

Oracle® Banking Digital Experience Cloud Service

Corporate Supply Chain Finance User Manual



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

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Contents

1 Introduction

2 Overview

2.1	Receivables/Payables Timeline	3
2.2	Top Programs	3
2.3	Finance Maturing	4
2.4	Limits	4
2.5	Outstanding Pre-Shipment Finances	4
2.6	Overdue Finances	5
2.7	Overdue Receivables/Payables	5
2.8	Upcoming Disbursements	5
2.9	Factoring Snapshot	6
2.10	Upcoming Repayments	6
2.11	Limits Expiry Status	6
2.12	Quick Links	7
2.13	FAQ	7

3 Program Management

3.1	Create Program	1
3.2	View / Edit Program	14
3.2.1	View Program	14
3.2.2	Edit Program	29

4 Finance Management

4.1	Request Finance	1
4.2	Finance Amendment	9
4.3	View Finances	16
4.3.1	View Finance Details	23
4.4	Finance Repayment	34
4.5	FAQ	40

5	Link Receivables/Payables to Program	
	5.1 FAQ	6
6	Link Purchase Orders to Program	
7	Transaction Tracker	
8	View Limits	
9	Mobile Touchpoints	
	Index	

Preface

- [Purpose](#)
- [Pre-requisite](#)
- [Audience](#)
- [Acronyms and Abbreviations](#)
- [Critical Patches](#)
- [Conventions](#)
- [Diversity and Inclusion](#)
- [Documentation Accessibility](#)
- [Icons](#)
- [Screenshot Disclaimer](#)

Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

Pre-requisite

Specify **User ID** and **Password**, and login to **Home** screen.

Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience
SCF	Supply Chain Finance
IBP	Interest Bearing Party
EFT	Electronic Funds Transfer

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Conventions

The following text conventions are used in this document:

Table **Convention**

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.

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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>.

Icons

The following Icons are used in the screens.

Table Icons - Common

Icon	Function
	Click this icon to go to the dashboard.
	Click this icon to go to the Mailbox screen.
	Click this icon to search the transactions.
	Click this icon to view the welcome note with last login details, change entity, logged-in user's profile, or log out from the application.
	Click this icon to select the Party name from the dropdown list. The widget displays the data for the selected party.
	Click the toggle menu to access the transaction.
	Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Screenshot Disclaimer

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

1

Introduction

This topic describes about the introduction of supply chain finance.

Supply Chain Finance is a platform that facilitates corporate organizations to avail short-term credit that optimizes working capital. Credit can be availed by either the buyer or the seller/supplier. Suppliers sell or liquidate their invoices or receivables to banks. This enables them to make liquid money available to proceed with future orders. Similarly, Buyers avail finance for their payables from banks so that their obligations are met on time. Through SCF, the overall cost of availing credit comes down.

Using the digital platform of SCF, corporates are able to perform SCF transactions from the portal itself, thus resulting in improved business efficiency. The transactions can be executed, viewed and tracked online. No follow-ups are required with the bank for the status of the transactions.

Corporates can manage creation of single or multiple invoices and/or purchase orders directly online. Bulk entries can also be made through file upload. Corporates can also accept or reject invoices/purchase orders online. The portal facilitates corporates to introduce their business partners to the bank. The business partners, or counter parties may or may not be customers of the bank. However, each counterparty should be on-boarded by the corporate customer themselves and further be linked to the SCF programs to enable conduction of business transactions.

The entire chain of processes, such as onboarding counterparties, raising a purchase order/invoice, accepting the purchase order/invoice, requesting finance for the purchase order/invoice, viewing details of the finance, repayment, and so on, can be performed using the portal.

A typical business scenario in SCF parlance :

Figure 1-1 Scenario and Solution

Scenario

"Rapid Motors" is an automobile manufacturing unit of Leo Corp, which produces a large number of automobiles.

- Their business strategy is to procure different parts of an automobile from various vendors and onwards sell their cars to different dealers in the market. Thus, Rapid Motors have to transact with their suppliers and buyers.

Solution

The Digital Platform enables Rapid Motors to perform the following tasks/operations:

- Onboard their associated parties (dealers and vendors).
- View details of the associated parties on a single screen.
- Create a Buyer-led program and link their vendors, or, create a Supplier-led program and link their dealers.
- Raise invoices on their buyers, or raise purchase orders on their suppliers.
- Accept or Reject invoices/purchase orders that have been raised by their suppliers/buyers.
- Request Finance against invoices/purchase orders.
- Repay the Finance.

The features built for the corporate user in the Supply Chain Finance Module are as follows:

- [Overview](#)
- [Program Management](#)
- **Finance Management**
- [Viewing Limits](#)

 **Note**

- Supply Chain Finance transactions are only supported on **Desktops** and on **Landscape** mode of **Tablet** devices. For more information on the list of available screens for mobile view, refer **Mobile Touchpoints** section.
- The corporate user who performs transactions such as, creation of program, linking receivables/payables to programs, requesting finance, and so on, is referred to as 'Maker'. The corporate user who approves the transactions is referred to as 'Approver' or 'Checker'. The corporate user who eventually releases the transaction, post approval, so that it takes effect in the application, is referred to as 'Releaser'.
- The Corporate Admin user can now assign the role of 'Checker' to any corporate user, for all Supply Chain Finance transactions.
- For more information on receivables and payables, refer **User Manual Oracle Banking Digital Experience Receivables Payables Management**

2

Overview

The Supply Chain Finance dashboard provides the corporate user with an upfront holistic view of the supply chain finance business in a simplified manner.

It provides an overall view of their business in terms of receivables or payables. The user can get information about upcoming repayments, maturing finances, overdue finances/invoices, top programs, and more. An assorted list of quick links provides quick access to important transactions.

Navigation path:

On **Dashboard**, click **Toggle Menu**, under **Toggle menu**, click **Supply Chain Finance**, under **Supply Chain Finance** click **Overview**.

Figure 2-1 Overview

Supply Chain Finance

Top Programs

Reindeer Corp | ***014400

Supplier
Buyer
Invoice

Financed

€88,014.00

Non-Financed

€1,671,809.20

reqfinancelnv
reqfinancelnv
ODProgAug10

[View All Programs](#)

Finance Maturing

Reindeer Corp | ***014400

As of today in selected currency

Currently, there are no finances to display.

[View All Finances](#)

DEAL OF THE DAY

Get 50% off on your purchases.

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Receivables/Payables Timeline

Reindeer Corp | ***014400

Total Receivables (€0.00)
Total Payables (€0.00)

As of today in selected currency

Currently, there are no invoices to display on the timeline.

Limits

Reindeer Corp | ***014400

1.60% Utilized

BUYER Finance

\$15,995.00 Utilized

\$1,000,000.00 Sanctioned | \$984,005.00 Available

1.17% Utilized

SUPPLIER Assignment

\$14,087.00 Utilized

\$1,200,000.00 Sanctioned | \$1,185,913.00 Available

0.33% Utilized

SUPPLIER Invoice

\$33,352.00 Utilized

\$10,000,000.00 Sanctioned | \$9,966,648.00 Available

Overdue Receivables/Payables

Reindeer Corp | ***014400

Receivables
Payables

Reference Number	Overdue Amount	Days
AIFU0S25	\$1,230.00	1145
AIFU0S25	\$1,230.00	1145

As of today in selected currency

[View All Receivables/Payables](#)

Outstanding Pre-shipment Finances

Reindeer Corp | ***014400

Total Outstanding Finances

€0.00

Finances With Linked Invoices
(Eligible for conversion to Post Shipment Finances)

€0.00

Finances Without Linked Invoices

€0.00

No data to display

As of today in selected currency

Quick Links

[View Programs](#)

[View Invoices](#)

[View Associated Parties](#)

[Create Program](#)

[Create Invoice](#)

Overdue Finances

Reindeer Corp | ***014400

Show Interest Amount Overdue Only

Reference Number	Amount Overdue	No. of Days
004091122PO47445	\$4,543.00	310
004091122PO47386	\$2,341.00	305

Overdue Finances \$4,543.00

Principal On Outstanding

\$4,543.00

Interest On Principal

\$0.00

Penalty On Principal

\$0.00

Penalty On Interest

\$0.00

[View All Finances](#)

Upcoming Disbursements

Reindeer Corp | ***014400

Buyer
Supplier

Dec 2025 1
Feb 2026 2

D DebitNote29Aug938 Finance Date 12/29/2025

Amount

\$1,000.00

Due Date

11/29/2025

Associated Party

AugSupp

Program Name

reqfinancelnv

[View Receivables/Payables](#)


The following widgets are available in the SCF Overview:

- [Receivables/Payables Timeline](#)
This topic describes about the Receivables/Payables timeline.
- [Top Programs](#)
This topic describes about the top programs.
- [Finance Maturing](#)
This topic describes about the finance maturing.
- [Limits](#)
This topic describes about the limits.
- [Outstanding Pre-Shipment Finances](#)
This topic describes about the outstanding pre-shipment finances.
- [Overdue Finances](#)
This topic describes about the overdue finances.
- [Overdue Receivables/Payables](#)
This topic describes about the overdue Receivables/Payables.
- [Upcoming Disbursements](#)
This topic describes about the upcoming disbursements.
- [Factoring Snapshot](#)
This topic describes about the factoring snapshot.
- [Upcoming Repayments](#)
This topic describes about the upcoming repayments.
- [Limits Expiry Status](#)
This topic describes about the limits expiry status
- [Quick Links](#)
This topic describes about the quick links.
- [FAQ](#)

2.1 Receivables/Payables Timeline

This topic describes about the Receivables/Payables timeline.


This widget depicts all the outstanding invoices and debit notes of the corporate party on a color-coded bar. The color-codes represent the percentage of receivables/payables that are overdue as well as those that are due in the coming days. Two sections, namely, **Overdue from** and **Due in**, are also provided below the bar, to represent the data. These sections have 4 sets of day-ranges each. These day-ranges are configurable in the **System Configuration** screen. Each day range depicts the number of days in it, the total number of receivables/payables that are due in that range, and the corresponding total outstanding amount. The last section will always display those receivables/payables that are due above the max day on the previous range.

- Click this  icon to filter the receivables or payables based on party name, or currency. On selection, the widget displays the receivables or payables of the selected party/ currency.

2.2 Top Programs

This topic describes about the top programs.


A color-coded donut graph projects the top programs of the corporate that are highest in terms of financed/non-financed amounts in the local currency. Each color-code represents a program.

- You can view the top programs of the supplier and buyer individually by clicking the **Supplier** or **Buyer** button.
- Click the drop-down and select **Invoice** or **Purchase Order** to view the top programs of the invoice or purchase order respectively. By default, the invoice based top programs are displayed. If invoice is selected, the widget displays the top programs of all the outstanding invoices; whereas if purchase order is selected, the widget displays only the purchase orders that are not linked to the invoices.
- Click the **View all Programs** link to view all the programs associated with the corporate.
- Click this  to filter the programs based on party name. On selection, the widget displays the top programs of the selected party.

2.3 Finance Maturing

This topic describes about the finance maturing.


Finances are loans taken against invoices and purchase orders by the corporates for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances of the corporate. The 'Y' axis represents the outstanding finance amount. The 'X' axis represents the day-ranges with two sections, namely, 'Overdue from' and 'Due in'. Each of these sections consists of 4 sets of day-ranges. The number of days in each range can be configured in the System Configuration screen except the last section. They need not be equal. The last section will always display those receivables/payables that are due above the max day on the previous range.

- Click this  icon to filter the receivables or payables based on party name, or currency. On selection, the widget displays the receivables or payables of the selected party/ currency.

2.4 Limits

This topic describes about the limits.


This widget displays the list of all the limit types of the corporate party. Each limit type displays the name of the limit type, color-coded donut that displays the utilized limits in percentage, and the details of the sanctioned, utilized, and available borrowing limits displayed in the limits currency. Click on each limit and expand them to view the limits assigned to the party including the associated parties, linked programs, and products.

- Click this  icon to filter the limits based on party name. On selection, the widget displays the limits of the selected party.

2.5 Outstanding Pre-Shipment Finances

This topic describes about the outstanding pre-shipment finances.


This widget displays the list of outstanding pre-shipment finances for the corporate party. It displays details like Finance Reference Number, Maturity Date, Outstanding Amount, and Status of the finance. This widget provides a bifurcated view of data of finances where underlying purchase orders are linked to invoices.

- Three sections, namely, Total Outstanding Finances, Finances With Linked Invoices (Eligible for conversion to Post Shipment Finances), and Finances Without Linked Invoices, are also provided to segregate the data. Click on each section to view the list of finances associated with them. This widget provides corporate with a ready data
- Click this  icon to filter the outstanding pre-shipment finances based on party name and ID, currency, and program. The widget displays the receivables/payables of the selected party, program and in the selected currency.

2.6 Overdue Finances

This topic describes about the overdue finances.


Finances are liabilities of the corporates to be repaid by the due date. This widget warns the corporates of any finances running overdue. Timely payment of finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays details like **Finance Reference Number**, **Amount Overdue**, and **No. of Days Overdue**.

- Click the finances in the table to view the breakup of overdue amount such as outstanding principal, interest, penalty on principal, and penalty on interest in the form of a donutgraph.
- Switch the **Show Interest Amount Overdue Only** toggle **ON** to view the list of finances where only interest amount is overdue.
- Click this  icon to filter the overdue finances based on party name, currency, and program. On selection, the widget displays the overdue finances of the selected party, program, and in the selected currency.
- Click the **Repay Finance** link in this widget to directly initiate a repayment towards a finance.
- Click the **View All Finances** in the widget to view all the finances related to the selected party.

2.7 Overdue Receivables/Payables

This topic describes about the overdue Receivables/Payables.

Overdue invoices and debit notes are a major concern for corporate suppliers and buyers and need to be addressed immediately. A dedicated widget projects five invoices/debit notes that are running overdue for the longest period. It also acts as an alarm for the corporate. It is a reminder that the overdue invoices/debit notes should be attended to, on priority. The link given in the widget enables the corporate to view all its overdue invoices and debit notes by navigating to the **View Receivables/Payables** screen.


- Click this  icon to filter the overdue receivables/payables based on party name. On selection, the widget displays the overdue receivables/payables of the selected party.

2.8 Upcoming Disbursements

This topic describes about the upcoming disbursements.

This widget displays details of upcoming finance disbursements for invoices and debit notes. The details are displayed month-wise and can be viewed separately for the party's roles as buyer and supplier. The date of the finance disbursement along with other details of the invoice/debit note are displayed in the widget. The reference number of the invoice/debit note


is a hyperlink which when clicked displays the **View Invoice Details** or **View Debit Note Details** screen. For more information, refer the respective sections in User Manual Oracle Banking Digital Experience Receivables Payables Management. On clicking the **View Receivables/Payables** link in the widget, the respective screen appears. You can enter certain search criteria and view a list of receivables and payables in this screen. For more information, refer the **View/Edit Receivables/Payables** section in User Manual Oracle Banking Digital Experience Receivables Payables Management.

- Click this  icon to filter the future dated disbursements based on party name. On selection, the widget displays the future dated disbursements of the selected party.

2.9 Factoring Snapshot

This topic describes about the factoring snapshot.


This widget displays the list of programs created under product factoring. The details are displayed currency-wise for each program and can be viewed separately for Receivables and Payables. The Total Amount for each program with Financed and Non-Financed details are displayed as color-coded graph. You can view the financed and non-financed amounts as Assigned, Unassigned, and Approved & Assigned details.

- Click this  icon to filter the factoring snapshot based on party name, currency, or program. On selection, the widget displays the factoring snapshot of the selected party, currency, or program.

2.10 Upcoming Repayments

This topic describes about the upcoming repayments.


This widget displays the list of next 20 finance repayments that are due or maturing on or after the current day. It displays the finance reference number (hyperlink), the associated party name, and the amount due grouped based on the maturity date or due date along with the number of days the repayment is due.

- Click the **Finance Reference Number** link to view the details of that finance in the **View Finance** screen.
- Switch the **Interest Repayments Only** toggle **ON** to view the list of finances where only interest amount is due for payment.
- Click this  icon to filter the repayment finances based on party name, currency, and program. On selection, the widget displays the upcoming repayments of the selected party, program, and in the selected currency.

2.11 Limits Expiry Status

This topic describes about the limits expiry status

This widget displays all the limits that are expired and the limits that will be expired in the specific number of months. The banks can configure this specific number. Example, If the banks set this number to be 2, then the widget will showcase only those limits that are expiring in the next 2 months. In case of already expired limits, all of such limits will be showcased in the widget. If the corporate has, limits defined as an Anchor or as a spoke then the expired and nearing expiry limits will be displayed in separate tabs for Anchor or Spoke.

- Click this  icon to filter the expiry status of the limits based on party name. On selection, the widget displays the expiry status of the limits of the selected party.

2.12 Quick Links

This topic describes about the quick links.

The most used transactions are provided as quick links for quick access to those transactions. The following quick links are available:

- View Programs
- View Invoices
- View Associated Parties
- Create Program
- Create Invoice
- On-board Associated Party

2.13 FAQ

- 1. Is the dashboard displayed as per Buyer or Supplier?**

The Dashboard has both Receivables and Payables tabs on each widget. If the corporate is a Buyer only, then the Payables tab has data displayed and the other Tab shows no data. The behaviour remains the same, where the corporate is only a Supplier.
- 2. Can I change my Quick Links?**

The Quick Links are fixed and cannot be changed.
- 3. How can I view all of my overdue Invoices?**

The overdue widget has a link of 'View all Invoices'. On accessing the link, you will be navigated to View Invoices page and all the overdue invoices will be displayed.

3

Program Management

This topics contains the following sub-topics:

- [Create Program](#)
This topic provides systematic instructions to create program.
- [View / Edit Program](#)

3.1 Create Program

This topic provides systematic instructions to create program.

A Corporate can create program(s) to link their business counterparts (who are referred to as Counter Parties) together, so that the parties can avail finance. A program is created using a finance product that would be availed by the counter parties or the Anchor (one who creates the program) depending on who the borrower is, in the finance product. The finance product is fetched from the bank's system.

A counter party can be linked to a program only when they are successfully onboarded into the bank's system. For more information on onboarding a counterparty and inquiring related details, refer **User Manual Oracle Banking Digital Experience Receivables Payables Management**.

Using this option, user can create a SCF program to manage invoices / purchase orders. It allows user to define major parameters at the program level like auto-acceptance or auto-financing of the invoices.

1. Perform any of the following actions:
 - From the **Dashboard**, click the **Toggle Menu**, and then click **Supply Chain Finance**. Under **Supply Chain Finance**, click **Program Management**, then **Program Management**, and then click **Create Program**.
 - From the **Dashboard**, click the **Toggle Menu**, and then click **Supply Chain Finance**. Under **Supply Chain Finance**, click **Program Management**. Under **Program Management**, click **View Program**, and then click **Create New Program**.
 - From the **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. Under **Supply Chain Finance**, click **Overview**. Under **Overview**, click **Quick Links**, and then click **Create Program**.

The **Create Program** screen displays.

Figure 3-1 Create Program - Program Parameters

The screenshot shows the 'Create Program' interface for 'Reindeer Corp | ***014400'. It is divided into two main sections: 'Program Parameters' and 'Finance Parameters'. The 'Program Parameters' section includes fields for Party Name (Reindeer Corp | ***014400), Product, Program Code, Validity To, and Number of days for Auto Acceptance. It also features toggle switches for Auto Acceptance and Auto Assignment, both currently set to 'No'. The 'Finance Parameters' section includes Auto Finance (set to 'No'), Disbursement Currency, Disbursement Mode, Minimum Finance (%), Maximum Finance (%), Minimum Tenor (Days), Maximum Tenor (Days), Minimum Assignment (%), and Maximum Assignment (%). It also has an Auto Debit Applicable toggle set to 'No'. Below these are 'Repayment Parameters' including Excess Payment Handling, Excess Payment Refund Party, Excess Payment Refund Mode, Margin Amount Handling, Margin Amount Refund Mode, Interest Refund Handling, and Interest Refund Payment Mode. At the bottom, there are 'Next', 'Cancel', and 'Back' buttons.

For more information on fields, refer to field description table.

Table 3-1 Create Program - Field Description

Field Name	Description
Program Parameters	This section displays the program parameters.
Party Name and ID	Select the party name from the drop-down list for which the program must be created. By default, the primary party of the logged-in user is selected. The program will be created for the selected party and not for the logged in party. Note: Only accessible parties are displayed to the user.

Table 3-1 (Cont.) Create Program - Field Description

Field Name	Description
Product	Select a suitable program type. You can view the attributes of the selected type by clicking the View Attributes link. The Type of Program determines the following: <ul style="list-style-type: none"> Whether the program is buyer-centric or supplier-centric, based on the role of the logged-in party. Whether the program is to be used for financing invoices or purchase orders. The borrower of finances in the program, (whether Anchor or Spoke). Financial parameters such as, minimum and maximum finance that can be requested; minimum and maximum tenor for the finances and so on. Repayment parameters, such as, the sequence of finance repayment (interest, principal, and overdue interest) before, on, and after the due date; whether pre-payment and part payment are allowed and so on.
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected program type. For more information, refer to View Attributes section.
Program Name	Specify a unique name for the program to be created.
Program Code	Specify a unique code for the program to be created.
Validity From	Select the date of creation of the program. By default, it is the current business date of the bank. You can enter a future date if required.
Validity To	Select the date until when the program will be valid. It should be a future date.
Auto Acceptance	Switch the toggle to Yes to auto accept invoices or purchase orders. <ul style="list-style-type: none"> The invoices uploaded under this program will automatically be deemed as accepted after the specified number of days, if not explicitly accepted by the buyer. The purchase orders uploaded under this program will automatically be deemed as accepted after the specified number of days, if not explicitly accepted by the supplier.
Number of Days for Auto Acceptance	Specify the number of days after which the invoices/purchase orders will be deemed as accepted , if not explicitly accepted by the buyer/supplier. This field is enabled only if the Auto Acceptance toggle is set to Yes .
Auto Assignment	Switch the toggle to Yes if the assignment is to be performed automatically post invoice/purchase order upload. This field is enabled only if the selected Product is invoice based.
Finance Parameters	This section displays the finance parameters.
Auto Finance	Switch the toggle to Yes to automatically finance invoices or purchase orders (post acceptance) that are uploaded under the program.
Disbursement Currency	Select the disbursement currency for the program. This field is mandatory, if the Auto Finance toggle is set to Yes .

Table 3-1 (Cont.) Create Program - Field Description

Field Name	Description
Disbursement Mode	Select the preferred disbursement mode of finance amount for the program. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is mandatory, if the Auto Finance toggle is set to Yes .
Minimum Finance (%)	Specify the minimum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.
Maximum Finance (%)	Specify the maximum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.
Minimum Tenor (Days)	Specify the minimum tenor allowed for financing a transaction under this program.
Maximum Tenor (Days)	Specify the maximum tenor allowed for financing a transaction (invoice/purchase order) under this program.
Minimum Assignment (%)	Specify the minimum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be less than the maximum finance percentage defined. This field is enabled only, if the selected Product is invoice based.
Maximum Assignment (%)	Specify the maximum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be more than the minimum finance percentage defined. This field is enabled only, if the selected Product is invoice based.
Auto Debit Applicable	Switch the toggle to Yes , if auto debit is applicable for this program to recover the outstanding finance due from the borrower.
Repayment Parameters	This section displays the repayment parameters.
Excess Payment Handling	Select how to handle any excess payment made towards the settlement of an outstanding invoice/finance. The options are: <ul style="list-style-type: none"> • Auto-Reconcile • Auto-Reconcile and Refund • Manually Reconcile • Refund to beneficiary or payment party
Excess Payment Refund Party	Select the party to refund the excess amount. The options are: <ul style="list-style-type: none"> • Beneficiary/Counter Party • Payment Party This field is enabled only, if Refund to beneficiary or payment party is selected in the Excess Payment Handling.
Excess Payment Refund Mode	Select the mode of payment for the excess payment refund. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is enabled only, if Refund to beneficiary or payment party is selected in the Excess Payment Handling.

Table 3-1 (Cont.) Create Program - Field Description

Field Name	Description
Margin Amount Handling	<p>Select how the margin should be handled. Margin is generated when invoice payment is made against financed invoices where finance amount is less than the invoice amount. Margin Amount can then be utilized as per options listed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier
Margin Amount Refund Mode	<p>Select the mode of payment for the margin amount refund.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT <p>This field is enabled only if Refund to the Supplier or Auto-Settle and Refund to Supplier is selected in the Margin Amount Handling.</p>
Interest Refund Handling	<p>Select how the interest refund should be handled. Interest is refunded in cases where interest is front ended and collected upfront. During settlement before maturity the interest needs to be refunded based on this maintenance.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Auto-Settle and Refund to IBP • Manually Settle O/s Finances • Refund to the Interest Bearing Party • Settle with Outstanding Finances
Interest Refund Payment Mode	<p>Select the mode of payment for the interest amount refund.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT <p>This field is enabled only if Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP is selected in the Interest Refund Handling.</p>

2. This overlay window is displayed when user click the **View Attributes** link in the **Create Program** screen.

It displays the attributes associated with the **Product** selected.

Figure 3-2 View Attributes

View Attributes ✕

Product Attribute

Product Code VENF	Product Category Invoice
Product Description Vendor Finance	Borrower Spoke
Product Type Buyer Centric	Acceptance Applicable Yes
Auto Acceptance Yes	Accounting Applicability Yes
Credit Limit Applicability Yes	Effective Date 1/19/2020
Expiry Date 3/30/2031	

Finance Parameter

Auto Finance Applicable Yes	Preferred Disbursement Mode Account Transfer
Preferred Settlement Mode EFT	Minimum Finance (%) 10
Maximum Finance (%) 100	Minimum Tenor (Days) 1
Maximum Tenor (Days) 999	Stale Period (Days) 3
Minimum Waiting Period (Days) -	With Resource No
Grace Days 0	Multiple Disbursement Allowed Yes
Holiday Treatment for Future Funding Next Business Day	

For more information on fields, refer to field description table.

Table 3-2 View Attributes - Field Description

Field Name	Description
Product Attribute	This section displays the product attribute.
Product Code	Displays the unique code associated with the product.
Product Category	Displays the type of receivable/payable that will be financed. For example, invoice or purchase order or debit note.
Product Description	Displays the description of the product.
Borrower	Displays whether the borrower is the anchor or the spoke.
Product Type	Displays the type of the product.
Acceptance Applicable	Displays whether the receivables/payables raised under the product is applicable for financing.
Auto Acceptance	Displays whether the receivables/payables raised under the product to be accepted automatically post invoice upload.
Accounting Applicability	Displays whether the accounting is applicable.

Table 3-2 (Cont.) View Attributes - Field Description

Field Name	Description
Credit Limit Applicability	Displays the credit limits applicability to the product.
Effective Date	Displays the date from when the product has been active.
Expiry Date	Displays the expiry date of the product.
Finance Parameter	This section displays the finance parameter.
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Minimum Finance %	Displays the minimum percentage of the receivable/payable amount that will be financed.
Maximum Finance %	Displays the maximum percentage of the receivable/payable amount that will be financed.
Minimum Tenor (Days)	Displays the minimum finance tenor in days.
Maximum Tenor (Days)	Displays the maximum finance tenor in days.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum period in days up to which the finance cannot be closed, in case pre-closure is allowed.
With Recourse	Displays whether the finance is with or without recourse.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Multiple Disbursement Allowed	Displays whether multiple disbursements of the finance amount is allowed or not.

Figure 3-3 View Attributes – Repayment Parameter

Repayment Parameter	
Pre Payment Allowed Yes	Part Payment Allowed Yes
Maturity Date Calculation Invoice Due Date	Holiday Treatment for Maturity Date Next Business Date
Reconciliation Towards Invoice	Auto Debit Applicability Yes
On Due Date IPE	Before Due Date IPE
After Due Date EIPO	Non Performing Assets IPOE
Interest Refund Handling Refund to the Interest Bearing Party	Interest Refund Payment Mode EFT
Excess Refund Handling Auto-Reconcile	Excess Refund Party Payment Party
Excess Refund Payment Mode EFT	Margin Handling Refund to the Supplier
Margin Refund Payment Mode Account Transfer	Auto Settlement Applicable Yes
Liquidation Order for Auto Debit DEOIF	Debit Party on Due Date Buyer
Debit Account Type on Due Date CASA	Debit Party after Due Date Buyer
Debit Account Type after Due Date CASA	

For more information on fields, refer to field description table.

Table 3-3 View Attributes - Field Description

Field Name	Description
Repayment Parameter	This section displays the repayment parameter.
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Maturity Date Calculation	Displays the basis on which the maturity date of the finance is calculated.
Holiday Treatment for Maturity Date	Displays how the finance maturity date is handled if it falls on a bank holiday.
Reconciliation Towards	Displays what the reconciliation will be matched against.
Auto Debit Applicability	Displays whether auto debit is applicable for finance repayment.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted or missed.

Table 3-3 (Cont.) View Attributes - Field Description

Field Name	Description
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.
Excess Refund Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Liquidation Order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit. This field is displayed only, if the Auto Debit Applicability toggle is set to Yes .
Debit Party on Due Date	Displays the party from whose account the amount should be debited if the business date is same as the finance maturity date. This field is displayed only, if the Auto Debit Applicability toggle is set to Yes .
Debit Account Type on Due Date	Displays the account type to be debited, if the business date is same as the finance maturity date. This field is displayed only, if the Auto Debit Applicability toggle is set to Yes .
Debit Party after Due Date	Displays the party from whose account the amount should be debited, if the business date is greater than finance maturity date. This field is displayed only, if the Auto Debit Applicability toggle is set to Yes .
Debit Account Type After Due Date	Displays the account type to be debited if the business date is greater than finance maturity date. This field is displayed only, if the Auto Debit Applicability toggle is set to Yes .

3. Once the above details are entered, click **Next** to navigate to the **Link Counter Parties** screen. The screen displays a list of all counter parties that are onboarded by the anchor. Or, do one of the following:
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to go to the main dashboard.

Figure 3-4 Create Program - Link Counter Parties

Create Program
Reindeer Corp | ***014400

1 **Program Parameters** 2 **Link Counter Parties**

Program Type: Vendor Finance
Program Name: XXXX
Program Id: 2365

Link Counterparties on the go to the newly created program.

Select All

A

- AspMkrCkr21Aug Id - ***0002478 [View/Edit Attributes](#)
- AtlasT06Oct Id - ***02211094103 [View/Edit Attributes](#)
- AspMkrCkr07Oct Id - ***02211094118 [View/Edit Attributes](#)
- ActionParty06Oct Id - ***02211094104 [View/Edit Attributes](#)
- AsianPT12Aug Id - ***02211095916 [View/Edit Attributes](#)
- ActionParty12Aug Id - ***02211095918 [View/Edit Attributes](#)
- AspMkrCkr19Aug Id - ***02211093940 [View/Edit Attributes](#)
- AsianPT06Oct Id - ***02211094102 [View/Edit Attributes](#)
- AtlasT12Aug Id - ***02211095917 [View/Edit Attributes](#)

B

- BritishPT06Oct Id - ***02211094100 [View/Edit Attributes](#)
- BritishPT12Aug Id - ***02211093914 [View/Edit Attributes](#)

Submit Cancel Back

For more information on fields, refer to field description table.

Table 3-4 Create Program - Field Description

Field Name	Description
Link Counter Parties	This section displays the link counter parties.
Program Type	Display the program type selected in the Program Parameters step.
Program Name	Display the program name entered in the Program Parameters step.
Program Id	Display the program ID entered in the Program Parameters step.
Select Counterparties	This section displays a list of onboarded counterparties in alphabetical order. A tile is displayed for each counterparty. You can individually select the parties to be linked to the program, or click Select All to link all of them to the program.
Counterparty Tile	Each tile displays the following details.
Short Name	Display the initials of the counter party.
Counter Party Name and ID	Displays the counter party's name and ID.
View/Edit Attributes	Clicking this link displays the View/Edit Attributes overlay window. User can define the attribute values that are specific to the counterparties in the view/edit attributes overlay window.

Figure 3-5 Link Counter Parties – View/Edit Attributes

View/Edit Attributes
✕

Counter Party Id
***02211093917

Counter Party Name
AtlasT12Aug

Finance Parameters

Auto Finance Applicable

Auto Debit Applicable

Disbursement Currency ▾

Disbursement Mode ▾

Minimum Finance(%)

Maximum Finance(%)

Minimum Tenor (Days)

Minimum Assignment (%)

Maximum Tenor (Days)

Maximum Assignment (%)

Repayment Parameters

Excess Payment Handling ▾

Excess Payment Refund Party ▾

Excess Payment Refund Mode ▾

Margin Amount Handling ▾

Margin Amount Refund Mode ▾

Interest Refund Handling ▾

Interest Refund Payment Mode ▾

Save

Close

For more information on fields, refer to field description table.

Table 3-5 Link Counter Parties - Field Description

Field Name	Description
View/Edit Attributes	This section displays the view/edit attributes.
Counter Party Id	Displays the counter party ID.
Counter Party Name	Displays the counter party Name.
Auto Finance Applicable	Switch the toggle to Yes to automatically finance invoices/purchase orders (post acceptance) that are uploaded under the program for this counterparty.
Auto Debit Applicable	Switch the toggle to Yes , if auto debit is applicable for this counterparty to recover the outstanding finance due from the borrower.

Table 3-5 (Cont.) Link Counter Parties - Field Description

Field Name	Description
Disbursement Currency	Select the disbursement currency for this counterparty. This field is mandatory, if the Auto Finance toggle is set to Yes .
Disbursement Mode	Select the preferred disbursement mode of finance amount for this counterparty. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is mandatory, if the Auto Finance toggle is set to Yes .
Minimum Finance (%)	Specify the minimum finance percentage allowed for financing a transaction (invoice/purchase order) for this counterparty.
Maximum Finance (%)	Specify the maximum finance percentage allowed for financing a transaction (invoice/purchase order) for this counterparty.
Minimum Tenor (Days)	Specify the minimum tenor allowed for financing a transaction for this counterparty.
Maximum Tenor (Days)	Specify the maximum tenor allowed for financing a transaction (invoice/purchase order) for this counterparty.
Minimum Assignment (%)	Specify the minimum percentage of the assignment allowed for financing a transaction (invoice) for this counterparty. This value should be less than the maximum finance percentage defined. This field is enabled only, if the selected Product is invoice based.
Maximum Assignment (%)	Specify the maximum percentage of the assignment allowed for financing a transaction (invoice) for this counterparty. This value should be more than the minimum finance percentage defined. This field is enabled only, if the selected Product is invoice based.
Repayment Parameters	This section displays the repayment parameters.
Excess Payment Handling	Select how to handle any excess payment made towards the settlement of an outstanding invoice/finance for this counterparty. The options are: <ul style="list-style-type: none"> • Auto-Reconcile • Auto-Reconcile and Refund • Manually Reconcile • Refund to beneficiary or payment party
Excess Payment Refund Party	Select the party to refund the excess amount for this counterparty. The options are: <ul style="list-style-type: none"> • Beneficiary or Counter Party • Payment Party This field is enabled only, if Refund to beneficiary or payment party is selected in the Excess Payment Handling.
Excess Payment Refund Mode	Select the mode of payment for the excess payment refund for this counterparty. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is enabled only, if Refund to beneficiary or payment party is selected in the Excess Payment Handling.

Table 3-5 (Cont.) Link Counter Parties - Field Description

Field Name	Description
Margin Amount Handling	Select how the margin should be handled for this counterparty. Margin is generated when invoice payment is made against financed invoices where finance amount is less than the invoice amount. Margin Amount can then be utilized as per options listed. The options are: <ul style="list-style-type: none"> • Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier
Margin Amount Refund Mode	Select the mode of payment for the margin amount refund for this counterparty. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is enabled only, if Refund to the Supplier or Auto-Settle and Refund to Supplier is selected in the Margin Amount Handling.
Interest Refund Handling	Select how the interest refund should be handled for this counterparty. Interest is refunded in cases where interest is front ended and collected upfront. During settlement before maturity the interest needs to be refunded based on this maintenance. The options are: <ul style="list-style-type: none"> • Auto-Settle and Refund to IBP • Manually Settle O/s Finances • Refund to the Interest Bearing Party • Settle with Outstanding Finances
Interest Refund Payment Mode	Select the mode of payment for the interest amount refund for this counterparty. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is enabled only, if Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP is selected in the Interest Refund Handling.

4. You can also use the alphabetical index to navigate to parties whose names begin with a specific letter.
5. Select the check box(es) against the counterparty(ies) to link with the program.

 **Note**

Click **Select All** to select all counterparties in the list. Click **Deselect All** to deselect all the selected ones.

6. Click the **View/Edit Attributes** link to update the attributes for each of the selected counterparty(ies).
7. Click **Submit** to create a program. The **Review** screen appears. Or, do one of the following:
 - Click **Cancel** to cancel the transaction.

- Click **Back** to navigate back to the previous screen.
8. In the **Review** screen, verify the details, and click **Confirm**. A confirmation message of request initiation appears along with the reference number. Or, do one of the following:
- Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.
9. Click the **View Program** link to view the details of existing programs. Or, do one of the following:
- Click the **Supply Chain Dashboard** link to go to Supply Chain Dashboard.
 - Click the **Go To Dashboard** link to go to main dashboard.

Note

Once the **Create Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the corporate approver. The approver can approve, or reject, or send the transaction back to the maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

3.2 View / Edit Program

This topic contains the following sub-topics:

- [View Program](#)
View Program displays all the programs that the logged-in corporate is linked to. The status of the program and the corporate's role in the program are also displayed.
- [Edit Program](#)
This topic provides systematic instructions to edit program.

3.2.1 View Program

View Program displays all the programs that the logged-in corporate is linked to. The status of the program and the corporate's role in the program are also displayed.

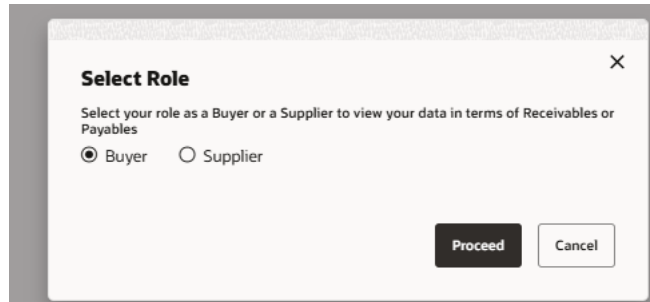
Using this option, user can view all programs associated with the corporate party, based on the party's role as a buyer or a supplier. On selection of the buyer view, you can view all the programs as of current date where the corporate party is a buyer in the program. On selection of the supplier view, you can view all the programs as of current date where the corporate party is a seller/supplier in the program.

1. Perform any of the following actions:
 - From the **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Program Management**, and then click **View/Edit Program**.

- From the **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance** click **Overview**, and **Quick Links**, and then **View Program**.

The **Select Role** pop-up appears.

Figure 3-6 View Program - Select Role



For more information on fields, refer to field description table.

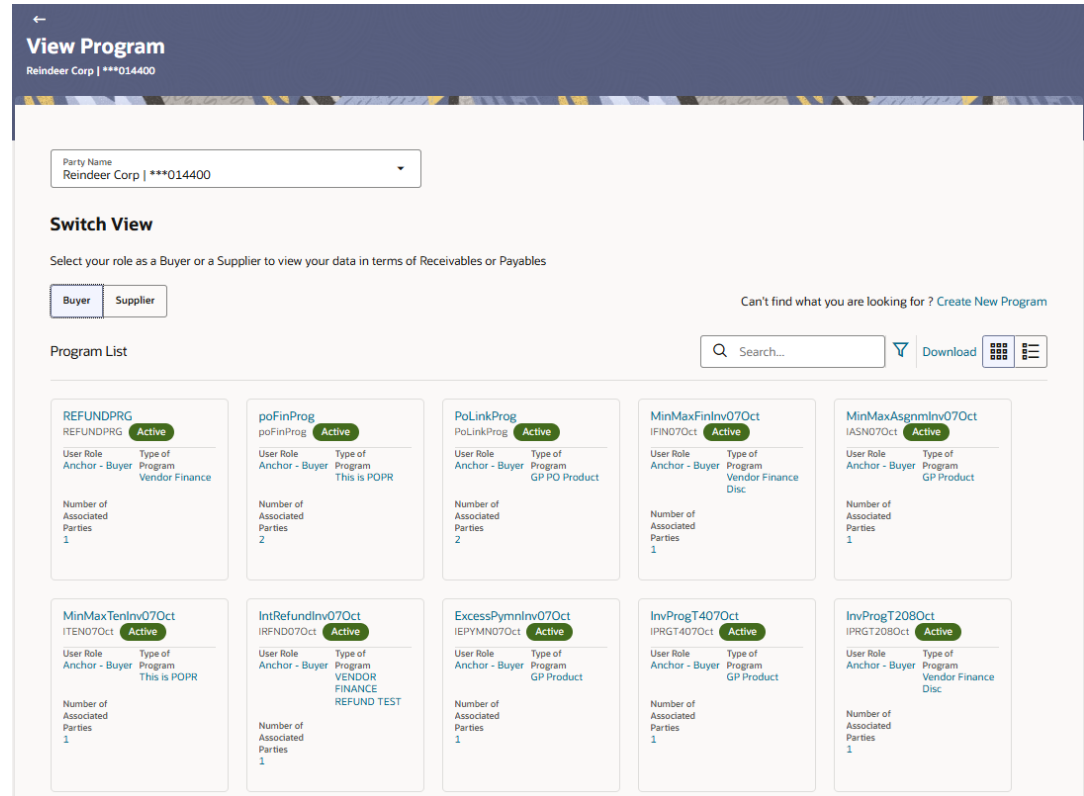
Table 3-6 Field Description

Field Name	Description
Select Role	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are: <ul style="list-style-type: none"> Buyer Supplier

- Once you select the required role, click **Proceed** to view the existing programs. Or, click **Cancel** to cancel the transaction.

The **View Program** screen appears.

Figure 3-7 View Program



For more information on fields, refer to field description table.

Table 3-7 View Program - Field Description


Field Name	Description
Party Name and ID	Select the party name and ID from the drop-down list to view the applicable list of programs. By default, the primary party of the logged-in user is selected. Note: Only accessible parties are displayed to the user. Based on the party selection, the list of programs is displayed.
Switch View	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are: <ul style="list-style-type: none"> Buyer Supplier
Create New Program	Click the Create New Program link to create a new program, if required. Note: This feature is only available on web browsers on desktop computers, and not on a mobile device.
Search	Enter the partial or complete name or ID of the specific program to be viewed.
	Click this icon to filter the programs based on name, ID, associated party, and program type. A Search overlay window appears. Enter the required search criteria and click Apply . The program list is updated accordingly.

Table 3-7 (Cont.) View Program - Field Description



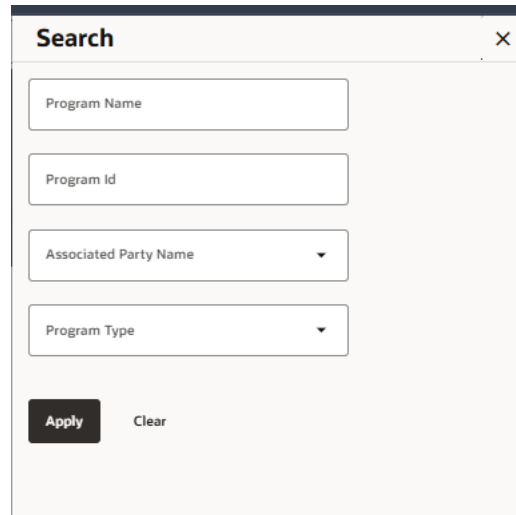
Field Name	Description
Download	Click this link to download the list of finances in CSV format.
	Click this icon to view the programs in a card or tile format. Click a program tile to view its details.
	Click this icon to view the programs in a list format. Click the program name link of a specific program to view its details.

Figure 3-8 Search Overlay Window



For more information on fields, refer to field description table.

Table 3-8 Search Overlay Window - Field Description

Field Name	Description
Program Name	Indicates an option to search for programs based on the name.
Program Id	Indicates an option to search for programs based on the ID.
Associated Party Name	Indicates an option to search for programs associated with a specific counter party. A list of onboarded counterparties is available to select from.
Program Type	Indicates an option to search for programs based on the program type.
Program List	Displays a list of programs linked to the logged-in corporate. If you have selected the card or tile view, then you can click on a particular program tile to view its details. If you have selected the list view, then you can click on the Program Name link to view its details. Note: If the logged-in party is a 'Spoke' who is not the borrower with respect to the program, then such a party can only view the program tile, but not the program details. The tile is non-clickable for this party. The following message appears in the program tile: The program details cannot be displayed as you are not a borrower in the linked program.
Program Name	Displays the program name as fetched from the host. This is a hyperlink, which when clicked displays a screen with the program details.
Program ID	Displays the program ID as fetched from the Host.

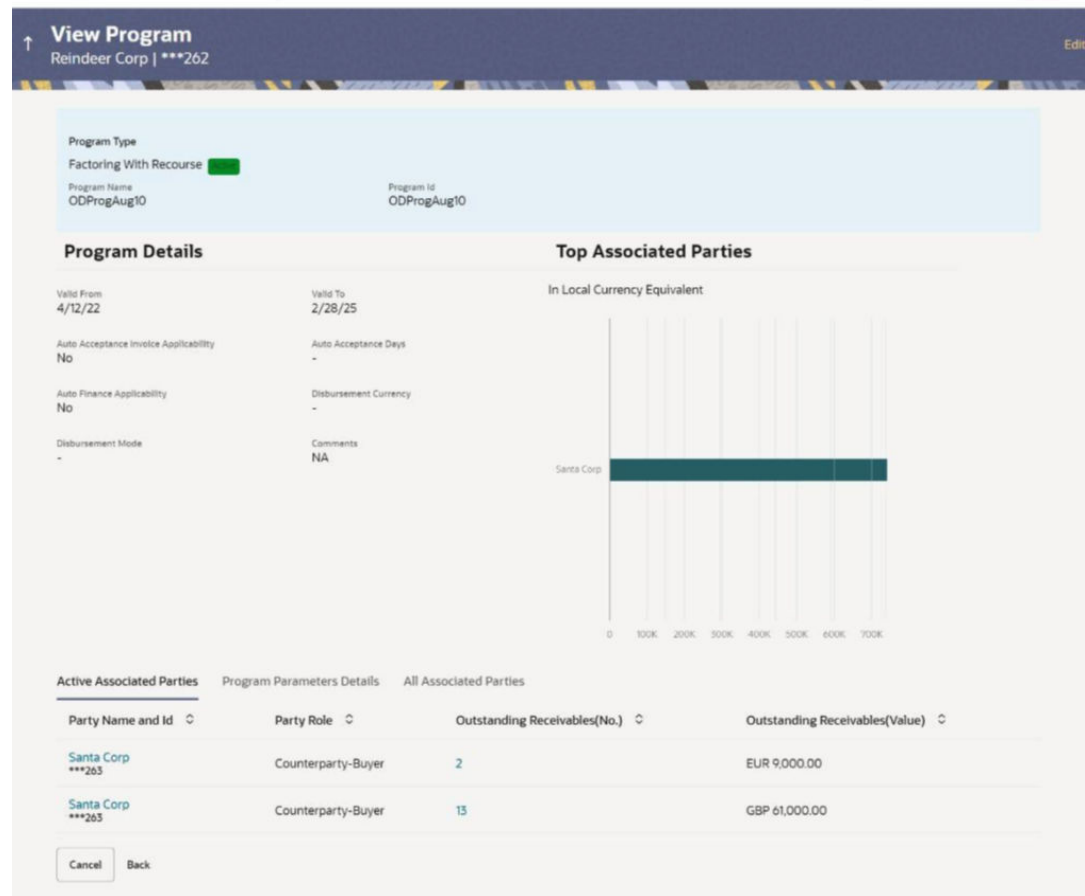
Table 3-8 (Cont.) Search Overlay Window - Field Description

Field Name	Description
Status	Displays the status of the program. It could be: <ul style="list-style-type: none"> • Initiated • Modified • Active • Others • Closed
User Role	Displays the logged-in Corporate's role in the program.
Type of Program	Displays the program type as fetched from the host.
Number of Associated Parties	Displays the number of counter parties linked to the program.

3. Enter the search criteria and click **Search**. A program list appears based on the entered search criteria in card or list view format. Or, do one of the following:
 - Click **Clear** to reset the search parameters.
 - Click **Cancel** to cancel the transaction.
4. Click on a particular card/program name to view its details.
5. This screen appears when you click on a particular card/program name in the **View Program** screen. Below screen will be displayed when the logged corporate is an **Anchor** in the program.

The **View Program (details)** screen appears.

Figure 3-9 View Program (details)



For more information on fields, refer to field description table.

Table 3-9 View Program (details) - Field Description

Field Name	Description
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type Status	Displays the type of the SCF program. This is the financing product against which the program has been created. Also displays the status of the program. This can be one of the following: <ul style="list-style-type: none"> Initiated Active Inactive Modified Closed
Program Name	Displays the program name as fetched from the Host.
Program Id	Displays the program ID of the SCF program.
Program Details	This section displays the program details.
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.

Table 3-9 (Cont.) View Program (details) - Field Description

Field Name	Description
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the host. Informs whether auto acceptance of invoices/purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.
Comments	Displays the comments added for the program as fetched from the host.
Top Associated Parties	This section displays the top 10 counter parties in the program in a bar graph. It provides a comparative view amongst the counter parties on the basis of the receivable or payables in local currency. If the counter parties are less than 10, then all of the counter parties are displayed, and the label represents the actual number of counter parties. If there is only one counterparty linked to the program, then the label displayed is 'Top Associated Parties'. Only those counter parties with invoices raised against them, are represented on the graph.

The following three tabs are present:

- Active Associated Parties tab
- Program Parameter Details tab
- All Associated Parties tab

Figure 3-10 Active Associated Parties

Party Name and Id	Party Role	Outstanding Receivables(No.)	Outstanding Receivables(Value)
Santa Corp ***263	Counterparty-Buyer	2	EUR 9,000.00
Santa Corp ***263	Counterparty-Buyer	13	GBP 61,000.00

For more information on fields, refer to field description table.

Table 3-10 Active Associated Parties - Field Description

Field Name	Description
Active Associated Parties	This section displays the active associated parties.

Table 3-10 (Cont.) Active Associated Parties - Field Description

Field Name	Description
Party Name and ID	Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.
Party Role	Displays the role associated with the party. It could be: <ul style="list-style-type: none"> • Counter Party – Buyer • Counter Party – Supplier • Anchor – Buyer • Anchor – Supplier
Outstanding Payables/ Receivables (No.)	Displays the number of invoices outstanding for the linked party under this program. Click on the invoice number link to view the list of all outstanding invoices linked to the selected party and currency.
Outstanding Payables/ Receivables (Value)	Displays the value of payables/ receivables outstanding for the linked party under this program.

Figure 3-11 Program Parameters Details

The screenshot shows the 'Program Parameters Details' form with the following data:

Program Attributes			
Preferred Settlement Mode Cheque	Minimum Finance (%) -	Maximum Finance (%) -	Minimum Tenor (Days) -
Maximum Tenor (Days) -	Stale Period (Days) 50	Minimum Waiting Period (Days) -	With Recourse No
Grace Days -	Interest Bearing Party -	Assignment Applicable -	Auto Assignment Yes
Acceptance Applicable No	Two Factor Applicable -	Insurance Applicable -	Liquidation order for Auto Debit -
Auto Debit Applicable No	Holiday Treatment for Future Funding Next Business Day	Minimum Assignment 5	Maximum Assignment 90
Consolidated Disbursement No			
Repayment Parameters			
Pre Payment Allowed Yes	Part Payment Allowed Yes	Reconciliation Towards -	On Due Date IP
After Due Date IPOE	Before Due Date IP	Non Performing Assets IPOE	Auto Settlement Applicable No
Excess Refund Payment Handling -	Excess Refund Party -	Excess Refund Payment Mode -	Margin Handling Settle with Outstanding Finances
Margin Refund Payment Mode -	Interest Refund Handling Manually Settle O/s Finances	Interest Refund Payment Mode -	

For more information on fields, refer to field description table.

Table 3-11 Program Parameters Details - Field Description

Field Name	Description
Program Attributes	This section displays the program attributes.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.

Table 3-11 (Cont.) Program Parameters Details - Field Description

Field Name	Description
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale.
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays whether Anchor or spoke is the interest bearing party.
Assignment Applicable	Displays whether the assignment on invoice is applicable for financing.
Auto Assignment	Displays whether the assignment is performed automatically post invoice upload.
Acceptance Applicable	Displays whether the receivables/payables raised under the program is applicable for financing.
Two Factor Applicable	Displays whether the two-factor feature is applicable for the program in case the anchor is trading with foreign buyers/suppliers.
Insurance Applicable	Displays whether the insurance is applicable for the program.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Minimum Assignment	Displays the minimum percentage of assignment allowed for financing a transaction of this program.
Maximum Assignment	Displays the maximum percentage of assignment allowed for financing a transaction of this program.
Repayment Parameters	This section displays the repayment parameters.
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Reconciliation Towards	Displays values either Invoice or Finance.
On Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done on on the finance maturity date.
After Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done post the finance maturity date.
Before Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done prior to the finance maturity date.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.

Table 3-11 (Cont.) Program Parameters Details - Field Description

Field Name	Description
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.

Figure 3-12 All Associated Parties

For more information on fields, refer to field description table.

Table 3-12 All Associated Parties - Field Description

Field Name	Description
All Associated Parties	A section is displayed for each party linked to the program with invoices associated with them. If the Anchor of the program is logged in, then the linked counter parties are listed. If a counter party of the program is logged in, then the Anchor party is listed.
Party Name & ID	Displays the name and ID of the associated party.

Table 3-12 (Cont.) All Associated Parties - Field Description

Field Name	Description
Program Attributes	This section displays the program attributes.
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays the name of the interest bearing party.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Liquidate Pre- Shipment Finances	Displays whether linking of Pre-Shipment Programs is enabled. This field is displayed only if the program is Purchase Order based program.
Pre-Shipment Program	Displays the list of pre-shipment programs for select supplier-buyer combination. This field is displayed only if the program is Purchase Order based program.
Pre-Shipment Finance Liquidation Preferences	Displays the liquidation preference selected for the pre-shipment finances. This field is displayed only if the program is Purchase Order based program.
Minimum Assignment	Displays the minimum percentage of assignment allowed for financing a transaction of this program.
Maximum Assignment	Displays the maximum percentage of assignment allowed for financing a transaction of this program.
Insurance Company	Displays the name of the insurance company linked to the program.
Import Factor	Displays the import factor linked to the program.
Repayment Parameters	This section displays the repayment parameters.
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.

Table 3-12 (Cont.) All Associated Parties - Field Description

Field Name	Description
Reconciliation Towards	Displays what the reconciliation is matched against.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.

6. Click **Edit** to make any required changes to the program. Or, do one of the following:
- Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.

Spoke Party who is also the Borrower

The View Program details screen can only be viewed in the following cases:

- If the logged-in party is the Anchor party.
- If the logged-in party is the Spoke and the borrower in the program. Spokes who are not borrowers in a program cannot view the program details.

If the logged-in party is a Spoke and the borrower in the program, then the **Program Details** screen appears as shown below:

Figure 3-13 View Program - Spoke Login

View Program
NehNovCust3 | ***977

Program Type: Vendor Finance Disc ■ Program Name: REFUNDPRG Program Id: REFUNDPRG

Program Details **Receivables due on Reindeer Corp**

Valid From: 4/12/22 Valid To: 3/1/30 USD Next 5 Months

Auto Acceptance Invoice Applicability: No Auto Acceptance Days: -

Auto Finance Applicability: Yes Disbursement Currency: NA

Disbursement Mode: Account Transfer Comments: NA

No Invoices found for this Program

Party Name and Id	Party Role	Outstanding Receivables(No.)	Outstanding Receivables(Value)
Reindeer Corp ***202	Anchor-Buyer	35	USD 32,500.00
Reindeer Corp ***202	Anchor-Buyer	1	GBP 1,000.00

Cancel Back

For more information on fields, refer to field description table.

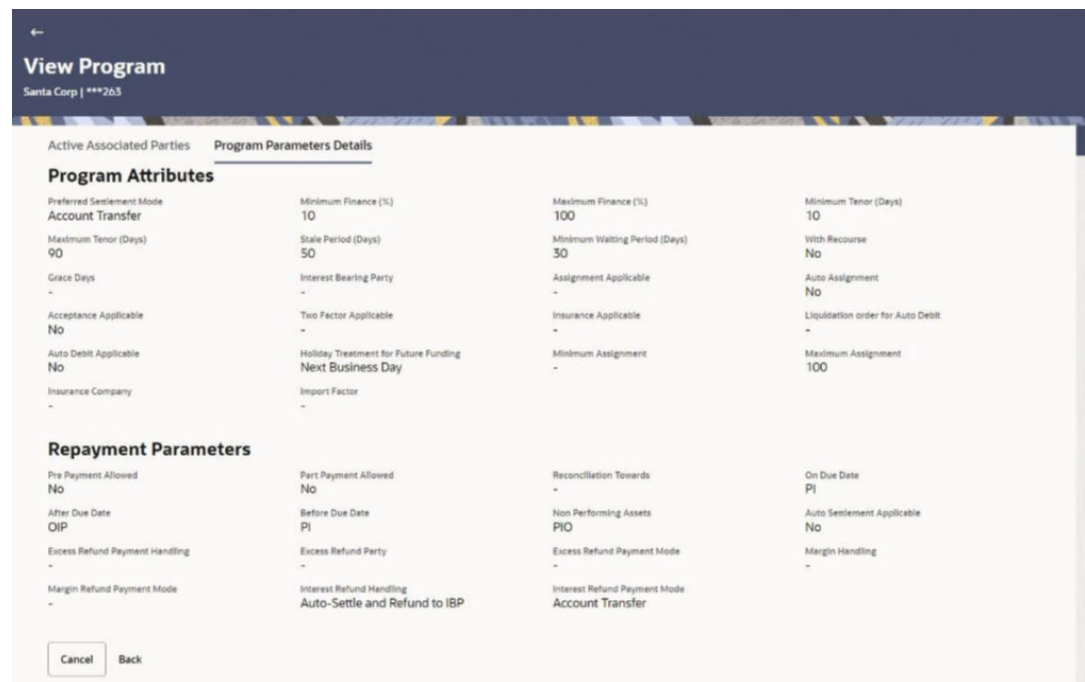
Table 3-13 Spoke Login - Field Description

Field Name	Description
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type Status	Displays the type of the SCF program. This is the financing product against which the program has been created. Also displays the status of the program. This can be one of the following: Initiated, Active, Inactive, Modified, or Closed.
Program Name	Displays the program name as fetched from the Host.
Program Id	Displays the program ID of the SCF program.
Program Details	This section displays the program details.
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the Host. Informs whether auto acceptance of invoices/purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.

Table 3-13 (Cont.) Spoke Login - Field Description

Field Name	Description
Comments	Displays the comments added for the program as fetched from the host.
Receivables/Payables Due Widget	This widget displays the receivables/payables amounts in local currencies that are due each day for the current month. You can select the required option from the drop-down menu on the top of the widget, to view these details for the next month, the next 3 months, the next 6 months, and so on. This drop-down menu also provides an option to view overdue receivables/payables amounts. You can view the receivables/payables amounts of other currencies, using the 'Select currency' dropdown on the top of the widget. Note: Receivables due widget is displayed if the spoke is a supplier. Payables due widget is displayed if the spoke is a buyer.
Active Associated Parties	This section displays the active associated parties.
Party Name and ID	Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.
Party Role	Displays the role associated with the party. It could be: <ul style="list-style-type: none"> • Counter Party – Buyer • Counter Party – Supplier • Anchor – Buyer • Anchor - Supplier
Outstanding Receivables/Payables (No.)	Displays the number of receivables/payables outstanding for the linked party under this program. Click on the to view the list of all outstanding receivables/payables linked to the selected party and currency.
Outstanding Receivables/Payables (Value)	Displays the value of receivables/payables outstanding for the linked party under this program.

Figure 3-14 Program Parameters Details



For more information on fields, refer to field description table.

Table 3-14 Field Description

Field Name	Description
Program Attributes	This section displays the program attributes.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays the name of the interest bearing party.
Assignment Applicable	Displays whether the assignment on invoice is applicable for financing.
Auto Assignment	Displays whether the assignment is performed automatically post invoice upload.
Acceptance Applicable	Displays whether the receivables/payables raised under the program is applicable for financing.
Two Factor Applicable	Displays whether the two-factor feature is applicable for the program in case the anchor is trading with foreign buyers/suppliers.
Insurance Applicable	Displays whether the insurance is applicable for the program.
Liquidation Order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled, if it falls on a bank holiday.
Liquidate Pre- Shipment Finances	Displays whether linking of Pre-Shipment Programs is enabled. This field is displayed only, if the program is Purchase Order based program.
Pre-Shipment Program	Displays the list of pre-shipment programs for select supplier-buyer combination. This field is displayed only, if the program is Purchase Order based program.
Pre-Shipment Finance Liquidation Preferences	Displays the liquidation preference selected for the pre-shipment finances. This field is displayed only, if the program is Purchase Order based program.
Minimum Assignment	Displays the minimum percentage of assignment allowed for financing a transaction of this spoke.

Table 3-14 (Cont.) Field Description

Field Name	Description
Maximum Assignment	Displays the maximum percentage of assignment allowed for financing a transaction of this spoke.
Insurance Company	Displays the name of the insurance company linked to the spoke.
Import Factor	Displays the import factor linked to the spoke.
Repayment Parameters	This section displays the repayment parameters.
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Reconciliation Towards	Displays what the reconciliation is matched against.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.

3.2.2 Edit Program

This topic provides systematic instructions to edit program.

Using this option, you can edit the program created by you to make required changes, if you are an Anchor. When a program is selected for editing, the values of the program, as fetched from the Host, are displayed.

For example, if a program is in the Modified status and if you select this program for re-editing, then the values that were previously modified but not authorized, are displayed. You can then re-modify these as required. Programs in the Initiated, Closed, or Others status, cannot be edited.

Note

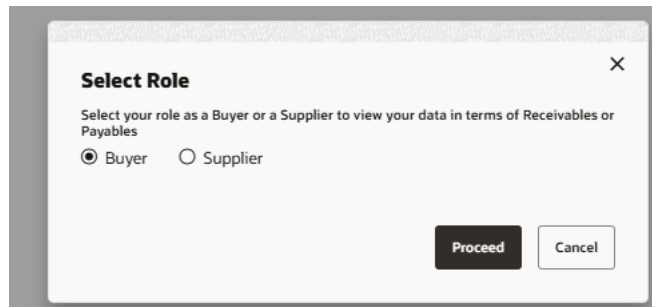
Only a user of the Anchor party, who has access rights to create a program, can edit it. Counter party users will not be able to edit (or create) programs.

To edit a program:

1. Perform any of the following actions:
 - From the **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Program Management**, click **View/Edit Program**.
 - From the **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Overview**, click **Quick Links**, and then **View Program**.

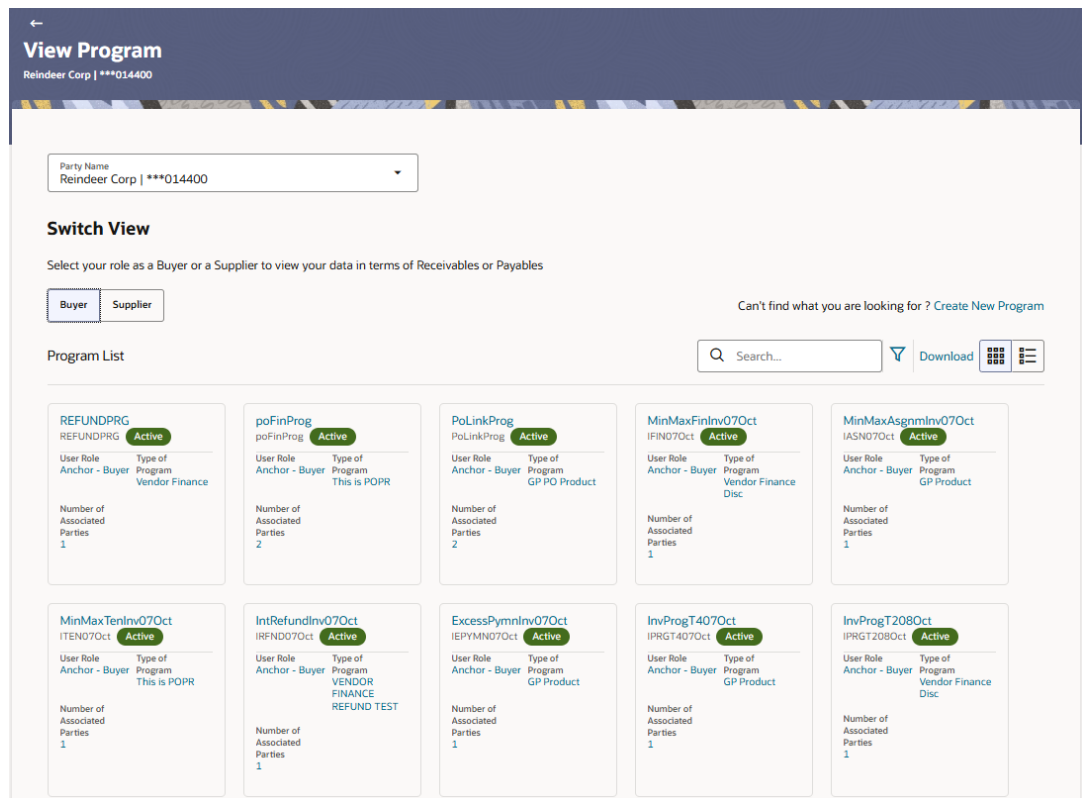
The **Select Role** pop-up appears.

Figure 3-15 View Program - Select Role





2. Select the **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.
 3. Click **Proceed** to view the existing programs. Or, click **Cancel** to cancel the transaction.
- The **View Program** screen appears.

Figure 3-16 View Program



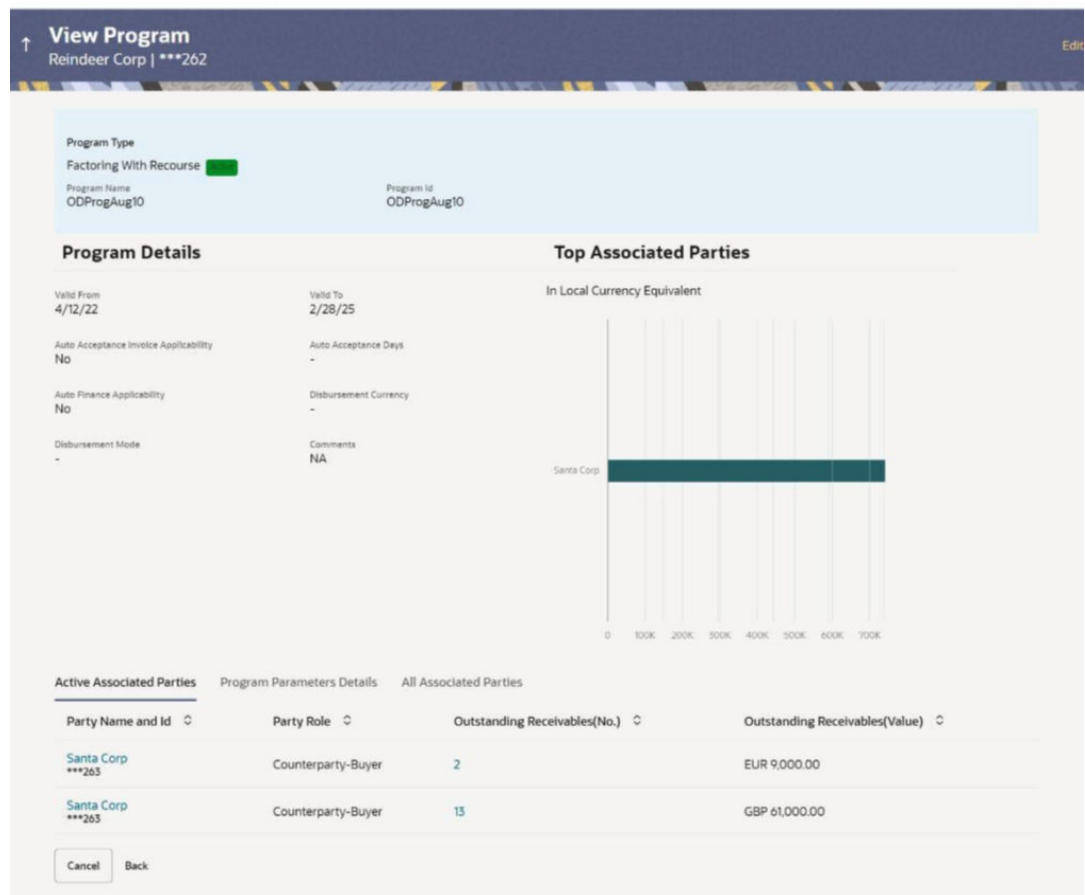
4. In **Switch View** section, click **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.
5. Enter the search criteria and click **Search**. The program list appears based on entered search criteria in card or list view format. Or, do one of the following:
 - Click **Clear** to reset the search parameters.
 - Click **Cancel** to cancel the transaction.

Note

Click  or  to view details in the card (tile) or list view formats respectively.

6. Click the **Program Tile** or **Program Name** link of the program to be modified. The **View Program** screen appears.

Figure 3-17 View Program



7. Click **Edit** to make the required changes to the program. The **Edit Program** screen appears.

Figure 3-18 Edit Program - Program Parameters

The screenshot shows the 'Edit Program - Program Parameters' interface. At the top, it displays 'Edit Program' and 'Reindeer Corp | ***014400'. Below this, there are two numbered steps: '1 Program Parameters' and '2 Link Counter Parties'. The 'Program Parameters' section includes a dropdown for 'Party Name' (Reindeer Corp | ***014400), a dropdown for 'Product *' (GP Product), a text field for 'Program Name' (MinMxTenSpke09Oct), a dropdown for 'Program Code' (STEN09Oct), a date field for 'Validity From' (10/8/2025), a date field for 'Validity To' (10/18/2025), a dropdown for 'Number of days for Auto Acceptance', and toggle switches for 'Auto Acceptance' (No) and 'Auto Assignment' (No). The 'Finance Parameters' section includes a toggle for 'Auto Finance' (Yes), a dropdown for 'Disbursement Currency', a dropdown for 'Disbursement Mode' (Cheque), text fields for 'Minimum Finance (%)' (0), 'Maximum Finance (%)' (0), 'Minimum Tenor (Days)' (10), 'Maximum Tenor (Days)' (100), 'Minimum Assignment (%)' (0), and 'Maximum Assignment (%)' (0), and a toggle for 'Auto Debit Applicable' (No). The 'Repayment Parameters' section includes dropdowns for 'Excess Payment Handling', 'Excess Payment Refund Party', 'Excess Payment Refund Mode', 'Margin Amount Handling' (Refund to the Supplier), 'Margin Amount Refund Mode', 'Interest Refund Handling' (Manually Settle O/s Finances), and 'Interest Refund Payment Mode'. At the bottom, there are 'Next', 'Cancel', and 'Back' buttons.

Table 3-15 Program Parameters - Field Description

Field Name	Description
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type	Displays the program type selected in the Program Parameters step.
Program Name	Displays the program name entered in the Program Parameters step.

Table 3-15 (Cont.) Program Parameters - Field Description

Field Name	Description
Program ID	Displays the program ID entered in the Program Parameters step.
Status	Displays the status of the program. Displays whether the program is Initiated/Active/Inactive/Modified/Closed.
Type of Program	Displays the type of the program. This field is not editable.
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected program type.
Program Code	Displays the unique code or ID of the program. This field is not editable.
Validity From	Displays the date of creation of the program. This field is not editable.
Validity To	Modify the date until when the program should be valid, if required. It should be a future date.
Auto Accept Invoice	Modify this toggle, if required. Switch the toggle to Yes to auto accept invoices/purchase orders. <ul style="list-style-type: none"> The invoices uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the buyer. The purchase orders uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the supplier.
Number of Days for Auto Acceptance	Enter the number of days after which the invoices/purchase orders will be deemed as 'accepted', if not explicitly accepted by the buyer/supplier. This field is displayed only, if the Auto Accept Invoice toggle is set to yes .
Auto Assignment	Modify this toggle, if required. Switch the toggle to Yes if the assignment is to be performed automatically post invoice/purchase order upload. This field is enabled only, if the selected Product is invoice based.
Finance Parameters	This section displays the finance parameters.
Auto Finance	Modify this toggle if required. Switch the toggle to Yes to automatically finance invoices / purchase orders (post acceptance) that are uploaded under the program.
Disbursement Currency	Specify the disbursement currency for the program. This field is enabled only, if the Auto Finance toggle is set to Yes .
Disbursement Mode	Specify the disbursement mode for the program. The options are: <ul style="list-style-type: none"> Account Credit Cheque EFT This field is enabled only, if the Auto Finance toggle is set to Yes .
Minimum Finance (%)	Specify the minimum finance percentage allowed for financing a transaction (invoice or purchase order) under this program.
Maximum Finance (%)	Specify the maximum finance percentage allowed for financing a transaction (invoice or purchase order) under this program.
Minimum Tenor (Days)	Specify the minimum tenor allowed for financing a transaction under this program.
Maximum Tenor (Days)	Specify the maximum tenor allowed for financing a transaction (invoice or purchase order) under this program.

Table 3-15 (Cont.) Program Parameters - Field Description

Field Name	Description
Minimum Assignment (%)	Specify the minimum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be less than the maximum finance percentage defined. This field is enabled only, if the selected Product is invoice based.
Maximum Assignment (%)	Specify the maximum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be more than the minimum finance percentage defined. This field is enabled only, if the selected Product is invoice based.
Auto Debit Applicable	Switch the toggle to Yes , if auto debit is applicable for this program to recover the outstanding finance due from the borrower.
Repayment Parameters	This section displays the repayment parameters.
Excess Payment Handling	Select how to handle any excess payment made towards the settlement of an outstanding invoice/finance. The options are: <ul style="list-style-type: none"> • Auto-Reconcile • Auto-Reconcile and Refund • Manually Reconcile • Refund to beneficiary or payment party
Excess Payment Refund Party	Select the party to refund the excess amount. The options are: <ul style="list-style-type: none"> • Beneficiary/Counter Party • Payment Party This field is enabled only, if Refund to beneficiary or payment party is selected in the Excess Payment Handling.
Excess Payment Refund Mode	Select the mode of payment for the excess payment refund. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is enabled only, if Refund to beneficiary or payment party is selected in the Excess Payment Handling.
Margin Amount Handling	Select how the margin should be handled. Margin is generated when invoice payment is made against financed invoices where finance amount is less than the invoice amount. Margin Amount can then be utilized as per options listed. The options are: <ul style="list-style-type: none"> • Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier
Margin Amount Refund Mode	Select the mode of payment for the margin amount refund. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is enabled only, if Refund to the Supplier or Auto-Settle and Refund to Supplier is selected in the Margin Amount Handling.

Table 3-15 (Cont.) Program Parameters - Field Description

Field Name	Description
Interest Refund Handling	Select how the interest refund should be handled. Interest is refunded in cases where interest is front ended and collected upfront. During settlement before maturity the interest needs to be refunded based on this maintenance. The options are: <ul style="list-style-type: none"> • Auto-Settle and Refund to IBP • Manually Settle O/s Finances • Refund to the Interest Bearing Party • Settle with Outstanding Finances
Interest Refund Payment Mode	Select the mode of payment for the interest amount refund. The options are: <ul style="list-style-type: none"> • Account Transfer • Cheque • EFT This field is enabled only if Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP is selected in the Interest Refund Handling.

8. Modify the details in the **Program Parameters** tab.
9. Click **Next** to navigate to the **Link Counter Parties** tab. The screen displays all onboarded counter parties created by the anchor. Or, click **Cancel** to cancel the transaction.

The **Link Counter Parties** screen appears.

Figure 3-19 Edit Program - Link Counter Parties

The screenshot shows the 'Create Program' interface for 'Reindeer Corp | ***014400'. It is divided into two tabs: 'Program Parameters' and 'Link Counter Parties'. The 'Program Parameters' tab is active, showing 'Program Type: Vendor Finance', 'Program Name: xxxx', and 'Program Id: 2365'. Below this, a message says 'Link Counterparties on the go to the newly created program.' There is a 'Select All' button. A list of counterparty options is displayed, grouped by letter (A and B). Each option includes a letter icon, a name, an ID, and a 'View/Edit Attributes' link. At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons.

- De-link or add new counter parties in the **Link Counter Parties** tab. De-link is possible only where there are no outstanding invoices for the counter party.

Note

Click **Select All** to select all counterparties in the list. Click **Deselect All** to deselect all selected counterparties.

- Click the **View/Edit Attributes** link to update the attributes for each of the selected counterparty(ies). For more information, refer to **View/Edit Attributes** section.
- Click **Submit** to submit the new changes. The **Review** screen appears. Or, do one of the following:
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.
- In the **Review** screen, verify the details, and click **Confirm**. A confirmation message regarding the update of the program appears along with the reference number. Or, do one of the following:
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the transaction.

Note

Once the **Edit Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

4

Finance Management

This topic describes about the finance is required for working capital or any other liquidity requirements of the corporate.

Enabling corporates to avail finance is an integral part of Supply Chain Finance. Using this module corporates can initiate a request to avail finance against their accepted invoices and purchase orders. The request can be initiated through the portal against a single or multiple invoices/purchase orders.

This topic contains the following sub-topics:

- [Request Finance](#)
This topic describes about the request finance.
- [Finance Amendment](#)
This topic covers the eligibility criteria for amendment, the process of selecting one or multiple finances, and the ability to complete amendments in a single transaction.
- [View Finances](#)
This topic provides systematic instructions to view finances.
- [Finance Repayment](#)
This topic provides systematic instructions to finance repayment.
- [FAQ](#)

4.1 Request Finance

This topic describes about the request finance.

Using this option, corporates can raise funds from the bank, for business activities like paying off liabilities, or gaining liquidity to start production of a new order. These funds are arranged by availing finance against invoices/purchase orders.

The corporate user can avail finance against multiple invoices/purchase orders associated with a particular 'program and counter party' combination. Finance can only be availed by the borrower in the program. The borrower is determined by the **Program Type** selected during the creation of the program.

- The borrowing party must be set as the borrower in the program associated with the invoice/purchase order.

To request finance for an invoice/debit note or purchase order:

1. Perform any of the following actions:
 - From the **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Finance Management**, and then click **Request Finance**.
 - In the **Request Finance** screen, select the instrument to be financed, whether **Invoice/Debit Note** or **Purchase Order**.

The **Request Finance** screen appears.

Figure 4-1 Request Finance

Table 4-1 Request Finance - Field Description

Field Name	Description
Party Name & ID	Select the party name and ID from the drop-down list for which the finance must be requested. By default, the primary party of the logged-in user is selected. Note: Only accessible parties are displayed to the user.
Underlying Instrument	Select the instrument to be financed. The options are: <ul style="list-style-type: none"> • Invoice/Debit Note • Purchase Order
Program Name	Select the name of the program under which the instrument should be financed. This list displays all programs linked with the logged-in party.
Associated Party Name	Select the required party associated with the invoice/debit note or purchase order to be financed. This list displays the associated party to link the invoice/debit note or purchase order from all on-boarded associated parties. The list of on-boarded associated party is categorized by: <ul style="list-style-type: none"> • Anchor Buyer • Anchor Supplier • Counter Party Buyer • Counter Party Supplier On selecting an associated party, the role of the party as Buyer or Supplier , appears below this field.
Currency to be Disbursed	Select the currency in which the finance amount is to be disbursed.

Table 4-1 (Cont.) Request Finance - Field Description

Field Name	Description
Limits	<p>This widget displays the list of all the limit types of the logged-in corporate party. Each limit type displays the name of the limit type, color-coded donut that displays the utilized limits in percentage, and the details of the sanctioned, utilized, and available borrowing limits displayed in the limits currency. Click on each limit and expand them to view the limits assigned to the party including the associated parties, linked programs, and products.</p> <p>Once the Program Name, and Associated Party Name fields are selected, then the widget displays only the relevant limit type.</p> <p>Refer the View Limits section for more information.</p>

- Once the above details are entered, click **Submit** to submit the request. Based on the entered data, a list of financeable invoices/debit notes or purchase orders is displayed. Or, click **Clear** to reset the entered data.

Note

- Once you click the **Submit** button, a message is displayed on the top of the window based on the value of the **Consolidated Disbursement** flag.
- If the flag is set to **Yes**, the following message is displayed, "Please be advised that invoices/purchase orders will be consolidated and financed together, provided they meet the applicable grouping criteria as defined by the bank's parameters".
- If the flag is set to **No**, the following message is displayed, "Please be advised that invoices/purchase orders will be financed separately up to the threshold limit set by the bank. Once this threshold is exceeded, the invoices will be financed collectively".

This section displays a list of invoices/debit notes which are either not financed or are partially financed. Invoices/debit notes that have already been financed, are not listed. A similar list is displayed for purchase orders, if you select the **Purchase Order** option in **Request Finance** through field.

Figure 4-2 Select Invoices/Debit Notes

For more information on fields, refer to field description table.

Table 4-2 Select Invoices/Debit Notes - Field Description

Field Name	Description
Select Invoices/Debit Notes	Displays a list of invoices/debit notes or purchase orders with Status as Accepted / Partially Financed and Payment Status of Unpaid / Partially Paid . Note: Invoices/Debit Notes that are not linked to any program will not get displayed. You can use the Click here link to do the linking. If you are financing invoices/debit notes, then the following details are displayed for each record.
Search	Indicates an option to search for invoices/debit notes by entering the partial or full reference number, amount and so on.

Table 4-2 (Cont.) Select Invoices/Debit Notes - Field Description




Field Name	Description
Select	Select the check box(es) against one or multiple invoices/debit notes of same or different currency to request finance. Based on the selection the following fields: No. of Records Selected for Requested Finance , Total Requested Finance Amount , and Total Amount in Disbursement Currency are updated.
Indicator	Displays 'I' for invoice(s), and 'D' for debit note(s).
Reference Number	<p>Displays the reference number of the invoice/debit note. An Info icon is displayed with the following message, if the invoice is linked to a purchase order that is financed.</p> <p>The invoice record has linked Purchase Order which is Financed. Click on the reference number to view details.</p> <p>This is a hyperlink which when clicked, displays the details of the invoice/debit note in an overlay window. For more information, refer the View Invoice Details / View Debit Note details section in User Manual Oracle Banking Digital Experience Receivables Payables Management.</p>
Due Date	Displays the invoice/debit note due date.
Accepted Amount	Displays the amount that has been accepted.
Outstanding Amount	Displays the amount that is to be paid.
Maximum Finance Available Amount	Displays the maximum amount that can be financed.
Requested Finance Amount	Displays the finance amount being requested for finance. Click on the field to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount.
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post-conversion to the disbursement currency. The exchange rate is also displayed.
No. of Records Selected for Requested Finance	Displays the total number of invoices/debit notes selected for financing.
View Finance Details	Displays the finance details hyperlink which when clicked opens an overlay to display the possible number of finances that are processed basis the selected number of invoices. The overlay also displays the interest data applicable for the finance. For more information, refer to View Finance Details (Overlay window) section below.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.
Total Requested Finance Amount	Displays the total finance amount being requested for the selected invoices/debit notes. Click  to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount.
Upload Documents 	<p>Click the upload icon to upload a document related to the finance being requested. The maximum allowed size for each document is 2MB. The supported formats are: PNG, JPG, JPEG, and PDF.</p> <p>Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it. The delete  icon also appears beside the document, which can be used to delete the uploaded document.</p> <p>Note: The uploaded document can also be viewed by the 'Approver', in the 'Pending For Approval' section.</p>

Table 4-2 (Cont.) Select Invoices/Debit Notes - Field Description


Field Name	Description
Select Purchase Orders	Displays a list of purchase orders with Status as Accepted/Partially Financed and Payment Status of Unpaid/Partially Paid . Note: Purchase Orders that are not linked to any program will not get displayed. You can use the Click here link to do the linking. Purchase Orders that are in completed status only gets displayed. If you are financing purchase orders, then the following details are displayed for each purchase order record.
Search	Indicates an option to search for purchase orders by entering the partial or full reference number, amount and so on.
Select	Select the check box(es) against one or multiple purchase orders of same or different currency to request finance. Based on the selection the following fields: No. of Records Selected for Requested Finance, Total Requested Finance Amount, and Total Amount in Disbursement Currency are updated.
Purchase Order Number	Displays the unique reference number of the purchase order. This is a hyperlink which when clicked, displays the details of the purchase order, in an overlay window. For more information, refer the View Purchase Order section in User Manual Oracle Banking Digital Experience Receivables Payables Management .
Date	Displays the date of creation of the purchase order.
Accepted Amount	Displays the purchase order amount that has been accepted.
Outstanding Amount	Displays the amount that is to be paid.
Maximum Finance Available Amount	Displays the maximum amount that can be financed.
Requested Finance Amount	Displays the finance amount being requested. Click on the field to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount.
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post-conversion to the disbursement currency. The exchange rate is also displayed.
No. of Records Selected for Requested Finance	Displays the total number of invoices/debit notes selected for financing.
View Finance Details	Displays the finance details hyperlink which when clicked opens an overlay to display the possible number of finances that are processed basis the selected number of invoices. The overlay also displays the interest data applicable for the finance. For more information, refer to View Finance Details (Overlay window) section below.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.
Total Requested Finance Amount	Displays the total finance amount being requested for the selected purchase orders. Click  to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount.

Table 4-2 (Cont.) Select Invoices/Debit Notes - Field Description



Field Name	Description
Upload Documents 	<p>Click the upload icon to upload a document related to the finance being requested. The maximum allowed size for each document is 2MB. The supported formats are: PNG, JPG, JPEG, and PDF.</p> <p>Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it. The delete  icon also appears beside the document, which can be used to delete the uploaded document.</p> <p>Note: The uploaded document can also be viewed by the 'Approver', in the Pending For Approval section.</p>

Table 4-3 Pending For Approval - Field Description


Field Name	Description
View Finance Details	This overlay window displays the details of the multiple invoices that are grouped together for disbursement of finance on the basis of Currency, Invoice Due Date, Buyer Division Code, Supplier Division Code, Stale Invoice, Overdue Invoice, and Earmarked Limits.
Finance Amount with the Currency (No. of records)	Displays the finance amount of the selected records along with the currency. It also displays the number of records (invoices/purchase orders) bunched for the same currency.
Interest	<p>Displays the interest rate applicable for the finances. If a tier - based finance is applicable, then click the </p> <p>icon beside the interest type to view the interest rate details.</p>
Maturity Date	Displays the maturity date of the finance.
Tenor	Displays the tenor of the finance.
Grouping Parameters	Parameters that are used for bunching other than those displayed in the Linked Invoice Details/Linked Purchase Order Details are listed under the grouping parameters, such as Stale, Overdue, Earmarked Limits, etc.
Linked Invoice Details	This section is displayed only for the finance request is against invoice(s)/debit note(s).
Reference Number	Displays the reference number of the invoice/debit note that has been financed.
Due Date	Displays the due date by when the invoice/debit note must be paid.
Buyer Division Code	Displays the division code of the buyer.
Supplier Division Code	Displays the division code of the supplier.
Invoice Amount	Displays the invoice/debit note amount that is due.
Payment Due Date	Displays the due date by when the finance amount must be paid.
Linked Purchase Order Details	This section is displayed only for the finance request is against purchase order(s).
Reference Number	Displays the reference number of the purchase order that has been financed.

Table 4-3 (Cont.) Pending For Approval - Field Description

Field Name	Description
Due Date	Displays the due date by when the purchase order must be paid.
Buyer Division Code	Displays the division code of the buyer.
Supplier Division Code	Displays the division code of the supplier.
Purchase Order Amount	Displays the purchase order amount that is due.

- Select the check box(es) against the invoice(s)/debit note(s) or purchase order(s) to be financed.

The **Request Finance** screen displays.

Figure 4-3 Request Finance - Select Invoices or Debit Notes or Purchase Orders

Request Finance
Reindeer Corp | ***262

Party Name: Reindeer Corp | ***262

Request Finance through: Invoice/Debit Note | Purchase Order

Program Name: reqfinancelnv

Associated Party Name: AugSupp

Currency to be disbursed: GBP

Submit | Clear

Limits
Reindeer Corp | ***262

0.00% Utilized

SUPPLIER Finance
£35,605.85 Utilized
£10,000,000,000.00 Sanctioned | £9,999,999,964,394.15 Available

LS PRODUCT
£35,605.85 Utilized
£10,000,000,000.00 Sanctioned | £9,999,999,964,394.15 Available

reqfinancelnv
£35,445.25 Utilized
£10,000,000,000.00 Sanctioned | £9,999,964,554.75 Available

AugSupp

View Details

Select Invoices/Debit Notes

If there are invoices/debit notes from this associated party which are not listed here then it is because they are not linked to the Program. You may [click here](#) to link those invoices/debit note to the Program.

<input type="checkbox"/>	Reference Number	Due Date	Accepted Amount	Outstanding Amount	Maximum Finance Available	Requested Finance Amount	Amount in Disbursement Currency
<input type="checkbox"/>	Inv3Fin23Sep850	10/3/2024	\$3,300.00	\$3,300.00	\$3,300.00	\$3,300.00	£165,000.00 at exchange rate: 50
<input type="checkbox"/>	OBDXADD2T19Sep002	9/29/2024	\$3,300.00	\$3,300.00	\$3,300.00	\$3,300.00	£165,000.00 at exchange rate: 50
<input type="checkbox"/>	DNDemoSept1606	9/30/2031	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	£300,000.00 at exchange rate: 50
<input type="checkbox"/>	DNDemoSept1607	9/30/2031	\$7,000.00	\$7,000.00	\$7,000.00	\$7,000.00	£350,000.00 at exchange rate: 50

Disclaimer: The total amount in disbursement currency may vary as per the rate applied during disbursement by the bank.


Upload Documents

We support PDF, PNG, JPG and JPEG formats in sizes up to 2MB per file.

Request Finance | Cancel

4. Upload relevant documents.
5. Click **Request Finance**. The Review screen appears. Or, click **Cancel** to cancel the transaction

Note

- The following appears for invoice(s)/debit note(s), if sufficient limits are not available for financing.
- “Sufficient limits are not available for disbursement of finance. Do you want to proceed?”. Click **Ok** to proceed. Or Click  icon to cancel.

6. In the **Review** screen, verify the details, and click **Confirm**. A Confirmation message of request initiation appears along with the reference number. Or, do one of the following:
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the transaction.
7. Click the **View Finances** link to view a list of finances with their status. Or, do one of the following:
 - Click the **Supply Chain Overview** link to go to the Supply Chain Finance dashboard.
 - Click the **Go to Dashboard** link to go to the main dashboard.

4.2 Finance Amendment

This topic covers the eligibility criteria for amendment, the process of selecting one or multiple finances, and the ability to complete amendments in a single transaction.

A corporate user can initiate amendment of their finances directly from the portal. The corporate user is provided with the option to modify the tenor of the outstanding finances. By default, the Finance Amendment screen displays all the outstanding finances that can be selected for amendment. The user can select a single or multiple finances for amendment, in a single transaction.

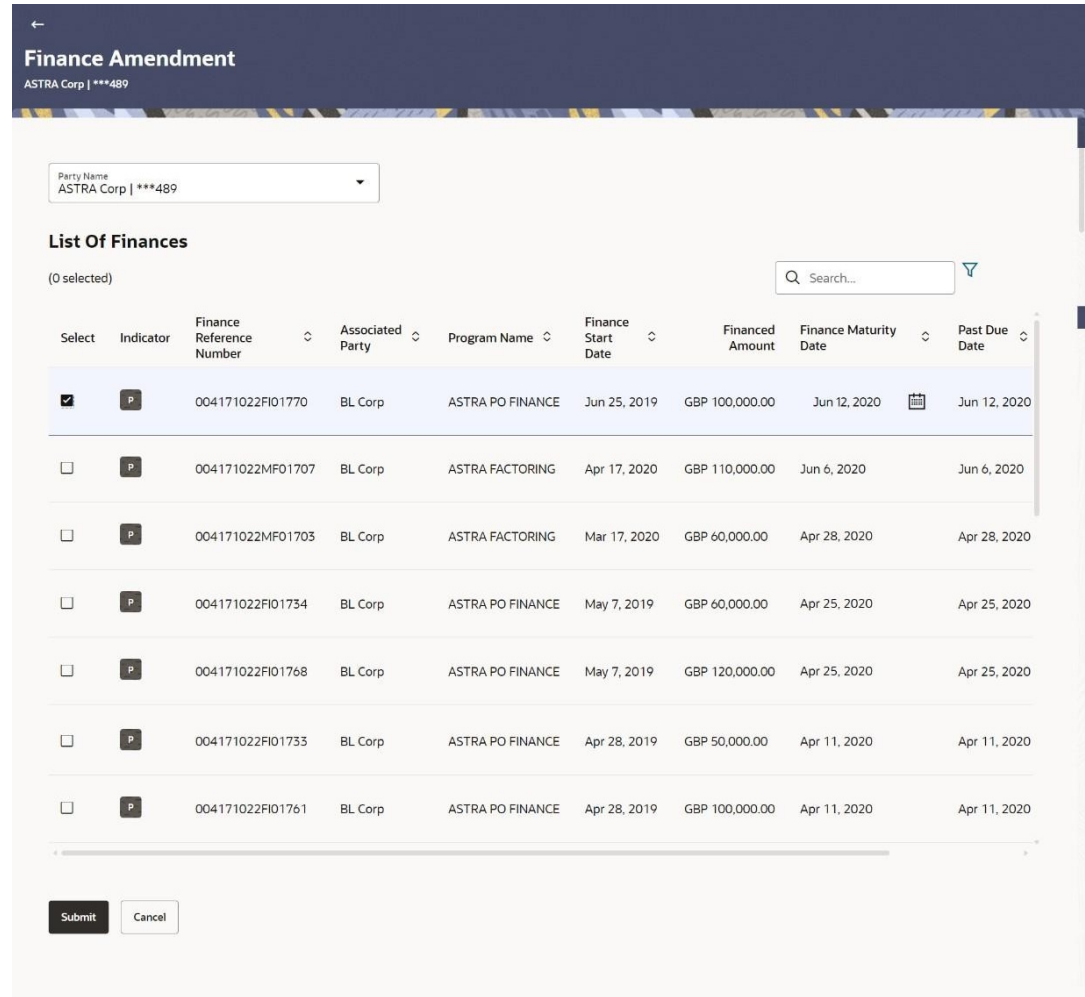
Note

The corporate user will be able to view those finances where the logged in corporate party is the borrower, and the finance status is **Disbursed** or **Partially** settled.

1. On **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Finance Management**, and then click **Finance Amendment**.

The **Finance Amendment** screen is displayed with **List of Finance**.

Figure 4-4 Finance Amendment



For more information on fields, refer to field description table.

Table 4-4 Finance Amendment - Field Description



Field	Description
Party Name and ID	Select the party name and ID from the drop-down list for which the finance must be amended. By default, the primary party of the logged-in user is selected. Note: Only accessible parties are displayed to the user.
List of Finances (number selected)	This section displays a list of finances against which the amendment can be initiated. Once you select one or more finances to amend, the number of finances selected appears in brackets.
Search	Enter the partial or full finance reference number, associated party name, program name, or status to search for specific finance. The results appear as and when you enter the data.
	Click this icon to filter the finances, based on certain criteria. For more information, refer the Search (overlay window for Finance Amendment) section below.

Table 4-4 (Cont.) Finance Amendment - Field Description

Field	Description
Select	To select specific finances, select the check boxes beside those finances. If you select more than one finance to amend, the following message appears: To update common data in fields across multiple records. Click the Click Here link to modify the maturity date for all selected finances.
Indicator	Displays 'I' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).
Finance Reference Number	Displays the finance reference number of the respective record.
Associated Party	Displays the name of the counter party.
Program Name	Displays the name of the program.
Finance Start Date	Displays the date when the finance amount was disbursed.
Financed Amount	Displays the financed amount along with the currency.
Finance Maturity Date	Displays the maturity date of the finance
	Click the calendar icon and select the new maturity date for the finance. This date must be greater than the current business date This icon is displayed only if the check box against a finance is selected.
Past Due Date	Displays the due date post the initial finance maturity date. Past Due Date field is non-editable. However, the field is impacted due to change in the maturity date. Past Due Date = Finance Maturity Date + Grace Days
Status	Displays the status of the finance. The options are: The options are: <ul style="list-style-type: none"> • Partially Settled • Disbursed
Action	Click the View Amendment hyperlink to view the modified details of the finance. This hyperlink appears only if a finance is modified.

2. On **Finance Amendment** click

icon.

The search overlay window is displayed with the list of relevant finances.

Figure 4-5 Search

The screenshot shows a search overlay window titled "Search" with a close button (X) in the top right corner. The search criteria are organized as follows:

- Finance Reference Number (text input)
- Transaction Reference Number (text input)
- Counter Party Name (dropdown menu)
- Program Name (dropdown menu)
- Status (dropdown menu)
- Finance Date From (text input with calendar icon)
- Finance Date To (text input with calendar icon)
- Finance Maturity From... (text input with calendar icon)
- Finance Maturity To (text input with calendar icon)
- Amount Range (dropdown menu)
- From (text input)
- To (text input)
- Apply (button)
- Reset (button)

For more information about the fields, refer to field description table.

Table 4-5 Search (overlay window for Finance Amendment) - Field Description

Field	Description
Finance Reference Number	Indicates an option to search for finance records using the finance reference number of the borrower.
Transaction Reference Number	Indicates an option to search for finance records using the transaction reference number.
Counter Party Name	Indicates an option to search for finance records that are associated with a specific counter party.
Program Name	Indicates an option to search for finance records that are associated with a particular program.

Table 4-5 (Cont.) Search (overlay window for Finance Amendment) - Field Description

Field	Description
Status	Indicates an option to search for finance records that are in a particular status. The options are: <ul style="list-style-type: none"> • Partially Settled • Disbursed
Finance Date From - To	Specify the date range in the From and To fields, within which the finances are disbursed.
Finance Maturity Date From - To	Specify the date range in the From and To fields, within which the required finances are maturing.
Amount Range From - To	Select the currency and specify the amount range in the From and To fields to search for the required finances.

3. Click



icon and enter the filter criteria to filter the finances.

A list of finances displays based on the search criteria.

4. Select the check box(es) against the finances to be amended.
5. Click



icon to modify the maturity date of the finance in the **Finance Maturity Date** field

6. To modify multiple records, select the check boxes against the required finances. Click the **Click Here** link.

Figure 4-6 Finance Amendment

List Of Finances

(2 selected)

[Click Here](#) To update common data in fields across multiple records

Search:

Select	Indicator	Finance Reference Number	Associated Party	Program Name	Finance Start...	Financed Amount	Finance Maturity Date	Past Due Date	Status	Action
<input type="checkbox"/>	P	004091122LS47908	AugSupp	reqfinanceInv	11/9/2022	\$3,000.00	12/31/2025	12/31/2025	Disbursed	Disbursed
<input checked="" type="checkbox"/>	P	004091122PO47906	NehNovCust3	poFinProg	11/9/2022	\$2,000.00	4/22/2025	4/22/2025	Disbursed	Disbursed
<input checked="" type="checkbox"/>	P	004091122PO47910	NehNovCust3	poFinProg	11/9/2022	\$2,000.00	4/22/2025	4/22/2025	Disbursed	Disbursed
<input type="checkbox"/>	P	004091122PO47494	NehNovCust3	poFinProg	11/9/2022	\$2,000.00	3/10/2025	3/10/2025	Disbursed	Disbursed
<input type="checkbox"/>	P	004091122PO47386	NehNovCust3	poFinProg	11/9/2022	\$2,341.00	1/22/2025	1/22/2025	Disbursed	Disbursed
<input type="checkbox"/>	P	004091122PO47445	NehNovCust3	poFinProg	11/9/2022	\$4,543.00	1/17/2025	1/17/2025	Disbursed	Disbursed

7. Click



icon to modify the maturity date of the selected finances from the **Amend Maturity Date** pop-up window.

The **Amend Maturity Date** screen is displayed.

Figure 4-7 Amend Maturity Date

✕

Amend Maturity Date

Any maturity date updated for a single invoice/debit note or purchase order will get overridden on apply

Maturity Date

Note

If you amend multiple records, data modified will be applied across the selected records. If any record was modified individually, then the previously modified data will get overridden on clicking Apply

8. Click **Apply** to save the details, or click **Reset** to reset the details.
9. Click **View Amendment** link. The **Compare Details** overlay window appears. Compare all the amended details and modify if required.

Figure 4-8 Compare Details

Compare Details		
Reference Number 004091122P047910	Associated Party NehNovCust3	
Field Name	New Value	Old Value
Basic Details		
Finance Maturity Date	4/23/2025	4/22/2025
Past Due Date	4/23/2025	4/22/2025

10. Click **Submit**. Or, do one of the following:
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the transaction.

The **Review** screen is displayed.

Figure 4-9 Finance Amendment - Review

← Finance Amendment
ASTRA Corp | ***489

List of selected Finances to Amend

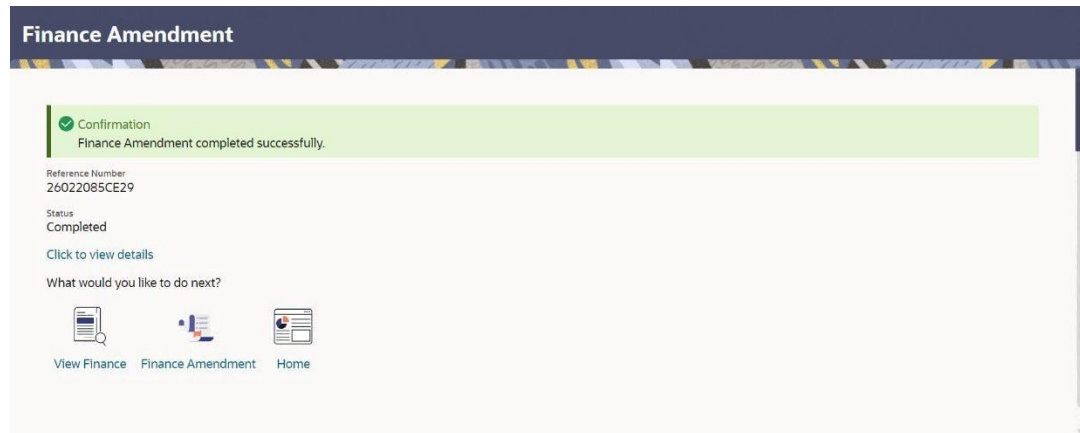
Review
You initiated a request to amend finances. Please review details before you confirm!

Indicator	Finance Reference Number	Associated Party	Program Name	Finance Start Date	Financed Amount	Finance Maturity Date	Past Due Date	Status	Action
P	004171022FI01770	BL Corp	ASTRA PO FINANCE	Jun 25, 2019	GBP 100,000.00	Jun 30, 2020	Jun 30, 2020	Disbursed	View

Confirm

11. In the **Review** screen, verify the details, and click **Confirm**. Or don one of the following:
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the transaction.

A confirmation message appears with the reference number and status of the transaction.

Figure 4-10 Finance Amendment - Confirmation

12. Click **View Finances** to view a list of all the finances. Or click **Finance Amendment** to go to the **Finance Amendment** screen. Or click **Home** to go to the main dashboard

Note

Once the **Finance Amendment** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

4.3 View Finances

This topic provides systematic instructions to view finances.

Using this option, the corporate user can view all the finance details associated the corporate party. All those finances are displayed, where the logged-in party is the borrower. For a particular finance reference number, the user can also view additional details such as, invoices/purchase orders associated with the finance and details entered while requesting the finance.

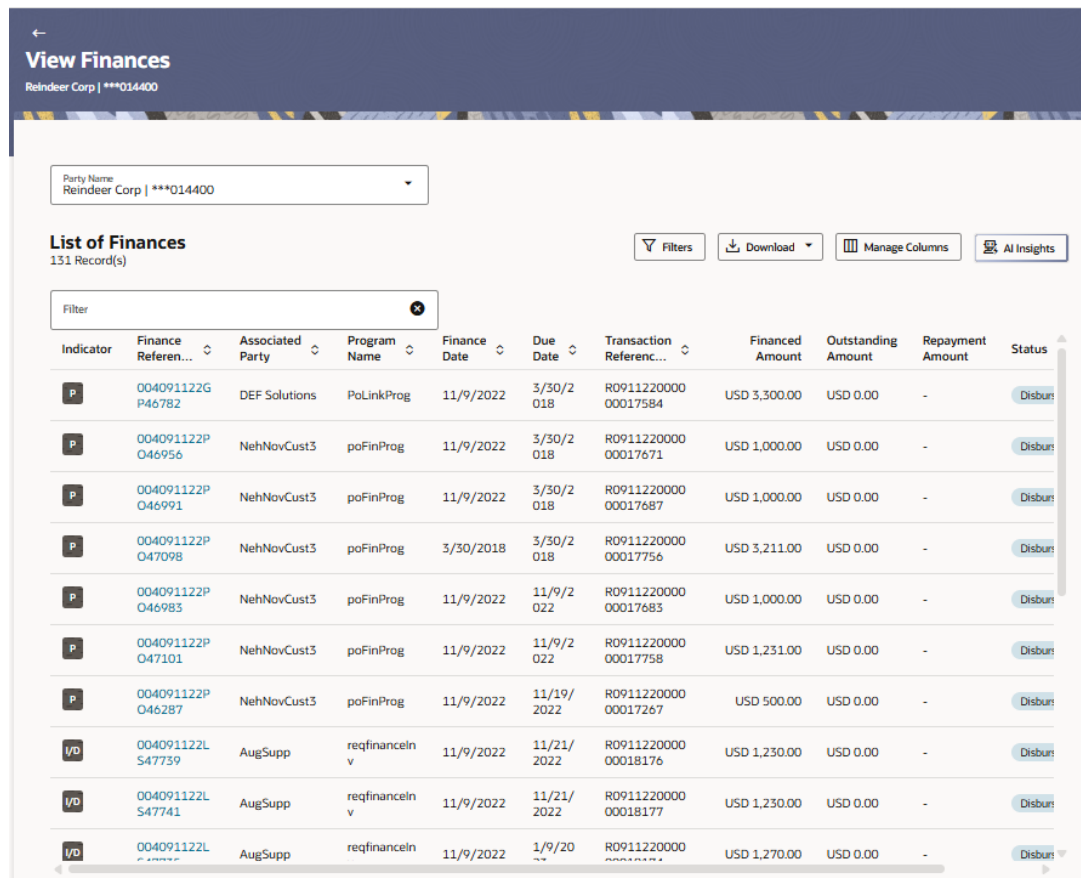
Note

Finance details can also be viewed using the Chatbot feature, either on a web browser or the mobile banking application. For more information on inquiring about finances using Chatbot, refer **User Manual Oracle Banking Digital Experience Chatbot Mobile Banking Application**.

1. On **Dashboard**, click the **Toggle Menu**, and then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Finance Management**, and then click **View Finances**.

The **View Finances** screen is displays.

Figure 4-11 View Finances



For more information on fields, refer to field description table.

Table 4-6 View Finances - Field Description

Field	Description
Party Name and ID	Select the party name and ID from the drop-down list to view the applicable list of fin
Filter	Click this link to filter the finances based on certain filter criteria. The Filter overlay window appears. For more information, refer The Filter (overlay window for View Finances) section below.
Download	Click this link to download the list of finances in CSV or PDF format.
Manage Columns	Click this link to personalize the columns, that is re-arrange or remove columns in the search result grid. The Manage Columns Overlay window appears. For more information, refer the Manage Columns (overlay window for View Finances) section below. Note: Banks can configure the fixed columns in the System configuration screen. Once the columns are fixed, they cannot be rearranged or removed.

Table 4-6 (Cont.) View Finances - Field Description

Field	Description
Search Filter	User can enter any text to search the records. The entered text will be matched against the entire data in the records. The data could be present in any data field of the record. As the text matches the specific record will be displayed in results
List of Finances	This section displays the list of finances of the logged-in corporate.
No. of Record(s)	Displays the total number of finances listed by default or after a filter criteria is applied.
Indicator	Displays 'I' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).
Finance Reference Number	Displays the finance reference number of the respective record. Click on the reference number link to view the finance details. For more information, refer the View Finance (details) section below.
Associated Party	Displays the associated party to link the finance from all on-boarded associated parties. The list of onboarded associated party is categorized by: <ul style="list-style-type: none"> • Anchor Buyer • Anchor Supplier • Counter Party Buyer • Counter Party Supplier
Program Name	Displays the name of the program
Finance Date	Displays the date when the finance amount was disbursed
Due Date	Displays the due date of the finance
Transaction Reference Number	Displays the transaction reference number of the finance.
Financed Amount	Displays the financed amount along with the currency The funds credit status is also displayed below the finance amount. This status provides information of whether the disbursed funds have been credited to the recipient, or have been initiated, or have failed.
Outstanding Amount	Displays the outstanding amount of the finance.
Repayment Amount	Displays the amount repaid for the finance. Click on the link to view the Interest Amount and Principal Amount appropriated from the repayment amount.
Status	Displays the status of the finance. The options are: <ul style="list-style-type: none"> • Partially Settled • Disbursed • Settled • Disbursement In Process • Settlement In Process • Disbursement Reversed • Disbursement Reversal In Process • Settlement Reversed • Settlement Reversal In Process

2. Click



icon in the **View Finances** screen.

The **Filter Overlay** window displays.

Figure 4-12 Filter

Filters ✕

Select Finances

Invoice Based
Purchase Order based
Both


Apply
Reset

For more information on fields, refer to field description table.

Table 4-7 Filter Overlay Window - Field Description

Field	Description
Finance Reference Number	Indicates an option to search for finance records using the finance reference number.
Transaction Reference Number	Indicates an option to search for finance records using the transaction reference number.
Counter Party Name	Indicates an option to search for finance records that are associated with a specific counter party
Program Name	Indicates an option to search for finance records that are associated with a particular program.
Status	Indicates an option to search for finance records that are in a particular status. The options are: <ul style="list-style-type: none"> • Disbursed • Disbursement In Process • Partially Settled • Settled • Settlement In Process • Disbursement Reversed • Disbursement Reversal In Process • Settlement Reversed • Settlement Reversal In Process
Amended Finances	Indicates an option to search for the finance records that are amended. The options are: <ul style="list-style-type: none"> • Yes • No
Finance Date	Specify the date range in the From and To fields, within which the finances are disbursed.
Finance Due Date	Specify the date range in the From and To fields, within which the required finances are due.
Amount Range	Select the currency and specify the amount range in the From and To fields to search for the required finances.



3. Click  icon in the **View Finances** Screen

The **Manage Columns** overlay window displays.

Figure 4-13 Manage Columns

Manage Columns ✕

Here columns can be reordered or modified

<input checked="" type="checkbox"/>	Indicator	=
<input type="checkbox"/>	Finance Reference Number	=
<input checked="" type="checkbox"/>	Associated Party	=
<input type="checkbox"/>	Program Name	=
<input type="checkbox"/>	Finance Date	=
<input checked="" type="checkbox"/>	Due Date	=
<input checked="" type="checkbox"/>	Transaction Reference Number	=
<input checked="" type="checkbox"/>	Financed Amount	=
<input checked="" type="checkbox"/>	Outstanding Amount	=
<input checked="" type="checkbox"/>	Repayment Amount	=
<input checked="" type="checkbox"/>	Status	=

4. Click **Filter**. A list of finances appears based on the search criteria. Or Click **Reset** to reset the filter parameters.

Note

- By default, the finance details associated with the Corporate ID are displayed.
- In case you are viewing the finances on a mobile device, click **Filter** icon to filter and find the required finances.

5. Click **Download** to download the list of finances, and select CSV/PDF. The **Select Columns** overlay window displays.

Figure 4-14 Select Columns - Manage Columns


Manage Columns X


Here columns can be reordered or modified

<input checked="" type="checkbox"/>	Indicator	≡
<input checked="" type="checkbox"/>	Finance Reference Number	≡
<input checked="" type="checkbox"/>	Associated Party	≡
<input checked="" type="checkbox"/>	Program Name	≡
<input checked="" type="checkbox"/>	Finance Date	≡
<input checked="" type="checkbox"/>	Due Date	≡
<input checked="" type="checkbox"/>	Transaction Reference Number	≡
<input checked="" type="checkbox"/>	Financed Amount	≡
<input checked="" type="checkbox"/>	Outstanding Amount	≡
<input checked="" type="checkbox"/>	Repayment Amount	≡
<input checked="" type="checkbox"/>	Status	≡

Reset Apply

Note

In case you are viewing the finances on a mobile device, click  icon to download the list of finances.

6. Click **Manage Columns**. Click  and drag to rearrange the columns or uncheck the checkbox to remove the columns. OR Click **Reset** to reset the columns.

 **Note**

In case you are viewing the finances on a mobile device, click to manage the columns in the list of finances.

- [View Finance Details](#)
This topic provides systematic instructions to View Finances Details.

4.3.1 View Finance Details

This topic provides systematic instructions to View Finances Details.

1. Click on the **Finance Reference Number** link to view the finance details.

The **View Finance Details** screen consists of the following tabs:

- Outstanding Details
- Disbursement Details
- Settlement Details
- Linked Invoices/Debit Notes or Linked Purchase Orders
- Charges
- Interest Payment Schedule
- Advices
- Refund
- Amendment Details

The **View Finance** screen with additional details of that particular finance record displays.

Figure 4-15 View Finance Details

For more information on fields, refer to field description table.

Table 4-8 View Finance Details - Field Description

Field	Description
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Finance Reference Number Status	Displays the finance reference number of the finance record. Also displays the status of the finance.
Finance Date	Displays the date on which the finance has been availed
Finance Amount	Displays the amount that has been financed.
Finance Based on	Displays whether the finance is based on an invoice or debit note or purchase order.
Maturity Date	Displays the date on which the finance matures. Note: The following fields appear if you click the More Information link. You can hide the fields by clicking the Less Information link.
Program Name	Displays the name of the program under which the finance has been requested.
Associated Party Name	Displays the associated party to link the finances from all on-boarded associated parties. The list of on-boarded associated party is categorized by: <ul style="list-style-type: none"> • Anchor Buyer • Anchor Supplier • Counter Party Buyer • Counter Party Supplier
Product Name	Displays the name of the selected product for the finance.
Grace Period	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.

Table 4-8 (Cont.) View Finance Details - Field Description

Field	Description
Interest Details	This section displays the following fields.
Type	Displays whether the rate is floating or fixed.
Rate	Displays the net rate of interest applicable on finance. This is a hyperlink which when clicked displays the interest rate details, that is bank interest rate, spread, and tier based spread.
Frequency	Displays the frequency of collection of interest whether monthly or bullet.
Penalty Details	Displays the type of penalty, that is penalty on principal or penalty on interest.
Type	Displays whether the rate is floating or fixed.
Rate	Displays the net rate of interest applicable for penalty. This is a hyperlink which when clicked displays the interest rate details, that is interest rate, spread, and tier-based spread or amount.
Frequency	Displays the frequency of collection of penalty.

- From the **View Finance Details** screen, Click **Outstanding Details** tab.

The **Outstanding Details** tab displays.

Figure 4-16 View Finance – Outstanding Details tab

Finance Reference Number: 004091122LS47739
 Finance Date: 11/9/2022
 Finance Amount: USD 1,230.00
 Finance Based on Invoice

Disbursement In Process
 More Information

Outstanding Details | Disbursement Details | Linked Invoices/Debit Notes

Total Outstanding Amount: -

Principal	Interest
-	-
Penalty on Principal	Penalty on Interest
-	-

Cancel Back

For more information on fields, refer to field description table.

Table 4-9 Outstanding Details - Field Description

Field	Description
Total Outstanding Amount	Displays the total amount of the outstanding due as of that day for payment.
Principal Amount	Displays the principal amount of the outstanding payment.
Interest Amount	Displays the interest to be charged against the outstanding principal amount.

Table 4-9 (Cont.) Outstanding Details - Field Description

Field	Description
Penalty on Principal	Displays penalty if any, against the outstanding principal amount. A View Details hyperlink for the Penalty on Principal field is enabled only if any penalty on the principal is applicable. Click the link to view the breakup.
Penalty on Interest	Displays penalty if any, against the outstanding interest amount. A View Details hyperlink for the Penalty on Interest field is enabled only if any penalty on the interest is applicable. Click the link to view the breakup.

- From the **View Finance Details** screen, Click **Disbursement Details** tab.

This tab appears once the disbursement of the finance is executed and shows how the disbursement proceeds has been credited to the borrower. In case where post-shipment finance is settling a pre-shipment finance of the customer, then displays the details of pre-shipment finance.

The **Disbursement Details** tab displays.

Figure 4-17 View Finance - Disbursement Details

Reference Number	Date	Amount	Other Details	Principal Amount	Interest	Penalty on Principal	Penalty on Interest
004171022FI01447 Pre-shipment Finance Settled	Jun 18, 2019	USD 3,914.30	Appropriation Details (PIE)	USD 3,914.30	USD 0.00	USD 0.00	USD 0.00
004171022RC01475	Oct 17, 2022	USD 3,914.30	Recipient Details	Beneficiary Name ASTRA Corp	Beneficiary Account Number 12100004556789	Bank Routing Number or Code...	-

Buttons: Cancel, Back

For more information on fields, refer to field description table.

Table 4-10 Disbursement Details - Field Description

Field	Description
Disbursement Details tab	This tab appears once the disbursement of the finance is executed. The tab displays records on the basis disbursement effected. This tab also provides the information of the borrower account number where the disbursement proceeds have been credited. If the disbursement proceeds have settled any pre-shipment loan and balance has been credited to the borrower then multiple records will appear. Similarly, if the disbursement has been reversed by Host for any reason, then the tab will display two records, one of disbursement and the other of disbursement reversal.
Reference Number Status	Displays the reference number of the disbursement or pre-shipment finances, as fetched from the Host. Also displays the status of the finance.
Date	Displays the date of the disbursement, as fetched from the host.
Amount	Displays the disbursement amount, as fetched from the host

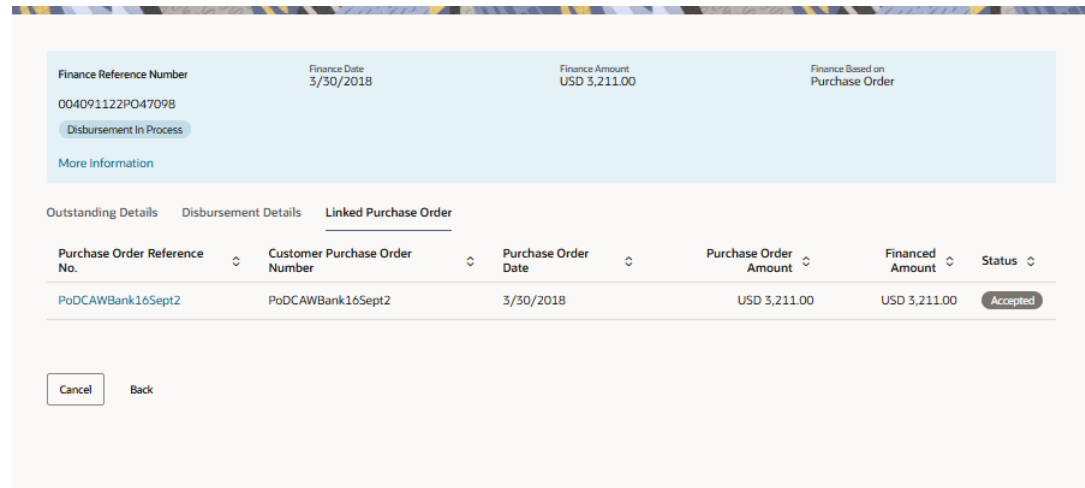
Table 4-10 (Cont.) Disbursement Details - Field Description

Field	Description
Other Details	Displays either the appropriation details if pre-shipment finance is settled from proceeds or recipient details if the proceeds are credited to the recipient.
Appropriation Details	Appropriation details appears only if pre-shipment finance is settled from proceeds of the post-shipment finance.
Appropriation Sequence	Displays the sequence of settlement, with respect to repayment of principal and interest.
Principal Amount	Displays the principal amount settled against the outstanding amount.
Interest	Displays the interest settled against the outstanding amount
Penalty on Principal Amount	Displays the penalty on principal amount settled against the outstanding amount.
Penalty on Interest	Displays the penalty on interest settled against the outstanding amount.
Recipient Details	Recipient details appears only if the proceeds from post-shipment finance is credited to the recipient.
Beneficiary Name	Displays the name of the beneficiary of the finance amount
Beneficiary Account Number	Displays the account number that the finance amount has been credited to.
Bank Routing Number or Code	Displays the routing number / code that identifies the beneficiary's bank.

- From the **View Finance Details** screen, click **Interest Payment Schedule** tab.

The **Interest Payment Schedule** is displayed, when the frequency of the interest is monthly.

Figure 4-18 View Finance – Interest Payment Schedule



For more information on fields, refer to field description table.

Table 4-11 Interest Payment Schedule - Field Description

Field	Description
Base Amount for Interest	Displays the finance amount on which the interest is levied.
Interest Start Date	Displays the due date for the repayment of the interest amount for each month or tenure.
No. of Days Interest Levied	Displays the number of days the interest is calculated.
Rate	Displays the rate of interest applied on the finance in percentage for calculation of interest.
Interest Amount	Displays the interest amount for the number of days the interest is levied for each month or the tenure.
Interest Outstanding	Displays the outstanding amount as of current business date.
Interest Paid	Displays the interest paid for each month or the tenure.
Interest Due	Displays the interest amount due as on the due as of current business date.
Total Interest	Displays the total interest amounts calculated for interest accrued, interest paid, and interest due for all the interest due dates.

- From the **View Finance Details** screen, click **Advices** tab.

This tab will display all the advices for specific events of the finance. If the advice is generated by the host system, then the same will be visible in the **Advices** tab. The tab displays only if record is present for the finance, otherwise the tab will not appear.

Figure 4-19 View Finance - Advices

Transaction Reference Number	Date	Event	Action
004091122L547180	11/9/2022	Disbursement Advice	View

For more information on fields, refer to field description table.

Table 4-12 View Finance Details - Field Description

Field	Description
Transaction Reference Number	Displays the transaction reference number.
Date	Displays the date of the finance has been created
Event	Displays the event of the finance.
Action	Click on View to see the advice details in PDF format. User can also download the advice detail PDF by clicking the download icon.

- From the **View Finance Details** screen, click **Settlement Details** tab.

This tab appears once the repayment of the finance is successfully executed. There can be multiple settlements against a single finance so multiple records will be displayed. Records will be multiple when a pre-shipment loan is settled by availing a post shipment loan. Similarly, if the settlement has been reversed by Host for any reason, then the tab will display two records, one of settlement and the other of settlement reversal.

Figure 4-20 View Finance - Settlement Details

Reference Number	Value Date	Settlement Amount	Settlement Mode	Appropriation Sequence
1512BF33B97F	Oct 17, 2022	USD 3,914.30	PIE	Principal Amount USD 3,914.30 Interest USD 3,914.30 Penalty on Principal USD 3,914.30 Penalty on Interest USD 3,914.30

Cancel Back

For more information on fields, refer to field description table.

Table 4-13 Settlement Details - Field Description

Field	Description
Settlement Reference Number	Displays the reference number of the settlement, as fetched from the host.
Value Date	Displays the value date of the settlement, as fetched from the host.
Settlement Amount	Displays the settlement amount, as fetched from the host
Interest Refund Amount	Displays the interest amount to be refunded. Click the More Options icon beside the amount to view the Bank Account Number, Bank Account Name, and Bank Routing Number and Code where the amount is to be refunded.
Settlement Mode	Displays the mode used for settlement, as fetched from the Host.
Appropriation Details	Appropriation details appears only if pre-shipment finance is settled from proceeds of the post-shipment finance.
Appropriation Sequence	Displays the sequence of settlement, with respect to repayment of principal and interest.
Principal Amount	Displays the principal amount settled against the outstanding amount.
Interest	Displays the interest settled against the outstanding amount.
Penalty on Principal Amount	Displays the penalty on principal amount settled against the outstanding amount.
Penalty on Interest	Displays the penalty on interest settled against the outstanding amount.

- From the **View Finance Details** screen, click **Linked Invoices/Debit Notes tab** tab.

The **Linked Invoices/Debit Notes tab** is displayed, only when the finance amount has been disbursed against invoice(s)/debit note(s).

Figure 4-21 View Finance - Linked Invoices/Debit Notes tab

Host Reference Number	Customer Invoice Number	Due Date	Amount	Financed Amount	Status
I INV4105	INVFIN300802	Sep 17, 2022	GBP 2,221,112.00	GBP 2,221,112.00	Overdue

For more information on fields, refer to field description table.

Table 4-14 Linked Invoices/Debit Notes - Field Description

Field	Description
Indicator	Displays 'I' for invoice and 'D' for debit note.
Host Reference Number	Displays the reference number of the invoice/debit note that has been financed. This is a hyperlink which when clicked displays the invoice/debit note details. For more information on the invoice details displayed, refer View Invoice Details section / View Debit Note Details section in User Manual Oracle Banking Digital Experience Receivables Payables Management .
Customer Invoice Number	Displays the customer's reference number of the invoice/debit note.
Due Date	Displays the due date by which the invoice/debit note must be paid.
Amount	Displays the invoice/debit note amount
Financed Amount	Displays the amount that has been financed.
Status	Displays the status of the invoice/debit note

- From the **View Finance Details** screen, click **Linked Purchase Order tab**.

The **Linked Purchase Order** tab is displayed, only when the finance amount has been disbursed against purchase order(s).

Figure 4-22 View Finance – Linked Purchase Order tab

View Finance Details

Finance Reference Number: 004091122PO47103
 Finance Date: 11/9/2022
 Finance Amount: USD 1,111.00
 Finance Based on: Purchase Order

Disbursement In Process

More Information

Outstanding Details | Disbursement Details | **Linked Purchase Order** | Interest Payment Schedule

Purchase Order Reference No.	Customer Purchase Order Number	Purchase Order Date	Purchase Order Amount	Financed Amount	Status
Po16Sept5	Po16Sept5	3/30/2018	USD 1,111.00	USD 1,111.00	Accepted

Cancel Back

For more information on fields, refer to field description table.

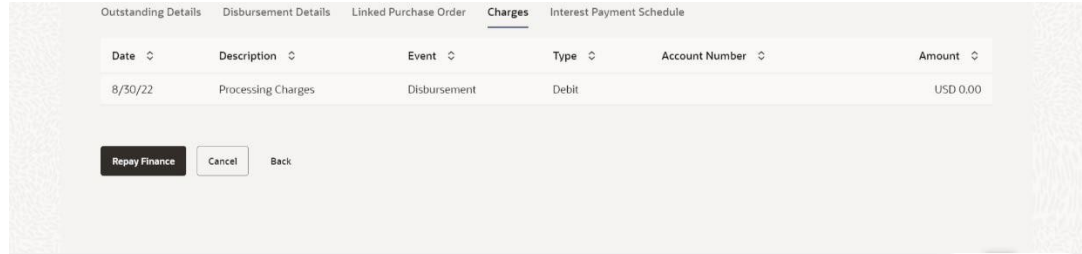
Table 4-15 Linked Purchase Order - Field Description

Field	Description
Purchase Order Reference No.	Displays the reference number of the purchase order that has been financed. This is a hyperlink which when clicked displays the purchase order details. For more information on the invoice details displayed, refer View Purchase Order (details) section in User Manual Oracle Banking Digital Experience Receivables Payables Management .
Customer Purchase Order Number	Displays the customer's reference number of the purchase order.
Purchase Order Date	Displays the date of creation of the purchase order
Purchase Order Amount	Displays the purchase order amount.
Financed Amount	Displays the amount that has been financed.
Status	Displays the status of the purchase order.

- From the **View Finance Details** screen, click **Charges** tab.

The **Charges** tab displays.

Figure 4-23 Charges tab - Field Description



For more information on fields, refer to field description table.

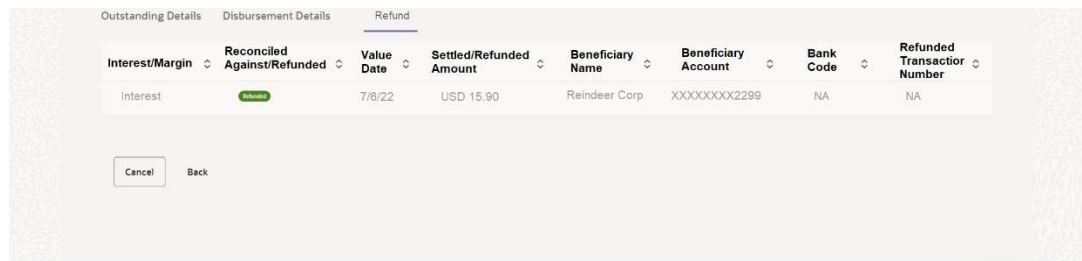
Table 4-16 Charges - Field Description

Field	Description
Date	Displays the date of charge collection.
Description	Displays the description of the charge.
Event	Displays the event for which the charge is being collected.
Type	Displays the type of the charge.
Account Number	Displays the account number debited for the charge.
Amount	Displays the charge amount.

- From the **View Finance Details** screen, click **Refund** tab.

This tab appears only when any amount has been refunded to the party during settlement of the finance. The Refund tab displays the recipient details if proportionate interest amount is refunded to the party or displays the finance record details if the refund amount is settled against any outstanding finances.

Figure 4-24 View Finance – Refund tab



For more information on fields, refer to field description table.

Table 4-17 Refund tab - Field Description

Field	Description
Interest / Margin	Displays the type of refund, interest, or margin.
Reconciled Against / Refunded	Displays whether the refund is reconciled against any outstanding finances or refunded to the interest bearing party.

Table 4-17 (Cont.) Refund tab - Field Description

Field	Description
Value Date	Displays the value date of the refund, as fetched from the Host.
Settled / Refunded Amount	Displays the settled / refunded amount, as fetched from the Host.
Beneficiary Name	Displays the name of the beneficiary of the refund amount.
Beneficiary Account	Displays the account number that the refund amount has been credited to.
Bank / Code	Displays the routing number / code that identifies the beneficiary's bank.
Refund Transaction Number	Displays the transaction number of the refund as fetched from Host.

- From the **View Finance Details** screen, click **Amendment Details** tab.

This tab appears only if any finance is amended. If multiple amendments are executed on a finance, multiple rows will be visible in the tab. The amended fields are also displayed in the tab. In case of reversal of an amendment by host, the tab will display two corresponding records of the same amendment, one for the original transaction of amendment and the other of reversal of amendment.

Figure 4-25 View Finance - Amendment Details

Sequence Number	Amendment Date	Value Date	Maturity Date	Past Due Date	Interest Amount	Penalty on Principal Amount	Penalty on Interest Amount
2	October 26, 2022	October 26, 2022	November 15, 2022	November 17, 2022	GBP 0.00	GBP 0.00	GBP 0.00

For more information on fields, refer to field description table.

Table 4-18 Amendment Details - Field Description

Field	Description
Sequence Number	Displays the current sequence of the amendment transaction carried out on a finance.
Amendment Date	Displays the date of the amendment transaction.
Value Date	Displays the value date by when the updated interest rate gets applied.
Maturity Date	Displays the maturity date of the finance.
Past Due Date	Displays the due date post the initial finance maturity date. Past Due Date = Finance Maturity Date + Grace Days
Interest Amount	Displays the interest to be charged against the outstanding principal amount.
Penalty on Principal Amount	Displays penalty if any, against the outstanding principal amount.

Table 4-18 (Cont.) Amendment Details - Field Description

Field	Description
Penalty on Interest Amount	Displays penalty if any, against the outstanding interest amount.

12. Click **Repay Finance** to settle the finance, if required.

The **Finance Repayment** screen appears. For more information, refer the **Finance Repayment** transaction.

 **Note**

The **Repay Finance** button appears only if there is an outstanding amount to be repaid, and if the status of the Finance is **Disbursed**.

13. Click **Cancel** to cancel the transaction and navigate to the dashboard. OR Click **Back** to navigate to the previous screen.


4.4 Finance Repayment

This topic provides systematic instructions to finance repayment.

A corporate user can initiate repayment of their finances directly from the portal. The settlement is effected from the settlement account (debit account) configured with the bank. The corporate user is provided the option to select a different currency to settle their finances, rather than the finance currency. A currency conversion is performed, in this case. By default, the Finance Repayment screen displays all the outstanding finances that can be selected for settlement. The user can select a single or multiple finances for settlement, in a single transaction.

 **Note**

The corporate user will be able to view those finances where the logged in corporate party is the borrower and the finance status is disbursed or partially settled.

1. On **Dashboard**, click the **Toggle Menu**, and then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Finance Management**, and then click **Finance Repayment**.
2. To repay or settle a finance, follow the steps below:
 - a. From the **Settlement Currency** list, select the required currency for repayment of finance.
 - b. From the **Account Name** list, select the required debit account from which the outstanding finance will be settled.
 - c. To filter the finances, click  icon and enter the filter criteria. A list of finances displays based on the search criteria.

The **Finance Repayment** screen displays.

Figure 4-26 Finance Repayment

The screenshot shows the 'Finance Repayment' interface for 'Reindeer Corp | ***014400'. It includes three filter dropdowns: 'Party Name' (set to Reindeer Corp | ***014400), 'Settlement Currency' (set to EUR), and 'Account Name'. Below these is a 'Selected Finances' section with a search bar. A table lists seven finance entries with columns for checkboxes, associated parties, program names, reference numbers, due dates, financed amounts, outstanding amounts, repayment amounts, and amounts in settlement. At the bottom, there are 'Repay', 'Cancel', and 'Back' buttons.




<input type="checkbox"/>	Associated Party	Program Name	Reference Number	Due Date	Financed Amount	Outstanding Amount	Repayment Amount	Amount in Settlement
<input type="checkbox"/>	AugSupp	reqfinancelnv	004091122LS47908	12/31/2025	USD 3,000.00	USD 3,000.00	USD 3,000.00	EUR 6,000.00 Exchange rate 2
<input type="checkbox"/>	NehNovCust3	poFinProg	004091122PO47906	4/22/2025	USD 2,000.00	USD 2,000.00	USD 2,000.00	EUR 4,000.00 Exchange rate 2
<input type="checkbox"/>	NehNovCust3	poFinProg	004091122PO47910	4/22/2025	USD 2,000.00	USD 2,000.00	USD 2,000.00	EUR 4,000.00 Exchange rate 2
<input type="checkbox"/>	NehNovCust3	poFinProg	004091122PO47494	3/10/2025	USD 2,000.00	USD 2,000.00	USD 2,000.00	EUR 4,000.00 Exchange rate 2
<input type="checkbox"/>	NehNovCust3	poFinProg	004091122PO47386	1/22/2025	USD 2,341.00	USD 2,341.00	USD 2,341.00	EUR 4,682.00 Exchange rate 2
<input type="checkbox"/>	NehNovCust3	poFinProg	004091122PO47445	1/17/2025	USD 4,543.00	USD 4,543.00	USD 4,543.00	EUR 9,086.00 Exchange rate 2
Total Selected Finances							Total Amount Selected	
0							EUR 0.00	

For more information on fields, refer to field description table.

Table 4-19 Finance Repayment

Field	Description
Party Name and ID	Select the party name and ID from the drop-down list for which the finance must be repaid. By default, the primary party of the logged-in user is selected. Note: Only accessible parties are displayed to the user.
Settlement Currency	Specify the settlement currency in which settlement of finance is to be done.
Account Name	Select the debit account from which the outstanding finance will be settled. This field displays the account number, account name, associated product, and the settlement mode. Note: Only the accounts to which the user has access or permission to view will be listed.
Select Finances	This section displays the Select Finances details.
Search	Enter the partial or complete finance reference number, associated party name, program name, or amount to search for specific finance. The results appear as and when you enter the data.

Table 4-19 (Cont.) Finance Repayment

Field	Description
	Click this icon to filter the finances, based on certain criteria. For more information, refer the Search (overlay window for Finance Repayment) section below.
Indicator	Displays 'I' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).
Associated Party	Displays the name of the counter party linked with the instrument that has been financed
Program Name	Displays the name of the program that has been selected for requesting finance.
Reference Number Status	Displays the finance reference number of the outstanding finance, along with the status.
Due Date	Displays the due date of the finance.
Financed Amount	Displays the total disbursed amount of finance.
Outstanding Amount	Displays the amount (Interest Amount + Principal Amount) that is yet to be paid to settle the finance.
Repayment Amount	Displays the amount to be repaid. By default, the outstanding amount of the finance is displayed. If you select the check box beside a specific finance, then this field becomes editable. You can click  icon to change the amount to be repaid and then click  icon to save the changes.
Amount in Settlement Currency	Displays the settlement amount or the amount to be repaid in the currency selected in the Settlement Currency field. Note: It also displays the exchange rate. The currency conversion will be applicable in case debit account currency configured with the bank and settlement currency, differ.
Total Selected Finances	Displays the number of selected finances for settlement.
Total Amount Selected	Displays the total amount to be settled for the selected finances.

- On **Finance Repayment** screen click



icon.

The **Filer Overlay** window is displayed.

Figure 4-27 Filter

Filter
✕

Select Finances

Invoice Based
Purchase Order based
Both

Apply
Reset

For more information on fields, refer to field description table.

Table 4-20 Finance Repayment

Field	Description
Select Finances	Indicated an option to search for finance records based on the instrument. The options are: <ul style="list-style-type: none"> • Invoice Based • Purchase Order Based • Both
Finance Reference Number	Indicates an option to search for finance records using the finance reference number of the borrower.
Transaction Reference Number	Indicates an option to search for finance records using the transaction reference number.
Associated Party Name	Indicates an option to search for finance records that are associated with a specific counter party
Program Name	Indicates an option to search for finance records that are associated with a particular program.
Status	Indicates an option to search for finance records that are in a particular status. The options are: <ul style="list-style-type: none"> • Disbursed • Disbursement In Process • Partially Settled • Settled • Settlement In Process • Disbursement Reversed • Disbursement Reversal In Process • Settlement Reversed • Settlement Reversal In Process
Amended Finances	Indicates an option to search for finance records that are amended. The options are: <ul style="list-style-type: none"> • Yes • No
Finance Date From - To	Specify the date range in the From and To fields, within which the finances are disbursed.
Finance Due Date From - To	Specify the date range in the From and To fields, within which the required finances are due
Currency Amount Range From - To	Select the currency and specify the amount range in the From and To fields to search for the required finances.



4. Select the check box(es) against the finances to be settled.
5. In the Repayment Amount field, click  icon if you wish to modify the repayment amount.
 - a. Enter the required amount
 - b. Click  icon to save the changes
6. Click **Repay** to settle the selected finances.
The **Review** screen displays.

Figure 4-28 Finance Repayment

Finance Repayment
Reindeer Corp | ***014400

Review
You initiated a request for finance repayment. Please review details before you confirm!

Party Name
Reindeer Corp | ***014400

Settlement Currency
EUR

Account Number
-

Selected Finances

Associated Party	Program Name	Reference No	Due Date	Financed Amount	Outstanding Amount	Repayment Amount	Amount in Settlement Currency
P	NehNovCust3	poFinProg 004091122P047906 Disbursed	4/22/2025	USD 2,000.00	USD 2,000.00	USD 111.00	EUR 222.00 Exchange rate 2
Total Selected Finances 1							Total Amount Selected EUR 222.00

Confirm **Cancel** **Back**

7. Click **Cancel** to cancel the transaction.
8. In the **Review** screen, verify the details, and click **Confirm**. A Confirmation message of request initiation appears along with the reference number. Or, do one of the following:
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the transaction.

A Confirmation message regarding repayment of finance initiation appears along with the reference number.

Figure 4-29 Finance Repayment

Finance Repayment

Confirmation
Your request for Finance Repayment has been submitted successfully.

Reference Number
0601C52A2F04

Status
Completed

[Click to view details](#)

What would you like to do next?

[Home](#) [Supply Chain Overview](#) [View Finances](#)

9. Click the **View Finances** link to view a list of finances with their status. Or, do one of the following:

- Click the **Supply Chain Overview** link to go to the Supply Chain Finance dashboard.
- Click the **Go to Dashboard** link to go to the main dashboard.

Note

Once the Finance Repayment transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the Pending for Approval list of the Corporate Approver. The approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

4.5 FAQ

- 1. Where do I get the detailed information of Invoices?**
You can refer the Manage Invoices section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about invoices.
- 2. Where do I get the detailed information of Purchase Orders?**
You can refer the Purchase Order Management section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about purchase orders.
- 3. Where do I get detailed information of Associated Parties?**
You can refer the Associated Party Management section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about associated parties.

5

Link Receivables/Payables to Program

This topic provides systematic instructions to link receivables/payables to program.

Using this screen, a corporate user from the Anchor party can link receivables/payables to programs. The receivables/payables can be invoices or debit notes. Receivables/payables must be linked to a program in order to be financed. Only the Anchor of the program will be able to link the receivables/payables to the program. A counter party who has login access to the channel will not be able to link the receivables/payables.

To link receivables/payables to a program:

1. On **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Finance Management**, and then click **Request Finance**.

The **Link Receivables/Payables to Program** screen displays.

Figure 5-1 Link Receivables/Payables to Program

←
Link Receivables/Payables to Program
Reindeer Corp | ***014400

Party Name:
Reindeer Corp | ***014400

Search by

Invoice Debit Note Both

Reference Number: 88

Due Date From: 1/14/2026

Due Date To: 1/14/2026

Currency: LAK

Amount From: 2

Amount To: 5

Search Clear

Only an anchor of the program can link invoices.

For more information on fields, refer to field description table.

Table 5-1 Link Receivables or Payables to Program - Field Description

Field	Description
Party Name and ID	Select the party name and ID from the dropdown list for which the receivables/payables must be linked to program. By default, the primary party of the logged-in user is selected. Note: Only accessible parties are displayed to the user.
Search By	Select the basis to search the receivables/payables to link to a program. The options are: <ul style="list-style-type: none"> • Invoice • Debit Note • Both
Associated Party Name	Indicates an option to search for receivables/payables associated with a specific counter party. The drop-down displays values only if there are associated parties on boarded by the logged-in corporate customer.
Reference Number	Indicates an option to search for a receivable/payable using the reference number.
Due Date	Indicates an option to search for receivables/payables that are due within a specific date range.
Amount Range	Indicates an option to search for receivables or payables of a particular currency, with amounts in a specific range.

2. In the **Link Receivables or Payables to Program** screen, enter the required search criteria in the search fields.
3. Click **Search**. The relevant receivables/payables are displayed based on the search criteria, under the respective associated party(ies).

The **Link Receivables/Payables** screen is displayed on a per associated-party basis.

Figure 5-2 Link Receivables/Payables to Program – Search Results

For more information on fields, refer to field description table.

Table 5-2 Link Receivables/Payables to Program - Field Description

Field Name	Description
Associated Party Name (number of receivables/payables)	Displays the name of the associated party along with the number of receivables/payables related to that party.
Total Selected	Displays the total number of receivables/payables that are selected for linking to a program. This field appears after you select at least one receivable/payable.
Amount	Displays the total amount of all selected receivables/payables, on a per currency basis. This field appears after you select at least one receivable/payable.
Linked Program	Displays the name of the program selected for linking. This field appears after you select at least one receivable/payable.

Table 5-2 (Cont.) Link Receivables/Payables to Program - Field Description

Field Name	Description
Link Program	Indicates a list of programs associated with the counter party. Select the required program from this list. If there are no programs between the corporate party and the associated party then a message indicating the same, is displayed.
Search	Indicates an option to search for specific receivables/payables. You can enter the partial or whole reference number to search for the required receivables/payables.
Check box	Provides the option to select the receivable/payable for linking to the program. Click the main check box to select all receivables/payables in the list.
Indicator	Displays 'I' for an invoice and 'D' for a debit note.
Reference Number	Displays the receivable/payable reference number.
Due Date	Displays the due date of the receivable/payable.
Amount	Displays the total receivable/payable amount along with the currency.
Outstanding Amount	Displays the receivable/payable amount that is yet to be settled.
Invoice/Debit Note Status	Displays the current status of the receivable/payable.
Payment Status	Displays the status of the payment.

Figure 5-3 Receivables/Payables Selected to link to Program

Link Receivables/Payables to Program
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Search by
Invoice Debit Note Both

Associated Party Name
All

Due Date From Due Date To

Reference Number Currency Amount From Amount To

Search Clear

Select Invoices/Debit Notes to link to your Program

AugSupp (7)

Link Program
reqfinancelnv

Reference Number	Due Date	Amount	Outstanding Amount	Status	Payment Status
DbBulk25Nov1	2/6/2025	GBP 200.00	GBP 200.00	Revised	Unpaid
INV1276	11/24/2023	LAK 1,000	LAK 1,000	Revised	Unpaid
DbBulk22Nov1	2/6/2025	GBP 200.00	GBP 200.00	Revised	Unpaid
INV21NOV02	10/21/2022	USD 50.00	USD 350.00	Revised	Unpaid

Santa Corp (1)
NehNovCust1 (1)
MRF Tyres (1)

Submit Cancel

- Once you select the required program and receivables/payables, click **Submit**. The **Review** screen displays.

Figure 5-4 Link Receivables/Payables to Program – Review screen

Link Receivables/Payables to Program
Reindeer Corp | ***262

Review
You Initiated a request for Linking Receivables/Payables to Program. Please review details before you confirm!

Party Name
Reindeer Corp | ***262

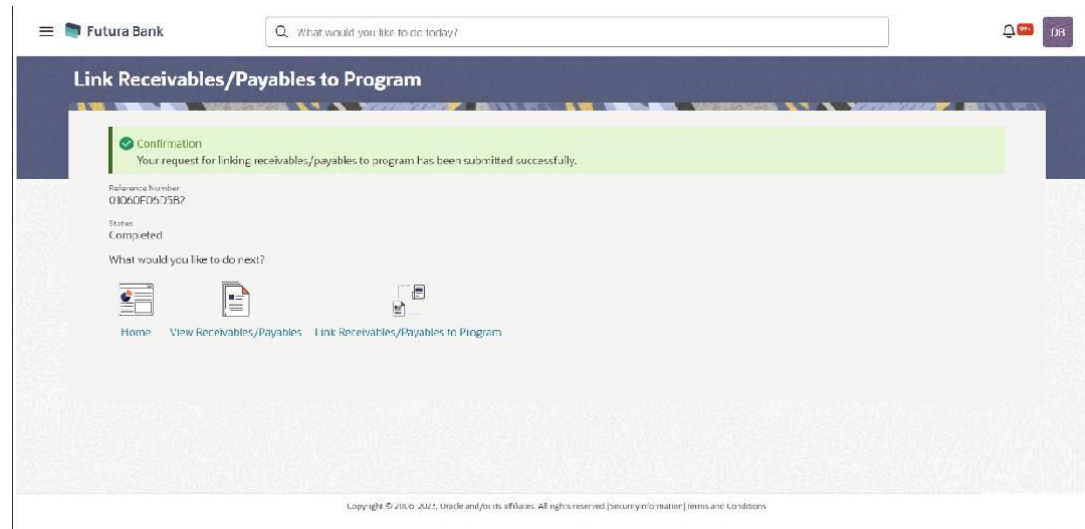
AugSupp (2) Total Selected: 2 Amount: GBP 400.00 (2) Linked Program: reqfinancelnv

Reference Number	Due Date	Amount	Outstanding Amount	Status	Payment Status
DbBulk22Nov1	2/6/2025	GBP 200.00	GBP 200.00	Revised	Unpaid
DbBulk25Nov1	2/6/2025	GBP 200.00	GBP 200.00	Revised	Unpaid

Confirm Cancel Back

5. On the **Review** screen, verify the details and click **Confirm**. A Confirmation message appears with the reference number and status. Or, do one of the following:
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to go to the previous screen

Figure 5-5 Link Receivables/Payables to Program - Confirmation



6. Click **Home** to go to the dashboard. Or, do one of the following:
 - Click **View Receivables/Payables** to view a list of existing receivables/payables.
 - Click **Link Receivables/Payables to Program** to link receivables/payables to programs.

Note

Once the **Link Receivables/Payables Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

- [FAQ](#)

5.1 FAQ

1. **Who all can link receivables/payables to a program?**
Only an Anchor of a program can link receivables/payables to the program.

2. Why are there no associated parties to select from?

If there are no associated parties onboarded by the logged-in corporate, then the associated party dropdown will not have any values.

6

Link Purchase Orders to Program

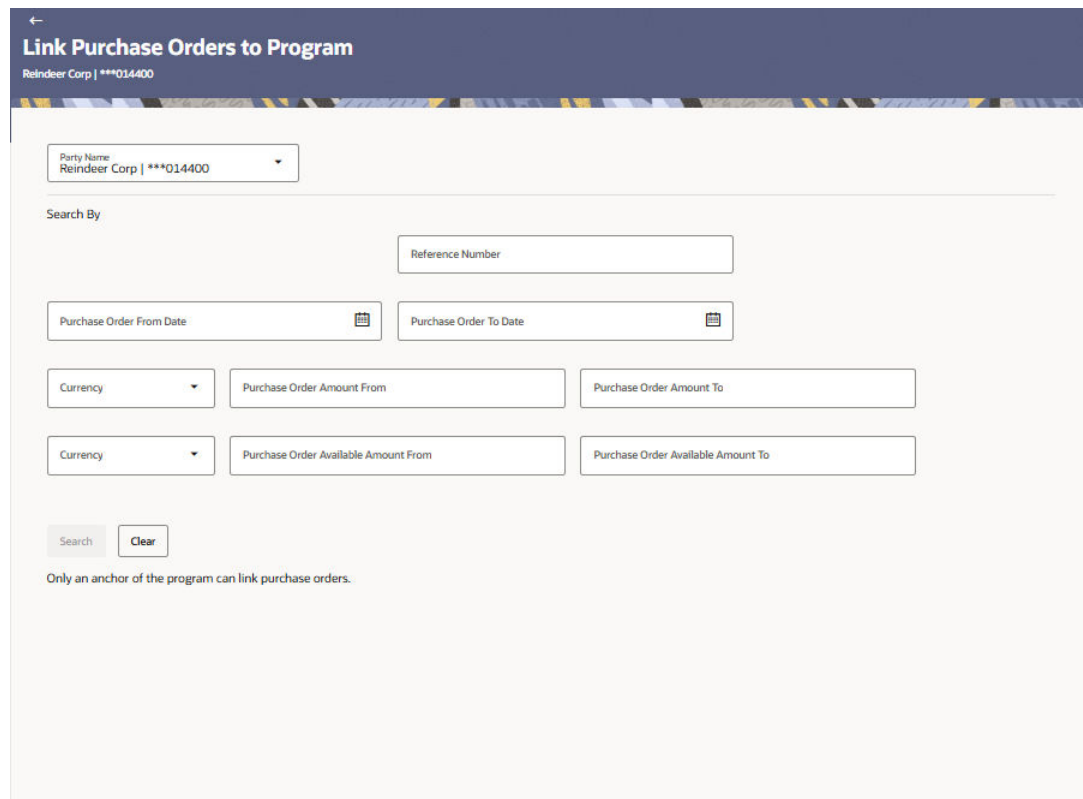
This topic provides systematic instructions to link purchase orders to program.

Using this screen, a corporate user from the Anchor party can link purchase orders to programs. Purchase Orders must be linked to a program to be financed. Only the Anchor of the program will be able link the purchase orders to the program. A counter party who has login access to the channel will not be able to link the purchase orders.

1. On **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Link Purchase Orders to Program**.

The Link purchase orders to a program page displayed based on the search criteria, under the respective associated party(ies).

Figure 6-1 Link Purchase Orders to Program



For more information on fields, refer to field description table.

Table 6-1 Link Purchase Orders to Program - Field Description

Field	Description
Party Name and ID	Select the party name and ID from the drop-down list for which the purchase orders must be linked to program. By default, the primary party of the logged-in user is selected. Note: Only accessible parties are displayed to the user.
Search By	This section displays the Search by fields.
Associated Party Name	Indicates an option to search for purchase orders associated with a specific counter party. The drop-down displays values only if there are associated parties on boarded by the logged-in corporate customer.
Reference Number	Indicates an option to search for a purchase order using the reference number.
Purchase Order Date	Indicates an option to search for purchase orders that are due within a specific date range.
Purchase Order Amount	Indicates an option to search for purchase order amount of a particular currency, with amounts in a specific range.
Purchase Order Available Amount	Indicates an option to search for purchase order available amount of a particular currency, with amounts in a specific range.

2. Click **Search**. Enter the required search criteria in the search fields.

The **Link Purchase Orders to Program** screen is displayed on a associated-party basis.

Figure 6-2 Link Purchase Orders to Program – Search Results

↑ **Link Purchase Orders to Program**
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Search By

Associated Party
ABZ Solutions

Reference Number

Purchase Order From Date

Purchase Order To Date

Currency

Purchase Order Amount: From

Purchase Order Amount To

Currency

Purchase Order Available Amount From

Purchase Order Available Amount To

Search **Clear**

Select Purchase Orders to link to your Program

▼ **ABZ Solutions (2)**

Link Program
pweo

Q Search...

<input type="checkbox"/>	Reference Number	Purchase Order Date	Purchase Order Amount	Purchase Order Available Amount	Status
<input type="checkbox"/>	PoLink8Nov2	5/30/2018	USD 1,000.00	USD 1,000.00	Failed
<input type="checkbox"/>	PoLink8Nov1	3/30/2018	USD 1,000.00	USD 1,000.00	Failed

Submit **Cancel**

For more information on fields, refer to field description table.

Table 6-2 Link Purchase Orders to Program

Field	Description
Link Purchase Orders to Program - Search Results	The purchase orders are displayed on a associated-party basis. For each associated party, the following fields are displayed.
Associated Party Name (number of purchase orders)	Displays the name of the associated party along with the number of purchase orders related to that party.
Total Selected	Displays the total number of purchase orders that are selected for linking to a program. This field appears after you select at least one purchase order.
Amount	Displays the total amount of all selected purchase orders, on a per currency basis. This field appears after you select at least one purchase order.
Linked Program	Displays the name of the program selected for linking. This field appears after you select at least one purchase order.

Table 6-2 (Cont.) Link Purchase Orders to Program

Field	Description
Link Program	Indicates a list of programs associated with the counter party. Select the required program from this list. If there are no programs between the corporate party and the associated party then a message indicating the same, is displayed.
Search	Indicates an option to search for specific purchase orders. You can enter the partial or whole reference number to search for the required purchase orders.
Check box	Provides the option to select the purchase order for linking to the program. Click the main check box to select all purchase orders in the list.
Reference Number	Displays the purchase order reference number.
Purchase Order Date	Displays the date of creation of the purchase order.
Purchase Order Amount	Displays the purchase order amount along with the currency.
Purchase Order Available Amount	Displays the purchase order amount available for allocation along with the currency.
Status	Displays the current status of the purchase order.

Figure 6-3 Purchase Orders selected to link to Program

↑ **Link Purchase Orders to Program**
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Search By

Associated Party
ABZ Solutions

Reference Number

Purchase Order From Date

Purchase Order To Date

Currency

Purchase Order Amount From

Purchase Order Amount To

Currency

Purchase Order Available Amount From

Purchase Order Available Amount To

Search Clear

Select Purchase Orders to link to your Program

ABZ Solutions (2) Total Selected : 2 | Amount : USD 2,000.00 (2) | Linked Program : pweo

Link Program
pweo

Search...

<input type="checkbox"/>	Reference Number	Purchase Order Date	Purchase Order Amount	Purchase Order Available Amount	Status
<input checked="" type="checkbox"/>	PoLink8Nov2	3/30/2018	USD 1,000.00	USD 1,000.00	Raised
<input checked="" type="checkbox"/>	PoLink8Nov1	3/30/2018	USD 1,000.00	USD 1,000.00	Raised

Submit Cancel

3. Click **Submit**, once you select the required program and purchase order(s). Or Click **Cancel** to cancel the transaction.

Figure 6-4 Link Purchase Orders to Program – Review screen

Link Purchase Orders to Program
Reindeer Corp | ***262

Review
You initiated a request for Linking Purchase Orders to Program. Please review details before you confirm!

Party Name
Reindeer Corp | ***262

ABZ Solutions

Number Of Purchase Orders Selected	Amount	Linked Program
1	USD 1000 (1)	Dweo

List of Purchase Orders Linked to Program

Reference Number	Purchase Order Date	Purchase Order Amount	Purchase Order Available Amount	Status
PoLink8Nov2	3/30/2018	USD 1,000.00	USD 1,000.00	Submitted

Confirm Cancel Back

4. On the **Review** screen, verify the details and click **Confirm**. A Confirmation message appears with the reference number and status. Or, do one of the following:
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to go to the previous screen

Figure 6-5 Link Purchase Orders to Program – Review screen

Transaction

Confirmation
Your request for linking Purchase Orders to program has been submitted successfully.

Reference Number
081160907D87

Status
Completed

What would you like to do next?

Home View Purchase Orders Link Purchase Orders to Program

5. Click **Home** to go to the dashboard. Or, do one of the following:
 - Click **View Receivables/Payables** to view a list of existing receivables/payables.
 - Click **Link Receivables/Payables to Program** to link receivables/payables to programs.

Note

Once the Link Purchase Orders to Program transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the Pending for Approval list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

7

Transaction Tracker

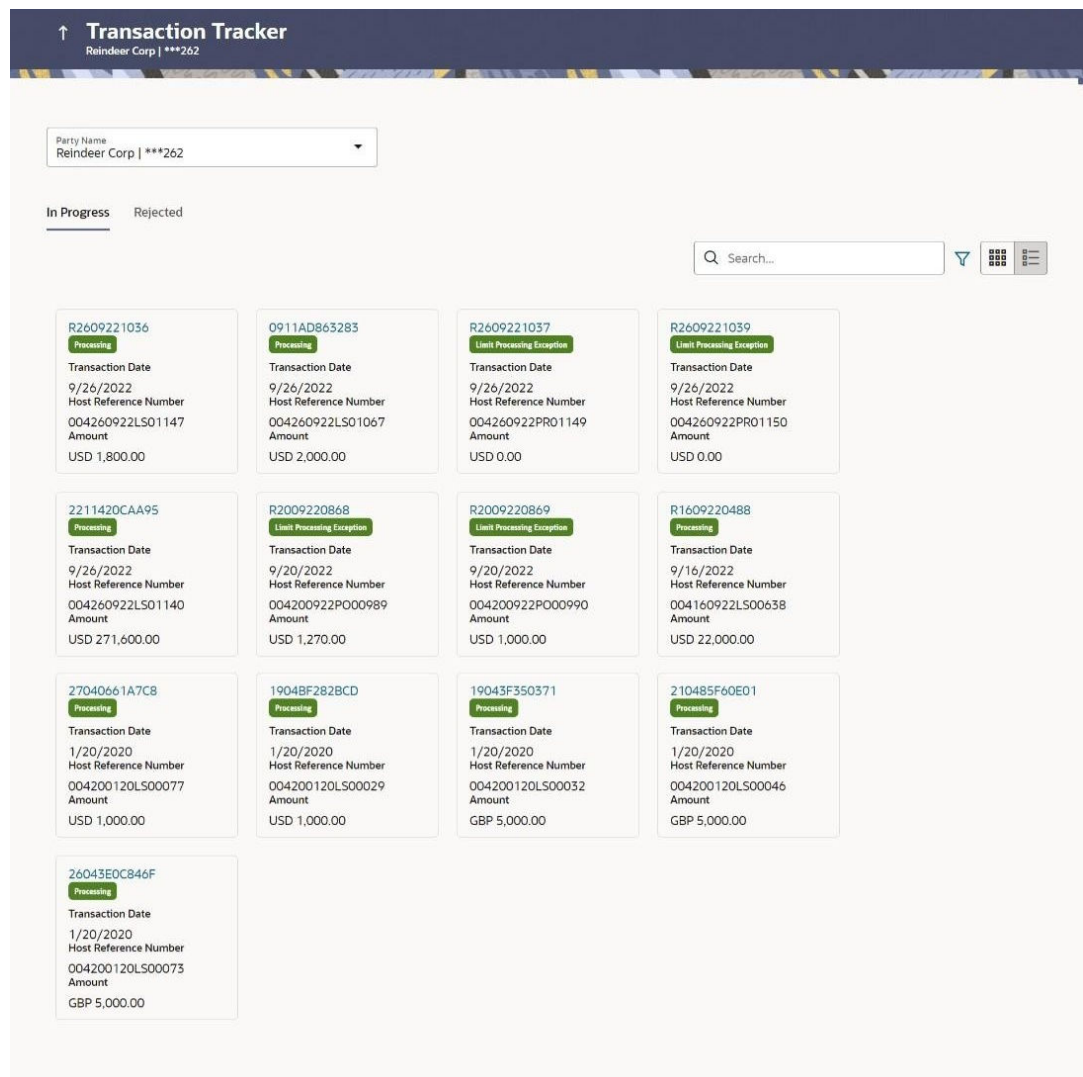
This topic provides systematic instructions to transaction tracker.

This screen displays details of supply chain finance transactions that are in-flight or in-process. At present, only request finance transactions are supported in the Transaction Tracker. Users can view the exact stage at which a transaction is in, at present, till it is completed. Each transaction is displayed as a tile, with the color-coded status. The transactions can also be viewed in a list format. Separate tabs are present for viewing 'In Progress' transactions and **Rejected** transactions.

1. On **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance**, click **Transaction Tractor**.





The **Transaction Tracker** screen displays.

Figure 7-1 Transaction Tracker



For more information on fields, refer to field description table.

Table 7-1 Transaction Tracker - Field Description

Field	Description
Party Name & ID	Select the party name and ID from the drop-down list to view the list of transactions. By default, the primary party of the logged-in user is selected. Note: Only accessible parties are displayed to the user. Based on the party selection, the list of transactions is displayed.
In Progress or Rejected	Click the respective tabs to view transactions that are in progress and those that are rejected.
Search	Enter the partial or complete transaction reference number, or host reference number, or amount, to view specific transactions.
	Click the filter icon to filter the transactions based on certain criteria. For more information, refer the Search (overlay window for Transaction Tracker) below.
	Click  icon to view the transactions in tile format, and  icon to view the transactions in list format.
Transaction Reference Number	Displays the OBDX reference number of the finance transaction. This is a hyperlink, which when clicked displays the details of the transaction. For more information, refer the Transaction Tracker (details) section below.
Status	Displays the status of the transaction.
Transaction Date	Displays the date of initiation of the transaction.
Host Reference Number	Displays the reference number of the transaction, assigned by the host.
Amount	Displays the transaction amount.


- In the Transaction Tracker screen, use the Search option or the filter () options to view the required transactions.
- Click the transaction reference number hyperlink, to view the details of the transaction. The **Transaction Tracker (details)** screen appears.

Figure 7-2 Transaction Tracker (details)

Transaction Tracker
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Reference Number
R2609221036

Application Type
Request Finance

Transaction Date
9/26/2022

Amount
USD 1,800.00

Processing

Application Details

Finance for
Invoice/Debit Note

Program Name
reqfinanceinv

Associated Party Name
AugSupp

Currency in which the finance to be disbursed
USD

List of Invoices/Debit Notes

Reference Number	Due Date	Amount	Accepted Amount	Outstanding Amount	Amount in Disbursement Currency
I InvFin16Nov10	11/30/2024	USD 2,000.00	USD 2,000.00	USD 2,000.00	USD 0.00

Amount Requested for Finance
USD 1,800.00

Back

Table 7-2 Transaction Tracker (details) - Field Description

Field	Description
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Reference Number Status	Displays the transaction reference number of the finance. Also displays the status of the finance.
Application Type	Displays the type of transaction.
Transaction Date	Displays the date of initiation of the transaction.
Amount	Displays the transaction amount.
Application Details	This section displays the Application Details
Finance for	Displays the type of receivable/payable that the finance has been raised for.
Associated Party Name	Displays the name of the associated party linked to the receivable/payable.
Program Name	Displays the name of the program linked to the receivable/payable.
Currency in which the finance to be disbursed	Displays the currency selected for finance disbursement.
Selected Receivable/Payable	This section displays the Selected Receivable/Payable Details.
Indicator	Displays an indicator to indicate what the receivable/payable is. Example - 'I' is displayed for invoices, and 'D' for debit notes.
Reference Number	Displays the reference number of the receivable/payable.
Due Date	Displays the date on which the receivable/payable should be fully paid.
Amount	Displays the receivable/payable amount.
Accepted Amount	Displays the receivable/payable amount that has been accepted.
Outstanding Amount	Displays the receivable/payable amount that is yet to be paid.

Table 7-2 (Cont.) Transaction Tracker (details) - Field Description

Field	Description
Amount in Disbursement Currency	Displays the receivable/payable amount in the currency selected for disbursement.
Amount Requested for Finance	Displays the finance amount that has been requested for paying off the receivable/payable.
Uploaded Documents	Displays a list of documents that have been uploaded during finance request. Click on the document name to view it.

4. Once you've viewed the transaction details, click **Back** to go to the main **Transaction Tracker** page.
5. On **Transaction Tracker** click



icon.

The search overlay window is displayed with the list of relevant finances.

Figure 7-3 Search (overlay window for Transaction Tracker)

Table 7-3 Search (overlay window for Transaction Tracker) - Field Description

Field	Description
OBDX Reference Number	Enter the reference number of the finance transaction to be searched.
Host Reference Number	Enter the reference number assigned by the host, of the transaction to be searched.
Duration	Select the duration within which the transactions have been initiated.
Finance Amount Range Currency From - To	Select the currency of the transaction and enter the From and To amounts for an amount range search.

- Click **Apply** once you enter the required search criteria. Or click **Reset** to reset the filter criteria.

8

View Limits

This topic provides systematic instructions to view limits.

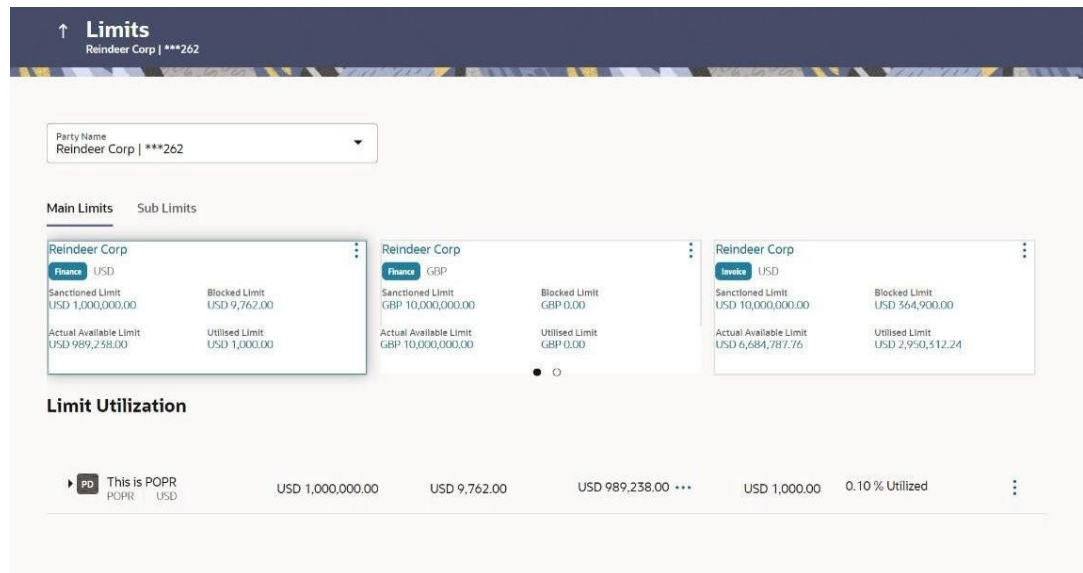
Using this screen, a corporate customer can view the limits that have been set for the corporate party with respect to supply chain financing. Limits are assigned in a hierarchical format to the various entities involved, such as, anchor party, product, program, spoke party, and so on. The main entity or the anchor party is the topmost entity of the hierarchy. It is also referred to as the parent entity. The entities that form the next level of the hierarchy are its child entities. Similarly, the parent-child hierarchy can continue further based on the limit-setting requirement.

A corporate user from the anchor party can view those limits that are assigned to their party ID, including the associated parties, linked programs, and products. A corporate user from the associated party (spoke) can only view the limits assigned to their party ID and to the linked programs.

1. On **Dashboard**, click the **Toggle Menu**, then click **Supply Chain Finance**. From **Supply Chain Finance**, click **View Limits**.



The **Limits** screen displays.

Figure 8-1 Limits



For more information on fields, refer to field description table.

Table 8-1 Limits - Field Description

Field	Description
Party Name & ID	Displays the name and ID of the logged-in corporate party.
Main Limits	This tab displays the overall limits associated with the party (main entity), for each currency that the party deals with. You can swipe left/right to view the limits for the various currencies.
Party Name	Displays the name of the party whose limits are being viewed.
	If the main limits have been frozen for the corporate party, then this icon appears beside the Party Name field, with a tool tip that suggests the same. If limits have been frozen at a line-level, and not at the main-level, then this icon appears in the respective line or card.
Role – Limit Type	Displays the role of the party. Also displays the type of limit.
Currency	Displays the currency of the limit.
Effective Date	Displays the earliest effective date from among the limits with respect to the party's role.
Expiry Date	Displays the final expiry date from among the limits with respect to the party's role.
Line Id	Displays the limit line ID obtained from the host. If the line limit has been frozen, then the limits freeze () icon appears beside the ID.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the party for the specific role.
Available Limit	Displays the limit amount that is available to the party. Available Limit = Sanctioned Limit – Blocked Limit – Utilized Limit
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the party. Actual Available Limit = Available Limit - Blocked Limit
Utilized Limit	Displays the limit amount that has been utilized.
Adhoc Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Adhoc Available Limit	Displays the adhoc amount available. Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Adhoc Blocked Limit	Displays the adhoc amount that has been blocked for ongoing transactions.
Adhoc Actual Available Limit	Displays the actual adhoc limit amount that is available to the party. Adhoc Actual Available Limit = Adhoc Available Limit – Adhoc Blocked Limit.
Adhoc Utilized Limit	Displays the adhoc amount that has been utilized.
Entity Tile	A tile is present for each entity that is included under the main limit. For more information, refer the Entity Tile section below.
Limit Utilization	This section displays an overview of the limit parameters, of the selected Entity Tile. You can expand the hierarchy to view the entities at the next level. For more information, refer the Limit Utilization section below.

Entity Tile


A tile is present for each entity that is included under the main limit.

Figure 8-2 Entity Tile



For more information on fields, refer to field description table.

Table 8-2 Entity Tile

Field	Description
Entity Name	Displays the name of the entity. In most cases, a tile represents a product. The name of the product is displayed in this field.
Limit Type	Displays the type of the limit.
Currency	Displays the currency of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Actual Available Limit = Sanctioned Limit – Blocked Limit – Utilized Limit
Utilized Limit	Displays the limit amount that has been utilized.
	Click this icon for further options. Select the View Details option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer View Details section below.

Limit Utilization

This section displays an overview of the limit parameters, of the selected Entity Tile. In most cases, these entities are the programs, products and the spoke parties. You can expand the hierarchy to view the entities at the next levels.

Figure 8-3 Limit Utilization

Limit Utilization						
Limit Description	Sanctioned Limit	Blocked Limit	Actual Available Limit	Utilised Limit		
Pre PRES USD	USD 1,000,000.00	USD 174,203.93	USD 518,578.47 ***	USD 307,217.60	30.72 % Utilized	⋮
D MART PRESHIPMENT DMARTPRESHIP USD	USD 1,000,000.00	USD 60,400.00	USD 683,682.40 ***	USD 255,917.60	25.59 % Utilized	⋮
MRF Preshipment program MRFPreship USD	USD 500,000.00	USD 113,803.93	USD 334,896.07 ***	USD 51,300.00	10.26 % Utilized	⋮

For more information on fields, refer to field description table.

Table 8-3 Field Description

Field	Description
Limit Description	Displays an indicator for the type of entity, whether program or spoke party. Also displays the entity name, entity ID, and limit currency.
Sanctioned Limit	Displays the total limit amount assigned to the entity
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilized Limit
Utilized Limit	Displays the limit amount that has been utilized
Percentage Utilized	Displays the percentage value of the utilized limit, along with a line graph.
	Click this icon for further options. Select the View Details option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer View Details section below

Figure 8-4 Sub Limits

↑ **Limits**
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Main Limits **Sub Limits**

Exposure Summary
*Equivalent Local Currency

Sanctioned Limit GBP
9,999,99...

Available Limit
GBP 0.0


There are no utilized limits for the party.

Limit Utilization

Root Hierarchy	Limit Type	Sanctioned Limit	Blocked Limit	Actual Available Limit	Utilised Limit
Santa Corp 004263 GBP		GBP 9,999,999,999.00	GBP 0.00	GBP 9,999,999,999.00 ***	GBP 0.00

For more information on fields, refer to field description table.


Table 8-4 Field Description

Field	Description
Sub Limits	This tab displays the exposure summary and the sub limit details set for the corporate party.
Exposure Summary	This section displays the sanctioned, available and utilized sub limits in the equivalent local currency.
Limit Utilization	This section explains the Limit Utilization .
Root Hierarchy	Click to view the hierarchy of the entities for which limits have been set.
Limit Type	Displays the type of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the hierarchy.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the hierarchy. Available Limit = Sanctioned Limit – Blocked Limit – Utilized Limit
Utilized Limit	Displays the limit amount that has been utilized.
	Click this icon for further options. Select the View Details option to view further details of the sub limits assigned to the entity. An overlay window appears with the details. For more information, refer View Details section below.

Note

If the sub-limits have been frozen at a particular line, then the Limits Freeze icon



() appears beside that specific line along with a tool tip suggesting the same. If all sub-limits have been frozen, then the icon appears at all lines and also in the **Exposure Summary** section.


2. Click  icon .
3. Select the **View Details** option to view further details of the sub limits assigned to the entity.

Figure 8-5 View Details

Cargill ✕

Line Id
LID00000725

Line currency
USD

Effective Date
5/6/22

Expiry Date
5/30/31

Sanctioned Limit
USD 1,000,000.00

Utilised Limit
USD 307,217.60

Available Limit
USD 692,782.40

Blocked Limit
USD 174,203.93

Actual Available Limit
USD 518,578.47

Interchangeable
No

Adhoc Details

Sanctioned Limit
USD 0.00

Available Limit

For more information on fields, refer to field description table.

Table 8-5 Field Description

Field Name	Description
Entity Name	Displays the name of the entity, whose details are being viewed.
Line Id	Displays the limit line ID obtained from the host.
Line Currency	Displays the limit line currency.
Effective Date	Displays the effective date of the limit. The effective date of the limit of a child entity is always greater than or equal to that of its parent entity.
Expiry Date	Displays the expiry date of the limit. The expiry date of the limit of a child entity is always less than or equal to that of its parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilized Limit
Utilized Limit	Displays the limit amount that has been utilized.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Available Limit	Displays the adhoc amount available. Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Utilized Limit	Displays the adhoc amount that has been utilized.

9

Mobile Touchpoints

This topic describes about the mobile touch points.

This functionality allows a corporate user to perform and view Oracle Banking Digital Experience – Supply Chain Finance transactions on the mobile screen.

Note

Functionality and Information displayed in each widget (columns, links, Graphs, charts, and so on) depends on the access to real accounts user has. All features available on a web browser on desktop computers, such as, hyperlinks, search filters, download option, and so on, are also available on the mobile device. The details displayed on each program card are also the same as that on the web browser.

The below screens gives an idea how the data in widget will be shown on mobile screen:

Figure 9-1 Create Program - Widget

← Create Program

1 ————— 2

Program Parameters Link Counter Parties

Party Name
Reindeer Corp | ***262

Product *

Program Name
Required

Program Code
Required

Validity From
11/26/2023

Navigation icons: Home, Search, Dashboard, Inventory, Alerts (33)

Figure 9-2 View Program - Widget

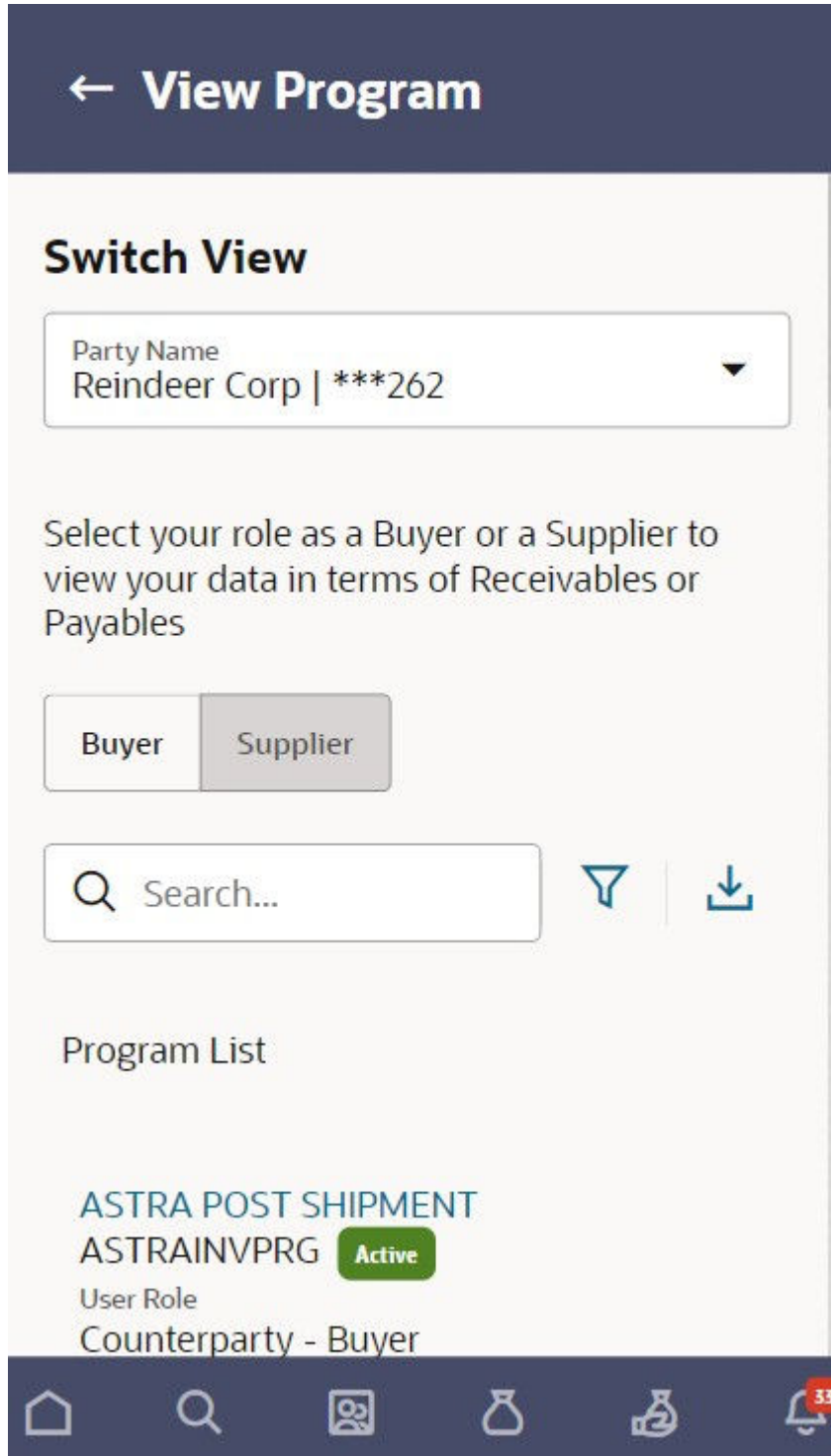


Figure 9-3 View Finances - Widget

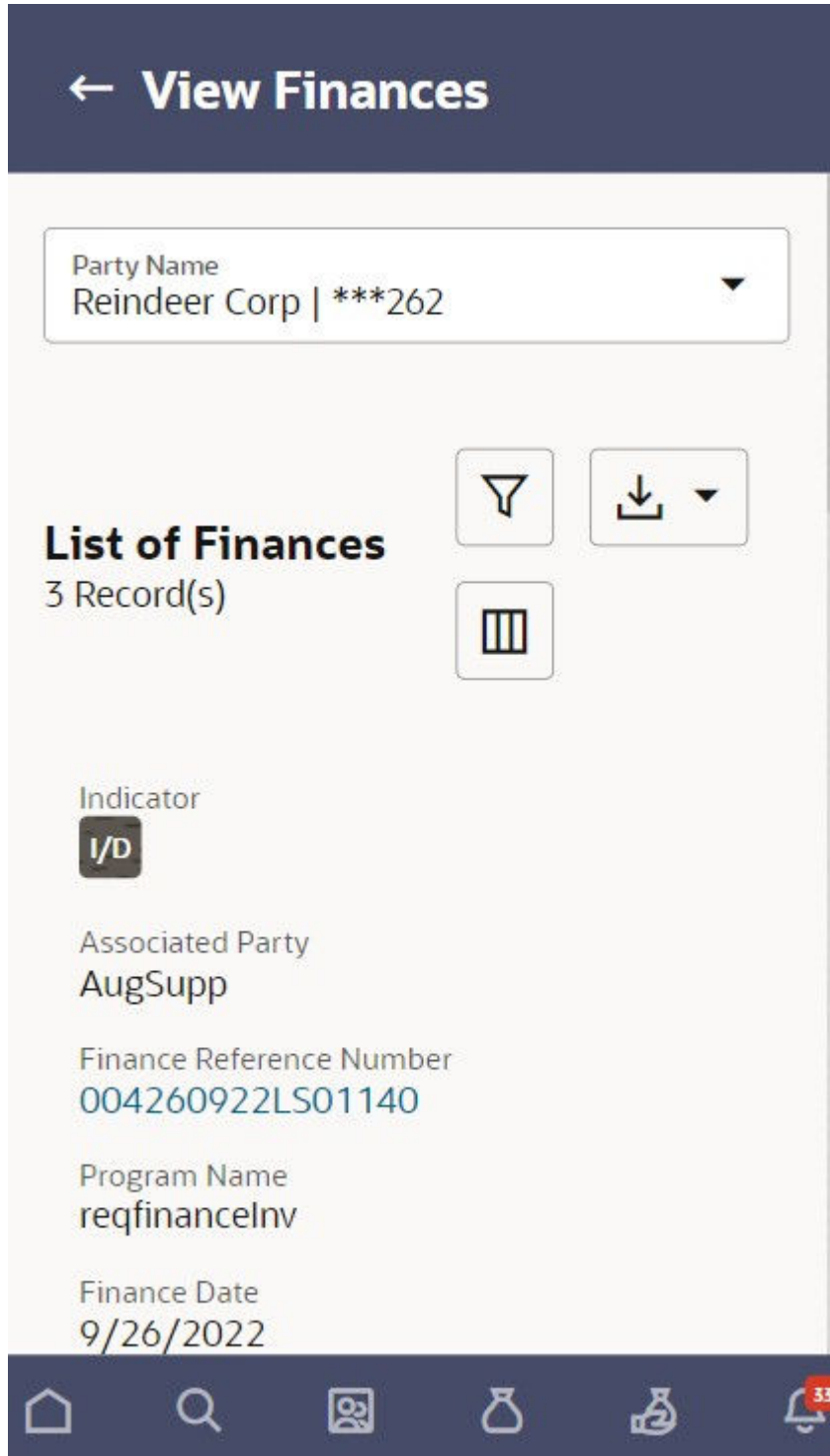
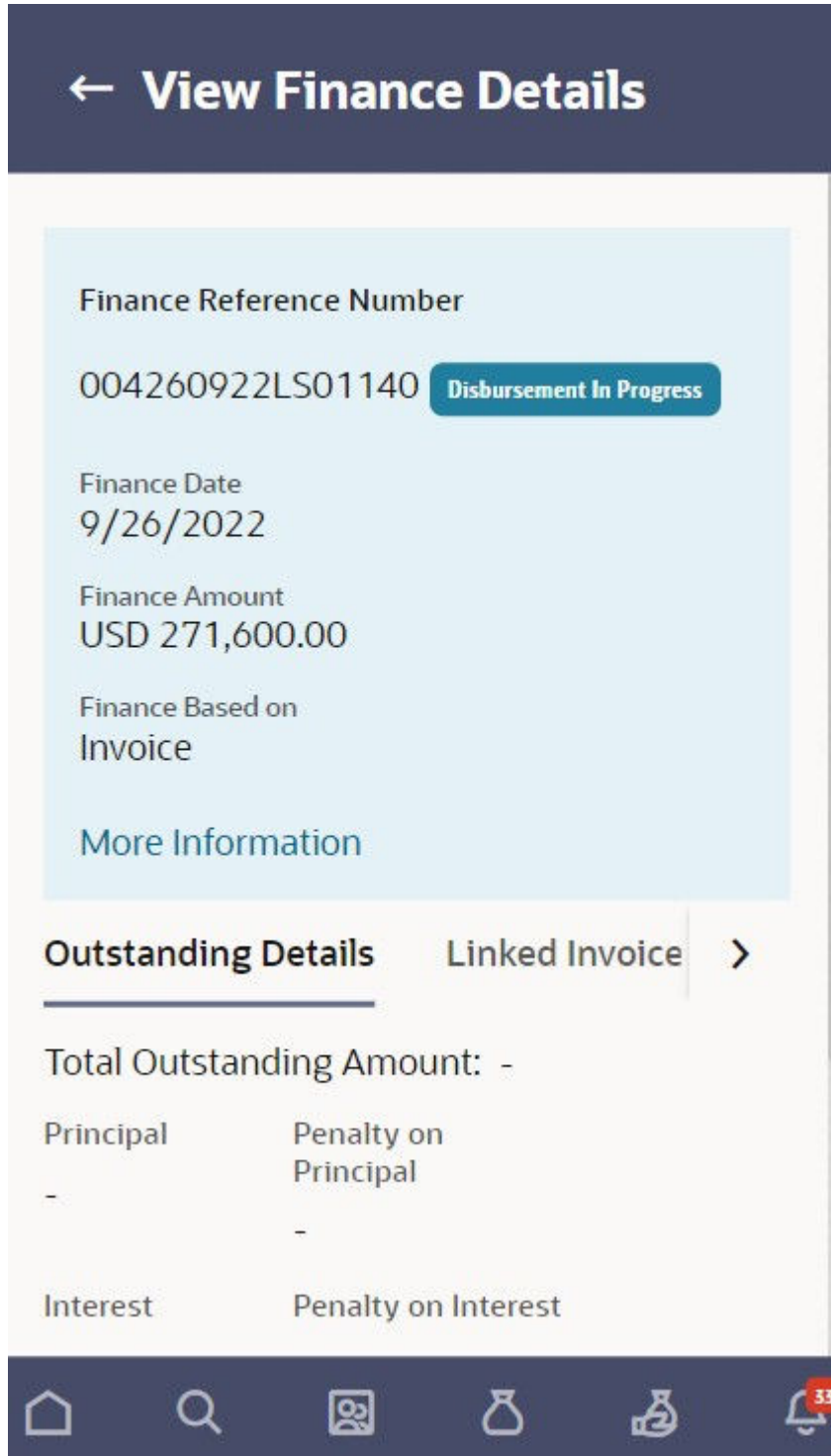


Figure 9-4 View Finance Details - Widget



The below list of transactions is enabled on mobile application:

Table 9-1 Field Description

Screen Name	Transaction Type
Dashboard	<ul style="list-style-type: none"> • Receivables/Payables Timeline • Top 5 Programs • Finance Maturing • Limits • Outstanding Pre-Shipment Finances • Overdue Finances • Overdue Receivables/Payables • Future Dated Disbursements • Factoring Snapshot • Upcoming Repayments • Limit Expiry Status • Quick Links
Transaction screens	<ul style="list-style-type: none"> • Create Program • Edit Program • View Program • View Program Details • Request Finance • View Finances • View Finance Details • Finance Amendment • Finance Repayment • Link Purchase Orders to Program • Link Receivables/Payables to Program • Transaction Tracker
Transaction screens	View Limits Note: The transactions is not supported on mobile application.

Index

C

Create Program, [23](#)

E

Edit Program, [29](#)

L

Link Purchase Orders to Program, [1](#)

Link Receivables/Payables to Program, [1](#)

M

Mobile Touchpoints, [1](#)

R

Request Finance, [1](#)

T

Transaction Tracker, [1](#)

V

View Finances, [16](#)

View Limits, [1](#)

View Program, [14](#)