Oracle Banking Trade Finance Process Management

Export LC Transfer Amendment Beneficiary Consent Islamic User Guide

Release 14.8.1.0.0

G46154-01

October 2025

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Contents

Preface

Introduction

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management 'Export LC Transfer Amendment Beneficiary Consent - Islamic' process.

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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Diversity and Inclusion

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

Structure

This manual is organized into the following chapters:

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

Conventions

The following text conventions are used in this document:

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

Related Documents

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

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

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.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

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

Basic Actions

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

Table 2 Common Action Buttons and its Definitions

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

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

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

Symbols and Icons

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

Table 3 Symbols and Icons - Common

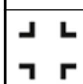
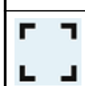
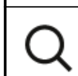
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table 3   (Cont.) Symbols and Icons - Common

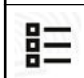
Symbol/Icon	Function
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar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

Table 4 Symbols and Icons - Widget

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

1

Oracle Banking Trade Finance Process Management

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.

2 Export LC Transfer Amendment Beneficiary Consent - Islamic

This chapter is documented to get familiar with the Export LC Transfer Amendment Beneficiary Consent - Islamic process of Oracle Banking Trade Finance Process Management.

Export LC Transfer Amendment process enables the bank to advise an amendment to the LC which had been already Transferred. The amendments may need consent from the second beneficiaries of the Transfer LC and the amended LC is parked awaiting beneficiary consent. Once the Second Beneficiary has accepted the amendment, the Transfer LC amendment Confirmation will be triggered.

The various stages involved for Islamic Export LC Transfer Amendment Beneficiary Consent are:

- Input basic data and Upload of related mandatory and non-mandatory documents in Registration stage
- Input/Modify details of amendment of Transferred LC - Data Enrichment stage
- Capture remarks for other users to check and act
- Notify customer on any negative statuses in any of the stages to the Beneficiary
- Hand off request to back office

This topic contains following subtopics:

- Common Initiation Stage
- Registration
- Data Enrichment
- Exceptions
- Multi Level Approval

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the **Export LC Transfer Amendment Beneficiary Consent - Islamic** request.
- Registration
  This topic provides the systematic instructions to initiate the Registration stage of Export LC Transfer Amendment Beneficiary Consent - Islamic request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Export LC transfer Amendment Beneficiary Consent - Islamic 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.

2.1 Common Initiation Stage

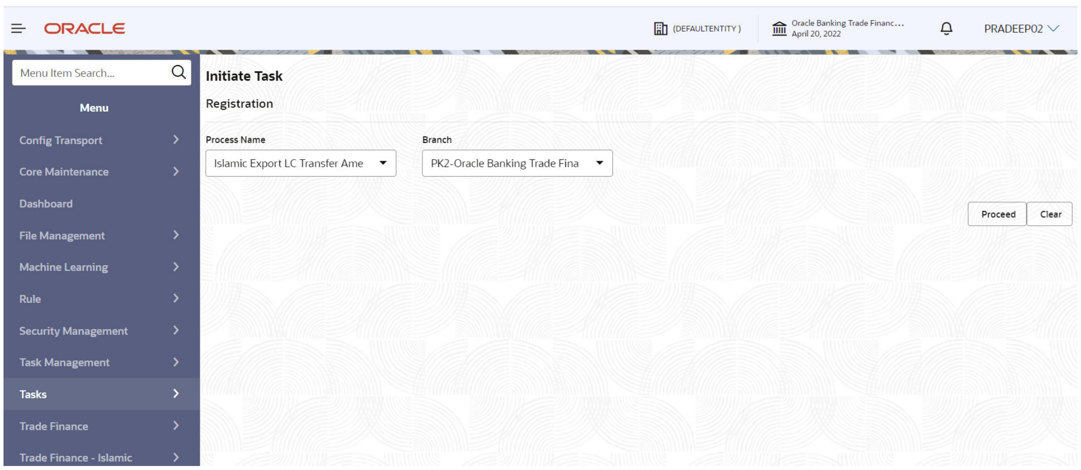
This topic provides the systematic instructions to initiate the **Export LC Transfer Amendment Beneficiary Consent - Islamic** request.

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

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

   The **Initiate Task** screen appears.

Figure 2-1 Initiate Task



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

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

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

Table 2-1 Initiate Task - Field Description

Field	Description
Process Name	Select a process name from the drop-down list.
LC Reference Number	Click **Search** to search and select the required LC reference 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 2-2 Action Buttons - Field Description

Field	Description
Proceed	Task will get initiated to next logical stage..

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

Field	Description
Clear	Click to clear the contents update and enter the values again.

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

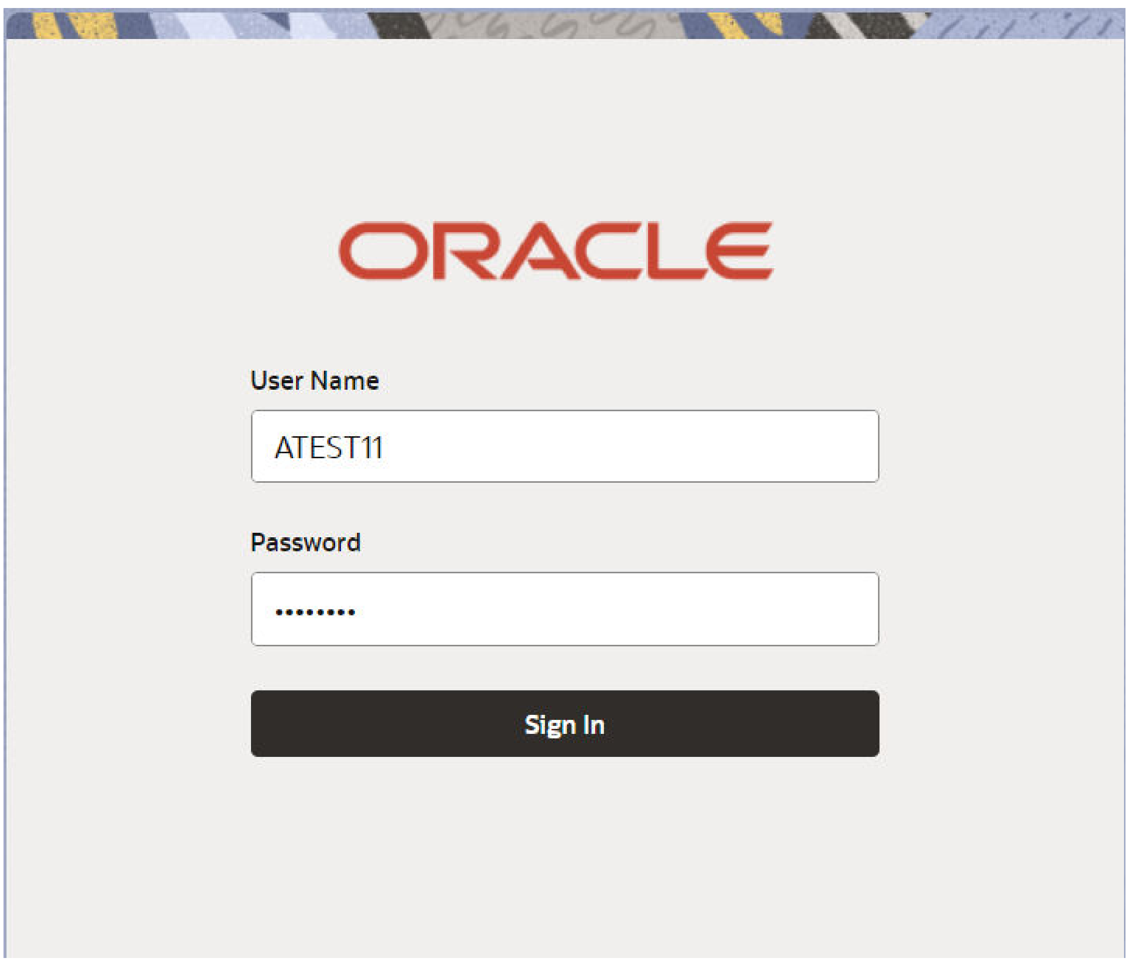
2.2 Registration

This topic provides the systematic instructions to initiate the Registration stage of Export LC Transfer Amendment Beneficiary Consent - Islamic request.

During the Registration stage, the user can register a request for an Export LC Transfer Amendment Beneficiary Consent - Islamic.
User can capture the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents. On submit of the request, the request should be available for an LC expert to handle in the next stage.

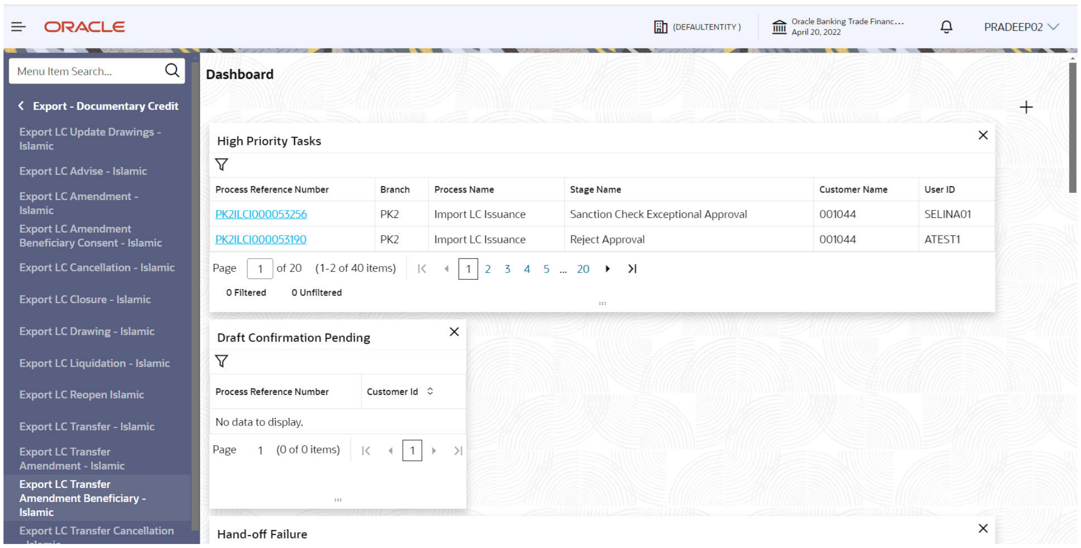
Specify **User ID** and **Password**, and login to **Home** screen.

Figure 2-2 LogIn Screen



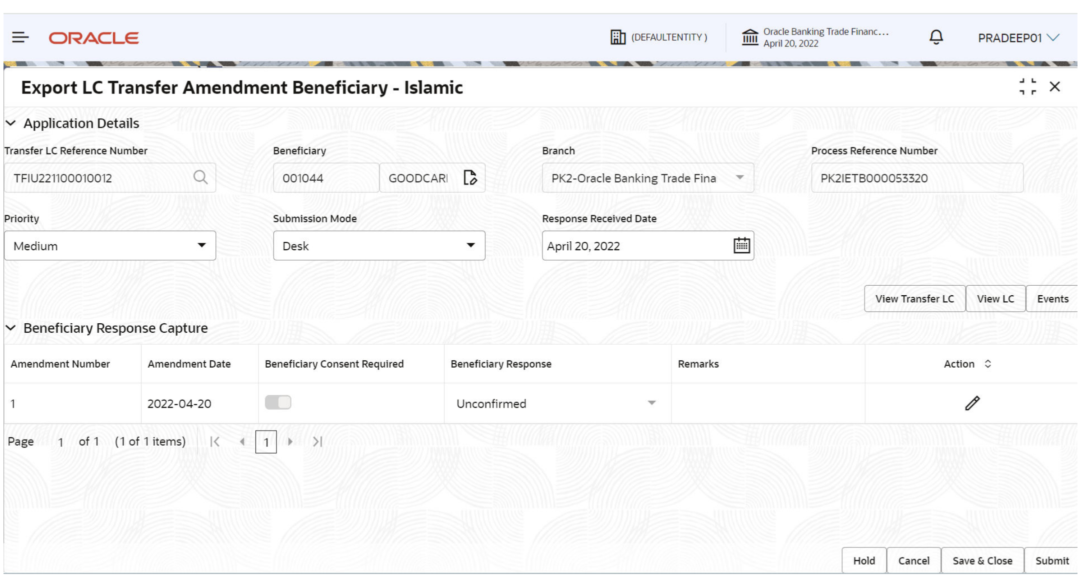
1. On **Home** screen, click **Trade Finance - Islamic**. Under **Trade Finance - Islamic**, click **Export Documentary Credit**.
2. Under **Export Documentary Credit**, click **Export LC Transfer Amendment Beneficiary Consent - Islamic**.

Figure 2-3 Export LC Transfer Amendment Beneficiary Consent - Islamic



The **Export LC Transfer Amendment Beneficiary Consent - Islamic** screen appears. The Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration stage has two sections Application Details and Beneficiary Response Capture. Let's look at the details of Registration screens below:

Figure 2-4 Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Application Details



3. On **Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Application Details** screen, specify the fields.

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

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

Table 2-3 Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Application Details - Field Description

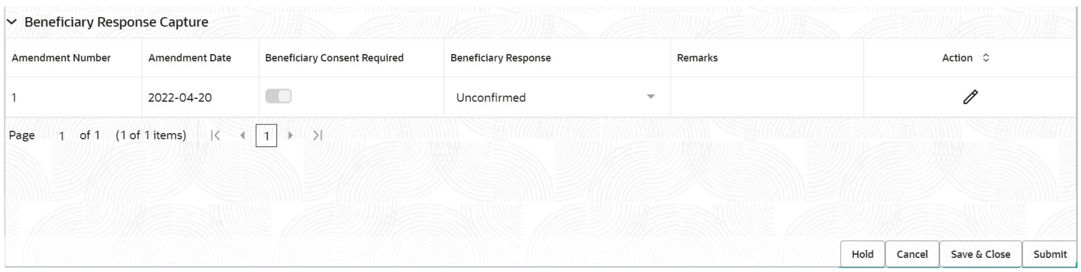
Field	Description
Transfer LC Reference Number	Specify the transfer LC reference number. Alternatively, click **Search** to search and select the transfer LC reference number. In the lookup, user can search giving Export LC Reference Number, Beneficiary and Transfer Amount.
Beneficiary	Read only field. Beneficiary details is defaulted from the underlying transfer LC.
Branch	Read only field. Branch details is auto-populated from transfer LC details.
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.
Priority	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 LC Transfer Amendment Beneficiary Consent - Islamic request. By default the submission mode will have the value as ‘Desk’. • **Desk** - Request received through Desk • **FAX** - Request received through • **Email** - Request received through Email • **Courier** - Request received through Courier The user can change the submission mode.

Table 2-3 (Cont.) Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Application Details - Field Description

Field	Description
Response Received Date	System defaults the response received date. By default, the application displays the branch’s current date and enables the user to change the date to any back date. **Note** Future date selection is not allowed.

Beneficiary Response Capture

This section displays the Beneficiary Response Capture details.



4. On **Export LC Transfer Amendment Beneficiary Consent - Islamic - Beneficiary Response Capture** screen, specify the fields.

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

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

Table 2-4 Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Beneficiary Response Capture - Field Description

Field	Description
Amendment No	Read only field. Amendment number will be auto-populated based on selected Transfer LC Reference Number.
Amenment Date	Read only field. This field displays the date on which the amendment was made to Transfer LC.

Table 2-4 (Cont.) Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Beneficiary Response Capture - Field Description

Field	Description
Beneficiary Consent	Read only field. Beneficiary Confirmation Required (Y/N) will be auto populated based on selected Transfer LC Reference Number.
Beneficiary Response	Select the Beneficiary response from the list. The values are: • **Confirmed** • **Unconfirmed** • **Rejected** Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.
Remarks	Specify the remarks for the Export LC Transfer Amendment Beneficiary Consent.
Action	Click the  Edit icon to edit the beneficiary response.

5. Click **Submit**.

   The task will move to next logical stage of Export LC Transfer Amendment Beneficiary Consent.
   For more information on action buttons, refer to the field description table below.

Table 2-5 Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Action Buttons - Field Description

Field	Description
Documents	Upload the documents received under the Export LC Transfer Amendment Beneficiary Consent - Islamic. System displays the mandatory and optional documents. If mandatory documents are not uploaded, system should display an error on submit.
Remarks	Specify any additional information regarding the Export LC Transfer Amendment Beneficiary Consent - Islamic. This information can be viewed by other users handling the request.
Customer Instruction	Click to view/ input the following. • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
View Transfer LC	Click to view the latest transfer LC details.
View Export LC	Click to view the latest export LC details.
Events	Click to view the transfer LC events.

Table 2-5 (Cont.) Export LC Transfer Amendment Beneficiary Consent - Islamic - Registration - Action Buttons - Field Description

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

2.3 Data Enrichment

This topic provides the systematic instructions to initiate the Data Enrichment stage of Export LC transfer Amendment Beneficiary Consent - Islamic request.

As a part of Data Enrichment stage, User can enter/update basic details of the incoming request and verify if the request can be progressed further.
Request that are received via online channels like trade portal, external system and SWIFT are available directly for further processing in OBTFPM from registration and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.

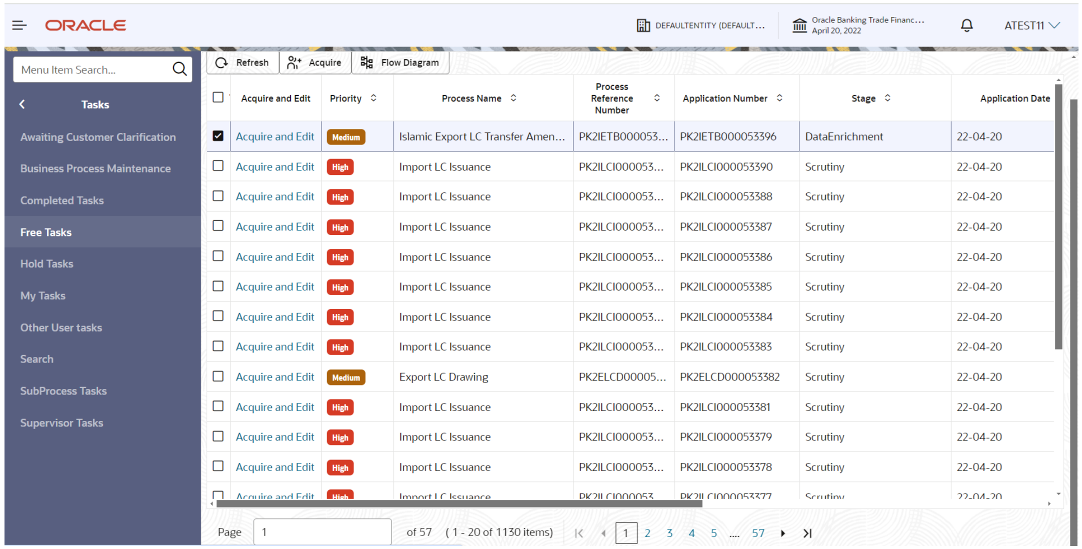
> **Note**
>
> For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

Do the following steps to acquire a task which completed the registration and currently at Data enrichment stage.

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

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

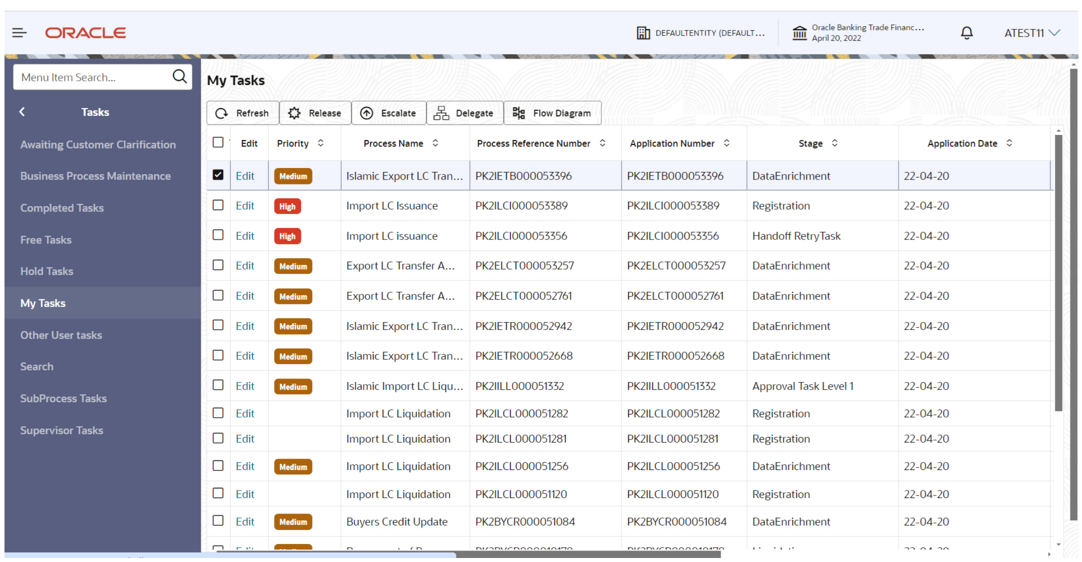
Figure 2-5 Free Task



The **Free Task** 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 provide input for Data Enrichment stage.

Figure 2-6 My Task



Let's look at the details for Data Enrichment stage. User can enter/update the fields in Data Enrichment stage. Some of the fields 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 main details of Data Enrichment stage of Export LC Transfer Amendment Beneficiary Consent - Islamic request.
- 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 of Export LC Transfer Amendment Beneficiary Consent - Islamic process.
- Additional Details
  This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Export LC Transfer Amendment Beneficiary Consent - Islamic process.
- Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Export LC Transfer Amendment Beneficiary Consent - Islamic request.
- Summary
  This topic provides the systematic instructions to view the summary details in Data Enrichment stage of Export LC Transfer Amendment Beneficiary Consent FLEXCUBE - Islamic request.

2.3.1 Main Details

This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Export LC Transfer Amendment Beneficiary Consent - Islamic request.

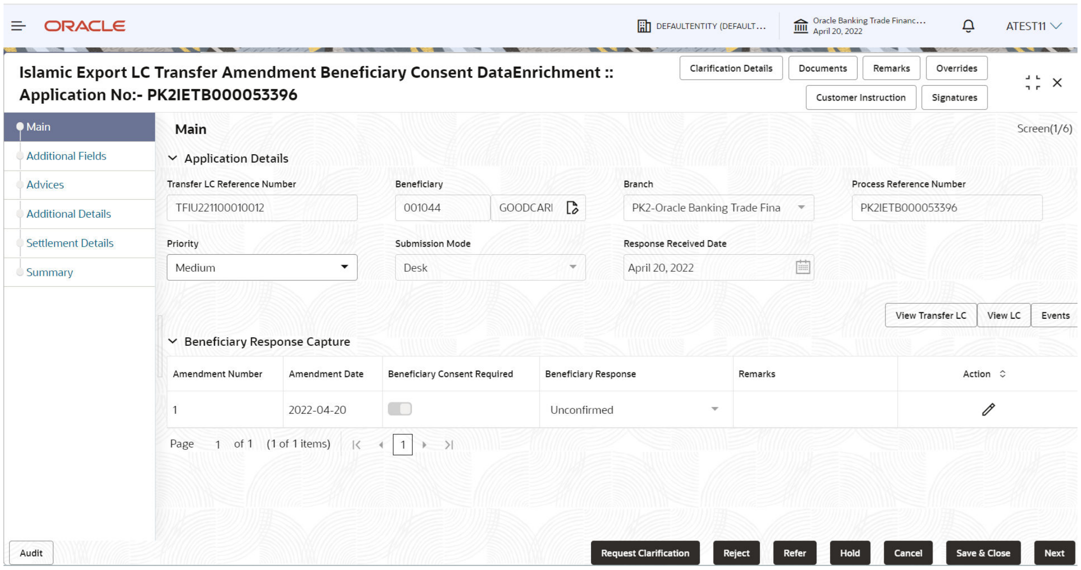
Main details section has two sub section as follows:

- Application Details
- Beneficiary Response Capture

Application Details

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

Figure 2-7 Main - Application Details



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

Table 2-6 Export LC Transfer Amendment Beneficiary Consent - Islamic - Main - Application Details - Field Description

Field	Description
Transfer LC Reference Number	Read only field. System displays the export LC reference number to be amended.
Beneficiary	Read only field. System displays the name of the beneficiary from the earlier stages.
Branch	Read only field. Branch details is auto-populated from the transfer LC details.
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.
Priority	System populates the priority of the customer based on priority maintenance. Values are High, Medium and Low. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated.

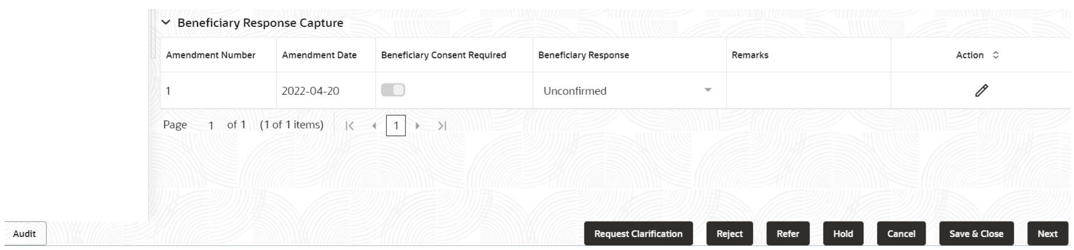
Table 2-6 (Cont.) Export LC Transfer Amendment Beneficiary Consent - Islamic - Main - Application Details - Field Description

Field	Description
Submission Mode	System populates the submission mode of Export LC transfer amendment beneficiary consent request. By default the submission mode will have the value as 'Desk'.
Response Received Date	Read only field. System defaults the response received date. By default, the application displays the branch's current date.

Beneficiary Response Capture

Registration user can capture the beneficiary response in this section. During registration, if user has not captured input, then user can capture the details in this section.

Figure 2-8 Beneficiary Response Capture

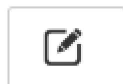


For more information on fields, refer to the field description table below.

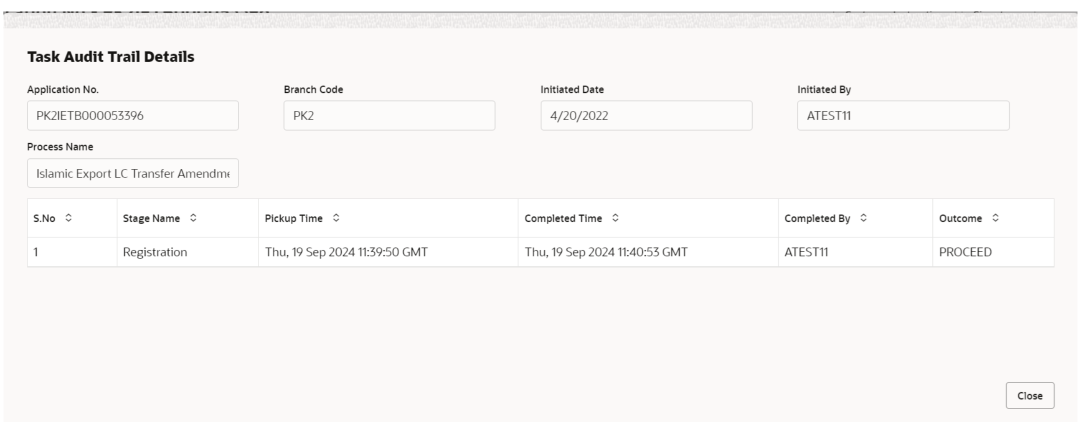
Table 2-7 Export LC Transfer Amendment Beneficiary Consent - Islamic - Beneficiary Response Capture - Field Description

Field	Description
Amendment No	Read only field. Amendment number will be auto-populated based on selected Transfer LC Reference Number.
Amenment Date	Read only field. This field displays the date on which the amendment was made to Transfer LC.
Beneficiary Consent	Read only field. Beneficiary Confirmation Required (Y/N) will be auto populated based on selected Transfer LC Reference Number.

Table 2-7 (Cont.) Export LC Transfer Amendment Beneficiary Consent - Islamic - Beneficiary Response Capture - Field Description

Field	Description
Beneficiary Response	Select the Beneficiary response from the list. The values are: • **Confirmed** • **Unconfirmed** • **Rejected** Beneficiary Response field will be read only if Beneficiary Consent Required is 'No'.
Remarks	Specify the remarks for the Export LC Transfer Amendment Beneficiary Consent - Islamic. Amendment number will be auto-populated based on selected Transfer LC Reference Number.
Action	Click the  Edit icon to edit the beneficiary response.

Audit



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

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

Table 2-8 Audit - Field Description

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

Table 2-8 (Cont.) Audit - Field Description

Field	Description
Stage Name	This field displays the current stage of the process.
Completed Time	This field displays the time on which the audit of the current stage is completed.
Completed By	This field displays the user ID of the user who had completed the audit.
Outcome	This field displays the outcome of the audit.

2. Click **Next.**

   The task will move to next data segment.

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

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Upload the required documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Click the Remarks icon 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. • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.
View Transfer LC	Click to view the latest transfer LC details.
View Export LC	Click to view the latest export LC details.
Events	Click to view the transfer LC events.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.

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

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Export LC Transfer Amendment Beneficiary Consent - Islamic task. Details entered will not be saved and the task will be removed
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
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.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

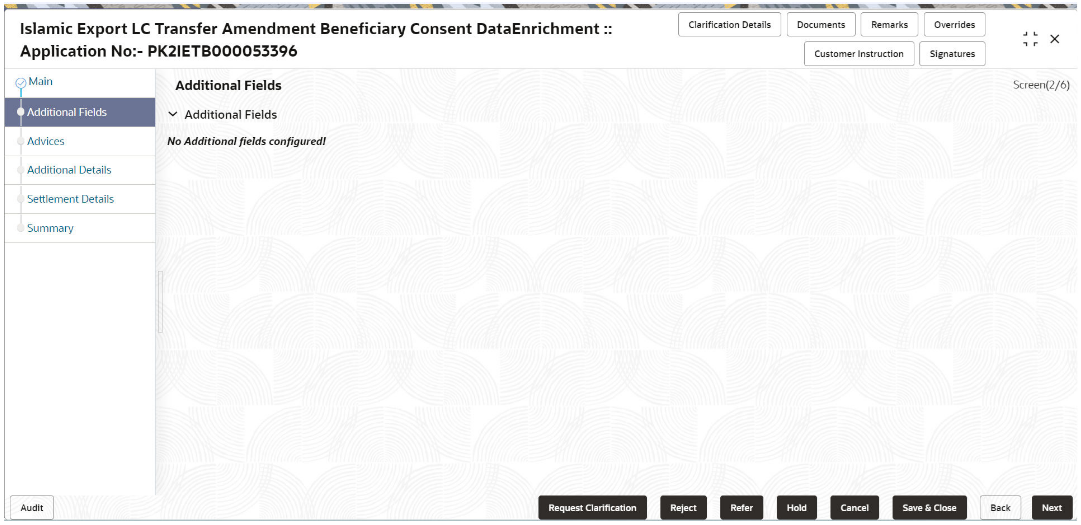
2.3.2 Additional Fields

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

In this section, the user can view/enter the details in the additional fields implemented by the bank for Export LC Transfer Amendment Beneficiary Consent - Islamic.
Any user defined fields maintained at the bank level should be available in this Additional field details.

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

Figure 2-9   Additional Fields



2. Click **Next**.

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

Table 2-10   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	Upload the required documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Click the Remarks icon 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. • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.

Table 2-10 (Cont.) Additional Fields - Action Buttons - Field Description

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

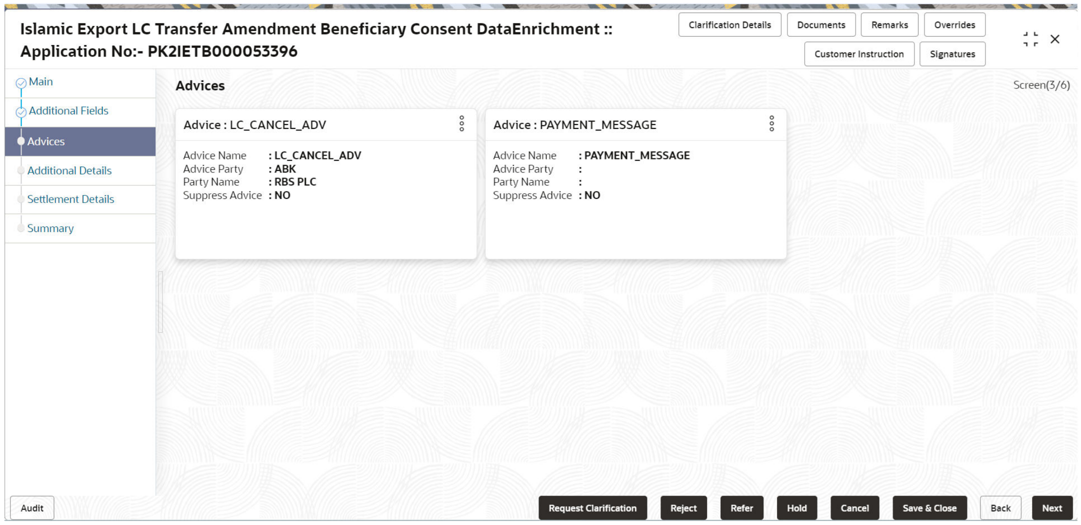
2.3.3 Advices

This topic provides the systematic instructions to capture the advices details of Export LC Transfer Amendment Beneficiary Consent - Islamic process.

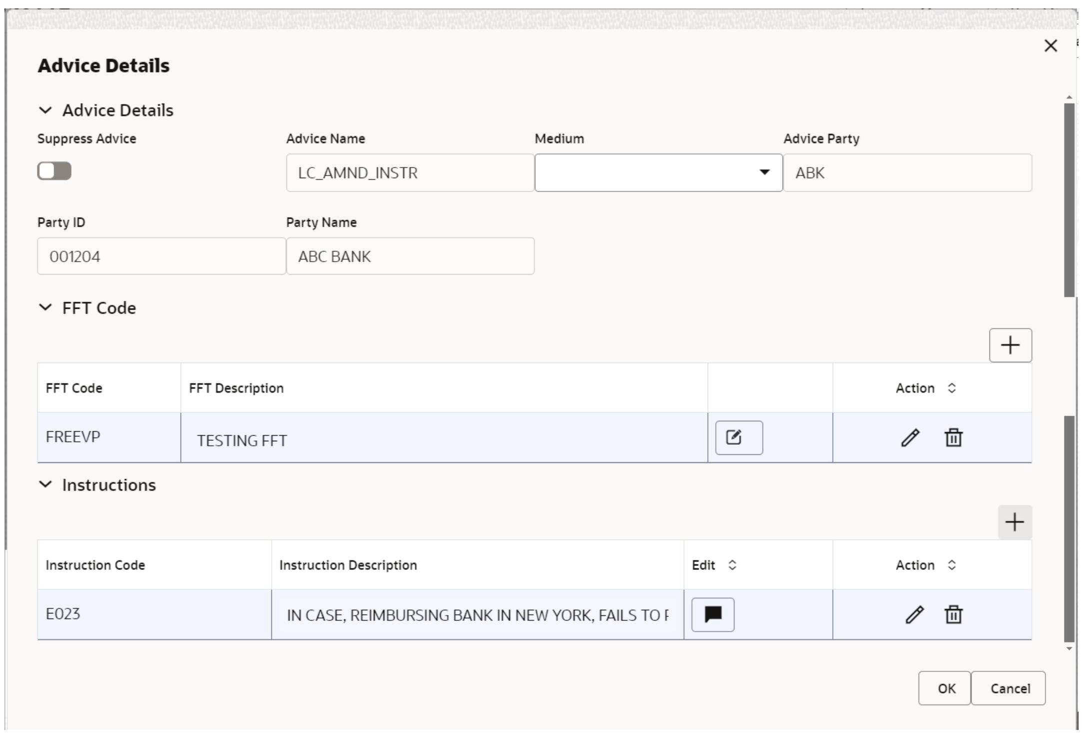
Data Enrichment user can view the advices generated during Export LC Transfer Amendment Beneficiary Consent - Islamic request. Some of the possible advices could be Payment message (Debit Advice) and Second Beneficiary Consent Advice.

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

Figure 2-10 Advices



Advice Details

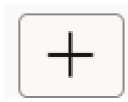
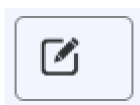
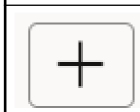


For more information on fields, refer to the field description table below.

Table 2-11 Advice Details

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

Table 2-11 (Cont.) Advice Details

Field	Description
Medium	Displays the medium of advices is defaulted from the transfer LC. User can update if required.
Advice Party	Read only field. Displays the advice party, defaulted from the transfer LC.
Party ID	Read only field. Displays the party Id defaulted from transfer LC.
Party Name	Read only field. Displays the defaulted from transfer LC.
Free Format Text	Specify the free format text based on the following table.
	Click plus icon to add new FFT code.
FTT Code	Click **Search** to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected. User can edit the FFT description.
	Click edit icon to edit the existing FFT description.
Action	Click edit icon to edit the existing FFT code. Click delete icon to remove any existing FFT code.
Instruction Details	Specify the instrunction details based on the following table.
	Click plus icon to add new instruction code.
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected. User can edit the instruction description.
	Click edit icon to edit the existing instruction description.
Action	Click edit icon to edit the existing instruction code. Click delete icon to remove any existing instruction code.

2. Click **Next**.

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

Table 2-12 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	Upload the required documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Export LC Transfer Amendment Beneficiary Consent - Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.
Request Clarification	User should be able 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. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-12 (Cont.) Advices - Action Buttons - Field Description

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	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	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.4 Additional Details

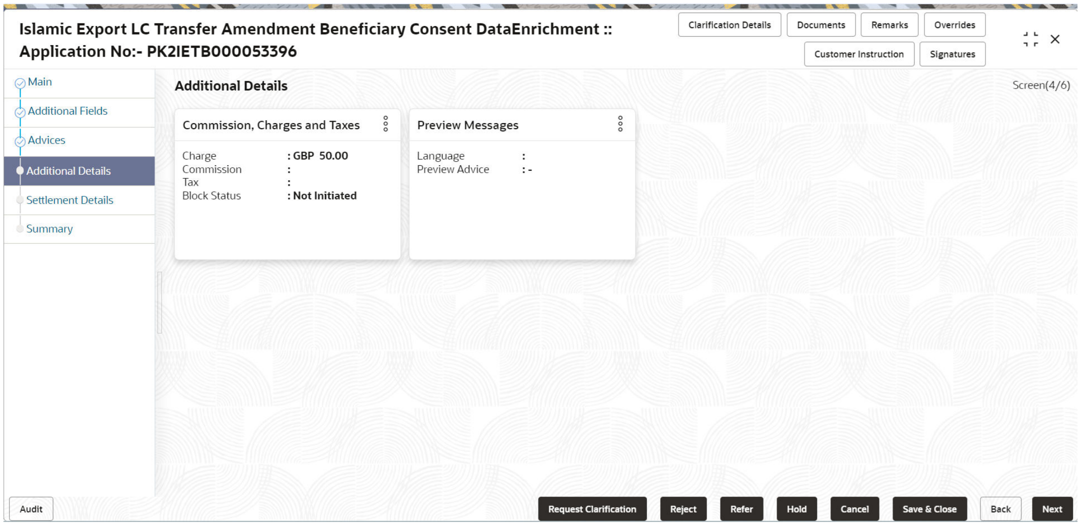
This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Export LC Transfer Amendment Beneficiary Consent - Islamic process.

Data Enrichment user can verify and enter the basic additional details available for the Export LC Transfer Amendment Beneficiary Consent - Islamic request.
The various additional details should be available as tile. Each tile can be selected and the respective screen will open for the user to capture details.

This is a multi-grid section with facility to attach more than one line.

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

Figure 2-11 Additional Details



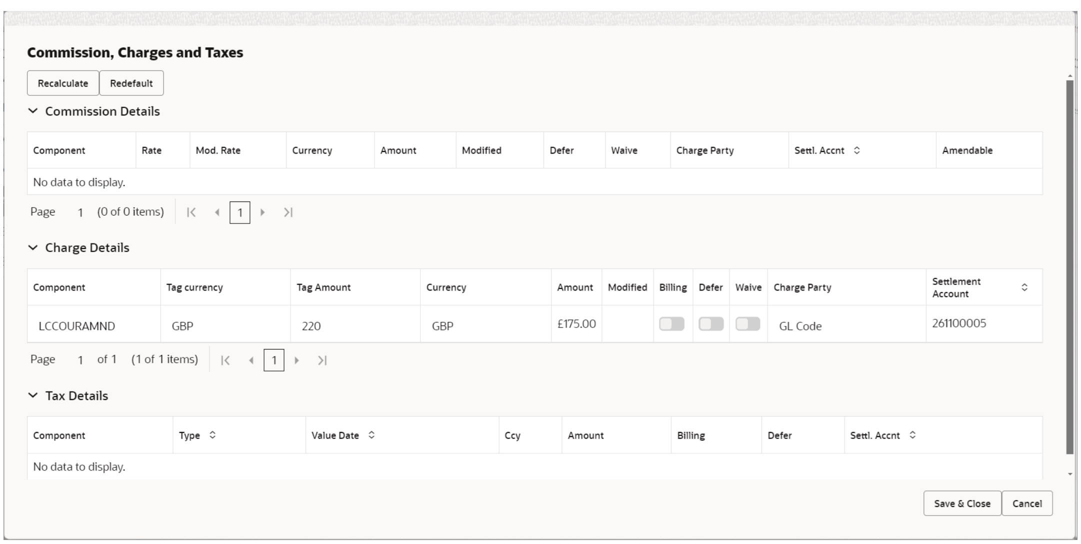
Commission, Charges and Taxes

On landing to the Additional Details section, the default commission, charges and tax if any will get populated.

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

Charge Details are auto-populated from the back-end system.

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



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

Table 2-13 Charge Details - Field Description

Field	Description
Commission Details	The commission details. All charges, commission and margin are collected from the counter-party by default.
Component	This field displays the commission component.
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Mod. Rate	From the default value, if the rate is changed the value gets updated in this field.
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. 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. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified	From the default value, if the amount is changed, the value gets updated in the modified amount field.
Defer	If enabled, charges/commissions has to be deferred and collected at any future step.
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the ‘Remarks’ place holder.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settl. Account	The settlement account.
Amendable	Displays if the field is amendable or not.
Charge Details	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.

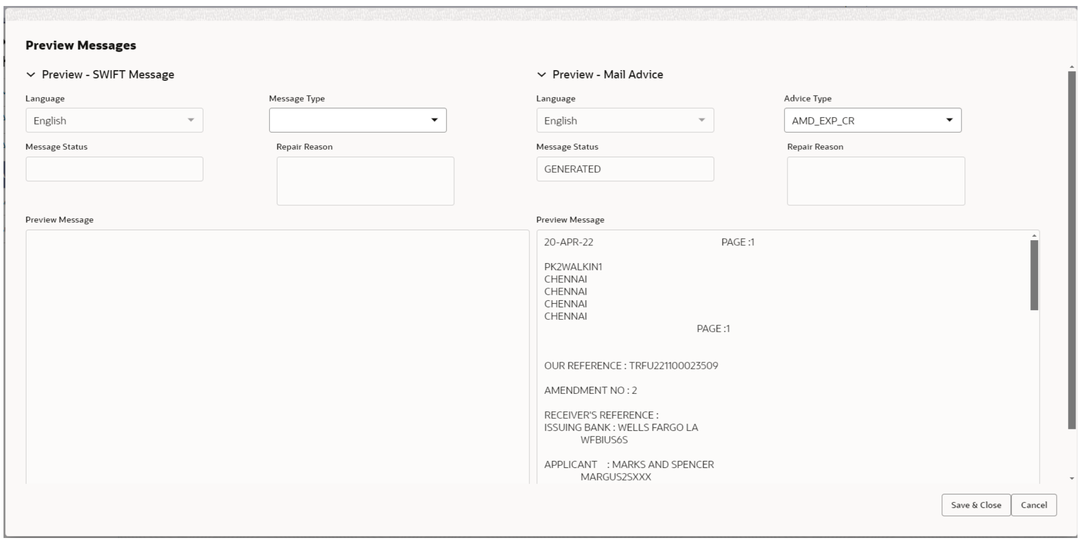
Table 2-13 (Cont.) Charge Details - Field Description

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. 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. The user can not enable/disable the option, if it is de-selected by default. 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. 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. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.
Waive	Enble the toggle, if charges has to be waived. Based on the customer maintenance, the charges should be marked for Billing or for Defer. 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	The settlement account.
Tax Details	Displays the tax details. The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.
Component	This field displays the tax component.
Type	This field displays the type of tax component.
Value Date	This field displays the value date of tax component.
Ccy	This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission.
Amount	This field displays the tax amount based on the percentage of commission maintained. You can edit the tax amount, if applicable.
Billing	If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. 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. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.
Settl. Account	System defaults the settlement account. The user can modify the settlement account.

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

Preview Messages
The bank user can view a preview of the message and advice simulated from back office which is based on the export LC transfer amendment captured in the previous screen.

> **Note**
>
> A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank.



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

Table 2-14 Preview Messages - Field Description

Field	Description
Preview SWIFT Message	This section displays the preview of SWIFT message details.
Language	Read only field. English is set as default language for the preview.
Message Type	Select the message type from the drop down.
Message Status	Read only field. This field displays the message status of draft message of export LC details.
Repair Reason	Read only field. This field displays the message repair reason of draft message of export LC details.
Preview Message	This field displays a preview of the draft message.
Preview Mail Advice	This section displays the preview of mail advice details.
Language	Read only field. English is set as default language for the preview.
Advice Type	Select the advice type.

Table 2-14 (Cont.) Preview Messages - Field Description

Field	Description
Message Status	Read only field. This field displays the message status of draft message of transfer LC details.
Repair Reason	Read only field. This field displays the message repair reason of draft message of transfer LC details.
Preview Message	This field displays a preview of the advice.

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

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

Table 2-15 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	Upload the required documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Islamic Export LC Transfer Amendment Beneficiary Consent. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.

Table 2-15 (Cont.) Additional Details - Action Buttons - Field Description

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

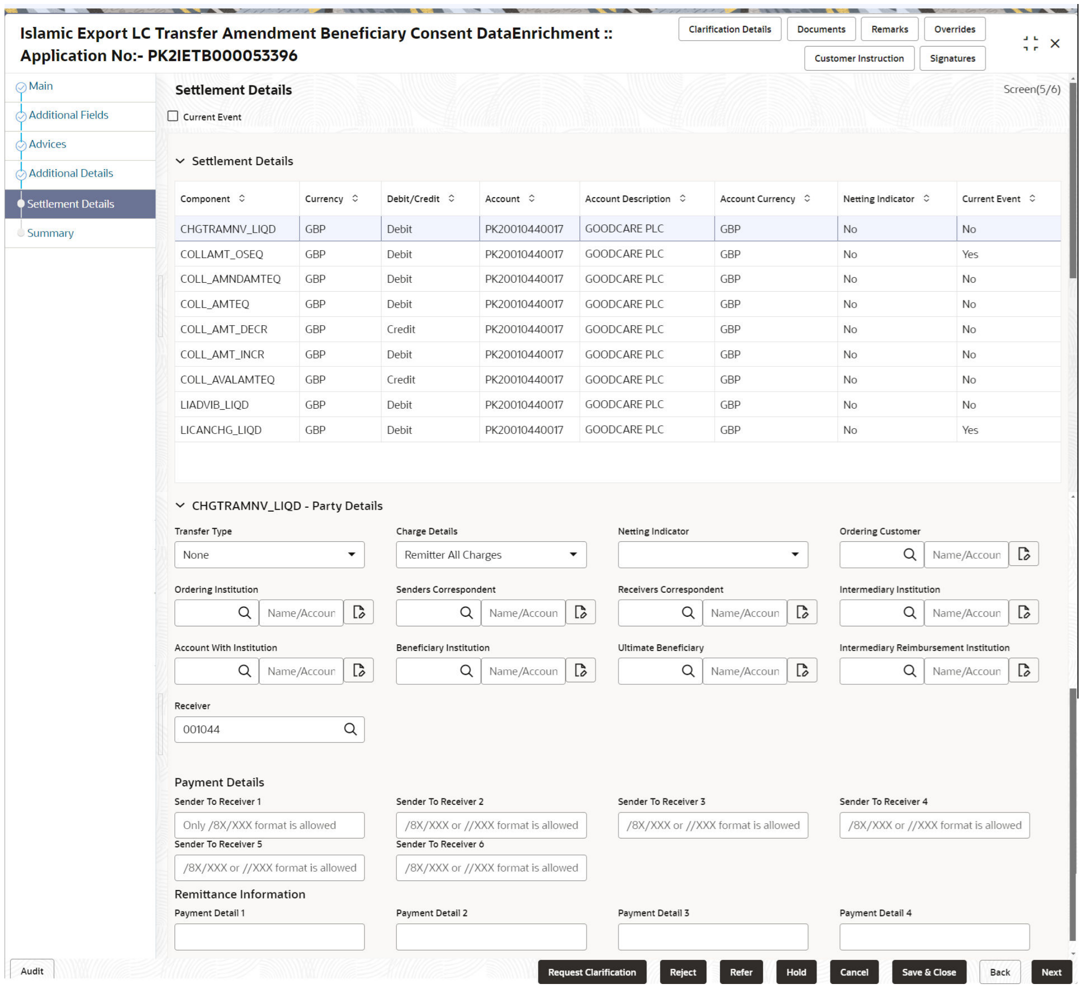
2.3.5 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Export LC Transfer Amendment Beneficiary Consent - Islamic request.

The user can view/input the settlement details for Export LC Transfer Amendment Beneficiary Consent - Islamic request. The following are the list of fields to be displayed.

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

Figure 2-12 Settlement Details



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

Table 2-16 Settlement Details – Field Description

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

2. Click any component in the grid.

Party Details

Table 2-17 Party Details – Field Description

Field	Description
Transfer Type	Select the transfer type from the drop-down list. The options are: • **Customer Transfer** • **Bank Transfer for own account** • **None** • **Direct Debit Advice** • **Managers Check** • **Customer Transfer with Cover** • **Bank Transfer**
Charge Details	Select the charge details for the transaction. The options are: • **Beneficiary All Charges** • **Remitter Our Charges** • **Remitter All Charges**
Netting Indicator	Select the netting indicator for the component. The options are: • **Yes** • **No**
Ordering Customer	Click search icon to search and select the ordering customer from the look up.
Ordering Institution	Click search icon to search and select the ordering institution from the look up.
Senders Correspondent	Click search icon to search and select the senders correspondent from the look up.
Receivers Correspondent	Click search icon to search and select the receivers correspondent from the look up.
Intermediary Institution	Click search icon to search and select the intermediary institution from the look up.
Account with Institution	Click search icon to search and select the account with institution from the look up.
Beneficiary Institution	Click search icon to search and select the beneficiary institution from the look up.
Ultimate Beneficiary	Click search icon to search and select the ultimate beneficiary from the look up.
Intermediary Reimbursement Institution	Click search icon to search and select the intermediary reimbursement institution from the look up.
Receiver	Click search icon to search and select the receiver from the look up.

Payment Details

Table 2-18 Payment Details - Field Description

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

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

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

Remittance Information

Table 2-19 Remittance Information - Field Description

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

3. Click **Next**.

   The task will move to next data segment.

Table 2-20 Settlement Details - Action Buttons - Field Description

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

Table 2-20 (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. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Back	Click the Back button, to go back to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

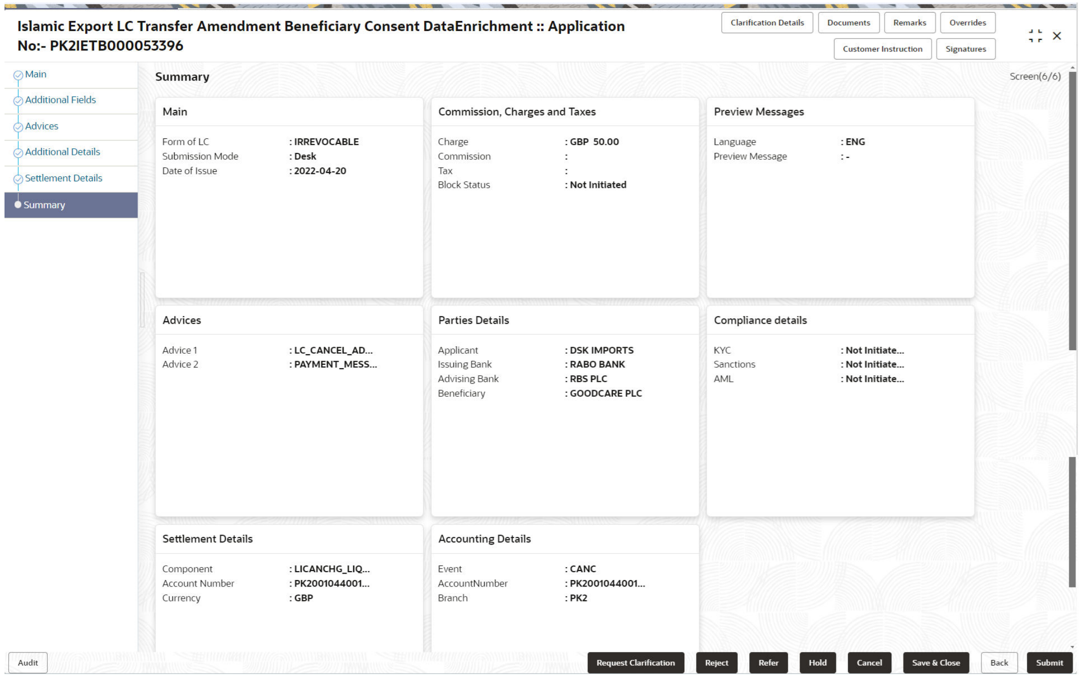
2.3.6 Summary

This topic provides the systematic instructions to view the summary details in Data Enrichment stage of Export LC Transfer Amendment Beneficiary Consent FLEXCUBE - Islamic request.

User can review the summary of details updated in Data Enrichment stage of Export LC Transfer Amendment Beneficiary Consent - Islamic request.
As part of summary screen, user can see the summary tiles. The Summary tiles display a list of important fields with values. User can drill down from Summary tiles into respective data segments.

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

Figure 2-13 Summary



Tiles Displayed in Summary

- Main - User can view the application details details and Transfer LC details. User can modify the details, if required.
- Commission, Charges and Taxes: User can see the details provided for charges. User can update the details if required.
- Preview Messages - User can view the preview of the message.
- Advices - User can view the details of advices.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Compliance Details - User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.
- Settlement Details - User can view the settlement details.
- Accounting Details - User can view the accounting entries generated in back office.

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

2. Click **Submit**.

   The task will move to next logical stage.

Table 2-21 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	Upload the required documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Export LC Transfer Amendment Beneficiary Consent - Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.
Request Clarification	User should be able 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. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

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

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Back	Click the Back button, to go back to the previous screen.
Submit	On clicking Submit, system should validate for all mandatory field values and the task should move to the next logical stage. If the user submits without visiting other mandatory hops, then error message should be displayed and force the user to visit mandatory tabs/ update mandatory fields.

2.4 Exceptions

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

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. Task. The checks to external system/internal system is initiated after the DE Stage. The amount Block earmark and Limit Earmarks if applicable are also initiated after the DE stage.

If a negative response is received for any of the calls, the task lands in respective exceptional queue which require further manual handling/approval.

Amount Block Exception Approval

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks 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 important fields with values.

On Approval, system should not release the Amount Block against each applicable account and system should handoff the “Amount Block Reference Number “to the back office. On successful handoff, back office will make use of these “Amount Block Reference Number” to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA

account from the Back office. If multiple accounts are applicable, Amount Block. Reference for all accounts to be passed to the back office.
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 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 - User can view the application details details and Transfer LC details.
- Additional Fields - User can view the additional field details.
- Advices - User can view the details of advices.
- Commission, Charges and Taxes: User can see the details provided for charges.
- Preview Messages - User can view the preview of the message.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Compliance details - User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.
- Settlement Details - User can view the settlement details.

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

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

Table 2-22 Amount Bock Exception - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Transfer Amendment Beneficiary Consent - Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

Table 2-22 (Cont.) Amount Bock Exception - Action Buttons - Field Description

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

Exception - Know Your Customer (KYC)

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

1. Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.

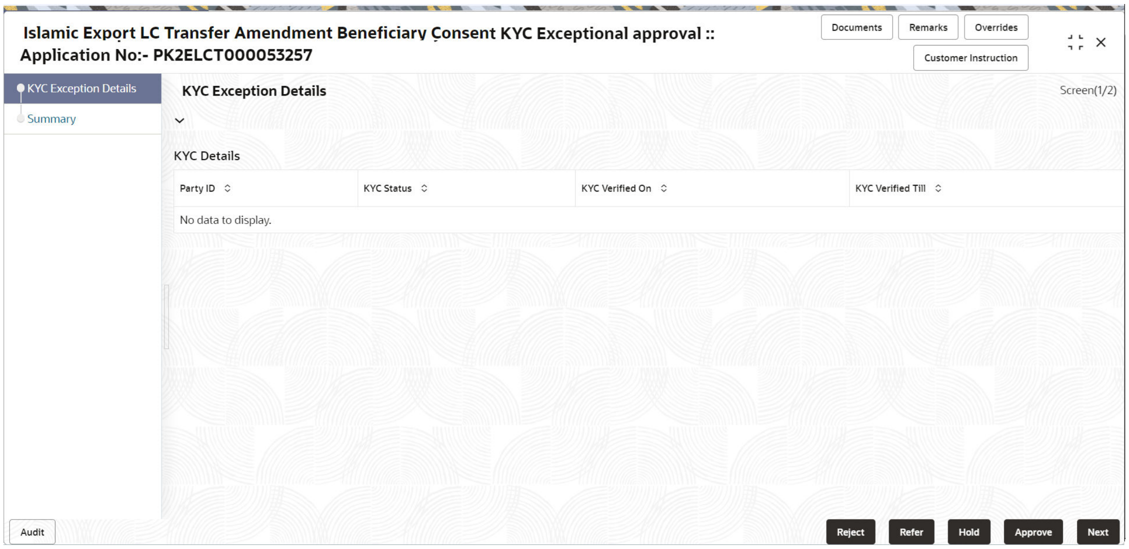
2. Open the task, to see summary tiles that display a summary of available updated fields with values.
   User can pick up a transaction and do the following actions:

   Approve

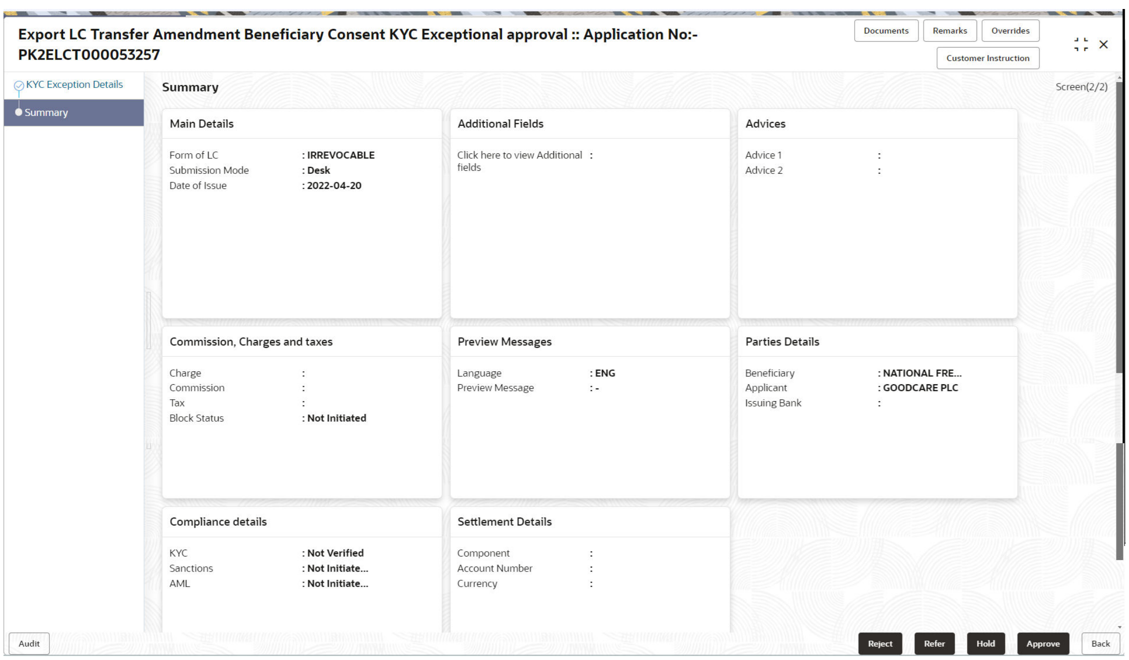
   - After changing the KYC status in the back end application (outside this process).
   - Without changing the KYC status in the back end application.
   - Reject (with appropriate reject reason).

Summary

Figure 2-14 Know Your Customer (KYC) Exception



Tiles Displayed in Summary:



- Main - User can view the application details details and Transfer LC details.
- Additional Fields - User can view the additional field details.
- Advices - User can view the details of advices.
- Commission, Charges and Taxes: User can see the details provided for charges.
- Preview Messages - User can view the preview of the message.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Compliance details - User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.
- Settlement Details - User can view the settlement details.

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

Table 2-23 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Transfer Amendment Beneficiary Consent - Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-23 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

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

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.

> **Note**
>
> On Approval of the exception task, system should validate the Limit Availability, Limit Expiry Date in the Limit System and create Earmark in the ELCM system. In case if the Limit is not available or the Limit is expired, then system should display an error message and should not allow the user to approve and proceed.

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 - User can view the application details details and Transfer LC details.
- Additional Fields - User can view the additional field details.
- Advices - User can view the details of advices.
- Commission, Charges and Taxes: User can see the details provided for charges.
- Preview Messages - User can view the preview of the message.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Compliance details - User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.
- Settlement Details - User can view the settlement details.

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

Table 2-24 Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Transfer Amendment Beneficiary Consent - Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-24 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

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

2.5 Multi Level Approval

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

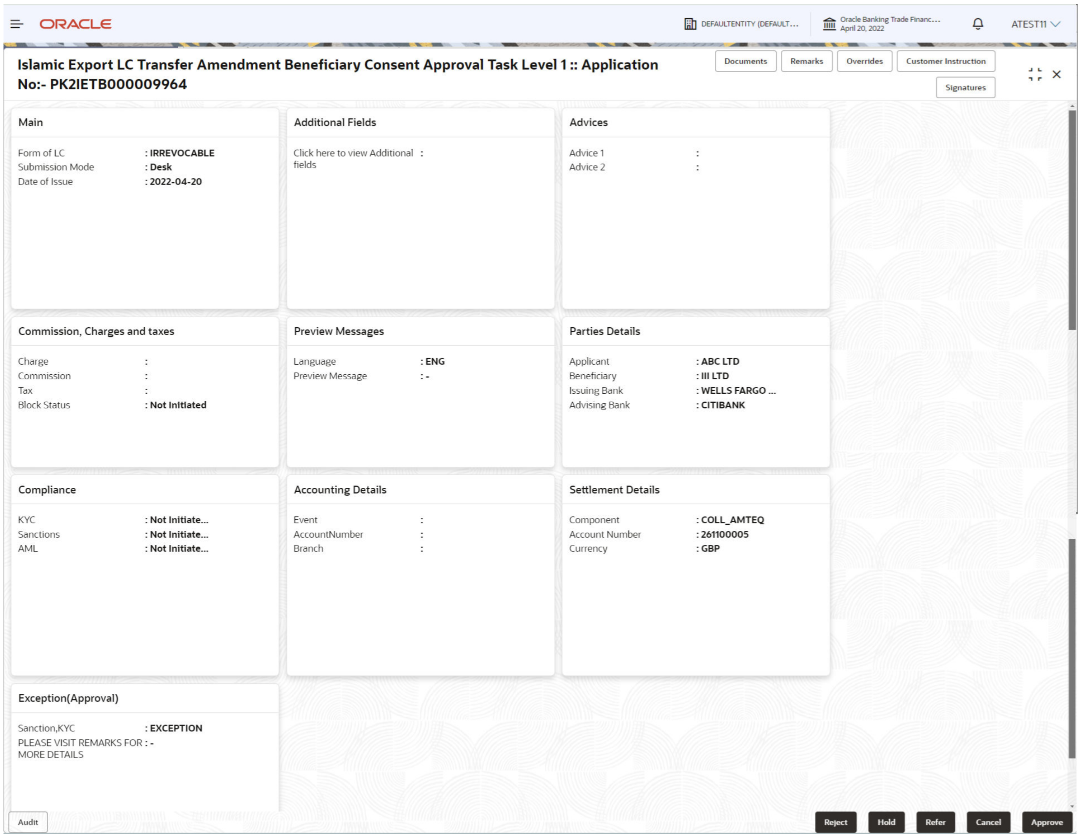
The user can review the summary of details updated in multilevel approval stage of Export LC Transfer Amendment Beneficiary Consent request - Islamic and approve the Export LC Transfer Amendment Beneficiary Consent - Islamic.

1. Log in into OBTFPM application and on **Home** screen, click, **Task**.
2. Under **Task**, click **Free Task**.
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 approve the task.

   The **Approval Summary** screen appears. The user can view the Summary tiles which displays list of important fields with values.
5. Click each tile to drill down from summary tiles into respective data segments to verify the details of all fields under the data segment.

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

Approval Summary



Tiles Displayed in Summary:

- Main - User can view the application details details and Transfer LC details. User can modify the details, if required.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the details of advices.
- Commission, Charges and Taxes: User can see the details provided for charges. User can update the details if required.
- Preview Messages - User can view the preview of the message.
- Parties Details: User can see the party details like beneficiary, advising bank etc.
- Compliance - User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.
- Exception (Approval) - User can view the settlement details.

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

Table 2-25 Approval Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the LC transfer amendment beneficiary consent - Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-25 (Cont.) Approval Summary - Action Buttons - Field Description

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Cancel	Cancel the Approval stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.

6. Click **Approve**.

Glossary

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