# Oracle Banking Trade Finance Process Management

## Import LC Liquidation User Guide

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

G46106-01

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## Purpose

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

## Audience

This document is intended for the following audience:

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

## Documentation Accessibility

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

- Access to Oracle Support

## Access to Oracle Support

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

# Critical Patches

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

# 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.

# Diversity and Inclusion

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

# Conventions

The following text conventions are used in this document:

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

# Related Documents

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

- Getting Started User Guide

- Oracle Banking Common Core User Guide

# Screenshot Disclaimer

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

# Acronyms and Abbreviations

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

**Table 1 Acronyms and Abbreviations**

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

# Basic Actions

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

**Table 2 Common Action Buttons and its Definitions**

| Action Buttons | Description |
| --- | --- |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<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. |
| **Submit** | Click **Submit** to complete the transaction after you specify all the input parameters for a particular process. The task will get moved to next logical stage of the process. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. |

# Symbols and Icons

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

**Table 3 Symbols and Icons - Common**

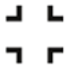
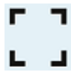
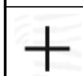
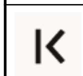
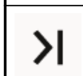
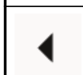
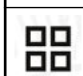
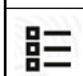
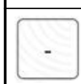
| Symbol/Icon | Function |
| --- | --- |
|  | Minimize |
|  | Maximize |
|  | Close |
|  | Perform Search |
|  | Open a list |
|  | Date Range |
|  | Add a new record |
|  | Navigate to the first record |
|  | Navigate to the last record |
|  | Navigate to the previous record |
|  | Navigate to the next record |
|  | Grid view |
|  | List view |
|  | Refresh |
|  | Click this icon to add a new row. |
|  | Click this icon to delete a row, which is already added. |
|  | Calendar |
|  | Alerts |

**Table 3 (Cont.) Symbols and Icons - Common**

| Symbol/Icon | Function |
| --- | --- |
|  | Unlock Option |
|  | View Option |
|  | Reopen Option |

**Table 4 Symbols and Icons - Widget**

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

1

# Oracle Banking Trade Finance Process Management

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

Welcome to the Oracle Banking Trade Finance Process Management 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 Liquidation

This process illustrates the update to an Import LC Liquidation handled in OBTFPM

Import LC liquidation process enables the user to liquidate of drawings under an Import LC.

This topic contains following subtopics:

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the new import LC Liquidation request.
- Registration
  This topic provides the systematic instructions to initiate the **Registration** stage of **Import LC Liquidation** request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of import LC Liquidation request.
- Exceptions
  This topic helps you quickly get acquainted with the Exceptions process.
- Multi Level Approval
  This topic helps you quickly get acquainted with the Multi Level Approval process.

## 2.1 Common Initiation Stage

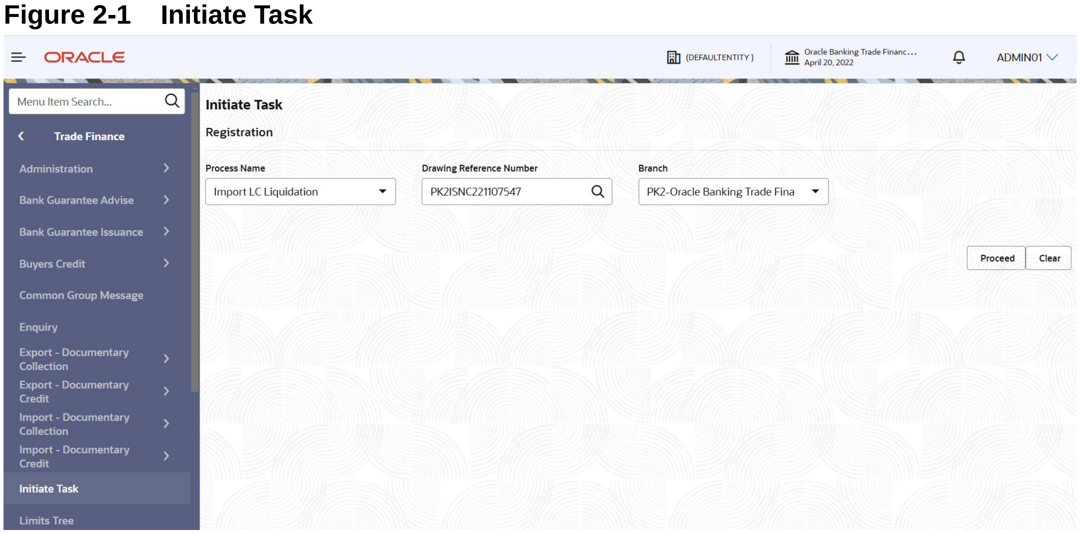
This topic provides the systematic instructions to initiate the new import LC Liquidation request.

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

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

   The **Initiate Task** screen appears.

**Figure 2-1 Initiate Task**



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

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

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

**Table 2-1 Initiate Task - Field Description**

| Field | Description |
|---|---|
| **Process Name** | Select a process name from the drop-down list. |
| **Drawing Reference Number** | Click **Search** to search and slect the Drawing Reference Number. |
| **Branch** | Select the required branch code from the drop-down list. |

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

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

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

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

# 2.2 Registration

This topic provides the systematic instructions to initiate the **Registration** stage of **Import LC Liquidation** request.

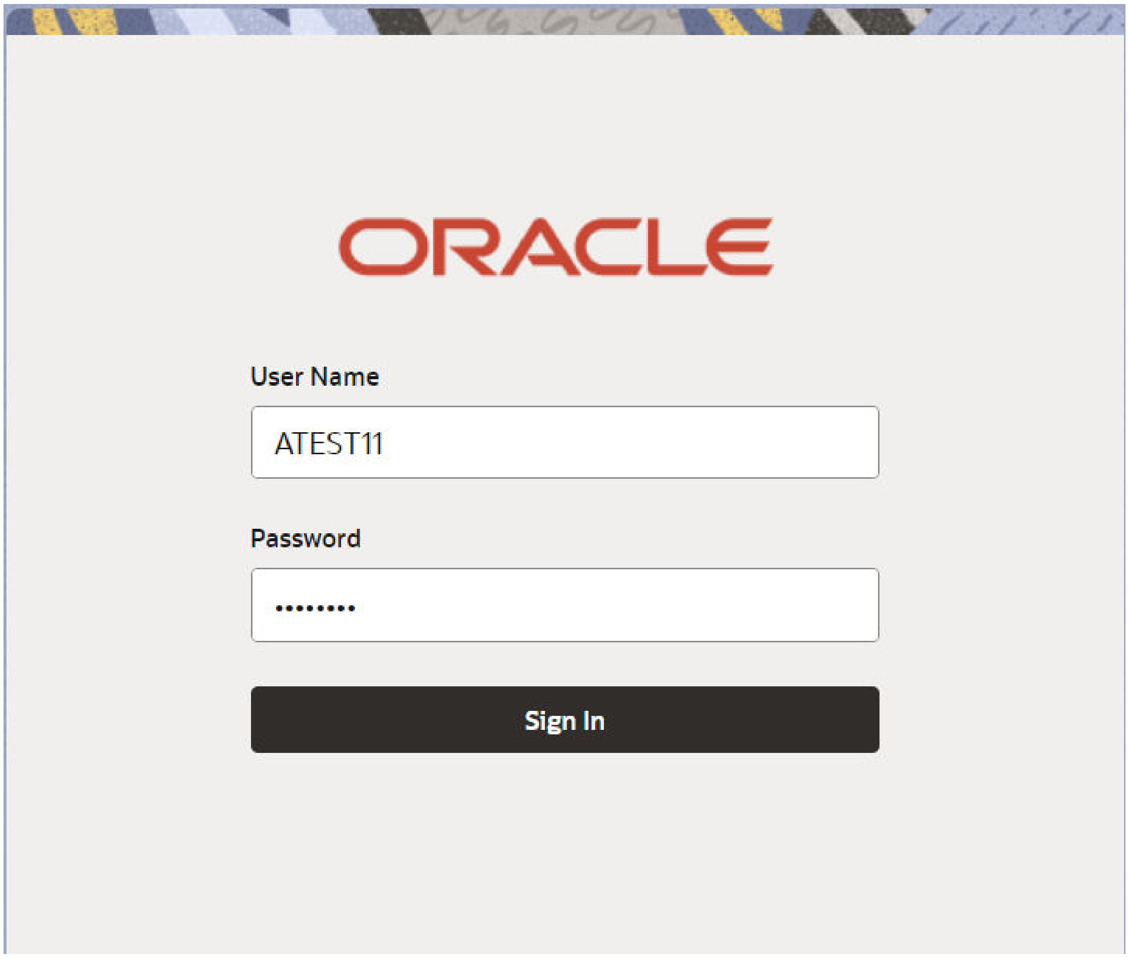
The process starts from Registration stage, during registration stage, user can capture the basic details of the transaction and upload related documents. On submit of the request the request will be available for an LC expert to handle the liquidation request in the next stage.

The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E ( of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.

The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

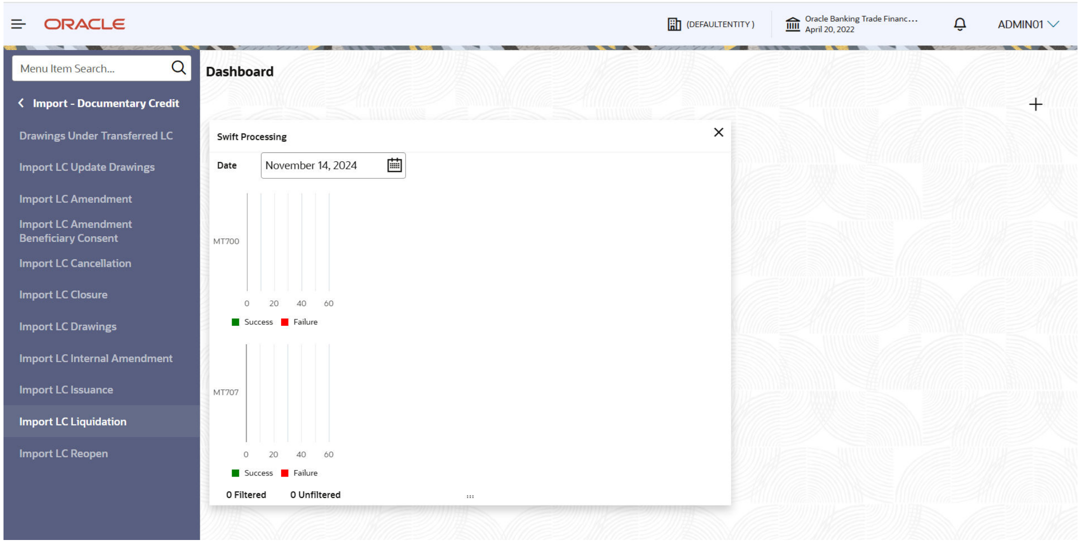
Specify **User ID** and **Password**, and login to **Home** screen.

**Figure 2-2 LogIn Screen**



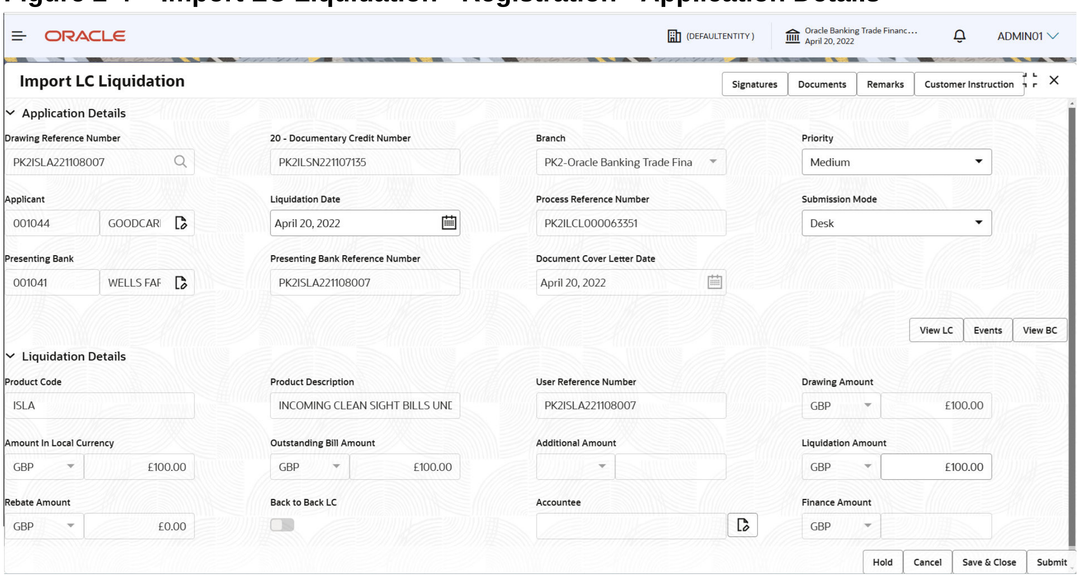

1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Import Documentary Credit**.
2. Under **Import Documentary Credit**, click **Import LC Liquidation**.

**Figure 2-3 Import LC Liquidation**




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

**Figure 2-4 Import LC Liquidation - Registration - Application Details**




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

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

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

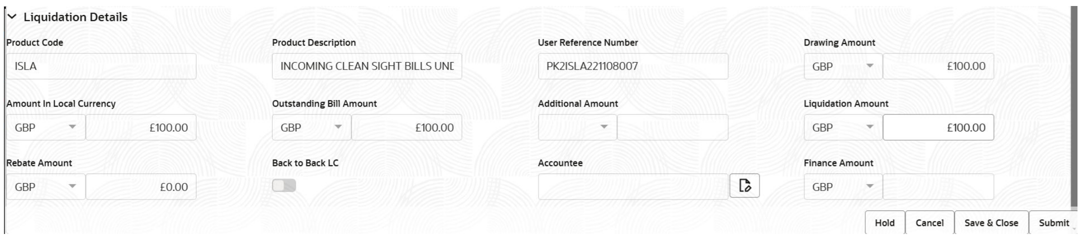
| Field | Description |
|---|---|
| **Drawing Reference Number** | Specify the drawing reference number.<br>Alternatively, click **Search** icon to search and select the drawing reference number from the look-up.<br>In the look-up, user can input Drawing Reference Number, LC Reference Number, Counter Party, Beneficiary, Currency, Amount, Issue Date and User Reference to fetch the drawing details.<br>Based on the search result, select the applicable LC to add the applicant response.<br>System searches Drawing contracts based on Customer ID available in Drawing contract in Back office system. |
| **Documentary Credit Number** | Read only field.<br>Documentary credit number will be auto-populated based on the selected Drawing Reference Number from the lookup. |
| **Branch** | Read only field.<br>Branch details will be auto-populated based on the selected Drawing Reference Number from the lookup. |
| **Priority** | System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority.<br>User can change the priority populated any time before submit. |
| **Applicant** | Read only field.<br>Applicant details will be auto-populated based on the selected Drawing Reference Number. |
| **Liquidation Date** | By default, the application will display branch's current date and enables the user to change the date, back date is not alowed. |
| **Process Reference Number** | Read only field.<br>Unique sequence number for the transaction.<br>This is auto generated by the system based on process name and branch code. |
| **Submission Mode** | Select the submission mode of Import LC Liquidation update request. By default the submission mode will have the value as 'Desk' for transactions created via registration.<br>By default the submission mode will have the value as 'Desk'.<br>• **Desk** - Request received through Desk<br>• **Courier** - Request received through Courier<br>• **Email** - Request received through Mail<br>• **Fax** - Request received through Fax |
| **Presenting Bank** | Read only field.<br>This field displays the Presenting Bank name as per the drawing. |

**Table 2-3 (Cont.) Import LC Liquidation - Registration - Application Details - Field Description**

| Field | Description |
|---|---|
| **Presenting Bank Reference Number** | Read only field.<br><br>This field displays the Presenting Bank reference number as per the drawing. |

**Liquidation Details**

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




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

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

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

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

| Field | Description |
|---|---|
| **Product Code** | Read only field.<br><br>This field displays the product code of the drawing based on the selected Drawing Reference Number. |
| **Product Description** | Read only field.<br><br>This field displays the description of the product as per the product code. |
| **User Reference Number** | Read only field.<br><br>This field displays the user reference number of the product as per the product code. |
| **Drawing Amount** | Read only field.<br><br>This field displays the LC drawing amount as per the selected Drawing Reference Number. |

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

| Field | Description |
|---|---|
| **Amount In Local Currency** | Read only field.<br>This field displays the local currency and amount. |
| **Outstanding Bill Amount** | Read only field.<br>Outstanding LC value will be auto-populated. This field displays the value as per the latest Drawing details. |
| **Additional Amount** | Read only field.<br>This field displays any additional amount as per the latest LC details. |
| **Liquidation Amount** | Liquidation Amount defaults to the Outstanding Bill Amount. The user can modify the defaulted Liquidation Amount, if required.<br>Liquidation currency is defaulted from the system. |
| **Rebate Amount** | Read only field.<br>Rebate to the bill outstanding amount. |
| **Back to Back LC** | Read only field.<br>This option is enabled, if the Import LC is back to back LC.<br>This option is disabled, if back to back LC is not applicable. |
| **Accountee** | Read only field.<br>The accountee name is auto-populated, if available. |
| **Finance Amount** | Read only field.<br>The value for finance amount and currency is defaulted from the system. |

5. Click **Submit**.

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

**Table 2-5 Import LC Liquidation - Registration - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | Upload the documents received under the LC.<br>Application displays mandatory documents to be uploaded for Import LC Drawings. Place holders are also available to upload additional documents submitted by the applicant |
| **Remarks** | Specify any additional information regarding the drawing. This information can be viewed by other users processing the request. |
| **Customer Instruction** | Click to view/ input the following:<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Common Group Messages** | Click Common Group Message button, to send MT799 and MT999 messages from within the task. |

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

| Field | Description |
|---|---|
| **View LC** | Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.<br>System displays 'Received from customer ID 'and 'Received from Party' along with other party details. |
| **Events** | Click to view the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from Issuance. |
| **View BC** | Click to view the latest BC values displayed in the respective fields. All fields displayed in BC details section are read only fields. |
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancels the Import LC Liquidation 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, task will get moved to next logical stage of Import LC Liquidation.<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.<br>The checklist items under Registration Stage are: Application signed and stamped Customer signature verified Any correction or alteration initialed by the applicant. |

- Document Linkage
  This topic provides the systematic instructions to initiate the document linkage.
- 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 Document Linkage

This topic provides the systematic instructions to initiate the document linkage.

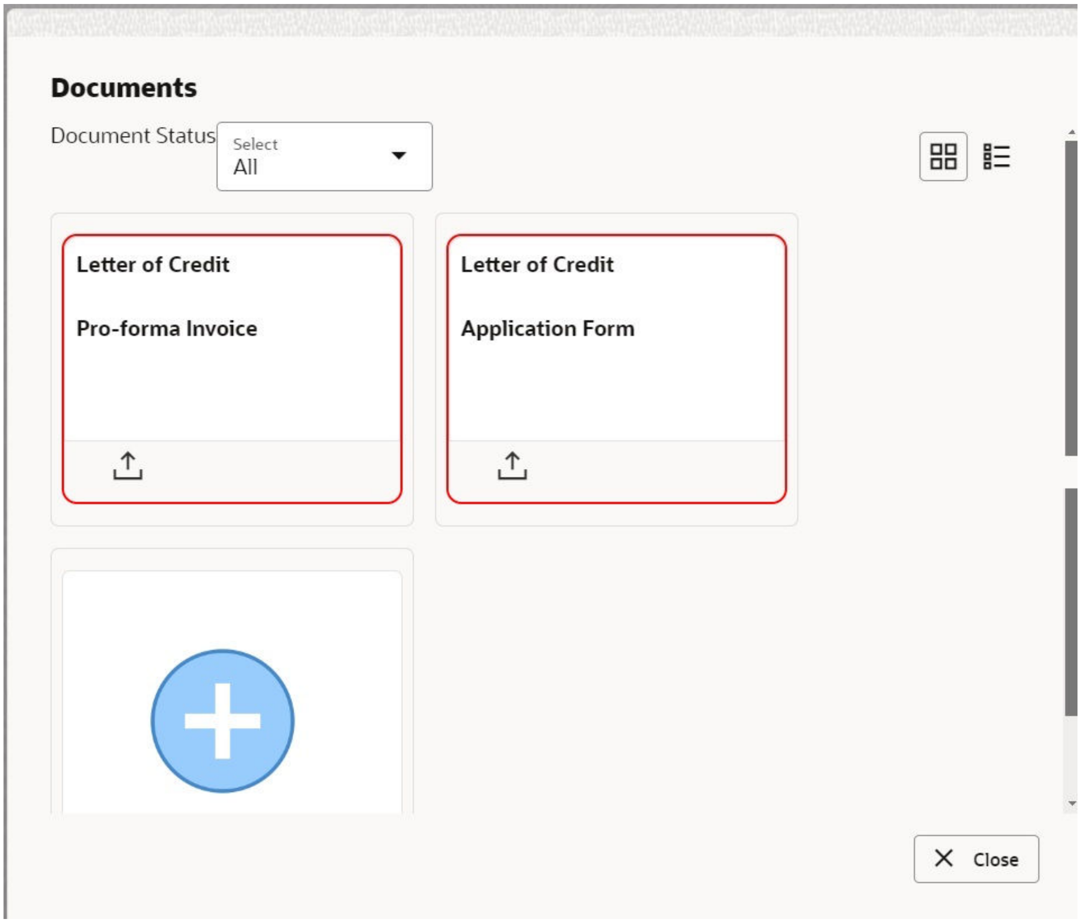
In Oracle Banking Trade Finance Process Management, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored in DMS will have a unique document id along with other Metadata. The uploaded Document image in the DMS should be available/queried in the Process flow stage screens to link with the task by using the Document ID.

System displays the Documents ids which is not linked with any of the task. Mid office should allow either upload the document or link the document during task processing. The Mid office should allow to Link the same Document in multiple tasks.

Specify **User ID** and **Password**, and navigate to **Registration** screen.

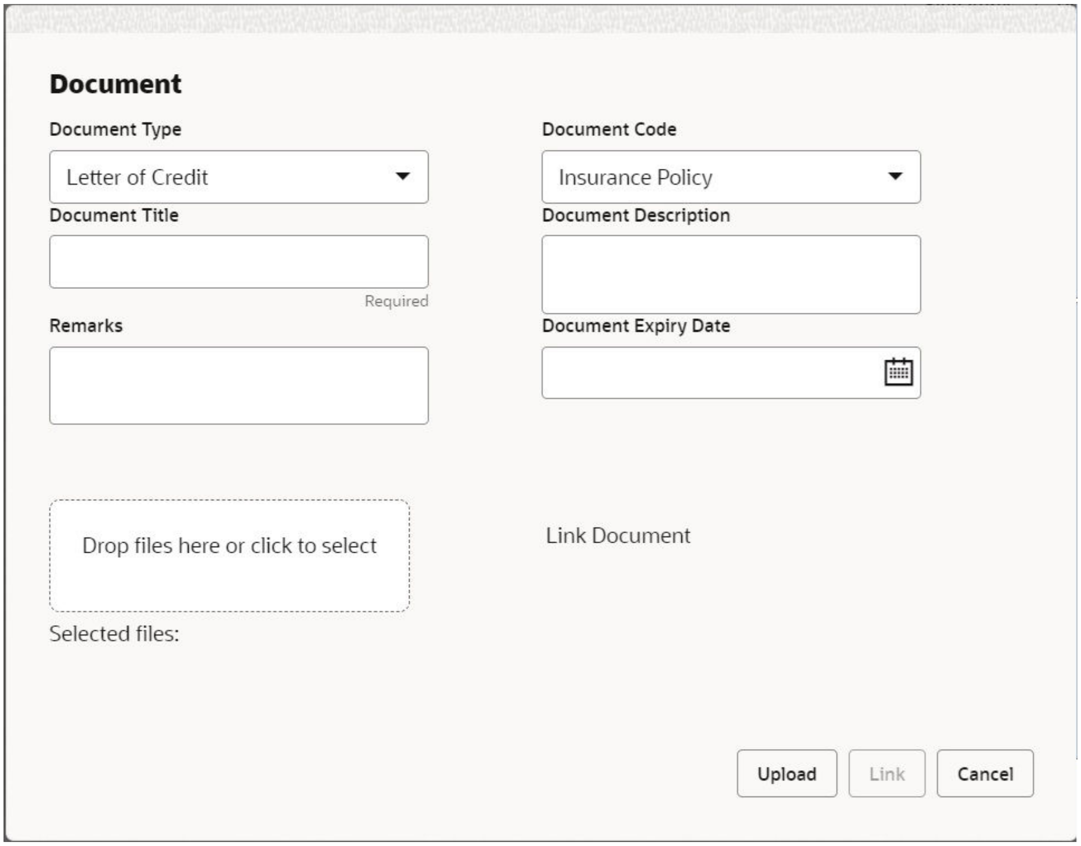
1. On the header of **Registration** screen, click, **Documents**.

   The **Document** pop-up screen is displayed.

2. Click the **Add Additional Documents** button/ link.

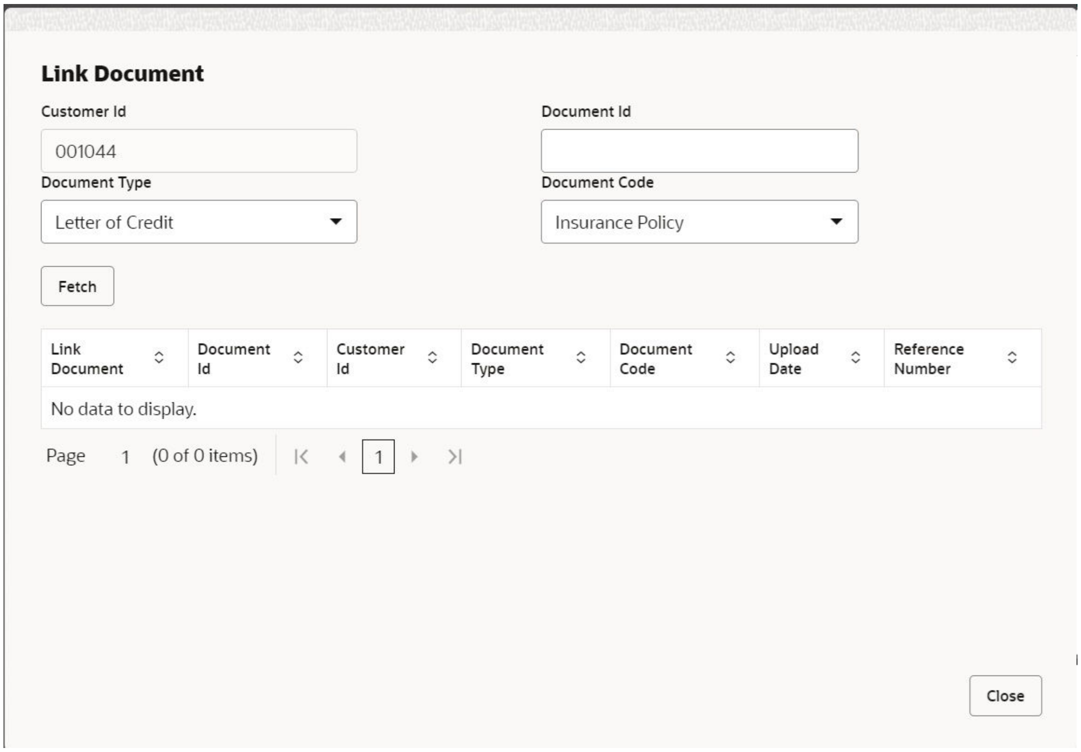
The **Document** screen is displayed.




| Field | Description |
| --- | --- |
| **Document Type** | Select the document type from list.<br>Indicates the document type from metadata. |
| **Document Code** | Select the document Code from list.<br>Indicates the document Code from metadata. |
| **Document Title** | Specify the document title. |
| **Document Description** | Specify the document description. |
| **Remarks** | Specify the remarks. |
| **Document Expiry Date** | Select the document expiry date. |
| **Link Document** | The link to link the existing uploaded documents from DMS to the workflow task. |

3. Select the document to be uploaded or linked and click the **Link Document** link.

   The link **Document** pop up screen is displayed.
   The value selected in **Document Type** and **Document Code** of **Document** screen are defaulted in the **Link Document Search** screen.

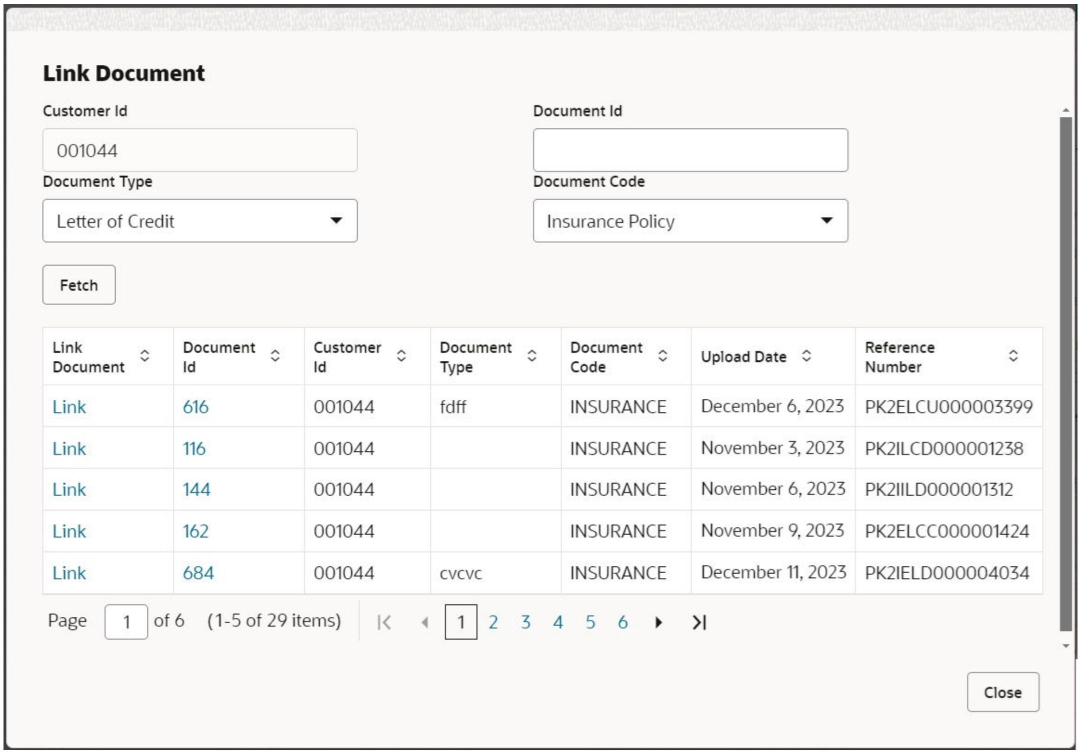



4. Click **Fetch** to retrieve the details from DMS.

   System displays all the documents available for the given **Document Type** and **Document Code** for the customer.

| Field | Description |
|---|---|
| **Customer ID** | This field displays the transaction Customer ID. |
| **Document ID** | Specify the document ID. |
| **Document Type** | Select the document type from list. |
| **Document Code** | Select the document Code from list. |
| **Search Result** | |
| **Document ID** | This field displays the document ID from metadata. |
| **Customer ID** | This field displays the transaction customer ID. |
| **Document Type** | This field displays the document type from metadata. |
| **Document Code** | This field displays the document code from metadata. |
| **Link Document** | The link to link the existing uploaded documents from DMS to the workflow task. |
| **Upload Date** | The field displays the upload date of the document. |
| **Reference Number** | The field displays the reference number of the document. |

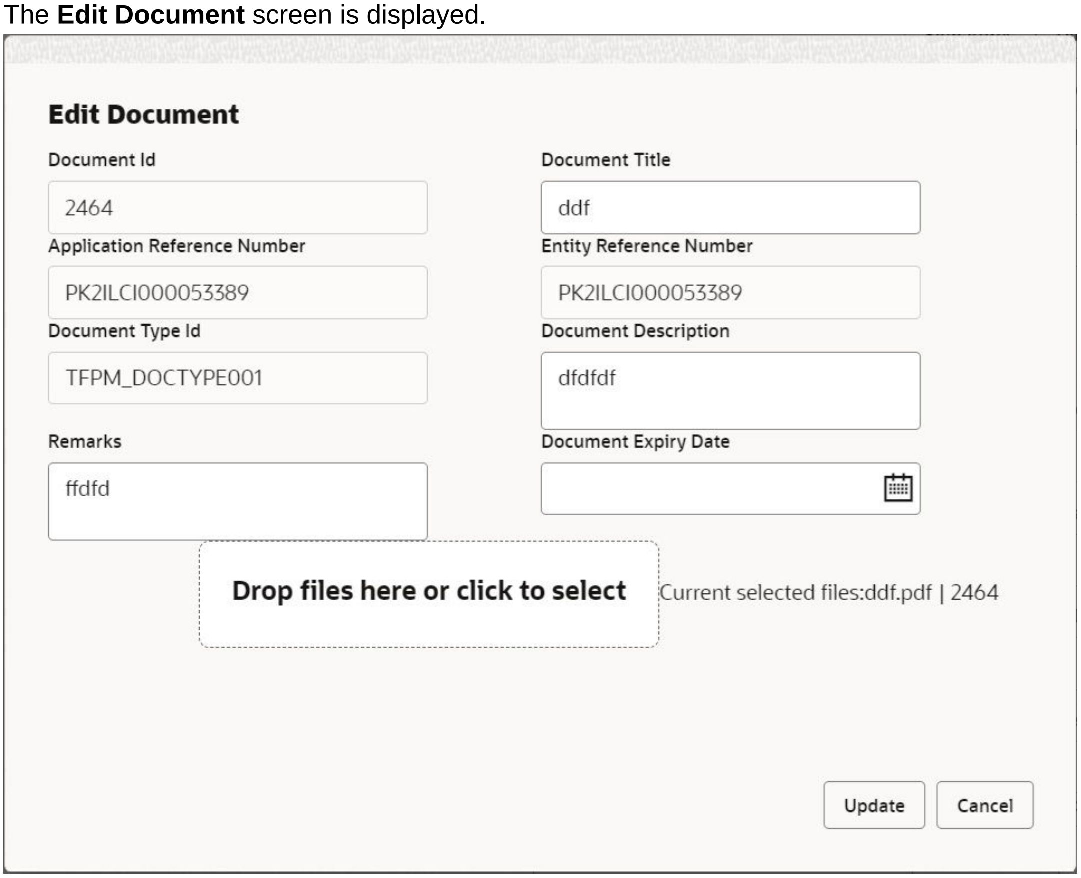
5. Click **Link** to link the particular document required for the current transaction.




Post linking the document, the user can View, Edit and Download the document.

6. Click **Edit** icon to edit the documents.

   The **Edit Document** screen is displayed.

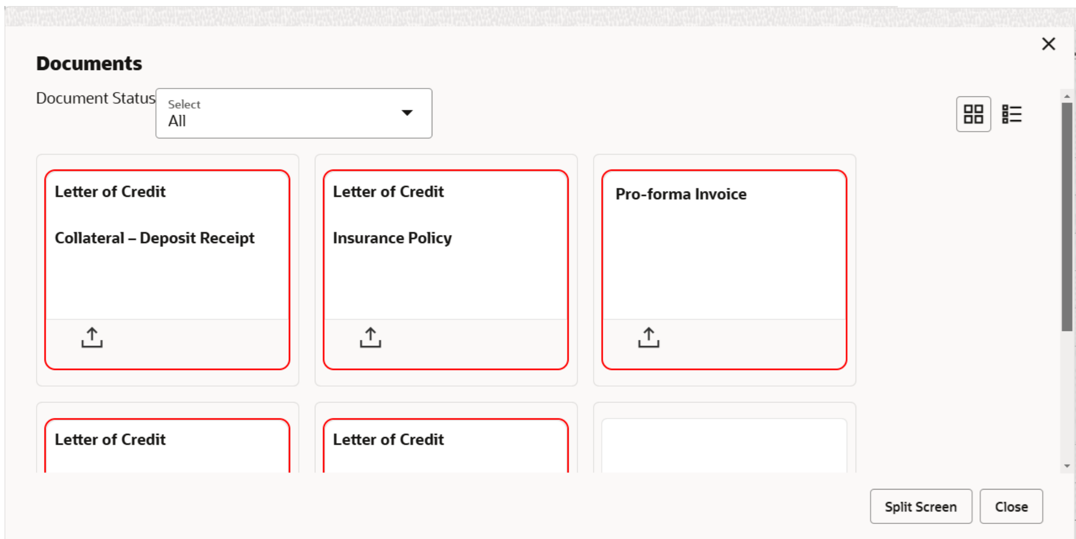


## 2.2.2 Oracle Banking Trade Finance Process Management - OBDX Bidirectional flow

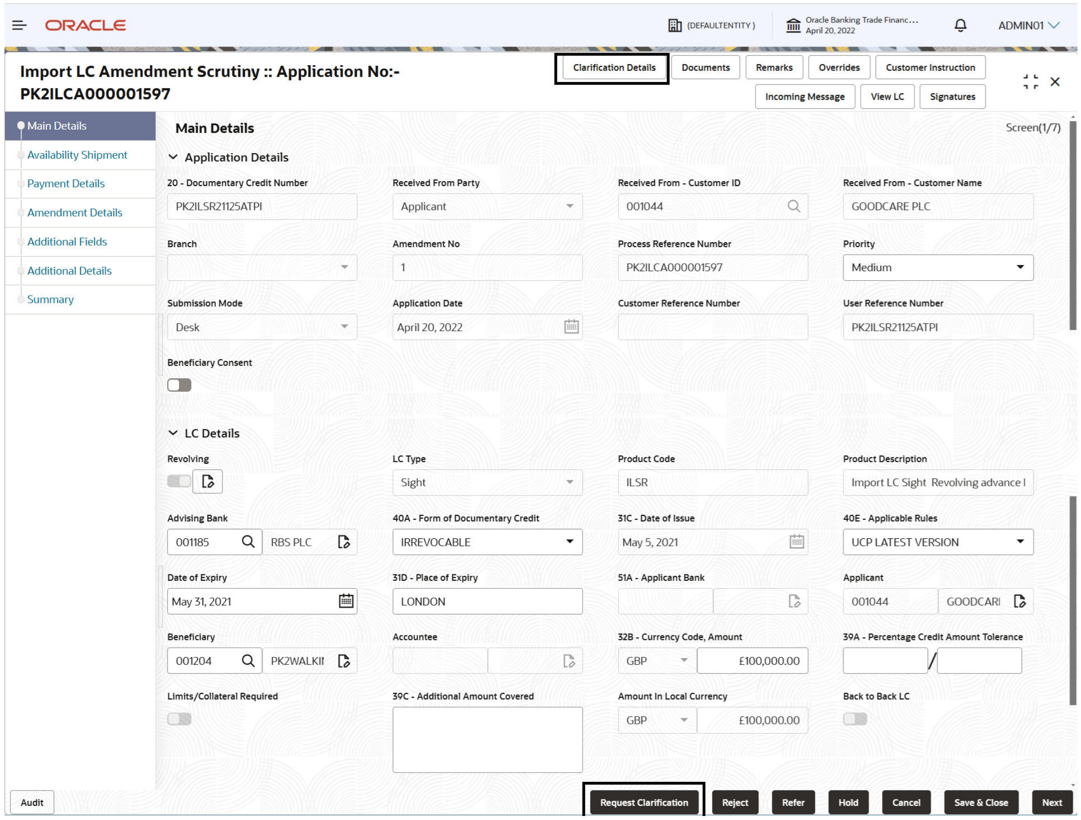
This topic provides the systematic instructions to initiate the OBTFPM- OBDX Bidirectional flow.

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.

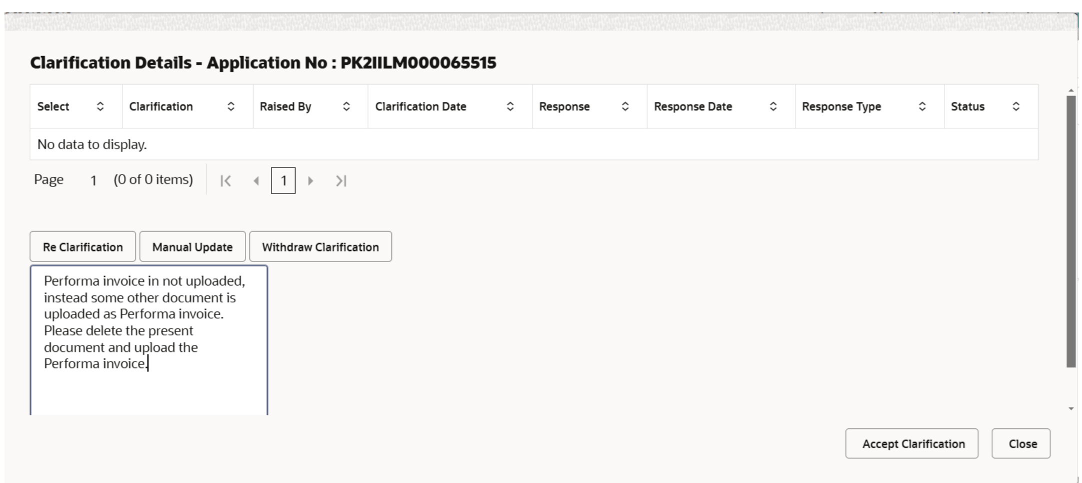
1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.



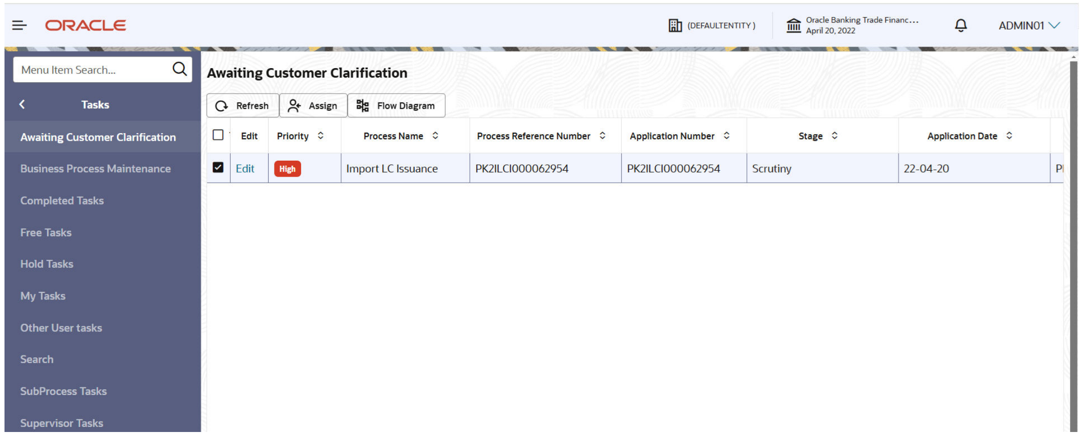

2. The task created will land in the Scrutiny stage of Oracle Banking Trade Finance Process Management for handling by Trade expert for reviewing and identifying mismatch/ incomplete data.
3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, Oracle Banking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




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.

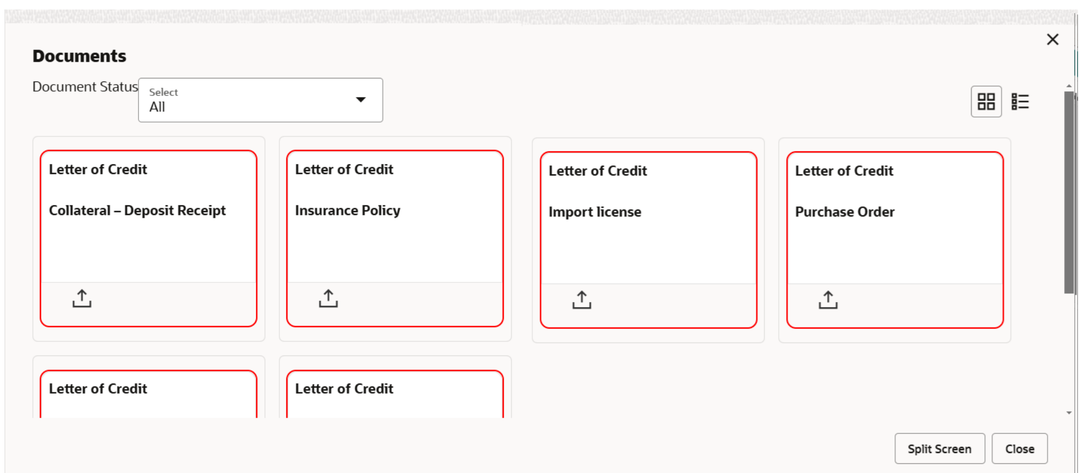



8. The task goes to **Awaiting Customer Clarification** state until the response received from the customer.




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.




- Bi-Directional Flow for Offline Transactions Initiated from Oracle Banking Trade Finance Process Management
  This topic provides the systematic instructions to initiate the Bi-Directional Flow for Offline Transactions Initiated from Oracle Banking Trade Finance Process Management.

## 2.2.2.1 Bi-Directional Flow for Offline Transactions Initiated from Oracle Banking Trade Finance Process Management

This topic provides the systematic instructions to initiate the Bi-Directional Flow for Offline Transactions Initiated from Oracle Banking Trade Finance Process Management.

Offline Transactions means those transactions which are not initiated by OBDX, but are initiated directly by the bank user in Oracle Banking Trade Finance Process Management upon request received from the customer.

**Pre- Conditions:**

- Customer Maintenance details are replicated from OBTF to Oracle Banking Trade Finance Process Management.
- Task is initiated in Oracle Banking Trade Finance Process Management, Customer ID is captured/populated and Process Reference Number is generated.

1. Customer Maintenance details are replicated from OBTF to Oracle Banking Trade Finance Process Management.
2. In Oracle Banking Trade Finance Process Management, user clicks **Request Clarification**, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is “Online”. In case submission mode is “Online”, the user can enter the clarification details in “Clarification Required” placeholder.
3. In case submission mode is not “Online”, the system will validates if the counterparty is a OBDX customer by checking the flag “Trade Finance Portal” in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.
4. In case submission mode is not “Online”, and if the “Trade Finance Portal” flag is set to ‘No’ in Customer Maintenance Table, the system should display the error message that ‘The customer is not subscribed to Trade Finance Portal’. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

# 2.3 Data Enrichment

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

On successful completion of Registration of an Import LC Liquidation, the task moves to Data Enrichment stage. At this stage the gathered information during registration are scrutinized.

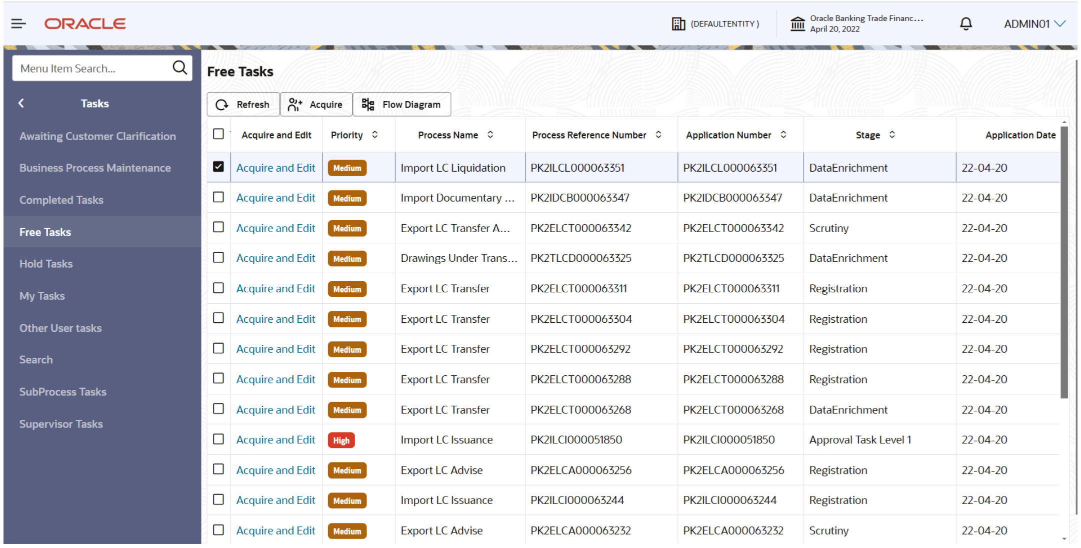
> **Note**
>
> For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

Do the following steps to acquire a task currently at Data Enrichment stage:

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

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

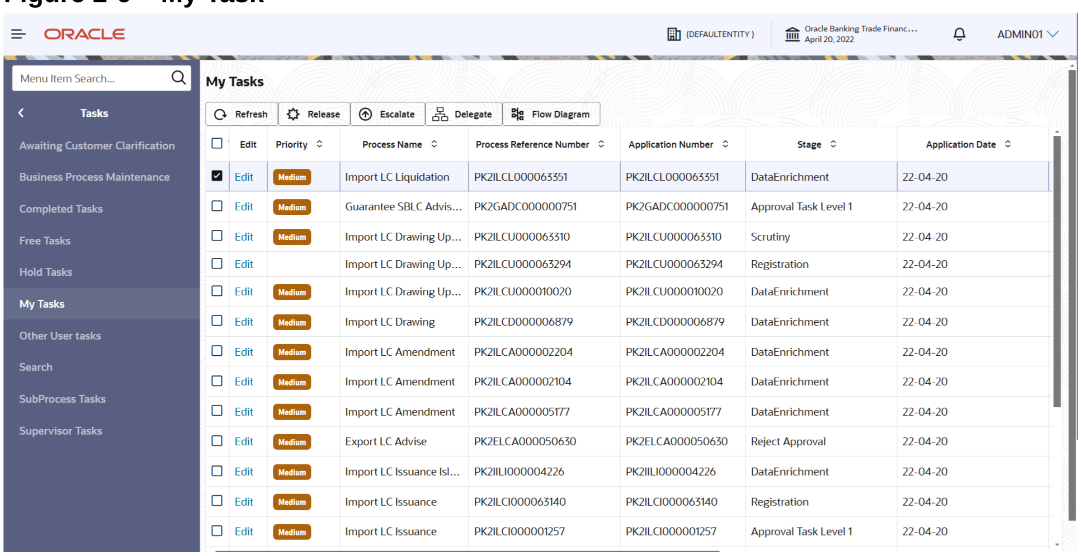
**Figure 2-5**




The **Free Task** screen appears.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
4. The acquired task will be available in **My Tasks** tab. Click **Edit** to provide input for Data Enrichment stage.

**Figure 2-6 My Task**




Let's look at the details for Data Enrichment stage. User can enter/update the following fields. Some of the fields that are already having value from registration/online channels may not be editable.
Do the following steps to acquire a task at Data Enrichment stage.

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

- Main Details
  This topic provides the systematic instructions to initiate the Data Enrichment stage of import LC Liquidation request.
- Other Details
  This topic provides the systematic instructions to capture the other details like Shipping Guarantee reference, Other details like Credit Value Date, Debit Value Date, Other Bank charges, Other Bank Interest, MT750 Details etc.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Maturity Details
  This topic provides the systematic instructions to capture the maturity details.
- Advice Details
  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 Liquidation request.
- Summary
  This topic provides the systematic instructions to view the summary of Import LC Liquidation update request.

## 2.3.1 Main Details

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

Main details section has two sub section as follows:

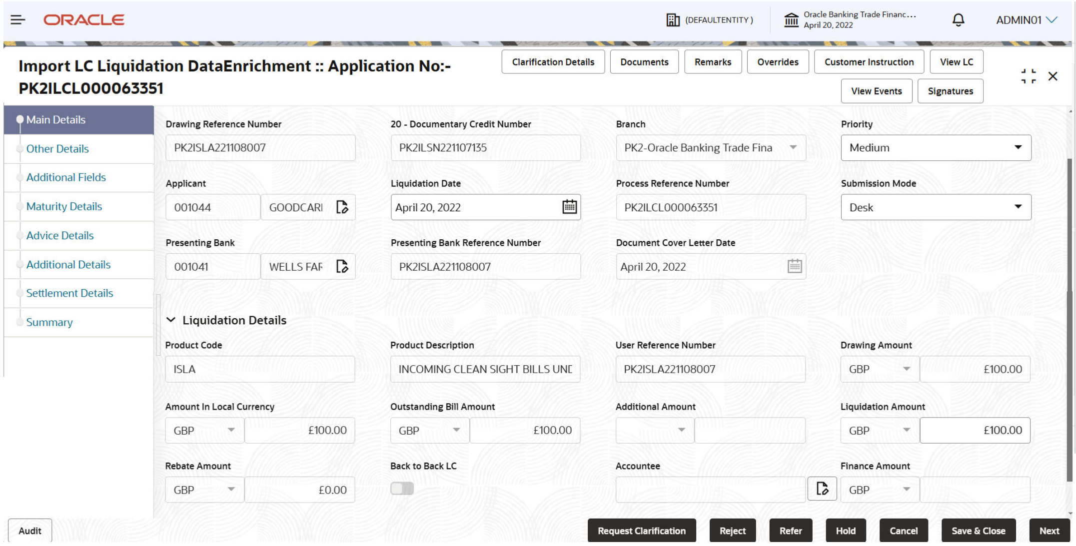
- Application Details
- Liquidation Details.

**Application Details**

All fields displayed under main details section, would be same as Registration stage. For more information on fields, refer 'Application Details' section of **Registration** stage.

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

**Figure 2-7 Data Enrichment - Main Details**




| Field | Description |
| --- | --- |
| **Drawing Reference Number** | Read only field.<br>The drawing reference number as selected in the Registration stage. |
| **Documentary Credit Number** | Read only field.<br><br>Documentary credit number will be auto-populated based on the selected LC from the lookup. |
| **Branch** | Read only field.<br><br>Branch details will be auto-populated based on the selected LC from the lookup. |
| **Priority** | System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority.<br>User can change the priority populated any time before submit of Registration stage. |
| **Applicant** | Read only field.<br><br>Applicant details will be auto-populated based on the selected LC. |
| **Liquidation Date** | By default, the application will display branch's current date and enables the user to change the date, back date is not alowed. |
| **Process Reference Number** | Read only field.<br><br>Unique sequence number for the transaction.<br>This is auto generated by the system based on process name and branch code. |

| Field | Description |
| --- | --- |
| **Submission Mode** | Select the submission mode of Import LC LC Liquidation request. By default the submission mode will have the value as ‘Desk’ for transactions created via registration.<br>By default the submission mode will have the value as ‘Desk’.<br>• Desk - Request received through Desk<br>• Courier - Request received through Courier<br>• Email - Request received through Mail<br>• Fax - Request received through Fax |
| **Presenting Bank** | Read only field.<br>This field displays the Presenting Bank name as per the drawing. |
| **Presenting Bank Reference Number** | Read only field.<br>This field displays the Presenting Bank reference number as per the drawing. |

**Liquidation Details**

The fields listed under this section are same as the fields listed under the **Liquidation Details** section in Registration. For more information on fields, refer 'Liquidation Details' section of **Registration** stage.

**Figure 2-8 Liquidation Details**

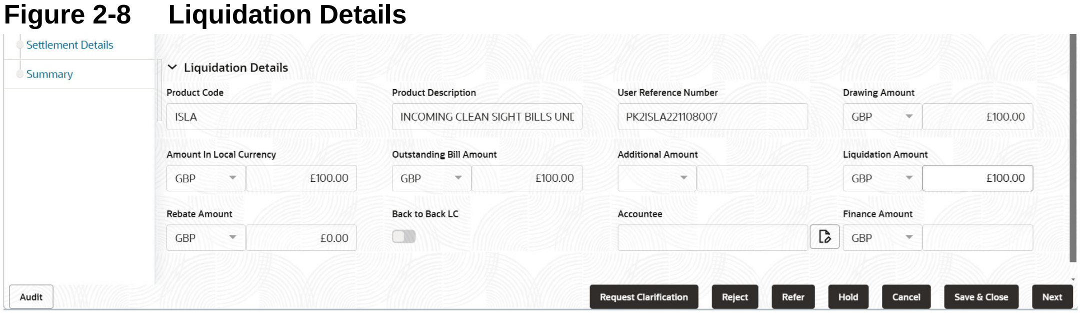



**Table 2-6 Data Enrichment - Main Details - Liquidation Details - Field Description**

| Field | Description |
| --- | --- |
| **Product Code** | Read only field.<br>This field displays the product code based on the selected Drawing Reference Number. |
| **Product Description** | Read only field.<br>This field displays the description of the product as per the product code. |
| **User Reference Number** | Read only field.<br>This field displays the user reference number of the product as per the product code. |

**Table 2-6 (Cont.) Data Enrichment - Main Details - Liquidation Details - Field Description**

| Field | Description |
|---|---|
| **Drawing Amount** | Read only field.<br>This field displays the LC drawing amount as per the selected drawing. |
| **Amount In Local Currency** | Read only field.<br>This field displays the Local currency and amount. |
| **Outstanding Bill Amount** | Read only field.<br>Outstanding LC value will be auto-populated. This field displays the value as per the latest LC details. |
| **Additional Amount** | Read only field.<br>This field displays any additional amount as per the latest LC drawing. |
| **Liquidation Amount** | Liquidation Amount defaults to the Outstanding Bill Amount. The user can modify the defaulted Liquidation Amount, if required.<br>Liquidation currency is defaulted from the system. |
| **Rebate Amount** | Read only field.<br>Rebate to the bill outstanding amount. |
| **Back to Back LC** | Read only field.<br>This option is enabled, if the Import LC is back to back LC.<br>This option is disabled, if back to back LC is not applicable. |
| **Accountee** | Read only field.<br>The accountee name is auto-populated, if available. |
| **Finance Amount** | Read only field.<br>The value for finance amount and currency is defaulted from the system. |

2. Click **Next**.

   The task will move to next data segment.

**Table 2-7 Main Details - Action Buttons - Field Description**

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

**Table 2-7 (Cont.) Main Details - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Remarks** | Specify any additional information regarding the LC liquidation. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the various overrides that have been generated and accepted. |
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View LC** | Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. |
| **View Events** | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures. |
| **Request Clarification** | Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |

**Table 2-7 (Cont.) Main Details - Action Buttons - Field Description**

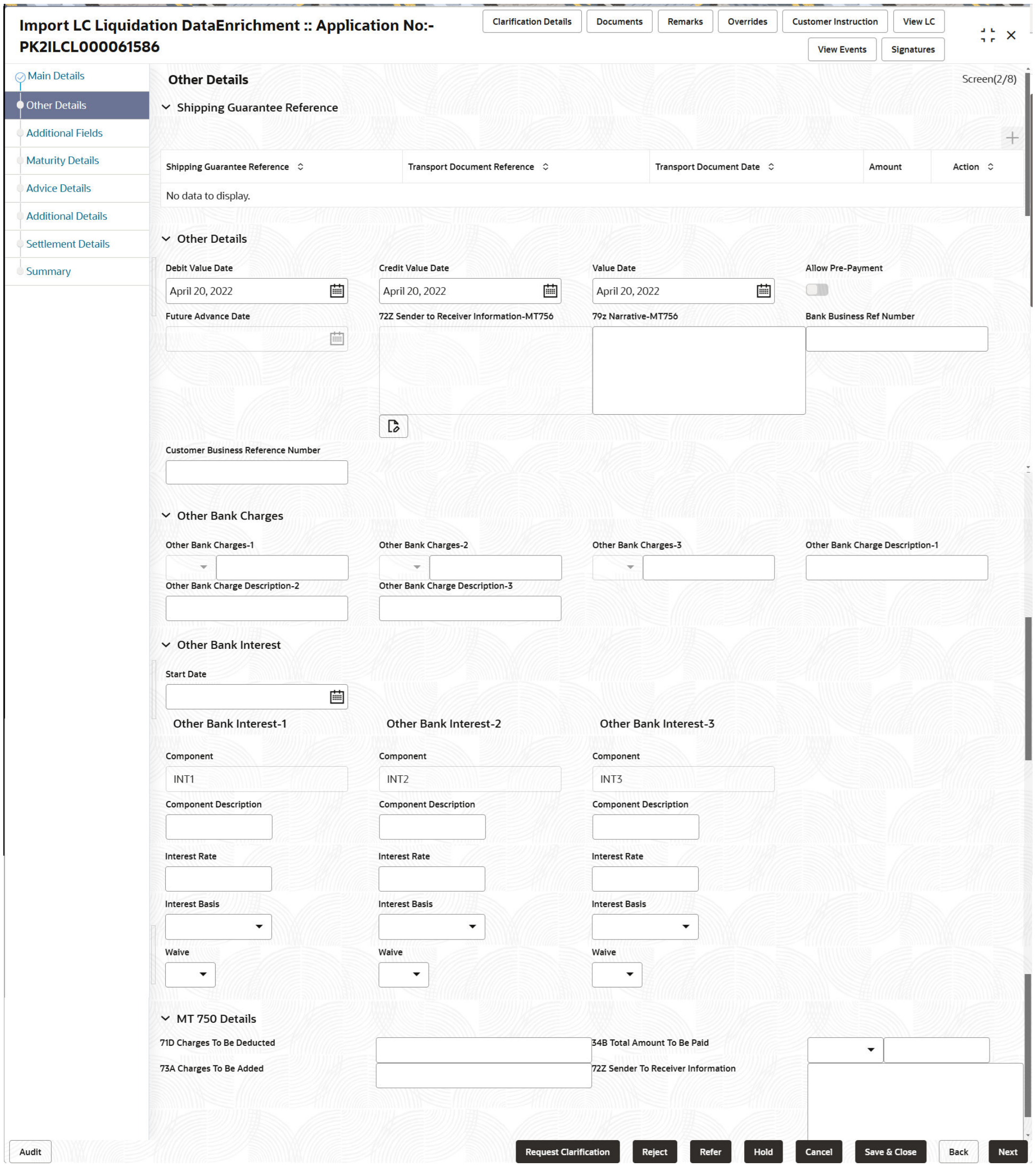
| Field | Description |
|---|---|
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Next** | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. |

## 2.3.2 Other Details

This topic provides the systematic instructions to capture the other details like Shipping Guarantee reference, Other details like Credit Value Date, Debit Value Date, Other Bank charges, Other Bank Interest, MT750 Details etc.

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

## Figure 2-9 Other Details




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

## Table 2-8 Other Details - Field Description

| Field | Description |
| --- | --- |
| **Shipping Guarantee Reference** | System defaults the Shipping Guarantee Reference details. |
| **Shipping Guarantee Reference** | System defaults the linked shipping guarantee details which is fetched from underlying drawing transaction. |
| **Transport Document Reference** | System defaults the Transport Document Reference details. System validates the Shipping Guarantee Transport Document reference number with Transport Document Reference number in a Bill, if user manually provides the Shipping Guarantee detail. |

Table 2-8 (Cont.) Other Details - Field Description

| Field | Description |
| --- | --- |
| **Transport Document Date** | System defaults the transport document date provided in the Bill, which is linked with the Shipping Guarantee. |
| **Amount** | System defaults the shipping guarantee amount. |
| **Action** | Edit: This button is disabled.<br>Delete: This button is disabled. |
| **Other Details** | Specify the other bank details based on the description in the following table: |
| **Debit Value Date** | System defaults the debit value date.<br>User can change the debit value date. |
| **Credit Value Date** | System defaults the credit value date.<br>User can change the credit value date. |
| **Value Date** | System defaults the value date.<br>User can change the value date. |
| **Allow Pre-Payment** | Read only field.<br>If it is set to 'On', displays the option is enabled for pre-payment.<br>If it is set to 'Off', displays the option is disable for pre-payment. |
| **Future Advance Date** | This field displays the future advance date captured in the Import LC Drawings Process will be populated from the back office if available. User should not be allowed to modify the values. User can liquidate the bill in full or Part before the Future Advance Date. In case of full liquidation before change of operation, system should display an override “Future Advance Details will be Cancelled on Liquidation”.<br>System should automatically remove the Future Advance date value on moving on submitting the task to the next stage. (Full Liquidation in DE Stage).<br>If Auto Liquidation is enabled and Future Advance is applied before maturity date (BADV triggered before maturity), on Maturity Date, system should debit Customer (Applicant) account and close the Future Advance. |
| **72Z Sender To Receiver Information -MT756** | System defaults the sender to receiver information.<br>User can edit the information by clicking the edit icon. |
| **79z Narrative-MT756** | Specify the narrative. |
| **Bank Business Ref Number** | Specify the bank business reference number. |
| **Customer Business Reference Number** | Specify the customer business reference number. |
| **Other Bank Charges** | Specify the other bank charges based on the description in the following table. |
| **Other Bank Charges - 1** | Specify the charges to be collected for the other bank as part of drawing transaction. |
| **Other Bank Charges - 2** | Specify the charges to be collected for the other bank as part of drawing transaction. |
| **Other Bank Charges - 3** | Specify the charges to be collected for the other bank as part of drawing transaction. |
| **Other Bank Charge Description - 1** | Specify the description of charges to be collected for the other bank as part of the drawings transaction. |
| **Other Bank Charge Description - 2** | Specify the description of charges to be collected for the other bank as part of the drawings transaction. |
| **Other Bank Charge Description - 3** | Specify the description of charges to be collected for the other bank as part of the drawings transaction. |

**Table 2-8 (Cont.) Other Details - Field Description**

| Field | Description |
|---|---|
| **Other Bank Interest** | Specify the Interest details to be captured as a part of “Other Bank Interest” details section. |
| **Start Date** | Specify the date from which the system starts calculating the Interest. |
| **Other Bank Interest-1, 2 and 3** | Below fields are applicable for **Other Bank Interest-1, Other Bank Interest-2** and **Other Bank Interest-3**. |
| **Component** | Read only field.<br>This field displays the name of the interest Component. |
| **Component Description** | Specify the description of the interest component. |
| **Interest Rate** | Specify the rate to be applied for the interest component. |
| **Interest Basis** | Select the calculation basis on which the Interest to be computed from the drop-down list. |
| **Waive** | Select whether the interest to be waived off.<br>The options are:<br>• Yes<br>• No |
| **MT 750 Details** | Specify the MT 750 Details based on the description in the following table. |
| **Charges To Be Deducted** | Specify the charges to be deducted. |
| **Charges To Be Added** | Specify the charges to be added. |
| **Total Amount To Be Paid** | Select the currency and specify the total amount to be paid. |
| **Sender to Receiver Information** | Specify the additional information for the receiver of this message, for messages initiated within or outside the Process. |

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 2-9 Other Details - Action Buttons - Field Description**

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

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

| Field | Description |
|---|---|
| **Remarks** | Specify any additional information regarding the LC liquidation. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the various overrides that have been generated and accepted. |
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View LC** | Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. |
| **View Events** | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures. |
| **Request Clarification** | Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |

**Table 2-9 (Cont.) Other Details - 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. |
| **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. |
| **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. |

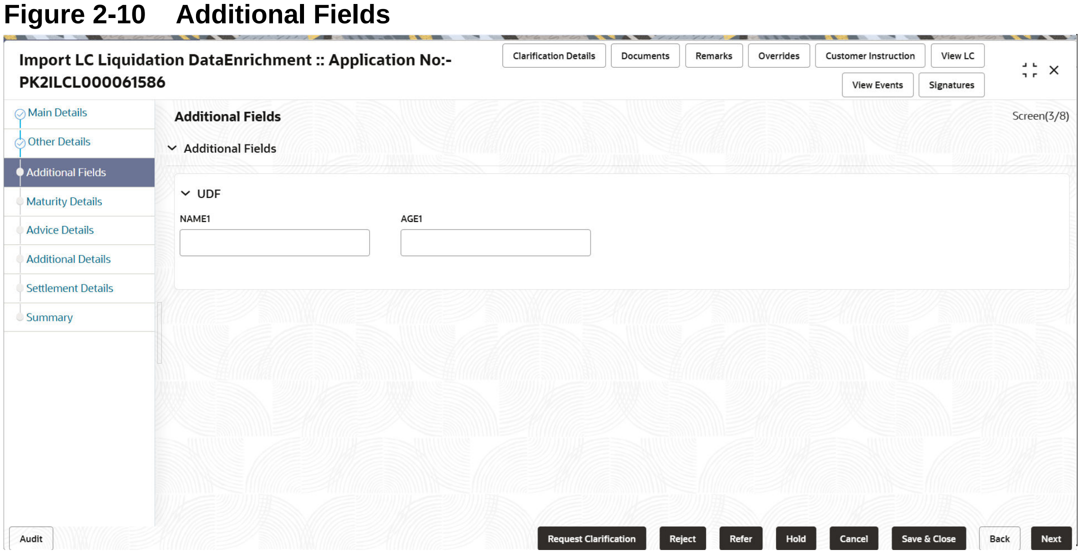
## 2.3.3 Additional Fields

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 **Data Enrichment - Additional Fields** screen, specify the fields, if any.

**Figure 2-10 Additional Fields**




2. Click **Next**.

   The task will move to next data segment.

**Table 2-10 Additional Fields - Action Buttons - Field Description**

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

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

| Field | Description |
|---|---|
| **Documents** | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the LC liquidation. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the various overrides that have been generated and accepted. |
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View LC** | Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. |
| **View Events** | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures. |
| **Request Clarification** | Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

**Table 2-10 (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 |
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **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. |

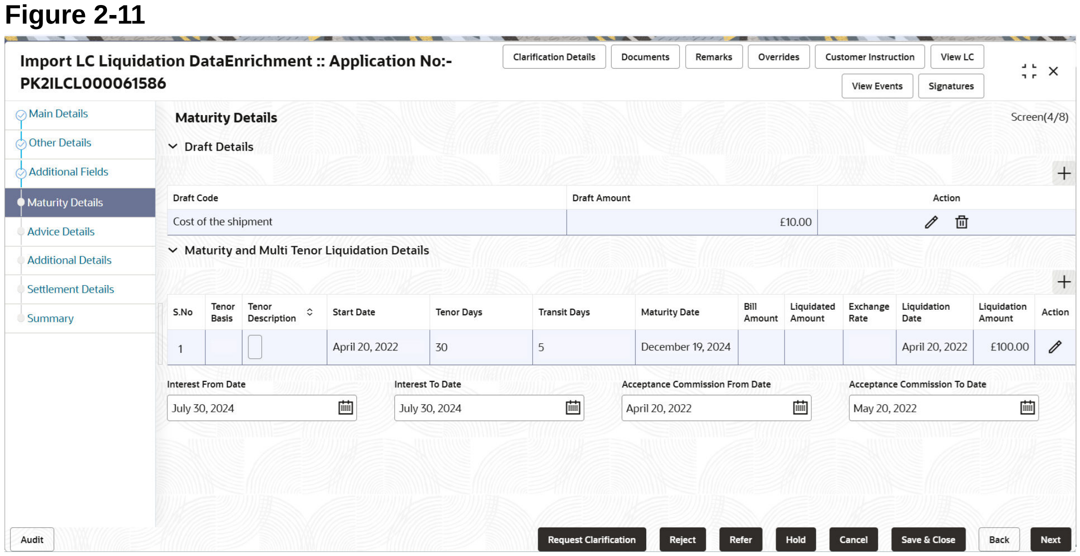
## 2.3.4 Maturity Details

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

This screen displays the maturity details and has two sections, 'Draft Details' and 'Maturity and Multi Tenor Liquidation Details'.

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

**Figure 2-11**




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

**Table 2-11 Maturity Details - Field Description**

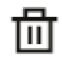
| Field | Description |
| --- | --- |
| **Draft Details** | Click '+' icon to add multiple **Draft Details**. |
| **Draft Code** | Click **Search** icon to search and select the draft code. |
| **Draft Amount** | Specify the draft amount. |
| **Action** | Click  icon to edit the draft code/ draft amount.<br>Click  icon to delete the draft code. |
| **Maturity and Multi Tenor Liquidation Details** | Click '+' icon to add multiple **Maturity and Multi Tenor Liquidation Details**. |
| **S. No** | Serial number of the tenor record. |
| **Tenor Basis** | Tenor basis is defaulted by the system.<br>The user can update the tenor basis, if the tenor is not sight. |
| **Tenor Description** | Displays the tenor description based on the tenor basis selection. |
| **Start Date** | System defaults the tenor start date value. |
| **Tenor Days** | System defaults the number of tenor days. |
| **Transit Days** | System defaults the transit days, if the tenor is sight. |
| **Maturity Date** | System displays the due date for the bill based on tenor and tenor basis.<br>If tenor is sight, system will calculate the maturity date as five working days from Document Received Date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date.<br>If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date. |
| **Bill Amount** | Read only field.<br>Displays the bill amount. |
| **Liquidated Amount** | Specify the bill liquidated amount.<br>If a liquidation has already happened in the bill, system displays the Liquidated amount.<br>System should validate that the Total Liquidation Amount is not greater than the Bill amount and should display an Error Message. |
| **Exchange Rate** | Specify the exchange rate. |
| **Liquidation Date** | Specify or select the liquidation date. |
| **Liquidation Amount** | Specify the liquidation amount. |
| **Action** | Click Edit icon to edit the tenor record.<br>Click Delete icon to delete the tenor record. |
| **Interest From Date** | System defaults the interest from date.<br>The user can change the interest from date.<br>The interest from date cannot be earlier than branch date and later than maturity date. |
| **Interest To Date** | System defaults the interest from date.<br>The user can change the interest to date. |
| **Acceptance Commission From Date** | System defaults the accept commission from date.<br>The user can change the date. |

**Table 2-11 (Cont.) Maturity Details - Field Description**

| Field | Description |
| --- | --- |
| **Acceptance Commission To Date** | System defaults the accept commission to date.<br>The user can change the date. |

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 2-12 Maturity 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><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 LC liquidation. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the various overrides that have been generated and accepted. |
| **Customer Instruction** | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View LC** | Click to view the latest LC values displayed in the respective fields.<br>All fields displayed in LC details section are read only fields. |
| **View Events** | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures. |

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

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

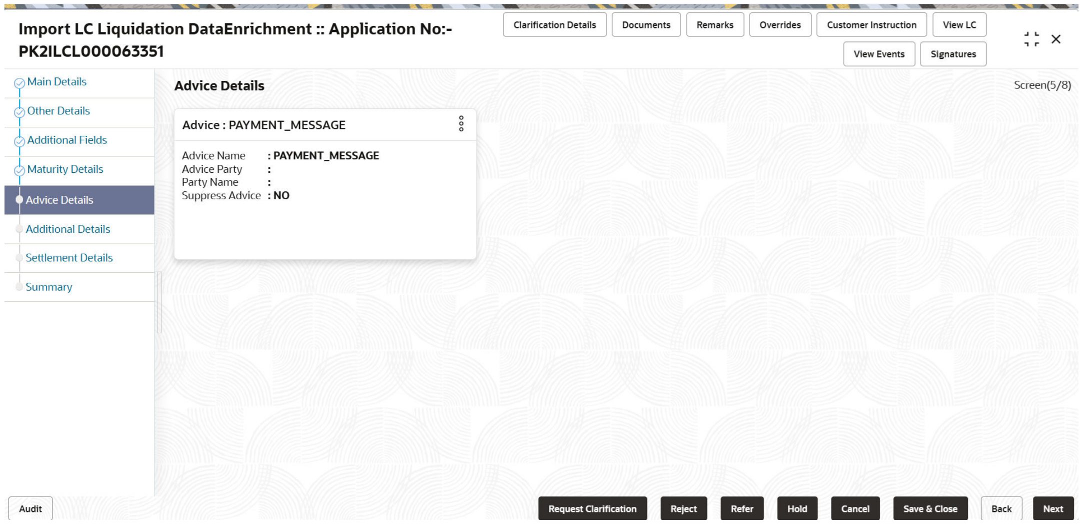
## 2.3.5 Advice Details

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

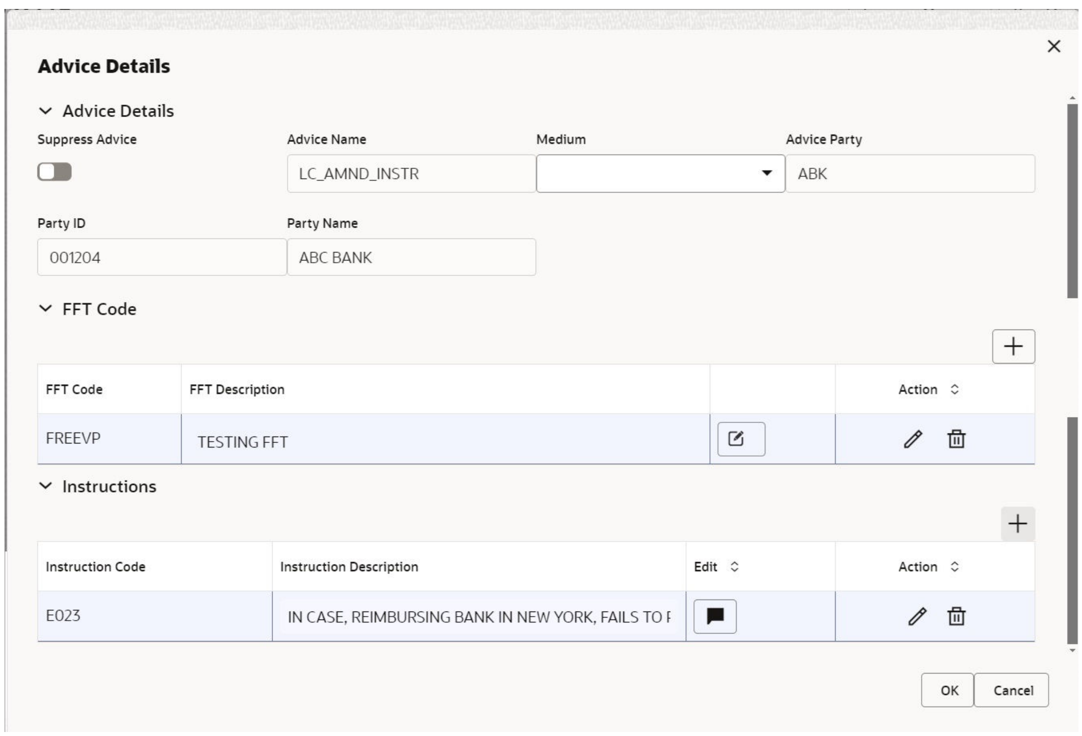
Advices menu displays the advices available under a product code from the back office as tiles. User can edit the fields in the tile, if required. User can suppress the advice, if required.

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

### Figure 2-12 Advice Details



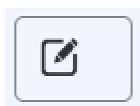

### Advice Details




### Table 2-13 Advice Details

| Field | Deacription |
|---|---|
| **Suppress Advice** | Enable this option to suppress the advice.<br>Disable this option if suppress advice is not required. |
| **Advice Name** | Read only field.<br>This field diaplays the advice name defaulted from liquidation. |

**Table 2-13 (Cont.) Advice Details**

| Field | Deacription |
|---|---|
| **Medium** | This field diaplays the medium of advices defaulted from the system. The options are:<br>• MAIL<br>• SWIFT<br>User can update if required. |
| **Advice Party** | Read only field.<br>This field diaplays the advice party defaulted from liquidation. |
| **Party ID** | Read only field.<br>This field diaplays the party ID defaulted from liquidation. |
| **Party Name** | Read only field.<br>This field diaplays the party name defaulted from liquidation. |
| **FFT Code** | Click **+** to add multiple **FFT Code**. |
| **FTT Code** | Click **Search** icon to search and select the FFT code as a part of free text. |
| **FFT Description** | This field displys the FFT description based on the FFT code selected. |
|  | Click edit icon to edit any existing FFT code. |
| **Action** | Click Edit icon to edit the FFT code.<br>Click Delete icon to delete the FFT code. |
| **Instruction Code** | Click **'+'** icon to add multiple **Instruction Code**. |
| **Instruction Code** | Click **Search** to search and select the instruction code as a part of free text. |
| **Instruction Description** | This field displys the instruction description based on the instruction code selected. |
| **Edit** | Click Edit icon to edit the instruction code description. |
| **Action** | Click Edit icon to edit the instruction code.<br>Click Delete icon to delete the instruction code. |

2. Click **Next**.

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

**Table 2-14 Advices - Action Buttons - Field Description**

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

**Table 2-14 (Cont.) Advices - Action Buttons - Field Description**

| Field | Description |
| --- | --- |
| **Documents** | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. |
| **Remarks** | Specify any additional information regarding the LC liquidation. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the various overrides that have been generated and accepted. |
| **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. |
| **View LC** | Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. |
| **View Events** | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures. |
| **Request Clarification** | Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

**Table 2-14 (Cont.) Advices - 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 |
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Back** | On click of Back, system moves the task back to previous data segment. |
| **Next** | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. |

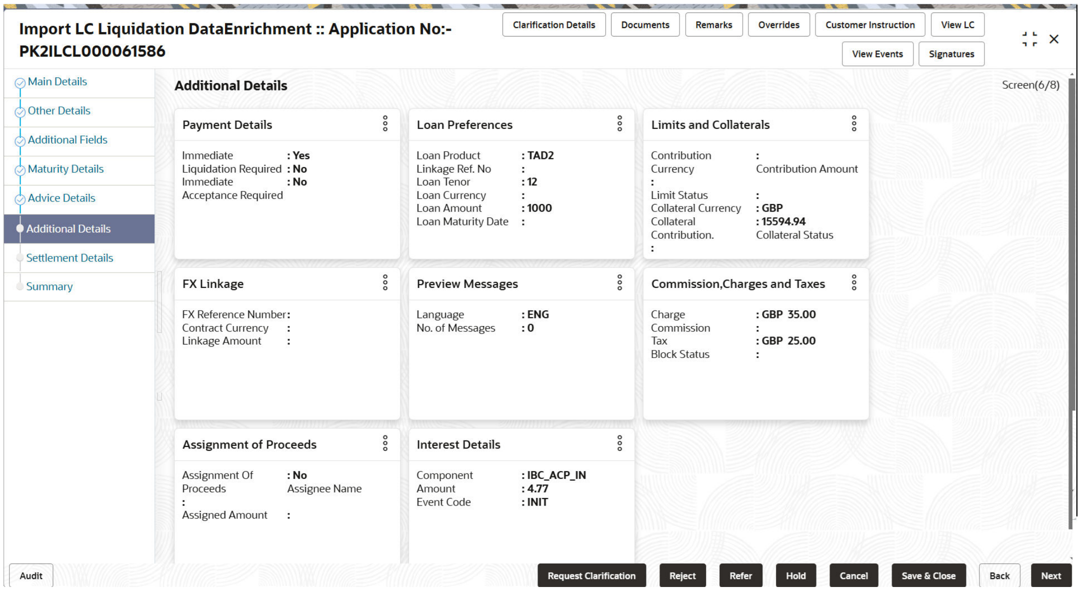
## 2.3.6 Additional Details

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

A Data Enrichment user can verify and enter the basic additional details available for the Import LC Liquidation request.

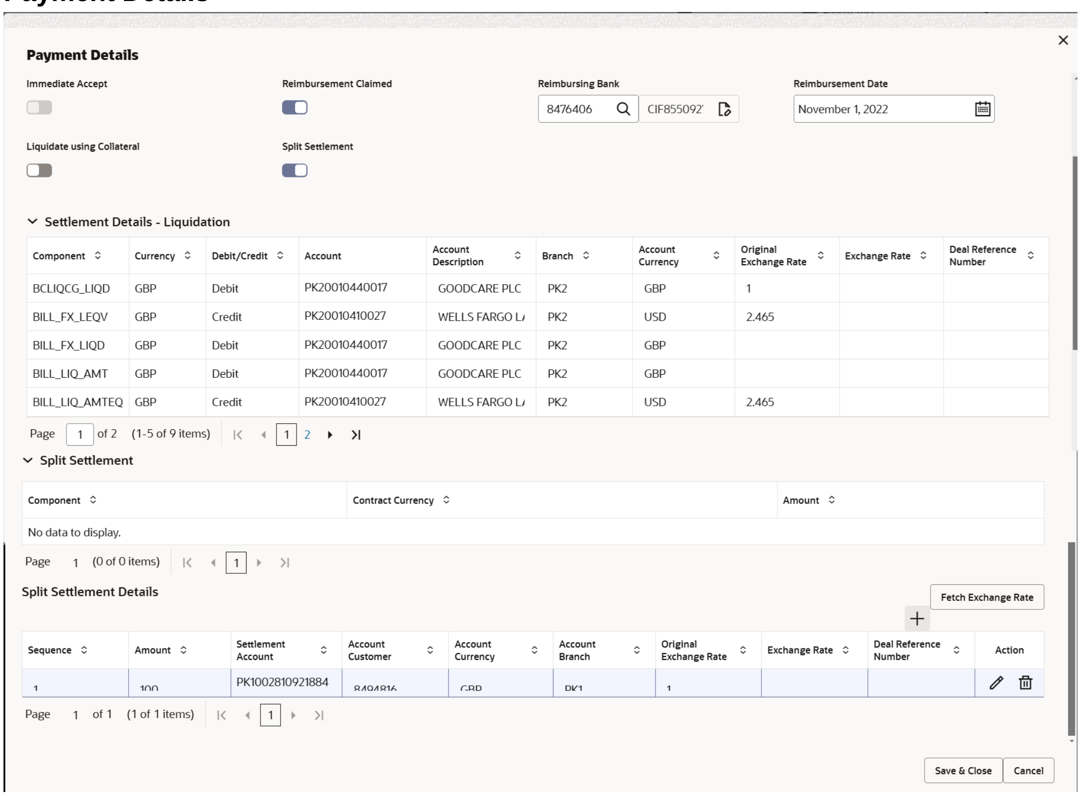
1. On **Additional Details** screen, click the 3 dots on any Additional Details tile to view the details.

### Figure 2-13




2. Click the 3 dots on **Payment Details** tiles to view the **Payment Detail** screen.

### Payment Details




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

### Table 2-15 Payment Details - Field Description

| Field | Description |
|---|---|
| **Payment Details** | Specify the Payment Details based on the description in the following table. |

**Table 2-15 (Cont.) Payment Details - Field Description**

| Field | Description |
|---|---|
| **Advance by Loan** | This option indicates wheather the loan creation is enabled/ disabled at the time of final liquidation.<br>Enable this option if the loan creation is enabled/ disabled at the time of final liquidation. |
| **Settle Available Amount** | This option indicates that during settlement if the amount as available in the CASA account of the customer has to be utilized and for the balance if a loan has to be availed, user to select the 'Settle Available Amount' toggle.<br>This option is enabled, if **Advance by Loan** option is enabled. |
| **Transfer Collateral from LC** | Read only field.<br>If this option is set to 'On', indicates the transfer collateral from LC. |
| **Transfer Collateral Amount** | Read only field.<br>Displays the transfer collateral amount.<br>This field appears, if **Transfer Collateral from LC** option is enabled. |
| **Additional Collateral Amount** | Read only field.<br>Displays the additional collateral amount along with the currency.<br>Click the edit icon to view the additional collateral details.<br>The user can view the read only fields such as: Settlement Account, Settlement Account Currency, Exchange Rate, Contribution Amount in Account Currency, Account Available Amount, Response and Response Message from the Additional Collateral Amount edit pop-up screen. |
| **Outstanding Collateral Amount** | Read only field.<br>Displays the outstanding collateral amount.<br>This field appears, if **Transfer Collateral from LC** option is enabled. |
| **Immediate Liquidation Required** | Enable this option for immediate liquidation for the drawing.<br>Disable this option to stop the immediate liquidation for the drawing.<br>This toggle is applicable only for sight LC's and only if the drawings are without discrepancy. |
| **Auto Liquidate** | Enable the option as 'On' if the auto liquidation is required.<br>Auto Liquidation enables liquidation of the bill on the due date automatically from the back office system. |
| **Immediate Accept** | This option is disabled.<br>This option indicates immediate acceptance of loan. |
| **Reimbursement Claimed** | Enable the option as 'On'if the reimbursement is already claimed.<br>This field is applicable only if reimbursement is applicable and LC has reimbursement bank details. |
| **Reimbursing Bank** | Click **Search** to search ane select the Reimbursing Bank or specify the Reimbursing Bank name.<br>**Note**<br>If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".<br>This field is enabled, if **Reimbursement Claimed** toggle is 'On'. |

**Table 2-15 (Cont.) Payment Details - Field Description**

| Field | Description |
| --- | --- |
| **Reimbursement Date** | Specify or select the reimbursement date.<br>If reimbursement date is later than the branch date, system will display an error. |
| **Liquidate using Collateral** | Enable this option, if liquidation is done using collateral. |
| **Split Settlement** | Enable the option as 'On' to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill.<br>Disable the option as 'Off' Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill.<br>This field is gets On', if **Settle Available Amount** toggle is enabled. |
| **Settlement Details - Liquidation** | This section displays the Settlement Details.<br>When Advance by loan option is selected, system simulate and display the settlement details along with split settlement detail for loan component and settlement account (Loan GL) as Loan GL as defined at product level.<br>If contract currency and Debit account currency is different system defaults card rate. User can change Exchange rate if there any specific Exchange Rate.<br>If FX contract linked, system considers the linked FX for the conversion. |
| **Component** | System defaults the component based on the product selected. |
| **Currency** | Application displays the default currency for the component. |
| **Debit/Credit** | Application displays the debit/credit indicators for the components. |
| **Account** | System defaults the customer's account details for the components. The user can change the Settlement account number. |
| **Account Description** | Application displays the description of the selected account. |
| **Branch** | Application displays the branch of the selected account. |
| **Account Currency** | Application defaults the currency for all the items based on the account number. |
| **Original Exchange Rate** | System displays the Original Exchange Rate as simulated in settlement details section from OBTF. |
| **Exchange Rate** | The exchange rate of settlement. |
| **Deal Reference Number** | The exchange deal reference number. |
| **Split Settlement** | This section displays the Split Settlement Details.<br>Below section appears, if user enables the **Split Settlement** option. |
| **Component** | Components gets defaulted based on the product selected. |
| **Contract Currency** | Application displays the default contract currency for the component. |
| **Amount** | Amount for each component. This is populated from the transaction details of the drawing.. |
| **Split Settlement Details** | Specify the Split Settlement Details.<br>Below section appears, if user enables the **Split Settlement** option.<br>Click '+' to add multiple Split Settlement Details. |
| **Sequence** | Indicates the sequence of the settlement details. |
| **Amount** | Specify the amount for the split settlement. |
| **Settlement Account** | Click **Search** to search and select the settlement account. |
| **Account Customer** | This field displays customer account based on the selected settlement account. |

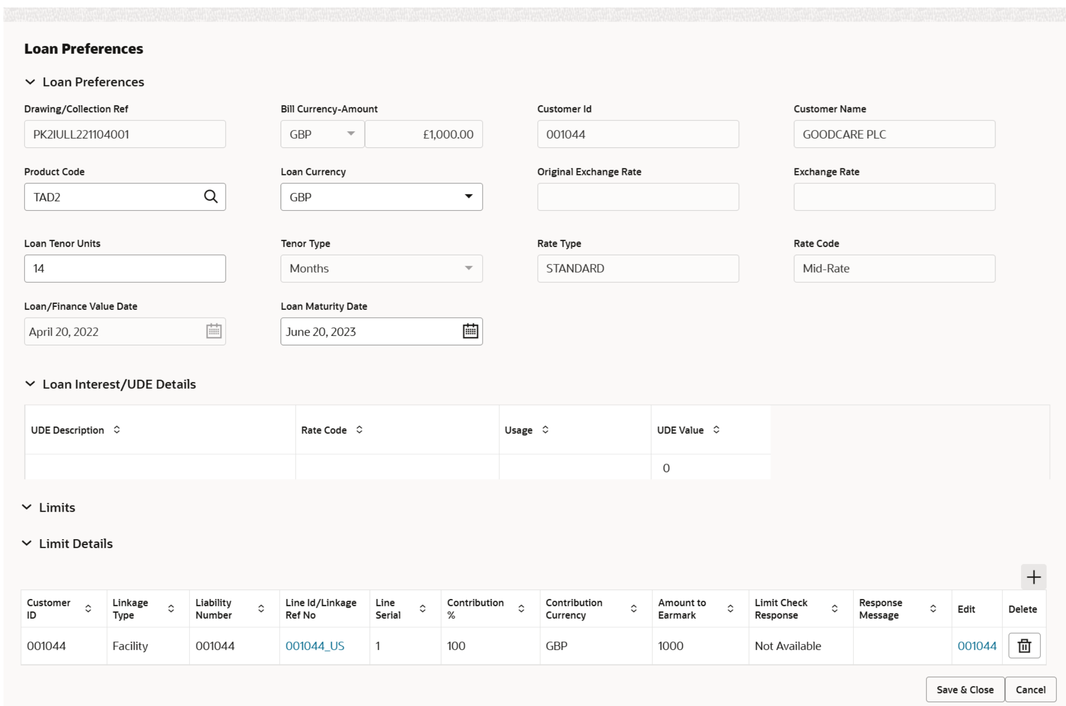
**Table 2-15 (Cont.) Payment Details - Field Description**

| Field | Description |
|---|---|
| **Account Currency** | This field displays currency of the account based on the selected settlement account. |
| **Account Branch** | This field displays branch of the customer's account based on the selected settlement account. |
| **Original Exchange Rate** | System displays the Original Exchange Rate as simulated in settlement details section from OBTF.<br>The value in this field appears, if the user clicks **Fetch Exchange Rate**. |
| **Exchange Rate** | The exchange rate of settlement. |
| **Deal Reference Number** | The exchange deal reference number. |
| **Action** | Click Edit icon to edit the Split Settlement details.<br>Click Delete icon to delete the Split Settlement details. |

3. Click **Save and Close** to save the details and close the screen.
4. Click the 3 dots on **Loan Preferences** tiles to view the **Loan Preferences** screen.

**Loan Preferences**

This section enables the user to request for a loan to liquidate the drawing under the LC. This section will be enabled based on the product selected for booking the drawing under the LC.




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

**Table 2-16 Loan Preferences - Field Description**

| Field | Description |
|---|---|
| **Loan Preferences** | This section displays the Loan Preferences details. |

**Table 2-16 (Cont.) Loan Preferences - Field Description**

| Field | Description |
| --- | --- |
| **Drawing/Collection Ref** | Read only field.<br>This field is defaulted from the underlying task. |
| **Bill Currency-Amount** | Read only field.<br>Outstanding drawing/ collection currency and amount is defaulted from the underlying task. |
| **Customer Id** | Read only field.<br>This field displays the customer ID of the applicant/applicant bank. |
| **Customer Name** | Read only field.<br>This field displays the applicant/applicant bank name. |
| **Product Code** | This field is defaulted from the underlying Collection/ Drawing Product maintenance.<br>The user can change the Product Code.<br>Click **Search** icon to search and select the product code. |
| **Loan Currency** | Loan currency is defaulted from the bill currency. |
| **Original Exchange Rate** | Read only field.<br>This field displays the Original Exchange rate. |
| **Exchange Rate** | Read only field.<br>Indicates the exchange rate applicable for local currency.<br>This field will be enabled only if the Drawing currency and Loan Currency are different. If FX linkage is available, system to display the Exchange rate from FX linkage. System will display the card rate, if FX linkage is not applicable. |
| **Loan Tenor Units** | This field displays the period of loan.<br>System defaults the value as per the selected loan product. The numerical value for Days or months or Years is displayed. |
| **Tenor Type** | Read only field.<br>System defaults the value as per the selected loan product.<br>Values are Days, Months and Years. |
| **Rate Type** | Read only field.<br>System defaults the rate type as part of simulation. |
| **Rate Code** | Read only field.System populates the Rate code as part of simulation. |
| **Loan/Finance Value Date** | Read only field.<br>System defaults the branch date as Value date.<br>User cannot change the value. |
| **Loan Maturity Date** | Loan maturity date as default based on Tenor type and Tenor units. User can change the value. |
| **Loan Interest/UDE Details** | This section displays the Loan Interest/UDE Details details. |
| **User Defined Element ID** | System populates the UDE Element ID as part of simulation<br>User are allowed to change the selection through look-up.<br>. |
| **UDE Description** | System populates the UDE description as part of simulation.<br>If a user changes the UDE ID, system should populate the description. |
| **Rate Code** | System populates the rate code as part of simulation. |
| **Usage** | System populates the usage details as part of simulation. |
| **UDE Value** | System populates the UDE value as part of simulation. |

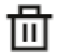
**Table 2-16 (Cont.) Loan Preferences - Field Description**

| Field | Description |
| --- | --- |
| **Limit Details** | Specify the Limit Details details.<br>Click + plus icon to add new limit details.<br>Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon. |
| **Customer ID** | Applicant's/Applicant Bank customer ID will get defaulted.<br>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". |
| **Contribution %** | System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount.<br>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.<br>**Note**<br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. |
| **Liability Number** | Click **Search** to search and select the Liability Number from the look-up.<br>The list has all the Liabilities mapped to the customer. |
| **Contribution Currency** | Read only field.<br>The LC currency will be defaulted in this field. |

**Table 2-16 (Cont.) Loan Preferences - Field Description**

| Field | Description |
| --- | --- |
| **Line ID/Linkage Ref No** | Click **Search** to search and select from the various lines available and mapped under the customer id gets listed in the drop-down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.<br>The user can click the Line Id link to view the limit details.<br>**Note**<br>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.<br>This field is disabled and read only, if **Linkage Type** is Liability. |
| **Limit/Liability Currency** | 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** | This field displays the limit check response.<br>Response can be 'Success' or 'Limit not Available' based on the limit service call response.<br>The value in this field appears, if you click the **Verify** button. |
| **Amount to Earmark** | This field defaults the amount to earmark.<br>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** | This field displays the detailed response message.<br>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.<br>This field appears on the Limits grid. |
| **Edit** | Click the link to edit the **Limit Details**. |

**Table 2-16 (Cont.) Loan Preferences - Field Description**

| Field | Description |
| --- | --- |
|  | Click delete icon to delete the existing limit details. |

5. Click **Save and Close** to save the details and close the screen.
6. Click the 3 dots on **Limits and Collaterals** tiles to view the **Limits and Collaterals** screen.

   **Limits and Collaterals**

   Limits not applicable during liquidation, system displays values as per values available in contract.
7. Click **Save and Close** to save the details and close the screen.
8. Click the 3 dots on **FX Linkage** tiles to view the **FX Linkage** screen.

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

   FX contract linkage with the Drawing/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 drawing/bill.

   Following are the features of FX Linkage in BC.

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

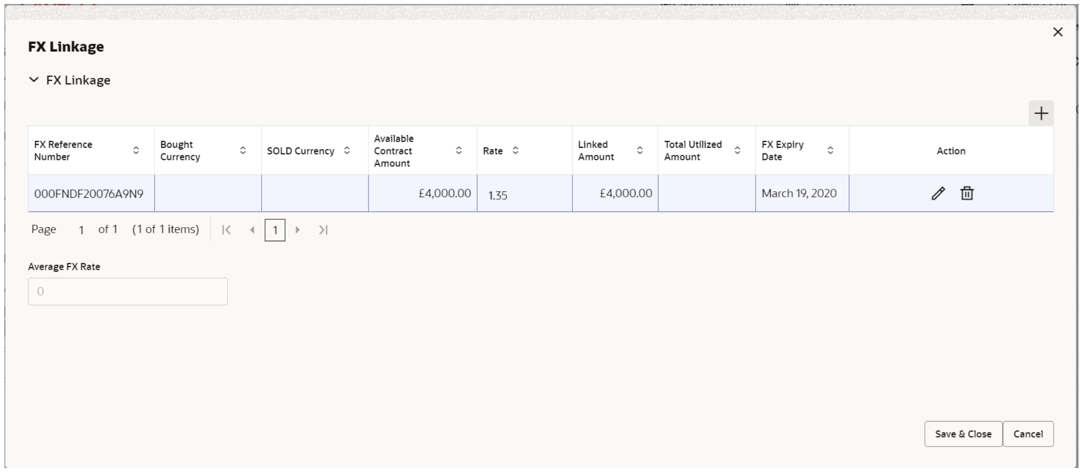
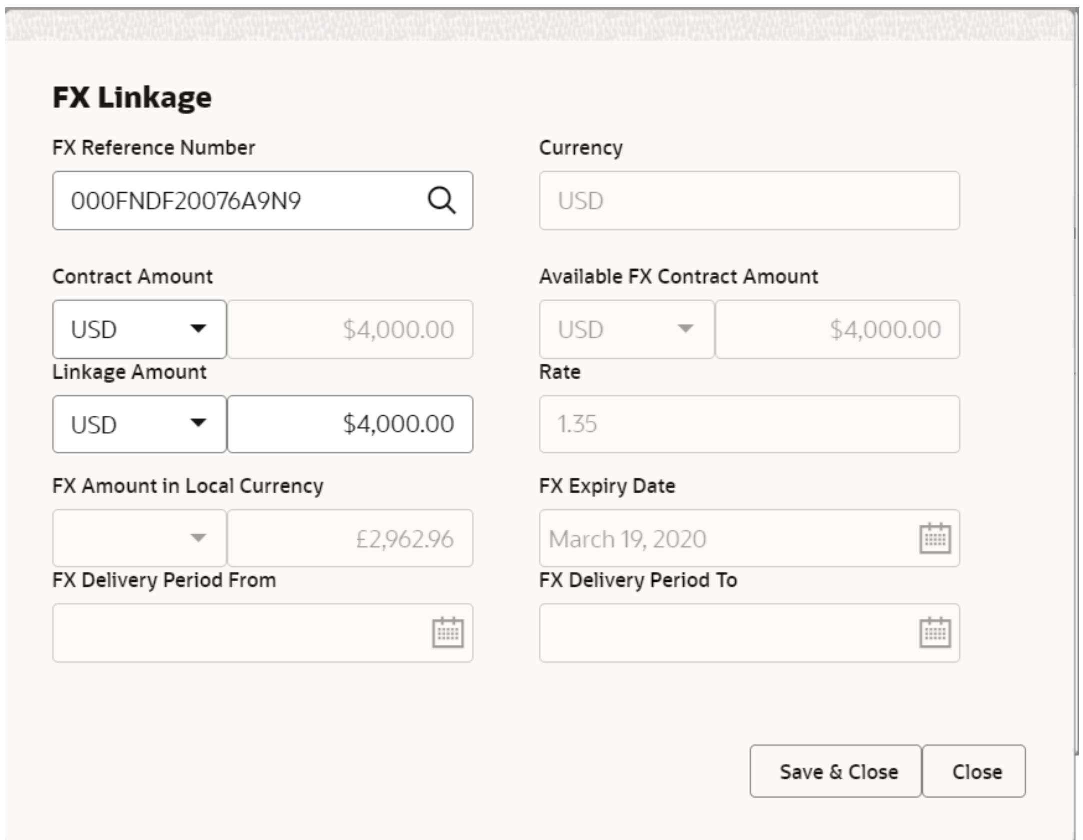



**Figure 2-14 FX Linkage Details**




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

**Table 2-17 FX Linkage - Field Description**

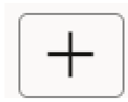
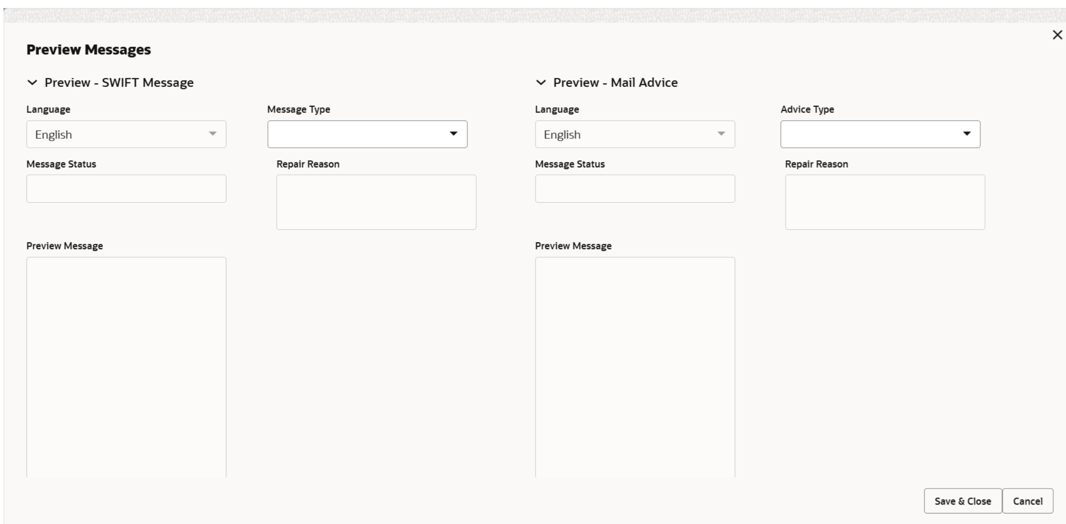
| Field | Description |
| --- | --- |
|  | Click + to add multiple **FX Details**. |
| **FX Reference Number** | Click **Search** to search and select the FX contract reference number. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX 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** | This field displays the FX SOLD currency from the linked FX contract. |
| **Contract Amount** | TThis field displays the FX SOLD currency and Amount. The user can change the currency. |
| **Available FX Contract Amount** | 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** | This field displays 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** | This field displays the rate at which the contract is booked. |
| **FX Amount in Local Currency** | This field displays the FX amount in local currency.<br>The value is defaulted as FX BOT currency and Amount from FXDTRONL |
| **FX Expiry Date** | This field displays the expiry date from the linked FX contract. |
| **FX Delivery Period - From** | This field displays the date from which the contract is valid for utilization. |
| **FX Delivery Period - To** | This field displays the date to which the contract is valid for utilization. |
| **FX Linkage grid** | Below fields appear in the FX linkage grid along with the above fields. |
| **Bought Currency** | This field displays the currency from the linked FX contract. |
| **Sold Currency** | This field displays the currency from the linked FX contract. |
| **Available Contract Amount** | Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. |
| **Linked Amount** | Sum of Linked amount will not be greater than LC contract amount.<br>Linked amount will not be greater than the available amount for linkage. |

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

| Field | Description |
| --- | --- |
| **Total Utilized Amount** | This field displays the total amount utilized against the corresponding linked FX.<br>On query, both Utilized and Total Utilized amount holds the amount of latest version.<br>The value is Total Utilized Amount SOLD currency and Amount for Import LC/Guarantee Issuance from FXDLINKG . |
| **Average FX Rate** | Multiple forward FX contract could be linked,and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate. |
| **Action** | Click Edit icon to edit the FX details.<br>Click Delete icon to delete the FX details. |

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

**Preview Messages**
User can view the draft preview of the advise.




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

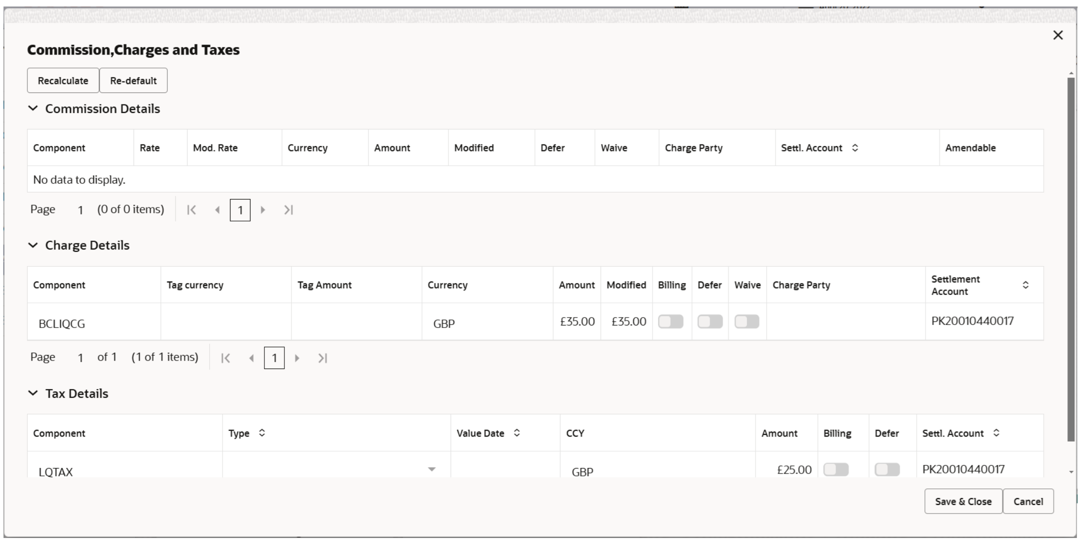
| Field | Description |
| --- | --- |
| **Preview SWIFT Message** | Specify the Preview SWIFT Message details. |
| **Language** | Read only field.<br>English is set as default language for the preview. |
| **Message Type** | Select the language for the SWIFT message rom the drop down.<br>User can choose to see preview of different message like MT 700, MT 740 and MT 701. |
| **Message Status** | Read only field.<br>Display the message status of draft message of liquidation details. |
| **Repair Reason** | Read only field.<br>Display the message repair reason of draft message of liquidation details. |

| Field | Description |
|---|---|
| **Preview Message** | This field displays a preview of the draft message. |
| **Preview Mail Device** | Specify the Preview Mail Device details. |
| **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 liquidation details. |
| **Repair Reason** | Read only field.<br>Display the message repair reason of draft message of liquidation details. |
| **Preview Message** | This field displays a preview of the draft message. |

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

**Commission,Charges and Taxes**

This section displays charge details.




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

**Table 2-18 Commission,Charges and Taxes - Field Description**

| Field | Description |
|---|---|
| **Commission Details** | Specify the commission details.<br>All charges, commission and margin are collected from the counter-party by default. |
| **Component** | This field displays the commission component. |
| **Rate** | This field displays the rate that is defaulted from product.<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. |

**Table 2-18 (Cont.) Commission,Charges and Taxes - Field Description**

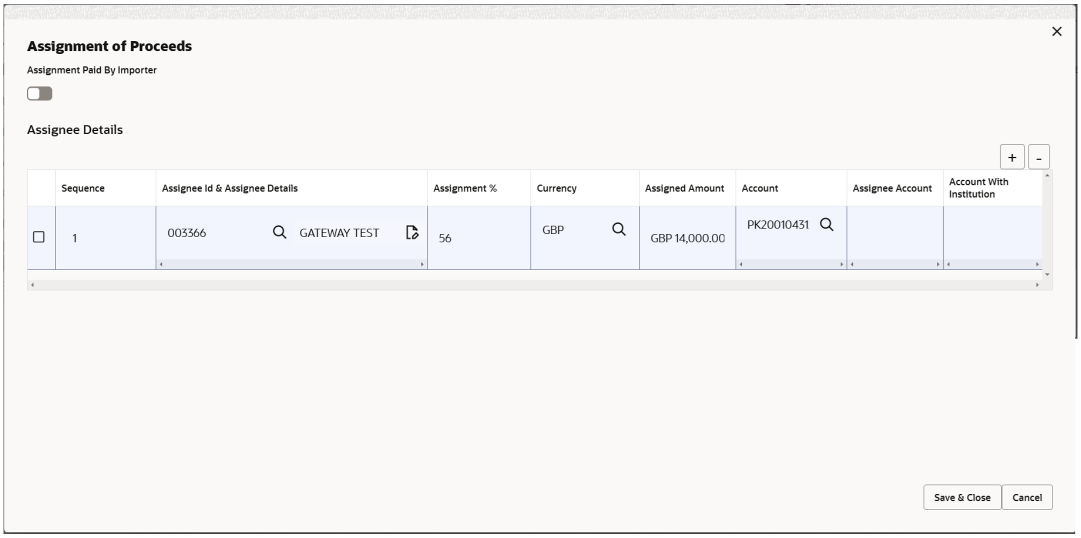
| Field | Description |
|---|---|
| **Mod. Rate** | From the default value, if the rate is changed the value gets updated in this field. |
| **Currency** | This field displays the currency in which the commission have to be collected. |
| **Amount** | This field displays the amount that is maintained under the product code.<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** | If enabled, charges/commissions has to be deferred and collected at any future step. |
| **Waive** | Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the ‘Remarks’ place holder. |
| **Charge Party** | Charge party is 'Applicant' by default. User can change the value to Beneficiary. |
| **Settl. Account** | Select the settlement account. |
| **Amendable** | Displays if the field is amendable or not. |
| **Charge Details** | Specify the charge details. |
| **Component** | This field displays the charge component type. |
| **Tag Currency** | This field displays the tag currency in which the charges have to be collected. |
| **Tag Amount** | This field displays the tag amount that is maintained under the product code. |
| **Currency** | This field displays the currency in which the charges have to be collected. |
| **Amount** | This field displays the amount that is maintained under the product code. |
| **Modified** | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. |
| **Billing** | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is ‘Billing’ enabled, ‘Billing’ toggle for that component should be automatically enabled in OBTFPM.<br>The user can not enable/disable the option, if it is de-selected by default.<br>This field is disabled, if ‘Defer’ toggle is enabled. |

**Table 2-18 (Cont.) Commission,Charges and Taxes - Field Description**

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

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

**Assignment of Proceeds**
In this tile, assignment details for the applicable processes is displayed. Proceeds can be assigned only if the parties have been assigned during drawing or update drawing process.




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

**Table 2-19 Assignment of Proceeds - Field Description**

| Field | Description |
| --- | --- |
| **Assignment Paid By Importer** | Enable the option, if assignment is paid by importer. |
| **Assignee Details** | The user can click + to add multiple **Assignment of Proceeds**. |
| **Sequence** | Specify the sequence number. |
| **Assignee ID & Assignee Details** | Click **Search** to search and select the assignee id. Assignee details appear based on selected assignee ID.<br>User can add multiple assignees to a single Bill under LC with the assignment amount or assignment percentage of parent LC.<br><br>**Note**<br>WALKIN customers is allowed as assignee. |
| **Assignment %** | Specify the percentage of LC amount that has be assigned to the assignee.<br>Once the user updates the rate, the system calculates the amount as per assigned rate and default in the assigned amount field. If the user directly captures the assigned amount then the assigned percentage has to calculate the percentage and the same to be populated in the screen. If contribution is more than 100%, system to display an alert message. Once contribution % is input system will default the amount. System to validate that Limit Contribution percentage plus Collateral percentage is equal to 100. Otherwise system to provide override.The assignment percentage should be rounded to two decimal places. |
| **Currency** | Click **Search** to search and select the account currency of the settlement account of the assignee. Only the currencies for which the settlement account is available, only those currency will be displayed. |
| **Assigned Amount** | Specify the amount that has to be assigned to the assignee.<br>If the user has already entered the assignment percentage, system to calculate the amount and populate the value. |

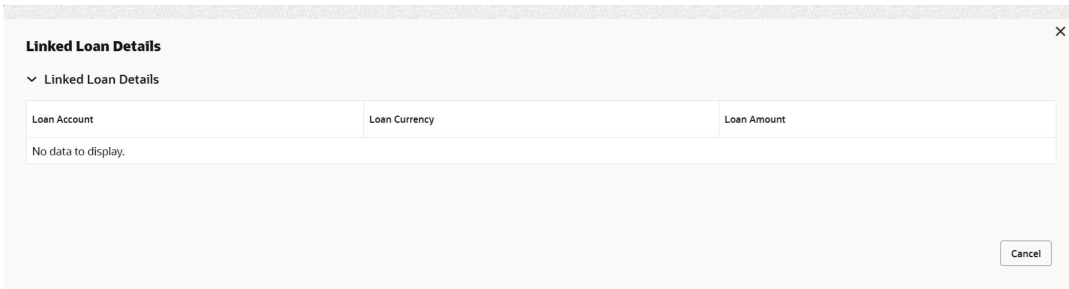
**Table 2-19 (Cont.) Assignment of Proceeds - Field Description**

| Field | Description |
|---|---|
| **Assignee Bank Details** | Specify the assignee bank details or click **Search** to search and select the assignee bank details. |
| **Account With Institution** | Click **Search** to search and select the account number of the account with institution. |

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

**Linked Loan Details**

The bank user can view the details of linked loan accounts.




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

**Table 2-20 Linked Loan Details - Field Description**

| Field | Description |
|---|---|
| **Linked Loan Details** | This section displays the linked loan details. |
| **Loan Account** | This field displays the details of the linked loan account. |
| **Loan Currency** | This field displays the currency of the linked loan account. |
| **Loan Amount** | This field displays the linked loan amount. |

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

**Interest Details**

The user can view and modify the Interest Details Simulated from Back Office system.


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

**Table 2-21 Interest Details - Field Description**

| Field | Description |
| --- | --- |
| **Component** | This field displays the component maintained in the back office. |
| **Component Description** | This field displays the description of the component. |
| **Rate Type** | This field displays the rate type maintained for the component in back office.<br>• **Fixed Floating**<br>• **Special** |
| **Rate Code** | This field displays the rate code applicable for the component. |
| **Min Spread** | This field displays the minimum spread applicable for the Rate Code. This field have value, if the **Rate Type** is **Floating**. |
| **Max Spread** | This field displays the maximum spread applicable for the Rate Code. This field have value, if the **Rate Type** is **Floating**. |
| **Spread** | This field displays the spread applicable for the Component in case of Floating Rate Component. User can change the defaulted value. System validates whether the spread input is within the Minimum to Maximum Spread. |
| **Min Rate** | This field displays the minimum rate applicable for the Rate Code. |
| **Max Rate** | This field displays the maximum rate applicable for the Rate Code. |
| **Rate** | This field displays the value applicable for the Rate Code.<br>You can modify the value, if the **Rate Type** is **Fixed**. System validates whether the Rate input is between the Minimum and Maximum Rate. |
| **Modified Rate** | This field displays the modified rate. |
| **Special Pricing Reference Number** | Specify the Special Pricing Reference Number, when there is a special Interest rate to be provided for that customer against the interest component (Main Component).<br>Special Pricing Reference is not applicable for Penal Interest components.<br>For transactions initiated from OBDX, the Special Pricing Reference Number will be populated from OBDX and user cannot edit the same.<br>**Note**<br>System displays an override as “Special Pricing Applicable”, on clicking “Save” in the Interest Details screen, if Special Pricing Reference number has been provided. |
| **Currency** | This field displays the interest currency. |
| **Interest Amount** | Specify the interest amount, if the **Rate Type** is **Special**.<br>In other cases , the amount will be calculated by back office immediately only if the Interest is collected in Advance or if Back Dated Interest is collected. In that scenario, the Amount will be populated on Re-simulation from back office. Otherwise Interest will be calculated only in the batch as maintained. |
| **Waive** | User can waive the Interest applicable. System displays an override, if the user has waived the Interest. |

**Table 2-21 (Cont.) Interest Details - Field Description**

| Field | Description |
|---|---|
| **Charge Party** | This field displays the Charge Party based on the type of transaction. In case of Export Transactions, Drawer should be the defaulted Charge Party for Collection Bills and Beneficiary for the LC Bills. In case of Import Transactions, Drawee should be the Charge Party for Collection and Applicant for the LC Bills. |
| **Settlement Account** | This field displays the settlement account of the Charge Party for debit of Interest. User can change the value. System displays an error if a different customer is chosen. If different account of the Charge Party is selected, system should display a override.<br>In case the user modifies the Interest Rate, the user should click on Recalculate button to get the modified amount from the back office and display the new Amount.(Recalculation is done in back office and not in OBTFPM). |
| **Settlement Curreny** | This field displays the settlement account curreny. |
| **Settlement Branch** | This field displays the settlement account branch. |

14. Click **Save and Close** to save the details and close the screen.
15. Click **Next**.

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

**Table 2-22 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 liquidation. 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 various overrides that have been generated and accepted. |

**Table 2-22 (Cont.) Additional Details - Action Buttons - Field Description**

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

**Table 2-22 (Cont.) Additional Details - Action Buttons - Field Description**

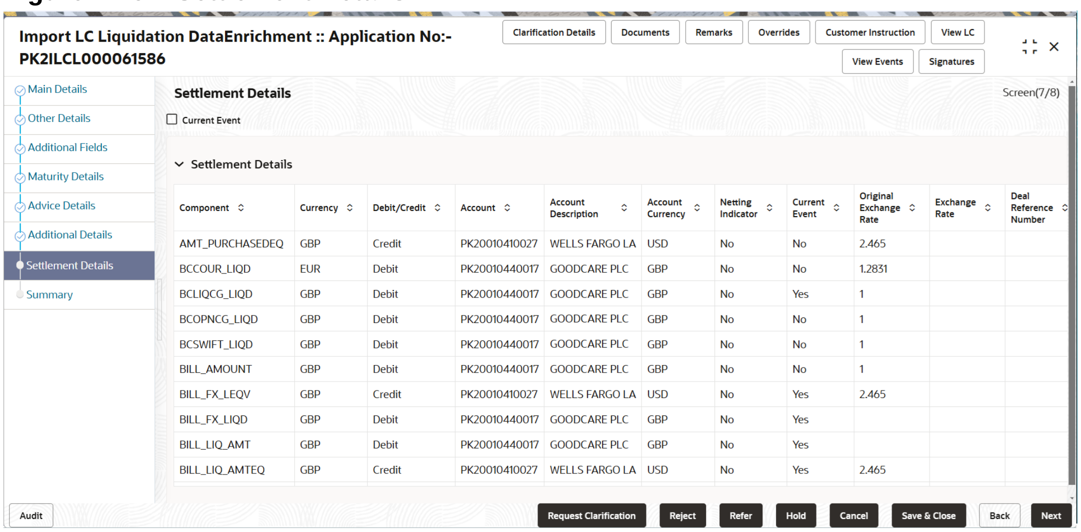
| Field | Description |
|---|---|
| **Back** | Clicking on Back button, takes the user to the previous screen. |
| **Next** | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves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

## 2.3.7 Settlement Details

This topic provides the systematic instructions to capture the settlement details of import LC Liquidation request.

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

**Figure 2-15 Settlement Details**




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

**Table 2-23 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. |

**Table 2-23 (Cont.) Settlement Details – Field Description**

| Field | Description |
|---|---|
| **Netting Indicator** | This field displays the applicable netting indicator. |
| **Current Event** | This field displays the current event. |
| **Original Exchange Rate** | System displays the Original Exchange Rate as simulated in settlement details section from OBTF. |
| **Exchange Rate** | System populates the exchange rate maintained. |
| **Deal Reference Number** | System defaults the exchange deal reference number. |

2. Click any component in the grid.

**Party Details**

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

### Payment Details

**Table 2-24 Payment Details - Field Description**

| Field | Description |
|---|---|
| **Sender to Receiver 1** | Specify the sender to receiver message. |
| **Sender to Receiver 2** | Specify the sender to receiver message. |
| **Sender to Receiver 3** | Specify the sender to receiver message. |
| **Sender to Receiver 4** | Specify the sender to receiver message. |
| **Sender to Receiver 5** | Specify the sender to receiver message. |
| **Sender to Receiver 6** | Specify the sender to receiver message. |

### Remittance Information

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

3. Click **Next**.

   The task will move to next data segment.

**Table 2-25 Settlement Details - Action Buttons - Field Description**

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

**Table 2-25 (Cont.) Settlement Details - Action Buttons - Field Description**

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

**Table 2-25 (Cont.) Settlement Details - Action Buttons - Field Description**

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

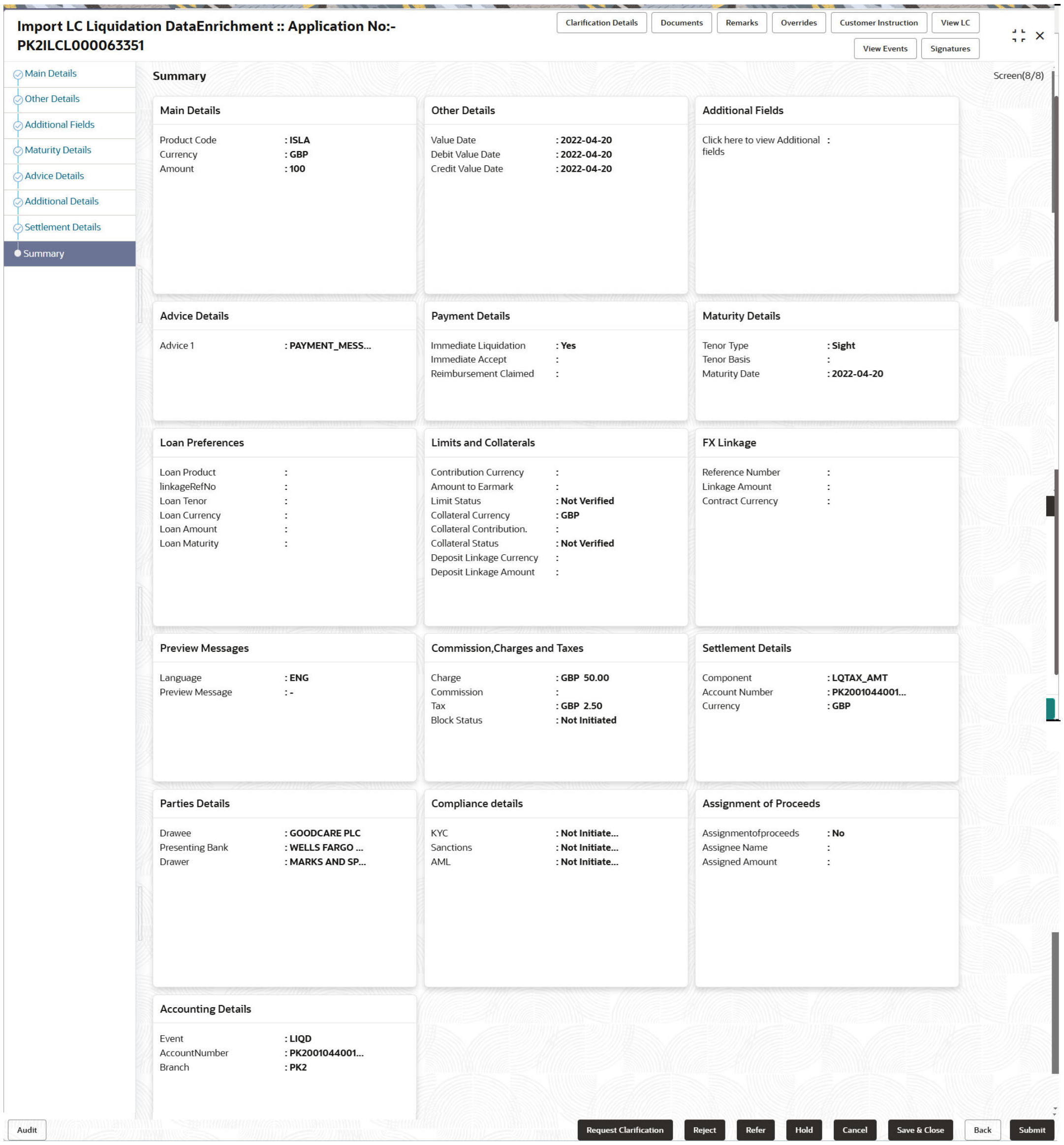
## 2.3.8 Summary

This topic provides the systematic instructions to view the summary of Import LC Liquidation update request.

User can review the summary of details updated in Data Enrichment stage of **Import LC Liquidation** update request.
The tiles must display a list of important fields with values. User can drill down from Summary tiles into respective data segments.

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

Figure 2-16 Summary




Tiles Displayed in Summary

- Main Details - User can view the application and LC details.
- Other Details - User can view the other details.
- Additional Fields - User can view the additional fields, if any.
- Advice Details - User can view the advice details.
- Payment Details - User can view the payment details.
- Maturity Details - User can view the maturity details.
- Loan Preferences - User can view the set loan preferences details.
- Limits and Collaterals - User can view limits and collateral details.
- FX Linkage - User can view FX linkage details.
- Preview Messages - User can preview the draft message generated if any.

- Commission, Charges & Taxes - User can view the charge details.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Assignment of Proceeds - User can view assignment of proceeds details.
- Accounting Details - User can view the accounting entries generated in back office.

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

2. Click **Submit**.

   The task will move to next logical stage.

**Table 2-26 Summary - Action Buttons - Field Description**

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

**Table 2-26 (Cont.) Summary - Action Buttons - Field Description**

| Field | Description |
| --- | --- |
| **View Events** | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC Issuance. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures. |
| **Request Clarification** | Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Refer** | Select a Refer Reason from the values displayed by the system.<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Hold** | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Save & Close** | Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request. |
| **Back** | On click of Back, system moves the task back to previous data segment. |
| **Submit** | Task will get moved to next logical stage of Import LC Liquidation.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office. |
| **Checklist** | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. |

# 2.4 Exceptions

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

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. The checks to external system/internal system is initiated after the Data Enrichment stage.

**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 handoff the “Amount Block Reference Number“ to the back office. On successful handoff, back office will make use of these “Amount Block Reference Number” to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office.

If multiple accounts are applicable, , Amount Block Reference for all accounts to be passed to the back office.

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

Approve:

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

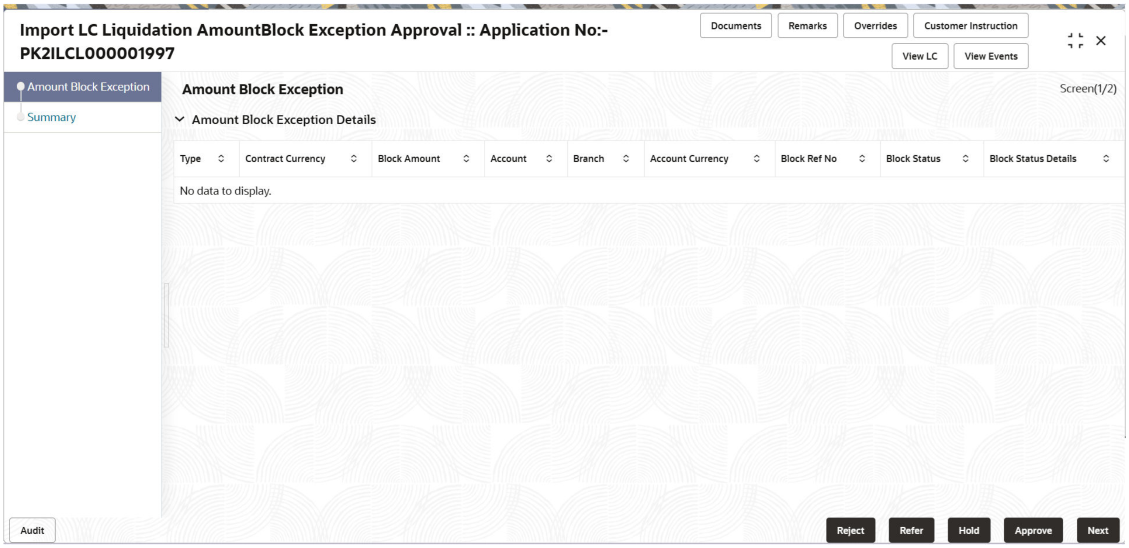
Refer:

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

Reject:

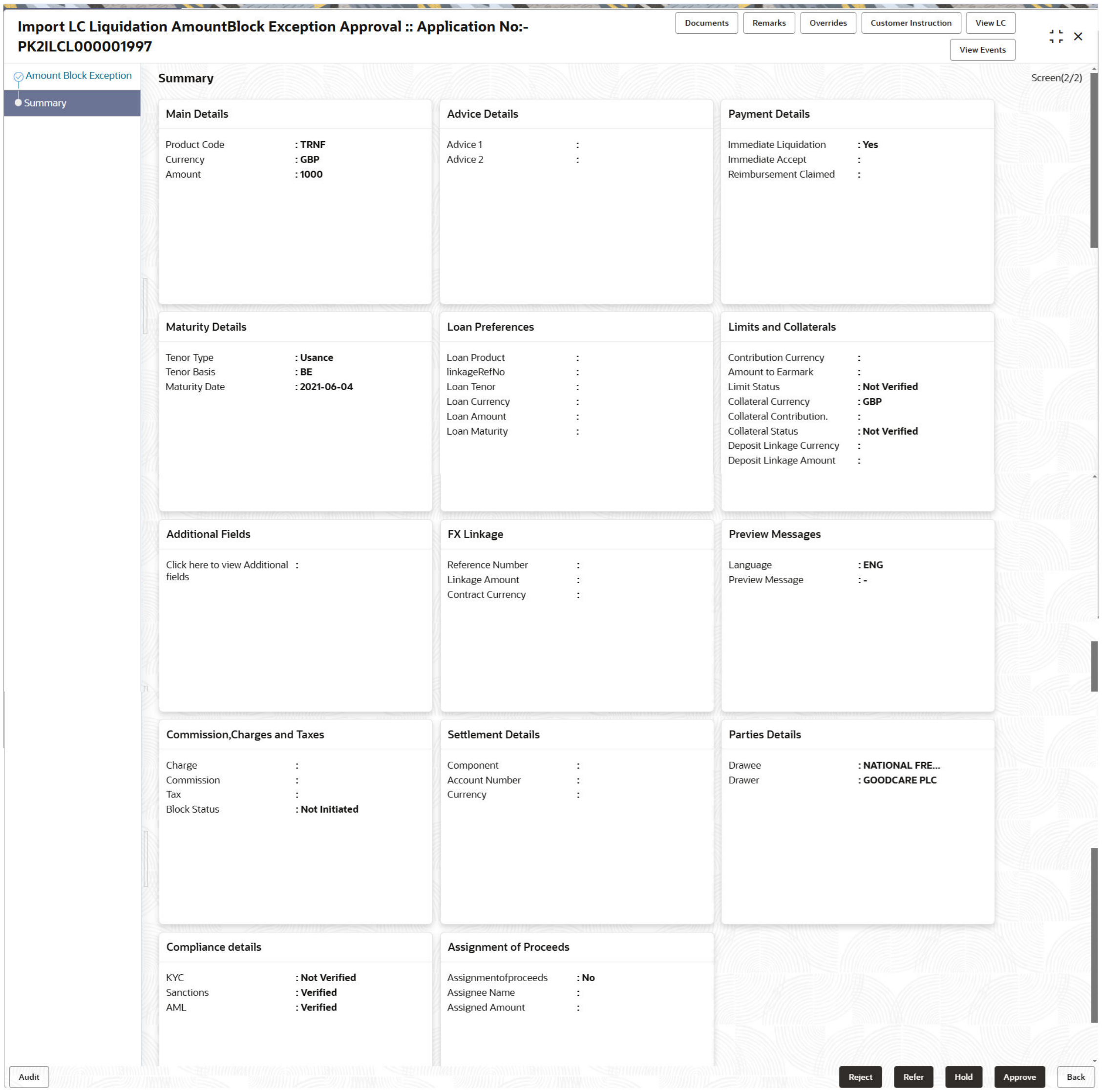
Reject the transaction due to non-availability of sufficient balance in settlement account

## Amount Bock Exception




This section will display the amount block exception details.

## Summary




Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.
- Advice Details - User can view the advice details.
- Payment Details - User can view the payment details.
- Maturity Details - User can view the maturity details.
- Loan Preferences - User can view the set finance preferences details.
- Limits and Collaterals - User can view limits and collateral details.
- FX Linkage - User can view FX linkage details.
- Preview Messages - User can preview the draft message generated if any.
- Commission, Charges & Taxes - User can view the charge details.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, advising bank etc.

- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Assignment of Proceeds - User can view assignment of proceeds details.

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

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

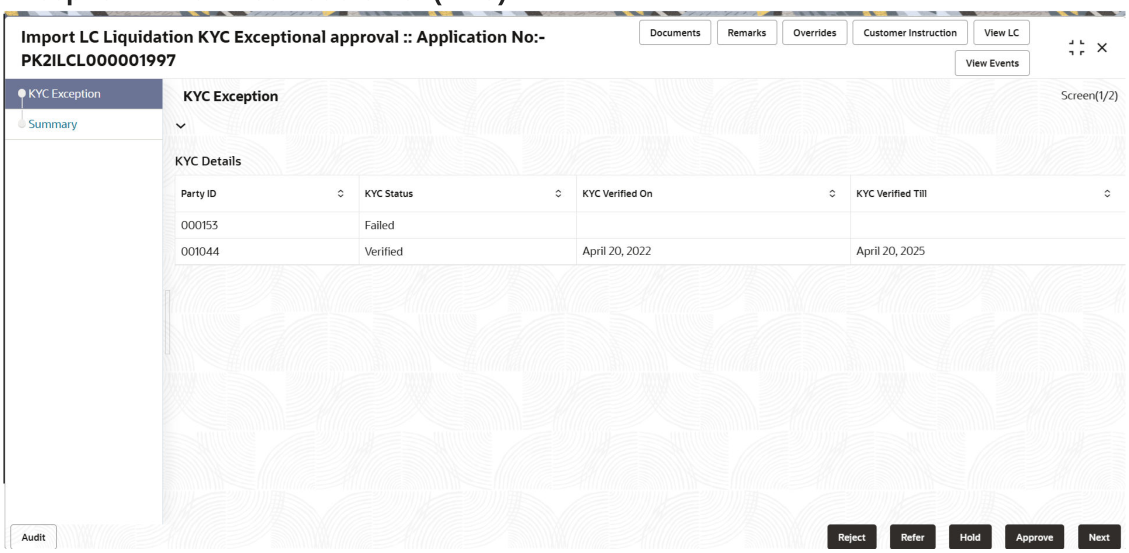
**Table 2-27 Amount Bock Exception - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document. |
| **Remarks** | Specify any additional information regarding the collection. This information can be viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following<br>• Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **View LC** | Click to view the latest LC values displayed in the respective fields.<br>All fields displayed in LC details section are read only fields. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<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 2-27 (Cont.) Amount Bock Exception - Action Buttons - Field Description**

| Field | Description |
| --- | --- |
| **Refer** | Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes<br>Refer Codes are:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **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.

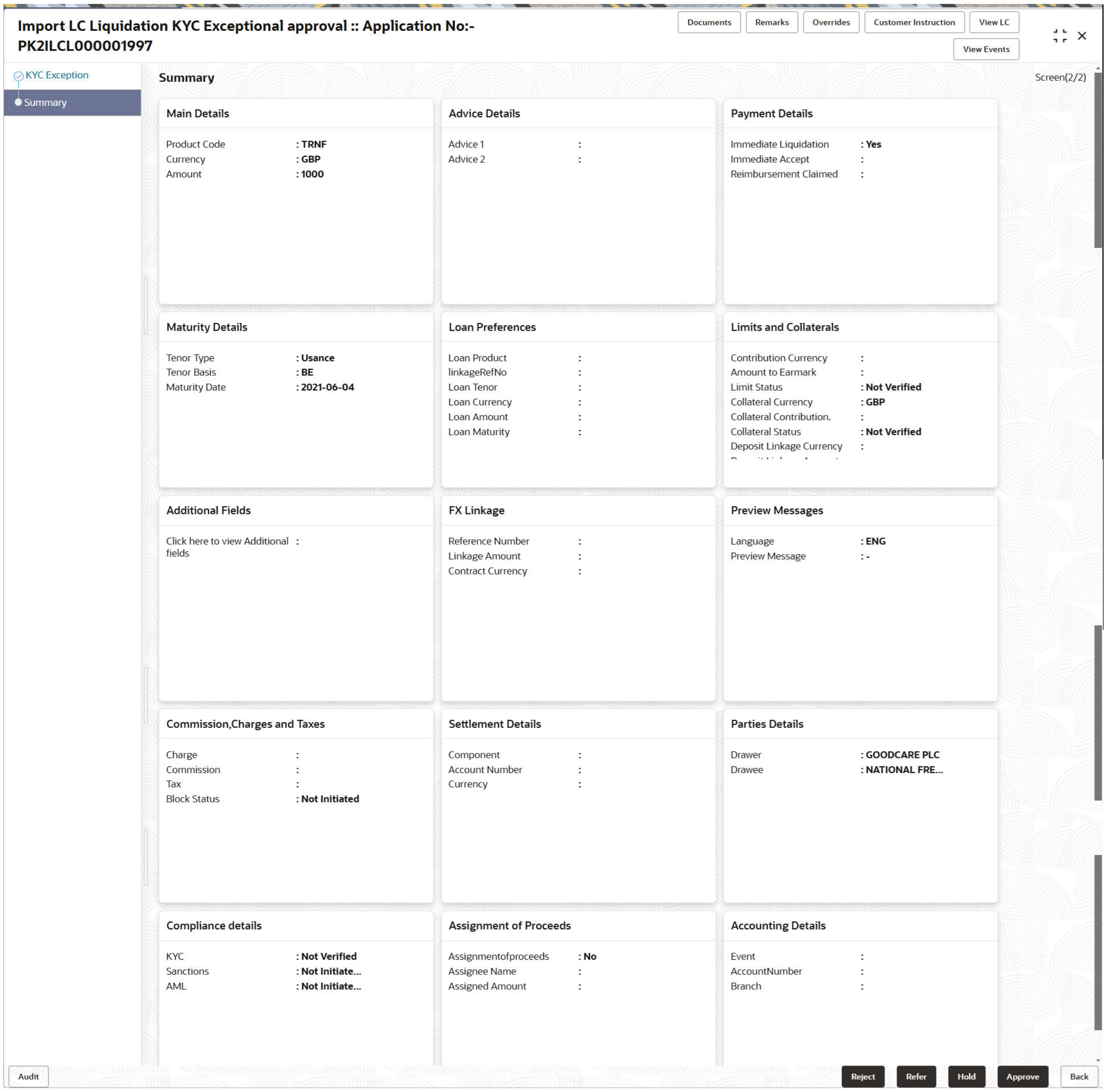
1. Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.
2. Open the task, to see summary tiles that display a summary of available updated fields with values.
   User can pick up a transaction and do the following 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 2-17 Exception - Know Your Customer (KYC) Summary**




Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.
- Advice Details - User can view the advice details.
- Payment Details - User can view the payment details.
- Maturity Details - User can view the maturity details.
- Loan Preferences - User can view the set loan preferences details.
- Limits and Collaterals - User can view limits and collateral details.
- FX Linkage - User can view FX linkage details.
- Preview Messages - User can preview the draft message generated if any.
- Commission, Charges & Taxes - User can view the charge details.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, advising bank etc.

- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Assignment of Proceeds - User can view assignment of proceeds details.
- Accounting Details - User can view the accounting entries generated in back office.

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

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

**Table 2-28 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 collection. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer 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. |
| **View LC** | Click to view the latest LC values displayed in the respective fields.<br>All fields displayed in LC details section are read only fields. |
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><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><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 2-28 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Refer** | Select a Refer Reason from the values displayed by the system.<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. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. |
| **Back** | Task moves to previous logical step. |

# 2.5 Multi Level Approval

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

The Approval summary screen displays the summary tiles. The tiles displays a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

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

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

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

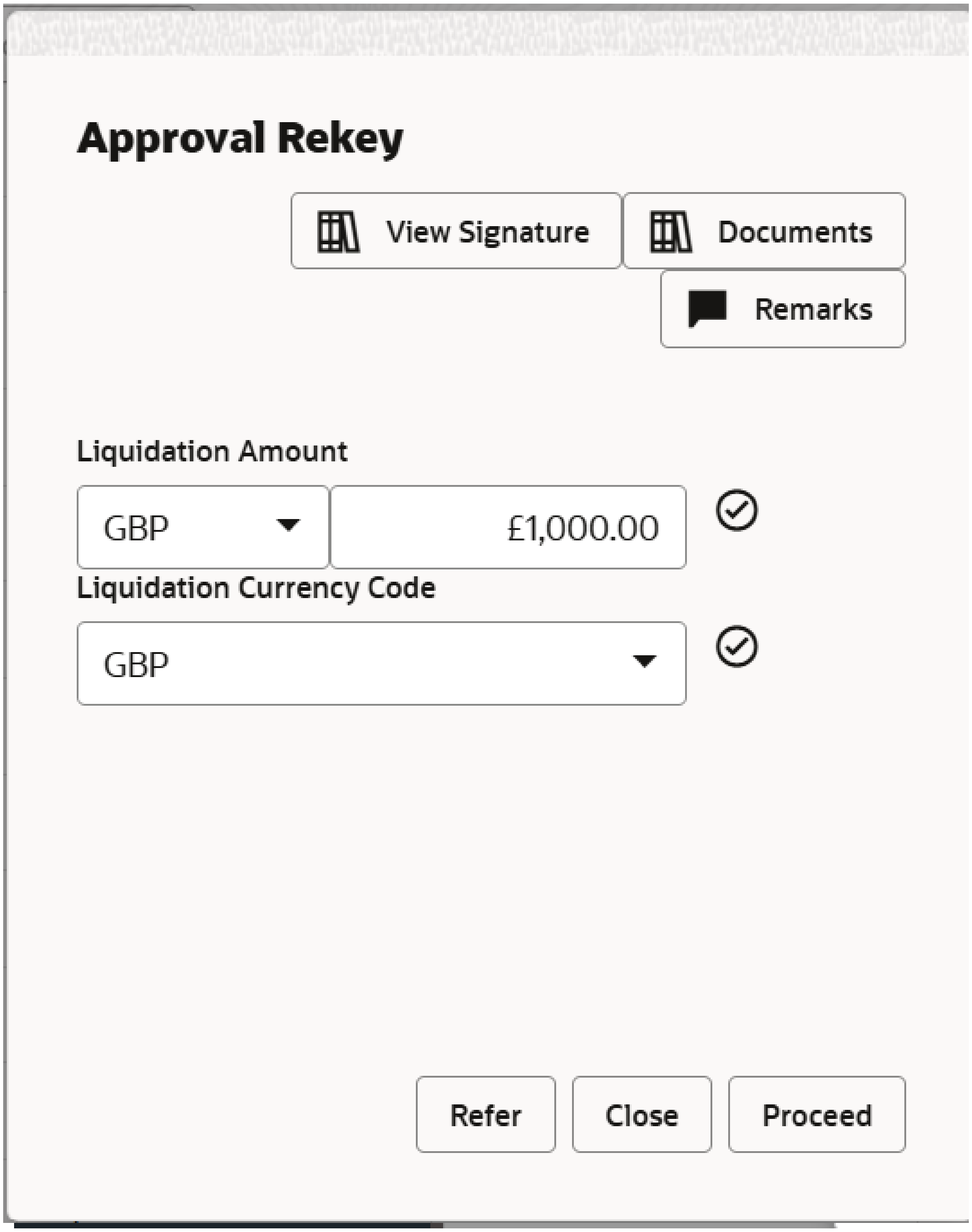
   For non online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from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

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

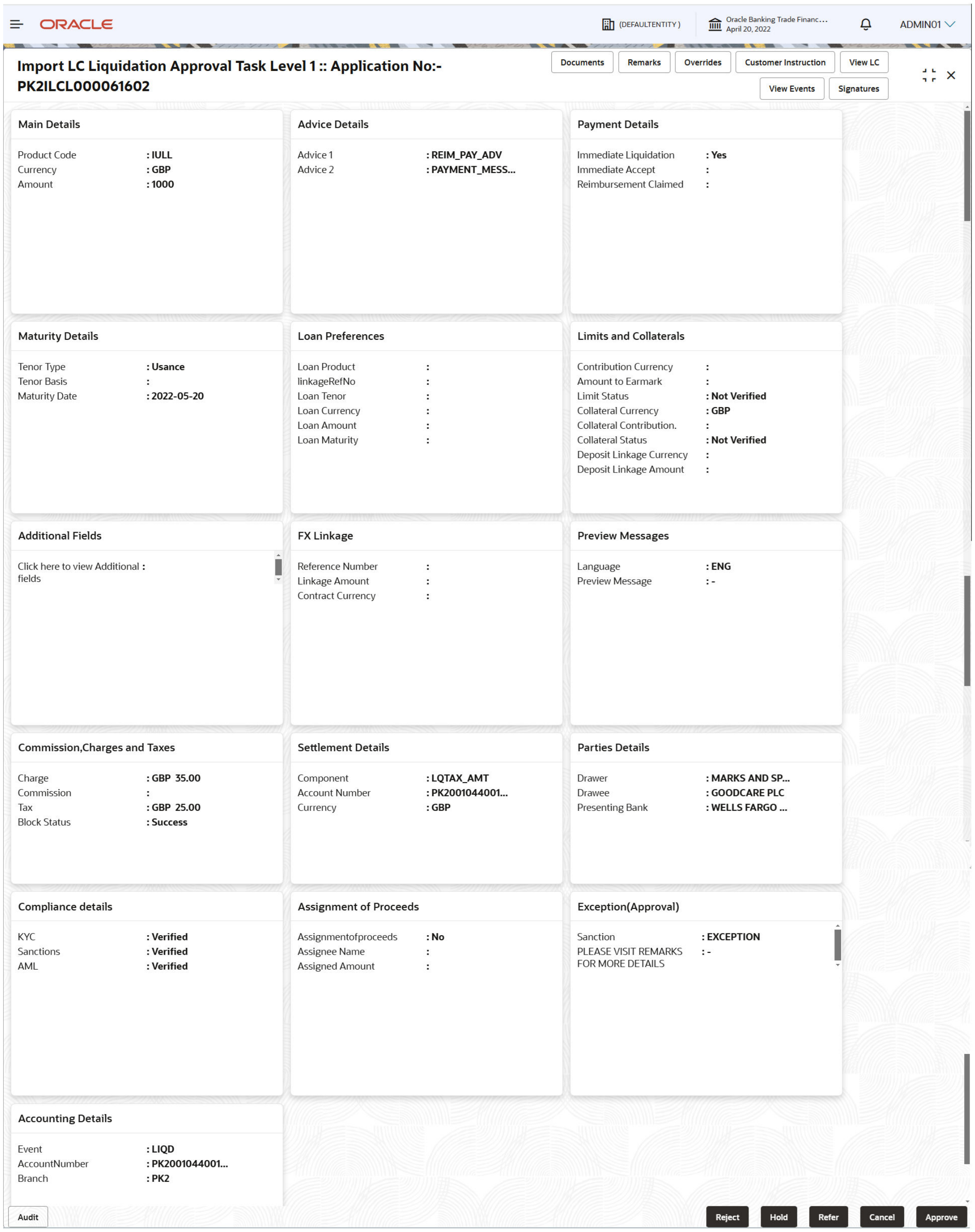
   - Liquidation Amount

- Liquidation Currency Code

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



### Approval Summary




Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.
- Advice Details - User can view the advice details.
- Additional Fields - User can view the additional fields, if an
- Payment Details - User can view the payment details.
- Maturity Details - User can view the maturity details.
- Loan Preferences - User can view the set loan preferences details.
- Limits and Collaterals - User can view limits and collateral details.

- FX Linkage - User can view FX linkage details.
- Preview Messages - User can preview the draft message generated if any.
- Commission, Charges & Taxes - User can view the charge details.
- Settlement Details - User can view the settlement details.
- Parties Details - User can view party details like applicant, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Assignment of Proceeds - User can view assignment of proceeds details.
- Linked Loan Details - User can view the linked loan details.
- Accounting Details - User can view the accounting entries generated in back office.

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

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

**Table 2-29 Multi Level Approval - Action Buttons - Field Description**

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

**Table 2-29 (Cont.) Multi Level Approval - 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<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| **Cancel** | Cancel the Approval stage. |
| **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. |

# Index