# Oracle Banking Trade Finance Process Management

## Import LC Issuance Islamic User Guide

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Oracle Banking Trade Finance Process Management Import LC Issuance Islamic User Guide, Release 14.8.1.0.0

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## Preface

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# Preface

## Introduction

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management **Import LC Issuance - Islamic** process.

## Audience

This document is intended for the following audience:

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

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# 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.

# Related Documents

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

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

# 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. |

# 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 1 Common Action Buttons and its Definitions**

| Action Buttons | Description |
|---|---|
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Click **Cancel** to cancel the transaction input midway without saving any data. |
| **Save & Close** | Click **Save & Close** to save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request. |
| **Next** | Click **Next**, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. |

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

| Action Buttons | Description |
|---|---|
| **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 2    Symbols and Icons - Common**

| Symbol/Icon | Function |
|---|---|
| ⌟ ⌞<br>⌝ ⌜ | Minimize |
| ⌜ ⌝<br>⌞ ⌟ | Maximize |
| ✕ | Close |
| 🔍 | Perform Search |
| ▼ | Open a list |
| ↔ | 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 |

**Table 2 (Cont.) Symbols and Icons - Common**

| Symbol/Icon | Function |
|---|---|
| ⟳ | 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 3 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 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**

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

**Benefits**

Oracle Banking Trade Finance Process Management 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

# Import LC Issuance Islamic

The design, development and functionality of the Islamic Import LC Issuance process flow is similar to that of conventional Import LC issuance process flow.

In the following sections, let’s look at the details for Import LC Issuance Islamic process.

This topic contains the following sub-topics:

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the new **Import LC Issuance** request.
- Registration
  This topic provides the systematic instructions to initiate the registration stage of **Import LC Issuance** request.
- Scrutiny
  This topic provides the systematic instructions to initiate scrutiny stage of import LC issuance Islamic request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of import LC issuance - Islamic request.
- Customer Response - Draft Confirmation
  This topic helps you quickly get acquainted with the Customer Response - Draft Confirmation process.
- 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.
- Customer - Acknowledgement
  This topic helps you quickly get acquainted with the Customer Acknowledgement process.

## 2.1 Common Initiation Stage

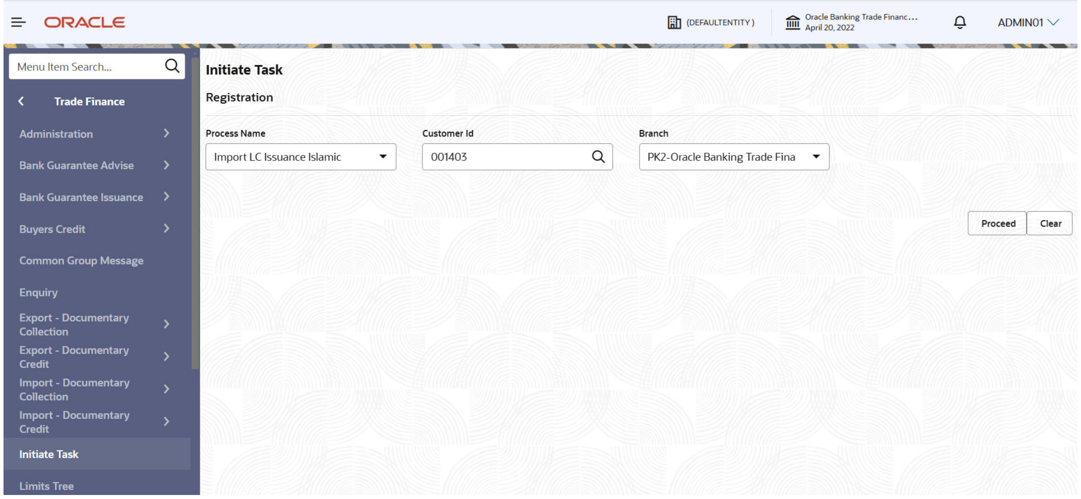
This topic provides the systematic instructions to initiate the new **Import LC Issuance** request.

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 is displayed.

**Figure 2-1 Initiate Task**



Process Name: Import LC Issuance Islamic

Customer Id: 001403

Branch: PK2-Oracle Banking Trade Fina

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 the process name to initiate the task. |
| **Customer Id** | Select the customer id of the applicant or applicant’s bank. |
| **Branch** | Select the branch. |

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** | The user can clear the contents update and can input values again. |

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

## 2.2 Registration

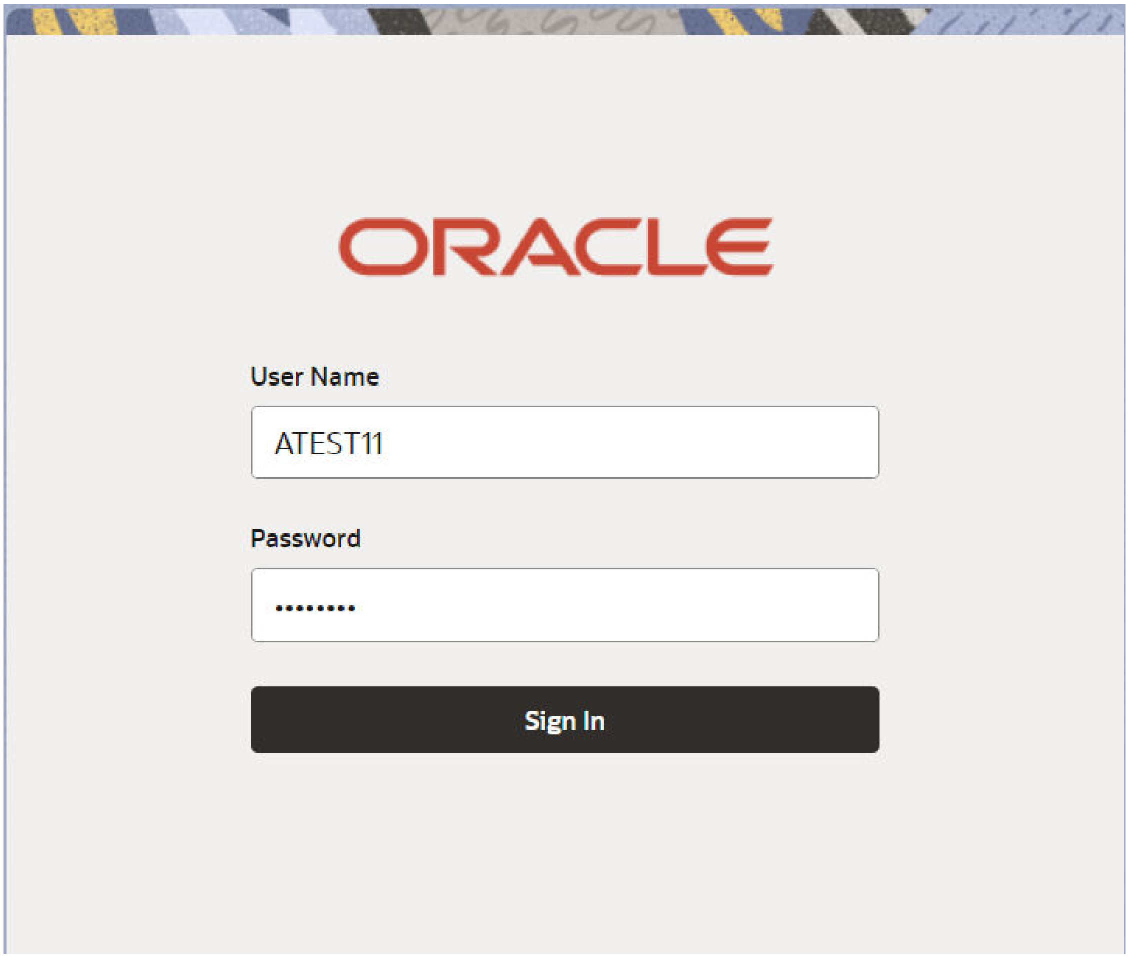
This topic provides the systematic instructions to initiate the registration stage of **Import LC Issuance** request.

The user initiates the transaction from Registration Stage, if the LC Issuance request is received from the Applicant at the branch counters either by fax, mail or physical application.

During Registration stage, register request for an Islamic Import LC received at the front desk (as an application received physically/received by mail/fax). During registration, the user captures the basic details of the application, check the signature of the applicant 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**



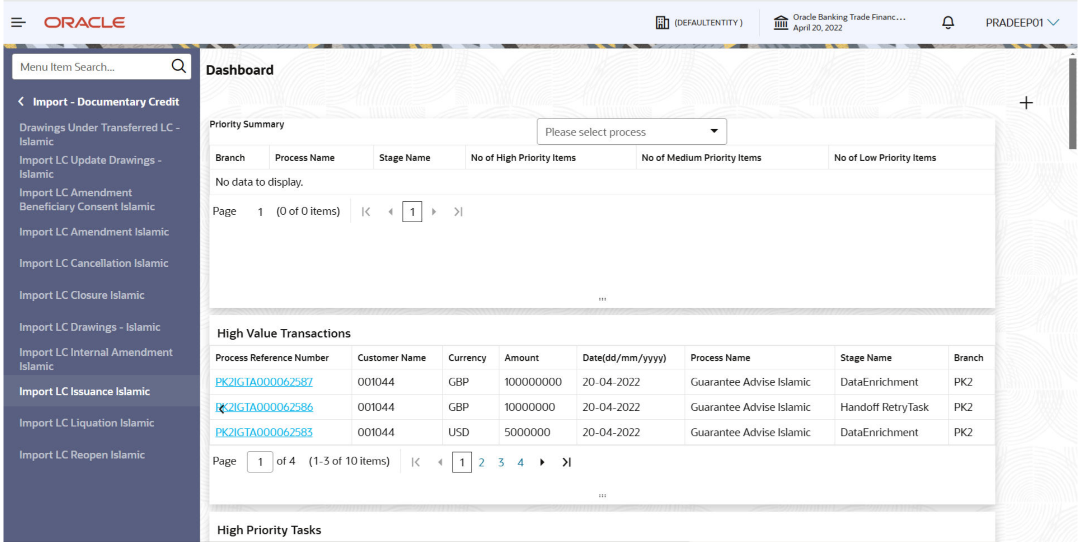
User Name: ATEST11

Password: ••••••••

1. On Home screen, click **Trade Finance - Islamic**. Under **Trade Finance - Islamic**, click **Import - Documentary Credit**.
2. Under **Import - Documentary Credit**, click **Import LC Issuance Islamic**.

   The **Import LC Issuance Islamic** screen is displayed.

## Figure 2-3 Import LC issuance Islamic



| Branch | Process Name | Stage Name | No of High Priority Items | No of Medium Priority Items | No of Low Priority Items |
|---|---|---|---|---|---|
| No data to display. | | | | | |

Page 1 (0 of 0 items) 1

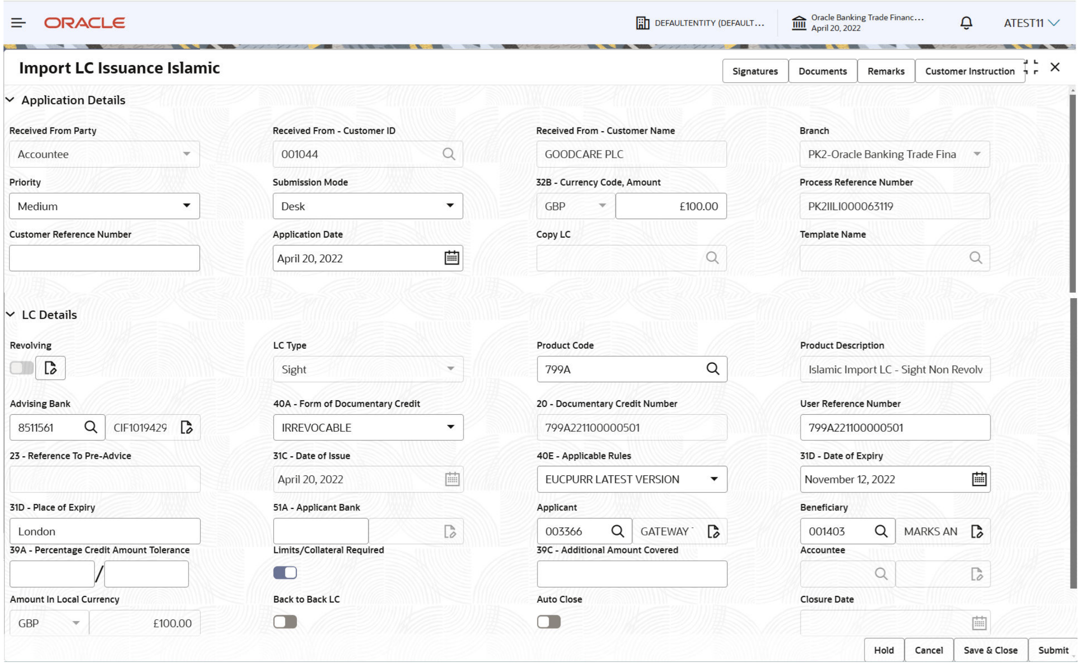
| Process Reference Number | Customer Name | Currency | Amount | Date(dd/mm/yyyy) | Process Name | Stage Name | Branch |
|---|---|---|---|---|---|---|---|
| PK2IGTA000062587 | 001044 | GBP | 100000000 | 20-04-2022 | Guarantee Advise Islamic | DataEnrichment | PK2 |
| PK2IGTA000062586 | 001044 | GBP | 10000000 | 20-04-2022 | Guarantee Advise Islamic | Handoff RetryTask | PK2 |
| PK2IGTA000062583 | 001044 | USD | 5000000 | 20-04-2022 | Guarantee Advise Islamic | DataEnrichment | PK2 |

Page 1 of 4 (1-3 of 10 items) 1 2 3 4

The Import LC Issuance - Registration screen displays.

The Import LC Issuance - Registration stage has two sections Application Details and LC Details. Let’s look at the details of Registration screens below:

## Figure 2-4 Import LC Issuance Islamic - Registration - Application Details



Received From Party: Accountee
Received From - Customer ID: 001044
Received From - Customer Name: GOODCARE PLC
Branch: PK2-Oracle Banking Trade Fina
Priority: Medium
Submission Mode: Desk
32B - Currency Code, Amount: GBP £100.00
Process Reference Number: PK2IILI000063119
Customer Reference Number:
Application Date: April 20, 2022
Copy LC:
Template Name:

Revolving:
LC Type: Sight
Product Code: 799A
Product Description: Islamic Import LC - Sight Non Revolv
Advising Bank: 8511561 CIF1019429
40A - Form of Documentary Credit: IRREVOCABLE
20 - Documentary Credit Number: 799A221100000501
User Reference Number: 799A221100000501
23 - Reference To Pre-Advice:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: EUCPURR LATEST VERSION
31D - Date of Expiry: November 12, 2022
31D - Place of Expiry: London
51A - Applicant Bank:
Applicant: 003366 GATEWAY
Beneficiary: 001403 MARKS AN
39A - Percentage Credit Amount Tolerance: /
Limits/Collateral Required:
39C - Additional Amount Covered:
Accountee:
Amount In Local Currency: GBP £100.00
Back to Back LC:
Auto Close:
Closure Date:

3. On **Import LC Issuance Islamic - Registration - Application Details** screen, specify the fields.

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

For more information on fields, refer to the field description table below. In case of MT798, Application Details are defaulted to SWIFT.

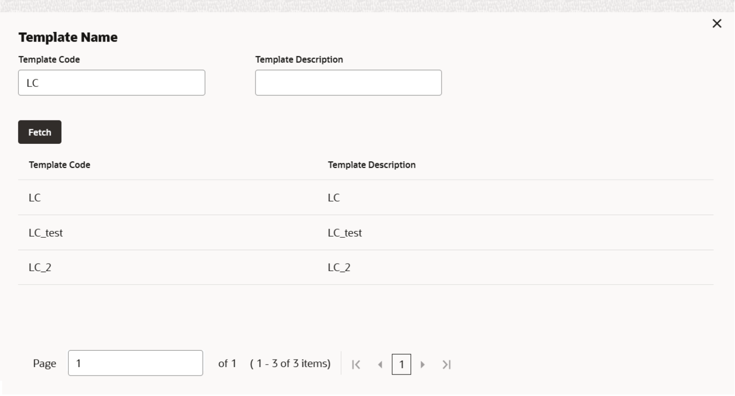
**Table 2-3 Import LC Issuance Islamic - Registration - Application Details - Field Description**

| Field | Description |
|---|---|
| **Received from Party** | Select the party from which the Import LC Issuance request can be received. The options are:<br>• **Applicant**<br>• **Applicant's Bank**<br>• **Accountee** |
| **Received From - Customer ID** | Specify the Customer ID of the applicant or applicant's bank.<br>Alternatively, click **Search** to search and select the Customer ID. System allows only the customer of the bank for selection.<br>**Note**<br>If the selected customer/ party is blacklisted the system displays a warning message. |
| **Received From - Customer Name** | Name of the customer or applicant. This field will be auto populated based on the selected customer ID. |
| **Branch** | By default, customer's home branch will be displayed based on the customer ID and it can be changed, if required.<br>**Note**<br>Once the request is submitted, Branch field is non-editable. |
| **Priority** | Set the priority of the Import LC issuance request. The options are:<br>• **Essential**<br>• **Critical**<br>• **High**<br>• **Medium**<br>• **Low**<br>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 of Registration stage. |

### Table 2-3 (Cont.) Import LC Issuance Islamic - Registration - Application Details - Field Description

| Field | Description |
|---|---|
| **Submission Mode** | Select the submission mode of Import LC Issuance request from the drop-down list.<br>By default the submission mode will have the value as 'Desk'.<br>• **Courier** - Request received through Courier<br>• **Desk** - Request received through Desk<br>• **Email**- Request received through Email<br>• **SWIFT- Non STP** - Request received through SWIFT<br>• **Fax**- Request received through Fax |
| **Currency Code, Amount** | Select the currency code from the drop-down list.<br>Specify the value of LC (with decimal places) as per currency type and tab out. |
| **Process Reference Number** | Read only field.<br>Unique sequence number for the transaction.<br>Process Reference Number is auto generated by the system based on process name and branch code. |
| **Customer Reference Number** | Specify a unique Customer Reference Number which will be the User Reference of the LC. |
| **Application Date** | Application displays the branch's current date by default and enables the user to change the date to any back date.<br>**Note**<br>Future date selection is not allowed. |
| **Copy LC** | Specify the LC number, the system populates the details of the LC.<br>Alternatively, click **Search** to search and select the LC.<br>If an existing LC is to be copied, the details of the LC is captured here. |

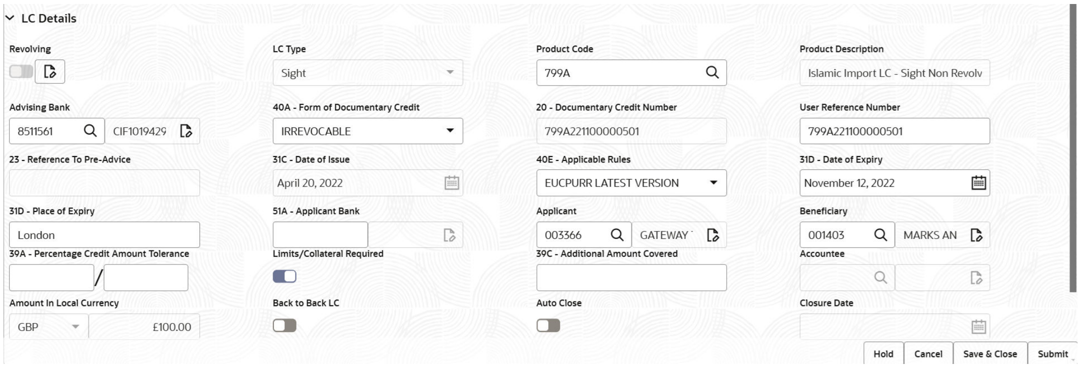
### Table 2-3 (Cont.) Import LC Issuance Islamic - Registration - Application Details - Field Description

| Field | Description |
|---|---|
| **Template name** | Specify the template name if the applicant details are already captured and the data can be reused with the template to reduce the effort. Alternatively, click **Search** to search and select the Template code.<br><br>Template Name<br>Template Code: LC<br>Template Description:<br>Template Code / Template Description<br>LC / LC<br>LC_test / LC_test<br>LC_2 / LC_2<br>Page 1 of 1 (1 - 3 of 3 items)<br> |

### LC Details

Registration user can provide LC details in this section. Alternately, details can be provided by Scrutiny user.

4. On **Import LC Issuance - Registration - LC Details** screen, specify the fields.



LC Details

Revolving
LC Type: Sight
Product Code: 799A
Product Description: Islamic Import LC - Sight Non Revolv
Advising Bank: 8511561 CIF1019429
40A - Form of Documentary Credit: IRREVOCABLE
20 - Documentary Credit Number: 799A221100000501
User Reference Number: 799A221100000501
23 - Reference To Pre-Advice:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: EUCPURR LATEST VERSION
31D - Date of Expiry: November 12, 2022
31D - Place of Expiry: London
51A - Applicant Bank:
Applicant: 003366 GATEWAY
Beneficiary: 001403 MARKS AN
39A - Percentage Credit Amount Tolerance: /
Limits/Collateral Required
39C - Additional Amount Covered:
Accountee:
Amount In Local Currency: GBP £100.00
Back to Back LC
Auto Close
Closure Date:

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

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

**Table 2-4    Import LC Issuance - Registration - LC Details - Field Description**

| Field | Description |
|---|---|
| **Revolving** | Switch to the option, if LC type is revolving.<br>Switch to the option, if LC type is not revolving. |
| **LC Type** | Select the applicable LC type.<br>The options are:<br>• **Sight**<br>• **Usance** |
| **Product Code** | Specify the product code and on tab out system will validate and populate the product code.<br>Alternatively, click **Search** to search and select the product code with code or product description. |
| **Product Description** | Read only field.<br>This field displays the description of the product as per the product code. |
| **Advising Bank** | Specify the advising bank name or click **Search** to search and select the advising bank based on Party ID/Party Name. User can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name.<br>**Note**<br>a. In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message “RMA arrangement not available, please change the bank or use MAIL Medium”.<br>b. If the party is blacklisted the system displays a warning message. |
| **40A - Form of Documentary Credit** | Select the type of LC (Documentary Credit) as per the requirement.<br>By default LC type is **Irrevocable**. |
| **Documentary Credit Number** | Read only field.<br>This field displays the documentary credit number, simulated from the back office. Number will be populated on the selection of Product Code. |
| **User Reference Number** | User Reference Number will be auto populated by the system based on selection of Product Code.<br>The user can change the User Reference Number. |
| **Reference To Pre-Advice** | Read only field.<br>This field displays the details of Pre-Advice, if issued by the bank. |

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

| Field | Description |
|---|---|
| **Date of Issue** | Read only field.<br>This field displays the branch's current date as date of issue defaulted from the application.<br>User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration. |
| **Applicable Rules** | Select the applicable rules for the LC. Default rule as UCP Latest Version.<br>The options are:<br>• **UCP LATEST VERSION**<br>• **EUCP LATEST VERSION**<br>• **UCPURR LATEST VERSION**<br>• **EUCPURR LATEST VERSION**<br>• **OTHR** |
| **Rule Narrative** | Specify the rules narrative.<br>This field is available if the value in **Applicable Rule** is **OTHR**. |
| **Date of Expiry** | Select the expiry date of the LC. The expiry date can be equal or greater than the issue date.<br>If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message. |
| **Place of Expiry** | Specify the place of expiry of LC. |
| **Applicant Bank** | This field displays the applicant bank details , if **Received From Applicant Bank** option is enabled.<br>If request is not received from applicant bank, this field must be blank. |
| **Applicant** | This field displays the applicant details based on the details provided in Application Details section.<br>If the request is received from Applicant bank, select the applicant from the List of Values.<br>ⓘ **Note**<br>If the selected applicant/ party is blacklisted the system displays a warning message. |

### Table 2-4 (Cont.) Import LC Issuance - Registration - LC Details - Field Description

| Field | Description |
|---|---|
| **Beneficiary** | Specify the beneficiary of the LC or click **Search** and select the beneficiary based on Party ID/Party Name.<br>If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message.<br>**Note**<br>If the selected beneficiary/ party is blacklisted the system displays a warning message. |
| **Percentage Credit Amount Tolerance** | Specify the tolerance (+/-) on the total LC value. Tolerance value must be either one or two digit value.<br>If tolerance is more than 10%, alert message will be displayed. |
| **Limits/Collateral Required** | Switch to ● the option, to enable limit check during the process flow of this request.<br>Switch to ○ the option, to disable limit check during the process flow of this request. |
| **Additional Amount Covered** | Specify the additional amount included in LC. |
| **Accountee** | Specify the accountee or click **Search** and select the accountee. |
| **Amount In Local Currency** | Read only field.<br>After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places). |
| **Back to Back LC** | Read only field.<br>Switch to ● the option, if the back to back Import LC is issued.<br>Switch to ○ the option, if back to back LC is not applicable. |
| **Export LC Reference** | Specify the export LC reference or click **Search** to search and select the underlying export LC reference number.<br>This field is appears , if you enable **Back to Back LC** field. |
| **Export LC Available Amount** | Read only field.<br>System displays the available amount under the Export LC.<br>This field is appears , if you enable **Back to Back LC** field. |
| **Export LC Expiry Date** | Read only field.<br>System displays the expiry date of the underlying export LC.<br>This field is appears , if you enable **Back to Back LC** field. |
| **Export LC Shipment Date** | Read only field.<br>System displays the latest shipment date of the underlying export LC.<br>This field is appears , if you enable **Back to Back LC** field. |

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

| Field | Description |
|---|---|
| **Auto Close** | Switch to the option, if Auto close is required for that transactions.<br>Switch to the option, if Auto close is not required for that transactions. |
| **Closure Date** | Read only field.<br>This field displays the "Closure Date"defaulted by the system, with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created.<br>System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract.<br>User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions,<br>• Closure Date must be after the Issue Date.<br>• Closure Date must be after the Expiry Date.<br>• Closure Date cannot be blank, when the "Auto Close" is checked. |

5. Click **Submit**.

   The task will move to next logical stage of Import LC Issuance - Islamic.

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

Table 2-5 Import LC Issuance - Registration - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Documents** | Upload the documents received under the LC.<br>Application displays mandatory documents to be uploaded for Import LC Issuance - Islamic. Place holders are also available to upload additional documents submitted by the applicant |
| **Remarks** | Specify any additional information regarding the LC. This information can be viewed by other users processing the request. |
| **Customer Instructions** | Click to view/ input the following:<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant. |

**Table 2-5 (Cont.) Import LC Issuance - Registration - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Cancel** | Cancels the Import LC issuance - Islamic task. Details entered will not be saved and the task will be removed. |
| **Save & Close** | Save the information provided and holds the task in 'My Task' queue for working later.<br>This option will not submit the request. |
| **Submit** | Click Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. The task will move to next logical stage of Import LC issuance.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. |
| **Checklist** | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. |

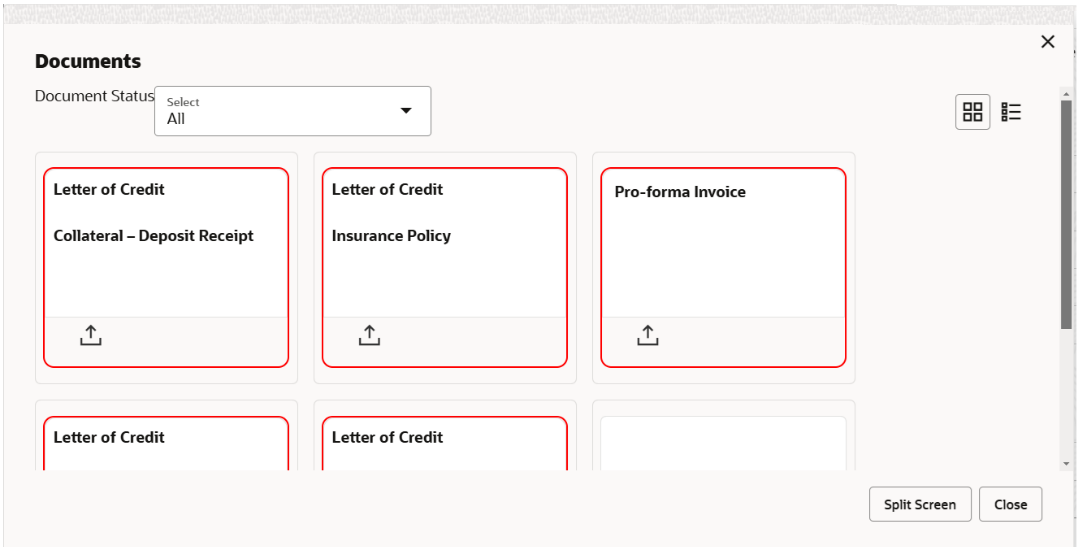
- Oracle Banking Trade Finance Process Management - OBDX Bidirectional flow
  This topic provides the systematic instructions to initiate the OBTFPM- OBDX Bidirectional flow.

## 2.2.1 Oracle Banking Trade Finance Process Management - OBDX Bidirectional flow

This topic provides the systematic instructions to initiate the OBTFPM- OBDX Bidirectional flow.

As a part of Digital Experience, customers can initiate Trade Finance Transactions from online channels and the respective task will be available in Oracle Banking Trade Finance Process Management for further handling.
Oracle Banking Trade Finance Process Management (Oracle Banking Trade Finance Process Management) user, for task received from online channel, raise clarification and receive response from the customer.

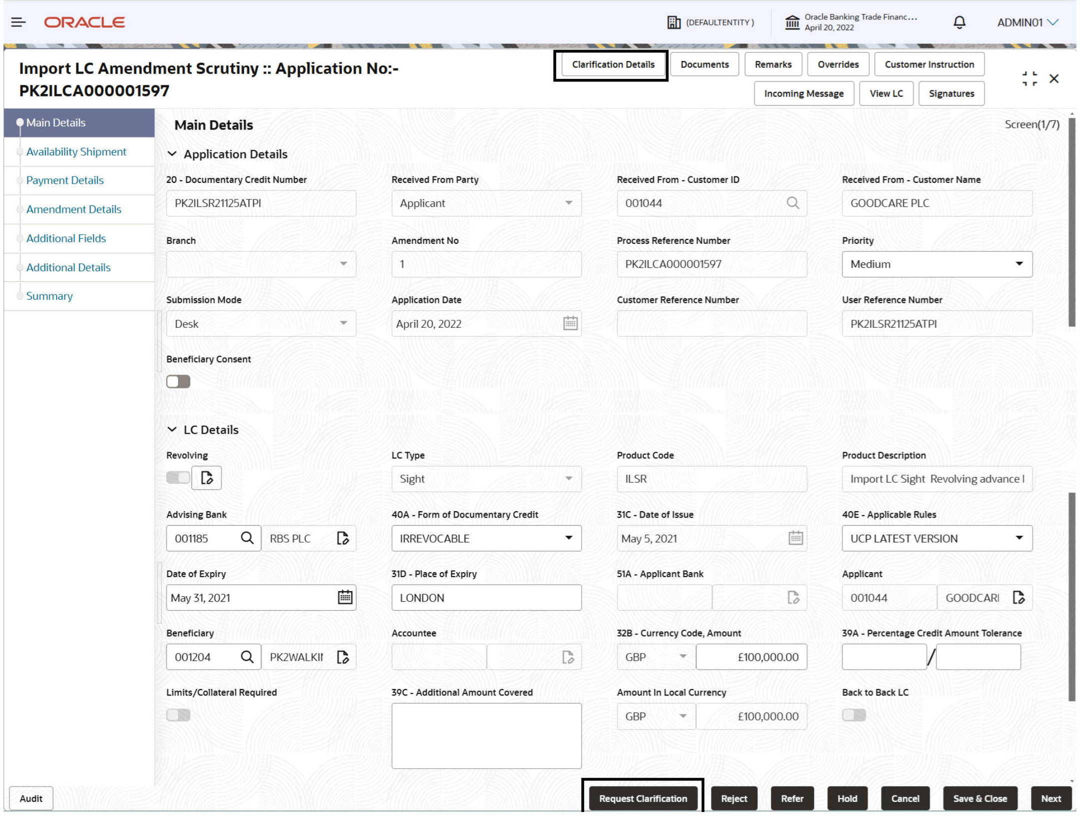
1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.



**Documents**

Document Status: All

2. The task created will land in the Scrutiny stage of Oracle Banking Trade Finance Process Management for handling by Trade expert for reviewing and identifying mismatch/ incomplete data.
3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, Oracle Banking Trade Finance Process Management user clicks **Request Clarification** button to request for online clarification from customer.



**Import LC Amendment Scrutiny :: Application No:- PK2ILCA000001597**

**Main Details**

Application Details

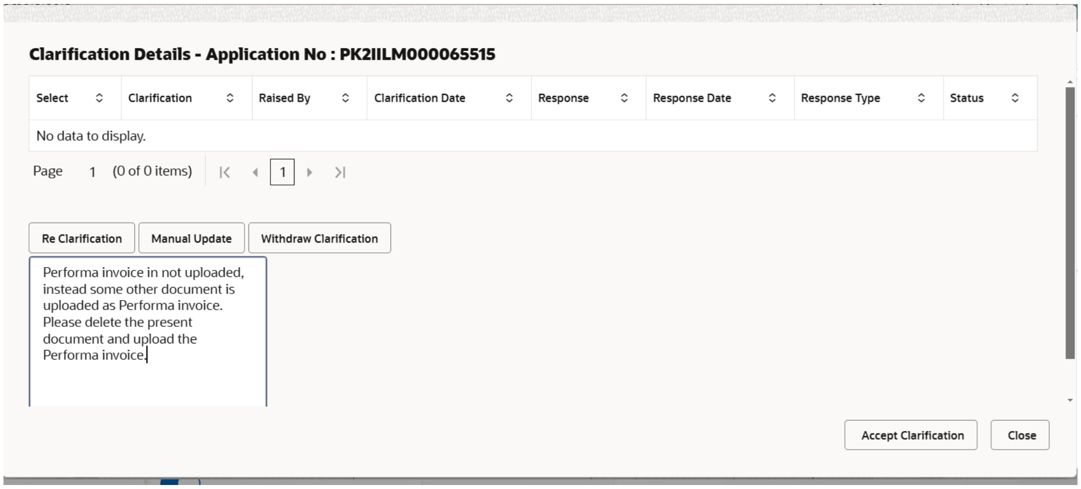
20 - Documentary Credit Number: PK2ILSR21125ATPI
Received From Party: Applicant
Received From - Customer ID: 001044
Received From - Customer Name: GOODCARE PLC
Branch:
Amendment No: 1
Process Reference Number: PK2ILCA000001597
Priority: Medium
Submission Mode: Desk
Application Date: April 20, 2022
Customer Reference Number:
User Reference Number: PK2ILSR21125ATPI
Beneficiary Consent

LC Details

Revolving
LC Type: Sight
Product Code: ILSR
Product Description: Import LC Sight Revolving advance I
Advising Bank: 001185 RBS PLC
40A - Form of Documentary Credit: IRREVOCABLE
31C - Date of Issue: May 5, 2021
40E - Applicable Rules: UCP LATEST VERSION
Date of Expiry: May 31, 2021
31D - Place of Expiry: LONDON
51A - Applicant Bank:
Applicant: 001044 GOODCARI
Beneficiary: 001204 PK2WALKII
Accountee:
32B - Currency Code, Amount: GBP £100,000.00
39A - Percentage Credit Amount Tolerance: /
Limits/Collateral Required
39C - Additional Amount Covered:
Amount In Local Currency: GBP £100,000.00
Back to Back LC

4. On **Registration - Application Details** screen, specify the fields.
5. The **Request Clarification** detailed screen gets displayed, user enters the information and clicks Save , the information should be sent to customer.

6. System will alert the Oracle Banking Trade Finance Process Management user through email of receipt of Clarification for Bi-Directional clarifications sent to OBDX user.
7. Oracle Banking Trade Finance Process Management user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click **Re Clarification** button if required.



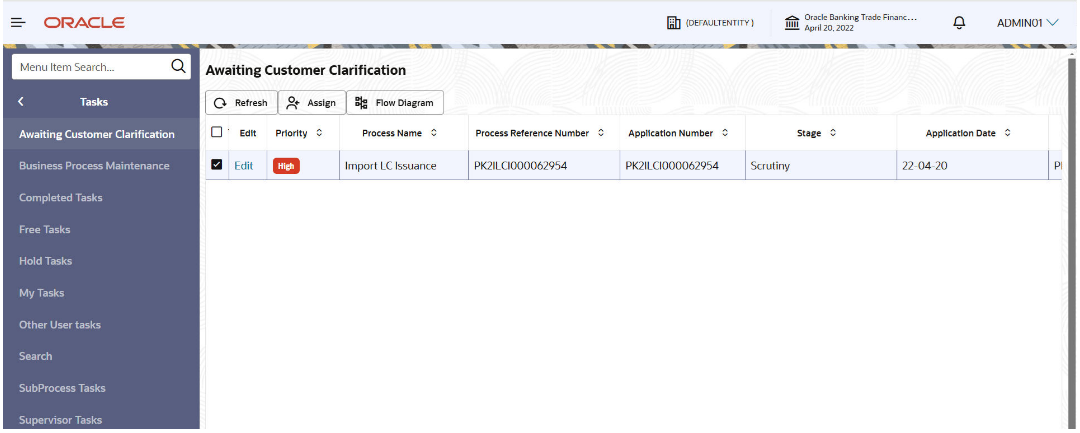
**Clarification Details - Application No : PK2IILM000065515**

| Select | Clarification | Raised By | Clarification Date | Response | Response Date | Response Type | Status |
|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | |

Page 1 (0 of 0 items)

Performa invoice in not uploaded, instead some other document is uploaded as Performa invoice. Please delete the present document and upload the Performa invoice.

8. The task goes to **Awaiting Customer Clarification** state until the response received from the customer.

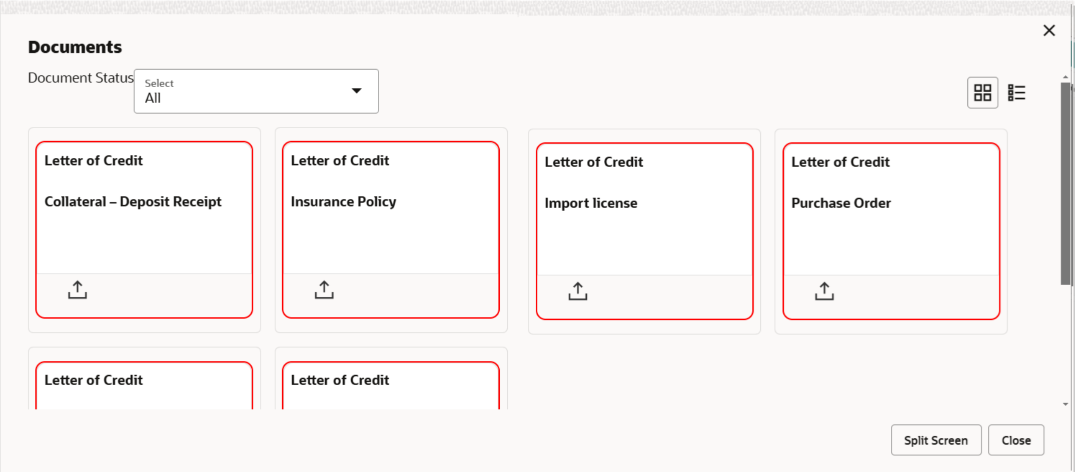


**Awaiting Customer Clarification**

| ☐ | Edit | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | |
|---|---|---|---|---|---|---|---|---|
| ☑ | Edit | High | Import LC Issuance | PK2ILCI000062954 | PK2ILCI000062954 | Scrutiny | 22-04-20 | Pl |

9. Click **Edit**.
10. The user can click **Accept Clarification** button, if the query raised has been answered by the customer.

    The status should change to **Clarification Accepted** on next the task moves to the next logical stage.
11. Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted document cannot be opened. System should also increment the version number of the documents.



## 2.3 Scrutiny

This topic provides the systematic instructions to initiate scrutiny stage of import LC issuance Islamic request.

On successful completion of Registration of an Import LC issuance request, the request moves to Scrutiny stage. At this stage the user can scrutinize the request for Islamic Import LC. As part of scrutiny, the user can enter/update basic details of the Islamic LC request and can verify if the request can be progressed further.

**Online Channel** - Requests that are received via online channels like trade portal, external system and SWIFT are available directly for further processing from Scrutiny stage as in conventional process flow.

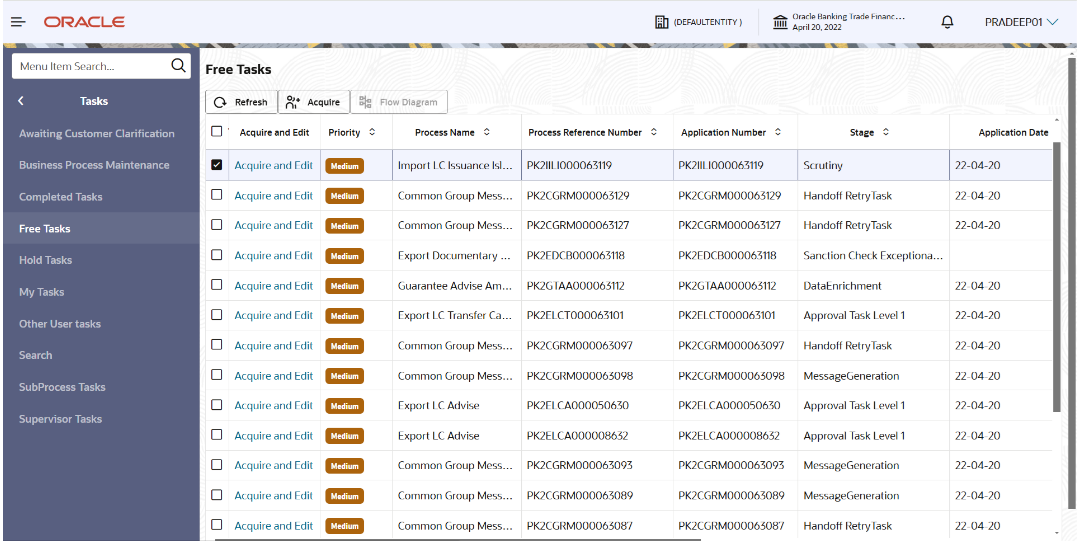
The user verifies the data which gets auto populated for all data segments from Application stage to Data Enrichment stage.

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

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

   The **Free Tasks** screen is displayed.

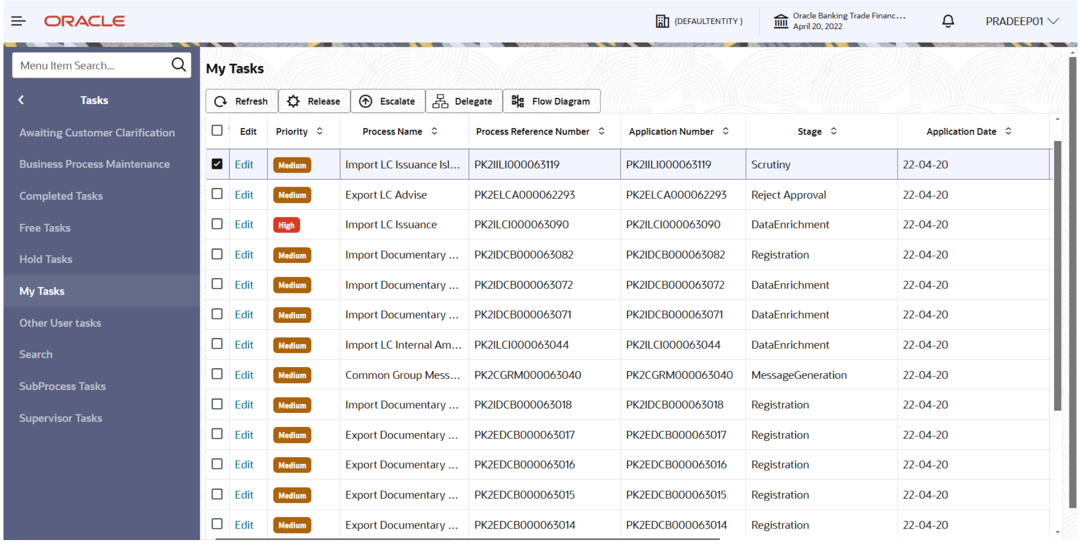
**Figure 2-5 Free Tasks**



| ☐ | Acquire and Edit | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date |
|---|---|---|---|---|---|---|---|
| ☑ | Acquire and Edit | Medium | Import LC Issuance Isl... | PK2IILI000063119 | PK2IILI000063119 | Scrutiny | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063129 | PK2CGRM000063129 | Handoff RetryTask | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063127 | PK2CGRM000063127 | Handoff RetryTask | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export Documentary ... | PK2EDCB000063118 | PK2EDCB000063118 | Sanction Check Exceptiona... | |
| ☐ | Acquire and Edit | Medium | Guarantee Advise Am... | PK2GTAA000063112 | PK2GTAA000063112 | DataEnrichment | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export LC Transfer Ca... | PK2ELCT000063101 | PK2ELCT000063101 | Approval Task Level 1 | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063097 | PK2CGRM000063097 | Handoff RetryTask | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063098 | PK2CGRM000063098 | MessageGeneration | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export LC Advise | PK2ELCA000050630 | PK2ELCA000050630 | Approval Task Level 1 | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export LC Advise | PK2ELCA000008632 | PK2ELCA000008632 | Approval Task Level 1 | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063093 | PK2CGRM000063093 | MessageGeneration | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063089 | PK2CGRM000063089 | MessageGeneration | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063087 | PK2CGRM000063087 | Handoff RetryTask | 22-04-20 |

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

**Figure 2-6 My Tasks**



| ☐ | Edit | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date |
|---|---|---|---|---|---|---|---|
| ☑ | Edit | Medium | Import LC Issuance Isl... | PK2IILI000063119 | PK2IILI000063119 | Scrutiny | 22-04-20 |
| ☐ | Edit | Medium | Export LC Advise | PK2ELCA000062293 | PK2ELCA000062293 | Reject Approval | 22-04-20 |
| ☐ | Edit | High | Import LC Issuance | PK2ILCI000063090 | PK2ILCI000063090 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Import Documentary ... | PK2IDCB000063082 | PK2IDCB000063082 | Registration | 22-04-20 |
| ☐ | Edit | Medium | Import Documentary ... | PK2IDCB000063072 | PK2IDCB000063072 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Import Documentary ... | PK2IDCB000063071 | PK2IDCB000063071 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Import LC Internal Am... | PK2ILCI000063044 | PK2ILCI000063044 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Common Group Mess... | PK2CGRM000063040 | PK2CGRM000063040 | MessageGeneration | 22-04-20 |
| ☐ | Edit | Medium | Import Documentary ... | PK2IDCB000063018 | PK2IDCB000063018 | Registration | 22-04-20 |
| ☐ | Edit | Medium | Export Documentary ... | PK2EDCB000063017 | PK2EDCB000063017 | Registration | 22-04-20 |
| ☐ | Edit | Medium | Export Documentary ... | PK2EDCB000063016 | PK2EDCB000063016 | Registration | 22-04-20 |
| ☐ | Edit | Medium | Export Documentary ... | PK2EDCB000063015 | PK2EDCB000063015 | Registration | 22-04-20 |
| ☐ | Edit | Medium | Export Documentary ... | PK2EDCB000063014 | PK2EDCB000063014 | Registration | 22-04-20 |

The Scrutiny stage has five sections as follows:

- Main Details
- Availability
- Payment
- Additional Details
- Summary

Let’s look at the details for Scrutiny stage. User can enter/update the following fields. User cannot edit the fields that are already having value from Registration/online channels.

- Main Details
  This topic provides the systematic instructions to initiate scrutiny main details of import LC issuance Islamic request.
- Availability
  This topic provides the systematic instructions to capture the availability details.
- Payment Details
  This topic provides the systematic instructions to initiate the payment scrutiny stage of import LC issuance - Islamic request.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Additional Details
  This topic provides the systematic instructions to capture the additional details.
- Summary
  This topic provides the systematic instructions to view the summary of Islamic Import LC Issuance process.

## 2.3.1 Main Details

This topic provides the systematic instructions to initiate scrutiny main details of import LC issuance Islamic request.

Main details section has two sub section as follows:

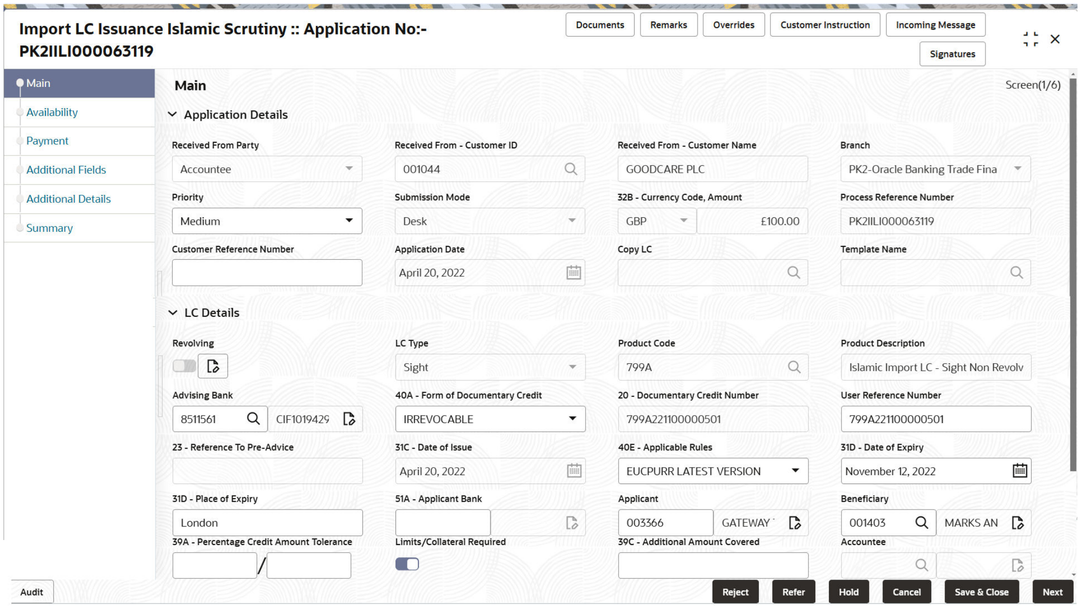
- Application Details
- LC Details

**Application Details**

All fields displayed under Application details section are read only except for the **Priority** and **Customer Reference Number**. For more information on the fields, refer Application Details of **Registration** stage.

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

## Figure 2-7    Scrutiny - Main Details



Import LC Issuance Islamic Scrutiny :: Application No:- PK2IILI000063119

Main

Application Details

Received From Party: Accountee
Received From - Customer ID: 001044
Received From - Customer Name: GOODCARE PLC
Branch: PK2-Oracle Banking Trade Fina
Priority: Medium
Submission Mode: Desk
32B - Currency Code, Amount: GBP £100.00
Process Reference Number: PK2IILI000063119
Customer Reference Number:
Application Date: April 20, 2022
Copy LC:
Template Name:

LC Details

Revolving:
LC Type: Sight
Product Code: 799A
Product Description: Islamic Import LC - Sight Non Revolv
Advising Bank: 8511561 CIF1019429
40A - Form of Documentary Credit: IRREVOCABLE
20 - Documentary Credit Number: 799A221100000501
User Reference Number: 799A221100000501
23 - Reference To Pre-Advice:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: EUCPURR LATEST VERSION
31D - Date of Expiry: November 12, 2022
31D - Place of Expiry: London
51A - Applicant Bank:
Applicant: 003366 GATEWAY
Beneficiary: 001403 MARKS AN
39A - Percentage Credit Amount Tolerance: /
Limits/Collateral Required:
39C - Additional Amount Covered:
Accountee:

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

| Field | Description |
|---|---|
| **Received from Party** | Read only field.<br>Import LC Issuance request can be received either from the applicant or the applicant's bank or accountee. |
| **Received From - Customer ID** | Read only field.<br>The Customer ID of the applicant or applicant's bank, as selected in **Registration** stage. |
| **Received From - Customer Name** | Read only field.<br>Name of the customer or applicant. This field will be auto populated based on the selected customer ID. |
| **Branch** | Read only field.<br>By default, customer's home branch will be displayed based on the customer ID and it can be changed, if required. |
| **Priority** | Set the priority of the Import LC issuance request as Essential/ Critical/Low/Medium/High. If priority is not maintained for the customer, system will populate 'Medium' as the default priority.<br>User can change the priority populated any time before submit of Registration stage. |
| **Submission Mode** | Read only field.<br>The submission mode of Import LC Issuance request.<br>By default the submission mode will have the value as 'Desk'. |
| **Currency Code, Amount** | Read only field.<br>The currency code and amount is defaulted from **Registration** stage. |

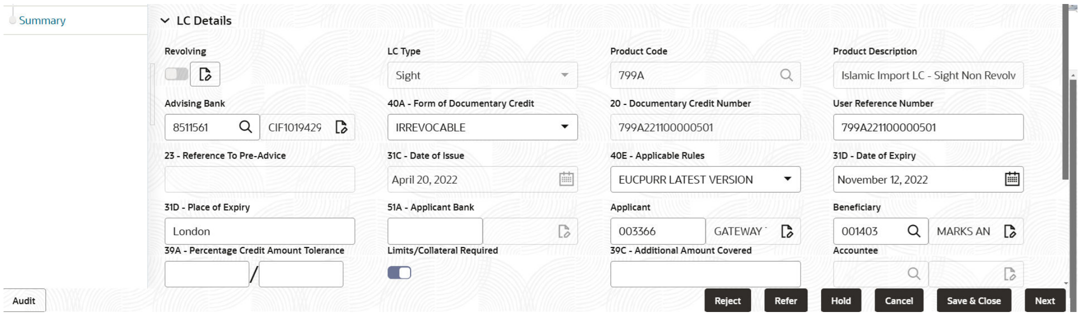
### Table 2-6 (Cont.) Scrutiny - Main - Application Details - Field Description

| Field | Description |
|---|---|
| **Process Reference Number** | Read only field.<br>Unique OBTFPM task reference number for the transaction.<br>This is auto generated by the system based on process name and branch code. |
| **Customer Reference Number** | Specify a unique Customer Reference Number which will be the User Reference of the LC. |
| **Application Date** | Read only field.<br>The application displays the branch’s current date by default. |
| **Copy LC** | Read only field.<br>Displays the LC number and LC details, if selected/entered in **Registration** stage. |
| **Template Name** | Read only field.<br>Displays the template name and details if selected/entered in **Registration** stage. |

## LC Details

The fields listed under this section are same as the fields listed under the LC Details section in Registration. For more information on the fields, refer to LC Details of **Registration**. During Registration, if user has not captured input, then user can capture the details in this section.

### Figure 2-8 LC Details



| | |
|---|---|
| LC Type | Sight |
| Product Code | 799A |
| Product Description | Islamic Import LC - Sight Non Revolv |
| Advising Bank | 8511561 CIF1019429 |
| 40A - Form of Documentary Credit | IRREVOCABLE |
| 20 - Documentary Credit Number | 799A221100000501 |
| User Reference Number | 799A221100000501 |
| 23 - Reference To Pre-Advice | |
| 31C - Date of Issue | April 20, 2022 |
| 40E - Applicable Rules | EUCPURR LATEST VERSION |
| 31D - Date of Expiry | November 12, 2022 |
| 31D - Place of Expiry | London |
| 51A - Applicant Bank | |
| Applicant | 003366 GATEWAY |
| Beneficiary | 001403 MARKS AN |
| 39A - Percentage Credit Amount Tolerance | / |
| Limits/Collateral Required | |
| 39C - Additional Amount Covered | |
| Accountee | |
| Revolving | |

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

### Table 2-7 Scrutiny - Main - LC Details - Field Description

| Field | Description |
|---|---|
| **Revolving** | Read only field.<br>Displays whether the LC type is revolving. |
| **LC Type** | Read only field.<br>Displays the applicable LC type. |

Table 2-7 (Cont.) Scrutiny - Main - LC Details - Field Description

| Field | Description |
|---|---|
| **Product Code** | Read only field.<br>Displays the product code. The value is defaulted from **Registration** stage. |
| **Product Description** | Read only field.<br>Displays the description of the product as per the product code. |
| **Advising Bank** | Specify the advising bank name or click **Search** to search and select the advising bank based on Party ID/Party Name. User can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name.<br>**Note**<br>**a.** In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available, please change the bank or use MAIL Medium".<br>**b.** If the party is blacklisted the system displays a warning message.<br>**c.** If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." |
| **Form of Documentary Credit** | Select the type of LC (Documentary Credit) as per the requirement. By default LC type is Irrevocable. |
| **Documentary Credit Number** | Read only field.<br>This field displays the documentary credit number, simulated from the back office. Number will be populated on the selection of Product Code. |
| **User Reference Number** | User Reference Number will be auto populated by the system based on selection of Product Code.<br>This field is editable. |
| **Reference To Pre-Advice** | Read only field.<br>This field displays the details of Pre-Advice, if issued by the bank. |
| **Date of Issue** | Read only field.<br>This field displays the branch's current date as date of issue defaulted from the application.<br>User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration. |
| **Applicable Rules** | Select the applicable rules for the LC. Default rule as UCP Latest Version. |
| **Rule Narrative** | Specify the rules narrative.<br>Enter the rules narrative. This field is available if the value in **Applicable Rules** is **OTHR**. |

### Table 2-7 (Cont.) Scrutiny - Main - LC Details - Field Description

| Field | Description |
|---|---|
| **Date of Expiry** | Select the expiry date of the LC. The expiry date can be equal or greater than the issue date.<br>If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message. |
| **Place of Expiry** | Specify the place of expiry of LC. |
| **Applicant Bank** | Read only field.<br>This field displays the applicant bank details , if **Received From Party** is Applicant's Bank, the applicant bank details will be displayed here.<br>If request is not received from applicant bank, this field must be blank. |
| **Applicant** | Read only field.<br>This field displays the applicant details based on the details provided in Application Details section.<br>If the request is received from Applicant bank, select the applicant from the List of Values.<br>ⓘ **Note**<br>**a.** If the selected applicant/ party is blacklisted the system displays a warning message.<br>**b.** If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." |
| **Beneficiary** | Specify the beneficiary of the LC or click **Search** to search and select the beneficiary based on Party ID/Party Name.<br>If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message.<br>ⓘ **Note**<br>If the selected beneficiary/ party is blacklisted the system displays a warning message. |
| **Percentage Credit Amount Tolerance** | Specify the tolerance (+/-) on the total LC value. Tolerance value must be either one or two digit value.<br>If tolerance is more than 10%, alert message will be displayed. |
| **Limits/Collateral Required** | Switch to ● the option, to enable limit check during the process flow of this request.<br>Switch to ○ the option, to disable limit check during the process flow of this request. |

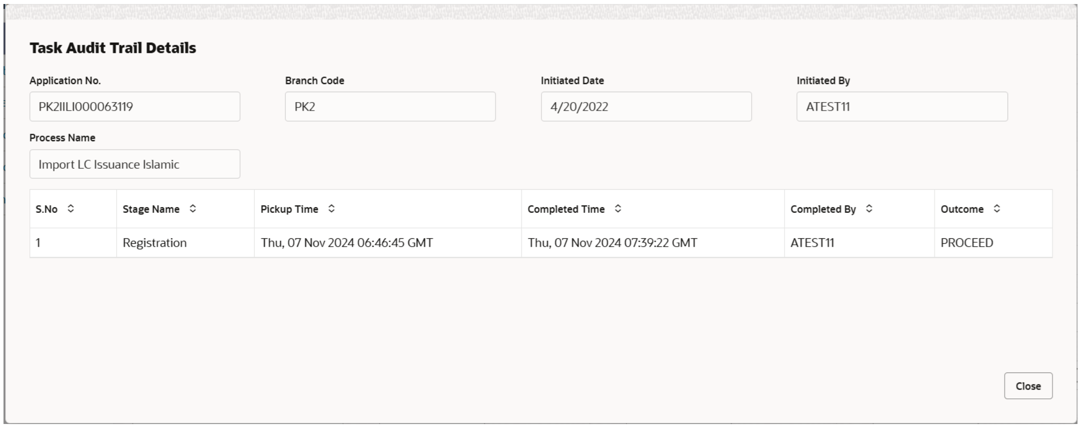
**Table 2-7 (Cont.) Scrutiny - Main - LC Details - Field Description**

| Field | Description |
|---|---|
| **Additional Amount Covered** | Specify the additional amount included in LC. |
| **Accountee** | Specify the accountee or click **Search** to search and select the accountee.<br>**Note**<br>If the KYC non-compliant party is selected then the system immediately gives instant alert as “Customer ID - (CIF ID) is not KYC compliant.” |
| **Amount In Local Currency** | Read only field.<br>After the tab out of ‘Currency Code, Amount’ field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places). |
| **Back to Back LC** | Read only field.<br>Switch to the option, if the back to back Import LC is issued.<br>Switch to the option, if back to back LC is not applicable. |
| **Export LC Reference** | Specify the export LC reference or click **Search** to search and select the underlying export LC reference number.<br>This field is appears , if you enable **Back to Back LC** field. |
| **Export LC Available Amount** | System displays the available amount under the Export LC.<br>This field is appears , if you enable **Back to Back LC** field. |
| **Export LC Expiry Date** | System displays the expiry date of the underlying export LC.<br>This field is appears , if you enable **Back to Back LC** field. |
| **Export LC Shipment Date** | System displays the latest shipment date of the underlying export LC.<br>This field is appears , if you enable **Back to Back LC** field. |
| **Auto Close** | Switch to the option, if Auto close is required for that transactions.<br>Switch to the option, if Auto close is not required for that transactions. |
| **Closure Date** | Read only field.<br>This field displays the “Closure Date”defaulted by the system, with the value “Expiry Date” + No of Closure days maintained in the respective Product in which the contract has been created.<br>System automatically close the contract on the specified “Closure Date” if “Auto Close” is selected as “Yes” for the specific contract.<br>User can modify the system defaulted “Closure Date” and system should validate the same for the below conditions,<br>• Closure Date must be after the Issue Date.<br>• Closure Date must be after the Expiry Date.<br>• Closure Date cannot be blank, when the “Auto Close” is checked. |

### Audit

This button provides information about user initiated the transaction, initiated date, stage wise detail and so on.

#### Figure 2-9 Audit



**Task Audit Trail Details**

Application No.: PK2IILI000063119

Branch Code: PK2

Initiated Date: 4/20/2022

Initiated By: ATEST11

Process Name: Import LC Issuance Islamic

| S.No | Stage Name | Pickup Time | Completed Time | Completed By | Outcome |
|---|---|---|---|---|---|
| 1 | Registration | Thu, 07 Nov 2024 06:46:45 GMT | Thu, 07 Nov 2024 07:39:22 GMT | ATEST11 | PROCEED |

2. Click **Next**.

   The task will move to next data segment.

   For more information on **Main Details** Action buttons, refer to below table:

#### Table 2-8 Main Details - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Clarification Details** | Click to open a detailed screen, user can see the clarification details in the window and the status will be clarification requested. |
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the LC issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |

**Table 2-8 (Cont.) Main Details - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Customer Instructions** | Click to view/ input the following<br>- **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>- **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761.<br>In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Signatures** | Click the **Signatures** button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | 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.<br>Reject Codes are:<br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |

**Table 2-8 (Cont.) Main 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. |
| **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. |

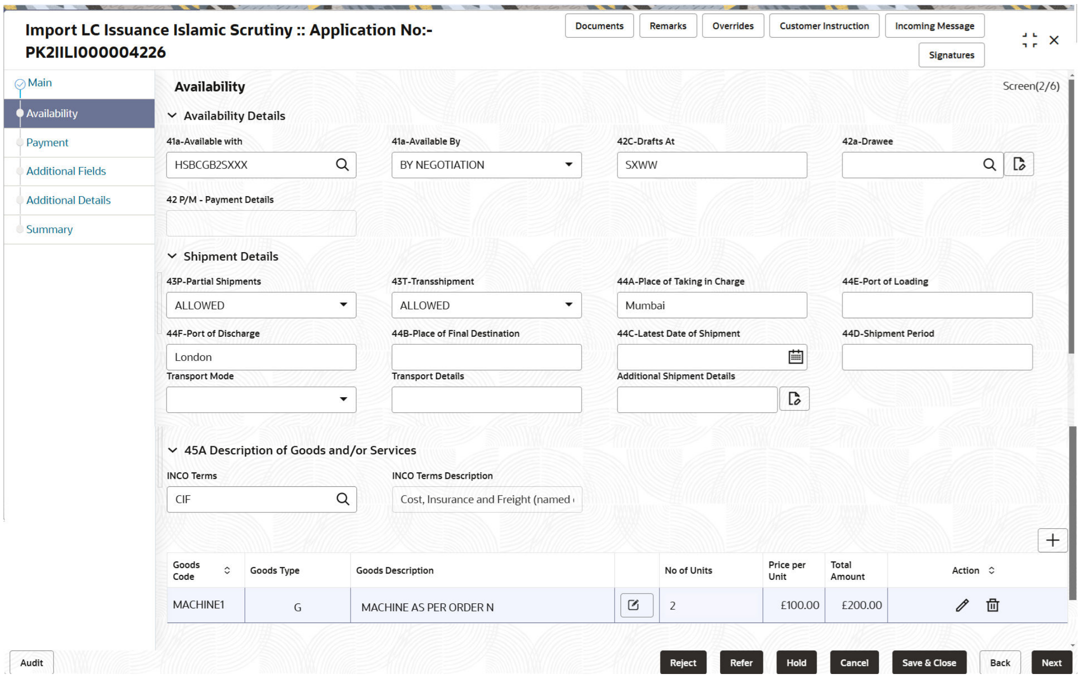
## 2.3.2 Availability

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

Scrutiny user can scrutinize the Availability and Shipment request for Islamic Import LC. In case the request is received through online channel, the user can verify the details populated.

1. On **Availability** screen, specify the fields.

**Figure 2-10 Availability**



Import LC Issuance Islamic Scrutiny :: Application No:- PK2IILI000004226

Availability

Availability Details

41a-Available with: HSBCGB2SXXX
41a-Available By: BY NEGOTIATION
42C-Drafts At: SXWW
42a-Drawee:
42 P/M - Payment Details:

Shipment Details

43P-Partial Shipments: ALLOWED
43T-Transshipment: ALLOWED
44A-Place of Taking in Charge: Mumbai
44E-Port of Loading:
44F-Port of Discharge: London
44B-Place of Final Destination:
44C-Latest Date of Shipment:
44D-Shipment Period:
Transport Mode:
Transport Details:
Additional Shipment Details:

45A Description of Goods and/or Services

INCO Terms: CIF
INCO Terms Description: Cost, Insurance and Freight (named

| Goods Code | Goods Type | Goods Description | | No of Units | Price per Unit | Total Amount | Action |
|---|---|---|---|---|---|---|---|
| MACHINE1 | G | MACHINE AS PER ORDER N | | 2 | £100.00 | £200.00 | |

For more information on fields, refer to :

**Table 2-9 Availability - Field Description**

| Field | Description |
|---|---|
| **Availability Details** | Specify the availibility details based on the description of following table. |

**Table 2-9 (Cont.) Availability - Field Description**

| Field | Description |
|---|---|
| **Available with** | Click **Search** to search and select the bank with which the credit is available, in case of Non - Online channel.<br>• If the LC is restricted to any particular bank, search the bank with SWIFT code (BIC) or Bank Name.<br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.<br>• If the LC is not restricted to any bank, provide free text - (YOURSELVES, WITH ANY BANK etc.).<br>In case of Online channel, this field is read only. |
| **Available By** | Select the available by from the drop-down list, in case of Non - Online channel.<br>The options are:<br>• **BY NEGOTIATION**<br>• **BY PAYMENT**<br>**Note** If **BY PAYMENT** option is selected, payment at sight is applicable.It is applicable for Sight Type of product only.<br>In case of Online channel, this field is read only. |
| **Drafts At** | Specify the draft details.<br>This field specifies the tenor of drafts to be drawn under the documentary credit. |
| **Drawee** | Click **Search** to search and select the Drawee bank (Advising bank or Confirming bank).<br>This field will have value only if **Drafts At** field has values.<br>• Search the bank with SWIFT code (BIC) or Bank Name.<br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted.<br>**Note** This field is mandatory if value is provided at Drafts At field |
| **Payment Details** | Specify the payment details if, **Available By** field has value as **BY NEGOTIATION**. |
| **Shipment Details**. | Specify the shipment details based on the description of following table. |

**Table 2-9 (Cont.) Availability - Field Description**

| Field | Description |
|---|---|
| **Partial Shipments** | Select the partial shipment details from the drop-down list, in case of Non - Online channel.<br>This field specifies whether or not partial shipments are allowed under the documentary credit.<br>The options are:<br>- **Allowed**<br>- **Conditional**<br>- **Not Allowed**<br>In case of Online channel, this field is read only. |
| **Transshipment** | Select the transshipment details from the drop-down list, in case of Non - Online channel.<br>This field specifies whether or not transshipment are allowed under the documentary credit.<br>The options are:<br>- **Allowed**<br>- **Conditional**<br>- **Not Allowed**<br>In case of Online channel, this field is read only. |
| **Place Of Taking In Charge** | Specify the details of place of taking in charge (in case of a multi-modal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or a courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document for non-online channel.<br>In case of Online channel, this field is read only.<br>**Note**<br>This field is alternate to **Port Of Loading**. Any of these fields must have value and if both the fields has values, application will display an error message |
| **Port Of Loading** | Specify the details of Port/Airport of Loading to be indicated on the transport document, in case of non-online channel.<br>In case of Online channel, this field is read only.<br>**Note**<br>This field is alternate to **Place Of Taking In Charge**. Any of these fields must have value and if both the fields has values, application will display an error message. |

Table 2-9 (Cont.) Availability - Field Description

| Field | Description |
|---|---|
| **Port Of Discharge** | Specify the details of the port of discharge or airport of destination to be indicated on the transport document, in case of non-online channel.<br>In case of Online channel, this field is read only.<br>ⓘ **Note**<br>This field is alternate to **Place Of Final Destination**. Any of these fields must have value and if both the fields has values, application will display an error message. |
| **Place Of Final Destination** | Specify the details of Place of final destination or place of delivery to be indicated on the transport document, in case of non-online channel.<br>In case of Online channel, this field is read only.<br>ⓘ **Note**<br>This field is alternate to **Port Of Discharge**. Any of these fields must have value and if both the fields has values, application will display an error message. |
| **Latest Date Of Shipment** | Select the latest date for loading on board/dispatch/taking in charge.<br>ⓘ **Note**<br>This field is alternate to **Shipment Period**. Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message. |
| **Shipment Period** | Specify the details of shipment period.<br>ⓘ **Note**<br>This field is alternate to **Latest Date Of Shipment.**. Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message. |

### Table 2-9 (Cont.) Availability - Field Description

| Field | Description |
|---|---|
| **Transport Mode** | Select the transportation mode.<br>The options are:<br>• **Air**<br>• **Sea**<br>• **Road**<br>• **Rail**<br>• **Multimodal**<br>• **Other** |
| **Transport Details** | Specify the transportation details of shipment. |
| **Additional Shipment Details** | Specify the transportation additional shipment details, if any. |
| **Description of Goods and/or Services** | Specify the description of goods and/or services based on the description of following table. |
| **INCO Terms** | Click **Search** to search and select the INCO terms from the document received, in case of non-online channel.<br>In case of Online channel, this field is read only. |
| **INCO Terms Description** | System displays the description of the INCO term based on selected INCO Terms.<br>Click **+** to add multiple descrption of goods and services. |
| **Goods Code** | Click **Search** to search and select the goods code. Once you select goods code, value will default in Goods Type and Goods Description. |
| **Goods Type** | This field displays the goods type depending on selected goods code. |
| **Goods Description** | The goods description is auto populated depending on selected goods code.<br>The user can edit the goods description. |
| **No of Units** | Specify the number of units being imported or exported. |
| **Price per Unit** | Specify the value for price per unit. |
| **Total Amount** | System calculates the total price. In case of online request, the system should populate the total amount from incoming request.<br>System validates that the total amount is equal to the value of the transaction (LC/Collection). |
| **Action** | Click Edit icon to edit the goods code.<br>Click Delete icon to delete the goods code. |

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 Availability - 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 2-10 (Cont.) Availability - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the LC issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Checklist** | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instructions** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages.<br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Cancel** | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |

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

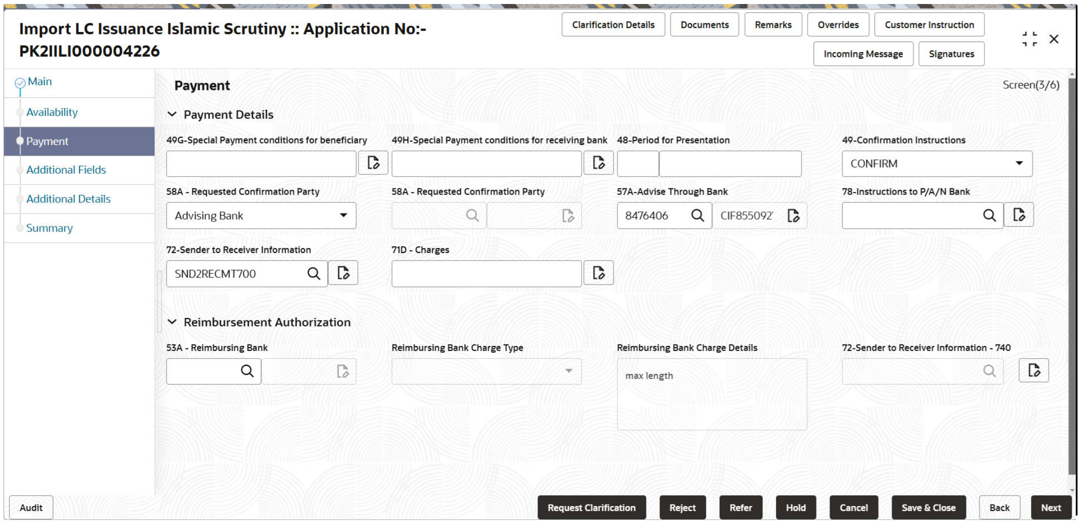
| Field | Description |
|---|---|
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Reject** | On click of Reject,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

## 2.3.3 Payment Details

This topic provides the systematic instructions to initiate the payment scrutiny stage of import LC issuance - Islamic request.

1. On **Scrutiny - Payment** screen, specify the fields.

### Figure 2-11 Payment



Import LC Issuance Islamic Scrutiny :: Application No:- PK2IILI000004226

Payment

Payment Details

49-Confirmation Instructions: CONFIRM

58A - Requested Confirmation Party: Advising Bank

57A-Advise Through Bank: 8476406 CIF855092'

72-Sender to Receiver Information: SND2RECMT700

Reimbursement Authorization

Reimbursing Bank Charge Details: max length

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

### Table 2-11 Payment - Field Description

| Field | Description |
|---|---|
| **Payment Details** | Specify the payment details. |
| **Special Payment conditions for beneficiary** | Specify the details of special payment condition to the beneficiary, if any, in case of online and non-online channels. |
| **Special Payment conditions for receiving bank** | Specify the details of special payment condition to receiving bank, if any, in case of online and non-online channels.<br>This field specifies special payment conditions applicable to the receiving bank without disclosure to the beneficiary, for example, post-financing request/conditions for receiving bank only. |
| **Period for Presentation** | Specify the event name in text along with the number of days in number, if the period of presentation is based on any event other than shipment, in case of non-online channel.<br>In case of Online channel, this field is read only. |
| **Confirmation Instructions** | Select the confirmation instruction for the LC from the list, in case of non-online channels. The options are:<br>• CONFIRM<br>• MAY ADD<br>• WITHOUT<br>In case of Online channel, this field is read only. |
| **Requested Confirmation Party** | Select the requested confirmation party from the drop-down list in case of online and non-online channels.<br>This field is enabled and mandatory if the **Confirmation Instructions** is **CONFIRM** or**MAY ADD**. |
| **Requested Confirmation Party** | Click **Search** to search and select the appropriate requested confirmation party, in case of online and non-online channels.<br>This field is enabled if the **Confirmation Instructions** is **CONFIRM** or**MAY ADD** and **Requested Confirmation Party**. is **Others**. |

**Table 2-11 (Cont.) Payment - Field Description**

| Field | Description |
|---|---|
| **Advise Through Bank** | Click **Search** to search and select the advise through bank, in case of Non - Online channel. Party type with banks must be displayed in look-up.<br>Party type with banks will be displayed in look-up.<br>• SWIFT code (if available)<br>• Name and address of the bank<br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted.<br>In case of Online channel, update the details received.. |
| **Instructions to P/A/N Bank** | Click **Search** to search and select the instructions to P/A/N Bank, in case of Non - Online channel.<br>In case of Online channel, update the details received.. |
| **Sender to Receiver Information** | Click **Search** to search and select thesender to receiver information, in case of Non - Online channel.<br>In case of Online channel, update the details received.. |
| **Charges** | Specify the charges details(FFT), in case of non-online channel.<br>In case of Online channel, this field is read only. |
| **Reimbursement Authorization** | Specify the reimbursement authorization details based on the following table. |
| **Reimbursing Bank** | If reimbursing bank is applicable user must update the field.<br>Online Channel - Update the details received.<br>Non Online Channel - Click **Search** icon and select the reimbursing bank, from the look-up. Party type with banks will be displayed in look-up.<br>• SWIFT code (if available),<br>• Name and address of the bank<br>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted.<br>ⓘ **Note**<br>**a.** In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message “RMA arrangement not available, please change the bank or use MAIL Medium”.<br>**b.** If the party is blacklisted the system displays a warning message. |
| **Reimbursing Bank Charge Type** | Select the reimbursing bank charge type.<br>The options are:<br>• Claimants - Select this option, if the charges are to be claimed from Beneficiary<br>• Ours - Select this option, if the charges are to be borne by Applicant<br>This field should be enabled only if **Reimbursing Bank** field has value. |

### Table 2-11 (Cont.) Payment - Field Description

| Field | Description |
|---|---|
| **Reimbursing Bank Charge Details** | Specify the additional details about reimbursing bank charges.<br>This field should be enabled only if **Reimbursing Bank** field has value. |
| **Sender to Receiver Information-MT740** | Click **Search** icon and select the FFT maintained for MT740 and change the description if required. |

2. Click **Next**.

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

### Table 2-12 Payment - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Clarification Details** | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. |
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the lc issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages.<br>In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |

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

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

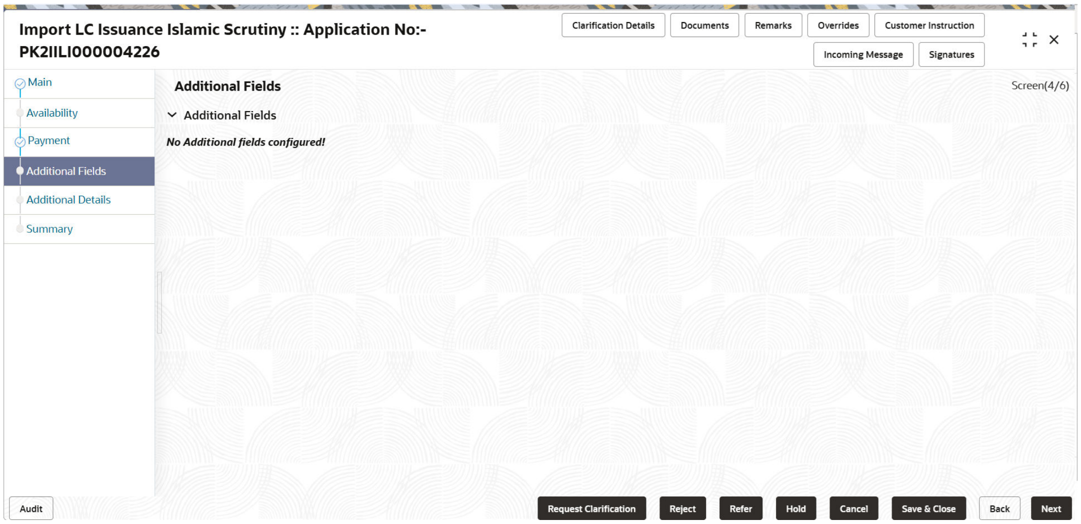
## 2.3.4 Additional Fields

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

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

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

### Figure 2-12 Additional Fields



Import LC Issuance Islamic Scrutiny :: Application No:- PK2IILI000004226

No Additional fields configured!

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 2-13 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** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the LC Issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Checklist** | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. |
| **Overrides** | Click to view the overrides accepted by the user. |

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

| Field | Description |
|---|---|
| **Customer Instructions** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages.<br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Cancel** | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

**Table 2-13 (Cont.) Additional Fields - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Back** | On click of Back, system moves the task back to previous data segment. |
| **Next** | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. |

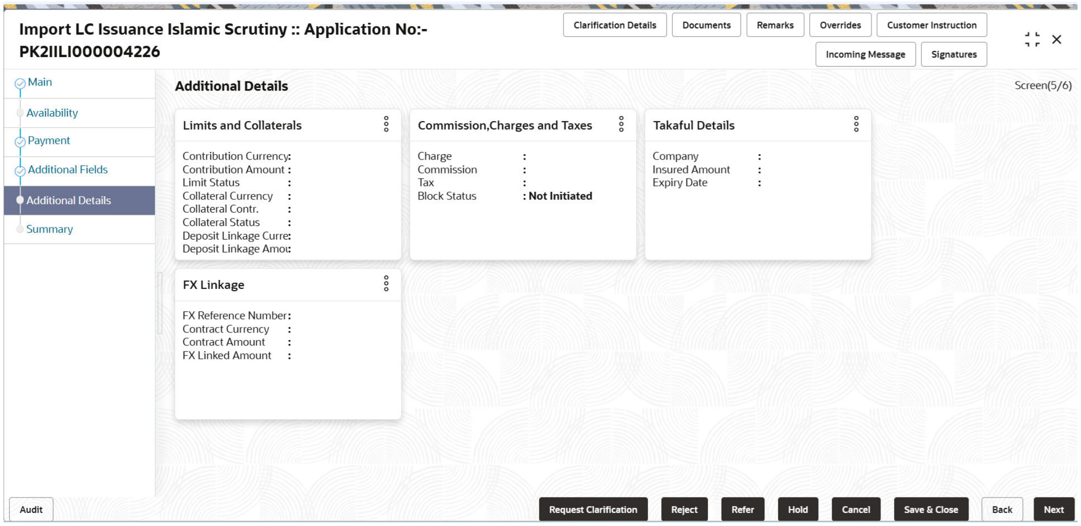
## 2.3.5 Additional Details

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

They user can verify/input/update the additional details Data Segment of the Import LC Issuance Islamic request. As part of Additional details section, LC may have impact on the Limits, Collaterals and Charge section.

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

**Figure 2-13 Additional Details**



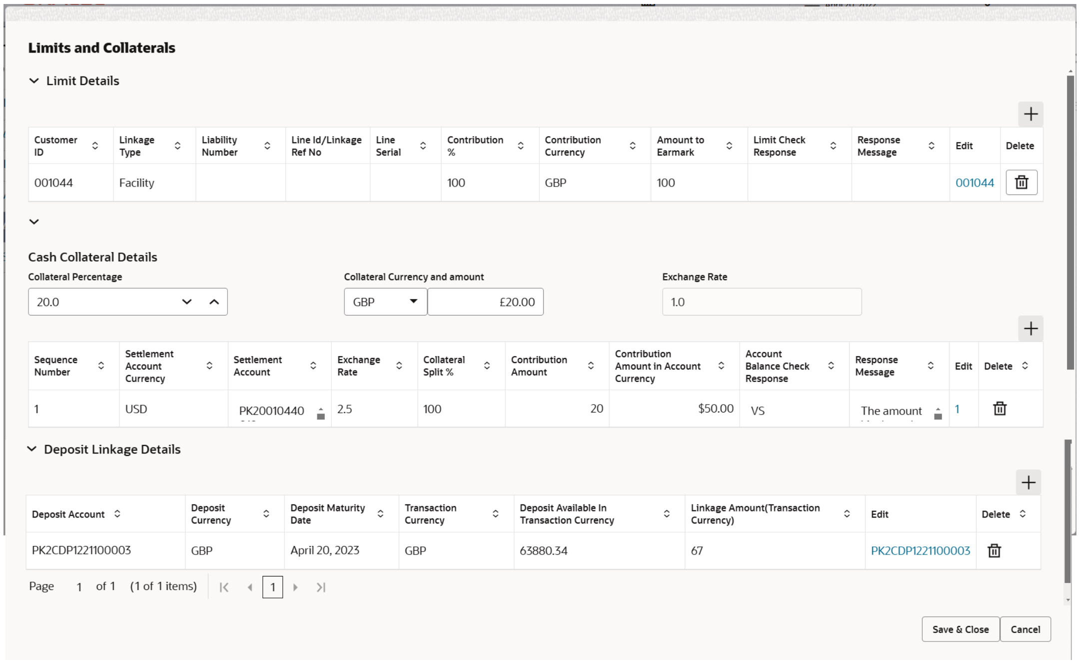
Import LC Issuance Islamic Scrutiny :: Application No:- PK2IILI000004226

Block Status : **Not Initiated**

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

**Limits and Collaterals**

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



**Limits and Collaterals**

Limit Details

| Customer ID | Linkage Type | Liability Number | Line Id/Linkage Ref No | Line Serial | Contribution % | Contribution Currency | Amount to Earmark | Limit Check Response | Response Message | Edit | Delete |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 001044 | Facility | | | | 100 | GBP | 100 | | | 001044 | 🗑 |

Cash Collateral Details

Collateral Percentage: 20.0

Collateral Currency and amount: GBP £20.00

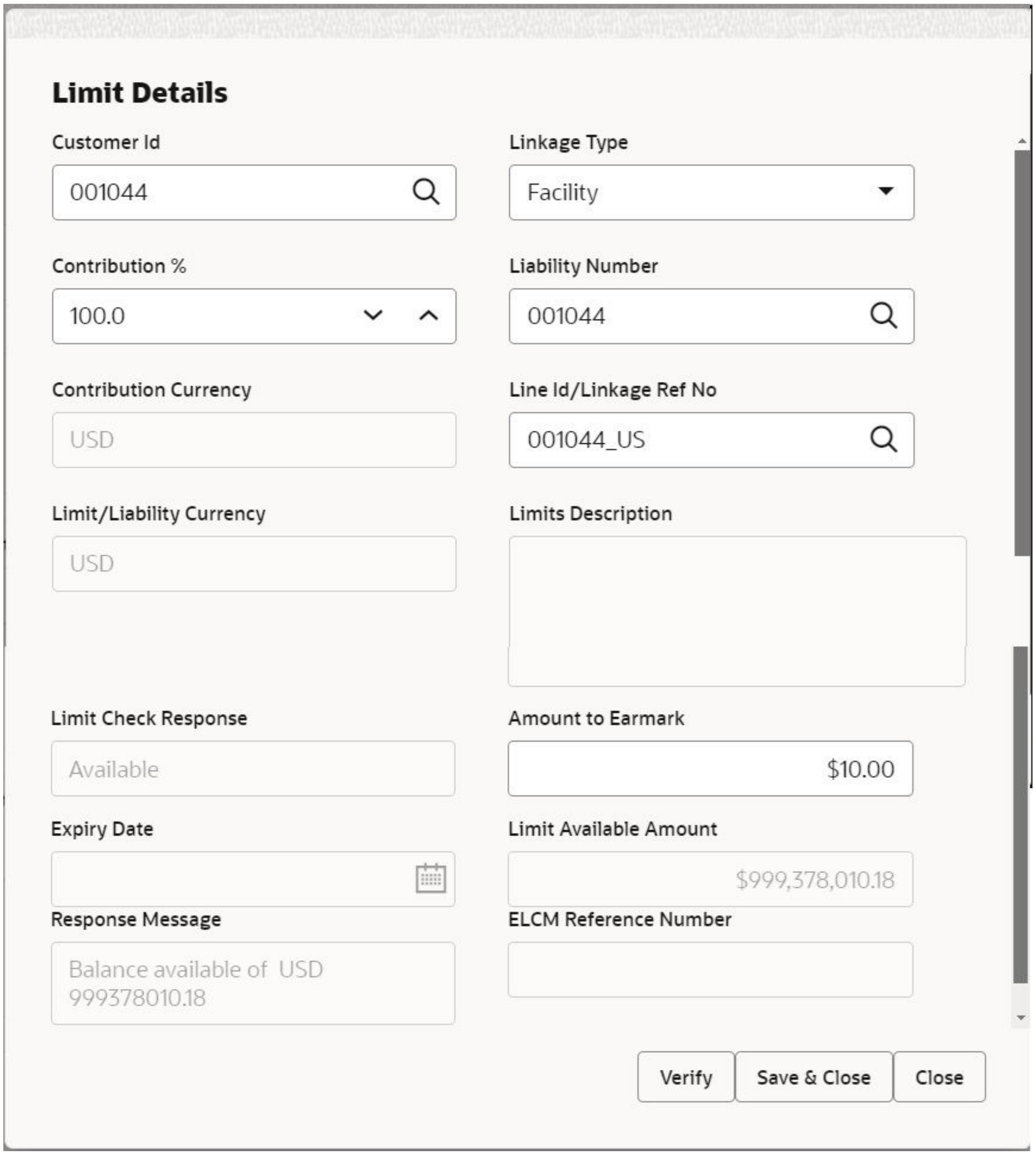
Exchange Rate: 1.0

| Sequence Number | Settlement Account Currency | Settlement Account | Exchange Rate | Collateral Split % | Contribution Amount | Contribution Amount in Account Currency | Account Balance Check Response | Response Message | Edit | Delete |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | USD | PK20010440 | 2.5 | 100 | 20 | $50.00 | VS | The amount | 1 | 🗑 |

Deposit Linkage Details

| Deposit Account | Deposit Currency | Deposit Maturity Date | Transaction Currency | Deposit Available In Transaction Currency | Linkage Amount(Transaction Currency) | Edit | Delete |
|---|---|---|---|---|---|---|---|
| PK2CDP1221100003 | GBP | April 20, 2023 | GBP | 63880.34 | 67 | PK2CDP1221100003 | 🗑 |

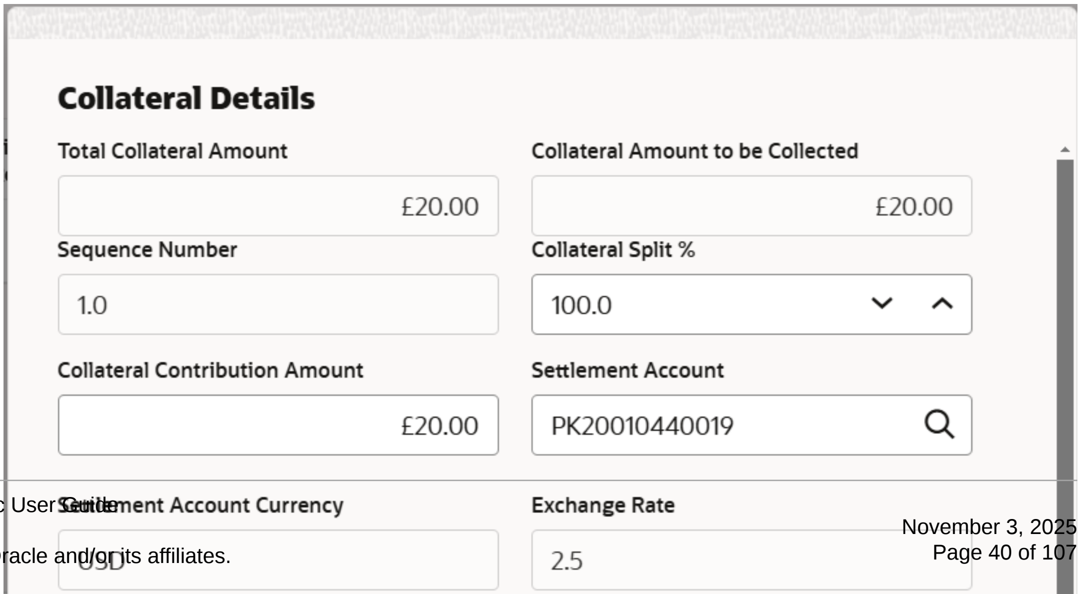
**Figure 2-14 Limit Details**



**Limit Details**

| | |
|---|---|
| Customer Id | 001044 |
| Linkage Type | Facility |
| Contribution % | 100.0 |
| Liability Number | 001044 |
| Contribution Currency | USD |
| Line Id/Linkage Ref No | 001044_US |
| Limit/Liability Currency | USD |
| Limits Description | |
| Limit Check Response | Available |
| Amount to Earmark | $10.00 |
| Expiry Date | |
| Limit Available Amount | $999,378,010.18 |
| Response Message | Balance available of USD 999378010.18 |
| ELCM Reference Number | |

**Figure 2-15 Collateral Details**



**Collateral Details**

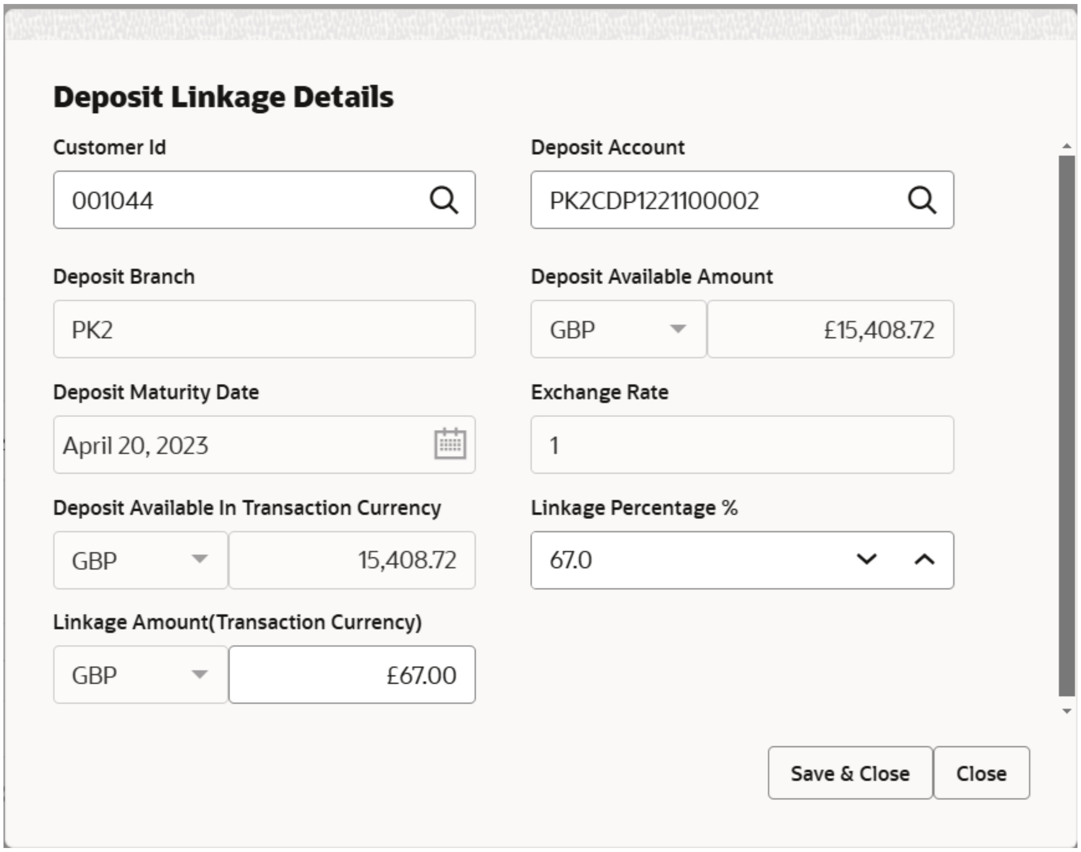
| | |
|---|---|
| Total Collateral Amount | £20.00 |
| Collateral Amount to be Collected | £20.00 |
| Sequence Number | 1.0 |
| Collateral Split % | 100.0 |
| Collateral Contribution Amount | £20.00 |
| Settlement Account | PK20010440019 |
| Settlement Account Currency | USD |
| Exchange Rate | 2.5 |

### Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

**Figure 2-16 Deposit Linkage Details**



Deposit Linkage Details

| | |
|---|---|
| Customer Id | 001044 |
| Deposit Account | PK2CDP1221100002 |
| Deposit Branch | PK2 |
| Deposit Available Amount | GBP £15,408.72 |
| Deposit Maturity Date | April 20, 2023 |
| Exchange Rate | 1 |
| Deposit Available In Transaction Currency | GBP 15,408.72 |
| Linkage Percentage % | 67.0 |
| Linkage Amount(Transaction Currency) | GBP £67.00 |

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

**Table 2-14 Limits and Collaterals - Field Description**

| Field | Description |
|---|---|
| **Limit Details** | Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon. |
| **Customer ID** | This field displays the applicant's/applicant bank customer ID defaulted from the application.<br>The user can change the Customer ID. |
| **Linkage Type** | Select the linkage type.<br>Linkage type can be:<br>• **Facility**<br>• **Liability**<br>By default Linkage Type should be **Facility**. |

Table 2-14 (Cont.) Limits and Collaterals - Field Description

| Field | Description |
|---|---|
| **Contribution %** | System defaults this field to 100%. User can modify this value.<br>If contribution is more than 100%, system displays an alert message, if modified.<br>Once contribution % is provided, system defaults the amount.<br>System validates that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.<br>ⓘ **Note**<br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified. |
| **Liability Number** | Click **Search** to search and select the Liability Number from the look-up.<br>The list has all the Liabilities mapped to the customer. |
| **Contribution Currency** | Read only field.<br>This field displays the contribution currency. |
| **Line ID/Linkage Ref No** | Click **Search** to search and select from the various lines available and mapped under the customer id list.<br>LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.<br>The user can click the Line Id link to view the limit details.<br>ⓘ **Note**<br>User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field.<br>This field is disabled and read only, if **Linkage Type** is Liability. |
| **Limit/Liability Currency** | Read only field.<br>This field displays the limit currency, when the user select the **Liability Number**. |
| **Limits Description** | Read only field.<br>This field displays the limits description. |
| **Limit Check Response** | Read only field.This field displays the limit check response. Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response.<br>The value in this field appears, if you click the **Verify** button. |

Table 2-14 (Cont.) Limits and Collaterals - Field Description

| Field | Description |
|---|---|
| **Amount to Earmark** | This field defaults the amount to earmark.<br>Contribution amount will default based on the contribution %.<br>User can change the value. |
| **Expiry Date** | Read only field.<br>This field displays the date up to which the Line is valid. |
| **Limit Available Amount** | Read only field.<br>This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount.<br>The value in this field appears, if you click the **Verify** button. |
| **Response Message** | Read only field.<br>This field displays the detailed response message. The value in this field appears, if you click the **Verify** button. |
| **ELCM Reference Number** | Read only field.<br>This field displays the ELCM reference number. |
| **Limit Details** grid | Below fields appear in the **Limit Details** grid along with the above fields. |
| **Line Serial** | Displays the serial of the various lines available and mapped under the customer id. |
| **Edit** | Click the link to edit the **Limit Details**. |
| **Cash Collateral Details** | Specify the Collateral details based on the description of following table: |
| **Collateral Percentage** | System populates the Collateral % maintained in the Customer / Product for the counter party of the contract.<br>User can modify the collateral percentage.<br>Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified. |
| **Collateral Currency and amount** | System populates the contract currency as collateral currency by default.<br>User can modify the collateral Currency and amount. |
| **Exchange Rate** | System populates the exchange rate maintained.<br>System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. |
| **Collateral Details** | Below fields are displayed on the **Collateral Details** pop-up screen, if the user clicks plus icon. |
| **Total Collateral Amount** | Read only field.<br>This field displays the total collateral amount provided by the user. |
| **Collateral Amount to be Collected** | Read only field.<br>This field displays the collateral amount yet to be collected as part of the collateral split. |
| **Sequence Number** | Read only field.<br>The sequence number is auto populated with the value, generated by the system. |

**Table 2-14    (Cont.) Limits and Collaterals - Field Description**

| Field | Description |
|---|---|
| **Collateral Split %** | Specify the collateral split% to be collected against the selected settlement account. |
| **Collateral Contribution Amount** | Specify the collateral amount to be collected against the selected settlement account.<br>User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %. |
| **Settlement Account** | Click **Search** to search and select the settlement account for the collateral. |
| **Settlement Account Currency** | Read only field.<br>This field displays the settlement account currency defaulted by the system. |
| **Exchange Rate** | Read only field.<br>This field displays the exchange rate, if the settlement account currency is different from the collateral currency. |
| **Contribution Amount in Account Currency** | Read only field.<br>This field displays the contribution amount in the settlement account currency as defaulted by the system. |
| **Account Available Amount** | Read only field.<br>System populates the account available amount on clicking the **Verify** button. |
| **Response** | Read only field.<br>System populates the response on clicking the **Verify** button. |
| **Response Message** | Read only field.<br>System populates the response message on clicking the **Verify** button. |
| **Verify** | Click to verify the account balance of the Settlement Account. |
| **Save** | Click to to save and close the record. |
| **Close** | Click to cancel the entry. |
| **Cash Collateral Details** grid | Below fields appear in the along with the above fields. |
| **Contribution Amount** | This field displays the collateral contribution amount.<br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified. |
| **Account Balance Check Response** | This field displays the account balance check response. |
| **Edit** | Click edit link to edit the collateral details. |
| **Account Available Amount** | This field displays the account available amount which will be auto-populated based on the settlement account selection. |
| **Deposit Linkage Details** | Specify the deposit linkage details based on the description of following table:<br>System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly. |

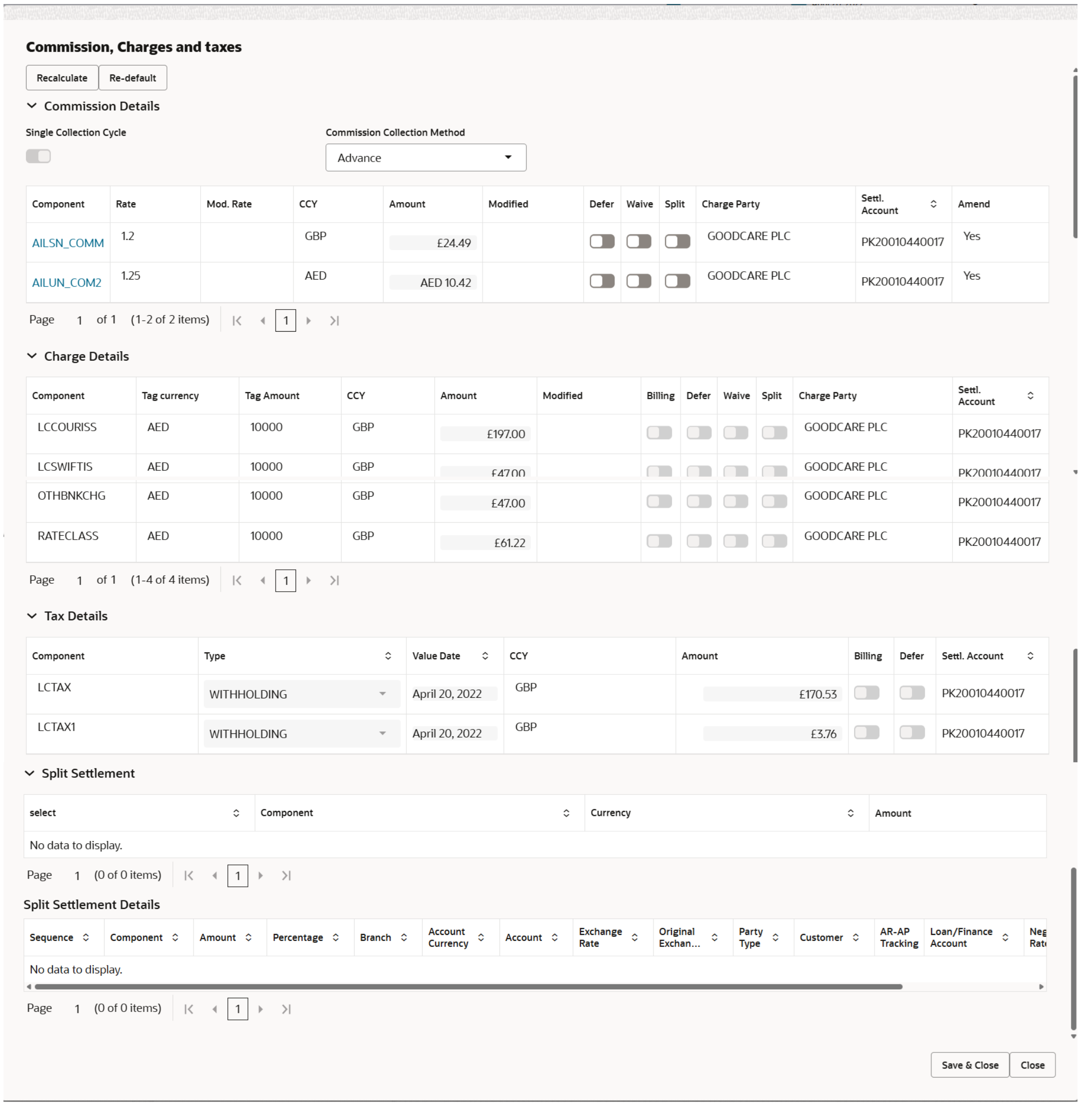
**Table 2-14 (Cont.) Limits and Collaterals - Field Description**

| Field | Description |
|---|---|
| **Deposit Linkage Details** pop-up screen | Click plus icon to add new deposit linkage details.<br>Below fields are displayed on the **Deposit Linkage Details** pop-up screen, if the user clicks plus icon. |
| **Customer Id** | This field displays the defaulted from the application.<br>The user can change the Customer ID. |
| **Deposit Account** | Click **Search** to search and select deposit for linkage from the list of all the customer Deposits.<br>All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage. |
| **Deposit Branch** | Read only field.<br>This field displays the deposit branch which will be auto-populated based on the deposit account selection. |
| **Deposit Available Amount** | Read only field.<br>This field displays the deposit available amount and currency which will be auto-populated based on the deposit account selection. |
| **Deposit Maturity Date** | Read only field.<br>This field displays the maturity date of deposit based on the deposit account selection. |
| **Exchange Rate** | Read only field.<br>This field displays the latest exchange rate for deposit linkage.<br>This will be picked up from the exchange rate maintenance from the common core. |
| **Deposit Available In Transaction Currency** | Read only field.<br>This field displays the deposit amount available, after exchange rate conversion, if applicable. |
| **Linkage Percentage** % | Specify the value for linkage percentage. |
| **Linkage Amount (Transaction Currency)** | This field displays the transaction amount, user can change the value.<br>System validates the linking amount with available Deposit balance and should not allow to link more than the available amount. |
| **Deposit Details** grid | Below fields appear in the **Deposit Details** grid along with the above fields. |
| **Deposit Currency** | This field displays the deposit currency. |
| **Transaction Currency** | This field displays the transaction currency. |
| **Edit** | Click edit link to edit the deposit linkage details. |

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

**Commission, Charges and Taxes Details**

This section displays charge details. If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from Back End system. The system also default the Charges/Commission Party maintained for the customer as per defined Class Maintenance in OBTF. System simulates the Charges, Commission and Tax details from the Back office.



**Commission, Charges and taxes**

**Commission Details**

Single Collection Cycle

Commission Collection Method: Advance

| Component | Rate | Mod. Rate | CCY | Amount | Modified | Defer | Waive | Split | Charge Party | Settl. Account | Amend |
|---|---|---|---|---|---|---|---|---|---|---|---|
| AILSN_COMM | 1.2 | | GBP | £24.49 | | | | | GOODCARE PLC | PK20010440017 | Yes |
| AILUN_COM2 | 1.25 | | AED | AED 10.42 | | | | | GOODCARE PLC | PK20010440017 | Yes |

Page 1 of 1 (1-2 of 2 items) 1

**Charge Details**

| Component | Tag currency | Tag Amount | CCY | Amount | Modified | Billing | Defer | Waive | Split | Charge Party | Settl. Account |
|---|---|---|---|---|---|---|---|---|---|---|---|
| LCCOURISS | AED | 10000 | GBP | £197.00 | | | | | | GOODCARE PLC | PK20010440017 |
| LCSWIFTIS | AED | 10000 | GBP | £47.00 | | | | | | GOODCARE PLC | PK20010440017 |
| OTHBNKCHG | AED | 10000 | GBP | £47.00 | | | | | | GOODCARE PLC | PK20010440017 |
| RATECLASS | AED | 10000 | GBP | £61.22 | | | | | | GOODCARE PLC | PK20010440017 |

Page 1 of 1 (1-4 of 4 items) 1

**Tax Details**

| Component | Type | Value Date | CCY | Amount | Billing | Defer | Settl. Account |
|---|---|---|---|---|---|---|---|
| LCTAX | WITHHOLDING | April 20, 2022 | GBP | £170.53 | | | PK20010440017 |
| LCTAX1 | WITHHOLDING | April 20, 2022 | GBP | £3.76 | | | PK20010440017 |

**Split Settlement**

| select | Component | Currency | Amount |
|---|---|---|---|
| No data to display. | | | |

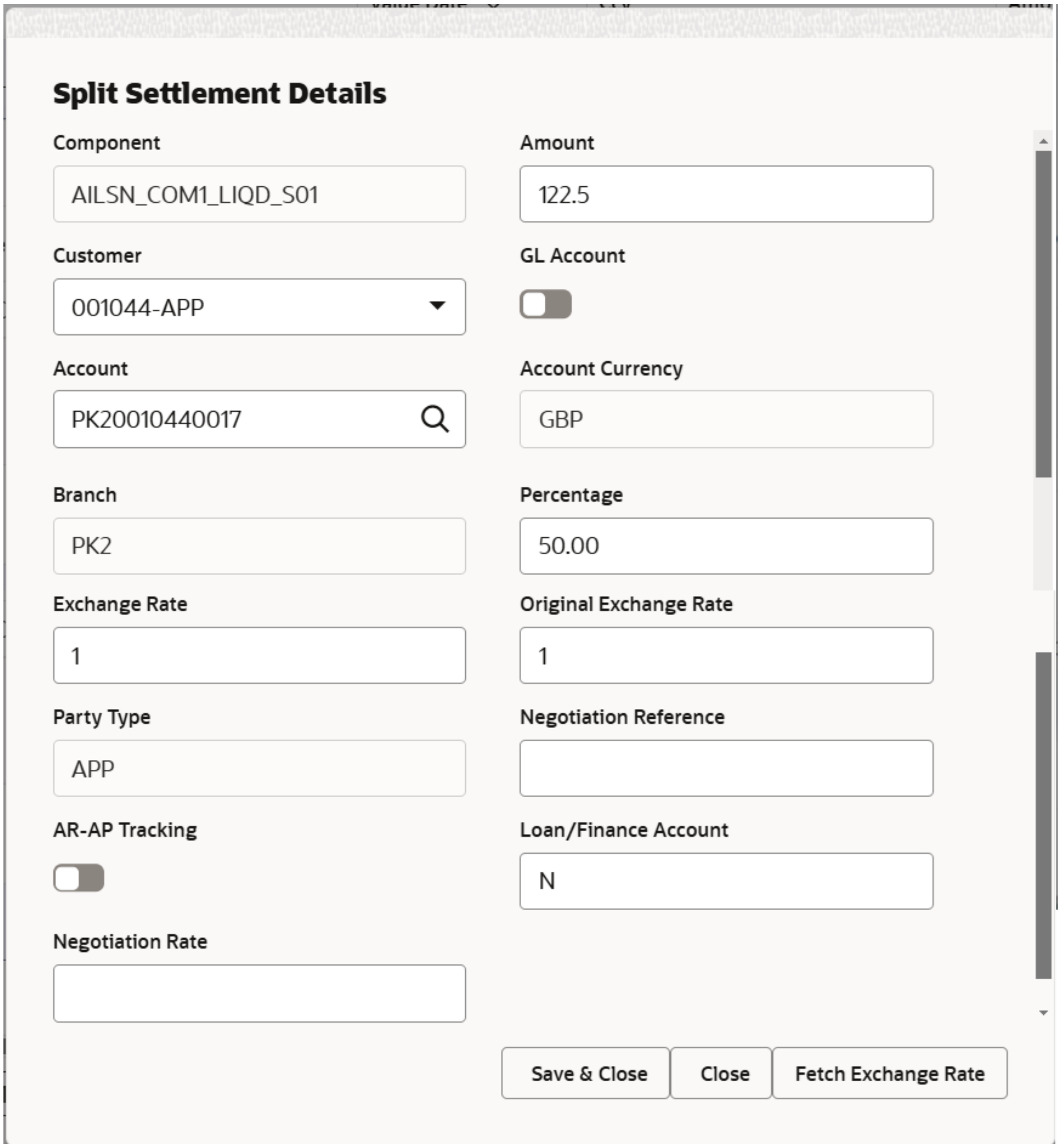
Page 1 (0 of 0 items) 1

**Split Settlement Details**

| Sequence | Component | Amount | Percentage | Branch | Account Currency | Account | Exchange Rate | Original Exchan... | Party Type | Customer | AR-AP Tracking | Loan/Finance Account | Neg Rat |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | | | | | | | |

Page 1 (0 of 0 items) 1

**Figure 2-17    Split Settlement Details**



**Split Settlement Details**

| | |
|---|---|
| Component | AILSN_COM1_LIQD_S01 |
| Amount | 122.5 |
| Customer | 001044-APP |
| GL Account | |
| Account | PK20010440017 |
| Account Currency | GBP |
| Branch | PK2 |
| Percentage | 50.00 |
| Exchange Rate | 1 |
| Original Exchange Rate | 1 |
| Party Type | APP |
| Negotiation Reference | |
| AR-AP Tracking | |
| Loan/Finance Account | N |
| Negotiation Rate | |

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

**Table 2-15    Commission, Charges and Taxes - Field Description**

| Field | Description |
|---|---|
| **Commission Details** | This section displays the commission details.<br>By default, all the charges, commission and margin are collected from the counter-party. |
| **Single Collection Cycle for Commission** | This field is display only.<br>The value displays as available in Bank Parameter at Back office<br>When Single Cycle toggle is on, back office system follows single cycle for collecting commission as per the issuance commission cycle period for periodic commission. |

Table 2-15 (Cont.) Commission, Charges and Taxes - Field Description

| Field | Description |
|---|---|
| **Commission Collection Method** | Select the Commission Collection Method from the following values:<br>- **Advance**<br>- **Arrears**<br>The values are defaulted for commission Collection method as per product, which user can change. Based on collection method provided at contract level, for all commission component commission are collected and same is applicable for life cycle of the transaction. |
| **Component** | Displays the commission component. |
| **Rate** | Displays the rate that is defaulted from product.<br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.<br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. |
| **Mod. Rate** | From the default value, if the rate is changed the value gets updated in this field. |
| **Currency** | Displays the currency in which the commission have to be collected. |
| **Amount** | Displays the amount that is maintained under the product code.<br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.<br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. |
| **Modified** | 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.<br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the ‘Remarks’ place holder. |
| **Split** | Switch to ● for splitting the Commission.<br>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. |
| **Component** | Displays the charge component type. |
| **Tag Currency** | Displays the tag currency in which the charges have to be collected. |

### Table 2-15 (Cont.) Commission, Charges and Taxes - Field Description

| Field | Description |
|---|---|
| **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. |
| **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.<br>The user can not enable/disable the option, if it is de-selected by default.<br>This field is disabled, if 'Defer' toggle is enabled. |
| **Defer** | 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.<br>The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. |
| **Waive** | Switch to ● to waive the charges.<br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br>This field is disabled, if **Defer** toggle is enabled. |
| **Split** | Switch to ● for splitting the Commission.<br>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.<br>The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system. |
| **Component** | 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.<br>The tax currency is the same as the commission. |

**Table 2-15 (Cont.) Commission, Charges and Taxes - Field Description**

| Field | Description |
|---|---|
| **Amount** | Displays the tax amount based on the percentage of commission maintained.<br>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.<br>This field is disabled, if 'Defer' toggle is enabled. |
| **Defer** | Switch to ● to defer the taxes and collect at any future step.<br>Switch to ○ if you do not want to defer the taxes.<br>On disabling the user has to click on 'Recalculate' charges button for re-simulation. |
| **Settl. Account** | System defaults the settlement account.<br>The user can modify the settlement account. |
| **Split Settlement** | This section displays the Split Settlement.<br>This section is displayed if the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice.<br>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. |
| **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.<br>The bank user can modify the amount.<br>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. |
| **Account** | The system defaults the Settlement account.<br>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. |

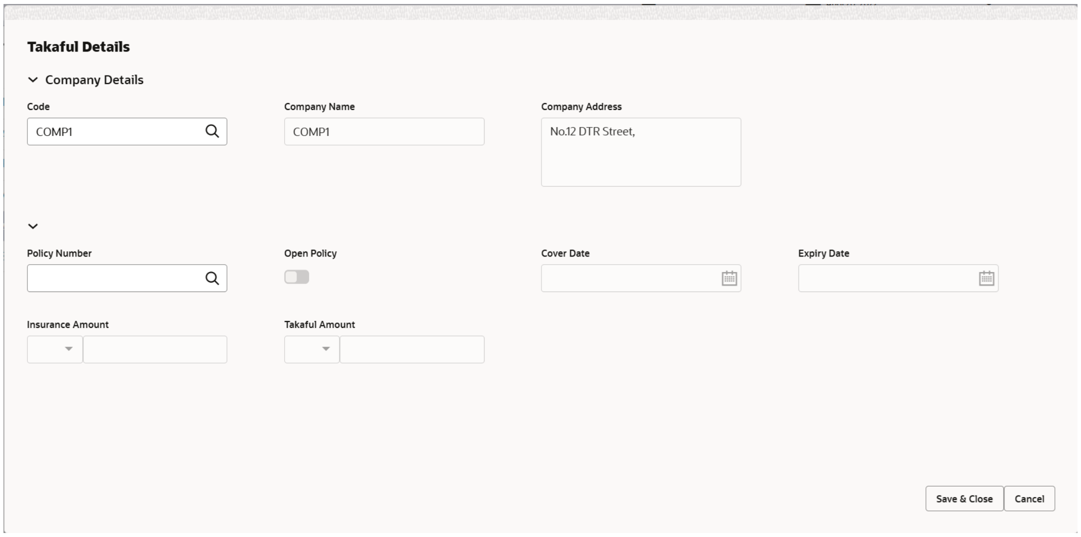
**Table 2-15 (Cont.) Commission, Charges and Taxes - Field Description**

| Field | Description |
|---|---|
| **Percentage** | The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default.<br>More than two splits are not allowed.<br>The bank user can modify the amount.<br>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.<br>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. |

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

   **Takaful Details**
   The user can enter and view the Insurance details if the Insurance policy is applicable for the transaction.

   Provide the Insurance details based on the description in the following table.



Takaful Details

Company Details

Code: COMP1

Company Name: COMP1

Company Address: No.12 DTR Street,

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

**Table 2-16 Takaful Details - Field Description**

| Field | Description |
|---|---|
| **Code** | Click **Search** icon to search and select insurance company code. |
| **Company Name** | This field displays the insurance company name as per the selected company code. |
| **Company Address** | This field displays the insurance company adress details as per the selected company code. |
| **Policy Number** | Click **Search** icon to search and select the policy number of the insurance.<br>If the user selects the policy number, the company details and the policy details are populated.<br>If the user does not selects the Policy number, then only the company details are saved in the contract, user has to enter all other fields. |
| **Open Policy** | Read only field.<br>If enabled, this field denotes whether the policy is an open policy. |
| **Cover Date** | The cover date of the policy. |
| **Expiry Date** | The Expiry Date of the Policy.<br>System displays an override if the policy is expired. |
| **Insurance Amount** | The insurance amount for the policy. |
| **Utilized Amount** | This field displays the utilized amount, if the policy is an Open Policy. |

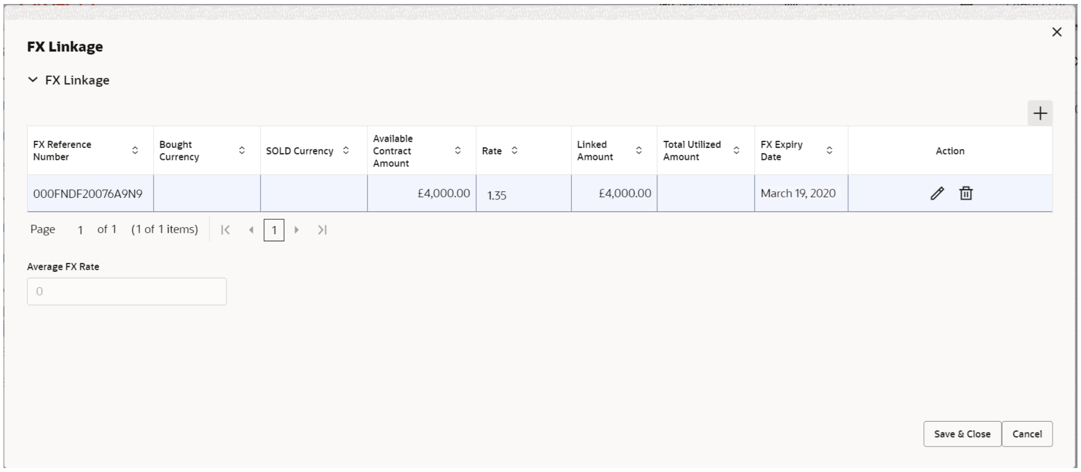
5. Click **Save and Close** to save the details and close the screen.

**FX Linkage**
This section enables the user to link the existing FX contract(s) to the Bill. User can link one or more FX deals to a bill. The linked value of an FX deal(s) must not exceed the value of the bill.

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

Following are the features of FX Linkage in BC.

- FX linkage cannot be linked at Bills at initial stage.
- When a bill is drawn under LC, the details of forward contract linked as a part of the LC, will be defaulted at bill.
- Linked amount will be defaulted against the corresponding FX sequentially.
- User can delink or modify the defaulted FX details at in the Bill.
- Bill maturity date should be greater than or equal to FX Value date.
- Sum of Linked amount will not be greater than Bill contract amount.
- Linked amount will not be greater than the available amount for linkage.
- Current Utilized amount will display the liquidated/purchased/discounted/negotiated amount of Bill contract. It cannot go beyond the linked FX amount.
- When a bill is drawn under LC, delink of FX at BC is allowed only if the linked FX is not utilized by the bill.
- Multiple forward FX contract could be linked and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. The same will be populated in the Average FX Rate.



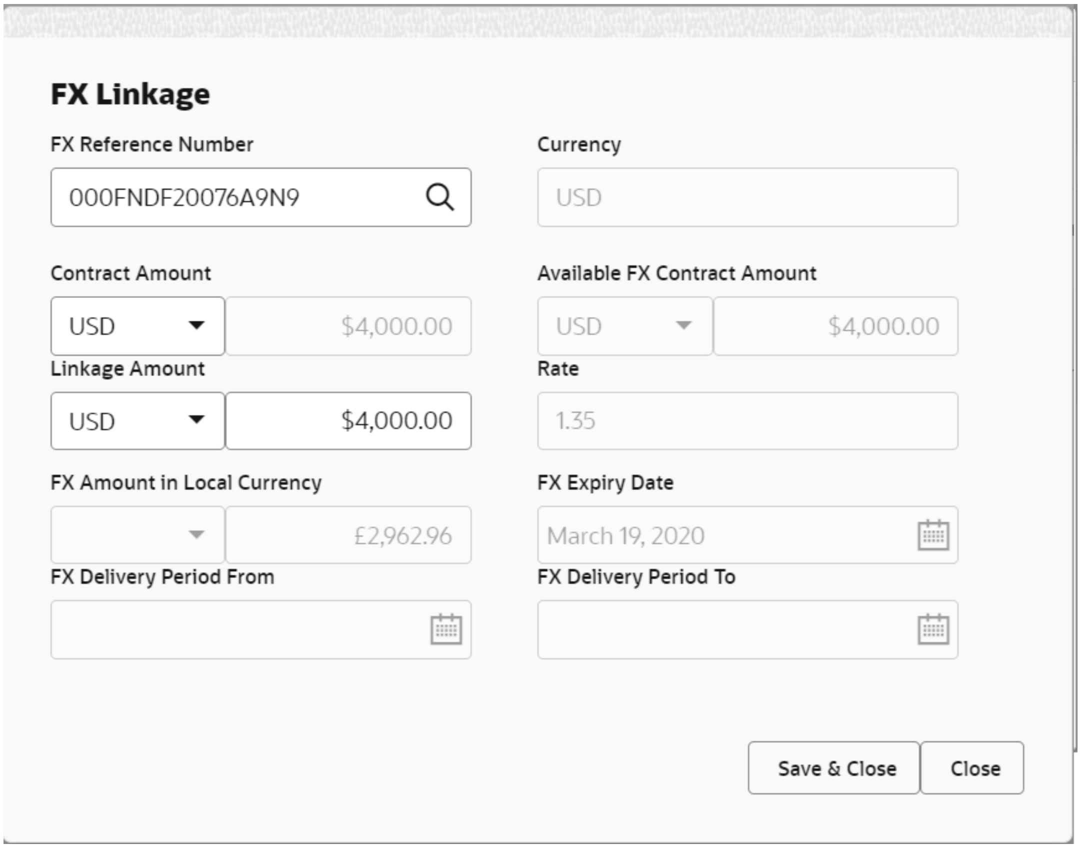
FX Linkage

| FX Reference Number | Bought Currency | SOLD Currency | Available Contract Amount | Rate | Linked Amount | Total Utilized Amount | FX Expiry Date | Action |
|---|---|---|---|---|---|---|---|---|
| 000FNDF20076A9N9 | | | £4,000.00 | 1.35 | £4,000.00 | | March 19, 2020 | |

Page 1 of 1 (1 of 1 items)

Average FX Rate: 0

Figure 2-18    FX Linkage Details



FX Reference Number: 000FNDF20076A9N9

Currency: USD

Contract Amount: USD $4,000.00

Available FX Contract Amount: USD $4,000.00

Linkage Amount: USD $4,000.00

Rate: 1.35

FX Amount in Local Currency: £2,962.96

FX Expiry Date: March 19, 2020

FX Delivery Period From:

FX Delivery Period To:

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

Table 2-17    FX Linkage - Field Description

| Field | Description |
|---|---|
| **FX Linkage** pop-up screen | Click + to add multiple **FX Details**.<br>Below fields are displayed on the **FX Linkage** pop-up screen, if the user clicks the plus icon. |
| **FX Reference Number** | Click **Search** to search and select the FX contract reference number. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows,<br>• Counterparty of the FX contract should be the counterparty of the Bill contract.<br>• Active Forward FX transactions authorized not marked for auto liquidation.<br>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill. |
| **Currency** | Read only field.<br>This field displays the FX SOLD currency from the linked FX contract. |
| **Contract Amount** | This field displays the FX SOLD currency and Amount. The user can change the currency. |
| **Available FX Contract Amount** | Read only field.<br>This field displays the available FX contract amount.<br>The value is from the “Available Amount” in FXDLINKG screen in OBTR.<br>Available Amount SOLD currency and Amount is displayed. |
| **Linkage Amount** | System defaults the amount available for linkage.<br>The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone.<br>The validation “Sum of Linked amount will not be greater than contract amount” or “Linkage amount will not be greater than the available amount for linkage” should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX. |
| **Rate** | Read only field.<br>This field displays the rate at which the contract is booked. |
| **FX Amount in Local Currency** | Read only field.<br>This field displays the FX amount in local currency.<br>The value is defaulted as FX BOT currency and Amount from FXDTRONL |
| **FX Expiry Date** | Read only field.<br>This field displays the expiry date from the linked FX contract. |
| **FX Delivery Period - From** | Read only field.<br>This field displays the date from which the contract is valid for utilization. |
| **FX Delivery Period - To** | Read only field.<br>This field displays the date to which the contract is valid for utilization. |
| **FX Linkage grid** | Below fields appear in the FX linkage grid along with the above fields. |
| **Bought Currency** | Read only field.<br>This field displays the currency from the linked FX contract. |
| **Sold Currency** | Read only field.<br>This field displays the currency from the linked FX contract. |

Table 2-17 (Cont.) FX Linkage - Field Description

| Field | Description |
|---|---|
| **Available Contract Amount** | Read only field.<br>Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. |
| **Linked Amount** | Sum of Linked amount will not be greater than LC contract amount.<br>Linked amount will not be greater than the available amount for linkage. |
| **Total Utilized Amount** | Read only field.<br>This field displays the total amount utilized against the corresponding linked FX.<br>On query, both Utilized and Total Utilized amount holds the amount of latest version.<br>The value is Total Utilized Amount SOLD currency and Amount for Import LC/Guarantee Issuance from FXDLINKG . |
| **Average FX Rate** | Read only field.<br>Multiple forward FX contract could be linked,and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate. |
| **Action** | Click Edit icon to edit the FX details.<br>Click Delete icon to delete the FX details. |

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

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

Table 2-18 Additional Details - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Clarification Details** | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. |
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the LC Issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |

### Table 2-18 (Cont.) Additional Details - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Checklist** | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instructions** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages.<br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Cancel** | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

**Table 2-18 (Cont.) Additional Details - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Back** | On click of Back, system moves the task back to previous data segment. |
| **Next** | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. |

## 2.3.6 Summary

This topic provides the systematic instructions to view the summary of Islamic Import LC Issuance process.

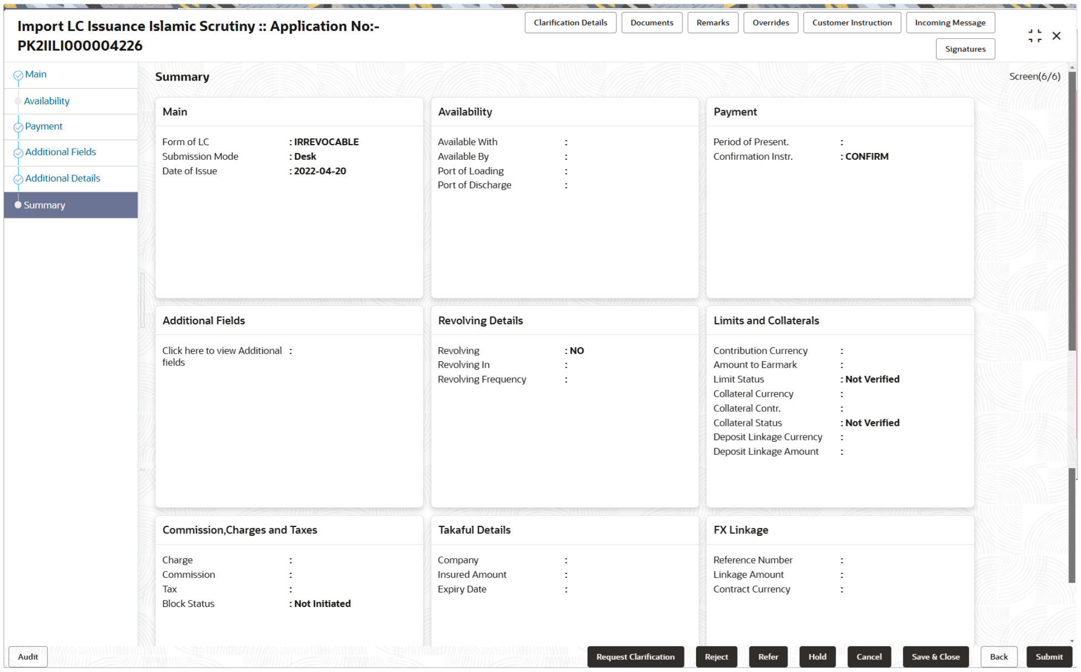
User can review the summary of details updated in Scrutiny Islamic Import LC Issuance request.

The tiles must display a list of important fields with values. User can drill down from Summary Tiles into respective data segments.

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

   The **Summary** screen is displayed:

Figure 2-19    Summary



Import LC Issuance Islamic Scrutiny :: Application No:- PK2IILI000004226

Summary

Main

Form of LC : IRREVOCABLE
Submission Mode : Desk
Date of Issue : 2022-04-20

Availability

Available With :
Available By :
Port of Loading :
Port of Discharge :

Payment

Period of Present. :
Confirmation Instr. : CONFIRM

Additional Fields

Click here to view Additional fields :

Revolving Details

Revolving : NO
Revolving In :
Revolving Frequency :

Limits and Collaterals

Contribution Currency :
Amount to Earmark :
Limit Status : Not Verified
Collateral Currency :
Collateral Contr. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

Commission,Charges and Taxes

Charge :
Commission :
Tax :
Block Status : Not Initiated

Takaful Details

Company :
Insured Amount :
Expiry Date :

FX Linkage

Reference Number :
Linkage Amount :
Contract Currency :

Tiles displayed in Summary

- Main Details - User can view the application and LC details and modify the details if required.
- Availability - User can view and modify availability and shipment details, if required.
- Payment - User can view and modify all details related to payments, if required.
- Additional Fields - User can view the details of additional fields.
- Revolving Details - User can view and modify revolving details on revolving LC, if applicable
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission and Charges and Taxes - User can view and modify commission, charge and tax details, if required.
- Takaful Details - User can view and modify takaful details, if required.
- FX Linkage - User can view and modify the details of FX Linkage, if required.

2. Click **Submit**.

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

**Table 2-19 Summary - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Clarification Details** | Click to open a detailed screen, user can see the clarification details in the window and the status will be clarification requested. |
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the LC Issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instructions** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | System displays the detailed screen appears, user enters the information and clicks **Save**, the information should be sent to customer. |

**Table 2-19 (Cont.) Summary - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in '**My Task**' queue. |
| **Save & Close** | Save the details provided and holds the task in '**My Task**' queue for further update. This option will not submit the request. |
| **Back** | On click of Back, system moves the task back to previous data segment. |
| **Submit** | Task will get moved to next logical stage of Import LC issuance - Islamic. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office. |

## 2.4 Data Enrichment

This topic provides the systematic instructions to initiate the Data Enrichment stage of import LC issuance - Islamic request.

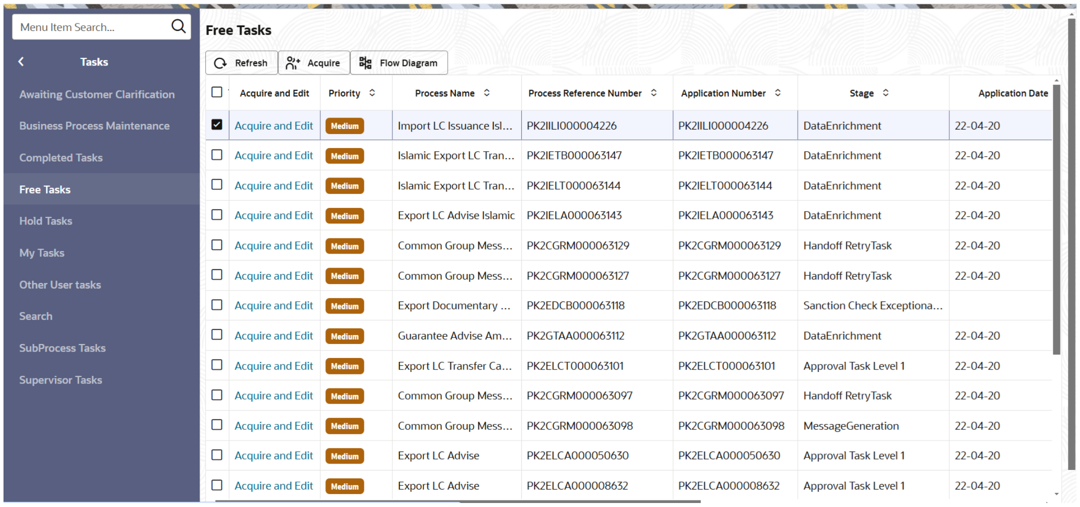
On successful completion of Registration of an Import LC Issuance, the task moves to Data Enrichment stage. As part of Data Enrichment, user can enter/update basic details of the incoming request.

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

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

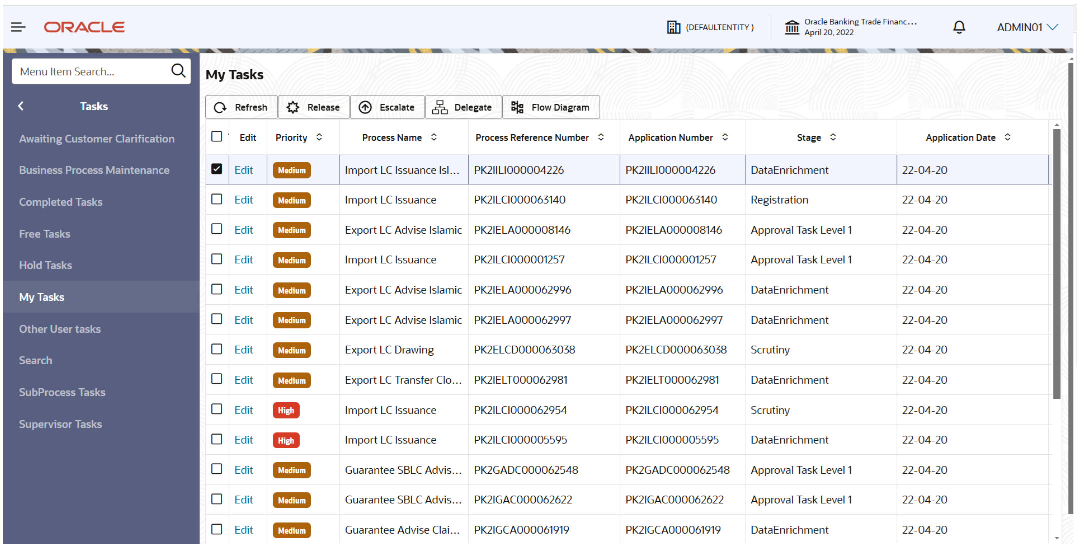
The **Free Tasks** screen is displayed.

**Figure 2-20    Free Tasks**



| ☐ | Acquire and Edit | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date |
|---|---|---|---|---|---|---|---|
| ☑ | Acquire and Edit | Medium | Import LC Issuance Isl... | PK2IILI000004226 | PK2IILI000004226 | DataEnrichment | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Islamic Export LC Tran... | PK2IETB000063147 | PK2IETB000063147 | DataEnrichment | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Islamic Export LC Tran... | PK2IELT000063144 | PK2IELT000063144 | DataEnrichment | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export LC Advise Islamic | PK2IELA000063143 | PK2IELA000063143 | DataEnrichment | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063129 | PK2CGRM000063129 | Handoff RetryTask | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063127 | PK2CGRM000063127 | Handoff RetryTask | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export Documentary ... | PK2EDCB000063118 | PK2EDCB000063118 | Sanction Check Exceptiona... | |
| ☐ | Acquire and Edit | Medium | Guarantee Advise Am... | PK2GTAA000063112 | PK2GTAA000063112 | DataEnrichment | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export LC Transfer Ca... | PK2ELCT000063101 | PK2ELCT000063101 | Approval Task Level 1 | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063097 | PK2CGRM000063097 | Handoff RetryTask | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Common Group Mess... | PK2CGRM000063098 | PK2CGRM000063098 | MessageGeneration | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export LC Advise | PK2ELCA000050630 | PK2ELCA000050630 | Approval Task Level 1 | 22-04-20 |
| ☐ | Acquire and Edit | Medium | Export LC Advise | PK2ELCA000008632 | PK2ELCA000008632 | Approval Task Level 1 | 22-04-20 |

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



| ☐ | Edit | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date |
|---|---|---|---|---|---|---|---|
| ☑ | Edit | Medium | Import LC Issuance Isl... | PK2IILI000004226 | PK2IILI000004226 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Import LC Issuance | PK2ILCI000063140 | PK2ILCI000063140 | Registration | 22-04-20 |
| ☐ | Edit | Medium | Export LC Advise Islamic | PK2IELA000008146 | PK2IELA000008146 | Approval Task Level 1 | 22-04-20 |
| ☐ | Edit | Medium | Import LC Issuance | PK2ILCI000001257 | PK2ILCI000001257 | Approval Task Level 1 | 22-04-20 |
| ☐ | Edit | Medium | Export LC Advise Islamic | PK2IELA000062996 | PK2IELA000062996 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Export LC Advise Islamic | PK2IELA000062997 | PK2IELA000062997 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Export LC Drawing | PK2ELCD000063038 | PK2ELCD000063038 | Scrutiny | 22-04-20 |
| ☐ | Edit | Medium | Export LC Transfer Clo... | PK2IELT000062981 | PK2IELT000062981 | DataEnrichment | 22-04-20 |
| ☐ | Edit | High | Import LC Issuance | PK2ILCI000062954 | PK2ILCI000062954 | Scrutiny | 22-04-20 |
| ☐ | Edit | High | Import LC Issuance | PK2ILCI000005595 | PK2ILCI000005595 | DataEnrichment | 22-04-20 |
| ☐ | Edit | Medium | Guarantee SBLC Advis... | PK2GADC000062548 | PK2GADC000062548 | Approval Task Level 1 | 22-04-20 |
| ☐ | Edit | Medium | Guarantee SBLC Advis... | PK2IGAC000062622 | PK2IGAC000062622 | Approval Task Level 1 | 22-04-20 |
| ☐ | Edit | Medium | Guarantee Advise Clai... | PK2IGCA000061919 | PK2IGCA000061919 | DataEnrichment | 22-04-20 |

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

- Main Details
  This topic provides the systematic instructions to initiate data enrichment main details of import LC issuance Islamic request.
- Availability
  This topic provides the systematic instructions to capture the availability details.

- Payment
  This topic provides the systematic instructions to initiate the payment data enrichment stage of import LC issuance - Islamic request.
- Documents and Conditions
  This topic provides the systematic instructions to capture the details of the documents received.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Advices
  This topic provides the systematic instructions to capture the advices details.
- Additional Details
  This topic provides the systematic instructions to capture the additional details.
- Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Import LC issuance - Islamic request.
- Summary
  This topic provides the systematic instructions to view the summary of Import LC Issuance - Islamic request.

## 2.4.1 Main Details

This topic provides the systematic instructions to initiate data enrichment main details of import LC issuance Islamic request.

Main details section has two sub section as follows:

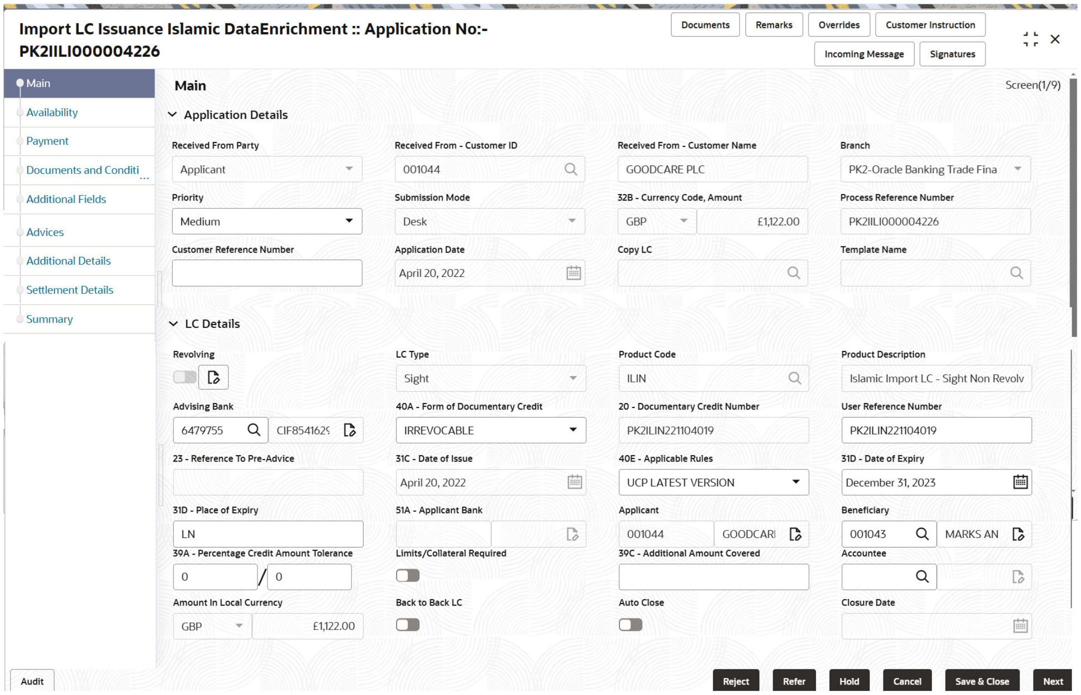
- Application Details
- LC Details

**Application Details**

All fields displayed under Application details section are read only except for the **Priority** and **Customer Reference Number**. For more information on the fields, refer Application Details of Registration stage.

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

### Figure 2-21 Data Enrichment - Main Details



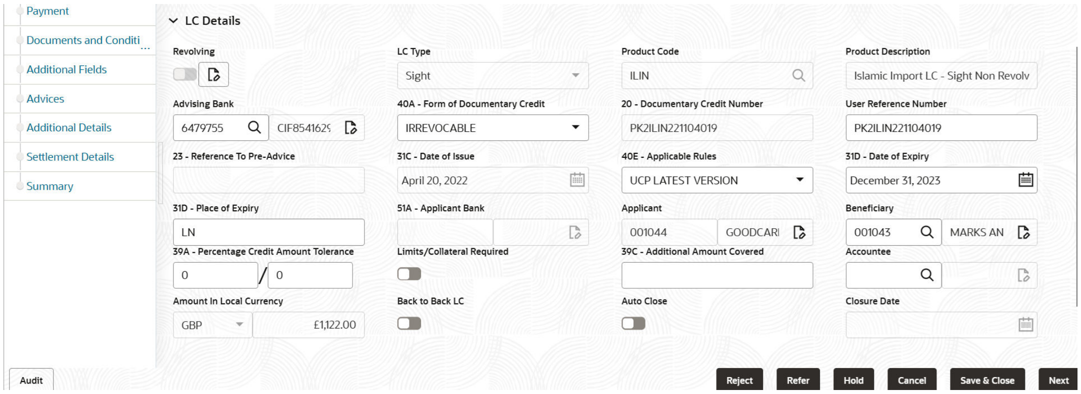
Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000004226

Received From Party: Applicant
Received From - Customer ID: 001044
Received From - Customer Name: GOODCARE PLC
Branch: PK2-Oracle Banking Trade Fina
Priority: Medium
Submission Mode: Desk
32B - Currency Code, Amount: GBP £1,122.00
Process Reference Number: PK2IILI000004226
Customer Reference Number:
Application Date: April 20, 2022
Copy LC:
Template Name:
Revolving:
LC Type: Sight
Product Code: ILIN
Product Description: Islamic Import LC - Sight Non Revolv
Advising Bank: 6479755 CIF854162(
40A - Form of Documentary Credit: IRREVOCABLE
20 - Documentary Credit Number: PK2ILIN221104019
User Reference Number: PK2ILIN221104019
23 - Reference To Pre-Advice:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: UCP LATEST VERSION
31D - Date of Expiry: December 31, 2023
31D - Place of Expiry: LN
51A - Applicant Bank:
Applicant: 001044 GOODCARI
Beneficiary: 001043 MARKS AN
39A - Percentage Credit Amount Tolerance: 0 / 0
Limits/Collateral Required:
39C - Additional Amount Covered:
Accountee:
Amount In Local Currency: GBP £1,122.00
Back to Back LC:
Auto Close:
Closure Date:

## LC Details

The fields listed under this section are same as the fields listed under the LC Details section in Registration. For more information on the fields, refer to LC Details of Registration. During Registration, if user has not captured input, then user can capture the details in this section.

### Figure 2-22 LC Details



Revolving:
LC Type: Sight
Product Code: ILIN
Product Description: Islamic Import LC - Sight Non Revolv
Advising Bank: 6479755 CIF854162(
40A - Form of Documentary Credit: IRREVOCABLE
20 - Documentary Credit Number: PK2ILIN221104019
User Reference Number: PK2ILIN221104019
23 - Reference To Pre-Advice:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: UCP LATEST VERSION
31D - Date of Expiry: December 31, 2023
31D - Place of Expiry: LN
51A - Applicant Bank:
Applicant: 001044 GOODCARI
Beneficiary: 001043 MARKS AN
39A - Percentage Credit Amount Tolerance: 0 / 0
Limits/Collateral Required:
39C - Additional Amount Covered:
Accountee:
Amount In Local Currency: GBP £1,122.00
Back to Back LC:
Auto Close:
Closure Date:

2. Click **Next**.

   The task will move to next data segment.

   For more information on **Main Details - Action** fields, refer to Table 2-8.

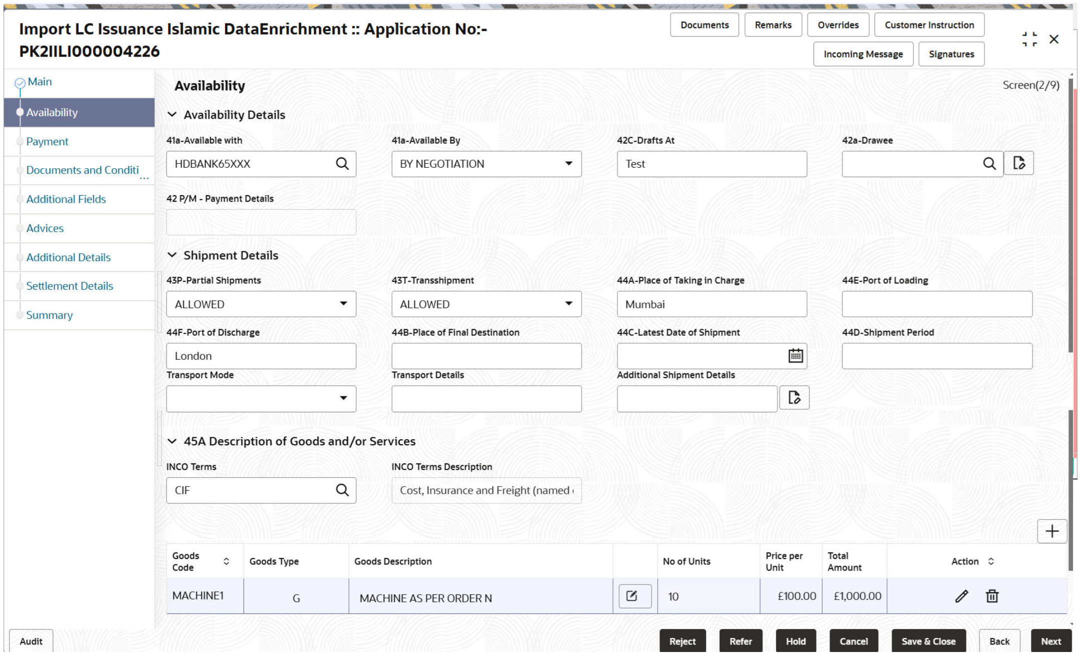
## 2.4.2 Availability

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

User can enter/update Availability, Shipment and Goods details of an Import LC request for the different fields under the respective data segments.

1. On **Availability** screen, specify the fields.

**Figure 2-23 Availability**



Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000004226

Availability
Screen(2/9)

Availability Details

41a-Available with: HDBANK65XXX
41a-Available By: BY NEGOTIATION
42C-Drafts At: Test
42a-Drawee:
42 P/M - Payment Details:

Shipment Details

43P-Partial Shipments: ALLOWED
43T-Transshipment: ALLOWED
44A-Place of Taking in Charge: Mumbai
44E-Port of Loading:
44F-Port of Discharge: London
44B-Place of Final Destination:
44C-Latest Date of Shipment:
44D-Shipment Period:
Transport Mode:
Transport Details:
Additional Shipment Details:

45A Description of Goods and/or Services

INCO Terms: CIF
INCO Terms Description: Cost, Insurance and Freight (named

| Goods Code | Goods Type | Goods Description | | No of Units | Price per Unit | Total Amount | Action |
|---|---|---|---|---|---|---|---|
| MACHINE1 | G | MACHINE AS PER ORDER N | | 10 | £100.00 | £1,000.00 | |

For more information on fields, refer to Table 2-9.

2. Click **Next**.

   The task will move to next data segment.

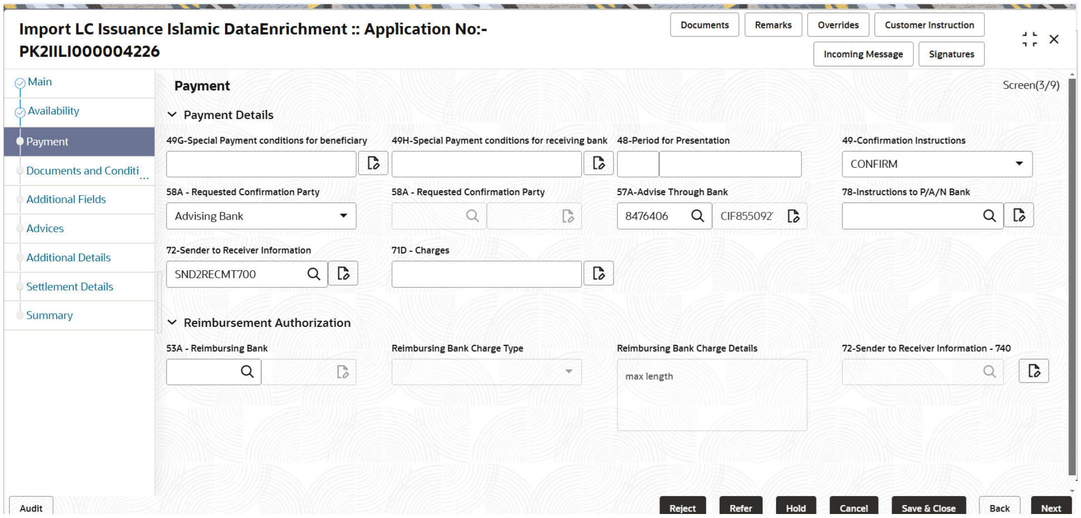
   For more information on **Availability - Action** fields, refer to Table 2-10.

## 2.4.3 Payment

This topic provides the systematic instructions to initiate the payment data enrichment stage of import LC issuance - Islamic request.

1. On **Data Enrichment - Payment** screen, specify the fields.

**Figure 2-24 Payment**



Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000004226

Payment

Payment Details

49-Confirmation Instructions: CONFIRM

58A - Requested Confirmation Party: Advising Bank

57A-Advise Through Bank: 8476406 CIF855092'

72-Sender to Receiver Information: SND2RECMT700

Reimbursement Authorization

Reimbursing Bank Charge Details: max length

For more information on fields, refer to Table 2-11.

2. Click **Next**.

   The task will move to next data segment.

   For more information on action buttons, refer to Table 2-12.

## 2.4.4 Documents and Conditions

This topic provides the systematic instructions to capture the details of the documents received.

**Documents Details**
Based on the ‘Product’ selected, Application will default the documents required under the LC. User can edit the details, delete an existing document and also add additional documents to the defaulted list.

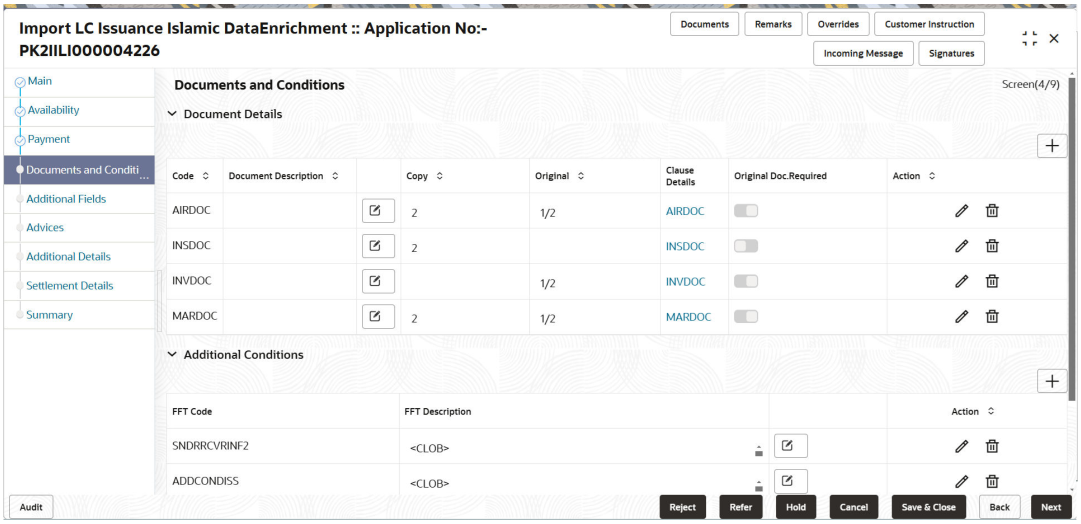
> **Note**
>
> Insurance document is available in Documents Details section, if value in the ‘INCO Term’ field is not ‘CFR’,’FOB’, ‘FCA’, ‘FAS’ or ‘EXW’ in the Availability stage. If not system gives the warning message.

Online Channel - System will default the details received in the Description column. Based on the details populated, user can pick corresponding values for document code, originals and copy.

Non Online Channel - User can further edit (add or remove) the documents or document description as per requirement. Application will display an alert message, if both Bill Of lading'' and 'Airway Bill' are chosen.

1. On **Data Enrichment - Document and Conditions** screen, specify the fields.

### Figure 2-25    Documents and Conditions



Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000004226

Documents and Conditions

Document Details

| Code | Document Description | | Copy | Original | Clause Details | Original Doc.Required | Action |
|---|---|---|---|---|---|---|---|
| AIRDOC | | | 2 | 1/2 | AIRDOC | | |
| INSDOC | | | 2 | | INSDOC | | |
| INVDOC | | | | 1/2 | INVDOC | | |
| MARDOC | | | 2 | 1/2 | MARDOC | | |

Additional Conditions

| FFT Code | FFT Description | | Action |
|---|---|---|---|
| SNDRRCVRINF2 | <CLOB> | | |
| ADDCONDISS | <CLOB> | | |

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

### Table 2-20    Documents and Conditions - Field Description

| Field | Description |
|---|---|
| **Document Details** | Specify the document details.<br>Click + to add multiple **Document Details**. |
| **Code** | Click **Search** icon to search and select the document code based on the document received.<br>User can add or delete the code by deleting the line on the grid. |
| **Document Description** | System displays the document description based on the document code selection. User can edit the description. |
| 💬 | Click Edit icon to edit the document description. |
| **Copy** | Specify the number copies received from the Drawer. User can edit the actual copies received. |
| **Original** | Specify the number of original documents received from the Drawer. User can edit the actual originals received. |
| **Clause Details** | Displays the description of the clause required as per LC.<br>The user can click the link to view the clause details |
| **Original Doc. Required** | System displays whether original document is required or not.<br>The user can enable the option, if original document is required. |
| **Action** | Click Edit icon to edit the document details.<br>Click Delete icon to delete the document details. |

### Additional Conditions

Online Channel - System will default the details received in the description column. System will parse the additional conditions required field into multiple line items based on line de-limitter (+) and shall populate each line item as a separate description. User can read the description and make any changes required to the description, also must be able to add more conditions.

Non Online Channel - User can use FFT to capture additional conditions and can edit the description populated from FFT. You should also be able to add additional FFT.For more information on fields, refer to the field description table below.

**Table 2-21 Additional Conditions - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Additional Conditions** | Click plus icon to add the multiple additional condition details. |
| **FFT Code** | Click **Search** to search and select the FFT code. |
| **FFT Description** | System dispalys the FFT discription name based on the FFT code selection. |
| 💬 | Click Edit icon to edit the FFT discription. |
| **Action** | Click Edit icon to edit the additional condition details.<br>Click Delete icon to delete the additional condition details. |

2. Click **Next**.

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

**Table 2-22 Document and Conditions - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Clarification Details** | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. |
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the lc issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |

Table 2-22    (Cont.) Document and Conditions - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages.<br>In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |

**Table 2-22 (Cont.) Document and Conditions - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Back** | On click of Back, system moves the task back to previous data segment. |
| **Next** | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. |

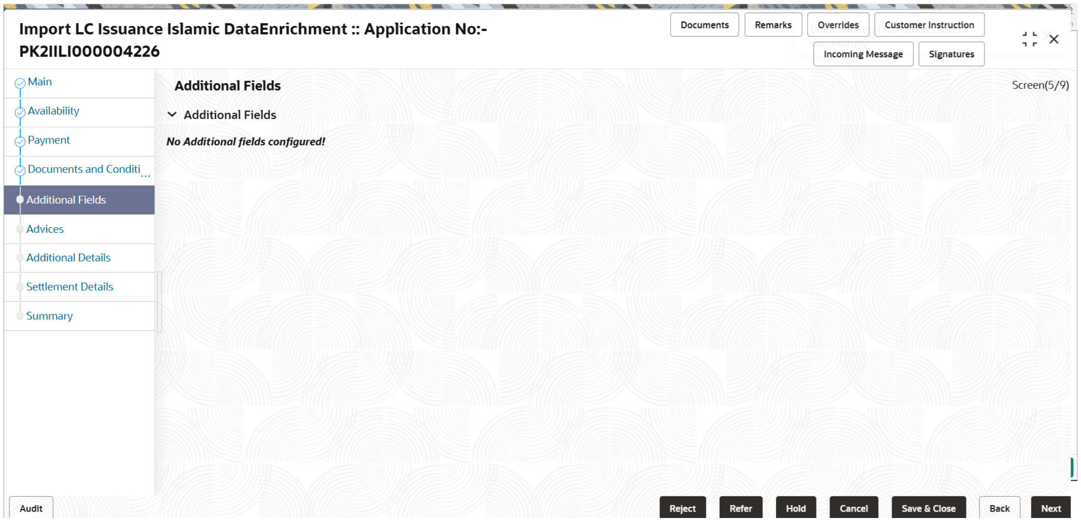
## 2.4.5 Additional Fields

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

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

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

**Figure 2-26 Additional Fields**



Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000004226

Additional Fields

No Additional fields configured!

2. Click **Next**.

   The task will move to next data segment.

   For more information on **Additional Fields - Action** buttons, refer to Table 2-13.

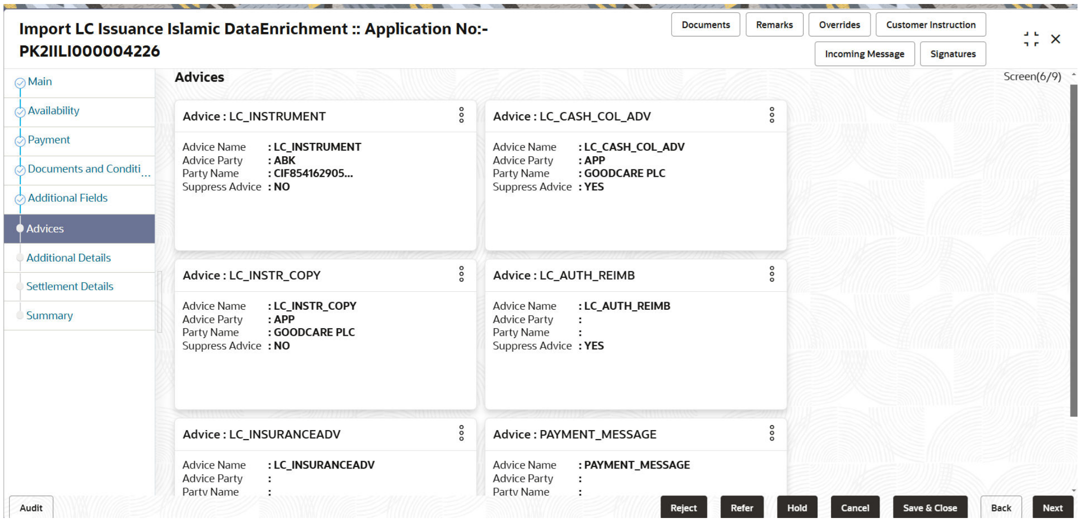
## 2.4.6 Advices

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

Advices menu displays the advices available under a product code from the back office as tiles. The user can verify the advices details Data Segment of the Import LC Issuance Islamic request. User can edit the fields in the tile, if required.

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

Figure 2-27    Advices



**Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000004226**

**Advices**

Advice : LC_INSTRUMENT

Advice Name : **LC_INSTRUMENT**
Advice Party : **ABK**
Party Name : **CIF854162905...**
Suppress Advice : **NO**

Advice : LC_CASH_COL_ADV

Advice Name : **LC_CASH_COL_ADV**
Advice Party : **APP**
Party Name : **GOODCARE PLC**
Suppress Advice : **YES**

Advice : LC_INSTR_COPY

Advice Name : **LC_INSTR_COPY**
Advice Party : **APP**
Party Name : **GOODCARE PLC**
Suppress Advice : **NO**

Advice : LC_AUTH_REIMB

Advice Name : **LC_AUTH_REIMB**
Advice Party :
Party Name :
Suppress Advice : **YES**

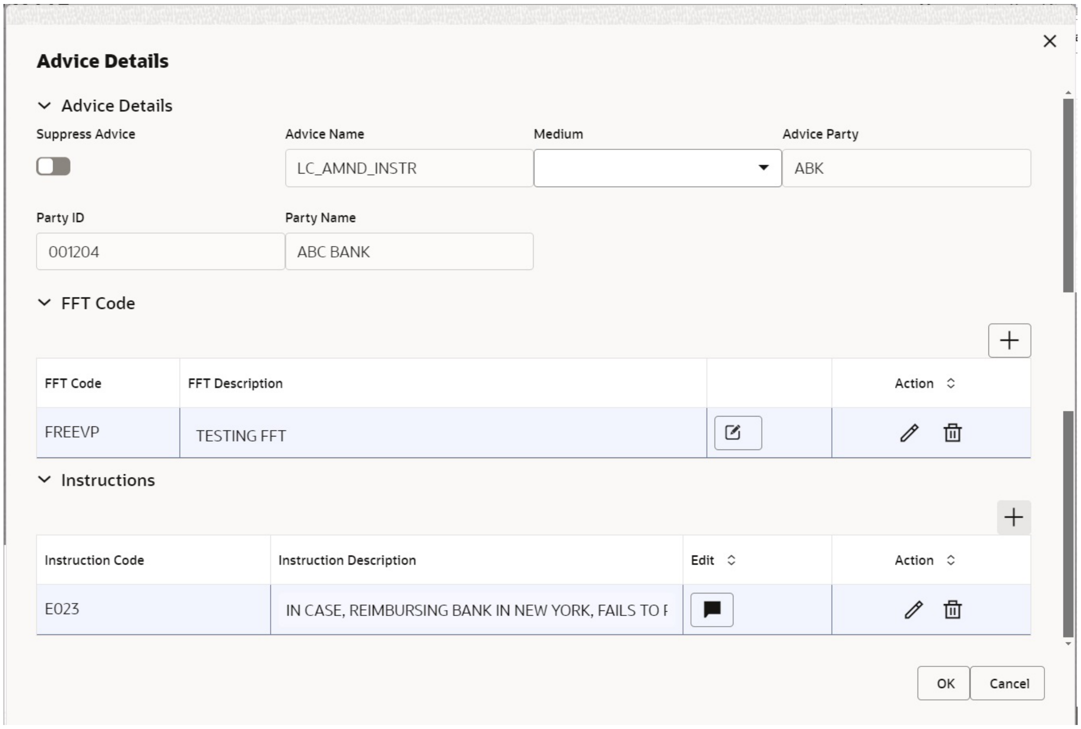
Advice : LC_INSURANCEADV

Advice Name : **LC_INSURANCEADV**
Advice Party :
Party Name :

Advice : PAYMENT_MESSAGE

Advice Name : **PAYMENT_MESSAGE**
Advice Party :
Party Name :

## Advice Details



**Advice Details**

Advice Details

Suppress Advice: ○
Advice Name: LC_AMND_INSTR
Medium:
Advice Party: ABK
Party ID: 001204
Party Name: ABC BANK

FFT Code

| FFT Code | FFT Description | | Action |
|---|---|---|---|
| FREEVP | TESTING FFT | | |

Instructions

| Instruction Code | Instruction Description | Edit | Action |
|---|---|---|---|
| E023 | IN CASE, REIMBURSING BANK IN NEW YORK, FAILS TO F | | |

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

**Table 2-23    Advice Details**

| Field | Description |
|---|---|
| **Suppress Advice** | Switch to , to suppress the advice.<br>Switch to , if suppress advice is not required. |
| **Advice Name** | Read only field.<br>Displays the advice name. |
| **Medium** | Displays the medium of advices is defaulted from the LC issuance.<br>User can update if required. |
| **Advice Party** | Read only field.<br>Displays the advice party, defaulted from the system. |
| **Party ID** | Read only field.<br>Displays the party Id defaulted from the system. |
| **Party Name** | Read only field.<br>Displays the defaulted from the system. |
| **Free Format Text** | Specify the free format text based on the following table.<br>Click plus icon to add new FFT code. |
| **FTT Code** | Click **Search** to search and select the FFT Code. |
| **FFT Description** | FFT description is populated based on the FFT code selected.<br>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.<br>Click delete icon to remove any existing FFT code. |
| **Instructions** | Specify the instrunction details based on the following table.<br>Click plus icon to add new instruction code. |
| **Instruction Code** | Click **Search** to search and select the instruction Code. |
| **Instruction Description** | Instruction description is populated based on the instruction code selected.<br>User can edit the instruction description. |
| 🗨 | Click edit icon to edit the existing instruction description. |
| **Action** | Click delete icon to remove any existing instruction code.<br>Click edit icon to edit the existing instruction code. |

2. Click **Next**.

   The task will move to next data segment.

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

Table 2-24 Advices - Action Buttons - Field Description

| Field | Description |
|---|---|
| **Clarification Details** | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. |
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the lc issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages.<br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |

**Table 2-24 (Cont.) Advices - Action Buttons - Field Description**

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

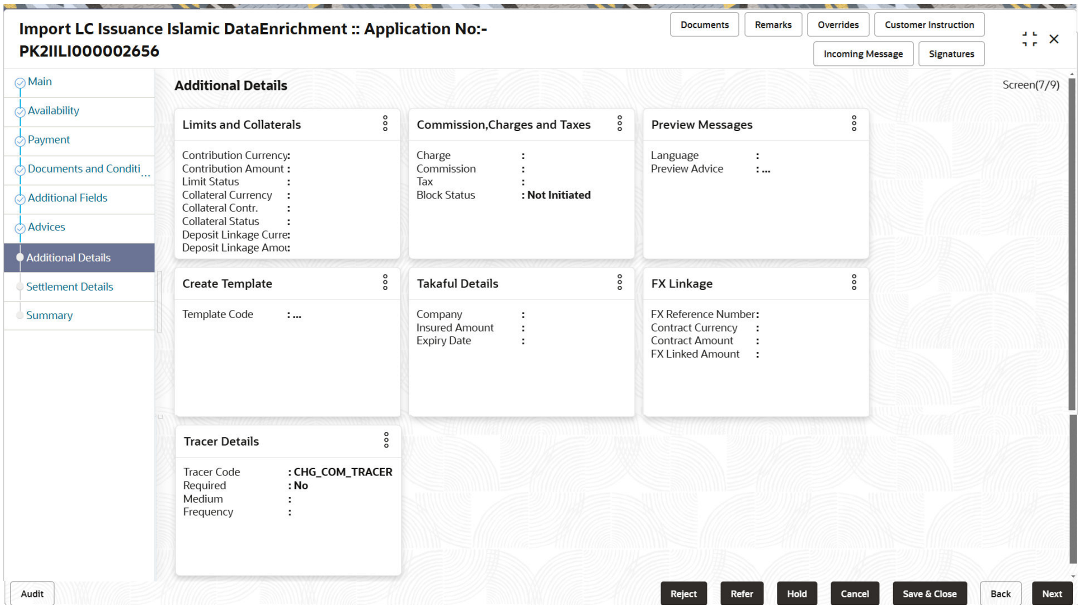
## 2.4.7 Additional Details

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

As part of DE the user can enter the basic additional details available in the LC. In case the request is received through online channel the user will verify the details populated.

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

Figure 2-28    Additional Details



**Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000002656**

**Additional Details**

Screen(7/9)

**Limits and Collaterals**

Contribution Currency:
Contribution Amount :
Limit Status :
Collateral Currency :
Collateral Contr. :
Collateral Status :
Deposit Linkage Curre:
Deposit Linkage Amou:

**Commission,Charges and Taxes**

Charge :
Commission :
Tax :
Block Status : **Not Initiated**

**Preview Messages**

Language :
Preview Advice : ...

**Create Template**

Template Code : ...

**Takaful Details**

Company :
Insured Amount :
Expiry Date :

**FX Linkage**

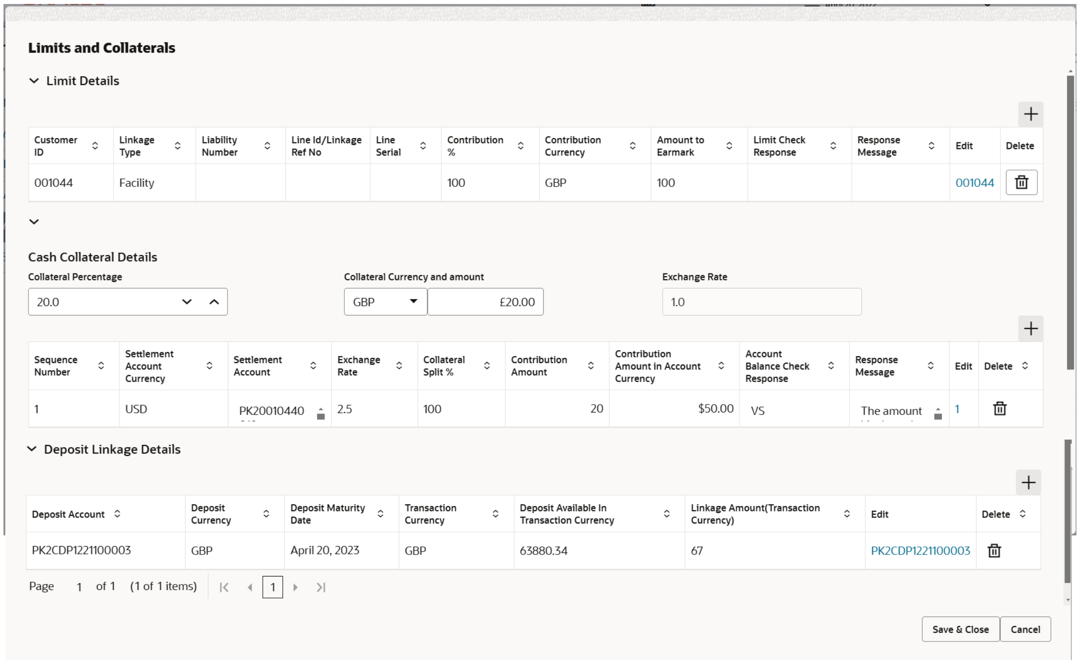
FX Reference Number:
Contract Currency :
Contract Amount :
FX Linked Amount :

**Tracer Details**

Tracer Code : **CHG_COM_TRACER**
Required : **No**
Medium :
Frequency :

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

## Limits and Collaterals



**Limits and Collaterals**

Limit Details

| Customer ID | Linkage Type | Liability Number | Line Id/Linkage Ref No | Line Serial | Contribution % | Contribution Currency | Amount to Earmark | Limit Check Response | Response Message | Edit | Delete |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 001044 | Facility | | | | 100 | GBP | 100 | | | 001044 | 🗑 |

Cash Collateral Details

Collateral Percentage: 20.0
Collateral Currency and amount: GBP £20.00
Exchange Rate: 1.0

| Sequence Number | Settlement Account Currency | Settlement Account | Exchange Rate | Collateral Split % | Contribution Amount | Contribution Amount in Account Currency | Account Balance Check Response | Response Message | Edit | Delete |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | USD | PK20010440 | 2.5 | 100 | 20 | $50.00 | VS | The amount | 1 | 🗑 |

Deposit Linkage Details

| Deposit Account | Deposit Currency | Deposit Maturity Date | Transaction Currency | Deposit Available In Transaction Currency | Linkage Amount(Transaction Currency) | Edit | Delete |
|---|---|---|---|---|---|---|---|
| PK2CDP1221100003 | GBP | April 20, 2023 | GBP | 63880.34 | 67 | PK2CDP1221100003 | 🗑 |

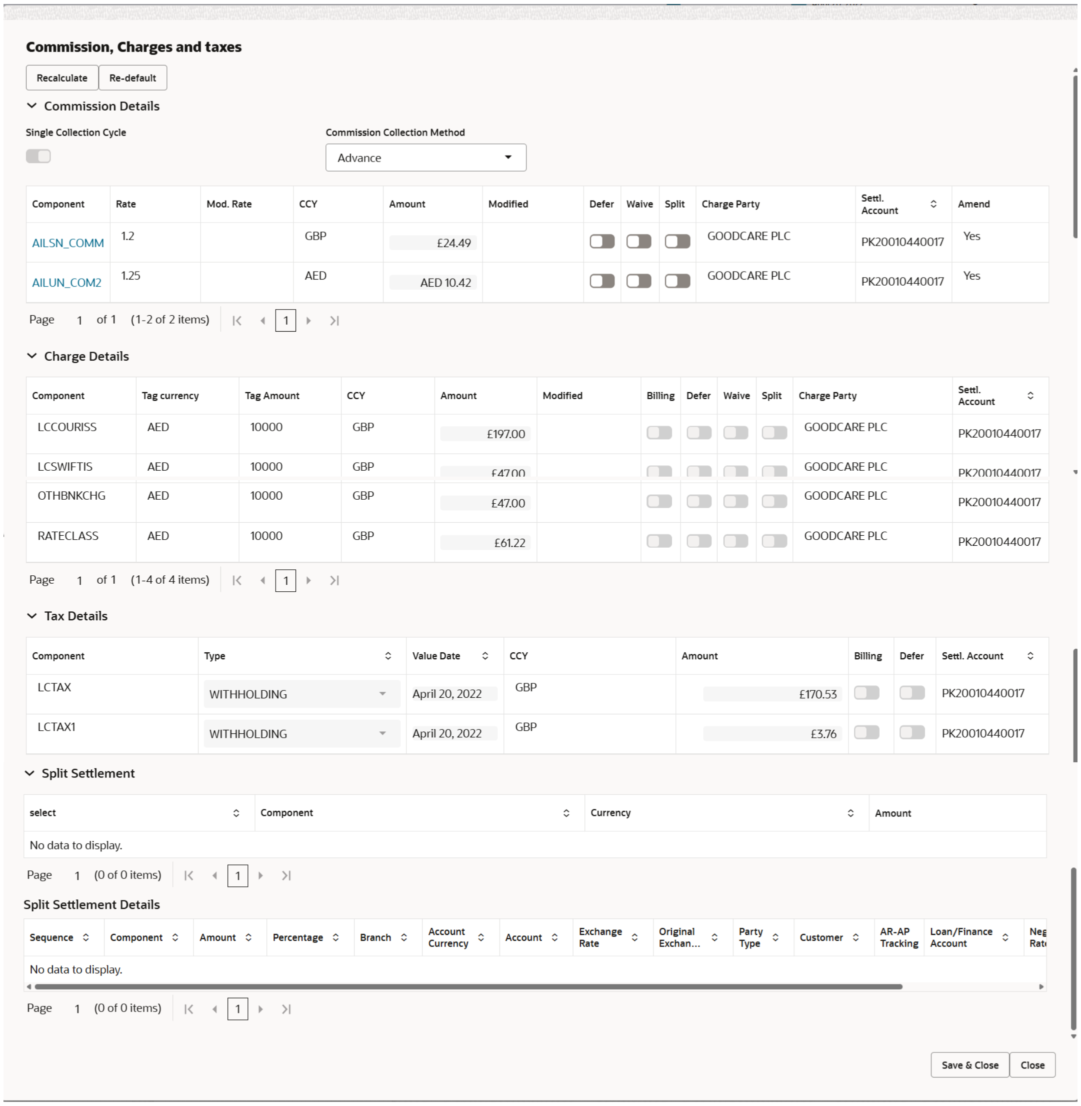
Page 1 of 1 (1 of 1 items)

For more information on fields, refer to the field description table Table 2-14 in **Scrutiny** stage.

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

## Charge Details

This section displays charge details.



**Commission, Charges and taxes**

Commission Details

Single Collection Cycle

Commission Collection Method: Advance

| Component | Rate | Mod. Rate | CCY | Amount | Modified | Defer | Waive | Split | Charge Party | Settl. Account | Amend |
|---|---|---|---|---|---|---|---|---|---|---|---|
| AILSN_COMM | 1.2 | | GBP | £24.49 | | | | | GOODCARE PLC | PK20010440017 | Yes |
| AILUN_COM2 | 1.25 | | AED | AED 10.42 | | | | | GOODCARE PLC | PK20010440017 | Yes |

Page 1 of 1 (1-2 of 2 items)

Charge Details

| Component | Tag currency | Tag Amount | CCY | Amount | Modified | Billing | Defer | Waive | Split | Charge Party | Settl. Account |
|---|---|---|---|---|---|---|---|---|---|---|---|
| LCCOURISS | AED | 10000 | GBP | £197.00 | | | | | | GOODCARE PLC | PK20010440017 |
| LCSWIFTIS | AED | 10000 | GBP | £47.00 | | | | | | GOODCARE PLC | PK20010440017 |
| OTHBNKCHG | AED | 10000 | GBP | £47.00 | | | | | | GOODCARE PLC | PK20010440017 |
| RATECLASS | AED | 10000 | GBP | £61.22 | | | | | | GOODCARE PLC | PK20010440017 |

Page 1 of 1 (1-4 of 4 items)

Tax Details

| Component | Type | Value Date | CCY | Amount | Billing | Defer | Settl. Account |
|---|---|---|---|---|---|---|---|
| LCTAX | WITHHOLDING | April 20, 2022 | GBP | £170.53 | | | PK20010440017 |
| LCTAX1 | WITHHOLDING | April 20, 2022 | GBP | £3.76 | | | PK20010440017 |

Split Settlement

| select | Component | Currency | Amount |
|---|---|---|---|
| No data to display. | | | |

Page 1 (0 of 0 items)

Split Settlement Details

| Sequence | Component | Amount | Percentage | Branch | Account Currency | Account | Exchange Rate | Original Exchan... | Party Type | Customer | AR-AP Tracking | Loan/Finance Account | Neg Rat |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | | | | | | | |

Page 1 (0 of 0 items)

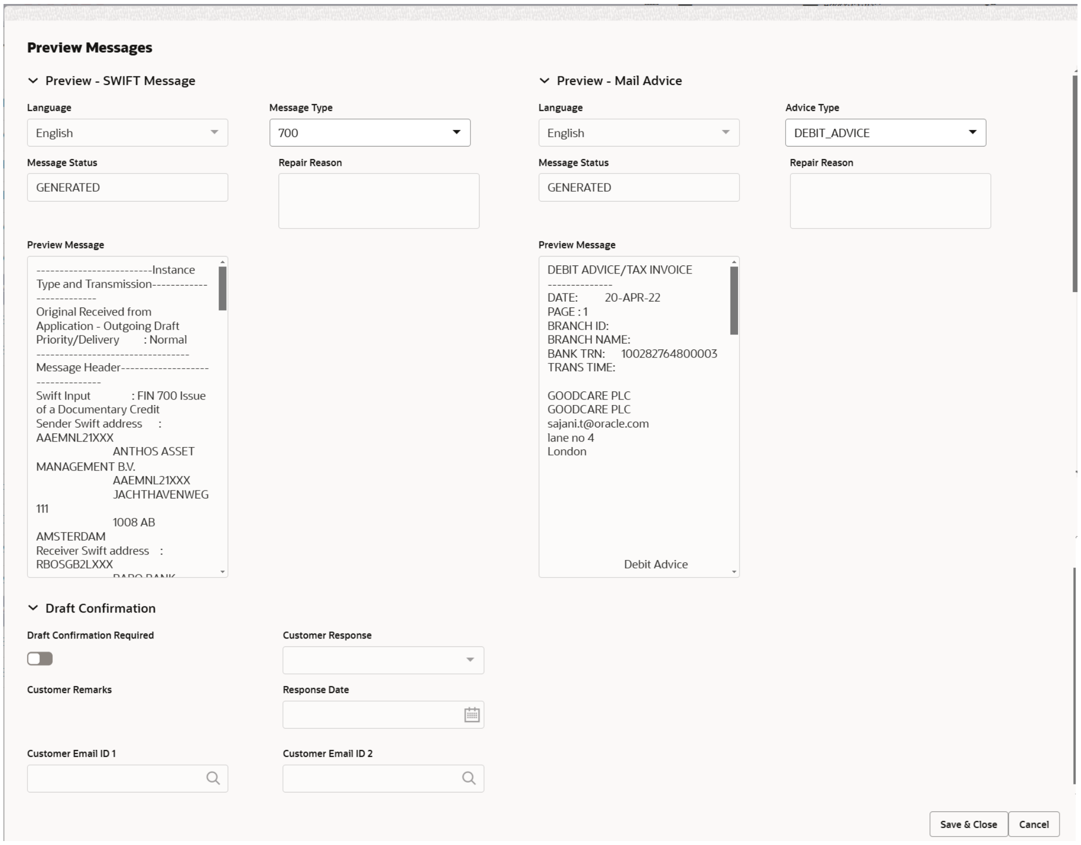
For more information on fields, refer to the field description table Table 2-15 in **Scrutiny** stage.

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

   **Preview Mesage**
   User can preview the draft SWIFT message based on message type and the draft mail advice based on the advice type.

   The OBTFPM user can send the draft of the message to the registered email id of the corporate customer as an attachment containing PDF. The PDF sent to the corporate customer is protected by a password. Password to be generated with first four digits of Customer Name and last four digits of Customer Number.

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



**Preview Messages**

Preview - SWIFT Message

Language: English

Message Type: 700

Message Status: GENERATED

Repair Reason:

Preview Message:

```
------------------------Instance
Type and Transmission-----------
------------
Original Received from
Application - Outgoing Draft
Priority/Delivery       : Normal
--------------------------------
Message Header------------------
-------------
Swift Input            : FIN 700 Issue
of a Documentary Credit
Sender Swift address     :
AAEMNL21XXX
                ANTHOS ASSET
MANAGEMENT B.V.
                AAEMNL21XXX
                JACHTHAVENWEG
111
                1008 AB
AMSTERDAM
Receiver Swift address    :
RBOSGB2LXXX
```

Preview - Mail Advice

Language: English

Advice Type: DEBIT_ADVICE

Message Status: GENERATED

Repair Reason:

Preview Message:

```
DEBIT ADVICE/TAX INVOICE
-------------
DATE:       20-APR-22
PAGE : 1
BRANCH ID:
BRANCH NAME:
BANK TRN:     100282764800003
TRANS TIME:

GOODCARE PLC
GOODCARE PLC
sajani.t@oracle.com
lane no 4
London


                 Debit Advice
```

Draft Confirmation

Draft Confirmation Required:

Customer Response:

Customer Remarks:

Response Date:

Customer Email ID 1:

Customer Email ID 2:

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

### Table 2-25 Preview Messages - Field Description

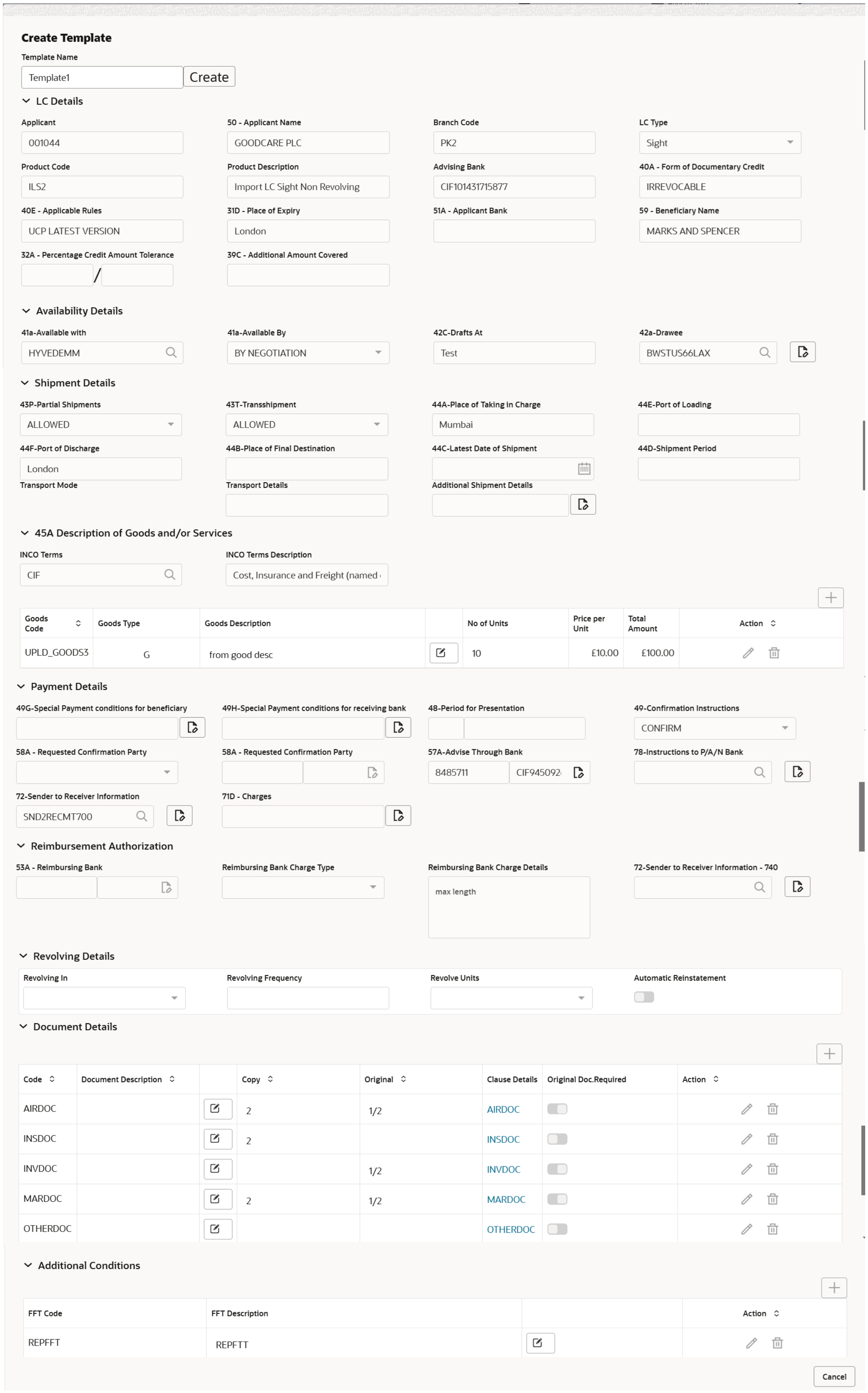
| Field | Description |
|---|---|
| **Preview SWIFT Message** | This section displays the preview of SWIFT Messages fields. |
| **Language** | Read only field.<br>English is set as default language for the preview. |
| **Message Type** | Select the message type. |
| **Message Status** | Read only field.<br>Display the message status of draft message of issuance details. |
| **Repair Reason** | Read only field.<br>Display the message repair reason of draft message of issuance details. |
| **Preview Message** | This field displays a preview of the draft message. |
| **Preview Mail Advice** | This section displays the preview of Mail Advice fields. |
| **Language** | Read only field.<br>English is set as default language for the preview. |
| **Advice Type** | Select the advice type. |
| **Message Status** | Read only field.<br>Display the message status of draft message of issuance details. |
| **Repair Reason** | Read only field.<br>Display the message repair reason of draft message of issuance details. |
| **Preview Message** | This field displays a preview of the draft message. |

**Table 2-25    (Cont.) Preview Messages - Field Description**

| Field | Description |
|---|---|
| **Draft Confirmation** | This section displays the draft confirmation fields. |
| **Draft Confirmation Required** | Switch to , if draft confirmation is required. |
| **Customer Response** | Specify the response received from customer. If the response is received online, the response is auto populated in this field by the system. |
| **Customer Remarks** | Read only field.<br>Display the remarks from the customer for the draft. |
| **Response Date** | Read only field.<br>Display the customer response received date. |
| **Customer Email ID 1** | Click **Search** icon to search and select the Email ID from lookup. The user can select from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM.<br>By default this field is blank. |

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

   **Create Template**
   This option allows user to create a new template with the already captured details and the data can be reused with the template to reduce the effort. The user can enter the template name and create the template, details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated.



**Create Template**

Template Name: Template1

**LC Details**

Applicant: 001044
50 - Applicant Name: GOODCARE PLC
Branch Code: PK2
LC Type: Sight
Product Code: ILS2
Product Description: Import LC Sight Non Revolving
Advising Bank: CIF101431715877
40A - Form of Documentary Credit: IRREVOCABLE
40E - Applicable Rules: UCP LATEST VERSION
31D - Place of Expiry: London
51A - Applicant Bank:
59 - Beneficiary Name: MARKS AND SPENCER
32A - Percentage Credit Amount Tolerance: /
39C - Additional Amount Covered:

**Availability Details**

41a-Available with: HYVEDEMM
41a-Available By: BY NEGOTIATION
42C-Drafts At: Test
42a-Drawee: BWSTUS66LAX

**Shipment Details**

43P-Partial Shipments: ALLOWED
43T-Transshipment: ALLOWED
44A-Place of Taking in Charge: Mumbai
44E-Port of Loading:
44F-Port of Discharge: London
44B-Place of Final Destination:
44C-Latest Date of Shipment:
44D-Shipment Period:
Transport Mode
Transport Details:
Additional Shipment Details:

**45A Description of Goods and/or Services**

INCO Terms: CIF
INCO Terms Description: Cost, Insurance and Freight (named

| Goods Code | Goods Type | Goods Description | | No of Units | Price per Unit | Total Amount | Action |
|---|---|---|---|---|---|---|---|
| UPLD_GOODS3 | G | from good desc | | 10 | £10.00 | £100.00 | |

**Payment Details**

49G-Special Payment conditions for beneficiary:
49H-Special Payment conditions for receiving bank:
48-Period for Presentation:
49-Confirmation Instructions: CONFIRM
58A - Requested Confirmation Party:
58A - Requested Confirmation Party:
57A-Advise Through Bank: 8485711 CIF945092
78-Instructions to P/A/N Bank:
72-Sender to Receiver Information: SND2RECMT700
71D - Charges:

**Reimbursement Authorization**

53A - Reimbursing Bank:
Reimbursing Bank Charge Type:
Reimbursing Bank Charge Details: max length
72-Sender to Receiver Information - 740:

**Revolving Details**

Revolving In:
Revolving Frequency:
Revolve Units:
Automatic Reinstatement: ○

**Document Details**

| Code | Document Description | | Copy | Original | Clause Details | Original Doc.Required | Action |
|---|---|---|---|---|---|---|---|
| AIRDOC | | | 2 | 1/2 | AIRDOC | ○ | |
| INSDOC | | | 2 | | INSDOC | ○ | |
| INVDOC | | | | 1/2 | INVDOC | ○ | |
| MARDOC | | | 2 | 1/2 | MARDOC | ○ | |
| OTHERDOC | | | | | OTHERDOC | ○ | |

**Additional Conditions**

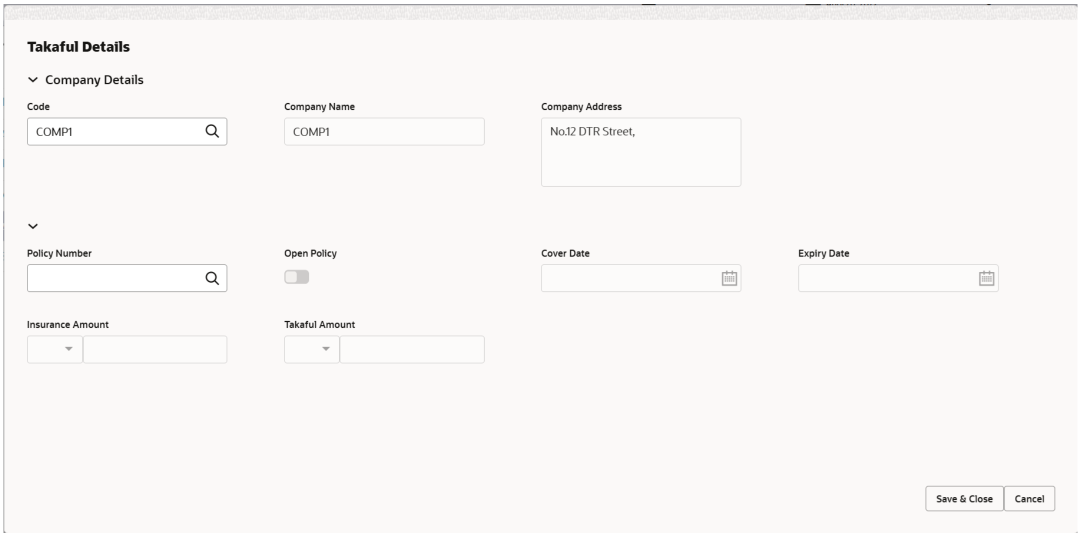
| FFT Code | FFT Description | | Action |
|---|---|---|---|
| REPFFT | REPFTT | | |

For more information on fields, refer to the 'LC Details' field description table in **Scrutiny** stage.

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

**Takaful Details**
The user can enter and view the Insurance details if the Takaful policy is applicable for the transaction.

Provide the Takaful details based on the description in the following table.



**Takaful Details**

Company Details

Code: COMP1

Company Name: COMP1

Company Address: No.12 DTR Street,

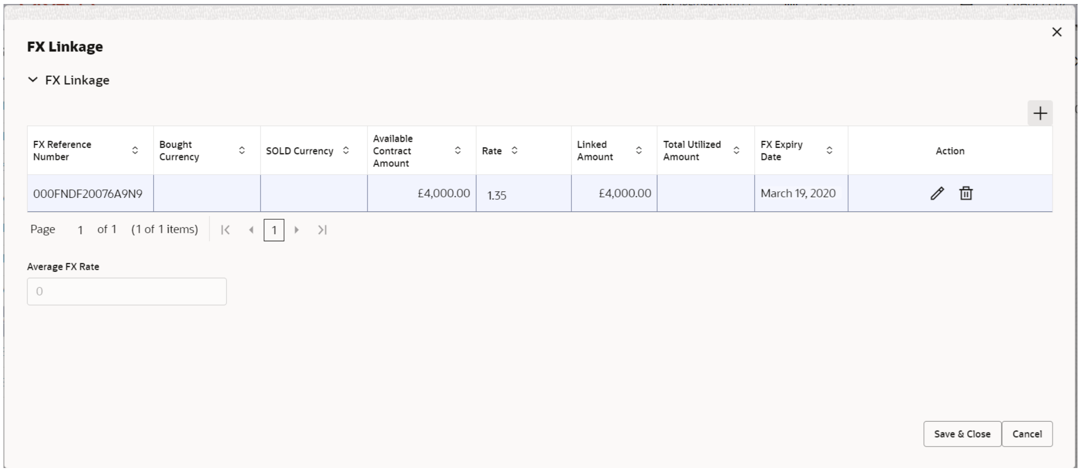
For more information on fields, refer to the field description table below.

For more information on fields, refer to the field description table [#unique_49/unique_49_Connect_42_TABLE_OZQ_LRH_BSB](#unique_49/unique_49_Connect_42_TABLE_OZQ_LRH_BSB) in **Scrutiny** stage..

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

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

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



**FX Linkage**

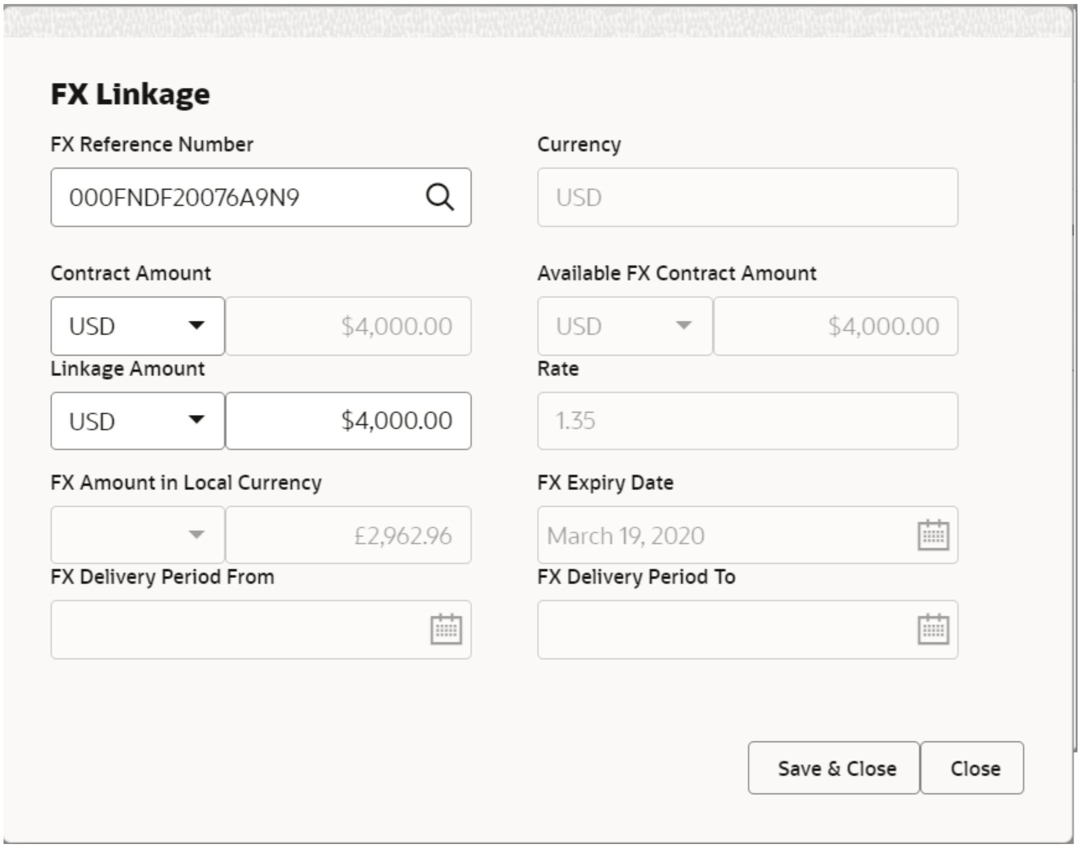
FX Linkage

| FX Reference Number | Bought Currency | SOLD Currency | Available Contract Amount | Rate | Linked Amount | Total Utilized Amount | FX Expiry Date | Action |
|---|---|---|---|---|---|---|---|---|
| 000FNDF20076A9N9 | | | £4,000.00 | 1.35 | £4,000.00 | | March 19, 2020 | |

Page 1 of 1 (1 of 1 items)

Average FX Rate: 0

**Figure 2-29 FX Linkage Details**



## FX Linkage

FX Reference Number: 000FNDF20076A9N9

Currency: USD

Contract Amount: USD $4,000.00

Available FX Contract Amount: USD $4,000.00

Linkage Amount: USD $4,000.00

Rate: 1.35

FX Amount in Local Currency: £2,962.96

FX Expiry Date: March 19, 2020

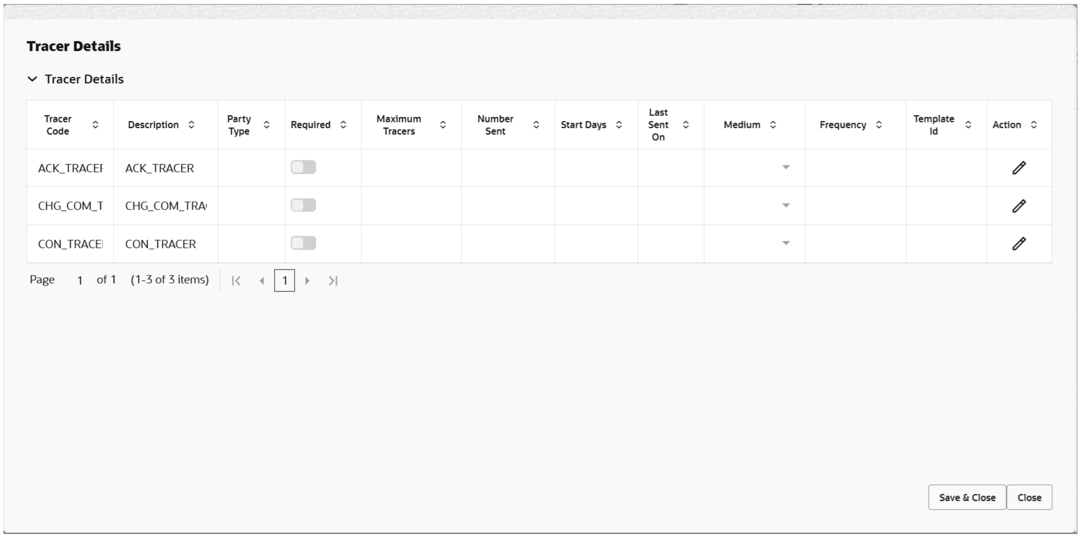
FX Delivery Period From:

FX Delivery Period To:

For more information on fields, refer to the field description table Table 2-17 in **Scrutiny** stage.

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

**Tracer Details**
User can trace the response for the discrepancies identified.



**Tracer Details**

Tracer Details

| Tracer Code | Description | Party Type | Required | Maximum Tracers | Number Sent | Start Days | Last Sent On | Medium | Frequency | Template Id | Action |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ACK_TRACE | ACK_TRACER | | ○ | | | | | | | | ✎ |
| CHG_COM_T | CHG_COM_TRA | | ○ | | | | | | | | ✎ |
| CON_TRACE | CON_TRACER | | ○ | | | | | | | | ✎ |

Page 1 of 1 (1-3 of 3 items)

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

**Table 2-26    Tracer Details - Field Description**

| Field | Description |
|---|---|
| **Tracers Code** | Read only field.<br>System defaults the value for tracer code from the latest LC. |
| **Description** | Read only field.<br>System defaults the value for description of tracer from the latest LC. |
| **Party Type** | Click **Search** to search and select the party type from the lookup. |
| **Required** | Switch to ●, if user requires to capture the tracer details.<br>Switch to ○, if user does not require to capture tracer details. |
| **Maximum Tracers** | Specify the value for maximum number of tracers. |
| **Number Sent** | Specify the value for number of tracers to be sent. |
| **Start Days** | pecify the value for tracer start days. |
| **Last Sent On** | Select the date on which the tracer is last sent. |
| **Tracer Medium** | Select the value for tracer medium.<br>The options are:<br>• MAIL<br>• SWIFT |
| **Tracer Frequency** | System defaults the days set up at the product level. Value can be 1, 2 etc. which represents daily, once in 2 days etc.<br>The user can change the value. |
| **Template ID** | Click **Search** to search and select the party type of the template ID from the lookup. |

9. Click **Save and Close** to save the details and close the screen.
10. Click **Next**.

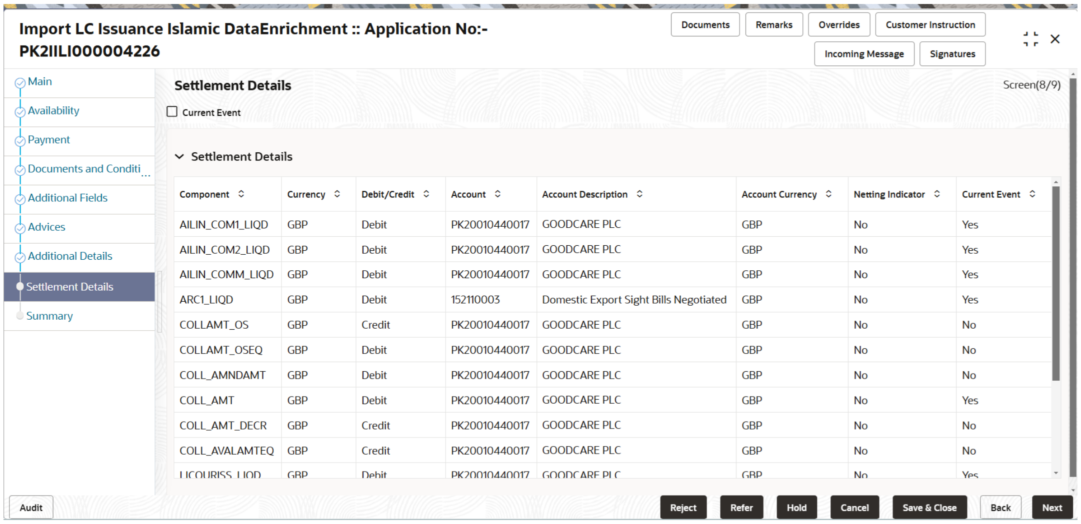
    The task will move to next data segment.
    For more information on action buttons, refer to the field description table Table 2-18 in **Scrutiny** stage.

## 2.4.8 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Import LC issuance - Islamic request.

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

### Figure 2-30 Settlement Details



Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000004226

Settlement Details

Screen(8/9)

☐ Current Event

Settlement Details

| Component | Currency | Debit/Credit | Account | Account Description | Account Currency | Netting Indicator | Current Event |
|---|---|---|---|---|---|---|---|
| AILIN_COM1_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | Yes |
| AILIN_COM2_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | Yes |
| AILIN_COMM_LIQD | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | Yes |
| ARC1_LIQD | GBP | Debit | 152110003 | Domestic Export Sight Bills Negotiated | GBP | No | Yes |
| COLLAMT_OS | GBP | Credit | PK20010440017 | GOODCARE PLC | GBP | No | No |
| COLLAMT_OSEQ | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No |
| COLL_AMNDAMT | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | No |
| COLL_AMT | GBP | Debit | PK20010440017 | GOODCARE PLC | GBP | No | Yes |
| COLL_AMT_DECR | GBP | Credit | PK20010440017 | GOODCARE PLC | GBP | No | No |
| COLL_AVALAMTEQ | GBP | Credit | PK20010440017 | GOODCARE PLC | GBP | No | No |

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

### Table 2-27 Settlement Details – Field Description

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

2. Click **Next**.

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

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

| Field | Description |
|---|---|
| **Documents** | Click to View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the lc issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages.<br>In case of MT798, the User can click and view the MT798 message(770,700/701).<br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Request Clarification** | Submit the request for clarification to the “Trade Finance Portal” for the transactions initiated offline |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |

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

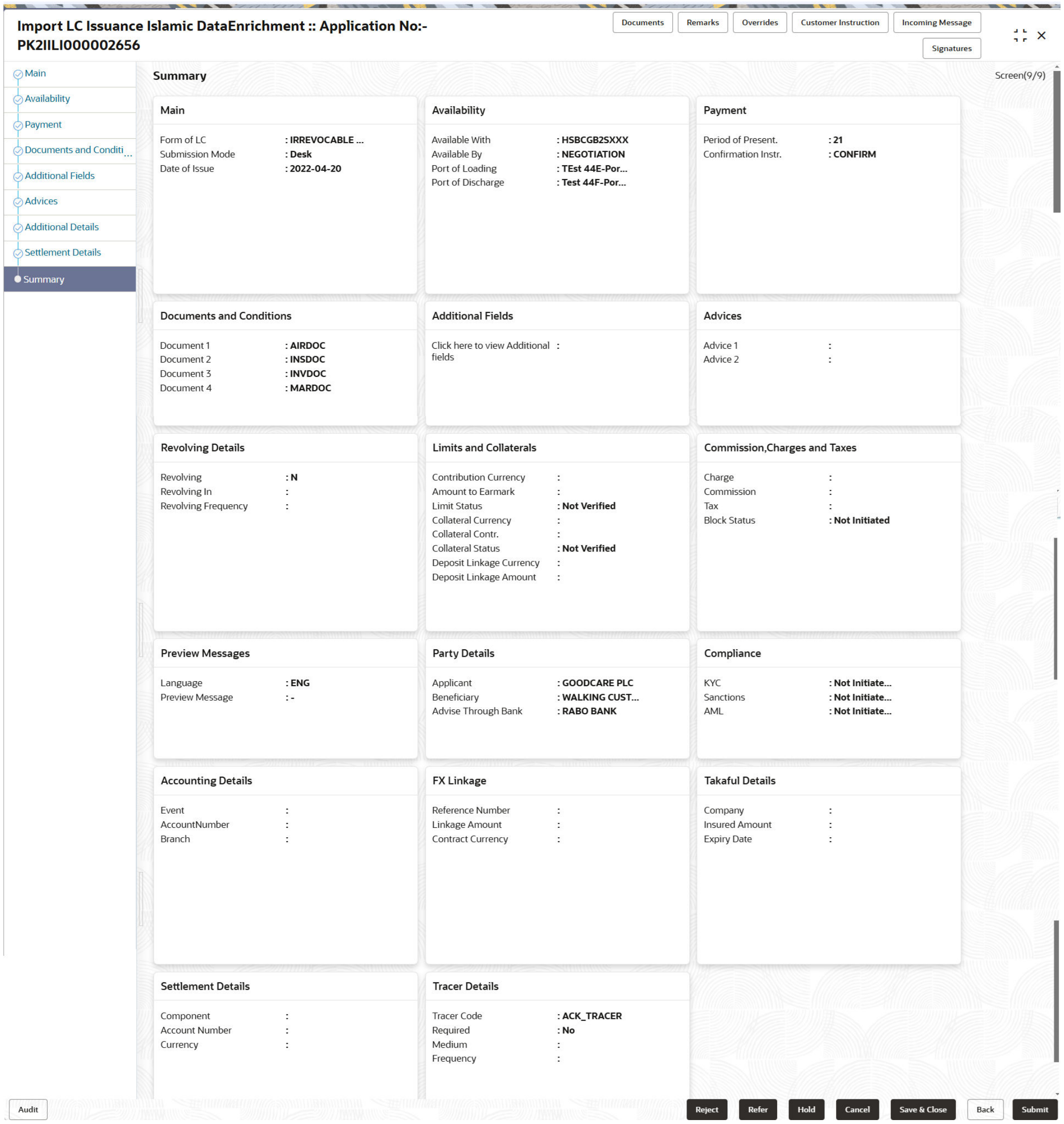
| Field | Description |
|---|---|
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a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

## 2.4.9 Summary

This topic provides the systematic instructions to view the summary of Import LC Issuance - Islamic request.

User can review the summary of details updated in Data Enrichment stage of import LC Issuance - Islamic request.
The tiles must display a list of important fields with values. User can drill down from Summary Tiles into respective data segments.

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



**Import LC Issuance Islamic DataEnrichment :: Application No:- PK2IILI000002656**

**Summary**

**Main**

Form of LC : IRREVOCABLE ...
Submission Mode : Desk
Date of Issue : 2022-04-20

**Availability**

Available With : HSBCGB2SXXX
Available By : NEGOTIATION
Port of Loading : TEst 44E-Por...
Port of Discharge : Test 44F-Por...

**Payment**

Period of Present. : 21
Confirmation Instr. : CONFIRM

**Documents and Conditions**

Document 1 : AIRDOC
Document 2 : INSDOC
Document 3 : INVDOC
Document 4 : MARDOC

**Additional Fields**

Click here to view Additional fields :

**Advices**

Advice 1 :
Advice 2 :

**Revolving Details**

Revolving : N
Revolving In :
Revolving Frequency :

**Limits and Collaterals**

Contribution Currency :
Amount to Earmark :
Limit Status : Not Verified
Collateral Currency :
Collateral Contr. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

**Commission,Charges and Taxes**

Charge :
Commission :
Tax :
Block Status : Not Initiated

**Preview Messages**

Language : ENG
Preview Message : -

**Party Details**

Applicant : GOODCARE PLC
Beneficiary : WALKING CUST...
Advise Through Bank : RABO BANK

**Compliance**

KYC : Not Initiate...
Sanctions : Not Initiate...
AML : Not Initiate...

**Accounting Details**

Event :
AccountNumber :
Branch :

**FX Linkage**

Reference Number :
Linkage Amount :
Contract Currency :

**Takaful Details**

Company :
Insured Amount :
Expiry Date :

**Settlement Details**

Component :
Account Number :
Currency :

**Tracer Details**

Tracer Code : ACK_TRACER
Required : No
Medium :
Frequency :

Tiles Displayed in Summary

- Main - User can view the application and LC details and modify the details if required.
- Availability - User can view and modify availability and shipment details, if required.
- Payment - User can view and modify all details related to payments, if required.
- Documents and Conditions - User can view and modify the documents required grid and the additional conditions grid, if required.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view and modify the advice details, if required.
- Revolving Details - User can view and modify revolving details on revolving LC, if applicable
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission and Charges and Taxes - User can view and modify commission, charge and tax details, if required.

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

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

- FX Linkage - User can view and modify the details of FX Linkage, if required.
- Takaful Details - User can view and modify insurance details, if required.
- Settlement Details - User can view and modify settlement details, if required.
- Tracer Details - User can view and modify tracer details, if required.

2. Click **Submit**.

   The task will move to next logical stage.
   For more information on action buttons, refer to Table 2-19.

# 2.5 Customer Response - Draft Confirmation

This topic helps you quickly get acquainted with the Customer Response - Draft Confirmation process.

The user can review and handle the customer’s response received for the draft confirmation for LC issuance transactions, which is sent to the customer for their verification and confirmation. The OBTFPM system sends Draft MT700 along with up to seven MT701 messages as attachment to the customer.

The Transaction Reference Number is masked, before sending the Draft Import LC for Customer approval.

The customer response can be received both by online and offline mode. In non-online mode, user receives the response in the branch.

In online mode the customer will share their response online that will be automatically updated in the customer response field in the task, which is available in the customer response pending stage.

The chapter consists of following:

- Customer Response
- Customer Response
  This topic helps you quickly get acquainted with the Customer Response.

## 2.5.1 Customer Response

This topic helps you quickly get acquainted with the Customer Response.

1. Log in into OBTFPM application and acquire the task to see customer response screen.

Language - Read only field

Draft Message - Read only field.

**Draft Confirmation**

Draft Confirmation required - Read only field

Customer Response - This field will be available for you to update any of the below response based on the customer's reply

- Accepted
- Changes Required - Change and proceed

For non-online response – User can select customer response from one of the three drop list values mentioned above.

For Online response – Read only

Customer Remarks - Capture the remarks of the customer.

Response Date - Non-Online channel – Update the date on which the customer response has been received.

Online Channel – Read only

**Summary**

Tiles Displayed in Summary:

- Main - User can view and modify details about application details and LC details, if required.
- Availability - User can view and modify availability and shipment details, if required.
- Payments - User can view and modify all details related to payments, if required.
- Documents and Condition - User can view and modify the documents required grid and the additional conditions grid, if required.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the advice details, if required.
- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission and Charges and Taxes - User can view the Commission and Charges and Taxes details, if required.
- Preview Messages - User can view and modify preview details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

- FX Linkage - User can view and modify the details of FX Linkage, if required.
- Takaful Details - User can view and modify insurance details, if required.
- Settlement Details - User can view and modify settlement details, if required.

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

**Table 2-29 Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | View/Upload the documents uploaded in the system and upload documents if customer response has been received through non- online channel. |
| **Remarks** | Specify the remarks, if required and must be able to view the remarks captured during earlier stages. |
| **Cancel** | Cancel the Draft Confirmation. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Submit** | On submit, task moves to the next logical stage of Import LC Issuance - Islamic.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. |

## 2.6 Exceptions

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

The Import LC Issuance - Islamic request, before it reaches the approval stage, the application will validate the Amount Block, KYC and AML. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

### Exception - Amount Block

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

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

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

On Approval, system should not release the Amount Block against each applicable account and system should hand-off the “Amount Block Reference Number “to the back office. On successful hand-off, 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

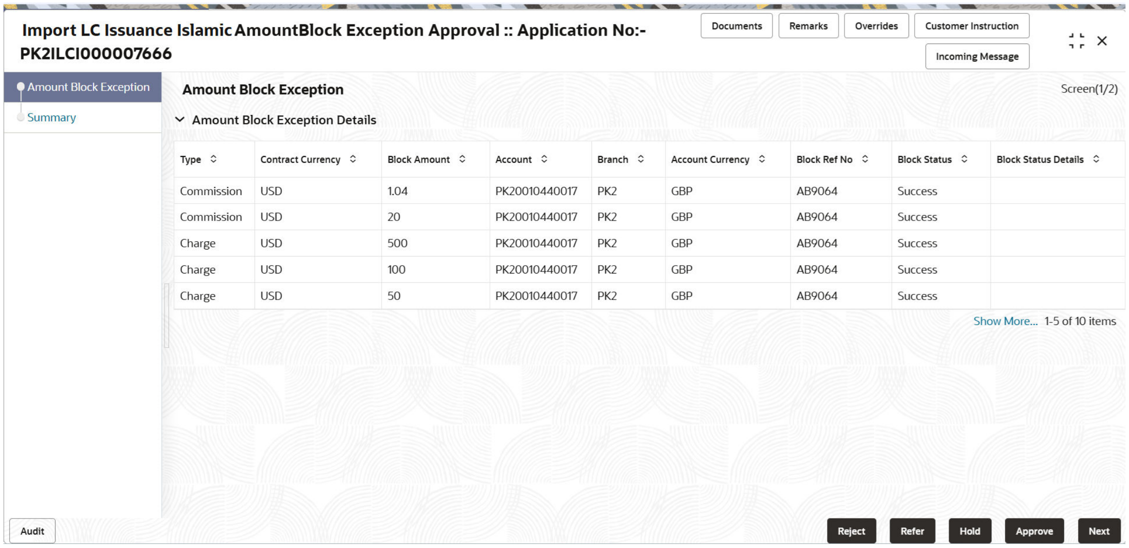
Refer:

- Refer 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



Import LC Issuance Islamic AmountBlock Exception Approval :: Application No:- PK2ILCI000007666

Amount Block Exception

Amount Block Exception Details

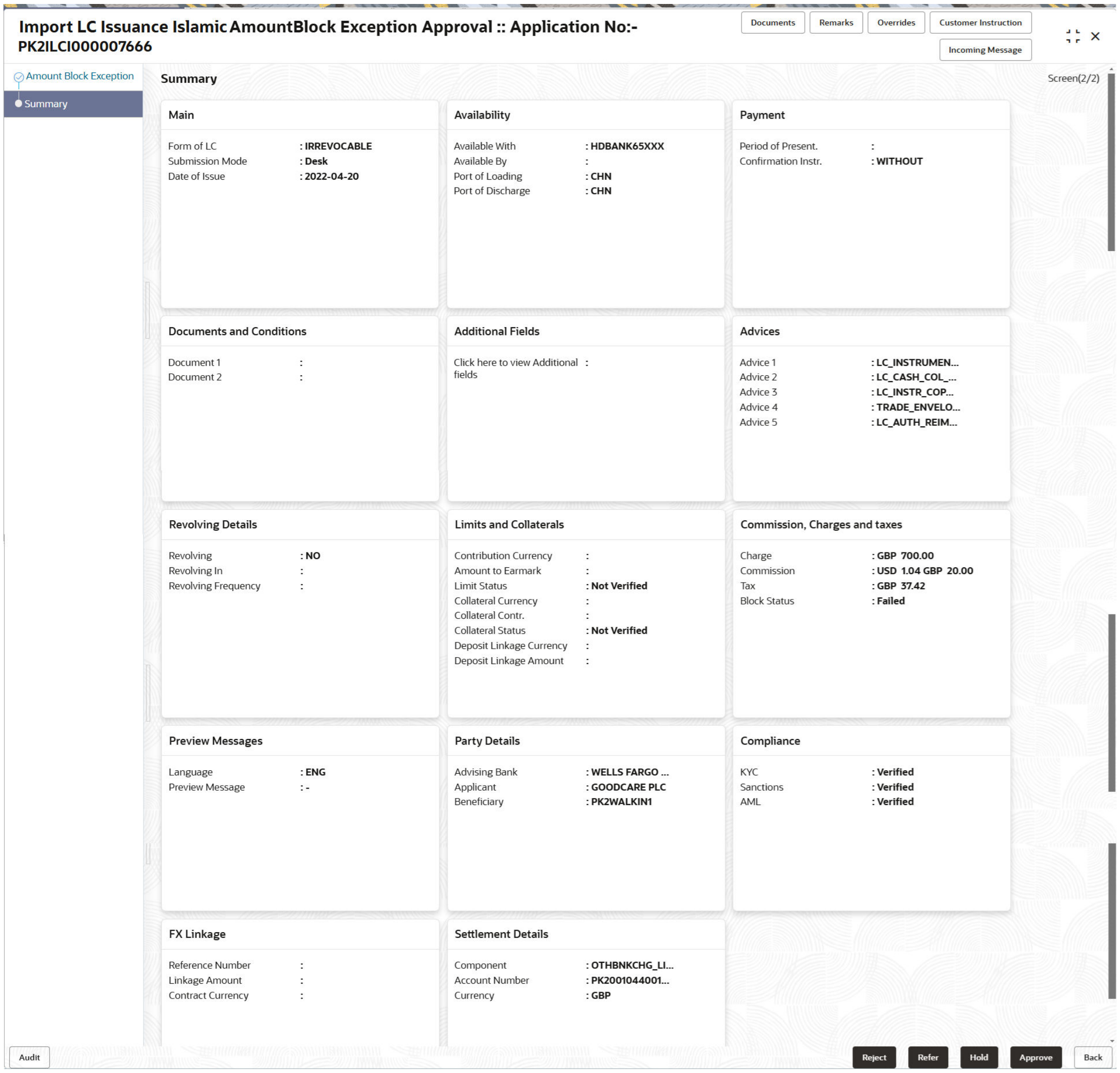
| Type | Contract Currency | Block Amount | Account | Branch | Account Currency | Block Ref No | Block Status | Block Status Details |
|---|---|---|---|---|---|---|---|---|
| Commission | USD | 1.04 | PK20010440017 | PK2 | GBP | AB9064 | Success | |
| Commission | USD | 20 | PK20010440017 | PK2 | GBP | AB9064 | Success | |
| Charge | USD | 500 | PK20010440017 | PK2 | GBP | AB9064 | Success | |
| Charge | USD | 100 | PK20010440017 | PK2 | GBP | AB9064 | Success | |
| Charge | USD | 50 | PK20010440017 | PK2 | GBP | AB9064 | Success | |

1-5 of 10 items

This section will display the amount block exception details.

## Summary

**Figure 2-31 Summary**



Import LC Issuance Islamic AmountBlock Exception Approval :: Application No:- PK2ILCI000007666

Summary

Main

Form of LC : IRREVOCABLE
Submission Mode : Desk
Date of Issue : 2022-04-20

Availability

Available With : HDBANK65XXX
Available By :
Port of Loading : CHN
Port of Discharge : CHN

Payment

Period of Present. :
Confirmation Instr. : WITHOUT

Documents and Conditions

Document 1 :
Document 2 :

Additional Fields

Click here to view Additional fields :

Advices

Advice 1 : LC_INSTRUMEN...
Advice 2 : LC_CASH_COL_...
Advice 3 : LC_INSTR_COP...
Advice 4 : TRADE_ENVELO...
Advice 5 : LC_AUTH_REIM...

Revolving Details

Revolving : NO
Revolving In :
Revolving Frequency :

Limits and Collaterals

Contribution Currency :
Amount to Earmark :
Limit Status : Not Verified
Collateral Currency :
Collateral Contr. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

Commission, Charges and taxes

Charge : GBP 700.00
Commission : USD 1.04 GBP 20.00
Tax : GBP 37.42
Block Status : Failed

Preview Messages

Language : ENG
Preview Message : -

Party Details

Advising Bank : WELLS FARGO ...
Applicant : GOODCARE PLC
Beneficiary : PK2WALKIN1

Compliance

KYC : Verified
Sanctions : Verified
AML : Verified

FX Linkage

Reference Number :
Linkage Amount :
Contract Currency :

Settlement Details

Component : OTHBNKCHG_LI...
Account Number : PK2001044001...
Currency : GBP

Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Availablity - User can view the availablity details.
- Payment - User can view the payment details.
- Document and Conditions - User can view document details.
- Additional Fields - User can view the additional fields.
- Advices - User can view the advices.
- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission, Charges and Taxes - User can view commission, charges and taxes details.
- Preview Message - User can view the preview of the simulating message to the remitting bank.

- Party Details - User can view party details like applicant, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- FX Linkage - User can view the FX Linkage details.
- Settlement Details - User can view the settlement details.

1. Click **Approve** to approve the export booking amount block exception check.

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

**Table 2-30 Exception - Limit Check/Credit - Action Buttons – Field Description**

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document. |
| **Remarks** | Specify any additional information regarding the LC Issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following<br>• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761.<br>In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |

**Table 2-30 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description**

| Field | Description |
|---|---|
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Approve** | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. |
| **Back** | Task moves to previous logical step. |

### Exception - Know Your Customer (KYC)

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

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

   **Approve**

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

**Summary**

**Figure 2-32 Exception - Know Your Customer (KYC) Summary**

Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Availablity - User can view the availablity details.
- Payment - User can view the payment details.
- Document and Conditions - User can view document details.
- Additional Fields - User can view the additional fields.
- Advices - User can view the advices.
- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission, Charges and Taxes - User can view commission, charges and taxes details.
- Preview Message - User can view the preview of the simulating message to the remitting bank.

- Party Details - User can view party details like applicant, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- FX Linkage - User can view the FX Linkage details.
- Settlement Details - User can view the settlement details.

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

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

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document. |
| **Remarks** | Specify any additional information regarding the LC Issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following<br>• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761.<br>In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |

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

| Field | Description |
|---|---|
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Approve** | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. |
| **Back** | Task moves to previous logical step. |

### Exception - Limit Check/Credit

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

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

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

Limit check Exception approver can do the following actions:

#### Approve

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

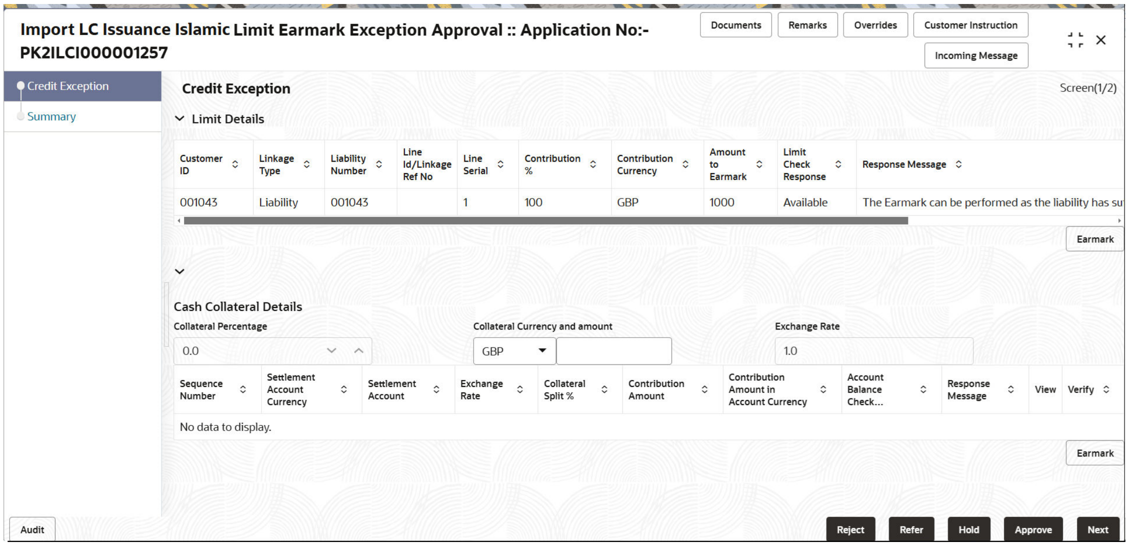
#### Refer

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

#### Reject

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

#### Limit/Credit Check



**Import LC Issuance Islamic Limit Earmark Exception Approval :: Application No:- PK2ILCI000001257**

**Credit Exception**

Screen(1/2)

**Limit Details**

| Customer ID | Linkage Type | Liability Number | Line Id/Linkage Ref No | Line Serial | Contribution % | Contribution Currency | Amount to Earmark | Limit Check Response | Response Message |
|---|---|---|---|---|---|---|---|---|---|
| 001043 | Liability | 001043 |  | 1 | 100 | GBP | 1000 | Available | The Earmark can be performed as the liability has su |

**Cash Collateral Details**

Collateral Percentage: 0.0

Collateral Currency and amount: GBP

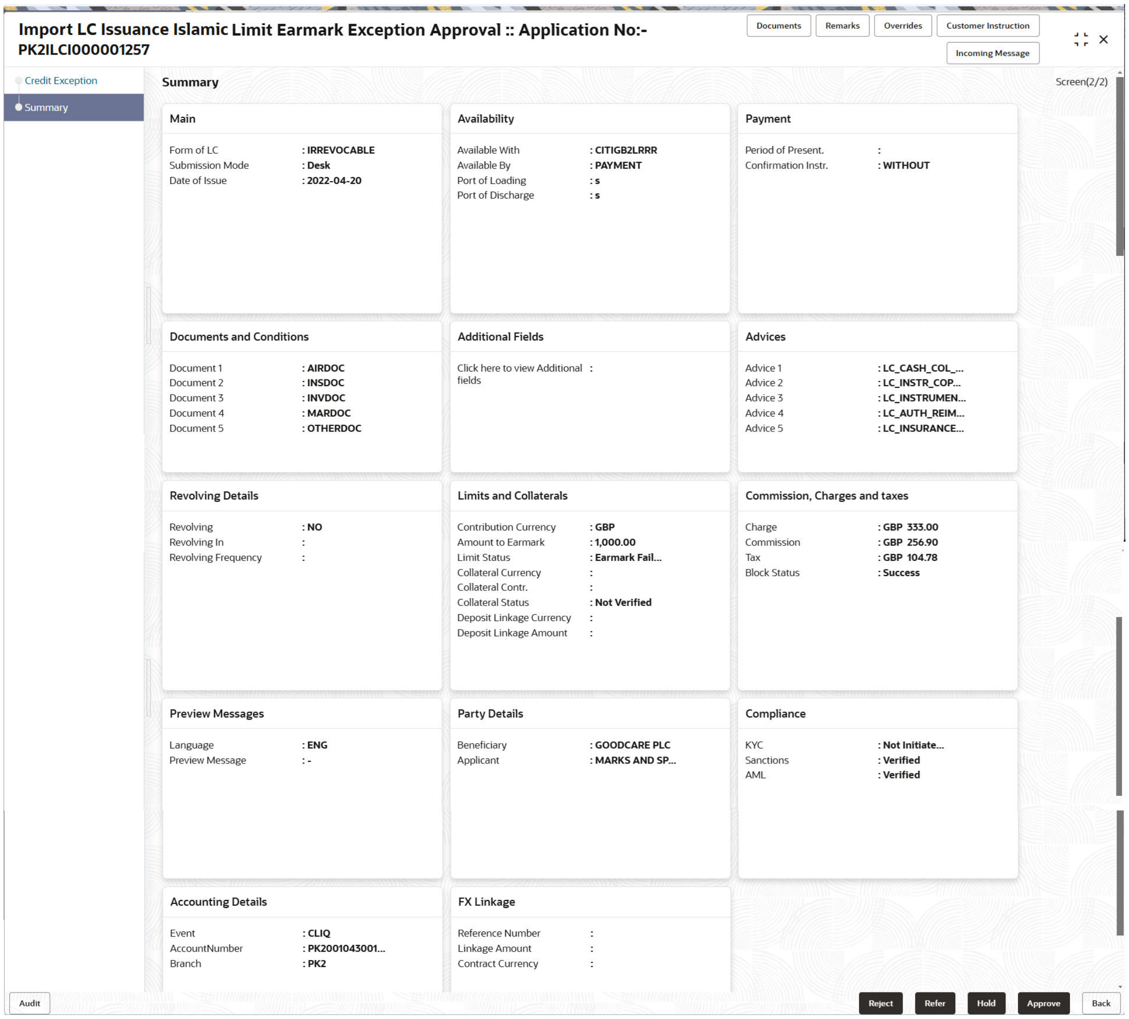
Exchange Rate: 1.0

| Sequence Number | Settlement Account Currency | Settlement Account | Exchange Rate | Collateral Split % | Contribution Amount | Contribution Amount in Account Currency | Account Balance Check... | Response Message | View | Verify |
|---|---|---|---|---|---|---|---|---|---|---|
| No data to display. |  |  |  |  |  |  |  |  |  |  |

This section will display the amount block exception details.

## Summary

## Summary



**Import LC Issuance Islamic Limit Earmark Exception Approval :: Application No:- PK2ILCI000001257**

**Summary**

Screen(2/2)

**Main**

Form of LC : IRREVOCABLE
Submission Mode : Desk
Date of Issue : 2022-04-20

**Availability**

Available With : CITIGB2LRRR
Available By : PAYMENT
Port of Loading : s
Port of Discharge : s

**Payment**

Period of Present. :
Confirmation Instr. : WITHOUT

**Documents and Conditions**

Document 1 : AIRDOC
Document 2 : INSDOC
Document 3 : INVDOC
Document 4 : MARDOC
Document 5 : OTHERDOC

**Additional Fields**

Click here to view Additional fields :

**Advices**

Advice 1 : LC_CASH_COL_...
Advice 2 : LC_INSTR_COP...
Advice 3 : LC_INSTRUMEN...
Advice 4 : LC_AUTH_REIM...
Advice 5 : LC_INSURANCE...

**Revolving Details**

Revolving : NO
Revolving In :
Revolving Frequency :

**Limits and Collaterals**

Contribution Currency : GBP
Amount to Earmark : 1,000.00
Limit Status : Earmark Fail...
Collateral Currency :
Collateral Contr. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

**Commission, Charges and taxes**

Charge : GBP 333.00
Commission : GBP 256.90
Tax : GBP 104.78
Block Status : Success

**Preview Messages**

Language : ENG
Preview Message : -

**Party Details**

Beneficiary : GOODCARE PLC
Applicant : MARKS AND SP...

**Compliance**

KYC : Not Initiate...
Sanctions : Verified
AML : Verified

**Accounting Details**

Event : CLIQ
AccountNumber : PK2001043001...
Branch : PK2

**FX Linkage**

Reference Number :
Linkage Amount :
Contract Currency :

Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Availablity - User can view the availablity details.
- Payment - User can view the payment details.
- Document and Conditions - User can view document details.
- Additional Fields - User can view the additional fields.
- Advices - User can view the advices.
- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission, Charges and Taxes - User can view commission, charges and taxes details.
- Preview Message - User can view the preview of the simulating message to the remitting bank.
- Party Details - User can view party details like applicant, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- FX Linkage - User can view the FX Linkage details.
- Settlement Details - User can view the settlement 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.

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

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

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document. |
| **Remarks** | Specify any additional information regarding the LC Issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |

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

| Field | Description |
|---|---|
| **Customer Instruction** | Click to view/ input the following<br>• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **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. |

## 2.7 Multi Level Approval

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

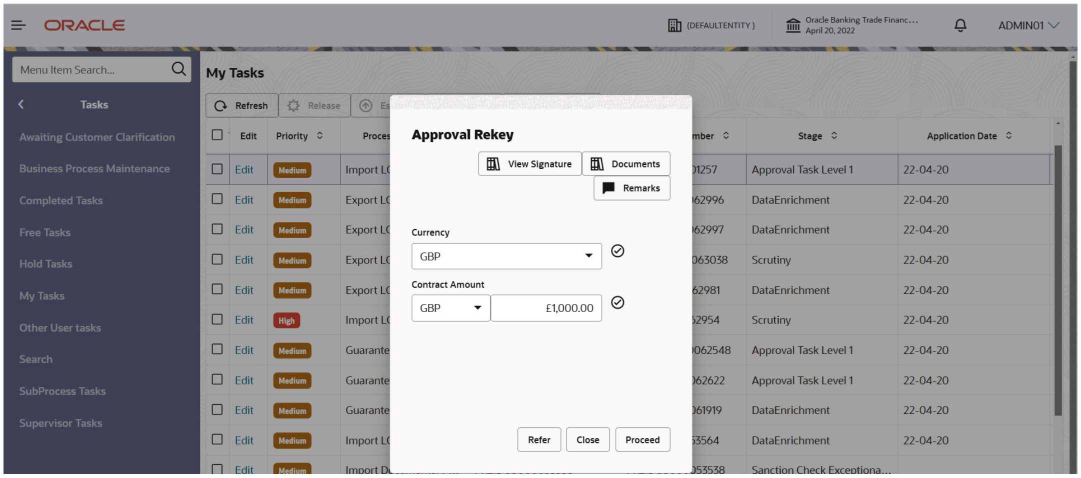
This stage allows the approver user to approve a Import LC Issuance - Islamic Transaction.

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 appears.

**Figure 2-33 Approval Re-Key**



Currency: GBP

Contract Amount: GBP £1,000.00

For non online channel, the 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 and user will not be able to approve the task.

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.:

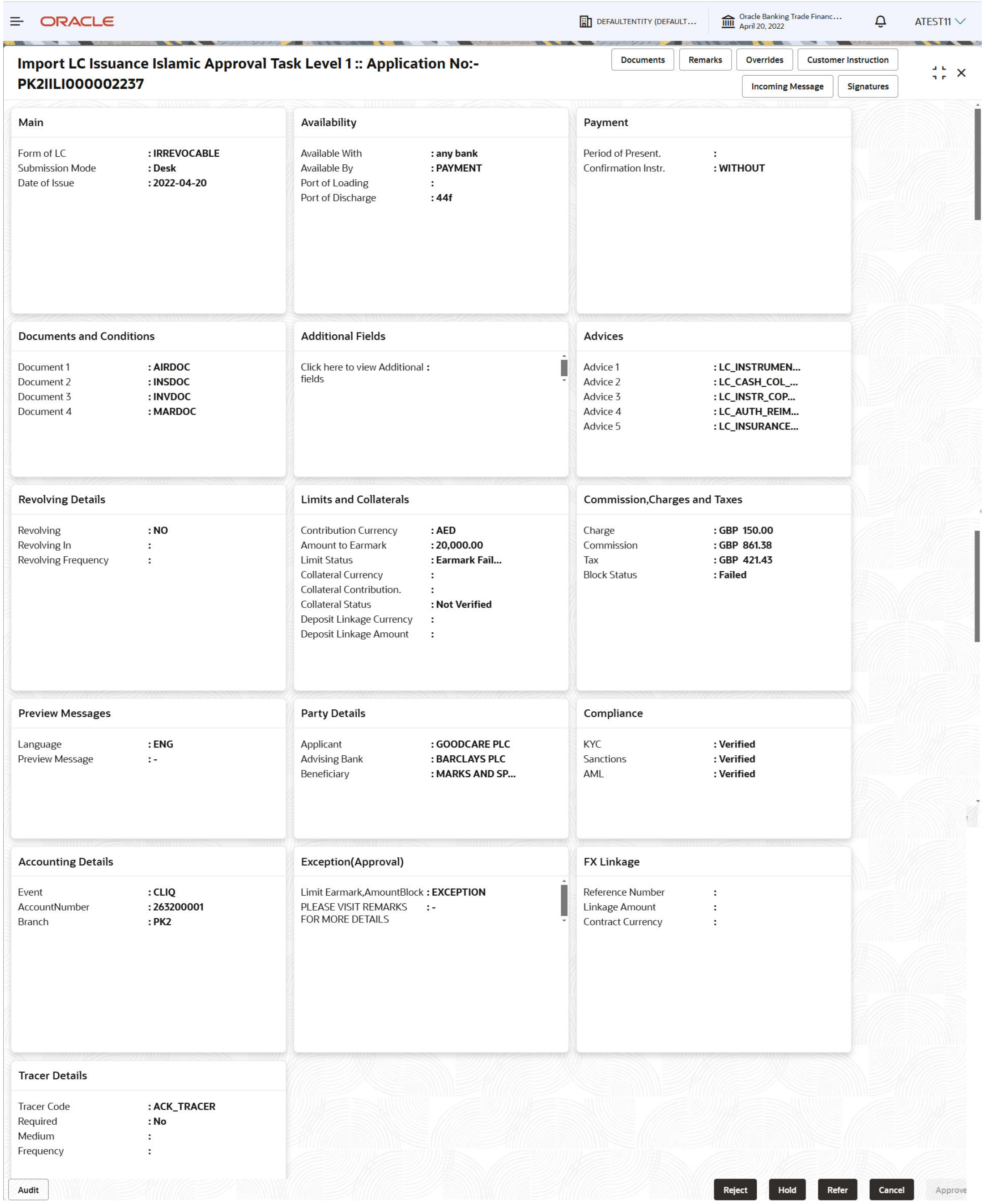
   - Currency
   - Amount

   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 appears. 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



**Import LC Issuance Islamic Approval Task Level 1 :: Application No:- PK2IILI000002237**

**Main**
Form of LC : IRREVOCABLE
Submission Mode : Desk
Date of Issue : 2022-04-20

**Availability**
Available With : any bank
Available By : PAYMENT
Port of Loading :
Port of Discharge : 44f

**Payment**
Period of Present. :
Confirmation Instr. : WITHOUT

**Documents and Conditions**
Document 1 : AIRDOC
Document 2 : INSDOC
Document 3 : INVDOC
Document 4 : MARDOC

**Additional Fields**
Click here to view Additional fields :

**Advices**
Advice 1 : LC_INSTRUMEN...
Advice 2 : LC_CASH_COL_...
Advice 3 : LC_INSTR_COP...
Advice 4 : LC_AUTH_REIM...
Advice 5 : LC_INSURANCE...

**Revolving Details**
Revolving : NO
Revolving In :
Revolving Frequency :

**Limits and Collaterals**
Contribution Currency : AED
Amount to Earmark : 20,000.00
Limit Status : Earmark Fail...
Collateral Currency :
Collateral Contribution. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

**Commission,Charges and Taxes**
Charge : GBP 150.00
Commission : GBP 861.38
Tax : GBP 421.43
Block Status : Failed

**Preview Messages**
Language : ENG
Preview Message : -

**Party Details**
Applicant : GOODCARE PLC
Advising Bank : BARCLAYS PLC
Beneficiary : MARKS AND SP...

**Compliance**
KYC : Verified
Sanctions : Verified
AML : Verified

**Accounting Details**
Event : CLIQ
AccountNumber : 263200001
Branch : PK2

**Exception(Approval)**
Limit Earmark,AmountBlock : EXCEPTION
PLEASE VISIT REMARKS FOR MORE DETAILS : -

**FX Linkage**
Reference Number :
Linkage Amount :
Contract Currency :

**Tracer Details**
Tracer Code : ACK_TRACER
Required : No
Medium :
Frequency :

Tiles Displayed in Summary:

- Main - User can view and modify details about application details and LC details, if required.
- Availability - User can view and modify availability and shipment details, if required.
- Payment - User can view and modify all details related to payments, if required.
- Documents and Conditions - User can view and modify the documents required grid and the additional conditions grid, if required.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the details of advices.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission Charges and Taxes - User can view and modify commission, charge and tax details, if required.
- Preview Messages - User can view and modify preview details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

- Exception(Approval) - User can view the exception(Approval) details.
- FX Linkage - User can view the FX Linkage details.
- Insurance Details - User can view the insurance details.
- Tracer Details - User can view the tracer details.
- Settlement Details - User can view the settlement details.

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

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

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document.<br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the LC Issuance. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |

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

| Field | Description |
|---|---|
| **Customer Instruction** | Click to view/ input the following<br>• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **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. |
| **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.

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

## 2.7.1 Reject Approval

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

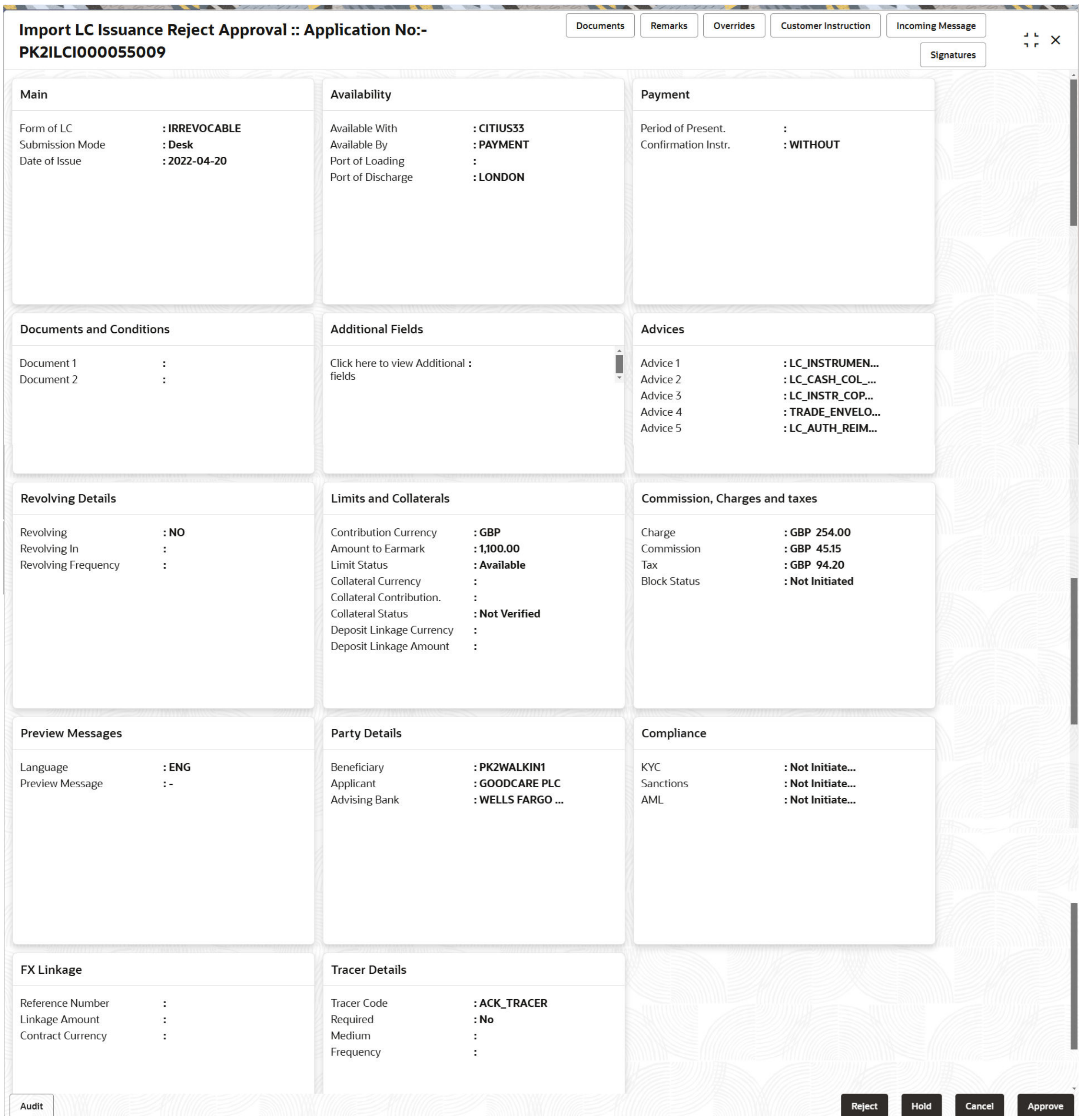
As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Import LC Issuance available in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

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

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

**Summary**



**Import LC Issuance Reject Approval :: Application No:- PK2ILCI000055009**

**Main**

Form of LC : IRREVOCABLE
Submission Mode : Desk
Date of Issue : 2022-04-20

**Availability**

Available With : CITIUS33
Available By : PAYMENT
Port of Loading :
Port of Discharge : LONDON

**Payment**

Period of Present. :
Confirmation Instr. : WITHOUT

**Documents and Conditions**

Document 1 :
Document 2 :

**Additional Fields**

Click here to view Additional fields :

**Advices**

Advice 1 : LC_INSTRUMEN...
Advice 2 : LC_CASH_COL_...
Advice 3 : LC_INSTR_COP...
Advice 4 : TRADE_ENVELO...
Advice 5 : LC_AUTH_REIM...

**Revolving Details**

Revolving : NO
Revolving In :
Revolving Frequency :

**Limits and Collaterals**

Contribution Currency : GBP
Amount to Earmark : 1,100.00
Limit Status : Available
Collateral Currency :
Collateral Contribution. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

**Commission, Charges and taxes**

Charge : GBP 254.00
Commission : GBP 45.15
Tax : GBP 94.20
Block Status : Not Initiated

**Preview Messages**

Language : ENG
Preview Message : -

**Party Details**

Beneficiary : PK2WALKIN1
Applicant : GOODCARE PLC
Advising Bank : WELLS FARGO ...

**Compliance**

KYC : Not Initiate...
Sanctions : Not Initiate...
AML : Not Initiate...

**FX Linkage**

Reference Number :
Linkage Amount :
Contract Currency :

**Tracer Details**

Tracer Code : ACK_TRACER
Required : No
Medium :
Frequency :

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

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

- Main Details - User can view and modify details about application details and LC details, if required.
- Availability - User can view and modify availability and shipment details, if required.
- Payments - User can view and modify all details related to payments, if required.
- Documents and Conditions - User can view and modify the documents required grid and the additional conditions grid, if required.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the details of advices.

- Revolving Details - User can view and modify revolving details on revolving LC, if applicable.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission Charges and Taxes - User can view and modify Commission, Charges and Taxes details, if required.
- Preview Messages - User can view and modify preview details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- FX Linkage - User can view the FX Linkage details.
- Tracer Details - User can view the tracer details.

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

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

**Table 2-34 Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document.<br>Application displays the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the collection. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following<br>• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761.<br>In case of MT798, the User can click and view the MT798 message(770,700/701). |

**Table 2-34 (Cont.) Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures. |
| **Reject** | On click of Reject, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks. |
| **Hold** | User can put the transaction on 'Hold'. Task will remain in Pending state. |
| **Cancel** | Cancel the Reject Approval. |
| **Approve** | On click of Approve, the transaction is rejected. |

## 2.8 Customer - Acknowledgement

This topic helps you quickly get acquainted with the Customer Acknowledgement process.

Customer Acknowledgment is generated every time a new Import LC Issuance is requested from the customer. The acknowledgment letter format is as follows.

To: <CUSTOMER NAME> DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

SUB: Acknowledgement to your LC Application number <CUSTOMER REFERENCE NUMBER> dated <APPLICATION DATE>

This letter is to inform you that we have received your application for issue of Import LC with the below details: CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: <LC CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

We have also received the following Documents from you for processing the request:

Document Name 1

Document Name 2

Document Name n

We have registered your request. Please quote our reference < PROCESS REF NUMBER> in any future correspondence.

This acknowledgement does not constitute issuance of LC.

Thank you for banking with us.

Regards,

<DEMO BANK>

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Thank you

- Customer - Reject Advice
  This topic helps you quickly get acquainted with the Customer - Reject Advice.

## 2.8.1 Customer - Reject Advice

This topic helps you quickly get acquainted with the Customer - Reject Advice.

Reject Letter is generated by the system and addressed to the customer, when a task is rejected by the user. The Reject Letter format is as follows.

FROM:

<BANK NAME>>

<BANK ADDRESS

To: <CUSTOMER NAME> DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Import LC Application <Customer Reference Number> under our Process Ref <Process Ref No> - Rejected

Further to your recent Import LC application request dated <Application Date -DD/MM/YYYY>, under our process ref no <process ref no>, this is to advise you that we will not be able to issue the required LC.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the LC due to the below reason <Reject Reason > On behalf of Demo Bank, we thank you for your ongoing business and trust we will continue to serve you in future.

For any further queries about details of your Import LC application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx
Yours Truly

Authorized Signatory

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