Oracle Banking Trade Finance Cloud Service

Oracle Banking Corporate Lending Integration User Guide

ORACLE®

Oracle Banking Trade Finance Cloud Service Oracle Banking Corporate Lending Integration User Guide, Release 14.8.1.0.0

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Contents

Glossary

1

Preface

1.1 Purpose

This document is designed to help acquaint you with the integration among Oracle FLEXCUBE products namely; Oracle Banking Trade Finance Cloud Service (OBTFCS) and Oracle Banking Corporate Lending (OBCL).

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.4 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 ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

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

1.6 Organization

This manual is organized into the following topics:

Topic	Description
Preface	This topic gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Trade - Oracle Banking Corporate Lending Integration	This topic explains the integration between Oracle Banking Trade systems and Oracle Banking Corporate Lending.
Function ID Glossary	This topic has alphabetical listing of Function/ Screen ID's used in the module with page references for quick navigation.

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Related Information Sources

This user manual must be used in conjunction with the following Oracle Banking Trade Finance user manuals:

• Bills and Collections User Manual

• Letters of Credit User Manual

1.9 Screenshot Disclaimer

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

1.10 Acronyms and Abbreviations

Abbreviation	Description
OBTF	Oracle Banking Trade Finance
OBTFCS	Oracle Banking Trade Finance Cloud Service
OBCL	Oracle Banking Corporate Lending
OL	Oracle Lending
EOD	End Of Day
API	Application Programming Interface
GL	General Ledger
BC	Bills and Collections
System	Unless and otherwise specified, it always refers to Oracle Banking Trade Finance system

1.11 Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table 1-1   Symbols and Icons - Common

Symbol/Icon	Function
⌐ ⌐ ⌐ ⌐	Minimize
⌐ ⌐ ⌐ ⌐	Maximize
✕	Close
🔍	Perform Search
▼	Open a list
↔	Date Range
+	Add a new record
|<	Navigate to the first record

Table 1-1   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	Reopen Option

2

Trade - Oracle Banking Corporate Lending Integration

The integration between Oracle Banking Trade Finance Cloud Service and Oracle Banking Corporate Lending enables banks to do the following:

- Loan processing during import bill liquidation with multi limit support
- Loan processing during shipping guarantee creation
- Loan processing during guarantee/SBLC claim settlement with multi limit support
- Linkage of packing credits in export bills with multi loan payment support
- Linking the loan to the bill

This topics contains the following sub-topics:

- [Scope](#)
- [Prerequisites](#)
- [Integration Process](#)

2.1 Scope

This topic contains the following sub-topic:

- [Integration Scope](#)

2.1.1 Integration Scope

The following are the integration scope of Oracle Banking Trade Finance Cloud Service and Oracle Banking Corporate Lending:

- You can liquidate an import bill by taking loan. The loan is created in Oracle Banking Corporate Lending after Oracle Banking Trade Finance Cloud Service and saves and authorizes import bill liquidation request. The request and response of loan creation are logged in the staging table.
- You can create loan for shipping guarantee for products for which 'Collateral Funding by Loan' is enabled. The loan is created in OBCL and the details are logged in the staging table. The loan is created in OBCL once shipping guarantee is saved and authorized in OBTFCS.
- While creating export bills, you can request OBCL to liquidate the linked packing credit loan. On successful liquidation of packing credit loans, the bill will be authorized. Packing credit loans can be linked during purchase or discount of export bills or liquidation of export collection bills. The payment request is posted in OBCL once export bill transaction is saved and authorized in OBTFCS.
- The bills which has 'Link to Loan' option enabled will be handed over to OBCL to create the loan and link the bill with the loan.

- Loan products which are exposed from OBCL will be available in OBTFCS to link in LC and BC product level.

- Oracle Lending products and contracts that are created or modified and interest components for loan products in OBCL will be exposed to OBTFCS through webservice.

- Loan processing request from OBTFCS will be send to OBCL during Guarantee Claim Settlement authorization.

2.2 Prerequisites

This topic contains the following sub-topics:

- Prerequisites in Oracle Banking Trade Finance Cloud Service
- Prerequisites in Oracle Banking Corporate Lending

2.2.1 Prerequisites in Oracle Banking Trade Finance Cloud Service

The prerequisites in OBTFCS for this integration are as follows:

- The parameter 'LOAN_PROCESSOR' in CSTB_PARAM should be 'E' (External) for OBTFCS to interface with OBCL.

- You have to maintain OBRH_URL param in CSTB_PARAM for communication type / Channel OBRH.

- You have to maintain the following details in 'External System Maintenance' (**IFDTFEPM**) screen:

  – External System Type should be '**Loans**'

  – Bridge GL to be maintained in Inter System Bridge GL

  – Source System to be maintained

  – Read Timeout, Connection Timeout and Archival Days to be maintained

  – Service Code to be 'GenLoanMessage'

  – Service Name to be 'FCUBSOLService'

  – Web Service User Option should be 'Contract'

  – OL Web Service to be maintained in Web Service URL if communication type is Default.

  – Communication type should be maintained

    * Default – Direct integration with OBCL

    * OBRH – Integration of OBCL via OBRH

  – Header Profile to be maintained if communication type is OBRH.

- Import bill liquidation - Book bill by enabling 'Advance by Loan' check box in Bills and Collections Contract Input screen (**BCDTRONL**)

- Shipping guarantee creation - Enable '**Loan for Collateral**' flag in LC Product (**LCDPRMNT**) and LC Contract Input screen (**LCDTRONL**). You have to maintain split details in Split Settlement sub-screen in LC Contract Input screen (**LCDTRONL**)

- Packing credit - OL contracts with '**Packing Credit**' flag enabled will be available in OBTFCS. You can link packing credit loan to an export bill during purchase, discount or collection liquidation.

- Link to loan - Enable '**Link to Loan**' flag at BC Product (**BCDPRMNT**) level and BC Contract Input (**BCDTRONL**) and create the bill

2.2.2 Prerequisites in Oracle Banking Corporate Lending

The prerequisites in OL for this integration are as follows:

- An external system should be created for trade. The WSDL should me mapped to the external system in the IFDINPRM screen along with a user that is specifically created and used for the integration.

- Loan product enabled with 'Advance By Loan' option created in OBCL to be handed over to OBTFCS.

- Packing credit loan created in OBCL is handed over to OBTFCS. Outstanding amount to be updated in OBTFCS on payment, amendment or any other event that occurs in loan contract. In case of loan closure, the status has to be updated in OBTFCS.

- Export bill contract with 'Linked to Loan' option created in OBTFCS to be provided to OBCL.
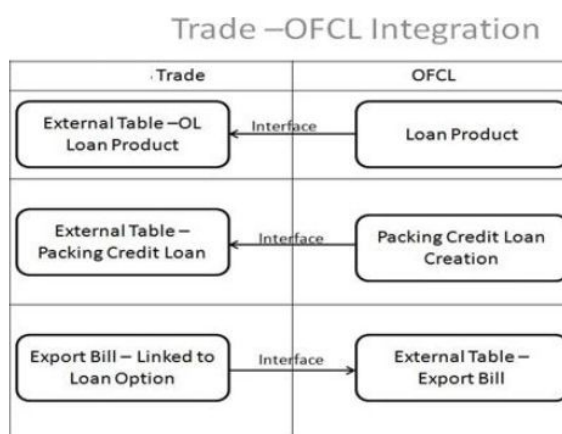
2.3 Integration Process

This topic contains the following sub-topics:

- [Loan Creation during Import Bill Liquidation](#)
  Import bills are created for products with 'Advance by Loan' option selected

- [Loan Creation during Shipping Guarantee Creation](#)
  Loan as collateral is created for a Shipping Guarantee product if 'Collateral Funding by Loan' is checked. The following steps are performed while creating a loan as a collateral for shipping guarantee issuance.

- [Loan Creation during Guarantee Claim Settlements](#)
  The request for loan processing will be sent to OBCL through web service during authorization of Guarantee Claim Settlement.

- [Linkage of Packing Credit Loan in Export Bills](#)

- [Link to a Loan](#)

- [OL Products and Contracts from OBCL to OBTF](#)

- [ELCM Limit Processing](#)

- [Job Processing](#)
- [Trade-OL Transaction Log](#)
  This topic provides the systematic instructions to the trade-OL transaction log.

2.3.1 Loan Creation during Import Bill Liquidation

Import bills are created for products with 'Advance by Loan' option selected

Saving Import Bill Liquidation

During liquidation of import bills, partial or full liquidation, details for loan creation will be available in Loan Preference screen. The details should be maintained as below:

- Loan Amount = Bill liquidation amount minus Cash collateral in Bills, Collateral from LC and available amount in settlement account if 'Liquidate using Collateral' and 'Settle available Amount' flag are checked. If not, then Loan Amount = Liquidation Amount

- Loan currency = Local currency or Bill Currency

- Counterparty = Counterparty of the Import Bill

- Value date = Liquidation date

- Maturity date = Value Date + Tenor of loan product

- Interest rate = Defaulted from Loan Product screen

- Suspense GL = Bridge GL maintained at Import Bill product maintenance. Suspense GL in OBTF and OBCL should be the same

- Liability number will be defaulted from BC limits. Multiple liabilities attached to that customer will be listed in the LOV. User can modify the same.

BC Limits will be defaulted to Loan Preference and you can modify the same.

Authorizing Import Bill Liquidation

During manual bill liquidation authorization, if the limits are tracked in the bill, then request for limit de-utilization will be posted to ELCM with process status as 'U' (in STTB_TF_REQ_MASTER). If the de-utilization is successful then the process will be 'P'. Bill authorization can proceed only if de-utilization is successful.

If any dual authorization overrides are logged during save of bill liquidation, then authorization of bill liquidation will fail with error 'Contract Authorization possible only after authorizing the overrides'. You have to authorize the override manually and then proceed for authorization of bill liquidation.

Request for loan creation and authorization will be posted in intermediate store with the following details:

- Unique Queue Reference Numbers will be generated.

- User Id for Loan creation request to be 'SYSTEM'.

- User Id for loan authorization request to be Bill liquidation authorization user Id. Bill authorization user logged in Queue table will be provided in Loan authorization request.

- Status of Loan creation request will be based on limit tracking in Bills.

- If Bill is booked with Limit Tracking, status of loan creation request to be 'Pending'. Once limit de-utilization is successful, status will be changed from 'Pending' to 'Unprocessed.

- If Bill is booked without Limit Tracking, status of loan creation request to be 'Unprocessed'.

- Status of Loan authorization request will be 'Hold'.

If loan processing has failed and the user tries to authorize, the system displays an error message.

If Loan authorization has failed due to rejection of Credit Exception, manual authorization can be initiated again.

Deleting Import Bill Liquidation

If 'External Loan Request Status' is 'Unprocessed' then you cannot delete the bill. If 'External Loan Request Status' is 'Failed', then you can delete the bill. On successful Bill deletion entries from staging tables will be moved to History tables.

- Product Maintenance
  This topic provides the systematic instructions to maintain the loan product in the Bills and Collections Product Definition (BCDPRMNT) screen.

- Loan Preferences
  This topic provides the systematic instructions to load loan preferences.

- Import Bill Processing

2.3.1.1 Product Maintenance

This topic provides the systematic instructions to maintain the loan product in the Bills and Collections Product Definition (BCDPRMNT) screen.

You have to maintain the loan product in the Bills and Collections Product Definition screen.

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

1. On the Homepage, type **BCDPRMNT** in the text box, and click the next arrow.

   The loan products are displayed in '**Loan Product**' option in '**Loan Preferences for Import Bills** in **Preferences**' section.

2. On **Loan Preferences for Import Bills** section, specify the field.

For information on fields, refer the Field Description table below:

Table 2-1   Loan Preferences for Import Bills - Field Description

Field	Description
Advance by Loan	Check this box to create import bill.
Loan Product	Specify the loan product. Alternatively, you can select the loan product from the option list. The list displays all valid options maintained in OBTFCS and OBCL.
	If 'LOAN_PROCESSOR' in CSTB_APARM is 'E', then the system will interface with OBCL. The Loan Product option list will fetch only OL products. If the parameter value is 'I' (Internal), system will continue with CL Module.
	Inter System Bridge GL configured for External System Type 'Loans' to be available in Suspense General Ledger option list.

2.3.1.2 Loan Preferences

This topic provides the systematic instructions to load loan preferences.

You have to maintain the loan product in the contract screen also. The system supports multi limits for loan processing.

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

1. On the Homepage, type **BCDTRONL** in the text box, and click the next arrow.

2. On **Bills and Collections Contract Input** screen, click '**Loan Preference**' link to load **Loan or Finance Preference** screen.

The **Loan or Finance Preference** screen is displayed.

3. On **Loan or Finance Preference** screen, specify the field.

For information on fields, refer to the Field Description table below:

Table 2-2   Loan or Finance Preference -Field Description

Field	Description
Product	Specify the product code. Alternatively, you can select the product code from the option list. The list displays all valid options maintained in OBTFCS and OBCL.

2.3.1.3 Import Bill Processing

You can view the status of loan request in '**External Loan Request Status**' field in the '**Details**' tab of this screen.

Bills and Collection Contract Detailed

New   Enter Query

Acknowledgement Reference Number			Contract Reference *		
Product Code			Operation		
			Stage	Final	

> Additional Details

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

Interest Details

From Date	MM/DD/YYYY	Recovery Interest Rate	
To Date	MM/DD/YYYY	Recovery Interest Rate Code	
Grace Days			
Allow Prepayment			
Refund Interest			

Acceptance Commission Details

From Date	MM/DD/YYYY	To Date	MM/DD/YYYY

Cash Collateral Details

Collateral Description		Transferred Collateral Amount	
Collateral Currency		Outstanding Collateral Amount	
Collateral Amount		Transfer Collateral from LC	
		Liquidate Using Collateral	

Charge Details

Pass Our Charges to Drawee / Drawer		Claim Advice in Swift	
Pass Interest to Drawee / Drawer		Template ID	
Our Charges Refused		Ancillary Message	
Your Charges Refused		Ancillary Message Function	

Document Details

Customer Dispatch		Acknowledgement Received	
Letter Dated	MM/DD/YYYY	Acknowledgement Date	MM/DD/YYYY
Document Original Received			
Document Duplicate Received			

Other Details

Collect LC Advising Charges From		Loan Contract Reference	
Further Identification		External Loan Request Status	
Cheque Number		Provision Amount	
Parent Contract Reference		Remarks	

Contract Status Details

Status As of Date		Contract Derived Status	
User Defined Status		Sanction Check Status	
		Last Sanction Check Date	

Events   Advices/FFT   Settlement   Split Settlement   Collateral   Interest   Charges   Tax   Import License   MIS   Loan Preference   Dra...   Audit   Cancel

2.3.2 Loan Creation during Shipping Guarantee Creation

Loan as collateral is created for a Shipping Guarantee product if 'Collateral Funding by Loan' is checked. The following steps are performed while creating a loan as a collateral for shipping guarantee issuance.

Saving Shipping Guarantee Creation

- During creation of shipping guarantee, the following details should be maintained for loan creation:

    – Branch Code - Branch code of the account

    – Loan Product - Loan product for which shipping guarantee has to be created

    – Loan Amount - Amount provided in Split Settlement for loan creation

    – Loan Currency - Local currency (or) Contract Currency to be maintained

    – Counterparty - Counterparty of the shipping guarantee

    – Value Date - Issue date of shipping guarantee

    – Maturity Date - Issue date of shipping guarantee + tenor of loan product

    – Suspense GL - The Bridge GL maintained at shipping guarantee product maintenance. Suspense GL in OBTF and OBCL should be the same.

    – Interest components will be defaulted in UDE Details

    – Rate Code will be available for Fixed Rate type and it can be modified. If Rate Code is not available, Interest rate can be provided in UDE Value. Interest Rate should not be negative.

    – Floating Rate Type - The system defaults Usage. You can modify it.

Authorizing Shipping Guarantee Creation

Shipping Guarantee authorization will fail if there are any dual authorization overrides and system will display an error message. User has to authorize the override manually and then proceed for authorization of shipping guarantee.

Loan creation and loan authorization requests will be posted in intermediate store with the following details:

- User ID for Loan creation request will be posted as '**SYSTEM**'

- User ID for Loan authorization request will be posted as Shipping Guarantee authorization user.

- Status of Loan creation request will be '**Unprocessed**'.

- Status of Loan authorization request will be '**Hold**'

The 'External Loan Request Status' in LCDTRONL will be updated as '**Unprocessed**'. If you try to delete, modify or authorize the Shipping Guarantee, the system displays an error message.

- On receiving success response, if you try to delete the shipping guarantee, the system displays an error message as the loan is authorized.

- In case of failure response, you have to manually delete the shipping guarantee.

- [Product Maintenance](#)
  This topic provides the systematic instructions to load product preferences.
- [Loan Preferences](#)
  This topic provides the systematic instructions to load loan preferences.
- [Shipping Guarantee Processing](#)

2.3.2.1 Product Maintenance

This topic provides the systematic instructions to load product preferences.

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

1. On the Homepage, type **LCDPRMNT** in the text box, and click the next arrow.

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

Letters of Credit Product Preferences   ✕

Preferences

Product Code [ ]   Description [ ]

Tenor (In Days)

Standard [ ]
Minimum [ ]
Maximum [ ]

INCO Term

INCO Term [🔍]

Tolerance

Positive [ ]
Negative [ ]

Commission

Collection [Advance]
Calculation [Periodic]
Retrospective ⬭
Start Date [Issue Date]
Include To Date ⬭
Collection Period In Actual days ⬭

Cash Collateral

Percentage [ ]
Limits Tenor Calculation Type   ◉ Fixed   ◯ Rolling

Rekey Requirements

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

Exchange Rate

Default Rate Type [🔍]
Override Limit * [ ]
Stop Limit * [ ]

Expiry Advice

Expiry Advice   ◉ Before   ◯ After Days With New Values Required
Required ⬭
Notice Days [ ]

Draft Tenor (In Days)

Minimum [ ]
Maximum [ ]

Period of Presentation

Calculated Days ⬭
No of Days [ ]
LIFO/FIFO Rule   ◉ LIFO   ◯ FIFO

Closure Advice

Closure Advice   ◉ Before   ◯ After Days With New Values Required
Required ⬭
Notice Days [ ]

Accrual

Frequency [Monthly]
Month [ ]
Day [ ]

Confirmation

Required ⬭
Partial Confirmation Allowed ⬭

Closure Days

Closure Days [30]

Prepayment

Allow Prepay ⬭

Applicable Rule

Applicable Rule [🔍]
Rule Narrative [ ]
Applicable Rule For Reimbursement [ ]

External Pricing

External Charge ⬭

Product Restriction

Branch Restrictions   ◉ Disallowed   ◯ Allowed
Currency Restrictions   ◉ Disallowed   ◯ Allowed
Categories List   ◉ Disallowed   ◯ Allowed

Charge Claim Advice

Claim Advice In Swift ⬭

Loan

Loan [ ]
Loan Product [🔍]
Loan Bridge GL [🔍]
Collateral Transfer Bridge [🔍]

Exchange Rate for CLIQ

Exchange Rate   ◉ Previous Rate   ◯ Current Rate

Sanction Check

Sanction Check Required ⬭

Rate Code

Rate Code   ◉ Middle Rate   ◯ Buy/Sell Rate

Status

Auto Status Control ⬭

Claim Details

Claim Days [ ]

[Sanction Check]   Exit   Save

2. On **Letters of Credit Product Preferences** screen, specify the field.

For information on fields, refer to Table 2-3:

Table 2-3   Letters of Credit Product Preferences - Field Description

| Field	Description
Collateral Funding by Loan	Check this box to create loan for shipping guarantee.
Loan Product	Specify the loan product. Alternatively, you can select the loan product from the option list. The list displays all valid options maintained in OBTF and OBCL.

2.3.2.2 Loan Preferences

This topic provides the systematic instructions to load loan preferences.

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

1. On the Homepage, type **LCDTRONL** in the text box, and click the next arrow.

2. On **Letter of Credit Contract Input**, click '**Loan Preference**' button to load '**Loan or Finance Preference**' screen.

   The **Loan or Finance Preference** screen is displayed.

3. On **Loan or Finance Preference** screen, specify the field.

For information on fields, refer to Table 2-4:

Table 2-4   Loan or Finance Preference - Field Description

Field	Description
Product	Specify the product code. Alternatively, you can select the product code from the option list. The list displays all valid options maintained in OBTF and OBCL.

2.3.2.3 Shipping Guarantee Processing

You can view the status of loan request in '**External Loan Request Status**' field in the '**Main**' tab of this screen.

2.3.3 Loan Creation during Guarantee Claim Settlements

The request for loan processing will be sent to OBCL through web service during authorization of Guarantee Claim Settlement.

Saving Guarantee Claim Settlement Creation

When Claim Settlement is done for a guarantee contract created with Claim Settlement by Loan option, then the following details for loan creation will be defaulted in Loan Preference screen:

- Loan amount will be the amount provided in split settlement for loan creation.

- Loan Currency: Loan Currency to be local currency or Contract currency.

- Counter Party: Counterparty of the Guarantee.

- Value Date: Value date to be Claim Payment Date.

- Maturity Date: Maturity Date to be Claim Payment Date+ tenor of loan product.

- Suspense GL: Suspense GL will be the Bridge GL maintained at Guarantee product maintenance. Suspense GL in OBTFCS and OBCL should be the same. This should be operationally controlled.

- Interest components will be defaulted in UDE details. Interest type can be Fixed or Floating.

- Rate Code will be defaulted for Floating Rate Type.

- Liability number will be defaulted from BC limits. Multiple liabilities attached to that customer will be listed in the LOV. User can modify the same.

Authorizing Guarantee Claim Settlement Creation

Claim Settlement Authorization will fail if there are any dual authorization overrides and system displays an error message. You can authorize the override manually and then proceed for authorization of Claim Settlement.

Loan creation and authorization requests will be posted in intermediate store with the following details:

- Claim Settlement with Limits - Status of Loan creation request will be '**Pending**'.

- Claim Settlement without Limits - Status of Loan creation request will be '**Unprocessed**'.

- Status of Loan authorization request will be '**Hold**'.

The '**External Loan request Status**' in LCDGCLP will be updated as '**Unprocessed**'. If you try to delete, modify or authorize the Claim Settlement, the system displays an error message.

Limits utilized during Guarantee Issuance and/or Amendment will be de-utilized to the extent of the claim amount while settling the claim.

Liability amount and/or available amount will be reduced to the extent of claim amount upon settlement.

- [Loan Processing](#)

2.3.3.1 Loan Processing

When a loan creation request is sent to OBCL through web service, the loan will be created and saved. You can process loan creation requests with multi limits.

If loan authorization is successful, External Loan Request Status will be '**Processed**' and if authorization is failed then the status will be '**Failed**'.

If loan deletion request is sent, OBCL will process the same and responses will be send to OBTFCS. On successful loan deletion, underlying Claim Settlement will be deleted.

The loan which is created and unauthorized from OBTFCS, will not be allowed to modify, delete and authorize manually in OBCL.

2.3.4 Linkage of Packing Credit Loan in Export Bills

The following steps are performed while processing the export bill with packing credit loan attached.

- Packing credit loans created in OBCL is provided to OBTFCS.

- Packing credit loans can be linked during purchase or discount of Export Bills / Liquidation of Export Collection Bills.

- Multiple Packing Credit Loans can be linked to a bill. Sum of linked loan amount should not be greater than the purchase amount. You can attach multiple loans for packing credit loan.

- On Save and Authorize of Export Bill, request to liquidate multiple Packing Credit Loan is logged in staging table and related accounting entries are posted.

- You can view the status of loan request processing in 'External Loan Request Status' field in Bills and Collections Contract Input screen.

- System posts the multi loan payment request to OBCL and the responses are sent to OBTFCS. The successful payments are auto-authorized.

- On successful loan liquidation and authorization, the system authorizes the bill automatically.

- In case of failure response you have to manually delete the operation.

- [Link Packing Credit Loans in the Contract](#)
  This topic provides the systematic instructions to link packing credit loans in the contract.

2.3.4.1 Link Packing Credit Loans in the Contract

This topic provides the systematic instructions to link packing credit loans in the contract.

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

1. On the Homepage, type **BCDTRONL** in the text box, and click the next arrow.

2. In **Bills and Collections Contract Detailed** screen, click **Packing Credit** tab.

   Packing credit loans can be linked during purchase or discount of Export Bills /Liquidation of Export Collection Bills.

   The **Bills and Collections Contract Detailed** screen with **Packing Credit** tab is displayed.

3. On **Packing Credit** tab, specify the required fields.

   For information on fields, refer Field Description table below:

   Table 2-5   Packing Credit - Field Description

Field	Description
Loan Account Number	Specify the loan account number. Alternatively, you can select the loan account number from the option list. The list displays all valid options maintained in both OBTFCS and OBCL.

2.3.5 Link to a Loan

The following steps are performed while linking a loan.

- Export Bill products created in OBTFCS with 'Link to Loan' option selected is provided to OBCL.

- During loan creation in OBCL, export bills should be allowed for linkage. On successful linkage of export bill in OBCL, request will be sent to OBTFCS to trigger BLNK event for the bill.

- During Reversal of Loan in OBCL, request will be sent to OBTFCS to trigger BLRV event.

- You can settle the loan in OBCL before liquidation of the bill.

- On liquidation of bill in OBTFCS, request will be sent to OBCL to update Bill due amount.

- In OBCL, value date of the loan cannot be less than Bill value date and cannot be greater than Bill maturity date.

- The sum total of all loan amount financed must be greater than Bill Outstanding Amount Export Bills contract should be created for the products with Link to Loan as 'Y' and it should be provided to OBCL. You can access Link to Loan in OBTFCS through external option list.

2.3.6 OL Products and Contracts from OBCL to OBTF

OL Product

Oracle Lending products that are created or modified in OBCL will be exposed to OBTFCS through the following operations in OBTFIFService:

- OBTFIFService.CreateOLProduct

- OBTFIFService.ModifyOLProduct

- OBTFIFService.CloseOLProduct

Interest components for loan products also will be sent to OBTFCS.

OL Contracts

Oracle Lending contracts that are created or modified in OBCL will be exposed to OBTFCS through the following operations in OBTFIFService:

- OBTFIFService.CreateOLContract

- OBTFIFService.ModifyOLContract

2.3.7 ELCM Limit Processing

During manual Bill liquidation authorization, if limits are tracked in Bill then request for Limit line de-utilization will be posted to ELCM and it will be logged in STTB_TF_REQ_MASTER with Process Status 'U'. If de-utilization is successful, process status will be 'P'. Bill authorization can be processed only if de-utilization is successful.

The system also supports multi limits during loan creation. If there are adequate limits, then the limit utilization will be successful. If there is breach of limits, then credit exception will be raised. You can resolve or reject the credit exception manually through GEDAUTH screen.

2.3.8 Job Processing

Scheduler job 'TFELSLOANPROC' processes request from OBTFCS to OBCL. The request processing is based on the following loan actions:

- CREATELOAN - Request to create a loan will be initiated.

- LOANREVERSAL - Request for payment reversal will be initiated.

- LINKTOLOAN - Bill details with link to loan enabled has to be intimated.

- LOANPAYMENT - Request for loan payment will be initiated.

- LOANPAYMENTAUTH - Request for loan liquidation authorization will be initiated.

> ⓘ **Note**
>
> For LOANREVERSAL, if a bill has multiple packing credit loans linked to it and if the payment of loans are partially success then the bill can be deleted. If the bill is deleted a reversal of payment request should be initiated for the loans that were successful.
>
> The following request and response will be processed through web service:
>
> - Loan Creation with Multi Limits
>
> - Loan Authorization
>
> - Loan Deletion
>
> - Multi Loan Payment (Save)
>
> - Multi Loan Payment (Authorization)
>
> - Multi Loan Payment (Deletion)

2.3.9 Trade-OL Transaction Log

This topic provides the systematic instructions to the trade-OL transaction log.

You can view the log of Trade-OL interface transactions through **Trade OBCL Manual Status Change** screen.

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

1. On the Homepage, type **IFDLMNPC** in the text box, and click the next arrow.

   The **Trade OL Transaction Log** screen is displayed.

2. On **Trade OL Transaction Log** screen, specify the fields.

   For information on fields, refer the Field Description table below:

Table 2-6   Trade OL Transaction Log - Field Description

Field	Description
Trade Reference	Specify the trade reference number.
Interface Sequence	Specify the interface sequence number.

Table 2-6   (Cont.) Trade OL Transaction Log - Field Description

Field	Description
Transaction Status	Select the transaction status from the drop-down list. The list displays the following values: • Failed • Processed • Reversed • Unprocessed • Hold • Limits Verification Pending The system displays the following details: • Action • Source • External Reference Number • Credit Exception ⓘ **Note** Requests with status '**Failed**' can be modified to '**Unprocessed**' for job pickup. Request with status '**Failed**' for loan authorization cannot be modified to '**Unprocessed**' once Loan deletion request for the same is posted in intermediate store. During Packing Credit - Multi Loan Payment, if payment of one of the loans has failed, then you can choose BC contract and any interface sequence number. While changing status from '**Failed**' to '**Unprocessed**' system will update status of all Payment Requests to Unprocessed.
Loan Details	Specify the below details: • Contract Reference • Product Code • Branch • Customer Id • Currency • Amount Financed • Value Date • Maturity Date • Bridge GL
Payment Details	Specify the below details: • Liquidation Date • Limit Date • Amount Paid On receipt of Loan creation request through Webservice, loan contract will be created and saved. If Loan creation is with limit utilization and if limit is not available, credit exception will be raised, however loan will be saved.

Table 2-6   (Cont.) Trade OL Transaction Log - Field Description

Field	Description
Multi Loan Payment Processing	On receipt of Multi Loan Payment Save request, with multiple packing credit loans, system will liquidate all the Packing Credit loans received. On receipt of multi loan payment deletion, system will initiate deletion of each payment. Response for each payment deletion will be sent to OBTFCS. Multi Loan Payment authorization response will have responses for each payment authorization. The loans which are created and unauthorized from OBTFCS, will not be allowed to modify, delete or authorize manually in OBCL.

The loan authorization status and corresponding credit exception status will be as follows:

Table 2-7   Credit Exception Status

Loan Authorization Status	Credit Exception Status
Processed	Not Applicable
Failed	Unresolved
Processed	Resolved
Failed	Rejected
The loan request will be deleted if Credit Exception is Rejected.	

- [View Trade OBCL Transaction Details](#)
  This topic provides the systematic instructions to view the trade OBCL transaction details.

## 2.3.9.1 View Trade OBCL Transaction Details

This topic provides the systematic instructions to view the trade OBCL transaction details.

You can view details of Transaction log of Trade-OBCL integration in '**Trade OL Transaction Summary**' screen

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

1. On the Homepage, type **IFSLMNPC** in the text box, and click the next arrow.

   The **Trade OL Transaction Summary** screen is displayed.

You can search records based on the following parameters:

- Contract Reference

- Trade Reference

2. Click on '**Search**' button with or without entering any of the above search parameters.

   All records matching the search criteria are displayed. To view a particular record double click on the desired record displayed in the list of records. The following details pertaining to each record is displayed:

   - Action
   - Amount Financed
   - Branch
   - Bridge GL
   - Contract Reference
   - Currency
   - Trade Reference
   - Transaction Status
   - Interface Sequence
   - Liquidation Date
   - External Reference Number
   - Maturity Date
   - Source
   - Customer ID
   - Amount Paid
   - Limit Date
   - Product Code
   - Value Date

Glossary

BCDPRMNT

Bills and Collections Product Definition - [Product Maintenance](#)

BCDTRONL

Bills and Collections Contract Input - [Loan Preferences](#)

IFSLMNPC

Trade OL Transactions Log - [View Trade OBCL Transaction Details](#)

IFSLMNPC

Trade OBCL Summary - [View Trade OBCL Transaction Details](#)

LCDPRMNT

Letters of Credit Product Definition - [Product Maintenance](#)

LCDTRONL

Letter of Credit Contract Input - [Loan Preferences](#)