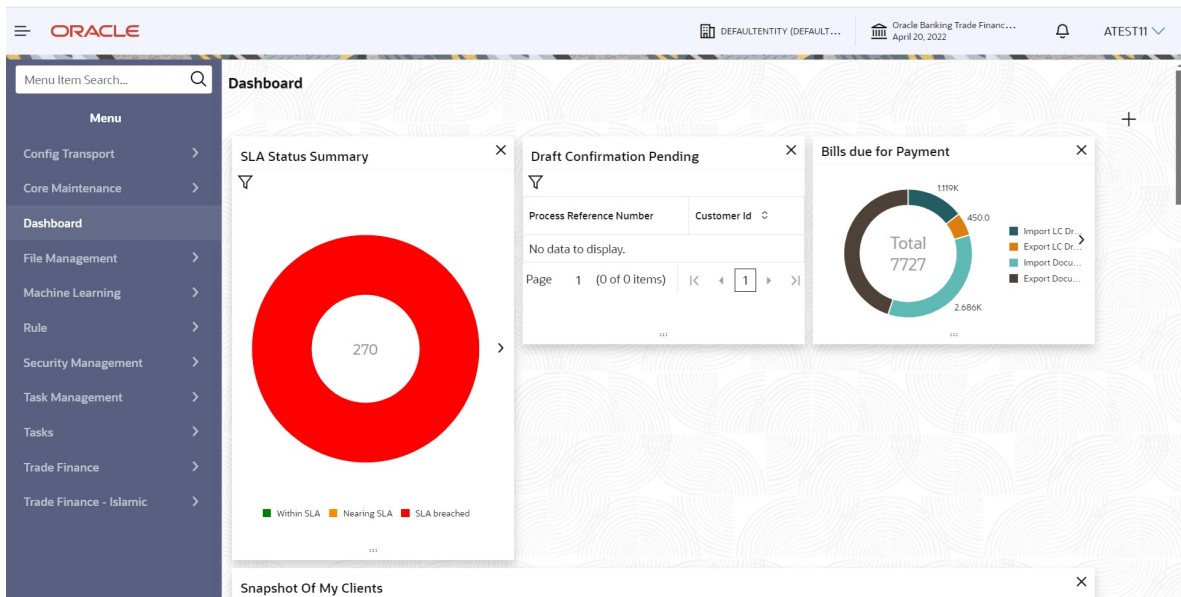
During the Registration stage, the user can register a request for a Transfer LC Closure received at desk (as an application received physically/received by mail/fax).

User can capture the basic details of the application, check the signature of the first Beneficiary and upload related documents. On submit of the request, the customer should be notified with acknowledgement and the request should be available for an LC expert to handle in the next stage.

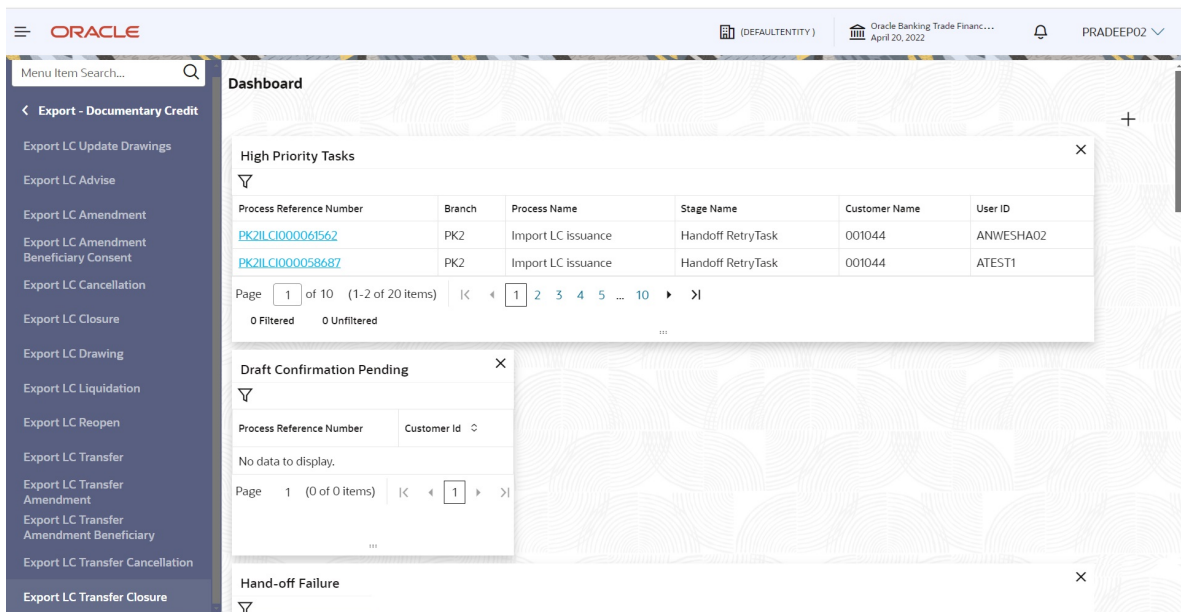
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.

A screenshot of the Oracle login interface. At the top, the word "ORACLE" is displayed in red. Below it, the text "User Name" is followed by a white input field. Underneath that, the text "Password" is followed by another white input field. At the bottom, there is a dark grey button with the text "Sign In" in white.

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



- Click **Trade Finance> Export - Documentary Credit> Export LC Transfer Closure.**



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	<p>Specify the Transfer LC Reference Number or click Search icon to search the Transfer LC Reference Number by using the look up. User has to select the particular LC that needs to be closed.</p> <p>As part of LOV criteria; user can input the Transfer LC Reference Number, Secondary Beneficiary, Currency, Amount or User Reference Number.</p> <p>Once the LC to be closed is input/selected, on tab out system will populate the details of the LC to be closed.</p> <p>Note:</p> <p>System should not display the Transfer LC Reference which are already in cancelled or closed status.</p>	
First Beneficiary	<p>Read only field.</p> <p>First Beneficiary details are defaulted from the value available in the Transfer LC</p>	EMR & CO
Branch	<p>Read only field.</p> <p>System displays the branch details from Transfer LC details.</p>	203-Bank Futura -Branch FZ1

Field	Description	Sample Values
Closure Date	Read only field. System displays the branch's current date.	
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	Priority is defaulted based on priority maintenance. The values are: <ul style="list-style-type: none"> • Essential • Critical • High • Medium • Low The user can change the value.	High
Submission Mode	By default the submission mode will have the value as 'Desk'. The user can change the submission mode. The values are: <ul style="list-style-type: none"> • Desk- Request received through Desk • FAX - Request received through FAX • Email - Request received through Email • Courier- Request received through Courier 	Desk
Issuing Bank Reference	Read only field. System defaults the Issuing Bank reference number from the underlying Transfer LC.	

3.2.2 Transfer LC Details

Registration user can view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.

The screenshot displays the 'Transfer LC Details' form with the following fields and values:

- LC Type:** Sight
- Product Code:** TRFS
- Product Description:** Transfer Export product
- Advising Bank:** 001185 RBS PLC
- 40A - Form of Documentary Credit:** IRREVOCABLE
- 31C - Date of Issue:** April 19, 2022
- 40E - Applicable Rules:** UCP LATEST VERSION
- Date of Expiry:** April 20, 2022
- 31D - Place of Expiry:** LONDON
- Second Beneficiary:** 6497001 CIF9941202
- Available Amount:** GBP £50.00
- Transfer Amount:** GBP £50.00
- 39A - Percentage Credit Amount Tolerance:** /
- 39C - Additional Amount Covered:**

Buttons at the bottom: Hold, Cancel, Save & Close, Submit.

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

Field	Description	Sample Values
LC Type	Read only field. The value used for LC Type as per the latest LC details is displayed.	
Product Code	Read only field. Product Code used during Transfer LC Issuance is displayed.	
Product Description	Read only field. The product description will be displayed as in Transfer LC Issuance.	
Advising Bank	Read only field. The Advising Bank as per the latest LC details is displayed.	
40A - Form of Documentary Credit	Read only field. System displays the value for form of documentary credit as available in LC record. Default LC type is Irrevocable.	
Date of Issue	Read only field. This field displays the Transfer LC issuance date.	
Applicable Rules	Read only field. This field displays the applicable rules of the selected LC.	
Date Of Expiry	Read only field. The expiry date as per the latest LC details is displayed.	
Place of Expiry	Read only field. The Place of Expiry as per the latest LC details is displayed.	
Second Beneficiary	Read only field. Applicant Bank if available as per the latest LC details is displayed.	
Available Amount	Read only field. System displays the latest details for outstanding value of the Transfer LC.	
Transfer Amount	Read only field. Currency Code as per the latest LC details is displayed. Transfer LC Amount as per the latest LC details is displayed.	

Field	Description	Sample Values
Percentage Credit Amount Tolerance	Read only field. This field displays the percentage credit amount tolerance details as per the latest LC.	
Additional Amount Covered	Read only field. Additional Amount Covered as per the latest LC details is displayed.	

3.2.3 Miscellaneous

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

Field	Description	Sample Values
Signatures	System will display the details of Authorized signatories. The pop up box will display the signature id, signature title and image of the signature for verification.	
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. The possible documents submitted under a Transfer LC closure request are: <ul style="list-style-type: none"> • Closure request • Transfer LC instrument copy 	
Remarks	Provide any additional information regarding the transfer LC Closure. This information can be viewed by other users processing the request.	

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Transfer LC	Clicking on View Transfer LC button enables user to view the latest details of the Transfer LC.	
View Export LC	Clicking on View Export LC button enables the user to view the latest export LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.	
Checklist	<p>System displays the mandatory and optional checklist items. User needs to check on the applicable checklist items. If mandatory checklist items are not marked, system will display an error on submit. The possible checklist items under Registration Stage are:</p> <ul style="list-style-type: none"> ● Application signed and stamped ● Customer signature verified ● All Documents received are uploaded ● Any correction or alteration initiated by the First Beneficiary 	
Action Buttons		
Submit	<p>On submit, Acknowledgement is issued to the customer through customer's preferred media. A simple acknowledgment will be sent in case the user has entered only the Application details. If the user has captured additional information in LC Details data segment also, a detailed acknowledgment will be sent. In case of request received through online channels, system would send the acknowledgment automatically on receipt of the request.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task for working later.</p> <p>This option will not submit the request.</p>	

Field	Description	Sample Values
Cancel	Cancels the Export LC Transfer Closure 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.	
Audit	User can view the audit trail in the transaction life-cycle	

3.3 Data Enrichment

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

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

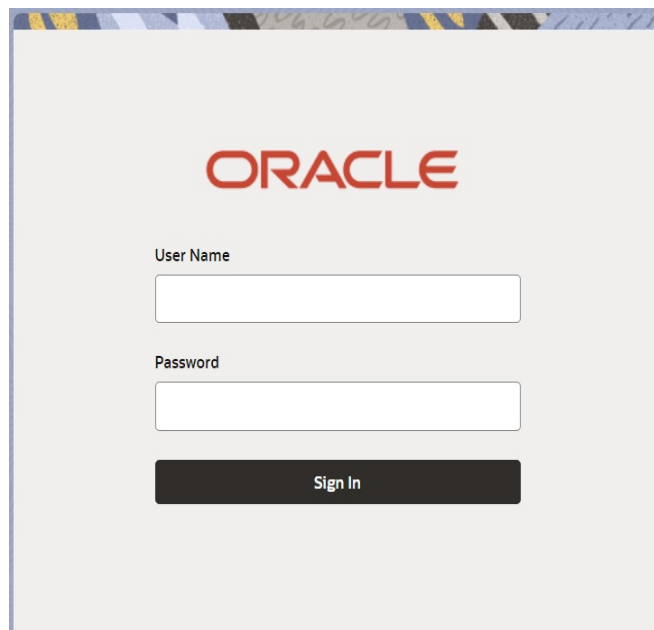
Non-Online Channel -Transfer LC Closure request that were received at the desk will move to DE stage post successful Registration stage. The transaction will have the details entered during the Registration stage.

Note

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

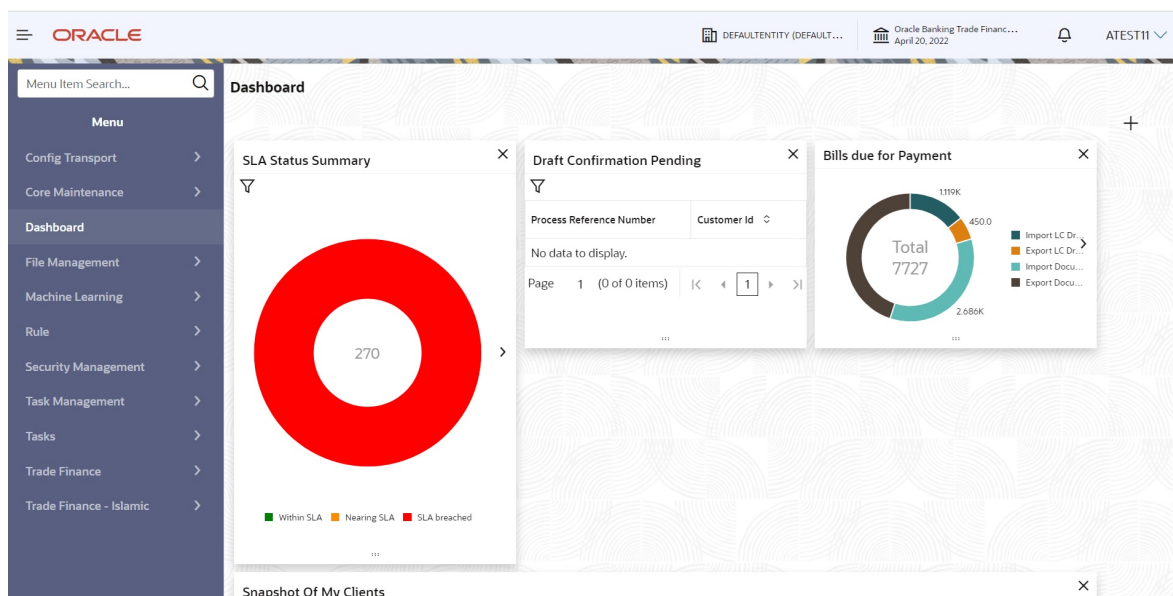
Do the following steps to acquire a task at Data Enrichment stage:

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



The screenshot shows a login interface with the Oracle logo in red. Below the logo, there are two input fields: 'User Name' and 'Password'. A 'Sign In' button is located at the bottom of the form.

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



- Click **Trade Finance> Tasks> Free Tasks**.

The screenshot shows the 'Free Tasks' page in the Oracle application. The left sidebar has a 'Tasks' section with sub-items like 'Waiting Customer Clarification', 'Business Process Maintenance', 'Completed Tasks', 'Free Tasks', 'Hold Tasks', 'My Tasks', 'Other User tasks', 'Search', 'SubProcess Tasks', and 'Supervisor Tasks'. The main area displays a table of tasks with the following columns: Process Name, Process Reference Number, Application Number, Stage, and Application Date. Each row includes a checkbox and an 'Acquire and Edit' button.

Process Name	Process Reference Number	Application Number	Stage	Application Date
Export LC Transfer Closure	PK2ELCT000061613	PK2ELCT000061613	DataEnrichment	22-04-20
Islamic Export LC Drawing U...	PK2IELU000061621	PK2IELU000061621	Scrutiny	22-04-20
Islamic Import LC Drawing U...	PK2IILU000061619	PK2IILU000061619	Scrutiny	22-04-20
Import LC Drawing Update	PK2ILCU000061617	PK2ILCU000061617	Scrutiny	22-04-20
Export LC Transfer Amendm...	PK2ELCT000061612	PK2ELCT000061612	Scrutiny	22-04-20
Import LC Drawing Update	PK2ILCU000061611	PK2ILCU000061611	Scrutiny	22-04-20
Export LC Drawing	PK2ELCD000061609	PK2ELCD000061609	Scrutiny	22-04-20
Export LC Drawing Update	PK2ELCU000061608	PK2ELCU000061608	Scrutiny	22-04-20
Import LC Drawing Update	PK2ILCU000061607	PK2ILCU000061607	Scrutiny	22-04-20
Import LC Liquidation	PK2ILCL000061602	PK2ILCL000061602	DataEnrichment	22-04-20
Shipping Guarantee Issuance	PK25GTI000061587	PK25GTI000061587	DataEnrichment	22-04-20
Import LC Liquidation	PK2ILCL000061586	PK2ILCL000061586	DataEnrichment	22-04-20
ExportLC Amendment Bene...	PK2IEAM000061585	PK2IEAM000061585	Sanction Check Exceptiona...	22-04-20

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

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

Process Name	Process Reference Number	Application Number	Stage	Application Date
Export LC Transfer Closure	PK2ELCT000061613	PK2ELCT000061613	DataEnrichment	22-04-20
ExportLC Amendment Bene...	PK2ELCA000061569	PK2ELCA000061569	DataEnrichment	22-04-20
Guarantee Advise	PK2GTEA000061513	PK2GTEA000061513	Scrutiny	22-04-20
Guarantee Advise	PK2GTEA000061505	PK2GTEA000061505	Scrutiny	22-04-20
Guarantee Advise	PK2GTEA000061495	PK2GTEA000061495	Scrutiny	22-04-20
Export LC Amendment	PK2ELCA000053707	PK2ELCA000053707	DataEnrichment	22-04-20
Export LC Amendment	PK2ELCA000053706	PK2ELCA000053706	DataEnrichment	22-04-20
Export LC Amendment	PK2ELCA000053690	PK2ELCA000053690	Scrutiny	22-04-20
Import LC Issuance	PK2ILCI000053389	PK2ILCI000053389	Registration	22-04-20
Import LC Issuance	PK2ILCI000053356	PK2ILCI000053356	Handoff RetryTask	22-04-20
Export LC Transfer Amendm...	PK2ELCT000052761	PK2ELCT000052761	DataEnrichment	22-04-20
Islamic Export LC Transfer A...	PK2IETRO00052942	PK2IETRO00052942	DataEnrichment	22-04-20
Islamic Export LC Transfer A...	PK2IETRO00052668	PK2IETRO00052668	DataEnrichment	22-04-20

The Data Enrichment stage has following sections:

- Main 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 Registration stage may not be editable.

3.3.1 Main

This section provides a quick snapshot of details of LC. User can process new request for Transfer LC Closure.

3.3.1.1 Application Details

This is a sub section of Main details hop. 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 field. System displays the Transfer LC reference number from previous/Registration stage.	
First Beneficiary	Read only field. System displays the name of the first beneficiary from previous/Registration stage.	EMR & CO
Branch	Read only field. Branch details of the branch through which the LC is issued from previous/Registration stage. Usually the home branch of the customer is populated.	203-Bank Futura -Branch FZ1
Closure Date	Read only field. System displays the closure request date.	
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 as available from previous/Registration stage.	

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 displays the mode of submission of request as available from previous/Registration stage.	Desk
Issuing Bank Reference	Read only field. System defaults the Issuing Bank reference number from the underlying Transfer LC as available from previous/Registration stage.	

3.3.1.2 Transfer LC Details

A DE user can view the latest Transfer LC values displayed in the respective fields. All fields displayed in LC details section are **read only** fields.

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

Field	Description	Sample Values
LC Type	Read only field. The value used for LC Type as per the latest LC details is displayed.	
Product Code	Read only field. Product Code used during Transfer LC Issuance is displayed.	
Product Description	Read only field. The product description will be displayed as in Transfer LC Issuance.	

Field	Description	Sample Values
Advising Bank	Read only field. The bank through which LC is advised as per the latest LC details is displayed.	
40A - Form of Documentary Credit	Read only field. System displays the value from the selection done at the time of Transfer LC Issuance . Default LC type is Irrevocable.	
Date of Issue	Read only field. This field displays the Transfer LC issuance date.	
Applicable Rules	Read only field. This field displays the applicable rules under which LC is issued.	
Date Of Expiry	Read only field. The expiry date as per the latest LC details is displayed.	
Place of Expiry	Read only field. The Place of expiry as per the latest LC details is displayed.	
Second Beneficiary	Read only field. System displays the requestor bank details, if requestor is a Bank.	
Available Amount	Read only field. System displays the latest details for outstanding value of the Transfer LC.	
Transfer Amount	Read only field. Currency Code as per the latest LC details is displayed. Transfer LC Amount as per the latest LC details is displayed.	
Percentage Credit Amount Tolerance	Read only field. This field displays the tolerance percentage details as per the latest LC.	
Additional Amount Covered	Read only field. Any additional amount covered as per the latest LC details is displayed.	

3.3.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	<p>Click to view the overrides accepted by the user.</p>	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none">● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View LC	<p>Clicking on View LC button enables the user to view the LC summary with the latest Transfer LC.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	

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

3.3.2 Additional Fields

In this section, the user can view and verify the additional fields implemented by the bank. Any user defined fields maintained at the bank level will be available in this Additional field details.

The screenshot shows the Oracle Banking Trade Finance application interface. The top navigation bar includes the Oracle logo, user information (DEFAULTTIVITY (DEFAULT...), Oracle Banking Trade Financ..., April 20, 2022), and a notification bell. The application title is 'Export LC Transfer Amendment Scrutiny :: Application No:- PK2ELCT000052488'. The left sidebar contains a menu with options: Main, Availability Shipment, Payment Details, Amendment Details, Additional Fields (selected), Additional Details, and Summary. The main content area displays 'Additional Fields' with a message 'No Additional fields configured!'. At the bottom, there is a row of action buttons: Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, and New.

3.3.2.1 Action Buttons

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

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

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Scrutiny stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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

3.3.3 Advices

DE user can view the Advices generated during Export LC Closure request. Advices menu displays the advices available under a product code from the back office as tiles. Some of the possible advices could be of Closure, payment message, etc. If the advice is not required, the user can suppress the advice.

Export LC Transfer Closure DataEnrichment :: Application No:- PK2ELCT000061613

Documents Remarks Overrides Customer Instruction View LC Signatures

Main Details Additional Fields **Advices** Additional Details Settlement Details Summary

Advices

Advice : LC_CLOSE_ADV

Advice Name : LC_CLOSE_ADV
Advice Party : BEN
Party Name : CIF994120243...
Suppress Advice : NO

Advice : PAYMENT_MESSAGE

Advice Name : PAYMENT_MESSAGE
Advice Party :
Party Name :
Suppress Advice : NO

Audit Reject Refer Hold Cancel Save & Close Back Next

Screen(3/6)

Advice Details

Advice Details

▼ Advice Details

Suppress Advice

☐

Advice Name

LC_AMND_INSTR

Medium

▼

Advice Party

ABK

Party ID

001204

Party Name

ABC BANK

▼ FFT Code

+

FFT Code	FFT Description		Action <div>⌵</div>
FREEVP	TESTING FFT	<div><div></div></div>	<div><div></div><div></div></div>



▼ Instructions




+

Instruction Code	Instruction Description	Edit <div>⌵</div>	Action <div>⌵</div>
E023	IN CASE, REIMBURSING BANK IN NEW YORK, FAILS TO F	<div><div></div></div>	<div><div></div><div></div></div>

OK

Cancel

Field	Description	Sample Values
Suppress Advice	<p>Toggle on: Switch on the toggle if advice is suppressed.</p> <p>Toggle off: Switch off the toggle if suppress advice is not required for the closure</p>	
Advice Name	<p>Read only field.</p> <p>Displays the advice name.</p>	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Value be defaulted from transfer LC.	
Party ID	Value be defaulted from transfer LC.	
Party Name	<p>Read only field.</p> <p>Value be defaulted from transfer LC.</p>	
Free Format Text		
FFT 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.	
	<p>Click plus icon to add new FFT code.</p> <p>3-20</p>	

Field	Description	Sample Values
	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.	
	Click delete icon to remove any existing instruction code.	

3.3.3.1 Action Buttons

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

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

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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

3.3.4 Additional Details

As a DE User, I should be able to view the Additional Details during Transfer LC Closure request. Some of the possible details could be related to

- Charges and Taxes
- Preview Messages

3.3.4.1 Commission Charges and Taxes

All validations, overrides, alerts in Charges and Taxes section should be as per existing process in place. User should be able to simulate charges, commission, tax details from Back office as per existing process. User should be able to recalculate, default, waive, defer, modify charges as well.

3.3.4.2 Commission Details

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

Field	Description	Sample Values
Component	Select the commission component	
Rate	<p>Defaults from product. User can change the rate, if required.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	

Field	Description	Sample Values
Currency	Defaults the currency in which the commission needs to be collected.	
Amount	<p>An amount that is maintained under the product code defaults in this field.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	<p>Select the check box to waive charges/commission.</p> <p>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</p> <p>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.</p>	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

3.3.4.3 Charges Details

Override message for charges should be displayed for – Transfer LC should be cancelled only after recovery of all outstanding charges. Charges functionality should function as per the existing functionality available for transfer LC Issuance and Amendment process.

Field	Description	Sample Values
Component	Charge Component type.	

Field	Description	Sample Values
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified Amount	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	<p>If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM.</p> <p>The user can not select/de-select the check box if it is de-selected by default.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	
Defer	<p>If charges have to be deferred and collected at any future step, this check box has to be selected.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.</p> <p>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.</p>	
Waive	<p>If charges have to be waived, this check box has to be selected.</p> <p>Based on the customer maintenance, the charges should be marked for Billing or for Defer.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

Tax Details

The tax component is calculated based on the commission. 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.	

Split Settlement

Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF.

Field	Description	Sample Values
Component	The split component type eligible for Split .	
Currency	The currency of split settlement.	
Amount	The amount of split settlement.	

Split Settlement Details

Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.

Split Settlement Details

Component

CHGTRAMND_LIQD_S01

Customer

001044

Account

PK20010440017

Branch

PK2

Exchange Rate

1

Party Type

BEN

AR-AP Tracking

Negotiation Rate

Amount

50

Account Currency

GBP

Percentage

50.00

Original Exchange Rate

1

Negotiation Reference

Loan/Finance Account

N

Fetch Exchange Rate

Save & Close

Close

Field	Description	Sample Values
Sequence	The sequence number is auto populated with the value, generated by the system.	
Component	The split component type eligible for Split.	
Amount	The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.	
Customer	Indicates the ID of the Customer in Split Settlement Details section.	
Account	The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBT-FPM to select the account	
Account Currency	Defaults the currency of the account.	
Branch	Indicates the branch of the customer where transaction is getting processed.	

Field	Description	Sample Values
Percentage	<p>The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default.</p> <p>More than two splits are not allowed.</p> <p>The bank user can modify the amount.</p> <p>The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.</p>	
Exchange Rate	System populates the exchange rate maintained.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in split settlement details section.	
Party Type	System displays the party type in split settlement details section.	
Negotiation Reference	Specify the negotiation reference number.	
AR-AP Tracking	<p>Indicates to defer the charge/ commission in Split Settlement Details section.</p> <p>The user can modify the AR-AP Tracking flag as per the requirements.</p>	
Loan/Finance Account	Displays the loan account.	
Negotiation Rate	Specify the negotiation rate.	

3.3.4.4 **Preview Message**

User can view the draft message being displayed on the preview message text box. Below listed advice should be available in preview:

Debit Advice to the First Beneficiary

Preview Messages

☒ Preview - SWIFT Message

Language

English

Message Type

Message Status

Repair Reason

☐ Preview - Mail Advice

Language

English

Advice Type

DEBIT_ADVICE

Message Status

GENERATED

Repair Reason

Preview Message

Preview Message

DEBIT ADVICE/TAX INVOICE

DATE: 05-MAY-21 PAGE : 1
BRANCH ID:
BRANCH NAME:
BANK TRN: 100282764800003
TRANS TIME:

CIF994120243001
6497001
CIF994120243002
BTP
CVR
coimbatore

Save & Close

Cancel

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 mes- sage like MT 700, MT 740 and MT 701.	
Message Status	Read only field. Display the message status of draft message of liquidation details.	
Repair Reason	Read only field. Display the message repair reason of draft mes- sage of closure details.	
Preview Message	Display a preview of the draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of draft message of liquidation details.	
Repair Reason	Read only field. Display the message repair reason of draft mes- sage of closure details.	

Field	Description	Sample Values
Preview Message	Display a preview of the advice.	

3.3.4.5 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	

Field	Description	Sample Values
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Scrutiny inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
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 Settlement Details

The user can view and update the settlement details for Export LC Transfer Closure request. The following are the list of fields to be displayed.

Export LC Transfer Closure Data Enrichment :: Application No:-
PK2ELCT000061613

Documents Remarks Overrides Customer Instruction View LC Signatures

Main Details Additional Fields Advices Additional Details Settlement Details Summary

Settlement Details

☐ Current Event

Settlement Details

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
COLLAMT_OSEQ	GBP	Debit	051002520257248	6497001	GBP	No	Yes
COLL_AMNDAMTEQ	GBP	Debit	051002520257248	6497001	GBP	No	No
COLL_AMT	GBP	Debit	051002520257248	6497001	GBP	No	No
COLL_AVALAMTEQ	GBP	Credit	051002520257248	6497001	GBP	No	No
LCADVBC_LIQD	USD	Debit	051002520257248	6497001	GBP	No	No
LCCLSCHG_LIQD	GBP	Debit	051002520257248	6497001	GBP	No	Yes
LCCOURAMND_LIQD	GBP	Debit	051002520257248	6497001	GBP	No	No
LCCOURAMNV_LIQD	GBP	Debit	051002520257248	6497001	GBP	No	No
LCEXADV_LIQD	GBP	Debit	051002520257248	6497001	GBP	No	No

COLL_AMT - Party Details

Transfer Type: Bank Transfer

Charge Details: Remitter All Charges

Netting Indicator:

Receiver: 6497001

Payment Details

Sender To Receiver 1: Only /BX/XXX format is allowed

Sender To Receiver 2: /BX/XXX or //XXX format is allowed

Sender To Receiver 3: /BX/XXX or //XXX format is allowed

Sender To Receiver 4: /BX/XXX or //XXX format is allowed

Sender To Receiver 5: /BX/XXX or //XXX format is allowed

Sender To Receiver 6: /BX/XXX or //XXX format is allowed

Remittance Information

Payment Detail 1:

Payment Detail 2:

Payment Detail 3:

Payment Detail 4:

Reject Refer Hold Cancel Save & Close Back Ne

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	
Account	System defaults the value based on the product selected.	

Field	Description	Sample Values
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.	

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

3.3.5.1 Party Details

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

Field	Description	Sample Values
Transfer Type	Displays the transfer type. The values are: <ul style="list-style-type: none"> • Customer Transfer • Bank Transfer for own account • Direct Debit Advice • Managers Check • Customer Transfer with Cover • Bank Transfer 	
Charge Details	Displays the charge details for the transactions. The values are: <ul style="list-style-type: none"> • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges 	
Netting Indicator	Displays the netting indicator for the component. The values are: <ul style="list-style-type: none"> • Yes • No 	
Receiver	Displays the receiver customer ID.	

3.3.5.2 Payment Details

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

Field	Description	Sample Values
Sender to Receiver 1	Provide the sender to receiver message.	
Sender to Receiver 2	Provide the sender to receiver message.	

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

3.3.5.3 Remittance Information

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

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

3.3.5.4 Action Buttons

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

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

Field	Description	Sample Values
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Refer	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
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 Summary

User can review the summary of details updated in Data Enrichment stage Export LC Transfer Closure request. As part of summary screen, I should be able to see the summary tiles. The tiles displays a list of important fields with values. The user can drill down from summary Tiles into respective data segments.

Export LC Transfer Closure DataEnrichment :: Application No:- PK2ELCT000061613

Documents Remarks Overrides Customer Instruction View LC Signatures Screen(6/6)

Summary

Main Details

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

Commission, Charges and Taxes

Charge : GBP 50.00
Commission :
Tax :
Block Status : Not Initiated

Advices

Advice 1 : LC_CLOSE_ADV
Advice 2 : PAYMENT_MESS...

Preview Messages

Language : ENG
Preview Message : -

Additional Fields

Click here to view Additional fields

Settlement Details

Component : LCCLSCHG_LIQ...
Account Number : 051002520257...
Currency : GBP

Parties Details

Advising Bank : RBS PLC
Beneficiary : CIF994120243...
Issuing Bank : WELLS FARGO ...
Applicant : MARKS AND SP...

Accounting Details

Event : CLOS
Account Number : 051002520257...
Branch : PK1

Audit Reject Refer Hold Cancel Save & Close Back Submit

Tiles Displayed in Summary

- Main Details - User can view the application details and Transfer LC details.
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Advices: User should be able to view the advice details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice.
- Additional Fields: Banks can configure the additional fields during implementation.
- Settlement Details: User can view the Settlement details.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Accounting Details: User can view the accounting details.

Note

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

3.3.6.1 Action Buttons

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

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

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
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	<p>User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Save & Close	<p>Save the information provided and holds the task in for working later.</p> <p>This option will not submit the request.</p>	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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

3.4 Exceptions

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

3.4.1 Exception - Amount Block

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

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

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

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

3.4.1.1 Amount Block Exception

This section will display the amount block exception details.

Export LC Transfer Closure AmountBlock Exception Approval :: Application No:- PK2ELCT000061613

Amount Block Exception

Summary

Type	Contract Currency	Block Amount	Account	Branch	Account Currency	Block Ref No	Block Status	Block Status Details
Charge	GBP	50	051002520257248	PK1	GBP		Failed	

Reject Refer Hold Approve Next

Audit

3.4.1.2 Summary

Export LC Transfer Closure AmountBlock Exception Approval :: Application No:- PK2ELCT000061613

Documents Remarks Overrides Customer Instruction View LC

Amount Block Exception Summary

Screen(2/2)

Main Details		Payment Details		Additional Fields	
Form of LC	: IRREVOCABLE	Period of Present.	: 21	Click here to view Additional : fields	
Submission Mode	: Desk	Confirmation Instr.	: WITHOUT		
Date of Issue	: 2022-04-19				
Date of Expiry	: 2022-04-20				
Place of Expiry	: LONDON				

Advices		Preview Messages		Commission, Charges and Taxes	
Advice 1	: LC_CLOSE_ADV	Language	: ENG	Charge	: GBP 50.00
Advice 2	: PAYMENT_MESS...	Preview Message	: -	Commission	:
				Tax	:
				Block Status	: Failed

Accounting Details		Settlement Details	
Event	: CLOS	Component	: LCCLSCHG_LIQ...
AccountNumber	: 051002520257...	Account Number	: 051002520257...
Branch	: PK1	Currency	: GBP

Audit Reject Refer Hold Approve Back

Tiles Displayed in Summary:

- Main Details - User can view the application details and Transfer LC details.
- Payment Details - User can view the payment details.
- Additional Fields: Banks can configure the additional fields during implementation.
- Advices: User should be able to view the advice details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Accounting Details: User can view the accounting details.

Note

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

- .Settlement Details: User can view the Settlement details.

3.4.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	<p>Click to view the overrides accepted by the user.</p>	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none">● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
View LC	<p>Clicking on View LC button enables user to view the latest details of the Transfer LC.</p>	

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

3.4.2 Exception - Know Your Customer (KYC)

As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

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

User can pick up a transaction and do the following actions:

Approve

- After changing the KYC status in the back end application (outside this process).
- Without changing the KYC status in the back end application.
- Reject (with appropriate reject reason).

3.4.2.1 Summary

Tiles Displayed in Summary:

- Main Details - User can view the application details and Transfer LC details.
- Payment Details - User can view the payment details.
- Additional Fields: Banks can configure the additional fields during implementation.
- Advices: User should be able to view the advice details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Accounting Details: User can view the accounting details.

Note

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

- Settlement Details: User can view the Settlement details.

3.4.2.2 Action Buttons

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

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

Field	Description	Sample Values
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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

3.4.3 Exception - Limit Check/Credit

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

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

Note

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

3.4.3.1 Limit/Credit Check

This section will display the amount block exception details.

3.4.3.2 Summary

Tiles Displayed in Summary:

- Main Details - User can view the application details and Transfer LC details.
- Payment Details - User can view the payment details.
- Additional Fields: Banks can configure the additional fields during implementation.
- Advices: User should be able to view the advice details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Accounting Details: User can view the accounting details.

Note

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

- .Settlement Details: User can view the Settlement details.

3.4.3.3 Action Buttons

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

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

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	

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

3.5 Multi Level Approval

This stage allows the approver user to review and approve the Export LC Transfer Closure transaction. The user can view the summary of details updated in multilevel approval stage of Transfer LC Closure request.

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

Note

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

3.5.1 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

Approval Rekey

View Signature Documents Remarks

Transfer Currency: GBP

Transfer Amount: GBP £50.00

Refer Close Proceed

Task ID	Task Name	Priority	Stage	Application Date
052768	Approval Task Level 1	Medium		22-04-20
052488	DataEnrichment	Medium		22-04-20
052779	DataEnrichment	Medium		22-04-20
052646	Reject Approval	Medium		22-04-20
052656	Handoff RetryTask	Medium		22-04-20
052421	Handoff RetryTask	Medium		22-04-20
051987	Handoff RetryTask	Medium		22-04-20
052065	DataEnrichment	Medium		22-04-20
051603	DataEnrichment	Medium		22-04-20
051537	Registration	Medium		22-04-20
051404	Handoff RetryTask	High		22-04-20

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

3.5.1.1 Summary

Export LC Transfer Closure Approval Task Level 1 :: Application No:- PK2ELCT000061613

Documents Remarks Overrides Customer Instruction View LC Signatures

Main Details	Payment Details	Additional Fields
Form of LC : IRREVOCABLE Submission Mode : Desk Date of Issue : 2022-04-19 Date of Expiry : 2022-04-20 Place of Expiry : LONDON	Period of Present. : 21 Confirmation Instr. : WITHOUT	Click here to view Additional : fields

Settlement Details	Preview Messages	Commission,Charges and Taxes
Component : LCCLSCHG_LIQ... Account Number : 051002520257... Currency : GBP	Language : ENG Preview Message : -	Charge : GBP 50.00 Commission : Tax : Block Status : Failed

Advices	Accounting Details	Exception(Approval)
Advice 1 : LC_CLOSE_ADV Advice 2 : PAYMENT_MESS...	Event : CLOS AccountNumber : 051002520257... Branch : PK1	EXCEPTION : Nil

Audit

Reject Hold Refer Cancel Approve

Tiles Displayed in Summary

- Main Details - User can view the application details and Transfer LC details.
- Payment Details - User can view the payment details.
- Additional Fields: Banks can configure the additional fields during implementation.
- Settlement Details: User can view the Settlement details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice.
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Advices: User should be able to view the advice details.

- Accounting Details: User can view the accounting details.

Note

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

- Exception (Approval): User can view the Exception (Approval) details.

3.5.1.2 **Action Buttons**

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	<p>Cancel the approval and return to dashboard.</p> <p>The data input will not be saved.</p>	

Field	Description	Sample Values
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more 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.	

3.6 Reject Approval

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

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

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

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

3.6.1 Summary

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

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

Export LC Transfer Closure Reject Approval :: Application No:- PK2ELCT000061613

Documents Remarks Overrides Customer Instruction View LC Signatures

Main Details Form of LC : IRREVOCABLE Submission Mode : Desk Date of Issue : 2022-04-19 Date of Expiry : 2022-04-20 Place of Expiry : LONDON	Payment Details Period of Present. : 21 Confirmation Instr. : WITHOUT	Additional Fields Click here to view Additional : fields
Settlement Details Component : LCCLSCHG_LIQ... Account Number : 051002520257... Currency : GBP	Preview Messages Language : ENG Preview Message : -	Commission, Charges and Taxes Charge : GBP 50.00 Commission : Tax : Block Status : Failed
Advices Advice 1 : LC_CLOSE_ADV Advice 2 : PAYMENT_MESS...	Accounting Details Event : CLOS AccountNumber : 051002520257... Branch : PK1	

Audit Reject Hold Cancel Approve

- Main Details - User can view the application details and Transfer LC details.
- Payment Details - User can view the payment details.

- Additional Fields: Banks can configure the additional fields during implementation.
- Settlement Details: User can view the Settlement details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice.
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Advices: User should be able to view the advice details.
- Accounting Details: User can view the accounting details.

Note

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

3.6.2 Action Buttons

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

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

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
View LC	Clicking on View LC button enables user to view the latest details of the Transfer LC.	
Reject	On click of Reject, the transaction is rejected.	
Hold	User can put the transaction on 'Hold'. Task will remain in Pending state.	
Cancel	Cancel the Reject Approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

A

Additional Details	
Action Buttons	28, 31
Tracer Details	30
Additional Fields	17
Action Buttons	17
Application Details	4, 12

B

Beneficiary Consent Response Capture	
Main Details	9

C

Common Initiation Stage	1
Action Buttons	2
Common Initiation Stage	
Action Buttons	2
Customer Response - Draft Confirmation	40

D

Data Enrichment	9
Additional Fields	17
Advices	33
Action Buttons	21
Application Details	12
Main Details	
Action Buttons	21
Settlement Details	33
Action Buttons	35
Summary	
Action Buttons	38
Transfer LC Details	13

E

Exceptions	
Exception - Amount Block	40
Exception - Know Your Customer (KYC)	44
Exception - Limit Check/Credit	47
Export LC Amendment	
Data Enrichment	9
Multi Level Approval	40
Export LC Amendment - Beneficiary Consent	1

K

Key Features	3
--------------	---

L

LC Details	5
------------	---

M

Main	11
Action Buttons	15
Transfer LC Details	13
Main Details	
Application	12
Application Details	12
Miscellaneous	7
Multi Level Approval	40
Action Buttons	52
Summary	51

O

Overview	3
----------	---

P

Party Details	34
Payment Details	34
Preview Message	29

R

Registration	2
Action Buttons	8
Application Details	4
Reject Approval	54
Action Buttons	55
Application Details	54
Summary	54
Re-Key Authorization	50
Remittance Information	35

S

Scrutiny	9
Additional Details	
Charge Details	24
Commission Details	24
Tax Details	25
Additional Fields	9
Action Buttons	17
Application Details	9
Availability and Shipment Details	9
Main Details	9
Summary	9
Settlement Details	33
Action Buttons	35
Party Details	34
Payment Details	34
Remittance Information	35
Split Settlement	27

Split Settlement Details	28
Summary	37
Action Buttons	38

T

Transfer LC Details	5
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