Oracle Banking Trade Finance Process Management Cloud Service

Update Details of Buyers Credit User Guide

Release 14.8.1.0.0
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Oracle Banking Trade Finance Process Management Cloud Service Update Details of Buyers Credit User Guide, Release 14.8.1.0.0

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Preface

Purpose

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management Cloud Service **Update Details of Buyers Credit** process.

Audience

This document is intended for the following audience:

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

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.

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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.

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.

Structure

This manual is organized into the following chapters:

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

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.

Related Documents

For more information on any related features, you can refer to the following documents:

- Getting Started User Guide
- Oracle Banking Common Core User Guide

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBTFPM	Oracle Banking Trade Finance Process Management
LC	Letter of Credit
BC	Bankers Cheque
FX	Foreign Exchange
CCY	Currency
LCY	Local Currency
FCY	Foreign Currency
LOV	List of Values
CIF	Customer Information File
UDF	User Defined Fields
FFT	Free Format Text
SBLC	Standby Letter of Credit

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.

Basic Actions

Most of the screens contain Action Buttons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Common Action Buttons and its Definitions

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

Table 2 (Cont.) Common Action Buttons and its Definitions

Action Buttons	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Click **Cancel** to cancel the transaction input midway without saving any data.
Save & Close	Click **Save & Close** to save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Next	Click **Next**, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Submit	Click **Submit** to complete the transaction after you specify all the input parameters for a particular process. The task will get moved to next logical stage of the process. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

Symbols and Icons

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

Table 3 Symbols and Icons - Common

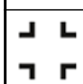
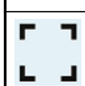
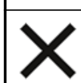
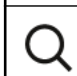
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table 3 (Cont.) Symbols and Icons - Common

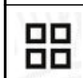
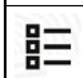
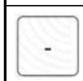
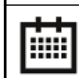
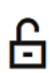
Symbol/Icon	Function
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar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

Table 4   Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number

1

Oracle Banking Trade Finance Process Management Cloud Service

This topic helps you quickly get acquainted with the Oracle Banking Trade Finance Process Management Cloud Service process.

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

This document will take you through following activities in OBTFPMCS:

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

Overview

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

Benefits

Oracle Banking Trade Finance Process Management Cloud Service helps banks to manage Trade Finance operations across the globe in different currencies. OBTFPMCS allows you to:

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

Key Features

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

2
Update Details of Buyers Credit

This process is used to update a Bill under Letter of Undertaking Contract.

User can modify the below details as part of update booking if required,

1. Value Date for Disbursal
2. Tenor
3. Buyers Credit Due Date
4. Interest Rate Code
5. Interest Rate Spread
6. Interest Rate
7. Interest Amount
8. Settlement Account where the repayment of the Buyers Credit has to be routed
9. Other Bank Charge details can be captured / updated in the Other Bank Charges Details section in Other Details Hop
10. FX Linkage can be captured / Updated
11. Under Payments below details can be updated,
    a. Auto Liquidate
    b. Liquidate using Collateral
    c. Split Settlement Details

This topic contains following subtopics:

2.1 Common Initiation Stage

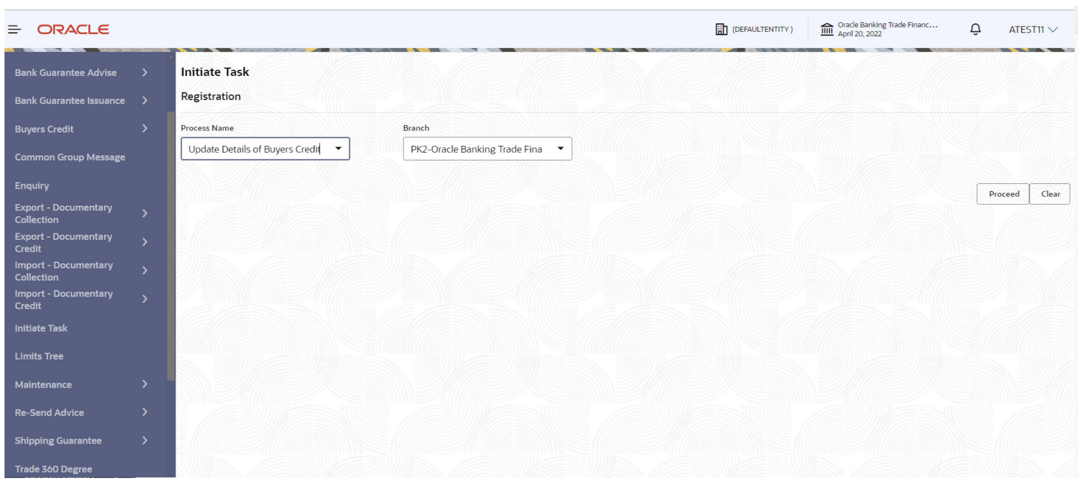
This topic provides the systematic instructions to initiate the new Update Details of Buyers Credit request.

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

1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Initiate Task**.

   The **Initiate Task** screen appears.

Figure 2-1   Initiate Task



2. On **Initiate Task** screen, specify the fields.

> **Note**
>
> The fields which are marked as **Required** are mandatory.

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

Table 2-1   Initiate Task - Field Description

Field	Description
Process Name	Select a process name from the drop-down list.
Branch	Select the required branch code from the drop-down list.

For more information on action buttons, refer to the field description table below.

Table 2-2   Action Buttons - Field Description

Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	Click to clear the contents update and enter the values again.

3. Click **Proceed** to proceed to the next step.

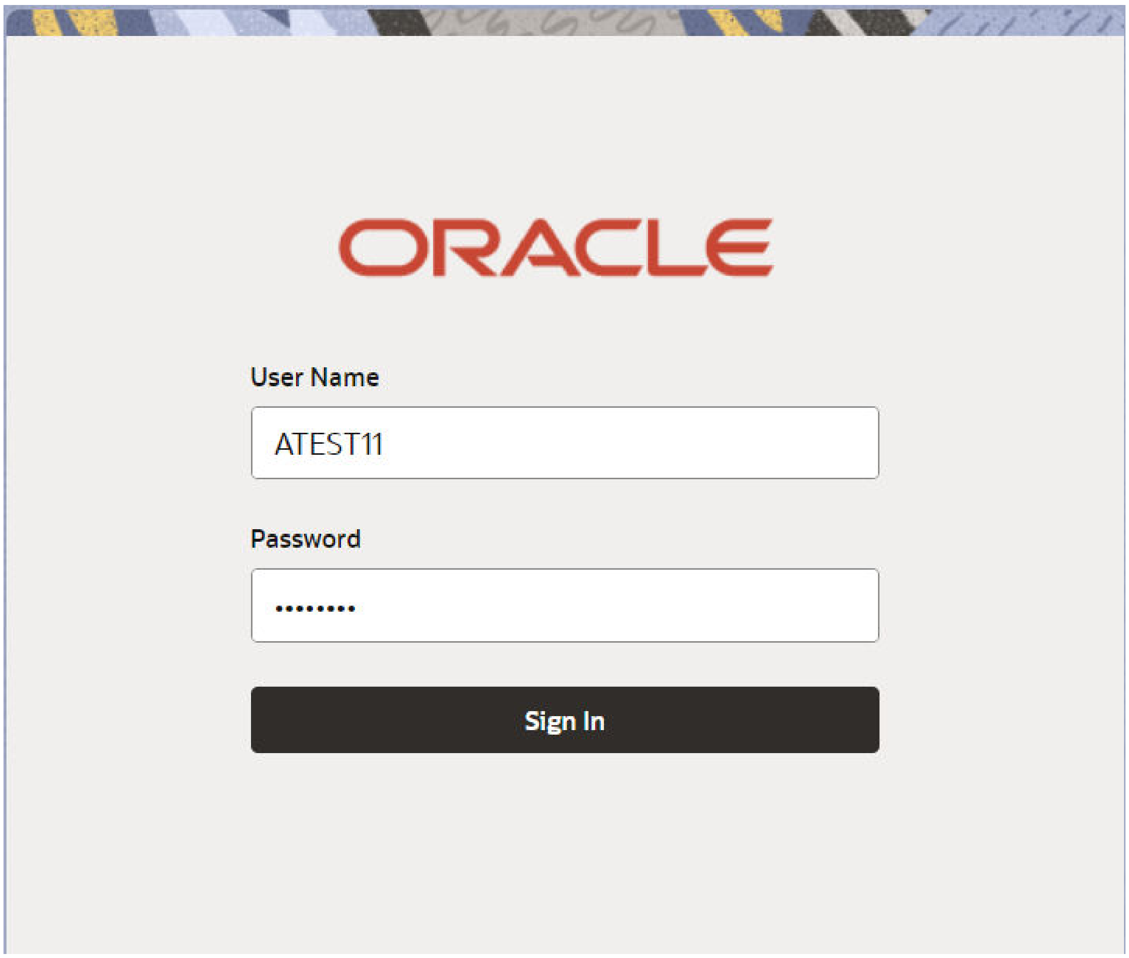
2.2 Registration

This topic provides the systematic instructions to initiate the Registration stage of Update Details of Buyers Credit request.

The process starts from Registration stage, during Registration stage, user can capture the Bill Under Letter of Undertaking for Buyers Credit Contract Details. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for an expert to handle the request in the next stage.

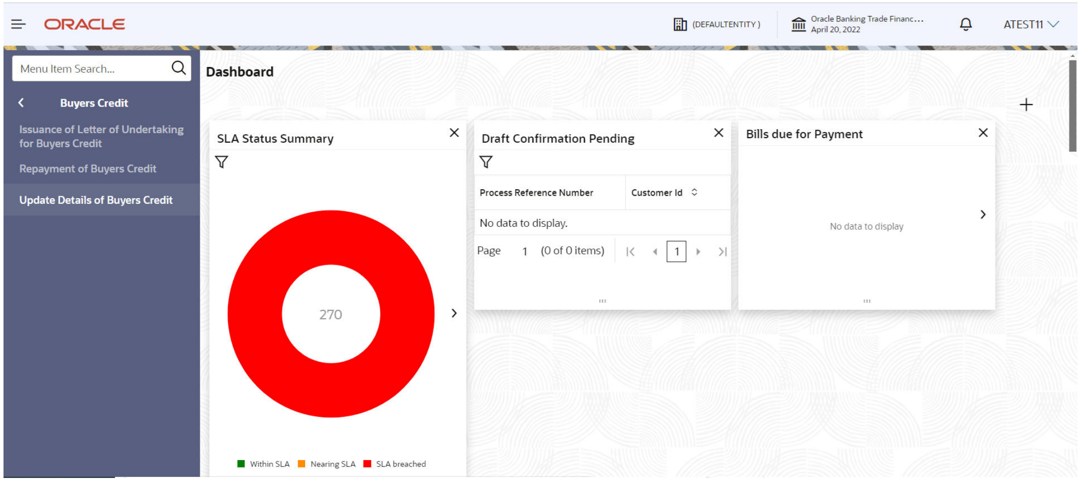
Specify **User ID** and **Password**, and login to **Home** screen.

Figure 2-2 LogIn Screen



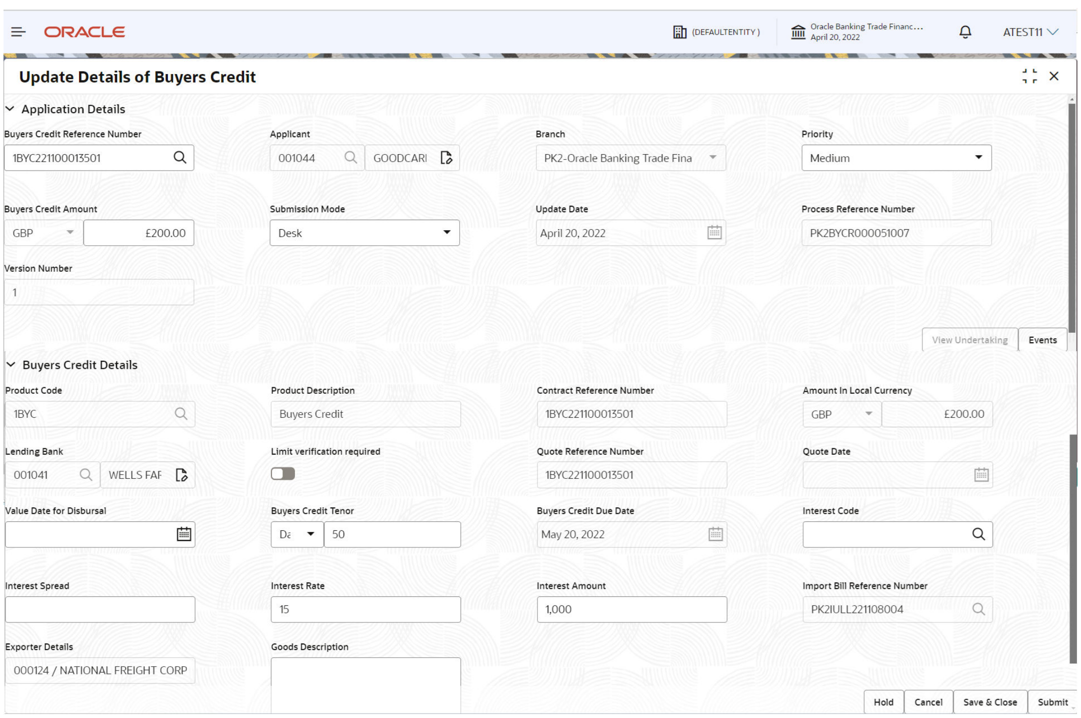
1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Buyers Credit**.
2. Under **Buyers Credit**, click **Update Details of Buyers Credit**.

Figure 2-3 Update Details of Buyers Credit



The **Update Details of Buyers Credit - Registration** screen appears.
The Update Details of Buyers Credit - Registration stage has two sections Application Details and Buyers Credit Details. Let's look at the details of Registration screens below:

Figure 2-4 Registration - Application Details



3. On **Registration - Application Details** screen, specify the fields.

> **Note**
>
> The fields which are marked as **Required** are mandatory.

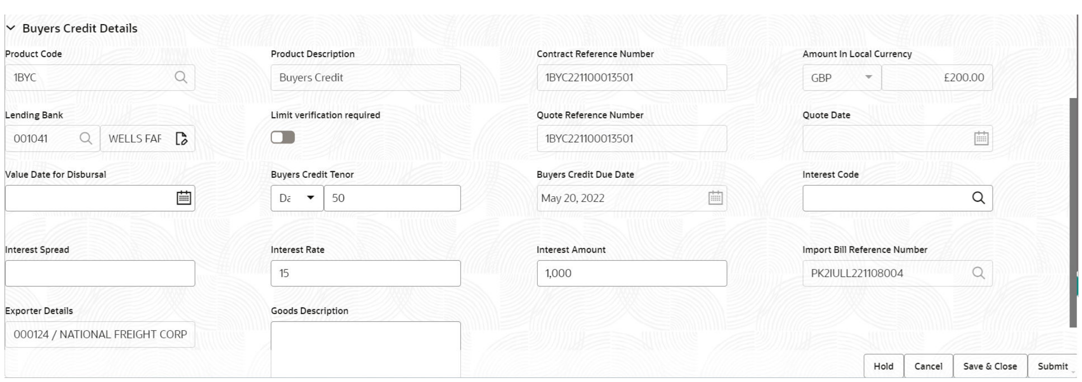
For more information on fields, refer to the field description table below.

Table 2-3 Registration - Application Details - Field Description

Field	Description
Buyers Credit Reference Number	Specify the buyers credit reference number. Alternatively click 'Search' icon to search and select the active Bill under Letter of Undertaking Reference Number from the lookup.
Applicant	Read only field. Applicantdetails are auto-populated.
Branch	Read only field. By default, customer's home branch will be displayed.
Priority	Priority is defaulted from the application as Low/Medium/High/ Essential/Critical. User can change the priority populated any time before submit of Registration stage.
Buyers Credit Amount	Read only field. Buyers Credit currency and Amount is auto-populated.
Submission Mode	Submission mode is auto-populated. By default the submission mode will have the value as 'Desk'. • **Courier** - Request received through Courier • **Desk** - Request received through Desk • **Fax**- Request received through Fax • **Email**- Request received through Email The user can modify the submission mode if required.
Update Date	Read only field. By default, the application will display branch's current date
Process Reference Number	Read only field. Unique OBTFPMCS task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Version Number	Read only field. Version number is defaulted from the application.

Buyers Credit Details
Registration user can provide Buyers Credit details in this section. Alternately, details can be provided by Data Enrichment user.

4. On **Registration - Buyers Credit Details** screen, specify the fields.



> **Note**
>
> The fields which are marked as **Required** are mandatory.

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

Table 2-4 Registration - Buyers Credit Details - Field Description

Field	Description
Product Code	Read only field. Product code is auto-populated.
Product Description	Read only field. This field displays the description of the product as per the selected product code.
Contract Reference Number	Read only field. Contract Reference Number will be auto populated by the system based on Product Code
Amount In Local Currency	Read only field. After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Lending Bank	Read only field. This field displays the lending bank details. System populates the value from the contract.
Limit verification required	This field displays whether limit check during the process flow of this request is required or not. By default the Value is set to YES and user can modify the same as 'NO'.
Quote Reference Number	Read only field. This field displays the Quote Reference Number, mentioned in the Buyers Credit Quotation received from the Lending Bank.
Quote Date	Read only field. This field displays the Quote Date.
Value Date for Disbursal	System defaults the value and allows the user to modify if required.
Buyers Credit Tenor	This field displays the buyers credit tenor. The user can change the value for tenor of the bill (days, month and year).
Buyers Credit Due Date	Read only field. System defaults the value for buyers credit due date.
Interest Code	System defaults the value and allows the user to modify if required.
Interest Spread	This field displays the interest rate spread, mentioned in the Buyers Credit Quotation received from the Lending Bank. System defaults the value and allows the user to modify if required.

Table 2-4 (Cont.) Registration - Buyers Credit Details - Field Description

Field	Description
Interest Rate	Specify the interest rate, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.
Interest Amount	Specify the interest amount, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.
Import Bill Reference Number	Read only field. System defaults the Import Bill reference number.
Exporter Details	Read only field. This filed displays the exporter details that is exporter ID and exporter name.
Goods Description	This field displays the details of the Goods as mentioned in the underlying Import Bill.

5. Click **Submit** to submit the **Registration** stage inputs.

   The task will move to next logical stage of Update Details of Buyers Credit.
   For more information on action buttons, refer to the field description table below.

Table 2-5 Registration - Action Buttons - Field Description

Field	Description
Documents	Upload the documents received under the Buyers Credit. Application displays mandatory documents to be uploaded for Repayment of Buyers Credit. Place holders are also available to upload additional documents submitted by the applicant. The following documents are to be maintained for Document Upload / Linkage, • Buyers Credit Request • Buyers Credit Quotation.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request.
Overrides	Click to view overrides, if any.
Customer Instruction	Click to view/ input the following: • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.

Table 2-5 (Cont.) Registration - Action Buttons - Field Description

Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Update Details of Buyers Credit task. Details entered will not be saved and the task will be removed.
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Submit	Click Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. The task will move to next logical stage of Update Details of Buyers Credit. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.3 Data Enrichment

This topic provides the systematic instructions to initiate the Data Enrichment stage of Update Details of Buyers Credit request.

As part of Data Enrichment, user can enter/update basic details of the incoming request. The user can also enter additional details, if any in the Data Enrichment stage.

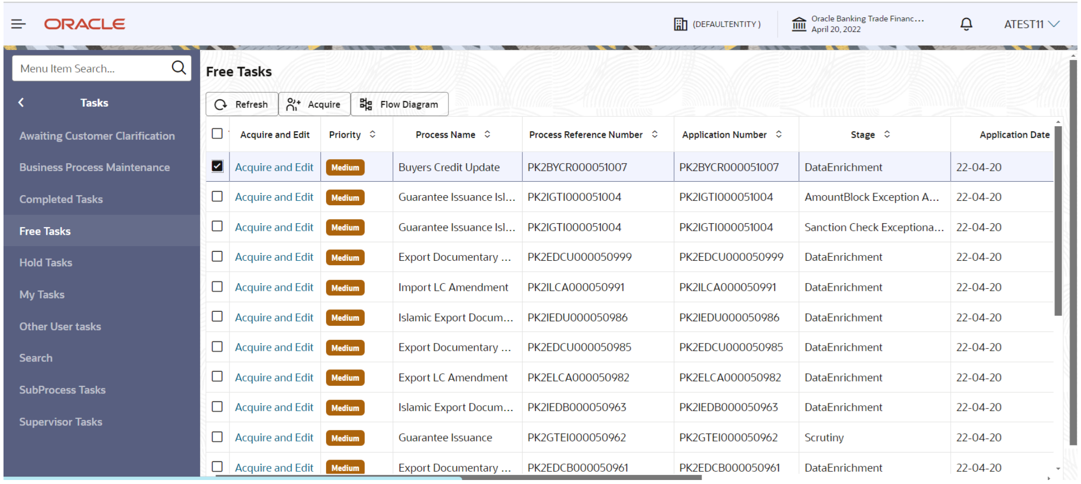
Under Data Enrichment stage, user can capture details that are not captured as part of the Registration stage or can modify the details if any captured as part of the Registration stage.

> **Note**
>
> For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

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

1. On **Home** screen, click, **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

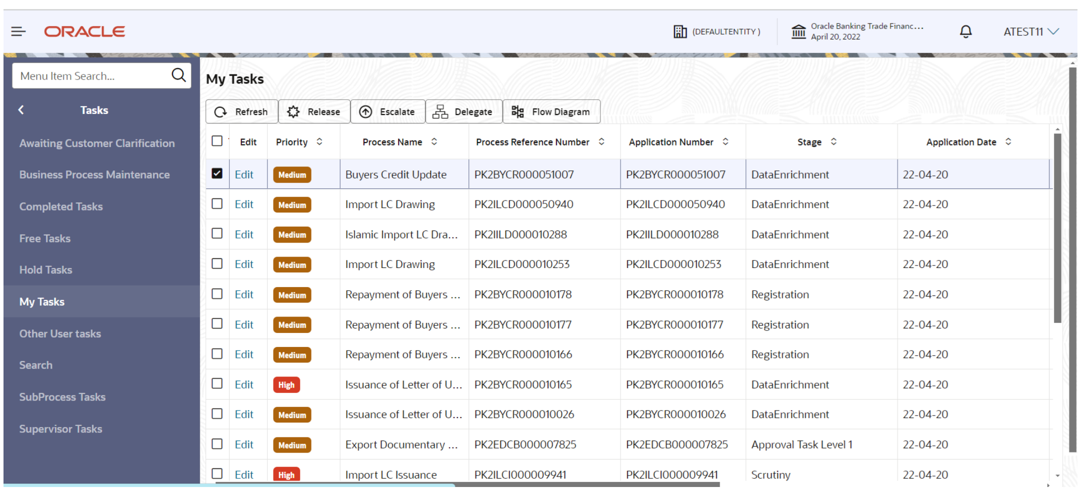
Figure 2-5 Free Tasks



The **Free Tasks** screen appears.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
4. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.

Figure 2-6 My Tasks



Let's look at the details for Data Enrichment stage. User can enter/update the following fields. Some of the application details that are already having value from Registration channels may not be editable.

The Data Enrichment stage has the following hops for data capture:

- Main
  This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Update Details of Buyers Credit request.

- Other Details
  This topic provides the systematic instructions to capture the other details.
- Advices
  This topic provides the systematic instructions to capture the advices details.
- Additional Details
  This topic provides the systematic instructions to capture the additional details
- Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Update Details of Buyers Credit request.
- Updated Details
  This topic provides the systematic instructions to capture the Updated details.
- Summary
  This topic provides the systematic instructions to view the summary of Update Details of Buyers Credit request.

2.3.1 Main

This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Update Details of Buyers Credit request.

User can capture the Update Details of Buyers Credit details as mentioned in the Registrations stage. Main details section has two sub section as follows:

- Application Details
- Buyers Credit Details.

Application Details

All fields displayed under Application details section are same as the fields listed under the 'Main Details' section in Registration stage. For more information on the fields, refer **Application Details** of **Registration** stage .

1. On **Main Details** screen, specify the fields that were not entered at Registration stage.

Figure 2-7 Main Details

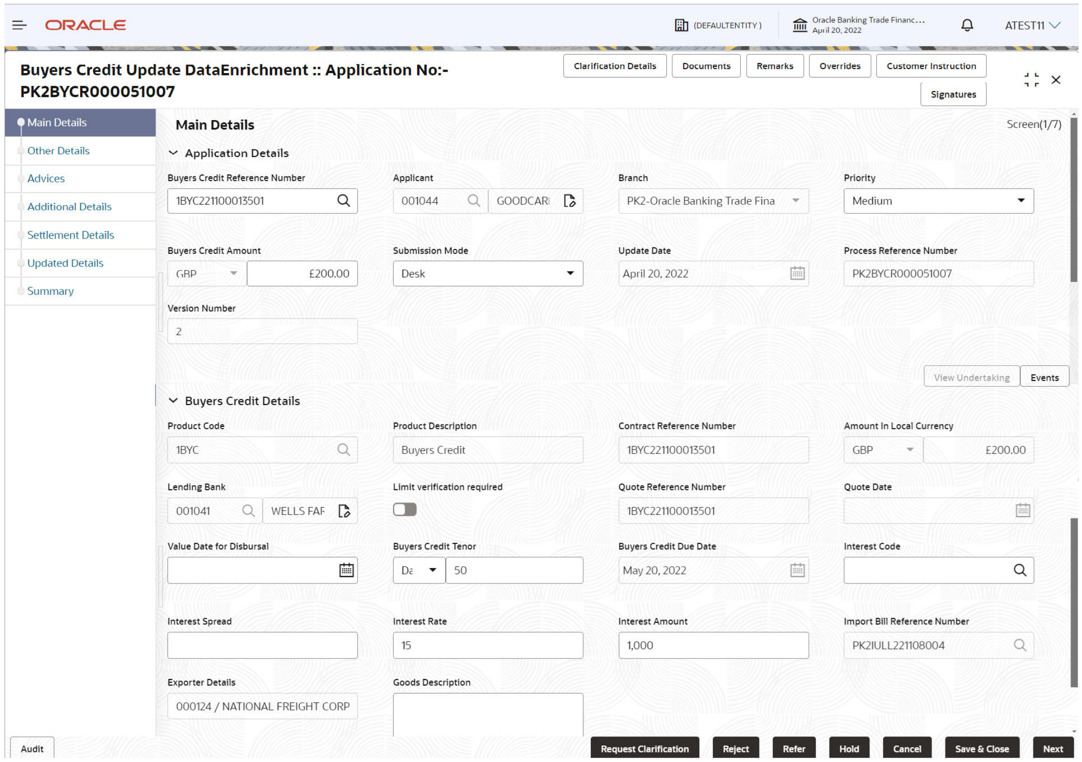


Table 2-6 Main Details - Application Details - Field Description

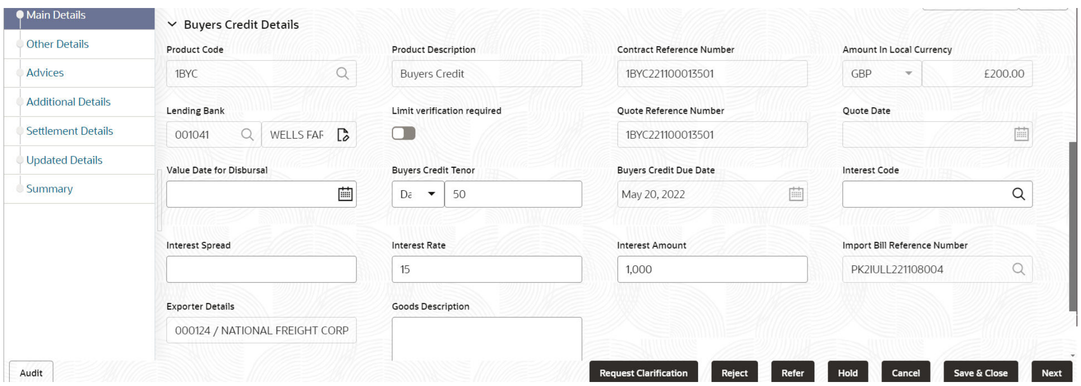
Field	Description
Buyers Credit Reference Number	Buyers Credit Reference Number is defaulted from 'Registration' stage. The user can change the Buyers Credit Reference Number.
Applicant	Read only field. Applicantdetails are auto-populated.
Branch	Read only field. By default, customer’s home branch will be displayed.
Priority	Priority is defaulted from the application as Low/Medium/High. User can change the priority populated any time before submit of Registration stage.
Buyers Credit Amount	Buyers Credit currency and Amount is auto-populated.
Submission Mode	Submission mode is auto-populated. By default the submission mode will have the value as ‘Desk’. • Courier - Request received through Courier • Desk - Request received through Desk • Fax- Request received through Fax • Email- Request received through Email The user can modify the submission mode if required.
Update Date	Read only field. By default, the application will display branch’s current date

Table 2-6 (Cont.) Main Details - Application Details - Field Description

Field	Description
Process Reference Number	Read only field. Unique OBTFPMCS task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Version Number	Read only field. Version number is defaulted from the application.

Buyers Credit Details
The fields listed under this section are same as the fields listed under the 'Buyers Credit Details' section in Registration stage. During Registration, if user has not captured input, then user can capture the details in this section.

Figure 2-8 Buyers Credit Details



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

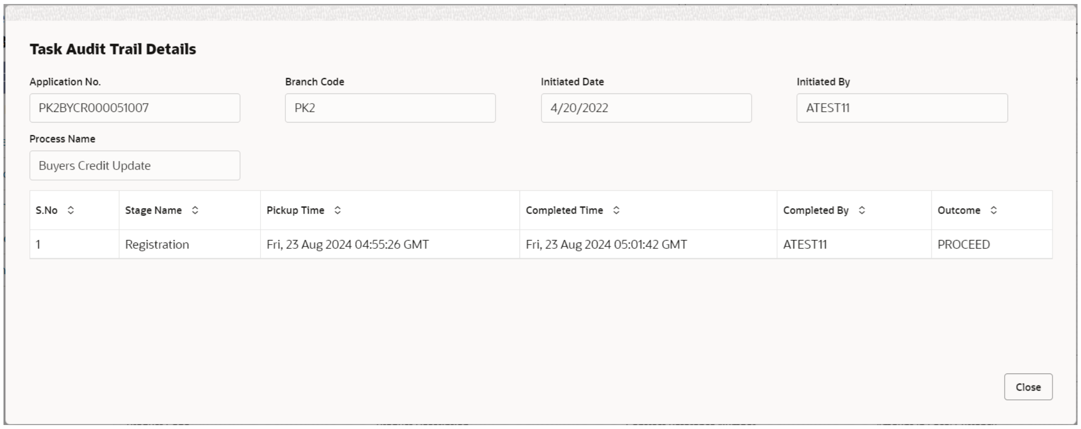
Table 2-7 Main Details - Buyers Credit Details - Field Description

Field	Description
Product Code	Read only field. Product code is auto-populated.
Product Description	Read only field. This field displays the description of the product as per the selected product code.
Contract Reference Number	Read only field. Contract Reference Number will be auto populated by the system based on Product Code

Table 2-7 (Cont.) Main Details - Buyers Credit Details - Field Description

Field	Description
Amount In Local Currency	Read only field. After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Lending Bank	Read only field. This field displays the lending bank details. System populates the value from the contract.
Limit verification required	This field displays whether limit check during the process flow of this request is required or not. By default the Value is set to YES and user can modify the same as 'NO'.
Quote Reference Number	Read only field. This field displays the Quote Reference Number, mentioned in the Buyers Credit Quotation received from the Lending Bank.
Quote Date	Read only field. This field displays the Quote Date.
Value Date for Disbursal	System defaults the value and allows the user to modify if required.
Buyers Credit Tenor	This field displays the buyers credit tenor. The user can change the value for tenor of the bill (days, month and year).
Buyers Credit Due Date	Read only field. System defaults the value for buyers credit due date.
Interest Code	System defaults the value and allows the user to modify if required.
Interest Spread	This field displays the interest rate spread, mentioned in the Buyers Credit Quotation received from the Lending Bank. System defaults the value and allows the user to modify if required.
Interest Rate	Specify the interest rate, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.
Interest Amount	Specify the interest amount, mentioned in the Buyers Credit Quotation received from the Lending Bank. It should be a positive numeric value.
Import Bill Reference Number	Read only field. System defaults the Import Bill reference number.
Exporter Details	Read only field. This filed displays the exporter details that is exporter ID and exporter name.
Goods Description	Specify the details of the Goods.

Audit



This button provides information about user initiated the transaction, initiated date, stage wise detail etc.

For more information on audit, refer to the field description table below.

Table 2-8 Audit - Field Description

Field	Description
Application No.	This field displays the appliation number of the process.
Branch Code	This field displays the branch code.
Initiated Date	This field displays the date on which process is initiated.
Initiated By	This field displays the user ID of the user who had initiated the process.
Process Name	This field displays the name of the process which is initiated.
S. No	This field displays the serial number of the audit record.
Stage Name	This field displays the current stage of the process.
Completed Time	This field displays the time on which the audit of the current stage is completed.
Completed By	This field displays the user ID of the user who had completed the audit.
Outcome	This field displays the outcome of the audit.

2. Click **Next**.

   The task will move to next data segment.

Table 2-9 Main Details - Action Buttons - Field Description

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

Table 2-9 (Cont.) Main Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-9 (Cont.) Main Details - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

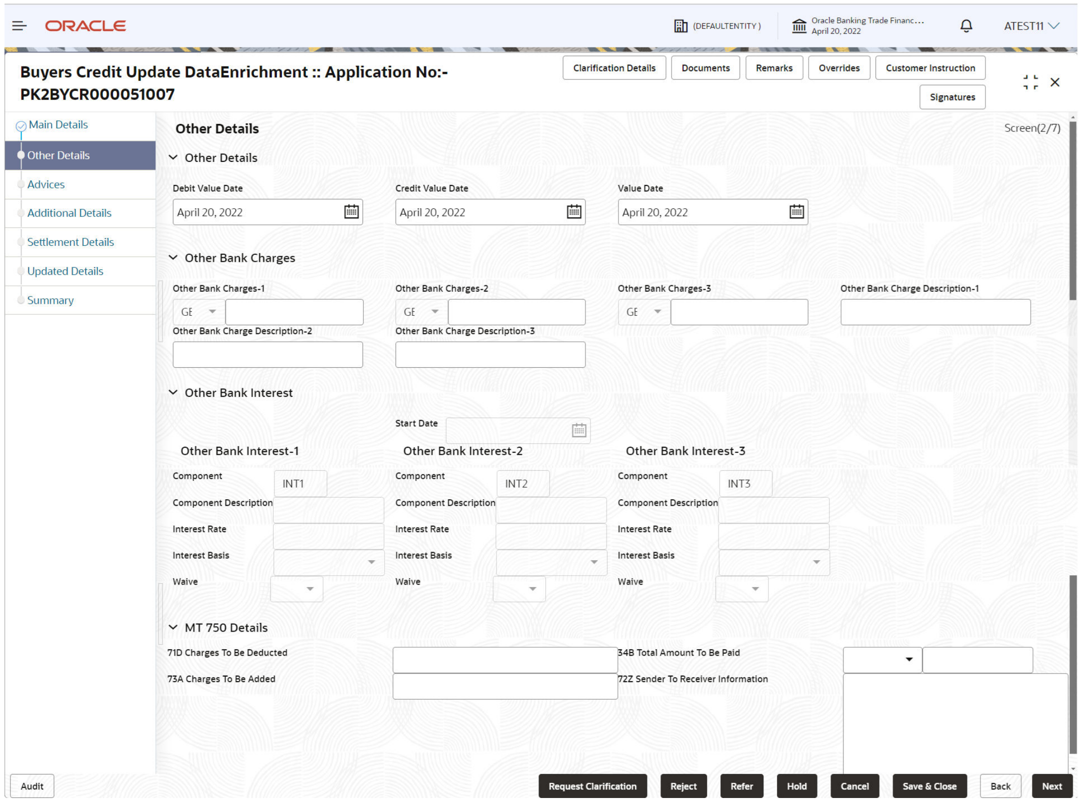
2.3.2 Other Details

This topic provides the systematic instructions to capture the other details.

Other Details enables the user to capture details like Credit Value Date, Debit Value Date, Other Bank charges, Other Bank Interest and MT750 Details.

1. On **Other Details** screen, specify the fields.

Figure 2-9 Other Details



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

Table 2-10 Other Details - Field Description

Field	Description
Other Details	Specify the Other Details based on the following table.
Debit Value Date	The debit value date is defaulted by the system. The user can change the date.
Credit Value Date	The credit value date is defaulted by the system. The user can change the date.
Value Date	The value date is defaulted by the system. The user can change the date.
Other Bank Charges	Specify the other bank charges based on the description in the following table.
Other Bank Charges - 1	Specify the charges to be collected for the other bank as part of the collection transaction.
Other Bank Charges - 2	Specify the charges to be collected for the other bank as part of the collection transaction.
Other Bank Charges - 3	Specify the charges to be collected for the other bank as part of the collection transaction.
Other Bank Charge Description - 1	Specify the description of charges to be collected for the other bank as part of the drawings transaction.
Other Bank Charge Description - 2	Specify the description of charges to be collected for the other bank as part of the drawings transaction.

Table 2-10 (Cont.) Other Details - Field Description

Field	Description
Other Bank Charge Description - 3	Specify the description of charges to be collected for the other bank as part of the drawings transaction.
Other Bank Interest	Specify the Other Bank Interest based on the following table. The user can enter the Interest details to be captured as a part of “Other Bank Interest” details section
Start Date	Read only field. Displays the date from which the system starts calculating the Interest.
Other Bank Interest-1,2, 3	Below fields are applicable for Other Bank Interest-1,2 and 3.
Component	Read only field. Displays the name of the interest Component.
Component Description	Read only field. Displays the description of the interest component.
Interest Rate	Read only field. Displays the rate to be applied for the interest component.
Interest Basis	Read only field. Displays the calculation basis on which the Interest to be computed.
Waive	Read only field. Indicates the whether the interest to be waived off. The options are: • Yes • No
MT 750 Details	Specify the MT 750 Details based on the following table.
71D Charges To Be Deducted	Specify the charges to be deducted.
34B Total Amount To Be Paid	Select the currency and specify the total amount to be paid.
73A Charges To Be Added	Specify the charges to be added.
72Z Sender To Receiver Information	Specify the sender to receiver information.

2. Click **Next**.

   The task will move to next data segment.
   For more information on action buttons, refer to the field description table below.

Table 2-11 Other Details - Action Buttons - Field Description

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

Table 2-11 (Cont.) Other Details - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Click the Request Clarification button to request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Tasks' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-11 (Cont.) Other Details - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.3 Advices

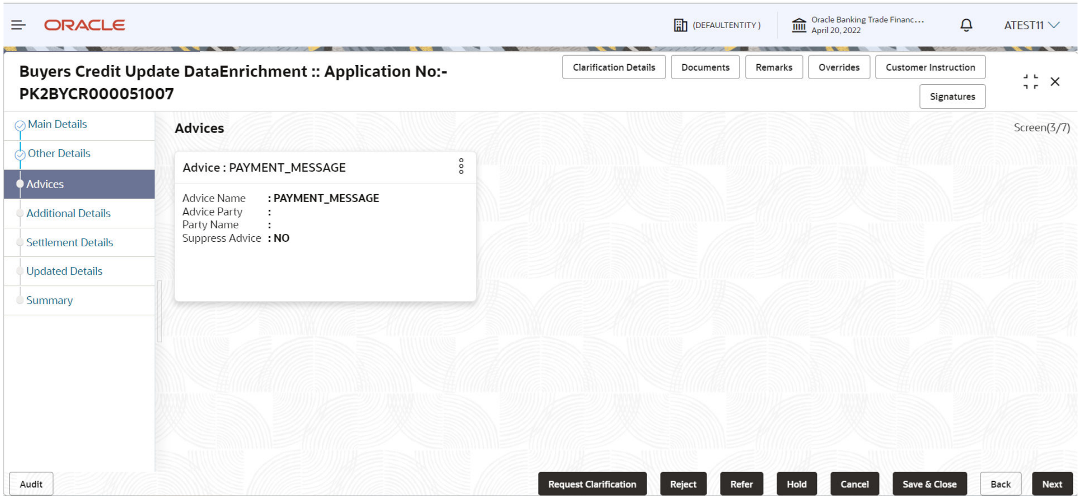
This topic provides the systematic instructions to capture the advices details.

Advices menu displays the advices available under a product code from the back office as tiles. System should populate the following advices, with the existing validations:

- Payment Message (Debit advice) to the Customer

1. On **Advices** screen, click the 3 dots on any advice tile to view the advice details.

Figure 2-10 Advices



Advice Details

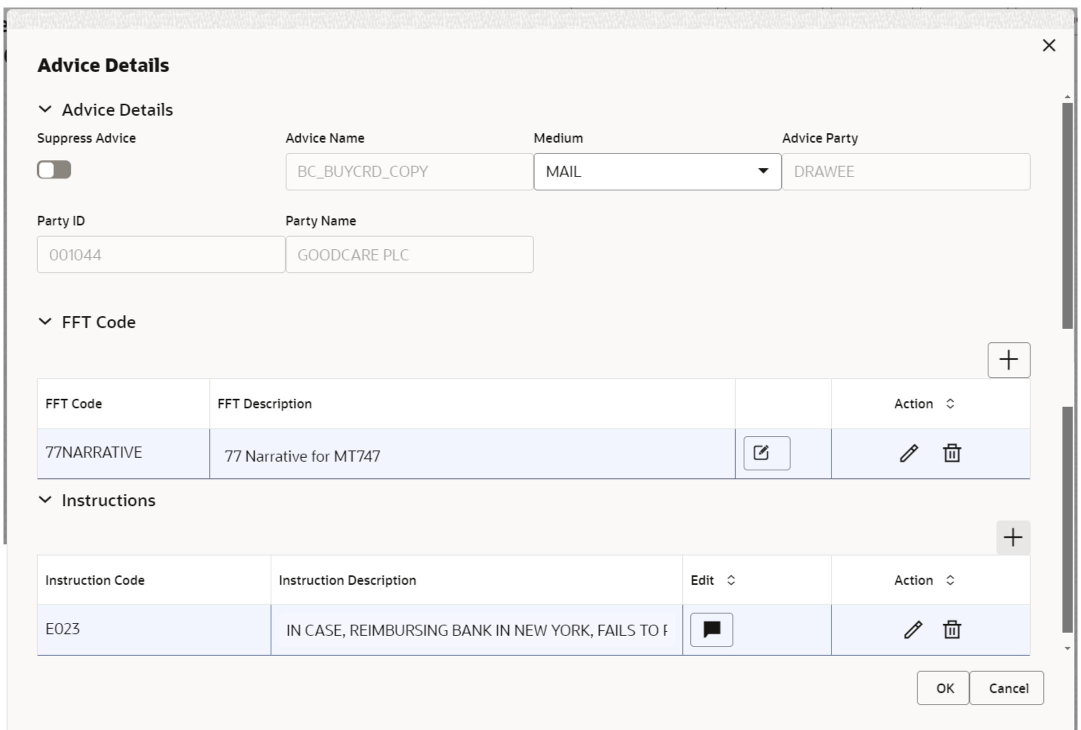
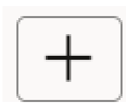
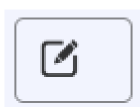
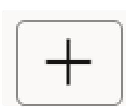


Table 2-12 Advice Details

Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Read only field. Advice name is defaulted from the system.

Table 2-12 (Cont.) Advice Details

Field	Description
Medium	The medium of advices is defaulted from the system. User can update, if required. The options are; • MAIL • SWIFT
Advice Party	Read only field. The medium of advices is defaulted from the system.
Party ID	Read only field. Value be defaulted from the system.
Party Name	Read only field. Value be defaulted from the system.
Free Format Text	Specify the free format text details.
	Click plus icon to add new FFT code.
FTT Code	Click **Search** to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected.
	Click edit icon to edit the existing FFT description.
Action	Click delete icon to remove any existing FFT code. Click edit icon to edit the existing FFT code.
Instruction Details	Specify the Instruction Details details.
	Click plus icon to add new instruction code.
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the selected instruction code.
	Click edit icon to edit the existing instruction description.
Action	Click delete icon to remove any existing instruction code. Click edit icon to edit the existing instruction code.

2. Click **Next**.

   The task will move to next data segment.
   For more information on fields, refer to the field description table below.

Table 2-13 Advices - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline

Table 2-13 (Cont.) Advices - Action Buttons - Field Description

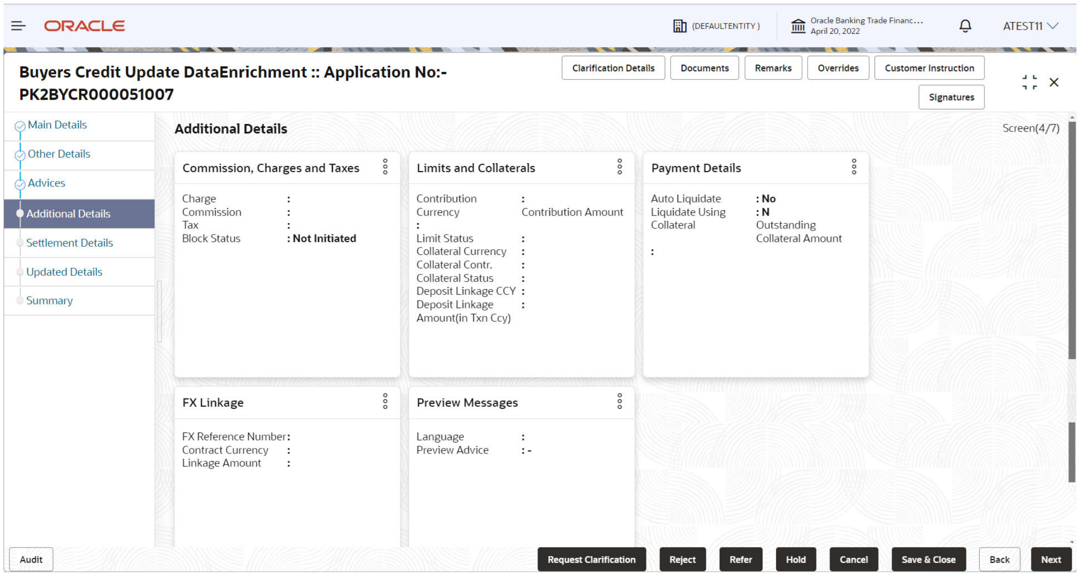
Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Back	Click Back to move to the previous screen of Liquidation stage.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.4 Additional Details

This topic provides the systematic instructions to capture the additional details

1. On **Additional Details** screen, click the 3 dots on any Additional Details tile to view the details.

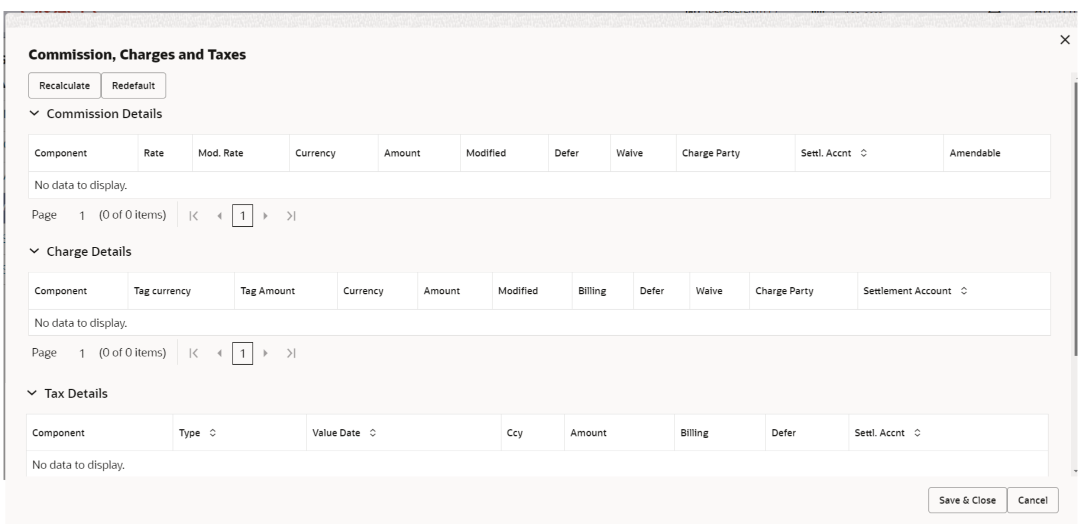
Figure 2-11 Additional Details



Commission, Charges and Taxes Details

This section displays charge details. System will auto populate the charges, commission and tax components mapped to the product from the back office system.

If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.



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

Table 2-14 Commission, Charges and Taxes Details - Field Description

Field	Description
Commission Details	Commission Details are auto-populated from back-end system.

Table 2-14 (Cont.) Commission, Charges and Taxes Details - Field Description

Field	Description
Component	This field displays the commission component. Click the link to view the component details.
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPMCS. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Mod. Rate	From the default value, if the rate is changed the value gets updated in this field.
Ccy	This field displays the currency in which the commission have to be collected.
Amount	This field displays the amount that is maintained under the product code. The commission rate, if available in Back Office defaults in OBTFPMCS. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPMCS. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified	From the default value, if the amount is changed, the value gets updated in the modified amount field.
Defer	If enabled, charges/commissions has to be deferred and collected at any future step.
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the ‘Remarks’ place holder.
Split	The user can split the Commission by enabling/ disabling the flag as per the requirement.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settl. Accnt	Details of the Settlement Account is defaulted. User can change the settlement account.
Amend	The value is auto-populated as the commission can be amended or not.
Charge Details	Specify the charge details.
Component	This field displays the charge component type.
Tag Currency	Defaults the tag currency in which the charges have to be collected.
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.
Ccy	Defaults the currency in which the charges have to be collected.
Amount	An amount that is maintained under the product code gets defaulted in this field.
Modified	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.

Table 2-14 (Cont.) Commission, Charges and Taxes Details - Field Description

Field	Description
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically enabled in OBTFPMCS. The user can not enable/disable the option, if it is de-selected by default.
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPMCS. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.
Waive	Enble the toggle, if charges has to be waived. Based on the customer maintenance, the charges should be marked for Billing or for Defer.
Split	The bank user can split the charges by enabling/disabling the flag as per the requirement.
Charge Party	Charge party is applicant by default. User can change the value to beneficiary.
Settlement Account	Details of the Settlement Account is defaulted. User can change the settlement account.
Tax Details	Specify the tax details. The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.
Component	This field displays the tax component.
Type	This field displays the type of tax component.
Value Date	This field displays the value date of tax component.
Ccy	This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission.
Amount	This field displays the tax amount based on the percentage of commission maintained. You can edit the tax amount, if applicable.
Billing	If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.
Defer	If taxes have to be deferred and collected at any future step, this option has to be enabled. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.
Settl. Accnt	System defaults the settlement account. The user can modify the settlement account.

Table 2-14 (Cont.) Commission, Charges and Taxes Details - Field Description

Field	Description
Split Settlement	Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section “Split Settlement” will appear below the ‘Tax’ section. The default parties in Split row should be fetched from OBTF.
Select	The check box to select the Split Settlement record.
Component	The split component type eligible for Split.
Currency	The currency of split settlement.
Amount	The amount of split settlement.
Split Settlement Details	Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.
Sequence	The sequence number is auto populated with the value, generated by the system.
Component	The split component type eligible for Split.
Amount	The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.
Customer	Indicates the ID of the Customer in Split Settlement Details section.
Account	The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBTFPMCS to select the account.
Account Currency	Defaults the currency of the account.
Branch	Indicates the branch of the customer where transaction is getting processed.
Percentage	The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.
Exchange Rate	System populates the exchange rate maintained.
Original Exchange Rate	System displays the Original Exchange Rate as simulated in split settlement details section.
Party Type	System displays the party type in split settlement details section.
Negotiation Reference	Specify the negotiation reference number.

Table 2-14 (Cont.) Commission, Charges and Taxes Details - Field Description

Field	Description
AR-AP Tracking	Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements.
Loan/Finance Account	Displays the loan account.
Negotiation Rate	Specify the negotiation rate.

2. Click **Save and Close** to save the details and close the screen.

Limits and Collaterals

Provide the Limit Details based on the description in the following table.

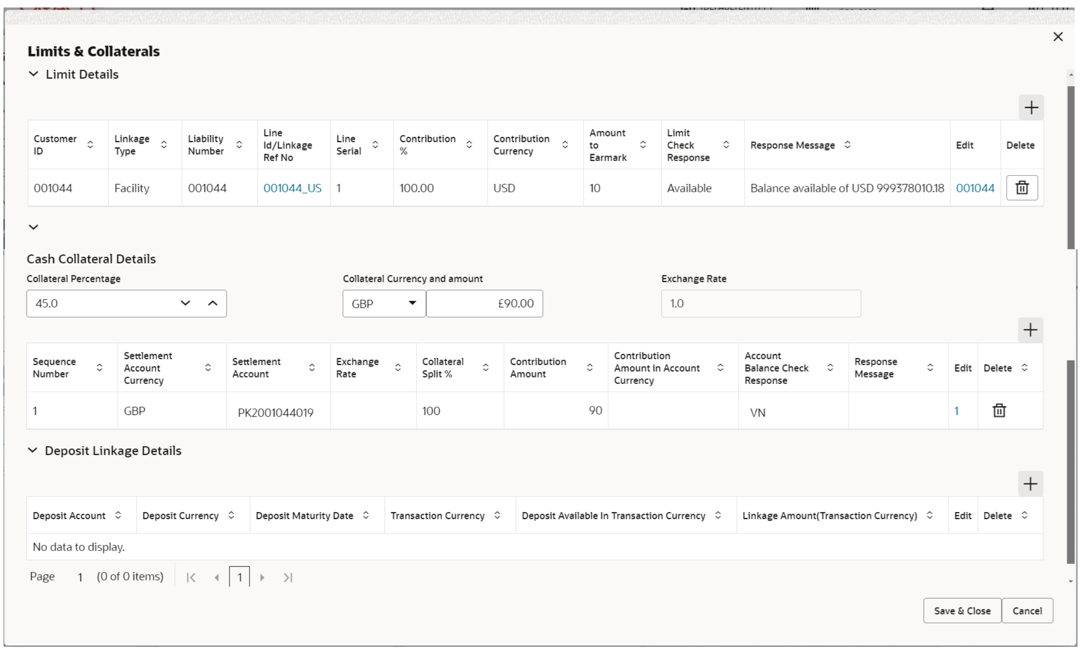
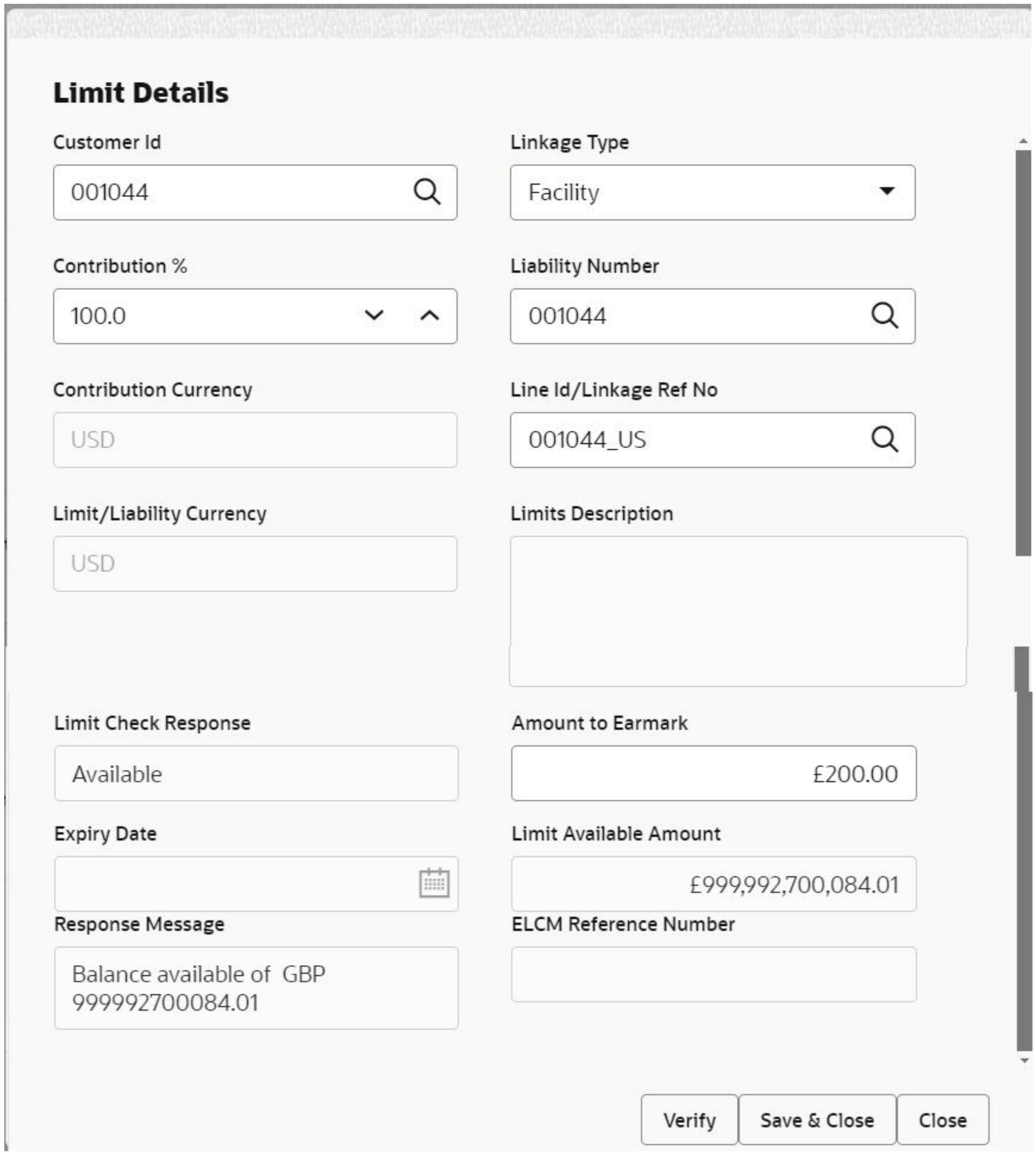


Figure 2-12 Limit Details



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

Table 2-15 Limit Details - Field Description

Field	Description
Limit Details	Specify the limit details. Click plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application. The user can change the customer ID.

Table 2-15 (Cont.) Limit Details - Field Description

Field	Description
Linkage Type	Select the linkage type. Linkage type can be: • **Facility** • **Liability** By default Linkage Type is **Facility**.
Contribution %	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.
Liability Number	Click **Search** icon to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.
Contribution Currency	Read only field. The LC currency will be defaulted in this field.
Line ID/ Linkage Ref No	Click **Search** to search and select from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount. **Note** User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field. This field is disabled and read only, if **Linkage Type** is **Liability**.
Limit/ Liability Currency	This field displays the limit currency. Limit Currency will be defaulted in this field, when you select the **Liability Number**.
Limits Description	Read only field. This field displays the limits description.
Limit Check Response	Read only field. This field displays the limit check response. Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response. The value in this field appears, if you click the Verify button.
Amount to Earmark	Amount to earmark will default based on the contribution %. User can change the value.
Expiry Date	Read only field. This field displays the date up to which the Line is valid.

Table 2-15 (Cont.) Limit Details - Field Description

Field	Description
Limit Available Amount	Read only field. This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.
Response Message	Read only field. This field displays the detailed response message. The value in this field appears, if you click the Verify button.
ELCM Reference Number	Read only field. This field displays the ELCM reference number.
Limit Details - Grid	Below fields appear in the Limit Details grid along with the above fields.
Line Serial	Read only field. Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.
Edit	Click edit link to edit the limit details.

Collateral Details

Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table.

Figure 2-13 Collateral Details

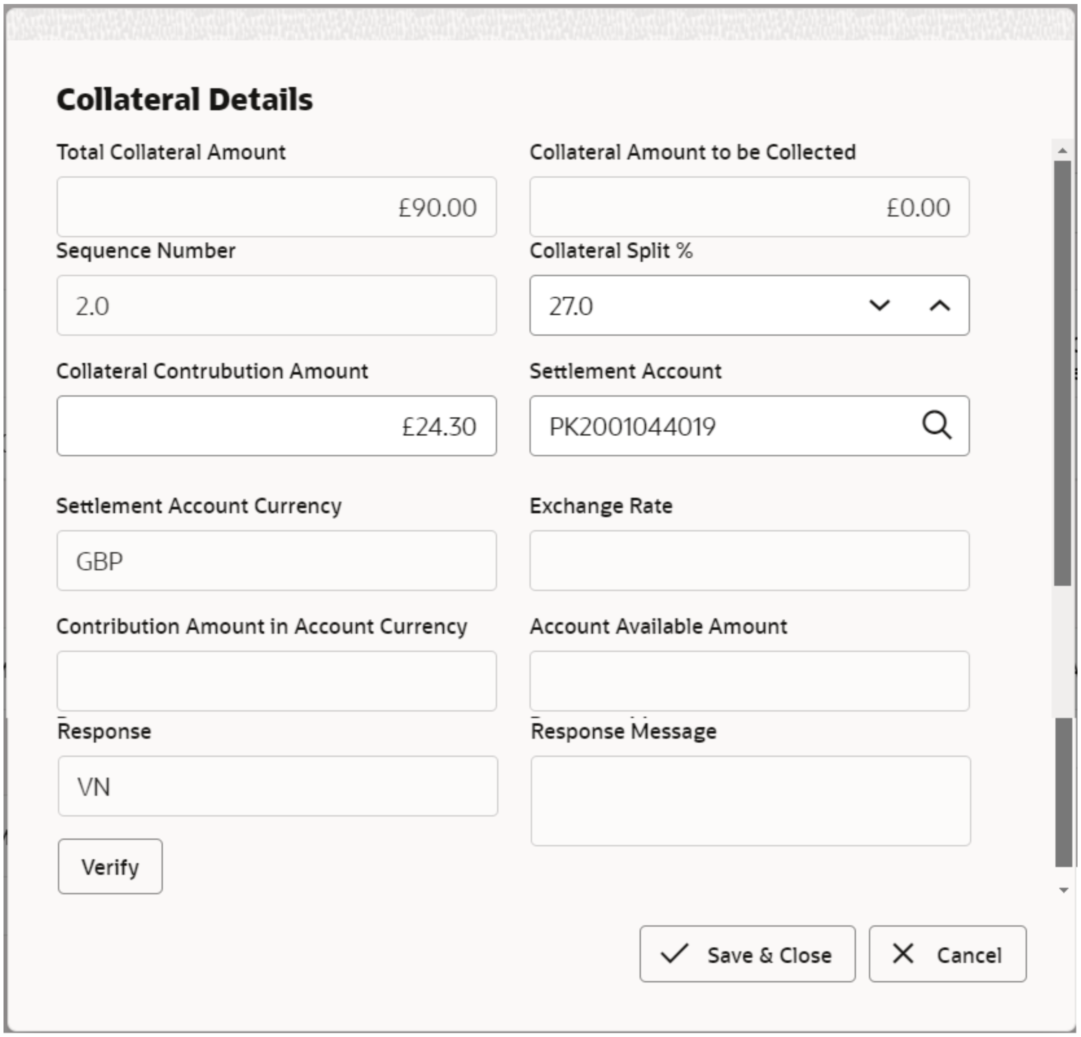


Table 2-16   Cash Collateral Details - Field Description

Field	Description
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.
Exchange Rate	System populates the exchange rate maintained. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.
Cash Collateral Details pop-up screen	Click plus icon to add new collateral details. Below fields are displayed on the **Cash Collateral Details** pop-up screen, if the user clicks plus icon.
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.

Table 2-16 (Cont.) Cash Collateral Details - Field Description

Field	Description
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Settlement Account	Click **Search** to search and select the settlement account for the collateral.
Settlement Account Currency	Read only field. This field displays the settlement account currency and will be auto-populated based on the Settlement Account selection.
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.
Account Available Amount	Read only field. System populates the account available amount on clicking the **Verify** button.
Response	Read only field. System populates the response on clicking the **Verify** button.
Response Message	Read only field. System populates the response message on clicking the **Verify** button.
Verify	Click to verify the account balance of the Settlement Account.
Save & Close	Click to to save and close the record.
Cancel	Click to cancel the entry.
Cash Collateral Details - Grid	Below fields appear in the **Cash Collateral Details** grid along with the above fields.
Collateral %	Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.

Table 2-16 (Cont.) Cash Collateral Details - Field Description

Field	Description
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Account Balance Check Response	This field displays the account balance check response.
Edit	Click edit link to edit the collateral details.

Deposit Linkage Details
In this section which the deposit linkage details is captured.

System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly.

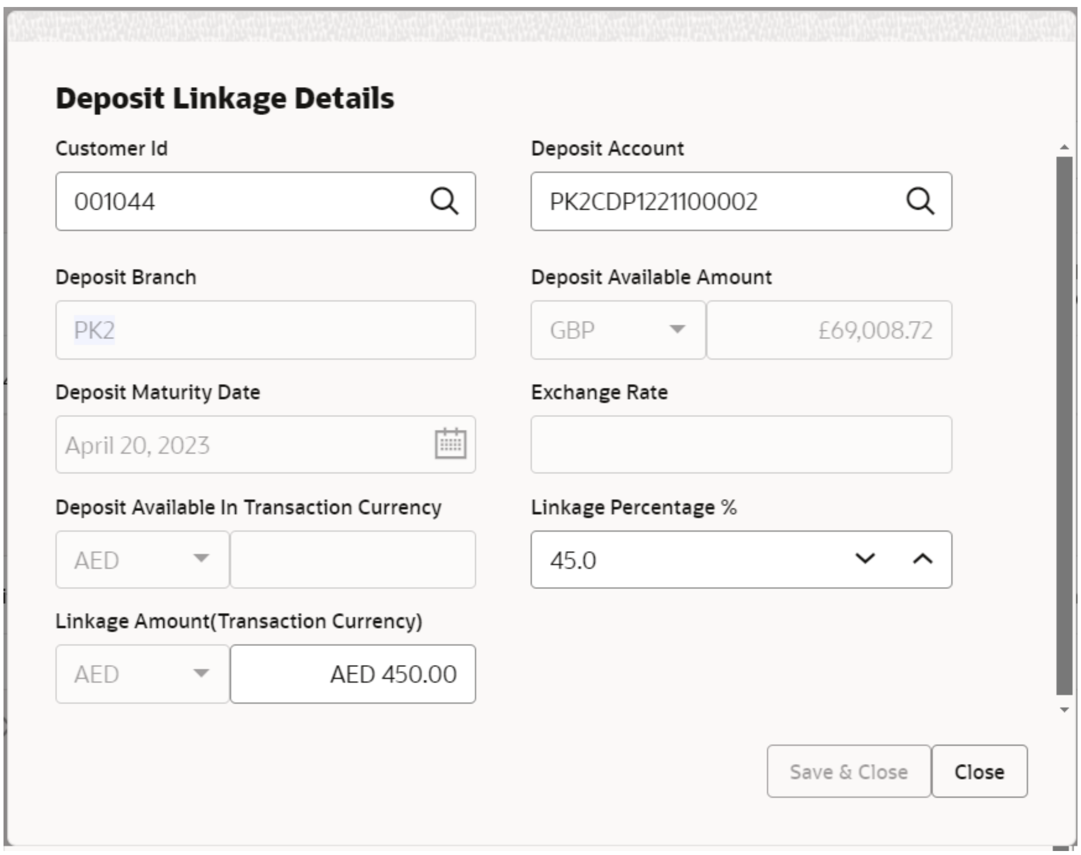


Table 2-17 Deposit Linkage Details

Field	Description
Deposit Linkage Details	Click plus icon to add new deposit linkage details.

Table 2-17 (Cont.) Deposit Linkage Details

Field	Description
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application. The user can change the customer ID.
Deposit Account	Click **Search** to search and select deposit for linkage from the look-up. All the Deposits of the customer should be listed in the look-up search. User should be able to select the deposit for linkage.
Deposit Branch	This field displays the deposit branch which will be auto-populated based on the deposit account selection.
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.
Exchange Rate	This field displays the latest exchange rate for deposit linkage. This will be picked up from the exchange rate maintenance from the common core.
Deposit Available In Transaction Currency	This field displays the deposit amount available, after exchange rate conversion, if applicable.
Linkage Percentage %	Specify the value for linkage percentage.
Linkage Amount (Transaction Currency)	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.
Deposit Details - grid	Below fields appear in the **Deposit Details** grid along with the above fields.
Deposit Currency	The currency will get defaulted in this field.
Transaction Currency	The currency will get defaulted in this field from the underlying task.
Edit	Click edit link to edit the deposit linkage details.

3. Click **Save and Close** to save the details and close the screen.

Payment Details

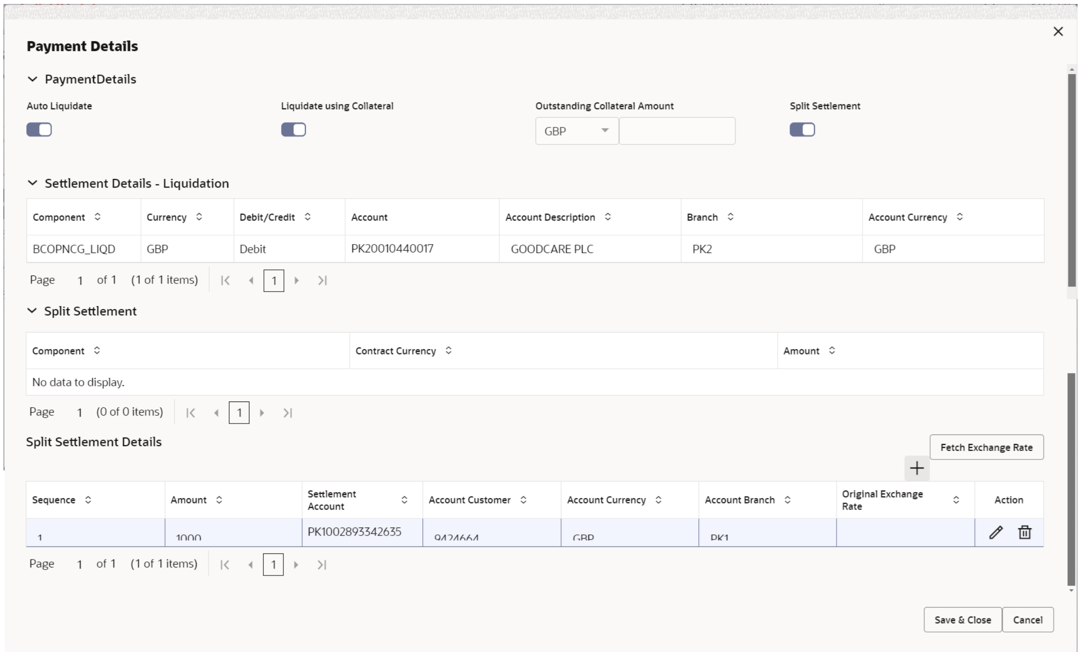


Table 2-18 Payment Details - Field Description

Field	Description
Payment Details	Specify the Payment Details.
Auto Liquidate	Enable this option, if the auto liquidation is required. Disable this option, if the auto liquidation is not required. Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system.
Liquidate using Collateral	If the claim settlement has to be paid, via collateral the user has to select the Liquidate using collateral. User can liquidate using collateral only if collateral has been mapped at the time of Issuance of Letter of Undertaking for Buyers Credit. In case collateral not mapped during issuance, user cannot add collaterals and use the same during liquidation.
Outstanding Collateral Amount	Read Only field. System defaults the outstanding collateral amount (if mapped).
Split Settlement	Enable the option to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill. Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill
Settlement Details - Liquidation	Specify the Settlement Details.
Component	System defaults the component based on the product selected.
Currency	Application displays the default currency for the component.
Debit/Credit	Application displays the debit/credit indicators for the components.
Account	System defaults the account details for the components. User can modify the account.
Account Description	System defaults the description of the customer’s account.
Branch	System defaults the branch of the customer’s account.

Table 2-18 (Cont.) Payment Details - Field Description

Field	Description
Account Currency	This field defaults the currency of the account.
Split Settlement	Below section appears, if user enables the **Split Settlement** option.
Contract Currency	System defaults the contract currency for the component.
Amount	The Amount for each component. This is populated from the transaction details of the buyers credit.
Split Settlement Details	Below section appears, if user enables the **Split Settlement** option. Click '+' plus icon to add new Split Settlement details. Click **-** minus icon to delete the Split Settlement record.
Seqence	The sequence number is auto populated with the value, generated by the system.
Amount	Specify the amount for the split settlement.
Settlement Account	Click **Search** to search and select the settlement account where the update of the Buyers Credit has to be routed.
Account Customer	Displays the customer's account based on the settlement account selection.
Account Currency	Displays the customer's account currency based on the settlement account selection.
Account Branch	Displays the branch of the customer's account based on the settlement account selection.
Original Exchange Rate	System defaults the original exchange rate as simulated in settlement details section from OBTF on clicking the **Fetch Exchange Rate** button.
Action	Click edit icon to edit the **Split Settlement Details** record. Click delete icon to delete the **Split Settlement Details** record.

4. Click **Save and Close** to save the details and close the screen.

FX Linkage
This section enables the user to link the existing FX contract(s) to the LC transactions. User can link multiple forward FX contracts.

FX contract linkage with the Bill booking can happen only for immediate liquidation of sight payment or for Usance. For manual sight payment, the user needs to link the FX contract on the date of liquidation of the Bill.

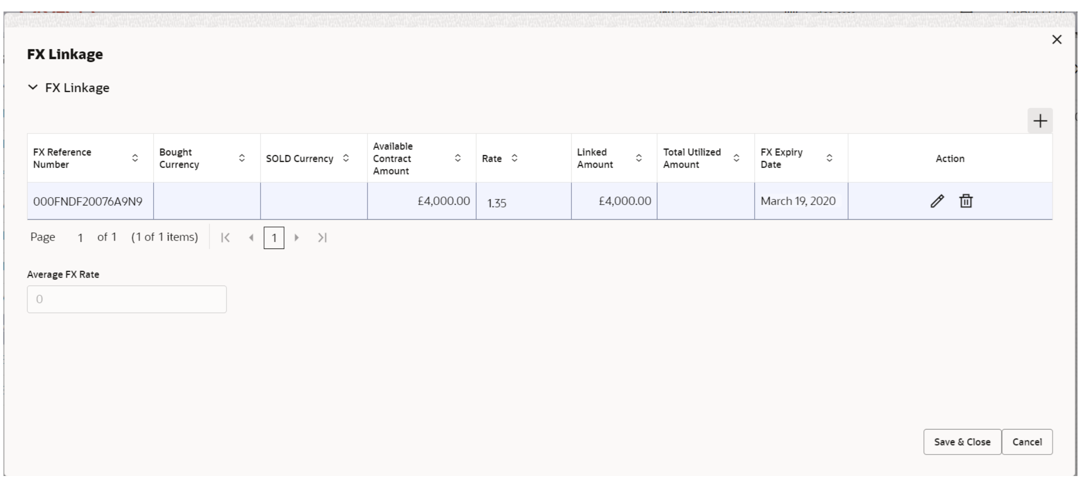
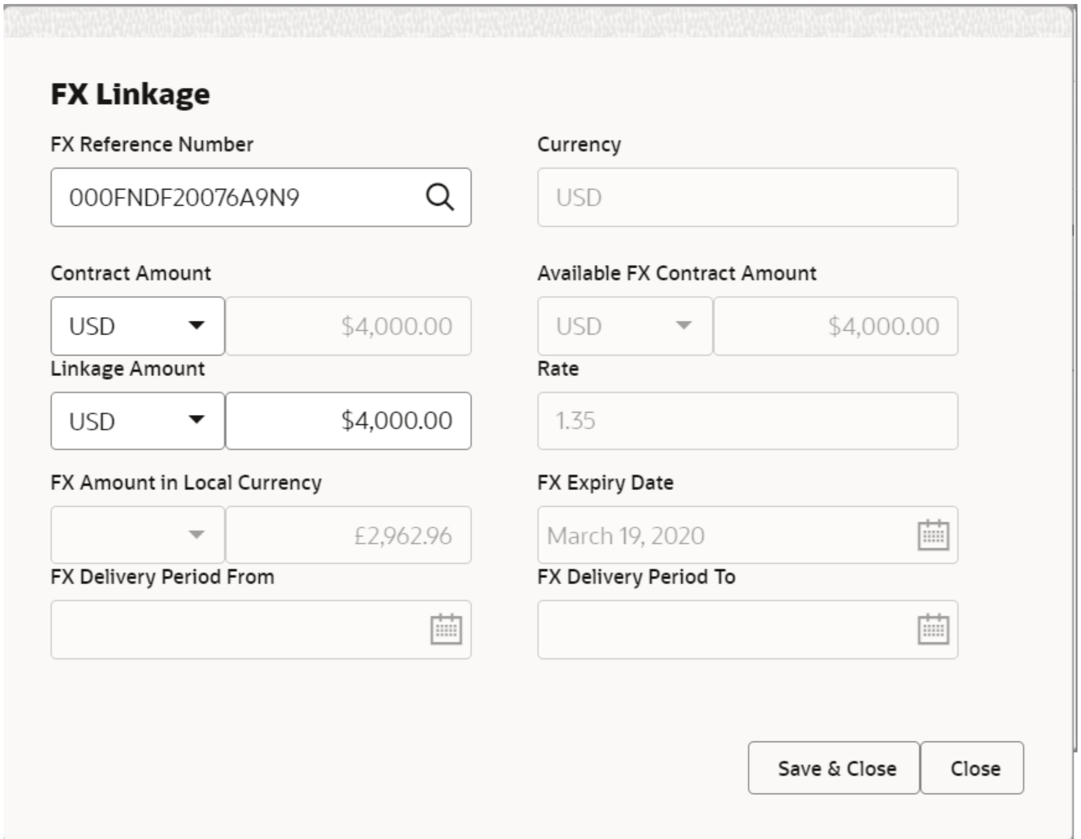


Figure 2-14 FX Linkage Details



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

Table 2-19 FX Linkage - Field Description

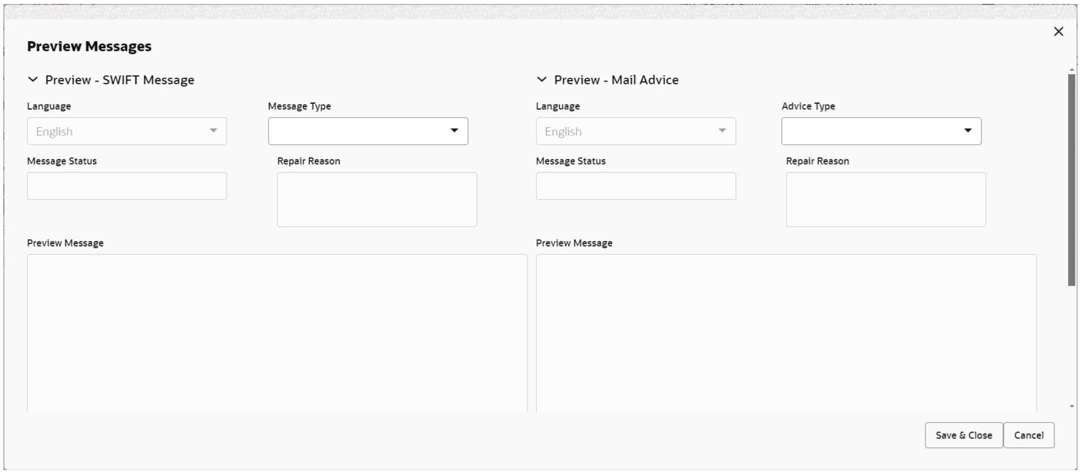
Field	Description
FX Linkage	Click + to add multiple **FX Details**. Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.
FX Reference Number	Click **Search** to search and select the FX contract reference number. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows, • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.
Currency	This field displays the FX SOLD currency from the linked FX contract.
Contract Amount	TThis field displays the FX SOLD currency and Amount. The user can change the currency.

Table 2-19 (Cont.) FX Linkage - Field Description

Field	Description
Available FX Contract Amount	This field displays the available FX contract amount. The value is from the "Available Amount" in FXDLINKG screen in OBTR. Available Amount SOLD currency and Amount is displayed.
Linkage Amount	This field displays the amount available for linkage. The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone. The validation "Sum of Linked amount will not be greater than contract amount" or "Linkage amount will not be greater than the available amount for linkage" should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX.
Rate	This field displays the rate at which the contract is booked.
FX Amount in Local Currency	This field displays the FX amount in local currency. The value is defaulted as FX BOT currency and Amount from FXDTRONL
FX Expiry Date	This field displays the expiry date from the linked FX contract.
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.
FX Linkage grid	Below fields appear in the FX linkage grid along with the above fields.
Bought Currency	This field displays the currency from the linked FX contract.
Sold Currency	This field displays the currency from the linked FX contract.
Available Contract Amount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.
Linked Amount	Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.
Total Utilized Amount	This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version. The value is Total Utilized Amount SOLD currency and Amount for Import LC/Guarantee Issuance from FXDLINKG .
Average FX Rate	Multiple forward FX contract could be linked,and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate.
Action	Click Edit icon to edit the FX details. Click Delete icon to delete the FX details.

5. Click **Save and Close** to save the details and close the screen.

Preview Message
The bank user can view a preview the draft SWIFT message based on message type and the draft mail advice based on the advice type.



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

Table 2-20 Preview Message - Field Description

Field	Description
Preview SWIFT Message	Displays the preview of SWIFT Messages.
Language	Read only field. The language to preview the draft guarantee details. English is set as default language for the preview.
Message Type	Select the message type from the drop down. User can choose to see preview of different message.
Message Status	Read only field. Display the message status of draft message of buyers credit details.
Repair Reason	Read only field. Display the message repair reason of draft message of buyers credit details.
Preview Message	This field displays a preview of the draft message.
Preview Mail Advice	The preview message-mail advice is simulated from the back office and the user can view the message.
Language	Read only field. The language for the advice message. English is set as default language for the preview.
Advice Type	Select the advice type.
Message Status	Read only field. Display the message status of draft message of buyers credit details.
Repair Reason	Read only field. Display the message repair reason of draft message of buyers credit details.
Preview Message	This field displays a preview of advice.

6. Click **Save and Close** to save the details and close the screen.
7. **Next**.

   The task will move to next data segment.
   For more information on action buttons, refer to the field description table below.

Table 2-21 Additional Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-21 (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

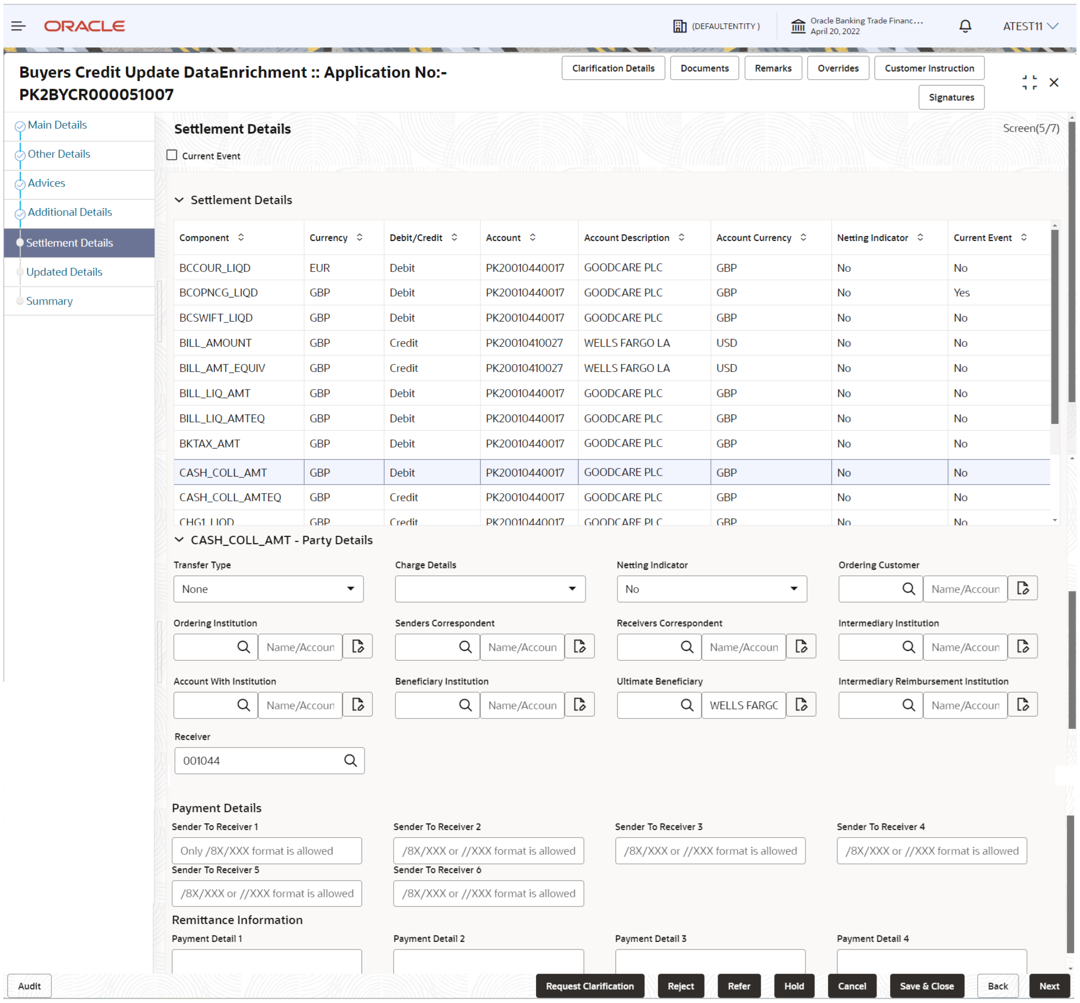
2.3.5 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Update Details of Buyers Credit request.

System defaults the Components of both the Bill Liquidation Amount and the Interest Amount in this section. Netting option should be used if the user wants to send a single payment for the Principal and Interest together.

1. On **Settlement Details** screen, specify the fields.

Figure 2-15 Settlement Details



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

Table 2-22 Settlement Details – Field Description

Field	Description
Current Event	Select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event
Component	This field displays the components based on the product selected.
Currency	This field displays the default currency for the component.
Debit/Credit	This field displays the debit/credit indicators for the components.
Account	This field displays the account details for the components.
Account Description	This field displays the the description of the selected account.
Account Currency	System defaults the currency for all the items based on the account number.
Netting Indicator	This field displays the applicable netting indicator.
Current Event	System defaults the current event as Y or N.

2. Click any component in the grid.

Party Details

Table 2-23 Party Details – Field Description

Field	Description
Transfer Type	Select the transfer type from the drop-down list. The options are: • **Customer Transfer** • **Bank Transfer for own account** • **Direct Debit Advice** • **Managers Check** • **Customer Transfer with Cover** • **Bank Transfer**
Charge Details	Select the charge details for the transaction. The options are: • **Beneficiary All Charges** • **Remitter Our Charges** • **Remitter All Charges**
Netting Indicator	Select the netting indicator for the component. The options are: • **Yes** • **No**
Ordering Customer	Click search icon to search and select the ordering customer from the look up.
Ordering Institution	Click search icon to search and select the ordering institution from the look up.
Senders Correspondent	Click search icon to search and select the senders correspondent from the look up.
Receivers Correspondent	Click search icon to search and select the receivers correspondent from the look up.
Intermediary Institution	Click search icon to search and select the intermediary institution from the look up.
Account with Institution	Click search icon to search and select the account with institution from the look up.
Beneficiary Institution	Click search icon to search and select the beneficiary institution from the look up.
Ultimate Beneficiary	Click search icon to search and select the ultimate beneficiary from the look up.
Intermediary Reimbursement Institution	Click search icon to search and select the intermediary reimbursement institution from the look up.
Receiver	Click search icon to search and select the Receiver from the look up.

Payment Details

Table 2-24 Payment Details - Field Description

Field	Description
Sender to Receiver 1	Specify the sender to receiver message.
Sender to Receiver 2	Specify the sender to receiver message.
Sender to Receiver 3	Specify the sender to receiver message.
Sender to Receiver 4	Specify the sender to receiver message.

Table 2-24 (Cont.) Payment Details - Field Description

Field	Description
Sender to Receiver 5	Specify the sender to receiver message.
Sender to Receiver 6	Specify the sender to receiver message.

Remittance Information

Table 2-25 Remittance Information – Field Description

Field	Description
Payment Detail 1	Specify the payment details.
Payment Detail 2	Specify the payment details.
Payment Detail 3	Specify the payment details.
Payment Detail 4	Specify the payment details.

3. Click **Next**.

   The task will move to next data segment.

Table 2-26 Settlement Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-26 (Cont.) Settlement Details - Action Buttons - Field Description

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Tasks’ queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Tasks' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

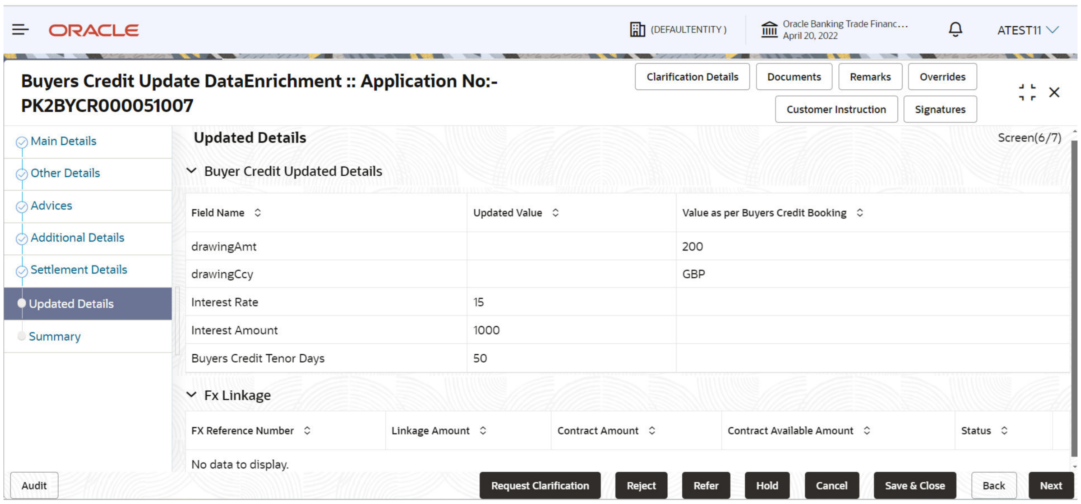
2.3.6 Updated Details

This topic provides the systematic instructions to capture the Updated details.

This section enables the user to view the details of the updated fields along with the old values for the Data Enrichment user to compare.

1. On **Updated Details** screen, specify the fields.

Figure 2-16 Updated Details



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

Table 2-27 Updated Details - Field Description

Field	Description
Buyers Credit Updated Details	This section displays the Buyers Credit Updated Details.
Field Name	The field list the field names.
Updated Value	This field displays the updated value of the fields for the data enrichment users to compare with the old values.
Value as per Buyers Credit Booking	This field displays the values of fields as per Buyers Credit Booking.
Fx Linkage	This section displays the updated details of FX Linkage fields.

2. Click **Next**.

   The task will move to next data segment.
   For more information on action buttons, refer to the field description table below.

Table 2-28 Updated Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Click the Request Clarification button to request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Tasks' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-28 (Cont.) Updated Details - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

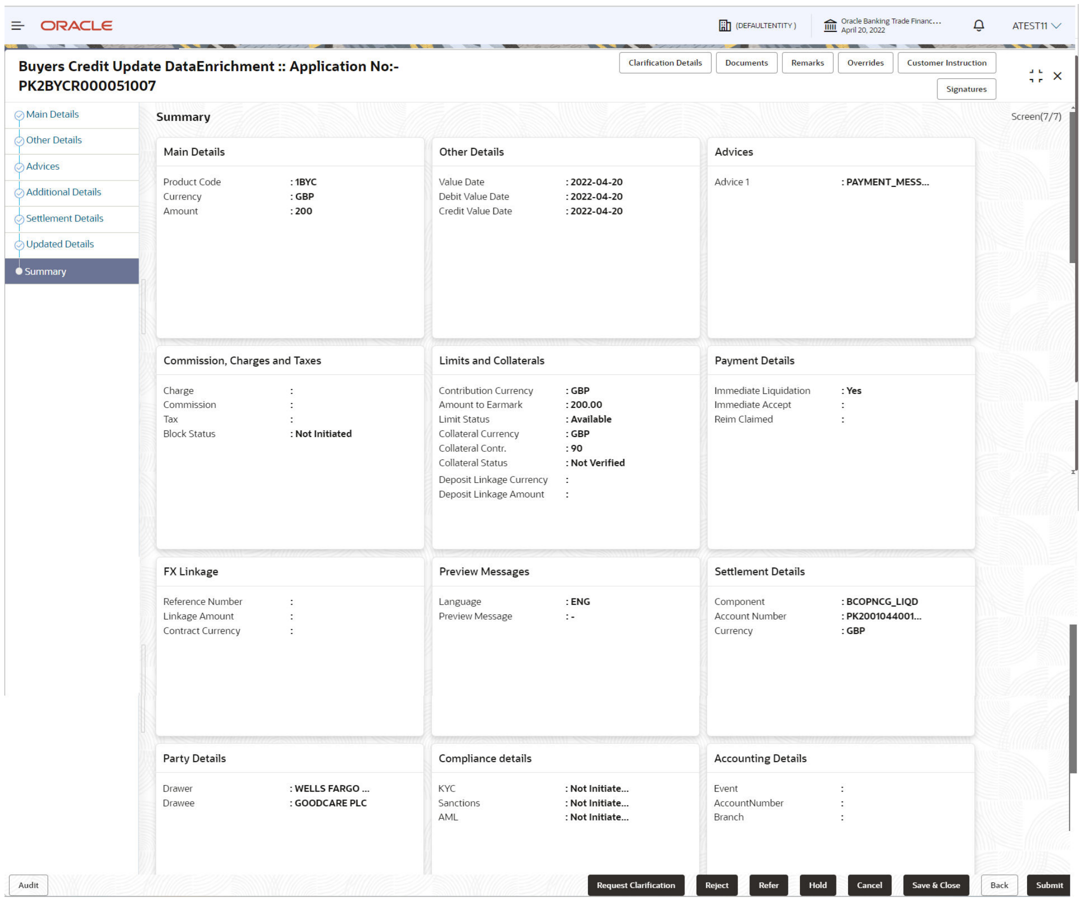
2.3.7 Summary

This topic provides the systematic instructions to view the summary of Update Details of Buyers Credit request.

User can review the summary of details updated in Data Enrichment stage of Update Details of Buyers Credit request.
This Summary screen displays the list of stages/data/values as tiles. The tiles must display a list of important fields with values. User can drill down from Summary tiles into respective data segments.

1. On **Summary** screen, click the 3 dots on any tile to view the details.

Figure 2-17 Summary



Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details.
- Advices - User can view the advice details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Limits and Collaterals - User can view the limits and collateral details.
- Payment Details - User can view all details related to payments.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview messages.
- Settlement Details - User can view and modify settlement details, if required.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

2. Click **Submit**.

   The task will move to next logical stage.

Table 2-29 Summary - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Submit the request for clarification to the "Trade Finance Portal" for the transactions initiated offline
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

Table 2-29 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Submit	Task will get moved to next logical stage of Update Details of Buyers Credit. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.4 Exceptions

This topic helps you quickly get acquainted with the Exceptions process.

The Update Details of Buyers Credit request, before it reaches the approval stage, the application will validate the Amount Block, KYC and AML. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

Exception - Amount Block

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

Amount Bock Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details.
- Advices - User can view the advice details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Limits and Collaterals - User can view the limits and collateral details.
- Payment Details - User can view all details related to payments.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview messages.
- Settlement Details - User can view and modify settlement details, if required.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

1. Click **Approve**. to approve thw export booking amount bolck exception check.

For more information on Action Buttons, refer to the field description table below.

Table 2-30 Amount Bock Exception - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Repayment of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-30 (Cont.) Amount Bock Exception - Action Buttons - Field Description

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

Exception - Know Your Customer (KYC)

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

1. Log in into OBTFPMCS application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.
2. Open the task, to see summary tiles that display a summary of available updated fields with values.
   User can pick up a transaction and do the following actions:

   Approve

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

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details.
- Advices - User can view the advice details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Limits and Collaterals - User can view the limits and collateral details.

- Payment Details - User can view all details related to payments.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview messages.
- Settlement Details - User can view and modify settlement details, if required.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

For more information on Action Buttons, refer to the field description table below.

Table 2-31 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Repayment of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.

Table 2-31 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.
Back	Task moves to previous logical step.

Exception - Limit Check/Credit

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

1. Log in into OBTFPMCS application, limit check exception queue. Limit check exception failed tasks for Trade Finance transactions must be listed in your queue.
2. Click **My Task**. The summary tiles displays summary of important fields with values.

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Limit/Credit Check

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details.
- Advices - User can view the advice details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Limits and Collaterals - User can view the limits and collateral details.
- Payment Details - User can view all details related to payments.
- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview messages.
- Settlement Details - User can view and modify settlement details, if required.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

For more information on action butons, refer to the field description table below.

Table 2-32 Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Repayment of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

Table 2-32 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

2.5 Multi Level Approval

This topic helps you quickly get acquainted with the Multi Level Approval process.

A User can view the summary of details updated in multilevel approval stage of Update Details of Buyers Credit request.

1. Log in into OBTFPMCS application and acquire the task available in the approval stage in free task queue. The user can view the Summary tiles which displays list of important fields with values.
2. Click each tile to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

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

Authorization Re-Key (Non-Online Channel)

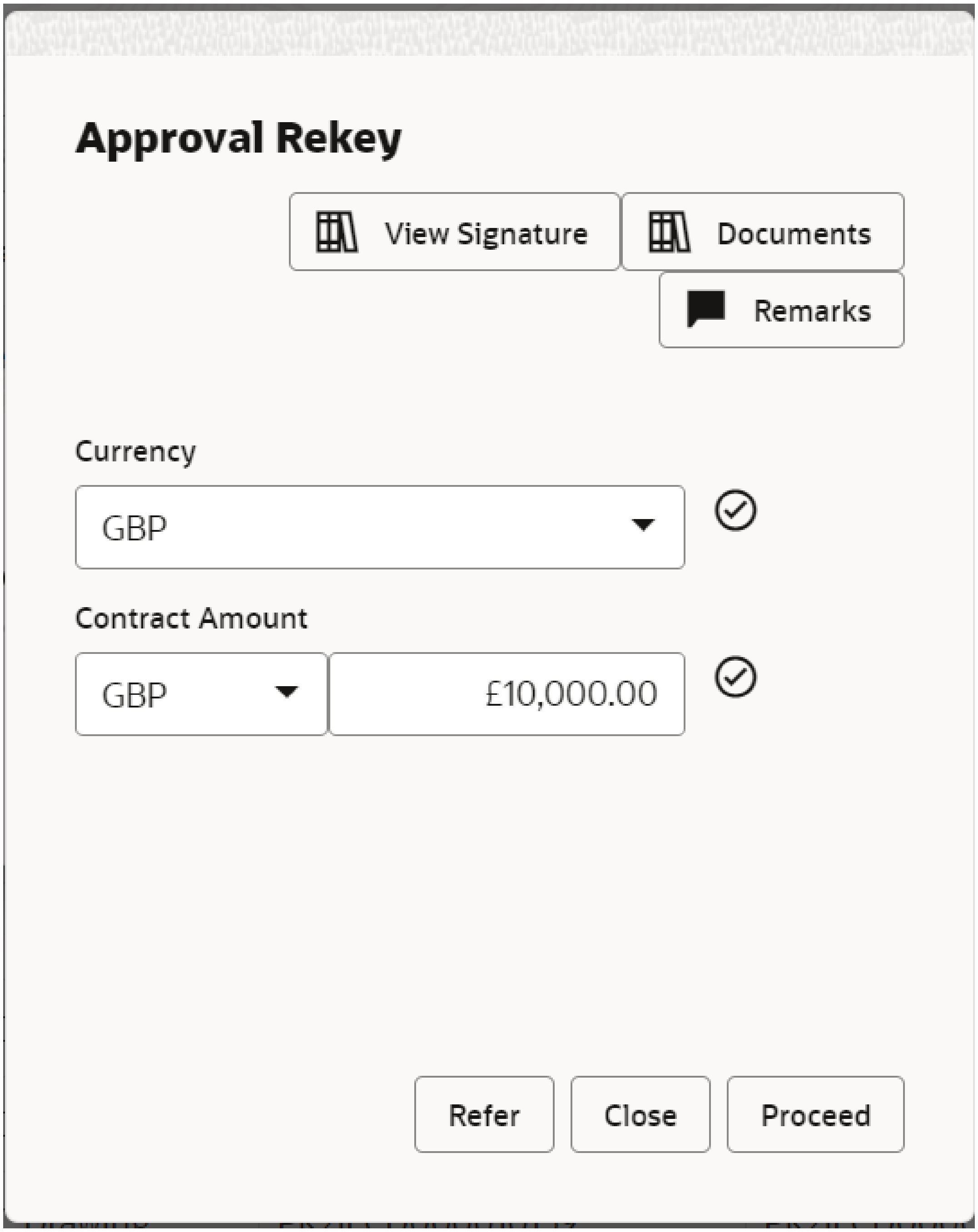
For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.

Open the task and re-key some of the critical field values from the request in the Re-key screen. Some of the fields below will dynamically be available for re-key.:

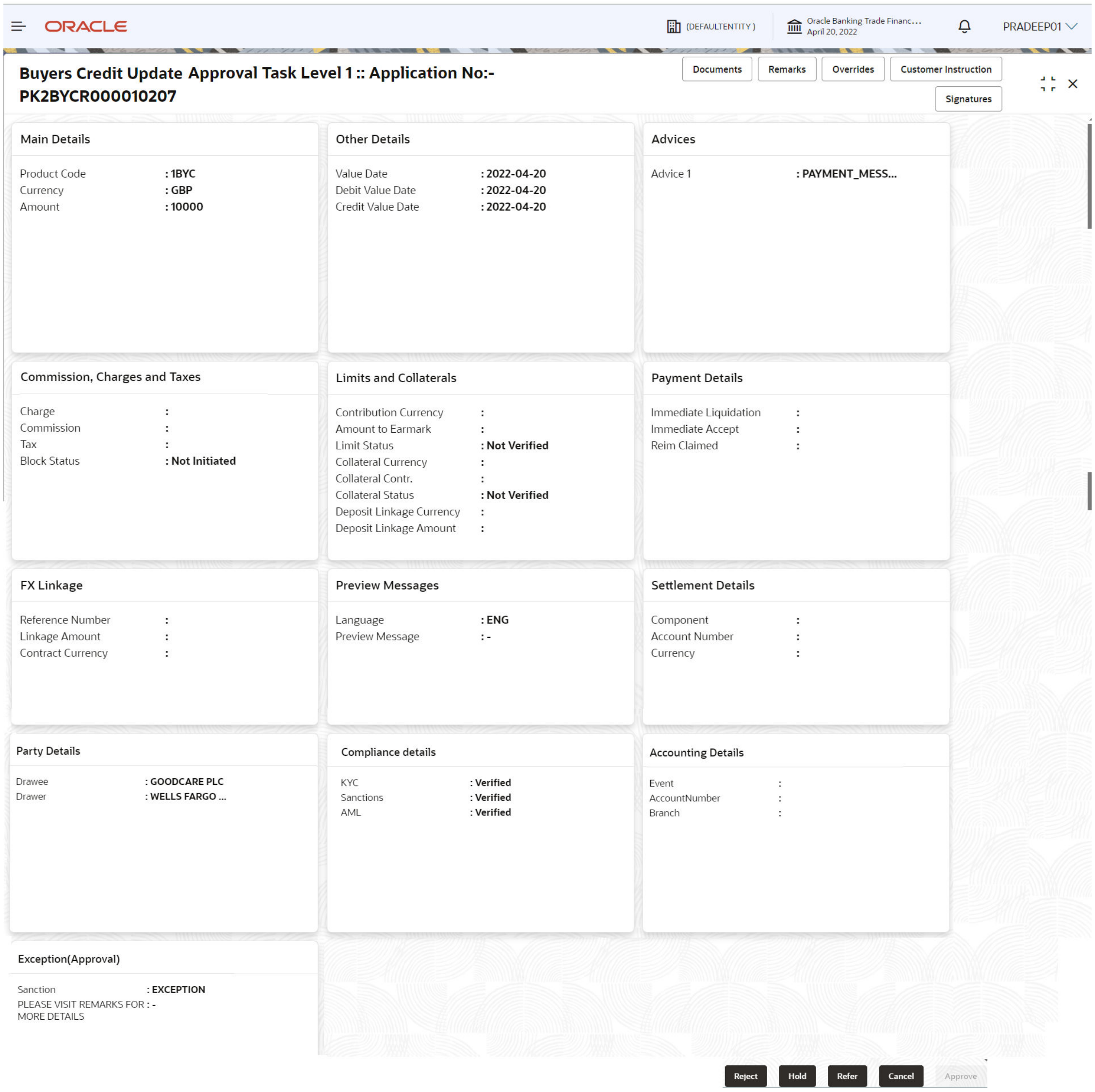
- Currency
- Contract Amount

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

Figure 2-18 Authorization Re-Key


Approval Rekey
View Signature
Documents
Remarks
Currency
GBP
Contract Amount
GBP
£10,000.00
Refer
Close
Proceed

Approval Summary



Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and Buyers Credit Bill Details details, if required.
- Other Details - User can view the other details.
- Advices - User can view the advice details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Limits and Collaterals - User can view the limits and collateral details.
- Payment Details - User can view all details related to payments.

- FX Linkage - User can view the details of FX Linkage.
- Preview Messages - User can view the preview messages.
- Settlement Details - User can view and modify settlement details, if required.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

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

1. Click **Approve**.

For more information on Action Buttons, refer to the field description table below.

Table 2-33 Approval Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Update Details of Buyers Credit. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-33 (Cont.) Approval Summary - Action Buttons - Field Description

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Cancel	Cancel the Approval stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.

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