

Oracle® Banking Corporate Lending FCUBS Trade - OBCL Integration User Guide



Release 14.7.2.0.0

F91340-01

November 2023

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

F91340-01

Copyright © 2016, 2023, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Introduction	v
Audience	v
Symbols, Definitions and Abbreviations	v
List Of Topics	vi
Conventions	vii
Related Documents	vii

1 FCUBS Trade - OBCL Integration

1.1	Integration of FCUBS Co-deployed/Standalone set up with OL	1-1
1.2	Prerequisites in Oracle FLEXCUBE and Oracle Lending	1-1
1.3	Integration Process	1-2
1.3.1	Processing Export Bills with Packing Credit Loan	1-2
1.3.1.1	Product Creation	1-3
1.3.1.2	Linking Packing Credit Loan in to Export Bills	1-4
1.3.2	Loan Creation during Import Bill Liquidation	1-5
1.3.2.1	Product Creation	1-6
1.3.2.2	Import Bill Processing	1-7
1.3.3	Loan creation as a collateral of shipping guarantee issuance	1-8
1.3.3.1	Product Creation using Letters of Credit Product Preferences Screen	1-9
1.3.3.2	Processing shipping guarantee issuance	1-11
1.3.4	Link to a Loan	1-12
1.3.4.1	Product Creation	1-13
1.3.4.2	Processing Link to a Loan	1-14
1.3.5	Loan creation for Guarantee Claim Settlement	1-15
1.3.5.1	Product Creation of Claim Settlement	1-16
1.3.5.2	Processing Guarantee claim settlement	1-17

2 Annexure

Index

Preface

This topic contains the following sub-topics:

- [Introduction](#)
- [Audience](#)
- [Symbols, Definitions and Abbreviations](#)
- [List Of Topics](#)
- [Conventions](#)
- [Related Documents](#)

Introduction

This document is designed to help acquaint you with the integration among Oracle FLEXCUBE products namely; Oracle FLEXCUBE Universal Banking Solutions (FCUBS) and Oracle Banking Corporate Lending (OBCL).

Besides this user manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help describes the purpose of each field within a screen. You can obtain this information by placing the cursor on the relevant field and pressing the <F1> key on the keyboard.

Audience

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





Table 1 Audience

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office managers/officers	Authorization functions
End of day operators	Processing during end of day/ beginning of day
Implementation Partners	Provide customization, configuration and implementation services.

Symbols, Definitions and Abbreviations

The following are some of the symbols you are likely to find in the manual:

Table 2 Symbols

Icons	Functions
	Exit
	Add row
	Delete row
	Option list

The following are some of the abbreviations you are likely to find in the manual:

Table 3 Abbreviations

Abbreviation	Description
API	Application Programming Interface
BC	Bills and Collections
EOD	End Of Day
FCUBS	Oracle FLEXCUBE Universal Banking
GL	General Ledger
OBCL	Oracle Banking Corporate Lending
OL	Oracle Lending
ROFC	Rest of Oracle FLEXCUBE
System	Unless and otherwise specified, it shall always refer to Oracle FLEXCUBE Universal Banking Solutions System.

List Of Topics

This manual is organized into the following topics.

Table 4 List Of Topics

Topics	Description and Cross References
Preface	This topic provides the general information about the manual on the intended audience. It also lists the various topics covered in the User Manual.

Table 4 (Cont.) List Of Topics

Topics	Description and Cross References
FCUBS Trade - OBCL Integration	<p>FCUBS Trade -OBCL Integration explains the integration between Oracle Banking Corporate Lending and Oracle FLEXCUBE UBS Trade systems.</p> <p>The topics which are part of FCUBS Trade - OBCL Integration are:</p> <ol style="list-style-type: none"> 1. Integration of FCUBS Co-deployed/ Standalone set up with OL 2. Prerequisites in Oracle FLEXCUBE and Oracle Lending 3. Integration Process
Annexure	Annexure provides the details limitations in FCUBS trade and OBCL integration.
Glossary	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

Conventions

The following text conventions are used in this document:

Table 5 Conventions and Meaning

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<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.

Related Documents

For further information discussed in the manual, refer to the Oracle Lending manuals on:

- *Products*
- *Bilateral Loans*

1

FCUBS Trade - OBCL Integration

The integration between FCUBS trade and OBCL enables banks to do the following:

- Packing credit loan is liquidated on purchase of export bill.
- On liquidation of import bill, loan is created.
- Loan is created as a collateral of shipping guarantee.
- Link to a loan.
- Loan creation during a guarantee claim settlement.

Loan product created in OBCL to be provided to FCUBS through web service. If a product is closed in OBCL it has to be informed to FCUBS. Loan product enabled with **Advance By Loan** option created in OBCL to be provided to FCUBS through web service.

FCUBS provides web service integration to OBCL. OBCL invokes the web service to store the data at external table in FCUBS.

This topic contains the following sub-topics:

- [Integration of FCUBS Co-deployed/Standalone set up with OL](#)
- [Prerequisites in Oracle FLEXCUBE and Oracle Lending](#)
- [Integration Process](#)

1.1 Integration of FCUBS Co-deployed/Standalone set up with OL

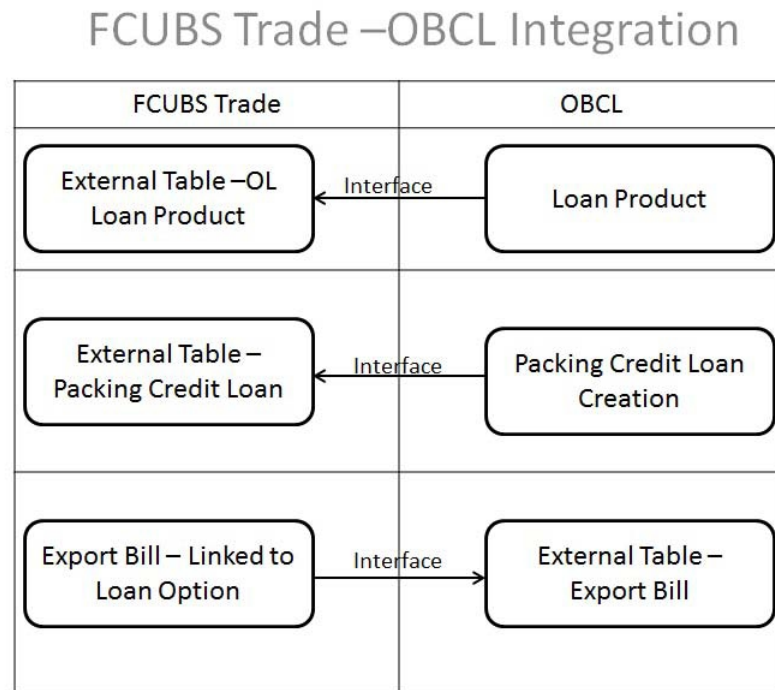
In a co-deployed/standalone set up with OL, the communication would be in asynchronous mode between FCUBS Trade and OBCL.

1.2 Prerequisites in Oracle FLEXCUBE and Oracle Lending

The prerequisites for this integration are as follows:

- Loan product enabled with **Advance By Loan** option created in OBCL to be provided to FCUBS through web service.
- Packing credit loan created in OBCL to be provided to FCUBS through web service. Outstanding amount to be updated in FCUBS on payment, amendment or any other event that occurs in loan contract. In case of loan closure through web service, the status has to be updated in FCUBS.
- Export bill contract with **Linked to Loan** option created in FCUBS to be provided to OBCL through web service.
- For loan products at product level, ensure to maintain **OLSUSPAY** as **Accounting Role** (for INIT event) in the **Accounting Roles** sub-screen of **Bilateral Loans Product Definition screen**.

Figure 1-1 FCUBS Trade - OBCL Integration



1.3 Integration Process

This topic contains the following sub-topics:

- [Processing Export Bills with Packing Credit Loan](#)
- [Loan Creation during Import Bill Liquidation](#)
- [Loan creation as a collateral of shipping guarantee issuance](#)
- [Link to a Loan](#)
- [Loan creation for Guarantee Claim Settlement](#)

1.3.1 Processing Export Bills with Packing Credit Loan

The following steps take place while processing the export bill with packing credit loan attached.

- Packing credit loans created in OBCL is provided to FCUBS through web service. The same is available at external table in FCUBS with PACKING_CREDIT field as Y.
- Packing credit loans can be linked during purchase or discount of Export Bills / Liquidation of Export Collection Bills.
- Multiple Packing Credit Loans can be linked to a bill. Sum of linked loan amount should not be greater than the purchase amount.
 - For packing credit loan, multiple loans can be attached. If any loan/loans payment gets failed and for other successful loan payments (loans for which

payment is successful), the loan reversal entries are passed. A new packing credit BC contract should be created with the correct loan details.

- In case of a single loan create failure the payment web service itself reverses the payment and displays the error message. In case of a multiple loan, if one payment is failed, the web service reverses the payment for all the loans attached in the product and displays the appropriate error message.
- Full outstanding loan only can be linked to a bill.
- On Save of Export Bill, request to liquidate Packing Credit Loan is logged in staging table. Necessary accounting entry is posted on save of Export Bill.
- Status field is introduced in BC Contract Master to indicate status of loan request processing.
- System picks and posts the payment request to OBCL. Payment request to be processed in OBCL and successful process payment is auto-authorized. Status of response received from OBCL to be logged in staging table.
- The system picks up the payment request and calls the multi payment web service. once the payment is successful. FCUBS sends a authorize request for the payments and the response is treated the same way as the payment request.
- In case of success response, the system updates authorization status. For autoauthorization, you need to authorize the bill manually.
- In case of failure response, you have to manually delete the operation.
- The above steps are applicable during liquidation of collection bills also.

This topic contains the following sub-topics:

- [Product Creation](#)
- [Linking Packing Credit Loan in to Export Bills](#)

1.3.1.1 Product Creation

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition (OLDPRMNT)** screen.

1. From the **Bilateral Loans Product Definition** screen, click **Preferences**.
The **Preferences** screen is displayed.

Figure 1-2 Preferences

The screenshot shows the 'Preferences' window with the following sections:

- Revaluation Preferences:**
 - Revaluation Required: Yes, No
 - Exchange Rate Code: [Searchable text field]
 - Exchange Rate Type: Mid
 - Revaluation Frequency: Daily
 - Revaluation Start Month: January
 - Revaluation Start Day: [Text field]
 - Partial Liquidation Allowed:
 - Initiation Mode: Auto
 - Liquidation Mode: Auto
 - Auto Liquidation Retry Count: [Text field]
 - LC Fee:
 - LC Contract:
 - LC Type: [Text field]
- Prepayment Schedule Processing:**
 - Prepayment Schedule Processing: FIFO, LIFO, Pro-rata
 - Retain Payment Schedule Frequency:
 - Reduce Tenor:
 - Schedule Cutoff Days: 0
- Tax Preferences:**
 - Apply Tax:
 - Tax Type: Withholding Tax
 - Refund Tax to Customer:
- Financial Operations Tax (IOF):**
 - IOF Payment Method: [Text field]
 - Apply Bank Rate for VAMB:
- Int/Fee Distribution:**
 - Int/Fee Distribution: Lender of Actuals, Lender of Records

At the bottom, there are tabs for: Key Fields, Installment Details, Liquidation Order, Rollover Details, Schedules, Holiday Preferences, Linkage Preferences, Special Penalty, Disclosure Details, Exit, and Save.

2. On **Preferences**, click **Additional Preference** tab.
3. Select the **Packing Credit Product** check box.

1.3.1.2 Linking Packing Credit Loan in to Export Bills

This topic contains following sub-topics:

- [Bills and Collections Contract Detailed screen](#)
- [Accounting Roles Screen](#)

1.3.1.2.1 Bills and Collections Contract Detailed screen

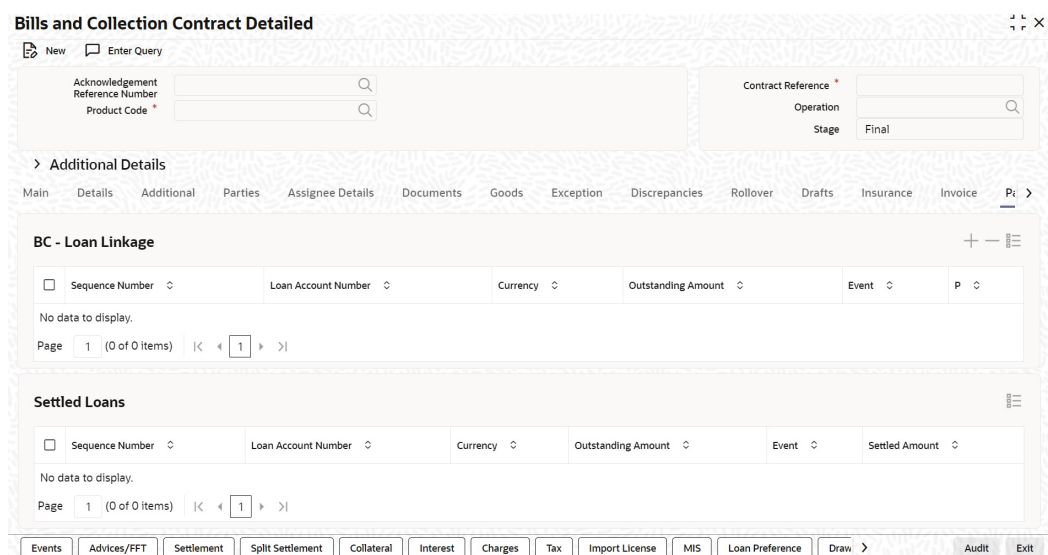
Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bills and Collections Contract Detailed (BCDTRONL)** screen.

1. From the **Bills and Collections Contract Detailed** screen, click **Packing Credit** tab.

The **Packing Credit** screen is displayed.

Figure 1-3 Packing Credit



2. In **Packing Credit** screen, you can link Packing credit loans during the purchase or discount of Export Bills/Liquidation of Export Collection Bills.

1.3.1.2.2 Accounting Roles Screen

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition (OLDPRMNT)** screen.

1. From the **Bilateral Loans Product Definition(OLDPRMNT)** screen, click **Accounting Roles** tab.

The **Accounting Roles** screen is displayed.

Figure 1-4 Accounting Roles



2. Configure Accounting role at product level using Bride GL. For LIQD event, debit leg should refer to Bridge GL ACC role.

1.3.2 Loan Creation during Import Bill Liquidation

The following steps take place while creating a loan during import bill liquidation.

- Import bills created for products with **Advance by Loan** option selected.
- During liquidation of import bills, partial or full liquidation, details for loan liquidation to be logged in staging table.
- Branch Code, Loan Product, Loan amount, Loan currency, Counterparty, Value Date, and Maturity Date.
- Loan amount is Bill liquidation amount minus Cash collateral in Bills, Collateral from LC and available amount in settlement account.
- Loan currency to be local currency.
- Counterparty of the Import Bill
- Value date to be liquidation date.
- Maturity date to be value date + tenor
- Web Service request to create a loan to be generated and exposed to FCUBS. Response of loan creation to be received and logged in staging table. Loan should be authorized.
- Bill can be authorized using authorize request on successful creation of loan.
- If loan could not be created successfully, bill needs to be deleted.

This topic contains following sub-topics:

- [Product Creation](#)
- [Import Bill Processing](#)

1.3.2.1 Product Creation

Loan products created in OBCL to be made available in FCUBS. The same is available at external table in FCUBS. Loan product enabled with **Advance By Loan** option created in OBCL to be provided to FCUBS.

Product creation of import bill is enhanced to capture loan products created in OBCL.

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **BCDPRMNT** and click next arrow.
The **Bills and Collections Product Definition** screen is displayed.

Figure 1-5 Bills

Bills ×

Product Code <input type="text"/>		Product Description <input type="text"/>	
Main		Interest and Charge Details	
Limits Monitoring Track Accrued Amounts <input type="checkbox"/> Track Bill Amount For Discounted Bill <input type="checkbox"/> Limits Tenor Calculation Type <input type="text" value="Rolling"/>		Loan Preferences for Import Bills Advance By Loan <input type="checkbox"/> Loan Product <input type="text" value=""/> Suspense General Ledger <input type="text" value=""/>	
Batch Processing Auto Change From Acceptance To Advance on Maturity <input type="checkbox"/> Auto Liquidate BIC Contracts <input type="checkbox"/> Auto Liquidation Retry Count <input type="text" value=""/> Verify Funds <input type="checkbox"/> Auto Status Change <input type="checkbox"/> Upload Security <input type="checkbox"/>		Past Due Reckoning By Goods Arrival Date <input type="checkbox"/> Days After Goods Arrival <input type="text" value=""/>	
Auto Closure Details Threshold Currency <input type="text" value=""/> Threshold Amount <input type="text" value=""/> Threshold Percentage <input type="text" value=""/> Auto Closure Value <input type="text" value=""/>		INCO Term <input type="text" value=""/> Liquidate Using Collateral <input type="checkbox"/> Transfer Collateral from LC <input type="checkbox"/>	
Rekey Requirements Rekey Required <input type="radio"/> Yes <input checked="" type="radio"/> No Amount <input type="checkbox"/> Currency <input type="checkbox"/> Customer <input type="checkbox"/> Value Date <input type="checkbox"/> Maturity Date <input type="checkbox"/> Total Paid <input type="checkbox"/>		Acceptance Commission Preferences Interest Component <input type="text" value=""/> Acceptance Components To Be Collected In <input checked="" type="radio"/> Advance <input type="radio"/> Arrears Pay Due Advice Notice Days <input type="text" value=""/> <input checked="" type="radio"/> Before <input type="radio"/> After Days With New Values Required Required <input type="checkbox"/>	
Rollover Preference Allow Rollover <input type="checkbox"/> Brokerage Preference Allow Brokerage <input type="checkbox"/> Liquidation Preference Immediate Liquidation <input type="checkbox"/>		Discounting Method Discounting Method <input type="text" value=""/> External Pricing External Charge <input type="checkbox"/>	
Linked Loan Preferences (For Export Bills) Link To Loan <input type="checkbox"/>		Charge Claim Advice Claim Advice in Swift <input type="checkbox"/> Sanction Check Sanction Check Required <input type="checkbox"/> Product Restriction Branch Restrictions <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed Currency Restrictions <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed Categories List <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed	

- In **Bills and Collections Product Definition** screen, the loan products are displayed in **Loan Product** in **Loan Preferences for Import Bills in Preferences**.

1.3.2.2 Import Bill Processing

Specify the **User ID** and **Password**, and login to Homepage.

- On the Homepage, type **BCDTRONL** and click next arrow.
The **Bills and Collections Contract Detailed** screen is displayed.

Figure 1-6 Bills and Collections Contract Detailed

Bills and Collection Contract Detailed

New Enter Query

Acknowledgement Reference Number
Product Code *

Contract Reference *
Operation
Stage Final

> Additional Details

Main Details Additional Parties Assignee Details Documents Goods Exception Discrepancies Rollover Drafts Insurance Invoice Pi >

Customer Details

LC not advised
LC Customer
LC Customer Name
LC Reference No
LC Default

Customer Id
Customer Name
Party Type
Collection Reference

Bill Details

Currency
Amount
Amount In Local Currency

Outstanding Amount
Rebate Amount
Bill Sequence Number

Transaction Details

Base Date Code
Base Date Description
Base Date
Tenor Days
Transit Days
Maturity Date

Transaction Date
Value Date
Debit Value Date
Credit Value Date
Future Advance Date

LC Details

LC Issue Date
Currency
LC Availment Amount
LC Liability Amount
Their LC Reference
Reimbursement Days

Confirmed Amount
Available Confirmed Amount
Unconfirmed Amount
Available Unconfirmed Amount

Special Payment
Conditions for Beneficiary

Special Payment
Conditions for Receiving Bank

Liquidation Details

Liquidation Amount
Liquidation Date
Interest Liquidation Mode Deferred

Their Charge Currency
Their Charge Amount

Settlement Details

Debit Account Branch
Debit Account Currency
Debit Account
Charges Debit Account Branch
Charges Debit Account Currency
Charges Debit Account

Credit Account Branch
Credit Account Currency
Credit Account
Components of Current Event

Events Advices/FFT Settlement Split Settlement Collateral Interest Charges Tax Import License MIS Loan Preference Draw > Audit Exit

2. In **Bills and Collections Contract Detailed** screen, book a contract and click **Liquidate**.
3. **Save** the contract.

1.3.3 Loan creation as a collateral of shipping guarantee issuance

The following steps take place while creating a loan as a collateral of shipping guarantee issuance.

- During creation of shipping guarantee, details for loan creation are logged in staging table.
 - Branch Code, Loan Product, Loan amount, Loan currency, Counterparty, Value Date, Maturity Date
 - Suspense GL

- Loan amount is the amount provided in split settlement for loan creation.
- Loan currency to be local currency
- Counterparty of the shipping guarantee
- Value date to be value date of shipping guarantee
- Maturity Date to be value date + tenor
- Suspense GL is the Bridge GL maintained at product maintenance
- Status field is introduced in LC Contract Master to indicate status of loan request processing.
- The system saves shipping guarantee in FCUBS and then posts the loan creation request to OBCL through web service.
- Web Service request to create a loan to be generated and exposed to FCUBS.
- Response of loan creation to be received and logged in staging table. Loan should be authorized through web service.
- On receiving success response
 - In case of auto-auth, the system updates authorization status in shipping guarantee automatically.
 - In case of non auto-auth, you need to authorize the transaction manually. If you try to delete the shipping guarantee, the system displays an error message as the loan is authorized.

In case failure response, you need to manually delete the shipping guarantee.

This topic contains following sub-topics:

- [Product Creation using Letters of Credit Product Preferences Screen](#)
- [Processing shipping guarantee issuance](#)

1.3.3.1 Product Creation using Letters of Credit Product Preferences Screen

Loan products created in OBCL to be made available in FCUBS. The same is available at external table in FCUBS.

In **Letters of Credit Product Definition (LCDPRMNT)** screen, the loan products are displayed under loans section.

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Letters of Credit Product Definition (LCDPRMNT)** screen.

1. From the **Letters of Credit Product Definition** screen, click **Letters of Credit Product Preferences**

The **Letters of Credit Product Preferences** screen is displayed.

Figure 1-7 Letters of Credit Product Preferences

Letters of Credit Product Preferences ×

Preferences
 Product Code Description

Tenor (In Days)
 Standard
 Minimum
 Maximum

INCO Term
 INCO Term

Tolerance
 Positive
 Negative

Commission
 Collection
 Calculation
 Retrospective
 Start Date
 Include To Date
 Collection Period in Actual days

Cash Collateral
 Percentage
 Limits Tenor Calculation Type
 Fixed
 Rolling

Rekey Requirements
 Rekey Requirements Yes
 No
 Amount
 Currency
 Customers
 Value Date
 Expiry Date
 Total Paid

Exchange Rate
 Default Rate Type
 Override Limit *
 Stop Limit *

Expiry Advice
 Expiry Advice Before
 After Days With New Values Required
 Required
 Notice Days

Draft Tenor (In Days)
 Minimum
 Maximum

Period of Presentation
 Calculated Days
 No of Days
 LIFO/FIFO Rule
 LIFO
 FIFO

Closure Advice
 Closure Advice Before
 After Days With New Values Required
 Required
 Notice Days

Accrual
 Frequency
 Month
 Day

Confirmation
 Required
 Partial Confirmation Allowed

Closure Days
 Closure Days

Prepayment
 Allow Prepay

Applicable Rule
 Applicable Rule
 Rule Narrative
 Applicable Rule For Reimbursement

External Pricing
 External Charge

Product Restriction
 Branch Restrictions Disallowed
 Allowed
 Currency Restrictions Disallowed
 Allowed
 Categories List Disallowed

Charge Claim Advice
 Claim Advice in Swift

Loan
 Loan
 Loan Product
 Loan Bridge GL
 Collateral Transfer Bridge

Exchange Rate for CLIQ
 Exchange Rate Previous Rate
 Current Rate

Sanction Check
 Sanction Check Required

Rate Code
 Rate Code Middle Rate
 Buy/Sell Rate

Status
 Auto Status Control

Claim Details
 Claim Days

2. In **Letters of Credit Product Preferences**, select **Collateral Funding By Loan** check box for creating a shipping guarantee loan product.
3. In **Loan or Finance Preference (BCCTRPRF)** screen, **Product** and **Module** must be **OL**.

Figure 1-8 Loan or Finance Preference

The screenshot displays the 'Loan or Finance Preference' form. It is divided into several sections:

- Contract Reference:** Includes fields for Contract Reference and Latest event sequence number.
- Contract Details:** Fields for Contract Currency, Product, Counterparty, Loan Currency, Tenor, and Units.
- Event Sequence Number:** Fields for Event Sequence Number, Bill Outstanding Amount, Crystallization Type, and Bill Amount to be Crystallized.
- Collateral:** Fields for Collateral to be Liquidated and Liquidity Charge/Commission on LC, with a 'Populate' button.
- Rate:** Includes radio buttons for 'Mid Rate' (Buy/Sell Rate or Mid Rate), fields for Exchange Rate, Rate Type, Original Exchange Rate, Maximum, Minimum, Payment Mode (set to ACC), Loan/Finance Value Date, and Maturity Date. It also includes fields for Credit Product Account, Debit Product Account, Debit Account Branch, and Credit Account Branch.

Below the form are two data tables, both showing 'No data to display.':

- Table 1:** Columns include User Defined Element Id, UDE Description, Rate Code, Usage, and UDE Value. Page 1 (0 of 0 items).
- Table 2 (Limits):** Columns include Serial Number, Liability Number, Linkage Type, Linkage Reference Number, Linked Percentage, and Limit Amount. Page 1 (0 of 0 items).

Buttons for 'Exit' and 'Save' are located at the bottom right of the form.

1.3.3.2 Processing shipping guarantee issuance

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Letters of Credit Contract Detailed (LCDTRONL)** screen.

1. From the **Letters of Credit Contract Detailed** screen, click **Split Settlement**.

The **Split Settlement** screen is displayed.

Figure 1-9 Split Settlement

2. In **Spit Settlement** screen, ensure to select the **Loan/Finance Account** check box and map the Bridge GL.

 **Note:**

The Bridge GL for OL and BC should be same as maintained in the product.

1.3.4 Link to a Loan

The following steps take place while linking a loan.

- Export Bill Products created in FCUBS with **Link to Loan** option selected. Export Bills created for these products to be provided to OBCL through external LOV.
- During Loan creation in OBCL with **CL Against Bill** selected, export bill to be allowed for linkage. On successful linkage of export bill in OBCL, request to be sent to FCUBS to trigger BLNK event for the bill. Request to be processed in FCUBS.
- During Reversal of Loan in OBCL, request to be sent to FCUBS to trigger BLRV event. Request to be processed in FCUBS.
- Loan can be settled in OBCL, before liquidation of the Bill. There is no impact on linked bill.
- On liquidation of Bill in FCUBS, request to be sent to OBCL to update Bill due amount.
- In OBCL, value date of the loan cannot be less than Bill value date and cannot be greater than Bill maturity date.
- The sum total of all loan amount financed must be greater than Bill Outstanding Amount.

Export Bills contract should be created for the products with Link to Loan as **Y** and it should be provided to OBCL.

This topic contains following sub-topics:

- [Product Creation](#)
- [Processing Link to a Loan](#)

1.3.4.1 Product Creation

Loan products created in OBCL to be made available in FCUBS. The same is available at external table in FCUBS.

This topics contains following sub-topics:

- [Product Creation using Bilateral Loan Product Definition Screen](#)
- [Product Creation using Bills and Collections Product Definition screen](#)

1.3.4.1.1 Product Creation using Bilateral Loan Product Definition Screen

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loan Product Definition(OLDPRMNT)** screen.

1. From the **Bilateral Loan Product Definition** screen, click **Preferences**.
The **Preferences** screen is displayed.

Figure 1-10 Preferences

2. In **Preferences** screen, click **Additional Preferences** tab.
3. Select **Loan Against Bill** option. Product creation of import bill is enhanced to capture Loan Products created in OBCL.

1.3.4.1.2 Product Creation using Bills and Collections Product Definition screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **BCDPRMNT** and click next arrow.
The **Bills and Collections Product Definition** screen is displayed.

Figure 1-11 Bills

2. In **Bills and Collections Product Definition** screen, create Export Bill Products with selecting the **Link to Loan** option.

1.3.4.2 Processing Link to a Loan

Specify the **User ID** and **Password**, and login to Homepage.

1. From the Homepage, type **OLDTRONL** and click next arrow.
The **Loan and Commitment - Contract Input** screen is displayed.

Figure 1-12 Loan and Commitment - Contract Input

2. In **Loan and Commitment - Contract Input** screen, click **Preference**.
3. In **Preferences** screen, ensure that **OL Against Bill** check box is selected.
4. Export bill is allowed for linkage in **Trade Reference No** field. On successful linkage of export bill in OBCL, request is sent to FCUBS to trigger BLNK event for the bill. This request is processed in FCUBS.

1.3.5 Loan creation for Guarantee Claim Settlement

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **LCDGCLP** and click next arrow.
The **Claim settlement** screen is displayed.

Figure 1-13 Claim settlement

2. In **Claim settlement** screen, you can settle guarantee claims.
3. During guarantee claim settlement, if **Loan for Claim Settlement** check box is selected then settlement of guarantee claim settlement happens as a loan settlement.
4. On authorize of guarantee claim settlement, OL contract creation is initiated. The contract details available in **Loan Preferences** tab are sent to OL module from this screen.
5. The following steps take place while creating a loan during guarantee claim settlement.
 - Guarantee claim settlement created for products with **Advance by Loan** option selected.
 - During liquidation of guarantee claim settlement, partial or full liquidation details for loan liquidation to be logged in staging table.
 - Branch Code, Loan Product, Loan amount, Loan currency, Counterparty, Value Date, and Maturity Date
 - Loan currency to be local currency
 - Counterparty of the guarantee claim
 - Value date to be liquidation date
 - Maturity date to be value date + tenor
 - Web Service request to create a loan to be generated and exposed to FCUBS.
 - Response of loan creation to be received and logged in staging table. Loan should be authorized.
 - Guarantee claim settlement can be authorized using authorize request on successful creation of loan.
 - If loan could not be created successfully, guarantee claim settlement needs to be deleted.

This topic contains following sub-topics:

- [Product Creation of Claim Settlement](#)
- [Processing Guarantee claim settlement](#)

1.3.5.1 Product Creation of Claim Settlement

Loan products created in OBCL to be made available in FCUBS. The same is available at external table in FCUBS.

Specify the **User ID** and **Password**, and login to Homepage.

1. From the homepage, navigate to **Bilateral Loans Product Definition(OLDPRMNT)** screen.
2. Loan product enabled with **Advance By Loan** option created in OBCL (OLDPRMNT) to be provided to FCUBS. Product creation of Guarantee claim settlement is enhanced to capture loan products created in OBCL.
3. The contract details available in **Claim Settlement (LCDGCLP)** screen, **Loan Preferences** tab are sent to OL module from this screen.

1.3.5.2 Processing Guarantee claim settlement

Specify the **User ID** and **Password**, and login to Homepage.

1. From the homepage, navigate to **Bills and Collections Contract Detailed (BCDTRONL)** screen.
2. In **Bills and Collections Contract Detailed (BCDTRONL)** screen, book a contract and click **Liquidate** option and then **Save** the contract.
3. Loan creation and authorization requests are posted in intermediate store with necessary details. The following status for loan creation appears.
 - Claim Settlement with Limits - **Pending**
 - Claim Settlement without Limits - **Unprocessed**
 - Status of Loan authorization - **Hold**
4. If claim settlement is unauthorized, then **External Loan Request Status** in LCDGCLP is updated as **Unprocessed/Pending/Hold**. If you try to delete or modify or authorize (again) the Claim Settlement, then the message `No operations are allowed on the Claim Settlement until the loan is processed` appears.

2

Annexure

Limitations

The following are the limitations in FCUBS trade and OBCL integration.

- In BC, GL configured in OBCL should be the same in FCUBS.
- Bridge GL should be common for both OBCL and FCUBS.
- **Advance by Loan** option enabled products, should be explicitly used for trade integration.
- An external system should be created for trade. The WSDL should be mapped to the external system in the IFDINPRM screen along with a user that is specifically created and used for the integration.
- The following external source maintenance needs to be done for FCUBS trade and OBCL integration.

Table 2-1 External system maintenance for OLINTSYS

External System	Service Name	Communication Channel	Communication Mode	Communication Layer	WS Service	WS Endpoint URL
OLINTSYS	FCUBSIF Service	CUSTOM	A	APP	FCUBSIF Service	WSDL of FCUBSIF Service

Index

B

BCCTRPRF - Loan or Finance Preference, [1-9](#)

BCDPRMNT - Bills and Collections Product
Definition, [1-6](#), [1-13](#)

BCDTRONL - Bills and Collections Contract
Detailed, [1-4](#), [1-7](#)

L

LCDGCLP - Claim settlement, [1-15](#)

LCDPRMNT - Letters of Credit Product
Definition, [1-9](#)

LCDTRONL - Letters of Credit Contract Detailed,
[1-11](#)

O

OLDPRMNT - Bilateral Loan Product Definition,
[1-13](#)

OLDPRMNT - Bilateral Loans Product Definition,
[1-3](#), [1-5](#)

OLDTRONL - Loan and Commitment - Contract
Input, [1-14](#)