# Oracle® Banking Trade Finance Process Management

# Export Documentary Collection Return User Guide

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Oracle Banking Trade Finance Process Management Export Documentary Collection Return User Guide, Release 14.8.1.0.0

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# Preface



## 1.1 Purpose

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management **Export Documentary Collection Return - Close** process.

## 1.2 Audience

This document is intended for the following audience:

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

## 1.3 Documentation Accessibility

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

- Access to Oracle Support

### 1.3.1 Access to Oracle Support

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

## 1.4 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.

## 1.5 Critical Patches

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

## 1.6 Diversity and Inclusion

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

## 1.7 Conventions

The following text conventions are used in this document:

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

## 1.8 Related 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

## 1.9 Screenshot Disclaimer

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

## 1.10 Acronyms and Abbreviations

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

**Table 1-1 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 |

## 1.11 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 1-2 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.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

**Table 1-2 (Cont.) Common Action Buttons and its Definitions**

| Action Buttons | Description |
|---|---|
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br>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. |

# 2

# Oracle Banking Trade Finance Process Management

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

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

This document will take you through following activities in OBTFPM:

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

**Overview**

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

**Benefits**

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

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

**Key Features**

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

# 3 Export Documentary Collection Booking Return - Close

Export Collection Return process facilitates the user to close the outstanding bills along with the returned documents or without any documents, when no more payments are expected.

This topic contains following subtopics:



- Common Initiation Stage
  This topic provides the systematic instructions to initiate the export documentary collection return request.
- Registration
  This topic provides the systematic instructions to initiate the Registration stage of **Export Documentary Collection Return** request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of export documentary collection return - Close request.
- Exceptions
  This topic helps you quickly get acquainted with the Exceptions process.
- Multi Level Approval
  This topic helps you quickly get acquainted with the Multi Level Approval process.
- Reject Approval
  This topic helps you quickly get acquainted with the Reject Approval process.

## 3.1 Common Initiation Stage

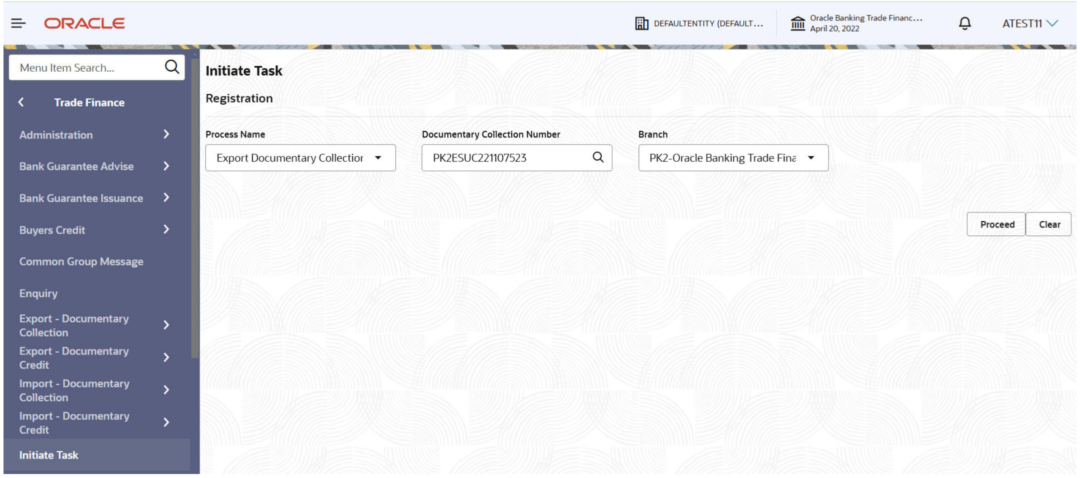
This topic provides the systematic instructions to initiate the export documentary collection return request.

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 3-1 Initiate Task**




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

> **Note**
>
> The fields which are marked in asterisk are mandatory.

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

**Table 3-1 Initiate Task - Field Description**

| Field | Description |
|---|---|
| **Process Name** | Select a process name from the drop-down list. |
| **Documentary Collection Number** | Click **Search** to search and select the required documentary collection number. |
| **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 3-2 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.

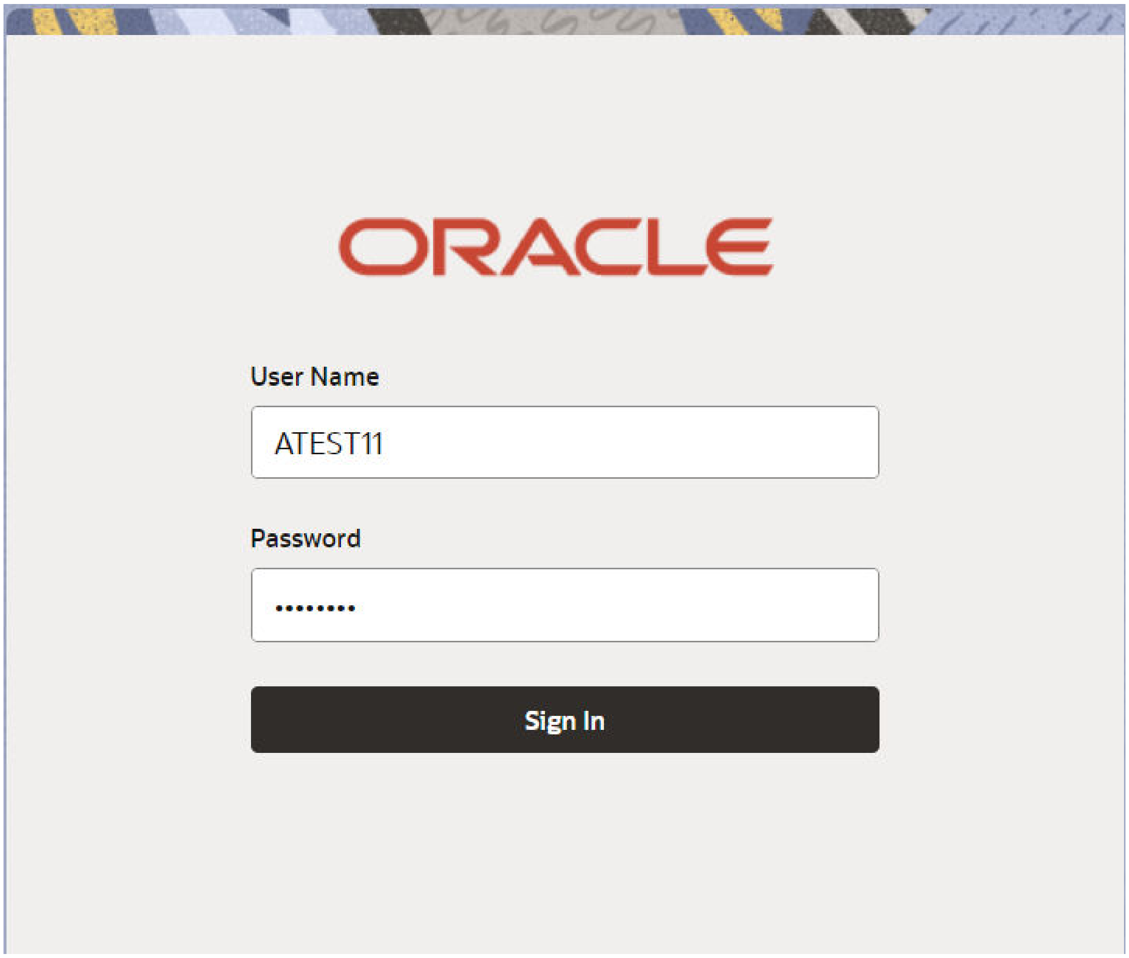
# 3.2 Registration

This topic provides the systematic instructions to initiate the Registration stage of **Export Documentary Collection Return** request.

The process starts from Registration stage, during Registration stage, user can capture the basic details of the transaction and upload related documents. On submit, the request will be available for an collection expert to handle the request in the next stage.

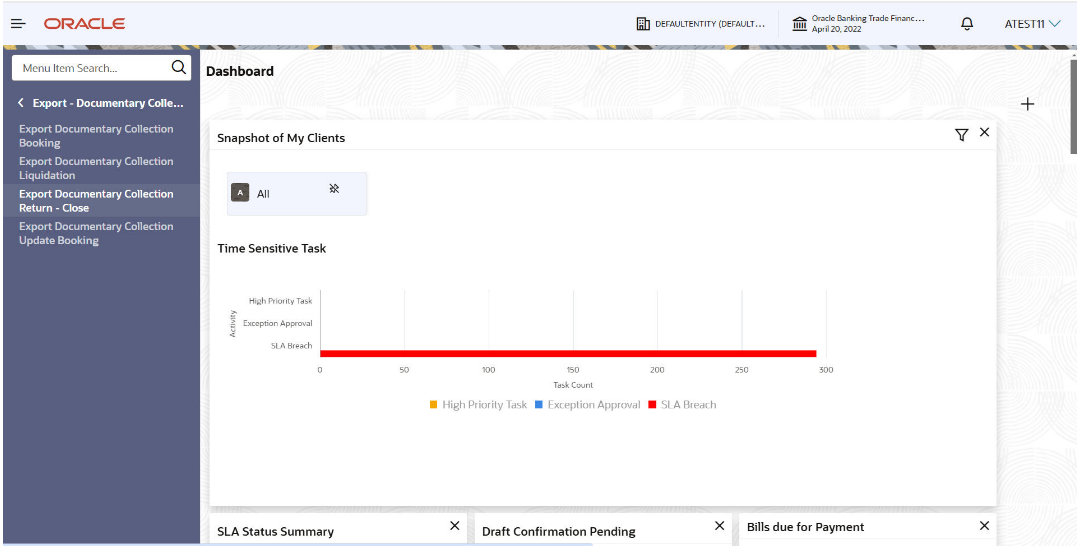
Specify **User ID** and **Password**, and login to **Home** screen.

**Figure 3-2 LogIn Screen**



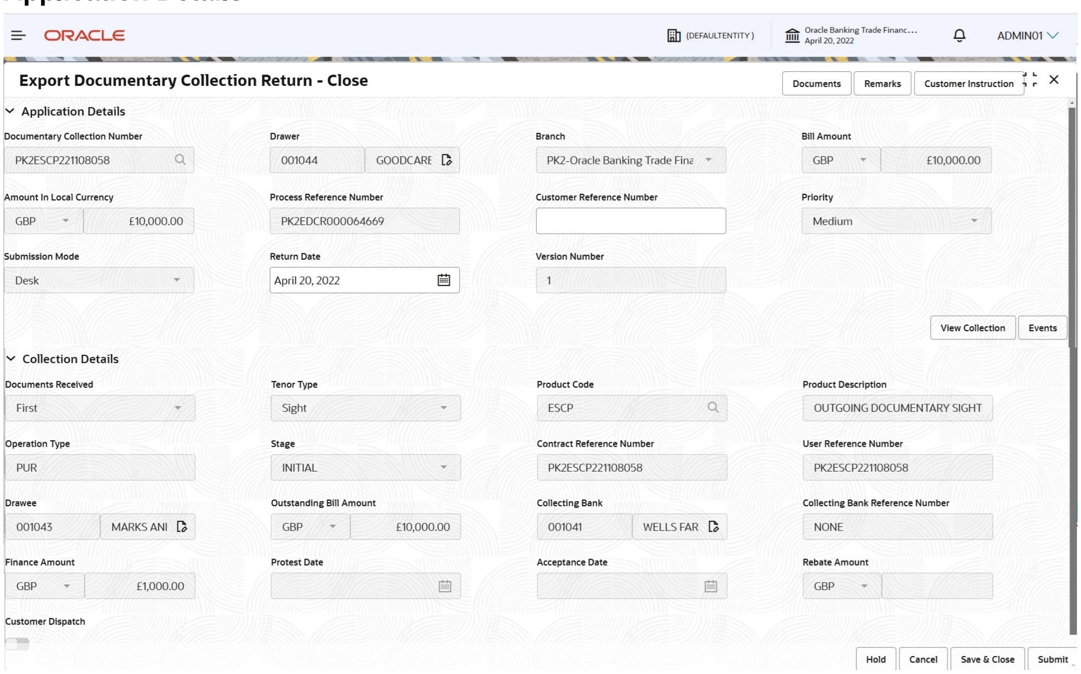

1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Export - Documentary Collection**.
2. Under **Export - Documentary Collection**, click **Export Documentary Collection Return - Close**.

### Figure 3-3 Export Documentary Collection Return - Close




The **Export Documentary Collection Return - Close - Registration** screen appears. The Export Documentary Collection Return - Registration stage has two sections Application Details and Collection Details. Let's look at the details of Registration screens below:

### Figure 3-4 Export Documentary Collection Return - Close - Registration - Application Details




3. On **Export Documentary Collection Return - Close - 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 3-3 Export Documentary Collection Return - Close - Registration - Application Details - Field Description**

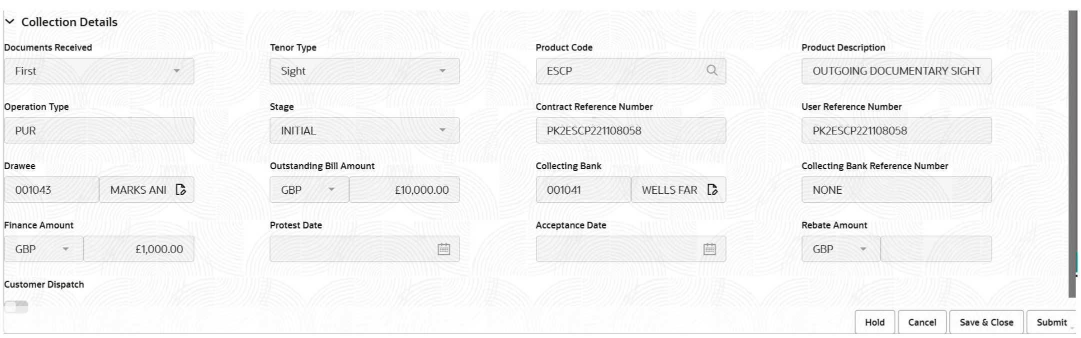
| Field | Description |
| --- | --- |
| **Documentary Collection Number** | Specify the documentary collection number.<br><br>Alternatively, click **Search** to search and select the documentary collection reference number. In the lookup, you can search giving any combination details of Documentary Collection Number, Drawer, Currency, Amount, Product Code and Booking Date to fetch the collection details. Based on the search result, select the applicable documentary collection to update the details. |
| **Drawer** | Read only field.<br><br>This field displays the Drawer ID and name based on the selected Documentary Collection Reference.<br>The user can change the parties in Update Collection Processes. Update summary should show both old and new parties.<br><br>**Note**<br>If the values are allowed to change and the selected drawee/ party is blacklisted the system displays a warning message. |
| **Branch** | Read only field.<br><br>Branch details is auto-populated based on the selected Documentary Collection Reference. |
| **Bill Amount** | Read only field.<br>This field displays the bill currency and the Bill Amount based on the selected Documentary Collection Reference. |
| **Amount In Local Currency** | Read only field.<br>System fetches the local currency equivalent value for the LC amount from back office (with decimal places). |
| **Process Reference Number** | Read only field.<br><br>Unique sequence number for the transaction.<br><br>This is auto generated by the system based on process name and branch code. |
| **Customer Reference Number** | Specify the customer reference number. |

**Table 3-3 (Cont.) Export Documentary Collection Return - Close - Registration - Application Details - Field Description**

| Field | Description |
|---|---|
| **Priority** | Read only field.<br>System populates the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit. |
| **Submission Mode** | System populates the submission mode of Export Collection Return - Close request.<br>By default the submission mode will have the value as ‘Desk’.<br>• **Desk** - Request received through Desk<br>• **Courier** - Request received through Courier |
| **Return Date** | System displays the return date of the application.<br>By default, the application displays branch’s current date. |
| **Version Number** | Read only field.<br>This field displays the latest version of the bill. |

**Collection Details**

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




4. On **Export Documentary Collection Return - Close - Collection Details** screen, specify the fields.

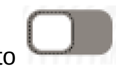
> **Note**
>
> The fields which are marked as **Required** are mandatory.

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

**Table 3-4 Export Documentary Collection Return - Close - Registration - Collection Details - Field Description**

| Field | Description |
| --- | --- |
| **Documents Received** | Read only field.<br>This field displays the documents received from the collection booking. |
| **Tenor Type** | Read only field.<br>This field displays the tenor details from the collection booking. |
| **Product Code** | Read only field.<br>This field displays the product code from the Documentary Collection Number. |
| **Product Description** | Read only field.<br>This field displays the description of the product as per the product code. |
| **Operation Type** | Read only field.<br>This field displays the operation type. |
| **Stage** | Read only field.<br>This field displays the stage based on the selected Documentary Collection Number. |
| **Contract Reference Number** | Read only field.<br>System populates the contract reference number from the back end system once the Documentary Collection Number is selected. |
| **User Reference Number** | Read only field.<br>This field displays the user reference number. |
| **Drawee** | Read only field.<br>Drawee ID will be auto-populated based on the selected Documentary Collection Number. |
| **Outstanding Bill Amount** | Read only field.<br>Outstanding Bill Amount will be auto-populated based on the selected Documentary Collection Number. |
| **Collecting Bank** | Read only field.<br>Collecting Bank ID and Collecting Bank Name will be auto-populated based on the selected Documentary Collection Number. |
| **Collecting Bank Reference** | Read only field.<br>Collecting Bank reference will be auto-populated based on the selected Documentary Collection Number. |
| **Finance Amount** | Read only field.<br>Finance Amount will be auto-populated based on the selected Documentary Collection Number. |
| **Protest Date** | Read only field.<br>Protest Date will be auto-populated based on the selected Documentary Collection Number. |

**Table 3-4 (Cont.) Export Documentary Collection Return - Close - Registration - Collection Details - Field Description**

| Field | Description |
| --- | --- |
| **Acceptance Date** | Read only field.<br>Acceptance Date will be auto-populated based on the selected Documentary Collection Number. |
| **Rebate Amount** | Read only field.<br>The rebate to the bill outstanding amount. |
| **Customer Dispatch** | Displays the value that will be populated from back office based on the maintenance.<br>• Switch to  if the customer has to dispatch the documents directly to the importer's bank.<br>• Switch to , if the bank has to dispatch the documents to the importer's bank. Bank user is not allowed to edit the field, if the value defaulted from the back office is "No" |

5. Click **Submit**.

   The task will move to next logical stage of **Export Documentary Collection Return - Close**.
   For more information on action buttons, refer to the field description table below.

**Table 3-5 Export Documentary Collection Return - Close - Registration - Action Buttons - Field Description**

| Field | Description |
| --- | --- |
| **Documents** | Upload the documents received under the Documentary Collection. |
| **Remarks** | Specify any additional information regarding the collection. This information can be viewed by other users handling the request. |
| **Customer Instruction** | Click to view/ input the following.<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Click to view the details of the collection. |
| **Events** | Click to view the details of collection and liquidations if any in chronological sequence. |
| **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.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancels the Export Documentary Collection Return - Close 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.<br><br>This option will not submit the request. |

**Table 3-5 (Cont.) Export Documentary Collection Return - Close - Registration - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Submit** | The task will move to next logical stage of Export Documentary Collection Return - Close. 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. |

# 3.3 Data Enrichment

This topic provides the systematic instructions to initiate the Data Enrichment stage of export documentary collection return - Close request.

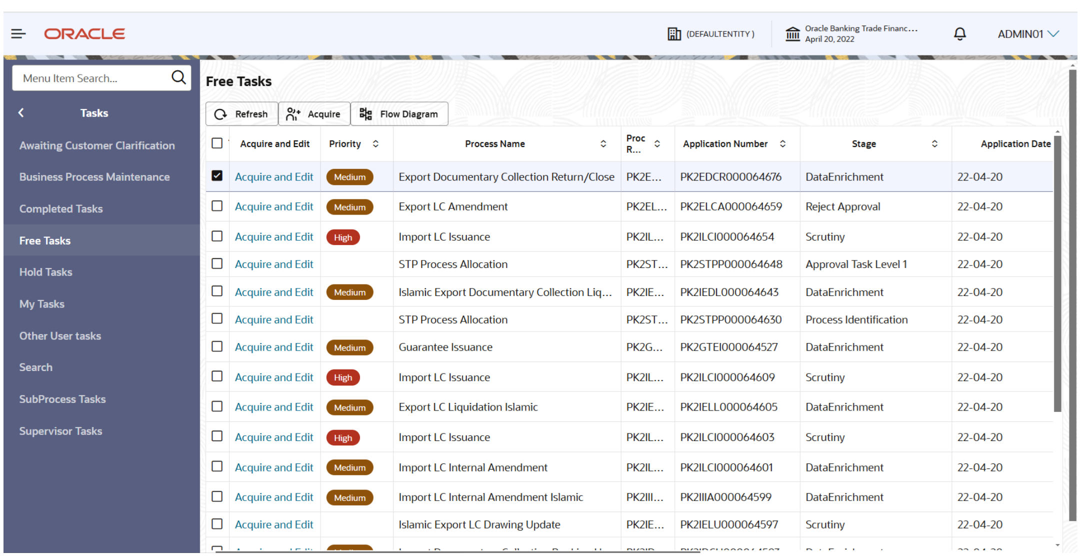
On successful completion of Registration of an Export Documentary Collection Return - Close, the task moves to Data Enrichment stage. At this stage the gathered information during Registration are validated.

> **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 **Trade Finance**. Under **Trade Finance**, click **Task**.
2. Under **Task**, click **Free Task**.

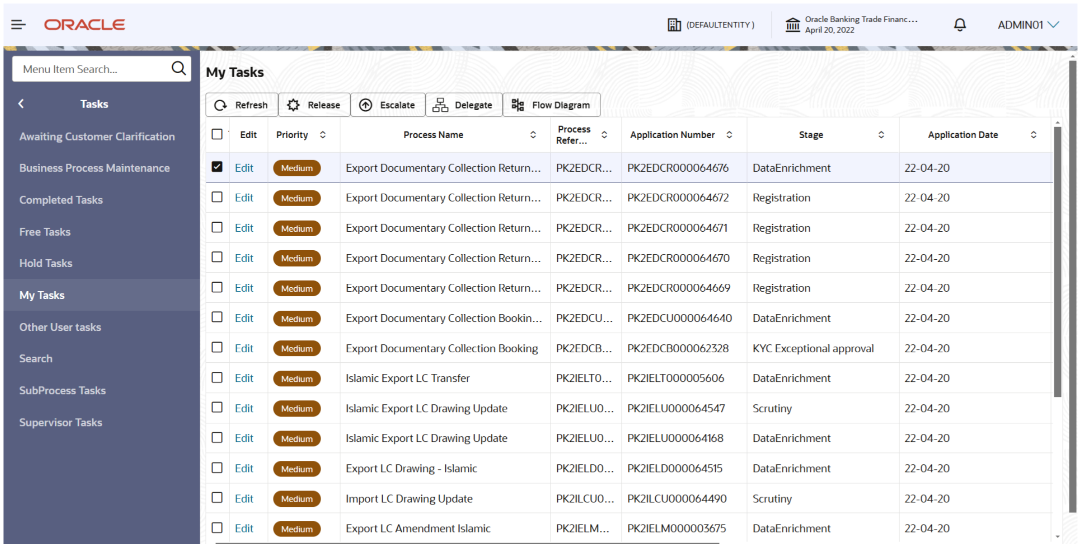
**Figure 3-5 Free Tasks**




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 3-6 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/ online channels may not be editable.
The Data Enrichment stage has the following hops for data capture:

- Main Details
  This topic provides the systematic instructions to initiate the Data Enrichment stage of export documentary collection Return - Close request.
- Closure/Return Details
  This topic provides the systematic instructions to capture the return details to process the Closure/Return.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- 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 export documentary collection return - close request.
- Summary
  This topic provides the systematic instructions to view the summary of export documentary collection return - close request.

## 3.3.1 Main Details

This topic provides the systematic instructions to initiate the Data Enrichment stage of export documentary collection Return - Close request.

Main details section has two sub section as follows:

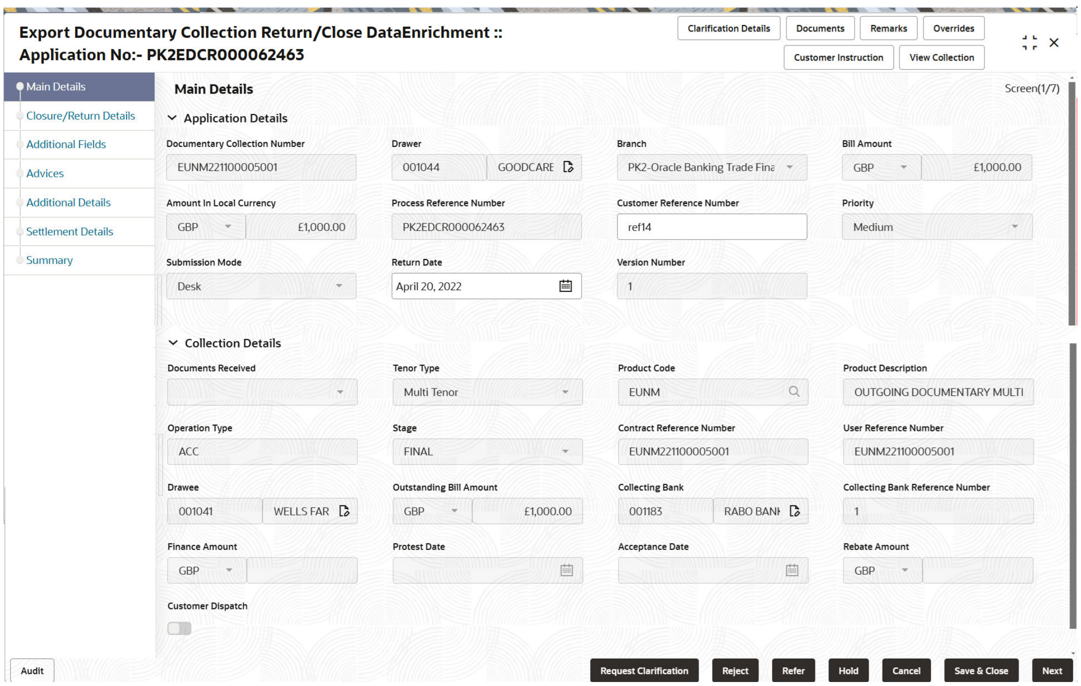
- Application Details
- Collection Details.

**Application Details**

The fields listed under this section are same as the fields listed under the Application Details section in Registration.

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

**Figure 3-7 Data Enrichment - Main Details**




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

**Table 3-6 Export Documentary Collection Return Islamic - Close - Registration - Application Details - Field Description**

| Field | Description |
| --- | --- |
| **Documentary Collection Number** | Read only field.<br>This field displays the documentary credit number as selected in **Registration** stage. |

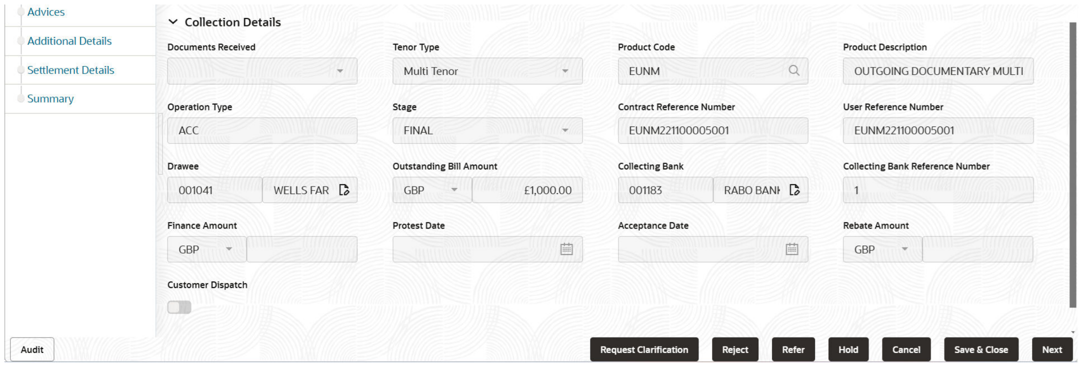
**Table 3-6 (Cont.) Export Documentary Collection Return Islamic - Close - Registration - Application Details - Field Description**

| Field | Description |
|---|---|
| **Drawer** | Read only field.<br><br>This field displays the Drawer ID and name based on the selected Documentary Collection Reference. |
| **Branch** | Read only field.<br><br>Branch details is auto-populated based on the selected Documentary Collection Reference. |
| **Bill Amount** | Read only field.<br>This field displays the bill currency and the Bill Amount based on the selected Documentary Collection Reference. |
| **Amount In Local Currency** | Read only field.<br>System fetches the local currency equivalent value for the LC amount from back office (with decimal places). |
| **Process Reference Number** | Read only field.<br><br>Unique sequence number for the transaction.<br><br>This is auto generated by the system based on process name and branch code. |
| **Customer Reference Number** | Specify the customer reference number. |
| **Priority** | Read only field.<br><br>System populates the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit. |
| **Submission Mode** | Read only field.<br>System populates the submission mode of Export Collection Return - Close request.<br><br>By default the submission mode will have the value as ‘Desk’.<br><br>• **Desk** - Request received through Desk<br>• **Courier** - Request received through Courier |
| **Return Date** | System displays the return date of the application.<br><br>By default, the application displays branch’s current date. |
| **Version Number** | Read only field.<br><br>This field displays the latest version of the bill. |

**Data Enrichment - Main Details - Collection Details**

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

**Figure 3-8 Data Enrichment - Main Details - Collection Details**




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

**Table 3-7 Export Documentary Collection Return - Close - Registration - Collection Details - Field Description**

| Field | Description |
| --- | --- |
| **Documents Received** | Read only field.<br>This field displays the documents received from the collection booking. |
| **Tenor Type** | Read only field.<br>This field displays the tenor details from the collection booking. |
| **Product Code** | Read only field.<br>This field displays the product code from the Documentary Collection Number. |
| **Product Description** | Read only field.<br>This field displays the description of the product as per the product code. |
| **Operation Type** | Read only field.<br>This field displays the operation type. |
| **Stage** | Read only field.<br>This field displays the stage based on the selected Documentary Collection Number. |
| **Contract Reference Number** | Read only field.<br>System populates the contract reference number from the back end system once the Documentary Collection Number is selected. |
| **User Reference Number** | Read only field.<br>This field displays the user reference number. |

**Table 3-7 (Cont.) Export Documentary Collection Return - Close - Registration - Collection Details - Field Description**

| Field | Description |
| --- | --- |
| **Drawee** | Read only field.<br>Drawee ID will be auto-populated based on the selected Documentary Collection Number. |
| **Outstanding Bill Amount** | Read only field.<br>Outstanding Bill Amount will be auto-populated based on the selected Documentary Collection Number. |
| **Collecting Bank** | Read only field.<br>Collecting Bank ID and Collecting Bank Name will be auto-populated based on the selected Documentary Collection Number. |
| **Collecting Bank Reference** | Read only field.<br>Collecting Bank reference will be auto-populated based on the selected Documentary Collection Number. |
| **Finance Amount** | Read only field.<br>Finance Amount will be auto-populated based on the selected Documentary Collection Number. |
| **Protest Date** | Read only field.<br>Protest Date will be auto-populated based on the selected Documentary Collection Number. |
| **Acceptance Date** | Read only field.<br>Acceptance Date will be auto-populated based on the selected Documentary Collection Number. |
| **Rebate Amount** | Read only field.<br>The rebate to the bill outstanding amount. |
| **Customer Dispatch** | Read only field.<br>Displays the value that will be populated from back office based on the maintenance. |

2. Click **Next**.

   The task will move to next data segment.

**Table 3-8 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'. |
| **Documents** | View/Upload the required document.<br><br>Application displays the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>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 |

**Table 3-8 (Cont.) Main Details - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Remarks** | Specify any additional information regarding the collection. This information can be viewed by other users processing the request.<br><br>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<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables the user to view the latest collection values displayed in the respective fields. |
| **Request Clarification** | Click the Request Clarification button to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>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.<br><br>Refer Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br><br>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. |

**Table 3-8 (Cont.) Main Details - Action Buttons - Field Description**

| Field | Description |
| --- | --- |
| **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. |

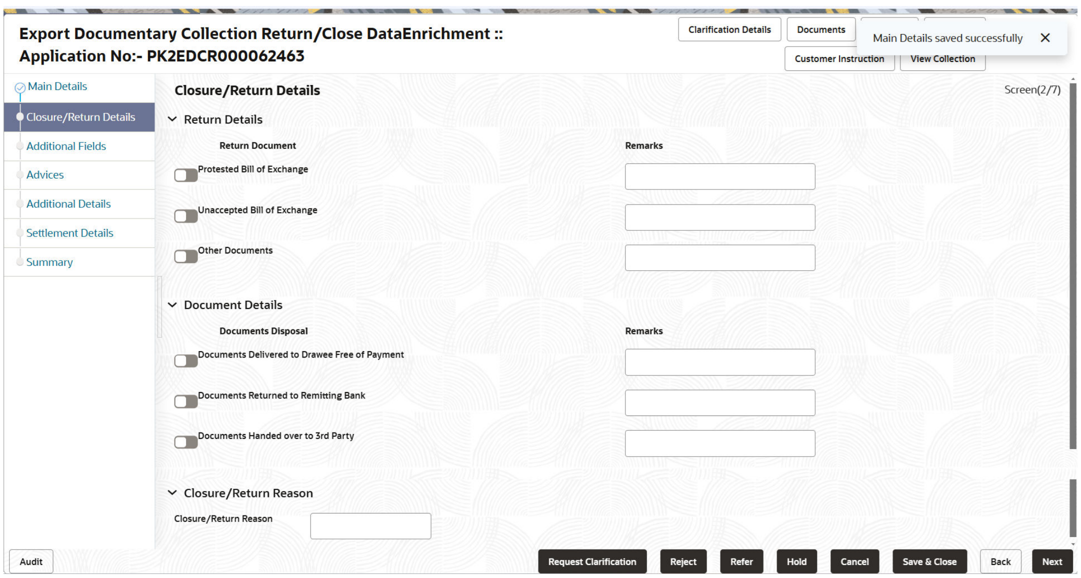
# 3.3.2 Closure/Return Details

This topic provides the systematic instructions to capture the return details to process the Closure/Return.

Closure/Return details hop enables the user to provide details in the below mentioned section to process the closure/return.

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

**Figure 3-9 Closure/Return Details**




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

**Table 3-9 Closure/Return Details - Field Description**

| Field | Description |
| --- | --- |
| **Closure/Return Details** | |
| **Return Document** | |
| **Protested Bill of Exchange** | Enable the protested bill of exchange toggle, if returned. |
| **Remarks** | Specify the remarks, if required. |
| **Unaccepted Bill of Exchange** | Enable the unaccepted bill of exchange toggle, if returned. |
| **Remarks** | Specify the remarks, if required. |

**Table 3-9 (Cont.) Closure/Return Details - Field Description**

| Field | Description |
|---|---|
| **Other Documents** | Enable the the other documents toggle, if any other documents are returned. |
| **Remarks** | Specify the remarks, if required. |
| **Document Details** | |
| **Documents Disposal**<br>The user can enable the relevant toggle indicating the instructions received from the remitting bank towards disposal of documents. The user can also input additional remarks/description about the document disposal | |
| **Documents Delivered to Drawee Free of Payment** | Enable the documents delivered to drawee free of payment toggle, if returned. |
| **Remarks** | Specify the remarks, if required. |
| **Documents Returned to Remitting Bank** | Enable the documents returned to remitting bank toggle, if returned. |
| **Remarks** | Specify the remarks, if required. |
| **Documents Handed over to 3rd Party** | Enable the documents handed over to 3rd party toggle, if returned. |
| **Remarks** | Specify the remarks, if required. |
| **Closure/Return Reason** | |
| **Closure/Return Reason** | Specify the closure/return reason. |

2. Click **Next**.

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

**Table 3-10 Return 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.<br><br>Application displays the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>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 collection. This information can be viewed by other users processing the request.<br><br>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 3-10 (Cont.) Return Details - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Customer Instruction** | Click to view/ input the following<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables the user to view the latest collection values displayed in the respective fields. |
| **Request Clarification** | Click the Request Clarification button to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br>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** | 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. |

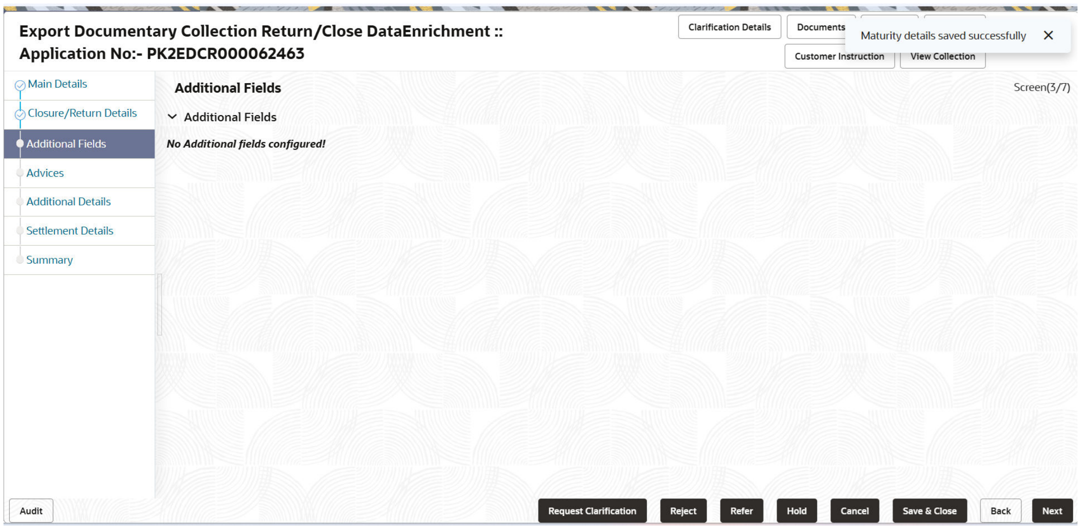
# 3.3.3 Additional Fields

This topic provides the systematic instructions to capture the additional fields.

Banks can configure user defined fields as per their requirement in the Additional Fields screen.

1. On **Additional Fields** screen, specify the fields, if any.

**Figure 3-10 Additional Fields**




2. Click **Next**.

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

**Table 3-11 Additional Fields - 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.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>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 |

Table 3-11 (Cont.) Additional Fields - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Remarks** | Specify any additional information regarding the collection. This information can be viewed by other users processing the request.<br>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<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables the user to view the latest collection values displayed in the respective fields. |
| **Request Clarification** | Click the Request Clarification button to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br>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. |

**Table 3-11 (Cont.) Additional Fields - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **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. |

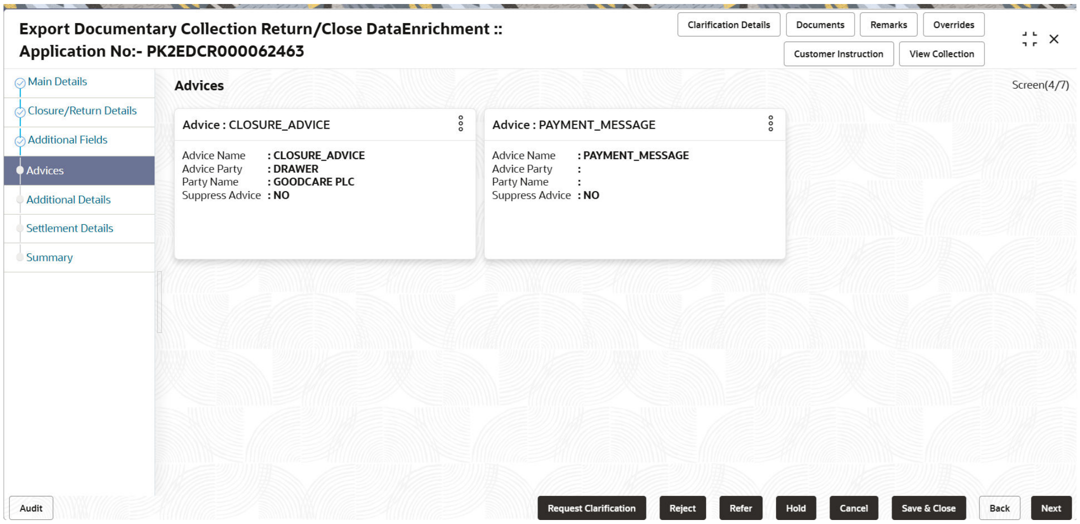
## 3.3.4 Advices

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

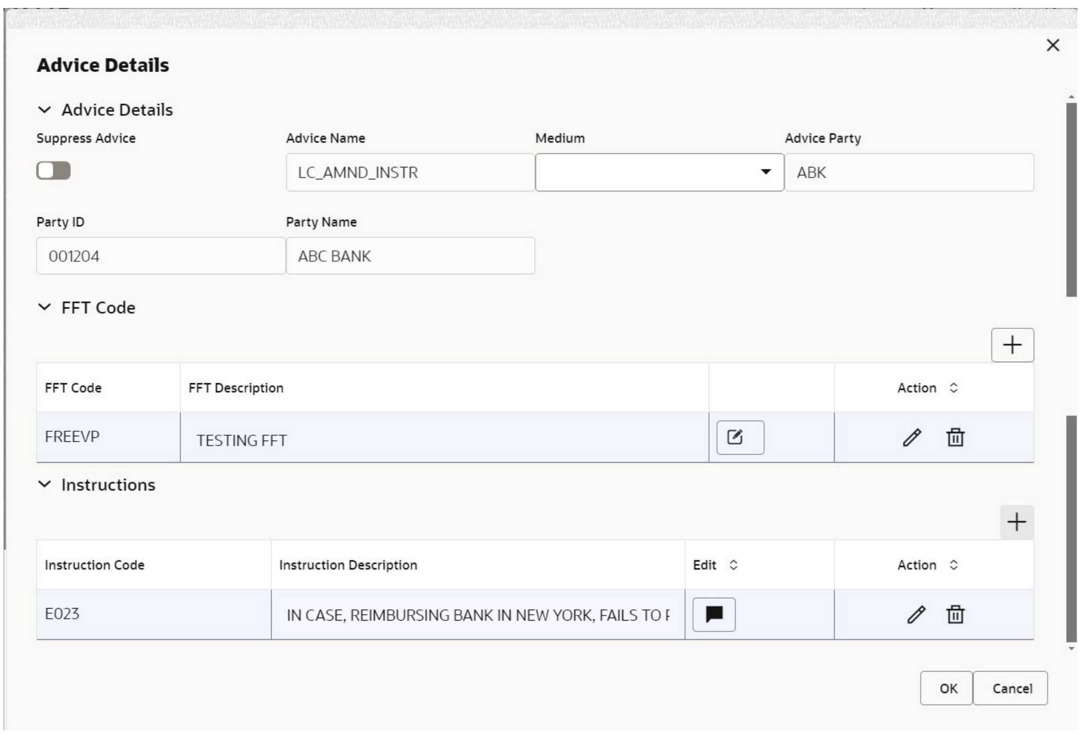
Advices menu displays the advices available under a product code from the back office as tiles. User can edit the fields in the tile, if required. User can suppress the advice, if required.

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

## Figure 3-11 Advices




## Advice Details




## Table 3-12 Advice Details

| Field | Deacription |
| --- | --- |
| **Suppress Advice** | Enable this option to suppress the advice.<br>Disable this option if suppress advice is not required. |
| **Advice Name** | This field diaplays the advice name defaulted from LC issuance. |
| **Medium** | This field diaplays the medium of advices defaulted from the system. User can update if required. |
| **Advice Party** | This field diaplays the advice party defaulted from LC issuance. |
| **Party ID** | This field diaplays the party ID defaulted from LC issuance. |

**Table 3-12 (Cont.) Advice Details**

| Field | Deacription |
|---|---|
| **Party Name** | This field diaplays the party name defaulted from LC issuance. |
| **FFT Code**<br>Click **+** to add multiple **FFT Code**. | |
| **FTT Code** | Click **Search** to search and select the FFT code as a part of free text. |
| **FFT Description** | This field displys the FFT description based on the FFT code selected. |
| **Action** | Click Edit icon to edit the FFT code.<br>Click Delete icon to delete the FFT code. |
| **Instruction Code**<br>Click **+** to add multiple **Instruction Code**. | |
| **Instruction Code** | Click **Search** to search and select the instruction code as a part of free text. |
| **Instruction Description** | This field displys the instruction description based on the instruction code selected. |
| **Edit** | Click Edit icon to edit the instruction code description. |
| **Action** | Click Edit icon to edit the instruction code.<br>Click Delete icon to delete the instruction code. |

2. Click **Next**.

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

**Table 3-13 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** | View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>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 collection. This information can be viewed by other users processing the request.<br>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 3-13 (Cont.) Advices - Action Buttons - Field Description**

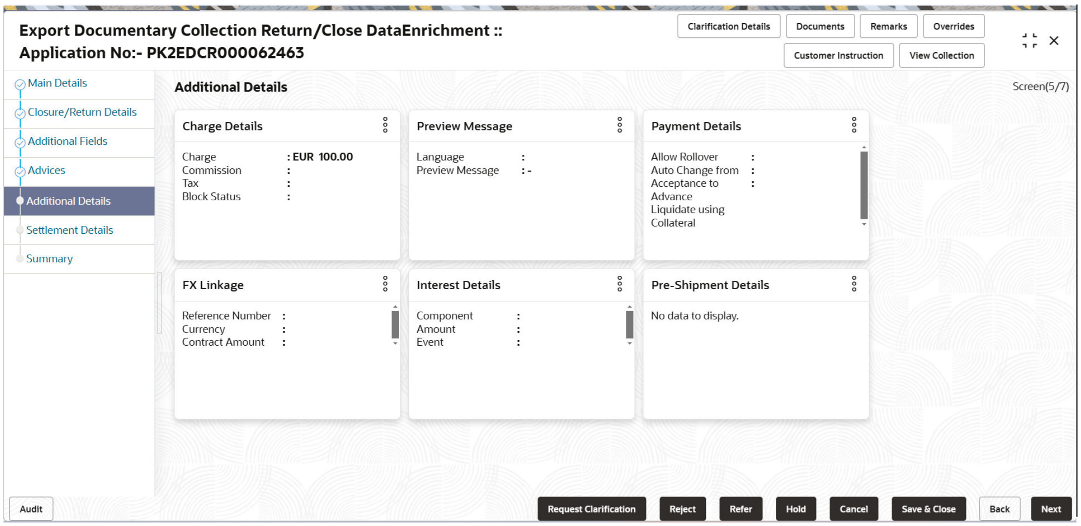
| Field | Description |
| --- | --- |
| **Customer Instruction** | Click to view/ input the following<br>• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables the user to view the latest collection values displayed in the respective fields. |
| **Request Clarification** | Click the Request Clarification button to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br>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** | 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. |

## 3.3.5 Additional Details

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

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

**Figure 3-12 Additional Details**




### Limits and Collaterals

Limit availability needs to be checked if amendment involves increase in amount or tolerance or both.

On Approval, system should not release the Earmarking against each limit line and system should handoff the “Limit Earmark Reference Number “to the back office. On successful handoff, back office will make use of these “Limit Earmark Reference Number” to release the Limit Earmark done in the mid office (OBTFPM) and should Earmark the limit from the Back office.

In case multiple Lines are applicable, Limit Earmark Reference for all lines to be passed to the back office.

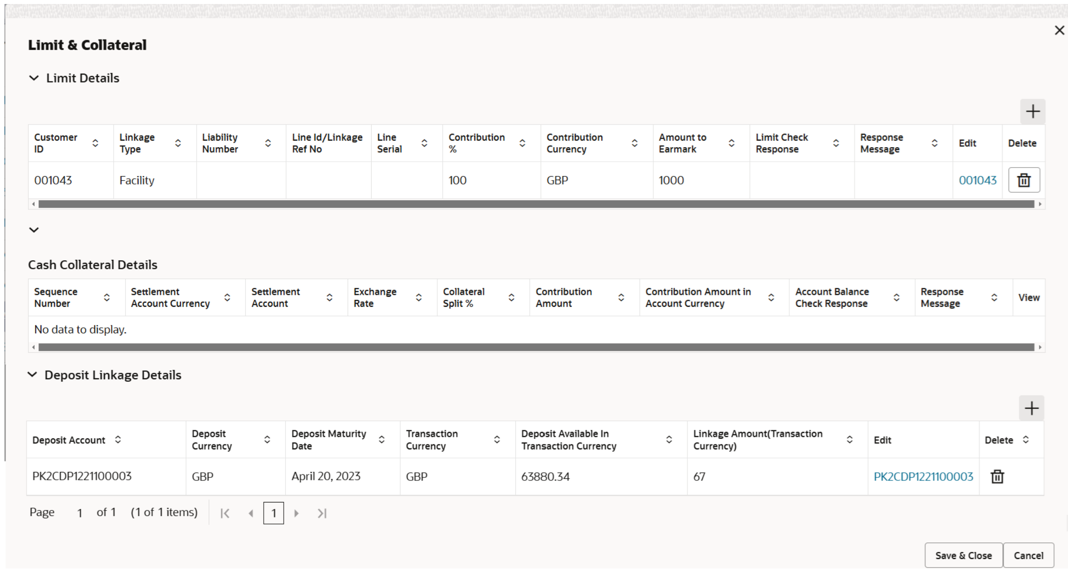

Limit & Collateral
Limit Details
Customer ID
Linkage Type
Liability Number
Line Id/Linkage Ref No
Line Serial
Contribution %
Contribution Currency
Amount to Earmark
Limit Check Response
Response Message
Edit
Delete
001043
Facility
100
GBP
1000
001043
Cash Collateral Details
Sequence Number
Settlement Account Currency
Settlement Account
Exchange Rate
Collateral Split %
Contribution Amount
Contribution Amount in Account Currency
Account Balance Check Response
Response Message
View
No data to display.
Deposit Linkage Details
Deposit Account
Deposit Currency
Deposit Maturity Date
Transaction Currency
Deposit Available In Transaction Currency
Linkage Amount(Transaction Currency)
Edit
Delete
PK2CDP1221100003
GBP
April 20, 2023
GBP
63880.34
67
PK2CDP1221100003
Page 1 of 1 (1 of 1 items)
Save & Close
Cancel

**Figure 3-13    Limit Details**

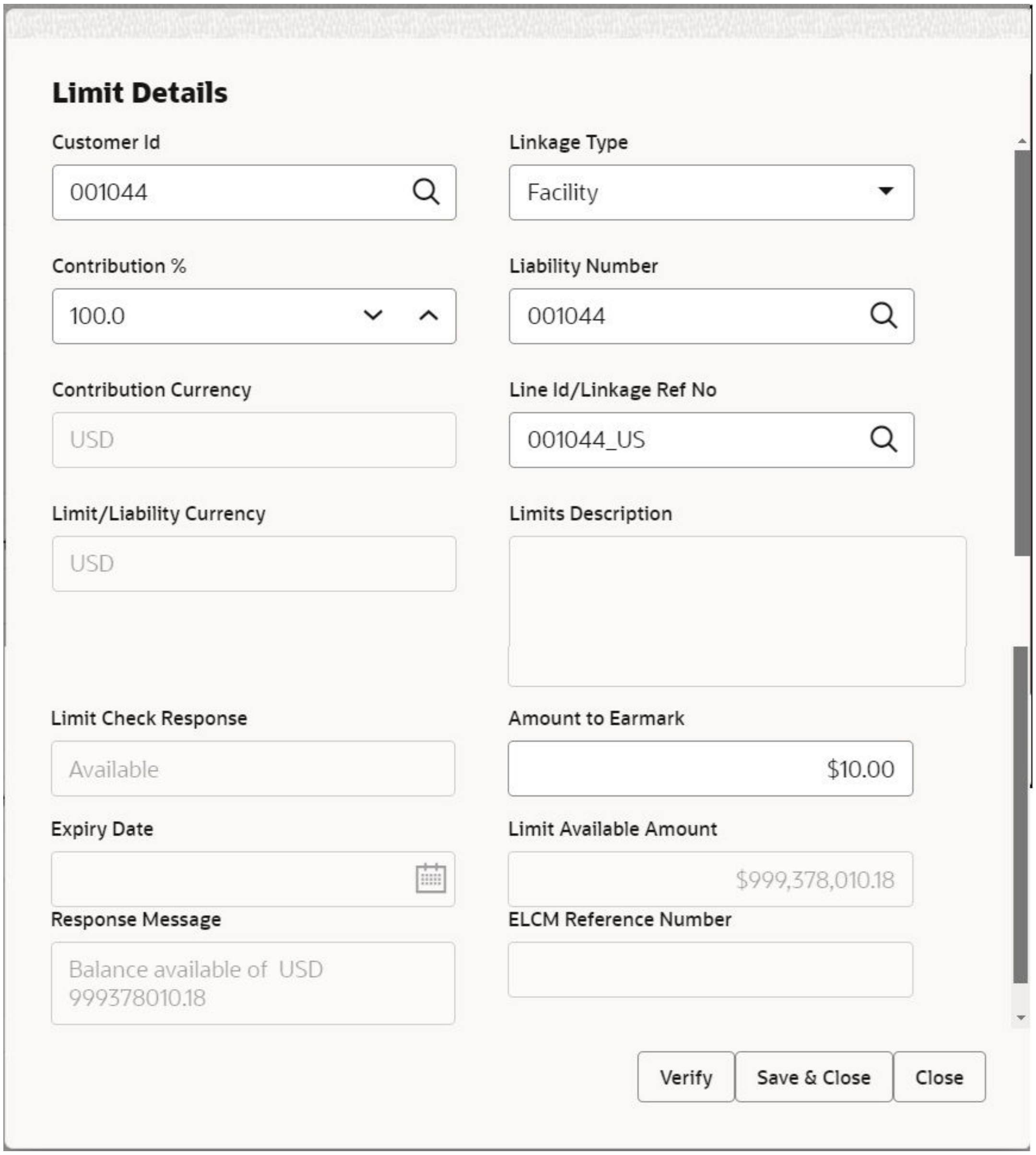



**Figure 3-14    Collateral Details**

Collateral availability needs to be checked if amendment involves increase in amount or tolerance.

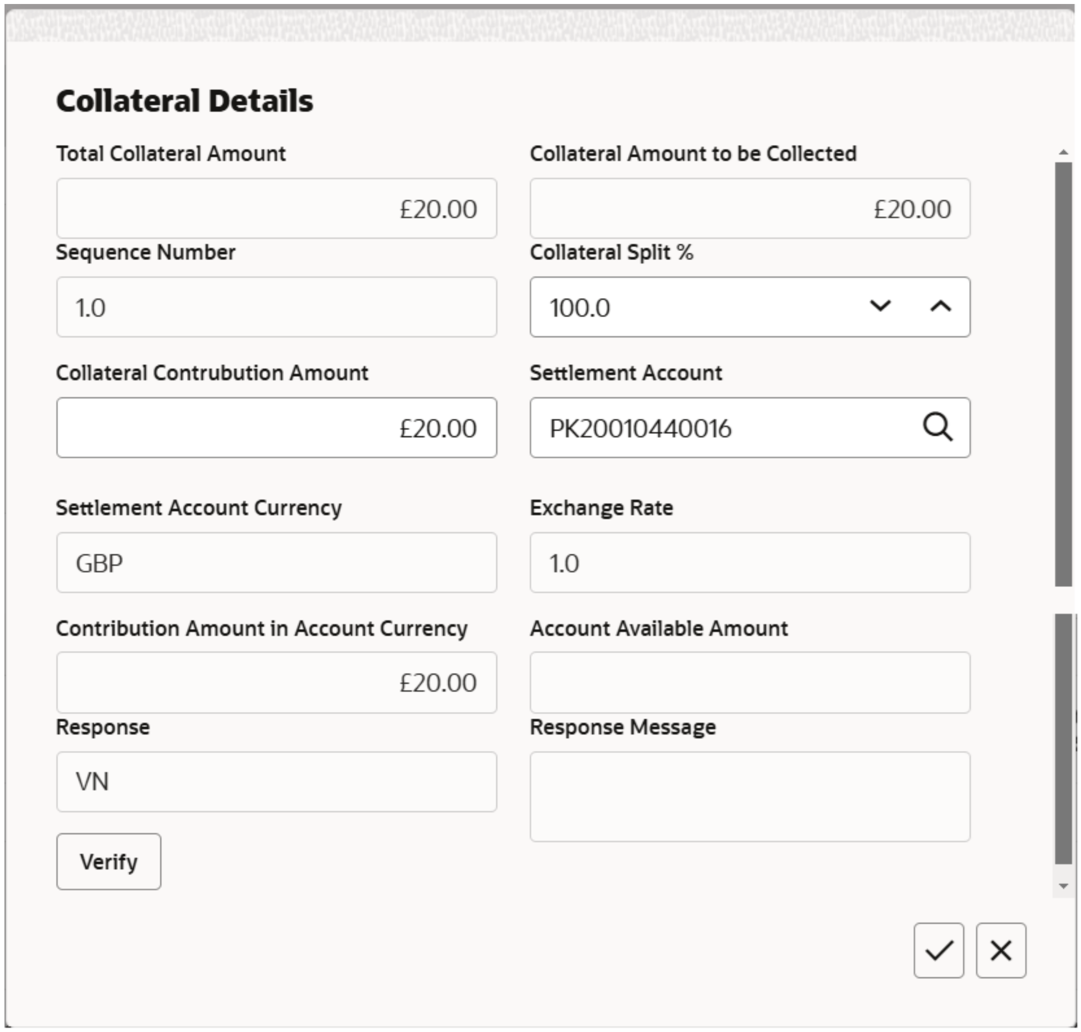
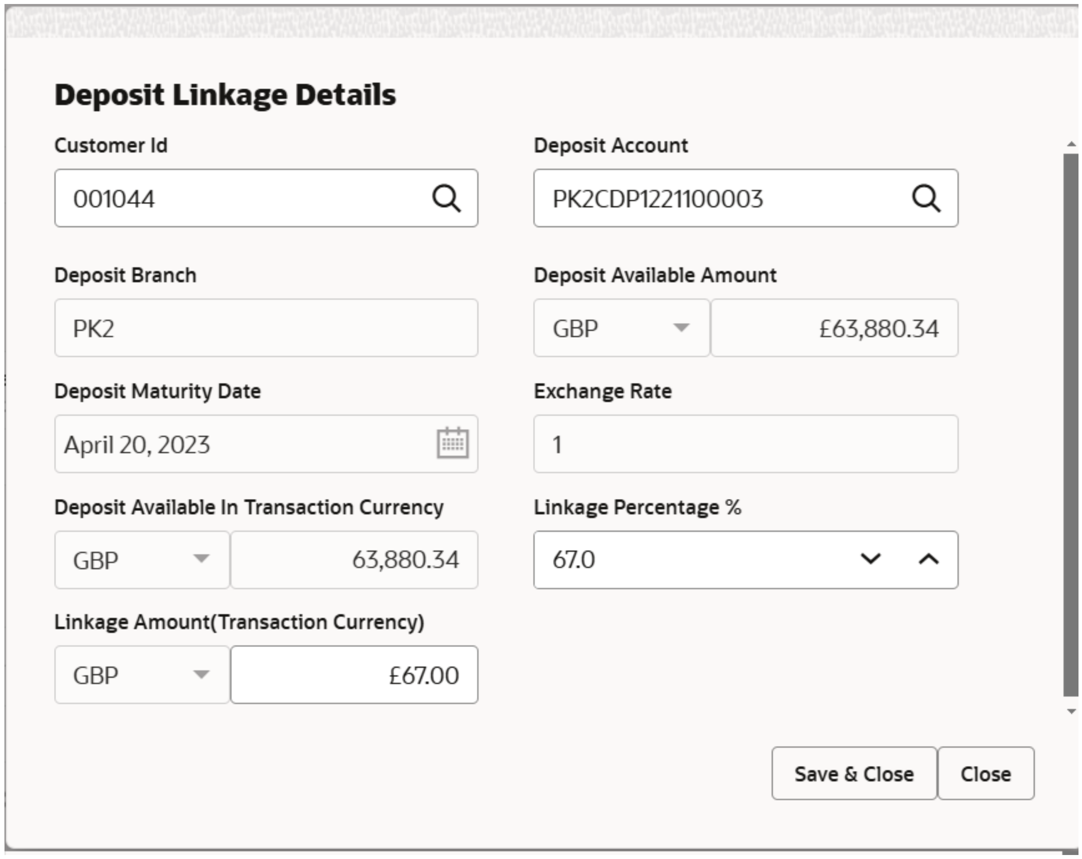



**Figure 3-15 Deposit Linkage Details**




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

**Table 3-14 Limit Details - Field Description**

| Field | Description |
|---|---|
| **Limit Details** | Click + plus icon to add new limit details.<br>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. |
| **Linkage Type** | Select the linkage type.<br>Linkage type can be:<br>• **Facility**<br>• **Liability**<br>By default Linkage Type should be "Facility". |

**Table 3-14 (Cont.) Limit Details - Field Description**

| Field | Description |
| --- | --- |
| **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.<br>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.<br>**Note**<br>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. |
| **Liability Number** | Click **Search** to search and select the Liability Number from the look-up.<br>The list has all the Liabilities mapped to the customer. |
| **Contribution Currency** | This field displays the contribution currency. |
| **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.<br>The user can click the Line Id link to view the limit details.<br>**Note**<br>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.<br>This field is disabled and read only, if **Linkage Type** is Liability. |
| **Limit/Liability Currency** | This field displays the limit currency, when the user select the **Liability Number**. |
| **Limits Description** | This field displays the limits description. |
| **Limit Check Response** | This field displays the limit check response.<br>Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response.<br>The value in this field appears, if you click the **Verify** button. |
| **Amount to Earmark** | This field defaults the amount to earmark.<br>Amount to earmark will default based on the contribution %.<br>User can change the value. |
| **Expiry Date** | This field displays the date up to which the Line is valid. |

**Table 3-14 (Cont.) Limit Details - Field Description**

| Field | Description |
|---|---|
| **Limit Available Amount** | 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.<br>The value in this field appears, if you click the **Verify** button. |
| **Response Message** | This field displays the detailed response message.<br>The value in this field appears, if you click the **Verify** button. |
| **ELCM Reference Number** | 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** | Displays the serial of the various lines available and mapped under the customer id.<br>This field appears on the Limits grid. |
| **Edit** | Click the link to edit the **Limit Details**. |
| **Cash Collateral Details** | This section displays the **Cash Collateral Details**. |
| **Collateral Percentage** | System populates the Collateral % maintained in the Customer / Product for the counter party of the contract.<br>User can modify the collateral percentage. |
| **Collateral Currency and amount** | System populates the contract currency as collateral currency by default.<br>User can modify the collateral Currency and amount. |
| **Exchange Rate** | System populates the exchange rate maintained.<br>User can modify the collateral Currency and amount.<br>System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. |
| **Edit** | Click edit link to edit the collateral details. |
| **Collateral Details** pop-up screen | Click **+** plus icon to add new collateral details.<br>Provide the collateral details based on the description provided in the following table:<br>Below fields are displayed on the **Collateral Details** pop-up screen, if the user clicks plus icon. |
| **Total Collateral Amount** | Read only field.<br>This field displays the total collateral amount provided by the user. |
| **Collateral Amount to be Collected** | Read only field.<br>This field displays the collateral amount yet to be collected as part of the collateral split. |
| **Sequence Number** | Read only field.<br>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** | Specify the collateral amount to be collected against the selected settlement account.<br>User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %. |
| **Settlement Account** | Click **Search** to search and select the settlement account for the collateral. |

**Table 3-14 (Cont.) Limit Details - Field Description**

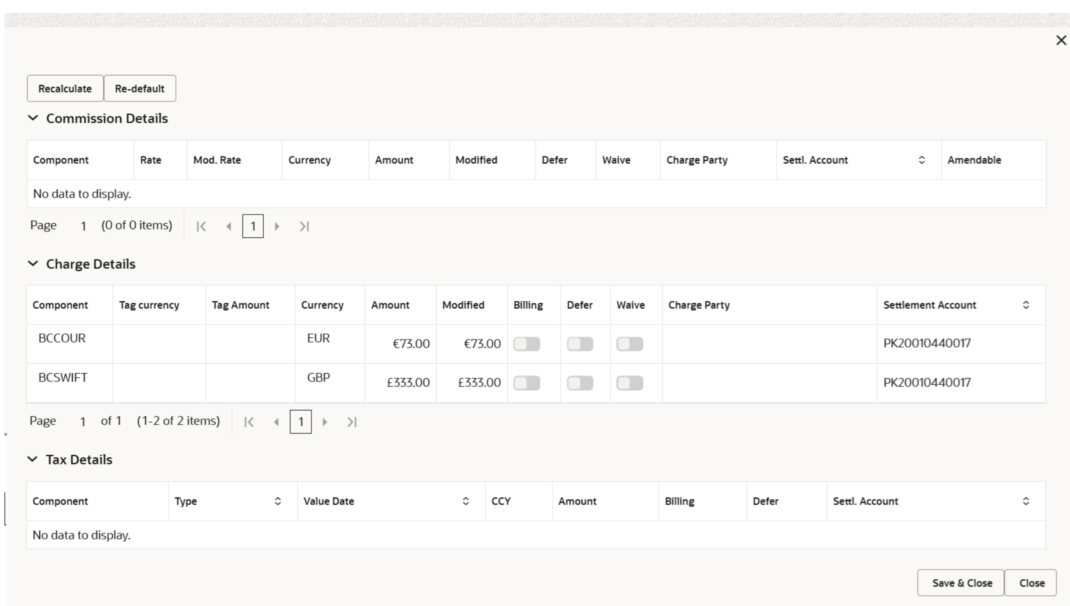
| Field | Description |
|---|---|
| **Settlement Account Currency** | Read only field.<br>This field displays the settlement account currency defaulted by the system. |
| **Exchange Rate** | Read only field.<br>This field displays the exchange rate, if the settlement account currency is different from the collateral currency. |
| **Contribution Amount in Account Currency** | Read only field.<br>This field displays the contribution amount in the settlement account currency as defaulted by the system. |
| **Account Available Amount** | Read only field.<br>System populates the account available amount on clicking the **Verify** button. |
| **Response** | Read only field.<br>System populates the response on clicking the **Verify** button. |
| **Response Message** | Read only field.<br>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.<br>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. |
| **Contribution Amount** | This field displays the collateral contribution amount.<br>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. |
| **Edit** | Click edit link to edit the collateral details. |
| **Account Available Amount** | This field displays the account available amount which will be auto-populated based on the settlement account selection. |
| **Deposit Linkage Details** | System allows 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.<br>Click + plus icon to add new Deposit Linkage details.<br>Below fields are displayed on the **Deposit Linkage Details** pop-up screen, if the user clicks plus icon. |
| **Customer ID** | Customer ID is defaulted from the system.<br>User can change the customer ID. |

**Table 3-14 (Cont.) Limit Details - Field Description**

| Field | Description |
|---|---|
| **Deposit Account** | Click **Search** to search and select deposit for linkage from the list of all the customer Deposits.<br>All the deposits of the customer should be listed in the look-up search. User can select the deposit for linkage. |
| **Deposit Branch** | This field displays the deposit branch that is auto-populated based on the deposit account selection. |
| **Deposit Available Amount** | This field displays the deposit available amount and currency that is auto-populated based on the deposit account selection. |
| **Deposit Maturity Date** | This field displays the maturity date of deposit. |
| **Exchange Rate** | This field displays the latest exchange rate for deposit linkage.<br>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)** | This field displays the transaction amount, user can change the value.<br>System validates the linking amount with available Deposit balance and should not allow to link more than the available amount. |
| **Deposit Linkage Details** grid | Below fields appear in the **Deposit Linkage Details** grid along with the above fields. |
| **Deposit Currency** | Deposit currency will get defaulted in this field. |
| **Transaction Currency** | Transaction currency will get defaulted in this field from the underlying task. |
| **Edit** | Click edit link to edit the deposit linkage details. |

### Charge Details

This section displays charge details.



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

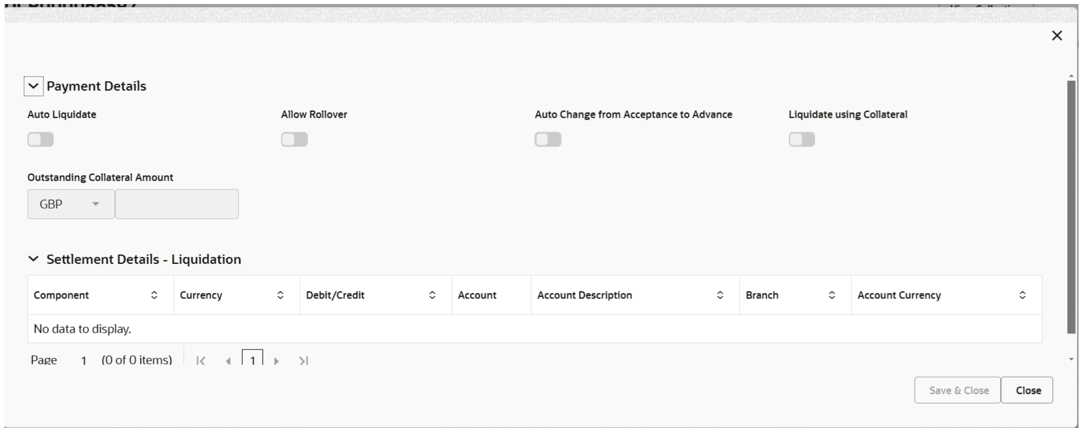
**Table 3-15 Charge Details - Field Description**

| Field | Description |
|---|---|
| **Commission Details** | This section displays the **Commission Details**. |
| **Component** | This field displays the commission component. |
| **Rate** | This field displays the rate that is defaulted from product.<br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.<br>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 Rate** | From the default value, if the rate is changed the value gets updated in this field. |
| **Currency** | 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.<br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.<br>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 Amount** | 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.<br>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. |
| **Charge Party** | Charge party is 'Applicant' by default. User can change the value to Beneficiary. |
| **Settlement Account** | Select the settlement account. |
| **Charge Details** | This section displays the **Charge Details**. |
| **Component** | This field displays the charge component type. |
| **Tag Currency** | This field displays the tag currency in which the charges have to be collected. |
| **Tag Amount** | This field displays the tag amount that is maintained under the product code. |
| **Currency** | This field displays the currency in which the charges have to be collected. |
| **Amount** | This field displays the amount that is maintained under the product code. |
| **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 3-15 (Cont.) Charge 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.<br>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 OBTFPM.<br>The user can not enable/disable the option, if it is de-selected by default.<br>This field is disabled, if 'Defer' toggle is enabled. |
| **Defer** | If charges have to be deferred and collected at any future step, this check box has to be selected.<br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.<br>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.<br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br>This field is disabled, if **Defer** toggle is enabled. |
| **Charge Party** | Charge party is applicant by default. User can change the value to beneficiary. |
| **Settlement Account** | Indicates the settlement account. |
| **Tax Details** | the **Tax Details**.<br>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. |
| **Currency** | 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.<br>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.<br>This field is disabled, if 'Defer' toggle is enabled. |
| **Defer** | If taxes have to be deferred and collected at any future step, this option has to be enabled.<br>The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. |
| **Settlement Account** | System defaults the settlement account.<br>The user can modify the settlement account. |

### Payment Details




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

**Table 3-16 Payment Details - Field Description**

| Field | Description |
| --- | --- |
| **Payment Details** | Specify the **Payment Details** based on the description of following table. |
| **Auto Liquidate** | Read only field.<br>Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system. |
| **Allow Rollover** | Read only field. |
| **Auto Change from Acceptance to Advance** | Read only field.<br>This flag indicates whether an Acceptance type of bill should be automatically converted into an Advance type of bill on its liquidation date.<br>**Note**<br>This option is applicable only for the bills that are co-accepted by the bank. |
| **Liquidate using Collateral** | Read only field. |
| **Outstanding Collateral Amount** | Read only field.<br>The outstanding collateral amount along with the currency. |
| **Avalization** | This flag indicates whether availization is enabled or not. |
| **Settlement Details - Liquidation** | Specify the **Settlement Details - Liquidation** based on the description of following table. |
| **Component** | This field displays the component based on the product selected. |
| **Currency** | This field displays the 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 description of the selected account. |
| **Branch** | This field displays the branch of the selected account. |
| **Account Currency** | This field displays the currency for all the items based on the account number. |

2. 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 Bill. User can link one or more FX deals to a bill. The linked value of an FX deal(s) must not exceed the value of the bill.

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.

Following are the features of FX Linkage in BC.

- FX linkage cannot be linked at Bills at initial stage.
- When a bill is drawn under LC, the details of forward contract linked as a part of the LC, will be defaulted at bill.
- Linked amount will be defaulted against the corresponding FX sequentially.
- User can delink or modify the defaulted FX details at in the Bill.
- Bill maturity date should be greater than or equal to FX Value date.
- Sum of Linked amount will not be greater than Bill contract amount.
- Linked amount will not be greater than the available amount for linkage.
- Current Utilized amount will display the liquidated/purchased/discounted/negotiated amount of Bill contract. It cannot go beyond the linked FX amount.
- When a bill is drawn under LC, delink of FX at BC is allowed only if the linked FX is not utilized by the bill.
- 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. The same will be populated in the Average FX Rate.

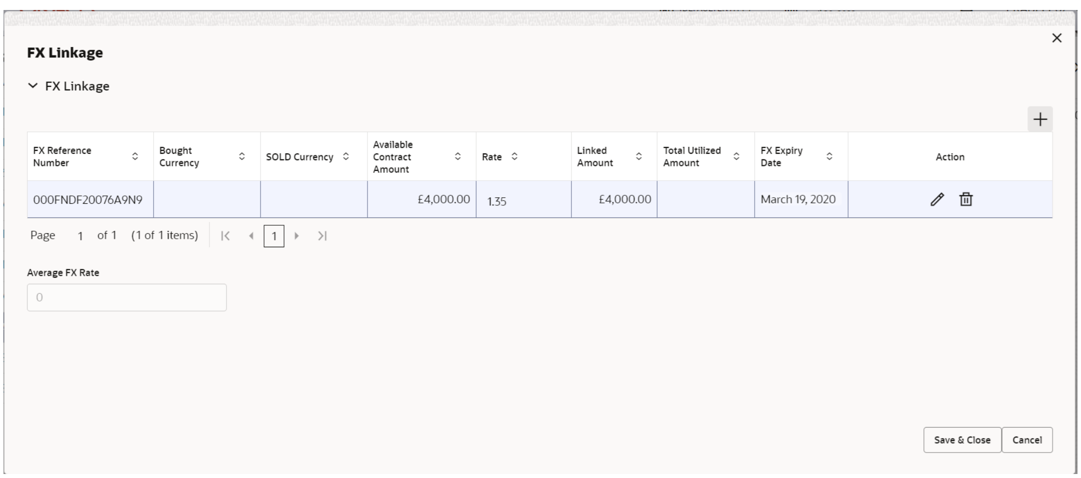
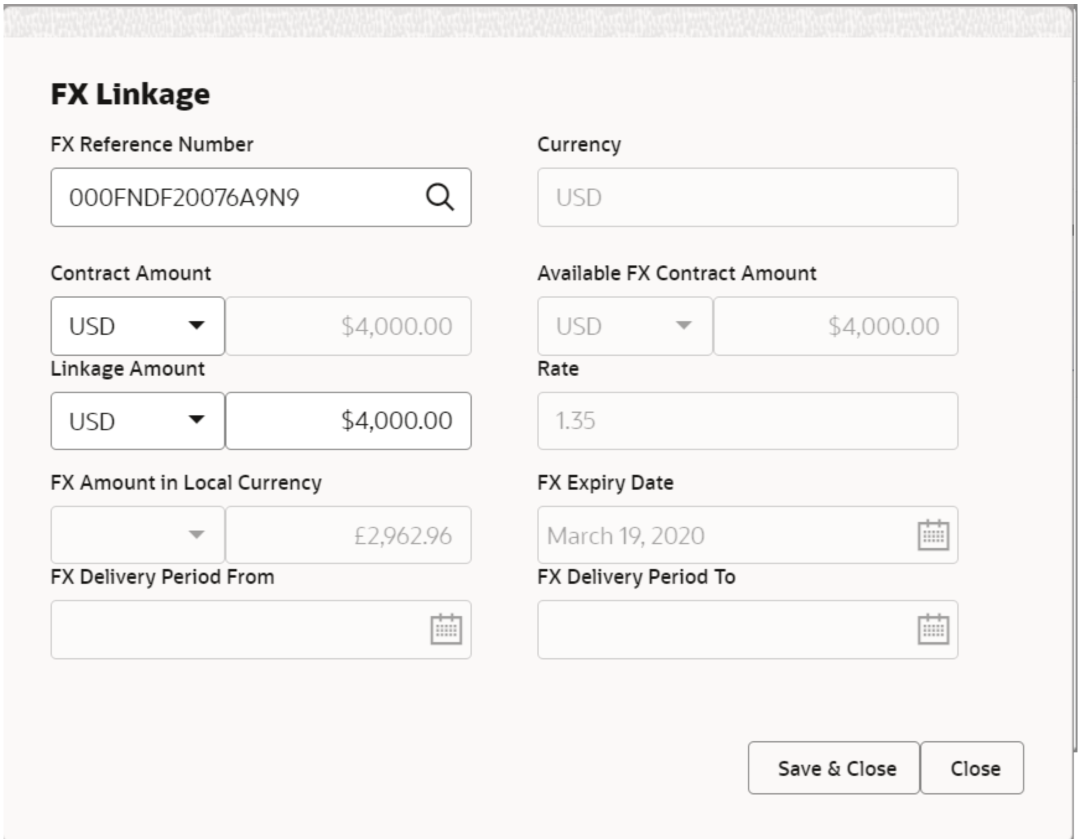


**Figure 3-16 FX Linkage Details**




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

**Table 3-17 FX Linkage - Field Description**

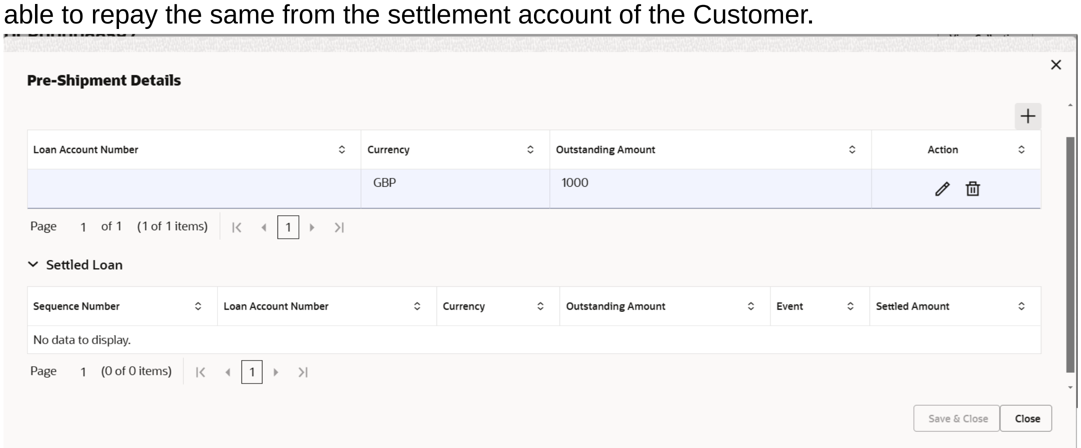
| Field | Description |
|---|---|
| **FX Reference Number** | Click **Search** to search and select the FX contract reference number. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows,<br>• Counterparty of the FX contract should be the counterparty of the Bill contract.<br>• Active Forward FX transactions authorized not marked for auto liquidation.<br>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.<br>Click + to add multiple **FX Details**. |
| **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. |
| **Rate** | This field displays the rate at which the contract is booked. |

**Table 3-17 (Cont.) FX Linkage - Field Description**

| Field | Description |
|---|---|
| **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. |
| **Current Utilized amount** | This field displays the liquidated /purchased /discounted /negotiated amount of BC contract. It cannot go beyond the linked FX amount. |
| **Total Utilized Amount** | This field displays the total amount utilized against the corresponding linked FX.<br>On query, both Utilized and Total Utilized amount holds the amount of latest version. |
| **Amount in Contract Currency** | This field displays the amount in contract currency converted from FX currency. |
| **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. |
| **Action** | Click Edit icon to edit the FX details.<br>Click Delete icon to delete the FX details. |
| **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. |

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

**Pre-Shipment Details**
If a Pre-Shipment Credit is already outstanding against this Export Collection, user must be able to repay the same from the settlement account of the Customer.




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

**Table 3-18 Pre-Shipment Details - Field Description**

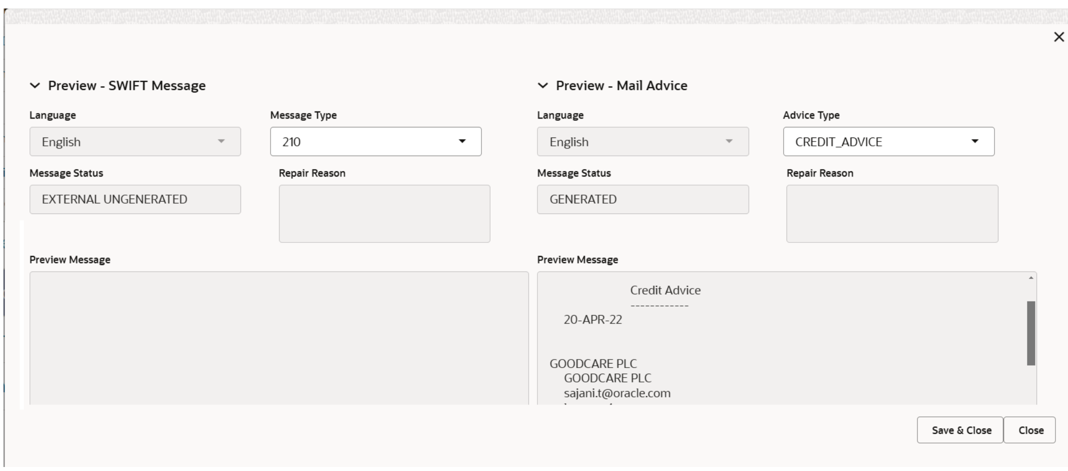
| Field | Description |
|---|---|
| **Pre Shipment Details** | Specify the Pre Shipment Details based on the following table.<br>The user can click + to add multiple Pre Shipment Details. |
| **Loan Account Number** | Click **Search** to search and select the loan account number. |

**Table 3-18 (Cont.) Pre-Shipment Details - Field Description**

| Field | Description |
| --- | --- |
| **Currency** | Application defaults the currency of the Pre-Shipment Credit Number. |
| **Outstanding Amount** | Application defaults the outstanding amount of the Pre-Shipment Credit Number. |
| **Action** | Click Edit icon to edit the pre-shipment details.<br>Click Delete icon to delete the pre-shipment details. |
| **Setteled Loan** | This section displays the settled loan. |
| **Sequence Number** | This field displays the sequence of the settled loan. |
| **Loan Account Number** | This field displays the settled loan account number. |
| **Currency** | This field displays the currency of the settled loan account number. |
| **Outstanding Amount** | This field displays the outstanding amount. |
| **Event** | This field displays the event. |
| **Setteled Amount** | This field displays the settled amount. |

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

**Preview**
The bank user can view a preview of the outgoing SWIFT message and advise simulated from back office.




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

**Table 3-19 Preview - Field Description**

| Field | Description |
| --- | --- |
| **Preview SWIFT Message** | |
| **Language** | Select the language for the SWIFT message. |
| **Message Type** | Select the message type. |
| **Message Status** | Read only field.<br>Display the message status of draft message of liquidation details. |
| **Repair Reason** | Read only field.<br>Display the message repair reason of draft message of liquidation details. |
| **Preview Message** | This field displays a preview of the draft message. |
| **Preview Mail Device** | |

**Table 3-19 (Cont.) Preview - Field Description**

| Field | Description |
| --- | --- |
| **Language** | Select the language for the advice message. |
| **Advice Type** | Select the advice type. |
| **Message Status** | Read only field.<br>Display the message status of draft message of liquidation details. |
| **Repair Reason** | Read only field.<br>Display the message repair reason of draft message of liquidation details. |
| **Preview Message** | This field displays a preview of the draft message. |

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

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

**Table 3-20 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** | View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>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 collection. This information can be viewed by other users processing the request.<br>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<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables the user to view the latest collection values displayed in the respective fields. |
| **Request Clarification** | Click the Request Clarification button to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. |

**Table 3-20 (Cont.) Additional Details - Action Buttons - Field Description**

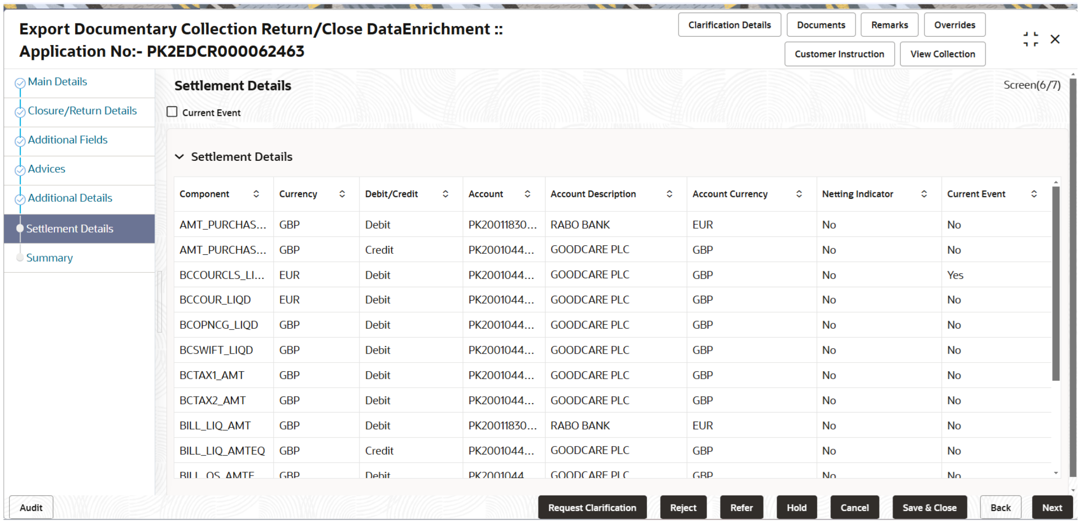
| Field | Description |
|---|---|
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br>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** | 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. |

## 3.3.6 Settlement Details

This topic provides the systematic instructions to capture the settlement details of export documentary collection return - close request.

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

### Figure 3-17 Settlement Details




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

### Table 3-21 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 description of the selected account. |
| **Account Currency** | This field displays the currency for all the items based on the account number. |
| **Netting Indicator** | This field displays the applicable netting indicator. |
| **Current Event** | This field displays the current event as Y or N. |
| **Party Details**<br>Click any component in the grid, the application displays Party Details, Payment Details and Remittance Information. | |
| **Transfer Type** | Select the transfer type from the drop list.<br>The options are:<br>• Customer Transfer<br>• Bank Transfer for own account<br>• Direct Debit Advice<br>• Managers Check<br>• Customer Transfer with Cover<br>• Bank Transfer |

**Table 3-21 (Cont.) Settlement Details – Field Description**

| Field | Description |
| --- | --- |
| **Charge Details** | Select the charge details for the transactions from the drop list.<br>The options are:<br>• Beneficiary All Charges<br>• Remitter Our Charges<br>• Remitter All Charges |
| **Netting Indicator** | Select the netting indicator for the component from the drop list.<br>The options are:<br>• Yes<br>• No |
| **Ordering Customer** | Click **Search** to search and select the ordering customer. |
| **Ordering Institution** | Click **Search** to search and select the ordering institution. |
| **Senders Correspondent** | Click **Search** to search and select the senders correspondent. |
| **Receivers Correspondent** | Click **Search** to search and select the receivers correspondent. |
| **Intermediary Institution** | Click **Search** to search and select the intermediary institution. |
| **Account with Institution** | Click **Search** to search and select the account with institution. |
| **Beneficiary Institution** | Click **Search** to search and select the beneficiary institution. |
| **Ultimate Beneficiary** | Click **Search** to search and select the ultimate beneficiary. |
| **Intermediary Reimbursement Institution** | Click **Search** to search and select the intermediary reimbursement institution. |
| **Payment Details** | |
| **Sender to Receiver 1 to 6** | Specify the sender to receiver message. |
| **Remittance Information** | |
| **Payment Details 1 to 6** | Specify the payment details. |

2. Click any component in the grid.

   The application displays Party Details, Payment Details and Remittance Information.

**Table 3-22 Party Details - Field Description**

| Field | Description |
| --- | --- |
| **Party Details** | |
| **Transfer Type** | Select the transfer type from the drop list:<br>• Customer Transfer<br>• Bank Transfer for own account<br>• Direct Debit Advice<br>• Managers Check<br>• Customer Transfer with Cover<br>• Bank Transfer |
| **Netting Indicator** | Select the netting indicator for the component:<br>• Yes<br>• No |
| **Ordering Customer** | Click **Search** to search and select the ordering customer. |
| **Ordering Institution** | Click **Search** to search and select the ordering institution. |
| **Senders Correspondent** | Click **Search** to search and select the senders correspondent. |
| **Receivers Correspondent** | Click **Search** to search and select the receivers correspondent. |
| **Intermediary Institution** | Click **Search** to search and select the intermediary institution. |
| **Account with Institution** | Click **Search** to search and select the account with institution. |

**Table 3-22 (Cont.) Party Details - Field Description**

| Field | Description |
|---|---|
| **Beneficiary Institution** | Click **Search** to search and select the beneficiary institution. |
| **Ultimate Beneficiary** | Click **Search** to search and select the ultimate beneficiary. |
| **Intermediary Reimbursement Institution** | Click **Search** to search and select the intermediary reimbursement institution. |
| **Receiver** | Click **Search** to search and select the receiver. |
| **Payment Details** | |
| **Sender to Receiver 1to 6** | Specify the sender to receiver message. |
| **Remittance Information** | |
| **Payment Detail 1 to 5** | Specify the payment details. |

3. Click **Next**.

   The task will move to next data segment. For more information refer Summary.

**Table 3-23 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** | View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>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 collection. This information can be viewed by other users processing the request.<br><br>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<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables the user to view the latest collection values displayed in the respective fields. |
| **Request Clarification** | Click the Request Clarification button to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. |

**Table 3-23 (Cont.) Settlement 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.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br>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** | 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. |

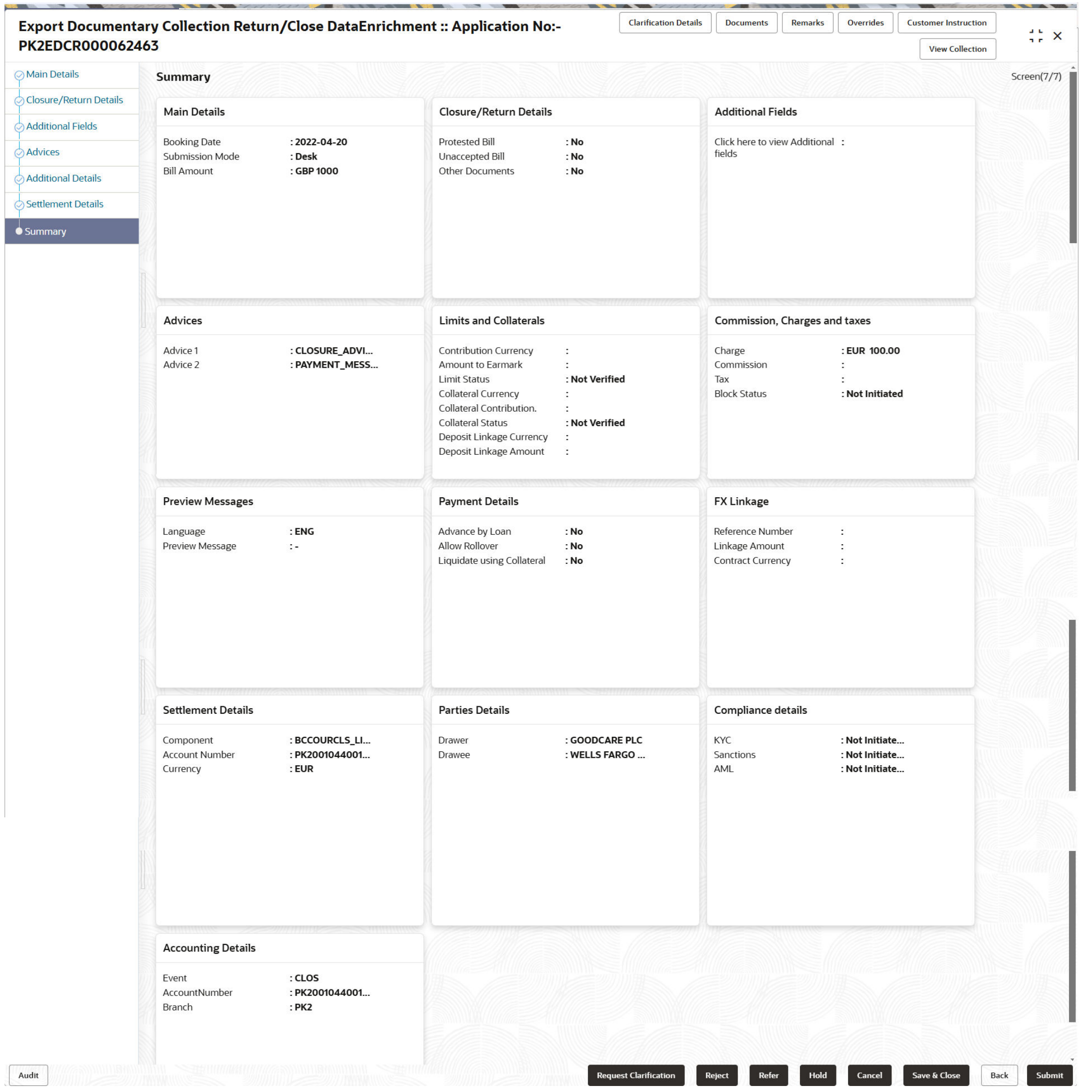
## 3.3.7 Summary

This topic provides the systematic instructions to view the summary of export documentary collection return - close request.

User can review the summary of details updated in Data Enrichment stage of Export Documentary Collection return - close request.
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 3-18 Summary**



Tiles Displayed in Summary

- Main Details - User can view details about application details and Bill details.
- Closure/Return Details - User can view the return details.
- Additional Fields - User can view the details of the additional fields.
- Advices - User can view the advices.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the commission, charges and taxes details.
- Preview Messages - User can view the preview message.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, advising bank etc.

- Compliance - User can view the compliance details.
- Accounting Details - User can view the accounting entries generated by back office system.

> **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 3-24 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** | View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>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 collection. This information can be viewed by other users processing the request.<br>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<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables the user to view the latest collection values displayed in the respective fields. |
| **Request Clarification** | Click the Request Clarification button to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. |

**Table 3-24 (Cont.) 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.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br>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** | On click of Back, system moves the task back to previous data segment. |
| **Submit** | Task will move to next logical stage of Export Documentary Collection Return - Close.<br>If mandatory fields have not been captured, system will display an error message highlighting that the mandatory fields have to be updated. In case of duplicate documents' system will terminate the process after handing off the details to back office. |

## 3.4 Exceptions

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

The Export Collection Return - Close request, before the task moves to the approval stage, the application will validate the Amount Block, KYC and AML. A failure in validation of any of them, the task will reach exception stage for further approval 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 OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of 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

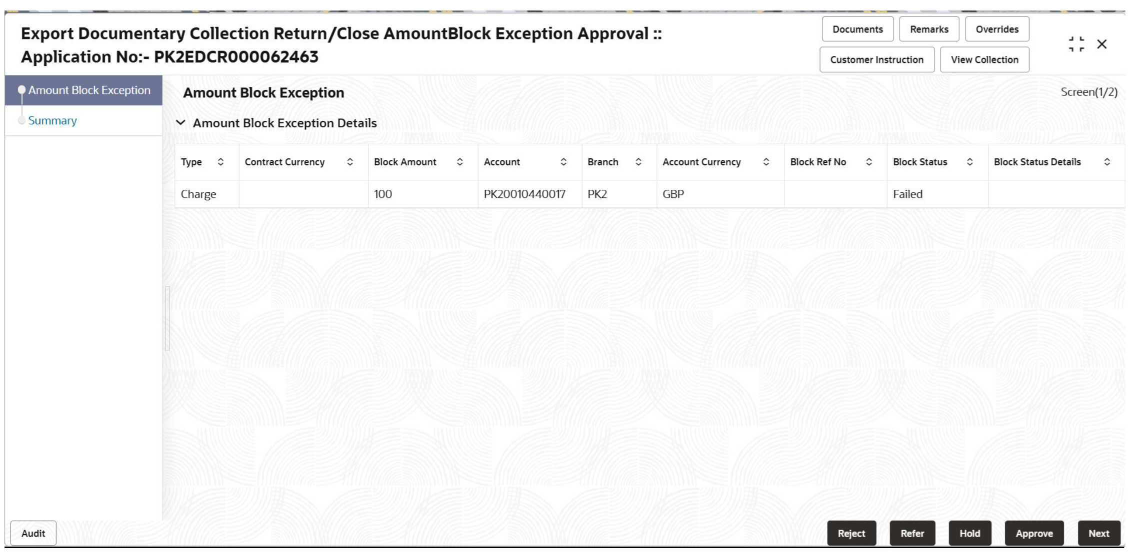
Refer:

- 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:

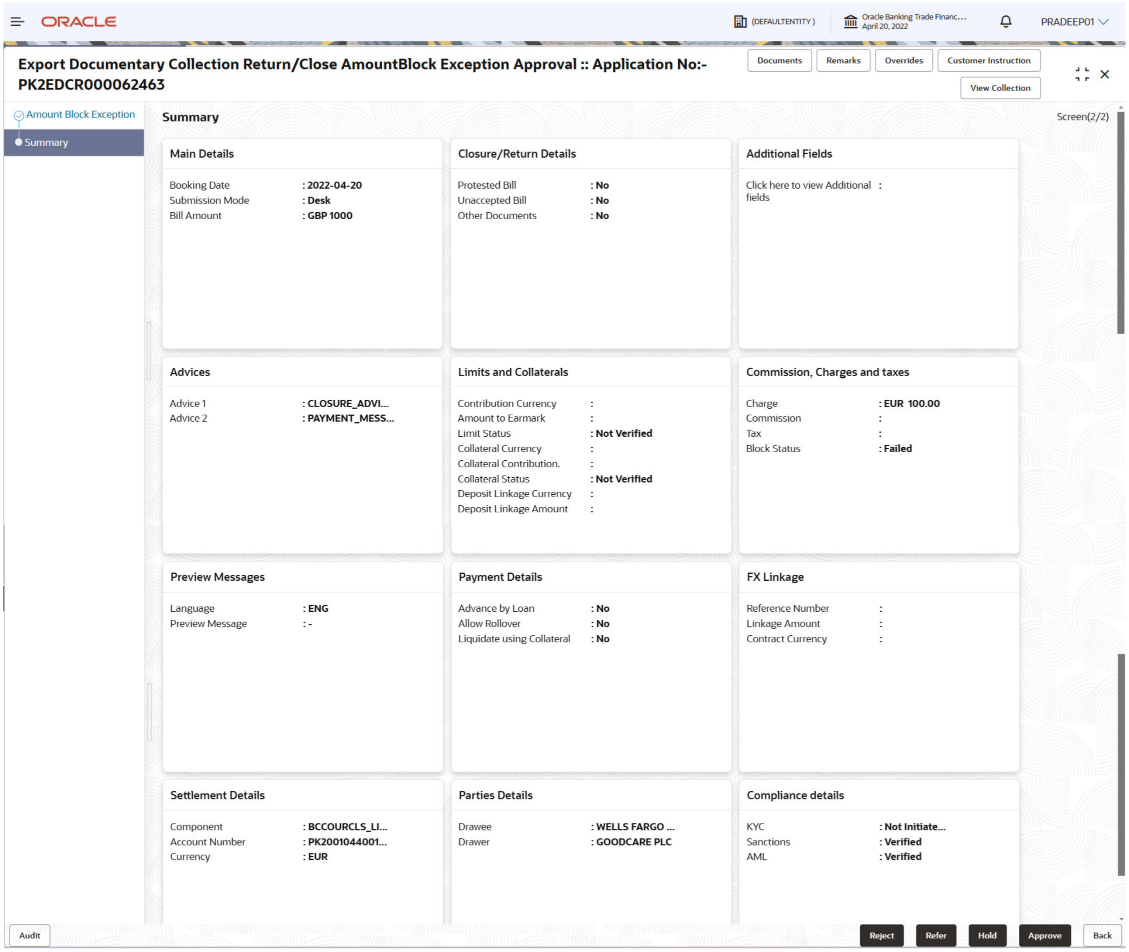
Reject the transaction due to non-availability of sufficient balance in settlement account

**Amount Bock Exception**




This section will display the amount block exception details.

**Summary**




Tiles Displayed in Summary:

- Main Details - User can view the application details and Collection details.
- Return Details - User can view the return details.
- Additional Fields - User can view the details of the additional fields.
- Advices - User can view the advices.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the commission, charges and taxes details.
- Preview Messages - User can view the preview message.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, 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 by back office system.

> **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 3-25 Amount Bock Exception - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | Click the Documents button to View/Upload the required documents. Application will display the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Click the Remarks button to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following:<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables user to view the details of the collection. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

**Table 3-25 (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.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold.<br>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 OBTFPM 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 the application details and Collection details.
- Return Details - User can view the return details.
- Additional Fields - User can view the details of the additional fields.
- Advices - User can view the advices.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the commission, charges and taxes details.
- Preview Messages - User can view the preview message.

- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, 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 by back office system.

> **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 3-26 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description**

| Field | Description |
| --- | --- |
| **Documents** | Click the Documents button to View/Upload the required documents. Application will display the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Click the Remarks button to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following:<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables user to view the details of the collection. |

**Table 3-26 (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.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>User can refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold.<br>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 - 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 OBTFPM 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 the application details and Collection details.
- Return Details - User can view the return details.
- Additional Fields - User can view the details of the additional fields.
- Advices - User can view the advices.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the commission, charges and taxes details.
- Preview Messages - User can view the preview message.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, 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 by back office system.

> **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 3-27 Exception - Limit Check/Credit - Action Buttons – Field Description**

| Field | Description |
|---|---|
| **Documents** | Click the Documents button to View/Upload the required documents. Application will display the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>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. |

**Table 3-27 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description**

| Field | Description |
|---|---|
| **Remarks** | Click the Remarks button to provide any additional information. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following:<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables user to view the details of the collection. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>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.<br>User can refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold.<br>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. |

# 3.5 Multi Level Approval

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

1. Log in into OBTFPM application and acquire the task available in the approval stage in free task queue. Authorization User can acquire the task for approving.

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

**Authorization Re-Key (Non-Online Channel)**

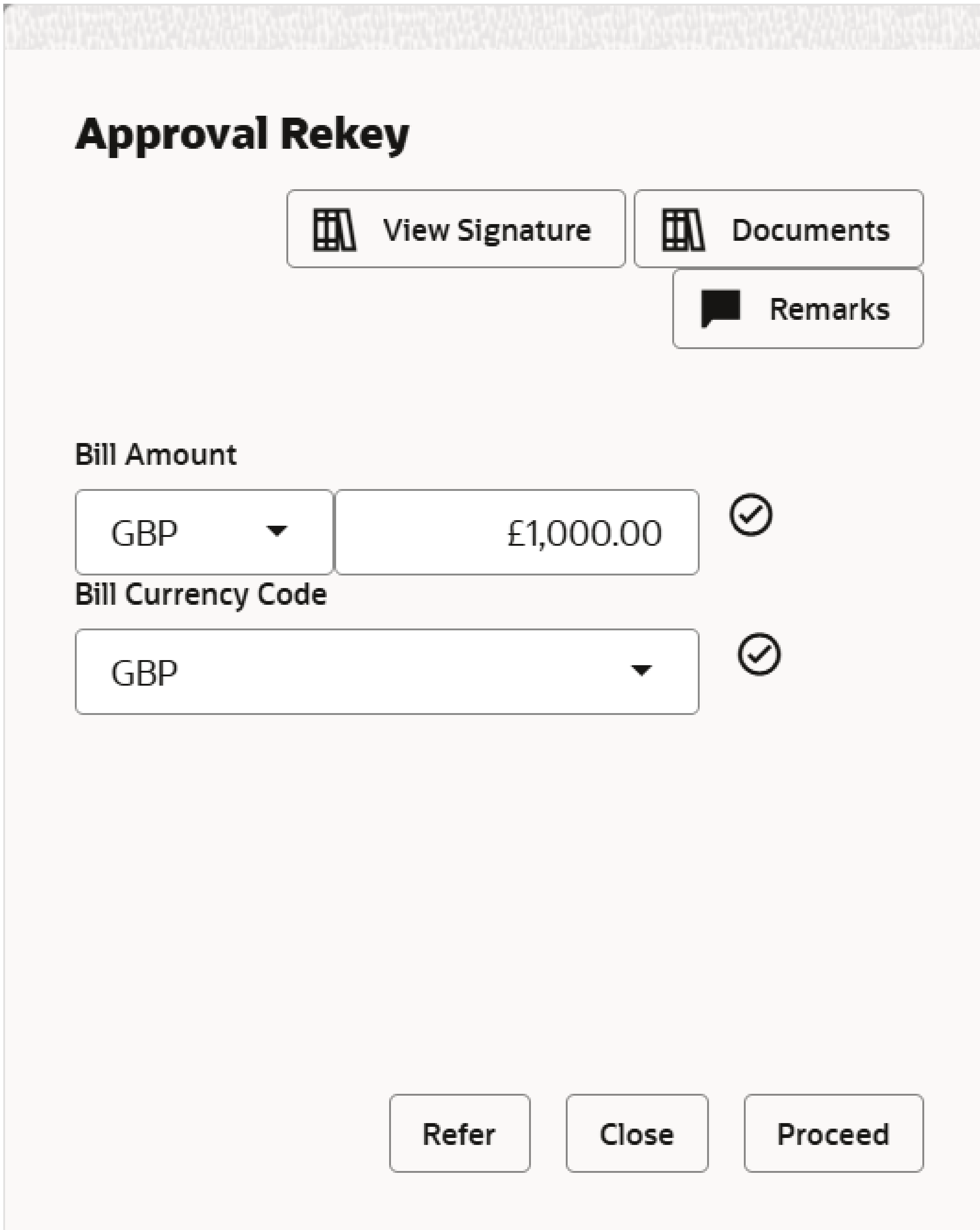
For non online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from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

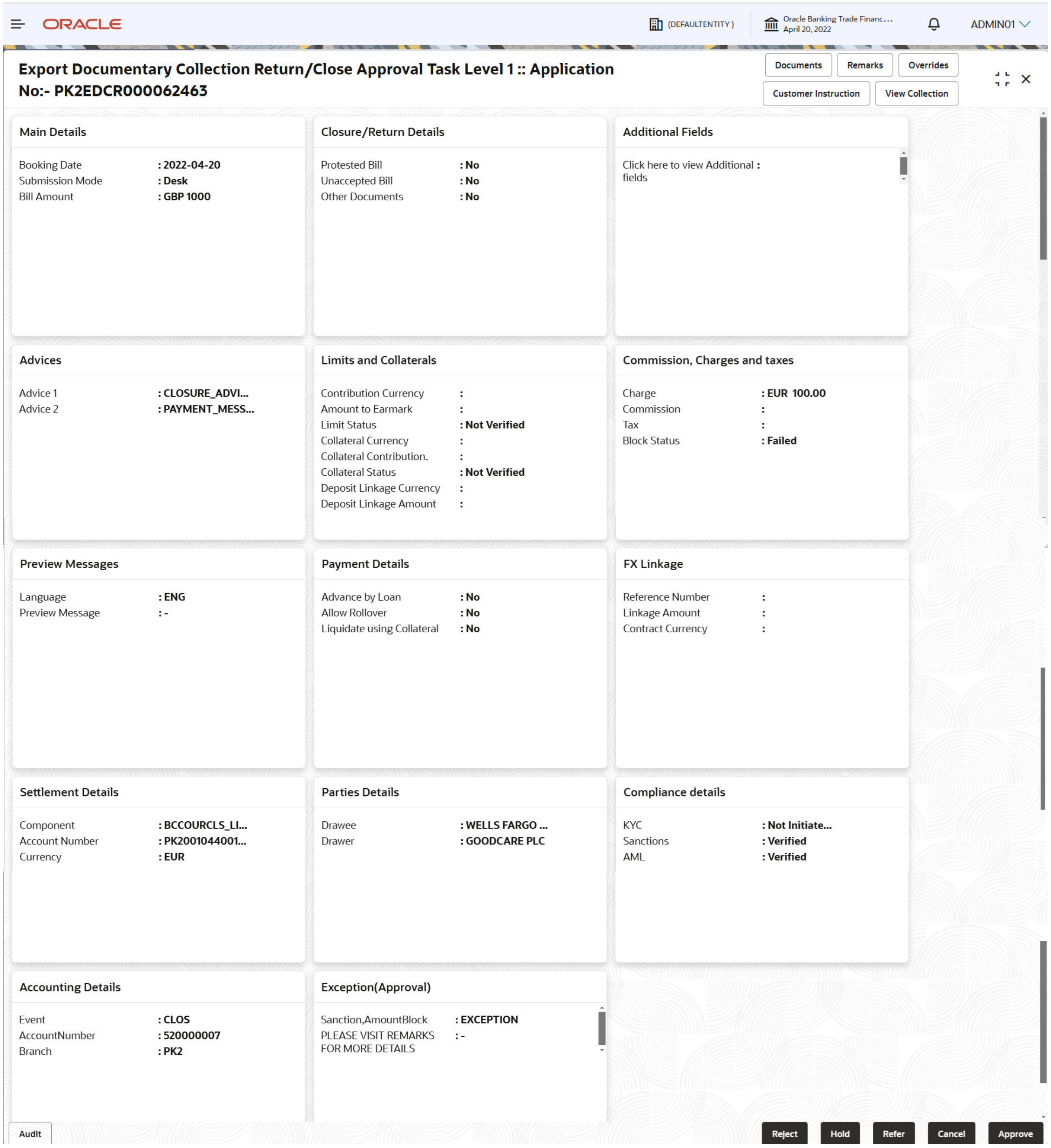
- Bill Amount
- Bill Currency Code

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 3-19 Authorization Re-Key**



### Approval Summary




Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Close/Return Details - User can view the close/return details.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the details of advices.
- Limits and Collaterals - User can view limits and collateral details.
- Commissions, Charges snd Taxes - User can view the commissions, charges snd taxes details.

- Preview message - User can view the preview message.
- Payment Details - User can view the payment details.
- FX Linkage - User can view the details of FX Linkage.
- Settlement Details - User can view settlement details.
- Parties Details - User can view party details like applicant, collecting bank etc.
- Compliance - User can view the 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 by back office system.

> **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 3-28 Approval Summary - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document.<br><br>Application displays the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>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 collection. This information can be viewed by other users processing the request.<br><br>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<br>• 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.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View Collection** | Enables user to view the details of the collection. |

**Table 3-28 (Cont.) Approval Summary - Action Buttons - Field Description**

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Reject</td><td>On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process.</td></tr>
<tr><td>Hold</td><td>The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant.</td></tr>
<tr><td>Refer</td><td>Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others</td></tr>
<tr><td>Cancel</td><td>Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.</td></tr>
<tr><td>Approve</td><td>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.</td></tr>
</table>

# 3.6 Reject Approval

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

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

Log in into OBTFPM application to view the reject approval tasks for Export Documentary Collection Return - Close available in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The screen from which the reject was initiated can been seen highlighted in the tile view.

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

**Summary**

The screen up to which data was captured before reject will be available for the user to view in the summary tile. Other fields will be blank when verified from summary tile.

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

- Main Details - User can view details about application details and document under collection.
- Main Details - User can view details about application details and document under collection.
- Party Details - User can view party details like applicant, Remitting Bank etc.
- Return Details - User can view return details.
- Payment Details - User can view payment details. Charges - User can view charge details.
- Settlement Details - User can view the settlement details.
- Preview Message- User can view the preview of the simulating message to the remitting bank.

1. Click **Reject Approve** to reject the transaction.

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

**Table 3-29 Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Reject Approve** | On click of Reject Approve, the transaction is rejected. |
| **Reject Decline** | On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks. |
| **Hold** | User can put the transaction on 'Hold'. Task will remain in Pending state. |
| **Cancel** | Cancel the Reject Approval. |

# Glossary

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