Oracle Banking Trade Finance Process Management

Export LC Transfer Closure User Guide

Release 14.8.1.0.0

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Oracle Banking Trade Finance Process Management Export LC Transfer Closure User Guide, Release 14.8.1.0.0

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Contents

Preface

Purpose

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management **Export LC Transfer Closure** process.

Audience

This user guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

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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

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

- Oracle Banking SecurityManagement System User Guide
- GettingStarted User Guide

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

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

Screenshot Disclaimer

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

Basic Actions

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

Table 2 Common Action Buttons and its Definitions

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

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

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

Symbols and Icons

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

Table 3 Symbols and Icons - Common

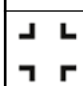
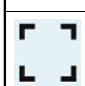
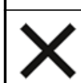
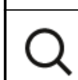
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table 3 (Cont.) Symbols and Icons - Common

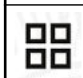
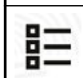
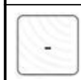
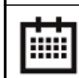
Symbol/Icon	Function
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar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

Table 4 Symbols and Icons - Widget

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

1

Oracle Banking Trade Finance Process Management

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 Closure

This User Manual is documented to get familiar with the Export LC Transfer Closure process of Oracle Banking Trade Finance Process Management.

This process allows the corporate users to close an Export Transfer LC. Transfer LC can be closed under following scenarios:

- Transfer LC has expired
- There is no bill outstanding

In the following sections, let's look at the details for Export LC Transfer Closure process.

This topic contains following subtopics:

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the Export LC Transfer Closure request.
- Registration
  This topic provides the systematic instructions to initiate the Registration stage of Export LC Transfer Closure request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Export LC transfer Closure 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.

2.1 Common Initiation Stage

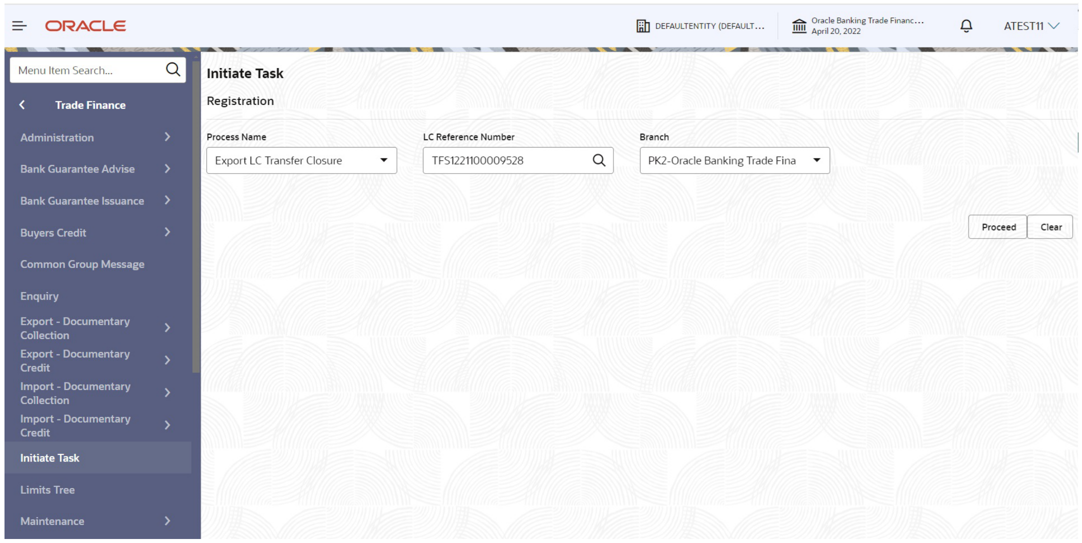
This topic provides the systematic instructions to initiate the Export LC Transfer Closure request.

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

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

2.2 Registration

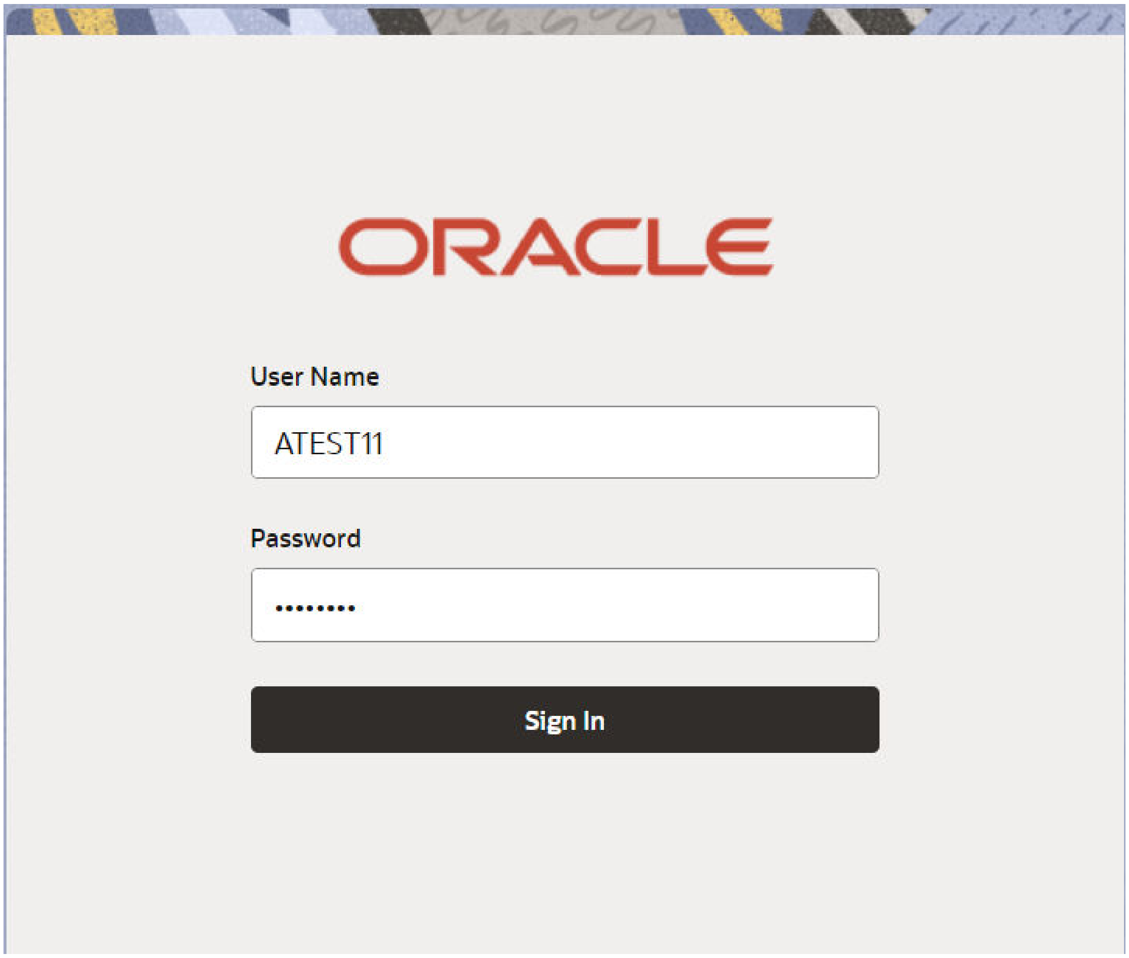
This topic provides the systematic instructions to initiate the Registration stage of Export LC Transfer Closure request.

During the Registration stage, the user can register a request for a Transfer LC Closure received at desk (as an application received physically/received by mail/fax).

User can capture the basic details of the application, check the signature of the first Beneficiary and upload related documents. On submit of the request, the customer should be notified with acknowledgement and the request should be available for an LC expert to handle in the next stage.

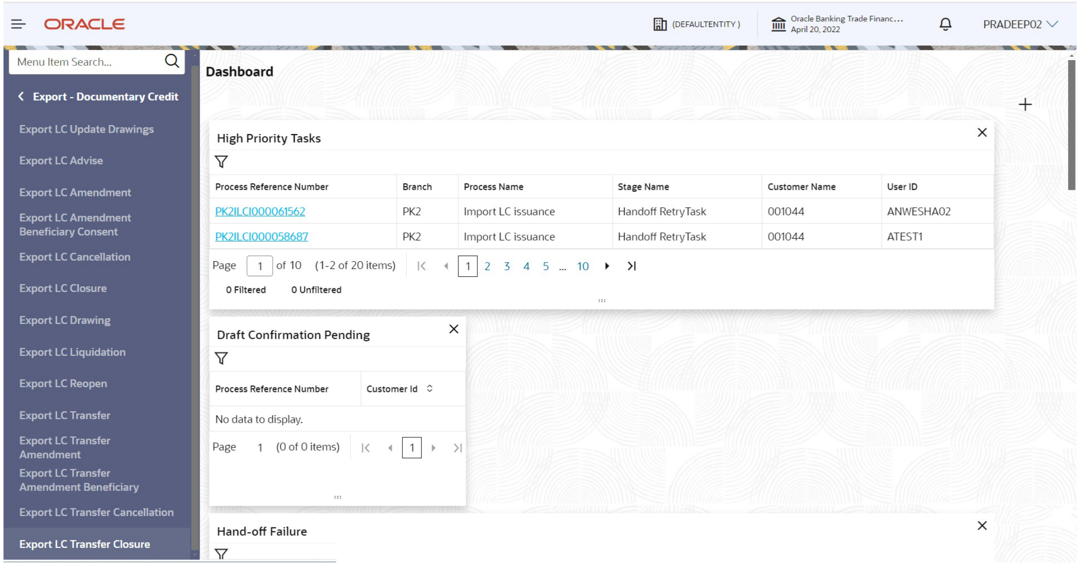
Specify **User ID** and **Password**, and login to **Home** screen.

Figure 2-2 LogIn Screen



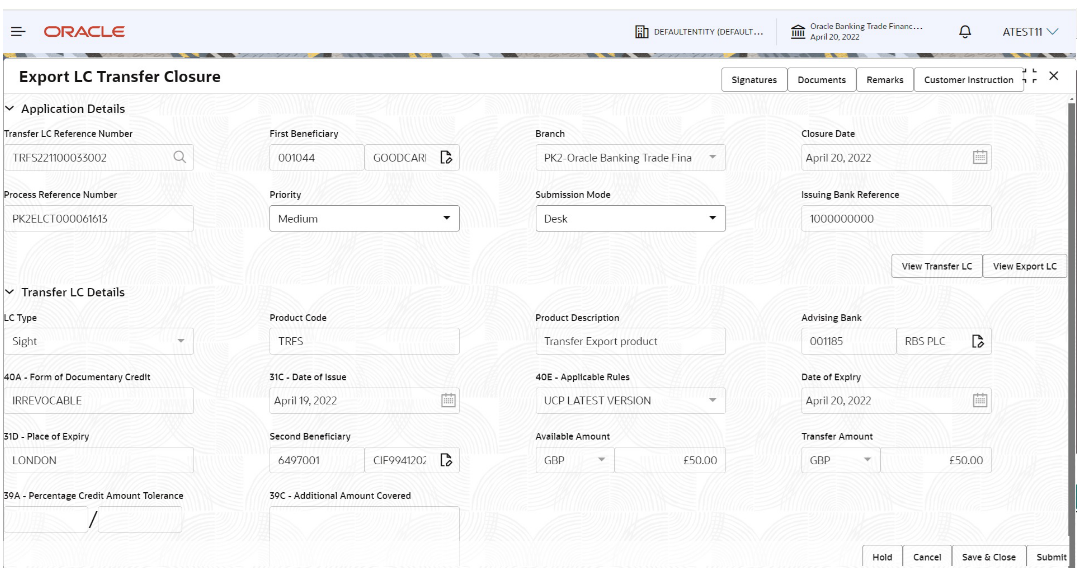
1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Export Documentary Credit**.
2. Under **Export Documentary Credit**, click **Export LC Transfer Closure**.

Figure 2-3 Export LC Transfer Closure



The **Export LC Transfer Closure** screen is diaplayed.
The Export LC Transfer Closure - Registration stage has two sections Application Details and Transfer LC Details. Let's look at the details of Registration screens below:

Figure 2-4 Export LC Transfer Closure - Registration - Application Details



3. On **Export LC Transfer Closure - 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 Closure - Registration - Application Details - Field Description

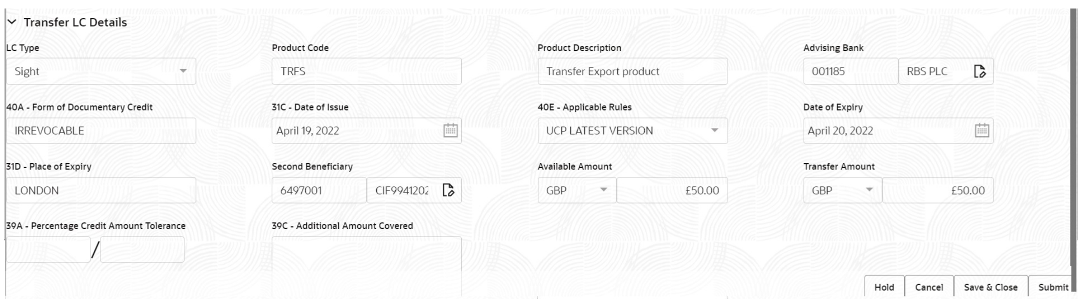
Field	Description
Transfer LC Reference Number	Specify the transfer LC reference number or click **Search** to search and select the transfer LC reference number by using look-up. User has to select the particular LC that needs to be closed. As part of lookup, user can search giving Transfer LC Reference Number, Second Beneficiary, Currency, Amount and User Reference to fetch the Export Transfer LC details. Select the particular Transfer LC that needs to be closed. Once the LC to be closed is input/selected, on tab out system will populate the details of the LC to be closed. **Note** System will not display the Transfer LC Reference which is already in cancelled or closed status.
First Beneficiary	Read only field. First Beneficiary details is defaulted from the value available in the Transfer LC.
Branch	Read only field. System displays the branch details from Transfer LC details.
Closure Date	Read only field. By default, the application will display branch’s current date as closure date.
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 defaults the priority of the customer as based on priority maintenance. The options are: • **Essential** • **Critical** • **Medium** • **High** • **Low** 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.

Table 2-3 (Cont.) Export LC Transfer Closure - Registration - Application Details - Field Description

Field	Description
Submission Mode	System populates the submission mode of Export LC Transfer Closure request. By default the submission mode will have the value as ‘Desk’. • **Desk** - Request received through Desk • **Desk** - Request received through • **Desk** - Request received through Email • **Courier** - Request received through Courier The user can change the submission mode.
Issuing Bank Reference	Read only field. System defaults the Issuing Bank reference number from the underlying Transfer LC.

Transfer LC Details

The user can view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.



4. On **Export LC Transfer Closure - Transfer LC Details** screen, specify the fields.

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

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

Table 2-4 Registration - Transfer LC Details - Field Description

Field	Description
LC Type	Read only field. Displays the value used for LC Type as per the latest LC details.
Product Code	Read only field. Displays the product code used during Issuance of Transfer LC.
Product Description	Read only field. Displays the description of the product as per the product code as in Transfer LC Issuance.

Table 2-4 (Cont.) Registration - Transfer LC Details - Field Description

Field	Description
Advising Bank	Read only field. Displays the advising bank Bank as per the latest LC details.
40A - Form of Documentary Credit	Read only field. Displays the value for form of documentary credit as available in LC record. Default LC type is Irrevocable.
Date of Issue	Read only field. Displays the transfer LC issuance date.
Applicable Rules	Read only field. Displays the applicable rules of the selected LC.
Date of Expiry	Read only field. Displays the expiry date as per the latest Transfer LC details.
Place of Expiry	Read only field. Displays the place of expiry as per the latest Transfer LC details.
Second Beneficiary	Read only field. Applicant Bank if available, as per the latest LC details is displayed.
Available Amount	Read only field. Displays the latest details for outstanding value of the Transfer LC.
Transfer Amount	Read only field. Currency Code as per the latest LC details is displayed. Transfer LC Amount as per the latest Transfer LC details is displayed.
Percentage Credit Amount Tolerance	Read only field. Displays the percentage credit amount tolerance details as per the latest Transfer LC.
Additional Amount Covered	Read only field. Additional amount covered as per the latest Transfer LC details

5. Click **Submit**.

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

Table 2-5 Registration - Action Buttons - Field Description

Field	Description
Signatures	System displays the details of Authorized signatories. The pop up box will display the signature id, signature title and image of the signature for verification.
Documents	User to upload the applicable documents. System displays the mandatory and optional documents. If mandatory documents are not uploaded, system should display an error on submit. The possible documents submitted under a Transfer LC Closure request are: • Closure request • Transfer LC instrument copy
Remarks	Specify any additional information regarding the Export LC Transfer Closure. This information can be viewed by other users handling the request.

Table 2-5 (Cont.) Registration - 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.
View Transfer LC	Clicking on **View Transfer LC** enables the user to view the latest details of the Transfer LC.
View Export LC	Clicking on **View Export LC** enables the user to view the latest export LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
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 Closure 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 Closure. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Checklist	System displays the mandatory and optional checklist items. User needs to check on the applicable checklist items. If mandatory checklist items are not marked, system will display an error on submit. The possible checklist items under Registration Stage are: • Application signed and stamped • Customer signature verified • All Documents received are uploaded • Any correction or alteration initiated by the First Beneficiary

2.3 Data Enrichment

This topic provides the systematic instructions to initiate the Data Enrichment stage of Export LC transfer Closure request.

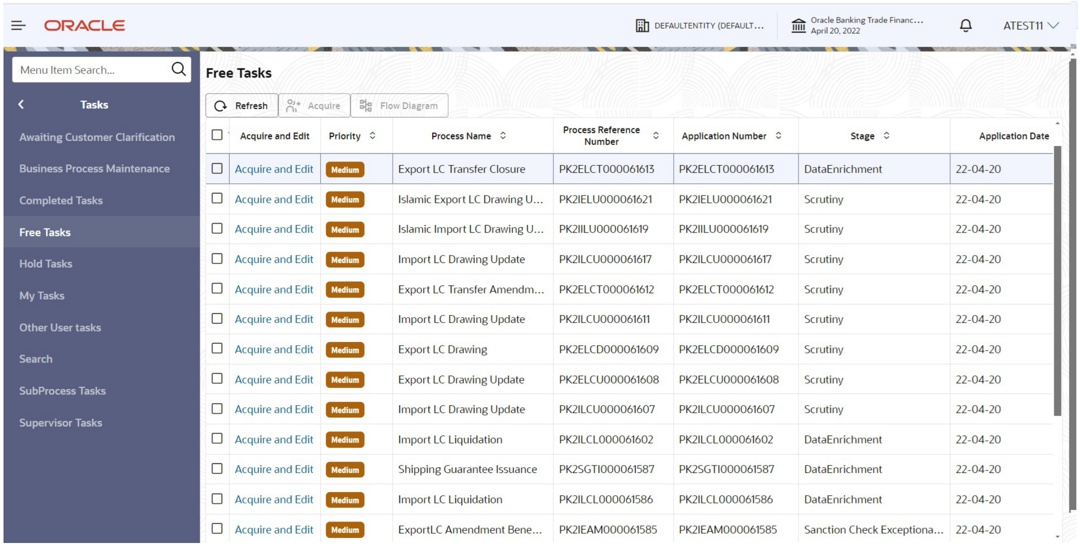
The user can select the respective field and will be allowed to edit/update the field.

Non-Online Channel -Transfer LC Closure request that were received at the desk will move to DE stage post successful Registration stage. The transaction will have the details entered during the Registration stage.
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, **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

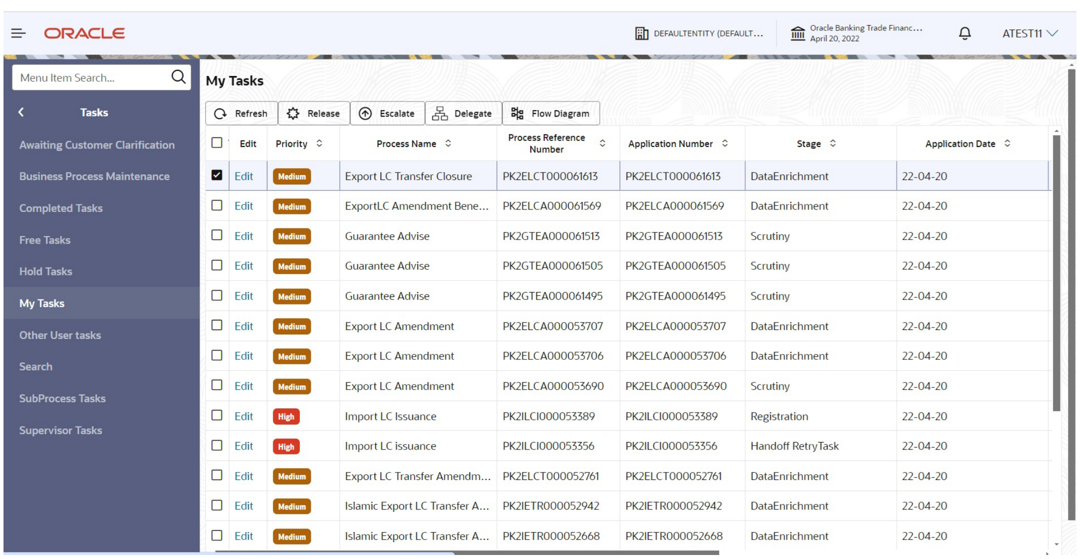
Figure 2-5 Free Tasks



The **Free Tasks** screen is displayed.

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 Tasks



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 Scrutiny stage of Export LC Transfer Closure 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 Closure process.
- Additional Details
  This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Export LC Transfer Closure process.
- Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Export LC Transfer Closure request.
- Summary
  This topic provides the systematic instructions to view the summary details in Data Enrichment stage of Export LC Transfer Closure request.

2.3.1 Main Details

This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Export LC Transfer Closure request.

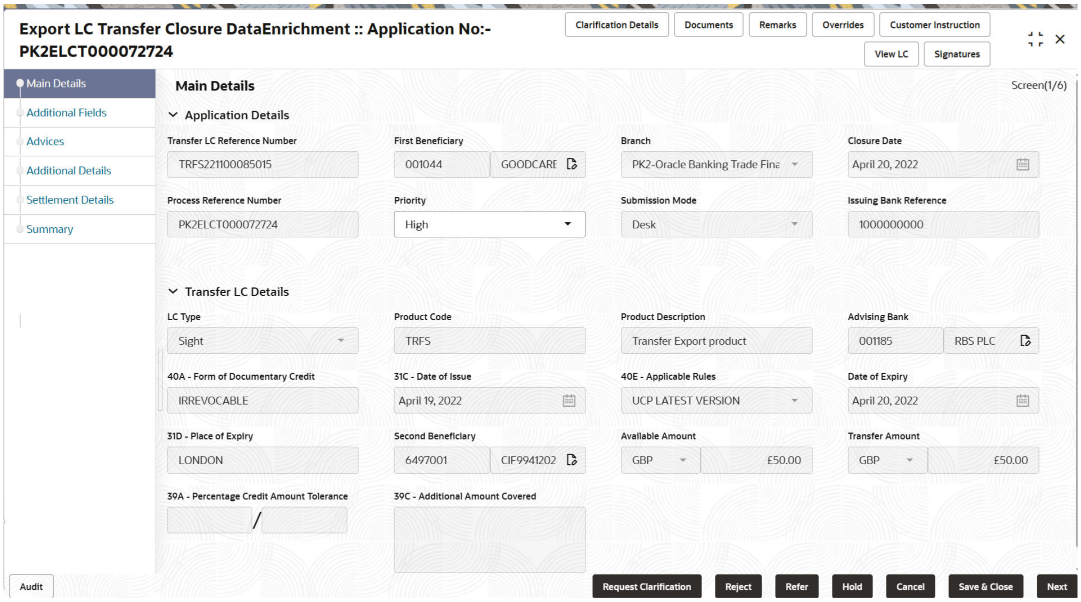
The Main details hop provides a quick snapshot of Application details and Transfer LC Details. User can process new request for Transfer LC Closure. Main details section has two sub section as follows:

- Application Details
- Transfer LC Details.

Application Details
This is a sub section of Main details hop. User can enter the details in the following fields. Some of the fields that are already having value from registration/online channels will not be editable.

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

Figure 2-7 Main Details



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

Table 2-6 Export LC Transfer Closure - Main Details - Application Details - Field Description

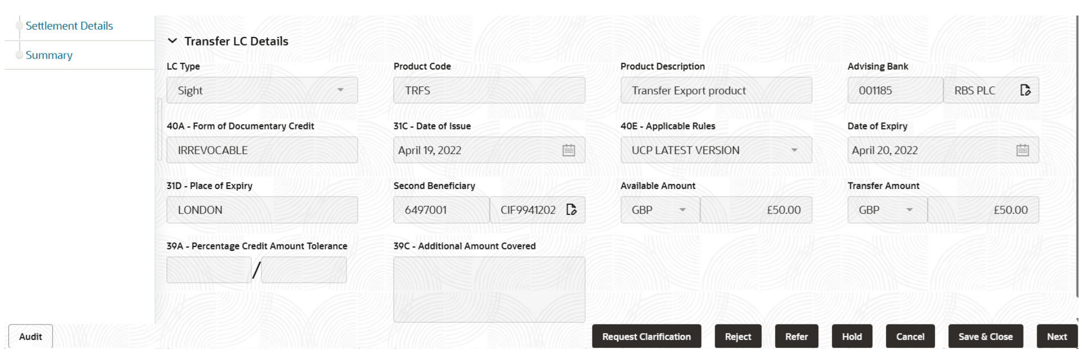
Field	Description
Transfer LC Reference Number	Read only field. System displays the Transfer LC reference number as available from previous/Registration stage.
First Beneficiary	Read only field. System displays the name of the first beneficiary as available from previous/Registration stage.
Branch	Read only field. Branch through with the LC is issued. This is usually the home branch of the customer. Displays as available from previous/ Registration stage.
Closure Date	Read only field. Displays the closure request date. By default, the application will display branch's current date as closure date.

Table 2-6 (Cont.) Export LC Transfer Closure - Main Details - Application Details - Field Description

Field	Description
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. Displays the value as available from previous/Registration stage.
Priority	System populates the priority of the customer as Essential/Critical/Medium/High/Low 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.
Submission Mode	Read only field. System populates the submission mode of Export LC Transfer Closure request as available from previous/Registration stage.
Issuing Bank Reference	Read only field. System defaults the Issuing Bank reference number from the underlying Transfer LC as available from previous/Registration stage.

Transfer LC Details
A Data Enrichment user will be able to view the latest Transfer LC values defaulted in the respective fields. All fields displayed in **Transfer LC Details** section are read only fields.

Figure 2-8 Transfer LC Details

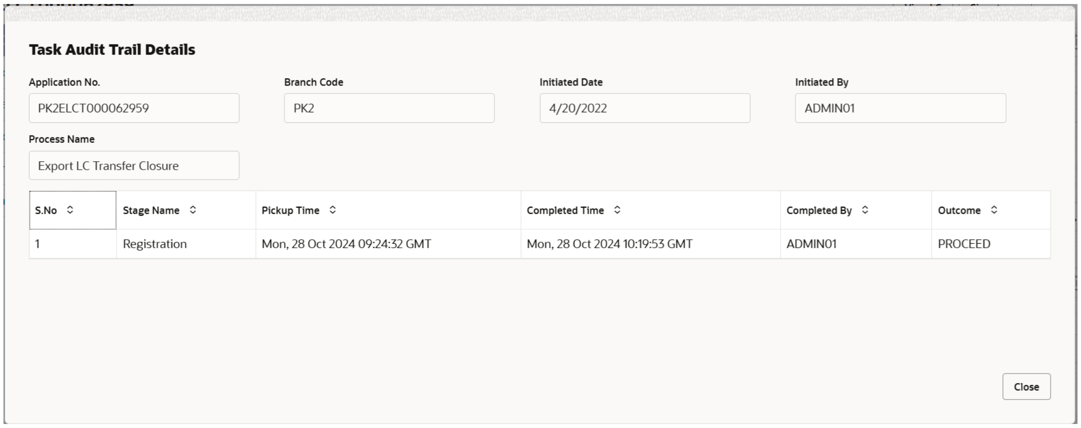


For more information on fields, refer to the field description table below.

Table 2-7 Export LC Transfer Closure - Transfer LC Details - Field Description

Field	Description
LC Type	Read only field. Displays the value used for LC Type as per the latest LC details.
Product Code	Read only field. Displays the product code used during Issuance of Transfer LC.
Product Description	Read only field. Displays the description of the product as per the product code as in Transfer LC Issuance.
Advising Bank	Read only field. Displays the bank through which LC is advised as per the latest LC details .
40A - Form of Documentary Credit	Read only field. System displays the value from the selection done at the time of Transfer LC Issuance. Default LC type is Irrevocable.
Date of Issue	Read only field. This field displays the Transfer LC issuance date.
Applicable Rules	Read only field. Displays the applicable rule under which LC is issued.
Date of Expiry	Read only field.. Displays the expiry date as per the latest LC details.
Place of Expiry	Read only field.. Displays the place of expiry as per the latest LC details.
Second Beneficiary	Read only field. Displays the requestor bank details, if requestor is a Bank.
Available Amount	Read only field. Displays the available amount in the Transfer LC. Latest value is displayed from Back Office.
Transfer Amount	Read only field. Currency Code as per the latest LC details is displayed. Transfer LC Amount as per the latest LC details is displayed.
Percentage Credit Amount Tolerance	Read only field. Displays the percentage credit amount tolerance details as per the latest LC.
Additional Amount Covered	Read only field. Additional amount covered as per the latest LC details.

Audit



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

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

Table 2-8 Audit - Field Description

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

2. Click **Next**.

   The task will move to next data segment.

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

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

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

Field	Description
Documents	Upload the required documents. Application displays mandatory documents to be uploaded for cancellation. Place holders are also available to upload additional documents submitted by the applicant. 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.
View LC	Click to view the LC summary with the latest Transfer LC.
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 2-9 (Cont.) Main Details - 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	Cancels the Export LC Transfer Closure 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.

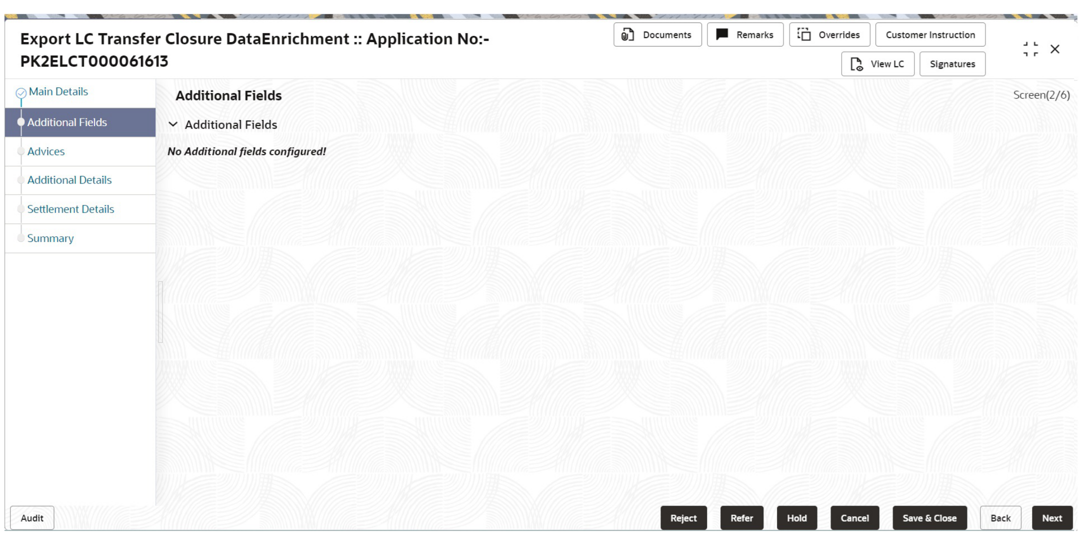
2.3.2 Additional Fields

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

In this section, the user can view and verify the additional fields implemented by the bank. Any user defined fields maintained at the bank level will 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.
View LC	Click to view the latest details of transfer LC.
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 2-10 (Cont.) Additional Fields - 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	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.

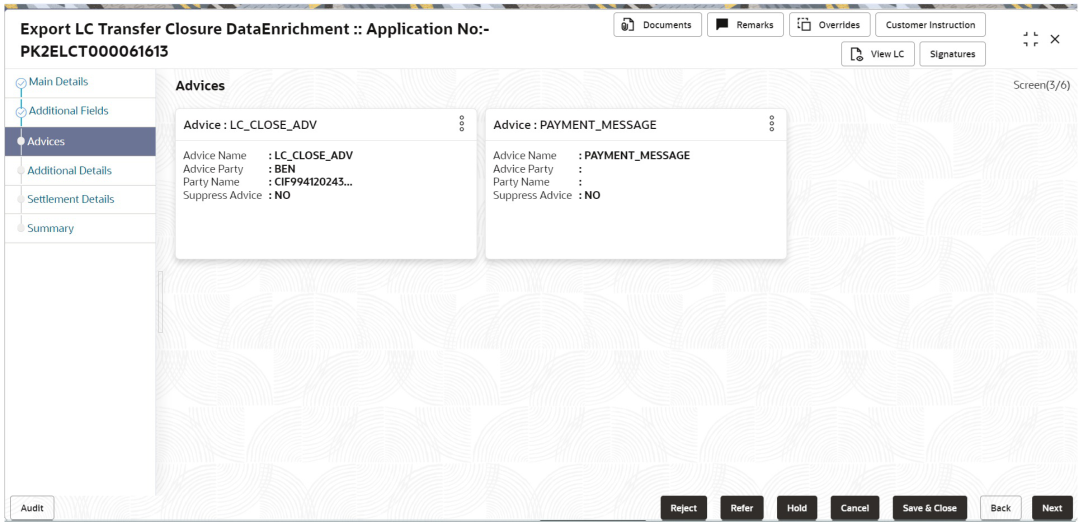
2.3.3 Advices

This topic provides the systematic instructions to capture the advices details of Export LC Transfer Closure process.

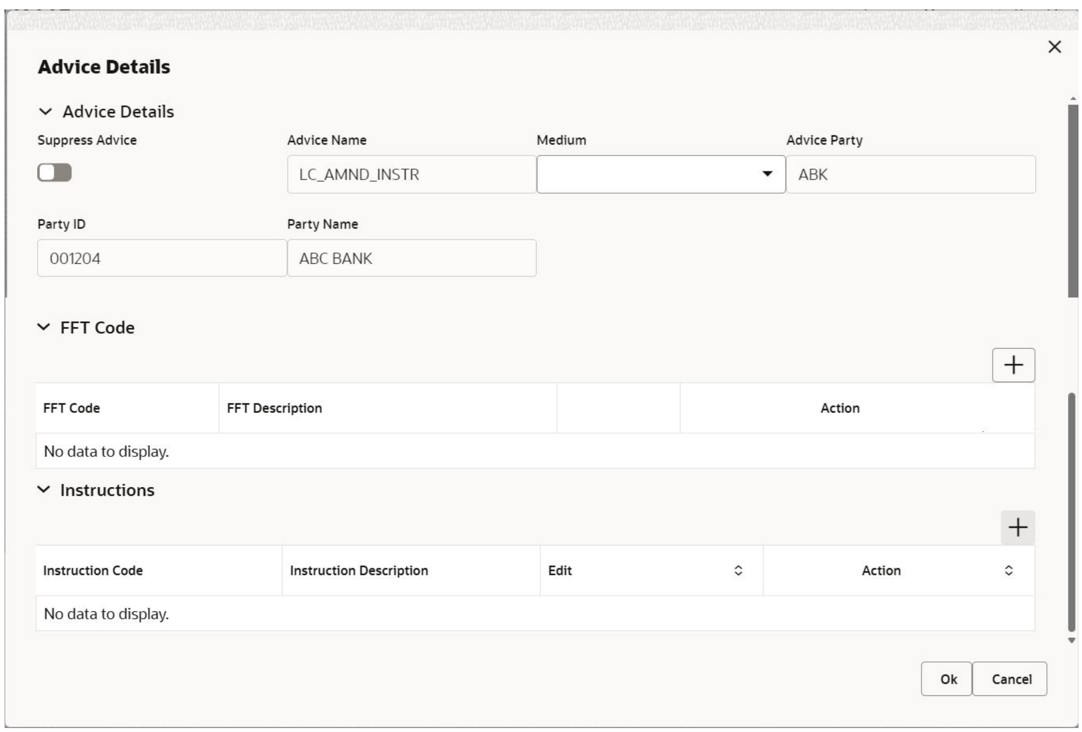
Data Enrichment user can view the Advices generated during Export LC Transfer Closure request. Advices menu displays the advices available under a product code from the back office as tiles. Some of the possible advices could be of Closure, payment message, etc. If the advice is not required, the user can suppress the advice.

1. On **Advices** screen, click 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

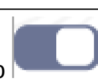
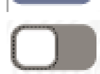
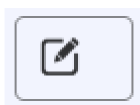
Field	Description
Suppress Advice	Switch to , to suppress the advice. Switch to , if suppress advice is not required.

Table 2-11 (Cont.) Advice Details

Field	Description
Advice Name	Read only field. Displays the advice name.
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.
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.
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.

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

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Export LC Transfer Closure. 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.
View LC	Click to view the latest LC details of transfer LC.
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 can specify the clarification details for requests received online.
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

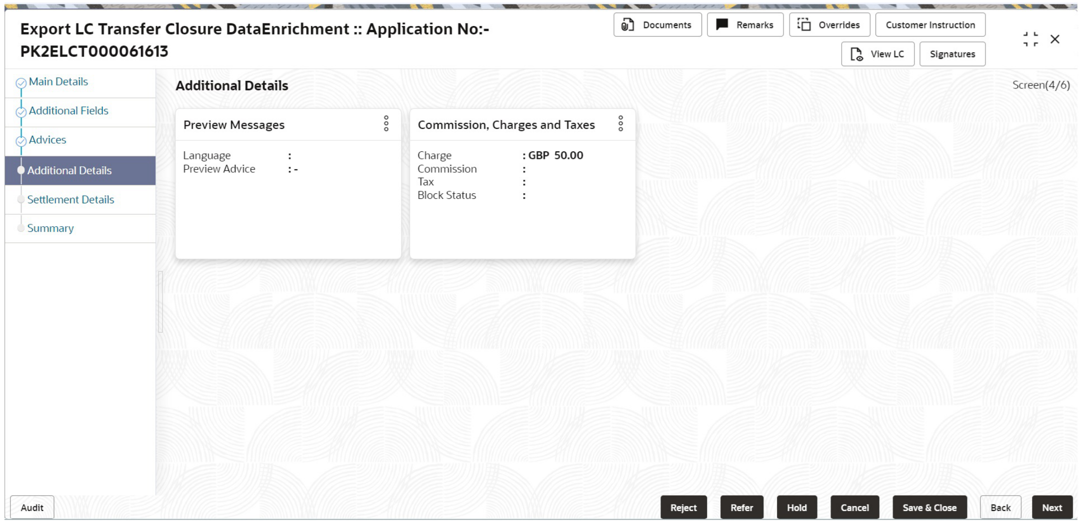
This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Export LC Transfer Closure process.

In the Additional Details section, the user can view the Additional Details during Transfer LC Closure request. Some of the possible details could be related to:

- Charges and Taxes
- Preview Messages

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

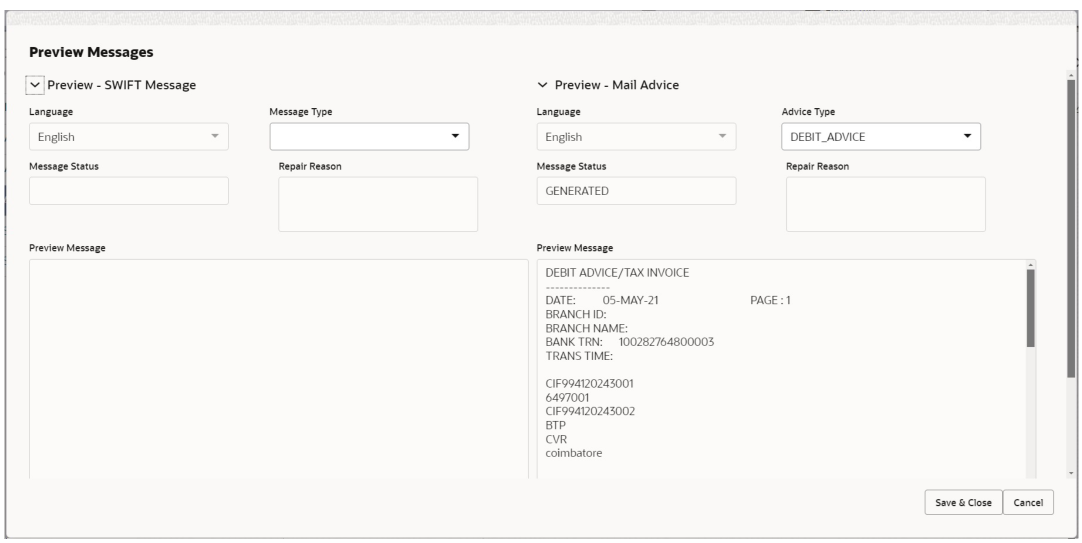
Figure 2-11 Additional Details



Preview Messages

User can view the draft message being displayed on the preview message text box. Below listed advice should be available in preview:

- Debit Advice to the First Beneficiary



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

Table 2-13 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 list. User can choose to see preview of different message type.

Table 2-13 (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 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.
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.

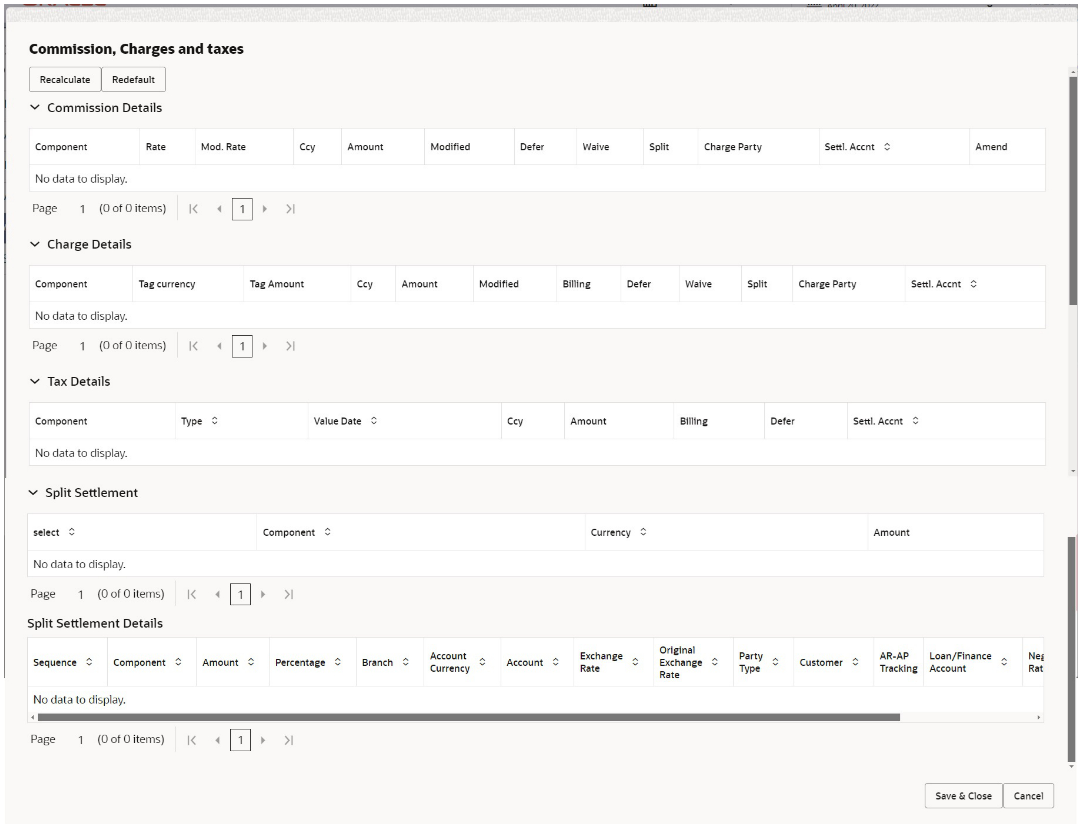
Commission, Charges and Taxes

System will auto populate the charges, commission and tax components mapped to the product from the back office system.

User should be able to simulate charges, commission, tax details from Back office as per existing process.

User can ‘Recalculate,’ ‘Redefault’, waive, defer and modify the details.

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 2-14 Charge Details - Field Description

Field	Description
Commission Details	This section displays the commission details. If default commission is available under the product, it is defaulted here with values. By default, all the charges, commission and margin are collected from the counter-party.
Component	Displays the commission component.
Rate	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.
Ccy	Displays the currency in which the commission needs to be collected.

Table 2-14 (Cont.) Charge Details - Field Description

Field	Description
Amount	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	Switch to  for charges/commissions has to be deferred and collected at any future step.
Waive	Switch to  to waive the charges/commissions. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.
Split	Switch to  for splitting the Commission. Switch to  if splitting of commission is not required.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settl. Account	The settlement account.
Amend	Displays if the field is amendable or not.
Charge Details	This section displays the charge details. **Note** Override message for charges is displayed for – Transfer LC should be cancelled only after recovery of all outstanding charges.
Component	Displays the charge component type.
Tag Currency	Displays the tag currency in which the charges have to be collected.
Tag Amount	Displays the tag amount that is maintained under the product code.
Currency	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.

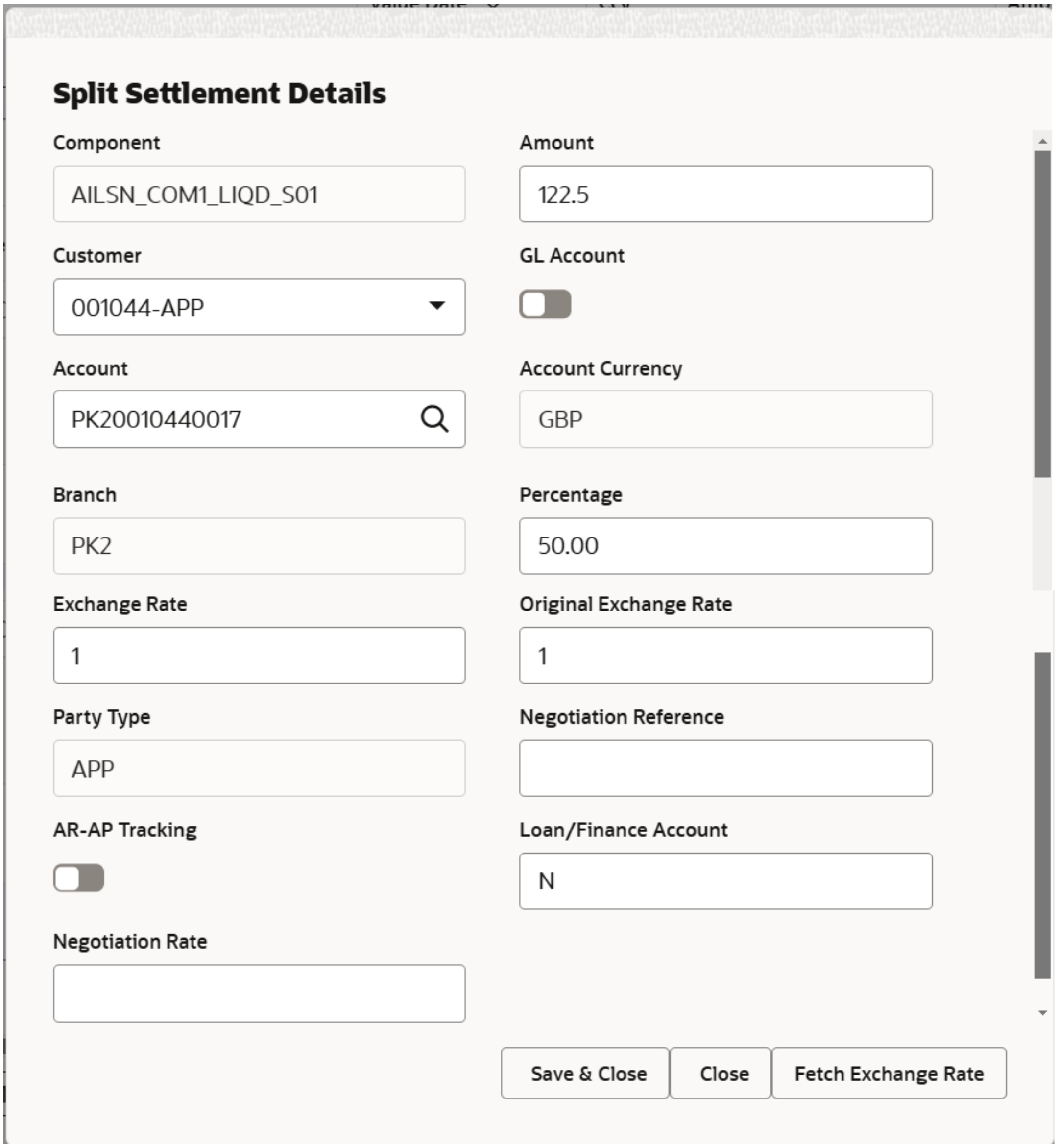
Table 2-14 (Cont.) Charge Details - Field Description

Field	Description
Billing	Switch to to make the details available for billing engine for further processing, if charges are handled by separate billing engine. 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	Switch to to defer the charges and collect at any future step. 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	Switch to to waive the charges. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if **Defer** toggle is enabled.
Split	Switch to for splitting the Commission. Switch to , if splitting of commission is not required.
Charge Party	Displays the charge party. By default the charge party is 'Applicant'.
Settlement Account	Click **Search** icon to search and select the settlement account.
Tax Details	This section 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	Displays the tax component.
Type	Displays the type of tax component.
Value Date	Displays the value date of tax component.
Ccy	Displays the currency in which the tax have to be collected. The tax currency is the same as the commission.
Amount	Displays the tax amount based on the percentage of commission maintained. The user can edit the tax amount, if applicable.
Billing	Switch to to make the details available for billing engine for further processing, if taxes are handled by separate billing engine. This field is disabled, if 'Defer' toggle is enabled.

Table 2-14 (Cont.) Charge Details - Field Description

Field	Description
Defer	Switch to  to defer the taxes and collect at any future step. Switch to  if you do not want to defer the taxes. On disabling 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.
Split Settlement	This section displays the Split Settlement. This section is displayed if the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice. The default parties in Split row should be fetched from OBTF.
Select	The option to select the split settlement record.
Component	Displays the split component type eligible for Split .
Currency	Displays the currency of split settlement.
Amount	Displays the amount of split settlement.

Split Settlement Details
This section displays the Split Settlement details. Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.



Field	Description
Seqence	Displays the sequence number is auto populated with the value, generated by the system.
Component	Displays the split component type eligible for Split.
Amount	The system splits the respective Charge/ Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.
Customer	Indicates the ID of the Customer in Split Settlement Details section.
GL Account	The system defaults the GL account.

Field	Description
Account	The system defaults the Settlement account. User can modify the settlement account. System initiates a call to common core tables within OBTFPM to select the account.
Account Currency	This field defaults the currency of the account.
Branch	Indicates the branch of the customer where transaction is getting processed.
Percentage	The system splits the respective Charge/ Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.
Exchange Rate	System populates the exchange rate maintained.
Original Exchange Rate	Displays the Original Exchange Rate as simulated in split settlement details section.
Party Type	Displays the party type in split settlement details section.
Negotiation Reference	Specify the negotiation reference number.
AR-AP Tracking	Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements.
Loan/Finance Account	Displays the loan account.
Negotiation Rate	Displays the negotiation rate.
Negotiation Reference	Displays the negotiation reference.

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

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

Field	Description
Remarks	Click **Remarks** 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 LC	Click to view the latest details of the Transfer LC.
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.
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.

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

Field	Description
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.

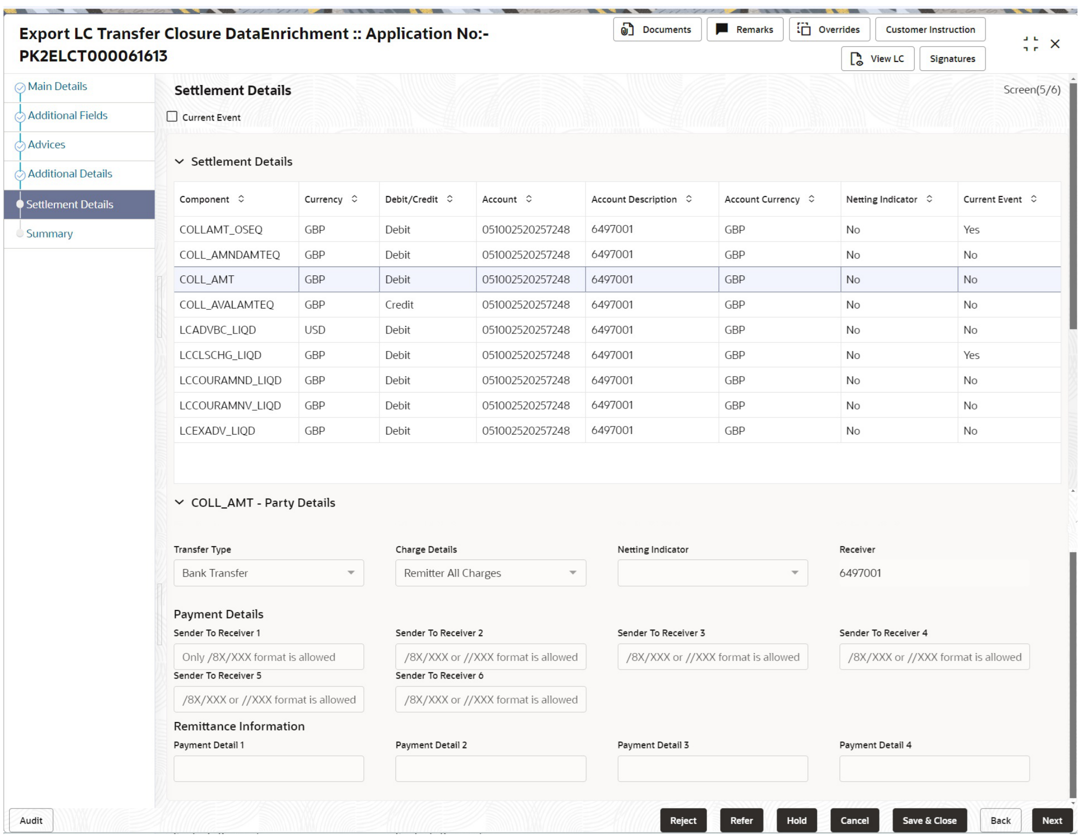
2.3.5 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Export LC Transfer Closure request.

The user can view and update the settlement details for Export LC Transfer Closure request.

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.
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF.
Exchange Rate	This exchange rate.
Deal Reference Number	This exchange deal reference number.

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.

Table 2-17 (Cont.) Party Details – Field Description

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

Table 2-20 (Cont.) 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 Closure. 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 LC	Click to view the latest details of the Transfer LC.
Request Clarification	User can specify the clarification details for requests received online.
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 2-20 (Cont.) Settlement Details - 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.
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.

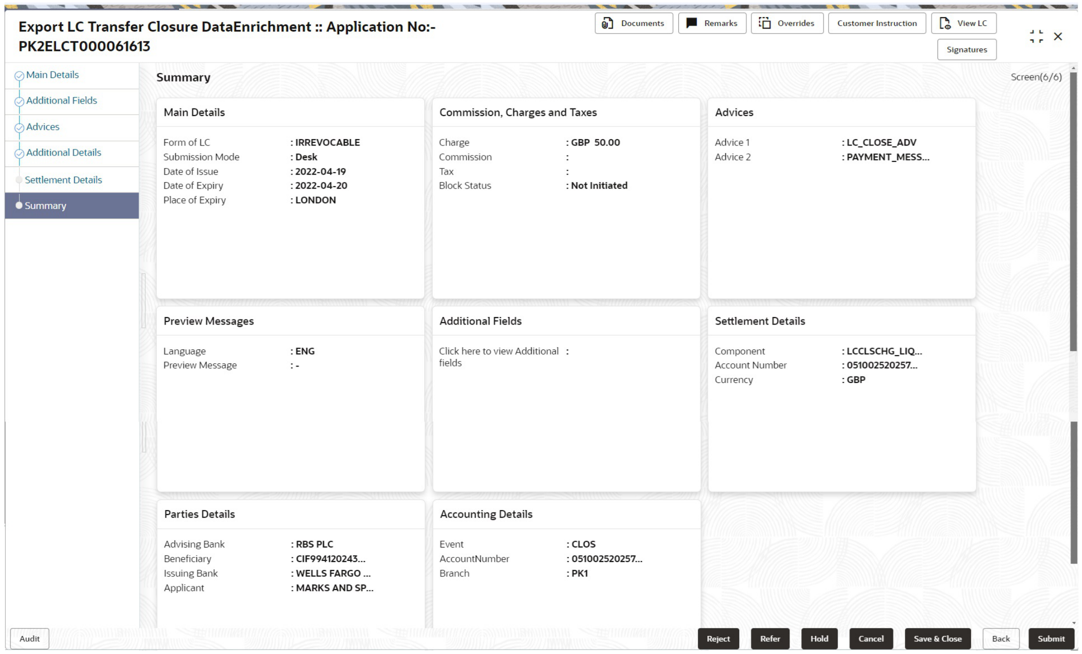
2.3.6 Summary

This topic provides the systematic instructions to view the summary details in Data Enrichment stage of Export LC Transfer Closure request.

User can review the summary of details updated in Data Enrichment stage of Export LC Transfer Closure request.
In the summary screen, the summary tiles are displayed. These tiles displays a list of important fields with values, the user can drill down from summary Tiles into respective data segments.

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

Figure 2-13 Summary



Tiles Displayed in Summary

- Main Details - User can view the application details and LC details.
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes. Advices - User can view the details of advices.
- Preview Messages - User can view the preview messages.
- Additional Fields - User can view the details of additional fields.
- Settlement Details: User can view the Settlement details.
- Parties Details - User can view the party details like beneficiary, advising bank etc.
- 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.
   For more information on fields, refer to the field description table below.

Table 2-21 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.

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

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Export LC Transfer Closure. 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.
View LC	Click to view the latest details of the Transfer LC.
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 can specify the clarification details for requests received online.
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.) 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.
Submit	On click of **Submit**, task will get moved to next logical stage of Export LC Transfer Closure. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

2.4 Exceptions

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

The Export LC Transfer Closure request, before it reaches the approval stage, the application will validate the Amount Block and KYC. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

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.

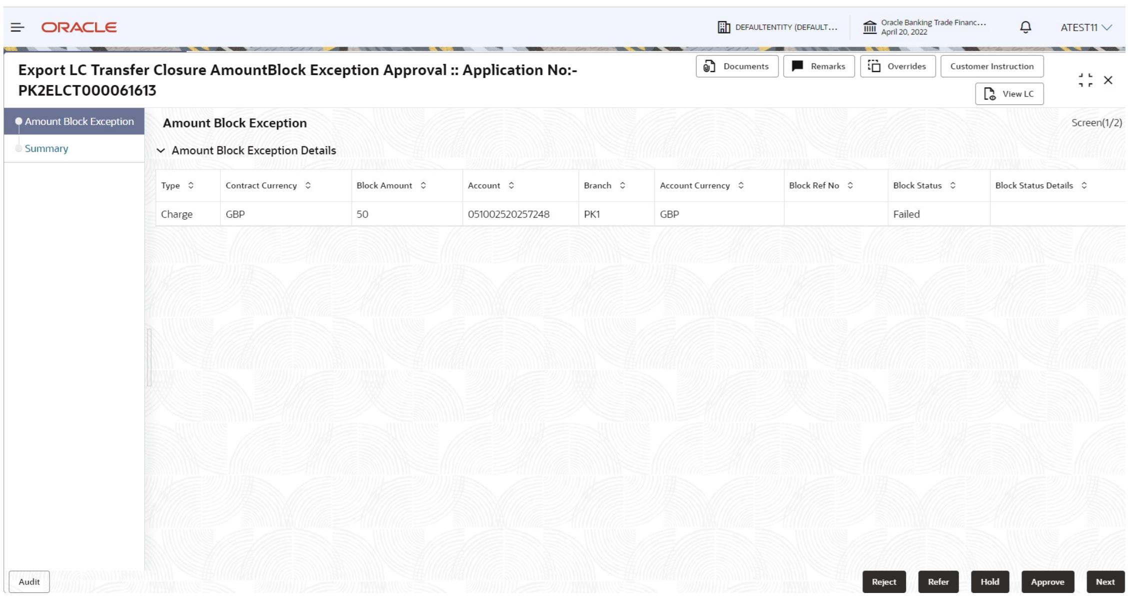
The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.
Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open 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:

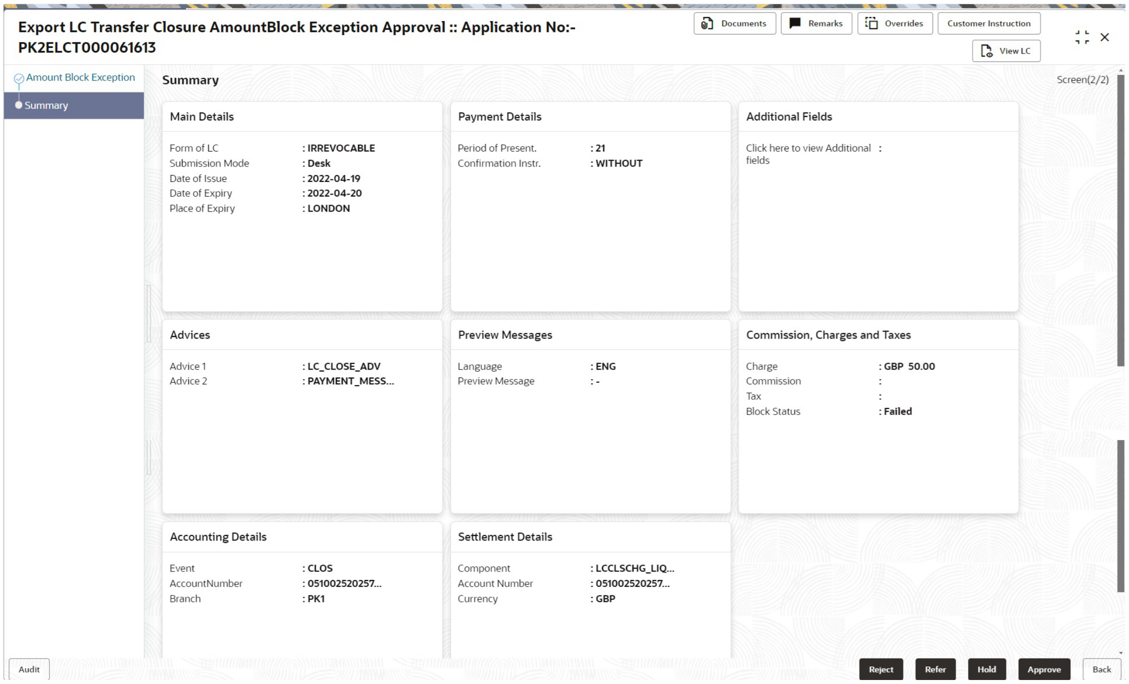
- Approve:
  - Settlement amount will be funded (outside of this process)
  - Allow account to be overdrawn during hand-off
- Refer:
  - Refer Refer back to DE providing alternate settlement account to be used for block.
  - Different collateral to be mapped or utilize lines in place of collateral.
- 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 Details - User can view details about application details and LC details.
- Payment Details - User can view the payment details.
- Additional Fields: User can view the additional fields.
- Advices: User should be able to view the advice details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice.
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Accounting Details: User can view the accounting details.
- 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	Click the Documents icon to View/Upload the required documents. Application will display 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.

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

Field	Description
Remarks	Specify any additional information regarding the Export LC Transfer Closure. 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.
View LC	Click to view the latest details of the Transfer LC.
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 Details - User can view details about application details and LC details.
- Payment Details - User can view the payment details.
- Additional Fields: User can view the additional fields.
- Advices: User should be able to view the advice details.
- Preview Messages: User should be able to see the SWIFT message and Mail Advice.
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Accounting Details: User can view the accounting details.
- 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	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. Documents can also be linked. 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 2-23 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Remarks	Specify any additional information regarding the Export LC Transfer Closure. 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.
View LC	Click to view the latest details of the Transfer LC.
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.

2.5 Multi Level Approval

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

This stage allows the approver user to review and approve the Export LC Transfer Closure transaction.
The user can view the summary of details updated in multilevel approval stage of Transfer LC Closure request.

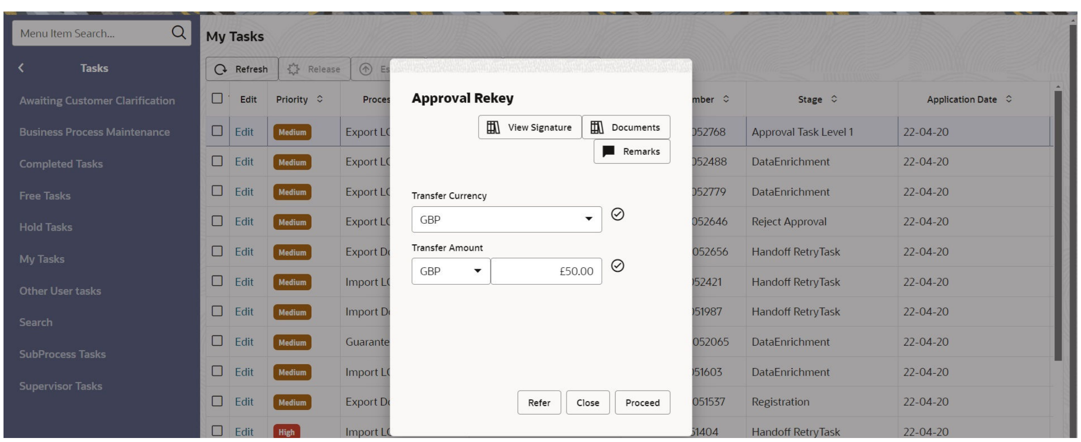
The Approval screen displays the summary tiles. These tiles displays a list all values as entered by the maker. User can drill down from summary tiles into respective data segments where they can verify the details of all fields under the data segment.

> **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.

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 Re-Key** pop-up screen is displayed.

Figure 2-15 Approval Re-Key



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.

5. Open the task and re-key some of the critical field values from the request in the **Approval Re-Key** screen.

   Some of the fields below will dynamically be available for re-key.:

   - Transfer Currency
   - Transfer Amount

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

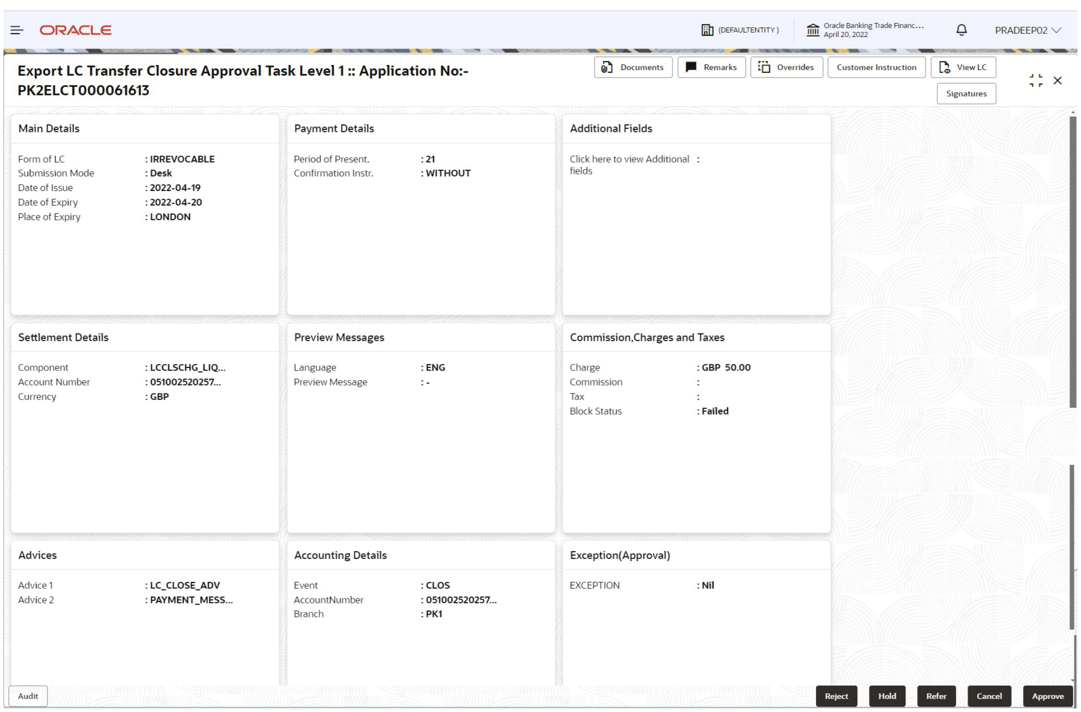
6. Click **Proceed** to proceed for the approval.

   The **Approval Summary** screen is displayed. The user can view the Summary tiles which displays list of important fields with values.

7. 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 Details - User can view the application details and LC details.
- Payment Details - User can view payment details.
- Additional Fields: User can view the additional fields during implementation.

- Settlement Details: User can view the Settlement details.
- Preview Messages - User can view the preview messages.
- Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
- Advices: User should be able to view the advice details.
- Accounting Details: User can view the accounting details.

> **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.

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

Table 2-24 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 Closure. 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.
View LC	Click to view the latest details of the Transfer LC.

Table 2-24 (Cont.) Approval Summary - Action Buttons - Field Description

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

8. Click **Approve** to approve the transaction.

   The transaction is approved and handed off to the back end system for posting.

2.6 Reject Approval

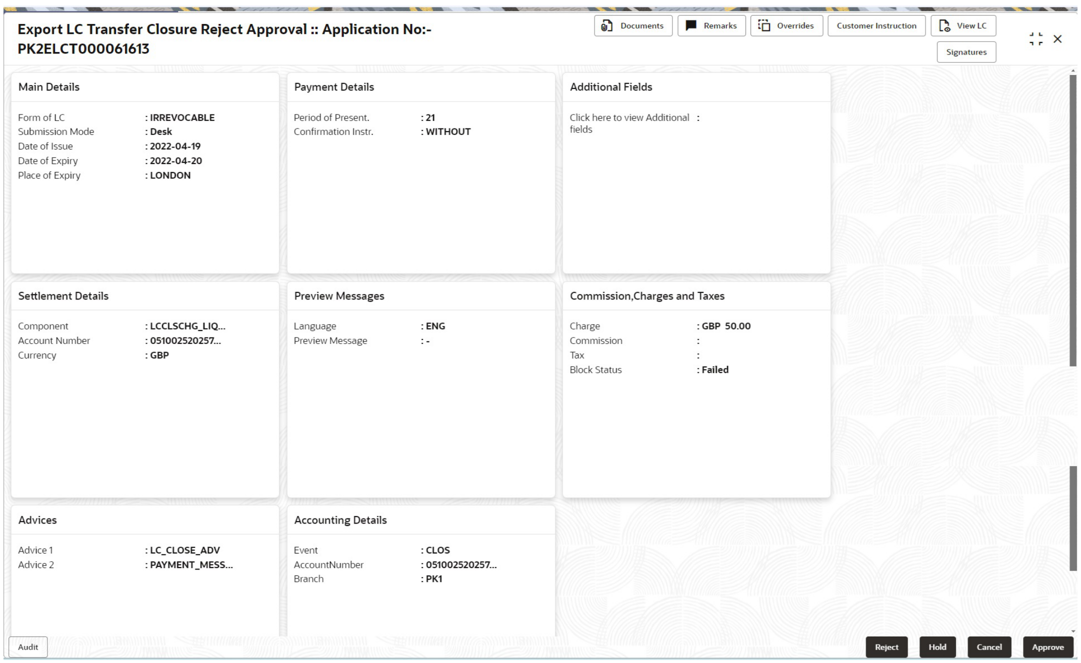
This topic helps you quickly get acquainted with the Reject Approval process.

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

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**.

   The **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 reject summary tiles into respective data segments to verify the details of all fields under the data segment.

   Summary
   The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

   The data captured during handling of the transaction until the stage when reject is given will be available 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 the application details and LC details.
   - Payment Details - User can view payment details.
   - Additional Fields: User can view the additional fields during implementation.
   - Settlement Details: User can view the Settlement details.
   - Preview Messages - User can view the preview messages.
   - Commission, Charges and Taxes: User can see the details provided for commission, charges and taxes.
   - Advices: User should be able to view the advice 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.

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

Table 2-25 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 cancellation. 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.
View LC	Enables the user to view the latest LC of transfer LC values displayed in the respective fields.
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. .
Reject	On click of Reject, the transaction is rejected.
Hold	User can put the transaction on ‘Hold’. Task will remain in Pending state.
Cancel	Cancel the Reject Approval.