Corporate Trade Finance User Manual
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ORACLE®

Corporate Trade Finance User Manual

April 2025

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Table of Contents

1. Preface 2–1

1.1 Purpose 2–1

1.2 Audience 2–1

1.3 Documentation Accessibility 2–1

1.4 Critical Patches 2–1

1.5 Diversity and Inclusion 2–1

1.6 Conventions 2–1

1.7 Screenshot Disclaimer 2–2

1.8 Acronyms and Abbreviations 2–2

2. Trade Finance 2-1

2.1 Letter of Credit 2-2

2.2 Collection 2-2

2.3 Guarantees 2-2

2.4 Other Party Maintenance 2-2

2.5 Shipping Guarantee 2-3

2.6 Application Tracker 2-3

2.7 Documents and Clause Maintenance 2-3

2.8 Additional Conditions Maintenance 2-3

2.9 Assignee Maintenance 2-3

2.10 Islamic Transactions 2-3

3. Overview (Dashboard) 3-1

4. Initiate a Letter of Credit 4-1

4.1 Search LC template 4-4

4.2 Copy and Initiate LC 4-5

4.3 Search LC Drafts 4-8

4.4 Back to Back LC 4-11

4.5 Initiate a Letter of Credit 4-14

4.6 Initiate Back to Back Letter of Credit 4-48

4.7 Save As Draft 4-53

5. Initiate Import LC Amendment 5-1

5.1 Search Import LC Amendments 5-1

5.2 Re-Open Closed LC 5-6

6. View Import Letter of Credit 6-1

6.1 View Import Letter of Credit - LC Details 6-5
7. View Import Bill 7-1
7.1 View Bill Details 7-5
7.2 Discrepancies 7-10
7.3 Attached Documents 7-12
7.4 Shipping Guarantee tab 7-13
7.5 Linkages tab 7-14
7.6 Charges & Taxes 7-16
7.7 SWIFT Messages 7-18
7.8 Advices 7-20
7.9 Loans 7-22
8. Bill Discrepancies Acceptance/Settlement 8-1
8.1 Initiate customer acceptance for Bill discrepancy 8-2
8.2 Bill Discrepancy Acceptance - Discrepancy Details 8-3
8.3 Bill Discrepancy Acceptance – Settlement Details 8-4
8.4 Bill Discrepancy Acceptance – Forex Deals 8-8
8.5 Bill Discrepancy Acceptance - Charges 8-9
8.6 Bill Discrepancy Acceptance - Attachments tab 8-11
9. Settlement of Bills 9-1
9.1 Single Bill Detailed Settlement Instruction 9-1
9.2 Multiple Bill Detailed Settlement Instruction 9-13
10. Modify Bills 10-1
10.1 Modify Bills – Settlement Details 10-4
11. View Export Letter of Credit 11-1
11.1 LC Details 11-5
11.2 Attached Documents 11-12
11.3 Amendments 11-13
11.4 Bills 11-16
11.5 Charges Commission & Taxes 11-18
11.6 SWIFT Messages 11-20
11.7 Advices 11-22
11.8 Banks 11-23
11.9 Assignment 11-25
11.10 Transferred LC 11-26
12. LC Amendment Acceptance 12-1
13. Initiate Bills 13-1
13.1 Search Bills Drafts 13-1

13.2 Initiate a Bill 13-2
13.3 Save As Draft 13-29
14. Modify Bills 14-1
14.1 Modify Bills - Discount 14-3
15. View Export Bill 15-1
15.1 View Bill Details 15-4
15.2 Discrepancies 15-9
15.3 Attached Documents 15-10
15.4 Charges & Taxes 15-11
15.5 SWIFT Messages 15-13
15.6 Advices 15-15
15.7 Loans 15-16
15.8 Assignment 15-17
16. View Import Collection 16-1
16.1 View Collection Details 16-5
16.2 Attached Documents 16-9
16.3 Charges & Taxes 16-11
16.4 SWIFT Messages 16-12
16.5 Advices 16-14
16.6 Loans 16-16
17. Settlement of Collection 17-1
17.1 Single Collection Detailed Settlement Instruction 17-1
17.2 Multiple Collection Detailed Settlement Instruction 17-11
18. Modify Collection 18-1
18.1 Modify Collection - Settlement 18-3
19. Initiate Collection 19-1
19.1 Search Collection template 19-1
19.2 Search Collection Drafts 19-3
19.3 Initiate a Collection 19-4
19.4 Save As Template 19-24
19.5 Save As Draft 19-25
20. View Export Collection 20-1
20.1 View Collection Details 20-4
20.2 Attached Documents 20-11
20.3 Charges & Taxes 20-12
20.4 SWIFT Messages 20-13
20.5 Advices 20-15

20.6 Loans 20-17
21. Modify Collection 21-1
21.1 Modify Collection - Discount 21-4
22. View Inward Guarantee/Stand By LC 22-1
22.1 Inward Guarantee Details 22-6
22.2 Amendments 22-11
22.3 Attached Documents 22-13
22.4 Linkages tab 22-14
22.5 Charges, Commissions & Taxes 22-16
22.6 SWIFT Messages 22-18
22.7 Advices 22-20
23. Guarantee Amendments Acceptance 23-1
24. Lodge Claims 24-1
24.1 Search Claims 24-1
24.2 Claims - Detail 24-4
25. View Claims 25-1
25.1 Search Claims 25-1
25.2 View Claim Details 25-4
25.3 Attached Documents 25-6
25.4 Charges & Taxes 25-7
25.5 SWIFT Messages 25-8
25.6 Advices 25-11
26. Modify Claims 26-1
26.1 Search Claims 26-1
26.2 Charges & Taxes 26-6
26.3 Attached Documents 26-8
27. Initiate Outward Guarantee/Stand By LC 27-1
27.1 Search Guarantee template 27-1
27.2 Copy and Initiate Outward Guarantee/ Stand By LC 27-3
27.3 Search Guarantee Drafts 27-5
27.4 Initiate an Outward Guarantee/Stand By LC 27-6
27.5 Save As Template 27-44
27.6 Save As Draft 27-45
28. Initiate Outward Guarantee Amend/Stand By LC 28-1
28.1 Search Outward Guarantee Amendments/Stand By LC 28-1
29. View Outward Guarantee/Stand By LC 29-1
29.1 Outward Guarantee Details 29-5

29.2 Amendments 29-14
29.3 Attached Documents 29-17
29.4 Linkages 29-18
29.5 Charges, Commissions and Taxes 29-19
29.6 SWIFT Messages 29-21
29.7 Advices 29-23
30. Cancel Outward Guarantee 30-1
30.1 Outward Guarantee Details 30-3
30.2 Charges 30-5
30.3 Attachments 30-7
31. Bank Guarantee/Stand By LC Settlement 31-1
31.1 Search Unsettleted Claim 31-1
31.2 Bank Guarantee Settlement - Settlement Details 31-4
31.3 Forex Deals 31-7
31.4 Charges and Taxes tab 31-9
31.5 Attachments tab 31-11
32. Initiate Shipping Guarantee 32-1
32.1 Search Shipping Guarantee template 32-1
32.2 Search Shipping Guarantee Drafts 32-3
32.3 Initiate a Shipping Guarantee 32-4
32.4 Save As Template 32-20
32.5 Save As Draft 32-21
33. View shipping Guarantee 33-1
33.1 Shipping Guarantee Details 33-4
33.2 Attached Documents 33-8
33.3 Charges, Commissions and Taxes 33-9
33.4 Linkages tab 33-11
33.5 Advices 33-13
34. Other Party Maintenance 34-1
34.1 Other Party Maintenance - Summarized View 34-1
34.2 Other Party - Create 34-5
34.3 Other Party Maintenance - Edit 34-8
34.4 Other Party Maintenance - Delete 34-9
35. Additional Condition Maintenance 35-1
35.1 Additional Condition Maintenance - Create 35-1
35.2 Additional Condition Maintenance - Create 35-3
35.3 Additional Condition Maintenance - View 35-5

35.4 Additional Conditions Maintenance - Edit 35-6
35.5 Additional Conditions Maintenance - Delete 35-7
35.6 Additional Conditions Maintenance - Duplicate 35-7
36. Clause Maintenance 36-1
36.1 Clause Maintenance - Create 36-1
36.2 Clause Maintenance - View 36-5
36.3 Clause Maintenance - Edit 36-7
36.4 Clause Maintenance - Delete 36-8
36.5 Clause Maintenance - Duplicate 36-8
37. Application Tracker 37-1
38. Assign Proceeds 38-1
38.1 Search Assignment of Proceeds 38-1
38.2 Add Assignee Details 38-5
38.3 Modify Assignee Details 38-9
39. Assignee Maintenance 39-1
39.1 Assignee Maintenance - Create Assignee 39-3
39.2 Assignee Details - View 39-6
39.3 Assignee Details - Edit 39-7
39.4 Assignee Details - Delete 39-8
40. Transfer Letter of Credit 40-1
40.1 Add Second Beneficiary Details 40-3
40.2 Transfer Letter of Credit - Goods, Shipment & LC Details 40-6
40.3 Transfer Letter of Credit - Documents and Conditions tab 40-9
40.4 Transfer Letter of Credit - Instructions tab 40-11
40.5 Transfer Letter of Credit – Charges, Commissions and Taxes Tab 40-15
40.6 Transfer Letter of Credit - Attachments tab 40-17
41. Amend Transfer Letter of Credit 41-1
41.1 LC Details 41-4
42. View Transfer Letter of Credit 42-1
42.1 LC Details 42-4
42.2 Attached Documents 42-10
42.3 Amendments 42-11
42.4 Bills 42-14
42.5 Charges Commission & Taxes 42-15
42.6 SWIFT Messages 42-17
42.7 Advices 42-19
43. Cancel Transfer Letter of Credit 43-1

43.1 Transfer LC Details 43-3
43.2 Charges, Commissions and Taxes 43-4
43.3 Attachments 43-6
44. Initiate Tracer 44-1

1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Critical Patches

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

1.5 Diversity and Inclusion

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

1.6 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 or the glossary.
Italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

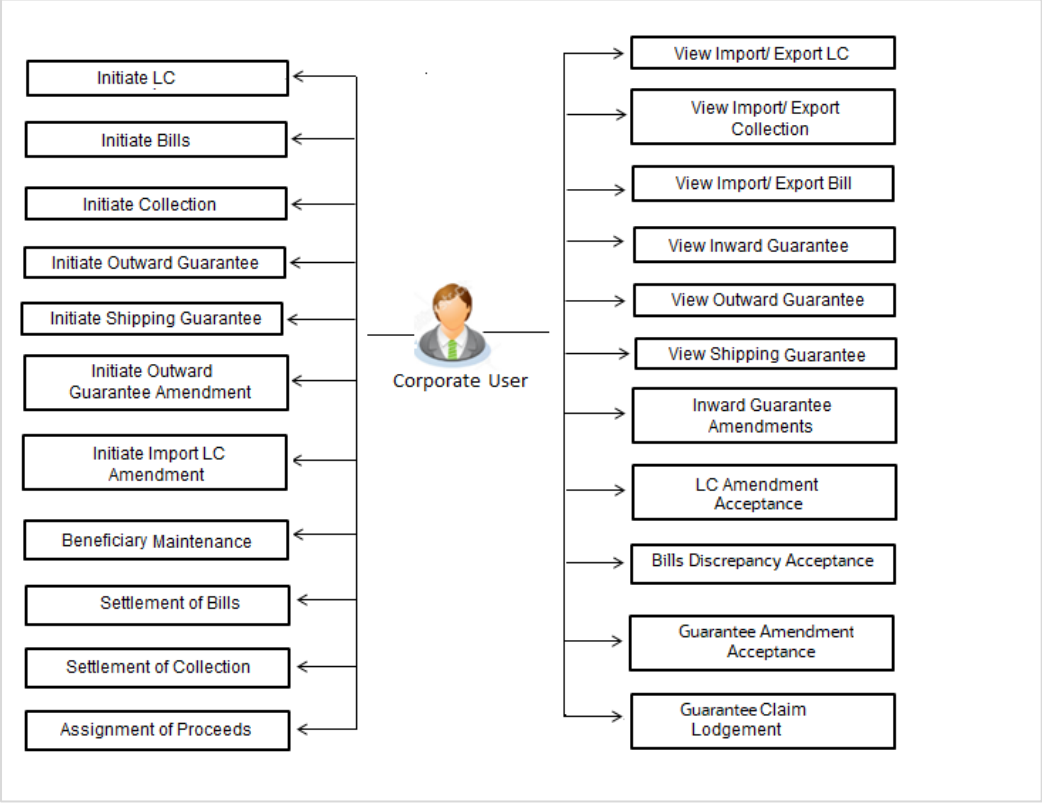
2. Trade Finance

Trade finance is process of financing commerce, i.e. both domestic and international trade based transactions. It comprises a seller, a buyer along with other service providing institutions to facilitate transactions such as banks, insurers, credit rating agencies etc. This may be considered as a tool to safeguard against the distinct risks present in doing international trade viz. fluctuations in currency conversions, political conditions, creditworthiness of the buyer etc. Some of the majorly used tools are Letter of Credits, Import and Export Bills, Outward Guarantees.

In the Trade Finance module, you can initiate, amend and view Letter of Credits (LC). You can also view details of Import and Export Bills, and Export Bills under LC, and Outward Guarantees raised. User can initiate Collection and outward Guarantees. User can initiate standalone shipping Guarantee and also Shipping Guarantee under LC.

Note: All transactions are supported on mobile devices.

Workflow



2.1 Letter of Credit

Letter of credit is a financial tool which acts as an obligation of the issuing bank to pay the agreed amount to the seller on behalf of the buyer, if buyer provides compliant documents about those goods as specifically mentioned in the sales contract or purchase agreement to the advising bank. They are governed by rules set by International Chamber of Commerce known as Uniform Customs and Practice for Documentary Credits (UCP 600).

These are of different types; most commonly used ones are irrevocable LC, transferable LC. Mostly they are used in situations where both parties i.e. seller and buyer are new to each other and are operating in different countries and seller thinks to safeguard his interests against multiple risks involved in the trade.

Bill is a trade transaction, in which the Exporter forwards the required commercial documents to the Importer's bank, against which the payment is to be done. Banks facilitates documents movement, makes the required checks and then process payments to the Exporter against the Bill.

There occurs some situations where the sales contract goes for some modification, and in order to replicate the same over Bills and Letter of Credits, acceptance from other party is also required. Using this option, user can accept or reject, the discrepancies raised in Import Bills or amendments under Export Letter of Credit. It is then forwarded for further approval from bank. A search facility is also provided to easily locate the discrepancy or amendment raised.

2.2 Collection

Import Collection offers a view about the Collection from the point of view of an Importer and Export Collection offers the same from the point of view of an Exporter.

2.3 Guarantees

It is a contract released by bank for its customer, who has signed an agreement to purchase goods from a supplier and agrees to fulfil any financial obligations to the supplier in case of default. In other words, if the debtor fails to settle a debt, the bank will cover it. Using this option, user can apply for an Outward Bank Guarantee. For the BG application, user must enter the details in the four tabs available in this option viz. Parties, Commitment Details, Bank Instructions and Guarantee. Any amendment raised by the counterparty can also be accepted or declined by customer.

2.4 Other Party Maintenance

To ease the user from filling up the details of beneficiary, a facility to maintain beneficiary is added. User can create add, edit or delete beneficiary details and also have different access type, if he wants to share the same beneficiary with other users. Also, it can be defined as in which transactions, user will be able to use the beneficiaries viz. LC, BG or Collection. This enables user to directly choose a beneficiary from the maintained list and save time of filling up the detail every time he is initiating a new transaction.

2.5 Shipping Guarantee

Shipping Guarantee refers to a written guarantee, issued by the bank which will bear joint liability, and is presented by the Importer to the goods carrier or its agent for picking up the goods in the case of arrival of cargo prior to the receipt of shipping documents. Shipping Guarantee is commonly used under L/C with full set of documents of title to goods. This helps Importer to pick up the goods in time to avoid port demurrage.

2.6 Application Tracker

User gets a simple tracking tool for all his applications which are either saved and can be fetched further for retrieval or which are submitted for further processing. He can also look for the pending clarifications received from bank, and reply to them.

2.7 Documents and Clause Maintenance

A corporate user can save the clauses under documents, so that it can use the same as and when required while initiating an LC. User also have an option to mark it to be available to other users of corporate.

2.8 Additional Conditions Maintenance

Additional Condition is required while creating Letter of Credits. A user can create (if maintenance is not already there), view and edit the additional conditions. User will have the facility to save his custom conditions and use as and when required. Each Condition is saved with the help of an identifier which is unique for the customer, and all identifiers needs to be mapped to codes of additional conditions as maintained by bank.

2.9 Assignee Maintenance

Assignee Maintenance allows the user to create (if maintenance is not already there), view and edit the assignee.

2.10 Islamic Transactions

Sharia laws also govern and guide how trade finance works, and Islamic Trade Finance caters to these needs. These transactions will be available to those users entitled for it. For details, refer *User Manual Oracle Banking Digital Experience Corporate Trade Finance - Islamic*

3. Overview (Dashboard)

Trade Finance dashboard provides holistic information to the corporate user about its Trade Finance business in a simplified manner. It provides an overall understanding of the current position with respect to different trade instruments.

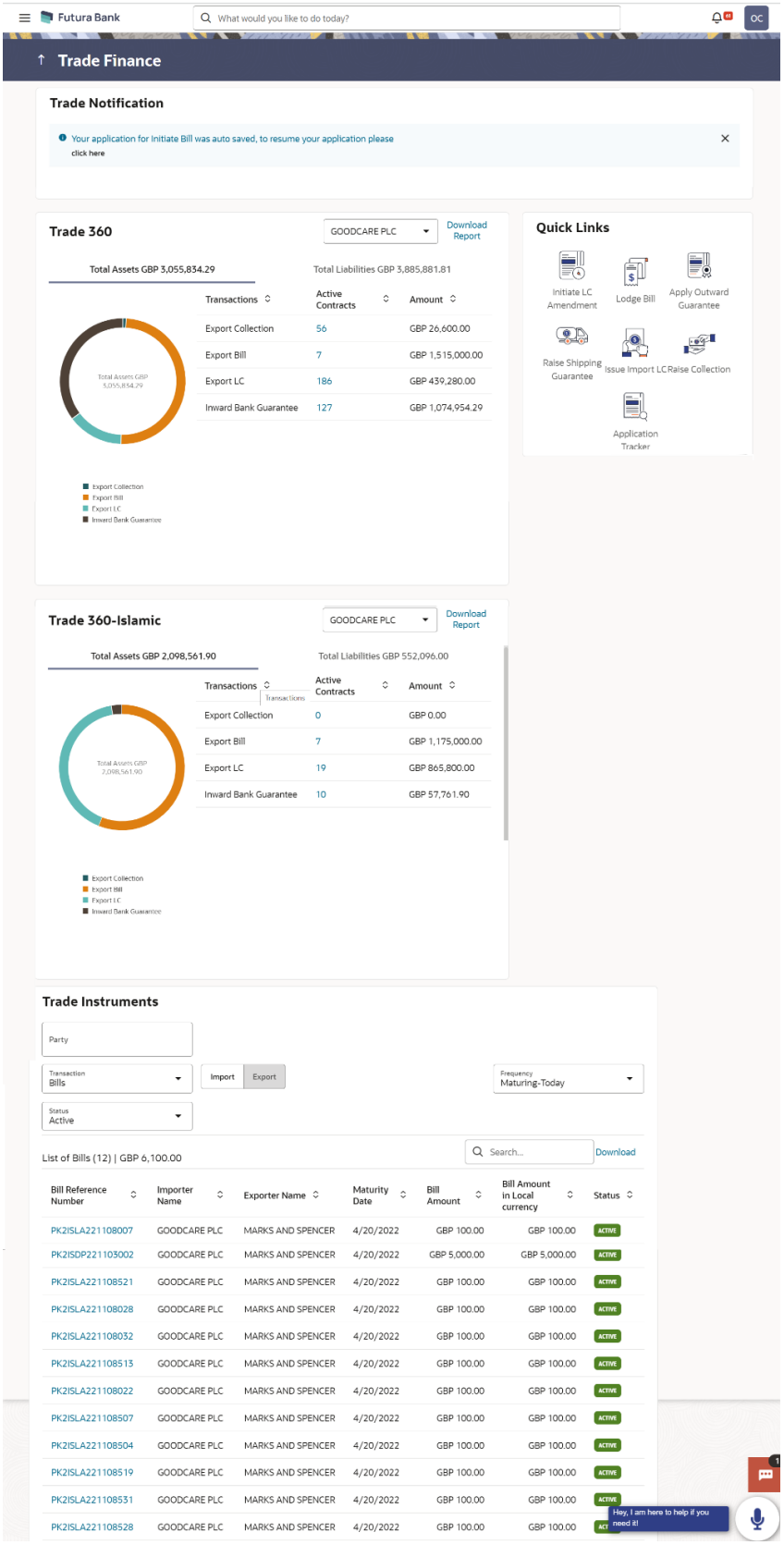
Below mentioned widgets are available in Trade Finance Overview:

- Trade 360
- Trade Instruments
- Quick Links

How to reach here:

Dashboard > Toggle menu > Trade Finance > Overview

Dashboard


Futura Bank
What would you like to do today?
Trade Finance
Trade Notification
Your application for Initiate Bill was auto saved, to resume your application please click here
Trade 360
GOODCARE PLC
Download Report
Total Assets GBP 3,055,834.29
Total Liabilities GBP 3,885,881.81
Transactions
Active Contracts
Amount
Export Collection 56 GBP 26,600.00
Export Bill 7 GBP 1,515,000.00
Export LC 186 GBP 439,280.00
Inward Bank Guarantee 127 GBP 1,074,954.29
Quick Links
Initiate LC Amendment
Lodge Bill
Apply Outward Guarantee
Raise Shipping Guarantee
Issue Import LC
Raise Collection
Application Tracker
Trade 360-Islamic
GOODCARE PLC
Download Report
Total Assets GBP 2,098,561.90
Total Liabilities GBP 552,096.00
Export Collection 0 GBP 0.00
Export Bill 7 GBP 1,175,000.00
Export LC 19 GBP 865,800.00
Inward Bank Guarantee 10 GBP 57,761.90
Trade Instruments
Party
Transaction Bills
Import
Export
Frequency Maturing-Today
Status Active
List of Bills (12) | GBP 6,100.00
Search...
Download
Bill Reference Number
Importer Name
Exporter Name
Maturity Date
Bill Amount
Bill Amount in Local currency
Status
PK2ISLA221108007 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISDP221103002 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 5,000.00 GBP 5,000.00 ACTIVE
PK2ISLA221108521 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108028 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108032 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108513 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108022 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108507 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108504 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108519 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108531 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLA221108528 GOODCARE PLC MARKS AND SPENCER 4/20/2022 GBP 100.00 GBP 100.00 ACTIVE
Hey, I am here to help if you need it!

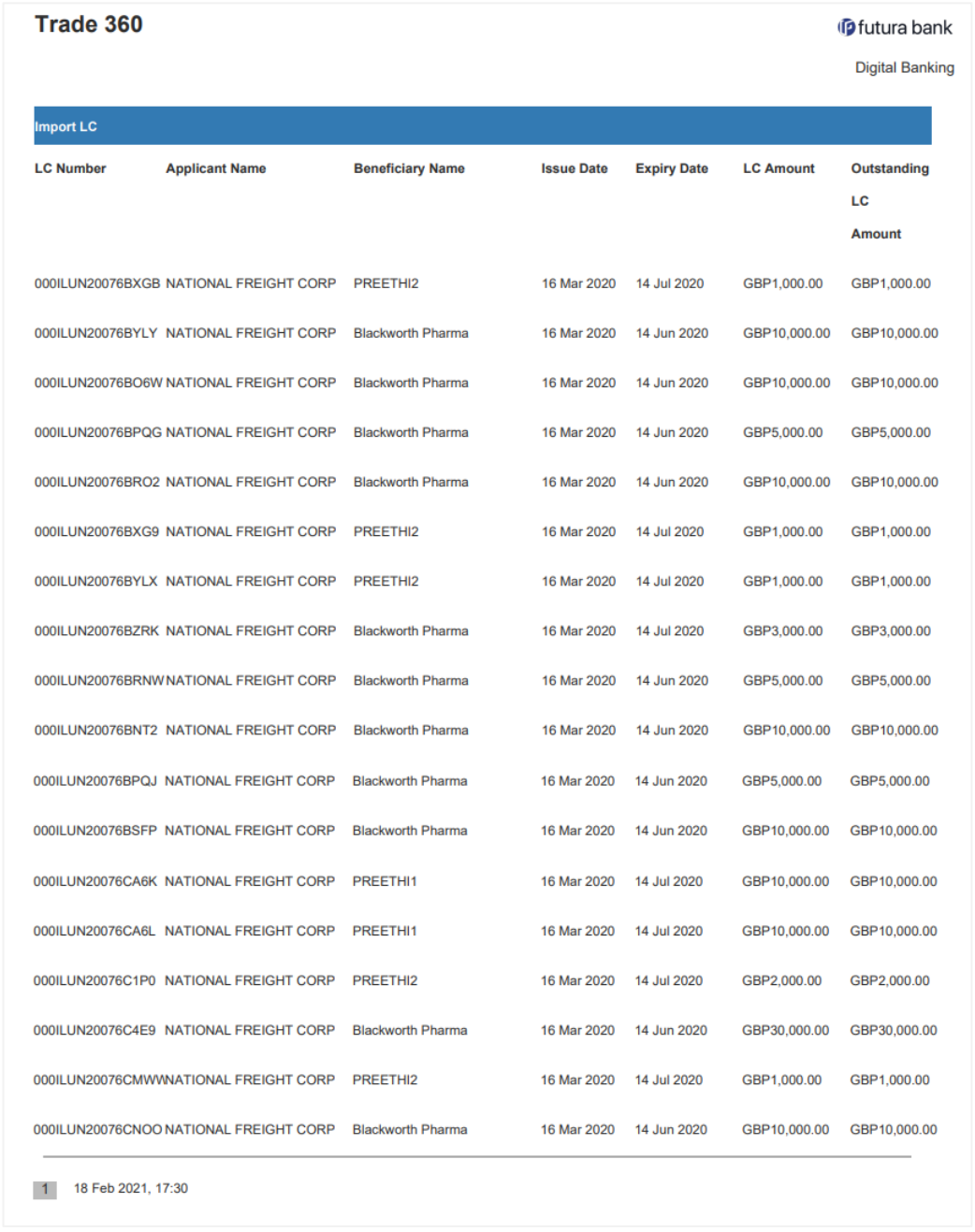
Bi-Directional Flow:

The corporate user can click the link to request for clarification. Whenever the user submits a trade finance transaction, then the bank's trade finance team sends back the transaction with their comments or reason for rejection to the user, so that he can rectify the transaction and resubmit again.

Trade 360

This widget provides a Trade 360 view of user's all trade instruments of the selected party. The various tabs of trade instruments displays the total active contracts and their sum total.

This widget provides overall status of all of the existing Trade instruments so that one can have a better understanding of Trade Finance instruments and transactions. The user can see the summary of various active records and can download the report of all the contracts in a trade instrument.



Trade 360

futura bank
Digital Banking

Import LC

LC Number	Applicant Name	Beneficiary Name	Issue Date	Expiry Date	LC Amount	Outstanding LC Amount
000ILUN20076BXGB	NATIONAL FREIGHT CORP	PREETHI2	16 Mar 2020	14 Jul 2020	GBP1,000.00	GBP1,000.00
000ILUN20076BYLY	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP10,000.00	GBP10,000.00
000ILUN20076BO6W	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP10,000.00	GBP10,000.00
000ILUN20076BPQG	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP5,000.00	GBP5,000.00
000ILUN20076BRO2	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP10,000.00	GBP10,000.00
000ILUN20076BXG9	NATIONAL FREIGHT CORP	PREETHI2	16 Mar 2020	14 Jul 2020	GBP1,000.00	GBP1,000.00
000ILUN20076BYLX	NATIONAL FREIGHT CORP	PREETHI2	16 Mar 2020	14 Jul 2020	GBP1,000.00	GBP1,000.00
000ILUN20076BZRK	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jul 2020	GBP3,000.00	GBP3,000.00
000ILUN20076BRNW	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP5,000.00	GBP5,000.00
000ILUN20076BNT2	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP10,000.00	GBP10,000.00
000ILUN20076BPQJ	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP5,000.00	GBP5,000.00
000ILUN20076BSFP	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP10,000.00	GBP10,000.00
000ILUN20076CA6K	NATIONAL FREIGHT CORP	PREETHI1	16 Mar 2020	14 Jul 2020	GBP10,000.00	GBP10,000.00
000ILUN20076CA6L	NATIONAL FREIGHT CORP	PREETHI1	16 Mar 2020	14 Jul 2020	GBP10,000.00	GBP10,000.00
000ILUN20076C1P0	NATIONAL FREIGHT CORP	PREETHI2	16 Mar 2020	14 Jul 2020	GBP2,000.00	GBP2,000.00
000ILUN20076C4E9	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP30,000.00	GBP30,000.00
000ILUN20076CMWW	NATIONAL FREIGHT CORP	PREETHI2	16 Mar 2020	14 Jul 2020	GBP1,000.00	GBP1,000.00
000ILUN20076CNOO	NATIONAL FREIGHT CORP	Blackworth Pharma	16 Mar 2020	14 Jun 2020	GBP10,000.00	GBP10,000.00

1 18 Feb 2021, 17:30

Quick Links

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- Initiate LC Amendment
- Lodge Bill
- Apply Outward Guarantee
- Raise Shipping Guarantee
- Issue Import LC
- Raise Collection
- App Tracker

Trade Instruments

This widget allows the user to view the details of different transactions and filter them as per the need. The different transactions are listed in two tabs that is Import and Export. User can switch between tabs to see the transactions available under each head.

- Transactions: Following are the transactions(conventional/Islamic) that can be selected from the drop-down and can be viewed under this widget:
    - Letter of Credit
        - Import (As internal Tab)
        - Export (As internal Tab)
    - Bills
        - Import (As internal Tab)
        - Export (As internal Tab)
    - Bank Guarantee
        - Inward (As internal Tab)
        - Outward (As internal Tab)
    - Shipping Guarantee
    - Collection
        - Import (As internal Tab)
        - Export (As internal Tab
- Party: There is an option to select the party from the drop-down list.
- Status: The user can filter the transactions by selecting the status from the drop-down list. The status can be: Active, Hold, Reversed, Cancelled, Closed, Liquidated (Bills)
- Frequency: There is an option to select whether the user wants to see the data for all CIFs or choose a specific CIF. There is also an option to select whether it is maturing/expiring in how many days. The values in this field to be reflected based on the value selected in the “Transactions” field. The user can also filter the transaction based on Period - From Date and To Date and clicking ‘Go’ icon.
    - LC (Expiring)
        - Today
        - Tomorrow
        - Next 3 Days
        - Next 4 Days
        - Next 5 Days
        - Next 6 Days

        - Next 7 Days
        - Custom - Period
    - Bills under LC (Maturing)
        - Today
        - Tomorrow
        - Next 3 Days
        - Next 4 Days
        - Next 5 Days
        - Next 6 Days
        - Next 7 Days
        - Overdue – Between 7 to 30 days
        - More than 30 days
        - Last 7 days
        - All
        - Custom - Period
    - Bank Guarantee (Expiring)
        - Today
        - Today
        - Tomorrow
        - Next 3 Days
        - Next 4 Days
        - Next 5 Days
        - Next 7 Days
        - Custom - Period
    - Collections
        - Today
        - Tomorrow
        - Next 3 Days
        - Next 4 Days
        - Next 5 Days
        - Next 6 Days
        - Next 7 Days
        - Overdue – More Than 30 days
        - Overdue – Between 7 to 30 days
        - Last 7 days
        - All
        - Custom - Period
    - Shipping Guarantee
        - Today
        - Today
        - Tomorrow
        - Next 3 Days
        - Next 4 Days
        - Next 5 Days
        - Next 7 Days
        - Custom - Period

Based on the selection, the Total Contracts and its equivalent LCY is also displayed.

The user can also see the graph which displays the sum total of transactions selected in various states as per the applicable filter such as Active/Expired/Liquidated etc.

4. Initiate a Letter of Credit

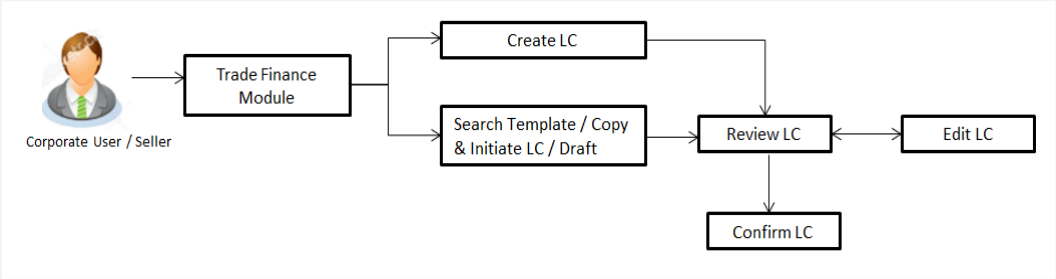
Using this option, you can initiate an Import Letter of Credit (LC) in the application. A Letter of Credit is a bank document which undertakes that the seller will receive payment against the stipulated documents, provided the terms and conditions have been satisfied.

An **Import Letter of Credit** provides the credit worthiness of the Importer, with the involvement of financial institutions such as banks.

Pre-Requisites

User must be having a valid corporate login credentials to get into the system. This will be under a maker – approver system, or as per user's access. User must be having a sanctioned limit /credit available for his perusal.

Workflow



How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter of Credit > Import Letter of Credit > Initiate Letter of Credit
OR
Dashboard > Trade Finance > Overview > Quick Links > Issue Letter of Credit

User has four options to initiate LC

a. Using existing Templates
b. Using existing Drafts
c. Initiating LC (New Application)
d. Copy & Initiate (Copying the contents of existing LC transaction and initiate)

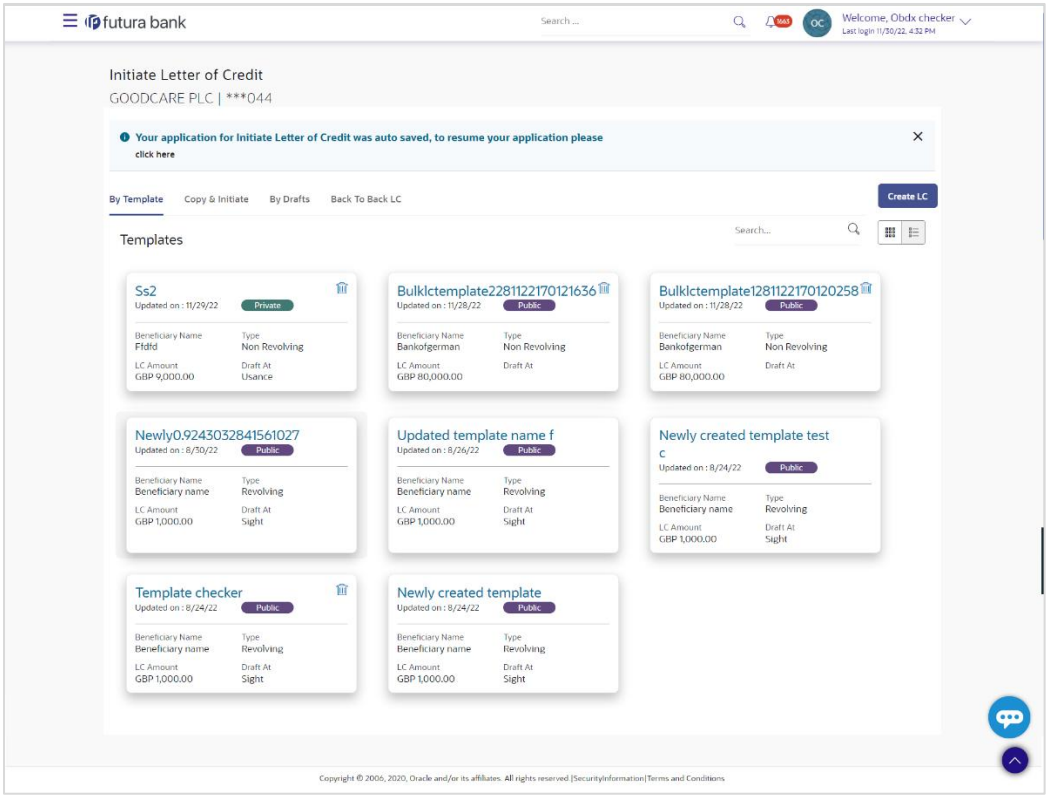
Using existing Templates - Initiate LC Template Summarized View

This is a default view; the user is landed on this screen on accessing 'Initiate Letter of Credit' menu option. The summary of all the Initiated LC template of a corporate are listed with basic information of each LC. User can choose to check the complete details of a specific template by clicking on a card.

The user has the facility to save incomplete transactions automatically as a draft, which can be resumed at a later stage. If user forgot to save those applications explicitly in draft/template or couldn't save those due to session timeout. On next login same day, system will give option to user to continue using auto saved application.

In case when the user clicks on cross of the auto saved message in the ribbon, an alert that the saved application will get deleted is displayed.

However, if the user is working from an existing Draft, it will also get automatically saved with the click of each next button. It will be saved with the old name only, and the default naming convention used for auto save will not be exercised here.



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id of the LC product is displayed in a masked format.
Search	Enter the name of the LC template to search and view its details. Partial search is allowed.
Initiate Letter of Credit Template Card	The Initiate Letter of Credit template card displays the name of the Initiate Letter of Credit template along with the other details like date of update, name of the beneficiary, type of LC, LC amount and draft at.
Initiate Letter of Credit Template Card Details	Following details are present on each Letter of Credit Template card.

Field Name	Description
Template Name	The name using which template is stored and can be used to initiate a LC application.
Updated On	The latest updated date of the template.
Access Type	The access type assigned to the LC, that is 'Private' or "Public'.
Beneficiary Name	The beneficiary's name against whom LC is to be created.
Type	The corresponding LC product type and as supported by Host.
LC Amount	The amount of LC.
Draft at	The LC draft type i.e. 'Sight' or 'Usance'.
Views	The user can select the view type. • Card • Tabular

1. Select and click the Letter of Credit template card whose details you want to view.
   OR
   In the **Search By** field, enter the name of the specific Letter of Credit Template whose details you want to view.
   The specific Letter of Credit Template detail record appears.
   OR
   Click **Initiate LC** to create a new Letter of Credit template.
   OR
   Click or  to view the initiate LC template as Summarized or Tabular view.
   OR
   Click  to delete the initiated LC template card.

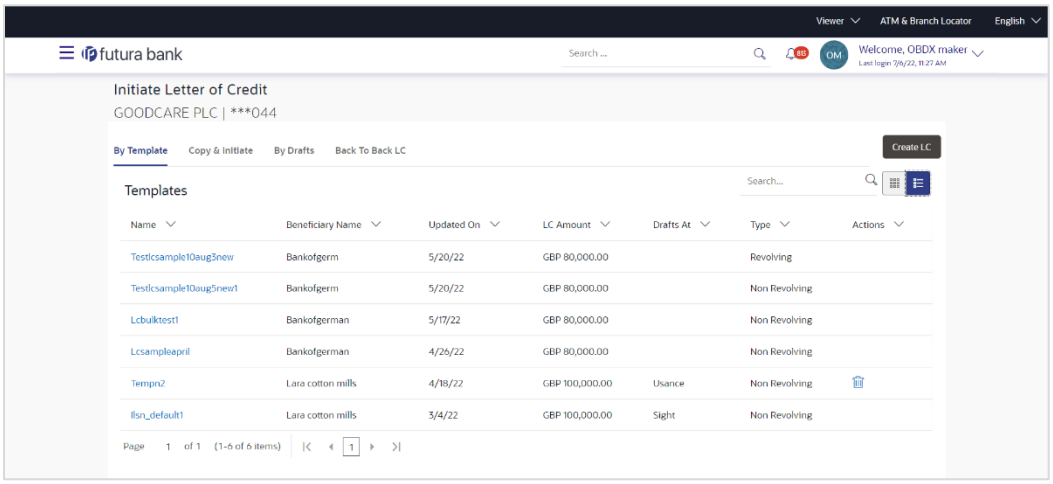
Initiate LC Template - Tabular View

The Initiating LC Template - Tabular View allows the corporate user to view the LC Template in table format.

To view the Initiate Letter of Credit in tabular form:

1. In the **Initiate Letter of Credit - Summary** page, click  to view the initiate LC template as Tabular view.
   The **Initiate Letter of Credit** tabular view page appears.

Initiate Letter of Credit - Tabular View



4.1 Search LC template

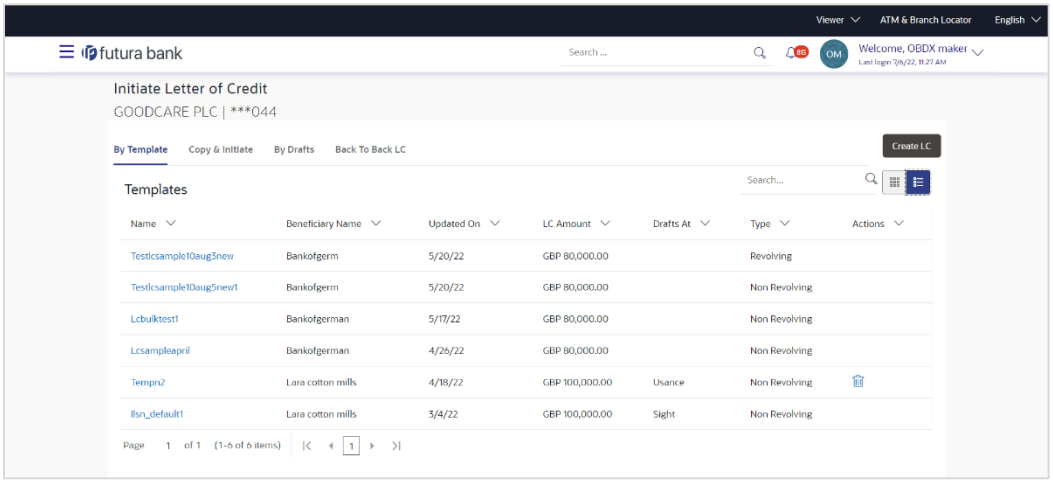
User can save LC application as a Template so that same can be used for creation of similar kind of LCs, if required in future. User can search the saved LC template using Template Name.

Note: LC Application saved as **Template** can be re-used any number of times for LC Initiation.

To search the LC template:

1. In the **Search** field, enter the template name/LC amount / Beneficiary Name.
2. Click . The saved LC template appears based on search criteria.

LC Template - Search Results



Field Description

Field Name	Description
Party Name	The name of the LC product is displayed.
Party ID	The account number of the LC product is displayed.
Search Results	This section displays the search results.
Name	The name using which template is stored and can be used to initiate a LC application.
Beneficiary Name	The beneficiary name against whom LC is to be created.
Updated On	The latest updated date of the template.
LC Amount	The amount of LC.
Draft At	The LC draft type i.e. 'Sight' or 'Usance'.
Type	The corresponding LC product type and as supported by Host.
Actions	Click to delete the initiate LC template record.

3. Click the **Name** link to view the LC details. The **LC Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

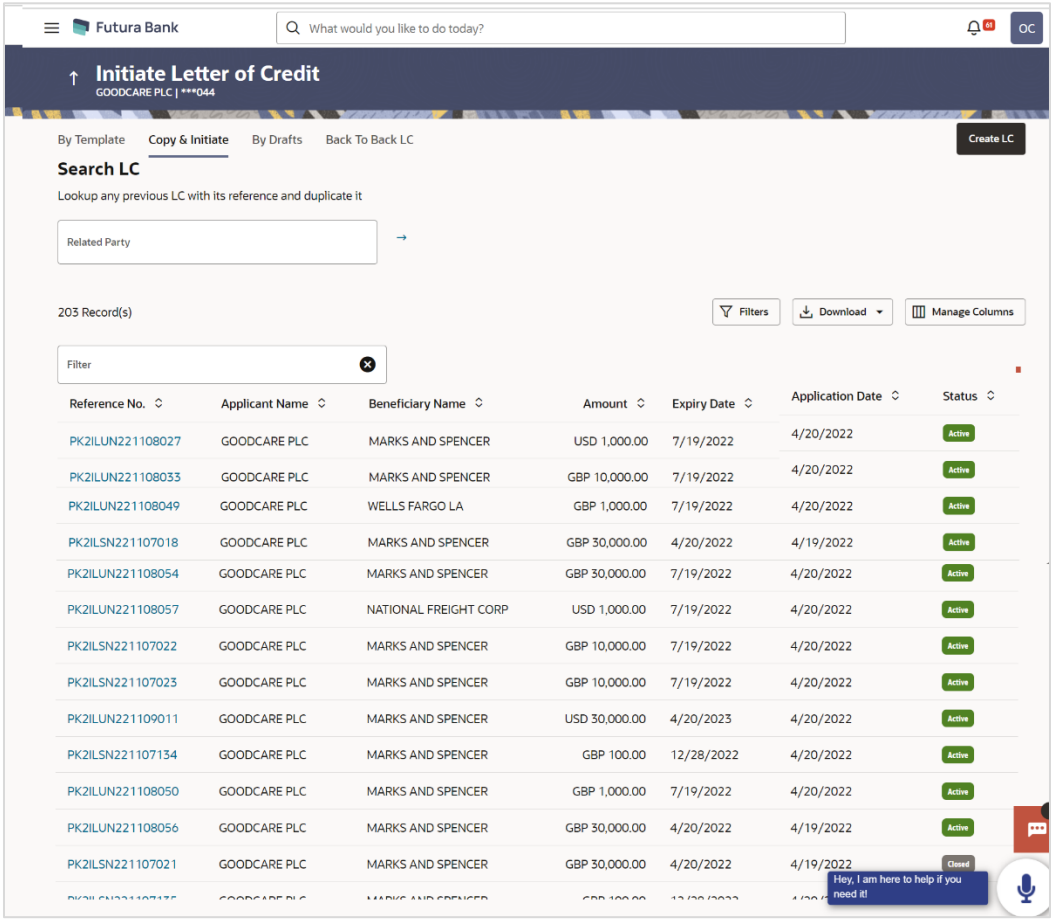
4.2 Copy and Initiate LC

User can initiate trade transaction by copying the contents from a similar and existing trade instrument, so that he does not have to provide the details again.

To search the LC:

1. In the **Search** field, enter the LC with its reference number.
2. Click . The saved LC appears based on search criteria.
   OR
   Click **Clear** to reset the data entered.
   OR
   Click **Cancel** to cancel the transaction.

Initiate LC - Search Result



Field Description

Field Name	Description
Search LC Reference Number	The existing LC reference number which needs to be copied and similar one initiated.
Applicant Name	The name of the applicant.
Beneficiary Name	The beneficiary's name against whom LC is to be created.
Application Date Range	The start and end date of application of the LC.
Amount Range	The amount for the Letter of Credit along with the currency under which the LC issued.

Below search fields appear if the user clicks the **More Search options** link.

Field Name	Description
Expiry Date Range	The expiry date range of the LC.
Status	The status of the LC. The options are: • Active • Hold • Cancelled • Reversed • Closed
Search Results	This section displays the search results.
Reference No.	The existing LC reference number which has been selected for copy and initiate. Click on the link to view the details of LC initiated.
Applicant Name	The name of the applicant.
Beneficiary Name	The name of the beneficiary of the LC.
Amount	The amount for the Letter of Credit along with the currency under which the LC issued.
Expiry Date	The expiry date of the LC.
Application Date	The date of application of the LC.
Status	The status of the LC. The status can be: • Active • Hold • Cancelled • Reversed • Closed

3. Click on the desired **Reference No.** link whose details to be copied. The **Initiate Letter of Credit** screen appears.
   OR
   Click the **Download** to download all or selected columns in the Import LC details list. You can download the list in PDF or CSV formats.
4. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
5. Do the desired changes and, click **Initiate LC** to create new LC.

4.3 Search LC Drafts

User can save LC application as a Draft so that it can be used if required in future. User can search the saved LC draft using Draft Name.

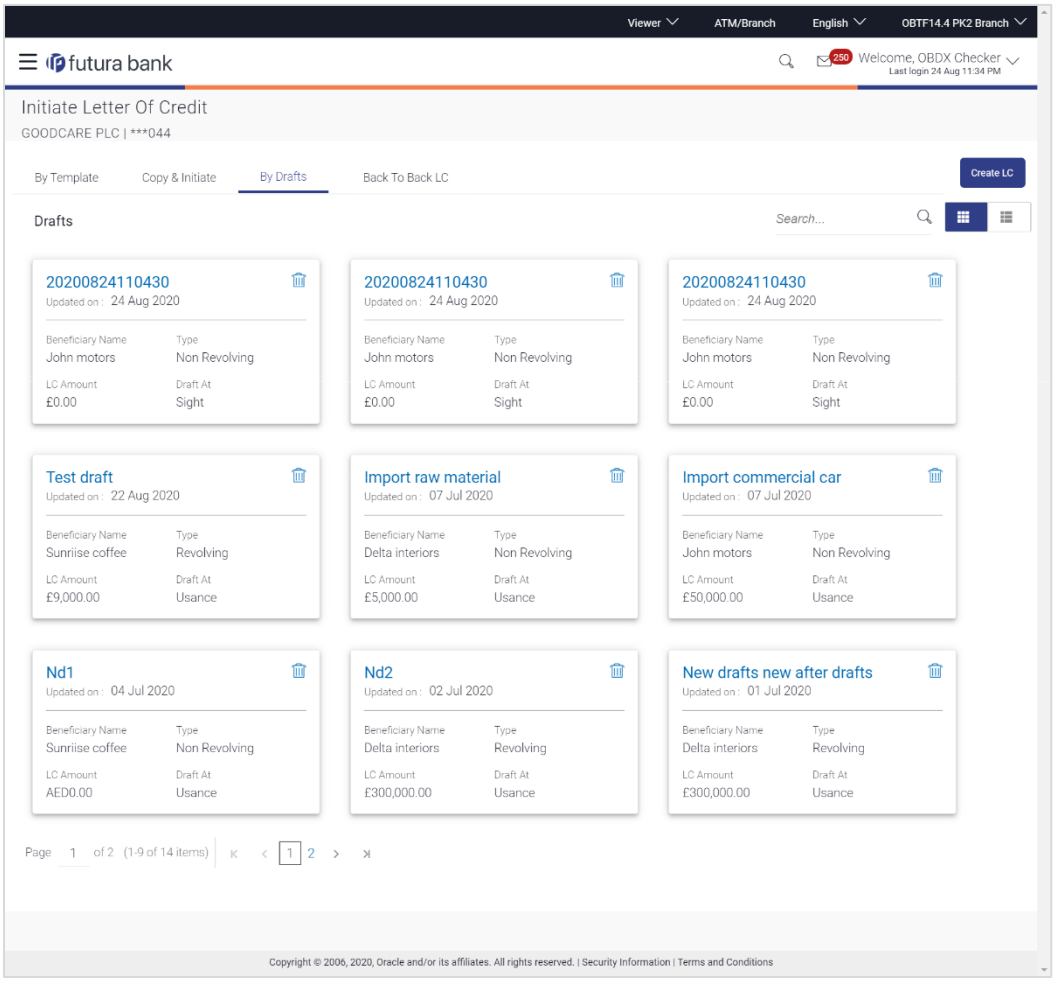
The summary of all the Initiated LC draft of a corporate are listed with basic information of each LC in a card form. User can choose to check the complete details of a specific draft template by clicking on a card. User can click the tabular icon to view the draft in tabular form.

Note: LC Application saved as **Draft** can be used only once for LC Application initiation.

To search the LC draft:

1. In the **Search** field, enter the draft name.
2. Click . The saved LC draft appears based on search criteria.

LC Draft - Summarized View - Search Result



Field Description

Field Name	Description
Search By	Enter the name of the LC draft to search and view its details. Partial search is allowed.
Search Results - Summarized View card form	This section displays the search results in Summarized View in card form.
Initiate Letter of Credit draft Card	The Initiate Letter of Credit draft card displays the name of the Initiated Letter of Credit draft name along with the other details like date of update, name of the beneficiary, type of LC, LC amount and draft at.
Initiate Letter of Credit draft Card Details	Following details are present on each Letter of Credit Template card.
Draft Name	The name of the LC application saved as draft.
Updated On	The latest updated date of the template.
Beneficiary Name	The beneficiary name against whom LC is to be created.
Type	The corresponding LC product type and as supported by Host.
LC Amount	The amount of LC.
Draft at	The LC draft type i.e. 'Sight' or 'Usance'.
Views	The user can select the view type. • Card • Tabular

3. Select and click the Letter of Credit draft card whose details you want to view.
   OR
   In the **Search By** field, enter the name of the specific LC draft whose details you want to view.
   The specific Letter of Credit draft detail record appears.
   OR
   Click **Initiate LC** to create a new Letter of Credit draft.
   OR
   Click  or  to view the initiate LC draft as Card or Tabular view.
   OR
   Click  to delete the LC draft card.

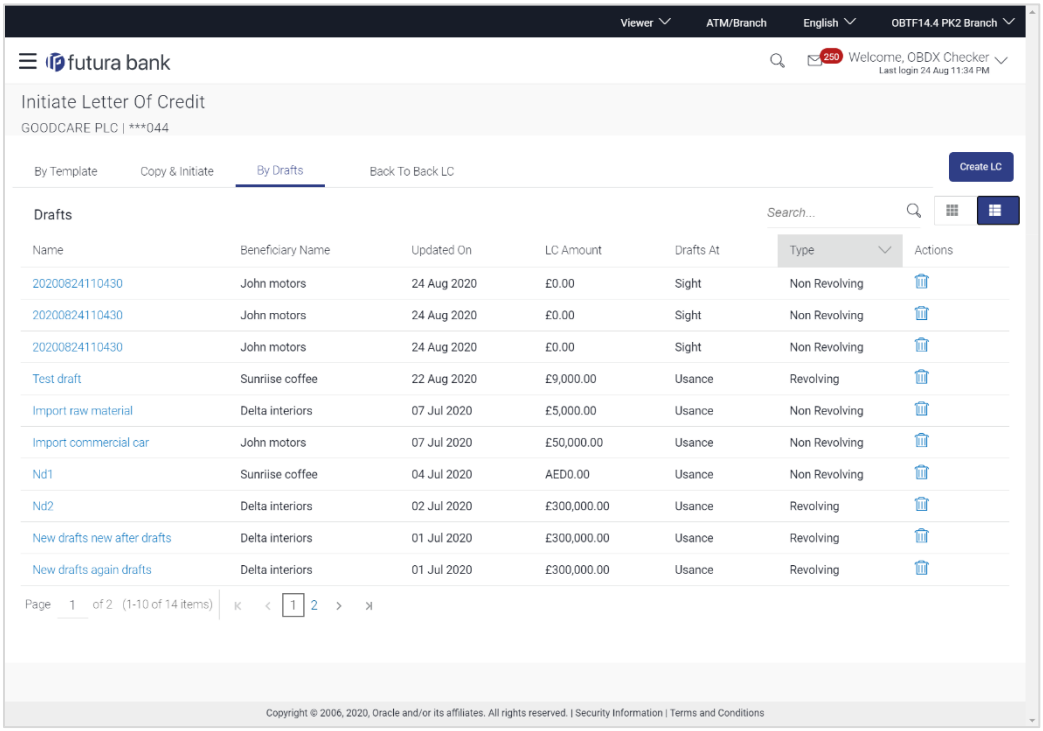
4.3.1 Initiate LC - By Draft - Tabular View

The Initiating LC Draft - Tabular View allows the corporate user to view the LC Draft in table format.

To view the Initiate Letter of Credit - By Draft in tabular form:

1. In the **Initiate Letter of Credit - Summary** page, click **By Draft** tab and then click  to view the initiate LC template as Tabular view.
   The **Initiate Letter of Credit** tabular view page appears.

LC Draft - Search Result - Tabular form



Field Description

Field Name	Description
Search Results	This section displays the search results.
Draft Name	The name of the LC application saved as draft.
Beneficiary Name	The beneficiary's name against whom LC draft is created.
Updated On	The latest updated date of the draft.
LC Amount	The amount of LC.

Field Name	Description
Draft at	The LC draft type i.e. 'Sight' or 'Usance'.
Type	The corresponding LC product type and as supported by Host.
Action	Click to delete the initiate LC draft record.

2. Select and click the Letter of Credit draft card whose details you want to view.
   OR
   In the **Search** field, enter the name of the specific Letter of Credit draft whose details you want to view.
   The specific Letter of Credit draft detail record appears.
   OR
   Click **Initiate LC** to create a new Letter of Credit application which can be saved as a new template.
   OR
   Click or to view the initiate LC draft as Card or Tabular view.
   OR
   Click to delete the initiate LC draft card.
3. Click **Cancel** to cancel the transaction. The **Dashboard** appears.

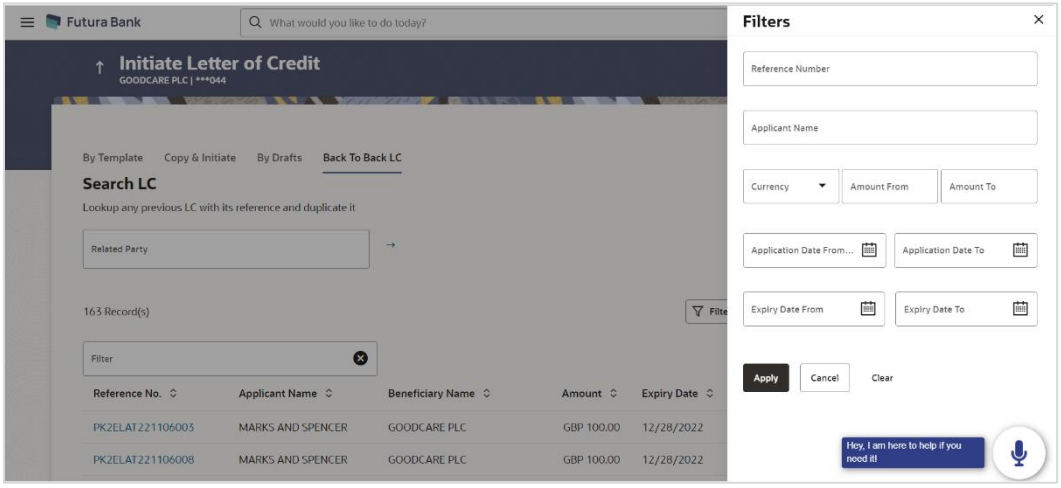
4.4 Back to Back LC

This option allows the user to initiate a Back to Back LC. User can search or lookup an Export LC under which Back to Back LC has to be initiated.

To search back to back LC:

1. Click **Back to Back** tab in the Initiate Letter of Credit screen. The Back to Back - Search LC screen appears.
2. Click to filter the Letter of Credit based on following criteria.

Back to Back LC - Search LC

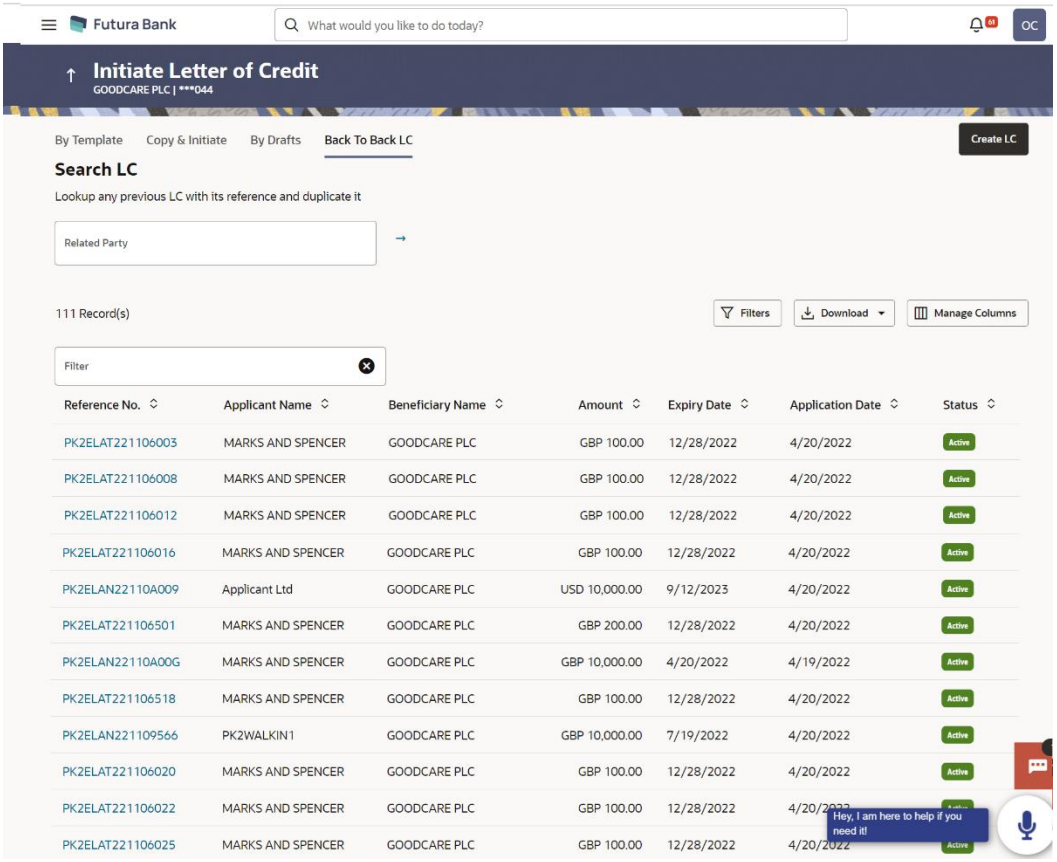


Field Description

Field Name	Description
Reference Number	The LC reference number of the LC for which back to back LC is to be initiated.
Applicant Name	The name of the applicant.
Currency	The currency under which the LC issued
Amount Range	The amount for the Letter of Credit under which the LC issued.
Application Date Range	The start and end date of application of the LC.
Expiry Date Range	The expiry date range of the LC. This search field appears if the user clicks the **More Search options** link.

3. Enter the search criteria and click **Search**. The search results matching search criteria appears on the screen.
   OR
   Click **Clear** to reset the data entered.
   OR
   Click **Back** to go back to previous screen.

Back to Back LC - Search Results



Field Description

Field Name	Description
Search Results	This section displays the search results.
Reference No	The LC reference number. Click on the link to view the details of LC initiated.
Applicant Name	The name of the applicant is displayed.
Beneficiary Name	The name of the beneficiary of the back to back LC.
Amount	The amount for the back to back Letter of Credit along with the currency. The application amount of Back to back should not be more than parent export LC.
Expiry Date	The expiry date of the back to back LC. The Back to Back LC should not have expiry date greater than that in parent LC.
Application Date	The date of application of the back to back LC.

Field Name	Description
Status	The status of the back to back LC.

4. Click the **Reference No** link to view the LC details. The LC Details screen appears.
   OR
   Click the **Download** to download all or selected columns in the Import LC details list. You can download the list in PDF or CSV formats.
5. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

4.5 Initiate a Letter of Credit

Using this option, you can initiate an Import Letter of Credit (LC) in the application. To initiate an LC in the application, you must enter details such as your Customer ID, Product, shipment period, and applicable charges etc. You can also give specific instructions to bank.

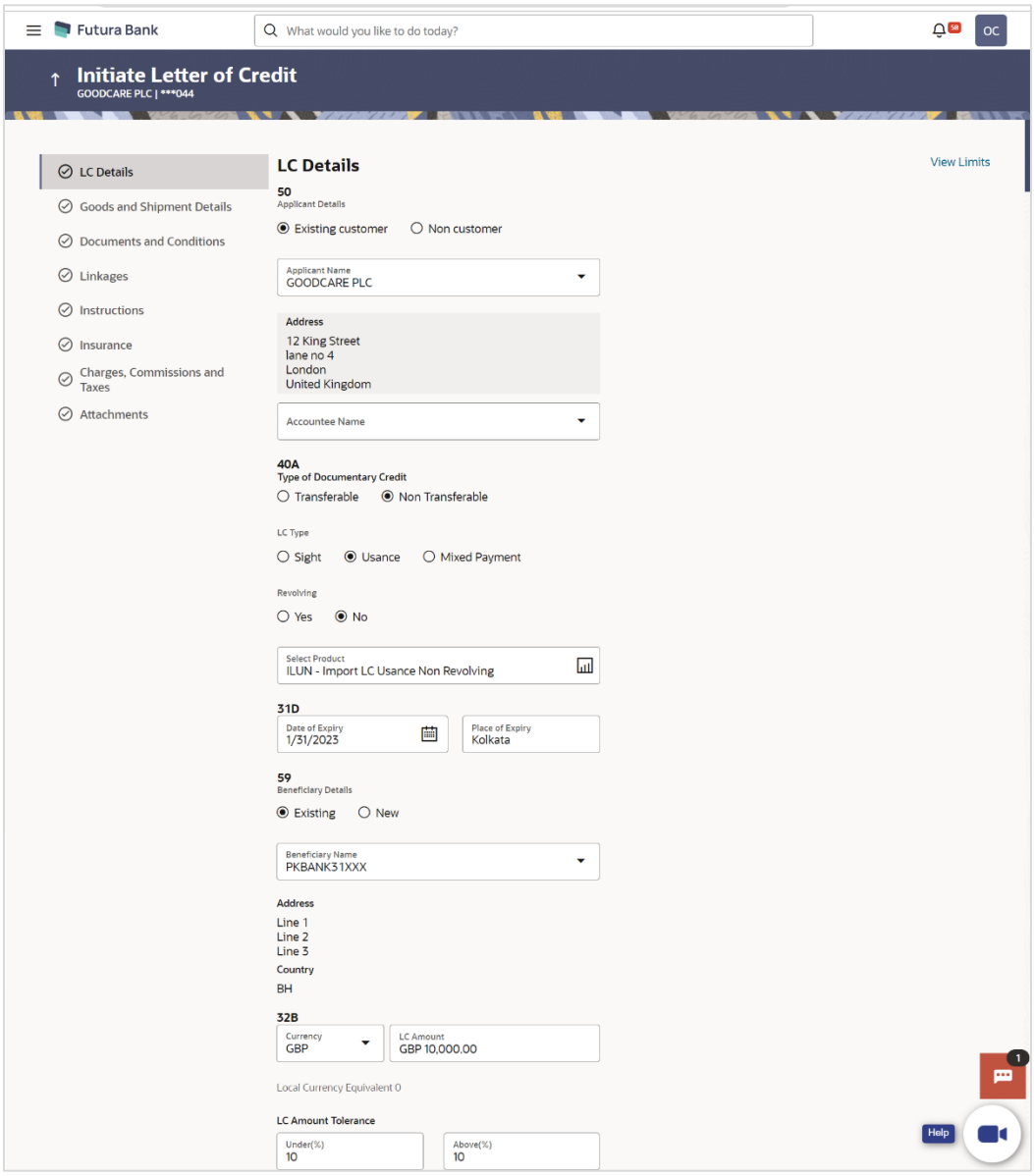
4.5.1 Initiate Letter of Credit Details tab

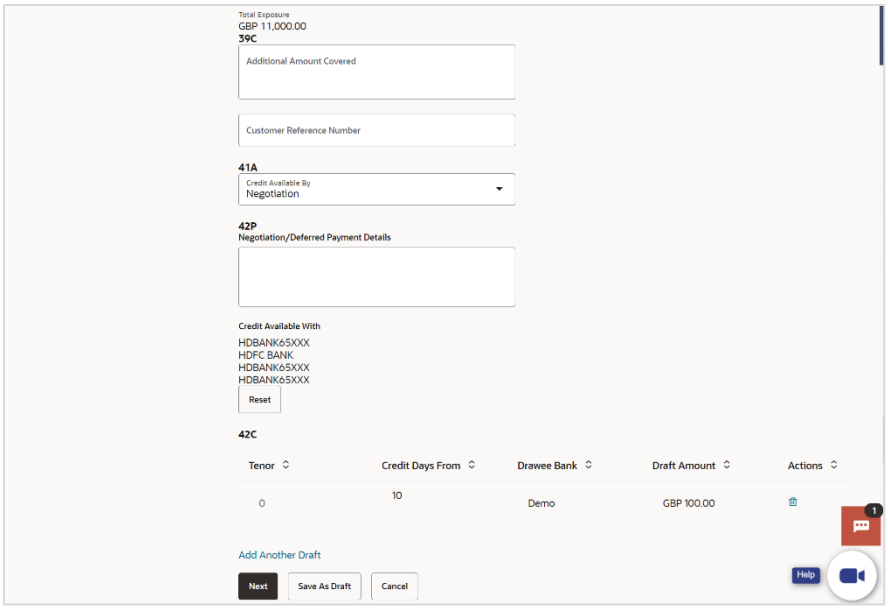
Letter of Credit Details tab this tab captures the general details of the LC application process.

To initiate the LC:

1. Click **Initiate LC** on **Initiate Letter of Credit** screen.

Letter of Credit Initiation - Initiate LC





Field Description

Field Name	Description
Applicant Details	The option to select the type of applicant. The options are: • Existing customer • Non customer
Applicant Name	The LC applicant name based on the selected party ID. This field is drop-down and allows the user to select the Applicant name for **Existing customer** option. This field is input field, if **Non customer** option is selected in **Applicant Details** field.
Address	Displays the LC applicant address. This field is input field, if **Non customer** option is selected in **Applicant Details** field.
Country	Indicates the country of the applicant. This field is input field, if **Non customer** option is selected in **Applicant Details** field.
Limits	Indicates the available limits for applicant under the selected Line. The limit details are also represented in a graphical manner with available, sanctioned and utilized limit details for the users.
View Limit Details	Click the link to open the Facility Summary screen.

Field Name	Description
Country	Displays the country of the LC applicant.
Accountee Name	The list of all accountees mapped to a party.
Address	Displays the accountee's address.
Country	Displays the country of the accountee.
Type of Documentary Credit	Move the slider to select the type of documentary credit. The type of documentary credit are: • Transferable • Non Transferable
LC Type	The type of LC. The options are: • Sight • Usance
Revolving	Indicate whether the product is revolving or not. The options are: • Yes • No
Select Product	The LC product to be selected.
Auto Reinstatement	This states that reinstatement will happen automatically, if not chosen it has to be done manually if required. The options are: • Yes • No This field is enabled if **Yes** option is selected in the **Revolving** field.
Revolving Type	The Indicates revolving type. The options are: • Value: LC revolves in value. • Time : LC revolves in time This field is enabled if **Yes** option is selected in the **Revolving** field.
Date of Expiry	The expiry date of the LC. The expiry date must be later than the application date.

Field Name	Description
Place of Expiry	The place where LC would expire.
Cumulative	Displays whether the frequency is cumulative for the LC. If it is cumulative then unused amount of previous LC would be added and available for the new LCs. The options are: • Yes • No This field is enabled if **Time** option is selected in the **Revolving Type** field.
Repeat Frequency	The time duration of revolving frequency The values can be entered in terms of: • Days • Month • Years This field is enabled if the **Time** option is selected in **Revolving Type** list.
Beneficiary Details	The beneficiary type. The options are: • Existing • New
Beneficiary Name	The name of the LC beneficiary. This field allows the user to select the beneficiary name from drop-down, if **Existing** option is selected in the **Beneficiary Details** field. This field allows the user to enter the beneficiary name if **New** option is selected in the **Beneficiary Details** field.
Address	The address of the LC beneficiary. This field is enabled to enter the address details, if **New** option is selected in the **Beneficiary Details** field.
Country	The country of the LC beneficiary. This field is enabled to enter the country name, if **New** option is selected in the **Beneficiary Details** field.

Field Name	Description
LC Amount	The currency under which the LC can be issued. Indicates the amount for the Letter of Credit. The user can see the equivalent amount in the local currency, if the application is in foreign currency.
LC Amount Tolerance	The tolerance relative to the documentary credit amount as a percentage plus and/or minus that amount. Enter the values for: • Under (-) % • Above (+) %
Total Exposure	Displays the total LC amount including the positive tolerance, with the currency.
Additional Amounts Covered	This field specifies any additional amounts available to the beneficiary under the terms of the credit, such as insurance, freight, interest, etc.
Customer Reference Number	Indicates the customer reference number.
Credit Available By	Indicates the manner in which credit is available when the bank is authorized to pay, accept, negotiate or incur a deferred payment undertaking for the credit. The options are: • Acceptance • Deferred Payment • Mixed Payment • Negotiation • Sight Payment
Negotiation/ Deferred Payment Details	Indicates the details of Negotiation/ Deferred Payment. This field is enabled if the **Negotiation/ Deferred Payment** option is selected in the **Credit Available By** field.
Mixed Payment Details	Indicates the details of mixed payment. This field is enabled if the **Mixed Payment** option is selected in the **Credit Available By** field.

Field Name	Description
Credit Available With	Indicates the details of Bank where credit would become available. It is captured by Bank's SWIFT code. The options are: • SWIFT Code • Bank Address
Lookup SWIFT Code	Select the SWIFT code of the issuing bank. This field is enabled if the **SWIFT Code** option is selected in the **Credit Available With** field.

SWIFT code Look up

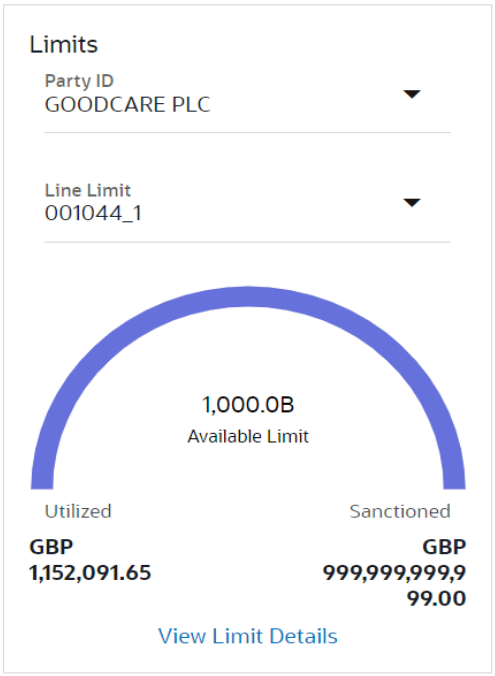
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.

Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
Search Results	This section displays the SWIFT Code lookup search results.
SWIFT Code Lookup	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Bank Details	Name and Address of the bank where credit would be available. This field is enabled if the **Bank Address** option is selected in the **Credit Available With** field.
Drafts section	**Note**: Click  to remove any draft added earlier to the LC application. Click **Add Another Draft** to add new draft.
Tenor (In Days)	The tenor of drafts to be drawn under the documentary credit.

Field Name	Description
Credit Days From	The date from which the draft tenor is to be counted. Indicates the date type from which the draft tenor is to be counted. The options are: • Invoice Date • B/L Date • Others
Drawee Bank	The drawee bank of the LC.
Draft Amount	The various drafts amount for the LC application.
Action	Click  to delete the record.

2. In the **Applicant Details** field, select the appropriate option. The applicant address and country field appears.
3. If you select **Existing customer option, select the Applicant Name from the drop-down list.**
4. If you select **Non customer** option, specify the **Applicant Name**.
    a. In the **Address** field, specify the address of the applicant.
    b. From the **Country** list, select the appropriate country.
5. From the **Accountee Name** list, select the appropriate option. The accountee address and country field appears.
6. From the **Type of Documentary Credit** field, select the appropriate option.
7. From the **Limits** list, select the appropriate limit.
   OR
   Click **the View Limit Details** link to open the Facility Summary screen.
   OR
   Click **Reset** to reset the limit details. The Reset popup appears.

Limits



Field Description

Field Name	Description
Party ID	The party Id of the LC product.
Line Limit	Indicates the available limits for Accountee under the selected Line.

a. From the **Party ID** list, select the appropriate party Id.

b. From the **Line Limit** list, select the appropriate limit.
The bottom graph appears.

8. In the **LC Type** field, select the appropriate option.
9. If you enable **Revolving** option:
   a. Select the appropriate option in **Auto Reinstatement** field.
   b. In the **Revolving Type** field, select the appropriate option.
      i. If you have selected **Time** option, select the appropriate option in the **Cumulative** field.
      ii. From the **Repeat Frequency** list, select the appropriate option and enter the value.
      OR
      Select **Value** in the **Revolving Type** field.
10. From the **Select Product** list, select the appropriate product.
11. In the **Date of Expiry** field, select the expiry date of the LC.

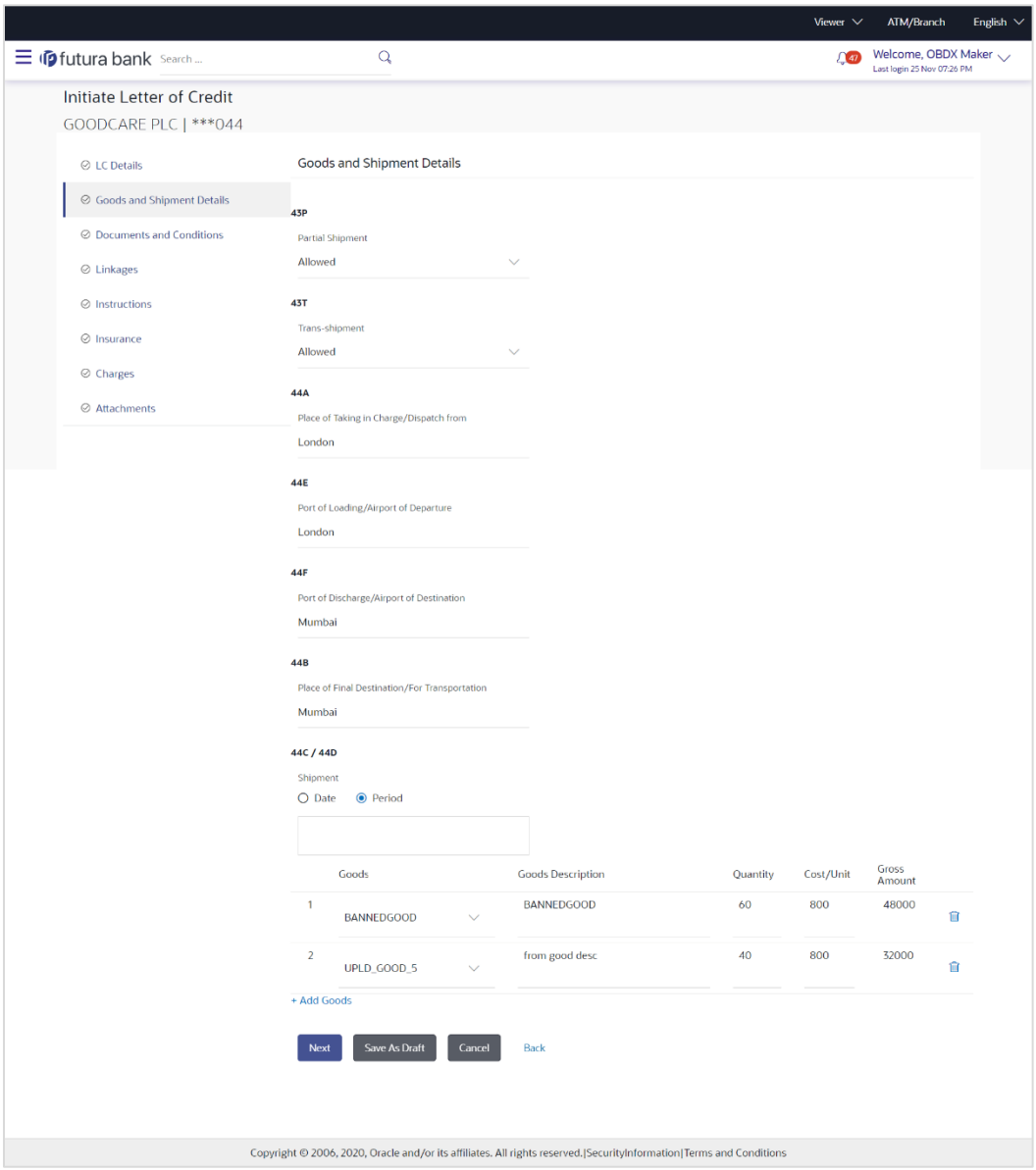
12. In the **Place of Expiry** field, enter the place of LC expiry.
13. In the **Beneficiary Details** field, select the appropriate option.
    a. If you select **Existing** option:
        i. From the **Beneficiary Name** list, select the appropriate option.
    b. If you enable **New** option:
        i. In the **Beneficiary Name**, enter the name of the LC beneficiary.
        ii. In the **Address** field in the Beneficiary section, enter the address of the LC beneficiary.
        iii. From the **Country** list in the Beneficiary section, select the appropriate country.
14. In the **LC Amount**, select the appropriate currency and, enter the amount for which the LC is needed.
15. In the **LC Amount Tolerance**, enter the **Under** and **Above** values in percentage by which the amount of LC can vary.
    In the **Total Exposure** field, the LC amount along with tolerance would be displayed automatically.
16. In the **Additional Amounts Covered** field, enter the amount details.
17. In the **Customer Reference Number** field, enter the value for customer reference number.
18. From the **Credit Available By** list, select the appropriate option.
19. In the **Credit Available With** field:
    a. If you select **SWIFT Code** option,
        i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
        ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
    b. If you select **Bank Address** option:
        i. In the **Bank Name** field, enter the name of the issuing bank.
        ii. In the **Address** field, enter the address of the issuing bank.
20. Click **Add Another Draft** to add new draft details if required.
    OR
    Click  to remove already added draft.
    OR
    Click **Continue** to save the details entered and proceeds to next level of details.
    a. If you click **Add Another Draft**;
        i. In the **Tenor** field, enter the appropriate value.
        ii. From the **Credit Days From** list, select the appropriate option.
        iii. In the **Drawee Bank** field, enter the bank name.
        iv. In the **Draft Amount** field, enter the appropriate value.

21. Click **Next** or click the **Goods and Shipment Details** tab.
    The **Goods and Shipment Details** tab appears in the **Letter of Credit Initiation** screen.
    OR
    Click **Initiate LC**. The transaction is saved and the **Letter of Credit Initiation – Verify** screen appears.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** sections.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
22. Click **Initiate Letter of Credit - Shipment Details** tab.

4.5.2 Initiate Letter of Credit - Goods and Shipment Details tab

This tab captures the **Shipment** details of the LC application process.

Initiate Letter of Credit - Goods and Shipment Details tab



Field Description

Field Name	Description
Partial Shipment	Indicates whether partial shipments are allowed under the LC. The options are: • Allowed - Allowed under the documentary credit • Not Allowed - Not allowed under the documentary credit • Conditional - Conditional based on conditions specified elsewhere in the message

Field Name	Description
Trans-shipment	Indicates whether trans-shipments are allowed under the LC. The options are: • Allowed - Allowed under the documentary credit • Not Allowed - Not allowed under the documentary credit • Conditional - Conditional based on conditions specified elsewhere in the message
Place of Taking in Charge/ Dispatch From	The place of receipt from where shipment will be done.
Port of Loading/ Airport of Departure	The port of loading or airport of departure to be indicated on the transport document.
Port of Discharge/ Airport of Destination	The port of discharge or airport of destination to be indicated on the transport document.
Place of Final Destination/ For Transportation	The place of dispatch or taking in charge of the goods or loading on board.
Shipment Period	The period of shipment during which the goods are to be loaded on board /dispatched /taken in charge.
Shipment Date	The latest date for shipment loading goods on board/ dispatch/ taking in charge. The Latest Date for Shipment should not be later than the LC Expiry Date. **Note**: It is mandatory to enter the values either in the **Latest Shipment Date** or **Shipment Period** field.

Goods

Section to add or remove the goods traded under the LC.

Sr No	Serial Number.
Goods	The type of good being shipped has to be chosen.
Description	The description about the goods.
Quantity	The quantity of goods.

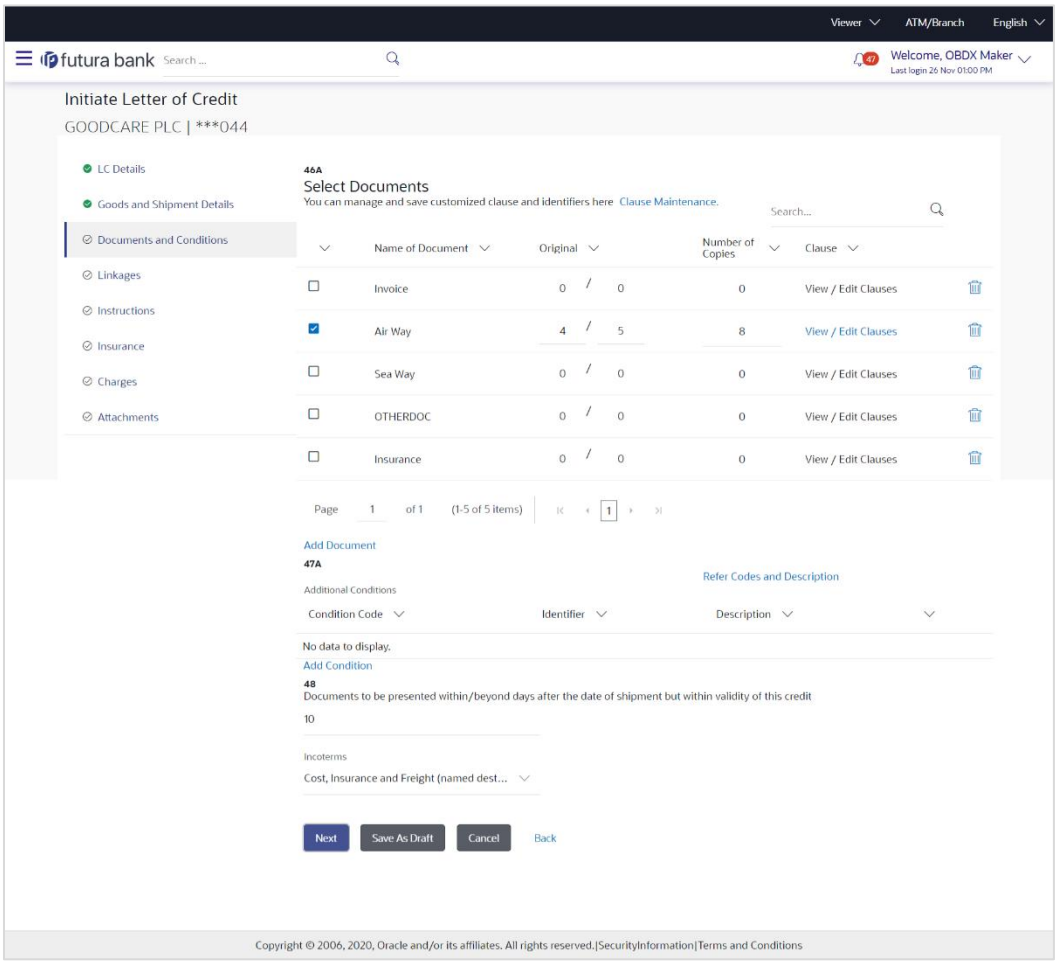
Field Name	Description
Cost/Unit	The number of units of the good covered under the LC.
Gross Amount	The gross amount under the LC.

23. From the **Partial Shipment** list, select the appropriate option.
24. From the **Trans-shipment** list, select the appropriate option.
25. In the **Place of Taking in Charge/ Dispatch From** field, enter the name of the place where the goods are to be received.
26. In the **Port of Loading/ Airport of Departure** field, enter the name of the place for delivery of goods.
27. In the **Port of Loading** field, enter the port of dispatch or taking in charge of the goods or loading on board.
28. In the **Port of Discharge/ Airport of Destination** field, enter the port of discharge of the goods.
29. In the **Place of Final Destination/ For Transportation** field, enter the place of dispatch of the goods.
30. In the **Shipment Date** field, enter the latest shipment date for loading goods on board/ dispatch/ taking in charge.
    OR
    In the **Shipment Period** field, enter the period of shipment during which the goods are to be loaded on board.
31. In the **Goods** section,
    a. From the **Goods** list, select the goods being shipped.
    b. In the **Description of Goods** field, enter the description of the goods traded under the LC.
    c. In the **Quantity** field, enter the number of units of the goods traded under the LC.
    d. In the **Cost/Unit** field, enter the price per unit of the goods traded under the LC.
    e. In the **Gross Amount** field, enter the gross amount traded under the LC.
    f. Click **Add Goods** to add new good if required.
    OR
    Click  to remove goods that are already added.
    OR
32. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** sections.)
    OR
    Click the **Documents and Conditions** tab.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
33. Click **Initiate Letter of Credit - Documents and Conditions** tab.

4.5.3 Initiate Letter of Credit - Documents and Conditions tab

This tab includes the INCO terms (International Commercial Terms) and required document details along with the clauses list related to the documents. . The document list on this tab are populated based on the default LC product(s) mapped. It also provides an option to add a additional conditions in which corporate user can enter the details to have a clause customized to his/her requirement.

Initiate Letter of Credit - Documents and Conditions tab



Field Description

Field Name	Description
Select Documents	
Documents list have the list of documents with check boxes to choose along with the number of original or copies submitted and clauses they cater too.	
Checkbox	Displays the documents that you have selected from the list. The selected documents are to be a part of the initiated LC. It needs to be checked in order to select it.

Field Name	Description
Name of Document	Name of the document to be sent along with the LC.
Original	The required number of original documents required for the selected document. It is provided as **m/n**, where **m** out of n available documents would be submitted to bank.
Number of Copies	The required number of copies required for the selected document.
Clause	The clauses maintained in the bank application for each of the document. A document can have multiple clauses.
View Clause	The link to view the clause maintained in the bank application for each of the document or to modify as per needs.

View Clause

This section appears if you select a document and click the **View Clause** link. In this section a user can view already maintained clause or can modify them as per his needs. User can select the pre-maintained clause using the identifiers under each clause.

In a blank clause, corporate user can enter the details to have a clause customized to his/her requirement.

Selected	The clauses that you have selected from the **Clause List**. The selected clauses related documents are to be attached to the selected document.
Clause	The name of the clause.
Clause Description	The description and number of the selected clause.

Additional Conditions

Condition Code	The additional condition code of the documentary credit.
Identifier	The maintained identifier of the conditions of the documentary credit.
Description	The description of further conditions of the documentary credit.

Reference

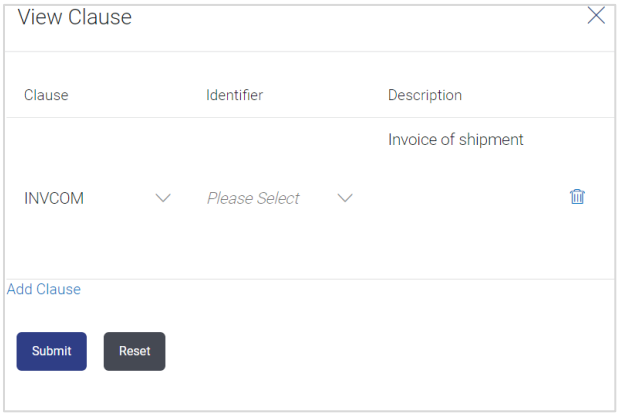
This section appears if you select a document and click the **Refer Codes and Description** link.

Name of Condition	The name of the condition of the documentary credit.
Description of Condition	The description of the documentary credit.

Field Name	Description
Documents to be presented within /beyond days after the date of shipment but within validity of this credit	The number of days after the date of shipment when the documents will be presented to bank. Note: On adding these days to the date of application, it should be within validity period.
Incoterm	Indicates the INCO terms for the LC application.

34. Select the **Document List** check box to choose the number of original or copies submitted and clauses.
    In the **Document List** section, select the required document to be a part of the Initiated LC.
35. In the **Original** field, enter the number of originals required for the selected document.
36. In the **Number of Copies** field, enter the number of copies required for the selected document.
37. In the **Clauses** section, list of clauses for each document will be listed and a check box is available against various clauses, user can choose amongst various clauses. Select the required clauses for each selected document and click the **View/ Edit Clauses** link.
    The **View Clause** overlay screen appears, if the clause is already maintained.
    OR
    Click the icon to delete the clause.

View Clause



a. From the **Clause** list, select the appropriate clause.
b. From the **Identifier** list, select the identifiers maintained under the clause.
c. In the **Clause Description** field, view and modify the description of the clause, if required.
d. Click **Submit**. The clause description are saved.
   OR
   Click **Reset** to reset and discard the changes.
   OR
   Click the **Add Clause** link to add a new clause.

38. Click **Add Document** link to add more document details.
    OR
    Click the  icon to delete the document details.
39. In the **Additional Conditions** section, select the code from the **Condition Code** list. The description mapped to the condition code appears in the Description field. You can also edit the description as required.
40. From the Identifier list, select the appropriate option.
41. Click **Refer Codes and Description** link to view the list of codes and their descriptions.
42. In the **Documents to be presented within/ beyond days after the date of shipment but within validity of this credit** field, enter the number of days.
43. From the **Incoterm** list, select the appropriate option.
44. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** sections.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
45. Click **Linkage** tab. The **Linkage** tab appears in the **Initiate Letter of Credit** screen.

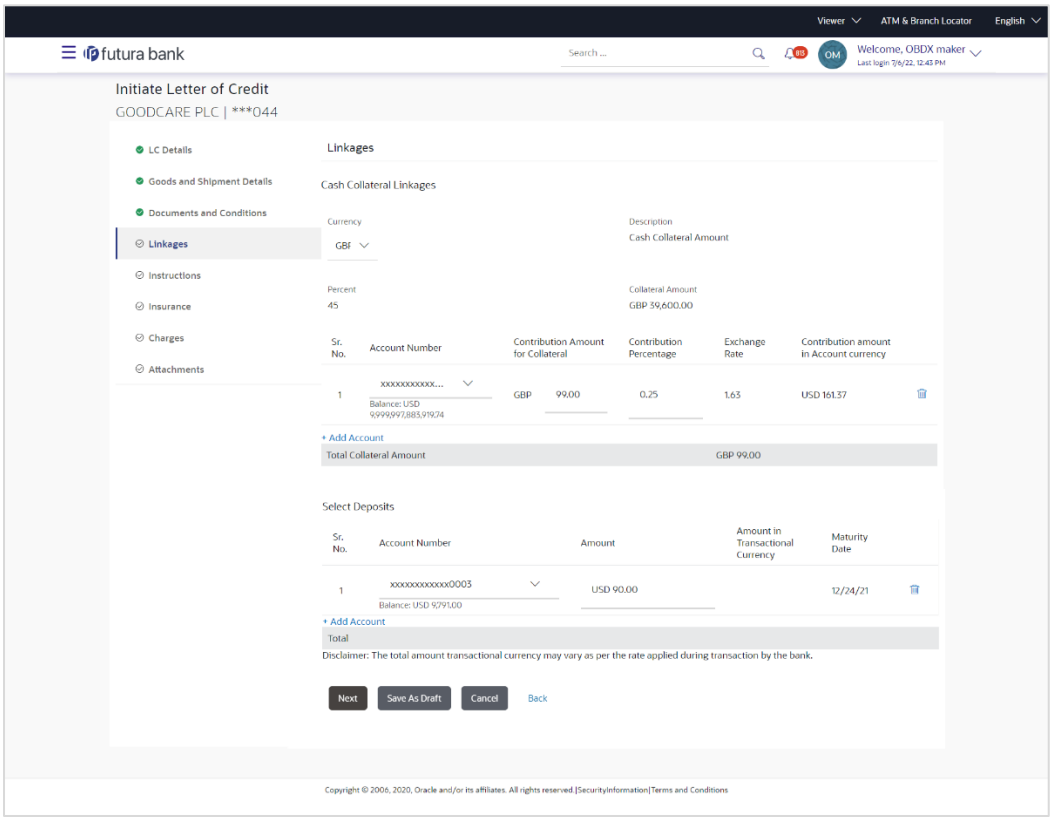
4.5.4 Initiate Letter of Credit - Linkages tab

This tab allows the user to view the default percentage of collateral and the corresponding amount of cash collateral as maintained at back office and can edit the same.

The user has options to attach multiple accounts and indicate the contribution amount or percentage of the total collateral amount. This will be based on the mapped settlement accounts for user. User can add the cash collaterals in transaction currencies only, however customer account can be in any currency. He will get to see the exchange rate in cases where transaction currency and settlement account currency is different.

User will be shown the sum of all linkages for easy reference.

Initiate Letter of Credit - Linkages tab



Field Description

Field Name	Description
Cash Collateral Linkages	
Currency	The contract currency of cash collateral as maintained at back office. The user can change the currency.
Description	The description of collateral linkage.
Percent	Percentage of LC to be used as collateral – as maintained at OBTF.
Collateral Amount	Amount to be used as Collateral for LC.
Sr. No.	The serial number of the schedule record.
Account Number	The accounts that are mapped to the user.

Field Name	Description
Contribution Amount for Collateral	The amount to be used from the selected account towards the collateral.
Contribution Percentage	Percentage of the total collateral to be taken from the selected account.
Exchange Rate	If the selected account is in another currency from that of contract's currency the exchange rate between them is to be displayed.
Contribution amount in Account currency	The amount to be contributed from selected account in the account's currency.
Total Collateral Amount	The total collateral amount.
Select Deposits	
Sr. No.	The serial number of the deposit record.
Account Number	The deposit account that has to be mapped to the transaction.
Amount	.
Amount in Transactional Currency	The tentative equivalent amount in transactional currency.
Maturity Date	The maturity date of the deposit.

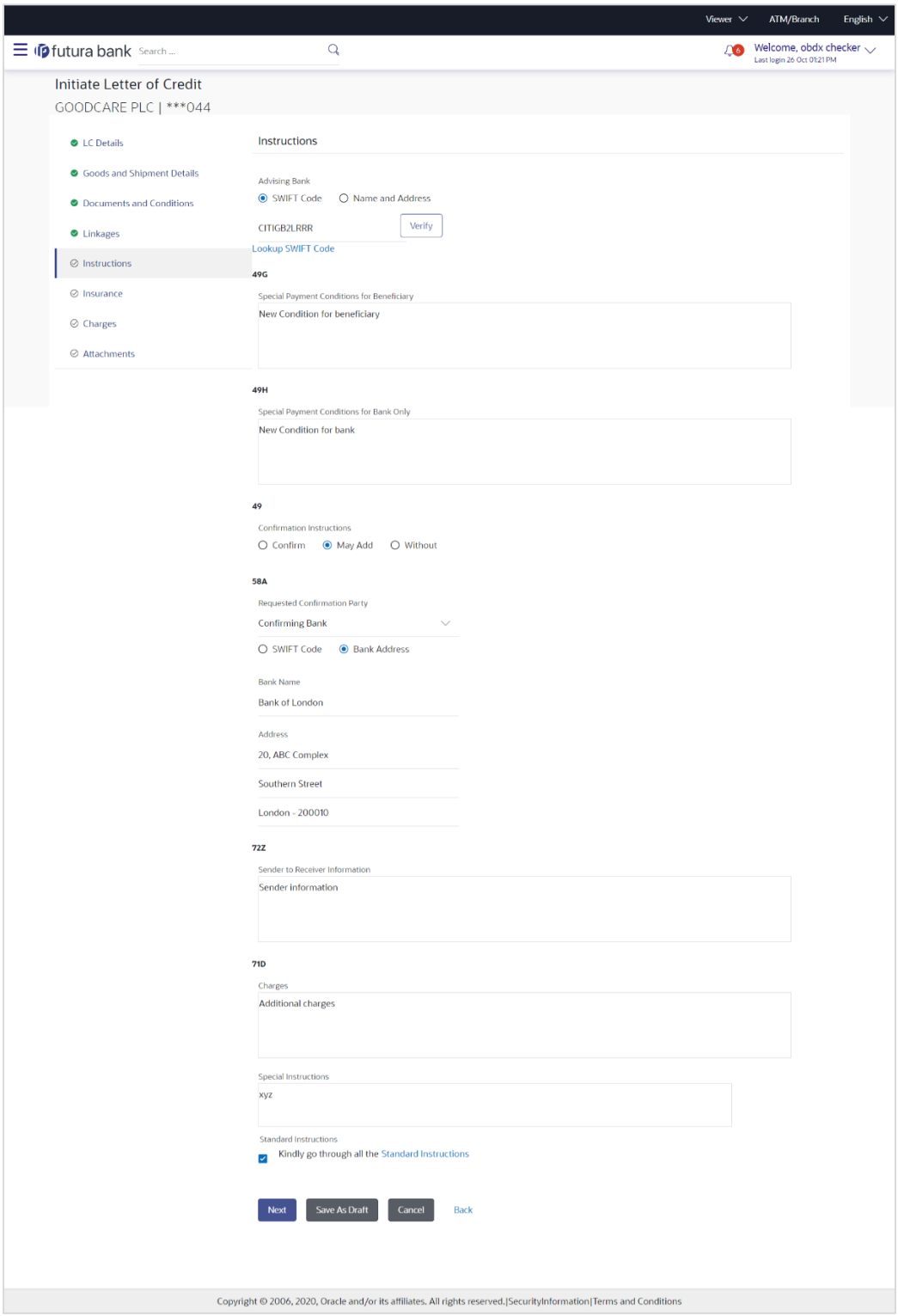
46. From the **Currency** list, select the contract currency, if you want to change the default currency.
47. From the **Account Number** list, select the appropriate account that has to be mapped to the transaction.
48. From the **Account Number** list, select the appropriate deposit account that has to be mapped to the transaction.
49. In the **Contribution Amount for Collateral** field, enter the contribution collateral amount.
50. Click the **Add Account** link to add multiple cash collateral linkage.
    OR
    Click Delete to delete the cash collateral linkage.
51. In the **Deposit Linkage** section, select the appropriate deposit account from the **Account Number** list that has to be mapped to the transaction.
52. In the **Amount** field, enter the amount that is to be linked for the transaction.

53. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer Save As Template or Save As Draft sections.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
54. Click the **Instructions** tab. The **Instructions** tab appears in the **Initiate Letter of Credit** screen.

4.5.5 Initiate Letter of Credit - Instructions tab

This tab includes the miscellaneous information such as Advising Bank SWIFT ID, Charges Borne By, and Instructions to the bank (not forming part of LC).

Initiate Letter of Credit - Instructions tab



Field Description

Field Name	Description
Advising Bank	The option to select the mode of advising bank. The options are: • SWIFT Code • Name and Address
Lookup SWIFT Code	Search and select the SWIFT code of the advising bank, available in the application. This field is enabled if the **SWIFT Code** option is selected in the **Advising Bank** field.

SWIFT code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.

Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
Search Results	This section displays the SWIFT Code Lookup search results.
SWIFT Code Lookup	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Name and Address	Name and address of the advising bank. This field is enabled if the **Name and Address** option is selected in the **Advising Bank** field.
Bank Name	Enter the name of the advising bank.
Bank address	Enter the complete address of the advising bank.
Special Payment Conditions for Beneficiary	User can input special payment conditions applicable to the beneficiary, for example, post financing request/ conditions.

Field Name	Description
Special Payment Conditions for Bank Only	User can input special payment conditions applicable to bank without disclosure to the beneficiary, for example, post-financing request /conditions.
Confirmation Instructions	The confirmation instructions for the requested confirmation party. The options are: • May Confirm - The requested confirmation party may add its confirmation to the credit • Confirm - The requested confirmation party is requested to confirm the credit • Without - No confirmation is requested
Requested Confirmation Party	Bank which is requested to add its confirmation or may add its confirmation. The options are: • Advising Bank • Advise Through Bank • Confirming Bank This field is enabled if the May Confirm or Confirm option is selected in the Confirmation Instruction list.
Confirming Bank	Indicates the confirming party is the Confirming bank. The options are: • Swift Code • Bank Address This field is enabled if the **Advise Through Bank** or **Confirming Bank** option is selected.
Swift Code	The Swift code of the confirming bank or Advise through Bank. This field is enabled if the **Swift Code** option is selected.
Bank Name	Name of the confirming bank or Advise through Bank. This field is enabled if the **Bank Address** option is selected.
Bank Address	Address of the confirming bank or Advise through Bank. This field is enabled if the **Bank Address** option is selected.
Sender to Receiver Information	The additional information for the receiver.
Charges	Specify charges to be borne by the beneficiary.

Field Name	Description
Special Instructions	Specify the special instructions for the bank users.
Standard Instructions	View the maintained standard terms and conditions by bank.

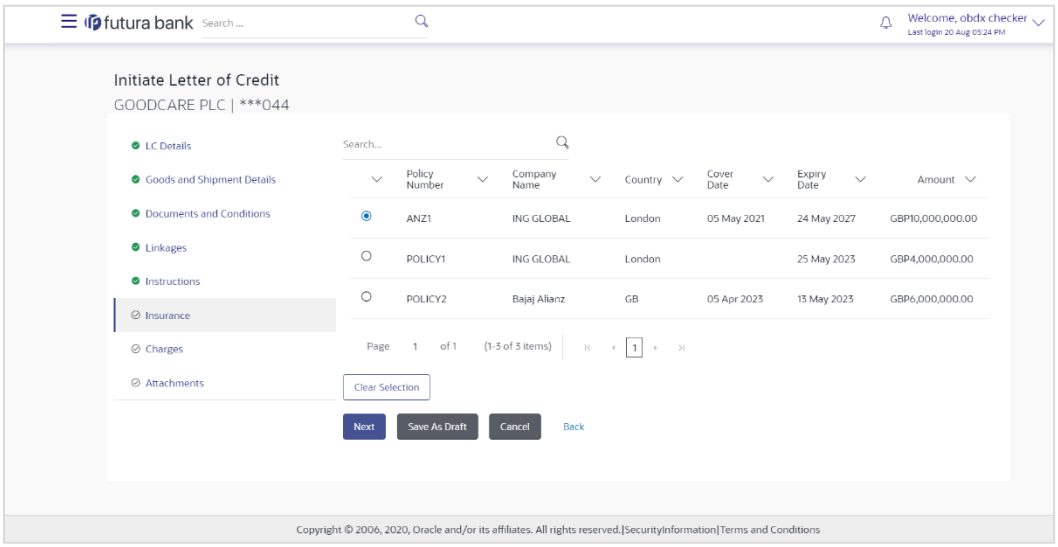
55. In the **Advising Bank** field, select the appropriate option.
56. If you select **Swift Code** option, use the lookup and select the right swift code.
    OR
    If you select **Name and Address** option:
    i. In the **Name** field, enter the name of the advising bank.
    ii. In the **Address (1-3)** field, enter the address of the advising bank
57. In the **Special Payment Conditions for Beneficiary** field, enter the special payment conditions applicable to beneficiary.
58. In the **Special Payment Conditions for Bank Only** field, enter the special payment conditions applicable to bank.
59. In the **Confirmation Instructions** field, select the appropriate option.
    a. If you select **Confirm** or **May Confirm** option;
    From the **Requested Confirmation Party** list, select the appropriate option.
    i. In the **Requested Confirmation Party** list; if you select **Advise Through Bank** or **Confirming Bank** option:
    ii. If you select **Swift Code** option, use the lookup and select the right swift code.
    OR
    If you select **Bank Address** option, enter the bank name and address.
60. In the **Sender to Receiver Information** field, enter the additional information for the receiver.
61. In the **Charges** field, enter the charges details.
62. In the **Special Instructions** field, enter the special instructions, if any.
63. Select the **Kindly Go through all the Standard Instructions**, check box. This is a mandatory check for proceeding with the application.
64. Click the **Standard Instructions** link to view the customer instructions maintained by bank from back office.
65. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Save As Draft,** system allows transaction details to be saved as a template or draft. (For more details, refer Save As Template or Save As Draft sections.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
66. Click the **Insurance** tab. The **Insurance** tab appears in the **Initiate Letter of Credit** screen.

4.5.6 Initiate Letter of Credit - Insurance tab

This tab provides the insurance detail to the users. User can view the name of the Insurance Company by searching one of the listed companies. Further he can search the policy number and view the details such as cover date and expiry date along with the amount covered. The policy should be shared with back office for maintenance prior to this.

As part of the initiation, he will have an option to upload any insurance related document with the application as part of general attachments.

Initiate Letter of Credit - Insurance tab



Field Description

Field Name	Description
Search	The option to search the insurance.
Select	The option to select the insurance record.
Policy Number	The policy number of the insurance.
Company Name	The name of the insurance company.
Country	The country for the insurance.
Cover Date	The date up to which the insurance is covered.
Expiry Date	The expiry date of the insurance policy.
Amount	The insurance amount.

67. In the **Search** field, enter the search phrase to search the insurance policy.

68. Click **Select** to select the desired insurance record.
    OR
    Click **Clear Selection** to clear the selection.
69. Click **Next** to save the entered details and proceed to the next level.
70. Click the **Charges, Commissions and Taxes** tab. c

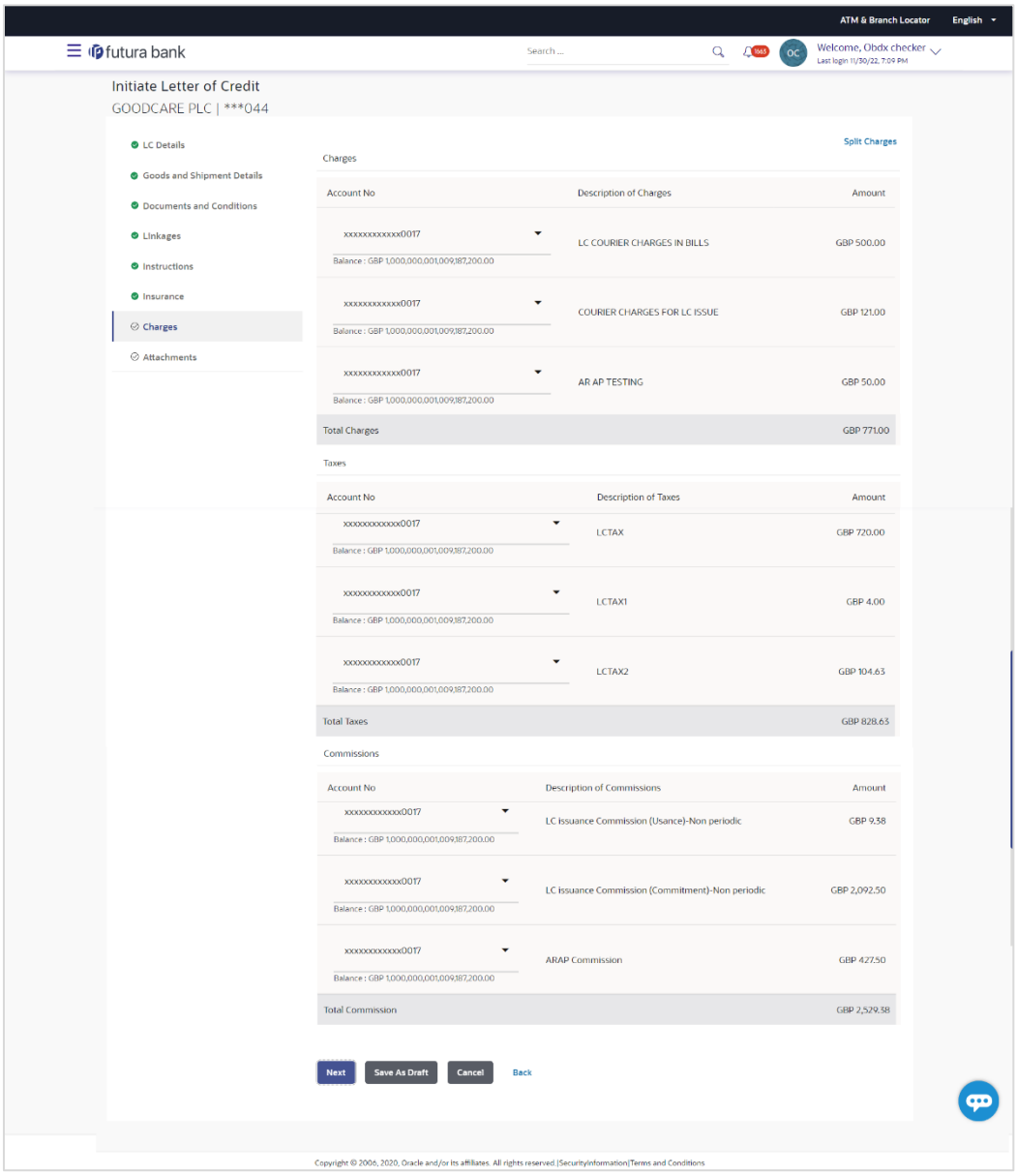
    Click **Save As Draft,** system allows transaction details to be saved as a template or draft. (For more details, refer Save As Template or Save As Draft sections.)

4.5.7 Initiate Letter of Credit – Charges Tab

This tab defaults the charges details, if charges, commissions and taxes are available under the product. The user can select the account number from the demand deposit and corporate deposits account list that displays the account number along with the account name, account currency and account branch.

The user can view the Split Charges & Commissions in Import LC Issuance to see how much will be borne by him and how much by the other parties.

Charges



Field Description

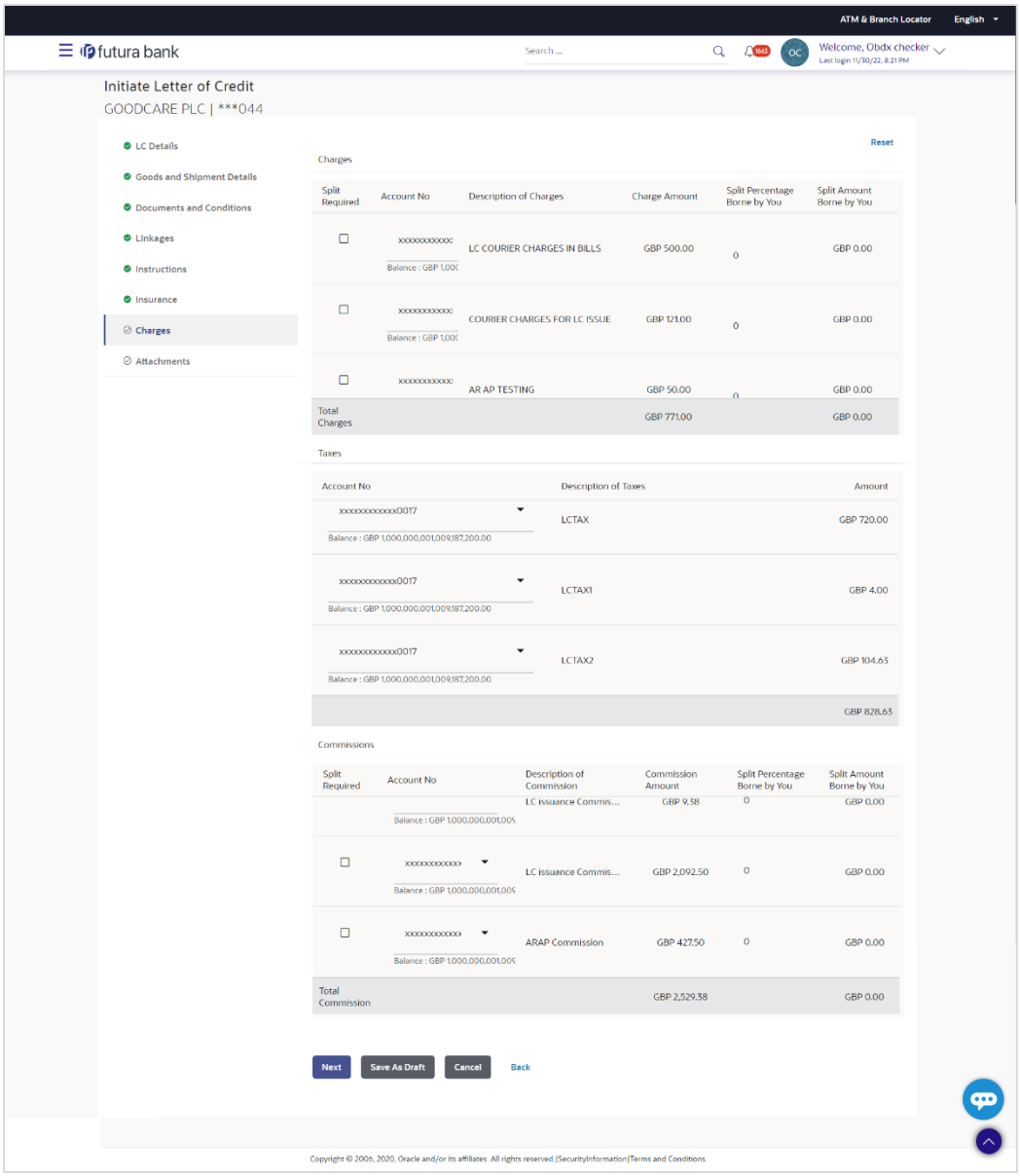
Field Name	Description
Charges	
Account No	The account which will be charged for the specific charge.
Description of Charges	The description of the charges.

Field Name	Description
Amount	The amount that is maintained under the charge.
Total Charges	Displays the total charge that will be levied in the transaction.
Taxes	
Account No	The account to be earmarked for taking the Taxes.
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.
Commissions	
Account No.	The account from which the commission will be taken.
Description of Commissions	Displays the description commission applicable.
Total Commission	Displays the total commission amount.

71. In the **Charges** section, select the appropriate account, from the **Account No**. list.
72. Click **Split Charges** link on the top right corner of the screen, if you want to split the charges.
    The **Initiate Letter of Credit** – **Charges** screen appears with split charge details.

Charges – Split Charges

The user can enter the split percentage borne by them. System defaults the split percentage as 50. The user can view the actual value that is to be paid by him in the 'Split Amount Borne by You' field.



Field Description

Field Name	Description
Charges	
Split Required	Select the check box for which split of charge is required.
Account No.	Displays the account number for levying Cancellation Charges / Import Advice Charges.
Description of Charges	Displays the reason/ narration of charges levied for various LC processes.

Field Name	Description
Charge Amount	Displays the amount of charges.
Split Percentage Borne by You	The system defaults the split percentage that is to be paid by you, which is 50. The user can change the value
Split Amount Borne by You	Displays the split amount that is to be paid by you.
Total Charges	Displays the total charge amount.
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.
Commission	
Split Required	Select the check box for which split of commission is required.
Account No.	Debit account number of the applicant.
Description of Commission	Displays the description of commissions.
Commission Amount	Displays the amount of commission.
Split Percentage Borne by You	The system defaults the split percentage that is to be paid by you, which is 50. The user can change the value.
Split Amount Borne by You	Displays the split commission amount which is to be paid by you.
Total Commissions	Displays the total commission amount.

73. In the **Charges** section, select the appropriate account, from the **Account No**. list.
74. In the **Split Percentage Borne by You** field**,** edit the value, if required.

75. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** sections.)OR
    Click the **Charges** tab.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears
76. Click the **Attachments** tab. The Attachments tab appears in the **Initiate Letter of Credit** screen.

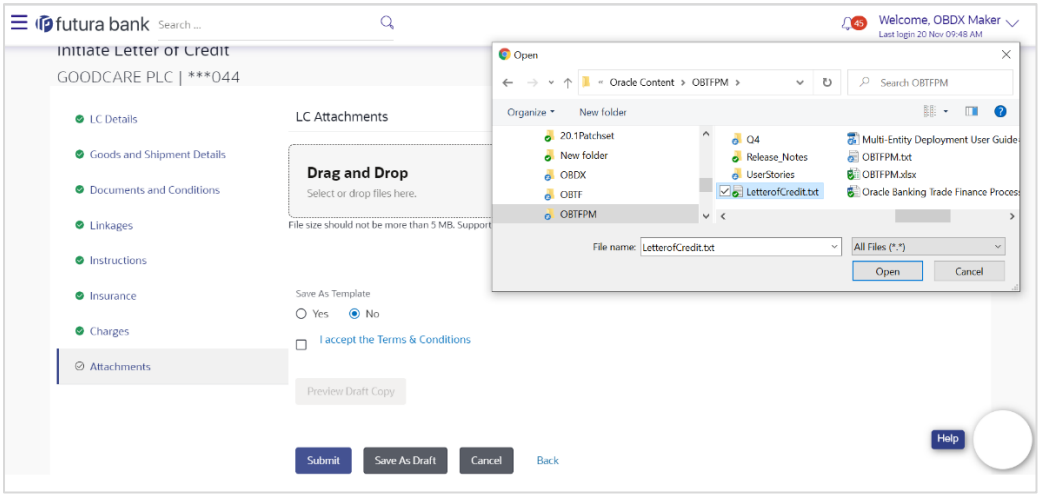
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

4.5.8 Initiate Letter of Credit - Attachments tab

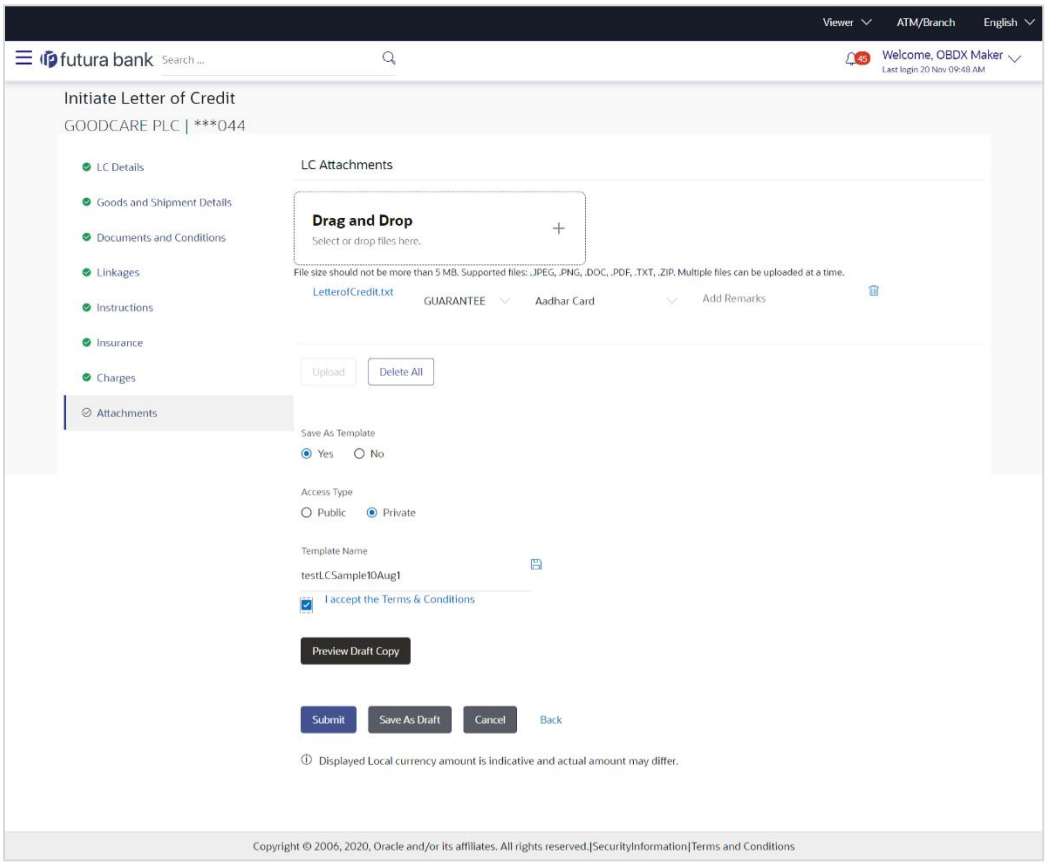
Displays the list of documents presented to initiate the LC. The document list on this tab are populated based on the default LC product mapped.

To Attach Documents:

Attachments tab - Upload Document



Attachments tab - Uploaded Document



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Name	Displays the name of the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.

Field Name	Description
Save as Template	Options to save the transaction as template. The options are: • Yes • No
Access Type	Indicates the type of access for the template. The options are: • Public • Private This field is enabled if the **Yes** option is selected in Save as Template.
Template Name	The name using which template is stored and can be used in future.

77. Click **Drag and Drop** to browse and select the required document present on your computer.
    The **Attach Document** popup window appears.
78. Select the required document present on your computer to upload.
79. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
    a. In the **Save as Template** field, select **Yes**, if you want to save the transaction as template.
    b. If you select **Yes**,
        i. In the **Access Type** field, select the appropriate option.
        ii. In the **Template Name** field, enter the name of the template.
80. Select the **Terms and Conditions** check box to accept the Terms and Conditions.
81. Click **Preview Draft Copy** to have a preview of draft.
82. Click **Submit**. The transaction is saved and the **Initiate Letter of Credit – Review** screen appears.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

83. The review screen appears. It displays all the 4 sections with their respective fields namely Letter of Credit details, Shipment Details, Documents, Instructions, and Attachments with an option to edit them individually.
    Verify the details, and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
84. The success message initiation of LC creation appears along with the reference number. Click **OK** to complete the transaction.

4.6 Initiate Back to Back Letter of Credit

Using this option, the user can initiate a Back to Back Letter of Credit (LC) in the application. This LC reduces the fund constraints problems of the exporter by providing the opportunity to open the LC against Export LC and to pay after getting the export proceeds.

The application will do the Amount and Expiry Date Validation with the underlying Export LC while listing the export LCs where Back to Back LC can be initiated.

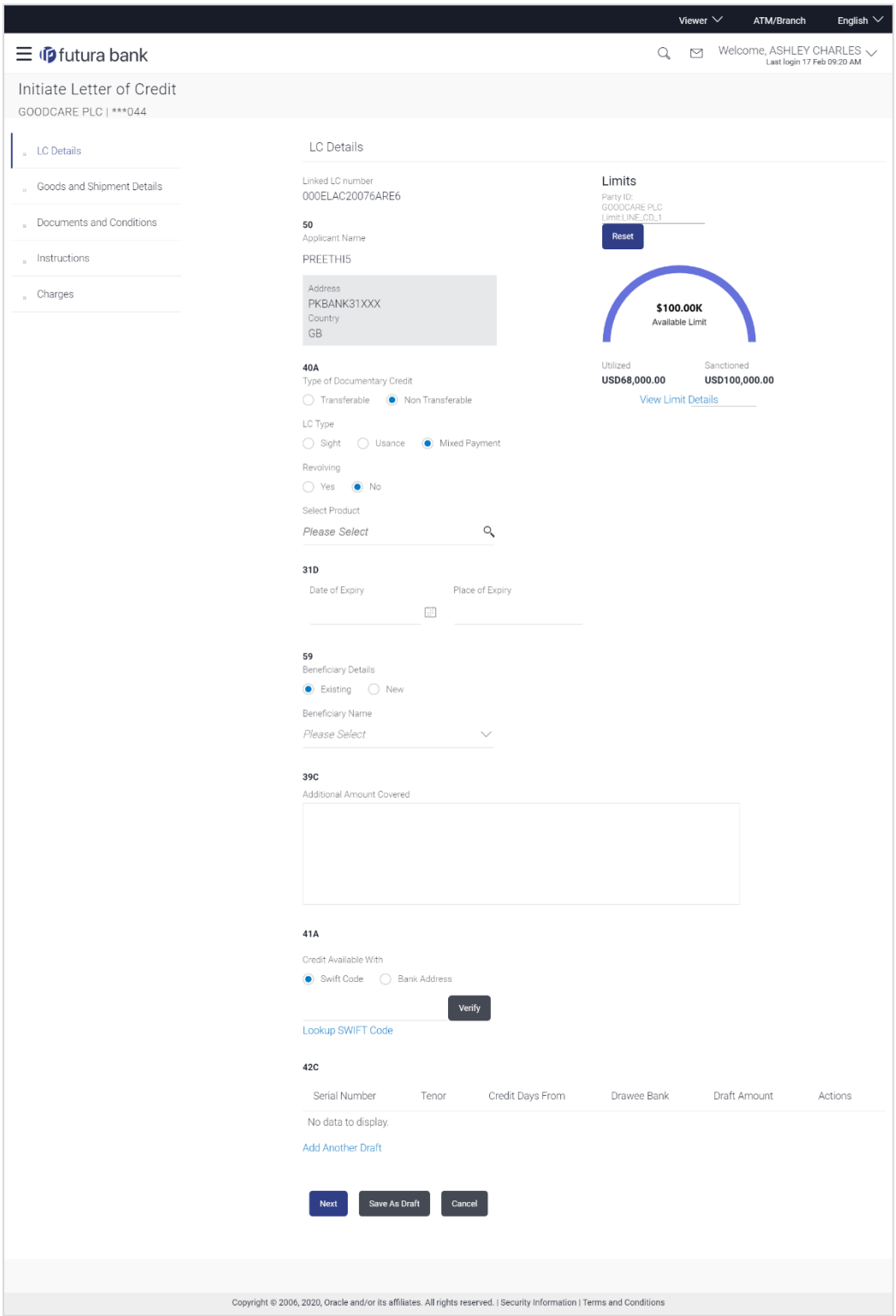
System validates that Back to Back LC should not have maturity date/ tenor date/ expiry date greater than that in parent LC and the application amount of Back to back should not be more than parent export LC.

Once submitted by user, the application would be available in OBTFPM for bank user to process. The created LC will be available along with other initiated Import LCs and also available in application tracker for tracking purpose.

To initiate the Back to Back LC:

1. In the Initiate Letter of Credit - Back to Back Search Results screen, click **the Reference Number** link. The **Initiate Letter of Credit Back to Back** screen.

Initiate Back to Back Letter of Credit



Field Description

Field Name	Description
Linked LC Number	Displays the linked Export LC reference number.
Applicant Name	Displays the LC applicant name based on the selected party ID.
Address	Displays the LC applicant address.
Limits	Indicates the available limits for Accountee under the selected Line. The limit details are also represented in a graphical manner with available, sanctioned and utilized limit details for the users.
View Limit Details	Click the link to open the Facility Summary screen.
Country	Displays the country of the LC applicant.
Type of Documentary Credit	Move the slider to select the type of documentary credit. The type of documentary credit are: • Transferable/ • Non Transferable
LC Type	The type of LC. The options are: • Sight • Usance •
Select Product	The LC product to be selected.
Date of Expiry	The expiry date of the LC. The expiry date must be later than the application date.
Place of Expiry	The place where LC would expire.
Beneficiary Details	The beneficiary type. The options are: • Existing • New

Field Name	Description
Beneficiary Name	The name of the LC beneficiary. This field allows the user to select the beneficiary name from drop-down, if **Existing** option is selected in the **Beneficiary Details** field. This field allows the user to enter the beneficiary name if **New** option is selected in the **Beneficiary Details** field.
Address	The address of the LC beneficiary. This field is enabled to enter the address details, if **New** option is selected in the **Beneficiary Details** field.
Country	The country of the LC beneficiary. This field is enabled to enter the country name, if **New** option is selected in the **Beneficiary Details** field.
LC Amount	The currency under which the LC can be issued. Indicates the amount for the Letter of Credit.
LC Amount Tolerance	The tolerance relative to the documentary credit amount as a percentage plus and/or minus that amount. Enter the values for: • Under (-) % • Above (+) %
Total Exposure	Displays the total LC amount including the positive tolerance, with the currency.
Additional Amounts Covered	This field specifies any additional amounts available to the beneficiary under the terms of the credit, such as insurance, freight, interest, etc.
Credit Available By	Indicates the manner in which credit is available when the bank is authorized to pay, accept, negotiate or incur a deferred payment undertaking for the credit. The options are: • Acceptance • Deferred Payment • Mixed Payment • Negotiation • Sight Payment
Negotiation/ Deferred Payment Details	Indicates the details of Negotiation/ Deferred Payment. This field is enabled if the **Negotiation/ Deferred Payment** option is selected in the **Credit Available By** field.

Field Name	Description
Mixed Payment Details	Indicates the details of mixed payment. This field is enabled if the **Mixed Payment** option is selected in the **Credit Available By** field.
Credit Available With	Indicates the details of Bank where credit would become available. It is captured by Bank's SWIFT code. The options are: • SWIFT Code • Bank Address
Lookup SWIFT Code	Select the SWIFT code of the issuing bank. This field is enabled if the **SWIFT Code** option is selected in the **Credit Available With** field.

SWIFT code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.

Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
Search Results	This section displays the SWIFT Code Lookup search results.
SWIFT Code Lookup	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Bank Details	Name and Address of the bank where credit would be available. This field is enabled if the **Bank Address** option is selected in the **Credit Available With** field.

Field Name	Description
Drafts section	
	Note: Click to remove any draft added earlier to the LC application. Click **Add Another Draft** to add new draft.
Serial Number	The serial number of drafts to be drawn under the documentary credit.
Tenor (In Days)	The tenor of drafts to be drawn under the documentary credit.
Credit Days From	The date from which the draft tenor is to be counted. Indicates the date type from which the draft tenor is to be counted. The options are: • Invoice Date • B/L Date • Others
Drawee Bank	The drawee bank of the LC.
Draft Amount	The various drafts amount for the LC application.
Action	Click to delete the record.

2. To initiate back to back LC, refer the steps 1 to 48 of **Initiate a Letter of Credit** section.

4.7 Save As Draft

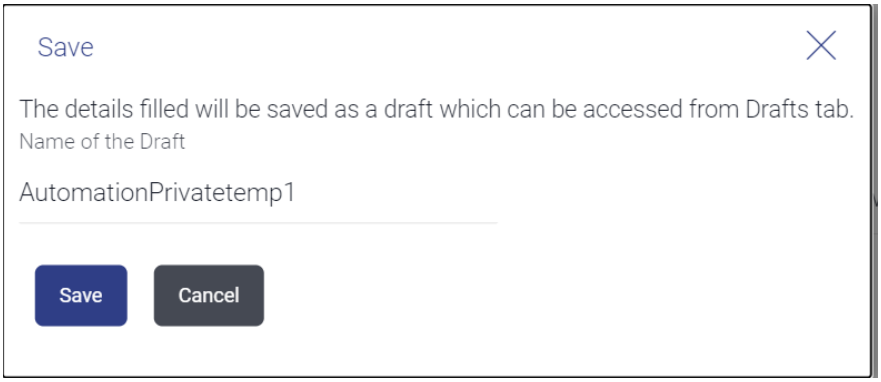
User can save LC application as a Draft so that it can be used if required in future. It can be re used only one time for LC Application initiation. User can search the saved LC draft using the draft name in search box. The saved drafts can be accessed from the **Draft** tab. The LC applications, which were saved as draft can also be saved as template after adding all other necessary fields.

Note: User cannot save application with attached document as Draft.

To save LC application as draft:

1. Enter the required details in LC application.
2. Click **Save As Draft**, and then select **Draft** option.

Save as Draft



Field Description

Field Name	Description
Draft Name	Name of the draft.

3. In the **Draft Name** field, enter the desired name for the draft.
4. Click **Save** to save the draft.
   The transaction details are saved as a draft which can be accessed from the **Draft** tab.
   OR
   Click **Cancel** to cancel the transaction.

FAQs

1. **Can I create a Letter of Credit without providing Advising Bank Details?**

   Yes, you can, but you will need to give the same later.

2. **What if I do not want to have any tolerance?**

   Please put 0 in the fields under % and above %. By default application will take 10% tolerance, if no value has been provided which is in accordance to SWIFT guidelines.

3. **When should I create a draft and when should I create a Template?**

   When you want to use the LC application again and again having the same, save it as template. While if you are leaving your create LC application to be filled at a later stage or usage on a later date, you can save it as draft.

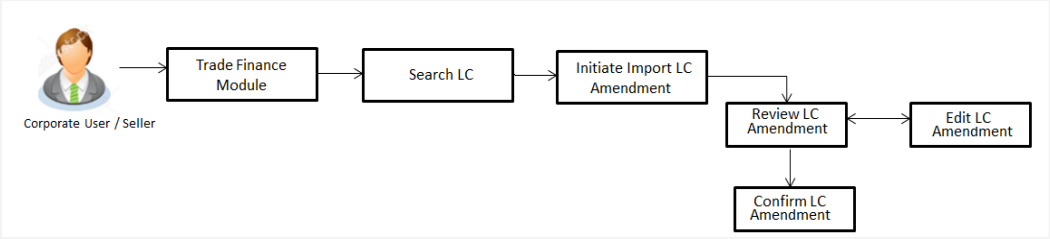
5. Initiate Import LC Amendment

Using this option, you can apply for amendment of an existing Letter of Credit (LC) in the application. You can reopen a closed LC using this screen too. You can also attach the scanned copies of the supporting documents for the amendment, file size should not be more than 5 MB. Supported file types: .jpeg, .png, .doc, .pdf, .txt, .zip. Multiple files can be uploaded at a time.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Import LC should exist for the party ID and party must having view rights for it

Workflow



How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter of Credit > Import Letter of Credit > Amend Letter of Credit

OR
Dashboard > Toggle menu > Trade Finance > Letter of Credit > Import Letter of Credit > View Letter of Credit > Amendments > Initiate Amendment link
OR
Dashboard > Trade Finance > Overview > Quick Links > Initiate LC Amendment

5.1 Search Import LC Amendments

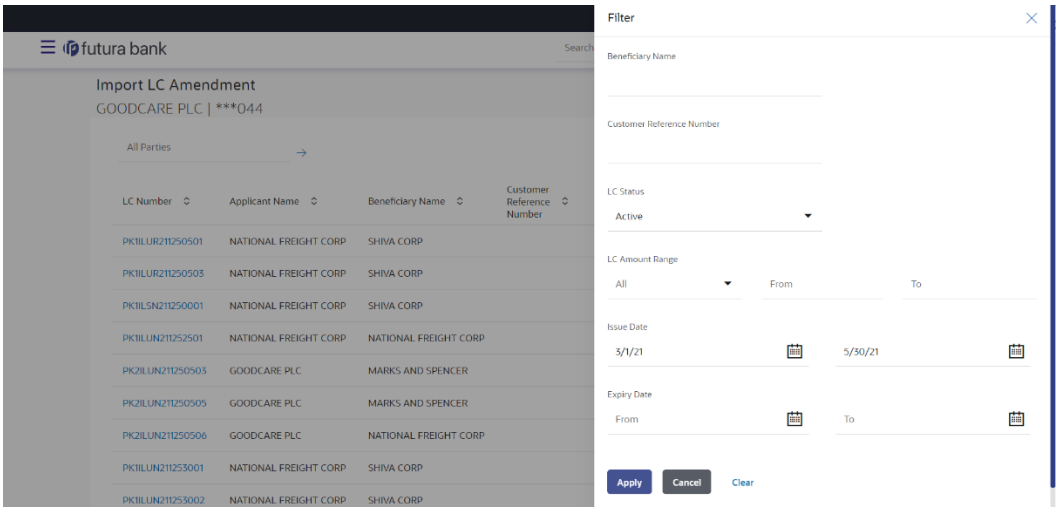
User can search the list existing LC application using LC Number, Applicant Name, and Beneficiary Name and apply for amendments.

To search the LC Amendments:

1. From the **All Parties** list, select the appropriate option.
   OR
   In the **Search By** field, enter the LC Number/ Applicant Name/ Beneficiary Name/ LC Status/ LC Amount and click . Based on search criteria the list of existing LC appears.
   OR

   Click to filter the Letter of Credit based on following criteria.

Filter Import Letter Of Credit



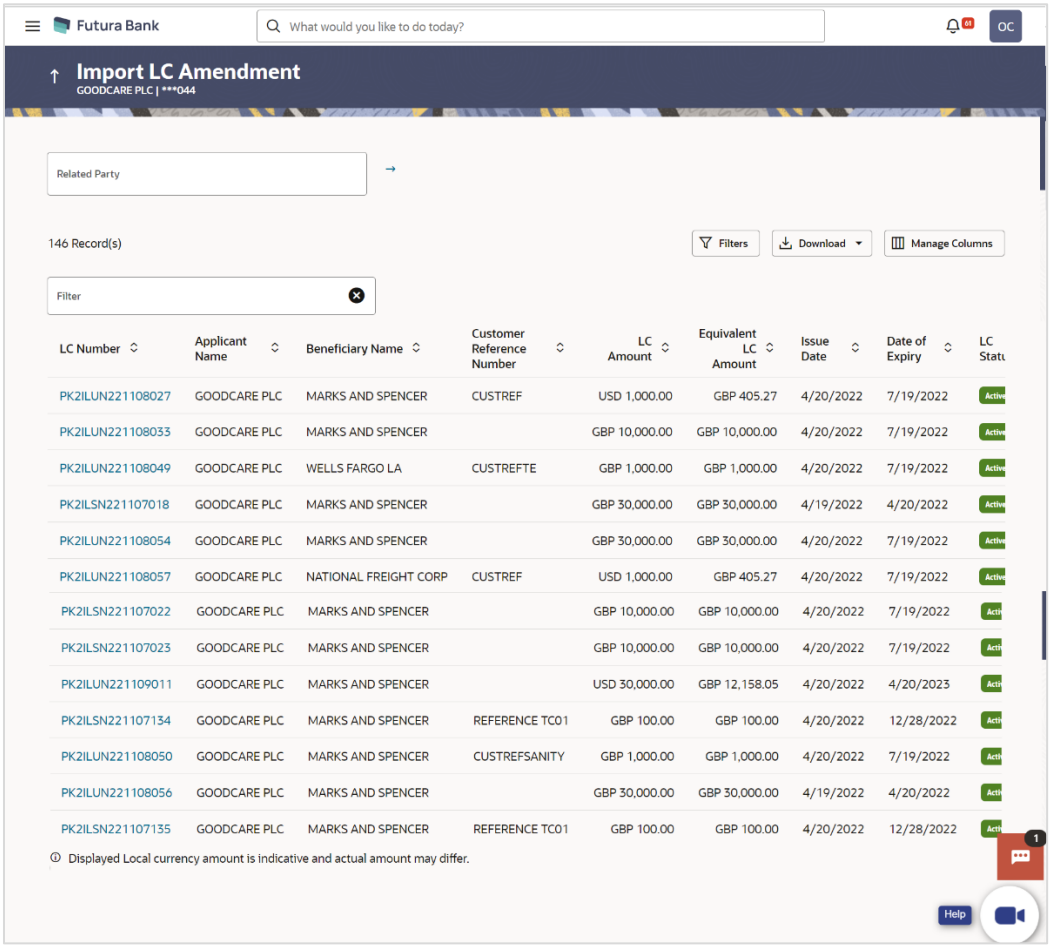
Field Description

Field Name	Description
Beneficiary Name	The name of beneficiary party.
Customer Reference Number	The option to search import LC contract via customer reference number.
LC Status	The status of LC currently. The options are: • Active • Closed
LC Currency	The currency for the LC.
LC Amount Range	The start and end value of the amount range used for searching the LC.
Issue Date From	The start date of the issue date range used for searching the LC.
Issue Date To	The end date of the issue date range used for searching the LC.
Expiry Date From	The start date of the expiry date range used for searching the LC.
Expiry Date To	The end date of the expiry date range used for searching the LC.

2. Enter the required filter parameters, and then click **Apply**.
   The searched results are shown based on the parameters provided.
   OR
   Click **Clear** to reset the search criteria.

OR
Click **Cancel** to cancel the close the filter overlay screen.

Import LC Amendments - Search Results



Field Description

Field Name	Description
Search	
All Parties	Select the specific party to filter the search results based on specific party.
Search	Specify the LC Number/ Applicant Name/ Beneficiary Name of LC for whom amendments to be made.
Search Results	This section displays the search results.
LC Number	The LC reference number generated while creating LC.
Applicant Name	The LC applicant name based on the selected party ID.

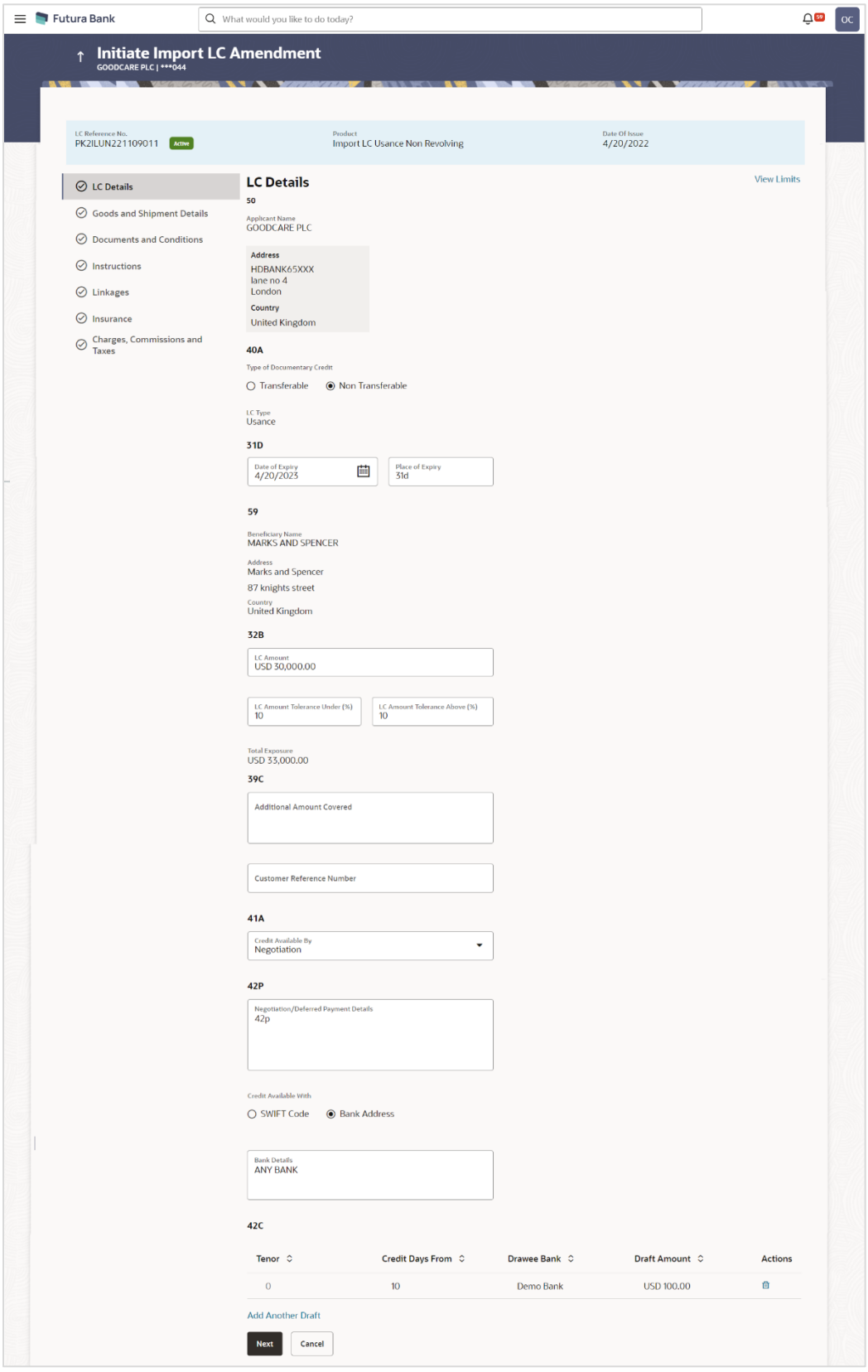
Field Name	Description
Beneficiary Name	The name of the beneficiary of the LC.
Customer Reference Number	The user provided customer reference number for the transaction.
LC Amount	The amount for the Letter of Credit along with the currency under which the LC issued.
Equivalent LC Amount	The equivalent amount for the Letter of Credit along with the currency under which the LC issued.
Issue Date	The date of the issue date of the LC.
Date of Expiry	The date of the expiry date for the LC.
LC Status	The status of LC.

3. Click on the desired **LC Number** for whom amendments to be made. The Initiate Import LC Amendment screen appears.
   OR
   Click the **Download** to download all or selected columns in the Import LC Amendment details list. You can download the list in PDF or CSV formats.
4. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

Note: 1. When the user clicks LC Number link, a warning message 'You are going to amend a Back to Back LC", if the LC is a back to back LC.

2. If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

Initiate Import LC Amendment



5. Update the LC details in editable field.
6. Select the **Terms and Conditions** checkbox to accept the Terms and Conditions.
7. Click **Submit** to initiate the LC Amendment.
   OR
   Click **Back**.
   The **Initiate Import LC Amendment – Search** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.
8. The review screen appears. It displays all the sections with their respective fields with an option to edit them individually.
   Verify the details, and click **Confirm**.
   OR
   Click **Back** to go to previous screen.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.
9. The success message initiation of LC Amendment appears along with the reference number.
10. Click **Go To Dashboard** to go to dashboard.

Note: Following are the fields which can be amended: Type of Documentary Credit, Date of Expiry, Place of Expiry, Beneficiary Address, LC Amount, LC Amount Tolerance, Additional Amount Covered, Credit Available By, Credit Available With, Bank Details, Draft Details, Partial Shipment, Transshipment, Place of Taking in Charge/ Dispatch From, Port of Loading/ Airport of Departure, Port of Discharge/ Airport of Destination, Place of Final Destination/ For Transportation, Shipment Date, Shipment Period, Goods, Description, Quantity, Cost/Unit, Gross/Amount, Original, Number of Copies, View/Edit Clause, Additional Conditions, Documents to be presented within /beyond days after the date of shipment but within validity of this credit, Incoterm, Special Payment Conditions for Beneficiary, Special Payment Conditions for Bank Only, Confirmation Instruction, Requested Confirmation Party, Sender to Receiver Information, Charges, Charges Borne by and Incoterms. For the description of above fields refer **Initiate Letter of Credit** section.

5.2 Re-Open Closed LC

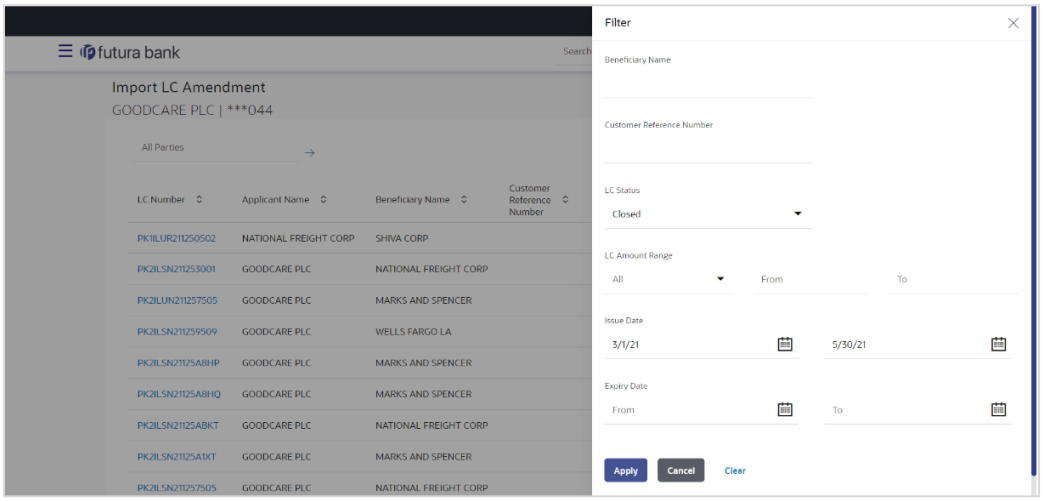
The application has a facility for user to re-open a closed LC. The user can search the specific LC by providing the LC no directly, or by doing an advanced lookup to find the correct LC with the filters available.

The user can search the LC which are in 'Closed' status.

To Re-Open the closed LC:

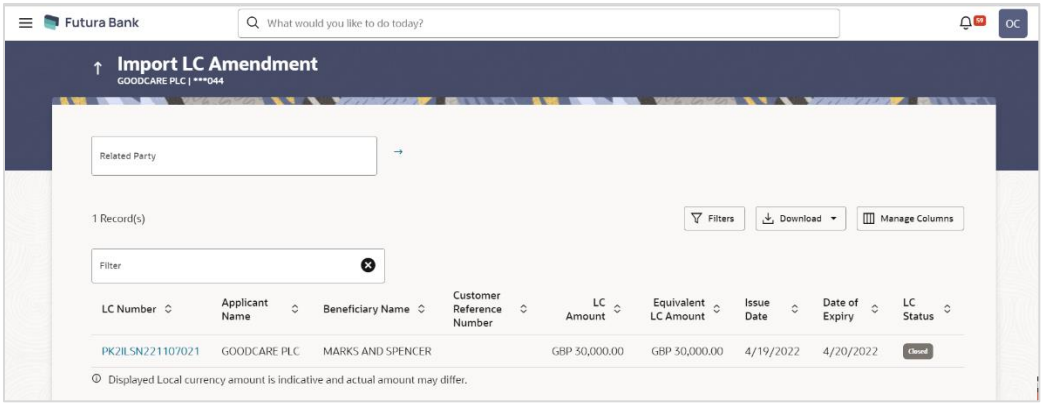
1. Click  search the LC based on the filter criteria. The **Filter** overlay screen appears.

Import LC Amendments - Filter



2. From the LC Status list, select the **Closed** option. The list of all the closed LC appear.

Import LC Amendments - Search Results



3. Click on the desired **LC Number** for whom amendments to be made. The warning message of amendment of closed LC appears.
4. Click **Continue** to continue the amendment of closed LC. The **Initiate Import LC Amendment - LC Details** screen appears.
   OR
   Click **Cancel** to cancel the amendment process.
5. Repeat step 4 to 8 of **Initiate Import LC Amendments** section.

6. View Import Letter of Credit

Using this option, you can view the details of existing Import Letters of Credit (LC) in the application. You can search the required LC using different search criteria.

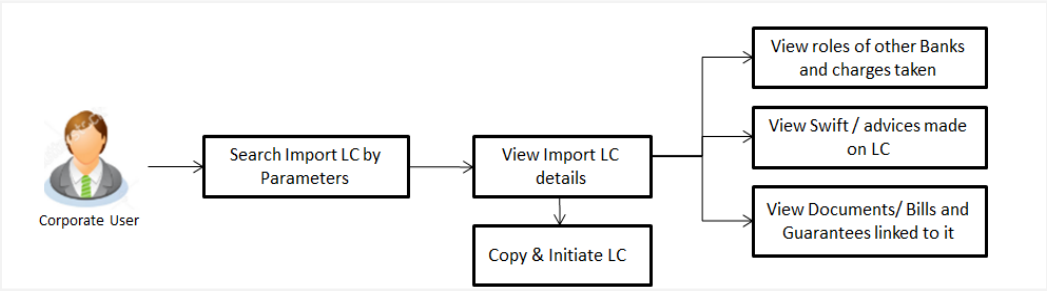
The LC details include LC amount, outstanding, date of issue, date of expiry, parties to the LC, bank details, payment terms, and shipment/goods/documents details. You can also view the Bills presented under the LC and Guarantees issued against LC.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Import LC should exist for the party ID and party must having view rights for it

Workflow



How to reach here:

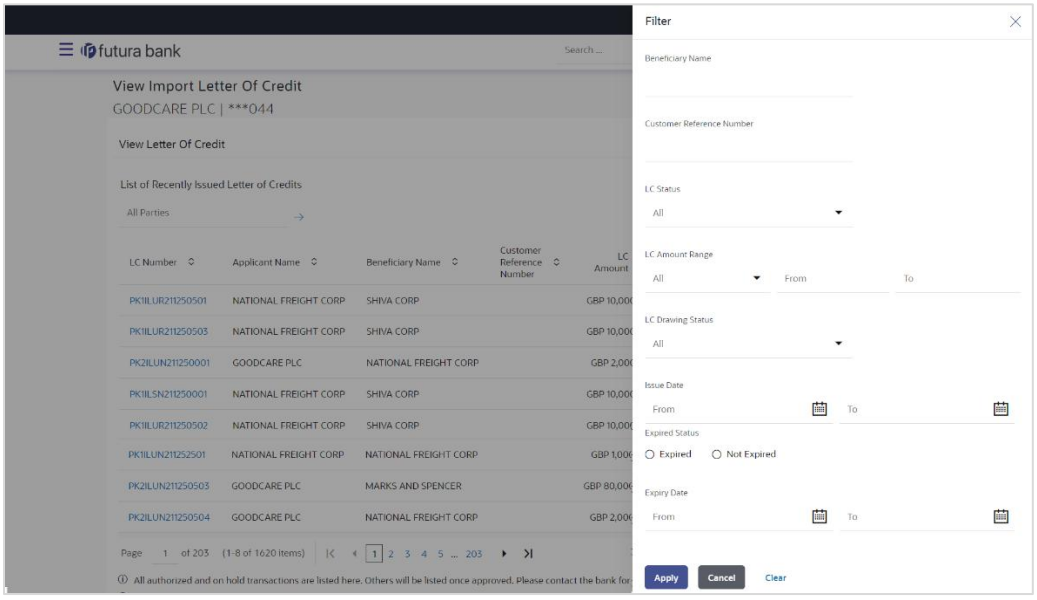
Dashboard > Toggle menu > Trade Finance > Letter of Credit > Import Letter of Credit > View Import Letter of Credit

To view Import LC:

1. The **View Import LC** screen appears.
2. From the **All Parties** list, select the appropriate option.
   OR
   In the **Search By** field, enter the LC Number/ Beneficiary Name/ LC Status/ LC Amount and click . Based on search criteria the list of existing LC appears.
   OR

   Click to filter the Letter of Credit based on following criteria.

Filter Import Letter of Credit



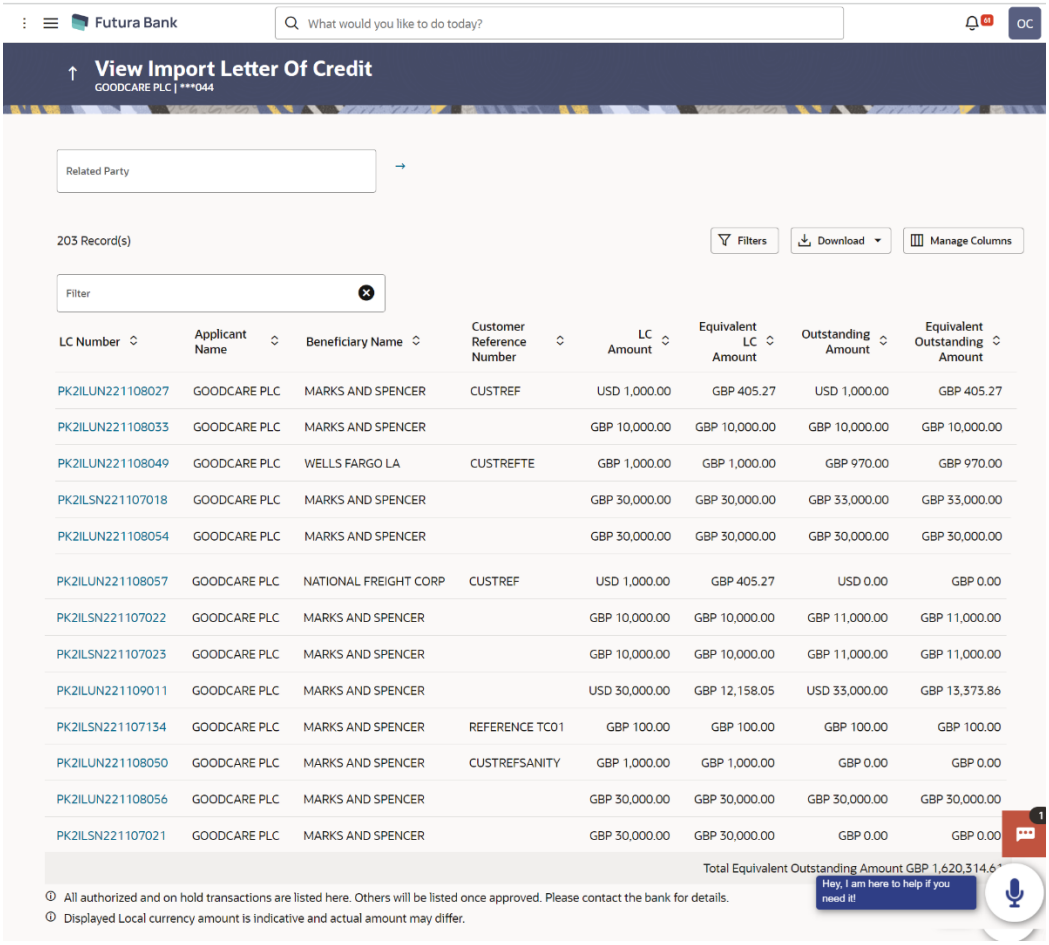
Field Description

Field Name	Description
Beneficiary Name	The name of beneficiary party.
Customer Reference Number	The option to search import LC contract via customer reference number.
LC Status	The status of LC currently. The options are: • Hold • Active • Cancelled • Closed • Reversed
LC Currency	The currency for the LC.
LC Amount Range	The start and end value of the amount range used for searching the LC.

Field Name	Description
LC Drawing Status	The LC amount drawing status. The options are: • Partial • Full • Undrawn • Expired
Issue Date From	The start date of the issue date range used for searching the LC.
Issue Date To	The end date of the issue date range used for searching the LC.
Expired Status	To select whether LC being searched is expired or not. The options are: • Expired • Not Expired
Expiry Date From	The start date of the expiry date range used for searching the LC.
Expiry Date To	The end date of the expiry date range used for searching the LC.

3. Enter the required filter parameters, and then click **Apply**.
   The searched results are shown based on the parameters provided.
   OR
   Click **Clear** to reset the search criteria.
   OR
   Click **Cancel** to cancel the close the filter overlay screen.

View Import Letter Of Credit – Search Results



Field Description

Field Name	Description
List of Recently Issued Letter of Credit	
LC Number	This is the LC number of the LC application.
Applicant Name	The name of the applicant.
Beneficiary Name	The name of the LC beneficiary.
Customer Reference Number	The user provided customer reference number for the transaction.
LC Amount	The amount for which LC is created.

Field Name	Description
Equivalent LC Amount	The equivalent LC amount.
Outstanding Amount	The remaining amount to be given to the beneficiary.
Equivalent Outstanding Amount	The equivalent outstanding amount to be given to the beneficiary.
Issue Date	The issue date of the Import LC.
Date of Expiry	The date when the LC expires and holds no more valid.
LC Status	The Import LC status i.e. whether is active/closed etc.
Total Equivalent Outstanding Amount	Displays the total outstanding equivalent amount in local currency.

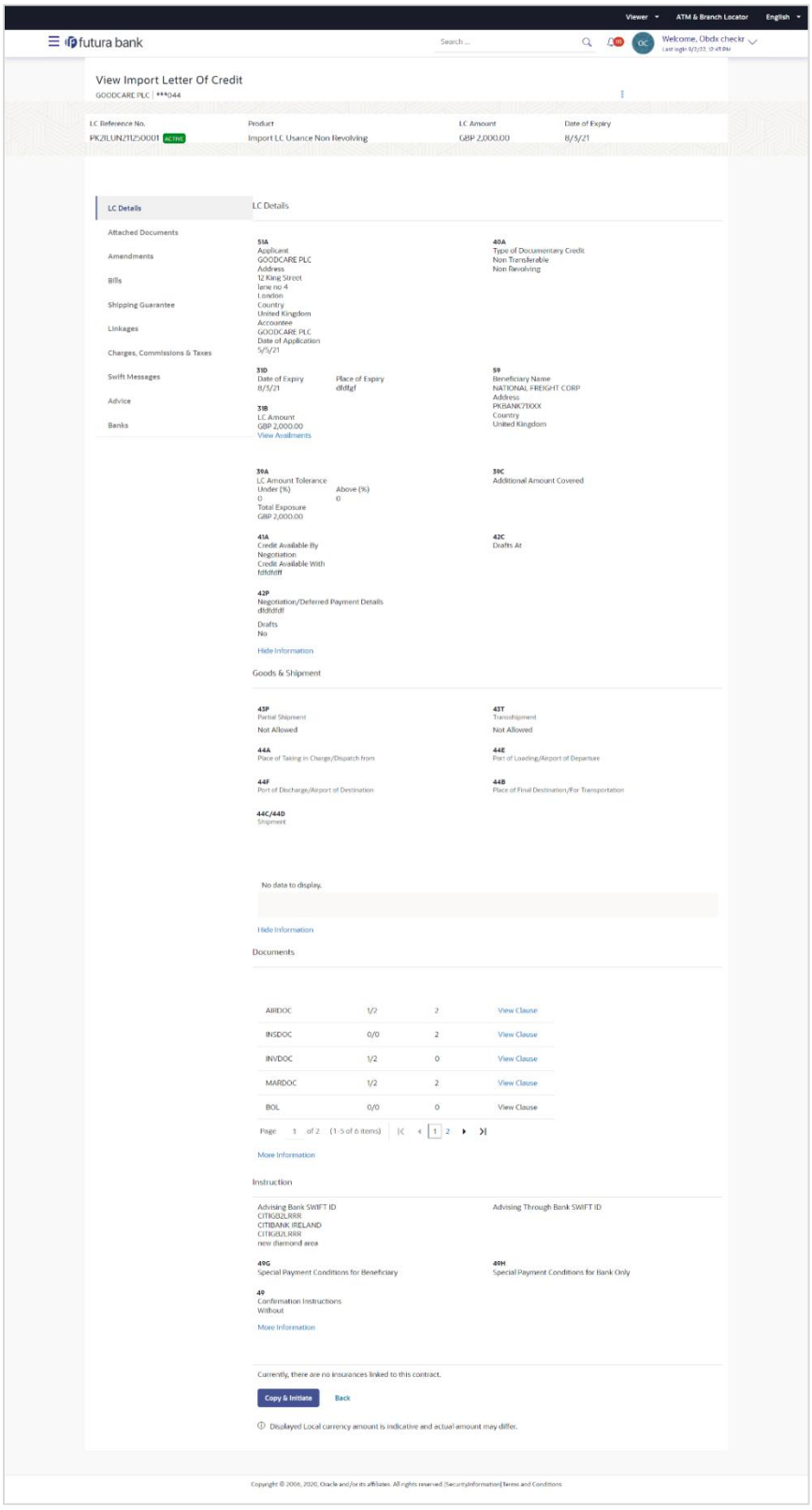
4. Click on the LC Number link to view the records under a selected LC. The **View Import Letter Of Credit LC Details** screen appears.
5. Click the **Download** to download all or selected columns in the Import LC details list. You can download the list in PDF or CSV formats.
6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

6.1 View Import Letter of Credit - LC Details

1. Click **LC Details** tab. The V**iew Import Letter of Credit - LC Details** screen appears.

View Import Letter of Credit - LC Details



Field Description

Field Name	Description
Party Name and ID	The name and ID of LC applying party.
LC Reference No.	Displays the reference number of the LC.
Product	The Import LC product name under which the LC is created.
LC Amount	The amount availed against the LC.
Date of Expiry	The date when the LC expires and holds no more valid.
LC Details	
Applicant	Displays the LC applicant name based on the selected party ID.
Address	Displays the LC applicant address.
Country	Displays the country of the LC applicant.
Accountee	Displays the name of the accountee.
Date of Application	The LC issue date.
Date of Expiry	The expiry date of the LC. The expiry date must be later than the application date.
Place of Expiry	The place where LC would expire.
LC Amount	The amount availed against the LC.
Type of Documentary Credit	The type of documentary credit are: • Transferable • Revolving
Revolving Type	Indicates revolving type. This field appears if the **SWIFT Code** option is selected in the **Credit Available With** field.
Auto Reinstatement	Under a revolving LC, the amount is reinstated or renewed without any specific amendments to the LC. The credit becomes available for use again automatically.
Cumulative	Displays whether the frequency is cumulative for the LC.

Field Name	Description
Beneficiary Name	The name of the LC beneficiary.
Address	The address of the LC beneficiary.
Country	The country of the LC beneficiary.
Drafts section	
The number of drafts available.	
Tenor (In Days)	The number of days of its validity.
Credit Days From	Displays the date from which the Draft tenure shall be counted.
Drawee Bank	The name of drawee bank, which would represent draft for claiming money against LC.
Draft Amount	The amount which is seeked by beneficiary on representation of draft.
More Information	
Following fields appear if you click the **More Information** link.	
Click the **Hide Information** link to hide the fields.	
LC Amount Tolerance Under %	The tolerance relative to the documentary credit amount as a percentage plus and/or minus that amount.
Total Exposure	Displays the total LC amount including the positive tolerance, with the currency.
Credit Available By	Indicates the manner in which credit is available when the bank is authorized to pay, accept, negotiate or incur a deferred payment undertaking for the credit.
Credit Available With	Indicates the details of Bank where credit would become available. It is captured by Bank's SWIFT code.
Mixed Payment Details	Indicates the details of mixed payment. This field is appears if the **Mixed Payment** option was selected in the **Credit Available By** field.
Draft	Indicates the draft.
Additional Amounts Covered	This field specifies any additional amounts available to the beneficiary under the terms of the credit, such as insurance, freight, interest, etc.

Field Name	Description
Drafts At	The number of drafts available.
Goods & Shipment	
Partial Shipment	Displays whether partial shipments is allowed or not or is conditional.
Place of Taking in Charge/ Dispatch From	The place of receipt from where shipment will be done.
Port of Discharge/ Airport of Destination	The port of discharge or airport of destination to be indicated on the transport document.
Shipment	The period of shipment during which the goods are to be loaded on board /dispatched /taken in charge.
Transshipment	Displays whether transshipment is allowed or not or is conditional.
Port of Loading/ Airport of Departure	The port of loading or airport of departure to be indicated on the transport document.
Place of Final Destination/ For Transportation	The place of dispatch or taking in charge of the goods or loading on board.
Latest Shipment Date	The latest date for shipment loading goods on board/dispatch/taking in charge.

More Information

Following fields appear if you click the **More Information** link.

Click the **Hide Information** link to hide the fields.

Goods	The type of good being shipped.
Description of Goods	The description of goods.
Units	The number of units of the goods.
Price Per Unit	The price per unit of the goods.
Documents	
Document Name	Displays the lists of all the documents required to be epresented.
Original	Displays the number “n” out of “m” original documents will be ɔrovided to bank.

Field Name	Description
Copies	Displays the number of copies that will be submitted as a set of documents for LC.
Clause	Displays the default description of clauses, however user can modify the same.

More Information

Following fields appear if you click the **More Information** link.

Click the **Hide Information** link to hide the fields.

Additional Conditions	The description of further conditions of the documentary credit.
Documents to be presented within /beyond _____ days after the date of shipment but within validity of this credit	The number of days after the date of shipment when the documents will be presented to bank.

Instructions

Advising Bank SWIFT ID	Displays the SWIFT ID and address of the Advising Bank.
Advising Through Bank SWIFT ID	Displays the advising through bank SWIFT ID and address.
Special Payment Conditions for Beneficiary	User can input special payment conditions applicable to the beneficiary, for example, post financing request/ conditions.
Confirmation Instructions	The confirmation instructions for the requested confirmation party.
Special Payment Conditions for Bank Only	User can input special payment conditions applicable to bank without disclosure to the beneficiary, for example, post-financing request /conditions.

More Information

Following fields appear if you click the **More Information** link.

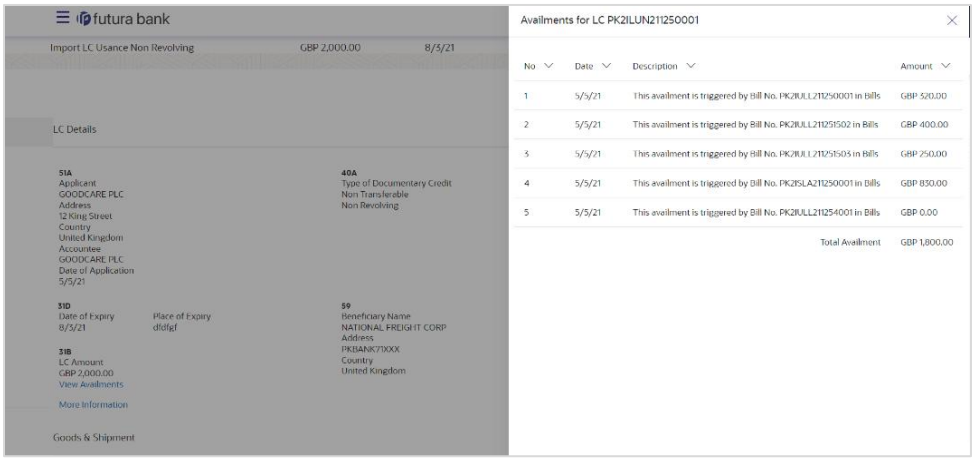
Click the **Hide Information** link to hide the fields.

Sender to Receiver Information	The additional information for the receiver.

Field Name	Description
Applicant Account for Charges	The applicant account for charges.
Charges	The details specify charges to be borne by the beneficiary.
Insurance	
Insurance	Displays the insurance details of LC.

2. Click the required link in the **LC Number** column.
   The **View Import LC** screen appears with the details of the selected Import LC. By default, the **LC Details** tab appears.
3. Click the **View Availments** link to view the availments for LC.
   The **Availments** for LC overlay screen appears.

Availments



Field Description

Field Name	Description
No	The serial no. of the availment record.
Date	Displays the date of availment.
Description	Displays the description of availment under an LC.
Amount	Displays the amount of availment against the LC.
Total Availments	Displays the total availment amount against the LC.

4. Click more options icon and then:

- **Initiate Amendment** to initiate the amendment. The **Initiate Import LC Amendment** screen appears.
- **Copy & Initiate** to copy the Lc details and initiate the import letter of credit. The **Initiate Letter of Credit** screen appears.
- **Initiate Tracers** to imitate the tracer. The **Tracers** screen appears.

5. Click **Copy and Initiate** to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen appears.
   OR
   Click **Back** to navigate back to previous screen.
6. Click the **Initiate Amendment** link to initiate the amendment.
   OR
   Click the **Copy and Initiate** link to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen

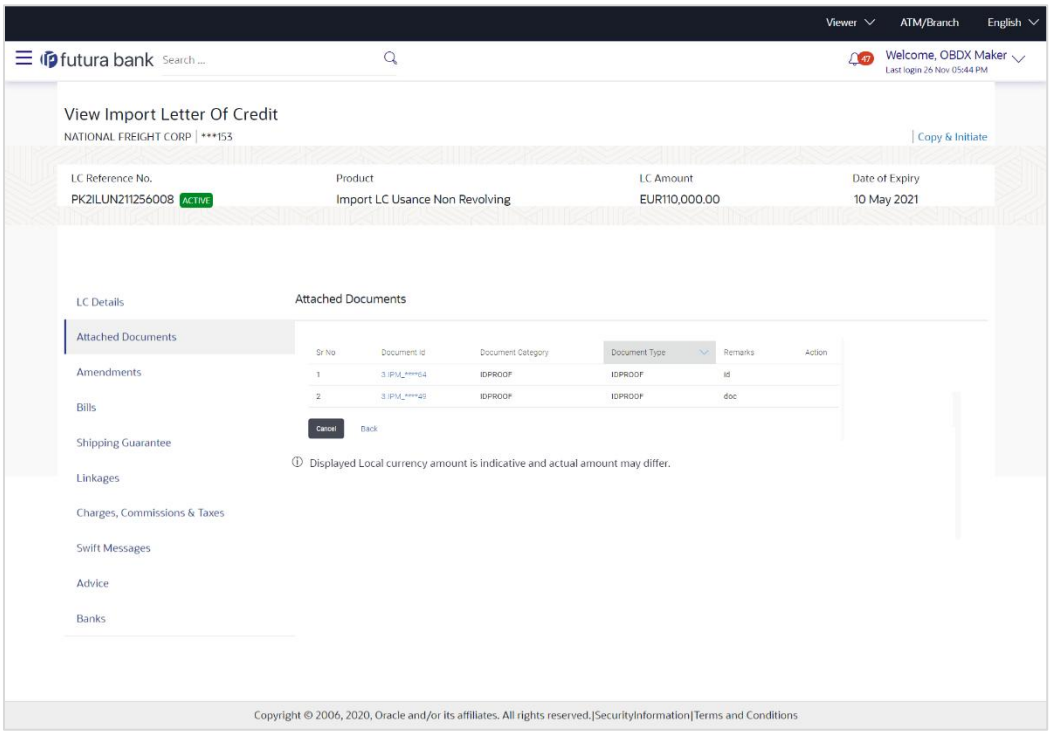
Note: 1) Repeat frequency and cumulative will come only in case of revolving LC. 2) When the user clicks Initiate Amendment link, a warning message 'You are going to amend a Back to Back LC", if the LC is a back to back LC.

6.1.1 Attached Documents

This tab displays the list of all documents uploaded by user. It allows the user to download the attachments done under the selected Import LC.

7. Click **Attached Documents** tab to view the attached documents.
   OR
   Click **Back**.
   The **View Import Letter Of Credit** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Letter of Credit – Attached Documents



Field Description

Field Name	Description
Sr No	The serial number of the attached document record.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.
Action	Action to be taken that is to delete the attached document.

8. Click the required link in the **Document ID** column to download the attached document.
   OR
   Click to delete the attached document record.

6.1.2 Amendments

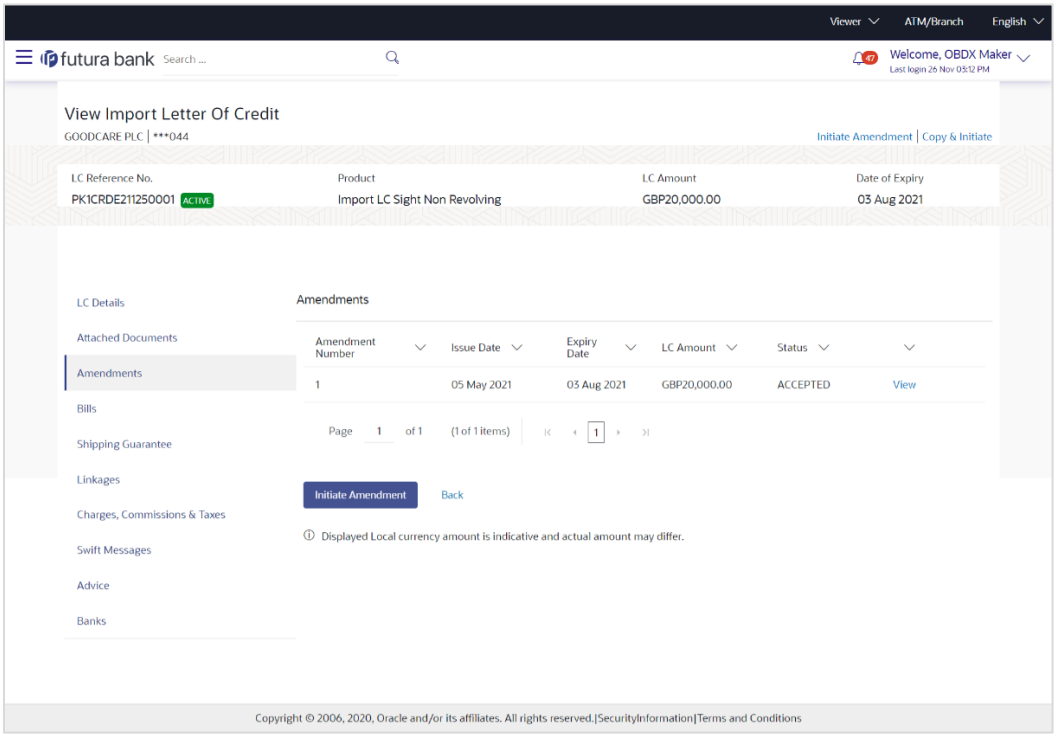
6.1.2.1 Initiate Amendment

For more information on Initiate LC Amendment, refer **Initiate Import LC Amendment** transaction.

6.1.2.2 View Amendment

This tab displays the amendments done to the LC such as shipment date, LC amount etc.

Amendments



Field Description

Field Name	Description
Amendment Number	Displays the amendment number of the LC. Displays the link to view the details of the LC Amendment.
Issue Date	Displays the issue date of the LC Amendment.
Expiry Date	Displays the new expiry date of the LC.
LC Amount	Displays the new LC amount.
Status	Displays the status of raised amendment.

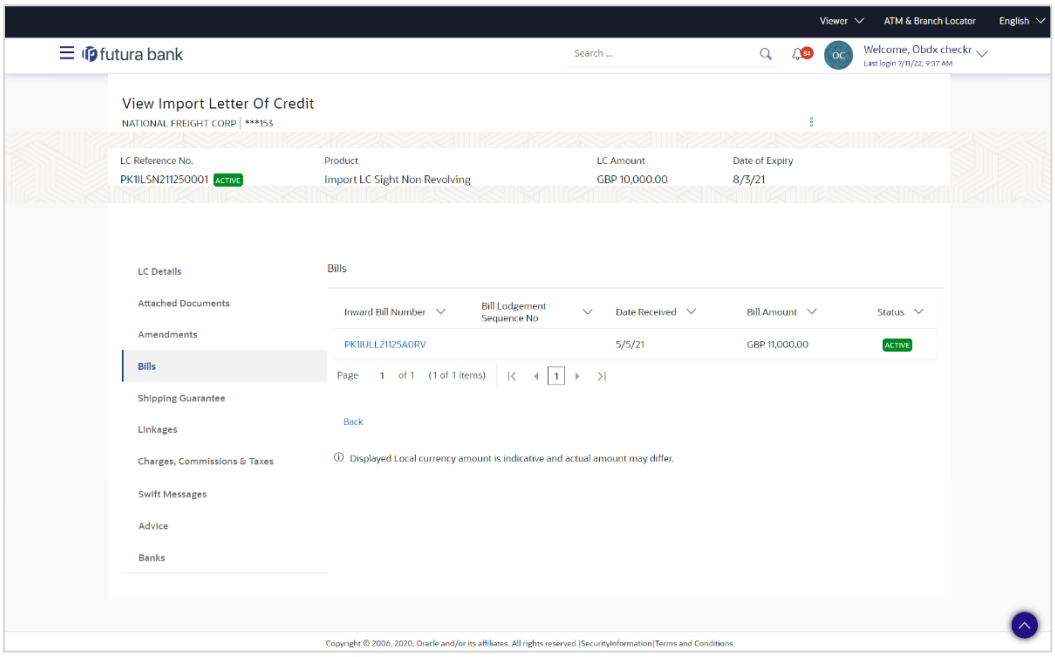
9. Click the required link in the **View** column. The **Import LC Amendment** screen with detailed Issued Amendments appears.
   OR
   Click the View link to view the export LC Amendment.
10. Click **Initiate Amendment** to initiate an amendment.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to navigate back to previous screen.
11. Click the **Bills** tab to attach the document.
    OR
    Click the Initiate Amendment link to initiate the amendment.
    OR
    Click the Copy and Initiate link to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen.

6.1.3 Bills

This tab displays the list of Bills raised by the beneficiary.

12. Click **Bill** tab. The summary of all the Inward Bills appears.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
13. Click the **Shipping Guarantee** tab to view the shipping guarantee details.
    OR
    Click the Initiate Amendment link to initiate the amendment.
    OR
    Click the Copy and Initiate link to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen.

View Import Letter of Credit – Bills



Field Description

Field Name	Description
Inward Bill Number	Displays the Inward Bill number. Click on Inward Bill Number link to view the Bill details.
Bill Lodgement Sequence No	Indicates the sequence in which bill was lodged.
Date Received	Displays the date on which the Bill is received.
Bill Amount	Displays the Bill amount with currency for the LC.
Status	Displays the status of the Bill is received.

14. Click on **Inward Bill Number** to view the Bill details. The **View Import Bill- General Bill** details linked to the LC number screen appears. Refer View Import Bill.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back**.
    The **View Import LC** screen appears.

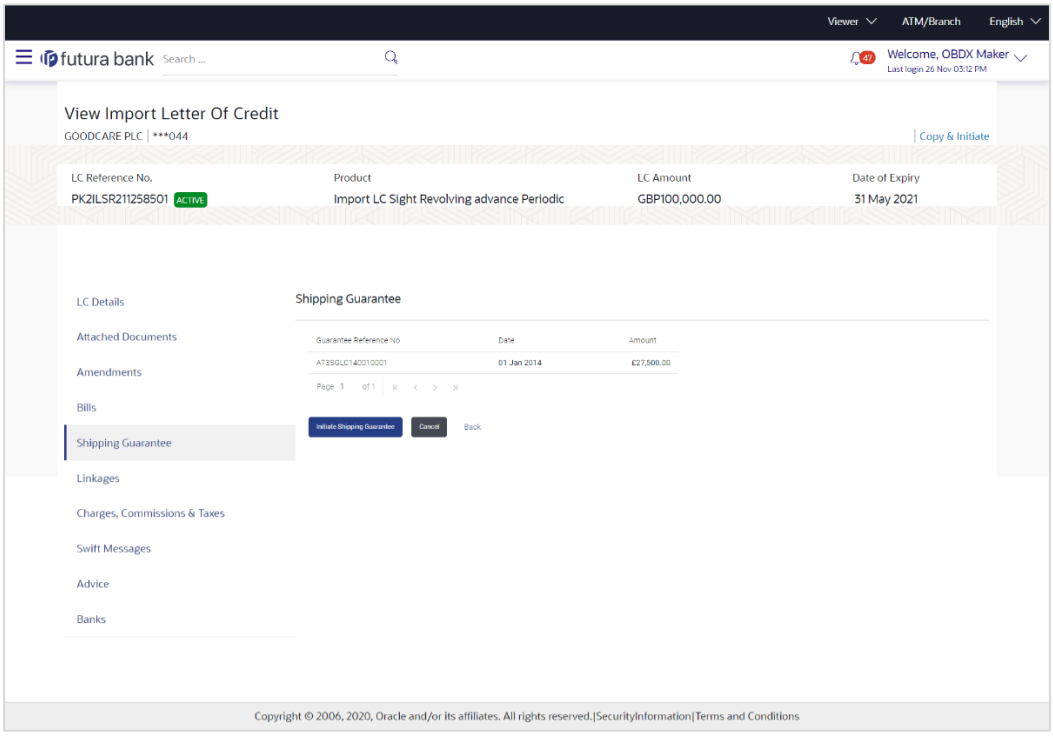
15. Click the **Shipping Guarantee** tab to view Shipping Guarantee details.
    OR
    Click the Initiate Amendment link to initiate the amendment.
    OR
    Click the Copy and Initiate link to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen.

6.1.4 Shipping Guarantee

This tab displays the details of shipping guarantees attached to the Import LC.

16. Click **Shipping Guarantee** tab to view the shipping guarantee details.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Letter of Credit – Shipping Guarantee



Field Description

Field Name	Description
Guarantee Reference No	Displays the reference number of shipping guarantees linked to LC.
Date	Displays the date when guarantee was created.

Field Name	Description
Amount	Displays the amount and currency of the guarantee.

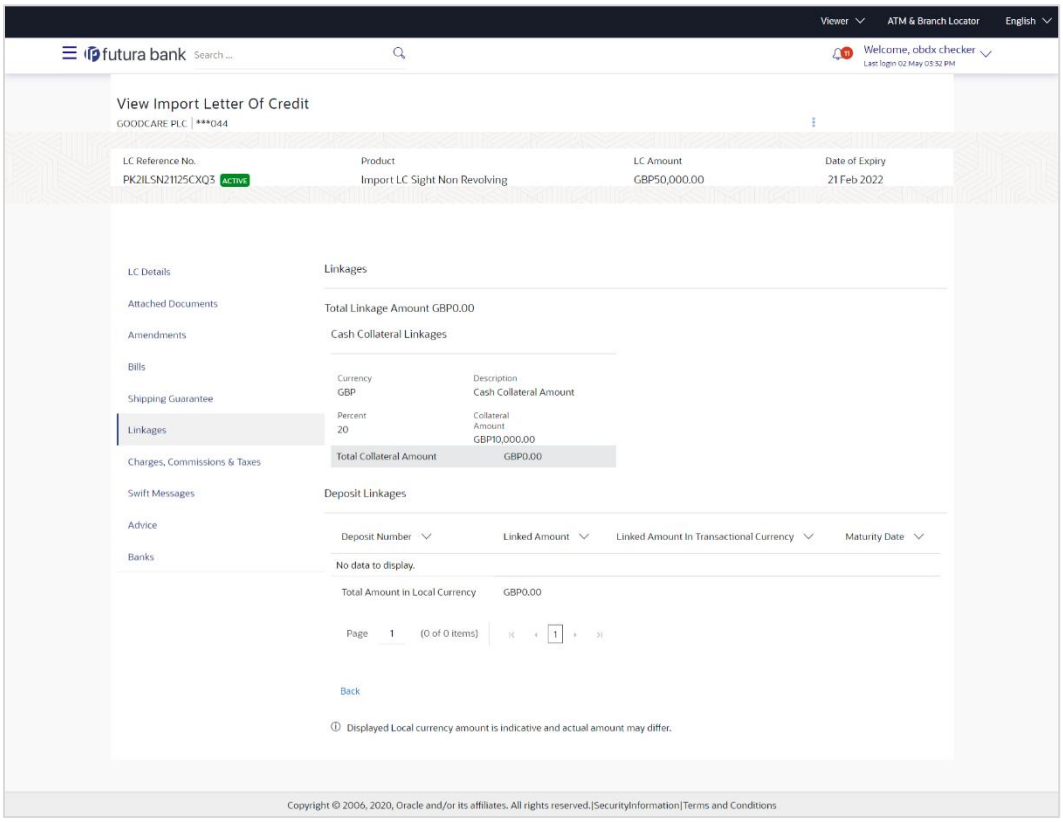
17. Click the required link in the **Guarantee Reference Number** column. The view guarantee page appears.
18. Click the **Initiate Shipping Guarantee** link to initiate the Shipping Guarantee. The **Initiate Shipping Guarantee** page appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
19. Click the **Linkages** tab to view the charge details.
    OR
    Click the Initiate Shipping Guarantee link to initiate the Shipping Guarantee.
    OR
    Click the **Copy and Initiate** link to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen.

6.1.5 Linkages tab

This tab allows the user to view the linked deposit account.

20. Click **Linkages** tab to view the linked deposit account.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Letter of Credit – Linkages tab



Field Description

Field Name	Description
Total Linkage Amount	The total linkage amount.
Cash Collateral Linkages	
Currency	The contract currency of cash collateral as maintained at back office. The user can change the currency.
Description	The description of collateral linkage.
Percent	Percentage of LC to be used as collateral – as maintained at OBTF.
Collateral Amount	Amount to be used as Collateral for LC.
Sr. No.	The serial number of the schedule record.

Field Name	Description
Settlement Account Number	The accounts that are mapped to the user.
Contribution Amount for Collateral	The amount to be used from the selected account towards the collateral.
Contribution Percentage	Percentage of the total collateral to be taken from the selected account.
Exchange Rate	If the selected account is in another currency from that of contract's currency the exchange rate between them is to be displayed.
Contribution amount in Account currency	The amount to be contributed from selected account in the account's currency.
Total	The total collateral amount.
Deposit Linkages	
Deposit Number	The deposit account that has to be mapped to the transaction.
Linked Amount	The amount that is to be linked for the transaction, and partial linkages to be supported.
Linked Amount in Transactional Currency	The tentative equivalent amount in transactional currency.
Maturity Date	The maturity date of the deposit.

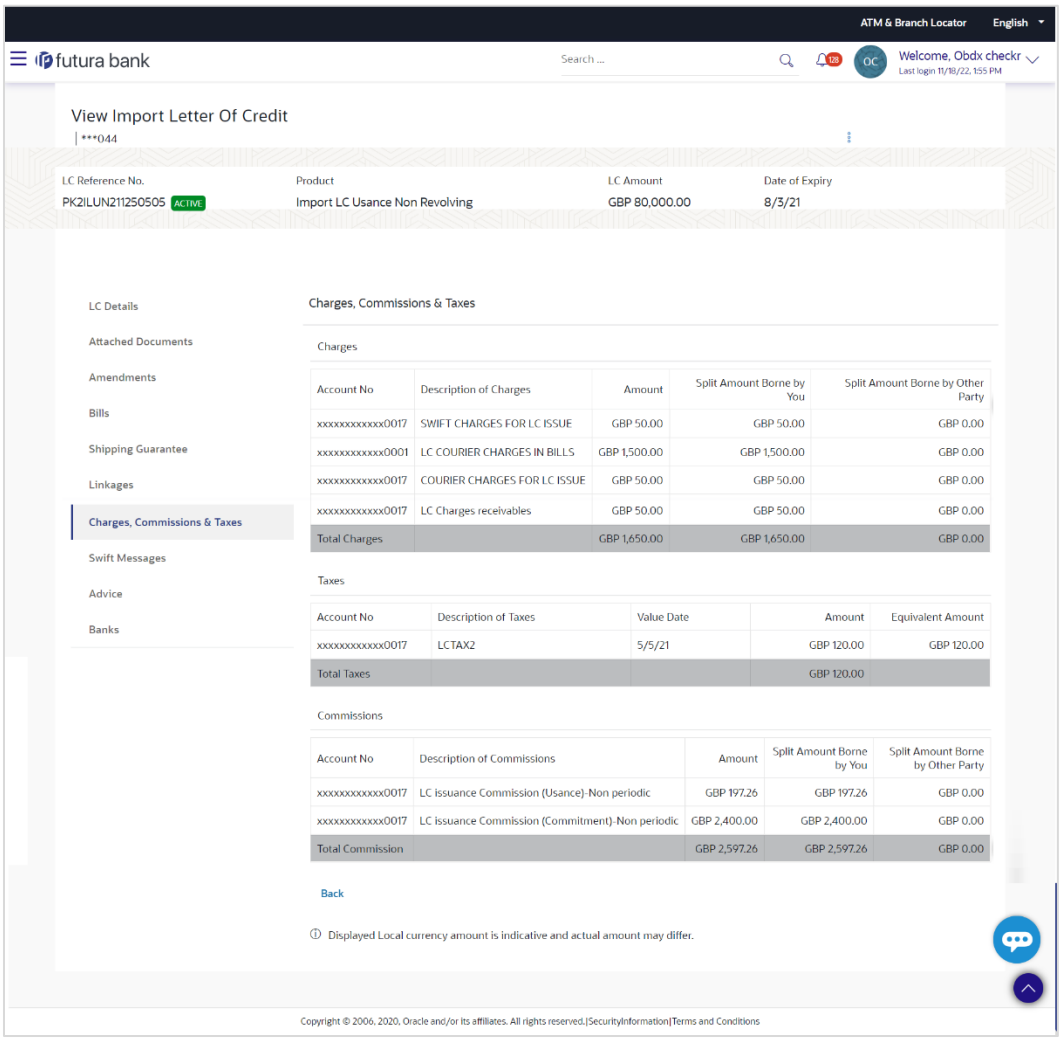
21. Click the **Initiate Amendment** link to initiate the amendment.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
22. Click the **Charges** tab to view the charge details.
    OR
    Click the Initiate Shipping Guarantee link to initiate the Shipping Guarantee.
    OR
    Click the **Copy and Initiate** link to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen.

6.1.6 Charges Commissions & Taxes

This tab lists charges, Commission and Taxes against LC such as LC making, SWIFT or Amendment charges.

23. Click Charges **Commissions & Taxes** tab to view the charges, commissions and taxes against LC.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Letter of Credit - Charges



Field Description

Field Name	Description
Charges	
Account No.	Debit account number of the applicant.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Charges	Displays the total charge amount.
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent tax amount.
Total Taxes	Displays the total tax amount.
Commissions	
Account No.	Debit account number of the applicant.
Description of Commissions	Displays the description of commissions.
Amount	Displays the amount of commission.
Split Amount Borne by You	Displays the split commission amount which is to be paid by you.

Field Name	Description
Split Amount Borne by Other Party	Displays the split commission amount which is to be paid by other party.
Total Commissions	Displays the total commission amount.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

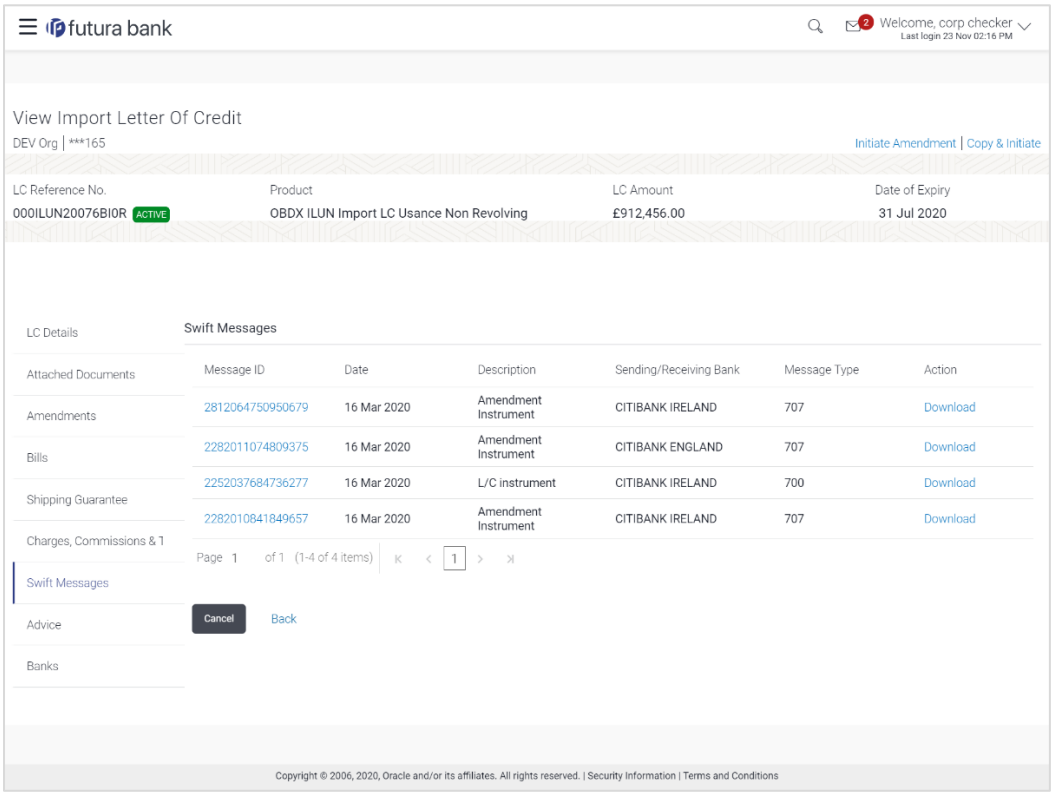
24. Click the **Swift Messages** tab to view the swift message details.
    OR
    Click the Initiate Amendment link to initiate the amendment.
    OR
    Click the Copy and Initiate link to copy details of LC, and initiate a new LC. The **Initiate Letter of Credit** screen.

6.1.7 SWIFT Messages

This tab lists and displays list of all SWIFT messages between both the parties. It allows the user to download the SWIFT messages generated for the selected Import LC.

25. Click **SWIFT Messages** tab. The summary of all the all SWIFT messages between both the parties appears.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Letter of Credit - SWIFT Messages

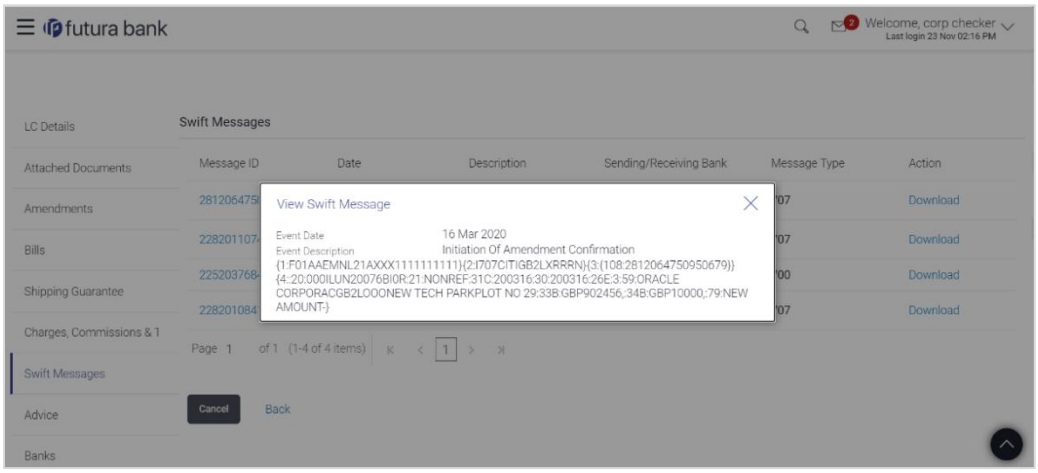


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/ Receiving Bank	This displays the name of bank who has sent/received the message.
Message Type	This shows the type of message sent/received such as MT 700, MT 707 etc.
Action	The action to be taken that is to download the SWIFT details.

26. Click on the desired Message ID to view the respective SWIFT details.
    The SWIFT detail appears in popup window along with the event date and description.
    OR
    Click the Download link in the Action column of the SWIFT record to download the SWIFT messages in selected format, like PDF, if required. This is a password protected document.

SWIFT Messages Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

a. Click ✕ to close the window.

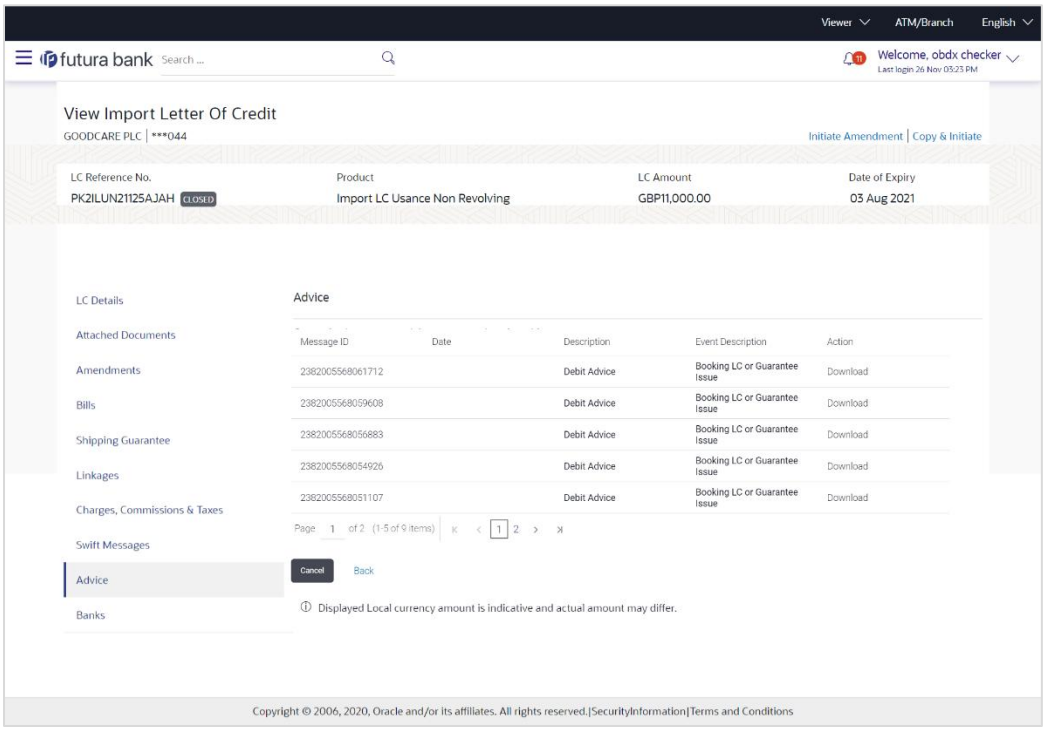
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

6.1.8 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advices generated for the selected Import LC.

27. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Letter of Credit - Advices



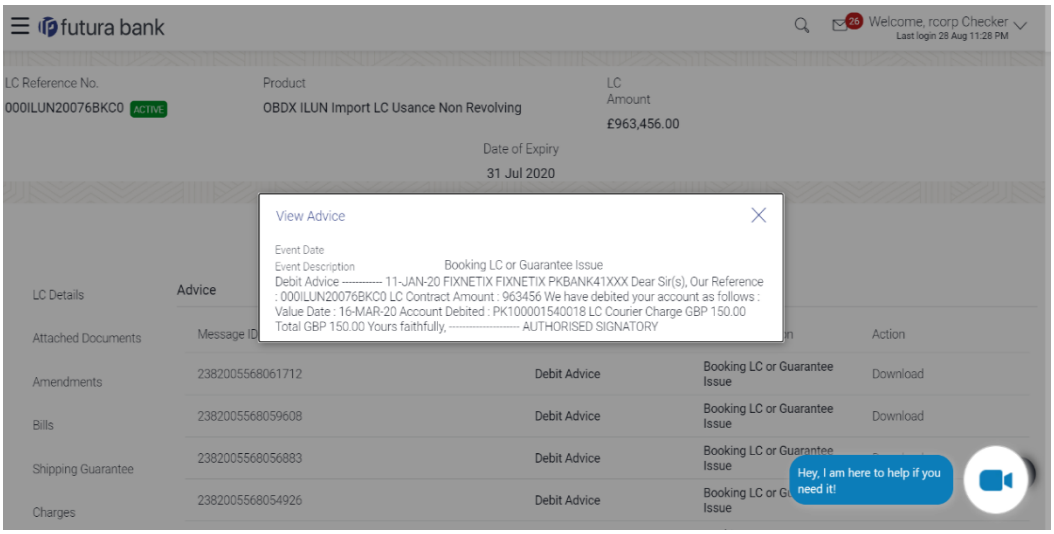
Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	The detail description of the event of the advice.
Action	The action to be taken that is to download the SWIFT details.

28. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
29. From the **Advice** list, select the appropriate option.
30. Click **OK**. The advice detail appears in popup window along with the event date and description.
    a. Click the **Download** link to download the advice in selected format like PDF formats, if required.
31. Click **Back**.
    The **View Import LC** screen appears.

OR
Click **Cancel** to cancel the transaction. The **Dashboard** appears.

6.1.8.1 Advices Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

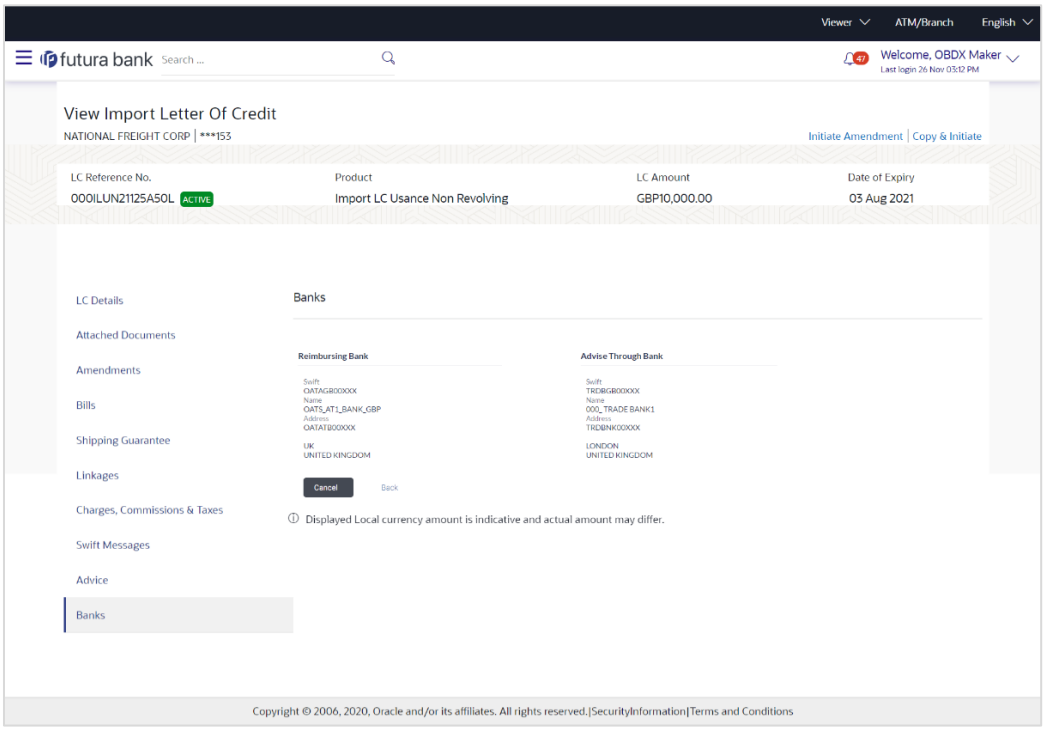
a. Click  to close the window.

6.1.9 Banks

This tab provide the details of all the banks which are involved for other than issuing purpose like reimbursing, confirming, advise through bank etc.

32. Click **Bank** tab. The summary of all the banks which are involved transactions other than issuing purpose.
    OR
    Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Letter of Credit – Banks tab



Field Description

Field Name	Description
Reimbursing Bank	
SWIFT	Displays the SWIFT Id of the Reimbursing Bank.
Name	Displays the name of the Reimbursing Bank.
Address	Displays the address of the Reimbursing Bank.
Country	Displays the country of the Reimbursing Bank.
Confirming Bank	
SWIFT	Displays the SWIFT Id of the Confirming Bank.
Name	Displays the name of the Confirming Bank.
Address	Displays the address of the Confirming Bank.
Country	Displays the country of the Confirming Bank.

Field Name	Description
Advise Through Bank	
SWIFT	Displays the SWIFT Id of the Advise Through Bank.
Name	Displays the name of the Advise Through Bank.
Address	Displays the address of the Advise Through Bank.
Country	Displays the country of the Advise Through Bank.

33. Click **Cancel** to cancel the transaction. Click **Back**.
    The **View Import LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

FAQs

1. **Why are Bills showing attached to the LC?**

   These are those Bills which are linked to your Import LC and here you have the facility to view all such Bills.

2. **Where can I see details of Bills and Guarantees linked to my LC?**

   You can click on the reference number of Bills or Shipping Guarantees and get the detailed view.

7. View Import Bill

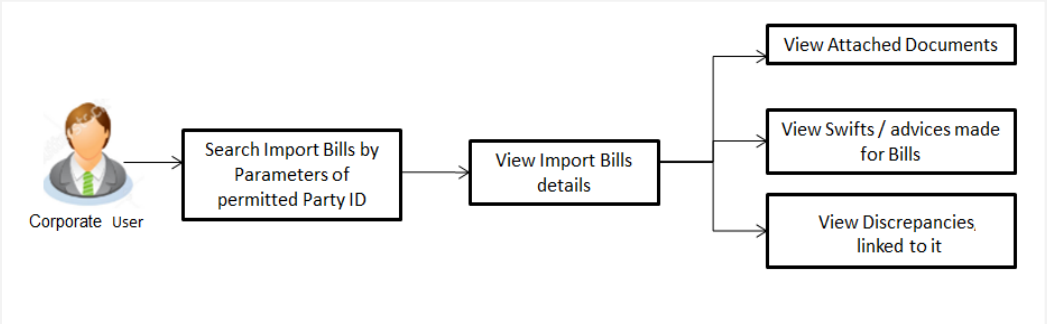
Using this option, you can view the details of existing Import Bills in the application. You can search the required Import Bills using different search criteria and download the Import Bill list in different file formats.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Import Bill should exist for the party ID and party must having view rights for it

Workflow



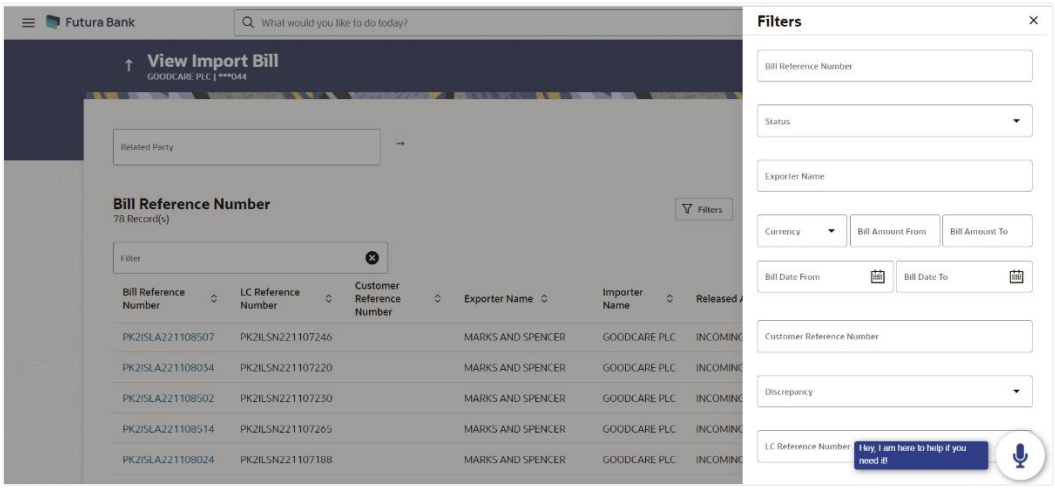
How to reach here:

Dashboard > Toggle menu > Trade Finance > Import Letter of Credit > View Import LC Bills > View Import Bill

To view Import Bill:

1. The **View Import Bill** screen appears.
2. Click to filter based on the filter criteria. The Filter overlay screen appears.

View Import Bill



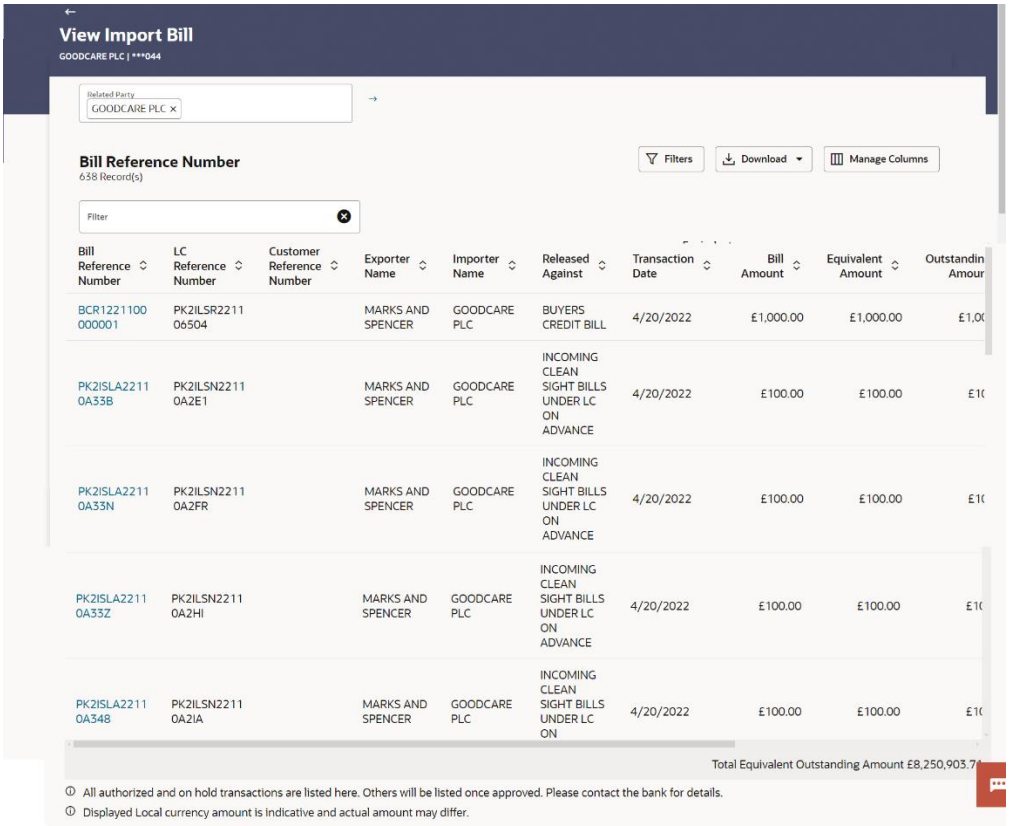
Field Description

Field Name	Description
Bill Reference Number	The Import Bill reference number.
Status	The current status of the Bill. The options are: • Active • Hold • Cancelled • Liquidated • Closed • Reversed
Exporter Name	The name of Exporter who has uploaded the Bill.
Currency	The currency of the bill.
Bill Amount Range - From	The start of the Bill amount range used for searching the Bill.
Bill Amount Range - To	The end of the Bill amount range used for searching the Bill.
Bill Date Range - From	The start date of the Bill date range used for searching the Bill.
Bill Date Range - To	The end date of the Bill date range used for searching the Bill.

Field Name	Description
Customer Reference Number	The option to search import bill via customer reference number.
Discrepancy	The option to search import bill via discrepancies identified by the bank in the Bill.
LC Reference Number	The LC which is linked to the Bill.

3. Enter the search criteria.
4. Click **Apply**.
   The **View Import Bills** screen appears with the search results.
   OR
   Click **Cancel** to cancel the transaction. The Dashboard appears.
   OR
   Click **Reset** to reset the search criteria.
5. Click the **Download** to download all or selected columns in the Import Bill details list. You can download the list in PDF or CSV formats.
6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

View Import Bill – Search Results



Field Description

Field Name	Description
Related Party	Select the specific party to filter the search result based on specific party.
Bill Reference Number	The count of Bill reference number records.
Filter	Specify the Bill Reference Number/ LC Reference Number/ Customer Reference Number/ Exporter/ Importer Name/ Released Against/ / Bill Amount/ Equivalent Amount/ Discrepancy Status/ Status to search the records.
Search Results	This section displays the search results.
Bill Reference Number	Displays the Bill reference number. Displays the link to view the Import Bill details.
LC Reference Number	The LC which is linked to the Bill.
Customer Reference Number	Displays the user provided customer reference number for the transaction.
Exporter Name	Displays the name of the Exporter of the Import Bill.
Importer Name	Displays the name of the Importer of the Import Bill.
Released Against	Displays the product name of the Import Bill.
Transaction Date	Displays the transaction date of the Import Bill.
Bill Amount	Displays the Import Bill amount.
Equivalent Amount	Displays the equivalent import Bill amount.
Outstanding Amount	The outstanding amount of the Import Bill.
Equivalent Outstanding Amount	The outstanding equivalent amount of the Import Bill.
Discrepancy Status	Displays the discrepancy status as ‘Y’ and ‘N’.
Status	Displays the status of the import Bill.

7. Select the appropriate option from the **Related Party** list and click the Arrow icon to initiate a search for the warranty related to the specific party.

8. Click the required link in the **Bill Reference Number** column. The **View Import Bills** screen appears with the details of the selected Import Bill. By default, the **View Bill Details– General Bill Details** tab appears.
9. Click the **Download** to download all or selected columns in the Import Bill details list. You can download the list in PDF or CSV formats.
10. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

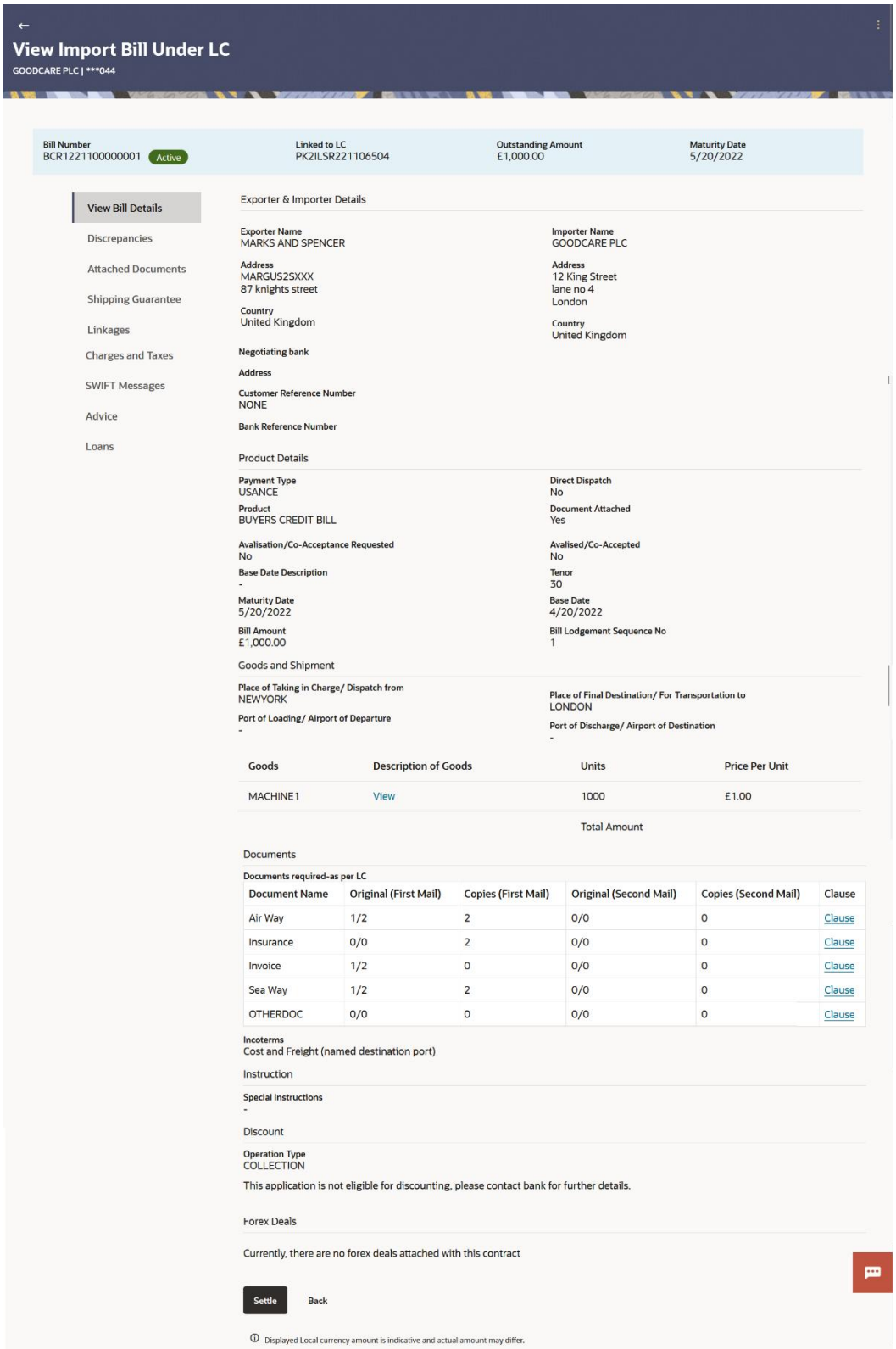
7.1 View Bill Details

The **View Bill Details** tab appears.
OR

Click more options icon at the top right corner and then:

- **Modify Bills** to modify the bills. The **Modify Bills** screen appears.
- **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
- **Initiate Tracers** to imitate the tracer. The **Tracers** screen appears.

View Import Bill Under LC – View Bill Details



Field Description

Field Name	Description
Bill Number	Displays the bill number of the LC.
Linked to LC	Displays the reference number of the LC.
Outstanding Amount	The outstanding amount of the Import Bill.
Maturity Date	The maturity date of the Import Bill.
Exporter & Importer Details	
Exporter Name	The name of the Exporter of the Import Bill. He is the one who uploads Bills.
Address	The address of the Exporter of the Import Bill.
Country	The country of the Exporter of the Import Bill.
Application Date	The date of application of the Import Bill.
Customer Reference Number	The user provided customer reference number for the transaction.
Importer Name	The name of person who is receiving Bills to be settled.
Address	The address of the Importer of the Import Bill.
Country	The country of the Importer of the Import Bill.
Bank Reference Number	The user provided bank reference number for the transaction.
Negotiating Bank	The name of the negotiating bank of the Import Bill.
Address	The address of the negotiating bank of the Import Bill.
Country	The country of the negotiating bank of the Import Bill.
Product Details	
Payment Type	The type of payment associated with the Bill. it can be: • Sight • Usance

Field Name	Description
Product	The product of the Import Bill.
Avalisation/Co-Acceptance Requested	Indicates if the bill to be Avalised or not.
Avalised/Co-Accepted	Indicates if bill is Availised/Co Accepted by Collecting Bank
Base Date Description	It is the description of the chosen base date.
Maturity Date	The date on which the Bill will gets matured.
Bill Amount	Displays the amount of the Import Bill. The system fetches the equivalent amount in local currency.
Direct Dispatch	Indicates whether the bills to be dispatched directly or not.
Document Attached	It asks user if any documents a part of Bill. It can be: • Yes (Documentary) • No (Clean)
Tenor	The tenor of the Bill.
Base Date	The date to be considered as base date for Bill application. It is number of days for the tenor from the base date.
Bill Lodgement Sequence No	Indicates the sequence in which bill was lodged.
Bill Amount	Displays the amount of the Import Bill.
Outstanding Amount	The outstanding amount of the Import Bill.
Goods & Shipment	
Place of Taking in Charge/ Dispatch From	The Place of Receipt from where shipment will be done or place of dispatch of the goods or loading on board.
Place of Final Destination/ For Transportation to	The place of delivery of goods or port of discharge.
Port of Loading/ Airport of Departure	The port of loading or airport of departure to be indicated on the transport document.

Field Name	Description
Port of Discharge/ Airport of Destination	The port of discharge or airport of destination to be indicated on the transport document.

Goods

Section to view the goods for shipment.

Goods	The type of good being shipped has to be chosen.
Description of Goods	The description of goods. Click the **View** link to view the description of goods.
Units	The number of units of the goods
Price Per Unit	The price per unit of the goods.

Documents

Document Name	Displays the lists of all the documents required to be represented.
Original (First Mail)	Displays the number “n” out of “m” original documents of the first mail that will be provided to bank.
Copies (First Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents for LC.
Original (Second Mail)	Displays the number “n” out of “m” original documents of the second mail that will be provided to bank.
Copies (Second Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents for LC.
Clause	Displays the default description of clauses, however user can modify the same.
Incoterm	Displays the INCO terms for the LC application..

Instructions

Special Instructions	Any instructions provided to bank for creation of LC is mentioned here.

Discount

Operation Type	Indicates the operation type required in the contract.

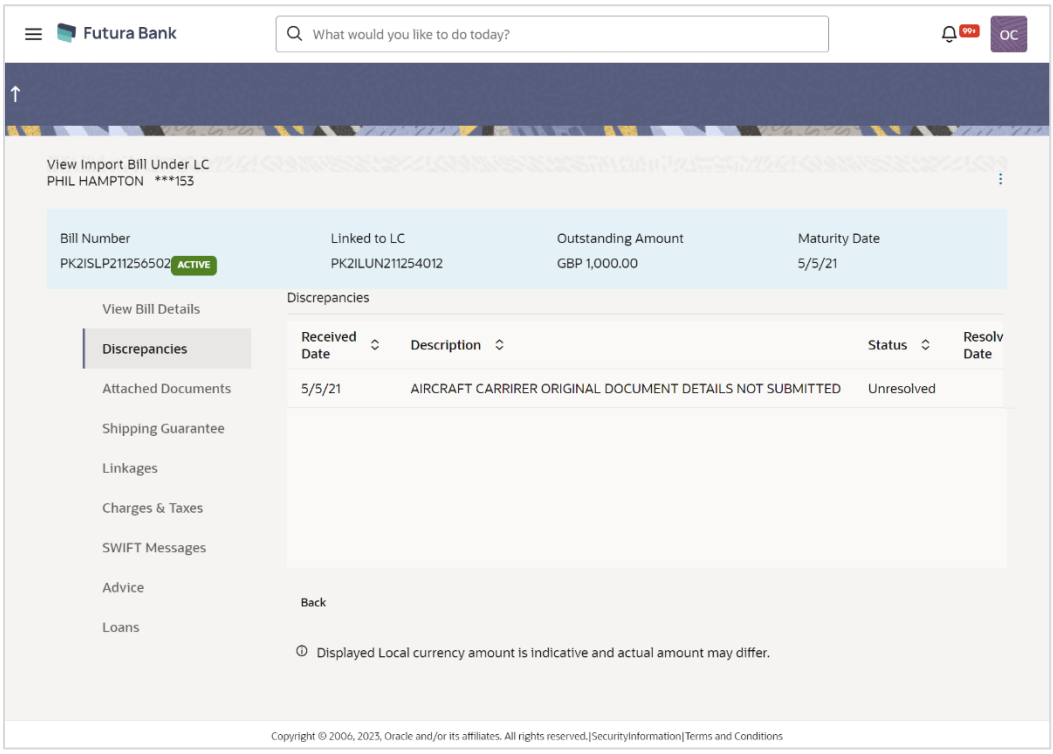
Field Name	Description
Financing Amount	The financing amount.
Interest Rate	The slider to increase or decrease interest rate. This field appears, if the operation type is “Discount”.
Interest Amount	Displays the interest amount.
Forex Deal	
Forex Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate for the forex deal.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

11. Click **Discrepancies** tab
    The **Discrepancies** details appears in the **View Import Bill** screen.
    OR
    Click **Settle** to initiate a settlement of Bill. For more details refer **Settlement of Bills**
    OR
    Click **Back** to navigate back to previous screen.

7.2 Discrepancies

Displays the list of discrepancies identified by the bank in the Bill. It is available only for Bills under LC.

View Import Bill Under LC – Discrepancies tab



Field Description

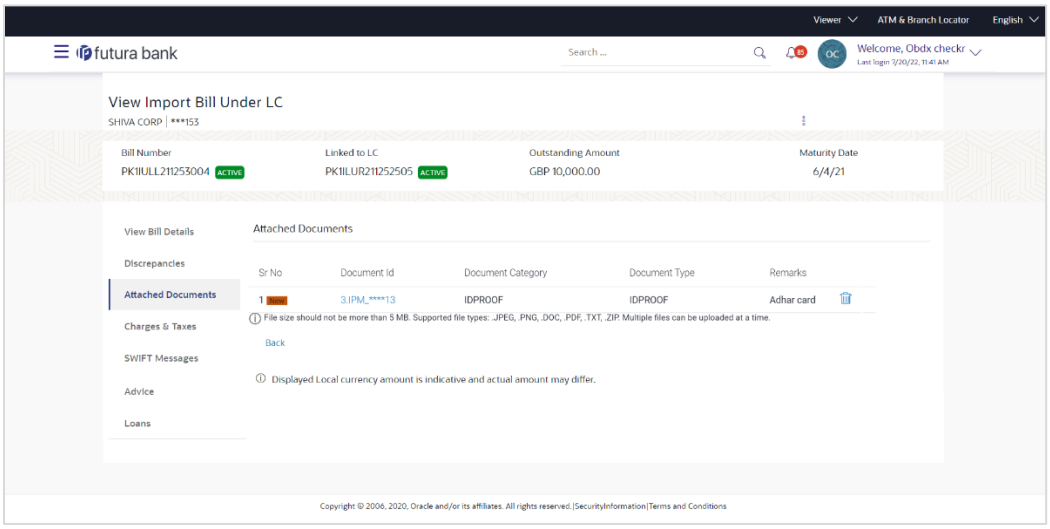
Field Name	Description
Received Date	Displays the date on which the discrepancy has been identified and received by the host.
Description	Displays the description of discrepancy like name.
Status	Displays the whether the discrepancy is resolved or not as on current date.
Resolved Date	Displays the resolved date if the discrepancy is resolved.
Approved Date	Displays the approved date of the discrepancy.

12. Click **Attached Documents** tab to view the attached documents.
    OR
    Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR
    Click **Back**.
    The **View Import Bill** screen appears.

7.3 Attached Documents

This tab displays the list of all documents uploaded by user. It allows the user to download the attachments done under the selected Import bill.

View Import Bill Under LC – Attached Documents



Field Description

Field Name	Description
Sr No	The serial number of the attached document record.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.
Action	Action to be taken that is to delete the attached document.

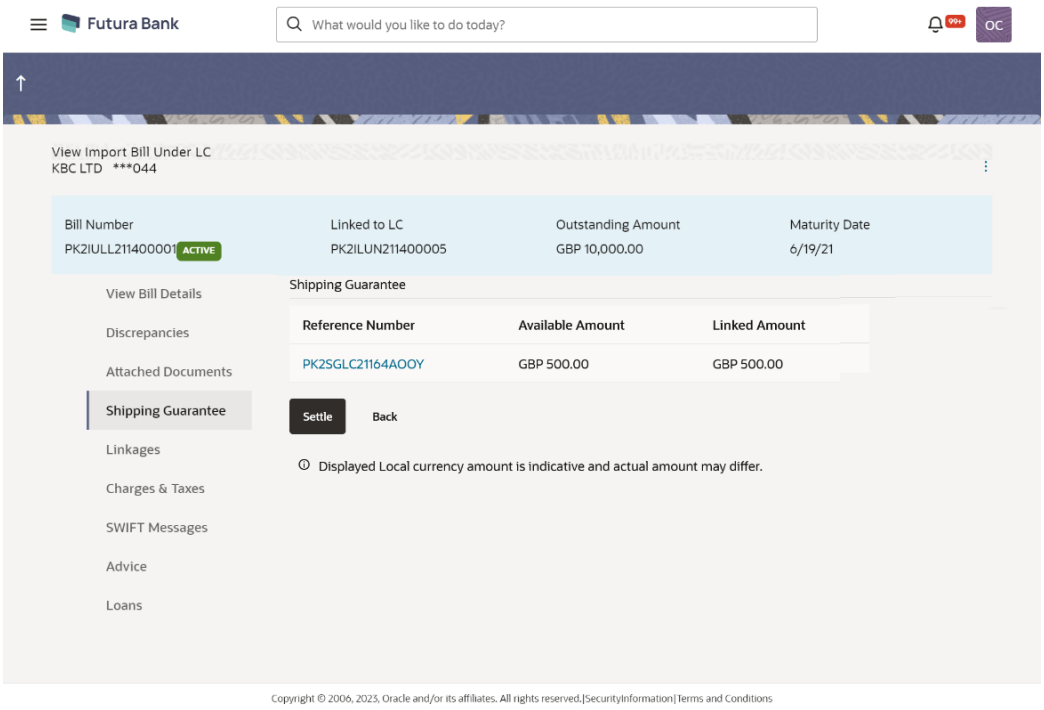
13. Click the required link in the **Document ID** column to download the attached document.
    OR
    Click to delete the attached document record.
14. Click **Shipping Guarantee** tab to view the details.
    OR
    Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR

Click **Back**.
The **View Import Bill** screen appears.

7.4 Shipping Guarantee tab

This tab allows the user to view the linked Shipping Guarantee details. System displays the multiple records of the linked Shipping Guarantees as multiple Shipping Guarantees can be linked to the bill.

View Import Bill Under LC – Shipping Guarantee tab



Field Description

Field Name	Description
Reference Number	The shipping guarantee reference number. Click the **Reference Number** link to view the **View Shipping Guarantee** screen.
Available Amount	The available amount for shipping guarantee.
Linked Amount	The amount that is linked for the transaction.

15. Click the **Reference Number** link to view the **View Shipping Guarantee** screen.
    OR
    Click **Back**.
    The **View Import LC** screen appears.

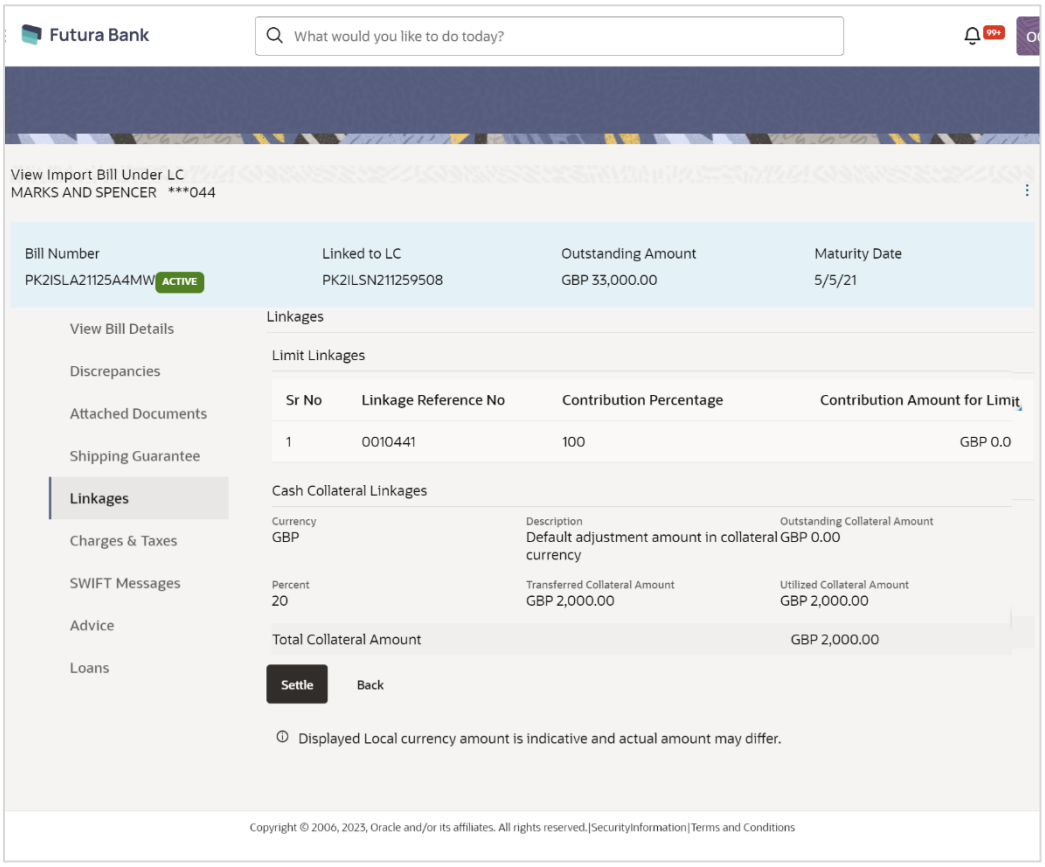
16. Click **Linkages** tab to view the linkage details.
    OR
    Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR
    Click **Back**.
    The **View Import Bill** screen appears.

7.5 Linkages tab

This tab allows the user to view the limit details, Cash Collateral applicable for the Import Bill and Deposit Linkages under the View Import Bill Under LC screen.

Total Linkage Amount comprises of the sum of Total Limit Amount, Total Collateral Amount and Total Amount in Local Currency. Multiple lines for Limit details to be supported as multiple lines can be used.

View Import Bill Under LC – Linkages tab



Field Description

Field Name	Description
Limit Linkages	

Field Name	Description
Sr. No	The serial number of the limit linkage record.
Linkage Reference No	The linkage reference number for the limit linkages.
Contribution Percentage	Percentage of the total limit percentage maintained under the LC.
Contribution Amount for Limit	The contribution amount reflects the utilization of LC limits under Bill as per the Percent value.
Total Limit Amount	The sum of all the contribution amount for the limit.
Cash Collateral Linkages	
Currency	The contract currency of cash collateral as maintained at back office.
Description	The description of collateral linkage.
Percent	Percentage value is the total cash collateral percentage maintained under the LC.
Transferred Collateral Amount	Displays the transferred collateral amount. Data for transferred collateral amount is fetched from API.
Outstanding Collateral Amount	Displays the outstanding collateral amount. Data for outstanding collateral amount is fetched from API.
Utilized Collateral Amount	Displays the collateral amount that is utilized. Value for Utilized Collateral Amount field to be calculated on the UI bases on the below calculation. Utilized Collateral Amount = Transferred Collateral Amount - Outstanding Collateral Amount.
Total	The total collateral amount. It is the same value as the value in Utilized Collateral Amount field.
Deposit Linkages	
Deposit Number	The deposit account that has to be mapped to the transaction.
Linked Amount	The amount that is to be linked for the transaction, and partial linkages to be supported.

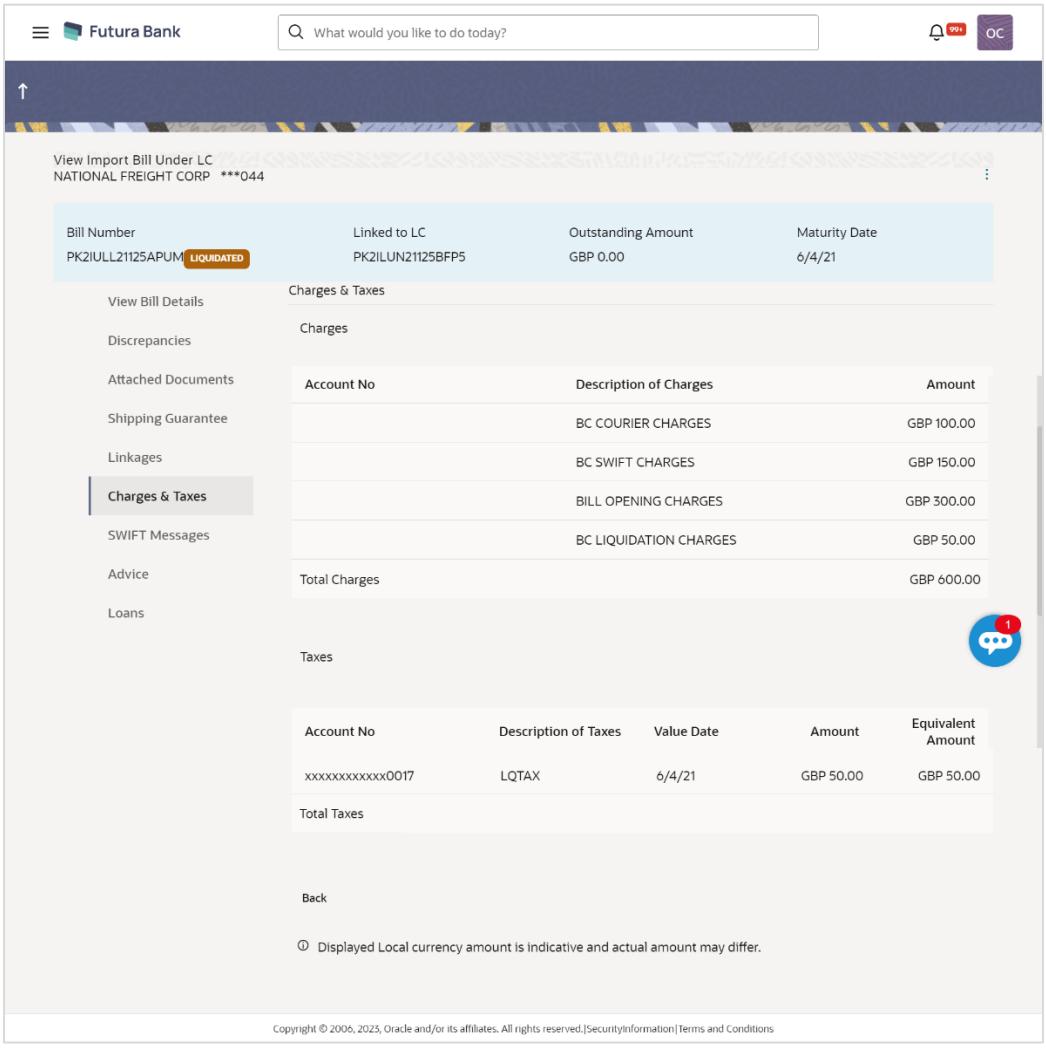
Field Name	Description
Linked Amount in Transactional Currency	The tentative equivalent amount in transactional currency.
Maturity Date	The maturity date of the deposit.
Total Amount in Local Currency	It is the sum of all the contribution amount for collateral.

17. Click **Charges, & Taxes** tab.
    The **Charges, & Taxes** tab appears in the **View Import Bill** screen.
    OR
    Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR
    Click **Back**.
    The **View Import Bill** screen appears.

7.6 Charges & Taxes

This tab lists charges, Commission and Taxes against bill.

View Import Bill Under LC - Charges & Taxes



Field Description

Field Name	Description
Charges	
Account No.	Debit account number of the applicant.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge amount.

Field Name	Description
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent tax amount.
Total Taxes	Displays the total charge amount.

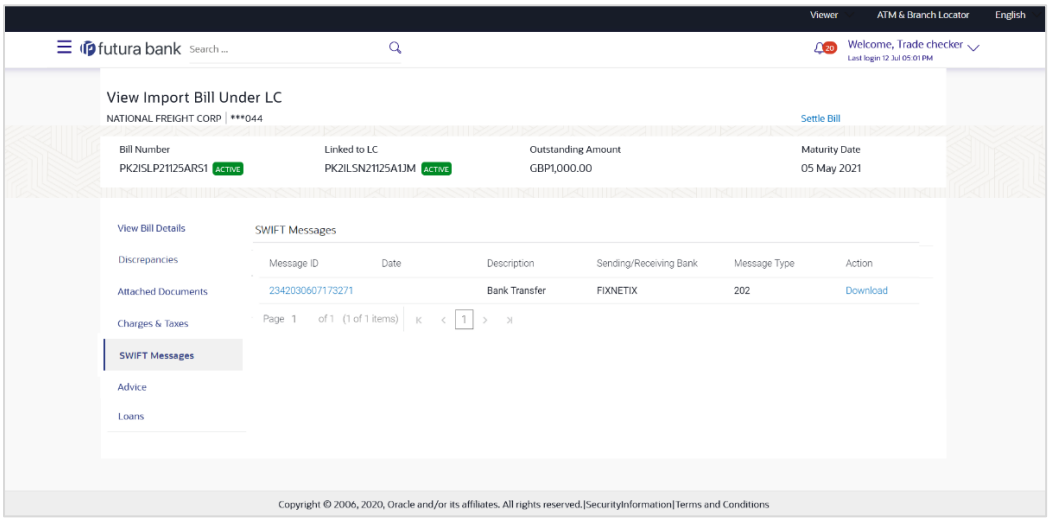
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

18. Click **SWIFT Messages** tab.
    The **SWIFT Messages** tab appears in the **View Import Bill** screen.
    OR
    Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR
    Click **Back**.
    The **View Import Bill** screen appears.

7.7 SWIFT Messages

This lists and displays list of all SWIFT messages between both the parties.

View Import Bill Under LC – SWIFT Messages tab



Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/Receiving Bank	This displays the name of bank who has sent/received the message
Message Type	This shows the type of message sent/received such as MT 740 etc.
Action	The action to be taken that is to download the SWIFT details.

19. Click on the desired Message ID to view the respective SWIFT details.
    The SWIFT detail appears in popup window along with the event date and description.
20. Click the **Download** link against the SWIFT message to download the message in selected format like PDF formats, if required.
21. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR
    Click **Back**.
    The **View Import Bill** screen appears.

7.7.1 SWIFT Messages Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

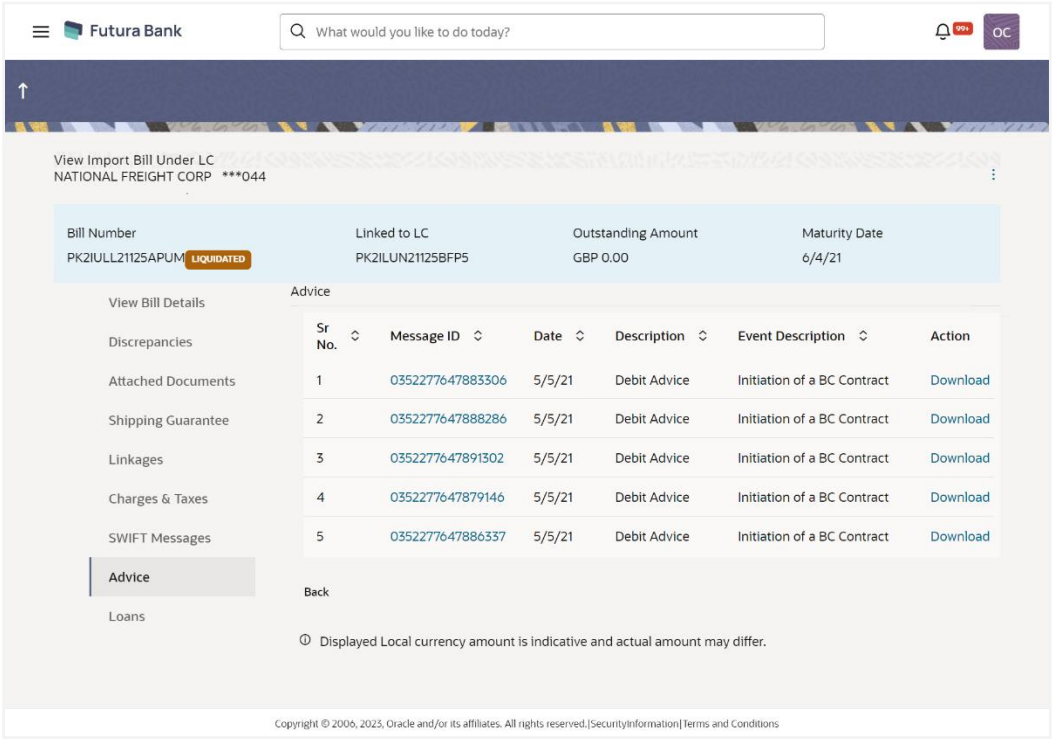
a. Click ✕ to close the window.

Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

7.8 Advices

This denotes all the Advices being exchanged.

View Import Bill Under LC - Advices

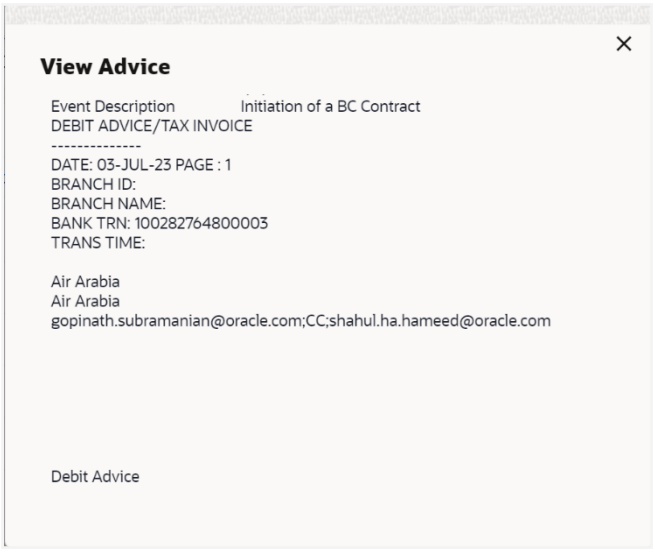


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.
Action	The action to be taken that is to download the SWIFT details.

22. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
23. Click the **Download** link against the advice to download the advice in selected format like PDF formats, if required.
24. Click **Loans** tab. The summary of all the linked loans account along with the amount appears.
    OR
    Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR
    Click **Back**.
    The **View Import Bill** screen appears.

7.8.1 Advice Details



Field Description

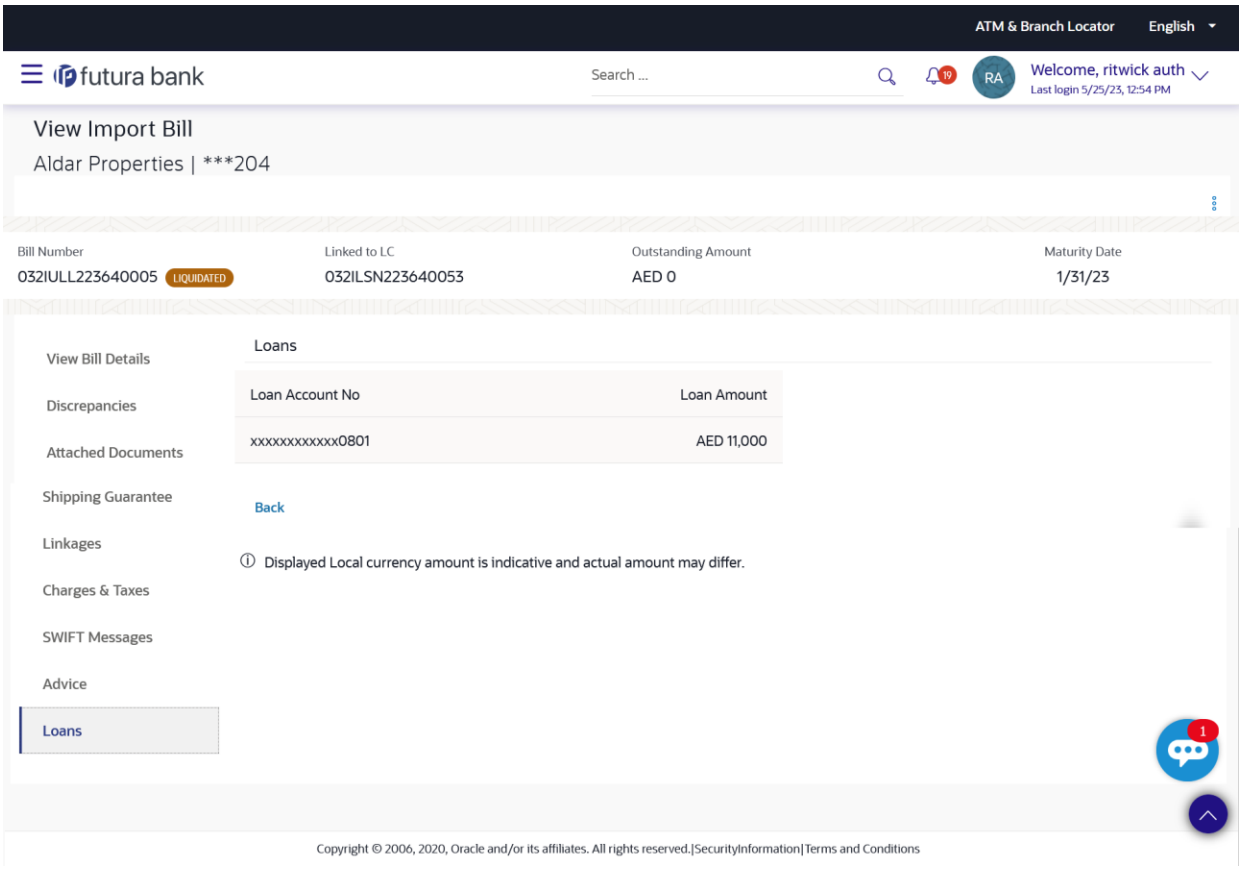
Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

a. Click to close the window.

7.9 Loans

This denotes all the see all the linked loans account with the corresponding Loan amount.

View Import Bill - Loans



Field Description

Field Name	Description
Loan Account No.	The linked loans account.
Loan Amount	The loan amount of the linked loan account.

25. Click **Settle** to initiate a settlement of Bill. The **Bill Settlement** screen appears.
    OR
    Click **Back**.
    The **View Import Bill** screen appears.

FAQs

1. **Does this module cater to both DA and DP?**

   Yes, you can view your Bills in either of the cases, and when the condition is fulfilled, the changes are updated.

8. Bill Discrepancies Acceptance/Settlement

User can search amendments under Export Bills using various parameters like Beneficiary Name, Bill Number, Exporter Name and Importer Name.

The user can simultaneously perform immediate liquidation of Import Sight Bill along with acceptance of discrepancies in a single transaction of Bill Discrepancy Acceptance process.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

How to reach here:

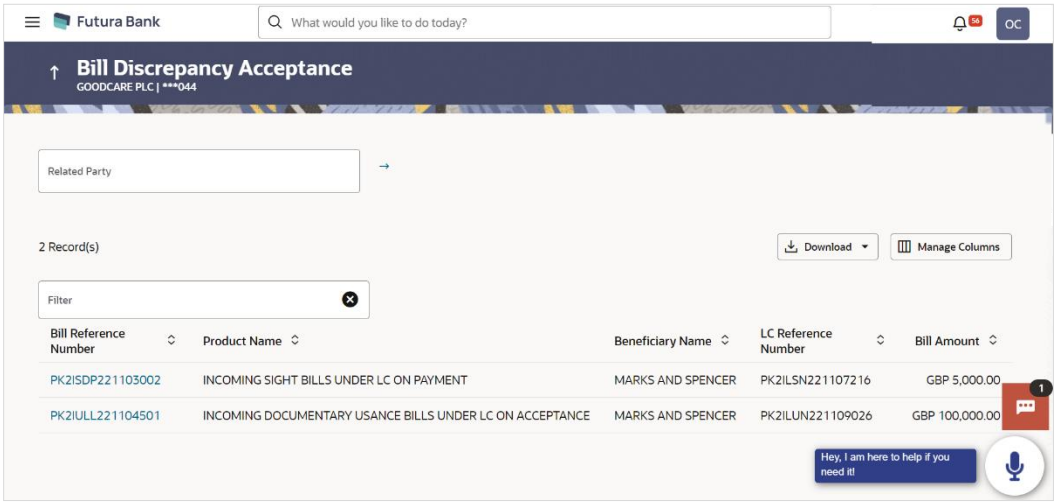
Dashboard > Toggle menu > Trade Finance > Letter of Credit > Import Letter of Credit > Bill Discrepancies Acceptance

To search discrepancies in Import Bills:

1. Select the **Bill Discrepancy** option.
2. Enter the filter criteria, if required

   The **Bill Discrepancy Acceptance** screen appears with the search results.

Bill Discrepancy Acceptance/Settlement - Search Results



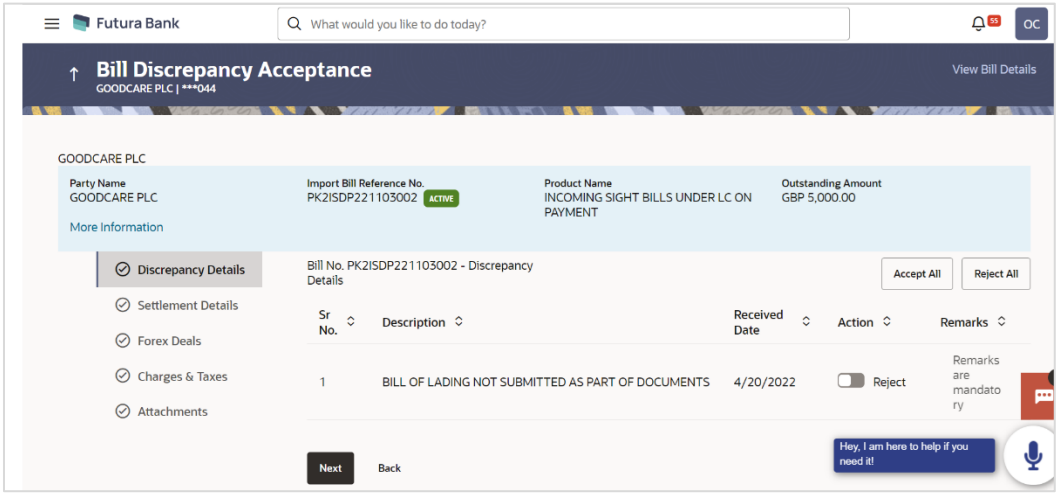
Field Description

Field Name	Description
Filter	
All Importers	The filter criteria to search the record on the basis of Importer Name.

Field Name	Description
Search Results	This section displays the search results.
Bill Reference Number	The Import Bill reference number. Displays the link to view the Import Bill details.
Product Name	The product of the Import Bill.
Beneficiary Name	The name of the beneficiary of the Import Bill.
LC Reference Number	The LC which is linked to the Bill.
Bill Amount	The Import Bill amount.

3. Click on the desired **Bill Reference Number** to view the Import Bill details. The discrepancy details appear.
4. Click the **Download** to download the Acceptance record in selected format like PDF or CSV formats, if required.
5. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

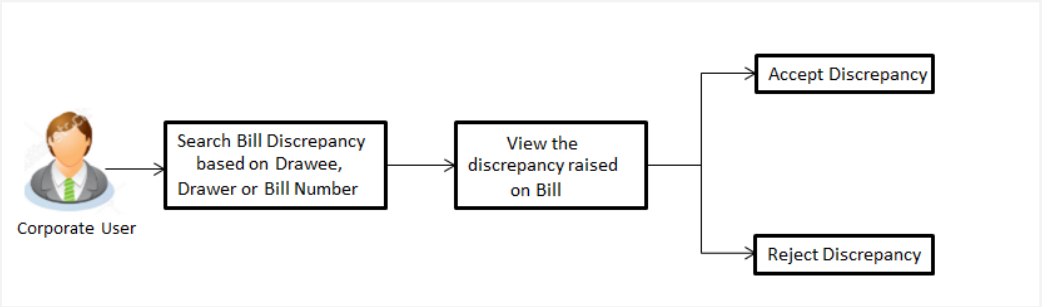
Bill Discrepancy Acceptance - Discrepancy Details



8.1 Initiate customer acceptance for Bill discrepancy

Using this option, you can accept discrepancies in Import Bills for further action from Bank or reject it.

Workflow

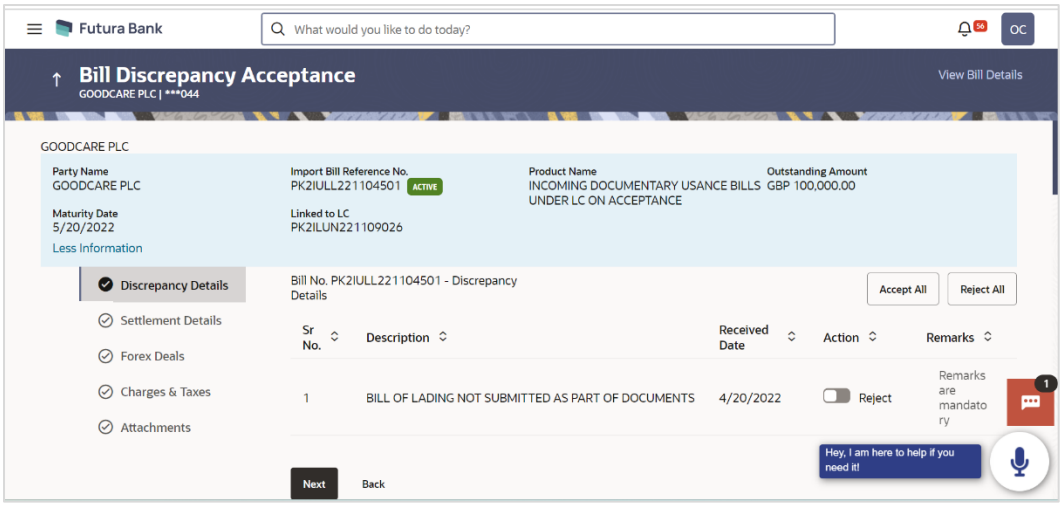


To initiate customer acceptance for Bill discrepancy:

1. Enter the search criteria, if required.
2. Click **Search**.
   The **Bill Discrepancy Acceptance** screen appears with the search results.
3. Click the required link in the **Bill Reference Number** column.
   The **Bill Discrepancy Acceptance** screen appears with the discrepancy details.

8.2 Bill Discrepancy Acceptance - Discrepancy Details

Bill Discrepancy Acceptance - Discrepancy Details



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Import Bill Reference No.	The import bill reference number.

Field Name	Description
Product Name	The import bill product name under which the LC is created.
Outstanding Amount	Displays the outstanding amount of the import bill.
Maturity Date	The maturity date of the import Bill. This field appears if the user click on **More Information** link.
Linked to LC	Displays the reference number of the LC. This field appears if the user click on **More Information** link.
Sr No.	The serial number of the discrepancy records.
Description	The reason for raising the discrepancy.
Received Date	Displays date on which the discrepancy has been identified and received.
Action	The resolution status of the discrepancy. The options are: • Accept • Reject
Remarks	The remarks if any.

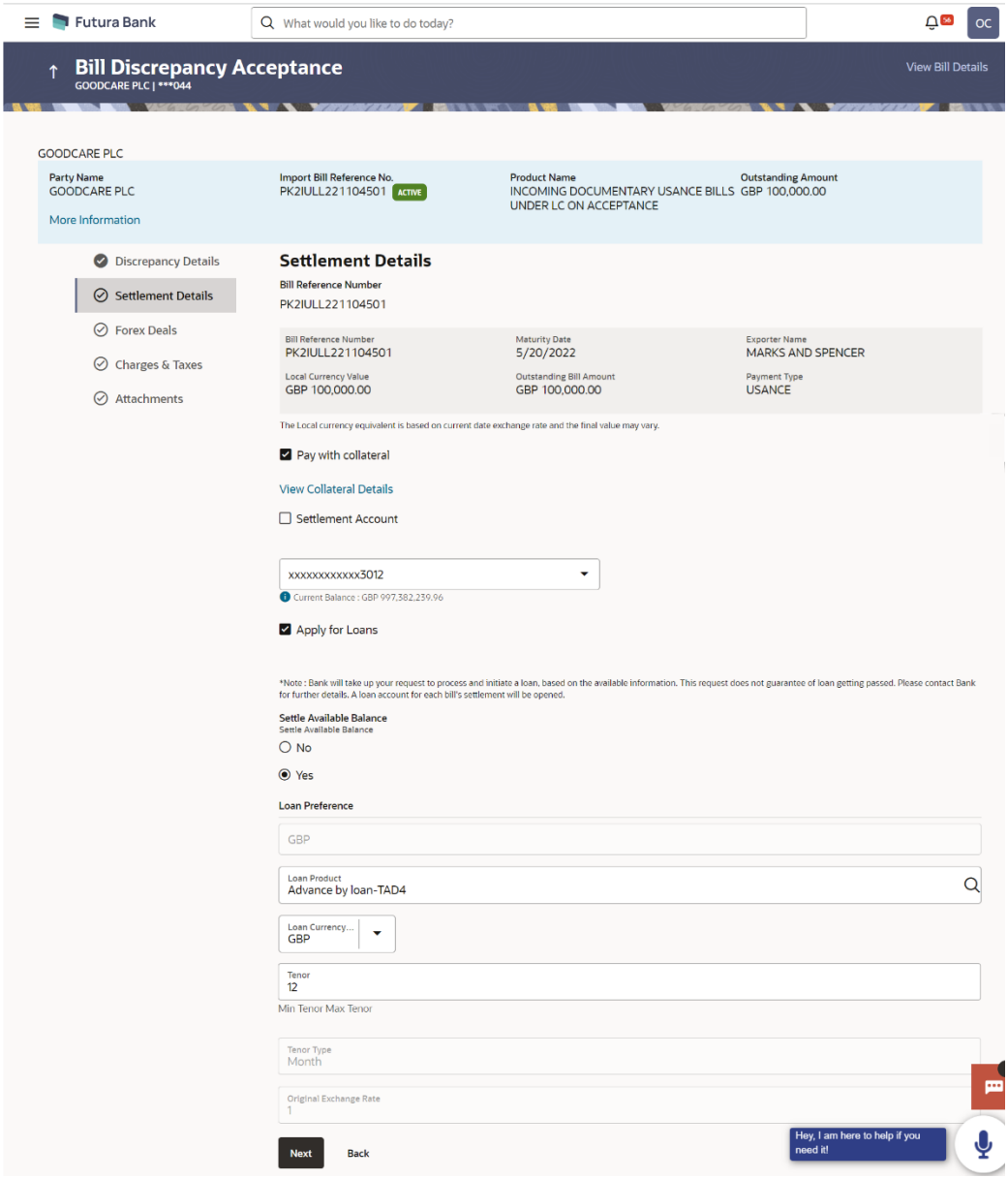
4. From the **Action** column, select the appropriate option.
5. In the **Remarks** field, enter the remarks, if any.
6. Click **Next** to go to the next tab. OR click the **Settlement Details** tab.
   The **Settlement Details** tab appears in the **Bill Discrepancy Acceptance** screen.

   OR
   Click **Accept All** to accept all discrepancies or click **Reject All** to reject the discrepancies.
   A pop screen appears, enter the remarks, if any and click **Submit**. The transaction accepted / rejected based on input.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

8.3 Bill Discrepancy Acceptance – Settlement Details

In this section user can see and enrich the settlement details.

Bill Discrepancy Acceptance – Settlement Details



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Import Bill Reference No.	The import bill reference number.
Product Name	The import bill product name under which the LC is created.

Field Name	Description
Outstanding Amount	Displays the outstanding amount of the import bill.
Maturity Date	The maturity date of the export Bill. This field appears if the user click on **More Information** link.
Linked to LC	Displays the reference number of the LC. This field appears if the user click on **More Information** link.
Settlement Details	
Bill Reference Number	The import bill reference number.
Bill Reference Number	The import bill reference number.
Maturity Date	The maturity date of the export Bill. This field appears if the user click on **More Information** link.
Exporter Name	The name of Exporter party.
Local Currency Value	The Bill value in local currency.
Outstanding Bill Amount	The outstanding amount for the settlement of Bill.
Payment Type	The type of payment associated with the Bill. The options are: • Sight • Usance
Pay with Collateral	The option to select whether collaterals are to be used. This option is enabled, if Collateral is available in the underlying bill. Click the **View Collateral Details** link to view the collateral details.
Settlement Account	The account number from the available settlement account and user can change it to any other settlement account linked to the customer.
Apply for Loans	The option to select whether loans are to be used for bill settlement.

This section will be enabled when the user has selected the **Apply for Loan** option.

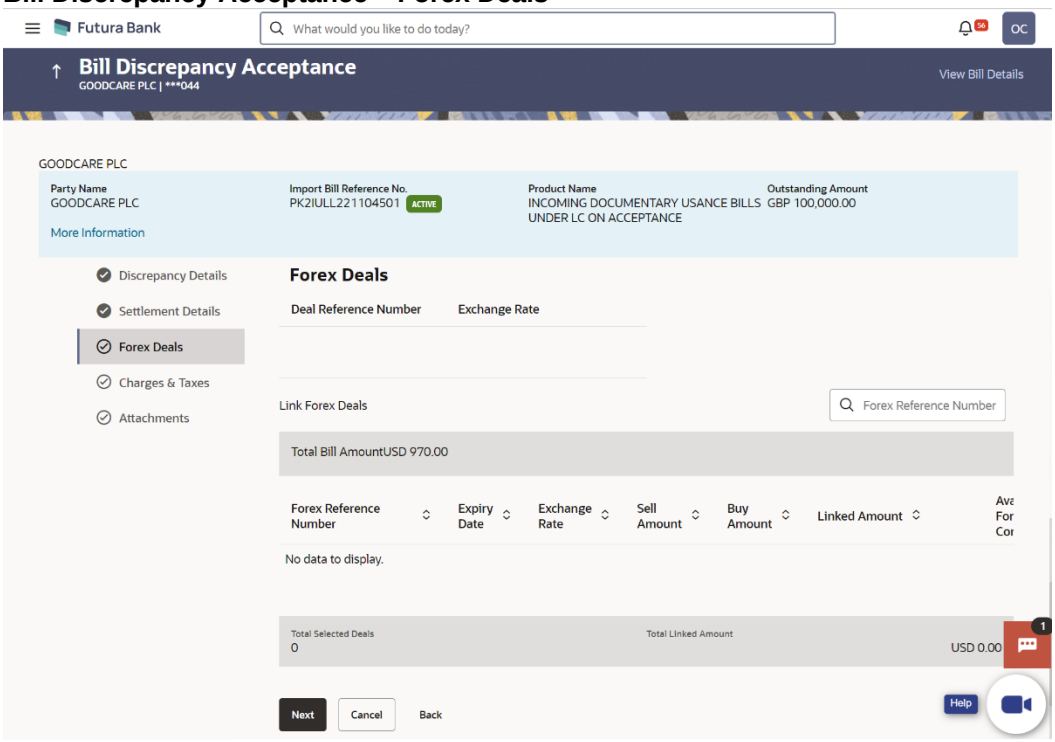
Field Name	Description
Settle Available Balance	Option to select whether the user wishes to settle all funds available in the settlement account. The options are: • Yes • No This field appears if Immediate Liquidation is applicable and will be populated with the Outstanding Bill Amount in read only mode. The field is applicable only when the existing “Import Sight Bill” under the Immediate Liquidation product is marked as discrepant and the Operation is “Pay” in Bills Product Parameters.
Loan Preference	
Loan Product	This field displays the Loan Product defaulted from back-office. The user can change the value.
Loan Currency	This field displays either the Contract Currency or a Branch Local currency. The default should be Contract currency.
Tenor	The system fetches the default Loan Tenor from the back-office system. The user can change the value.
Tenor Type	This field displays the tenor type fetches from the back-office system.
Original Exchange Rate	This field displays the Original Exchange Rate fetches from the back-office system.

7. In the **Pay with Collateral** option, if collaterals are to be used for bill settlement.
8. Click the **View Collateral Details** link to view the collateral details. The **Collateral Details** overlay screen appears.
9. Select the **Settlement Account** option, if settlement account are to be used for bill settlement
    a. From the **Settlement Account** list, select the appropriate option.
10. Select the **Apply for Loans** option, if loans are to be used for bill settlement.
    a. In the **Settle Available Balance**, select the appropriate option.
    b. From the Loan Product field, change the product if required.
11. In the **Tenor** field, modify the value for tenor, if required.
12. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

8.4 Bill Discrepancy Acceptance – Forex Deals

This tab allows the user to link forex deals.

Bill Discrepancy Acceptance – Forex Deals



Field Description

Field Name	Description
Total Bill Amount	Displays the total bill amount.
Forex Reference Number	The deal reference number of the bill.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate of the forex deal.
Sell Amount	The selling amount of the forex deal.
Buy Amount	The buying amount of the forex deal.
Linked Amount	The amount to be linked in the forex deal.

Field Name	Description
Available Forex Contract Number	Displays the available forex contract number.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount linked in the forex deal.

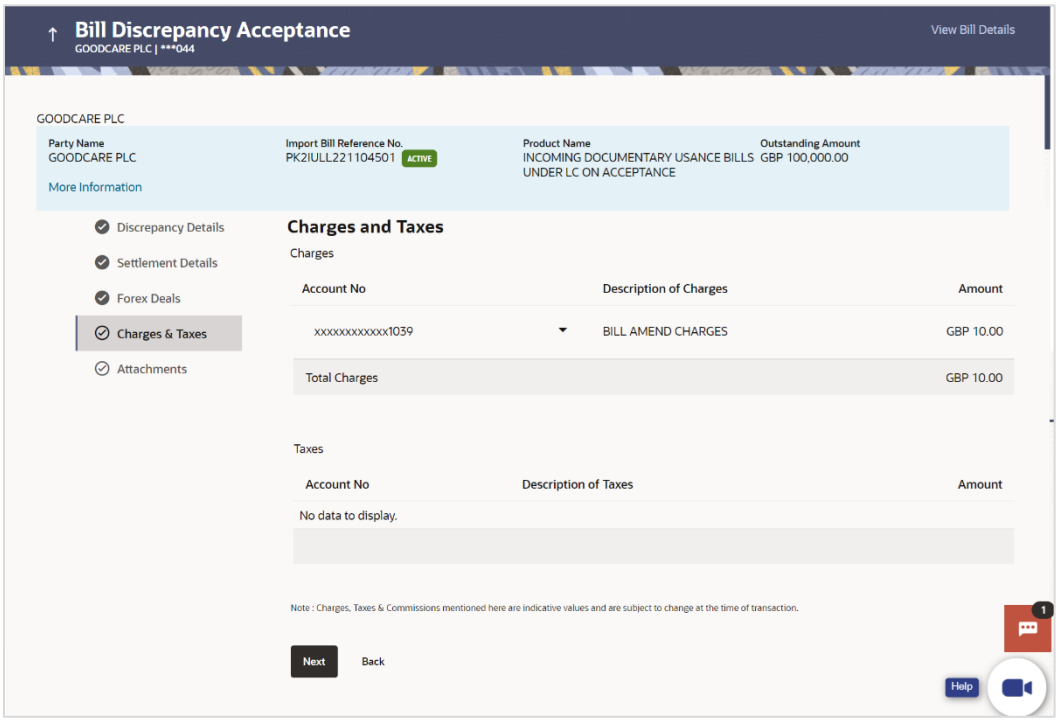
13. Enter the **Forex Reference Number** in the search field and click  . The searched **Deal Reference Number** record details appear.
    OR
    Click the check box to select the required searched **Deal Reference Number record**.
14. In the **Linked Amount** field, enter the linked amount.
15. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

8.5 Bill Discrepancy Acceptance - Charges

This tab lists charges and Taxes against bills.

16. Click **Charges** tab. The **charges and taxes** in the **Modify Bills** screen.
    OR
    Click **Back**. The **Modify Bills** screen appears.

Bill Discrepancy Acceptance - Charges



Field Description

Field Name	Description
Charges	
Account Number	Debit account number of the applicant.
Description of Charges	Displays the description of charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge amount.
Taxes	
Account Number	Debit account number of the applicant.
Description of Taxes	Displays the description taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.

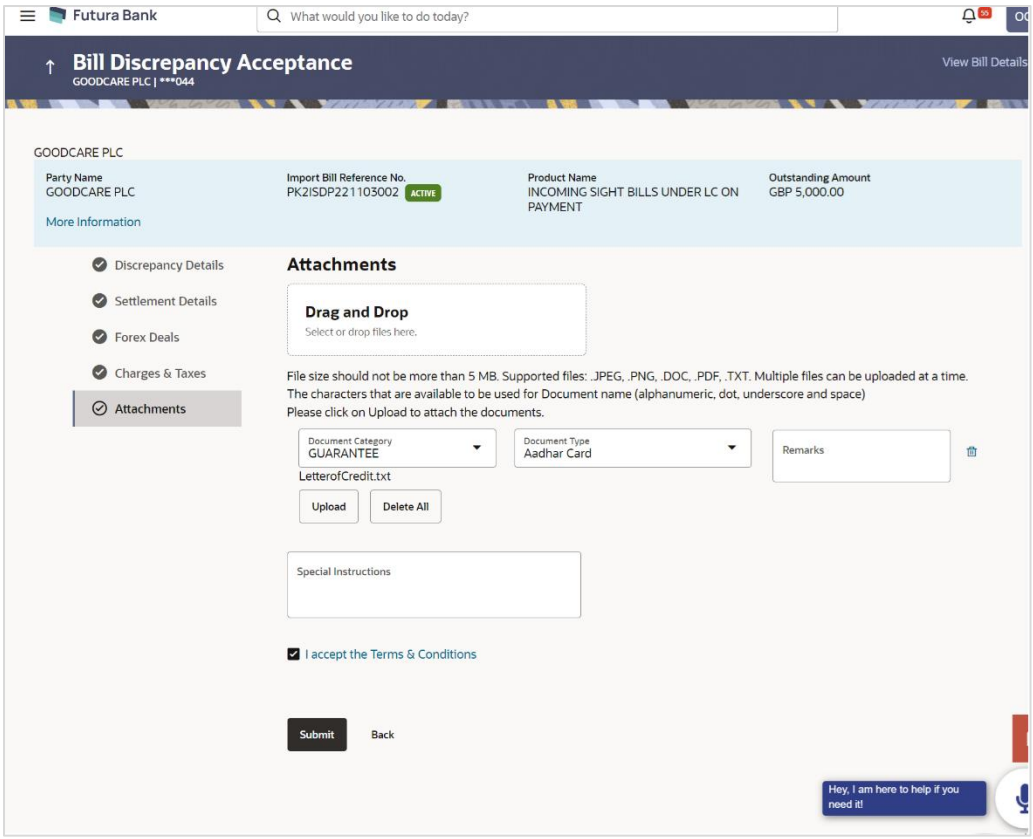
17. From the **Account No.** list, select the applicant account.
18. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

8.6 Bill Discrepancy Acceptance - Attachments tab

Displays the list of documents attached under the Import bills application. User can add multiple documents though it should be under the specified limits and supported formats.

Bill Discrepancy Acceptance - Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.

Field Name	Description
Document Attached	Displays the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.
Special Instructions	Any instructions provided to bank for bills is mentioned here.

19. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
20. Select the required document present on your computer to upload.
21. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
22. OR
    Click **Delete** All to delete all the attachments.
23. Select the **Kindly Go through all the Standard Instructions**, check box.
24. Click the **Standard Instructions** link to view the customer instructions maintained by bank from back office.
25. Select the I accept **Terms and Conditions** check box to accept the Terms and Conditions.
26. Click **Submit**. The **Bill Discrepancy Acceptance** review screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
27. The success message initiation of Bill Discrepancy Acceptance appears. Click **Go to Dashboard**, to navigate to the dashboard.

9. Settlement of Bills

Once the goods are shipped and the Importer receives the trade documents, the Exporter draws out the Bills to be paid by the Importer. With the introduction of the 'Settlement of Bill' transaction, the Importer can now liquidate the Bills he has received under his Import LC, i.e. he can instruct the bank to pay the Bills he has received, from one of his accounts. The user can also use one of his booked forward deals while settling the Bill.

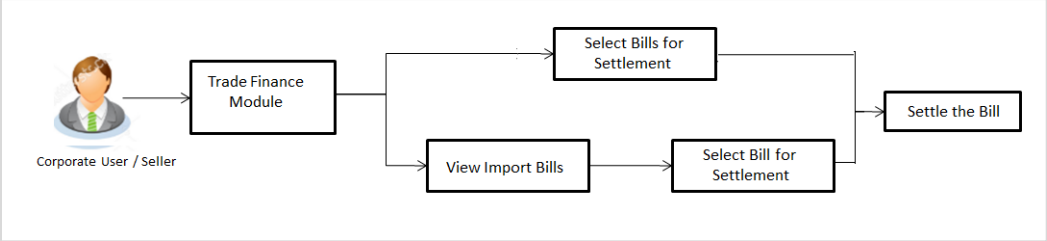
The user can settle either multiple bills from his account, with or without a forex deal, or apply for a loan to settle the bills. The user can link the FX deals.

Using this option, user can settle one or more Bills under LC in the application.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Import Bill should exist for the party ID and party must having view rights for it

Workflow



These are explained in detail underneath.

How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter Of Credit > Import Letter of Credit > Settlement of Bills
OR
Dashboard > Toggle menu > Trade Finance > Import Letter of Credit > View Bills > View Bill details > Settle

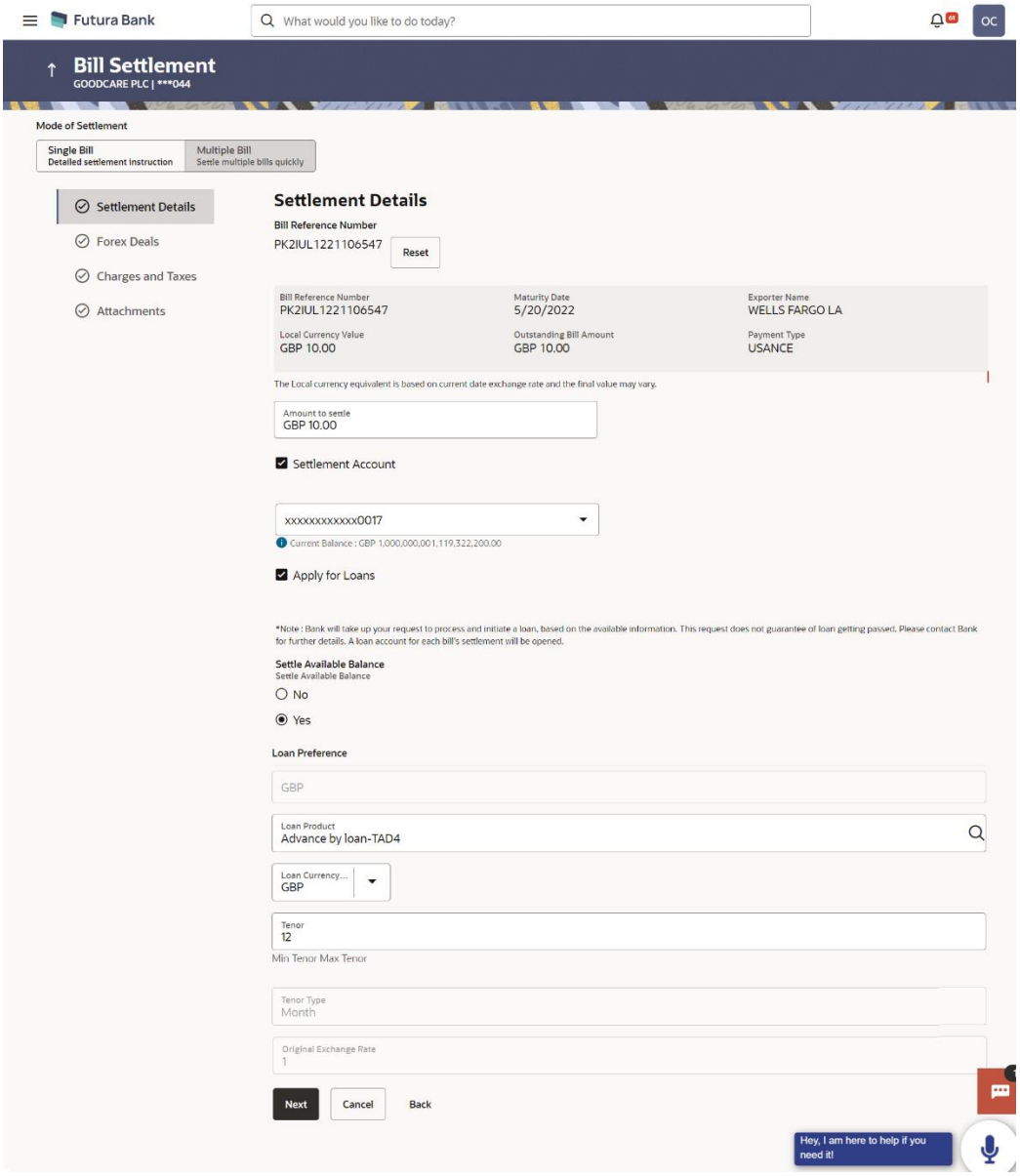
9.1 Single Bill Detailed Settlement Instruction

This facility allow the corporate users, to settle single Import Bills so that transaction can be initiated directly from channel as per the laws.

To settle a single Bill:

1. Navigate to **Settlement of Bills** transaction.

Single Bill Detailed Settlement Instruction



Field Description

Field Name	Description
Party ID	The party ID of applying party.
Lookup Bill Reference	The option to select bill reference number, which is attached to the Bill.

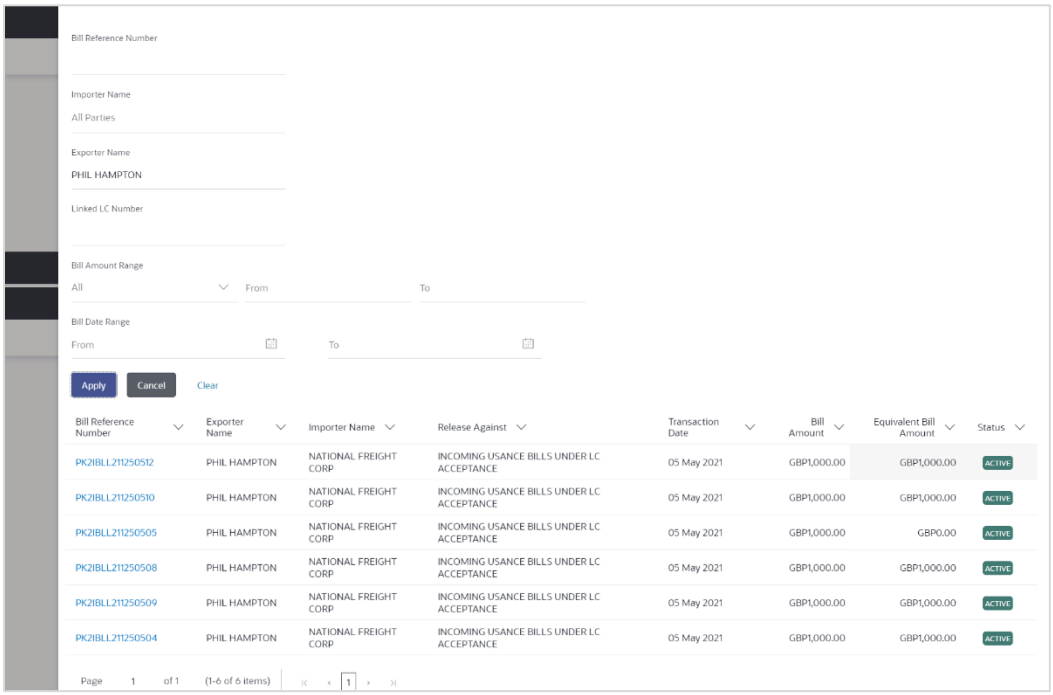
Below fields appear after selecting the LC Reference Number from the **Lookup LC Reference**.

Field Name	Description
Bill Reference Number	The import bill reference number, which is attached to the Bill.
Maturity Date	The maturity date of the export Bill.
Exporter Name	The name of Exporter party.
Local Currency Value	The Bill value in local currency.
Outstanding Bill Amount	The outstanding amount for the settlement of Bill.
Payment Type	The type of payment associated with the Bill. The options are: • Sight • Usance
Amount to Settle	The bill settlement amount.
Select Mode	Option to select a CASA account or Loan account. • CASA Account: The user can select the CASA account, if he wishes to use for settlement of bill. **Note**: The balance in CASA account should be equal or more than the equivalent amount of bill in bill's currency, which is being settled, in case of single bill being liquidated. • Loan Account: The user can select this option to apply for a loan directly from the page. Bank would be informed that the corporate user is looking for a loan. • Custom Account: The user can select this option to apply for custom loan.
Action	The action to view the collateral details (in case the user selects 'Collateral' option), select the CASA account which user wishes to use for settlement (in case user selects 'Current and Savings' option), view the linked loan details settlement (in case user selects Loan' option . The available balance in the casa account is also displayed so that he can take an informed decision.
Deal Reference Number	The deal reference number of the forex deal.
Special Instructions	The special instructions that is to be passed to the bank.

Field Name	Description
Settle Available Balance	Option to select whether the user wishes to settle all funds available in the settlement account. The options are: • Yes • No This field appears if Immediate Liquidation is applicable and will be populated with the Outstanding Bill Amount in read only mode. The field is applicable only when the existing “Import Sight Bill” under the Immediate Liquidation product is marked as discrepant and the Operation is “Pay” in Bills Product Parameters.
Loan Preference	
Loan Product	This field displays the Loan Product defaulted from back-office. The user can change the value.
Loan Currency	This field displays either the Contract Currency or a Branch Local currency. The default should be Contract currency.
Tenor	The system fetches the default Loan Tenor from the back-office system. The user can change the value.
Tenor Type	This field displays the tenor type fetches from the back-office system.
Original Exchange Rate	This field displays the Original Exchange Rate fetches from the back-office system.

2. Select the **Single Bill Detailed settlement instruction** tab.
3. From the **Lookup Bill Reference No** list, select the appropriate export bill reference number.
   OR
   Click the **Advanced Lookup** link. The Advanced Lookup overlay screen appears.

Advanced Lookup



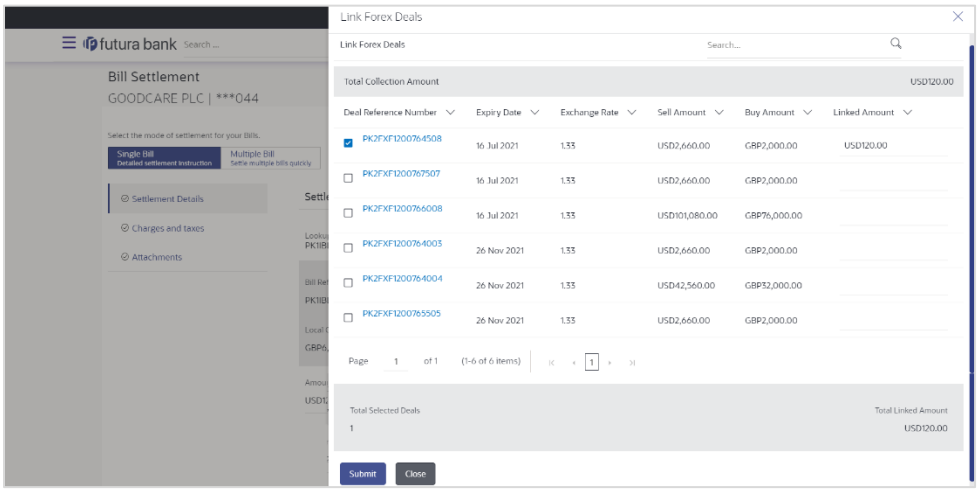
Field Description

Field Name	Description
Bill Reference Number	The bill reference number, which is attached to the Bill.
Importer Name	The name of Importer party.
Exporter Name	The name of Exporter party.
Linked LC Number	The LC number to whom the Bill is linked.
Bill Amount Range	The Bill amount range.
Currency	The currency of the bill.
Bill Date Range	The bill start date and end date.
List of Bills	
Bill Reference Number	The bill reference number.
Exporter Name	The name of Exporter party.

Field Name	Description
Importer Name	The name of Importer party.
Release Against	The type of LC against which the bill is released.
Transaction Date	The date of the transaction.
Bill Amount	The Bill amount.
Equivalent Bill Amount	The equivalent Bill amount.
Status	The status of the bill.

4. Enter the filter criteria to search the bill.
5. Click **Apply**. The **Advanced Lookup** screen appears with the search results.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to clear the filter criteria.
6. Click on the desired **Bill Reference Number** link.
7. Click **Verify**. The parent Import LC details appear.
   OR
   Click **Reset** to clear the search.
8. In the **Amount to Settle** field, enter the bill settlement amount.
9. In the **Select Mode** field, select the option for mode of settlement.
   a. Select the **CASA Account** option, if he wishes to use it for settlement of bill.
   b. From the **Account** list, select the account from which the transfer needs to be made for settlement of Bill.
   c. Select this **Apply for Loans** option to apply for a loan directly from the page.
   d. In the **Settle Available Balance**, select the appropriate option.
   e. From the **Loan Product** field, change the product if required.
10. In the **Tenor** field, modify the value for tenor, if required.
11. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
12. Click the **Look Up Pre Booked Forex Deal**s link. The **Link Forex Deals** overlay screen appears.
13. Search and select the Link Forex detail.

Link Forex Deals



Field Description

Field Name	Description
Total Bill Amount	Displays the total bill amount.
Deal Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate for the forex deal.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

a. Enter the **Deal Reference Number** in the search field and click . The searched **Deal Reference Number** record details appear.
OR
Click the check box to select the required searched **Deal Reference Number record**.

b. In the **Linked Amount** field, enter the linked amount.

c. Click **Submit**. The selected deal reference number appears.
OR
Click **Close** to close the **Link Forex Deals** overlay screen.

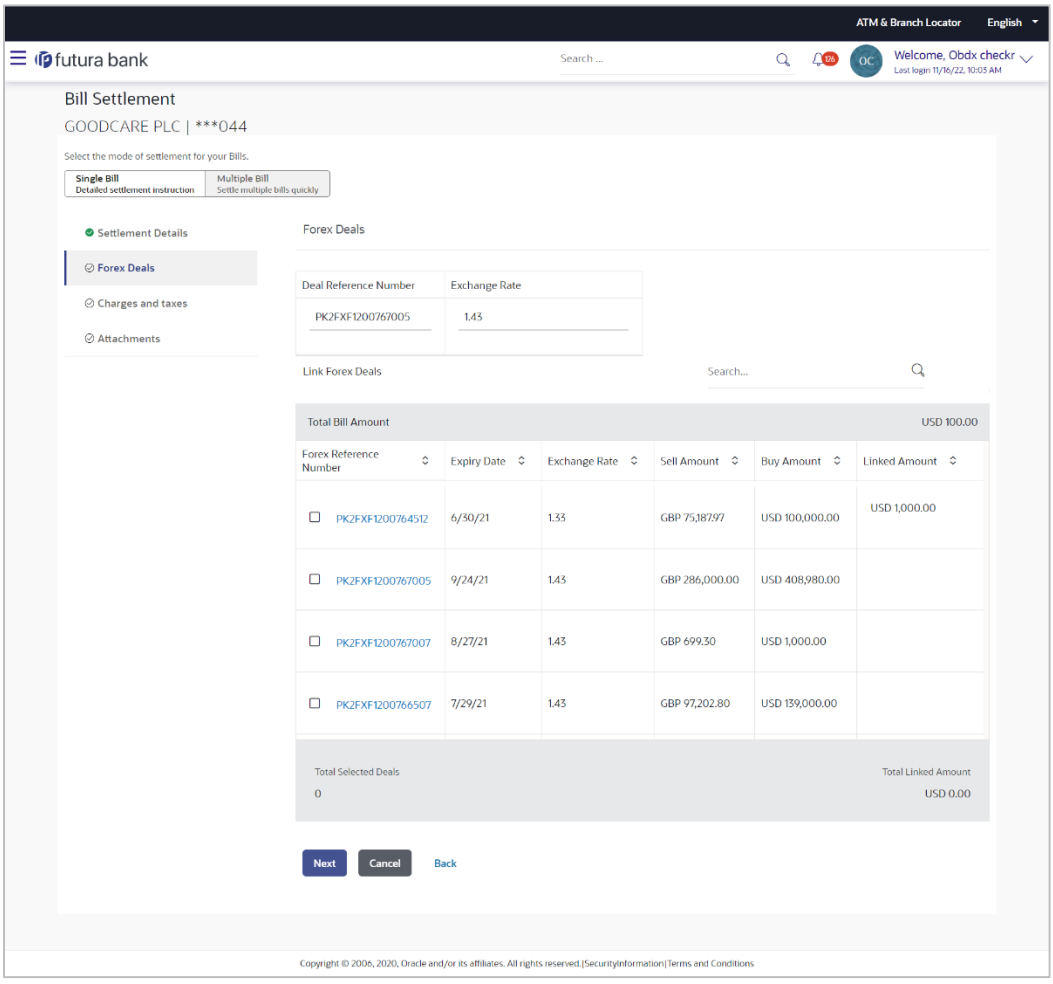
14. Click **Next** to save the details entered and proceeds to next level of details.
OR
Click **Cancel** to cancel the transaction, The Dashboard appears.
OR
Click **Back** to go back to previous screen.

9.1.1 Forex Deals

This tab allows the corporate user to provide a Deal Reference Number and the FX rate on the screen, when they do not have any pre-booked deal to be used or an existing deal. The user can pass these details to the bank.

Bill settlement using deal is available to maker and approver users in maker activity log and pending approval details section to re-initiate and approve the transactions respectively.

Forex Deals



Field Description

Field Name	Description
Deal reference Number	The deal reference number of the forex deal to be entered, when pre-booked deal is not available or the user do not want to use an existing deal.
Exchange Rate	The exchange rate for the forex deal.
Total Bill Amount	Displays the total bill amount.
Forex Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate for the forex deal.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Available Forex Contract Number	Displays the available forex contract number.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

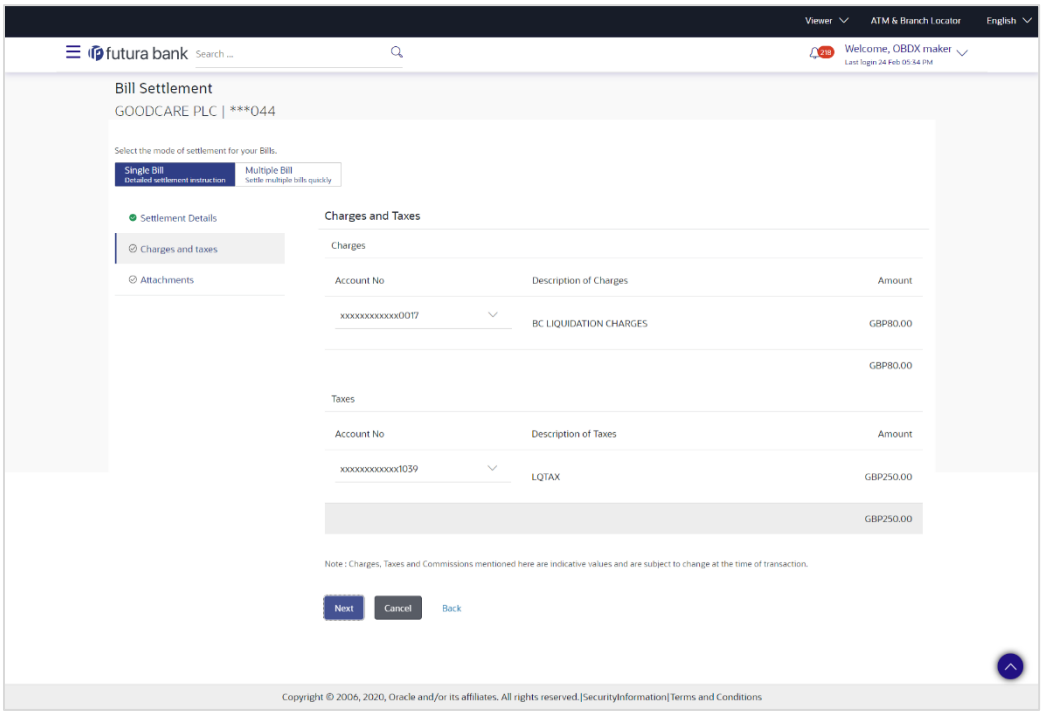
15. In the **Deal Reference Number** field, enter the deal reference number.
16. In the **Exchange Rate** field, enter the exchange rate.
17. Enter the **Forex Reference Number** in the search field and click  . The searched **Deal Reference Number** record details appear.
    OR
    Click the check box to select the required searched **Deal Reference Number record**.
18. In the **Linked Amount** field, enter the linked amount.
19. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.

    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

9.1.2 Charges and Taxes tab

This tab captures the charges and taxes for the single bill settlement Instruction application process.

Charges and Taxes tab



Field Description

Field Name	Description
Charges	
Account No	The account which will be charged for the specific charge.
Description of Charges	The description of the charges.
Amount	The amount that is maintained under the charge.
Total Amount	Displays the total charge that will be levied in the transaction.
Taxes	
Account No.	The account to be earmarked for taking the Taxes.

Field Name	Description
Description of Taxes	Displays the description charges applicable.
Amount	Displays the amount of taxes.
Total Amount	Displays the total tax amount.
Commissions	
Account No.	The account from which the commission will be taken.
Commissions for	The commission component.
Percentage	The percentage of commission.
Amount	The commission amount.
Total Amount	Displays the total commission amount.

20. In the **Charges**, **Taxes**, and **Commissions** section, select the appropriate account, from the **Account No**. list
21. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click the **Attachments** tab.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears

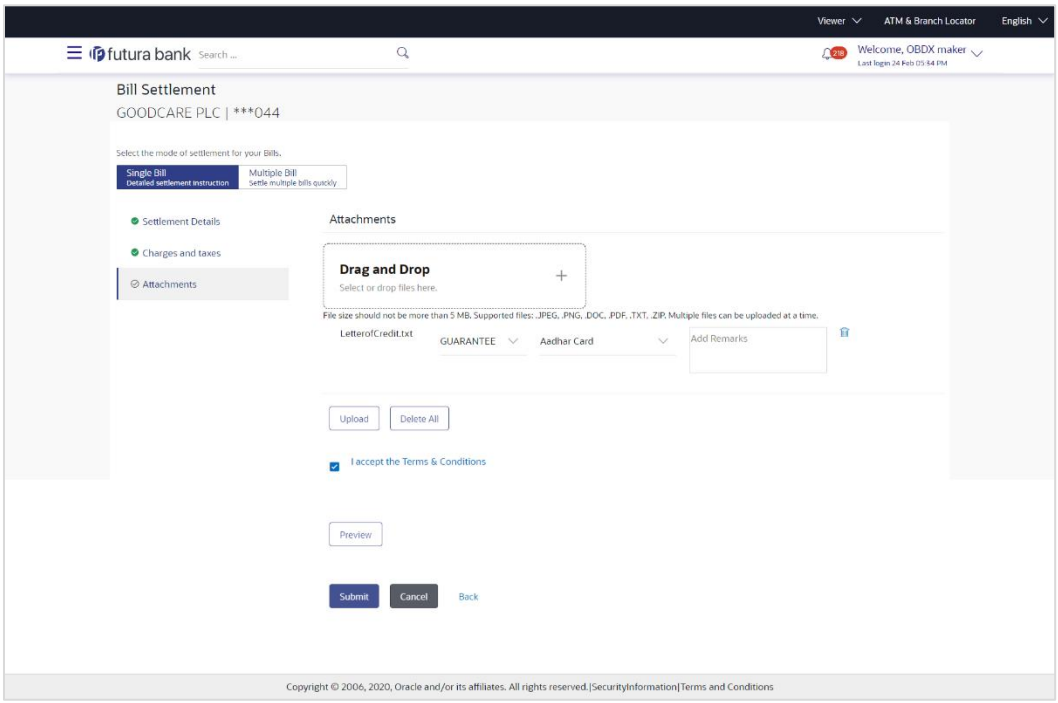
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

9.1.3 Attachments tab

The user can attach documents to the application in this tab.

To Attach Documents:

Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Name	Displays the name of the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.

22. Click **Drag and Drop** to browse and select the required document present on your computer.
    The **Attach Document** popup window appears.
23. Select the required document present on your computer to upload.
24. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.

OR

Click  to remove the attached document.
OR
Click **Delete All** to delete all the attachments.

25. Select the **I accept the Terms and Conditions** check box to accept the Terms and Conditions.
26. Click **Preview** to have a preview of draft.
27. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
28. The review screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
29. The success message bill settlement appears. Click **OK** to complete the transaction.

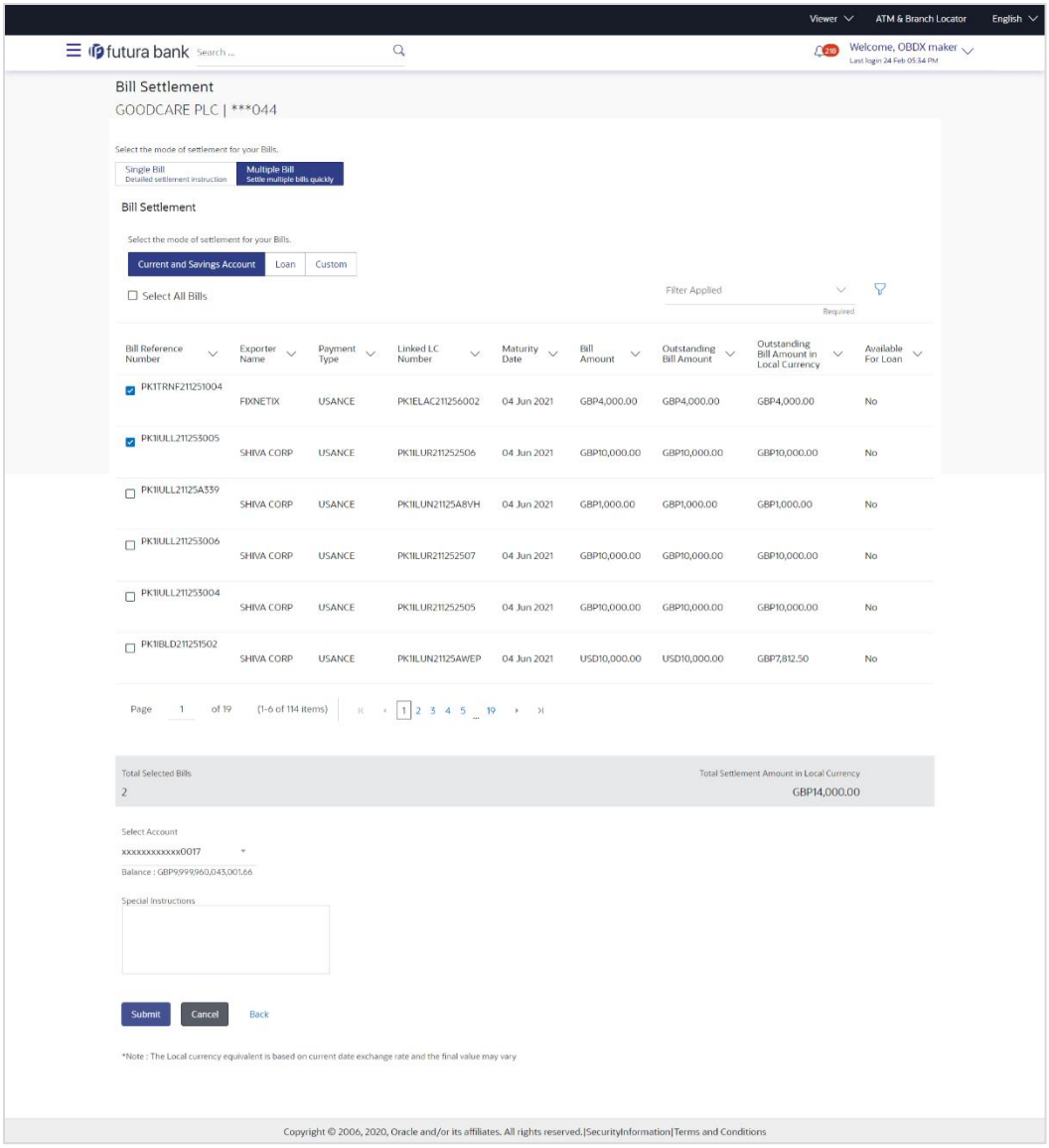
9.2 Multiple Bill Detailed Settlement Instruction

This facility allow the corporate users, to settle multiple Bills so that transaction can be initiated directly from channel.

To settle multiple Bills:

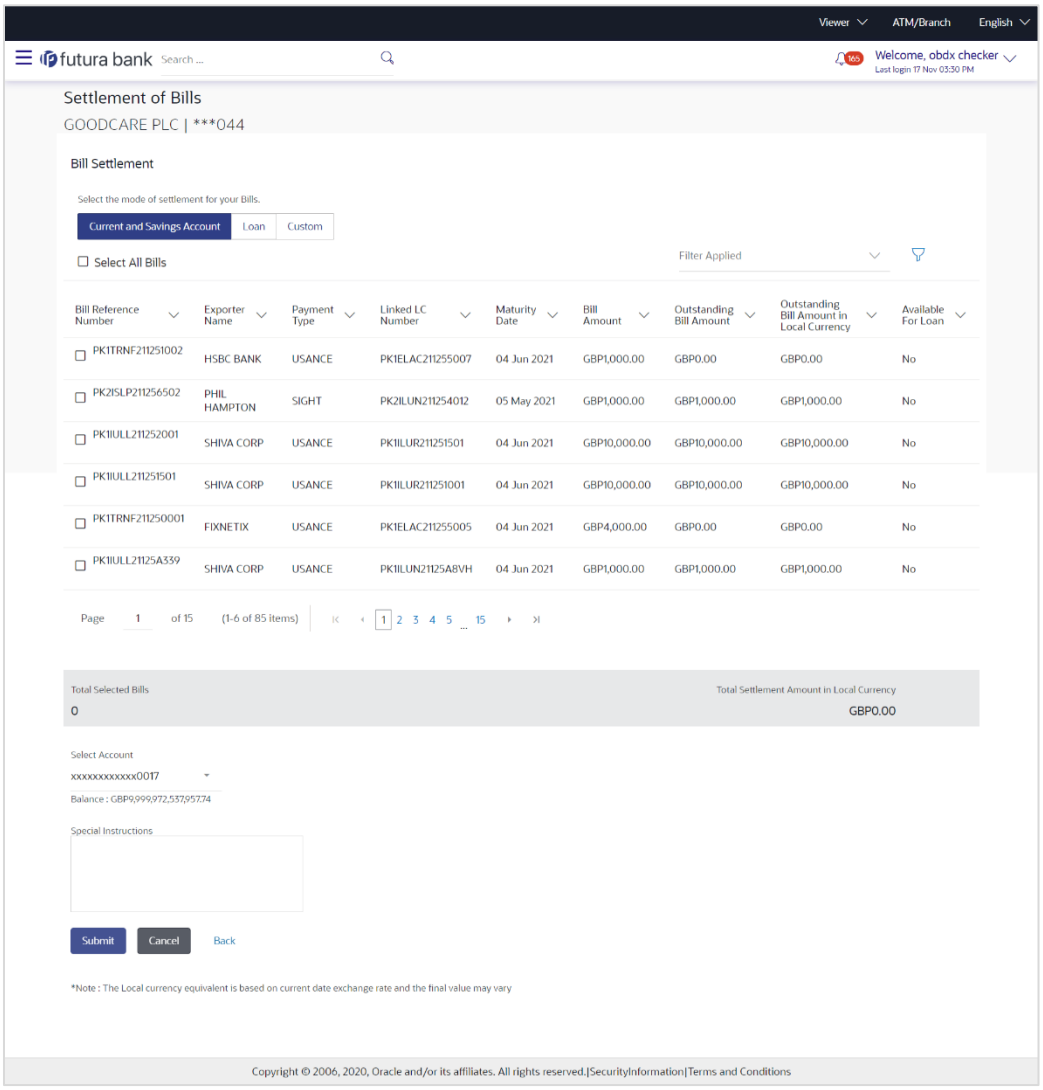
1. Navigate to **Settlement of Bills** transaction.
2. Select the **Multiple Bill Settlement multiple bills quickly** tab.

Multiple Bill Detailed Settlement Instruction



3. Select the checkbox against the **Bill Reference Number** which is to be settled.
   OR
   Select the **Select All Bills** check box to select multiple bills to apply for the settlement.

Settlement of Bills

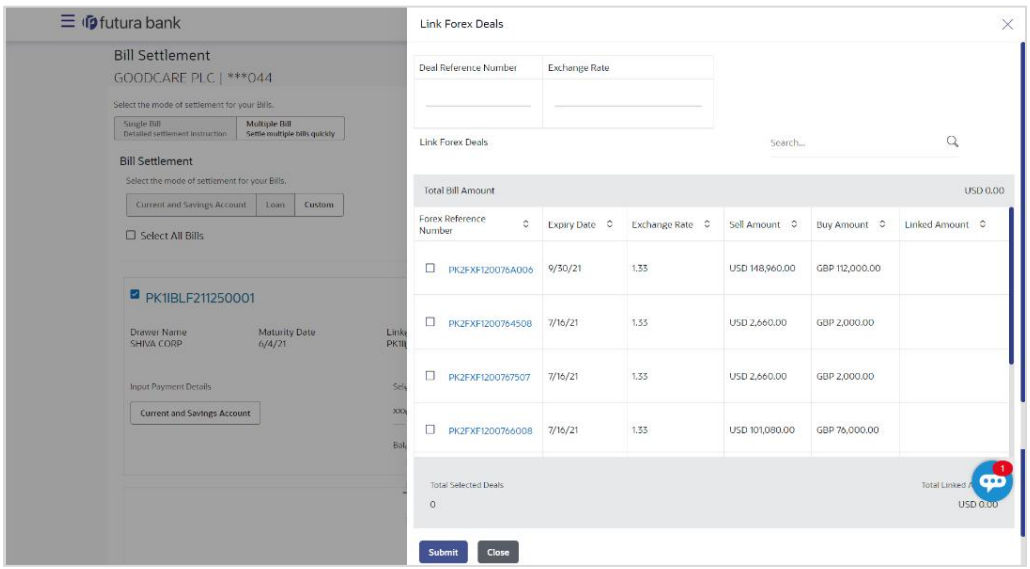


Field Description

Field Name	Description
CASA Account / Loan Account	Option to select a CASA account or Loan account. • Current and Savings Account: The user can select the Current and Savings Account that he wishes to use for settlement of bill. Note: The balance in Current and Savings Account should be equal or more than the equivalent amount of bill in bill's currency, which is being settled, in case of single bill being liquidated. • Loan Account: The user can select this option to apply for a loan directly from the page. Bank would be informed that the corporate user is looking for a loan. • Custom Account: The user can select this option to apply for custom loan.
Select All Bills	The option to select multiple bills to apply for the settlement.
Check Box (Account Selection)	The option against each bill, to select a Current and Savings Account which he wishes to use. The available balance in the casa account is also displayed so that he can take an informed decision.
Bill Reference Number	The Bill reference number. Displays the link to view the Import Bill details.
Exporter Name	The beneficiary name against whom Bill is to be created.
Payment Type	The type of payment associated with the Bill. It can be: • Sight • Usance
Linked LC Number	The LC number to whom the Bill is linked.
Maturity Date	The date on which the Bill will gets matured.
Bill Amount	Displays the amount of the Import Bill.
Outstanding Bill Amount	The outstanding amount for the settlement of Bill.
Outstanding Bill Amount in Local Currency	The outstanding amount for the settlement of Bill in local currency.

Field Name	Description
Available for Loan	Displays whether the bill is available for loan or not.
Total Selected Bill	Displays the total selected bill.
Total Settlement Amount in Local Currency	Displays the total settlement amount in local currency.
Special Instructions	The special instructions that is to be provided against the shipment.
Input Payment Details	
Select Account	Source account from which the funds are to be transferred for settlement of Bill.
Balance	Net balance in the selected source account.

4. Select the **Current and Savings Account** option, if he wishes to use it for settlement of bill.
   OR
   Select this **Loan Account** option to apply for a loan directly from the page.
5. From the **Select Account** list, select the account from which the transfer needs to be made for settlement of Bill.
6. Select the **Custom Account** and click the **Link Forex Deal** link.
   The **Link Forex Deal overlay screen appears.**



   a. In the **Deal Reference Number** field, enter the deal reference number.
   b. In the **Exchange Rate** field, enter the exchange rate.

c. Enter the **Forex Reference Number** in the search field and click  . The searched **Deal Reference Number** record details appear.
OR
Click the check box to select the required searched **Deal Reference Number record**.

d. In the **Linked Amount** field, enter the linked amount.

e. Select the check box against the required **Deal Reference Number** and click **Submit**, the selected Deal Reference Number appears in the **Forward Deal Reference Number** field.

7. Click **Submit** to initiate the selected Bills settlement. The **Settlement of Bills – Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

8. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

9. The success message initiation of Bill settlement appears.
OR
Click **View Bill Settlement Details** to view the Bill settlement details.
OR
Click **Trade Finance Overview** to go to the **Trade Dashboard** screen.

Note:
1) Corporate user can select multiple Bills for settlement.
2) Click on **Show More** to view more Bills under selected LC.

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10. Modify Bills

Using this option, you can modify the details of existing bills. You can search the required bill using different search criteria and download the bill list in different file formats.

The user can change the tenor which is automatically reflected in Maturity Date of the transaction. The user can change whether collaterals are to be used and whether Advance by Loan is required or Not.

User can further attach or change FX Deals, View the simulated charges, attach documents and submit transaction to Bank.

This transactions should follow the transaction aspects:

- Approval
- Audit Logs
- Send to Modify
- Bi-Directional Communication with Mid-Office

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

How to reach here:

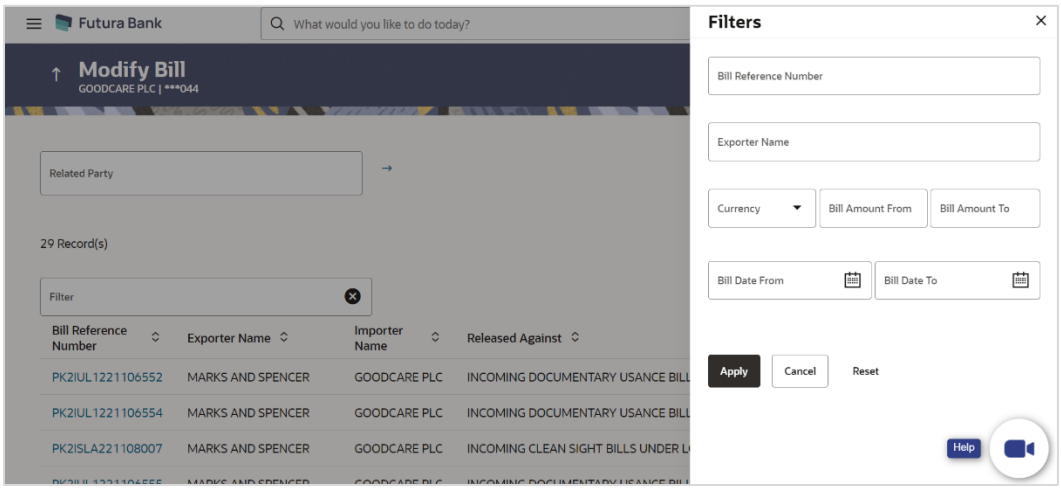
Dashboard > Toggle menu > Trade Finance > Letter of Credit > Import Letter of Credit > Modify Bill

To modify the Bill:

1. The **Modify Bill** screen appears.

2. Click  to filter based on the filter criteria. The Filter overlay screen appears.

Modify Bill

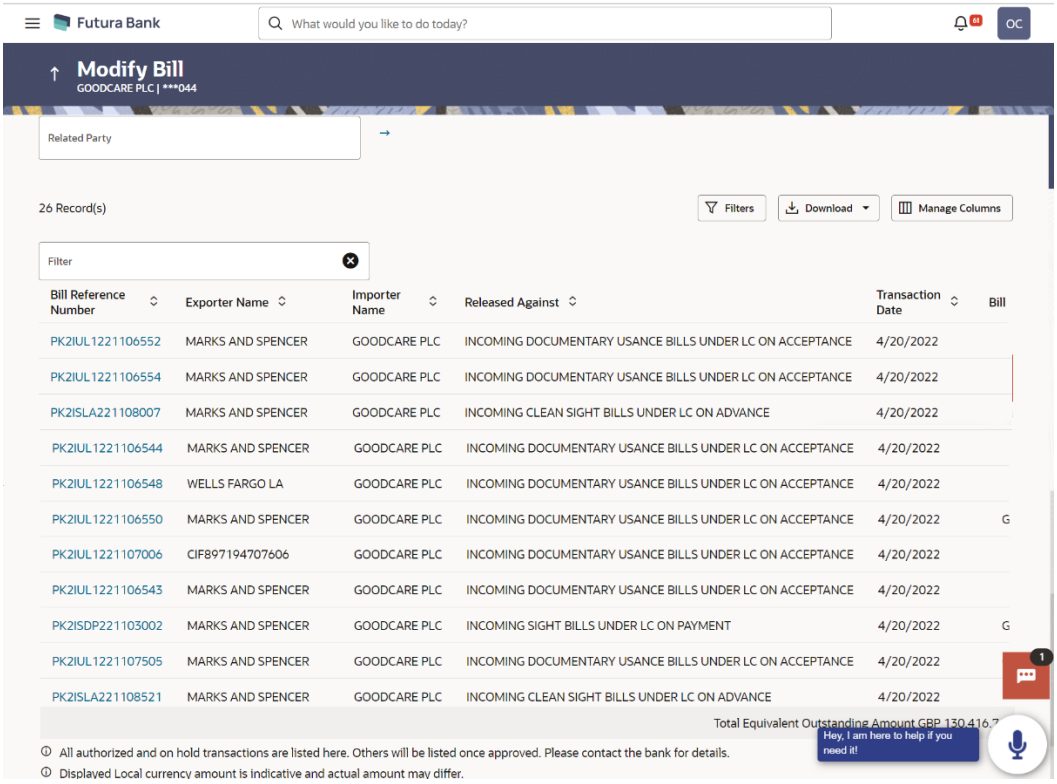


Field Description

Field Name	Description
Bill Reference Number	The export bill reference number, which is attached to the Bill.
Exporter Name	The name of Exporter party.
Currency	The currency of the bill.
Bill Amount Range From	The start of the bill amount range used for searching the bill.
Bill Amount Range To	The end of the bill amount range used for searching the bill.
Bill Date Range From	The start date of the bill date range used for searching the bill.
Bill Date Range To	The end date of the bill date range used for searching the bill.

3. Enter the search criteria.
4. Click **Search**.
   The **Modify Bill** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.

Modify Bill – Search Results



Field Description

Field Name	Description
List of Bills	
Bill Reference Number	The export bill reference number.
Importer Name	The name of Importer party.
Exporter Name	The name of Exporter party.
Release Against	The LC against which the bill is released.
Transaction Date	The date of the transaction.
Bill Amount	The Bill amount.
Equivalent Amount	The equivalent bill amount.

5. Click the **Download** to download the bill list. You can download the list in PDF or CSV formats.

6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
7. Click the required link in the **Bill Reference Number** column. The **Modify Bill** details screen appears with the details of the selected Export Bill. By default, **Discount** tab appears.

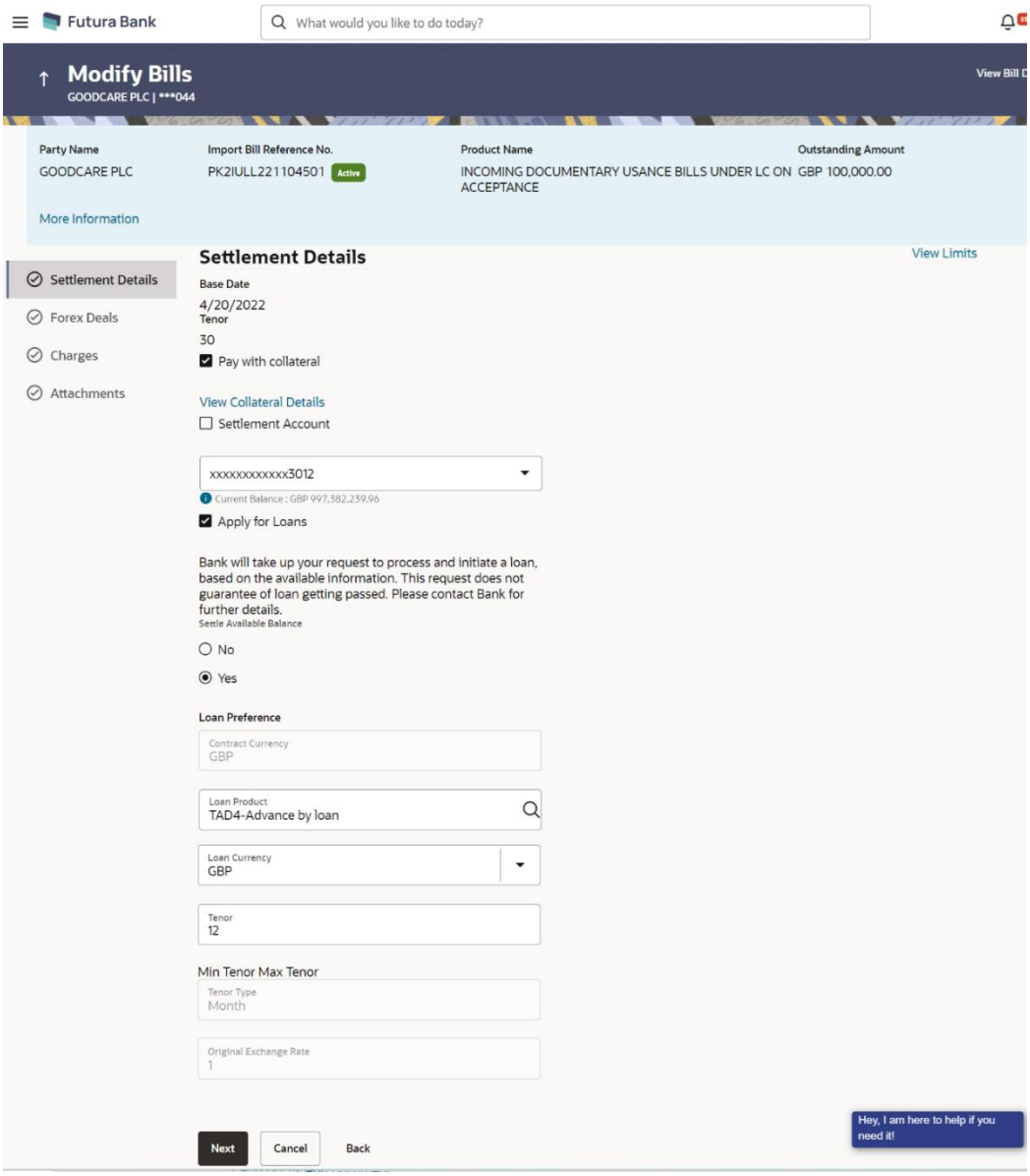
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

10.1 Modify Bills – Settlement Details

User will be able to see the bill details along with the Base Date, Tenor and Maturity Date and will be allowed to change the tenor, which automatically would get reflected in Maturity Date of the transaction.

The user can change whether collaterals are to be used and Advance by Loan is required or not.

Modify Bills – Settlement Details



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Import Bill Reference No.	The import bill reference number.
Product Name	The import bill product name under which the LC is created.

Field Name	Description
Outstanding Amount	Displays the outstanding amount of the import bill.
Maturity Date	The maturity date of the export Bill. This field appears if the user click on **More Information** link.
Linked to LC	Displays the reference number of the LC. This field appears if the user click on **More Information** link.
Settlement Details	
Base Date	The date that is considered as base date for Bill application.
Tenor	The tenor of the Bill.
Pay with Collateral	The option to select whether collaterals are to be used. Click the **View Collateral Details** link to view the collateral details.
Settlement Account	The settlement account number.
Apply for Loans	The option to select whether loans are to be used.
Settle Available Balance	Option to select whether the user wishes to settle all funds available in the settlement account. The options are: • Yes • No This field appears if Immediate Liquidation is applicable and will be populated with the Outstanding Bill Amount in read only mode.
Loan Preference	
Loan Product	This field displays the Loan Product defaulted from back-office. The user can change the value.
Loan Currency	This field displays either the Contract Currency or a Branch Local currency. The default should be Contract currency.
Tenor	The system fetches the default Loan Tenor from the back-office system. The user can change the value.

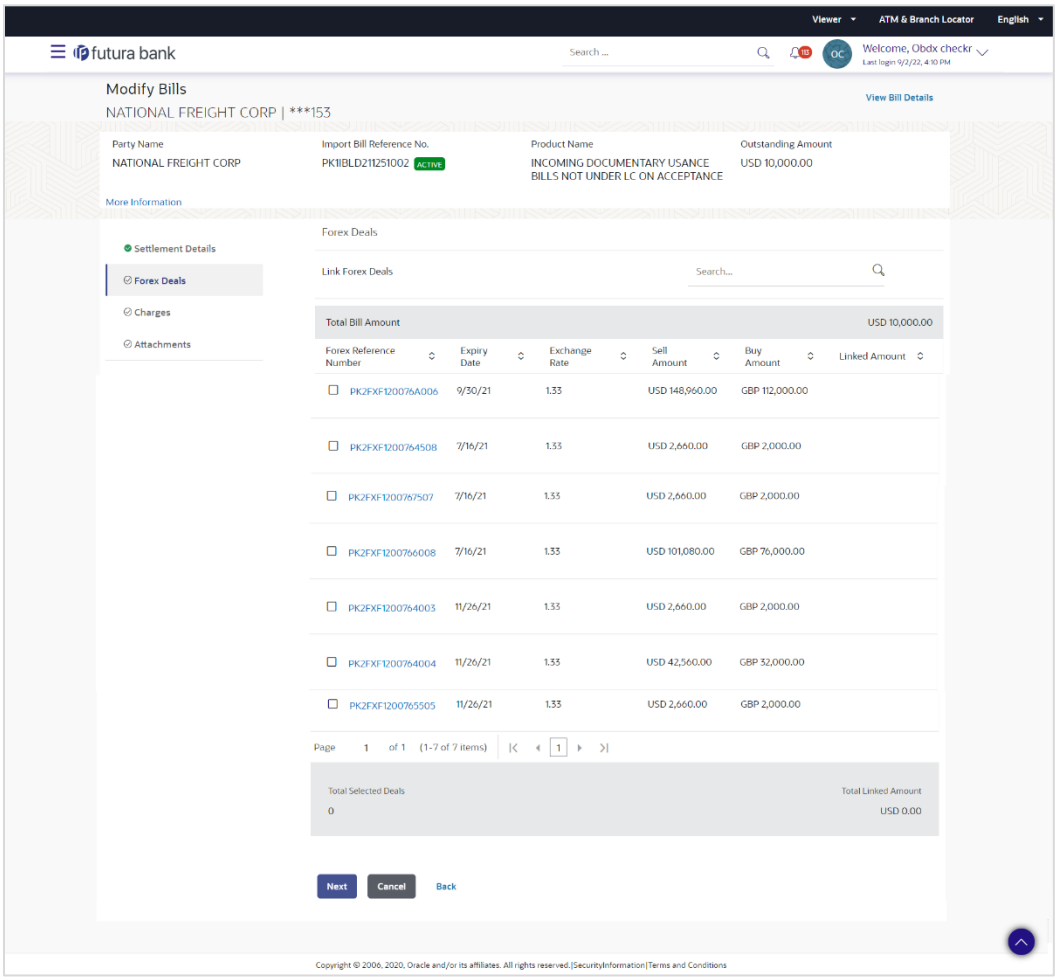
Field Name	Description
Tenor Type	This field displays the tenor type fetches from the back-office system.
Original Exchange Rate	This field displays the Original Exchange Rate fetches from the back-office system.

8. In the **Tenor** field, enter the value for tenor.
9. In the **Pay with Collateral** option, if collaterals are to be used for bill settlement.
10. Click the **View Collateral Details** link to view the collateral details. The **Collateral Details** overlay screen appears.
11. Select the **Settlement Account** option, if settlement account are to be used for bill settlement
    a. From the **Settlement Account** list, select the appropriate option.
12. Select the **Apply for Loans** option, if loans are to be used for bill settlement.
    a. In the **Settle Available Balance**, select the appropriate option.
    b. From the Loan Product field, change the product if required.
13. In the **Tenor** field, modify the value for tenor, if required.
14. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
15. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

10.1.1 Modify Bills – Forex Deals

This tab allows the user to link forex deals.

Modify Bills – Forex Deals



Field Description

Field Name	Description
Total Bill Amount	Displays the total bill amount.
Forex Reference Number	The deal reference number of the bill.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate of the forex deal.
Sell Amount	The selling amount of the forex deal.
Buy Amount	The buying amount of the forex deal.

Field Name	Description
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount linked in the forex deal.

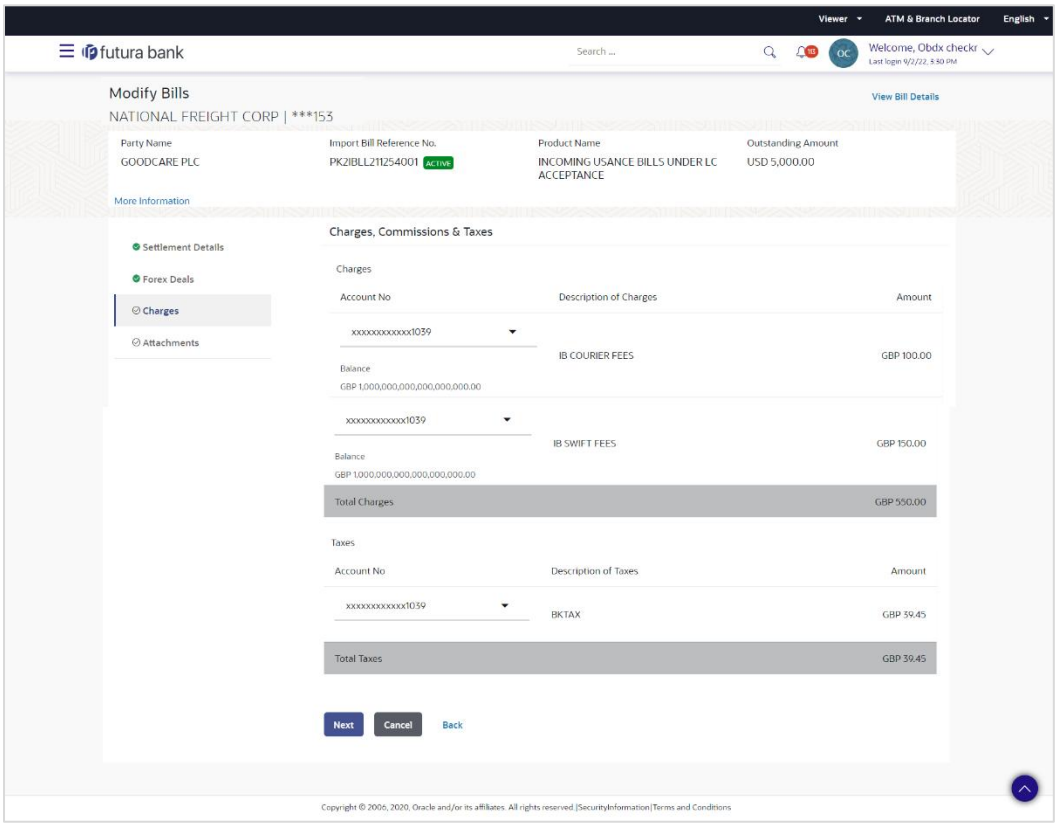
16. Enter the **Forex Reference Number** in the search field and click . The searched **Deal Reference Number** record details appear.
    OR
    Click the check box to select the required searched **Deal Reference Number record**.
17. In the **Linked Amount** field, enter the linked amount.
18. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

10.1.2 Modify Bills - Charges

This tab lists charges and Taxes against bills.

19. Click **Charges** tab. The **charges and taxes** in the **Modify Bills** screen.
    OR
    Click **Back**. The **Modify Bills** screen appears.

Modify Bills - Charges



Field Description

Field Name	Description
Charges	
Account Number	Debit account number of the applicant.
Description of Charges	Displays the description of charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge amount.
Taxes	
Account Number	Debit account number of the applicant.
Description of Taxes	Displays the description taxes applicable.

Field Name	Description
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.
Commissions	
Account Number	Debit account number of the applicant.
Description of Commissions	Displays the description of commissions applicable.
Amount	Displays the amount of commission.
Total Commissions	Displays the total commission amount.

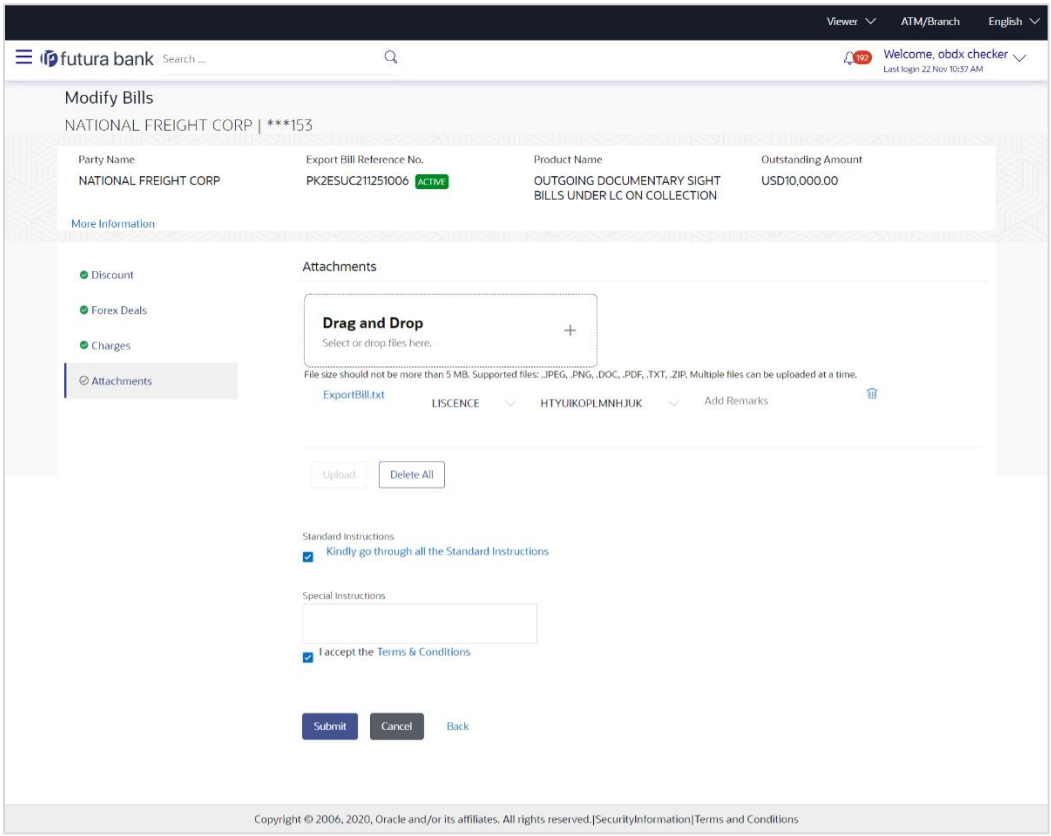
20. From the **Account No.** list, select the applicant account.
21. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

10.1.2.1 Modify Bills - Attachments tab

Displays the list of documents attached under the Export bills application. User can add multiple documents though it should be under the specified limits and supported formats.

Modify Bills - Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Attached	Displays the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.

Field Name	Description
Special Instructions	Any instructions provided to bank for bills is mentioned here.

22. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
23. Select the required document present on your computer to upload.
24. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
25. OR
    Click **Delete** All to delete all the attachments.
26. Select the **Kindly Go through all the Standard Instructions**, check box.
27. Click the **Standard Instructions** link to view the customer instructions maintained by bank from back office.
28. Select the I accept **Terms and Conditions** check box to accept the Terms and Conditions.
29. Click **Submit**. The transaction is saved and the Modify Bill – Review screen appears.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
30. The review screen appears.
    Verify the details and click **Confirm**.
    OR
    Click Back to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
31. The success message appears along with the reference number. Click **OK** to complete the transaction.

11. View Export Letter of Credit

Using this option, you can view the details of existing Export Letters of Credit (LC) in the application. You can search the required LC using different search criteria and download the LC list in pdf.

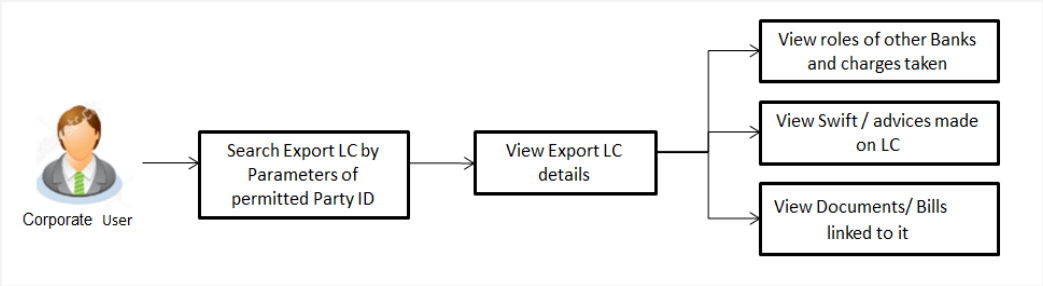
The LC details include LC amount, outstanding amount, date of issue, date of expiry, parties to the LC, bank details, payment terms, and shipment/goods/documents details. You can also view the Amendment details and the Bills presented under the LC. You can also download the Export LC list in pdf formats.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid login credentials
- User must have certain Export LCs received by his bank under his party ID

Workflow



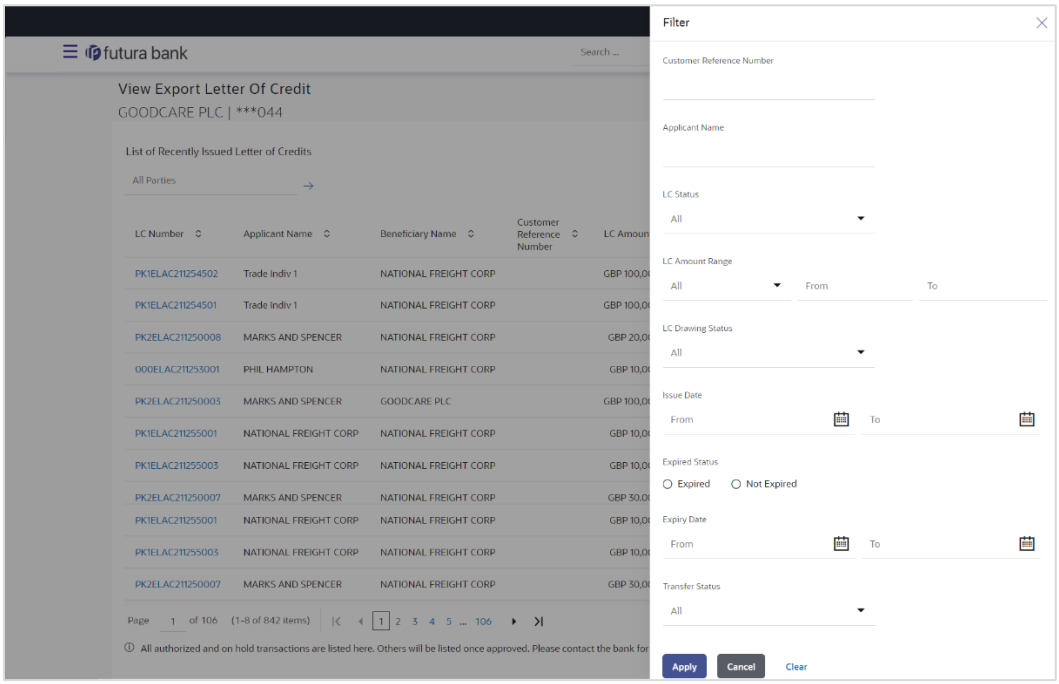
How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter of Credit > Export Letter of Credit > View Letter of Credit

To view Export Letter of Credit:

1. Navigate to the **View Export Letter of Credit** screen.

View Export Letter of Credit



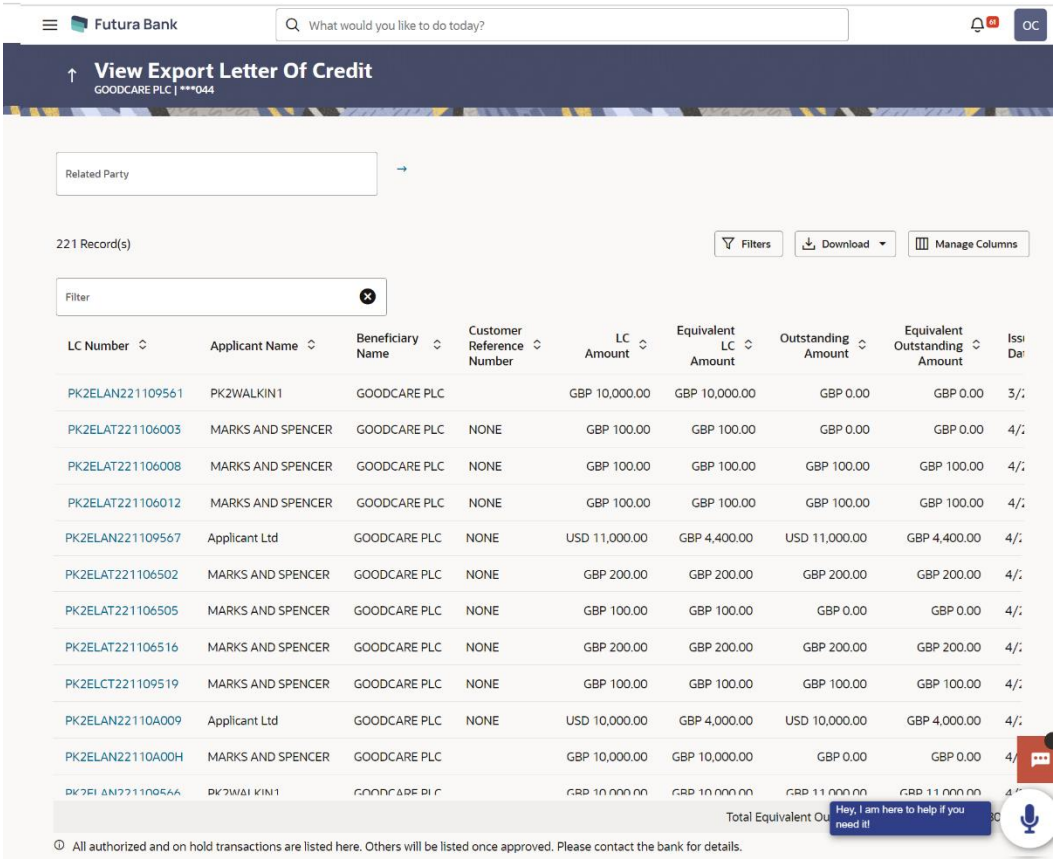
Field Description

Field Name	Description
Customer Reference Number	The option to search export LC via customer reference number.
Applicant Name	The name of applying party.
LC Status	The status of LC currently. The options are: • Hold • Active • Cancelled • Closed • Reversed
LC Amount From	The start of the amount range used for searching the LC.
LC Amount To	The end of the amount range used for searching the LC.

Field Name	Description
LC Drawing Status	The LC drawing status. The options are: • Partial • Full • Undrawn • Expired
Issue Date From	The start date of the issue date range used for searching the LC.
Issue Date To	The end date of the issue date range used for searching the LC.
Expiry Status	Select whether LC being searched is expired or not. The options are: • Expired • Non Expired
Expiry Date From	The start date of the expiry date range used for searching the LC.
Expiry Date To	The end date of the expiry date range used for searching the LC.
Transfer Status	The transfer status. The options are: • All • Transferable • Transferred

2. From the **All Parties** list, select the appropriate option.
3. Click **Search**.
   The **View Export LC screen** appears with the search results.
   OR
   Click **Clear** to reset the search criteria.
   OR
   Click  to filter based on the above criteria.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.
4. Click the **Download** to download all or selected columns in the Export LC details list. You can download the list in PDF or CSV format.
5. Click on the **Manage Column** to setup a column preference by rearranging or removing columns.

View Export Letter of Credit – Search Results



Field Description

Field Name	Description
LC Number	The LC number. Displays the link to details of the Export LC.
Applicant Name	The name of the LC applicant.
Beneficiary Name	The name of the LC beneficiary.
Customer Reference Number	The user provided customer reference number for the transaction.
LC Amount	The Export LC amount.
Equivalent LC Amount	The equivalent export LC amount.
Outstanding Amount	The Export LC outstanding amount.

Field Name	Description
Equivalent Outstanding Amount	The equivalent Export LC outstanding amount.
Issue Date	The issue date of the Export LC.
Date of Expiry	The Export LC expiry date.
LC Status	The Export LC status.
Total Equivalent Outstanding Amount	Displays the total outstanding equivalent amount in local currency.

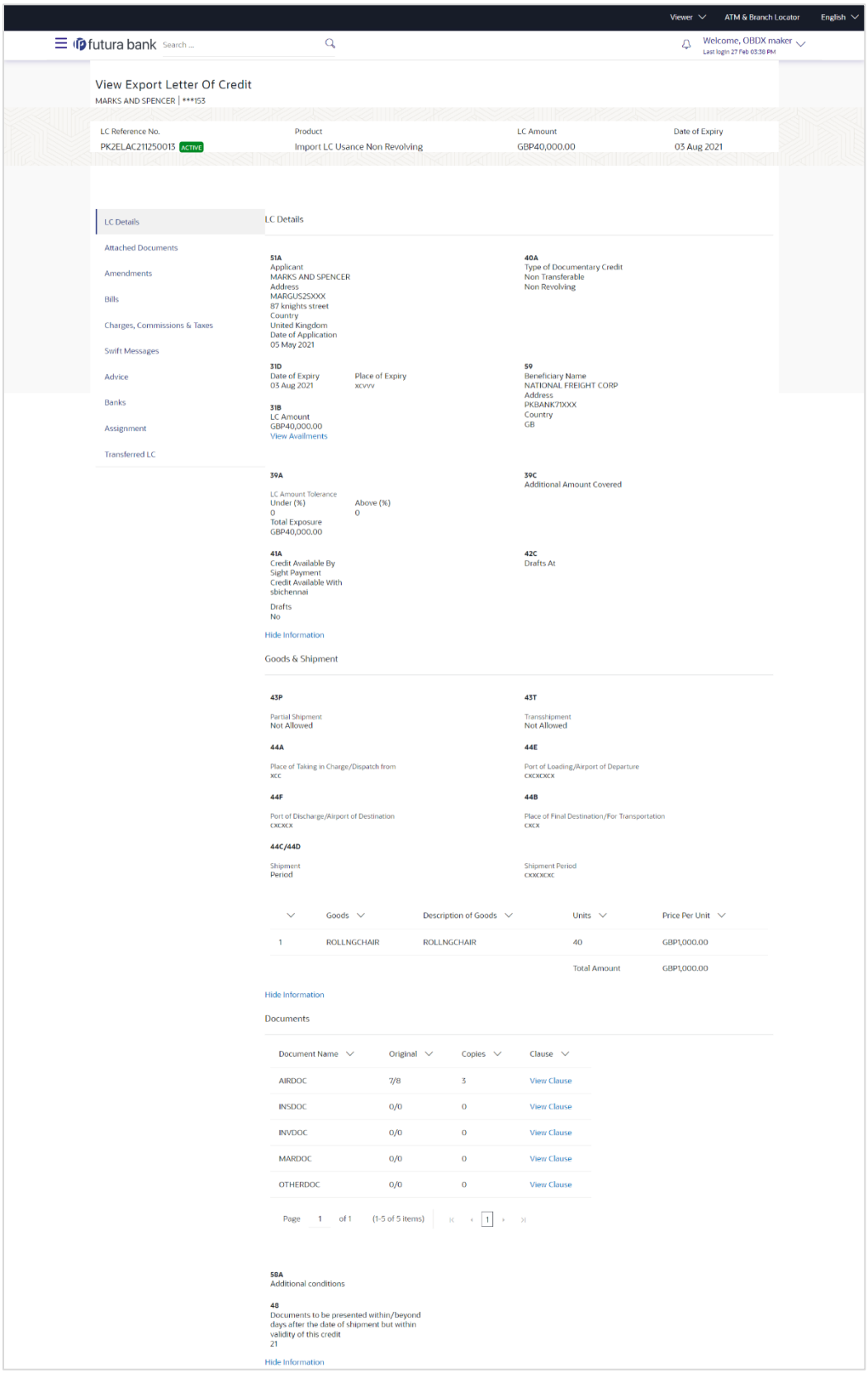
6. Click the required link in the **LC Number** column.
   The **View Export Letter of Credit** screen appears with the details of the selected LC.
   By default, the **LC Details** tab appears.
7. Click **LC Details** tab.

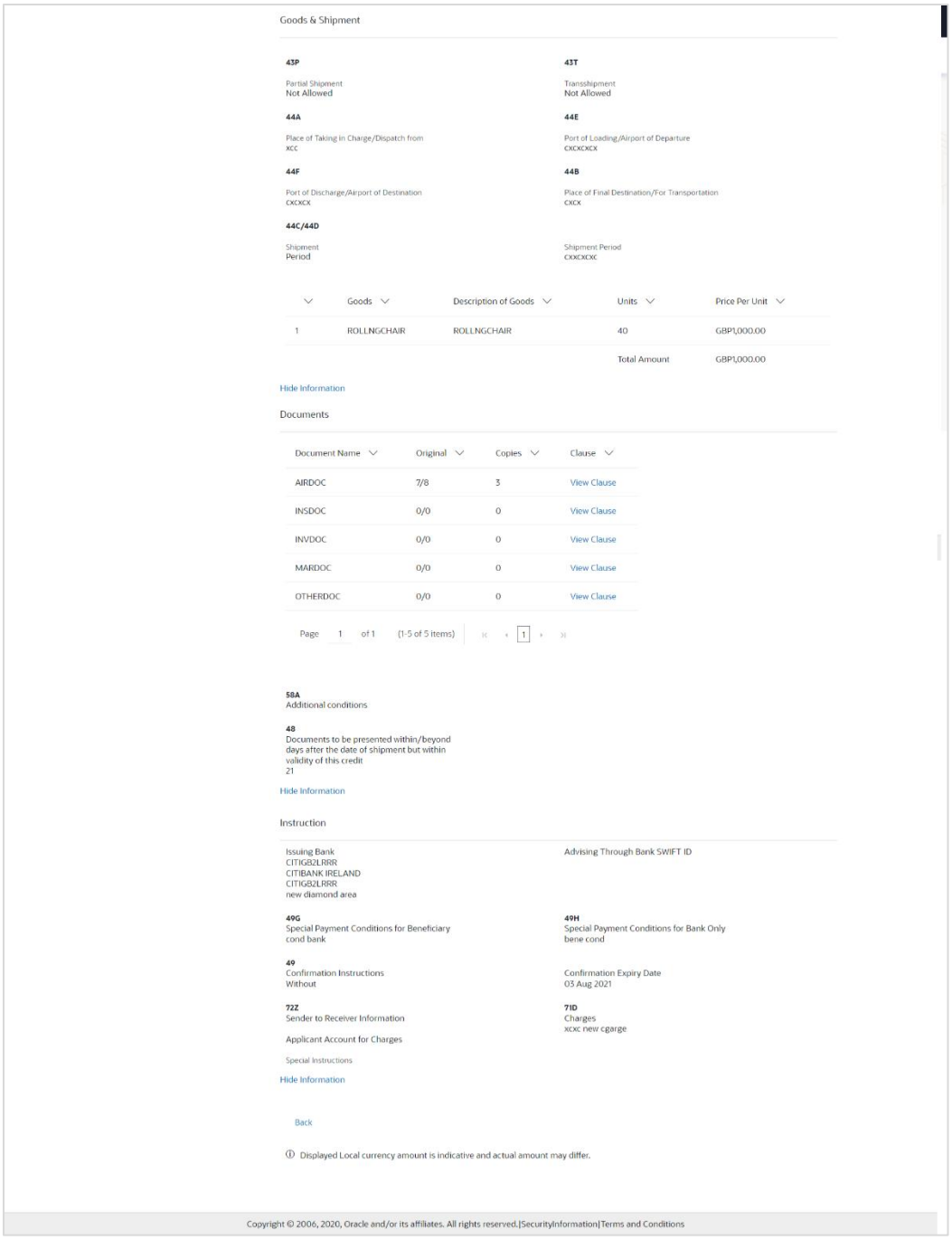
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

11.1 LC Details

1. Click **LC Details** tab.
   The **LC Details** tab appears in the **View Export Letter of Credit** screen.
   OR
   Click **Back**.
   The **View Export Letter of Credit** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export LC – LC Details





Field Description

Field Name	Description
Party Name and ID	The name and ID of LC applying party.
LC Reference No.	Displays the reference number of the LC.

Field Name	Description
Product	The export LC product name under which the LC is created.
LC Amount	The amount availed against the LC.
Date of Expiry	The date when the LC expires and holds no more valid.
Applicant	The name of LC applicant.
Address	Displays the LC applicant address.
Country	Displays the country of the LC applicant.
Date of Application	The date of LC application.
Date of Expiry	Displays the expiry date of the LC.
Place of Expiry	Displays the place of LC expiry.
LC Amount	Displays the amount and currency of the LC.
Type of Documentary Credit	The type of documentary credit are: • Transferable/ Non Transferable • Revolving/Non Revolving
Revolving Type	Indicates revolving type.
Auto Reinstatement	Under a revolving LC, the amount is reinstated or renewed without any specific amendments to the LC. The credit becomes available for use again automatically.
Cumulative	Displays whether the frequency is cumulative for the LC. The unused amount would be used in the new LC in case of cumulative LC. The options are: • Yes • No
Transferable	Displays the form of the LC, either transferable/ non-transferable.
Beneficiary Details	
Beneficiary Name	The name of the LC beneficiary.

Field Name	Description
Address	The address of the LC beneficiary.
Country	The country of the LC beneficiary.
Product Details	
Product	The Export LC product under which the LC is created.
More Information	
Following fields appear if you click the More Information link. Click the **Hide Information** link to hide the fields.	
LC Amount Tolerance Under %	Displays the tolerance of the LC, if tolerance is allowed.
Total Exposure	Displays the total LC amount including the positive tolerance, with the currency.
Credit Available By	Indicates the manner in which credit is available when the bank is authorized to pay, accept, negotiate or incur a deferred payment undertaking for the credit. The options are: • Acceptance • Def Payment • Mixed Payment • Negotiation
Credit Available With	Indicates the bank where credit is currently available with.
Negotiation/ Deferred Payment Details	Indicates the details of mixed payment. This field is appears if the Mixed Payment option was selected in the Credit Available By field.
Draft	Indicates the draft.
Additional Amounts Covered	This field specifies any additional amounts available to the beneficiary under the terms of the credit, such as insurance, freight, interest, etc.
Drafts At	The number of drafts available.
Drafts section	
The number of drafts available.	

Field Name	Description
Tenor (In Days)	The number of days of its validity.
Credit Days From	Displays the date from which the Draft tenure shall be counted.
Draft Amount	The amount which is seeked by beneficiary on representation of draft.
Drawee Bank	The name of drawee bank, which would represent draft for claiming money against LC.
Goods & Shipment	
Partial Shipment	Displays whether or not partial shipments are allowed under the documentary credit.
Transshipment	Displays whether or not transshipment is allowed under the documentary credit.
Place of Taking in Charge/ Dispatch From	The place of receipt from where shipment will be done.
Port of Discharge/ Airport of Destination	The port of discharge or airport of destination to be indicated on the transport document.
Port of Loading/ Airport of Departure	The port of loading or airport of departure to be indicated on the transport document.
Place of Final Destination/ For Transportation	The place of dispatch or taking in charge of the goods or loading on board.
Shipment	Displays the latest date for loading on board/ dispatch/ taken in charge.
Shipment Period	The period of shipment during which the goods are to be loaded on board /dispatched /taken in charge.
More Information	
Following fields appear if you click the More Information link.	
Click the **Hide Information** link to hide the fields.	
Sr No	The serial number for different lines of goods.
Goods	The type of good being shipped has to be chosen.
Description of Goods	The description of goods.

Field Name	Description
Units	The number of units of the goods
Price Per Unit	The price per unit of the goods.

Documents

Documents list have the list of documents along with the number of original or copies submitted and clauses they cater too.

Document Name	Displays the lists of all the documents required to be represented.
Original	Displays the number “n” out of “m” original documents will be provided to bank.
Copies	Displays the number of copies that will be submitted as a set of documents for LC.
Clause	Displays the default description of clauses, however user can modify the same.

More Information

Following fields appear if you click the **More Information** link.

Click the **Hide Information** link to hide the fields.

Additional Conditions	Additional Conditions
Documents to be presented within /beyond days after the date of shipment but within validity of this credit	The number of days after the date of shipment when the documents will be presented to bank. On adding these days to the date of application, it should be within validity period.
Instructions	
Issuing Bank	The name of the issuing bank.
Issuing Bank Address	The address of the issuing bank.
Advising Through Bank SWIFT ID	Displays the SWIFT ID and address of the Advising Bank.
Special Payment Conditions for Beneficiary	User can input special payment conditions applicable to the beneficiary, for example, post financing request/ conditions.

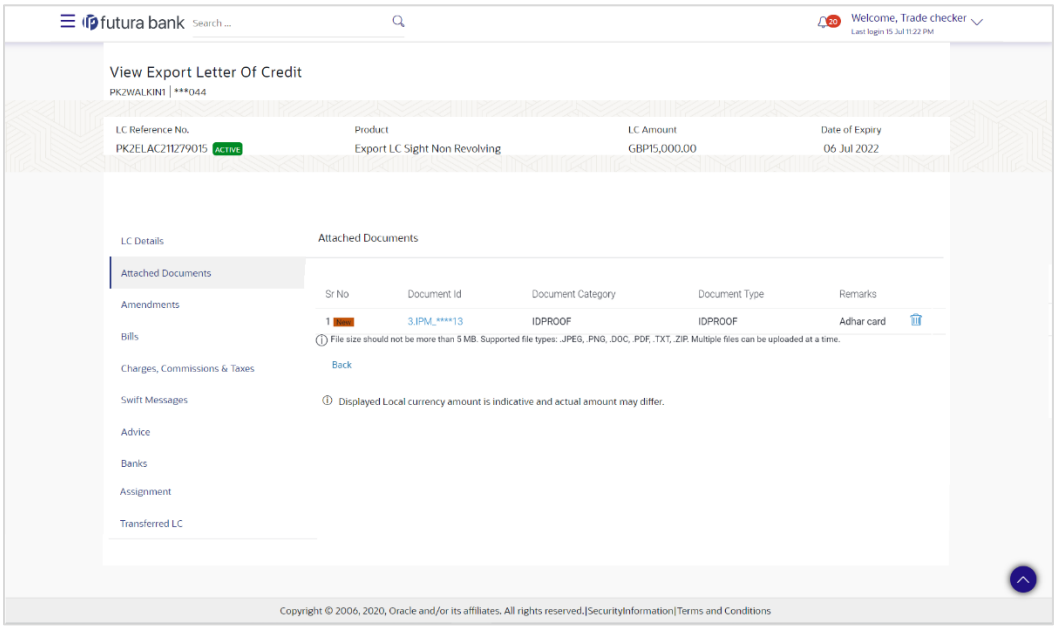
Field Name	Description
Special Payment Conditions for Bank Only	User can input special payment conditions applicable to bank without disclosure to the beneficiary, for example, post-financing request /conditions.
Confirmation Instructions	The confirmation instructions for the requested confirmation party.
Confirmation Expiry Date	The updated confirmation Expiry date for the LC.
More Information	
Following fields appear if you click the **More Information** link.	
Click the **Hide Information** link to hide the fields.	
Sender to Receiver Information	The additional information for the receiver.
Applicant Account for Charges	The applicant account for charges.
Charges	The details of charges.
Special Instructions	Any instructions provided to bank for LC is mentioned here.

11.2 Attached Documents

This tab displays the list of all documents uploaded by user. It allows the user to download the attachments done under the selected Export LC.

2. Click **Attached Documents** tab to view the attached documents.
   OR
   Click **Back**.
   The **View Export Letter Of Credit** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Attached Documents



Field Description

Field Name	Description
Sr No	The serial number of the attached document record.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.
Action	Action to be taken that is delete the attached document.

3. Click the required link in the **Document ID** column to download the attached document.

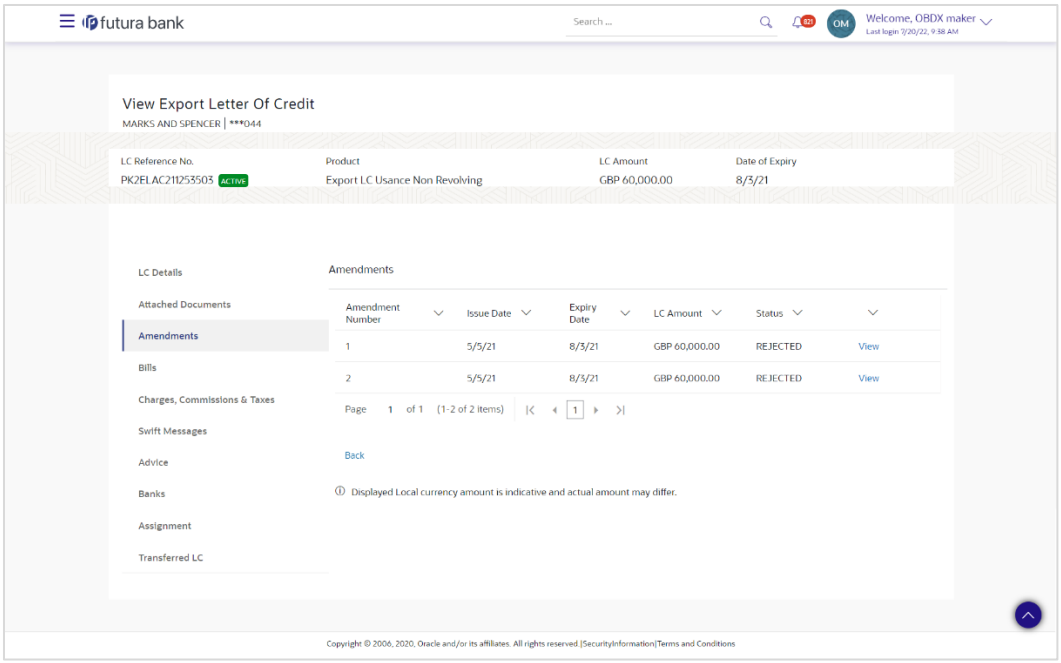
11.3 Amendments

This tab displays the amendments done to the LC such as shipment Date, LC value etc.

4. Click **Amendments** tab. The amendments detail appears.
   OR
   Click **Back**.

The **View Export LC** screen appears.
OR
Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export LC – Amendments



Field Description

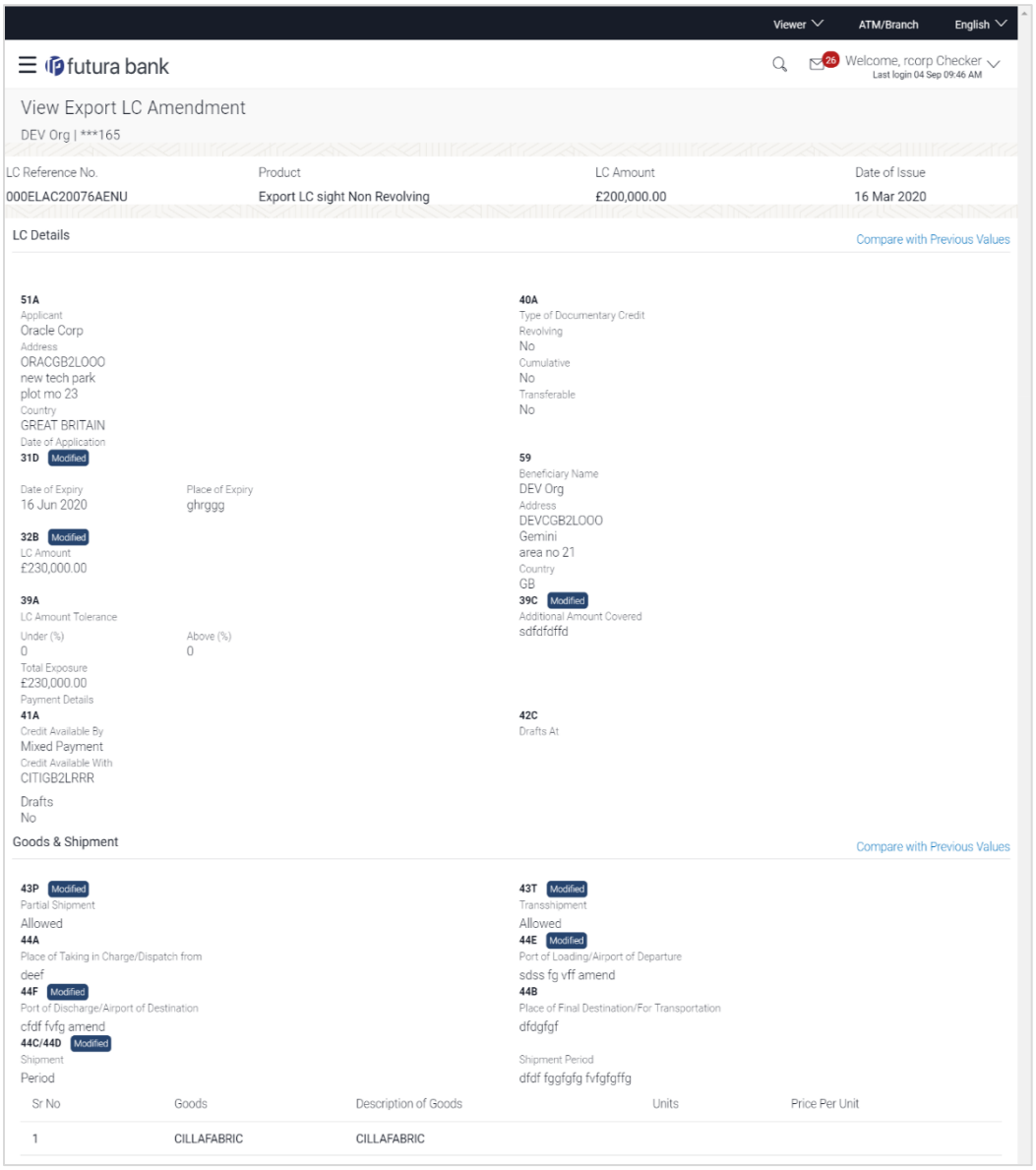
Field Name	Description
Amendment Number	Displays the amendment number of the LC. Displays the link to view the details of the LC Amendment.
Issue Date	Displays the issue date of the LC Amendment.
Expiry Date	Displays the new expiry date of the LC.
LC Amount	Displays the new LC amount.
Status	Displays the Status of LC Amendment.

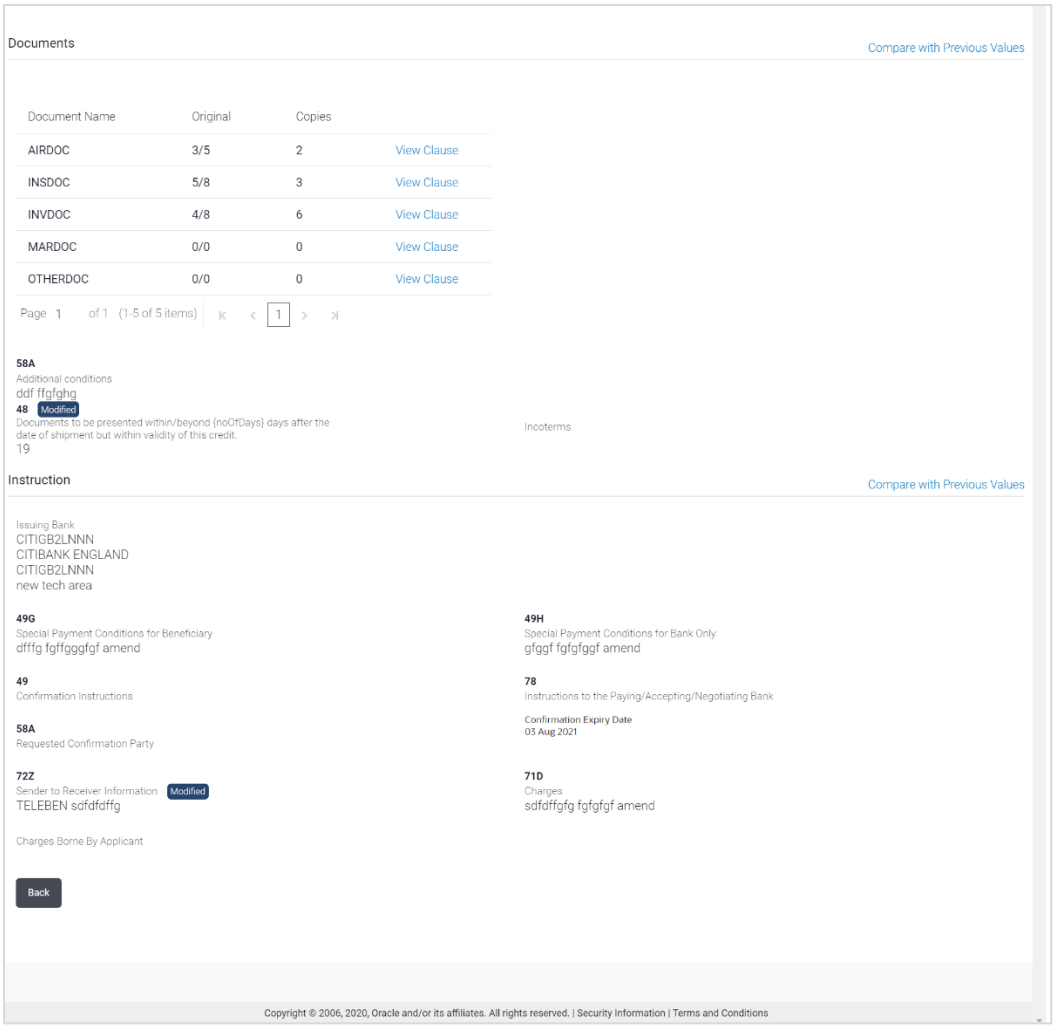
5. Click the required link in the **View** column. The **Export LC Amendment** screen with detailed Issued Amendments appears.
   OR
   Click **Back**.
   The **View Export LC** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

11.3.1 View Amendment Details

This screen allows the user to view the details of the amendment done under selected amendment number.

Issued Amendment – Detailed





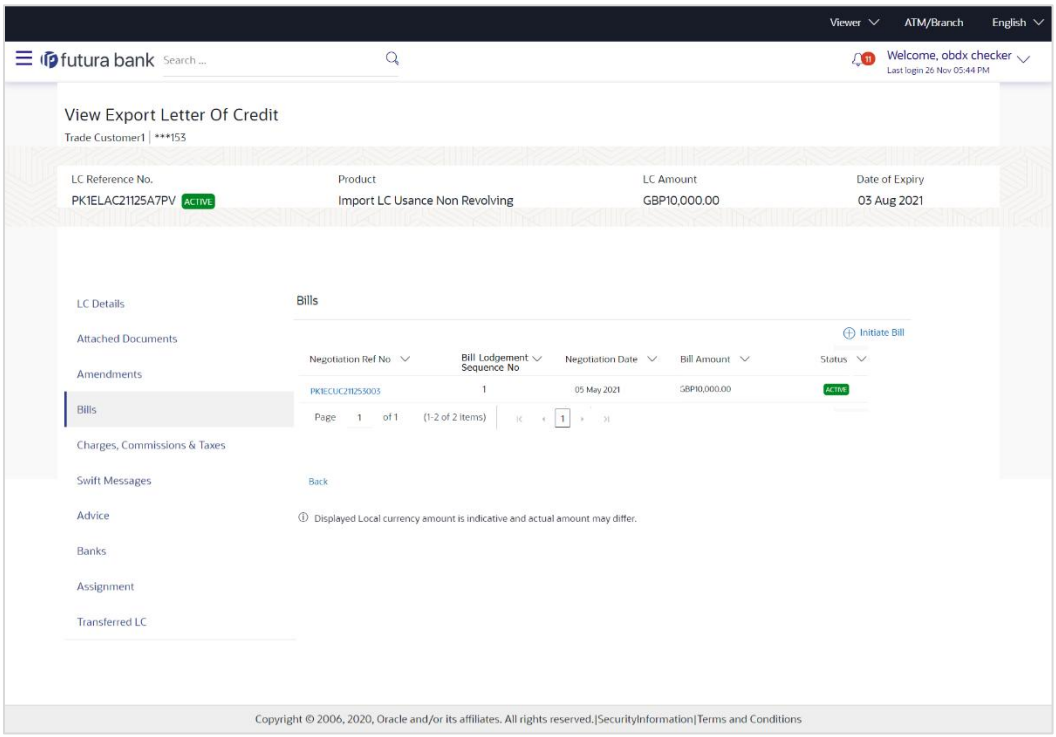
Note: The previous values of LC are displayed in Red so that user knows what has been changed.

11.4 Bills

This tab displays the list of Bills raised by the beneficiary.

6. Click **Bill** tab. The summary of all the Export Bills appears.
   OR
   Click **Back**.
   The **View Export LC** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export LC - Bills



Field Description

Field Name	Description
Initiate Bill	Displays the link to initiate a new Bill linked to the Export LC.
Negotiation Reference No.	Displays the negotiation reference number of the Export Bill. Displays the link to view the Export Bill details. Refer **View Export Bill**.
Negotiation Date	Displays the date on which the Bill is negotiated.
Bill Lodgement Sequence No	Indicates the sequence in which bill was lodged.
Status	Displays the status of the Bill.
Bill Amount	Displays the Bill amount with currency for the LC.

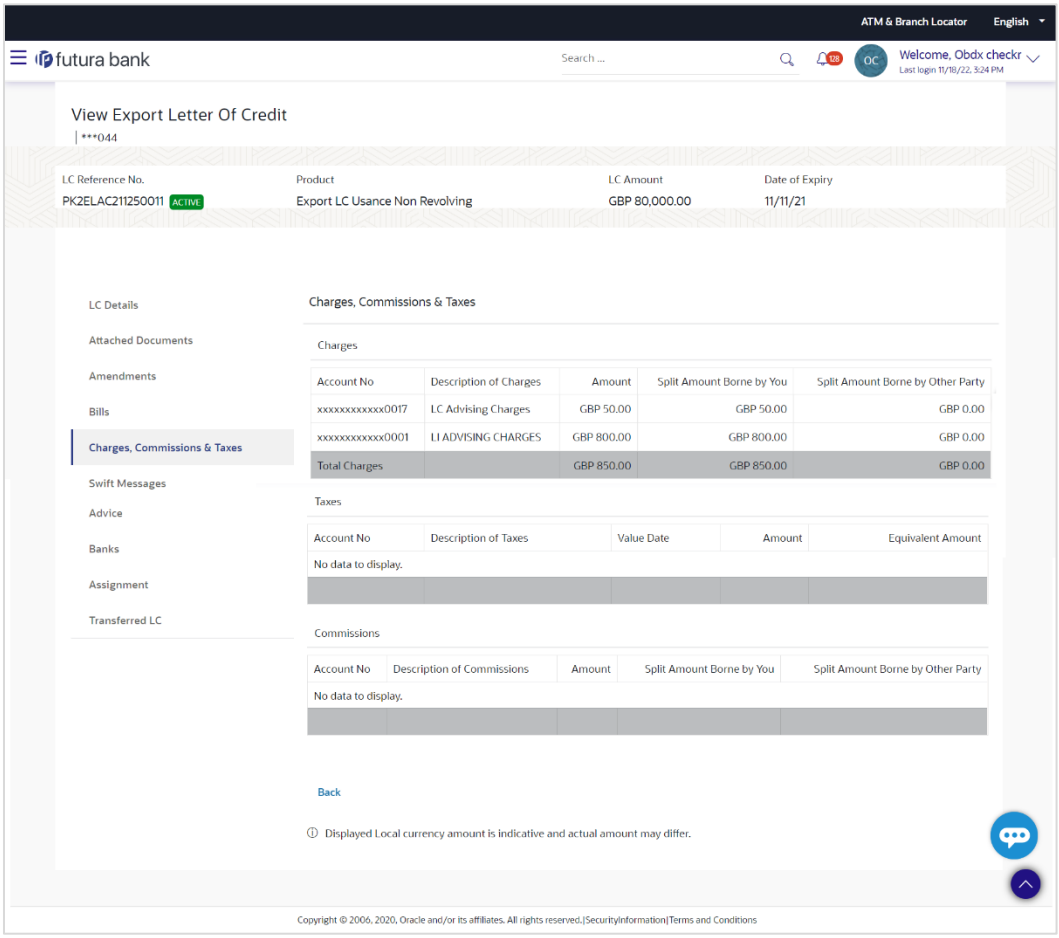
7. Click on **Negotiation Reference No.** to view the Inward Bill details The **View Export Bill-General Bill** details linked to the LC number screen appears. **Refer** View Export Bill.
   OR
   Click **Initiate Bill** to initiate a new Bill linked to the Export LC.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

11.5 Charges Commission & Taxes

This tab lists Charges, Commission and Taxes against LC such as LC making, SWIFT or amendment charges.

8. Click **Charges Commission & Taxes** tab to view the charges against LC.
   OR
   Click **Back**.
   The **View Export Letter of Credit** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export Letter of Credit- Charges



Field Description

Field Name	Description
Charges	
Account No.	Displays the account number for levying Cancellation Charges / Export Advice Charges.

Field Name	Description
Description of Charges	Displays the reason/ narration of charges levied for various LC processes.
Amount	Displays the amount charged for the process.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Charges	Displays the total charge amount.
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent tax amount.
Total Taxes	Displays the total Tax amount.
Commission	
Account No.	Debit account number of the applicant.
Description of Commissions	Displays the description of commissions.
Amount	Displays the amount of commission.
Split Amount Borne by You	Displays the split commission amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split commission amount which is to be paid by other party.
Total Commissions	Displays the total commission amount.

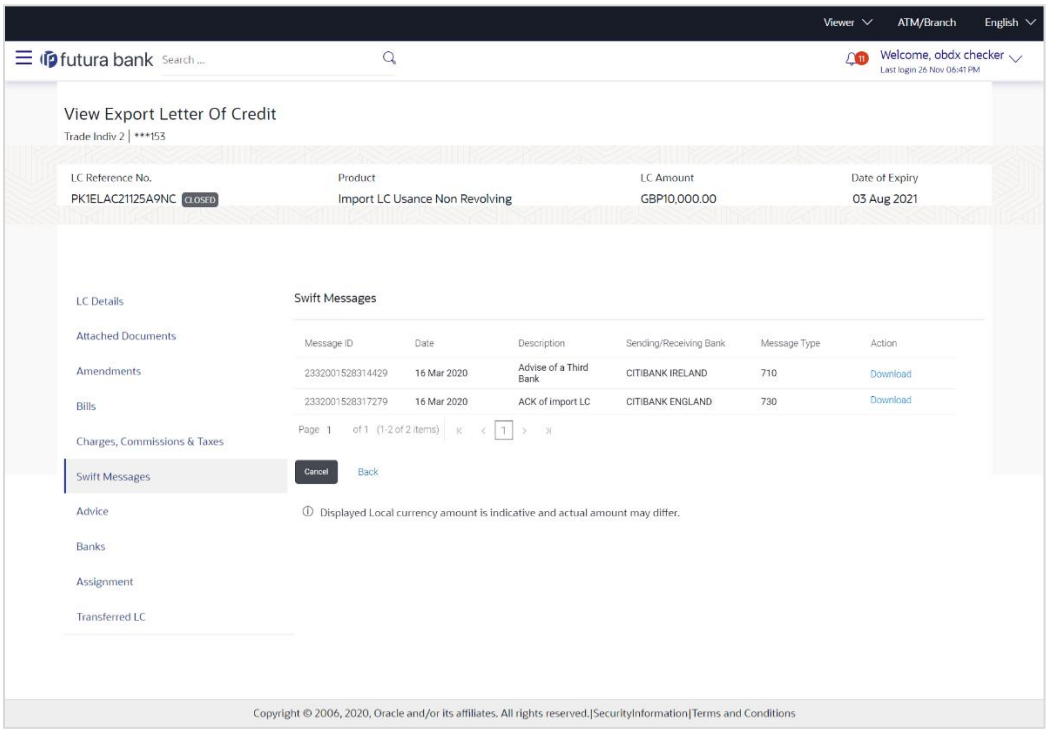
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

11.6 SWIFT Messages

This tab lists and displays list of all SWIFT messages between both the parties. It allows the user to view and download the SWIFT messages generated for the selected Export LC.

9. Click **SWIFT Messages** tab. The summary of all the all SWIFT messages between both the parties appears.
   OR
   Click **Back**.
   The **View Export** Letter of Credit screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export Letter of Credit- SWIFT Messages



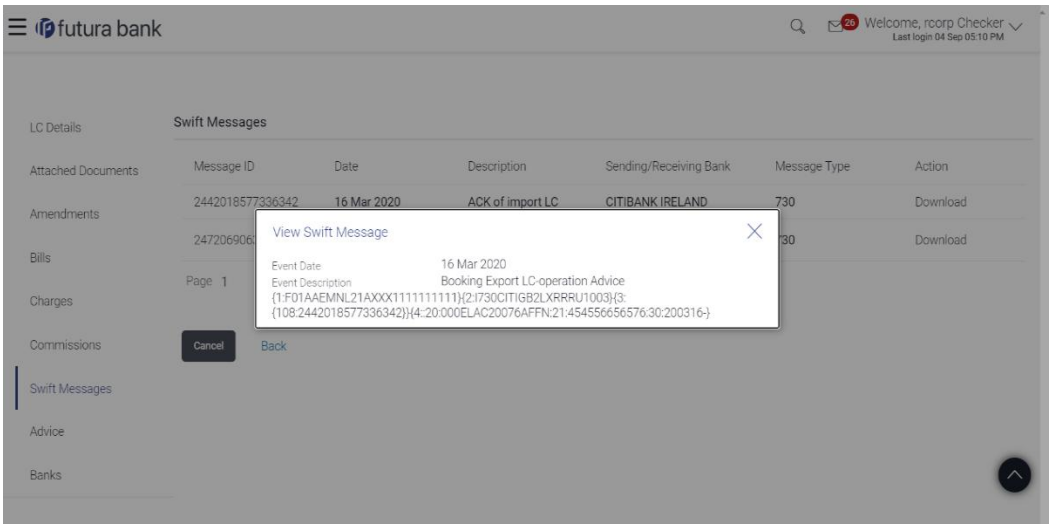
Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.

Field Name	Description
Sending/Receiving Bank	This displays the name of bank who has sent/received the message.
Message Type	This shows the type of message sent.
Action	The action to be taken that is to download the SWIFT details.

10. Click on the desired **Message ID** to view the respective SWIFT details.
    The SWIFT detail appears in popup window along with the event date and description.
    OR
    Click the Download link in the Action column of the SWIFT record to download the SWIFT messages in selected format, like PDF, if required. This is a password protected document.

11.6.1 SWIFT Messages Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

a. Click ✕ to close the window.

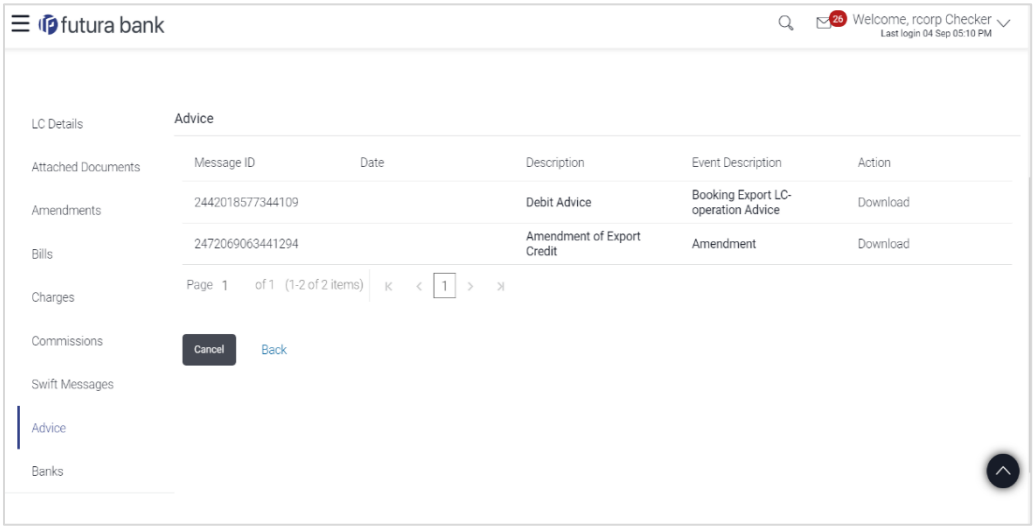
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

11.7 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advices generated for the selected Export LC.

11. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Back**.
    The **View Export LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export LC - Advices



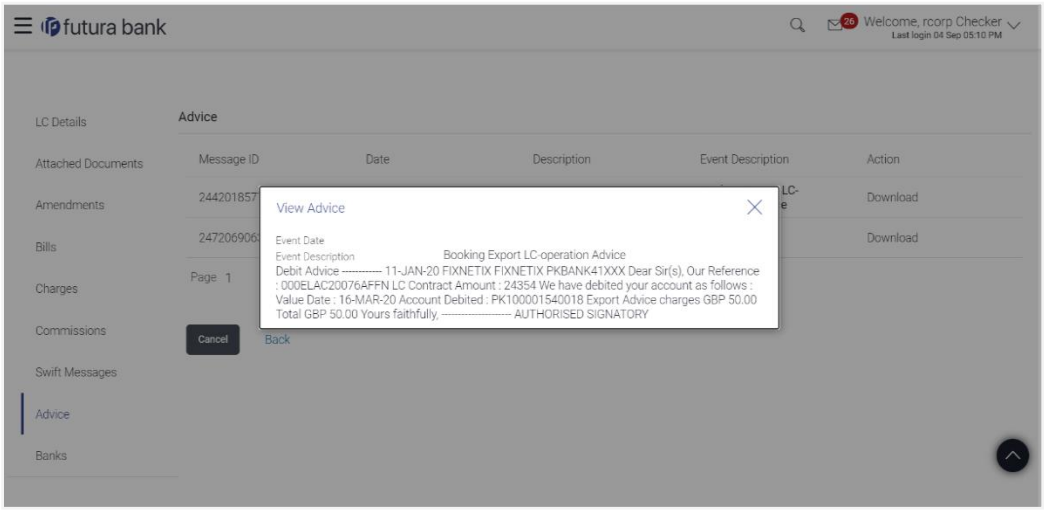
Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.

12. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
    OR
    Click the **Download** link in the **Action** column of the SWIFT record to download the SWIFT messages in selected format, like PDF, if required.

    This is a password protected document.

11.7.1 Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

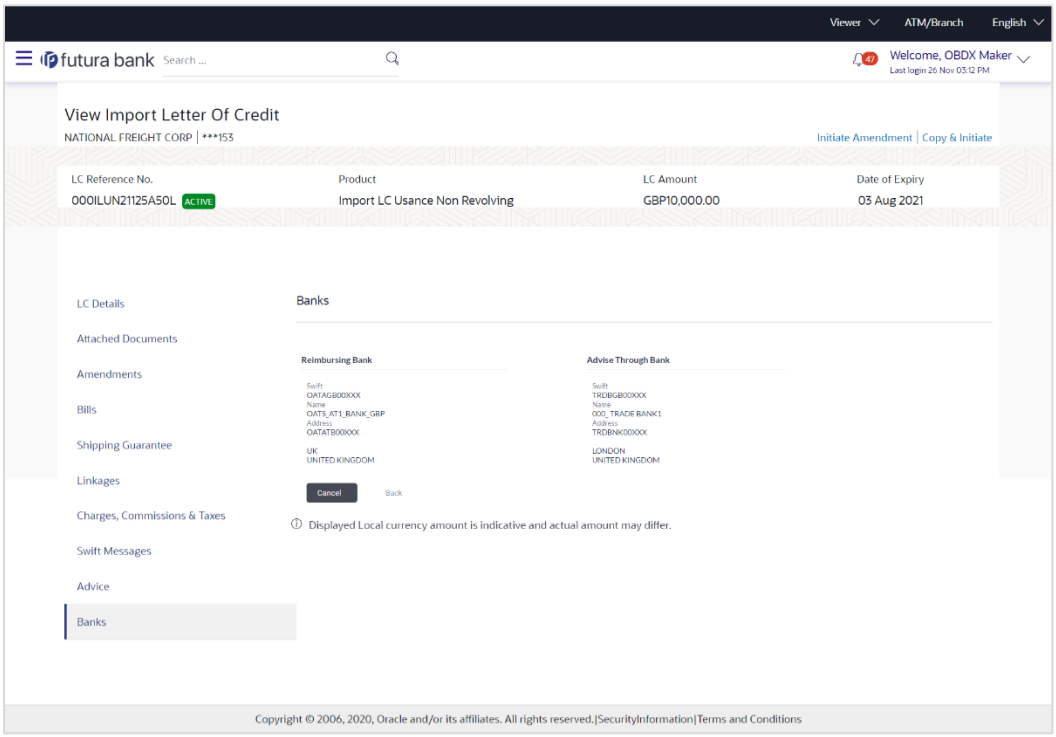
a. Click ✕ to close the window.

11.8 Banks

This tab denotes the banks which are involved for other than for issuing purpose like Negotiating Bank, Confirming Bank, Advising through Bank etc. Only the details of banks involved in transaction will appear here.

13. Click **Bank** tab. The summary of all the banks which are involved in transactions other than issuing purpose.
    OR
    Click **Back**.
    The **View Export LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export LC – Banks tab



Field Description

Field Name	Description
Reimbursing Bank	
SWIFT	Displays the SWIFT Id of the Reimbursing Bank.
Name	Displays the name of the Reimbursing Bank.
Address	Displays the address of the Reimbursing Bank.
Country	Displays the country of the Reimbursing Bank.
Confirming Bank	
SWIFT	Displays the SWIFT Id of the Confirming Bank.
Name	Displays the name of the Confirming Bank.
Address	Displays the address of the Confirming Bank.
Country	Displays the country of the Confirming Bank.

Field Name	Description
Advise Through Bank	
SWIFT	Displays the SWIFT Id of the Advise Through Bank.
Name	Displays the name of the Advise Through Bank.
Address	Displays the address of the Advise Through Bank.
Country	Displays the country of the Advise Through Bank.

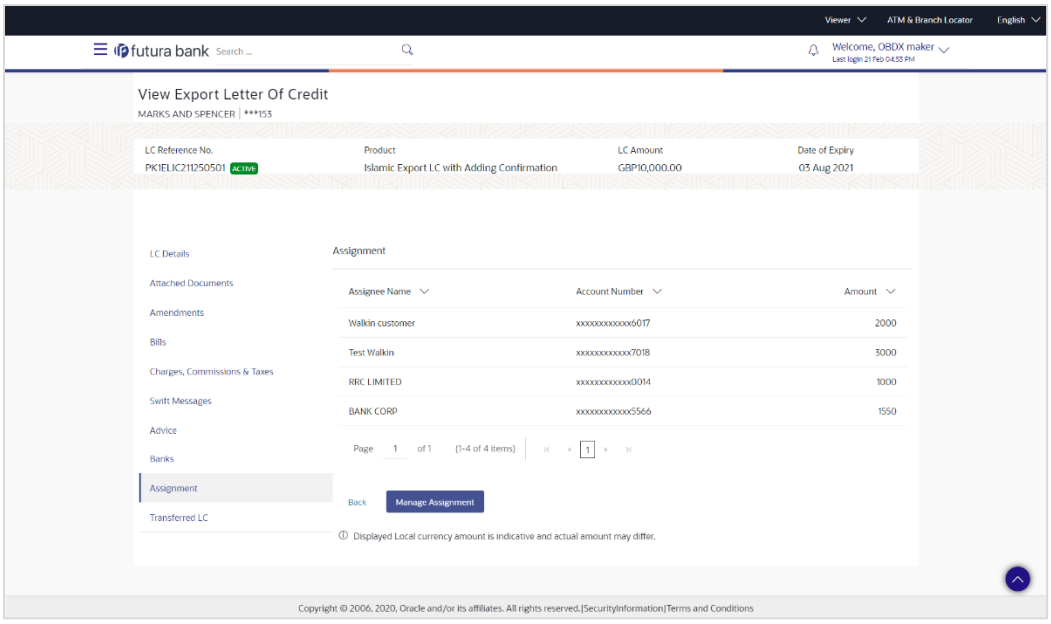
14. Click **Back**.
    The **View Export LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

11.9 Assignment

This tab denotes the assignee which receives proceeds from the issuing or confirming bank.

15. Click **Assignment** tab. The summary of all the banks which are involved in transactions other than issuing purpose.
    OR
    Click **Back**.
    The **View Export Letter of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears

View Export Letter of Credit



Field Description

Field Name	Description
Assignee Name	The name of the assignee to whom the proceeds is to be assigned.
Account Number	The account number of the assignee.
Amount	The amount that was proceeds to the assignee.

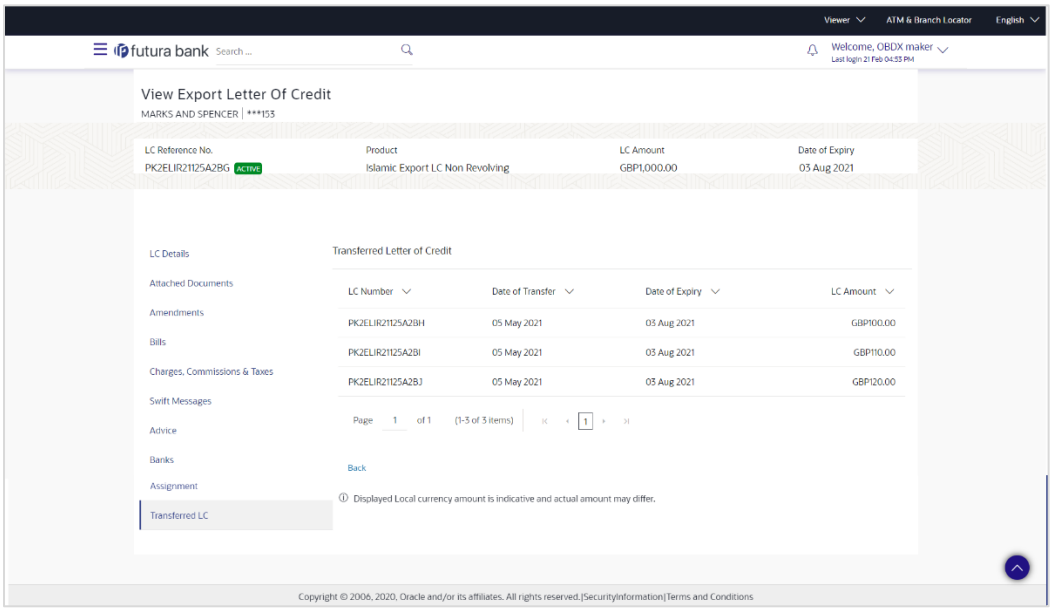
16. Click **Manage Assignments** to manage the assignees.

11.10 Transferred LC

This tab denotes the list of transferred lc.

17. Click **Transferred LC** tab. The summary of all the banks which are involved in transactions other than issuing purpose.
    OR
    Click **Back**.
    The **View Export Letter of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Export Letter of Credit – Transferred LC



Field Description

Field Name	Description
LC Number	The parent LC number.
Date of Transfer	The date of transfer of the LC.
Expiry Date	The expiry date of the LC.
LC Amount	The currency under which the LC can be issued. Indicates the amount for the Letter of Credit.

18. Click **Back**.
    The **View Islamic Export Letter of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

FAQs

1. **Can I see LCs which has expired?**

   Yes, you can look details of LCs which are expired, active, closed or on hold.

2. **Can I see Bills linked to my LC?**

   Yes, on clicking Bills section, you will have a summary and link to attach Bills under the LC.

3. **Why only certain Incoterms, documents or clauses coming, not the others?**

   It depends on the LC product chosen while creating; all these are dependent on the LC product.

4. **How many amendments are possible and how to keep track?**

   Application will show you all the fields with their values and the amendments done to it. The details of amendments are displayed in the amendment section.

12. LC Amendment Acceptance

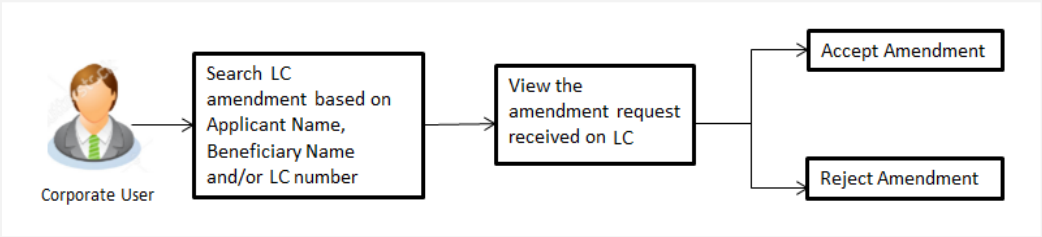
User can search amendments under Export Letter of Credits using various parameters like Beneficiary Name, LC Number, and Applicant Name etc. The user can accept / reject LC Amendments. The amended value comes on the screen and the previous value is shown beneath the same field in red.

If an amendment is initiated under the Parent LC to reduce the LC amount with the beneficiary's consent, but before the beneficiary's consent is received, and the Parent LC amount is utilized by transferring the LC, then during the Export LC Amendment Acceptance, if the user attempts to accept the amendment and sufficient balance is not available under the Parent LC, the system displays an error message and prevent the user from reducing the Parent LC amount.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Workflow



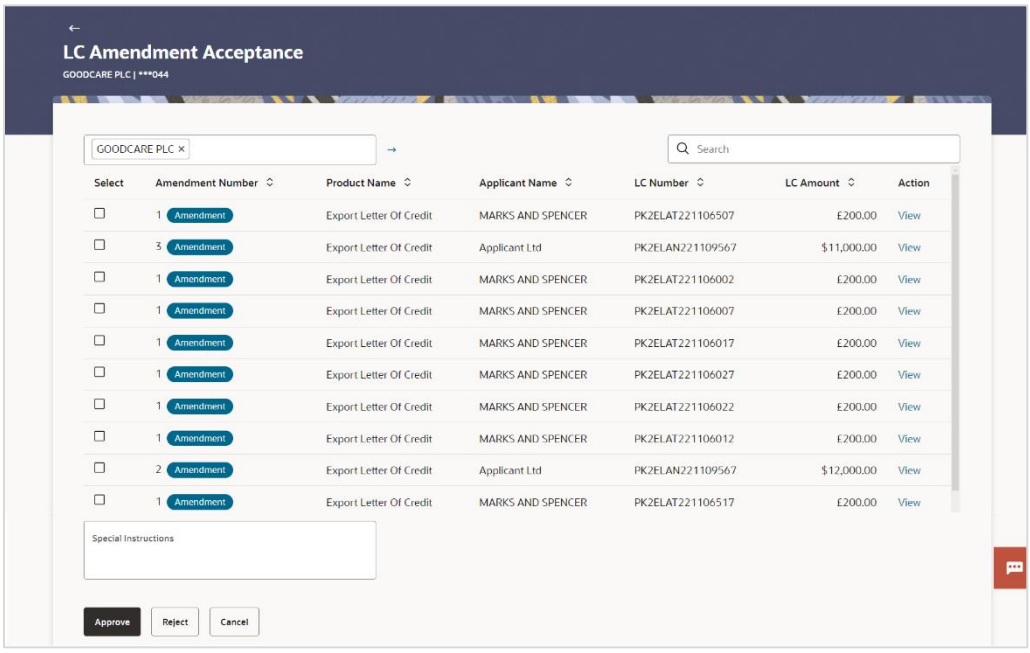
How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter of Credit > Export Letter of Credit > Export LC Amendment Acceptance > LC Amendment Acceptance

To search LC Amendments:

1. Enter the search criteria, if required
2. Click **Search.**
   The **LC Amendment Acceptance** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

LC Amendment Acceptance - Search Results



Field Description

Field Name	Description
Search	This field allows the user to search the Export LC by entering the search criteria like Applicant Name, LC Number etc.
All Beneficiaries	The name of the beneficiary of the Export LC.
Search Results	This section displays the search results.
Amendment Number	The amendment number of the LC.
Product Name	The product of the LC for which amendment acceptance is required.
Applicant Name	The name of the LC applicant.
LC Number	The LC number against which amendment acceptance is required.
LC Amount	The amount of Export LC.
View	Click the View link to view the export LC amendment screen.
Special Instructions	Any instructions provided to bank for LC is mentioned here.

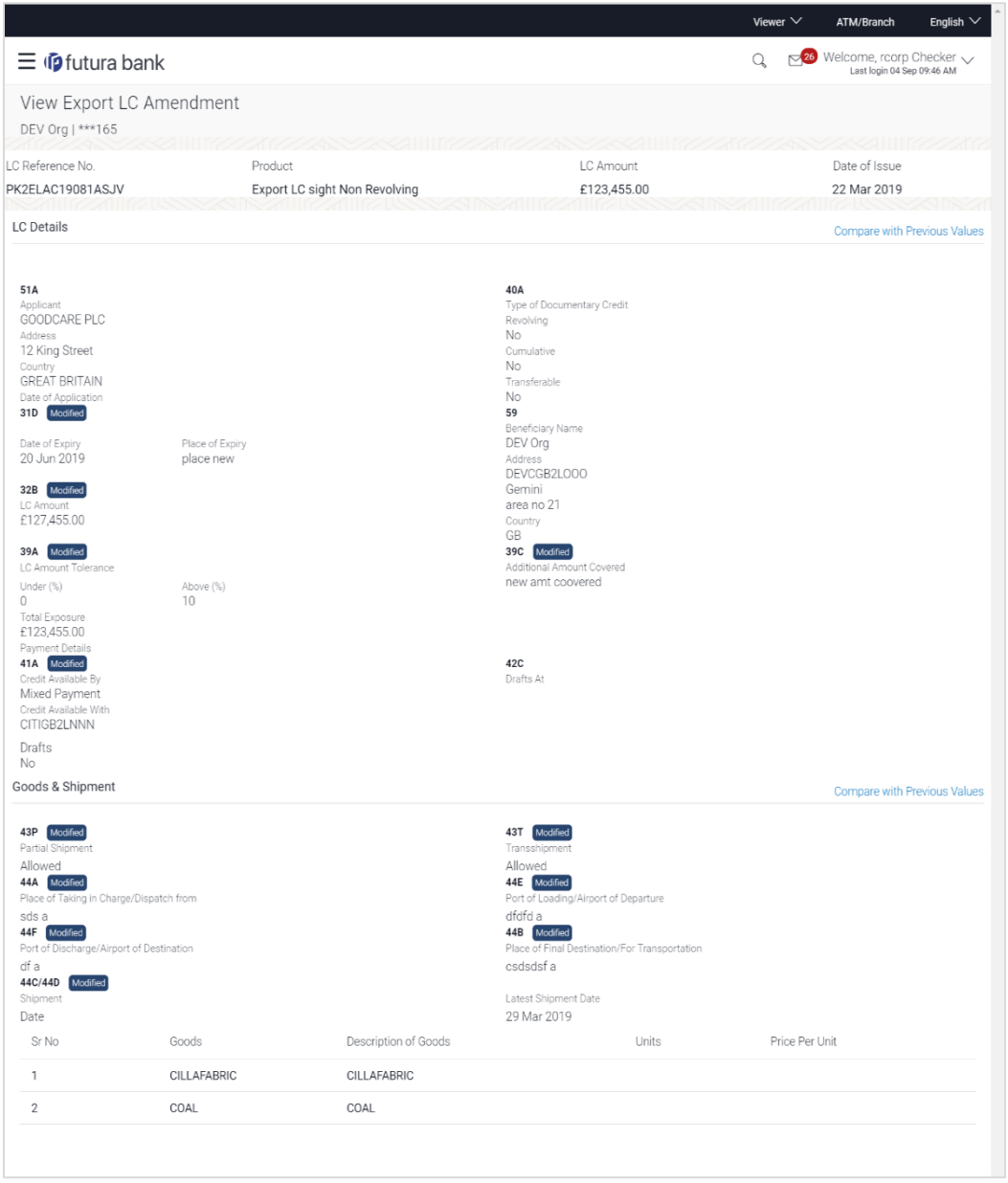
3. Select the desired Amendment Number record.

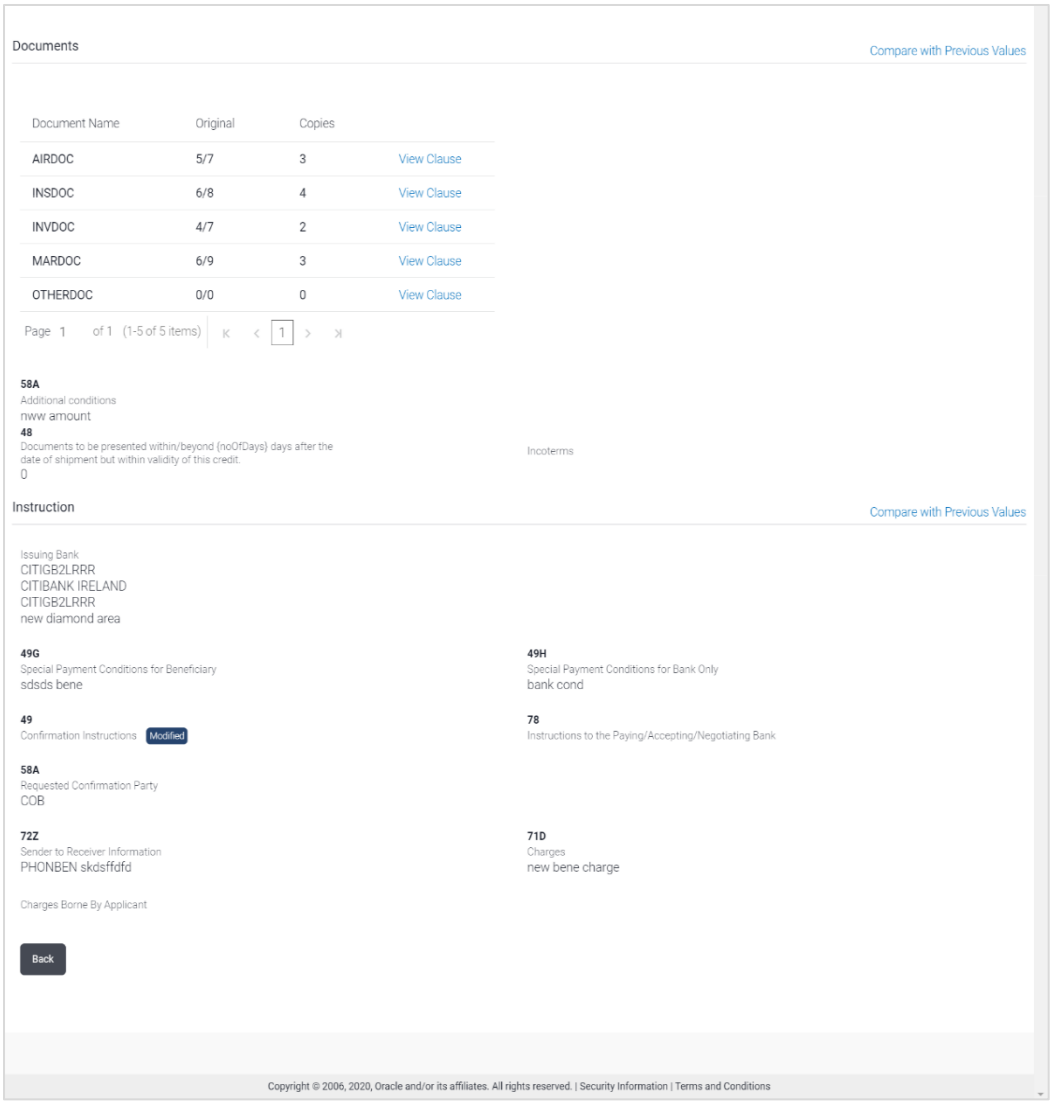
4. In the **Special Instructions** field, enter the remarks/special instructions.
5. Click on the desired **View** link to view the export LC amendment screen.
   The amendment details appear.
6. Click **Approve** to accept the amendment.
   OR
   Click **Reject** to reject the amendment.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Note: If reduction in LC amount as part of LC Amendment is greater than the Available amount, system displays an error to user.

7. The success message initiation of LC Amendment Acceptance appears along with the reference number.
8. Click **Go to Dashboard**, to navigate to the dashboard.

LC Amendment Acceptance - Amendment Details





Note: For field details, refer section **Initiate LC Details** tab.

9. Click **Back**. The **LC Amendment Acceptance** screen with search result appears.

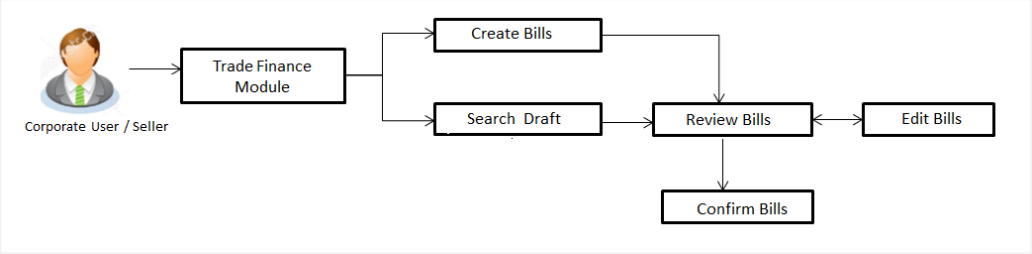
13. Initiate Bills

Using this option, user can initiate Bill in the application. It will be linked to a Letter of Credit.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Workflow



User has two options to initiate Bills

a. Using existing Drafts

b. Initiating Bills (New Application)

These are explained in detail underneath.

How to reach here:

Dashboard > Toggle menu > Trade Finance > Export Letter of Credit > Initiate Bills
OR
Dashboard > Trade Finance > Overview > Quick Links > Lodge Bill

13.1 Search Bills Drafts

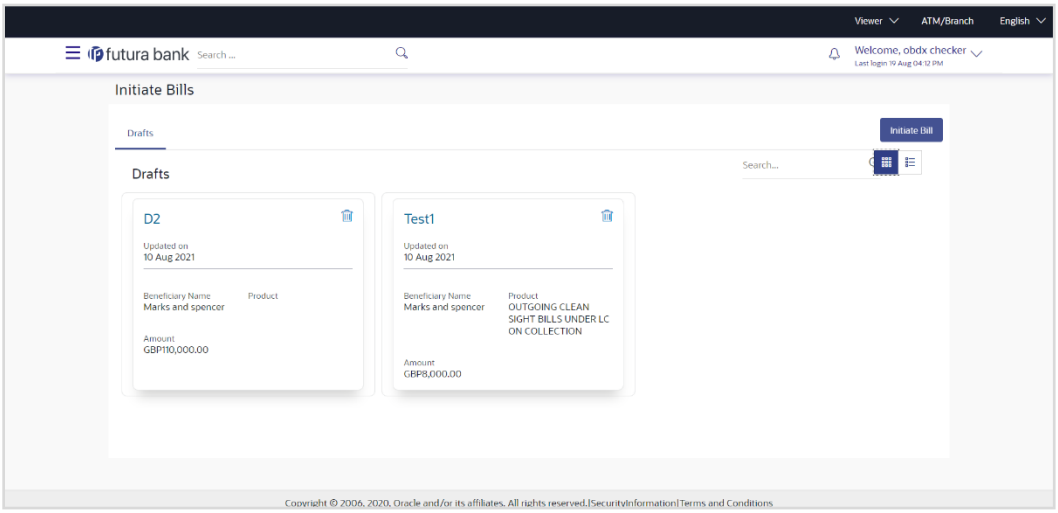
User can save Bills application as a Draft so that it can be used if required in future. User can search the saved Bill draft using Draft Name.

Note: Bill Application saved as **Draft** can be used only one time for Bill Application initiation.

To search the Bill draft:

1. In the **Search** field, enter the draft name.
2. Click . The saved Bill draft appears based on search criteria.

Bills Draft - Search Results



Field Description

Field Name	Description
Search Results	This section displays the search results.
Draft Name	The name of the Bill application saved as draft.
Updated On	The date on which the draft was saved.
Beneficiary Name	Displays the name of the beneficiary of the bill.
Product	Displays the product type as coming from Host.
Amount	Displays the bill amount.

3. Click **Initiate Bills** to initiate the bill transaction.
   OR
   Click  or  to view the initiate LC draft as Card or Tabular view.

13.2 Initiate a Bill

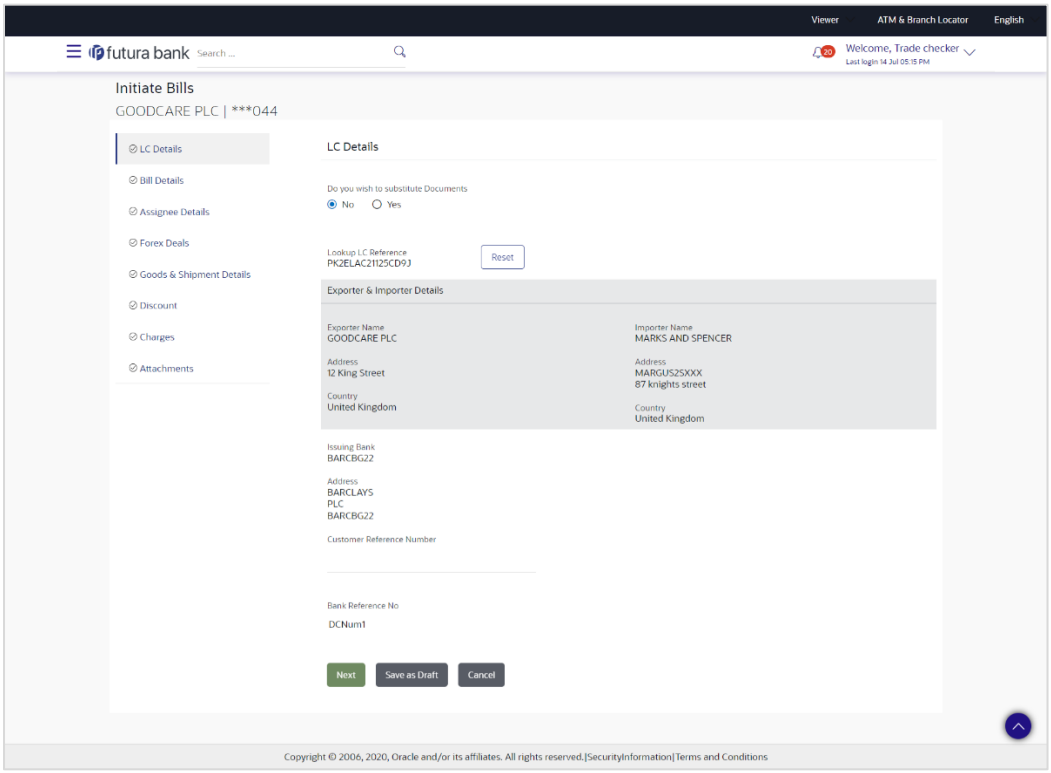
Using this option, the user can initiate a Bill in the application. To initiate a Bill in the application, the user has to enter details such as LC number, Parties details, and Bill details etc. The user can also give specific instructions to bank.

There also an option to allow substitution of documents while initiating Bill. The user, who is the first beneficiary of Transferable LC, and has received a drawing under the transferred LC wishes to initiate a drawing under parent LC with substitution of the received documents.

To initiate a Bill:

1. Click **Initiate Bills** on **Initiate Bills** screen.

Initiate Bills



Field Description

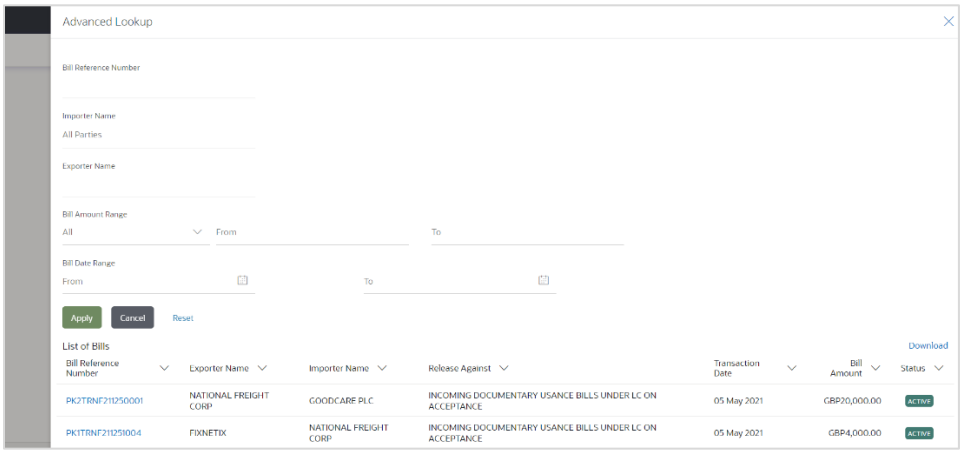
Field Name	Description
Party ID	The party ID of applying party.
Branch	The bank branch where the Bills contract is to be created.
Do you wish to substitute Documents	The option, whether to allow the substitution of documents under Transferred LC or not. The options are: • No • Yes
Lookup Transfer LC Bill No.	The option to select Transfer LC linked bill reference number, which is attached to the Bill. This field appears, if the user selects **Yes** option **in Do you wish to substitute Documents** field.

Field Name	Description
Parent Export LC No.	The parent export LC number, from which the user wishes to initiate a drawing with substitution of the received documents. This field appears, if the user selects **Yes** option in **Do you wish to substitute Documents** field.
Outstanding LC Amount	The outstanding LC amount. This field appears, if the user selects **Yes** option in **Do you wish to substitute Documents** field.
Lookup LC Reference No.	The option to select LC reference number, which is attached to the Bill. This field appears, if the user selects **No** option in **Do you wish to substitute Documents** field.
Exporter & Importer Details	
Exporter Name	The name of Exporter party.
Address	The address of Exporter party.
Country	The country of Exporter party.
Importer Name	The name of Importer party.
Address	The address of Importer party.
Country	The country of Importer party.
SWIFT Code	The SWIFT code of issuing Bank.
Issuing Bank Name	The name of Bank who acts on behalf of Drawee.
Address	The address of Issuing Bank.
Country	The name of Issuing Bank's country.
Customer Reference Number	The user provided customer reference number for the transaction.
Bank Reference Number	The user provided bank reference number for the transaction.

2. In the **Do you wish to substitute Documents** field, select the appropriate option.
3. If you select **Yes**;

a. From the **Lookup Import Bill Reference No** list, select the appropriate import bill reference number.
OR
Click the **Advanced Lookup** link. The Advanced Lookup overlay screen appears.

Advanced Lookup



Field Description

Field Name	Description
Bill Reference No.	The import bill reference number, which is attached to the Bill.
Importer Name	The name of Importer party.
Exporter Name	The name of Exporter party.
Bill Amount Range	The Bill amount range.
Currency	The currency of the bill.
Bill Date Range	The bill start date and end date.
List of Bills	
Bill Reference Number	The import bill reference number.
Exporter Name	The name of Exporter party.
Importer Name	The name of Importer party.
Release Against	The LC against which the bill is released.

Field Name	Description
Transaction Date	The date of the transaction.
Bill Amount	The Bill amount.
Status	The status of the bill.

i. Enter the filter criteria to search the bill.

ii. Click **Apply**. The **Advanced Lookup** screen appears with the search results.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to clear the filter criteria.

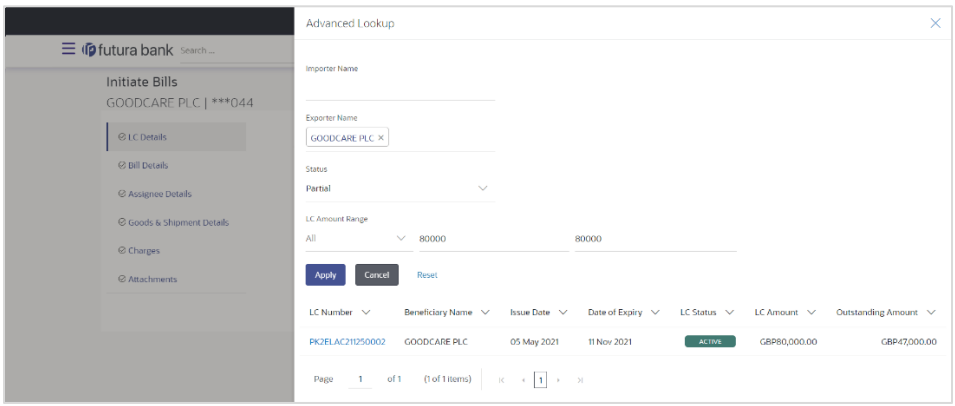
iii. Click on the desired **Bill Reference Number** link.

4. Click **Verify**. The parent Export LC details appear.
OR
Click **Reset** to clear the search.

5. In the **Do you wish to substitute Documents** field, if you select **No** option;

   a. From the **Lookup Import Bill Reference No**. list, select the appropriate import bill reference number.
   OR
   Click the **Advanced Lookup** link. The **Advanced Lookup** overlay screen appears.

Advanced Lookup



Field Description

Field Name	Description
Importer Name	The name of Importer party.
Exporter Name	The name of Exporter party.

Field Name	Description
Status	The status of the LC. The options are: • Partial • Full • Undrawn
Currency	The currency of the bill.
LC Amount Range	The LC amount range.
Search Results	This section displays the search results.
LC Number	The LC reference number.
Beneficiary Name	The name of the beneficiary of the LC.
Issue Date	The issue date of the LC.
Date of Expiry	The expiry date for the LC.
Exporter Name	The name of Exporter party.
Importer Name	The name of Importer party.
LC Status	The status of the LC.
LC Amount	The LC amount.
Outstanding Amount	The outstanding amount against LC.

i. Enter the filter criteria to search the bill.

ii. Click **Apply**. The **Advanced Lookup** screen appears with the search results.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to clear the filter criteria.

iii. Click on the desired **LC Number** link.

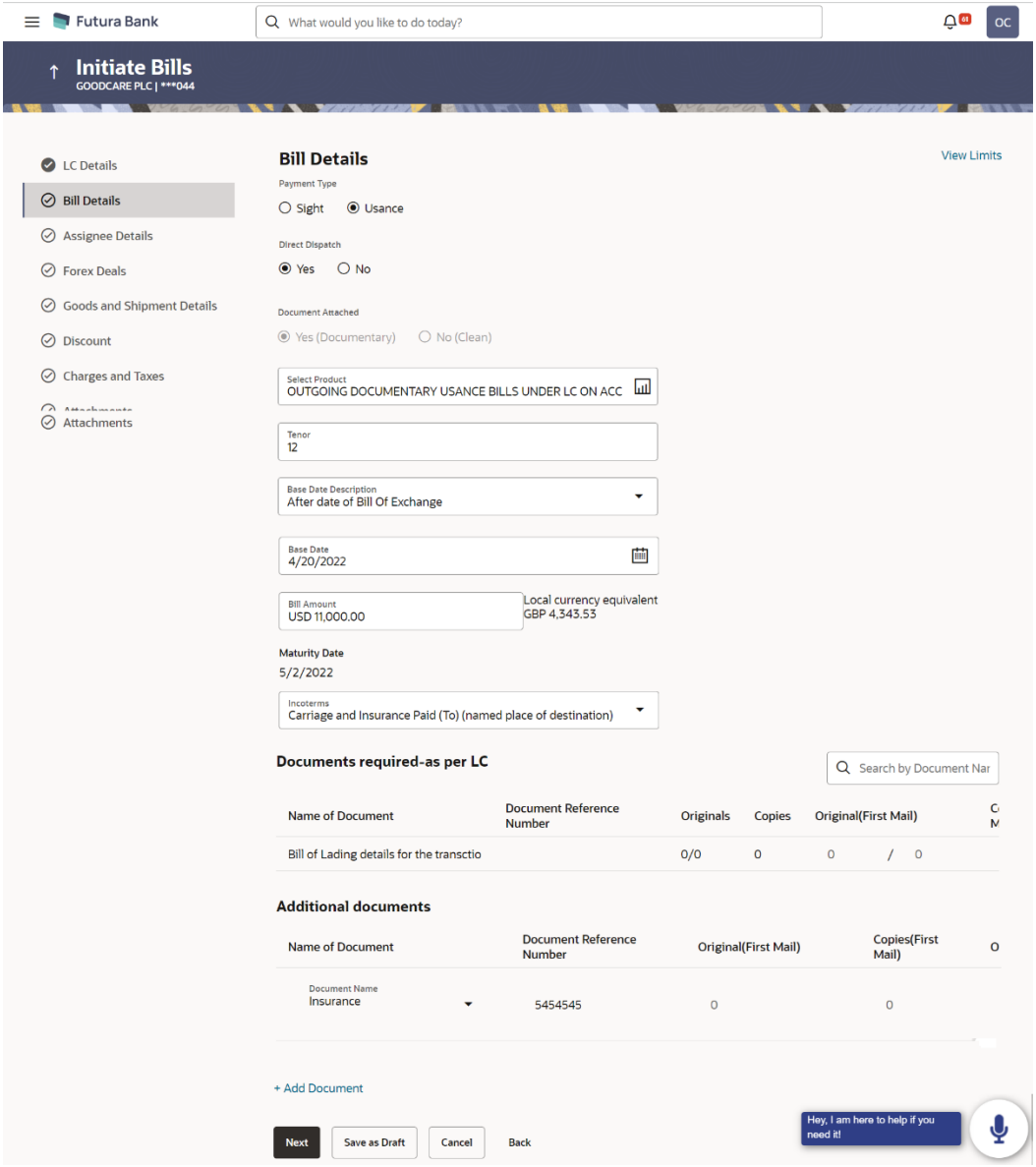
6. Click **Verify**. The exporter and importer details appear.
OR
Click **Reset** to clear the search.
7. In the **Issuing Bank** field, enter SWIFT code of Issuing Bank.

8. Click **Verify** to verify the details.
   The Issuing bank details appears.
   OR
   Click **Reset** to cancel entered details.
9. In the **Customer Reference Number** field, enter the user provided customer reference number.
10. In the **Bank Reference Number** field, enter the user provided bank reference number.
11. Click **Next** or click the **Bill Details** tab.
    The B**ill Details** tab appears in the **Initiate Bills** screen.
    OR
    Click **Save As Draft,** system allows transaction details to be saved as a draft. (For more details, refer **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

13.2.1 Initiate Bills - Bill Details tab

This tab captures the bill details of the initiate Bills application process.

Initiate Bills – Bill Details tab



Field Description

Field Name	Description
Payment Type	The type of payment associated with the Bill. The options are: • Sight • Usance •

Field Name	Description
View Limit	Click the link to open the Facility Summary screen.
Direct Dispatch	The option allows the user to select whether the bills to be dispatched directly or not. The options are: • Yes • No
Document Attached	It asks user if any document is a part of Bill. The options are: • Yes (Documentary) No (Clean)This field is enabled if **No** option is selected in **Direct Dispatch** field.
Select Product	Indicates the product type as coming from Host based on the input parameters (Payment/ LC linkage /Customer ID).
Tenor	The tenor of the Bill. This field is enabled if **Payment Type** is **Usance.**
Base Date Description	This depicts the base code and its description. It describes what the chosen base date for application is.
Base Date	The date to be considered as base date for Bill application.
Bill Amount	The bill amount.
Bill Currency	The base currency in which Bill is originated.
Local Currency Equivalent	The Bill amount in local currency.
Maturity Date	The tenor added to the base date, when the Bill ceases to exist.
Incoterm	Indicates the INCO terms for the LC application.
Below Tenor related fields appear if the user selects **Multi Tenor** option in **Payment Type** field.	
Serial No.	The serial number of the tenor record.
Base Description	This depicts the base code and its description. It describes what the chosen base date for application is.

Field Name	Description
Base Date	The date to be considered as base date for Bill application.
Tenor Days	The tenor days of the Bill.
Transit Days	The transit days of the Bill.
Maturity Date	The tenor added to the base date, when the Bill ceases to exist.
Currency	The base currency in which Bill is originated.
Bill Amount	The Bill amount.

Documents required – as per LC

Below Document related fields appear if the user selects Yes (Documentary) option in Document Attached field.

Name of Document	Name of the document to be sent along with the LC.
Document Reference Number	Reference number of the document.
Original (First Mail)	The required number of original documents required for the selected document from first mail. It is provided as m/n, where m out of n available documents would be submitted to bank.
Copies (First Mail)	The required number of copies required for the selected document from first mail.
Original (Second Mail)	The required number of original documents required for the selected document from second mail. It is provided as m/n, where m out of n available documents would be submitted to bank.
Copies (Second Mail)	The required number of copies required for the selected document from second mail.
Clause	The clauses maintained in the bank application for each of the document. A document can have multiple clauses.
View Clause	The link to view the clause maintained in the bank application for each of the document or to modify as per needs.

Field Name	Description

View Clause

This section appears if you select a document and click the **View Clause** link. In this section a user can view already maintained clause or can modify them as per his needs. User can select the pre-maintained clause using the identifiers under each clause.

In a blank clause, corporate user can enter the details to have a clause customized to his/her requirement.

Clause	The name of the clause.
Clause Description	The description and number of the selected clause.

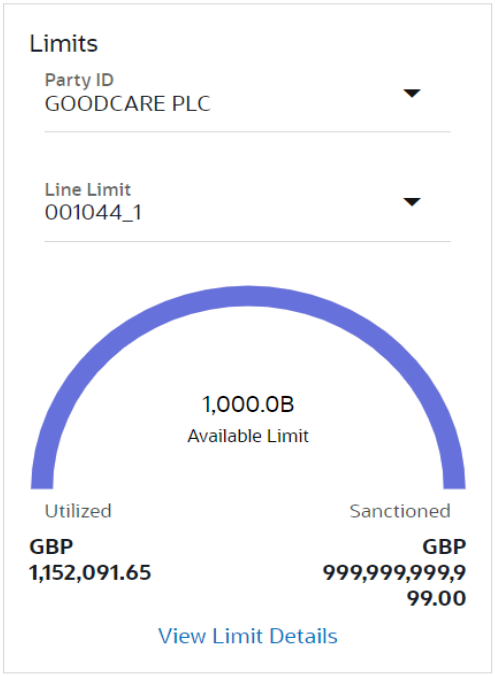
Additional Documents

Click **Add Document** to add multiple additional documents.

Document Name	Displays the lists of all the documents required to be represented.
Original (First Mail)	Displays the number “n” out of “m” original documents of the first mail that will be provided to bank.
Copies (First Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents for Bill.
Original (Second Mail)	Displays the number “n” out of “m” original documents of the second mail that will be provided to bank.
Copies (Second Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents for Bill.
Clause	Displays the default description of clauses, however user can modify the same.

12. Select the appropriate option from **Payment Type** field.
13. From the **Limits** list, select the appropriate limit.
    OR
    Click **the View Limit Details** link to open the Facility Summary screen.
    OR
    Click **Reset** to reset the limit details. The Reset popup appears.

Limits



Field Description

Field Name	Description
Party ID	The party Id of the LC product.
Line Limit	Indicates the available limits for Accountee under the selected Line.

a. From the **Party ID** list, select the appropriate party Id.

b. From the **Line Limit** list, select the appropriate limit.
The bottom graph appears.

14. Select the appropriate option from **Direct Dispatch** field.
15. Select the appropriate option from **Document Attached** field to confirm any documents a part of a Bill.
16. From the **Select Product** list, select the appropriate option.
17. If you select **Sight** and **Usance** option in Payment Type field;
    a. From the **Base Date Description** list, select the appropriate option.
    b. From the **Base Date** field, select the appropriate date.
    c. In the **Bill Amount** field, enter the bill amount.
18. If you select **Multi Tenor** option in **Payment Type** field;
    a. Click the **Add Tenor** link to add the tenor record.
    b. From the **Base Date Description** list, select the appropriate option.
    c. From the **Base Date** field, select the appropriate date.

d. In the **Tenor Days** field, enter the tenor days. The Maturity Date appears.

e. In the **Transit Days** field, enter the transit days.

f. In the **Bill Amount** field, enter the bill amount.

g. Click  to delete the record.
OR
Click the **Add Tenor** link to add the tenor record.

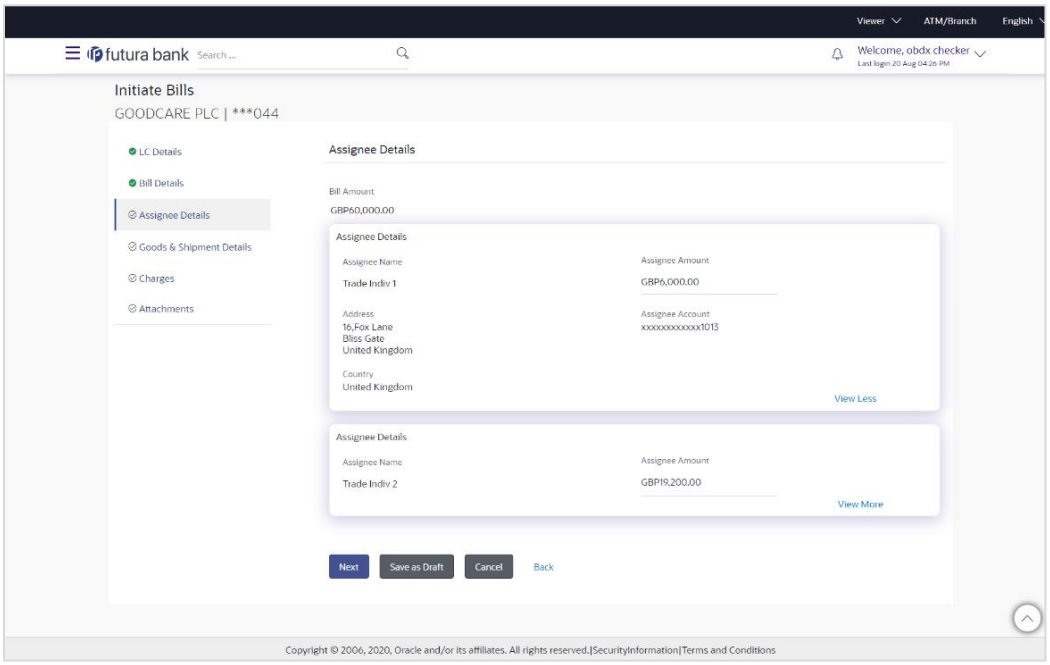
19. Select the **Document List** check box to choose the number of original or copies submitted and clauses.
In the **Document List** section, select the required document to be a part of the Initiated LC.
20. In the **Document Reference Number** field, enter the reference number of the document.
21. In the **Original (First Mail)/ (Second Mail)** fields, enter the number of originals required for the selected document.
22. In the **Copies (First Mail)/ (Second Mail)** fields, enter the number of copies required for the selected document.
23. In the **Clauses** section, list of clauses for each document will be listed and a checkbox is available against various clauses, user can choose amongst various clauses. Select the required clauses for each selected document.
    a. In the **Clause Description** field, enter/ modify the description of the clause, if required.
    b. Click **OK**. The clause description are saved.
    OR
    Click Reset to reset and discard the changes.
24. From the **Incoterm** list, select the appropriate option.
25. Click **Next** to save the details entered and proceeds to next level of details.
OR
Click **Save As Draft**, system allows transaction details to be saved as draft.

    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

13.2.2 Initiate Bills – Assignee Details tab

This tab includes the assignee information. This will come as maintained in the parent LC.

Assignee Details tab



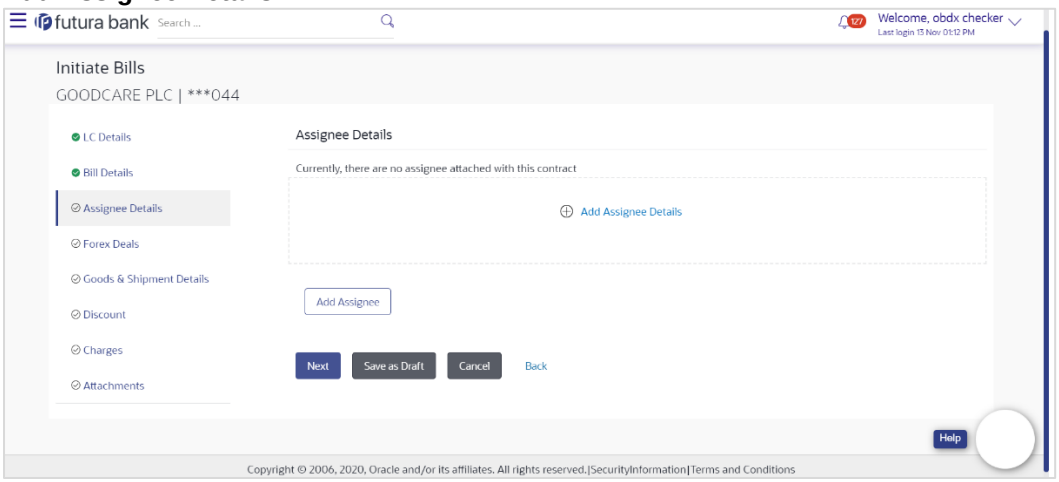
Field Description

Field Name	Description
Bill Amount	The Bill amount.
Assignee Details	
Assignee Name	The name of assignee.
Assignee Amount	The assignee amount.
Below fields appear if the user click the **View More** link.	
Address	The address of assignee.
Country	The country of assignee.
Assignee Account	The account number of the assignee.

13.2.3 Add Assignee Details

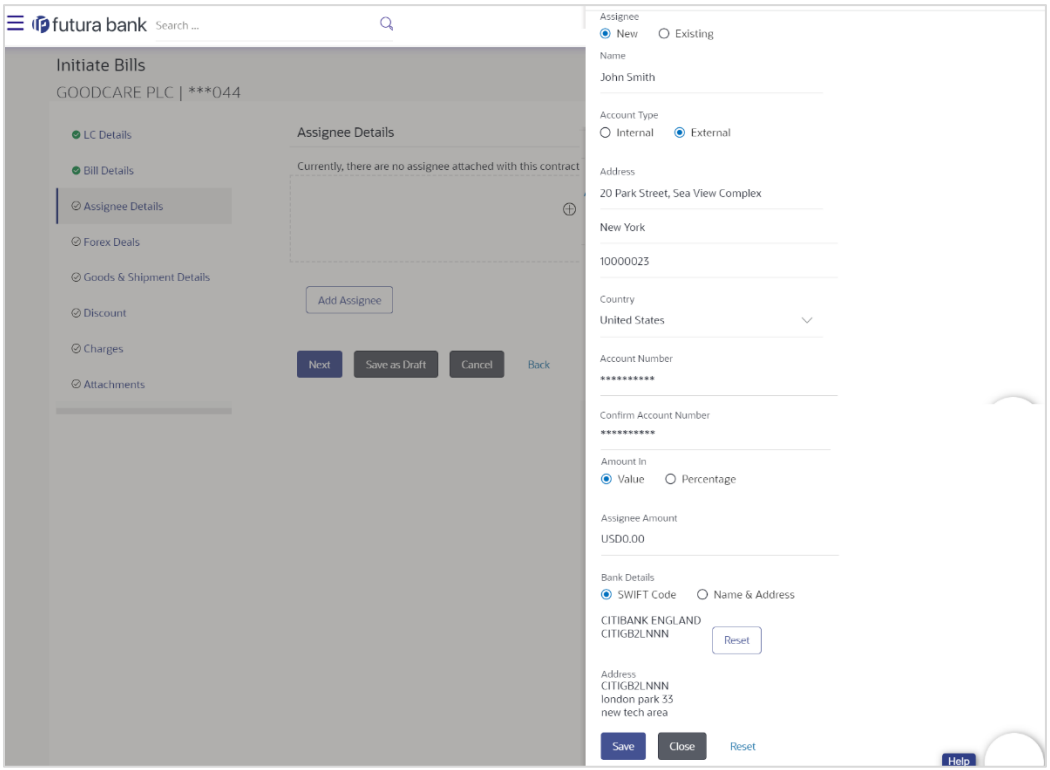
This tab allows the user to add the assignee details, if the assignee is not already added.

Add Assignee Details



26. Click the **Add Assignee Details** link or click **Add Assignee** button, to add the assignee details. The Add Assignee overlay screen appears.

Add Assignee Details



Field Description

Field Name	Description
Assignee	Indicates assignee type. The options are: • Existing • New
Following fields appear if you select **Existing** option from **Assignee** field.	
Assignee Name	The name of assignee. This field allows you to select the assignee name.
Name	The name is displayed according to the selected assignee.
Account Type	The assignee account type is displayed as Internal or External.
Account Number	The account number of the assignee is displayed.
Currency	The currency of the assignee account.
Address	The address of assignee is displayed.
SWIFT Code	The SWIFT code of assignee Bank is displayed.
Bank Name	The assignee bank name is displayed.
Bank Address	The bank address of the assignee Bank is displayed.
Following fields appear if you select **New** option from **Assignee** field.	
Name	The name the assignee.
Account Type	The assignee account type. The options are: • Internal • External
Address	The bank address of the assignee Bank. This field appears if you select **External** option from Account **Type** field.

Field Name	Description
Country	The country of assignee. This field appears if you select **External** option from Account **Type** field.
Account Number	The account number of the assignee.
Confirm Account Number	Re-enter the account number to confirm the account.
Address	The address of assignee. This field is displayed, if you select **Existing** option from **Assignee** field. This field appears if you select **New** option from **Assignee** field.
Country	The country of assignee.
SWIFT Code	The SWIFT code of assignee Bank.
Bank Address	The bank address of the assignee Bank.
Account Number	The account number of the assignee. This field is displayed, if you select **Existing** option from **Assignee** field.
Amount In	The amount in assignee account. The options are: • Value • Percentage
Assignee Amount	The user can enter the amount. This field is appears if **Value** option is selected in the **Amount In** field.
Percentage	The percentage of assignee amount. This field appears if **Percentage** option is selected in the **Amount** field.

Field Name	Description
Bank Details	The option to select the bank details. The options are: • SWIFT Code • Name and Address This field appears if you select **External** option from **Account Type** field.
Name & Address	The bank address of the assignee Bank.
SWIFT Code	The SWIFT code of assignee Bank.
Lookup SWIFT Code	Search and select the SWIFT code of the assignee bank, available in the application. This field is enabled if the **SWIFT Code** option is selected in the **Bank Details** field.
SWIFT code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.	
Swift Code	The facility to lookup bank details based on SWIFT code.
City	The facility to search for the SWIFT code based on city.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Search Results SWIFT Code Lookup	This section displays the SWIFT Code Lookup search results.
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Name	The name of Bank who acts on behalf of Assignee. This field is enabled if the **Name & Address** option is selected in the **Bank Details** field.

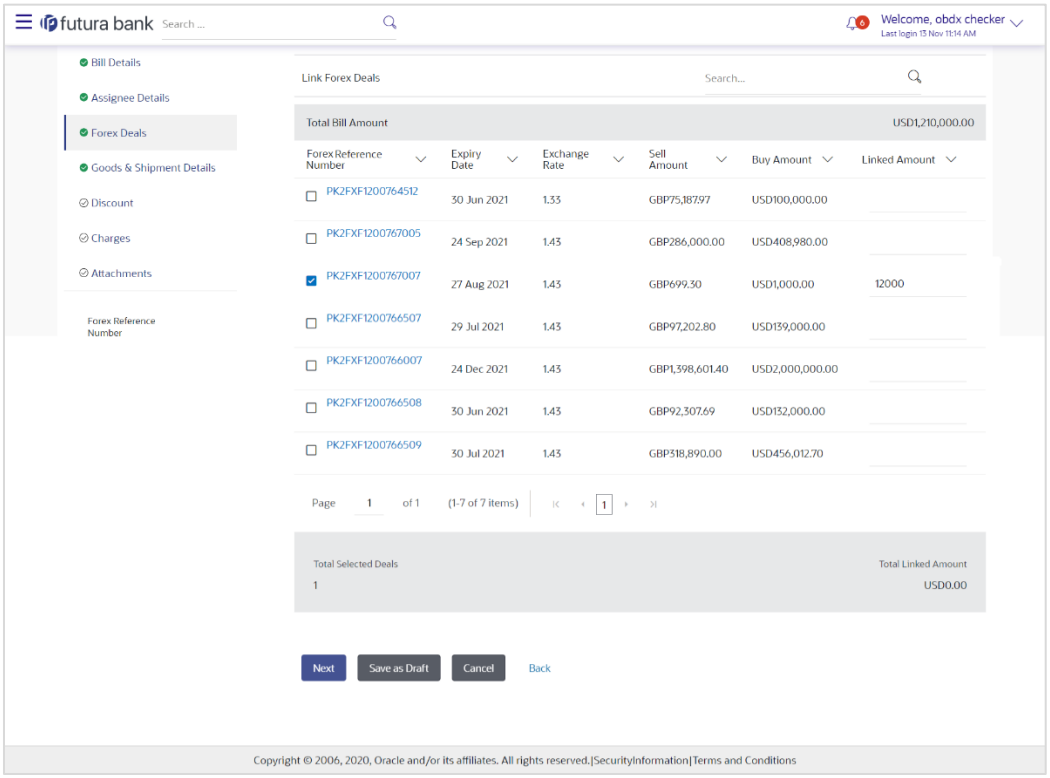
Field Name	Description
Address	The address of Assignee Bank. This field is enabled if the **Name & Address** option is selected in the **Bank Details** field.
Country	The name of Assignee Bank's country. This field is enabled if the **Name & Address** option is selected in the **Bank Details** field.

27. In the **Assignee** field, select the appropriate option.
    a. If you select **Existing** option:
        i. From the **Assignee Name**, select the appropriate option.
    b. If you select **New** option:
        i. In the **Name** list, enter the name of the assignee.
        ii. From the **Account Type** list, select the appropriate option, if you select **External** option enter the **Address** and **Country** and **Bank Details/ SWIFT Code** of the assignee.
        iii. In the **Account Number** field, enter the account number.
        iv. Re-enter the account number to confirm the account.
28. In the A**mount** In field, select the appropriate option:
    i. If you have selected **Values** option, enter the value in A**ssignee Amount** field.
    ii. If you have selected **Percentage** option, enter the value in Percentage field.
29. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.
    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

13.2.4 Initiate Bills – Forex Deals

This tab allows the user to link forex deals.

Initiate Bills – Forex Deals



Field Description

Field Name	Description
Total Bill Amount	Displays the total bill amount.
Forex Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate for the forex deal.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

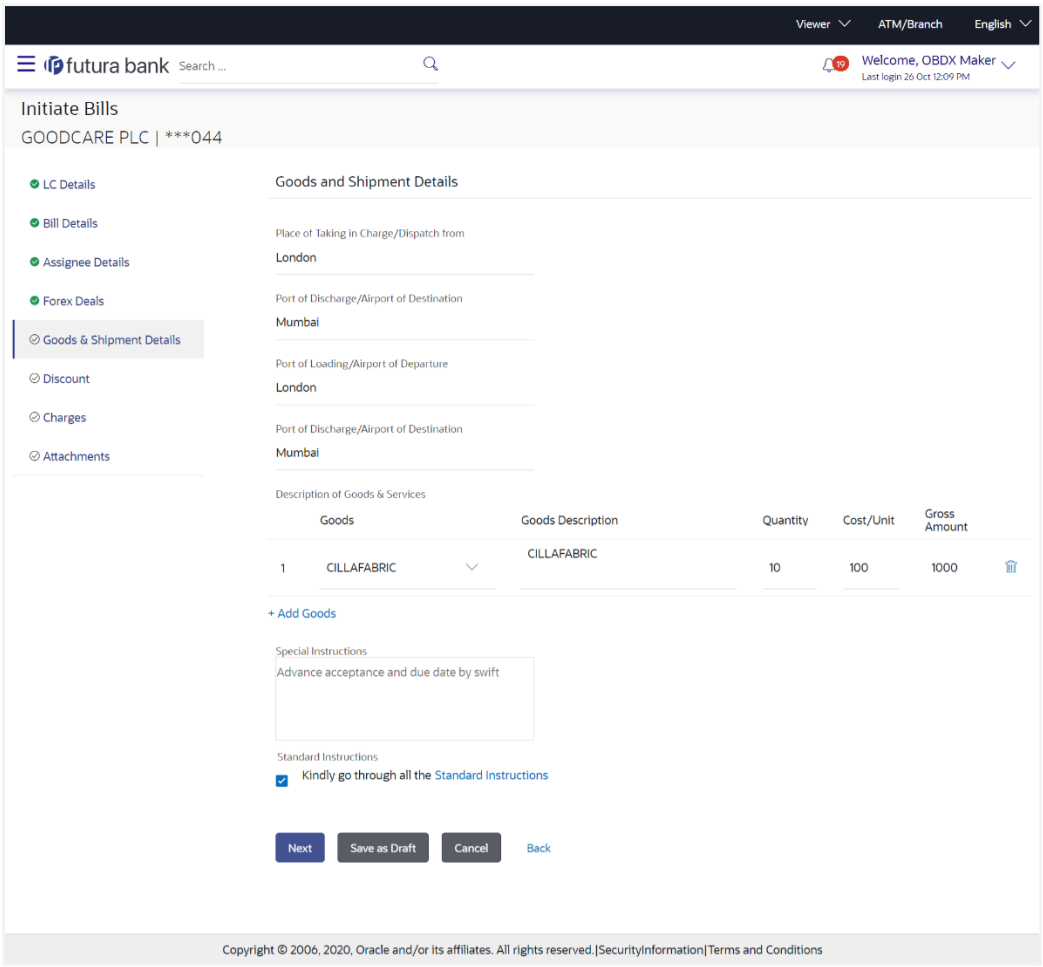
30. Enter the **Forex Reference Number** in the search field and click . The searched **Deal Reference Number** record details appear.
    OR
    Click the check box to select the required searched **Deal Reference Number record**.
31. In the **Linked Amount** field, enter the linked amount.
32. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.

    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

13.2.5 Initiate Bills – Goods & Shipment Details tab

This tab captures the **Goods & Shipment** details of the initiate Bills application process.

Initiate Bills - Shipment Details tab



Field Description

Field Name	Description
Place of Taking in Charge/ Dispatch from	The place from where shipment will be done.
Port of Final Destination/ For Transportation to	The place where goods will be offloaded from ship.
Port of Loading/ Airport of Departure	The place of dispatch or loading on board of the goods.
Port of Discharge/ Airport of Destination	The port of discharge of goods.

Description of Goods & Services

Section to add or remove the goods for shipment.

Sr No	The serial number of goods.
Goods	The type of good being shipped has to be chosen.
Goods Description	The description of goods.
Quantity	The number of units of the goods
Cost/ Unit	The price per unit of the goods.
Gross Amount	The total price of the goods.
Special Instructions	The special instructions that is to be provided against the shipment.

33. In the **Place of Taking Charge/ Dispatch From** field, enter the name of the place where the goods are to be received.
34. In the **Port of Discharge/ Airport of Destination** field, enter the name of the place for delivery of goods.
35. In the **Port of Loading/ Airport of Departure** field, enter the place of dispatch or taking in charge of the goods or loading on board.
36. In the **Port of Discharge / Airport of Destination** field, enter the name of the place for delivery of goods.
37. In the **Description of Goods & Services** section,
    a. From the **Goods** list, choose the desire goods being shipped.
    b. In the **Goods Description** field, enter the description of the goods traded under the LC.
    c. In the **Quantity** field, enter the number of units of the selected good.
    d. In the **Cost/ Unit** field, enter the price per unit of the selected good.

e. Click the **Add Goods** link if you want to add more goods.
OR

Click delete the goods record.

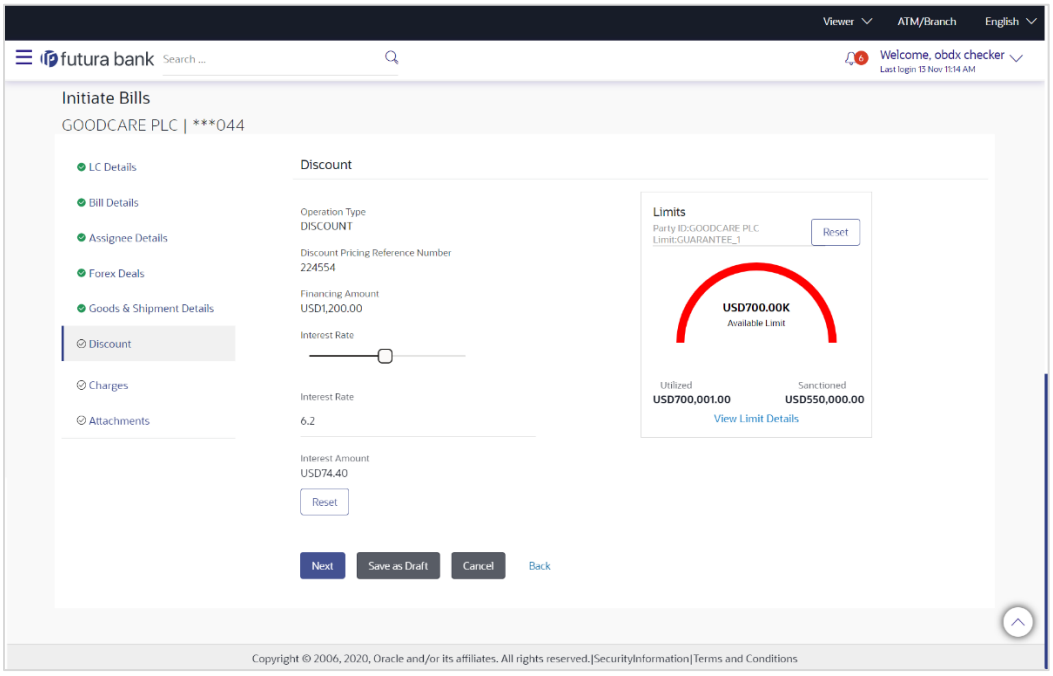
38. In the **Special Instructions** field, enter special instructions if any.
39. Select the **Kindly Go through all the Standard Instructions**, check box.
40. Click the Standard **Instructions** link to view the customer instructions maintained by bank from back office.
41. Click **Next** to save the details entered and proceeds to next level of details.
OR
Click **Save As Draft**, system allows transaction details to be saved as draft.

(For more details, refer Save As Draft section.)
OR
Click **Cancel** to cancel the transaction, The Dashboard appears.
OR
Click **Back** to go back to previous screen.

13.2.6 Initiate Bills - Discount tab

This tab allows the corporate user to request for Confirmation and Discounting Pricing details.

Initiate Bills - Discount tab



Field Description

Field Name	Description
Operation Type	Indicates the operation type required in the contract.

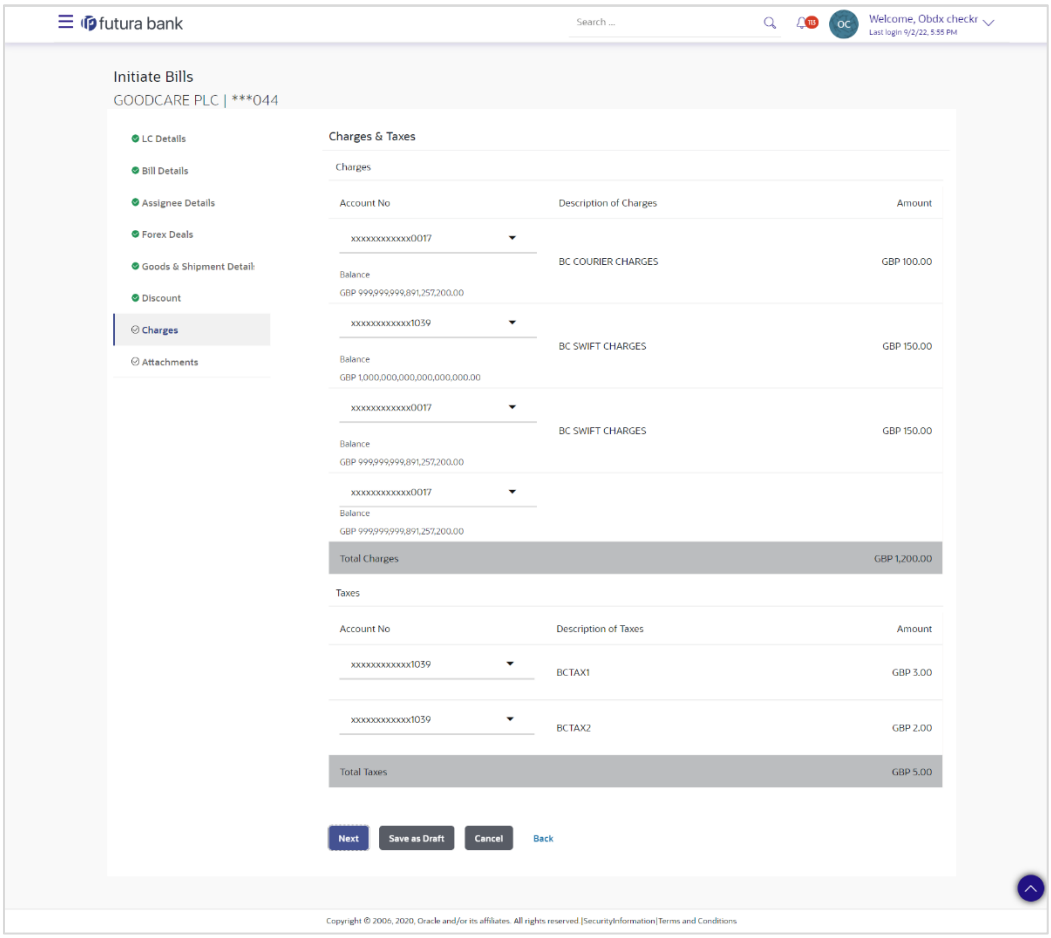
Field Name	Description
Discounting Reference Number	The discount reference number. This field appears, if the operation type is “Discount”.
Financing Amount	The financing amount.
Below fields appear, if you click the **Fetch Interest** button.	
Interest Rate	The slider to increase or decrease interest rate. This field appears, if the operation type is “Discount”.
Interest Rate	The interest rate
Interest Amount	Displays the description charges applicable.

42. In the **Discounting Reference Number** field, enter the discounting reference number.
43. In the **Financing Amount** field, enter the financing amount.
44. Click **Fetch Interest**. The Interest Rate and Interest Amount field appears.
    OR
    Click **Reset** to clear the entered details.
45. Move the **Interest Rate** slider to increase or decrease the interest rate.
46. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.
47. (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.

13.2.7 Initiate Bills - Charges tab

This tab includes the miscellaneous information such as Charges Borne By, and Remarks.

Initiate Bills - Charges tab



Field Description

Field Name	Description
Charges	
Account No.	The applicant charge account.
Description of Charges	The description of the charges.
Amount	The amount that is maintained under the charge.
Total Amount	Displays the total amount of charges.
Taxes	
Account No	The applicant tax account.

Field Name	Description
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total amount of taxes.

48. From the **Account No.** list, select the applicant account.
49. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.

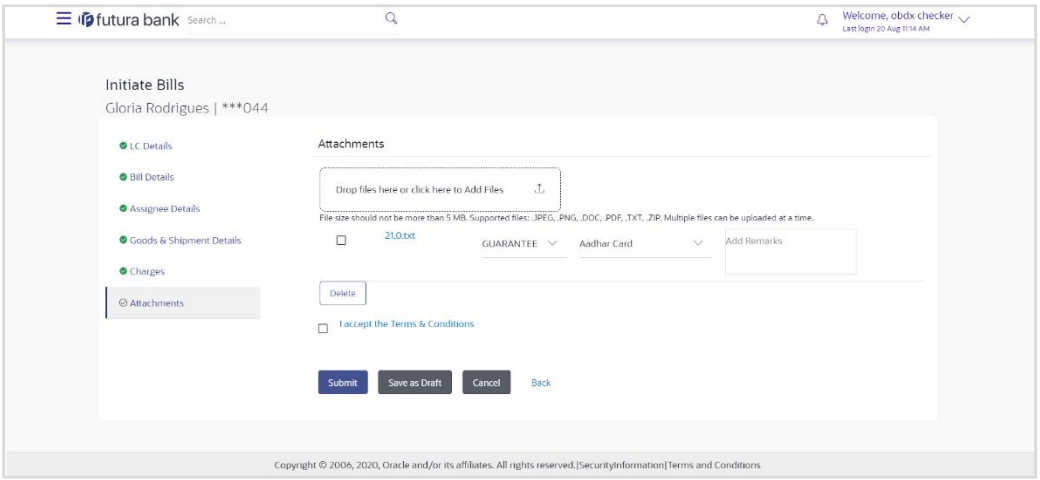
    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

13.2.8 Initiate Bills - Attachments tab

Displays the list of documents presented under the Import Bill. The lists on this tab are populated as per the chosen product from the Product list on the **Initiate Bills** tab.

Initiate Bills - Attachments tab



Field Description

Field Name	Description
Attachments	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded. **Note**: File size should not be more than 5 MB. Supported file types: .jpeg, .png, .doc, .pdf, .txt, .zip. Multiple files can be uploaded at a time.

Documents List

Documents list have the list of documents.

Sr No	The serial number of the document attached record list.
Document	The uploaded document. Displays the link to view the attached document.
Document Category	The category of the document to be uploaded.
Document Type	The type of the document to be uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.

50. Click **Drop Files** to browse and select the required document present on your computer. The Attach Document popup window appears.
51. Select the required document present on your computer to upload.
52. From the **Document Category** select the appropriate option.
53. From the **Document Type** select the appropriate option.
54. In the **Add Remarks** field add notes for attaching documents.
55. Select and click **Delete** to remove the required attached document.
56. Select the **I accept the Terms and Conditions** check box to accept the Terms and Conditions.
57. Click **Submit**. The transaction is saved and the Review Bills screen appears.
    It displays all the sections with their respective fields with an option to edit them individually.

    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.

    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
58. The success message initiation of Bills appears along with the reference number. Click **OK** to complete the transaction.

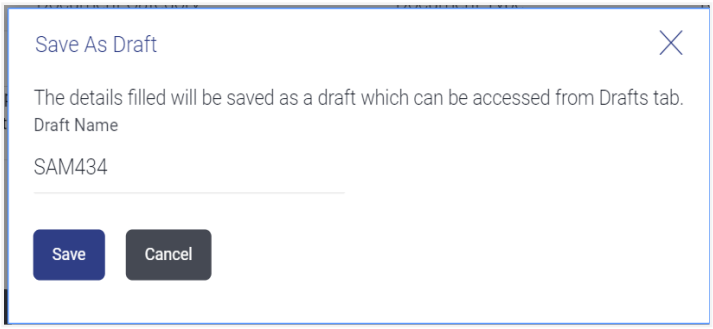
13.3 Save As Draft

User can save Bills application as a Draft so that it can be completed in future. It can be re used only one time for Bills Application initiation. User can search the saved Bills draft using the draft name in search box. The saved drafts can be accessed from the **Draft** tab. The Bills applications, which were saved as draft can also be saved as template after adding all other necessary fields.

To save Bills application as draft:

1. Enter the required details in Bills application.
2. Click **Save As** and then select **Draft** option.

Save as Draft



Field Description

Field Name	Description
Draft Name	Name of the draft.

3. In the **Draft Name** field, enter the desired name for the draft.
4. Click **Save** to save the draft.
   The transaction details are saved as a draft which can be access from the **Draft** tab.
   OR
   Click **Cancel** to cancel the transaction.

Note: You cannot save Draft with an attachment.

14. Modify Bills

Using this option, you can modify the details of existing bills. You can search the required bill using different search criteria and download the bill list in different file formats.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

How to reach here:

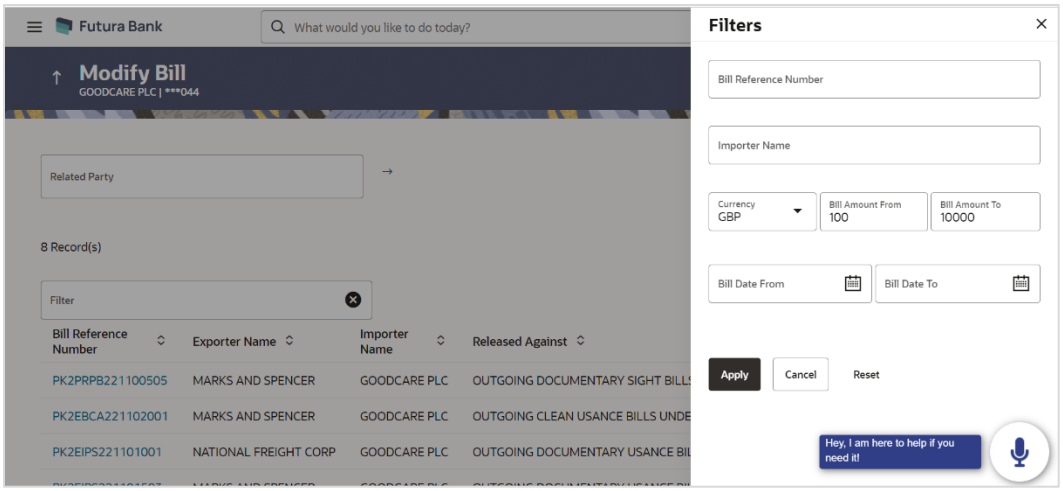
Dashboard > Toggle menu > Trade Finance > Letter of Credit > Export Letter of Credit > Modify Bill

To modify the Bill:

1. The **Modify Bill** screen appears.

2. Click  to filter based on the filter criteria. The Filter overlay screen appears.

Modify Bill



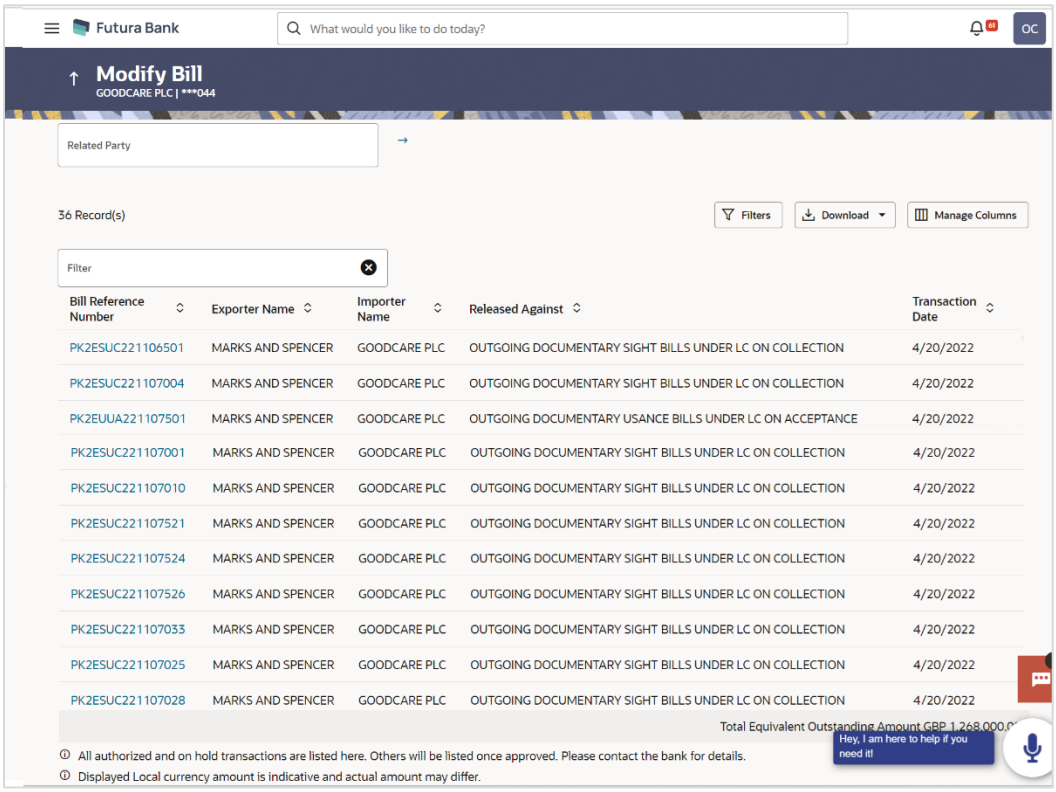
Field Description

Field Name	Description
Bill Reference Number	The export bill reference number, which is attached to the Bill.
Importer Name	The name of Importer party.
Currency	The currency of the bill.
Bill Amount Range From	The start of the bill amount range used for searching the bill.

Field Name	Description
Bill Amount Range To	The end of the bill amount range used for searching the bill.
Bill Date Range From	The start date of the bill date range used for searching the bill.

3. Enter the filter criteria.
4. Click **Apply**.
   The **Modify Bill** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.

Modify Bill – Search Results



Field Description

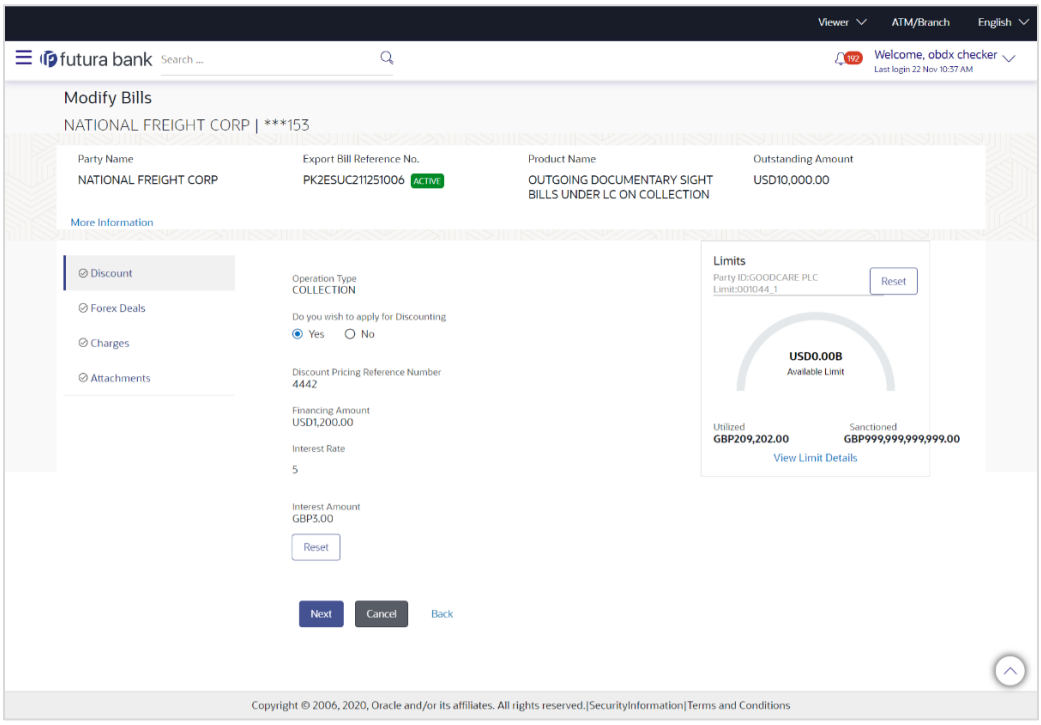
Field Name	Description
List of Bills	This section displays the list of bills.
Bill Reference Number	The export bill reference number.
Importer Name	The name of Importer party.
Exporter Name	The name of Exporter party.
Release Against	The LC against which the bill is released.
Transaction Date	The date of the transaction.
Bill Amount	The Bill amount.
Equivalent Bill Amount	The equivalent bill amount.
Status	The status of the bill.

5. Click the **Download** to download the bill list. You can download the list in PDF or CSV formats.
6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
7. Click the required link in the **Bill Reference Number** column. The **Modify Bill** details screen appears with the details of the selected Export Bill. By default, **Discount** tab appears.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

14.1 Modify Bills - Discount

Modify Bills - Discount



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Export Bill Reference No.	The export bill reference number.
Product Name	The export bill product name under which the LC is created.
Outstanding Amount	Displays the outstanding amount of the export bill.
Maturity Date	The maturity date of the export Bill. This field appears if the user click on **More Information** link.
Linked to LC	Displays the reference number of the LC. This field appears if the user click on **More Information** link.
Operation Type	Indicates the operation type required in the contract.
Do you wish to apply for Discounting	Indicates the option, whether to apply for discounting or not.

Field Name	Description
Discounting Reference Number	The discount reference number. This field appears, if the operation type is “Discount”.
Financing Amount	The financing amount.
Below fields appear, if you click the **Fetch Interest** button.	
Interest Rate	The slider to increase or decrease interest rate. This field appears, if the operation type is “Discount”.
Interest Rate	The interest rate
Interest Amount	Displays the description charges applicable.

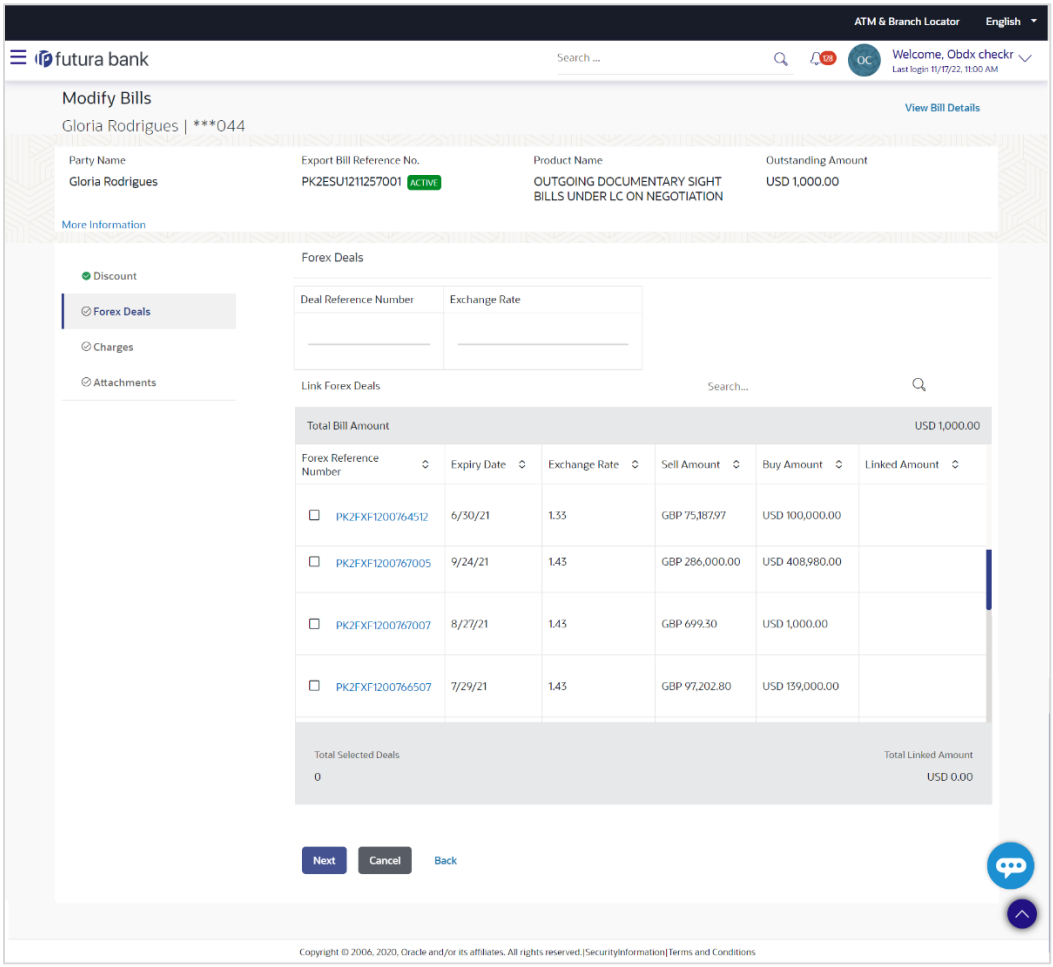
8. In the **Do you wish to apply for Discounting** field, select the appropriate option.
9. If you select **Yes** option:
    a. In the **Discounting Reference Number** field, enter the discounting reference number.
    b. In the **Financing Amount** field, enter the financing amount.
    c. Click **Fetch Interest**. The Interest Rate and Interest Amount field appears.
    OR
    Click **Reset** to clear the entered details.
10. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

14.1.1 Modify Bills – Forex Deals

This tab allows the user to link forex deals. This tab allows the corporate user to provide a Deal Reference Number and the FX rate on the screen, when they do not have any pre-booked deal to be used or an existing deal. The user can pass these details to the bank.

Bill settlement using deal is available to maker and approver users in maker activity log and pending approval details section to re-initiate and approve the transactions respectively.

Modify Bills – Forex Deals



Field Description

Field Name	Description
Deal reference Number	The deal reference number of the forex deal to be entered, when pre-booked deal is not available or the user do not want to use an existing deal.
Exchange Rate	The exchange rate for the forex deal.
Total Bill Amount	Displays the total bill amount.
Forex Reference Number	The deal reference number of the bill.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate of the forex deal.

Field Name	Description
Sell Amount	The selling amount of the forex deal.
Buy Amount	The buying amount of the forex deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount linked in the forex deal.

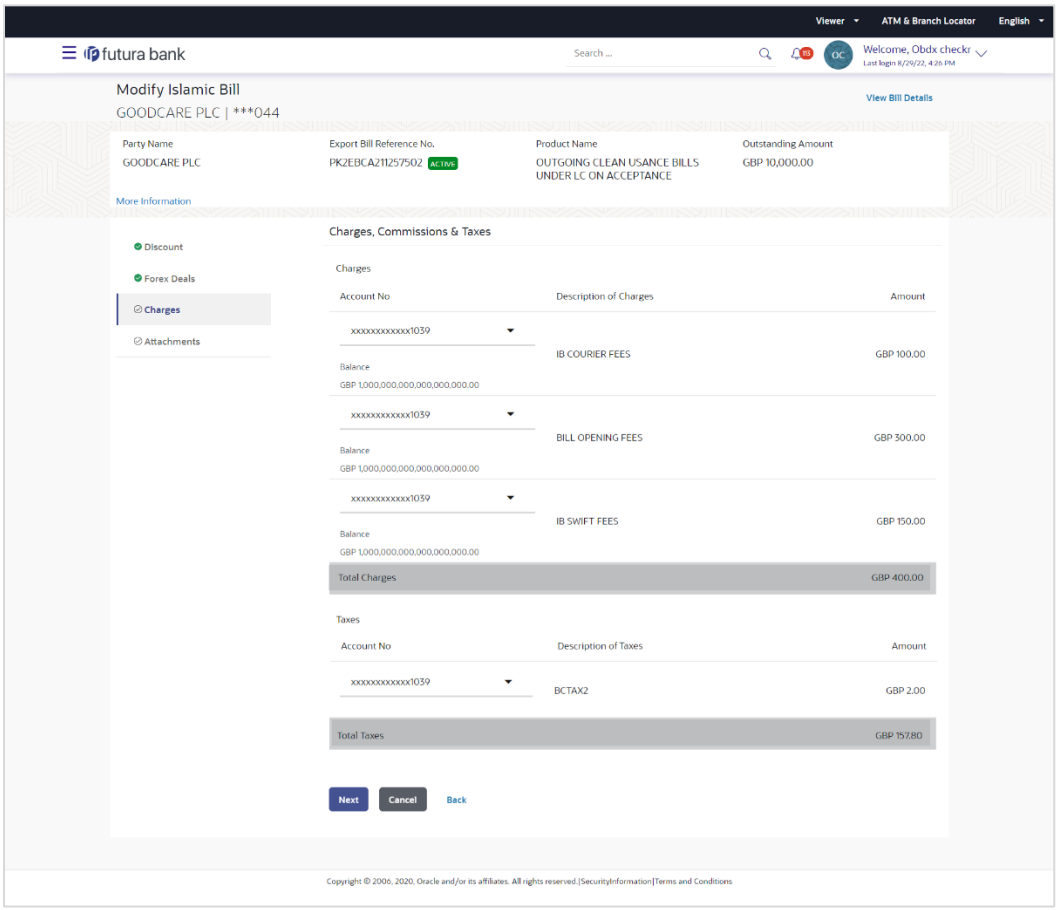
11. In the **Deal Reference Number** field, enter the deal reference number.
12. In the **Exchange Rate** field, enter the exchange rate.
13. Enter the **Forex Reference Number** in the search field and click . The searched **Deal Reference Number** record details appear.
    OR
    Click the check box to select the required searched **Deal Reference Number record**.
14. In the **Linked Amount** field, enter the linked amount.
15. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

14.1.2 Modify Bills - Charges

This tab lists charges and Taxes against bills.

16. Click **Charges** tab. The **charges and taxes** in the **Modify Bills** screen.
    OR
    Click **Back**. The **Modify Bills** screen appears.

Modify Bills - Charges



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the applicant.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total amount of charges.
Taxes	
Account Number	Debit account number of the applicant.

Field Name	Description
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.
Commissions	
Account Number	Debit account number of the applicant.
Description of Commission	Displays the description of commission applicable.
Amount	Displays the amount of commission.
Total Commissions	Displays the total commission amount.

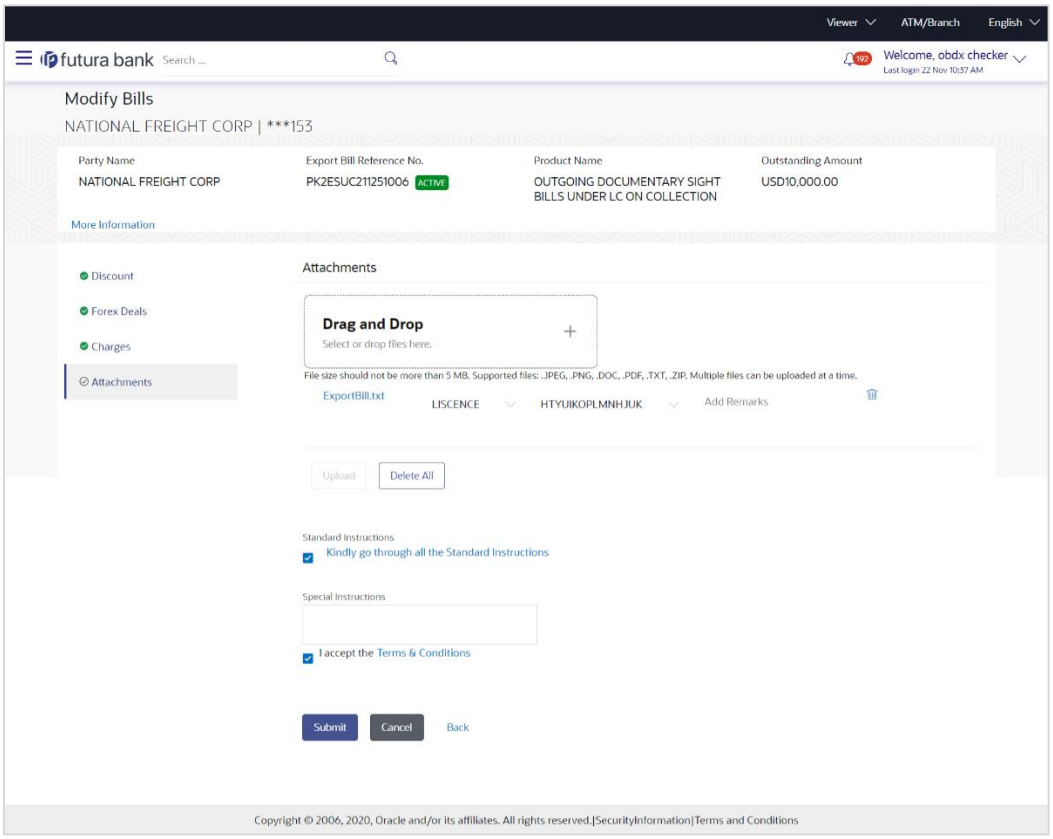
17. From the **Account No.** list, select the applicant account.
18. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

14.1.3 Modify Bills - Attachments tab

Displays the list of documents attached under the Export bills application. User can add multiple documents though it should be under the specified limits and supported formats.

Modify Bills - Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Attached	Displays the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.
Special Instructions	Any instructions provided to bank for bills is mentioned here.

19. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
20. Select the required document present on your computer to upload.
21. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
22. Select the **Kindly Go through all the Standard Instructions**, check box.
23. Click the Standard **Instructions** link to view the customer instructions maintained by bank from back office.
24. Select the **I accept Terms and Conditions** check box to accept the Terms and Conditions.
25. Click **Submit**. The transaction is saved and the **Letter of Credit Initiation – Review** screen appears.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
26. The review screen appears.
    Verify the details and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
27. The success message appears along with the reference number. Click **OK** to complete the transaction.

15. View Export Bill

Using this option, you can search, view and download the details of the Export Bills presented under LC (Advised / Non - Advised by Bank).

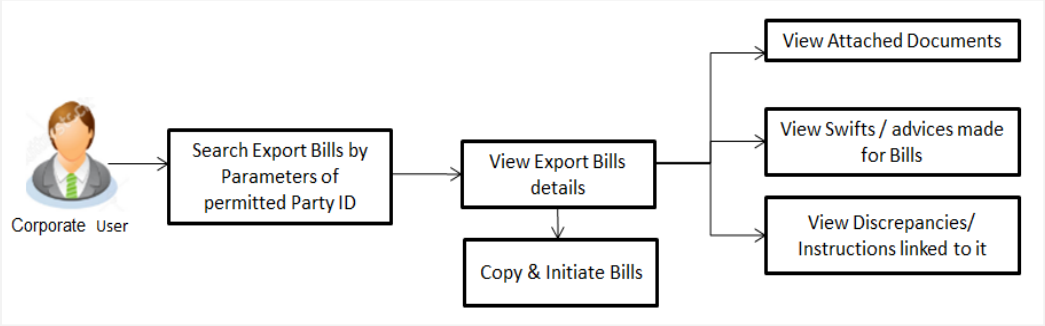
You can perform search on the Bill reference number, Exporter name, Importer name, Bill amount, etc. and view the details of an individual Export Bill. The individual Export Bill details are shown under various tabs. The system provides Export Bill details such as Bill amount, Bill documents, status, discrepancies, parties to the Bill, bank details, bank instructions, etc. You can also download the Export Bill list in pdf format.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid login credentials
- User must have certain Export Bills presented under LC

Workflow



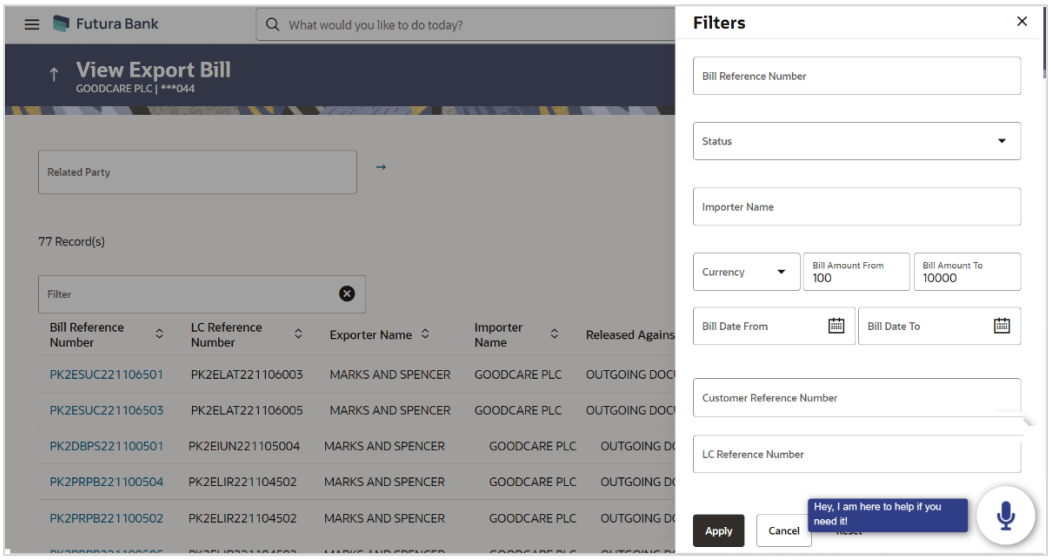
How to reach here:

Dashboard > Toggle menu > Trade Finance > Export Letter of Credit > View Bills

To view Export Bill:

1. The **View Export Bill** screen appears.
2. Click to filter based on the filter criteria. The Filter overlay screen appears.

View Export Bill



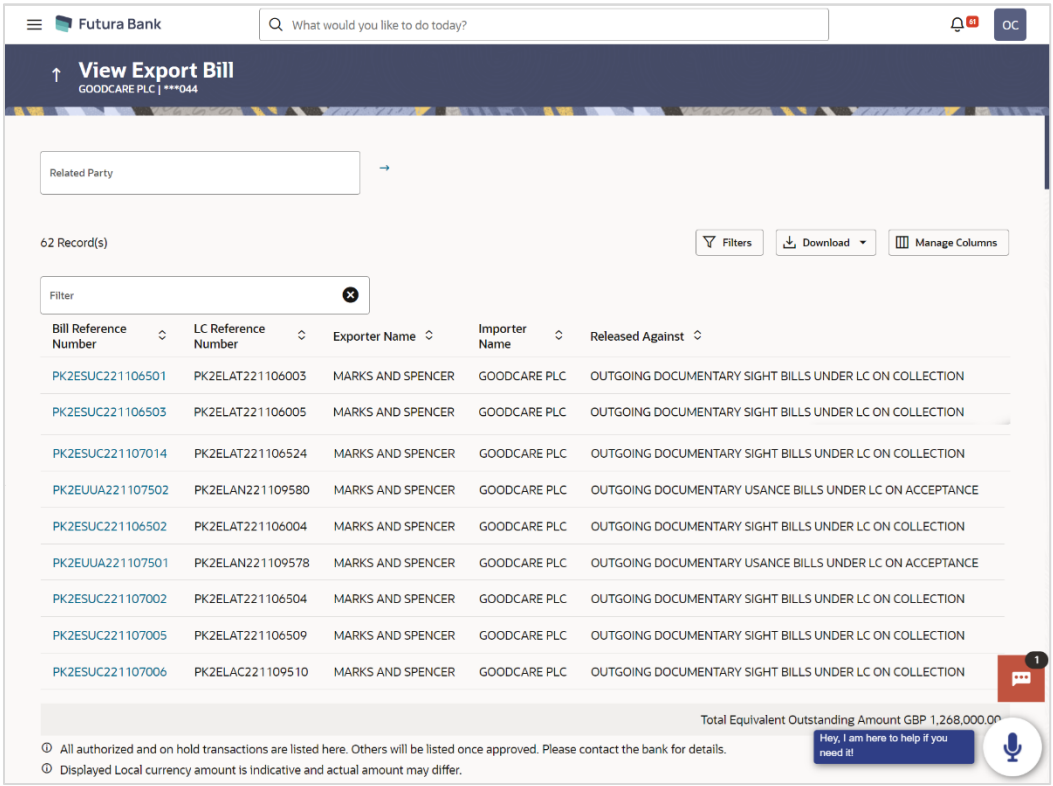
Field Description

Field Name	Description
Bill Reference Number	The name of Exporter party.
Status	The current status of the Bill. The options are: • Active • Hold • Cancelled • Liquidated • Closed • Reversed
Importer Name	The name of party who is Importer.
Currency	The currency of the bill.
Bill Amount From	The start of the Bill amount range used for searching the Bill.
Bill Amount To	The end of the Bill amount range used for searching the Bill.
Bill Date From	The start date of the Bill date range used for searching the Bill.
Bill Date To	The end date of the Bill date range used for searching the Bill.

Field Name	Description
Customer Reference Number	The option to search import bill via customer reference number.
LC Reference Number	The LC which is linked to the Bill.

3. Enter the filter criteria.
4. Click **Apply**.
   The **View Export Bills** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.
   OR
   Click **Cancel** to cancel the transaction.

View Export Bill – Search Results



Field Description

Field Name	Description
Bill Reference Number	The Bill reference number. Displays the link to view the Export Bill details.

Field Name	Description
LC Reference Number	The LC which is linked to the Bill.
Customer Reference Number	The user provided customer reference number for the transaction.
Importer Name	The name of the Importer of the Export Bill.
Exporter Name	The name of the exporter of the Export Bill.
Release Against	The product name of the Export Bill.
Transaction Date	The transaction date of the Export Bill.
Bill Amount	The Export Bill amount.
Equivalent Bill Amount	The equivalent Export Bill amount.
Status	The status of the Export Bill.

5. Click the required link in the **Bill Reference Number** column. The **View Export Bills** screen appears with the details of the selected Export Bill. By default, the **View Bill Details–General Bill Details** tab appears.
6. Click the **Download** to download all or selected columns in the Export Bill details list. You can download the list in PDF or CSV formats.
7. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

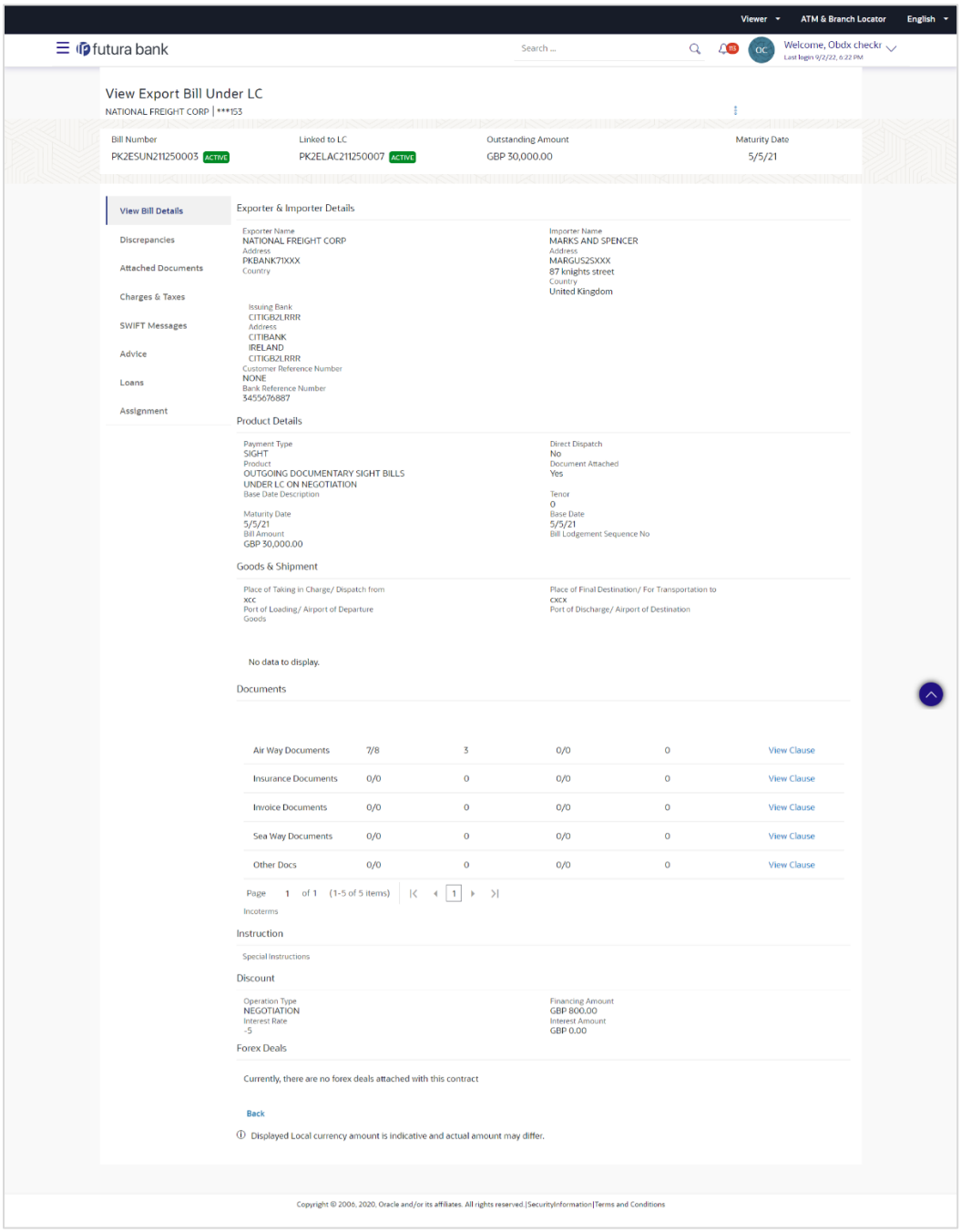
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

15.1 View Bill Details

It shows linked to a LC with the LC number if the Bill is linked to LC, and also suggests the status of Bill (viz. Active)

1. Click **View Bill Details** tab.
   OR
   Click **Back** to navigate back to previous screen.

View Bill Details



Field Description

Field Name	Description
Party ID	The party ID of customer which is sending Export Bill.

Field Name	Description
Branch	The bank branch where your Export Bill was raised and LC was created.
Bill Number	Displays the bill number of the LC.
Linked to LC	Displays the reference number of the LC.
Outstanding Amount	The outstanding amount of the Import Bill.
Maturity Date	The maturity date of the Import Bill.
Exporter & Importer Details	
Exporter Name	The name of the Exporter of the Export Bill. He is the creator of Bill.
Address	The address of the Exporter of the Export Bill.
Country	The country of the Exporter of the Export Bill.
Application Date	The date of application of the Export Bill.
Customer Reference Number	The user provided customer reference number for the transaction.
Importer Name	The name of the Importer of Bill.
Address	The address of the Importer of the Export Bill.
Country	The country of the Importer of the Export Bill.
Bank Reference Number	The user provided bank reference number for the transaction.
Product Details	
Payment Type	The type of payment associated with the Bill. it can be: • Sight • Usance
Product	The product of the Export Bill.
Base Date Description	This depicts the base code and its description. It describes what the chosen base date for application is.

Field Name	Description
Maturity Date	The tenor added to the base date, when the Bill ceases to exist.
Bill Amount	The Bill amount with base currency in which Bill is originated.
Direct Dispatch	Indicates whether the bills to be dispatched directly or not.
Document Attached	It asks user if documents are a part of Bill. It can be: • Yes (Documentary) • No (Clean)
Tenor	The tenor of the Bill.
Base Date	The date to be considered as base date for Bill application.
Bill Lodgement Sequence No	Indicates the sequence in which bill was lodged.
Bill Amount Details	
Issuing Bank	
SWIFT Code	The SWIFT code of issuing Bank.
Issuing Bank Name	The name of Bank who acts on behalf of Drawee.
Address	The address of Issuing Bank.
Country	The name of Issuing Bank's country.
Bill Amount	The Bill amount with base currency in which Bill is originated.
Goods & Shipment	
Shipment From	The place from where shipment will be done.
Shipment To	The place of delivery of goods.
Port of Loading	The place of dispatch or loading on board of the goods.
Port of Discharge	The port of discharge of goods.
Goods	The types of good which are sent and whose Bill are getting linked.

Field Name	Description
Goods	
Section to add or remove the goods for shipment.	
Goods	The type of good being shipped has to be chosen.
Description of Goods	The description of goods.
Units	The number of units of the goods
Price Per Unit	The price per unit of the goods.
Documents	
Document Name	Displays the lists of all the documents required to be represented.
Original (First Mail)	Displays the number “n” out of “m” original documents of the first mail that will be provided to bank.
Copies (First Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents for Bill.
Original (Second Mail)	Displays the number “n” out of “m” original documents of the second mail that will be provided to bank.
Copies (Second Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents for Bill.
Clause	Displays the default description of clauses, however user can modify the same.
Incoterm	Displays the INCO terms for the Bill application.
Instructions	
Special Instructions	Any instructions provided to bank for creation of Collection is mentioned here.
Discount	
Operation Type	Indicates the operation type required in the contract.
Forex Deals	
Forex Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the bill.

Field Name	Description
Exchange Rate	The exchange rate for the bill.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The linked amount of the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

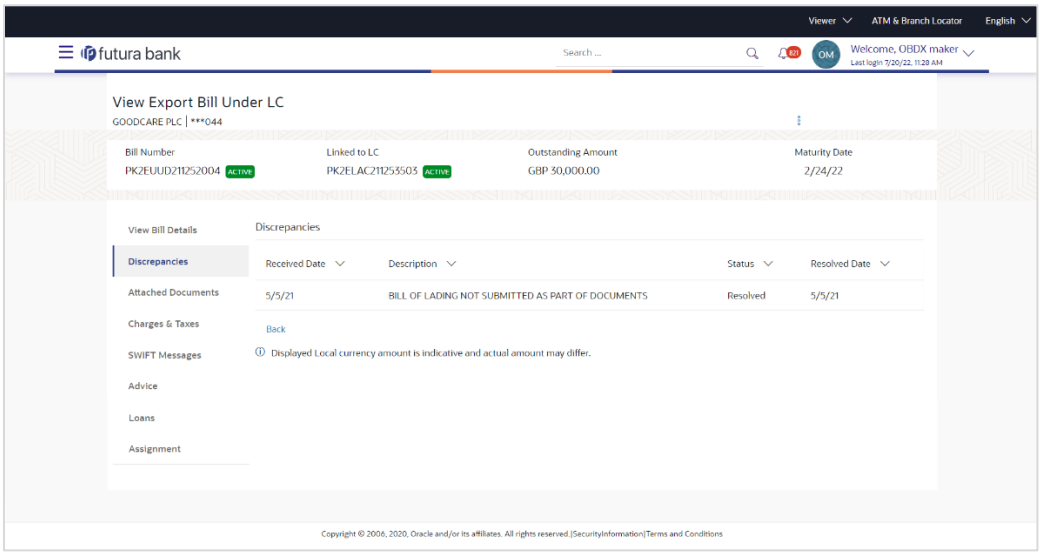
2. Click more options icon and then:
   - **Modify Bills** to modify the bills The **Modify Islamic Bills** screen appears.
   - **Initiate Tracers** to imitate the tracer. The **Tracers** screen appears.

15.2 Discrepancies

Displays the list of the list of identified discrepancies. It is applicable only if it is linked to a LC.

3. Click **Discrepancies** tab.
   The **Discrepancies** tab appears in the **View Export Bill** screen.
   OR
   Click **Back**.
   The **View Export Bill** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

View Export Bill – Discrepancies tab



Field Description

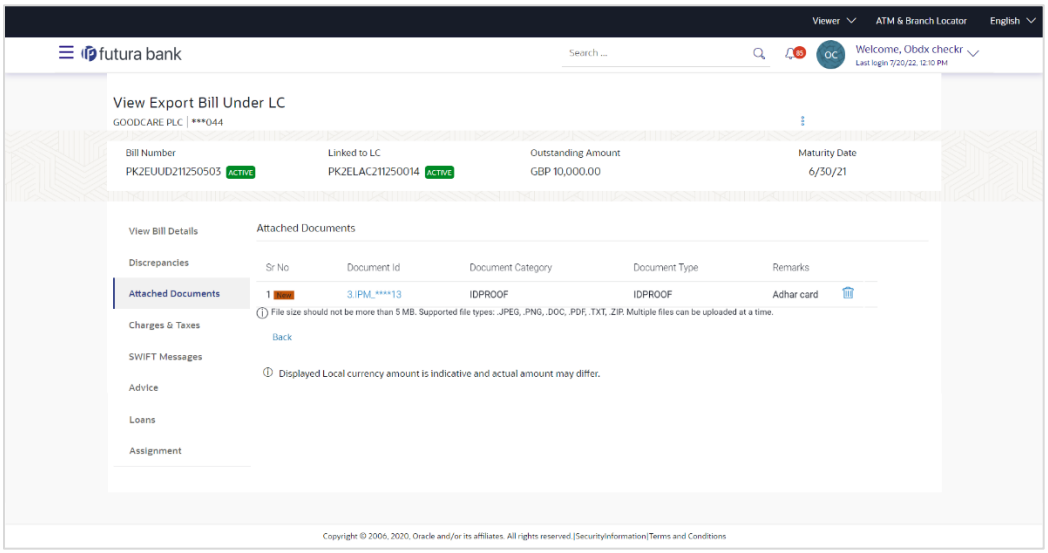
Field Name	Description
Received Date	Displays the date on which the discrepancy has been identified and received by the host.
Description	Displays the description of discrepancy in the Bill.
Status	Displays the whether the discrepancy is resolved or not as on date.
Resolved Date	Displays the resolved date if the discrepancy is resolved.
Approved Date	Displays the approved date of the discrepancy.

15.3 Attached Documents

This tab displays the list of all documents uploaded by user. It allows the user to download the attachments done under the selected export bill.

4. Click **Attached Documents** tab to view the attached documents.
   OR
   Click **Back**.
   The **View Export Bill** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Export Bill – Attached Documents



Field Description

Field Name	Description
Sr No	The serial number of the attached document record.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.
Action	Action to be taken that is to delete the attached document.

5. Click the required link in the **Document ID** column to download the attached document.
   OR
   Click to delete the attached document record.

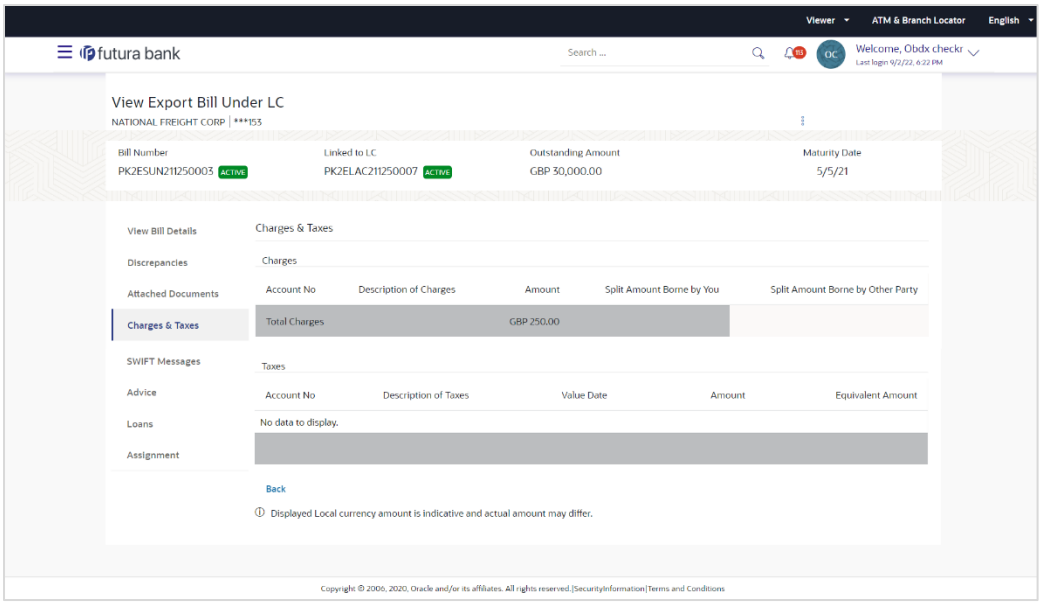
15.4 Charges & Taxes

This tab lists charges and Taxes against bill.

6. Click **Charges & Taxes** tab.
   The **Charges & Taxes** tab appears in the **View Export Bill** screen.
   OR
   Click **Back**.

The **View Export Bill** screen appears.
OR
Click **Cancel** to cancel the transaction.

Charges &Taxes



Field Description

Field Name	Description
Charges	
Account No.	Debit account number of the applicant.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Charges	Displays the total amount of charges.
Taxes	
Account No.	Debit account number of the applicant.

Field Name	Description
Description of Taxes	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent tax amount.
Total Taxes	Displays the total amount of tax.

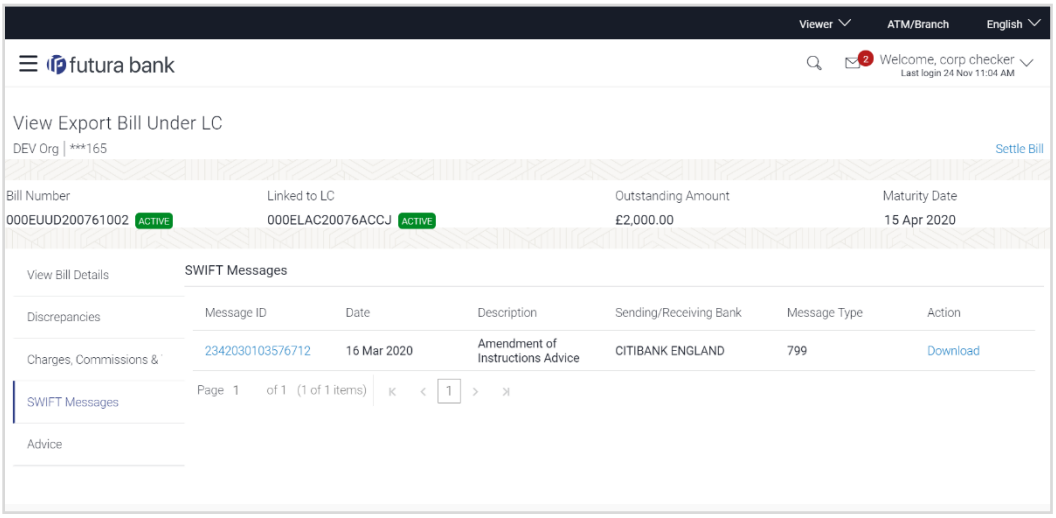
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

15.5 SWIFT Messages

These lists and displays list of all SWIFT messages between both the parties.

7. Click **SWIFT Messages** tab.
   The **SWIFT Messages** tab appears in the **View Export Bill** screen.
   OR
   Click **Back**.
   The **View Export Bill** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

View Export Bill – SWIFT Messages tab



Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/Receiving Bank	This displays the name of bank who has sent/received the message
Message Type	This shows the type of message sent/received such as MT 740etc
Action	The action to be taken that is to download the SWIFT details.

8. Click on the desired Message ID to view the respective SWIFT details.
   The SWIFT detail appears in popup window along with the event date and description.
9. Click the **Download** link against the advice to download the advice in selected format like PDF formats, if required.

15.5.1 SWIFT Messages Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

a. Click  to close the window.

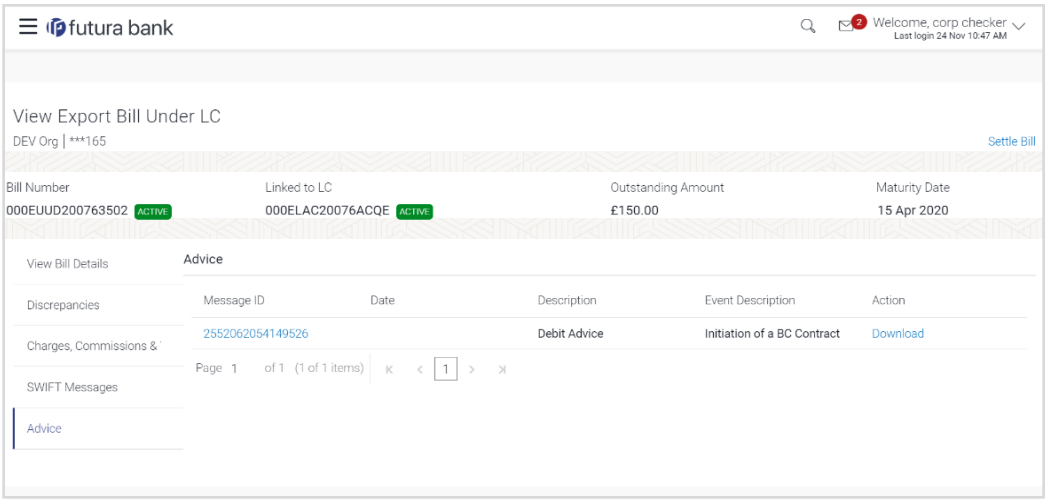
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

15.6 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advices generated for the selected Export Bill.

10. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Back**.
    The **View Export Bill** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

View Export Bill - Advices

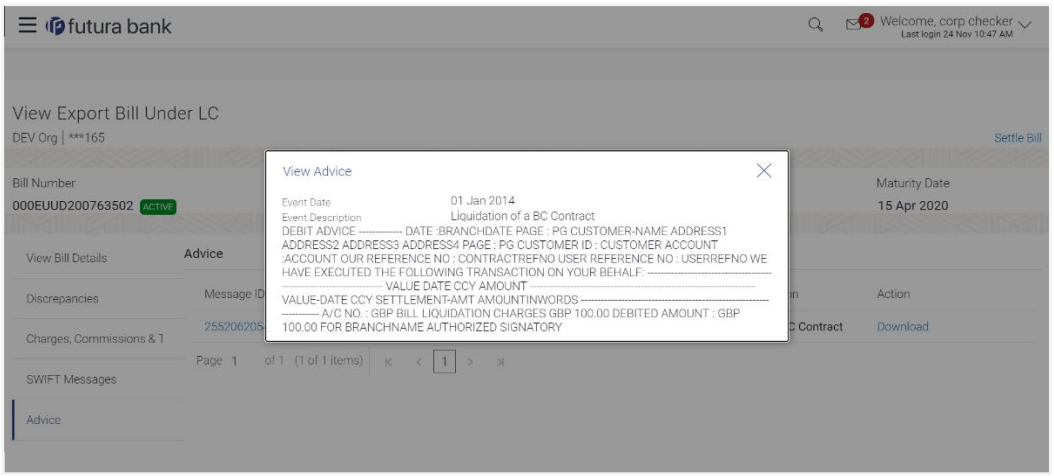


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Date	Displays the event date.
Action	The action to be taken that is to download the SWIFT details.

11. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
12. Click the **Download** link against the advice to download the advice in selected format like PDF formats, if required.

15.6.1 Advices Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

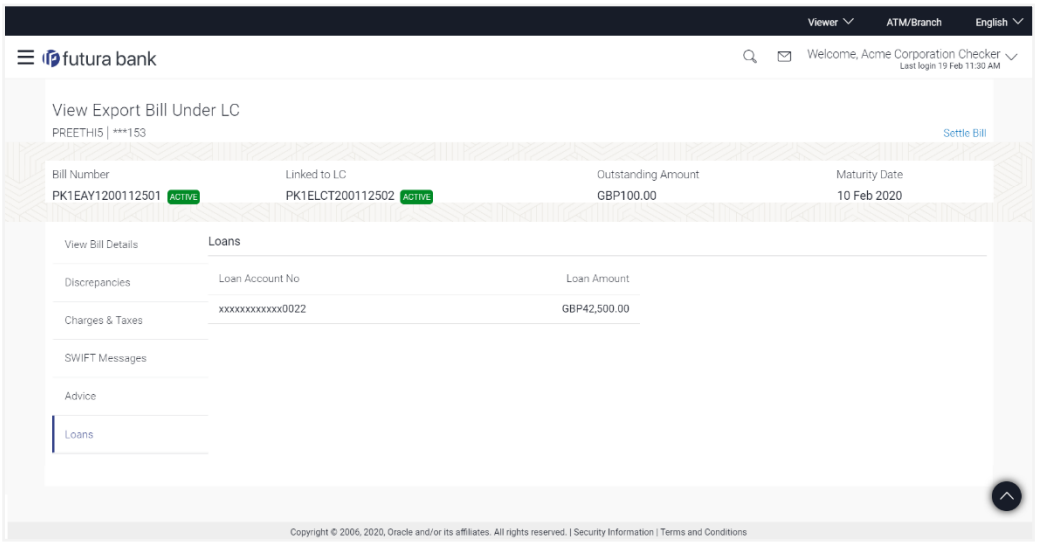
a. Click  to close the window.

15.7 Loans

This denotes all the linked loans account with the corresponding Loan amount.

13. Click **Loans** tab. The summary of all the linked loans account along with the amount appears.
    OR
    Click **Back**.
    The **View Export Bill** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Export Bill - Loans



Field Description

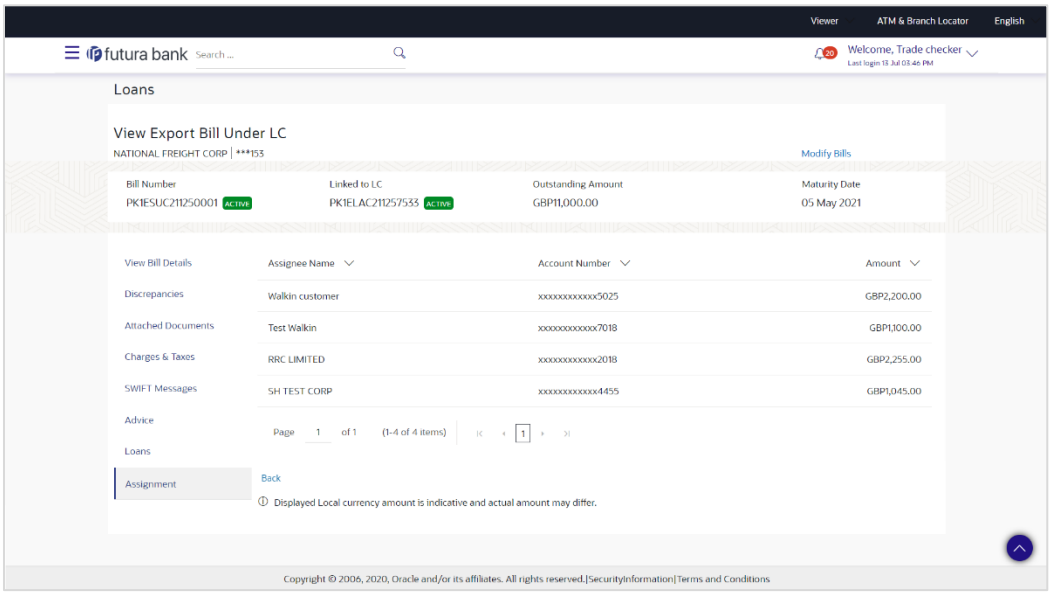
Field Name	Description
Loan Account No.	The linked loans account.
Loan Amount	The loan amount of the linked loan account.

15.8 Assignment

This tab denotes the assignee which receives proceeds from the issuing or confirming bank.

14. Click **Assignment** tab. The summary of all the banks which are involved in transactions other than issuing purpose.
    OR
    Click **Back**.
    The **View Export Bill** screen appears.

View Export Bill - Assignment



Field Description

Field Name	Description
Assignee Name	The name of the assignee to whom the proceeds is to be assigned.
Account Number	The account number of the assignee.
Amount	The amount that was proceeds to the assignee.

FAQs

1. **Where can I see if my Bill is linked to any LC?**

   On the top of the view screen, the linked LC number is provided. In case user wants to view more about LC, view LC module can be used.

2. **Why is approved date blank in discrepancies?**

   In cases where approvals for discrepancies are yet to be received, they remain blank.

16. View Import Collection

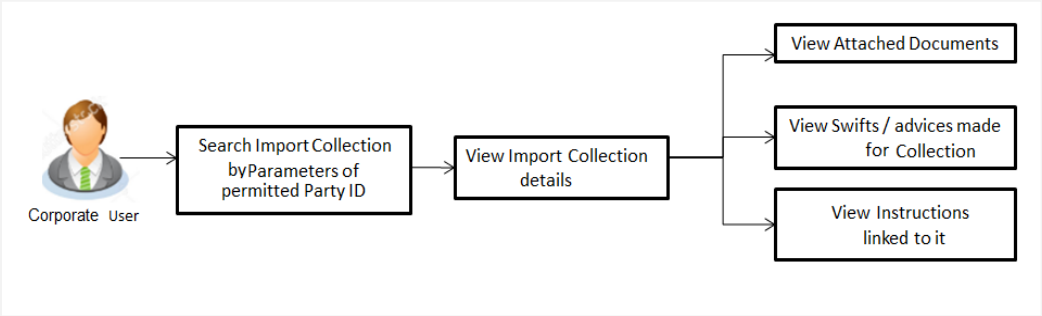
Using this option, you can view the details of existing Import Collection in the application. You can search the required Import Collection using different search criteria and download the Import Collection list in different file formats.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Import Collection should exist for the party ID and party must having view rights for it

Workflow



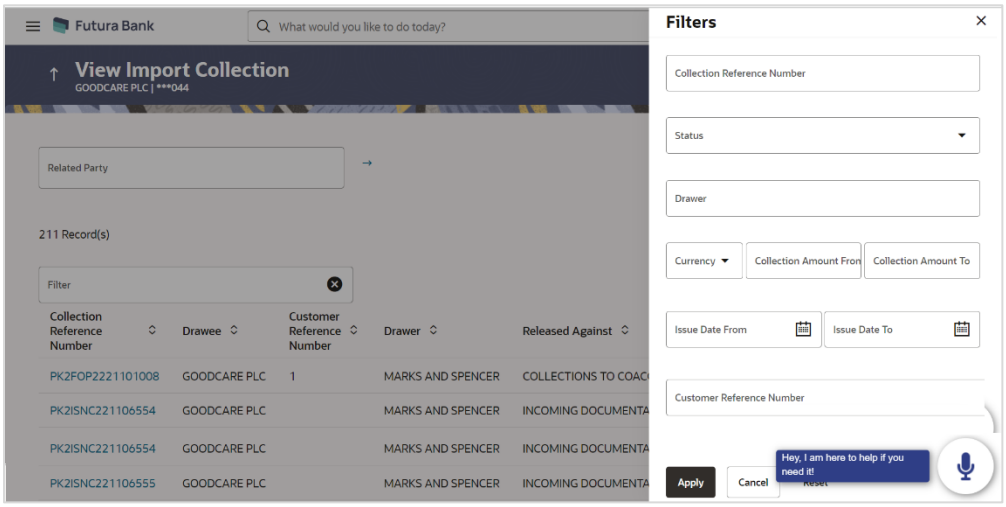
How to reach here:

Dashboard > Toggle menu > Trade Finance > Collection > Import Collection > View Import Collection

To view Import Collection:

1. The **View Import Collection** screen appears.
2. Click to filter based on the filter criteria. The Filter overlay screen appears

View Import Collection



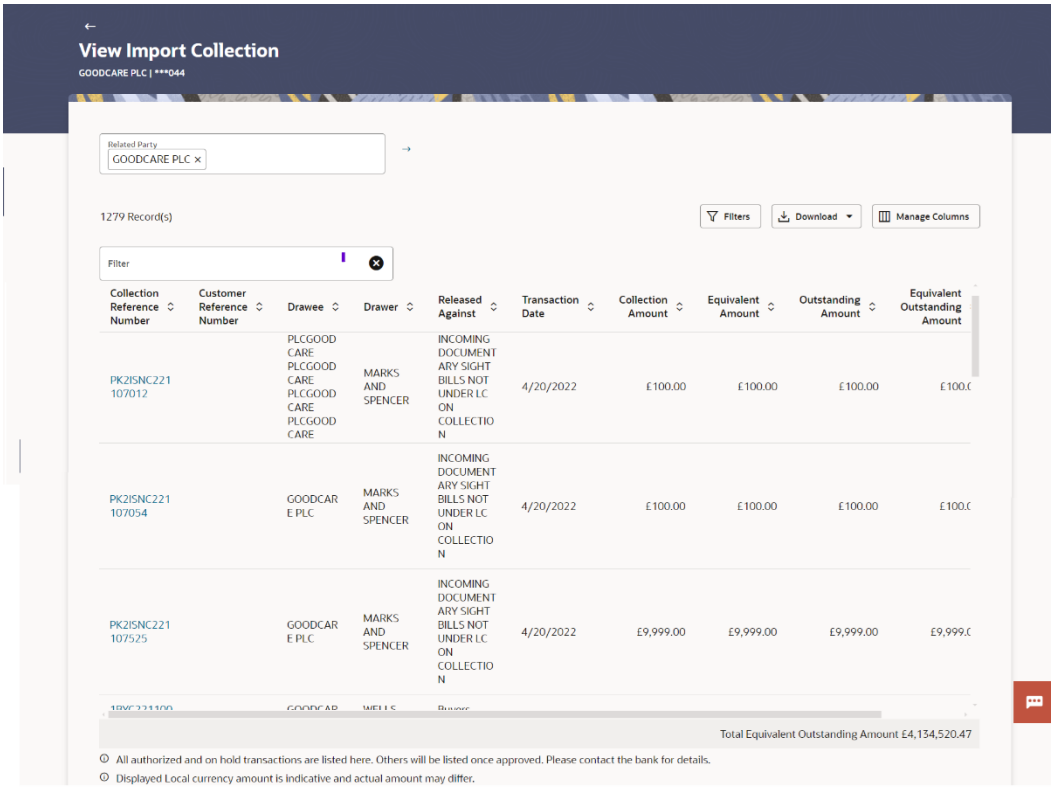
Field Description

Field Name	Description
Collection Reference Number	The Import Collection reference number.
Status	The current status of the Collection. The options are: • Active • Hold • Cancelled • Liquidated • Closed • Reversed
Drawer	The name of the drawer under the Collection.
Currency	The name of the currency under the Collection.
Collection Amount From	The start of the Collection amount range used for searching the Collection.
Collection Amount To	The end of the Collection amount range used for searching the Collection.
Issue Date From	The start date of the Issue date range used for searching the Collection.

Field Name	Description
Issue Date To	The end date of the Issue date range used for searching the Collection.
Customer Reference Number	The option to search import Collection via customer reference number.

3. Enter the filter criteria.
4. Click **Apply**.
   The **View Import Collection** screen appears with the search results.
   OR
   Click **Clear** to reset the search criteria.
   OR
   Click **Cancel** to cancel the transaction. The Dashboard appears.

View Import Collection – Search Results



Field Description

Field Name	Description
Related Party	Select the specific party to filter the search result based on specific party.

Field Name	Description
Filter	Specify the Collection Reference Number/Customer Reference Number/ Drawee/ Drawer/ Released Against/ / Collection Amount/ Equivalent Amount/ Status search the records.
Search Results	This section displays the search results.
Collection Reference Number	The Collection reference number. Displays the link to view the Import Collection details.
Customer Reference Number	The user provided customer reference number for the transaction.
Drawee	The name of the drawee of the Import Collection.
Drawer	The name of the drawer of the Import Collection.
Released Against	The product name of the Import Collection.
Transaction Date	The transaction date of the Import Collection.
Collection Amount	The Import Collection amount.
Equivalent Amount	The equivalent Import Collection amount.
Outstanding Amount	The outstanding Import Collection amount.
Equivalent Outstanding Amount	The equivalent outstanding import Collection amount.
Status	Displays the status of the import collection.
Total Equivalent Outstanding Amount	Displays the total outstanding equivalent amount in local currency.

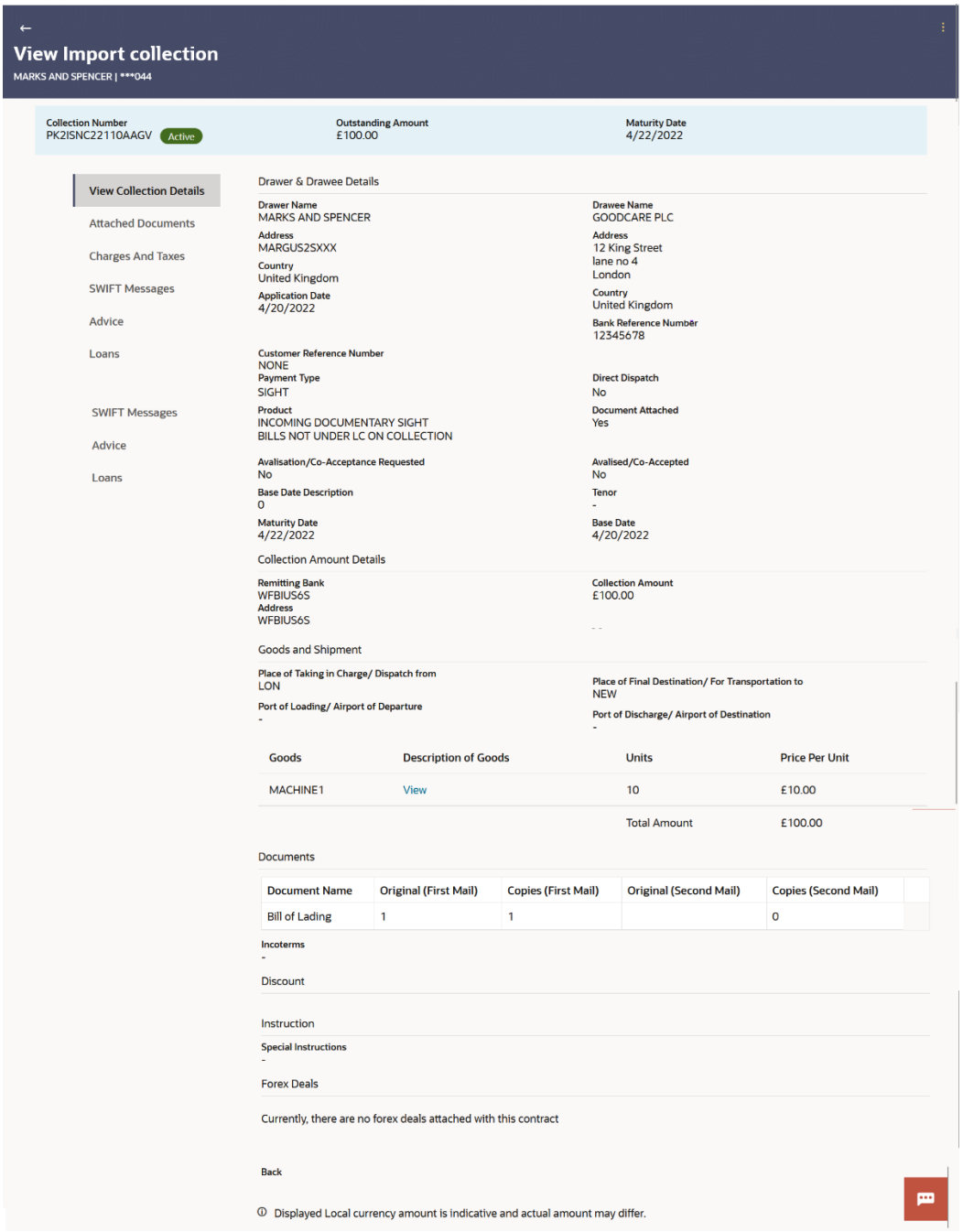
5. Select the appropriate option from the Related Party list and click the Arrow icon to initiate a search for the warranty related to the specific party.
6. Click the required link in the **Collection Reference Number** column. The **View Import Collection** screen appears with the details of the selected Import Collection. By default, the **View Collection Details– General Collection Details** tab appears.
7. Click the **Download** to download the Import Collection details list. You can download the list in PDF or CSV formats.
8. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

16.1 View Collection Details

1. Click **View Collection Details** tab.
   OR
   Click **Back** to navigate back to previous screen.

View Collection Details



Field Description

Field Name	Description
Collection Number	The Import Collection number.
Outstanding Amount	The outstanding amount of the import collection.
Maturity Date	The maturity date of the import collection.
Drawer and Drawee Details	
Drawer Name	The name of the drawer of the Import Collection. He is the one who uploads Collection.
Address	The address of the drawer of the Import Collection.
Country	The country of the drawer of the Import Collection.
Application Date	The application date of the Import Collection.
Customer Reference Number	The user provided customer reference number for the transaction.
Drawee Details	
Drawee Name	The name of person who is receiving Collection to be settled.
Address	The address of the drawee of the Import Collection.
Country	The country of the drawee of the Import Collection.
Bank Reference Number	The user provided bank reference number for the transaction.
Product Details	
Payment Type	The type of payment associated with the Collection. it can be: • Sight • Usance
Direct Dispatch	The option allows the user to select whether the bills to be dispatched directly or not. The options are: • Yes • No

Field Name	Description
Product	The product of the Import Collection.
Document Attached	It asks user if any documents a part of Collection. It can be: • Yes (Documentary) • No (Clean)
Avalisation/Co acceptance Requested	Indicates whether bill is to be avalised or not.
Avalised/Co-Accepted	Indicates whether bill is availised/Co-accepted by Collecting Bank.
Base Date Description	It is the description of the chosen base date.
Tenor	The tenor of the Collection.
Maturity Date	The maturity date of the Import Collection.
Base Date	The date to be considered as base date for Collection application. It is number of days for the tenor from the base date.
Collection Amount Details	
Remitting Bank	The name of the remitting bank of the Import Collection.
Address	The address of the remitting bank of the Import Collection.
Country	The country of the remitting bank of the Import Collection.
Collection Amount	Displays the amount of the Import Collection.
Outstanding Amount	The outstanding amount of the Import Collection.
Settlement Date	The settlement date of the Import Collection.
Acceptance Date	The acceptance date of the Import Collection.
Goods & Shipment	
Place of Taking in Charge/ Dispatch from	The Place of Receipt from where shipment will be done.

Field Name	Description
Port of Final Destination/ For Transportation to	The place where goods will be offloaded from ship.
Port of Loading/ Airport of Departure	The place of dispatch of the goods or loading on board.
Port of Discharge/ Airport of Destination	The port of discharge.
Goods	The type of Good aQ
Goods	
Section to view the goods for shipment.	
Goods	The type of good being shipped has to be chosen.
Description of Goods	The description of goods.
Units	The number of units of the goods.
Price Per Unit	The price per unit of the goods.
Documents	
Document Name	Displays the lists of all the documents required to be represented.
Original (First Mail)	Displays the number “n” out of “m” original documents of the first mail that will be provided to bank.
Copies (First Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents.
Original (Second Mail)	Displays the number “n” out of “m” original documents of the second mail that will be provided to bank.
Copies (Second Mail)	Displays the number of copies of the first mail, that will be submitted as a set of documents.
View Clause	Click the link to view the he clause maintained in the bank application for each of the document. \This link is enabled if the clause is already maintained in the system.
Incoterm	Displays the INCO terms for the application..
Discount	

Field Name	Description
Operation Type	Indicates the operation type required in the contract.
Financing Amount	The financing amount.
Interest Rate	The slider to increase or decrease interest rate. This field appears, if the operation type is “Discount”.
Interest Amount	Displays the applicable interest amount.
Instructions	
Any instructions provided to bank for creation of Collection is mentioned here.	
Special Instructions	Any instructions provided to bank for creation of Collection is mentioned here.
Forex Deal	
Forex Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the bill.
Exchange Rate	The exchange rate for the forex deal.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.
Sell Amount	The selling amount of the deal.

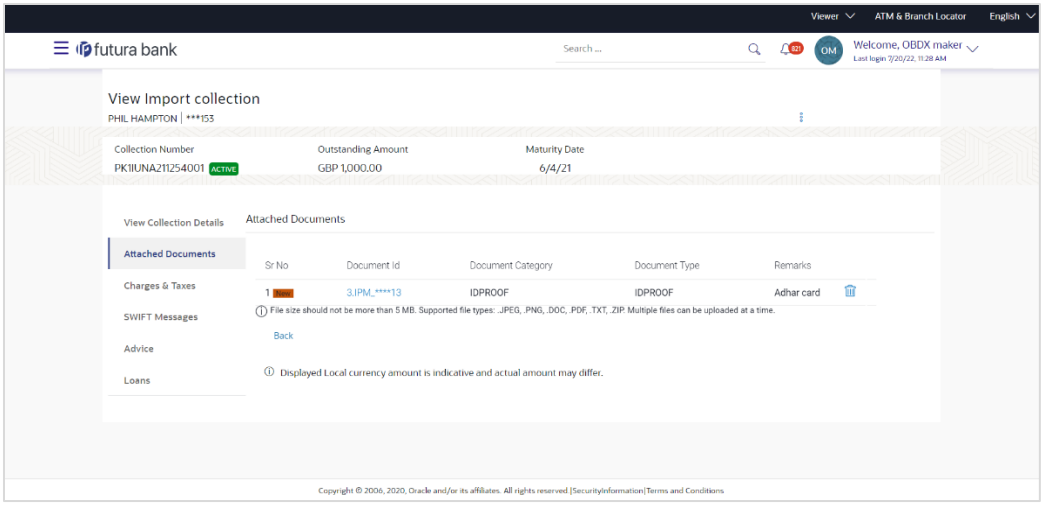
2. Click more options icon and then:
   - **Modify Collection** to modify the bills The **Modify Collection** screen appears.
   - **Initiate Tracers** to imitate the tracer. The **Tracers** screen appears.

16.2 Attached Documents

This tab displays the list of all documents uploaded by user. It allows the user to download the attachments done under the selected Import Collection.

3. Click **Attached Documents** tab to view the attached documents.
   OR
   Click **Back**.
   The **View Import Collection** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Collection – Attached Documents



Field Description

Field Name	Description
Sr No	The serial number of the attached document record.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.
Action	Action to be taken that is to delete the attached document.

4. Click the required link in the **Document ID** column to download the attached document.
   OR
   Click to delete the attached document record.

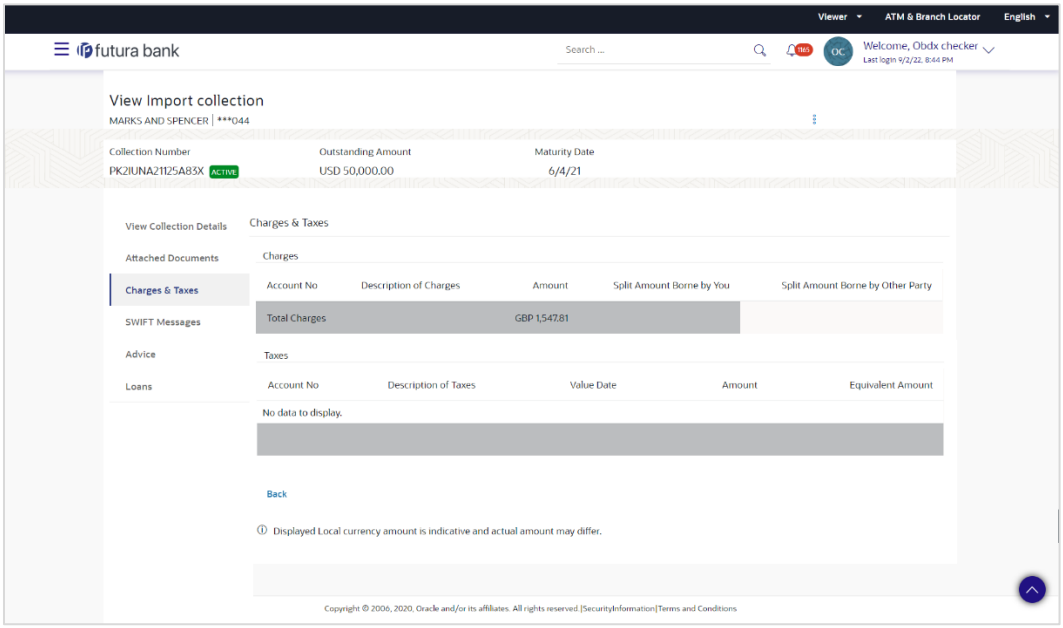
16.3 Charges & Taxes

This tab lists charges and Taxes against bill.

5. Click **Charges & Taxes** tab. The **charges and taxes** in the **View Export Collection** screen.
   OR
   Click **Back**.

   The **View Import Collection** screen appears.

Charges & Taxes



Field Description

Field Name	Description
Charges	
Account No.	Debit account number of the applicant.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.

Field Name	Description
Total Charges	Displays the total charge amount.
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent amount of charges.

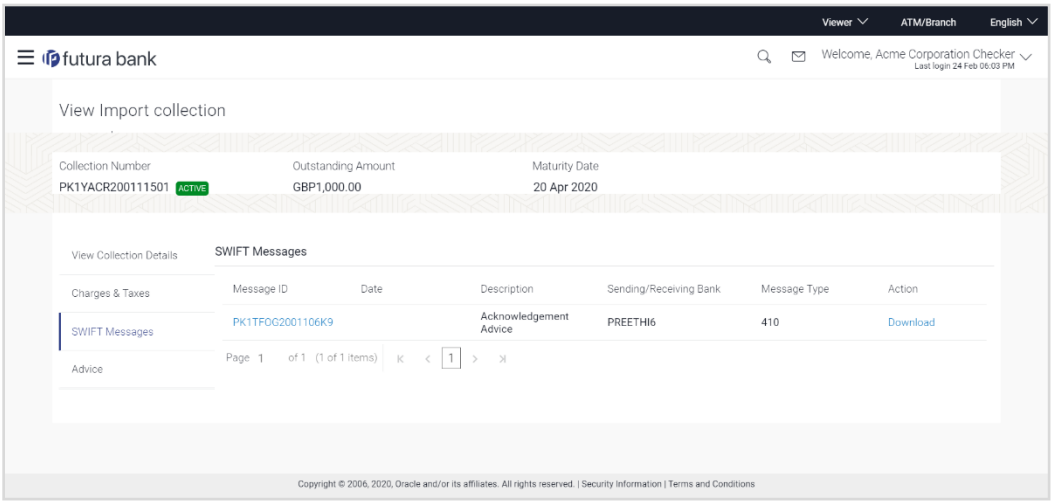
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

16.4 SWIFT Messages

These lists and displays list of all SWIFT messages between both the parties.

6. Click **SWIFT Messages** tab.
   The **SWIFT Messages** tab appears in the **View Import Collection** screen.
   OR
   Click **Back**.
   The **View Import Collection** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Collection – SWIFT Messages tab

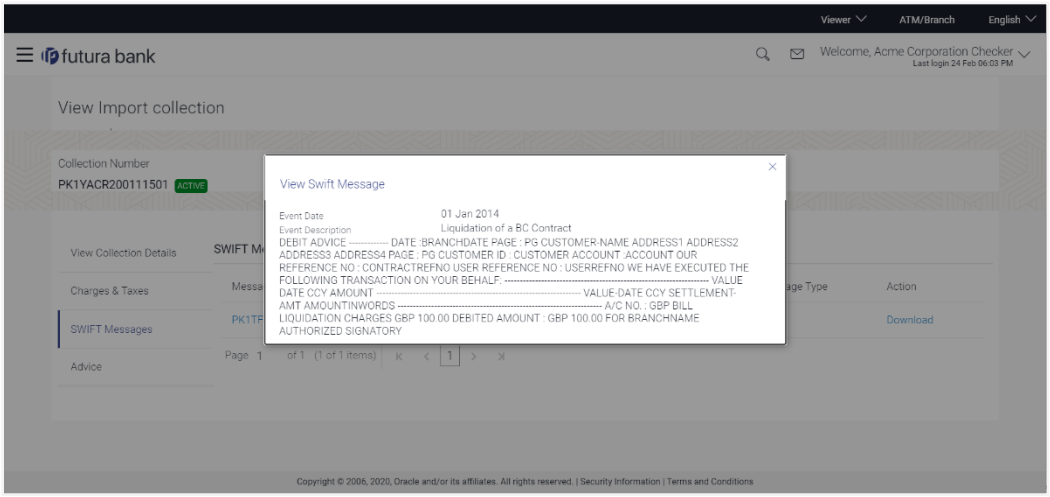


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/Receiving Bank	This displays the name of bank who has sent/received the message
Message Type	This shows the type of message sent/received such as MT 740etc
Action	The action to be taken that is to download the SWIFT details.

7. Click on the desired Message ID to view the respective SWIFT details.
   The SWIFT detail appears in popup window along with the event date and description.
8. Click the **Download** link against the SWIFT messages to download in selected format like PDF formats, if required.

SWIFT Messages Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

a. Click  to close the window.

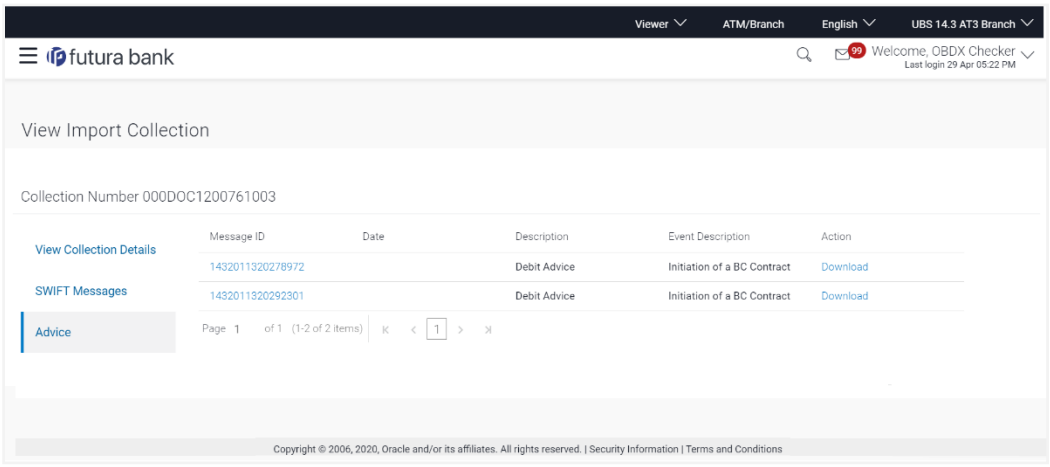
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

16.5 Advices

This denotes all the Advices being exchanged.

9. Click **Advices** tab. The summary of all the Advices being exchanged.
   OR
   Click **Back**.
   The **View Import Collection** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Collection - Advices

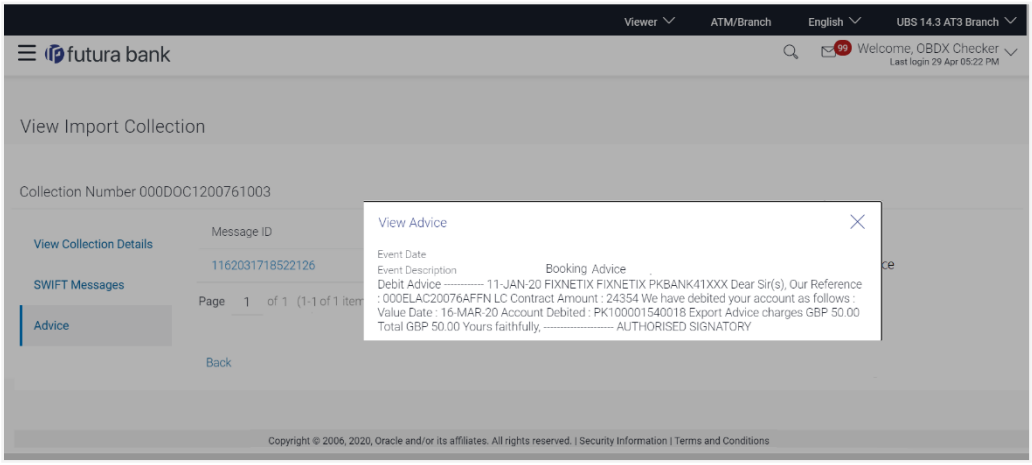


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.
Action	The action to be taken that is to download the advice details.

10. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
11. Click the **Download** link against the advice to download in selected format like PDF formats, if required.

Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.

a. Click  to close the window.

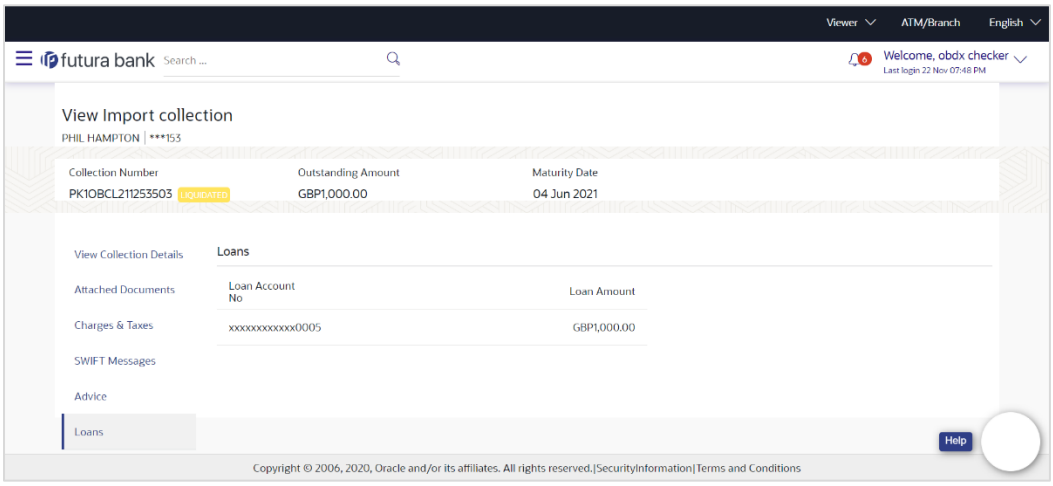
12. Click **Back**.
    The **View Import Collection** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

16.6 Loans

This denotes all the linked loans account with the corresponding Loan amount.

13. Click **Loans** tab. The summary of all the linked loans account along with the amount appears.
    OR
    Click **Back**. The **View Import Collection** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Import Collection - Loans



Field Description

Field Name	Description
Loan Account No.	The linked loans account.
Loan Amount	The loan amount of the linked loan account.

17. Settlement of Collection

The user can settle either multiple collection from his account, with or without a forex deal, or apply for a loan to settle the collection.

Using this option, user can settle one or more collection in the application.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Collection should exist for the party ID and party must having view rights for it

How to reach here:

Dashboard > Toggle menu > Trade Finance > Collection > Import Collection > Settlement of Collection

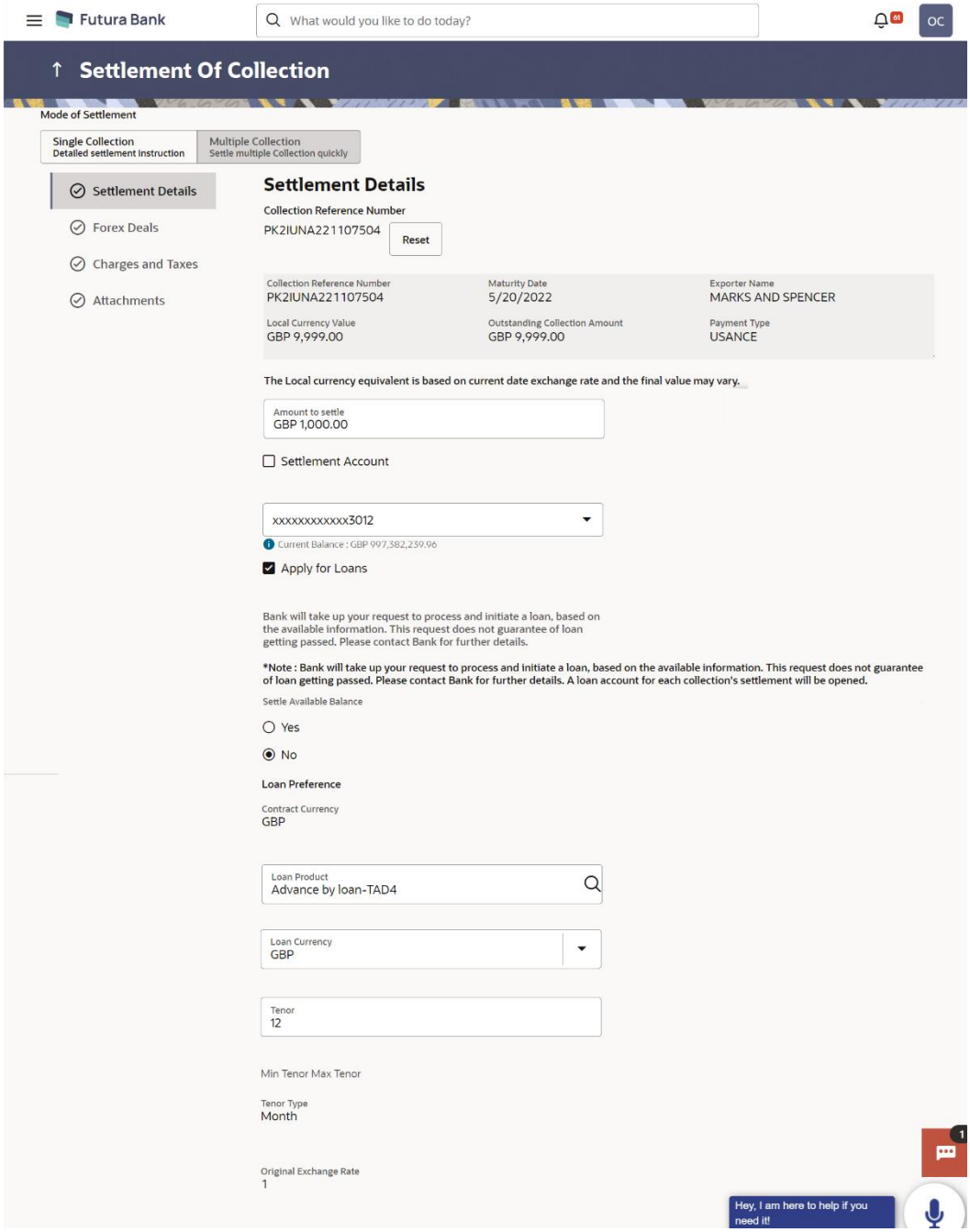
17.1 Single Collection Detailed Settlement Instruction

This facility allows the corporate users, to settle single Import Collection in detailed form, from the channel.

To settle a single Collection:

1. Navigate to **Settlement of Collection** transaction, by default Single collection is selected.

Single Collection Detailed Settlement Instruction



Field Description

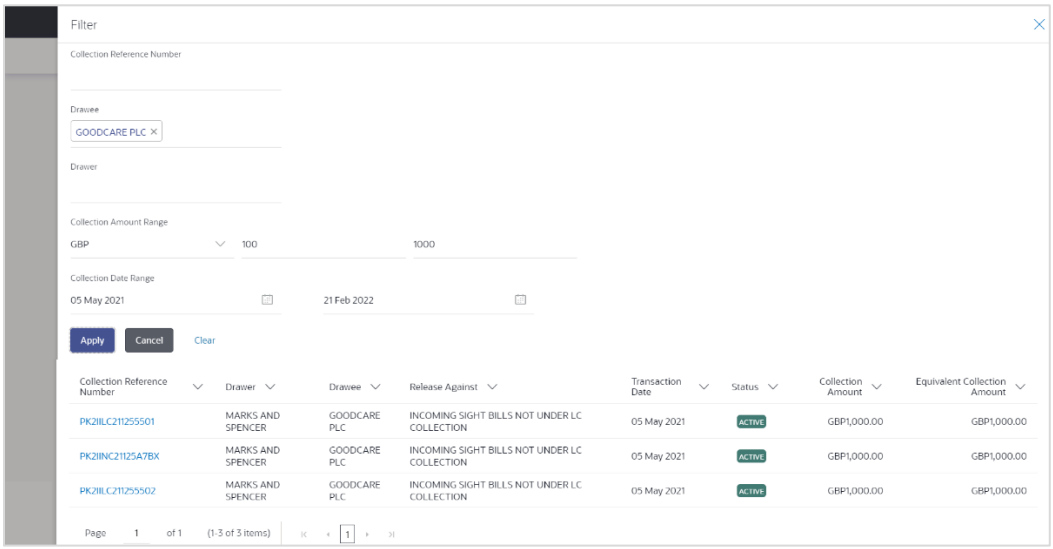
Field Name	Description
Lookup Collection Reference No.	The option to select Collection reference number which user wants to settle, user can select from the list of Collections available for settlements.

Field Name	Description
Collection Reference Number	The export collection reference number.
Maturity Date	The maturity date of the export Collection.
Exporter Name	The name of Exporter party.
Local Currency Value	The Collection Transaction's value in local currency.
Outstanding Collection Amount	The outstanding amount for the settlement of Collection.
Payment Type	The type of payment associated with the Collection. it can be: • Sight • Usance
Amount	The collection settlement amount.
Collateral	The user can select this option to settle the collection using Collaterals Click the **View Collateral Details** link to view the collateral details.
Settlement Account	Option to select a Current and Savings Account or Finances account to use for settlement of collection. **Note**: The balance in CASA account should be equal or more than the equivalent amount of collection in collection's currency, which is being settled, in case of single collection being liquidated.
Apply for Loan	The user can select this option to apply for a loan directly from the page. Bank would be informed that the corporate user is looking for a loan.
Settle Available Balance	Option to select whether the user wishes to settle all funds available in the settlement account. The options are: • Yes • No This field appears if Immediate Liquidation is applicable and will be populated with the Outstanding Bill Amount in read only mode.

Field Name	Description
Loan Preference	
Loan Product	This field displays the Loan Product defaulted from back-office. The user can change the value.
Loan Currency	This field displays either the Contract Currency or a Branch Local currency. The default should be Contract currency.
Tenor	The system fetches the default Loan Tenor from the back-office system. The user can change the value.
Tenor Type	This field displays the tenor type fetches from the back-office system.
Original Exchange Rate	This field displays the Original Exchange Rate fetches from the back-office system.
Action	The action to view the collateral details (in case the user selects ‘Collateral’ option), select the CASA account which user wishes to use for settlement (in case user selects ’Current and Savings’ option), view the linked loan details settlement (in case user selects Loan’ option . The available balance in the casa account is also displayed so that he can take an informed decision.
Special Instructions	The special instructions that is to be passed to the bank.

2. Select the **Single Bill Detailed settlement instruction** tab.
3. From the **Lookup Collection Reference No.** list, select the appropriate Collections reference number.
   OR
   Click the **Advanced Lookup** link. The Advanced Lookup overlay screen appears.

Advanced Lookup



Field Description

Field Name	Description
Collection Reference Number	The collection reference number.
Drawee	The name of drawee party.
Drawer	The name of Drawer party.
Collection Amount Range	The Bill amount range.
Currency	The currency of the collection.
Collection Date Range	The collection start date and end date.
List of Collection	
Collection Reference Number	The collection reference number.
Drawee	The name of drawee party.
Drawer	The name of Drawer party.
Release Against	The LC against which the collection is released.

Field Name	Description
Transaction Date	The date of the transaction.
Status	The status of the bill.
Collection Amount	The collection amount.
Equivalent Collection Amount	The equivalent collection amount.

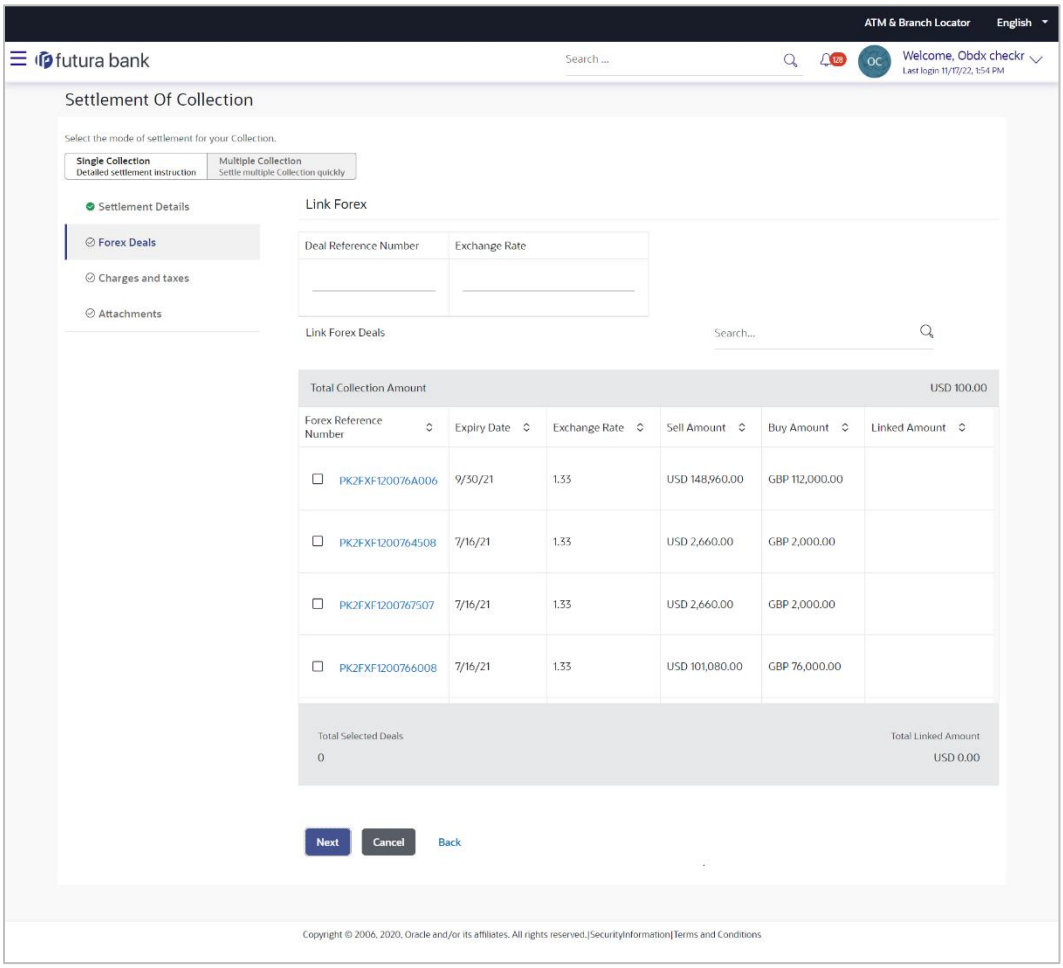
4. Enter the filter criteria to search the collection.
5. Click **Apply**. The **Advanced Lookup** screen appears with the search results.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to clear the filter criteria.
6. Click on the desired **Collection Reference Number** link.
7. Click **Verify**. The parent Export LC details appear.
   OR
   Click **Reset** to clear the search.
8. In the **Amount** field, enter the bill settlement amount.
9. Select this **Pay With Collaterals** option to settle the collection using collaterals.
   a. Click the **View Collateral Details** link. The **Collateral Details** overlay screen appears.
10. Select the **Settlement Account** option, if he wishes to use it for settlement of collection.
    a. From the **Settlement Account** list, select the account from which the transfer needs to be made for settlement of collection.
11. Select the **Apply for Loans** option to settle the collection using loan account.
    a. In the **Settle Available Balance**, select the appropriate option.
    b. From the Loan Product field, change the product if required.
14. In the **Tenor** field, modify the value for tenor, if required.
15. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

17.1.1 Forex Deals

This tab allows the user to link forex deals. This tab allows the corporate user to provide a Deal Reference Number and the FX rate on the screen, when they do not have any pre-booked deal to be used or an existing deal. The user can pass these details to the bank.

Bill settlement using deal is available to maker and approver users in maker activity log and pending approval details section to re-initiate and approve the transactions respectively.

Link Forex Deals



Field Description

Field Name	Description
Deal reference Number	The deal reference number of the forex deal to be entered, when pre-booked deal is not available or the user do not want to use an existing deal.
Exchange Rate	The exchange rate for the forex deal.
Total Collection Amount	Displays the total collection amount.
Forex Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the forex deal.

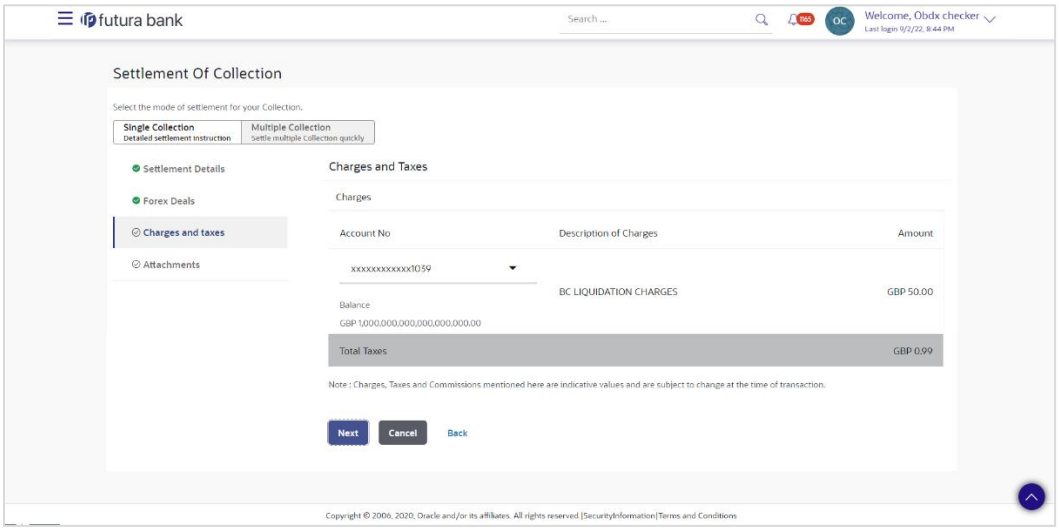
Field Name	Description
Exchange Rate	The exchange rate for the forex deal.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

12. In the **Deal Reference Number** field, enter the deal reference number.
13. In the **Exchange Rate** field, enter the exchange rate.
14. Enter the **Forex Reference Number** in the search field and click . The searched **Deal Reference Number** record details appear.
    OR
    Click the check box to select the required searched **Deal Reference Number record**.
15. In the **Linked Amount** field, enter the linked amount.
16. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

17.1.2 Charges and Taxes tab

This tab captures the charges and taxes for the single collection settlement Instruction application process.

Charges and Taxes tab



Field Description

Field Name	Description
Charges	
Account No	The account which will be charged for the specific charge.
Balance	The balance in the account which will be charged.
Description of Charges	The description of the charges.
Amount	The amount that is maintained under the charge.
Total Charges	Displays the total charge that will be levied in the transaction.
Taxes	
Account No.	The account to be earmarked for taking the Taxes.
Description of Taxes	Displays the description charges applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.

17. In the **Charges& Taxes** section, select the appropriate account, from the **Account No**. list
18. Click **Next** to save the entered details and proceed to the next level.
    OR

Click the **Attachments** tab.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction. The **Dashboard** appears

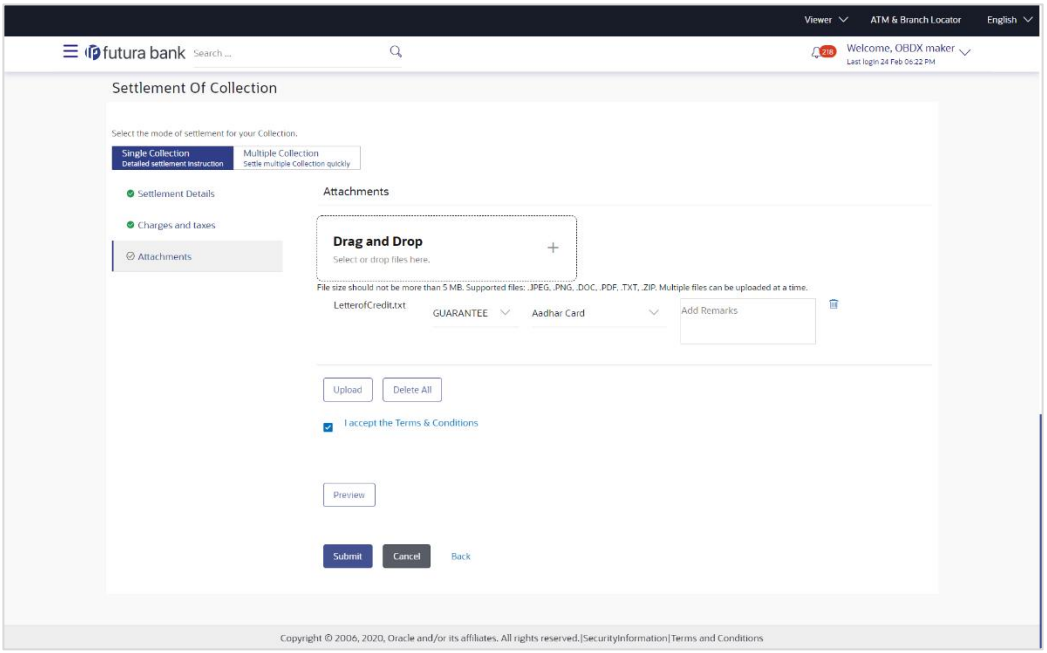
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

17.1.3 Attachments tab

The user can attach documents to the settlement in this tab.

To Attach Documents:

Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Name	Displays the name of the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.

Field Name	Description
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.

19. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
20. Select the required document present on your computer to upload.
21. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
22. Read the **I accept the Terms and Conditions** by clicking on the hyperlink and click on check box to accept the Terms and Conditions.
23. Click **Preview** to have a preview of draft.
24. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
25. The review screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
26. The success message collection settlement appears. Click **OK** to complete the transaction.

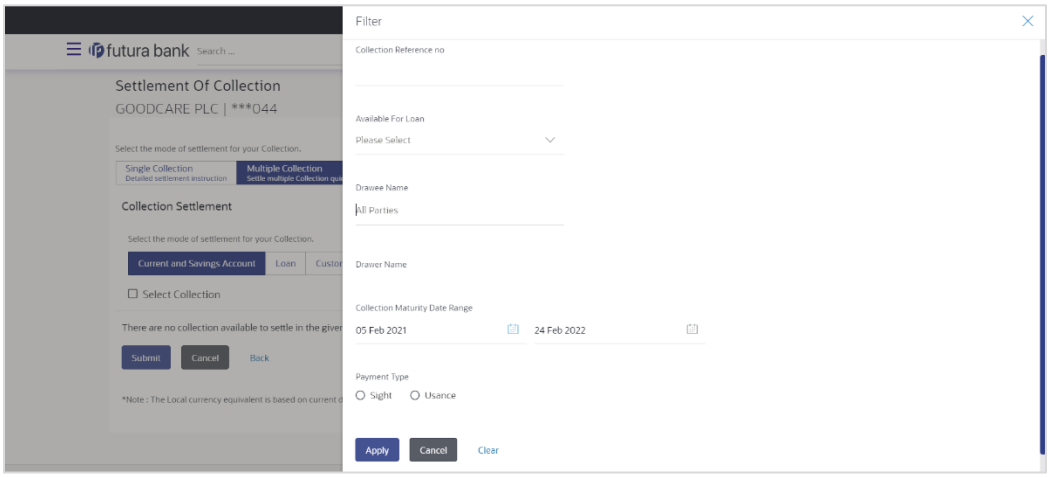
17.2 Multiple Collection Detailed Settlement Instruction

This facility allow the corporate users, to settle multiple Collection so that transaction can be initiated directly from channel as per the laws.

To settle multiple Collection:

1. Navigate to **Settlement of Collection** transaction.
2. Select the **Multiple Collection Settlement multiple bills quickly** tab. By Default the screen displays list of the collection that needs to be settled today.
   OR
   Click  to filter based on the below criteria.

Filter



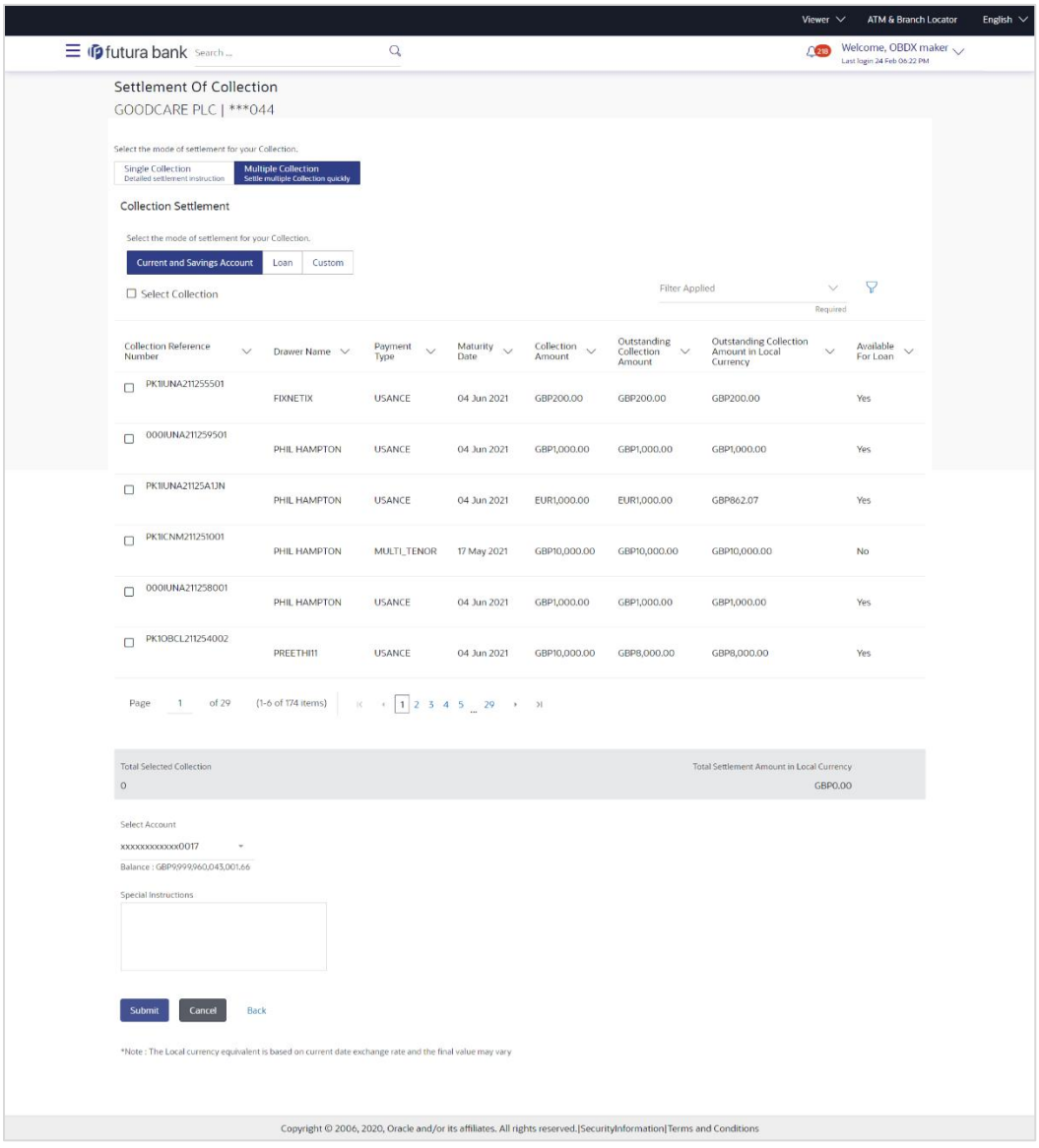
Field Description

Field Name	Description
Collection Reference Number	The collection reference number.
Available for Finance	Whether the collection is available for loan or not. The options are: • Yes • No
Drawee Name	The drawee name against whom collection is to be created.
Drawer Name	The name of the drawer.
Collection Amount Range	
All	The currency in which collection is to be settled.
From	The start of the amount range used for searching the collection.
To	The end of the amount range used for searching the collection.
Collection Maturity Date Range	The start date and end date on which the collection will gets matured.

Field Name	Description
Payment Type	The type of payment. The options are: • Sight • Usance

3. Click **Apply**. The search results appear based on the filter criteria.
   By Default the screen displays list of the collection in the Current and Savings Account tab.

Search Results – Collection Settlement – Current and Savings Account



Field Description

Field Name	Description
Current and Savings Account / Loan Account	Option to select a CASA account or Loan account. • Current and Savings Account: The user can select the Current and Savings account that he wishes to use for settlement of collection. Note: The balance in CASA account should be equal or more than the equivalent amount of collection in collection's currency, which is being settled, in case of single collection being liquidated. • Finance: The user can select this option to apply for a loan directly from the page. Bank would be informed that the corporate user is looking for a loan. • Custom: The user can select this option for custom account
Select Collection	The option to select multiple collection to apply for the settlement.
Check Box (Account Selection)	The option against each collection, to select a Current and Savings Account which he wishes to use. The available balance in the casa account is also displayed so that he can take an informed decision.
Collection Reference Number	The collection reference number.
Drawer Name	The name of the drawer.
Maturity Date	The date on which the collection will gets matured.
Payment Type	The type of payment. The options are: • Sight • Usance
Collection Amount	The collection amount.
Outstanding Collection Amount	Displays the outstanding Collection Amount for settlement.
Outstanding Collection Amount in Local Currency	Displays the outstanding Collection amount in local currency.

Field Name	Description
Available for Loan	Whether the collection is available for loan or not. The options are: • Yes • No
Total Selected Collection	Displays the total number of collection selected for settlement.
Total Settlement Amount in Local Currency	Displays the total settlement amount in local currency.
Special Instructions	Any remarks to be entered.

4. Select the check box against the **Collection Reference Number** which is to be settled.
   OR
   Select the **Select Collection** check box to select multiple collection to apply for the settlement.
5. Select the **Current and Savings Account** option, if he wishes to use it for settlement of collection.
   OR
   Select this **Loans** option to apply for a loan directly from the page.
   OR
   Select the **Custom** option for custom account.
6. From the **Select Account** list, select the account from which the transfer needs to be made for settlement of collection.
7. In the **Special Instructions** field, enter the remarks/special instructions.
8. Click **Submit** to initiate the selected Collection settlement. The **Settlement of Collection – Review** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.
9. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.
10. The success message initiation of Collection settlement appears.
    OR
    Click **Trade Finance Overview** to go to the **Trade Dashboard** screen.

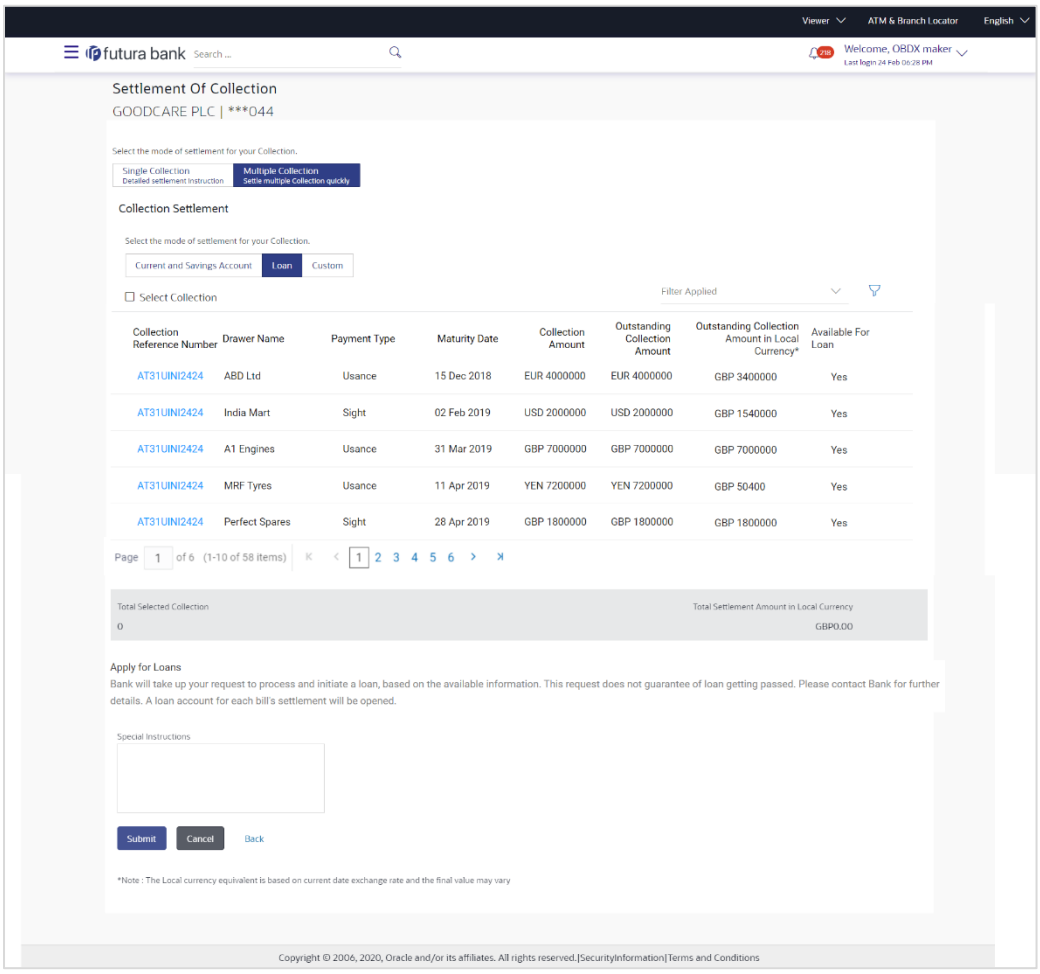
17.2.1 Settlement of Collection – Loan

The Loan tab allows to settle the collection using loan account.

To settle the Collection using loan account

11. In the the **Settlement of Collection** screen, click the Loan tab. The **Settlement of Collection - Loan** tab.

Settlement of Collection - Loan



Field Description

Field Name	Description
Select Collection	The option to select multiple collection to apply for the settlement.
Collection Reference Number	The collection reference number.

Field Name	Description
Drawer Name	The name of the drawer.
Payment Type	The type of payment. The options are: • Sight • Usance
Maturity Date	The date on which the collection will gets matured.
Collection Amount	The collection amount.
Outstanding Collection Amount	Displays the outstanding Collection Amount for settlement.
Outstanding Collection Amount in Local Currency	Displays the outstanding Collection amount in local currency.
Available for Loan	Whether the collection is available for loan or not. The options are: • Yes • No
Total Selected Collection	Displays the total number of collection selected for settlement.
Total Settlement Amount in Local Currency	Displays the total settlement amount in local currency.
Apply for Loans	Select this option to apply for loan.
Special Instructions	Any remarks to be entered.

12. Select the check box against the **Collection Reference Number** which is to be settled.
    OR
    Select the **Select Collection** check box to select multiple collection to apply for the settlement.
13. Select **Apply for Loan** check box, to apply for the loan to settle the collection.
14. Repeat steps 6 to 9 of **Settlement of Collection** section.

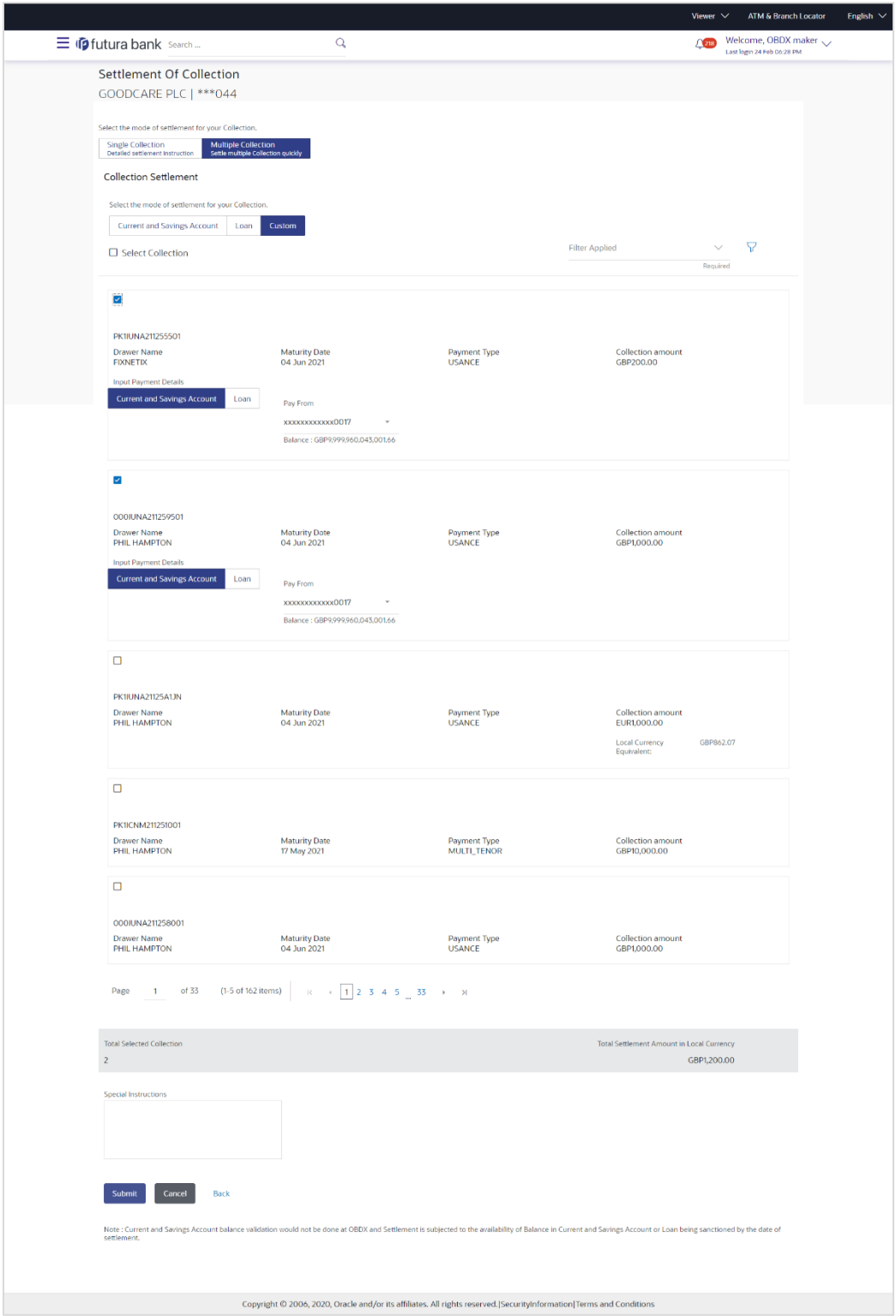
17.2.2 Settlement of Collection – Custom

The Custom tab allows to settle the collection using custom account.

To settle the Collection

15. In the the **Settlement of Collection** screen, click the **Custom** tab. The **Settlement of Collection - Custom** tab.

Search Results – Settlement of Collection - Custom

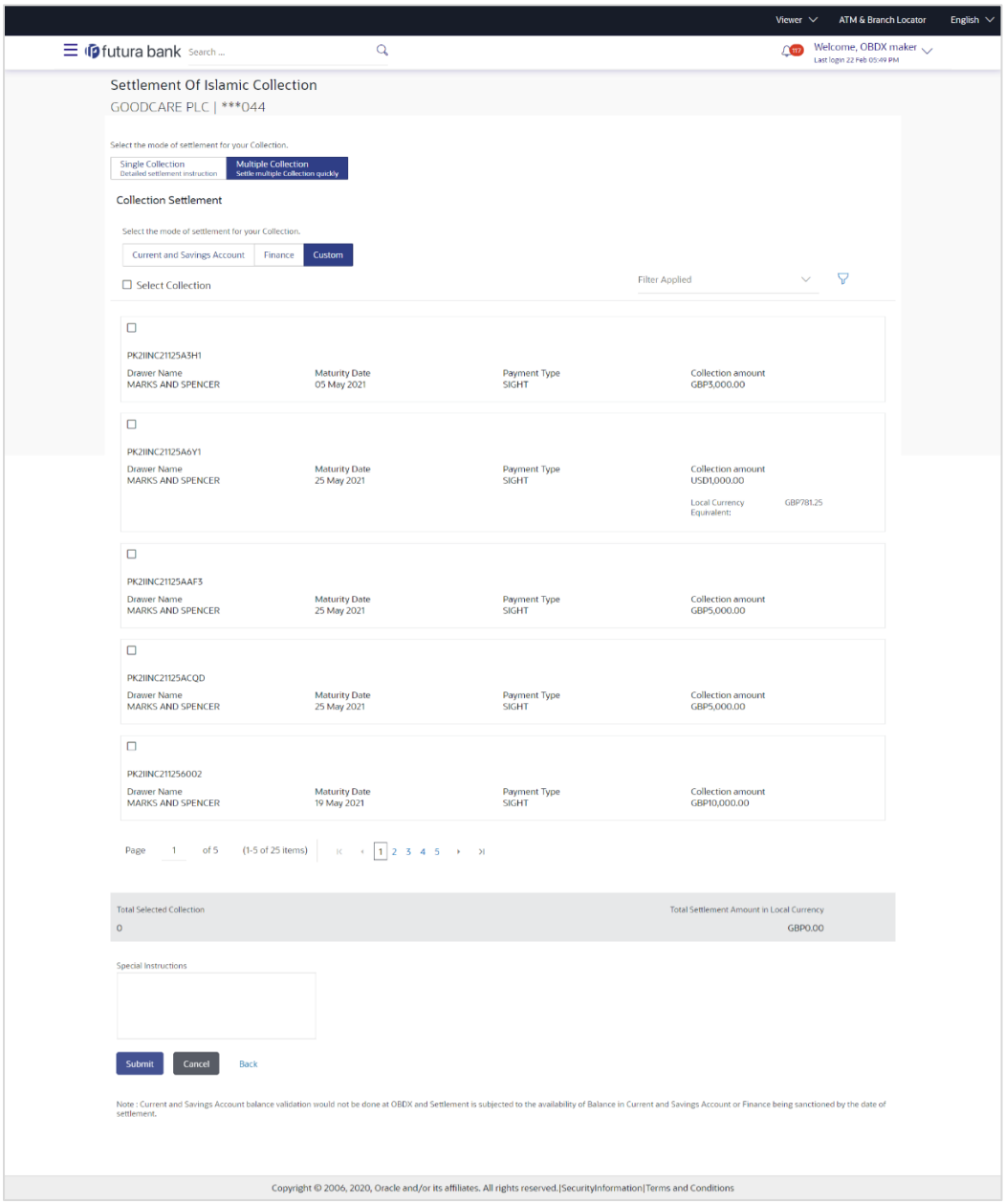


Field Description

Field Name	Description
Select Collection	The option to select multiple collection to apply for the settlement.
Check Box (Account Selection)	The option against each collection, to select a Current and Savings Account which he wishes to use. The available balance in the casa account is also displayed so that he can take an informed decision.
Collection Reference Number	The collection reference number.
Drawer Name	The name of the drawer.
Maturity Date	The date on which the collection will gets matured.
Payment Type	The type of payment. The options are: • Sight • Usance
Collection Amount	The collection amount.
Total Selected Collection	Displays the total number of collection selected for settlement.
Total Settlement Amount in Local Currency	Displays the total settlement amount in local currency.
Special Instructions	Any remarks to be entered.

16. Select the check box against the **Collection Reference Number** which is to be settled.
    OR
    Select the **Select Collection** check box to select multiple bills to apply for the settlement.

Settlement of Collection - Custom



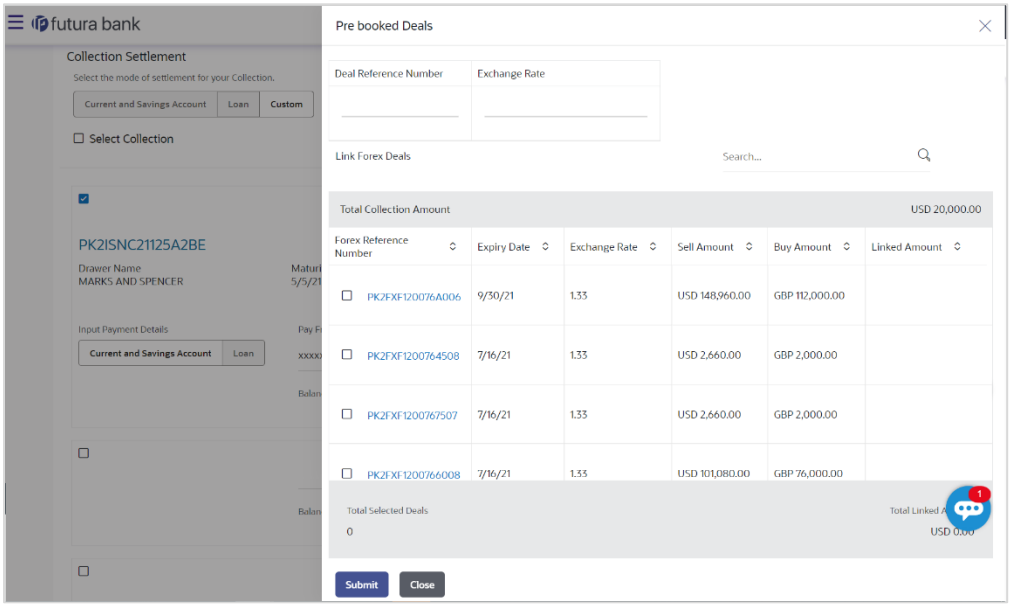
Field Description

Field Name	Description
Select Collection	The option to select multiple collection to apply for the settlement.
Check Box (Account Selection)	The option against each collection, to select a CASA account which he wishes to use. The available balance in the casa account is also displayed so that he can take an informed decision.

Field Name	Description
Collection Reference Number	The collection reference number.
Drawer Name	The name of the drawer.
Maturity Date	The date on which the collection will gets matured.
Payment Type	The type of payment. The options are: • Sight • Usance
Collection Amount	The collection amount.
Input Payment Details	
CASA Account / Loan Account	Option to select a CASA account or Loan account. • Current and Savings Account: The user can select the Current and Savings Account that he wishes to use for settlement of collection. Note: The balance in CASA account should be equal or more than the equivalent amount of collection in collection's currency, which is being settled, in case of single collection being liquidated. • Loan Account: The user can select this option to apply for a loan directly from the page. Bank would be informed that the corporate user is looking for a loan.
Pay From	Source account from which the funds are to be transferred for settlement of collection.
Balance	Net balance in the selected source account.
Forward Deal Reference Number	The forward deal reference number for settlement of collection.
Total Selected Collection	Displays the total number of collection selected for settlement.
Total Settlement Amount in Local Currency	Displays the total settlement amount in local currency.

Field Name	Description
Special Instructions	Any remarks to be entered.

27. Select the **Current and Savings Account** option, if he wishes to use it for settlement of collection.
    OR
    Select this **Finances** option to apply for a loan directly from the page.
28. From the **Select Account** list, select the account from which the transfer needs to be made for settlement of collection.
29. In the **Forward Reference Deal Number** field, enter the forward deal reference number for settlement of collection.
    OR
    Click the **Link Forex Deals** link, the Pre booked Deals overlay screen appears.



    a. In the **Deal Reference Number** field, enter the deal reference number.
    b. In the **Exchange Rate** field, enter the exchange rate.
    c. Select the check box against the required **Deal Reference Number** and click submit, the selected Deal Reference Number appears in the **Forward Deal Reference Number** field.
30. In the **Special Instructions** field, enter the remarks/special instructions.
31. Click **Submit** to initiate the selected Collection settlement. **The Settlement of Collection – Review** screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
32. Verify the details, and click **Confirm**.
    OR

Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

33. The success message initiation of Collection settlement appears.
OR
Click **Trade Finance Overview** to go to the **Trade Dashboard** screen

18. Modify Collection

Using this option, you can modify the details of existing Import Collection in the application. You can search the required import Collection using different search criteria and download the Import Collection list in different file formats.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single import Collection should exist for the party ID and party must having view rights for it

How to reach here:

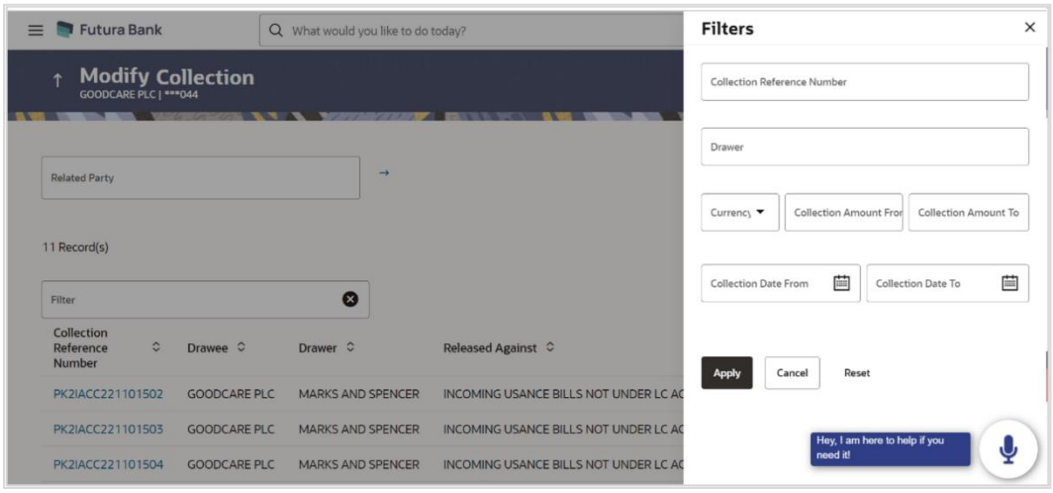
Dashboard > Toggle menu > Trade Finance > Collection > Import Collection > Update Import Collection > Modify Collection

To modify the Collection:

1. The **Modify Collection** screen appears.

2. Click  to filter based on the filter criteria. The Filter overlay screen appears

Modify Collection



Field Description

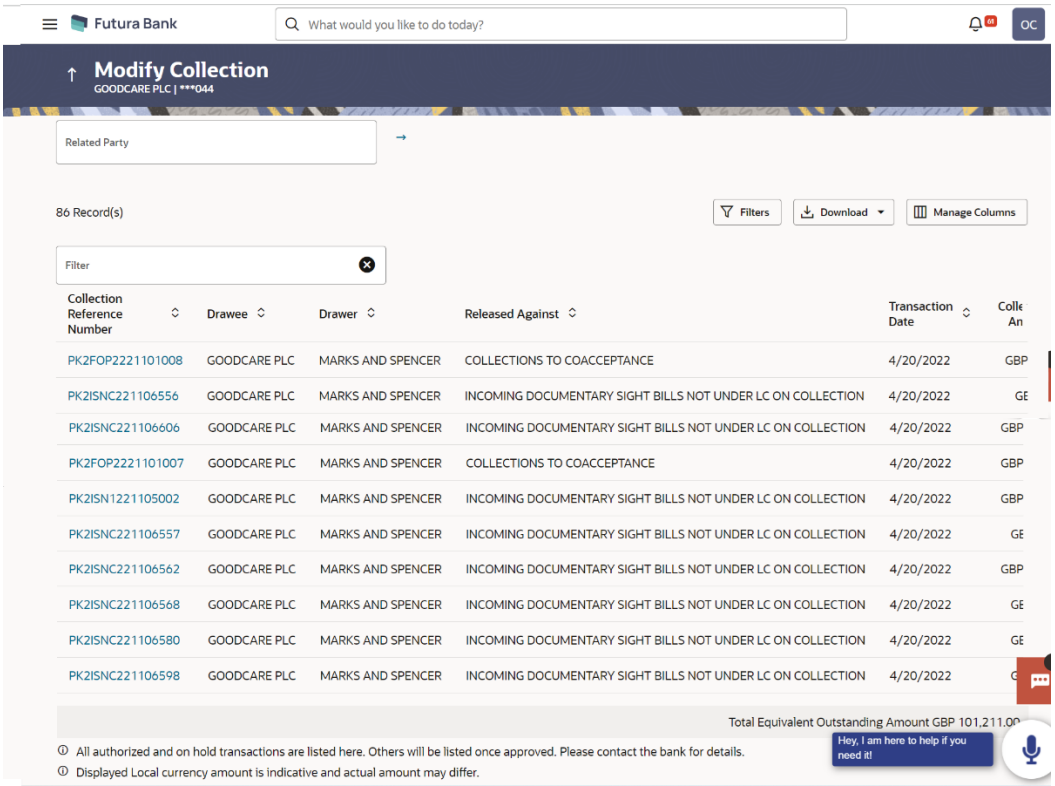
Field Name	Description
Collection Reference Number	The import collection reference number.
Drawer	The name of the drawer under the collection.

Field Name	Description
Currency	The name of the currency under the Collection.
Collection Amount Range - From	The start of the collection amount range used for searching the Collection.
Collection Amount Range - To	The end of the collection amount range used for searching the Collection.
Collection Date Range - From	The start date of the collection issuing date range used for searching the Collection.
Collection Range - Date To	The end date of the collection issuing date range used for searching the Collection.

3. Enter the filter criteria and click **Apply**.
   The **Modify Collection** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.

Note: Blank search is also allowed.

Modify Collection – Search Results



Field Description

Field Name	Description
Collection Reference Number	The collection reference number. Displays the link to view the Import collection details.
Drawee	The name of the drawee of the import collection.
Drawer	The name of the drawer of the import collection.
Released Against	The product name of the import collection.
Transaction Date	The transaction date of the import collection.
Collection Amount	The import collection amount.
Equivalent Collection Amount	The equivalent import collection amount.
Total Equivalent Outstanding Amount	The total outstanding amount is displayed in local currency.

4. Click the **Download** to download the collection list. You can download the list in PDF or CSV formats.
5. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
6. Click the required link in the **Collection Reference Number** column. The **Modify Collection** details screen appears with the details of the selected Import Collection. By default, **Settlement Details** tab appears.

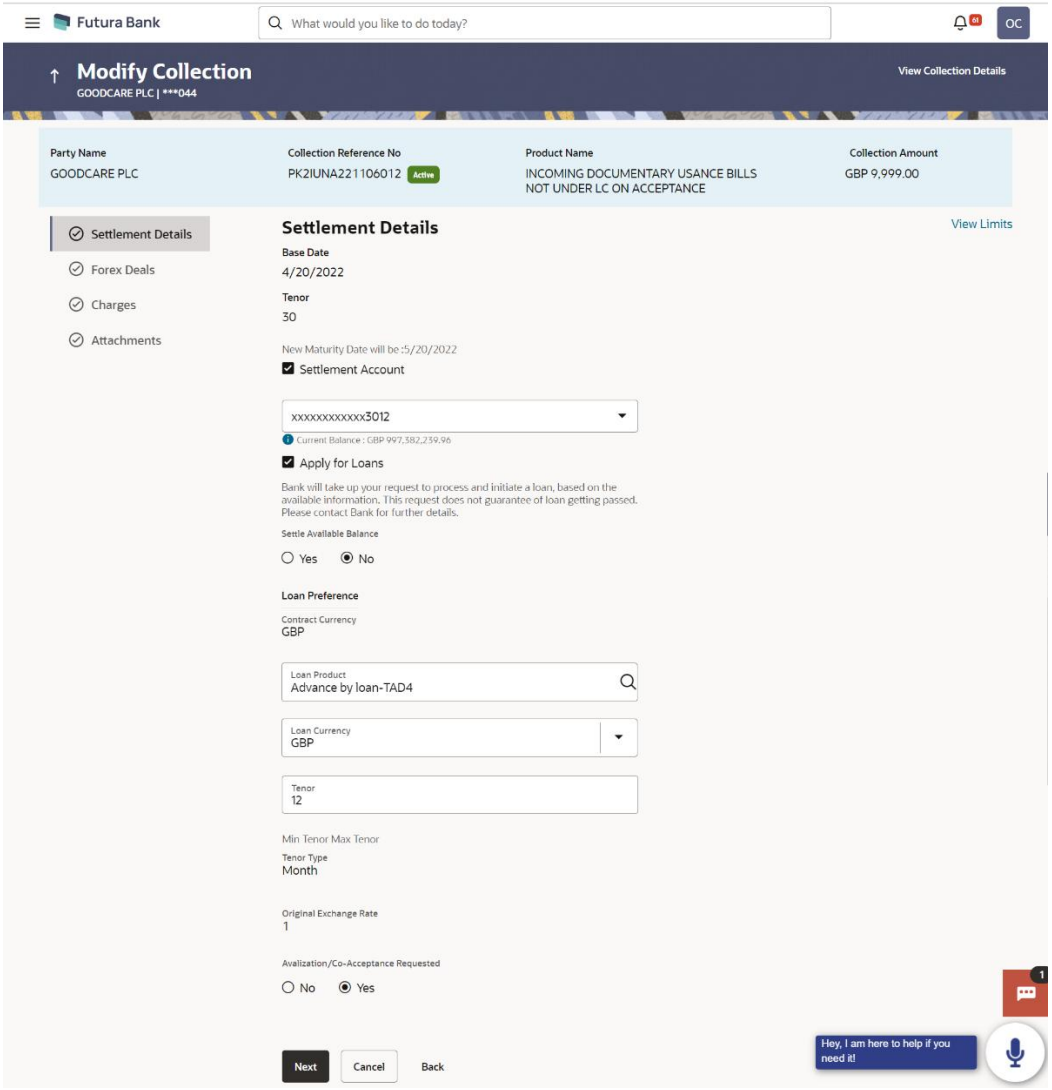
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

18.1 Modify Collection - Settlement

User will be able to see the collection details along with the Base Date and Tenor and will be allowed to change the tenor, which automatically would get reflected in Maturity Date of the transaction.

The user can change whether collaterals are to be used and Advance by Loan is required or not.

Modify Collection - Settlement



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Collection Reference Number	The import collection reference number.
Product Name	The import LC product name under which the LC is created.
Collection Amount	Displays the amount of the import collection.
Settlement Details	

Field Name	Description
Base Date	The date that is considered as base date for collection application.
Tenor	The tenor of the collection.
New Maturity Date will be	The maturity date of the transaction that depends on the tenor of the bill as entered in **Tenor** field.
Pay with Collateral	The option to select whether collaterals are to be used. Click the **View Collateral Details** link to view the collateral details.
Settlement Account	The settlement account number.
Apply for Loans	The option to select whether advance by finance is required or not.
Settle Available Balance	Option to select whether the user wishes to settle all funds available in the settlement account. The options are: • Yes • No This field appears if Immediate Liquidation is applicable and will be populated with the Outstanding Bill Amount in read only mode.
Loan Preference	
Contract Currency	Displays the contract currency.
Loan Product	This field displays the Loan Product defaulted from back-office. The user can change the value.
Loan Currency	This field displays either the Contract Currency or a Branch Local currency. The default should be Contract currency. The user can change the value.
Tenor	The system fetches the default Loan Tenor from the back-office system. The user can change the value.
Tenor Type	This field displays the tenor type fetches from the back-office system.
Original Exchange Rate	This field displays the Original Exchange Rate fetches from the back-office system.

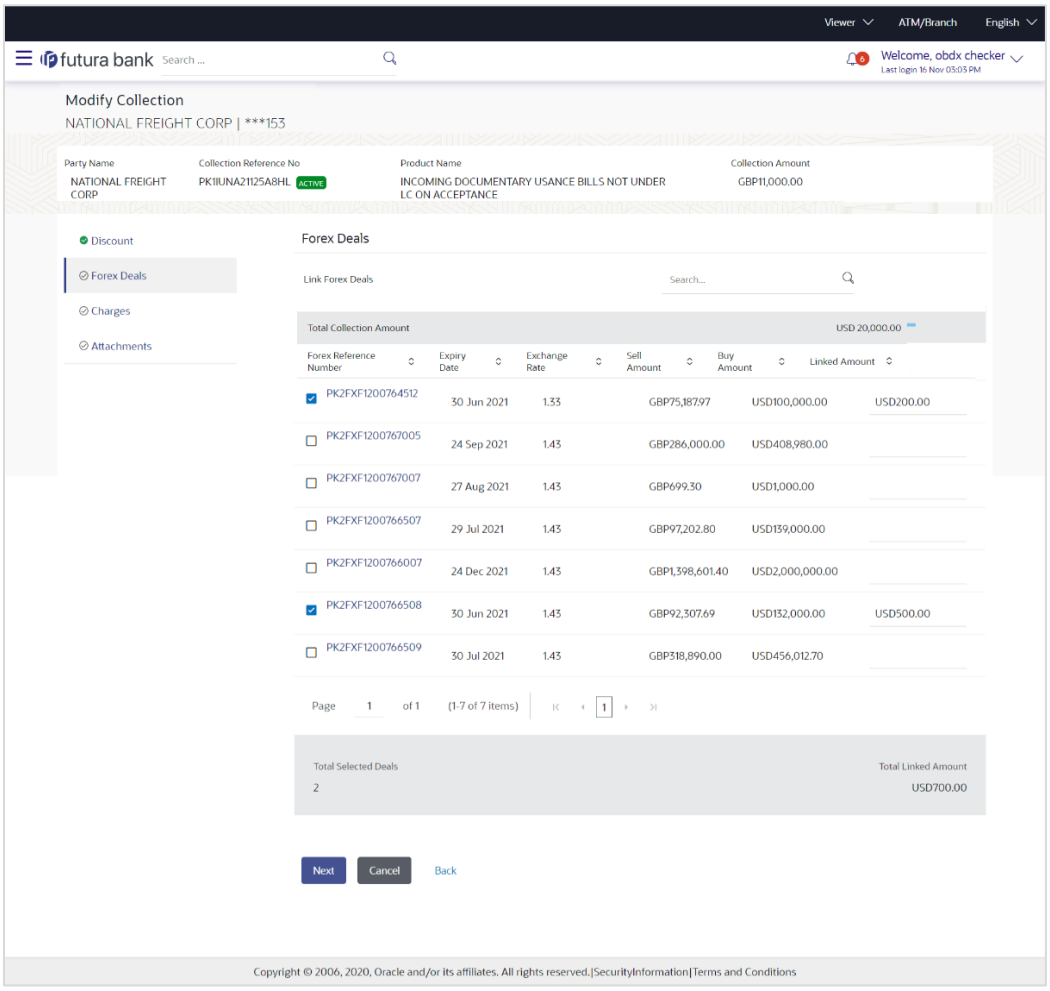
Field Name	Description
Avalisation/Co acceptance Requested	The option allows the user to select if the bill is to be avalised. The options are: • Yes • No

7. In the **Tenor** field, enter the value for tenor.
8. Select this **Pay With Collaterals** option to settle the collection using collaterals.
9. Click the **View Collateral Details** link to view the collateral details. The **Collateral Details** overlay screen appears.
10. Select the **Settlement Account** option if he wishes to use it for settlement of collection.
    a. From the **Settlement Account** list, select the account from which the transfer needs to be made for settlement of collection.
11. Select the **Apply for by Loan** option, to settle the collection using finance account.
    a. In the **Settle Available Balance**, select the appropriate option.
    b. From the **Loan Product** field, change the product if required.
12. In the **Tenor** field, modify the value for tenor, if required. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

18.1.1 Modify Collection – Forex Deals

This tab allows the user to link forex deals.

Modify Collection – Forex Deals



Field Description

Field Name	Description
Total Collection Amount	Displays the total collection amount.
Forex Reference Number	The deal reference number of the collection.
Expiry Date	The expiry date of the collection.
Exchange Rate	The exchange rate for the collection.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.

Field Name	Description
Linked Amount	The linked amount of the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

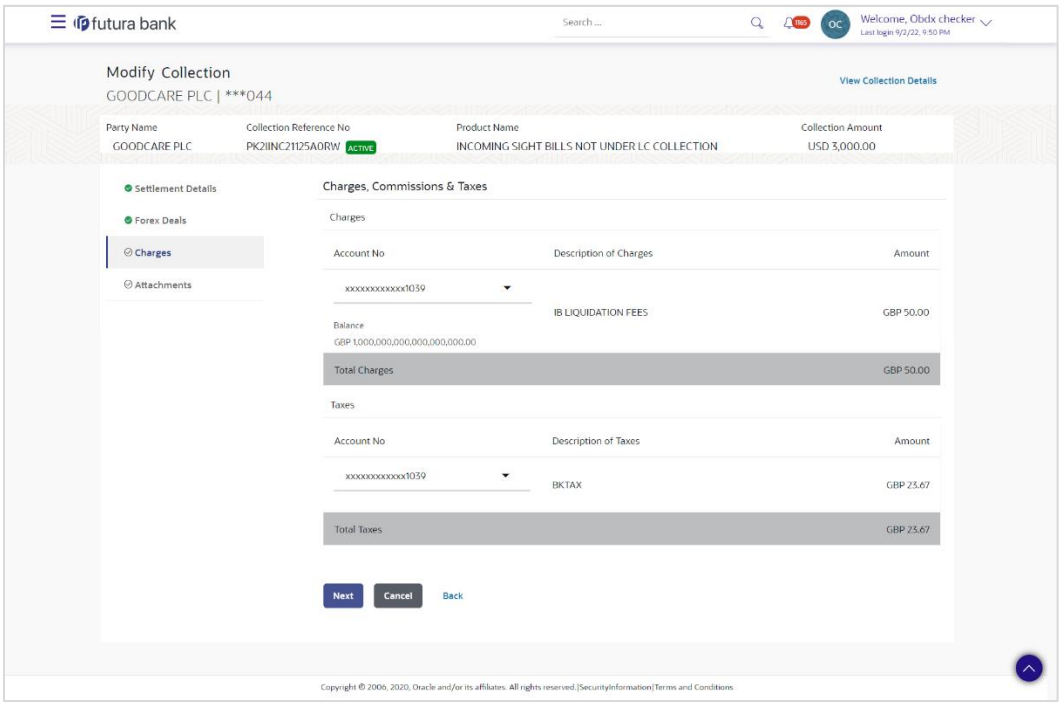
13. Enter the **Forex Reference Number** in the search field and click . The searched Deal Reference Number record details appear.
    OR
    Click the check box to select the required searched Deal Reference Number record.
14. In the **Linked Amount** field, enter the linked amount.
15. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

18.1.2 Modify Collection - Charges, Commission & Taxes

This tab lists charges and Taxes against collection.

16. Click **Charges & Taxes** tab. The **charges and taxes** in the **Modify Collection** screen.
    OR
    Click **Back**. The **Modify Collection** screen appears.

Modify Collection - Charges, Commission & Taxes



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the applicant.
Balance	The balance in the debit account.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge that will be levied in the transaction.
Taxes	
Account Number	Debit account number of the applicant.
Balance	The balance in the debit account.
Description of Taxes	Displays the description taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.
Commissions	
Account Number	Debit account number of the applicant.
Balance	The balance in the debit account.
Description of Commission for	Displays the description of commissions charged by bank.
Amount	Displays the amount of commission.
Total Commission	Displays the total commission amount.

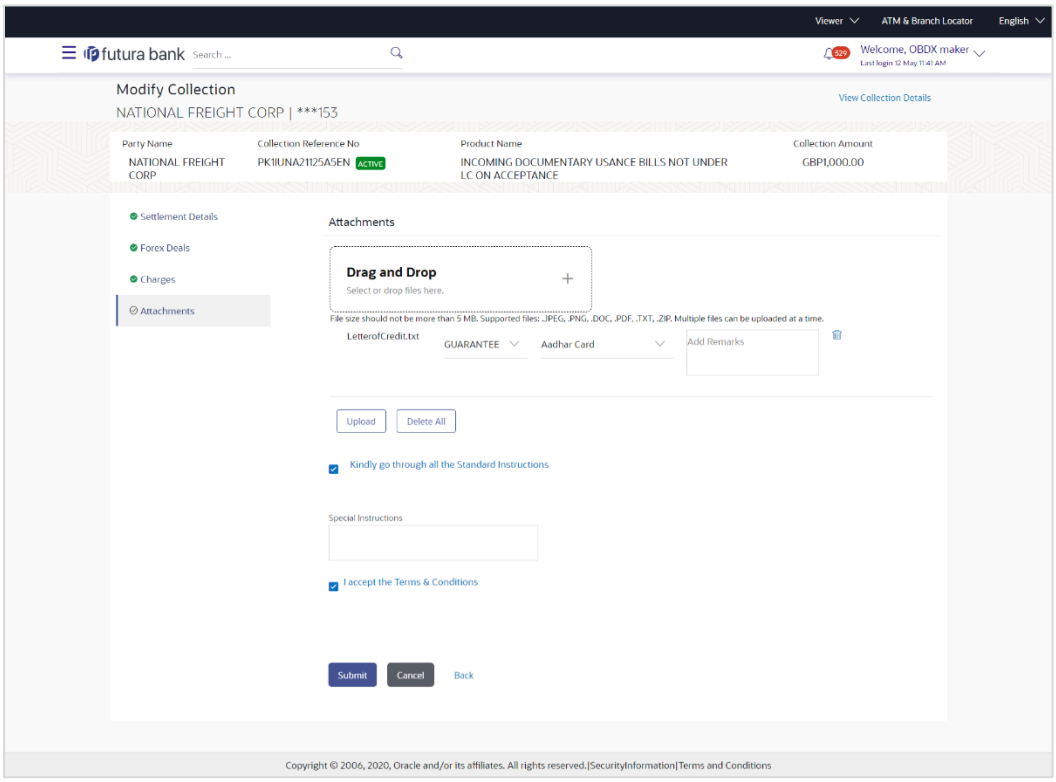
17. From the **Account No.** list, select the applicant account.
18. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

18.1.3 Modify Collection - Attachments tab

Displays the list of documents attached under the Import Collection application. User can add multiple documents though it should be under the specified limits and supported formats.

Modify Collection - Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Attached	Displays the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.

Field Name	Description
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.
Template Name	The name using which template is stored and can be used in future.

19. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
20. Select the required document present on your computer to upload.
21. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
22. Select the **Kindly Go through all the Standard Instructions**, check box.
23. Click the **Standard Instructions** link to view the customer instructions maintained by bank from back office.
24. Select the **I accept Terms and Conditions** check box to accept the Terms and Conditions.
25. Click **Submit**. The transaction is saved and the **Modify Islamic Collection – Review** screen appears.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
26. The review screen appears.
    Verify the details, and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
27. The success message appears along with the reference number. Click **OK** to complete the transaction.

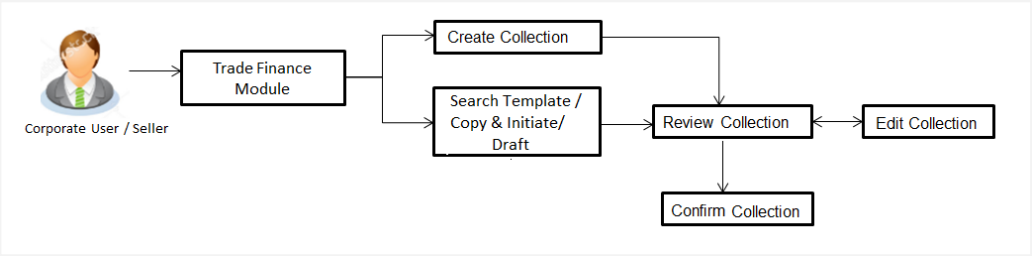
19. Initiate Collection

Using this option, user can initiate Collection in the application.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Workflow



User has three options to initiate Collection

a. Using existing Templates

b. Using existing Drafts

c. Initiating Collection (New Application)

These are explained in detail underneath.

How to reach here:

Dashboard > Toggle menu > Trade Finance > Collection > Export Collection > Initiate Export Collection
OR
Dashboard > Trade Finance > Overview > Quick Links > Raise Collection

19.1 Search Collection template

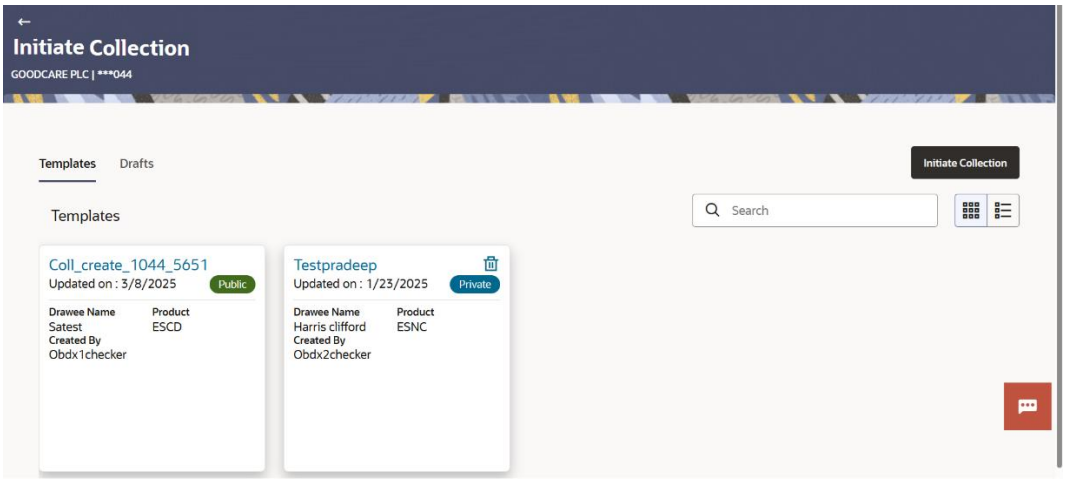
User can save Collection application as a Template so that same can be used for creation of similar kind of Collections, if required in future. User can search the saved Collection template using Template Name.

Note: Collection Application saved as **Template** can be re used any number of times for Collection Initiation.

To search the Collection template:

1. In the **Search** field, enter the template name.
2. Click . The saved Collection a template appears based on search criteria.

Collection Template - Search Results



Field Description

Field Name	Description
Name	The name using which template is stored and can be used to initiate a Collection application.
Updated On	The last updated date of the template.
Access Type	The type of access granted to template whether it is public or private.
Drawee Name	The drawee name against whom Collection is to be created.
Product	The name of product selected for Collection.
Created by	The name of the maker who created the template.

3. Click or to view the initiate Collection draft as Card or Tabular view.
   OR
   Click to delete the LC draft card.
4. Click **Initiate Collection** to initiate the collection. The **Initiate Collection** screen appears.

19.2 Search Collection Drafts

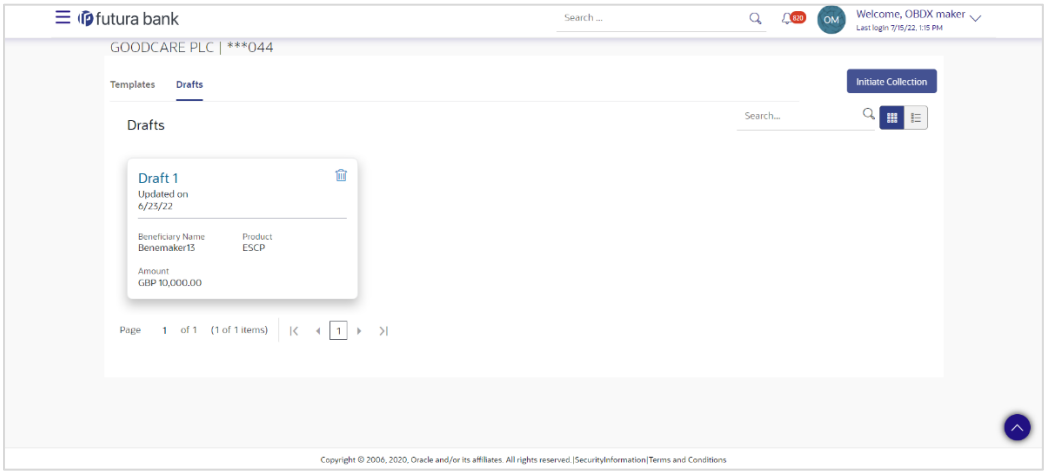
User can save Collection application as a Draft so that it can be used if required in future. User can search the saved Collection draft using Draft Name.

Note: Collection Application saved as **Draft** can be used only one time for Collection Application initiation.

To search the Collection draft:

1. In the **Search** field, enter the draft name.
2. Click . The saved Collection draft appears based on search criteria.

Collection Draft - Search Results



Field Description

Field Name	Description
Search Results	This section displays the search results.
Draft Name	The name of the draft for Collection application saved.
Updated On	The last date on which the draft was updated.
Beneficiary Name	The beneficiary name against whom Collection is created.
Product	The name of product selected for Collection.
Amount	The amount for the Collection along with the currency in which it is originated.

3. Click **Cancel** to cancel the transaction. The **Dashboard** appears.

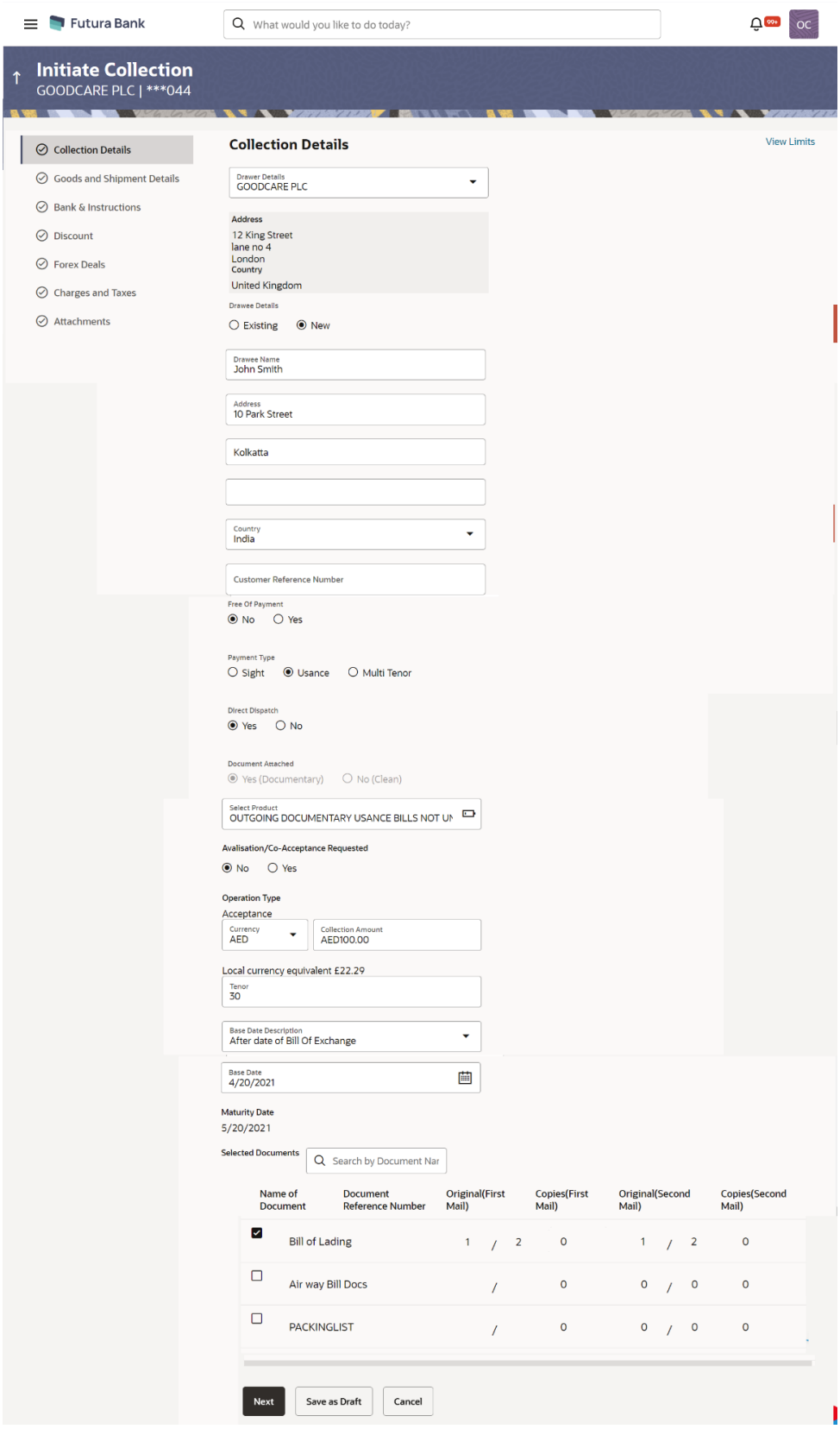
19.3 Initiate a Collection

Using this option, you can initiate a Collection in the application. To initiate a Collection in the application, you must enter details such as your Parties details, and Collection details etc. You can also give specific instructions to bank.

To initiate Collection:

1. Click **Initiate Collection** on **Initiate Collection** screen.

Initiate Collection



Field Description

Field Name	Description
Collection Details	
Party ID	The party ID of applying party.
Branch	The bank branch where the Collection contract is to be created.
Drawer Details	
Drawer Name	The name of applying party.
Address	The address of applying party.
Country	The country of applying party.
Application Date	Application date when Collection has to be initiated. It is the current date of the system/base branch.
Drawee Details	The drawee type. The options are: • Existing • New
Limits	Indicates the available limits for applicant under the selected Line. The limit details are also represented in a graphical manner with available, sanctioned and utilized limit details for the users.
View Limit Details	Click the link to open the Facility Summary screen.
Drawee Name	The name of drawee party. This can be existing beneficiary maintained earlier or a new one.
Address	The address of beneficiary party. This field is enabled to enter the address details, if **New** option is selected in the **Beneficiary Details** field.
Country	The country of beneficiary party. This field is enabled to enter the address details, if **New** option is selected in the **Beneficiary Details** field.
Customer Reference Number	The user provided customer reference number for the transaction.

Field Name	Description
Bank Reference Number	The user provided bank reference number for the transaction.
Free of Payment	Select this option if document will be released ”Free of Payment” for the exports.
Payment Type	The type of payment associated with the Collection. The options are: • Sight • Usance • Multi Tenor This field appears if you select **No** option in **Free of Payment** field.
Direct Dispatch	The option allows the user to select whether the collections to be dispatched directly or not. The options are: • Yes • No
Document Attached	It asks user if any document is a part of Collection. The options are: • Yes (Documentary) • No (Clean)
Select Product	Indicates the product type as coming from Host based on the input parameters (Payment etc).
Avalisation/Co acceptance Requested	The option allows the user to select if the bill is to be avalised. The options are: • Yes • No
Operation Type	Indicates the operation type required in the contract.

Below Document related fields appear if the user selects Yes (Documentary) option in Document Attached field.

Selected Documents	Documents list have the list of documents with check boxes to choose along with the number of original or copies submitted and clauses they cater too.
Checkbox	Displays the documents that you have selected from the list.

Field Name	Description
Name of Document	Name of the document to be sent along with the LC Collection.
Document Reference Number	Reference number of the document.
Original (First Mail)	The required number of original documents required for the selected document from first mail. It is provided as m/n, where m out of n available documents would be submitted to bank.
Copies (First Mail)	The required number of copies required for the selected document from first mail.
Original (Second Mail)	The required number of original documents required for the selected document from second mail. It is provided as m/n, where m out of n available documents would be submitted to bank.
Copies (Second Mail)	The required number of copies required for the selected document from second mail.
Clause	The clauses maintained in the bank application for each of the document. A document can have multiple clauses.
View Clause	The link to view the clause maintained in the bank application for each of the document or to modify as per needs.

View Clause

This section appears if you select a document and click the **View Clause** link. In this section a user can view already maintained clause or can modify them as per his needs. User can select the pre-maintained clause using the identifiers under each clause.

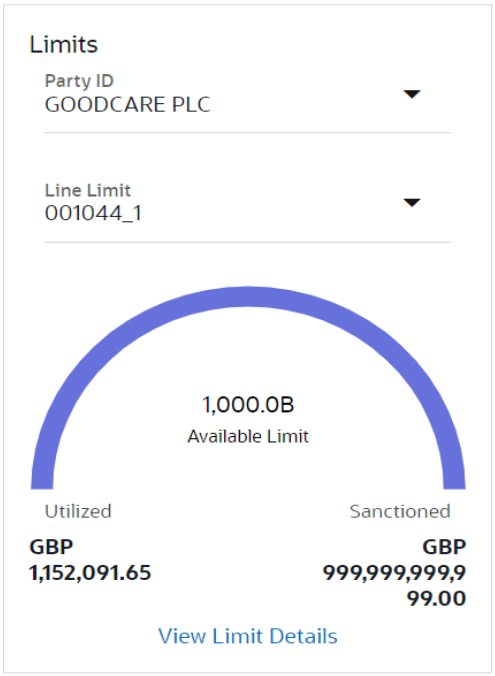
In a blank clause, corporate user can enter the details to have a clause customized to his/her requirement.

Selected	The clauses that you have selected from the Clause List. The selected clauses related documents are to be attached to the selected document.
Clause	The name of the clause.
Clause Description	The description and number of the selected clause.
Collection Amount	The collection amount.
Collection Currency	The currency in which Collection will be done.

Field Name	Description
Below fields appear if the user selects **Sight** and **Usance** option in Payment Type field.	
Tenor	The tenor of the Collection.
Base Date Description	This depicts the base code and its description. It describes what the chosen base date for application is.
Base Date	The date to be considered as base date for Collection application.
Maturity Date	The tenor added to the base date, when the Collection ceases to exist.
Below Tenor related fields appear if the user selects **Multi Tenor** option in **Payment Type** field.	
Base Description	This depicts the base code and its description. It describes what the chosen base date for application is.
Base Date	The date to be considered as base date for collection application.
Tenor Days	The tenor days of the collection.
Transit Days	The transit days of the collection.
Maturity Date	The tenor added to the base date, when the collection ceases to exist.
Currency	The base currency in which Bill is originated.
Collection Amount	The collection amount.
In Local Currency Equivalent	The collection amount in local currency.

2. From the **Drawer Details** field, select the drawer.
3. From the **Limits** list, select the appropriate limit.
   OR
   Click **the View Limit Details** link to open the Facility Summary screen.
   OR
   Click **Reset** to reset the limit details. The Reset popup appears.

Limits



Field Description

Field Name	Description
Party ID	The party Id of the LC product.
Line Limit	Indicates the available limits for drawer under the selected Line.

a. From the **Party ID** list, select the appropriate party Id.

b. From the **Line Limit** list, select the appropriate limit.
The bottom graph appears.

4. In the **Drawee Details** field, select the appropriate option to select the beneficiary.

a. If you select **Existing** option:

i. From the **Beneficiary Name**, select the appropriate option.

b. If you enable **New** option:

i. In the **Beneficiary Name** list, enter the name of the beneficiary.

ii. In the **Address** field, enter the address of the beneficiary.

iii. From the **Country** list, select the appropriate country.

5. In the **Customer Reference Number** field in the **Parties** section, enter the user provided customer reference number.

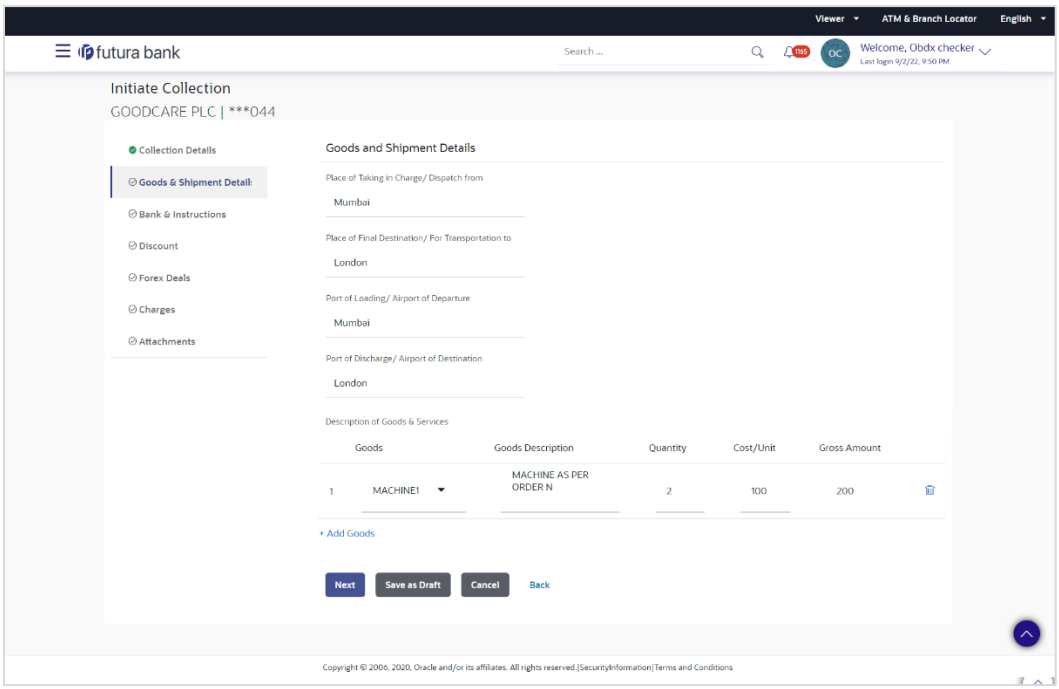
6. In the **Bank Reference Number** field in the **Parties** section, enter the user provided bank reference number.
7. Select the appropriate option from **Payment Type** field.
8. Select the appropriate option from **Direct Dispatch** field.
9. Select the appropriate option from **Document Attached** field to confirm any documents as a part of Collection.
10. From the **Product** list, select the appropriate option.
11. From the **Base Date Description** list, select the appropriate option.
12. From the **Base Date** field, select the appropriate date.
13. Select the **Document List** check box to choose the number of original or copies submitted and clauses.
    In the **Document List** section, select the required document to be a part of the Initiated LC.
14. In the **Original (First Mail)/ (Second Mail)** fields, enter the number of originals required for the selected document.
15. In the **Copies (First Mail)/ (Second Mail)** fields, enter the number of copies required for the selected document.
16. In the **Clause** column, click the **View/Edit** link of the selected document.
    a. In the **Clause Description** field, enter/ modify the description of the clause, if required.
    b. Click **OK**. The clause description are saved.
       OR
       Click Reset to reset and discard the changes.
17. If you select **Multi Tenor** option in **Payment Type** field;
    a. Click the **Add Tenor** link to add the tenor record.
    b. From the **Base Description** list, select the appropriate option.
    c. From the **Base Date** field, select the date.
    d. In the **Tenor Days** field, enter the tenor days. The Maturity Date appears.
    e. In the **Transit Days** field, enter the transit days.
    f. From the **Currency** list, select the appropriate currency.
    g. In the **Collection Amount** field, enter the bill amount.
    h. Click  to delete the record.
       OR
       Click the **Add Tenor** link to add the tenor record.
18. If you select **Sight** or **Usance** option in **Payment Type** field;
    a. From the **Base Date Description** list, select the appropriate option.
    b. From the **Base Date** field, select the appropriate date.
    c. In the **Bill Amount** field, enter the bill amount.
19. Click **Next** or click the **Goods & Shipment Details** tab.
    The **Shipment Details** tab appears in the **Initiate Collection** screen.
    OR
    Click **Initiate Collection**. The transaction is saved and the **Initiate Collection – Verify** screen appears.

OR
Click **Save As,** system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** section.)
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction, The **Dashboard** appears.

19.3.1 Initiate Collection - Goods and Shipment Details tab

This tab captures the **Shipment** details of the initiate Collection application process.

Initiate Collection - Goods and Shipment Details tab



Field Description

Field Name	Description
Place of Taking in Charge/ Dispatch From	The Place of Receipt from where shipment will be done.
Place of Final Destination/ For Transportation to	The place of delivery of goods.
Port of Loading/ Airport of Departure	The port loading on board of the goods or airport of departure to be indicated on the transport document.

Field Name	Description
Port of Discharge/ Airport of Destination	The port of discharge of goods.
Carrier	Specify the carrier details.
Incoterms	Select the INCO terms for the Collection application.
Goods	
Section to add or remove the goods for shipment.	
Goods	The type of good being shipped has to be chosen.
Description of Goods	The description of goods.
Units	The number of units of the goods
Price Per Unit	The price per unit of the goods.
Quantity	The number of units of the good covered under the Collection.
Cost/ Unit	The price per unit of the good covered under the Collection.
Gross Amount	The gross amount of goods.

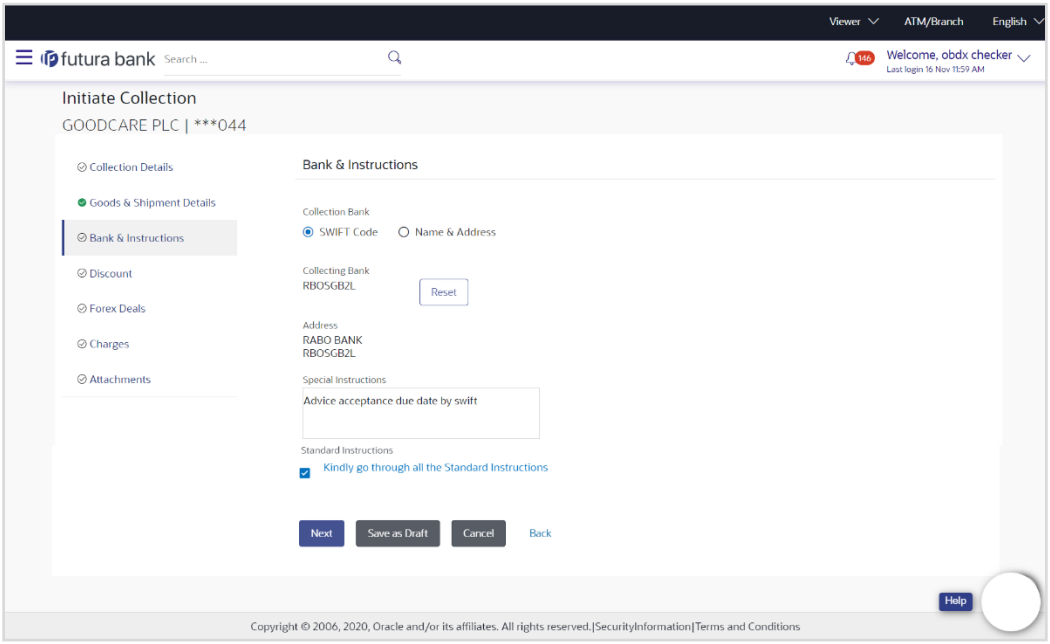
20. In the **Place of Taking in Charge/ Dispatch From** field, enter the name of the place where the goods are to be received.
21. In the **Place of Final Destination/ For Transportation to** field, enter the name of the place for delivery of goods.
22. In the **Port of Loading/ Airport of Departur**e field, enter the place of dispatch or taking in charge of the goods or loading on board.
23. In the **Port of Discharge/ Airport of Destination**field, enter the name of the place for delivery of goods.
24. In the **Goods** section,
    d. From the **Goods** list, choose the desire goods being shipped.
    e. In the **Description of Goods** field, enter the description of the goods traded under the Collection.
    f. In the **Quantity** field, enter the number of units of the goods traded under the Collection.
    g. In the **Cost/ Unit** field, enter the price per unit of the goods traded under the Guarantee.
    h. Click **Add Goods** to add new good if required.
    OR
    Click  to remove the already added goods.
    OR
    Click **Continue** to save the details entered and proceeds to next level of details. \In the **Units** field, enter the number of units of the selected good.

25. The **Instructions** tab appears in the **Initiate Collection** screen.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

19.3.2 Initiate Collection – Bank & Instructions tab

This tab includes the miscellaneous information which has to be passed to Bank as an instruction while initiating the Collection.

Initiate Collection – Bank & Instructions tab



Field Description

Field Name	Description
Collection Bank	The option to select the mode of collection bank. The options are: • SWIFT Code • Name and Address
SWIFT Code	The SWIFT code of collection Bank. This field is enabled if the **SWIFT Code** option is selected in the **Collection Bank** field.
Lookup SWIFT Code	Search and select the SWIFT code of the advising bank, available in the application.

Field Name	Description
SWIFT code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.	
Swift Code	The facility to lookup bank details based on SWIFT code.
City	The facility to search for the SWIFT code based on city.
Bank Name	The facility to search for the SWIFT code based on the bank name.
SWIFT Code Lookup Search Results	This section displays the SWIFT Code Lookup search results.
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Collecting Bank Name	The name of Bank who acts on behalf of Drawee.
Address	The address of Issuing Bank.
Below fields are enabled if the **Name & Address** option is selected in the **Collection Bank** field.	
Name	The name of Bank who acts on behalf of Collection.
Address	The address of Collection Bank.
Country	The name of Collection Bank's country.
Special Instructions	Any instructions provided to bank for creation of Collection is mentioned here.

26. In the **Collection Bank** field, select the appropriate option.
27. If you select **SWIFT Code** option, enter the SWIFT code of Collection Bank in the SWIFT Code field.
    OR
    Click the **Lookup SWIFT Code** to search and select the SWIFT Code
28. Click **Verify** to verify the details.
    The Issuing bank details appears.

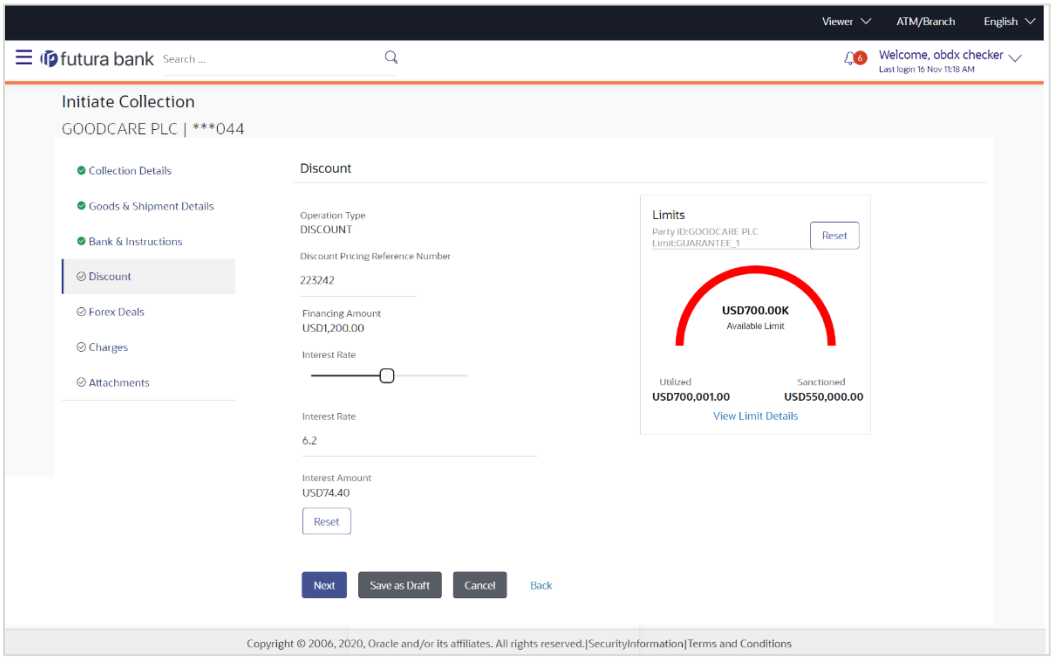
OR
Click **Reset** to cancel entered details.

29. If you select **Name and Address** option:
    i. In the **Name** field, enter the name of the collection bank.
    ii. In the **Address (1-3)** field, enter the address of the collection bank
30. From the **Country** field, select the appropriate country.
31. In the **Special Instructions** field, enter the instructions provided to bank for creation of Collection.
32. Select the **Kindly Go through all the Standard Instructions**, check box.
33. Click the Standard **Instructions** link to view the customer instructions maintained by bank from back office. Click **Next** or click the **Discount** tab.
34. Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

19.3.3 Initiate Collection - Discount tab

This tab allows the corporate user to request for Confirmation and Discounting Pricing details.

Initiate Collection - Discount tab



Field Description

Field Name	Description
Operation Type	Indicates the operation type required in the contract.

Field Name	Description
Discounting Reference Number	The discount reference number. This field appears, if the operation type is “Discount”.
Financing Amount	The financing amount.
Below fields appear, if you click the **Fetch Interest** button.	
Interest Rate	The slider to increase or decrease interest rate. This field appears, if the operation type is “Discount”.
Interest Rate	The interest rate
Interest Amount	Displays the description charges applicable.

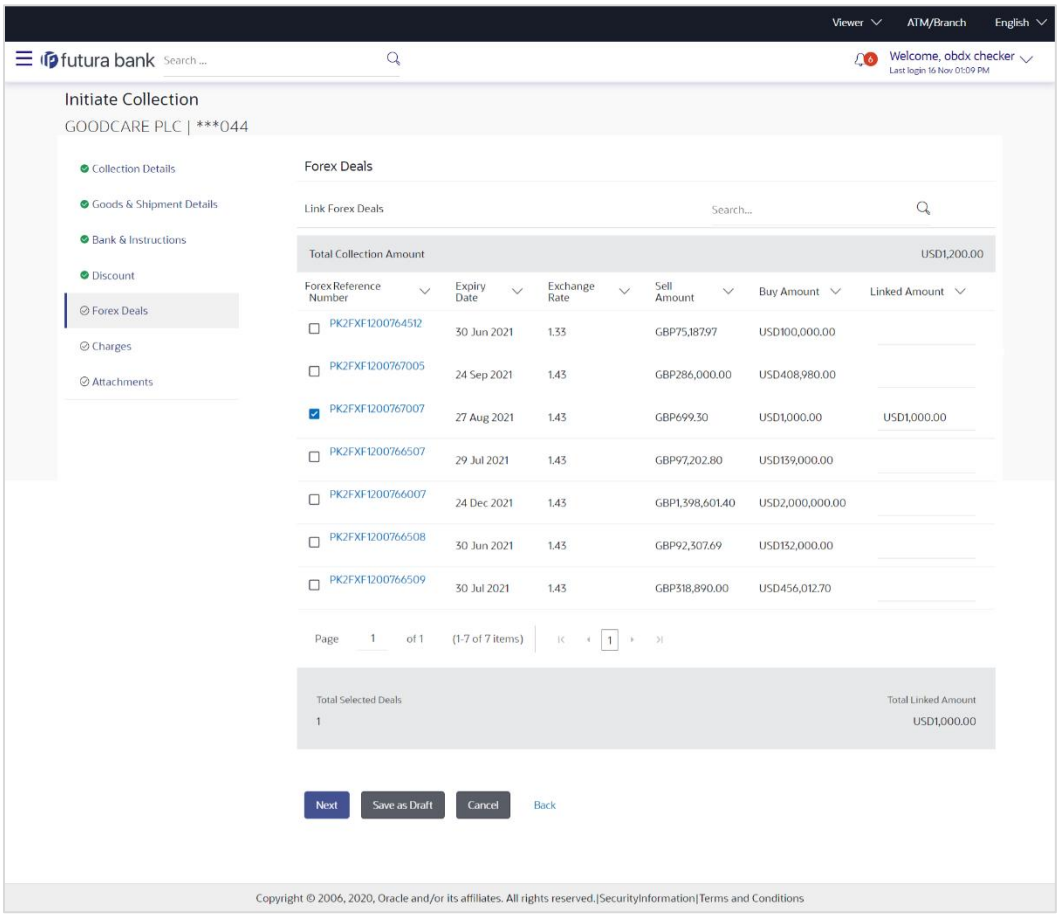
35. In the **Discounting Reference Number** field, enter the discounting reference number.
36. In the **Financing Amount** field, enter the financing amount.
37. Click **Fetch Interest**. The Interest Rate and Interest Amount field appears.
    OR
    Click **Reset** to clear the entered details.
38. Move the **Interest Rate** slider to increase or decrease the interest rate.
39. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.

    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.

19.3.4 Initiate Collection – Forex Deals

This tab allows the user to link forex deals.

Initiate Collection – Forex Deals



Field Description

Field Name	Description
Total Collection Amount	Displays the total Collection amount.
Forex Reference Number	The deal reference number for settlement of Collection.
Expiry Date	The expiry date of the Collection settlement
Exchange Rate	The exchange rate for the settlement of Collection.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The linked amount of the forex deal.

Field Name	Description
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

40. Enter the **Forex Reference Number** in the search field and click  . The searched Deal Reference Number record details appear.
    OR
    Click the check box to select the required searched Deal Reference Number record.
41. In the **Linked Amount** field, enter the linked amount.
42. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.

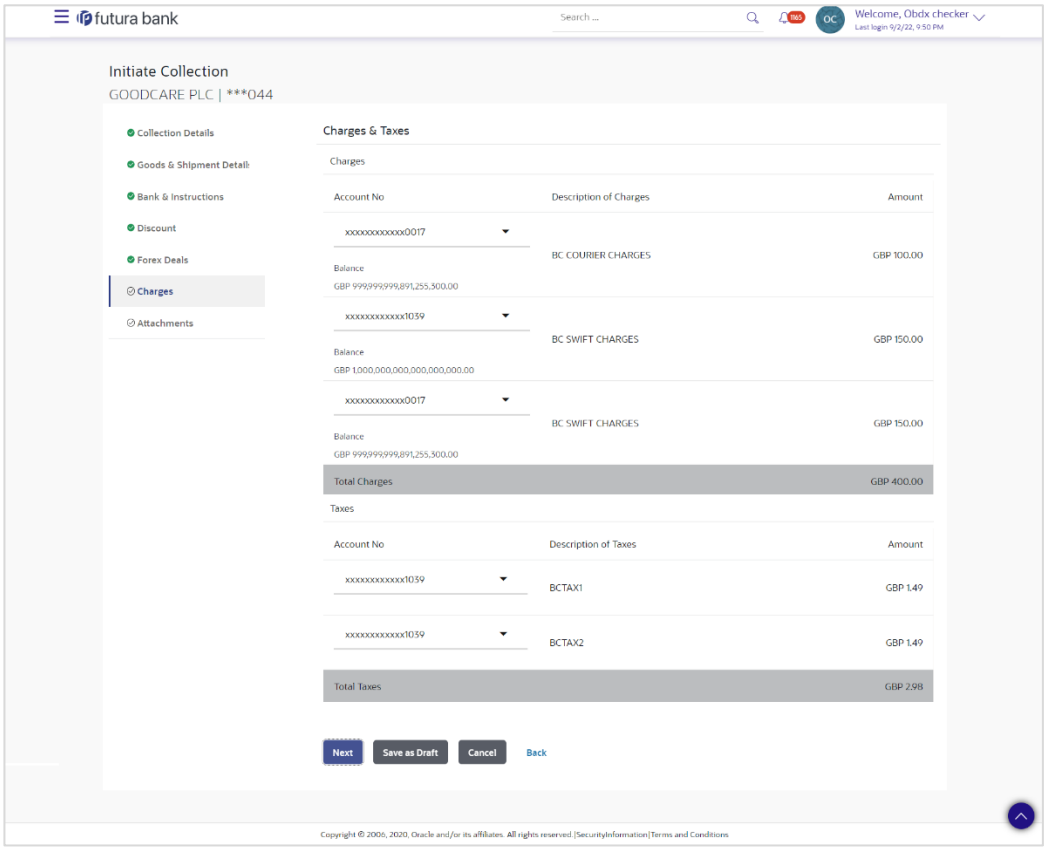
    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.

19.3.5 Initiate Collection - Charges, Commission & Taxes

This tab lists charges and Taxes against collection.

43. Click **Charges & Taxes** tab. The **Charges Commission and Taxes** tab in the **Initiate Collection** screen appears.
    OR
    Click **Back**.

Charges, Commission & Taxes



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the applicant.
Balance	The balance in the debit account.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge that will be levied in the transaction.
Taxes	
Account No	Debit account number of the applicant.

Field Name	Description
Balance	The balance in the debit account.
Description of Taxes	Displays the description taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total taxes that will be levied in the transaction.
Commissions	
Account No	Debit account number of the applicant.
Balance	The balance in the debit account.
Percentage	Displays the percentage of collection charged as commission.
Amount	Displays the amount of commission.
Total Commissions	Displays the total commissions that will be levied in the transaction.

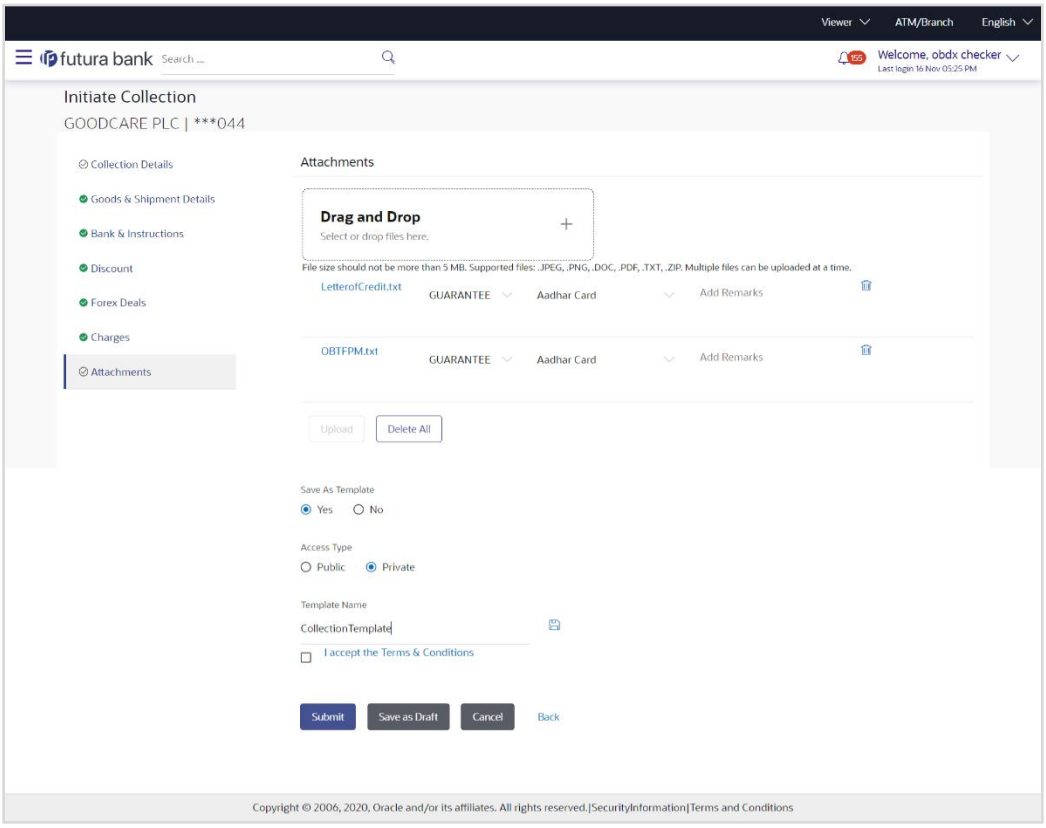
44. From the **Account No**. list, select the applicant account.
45. Click Next to save the details entered and proceeds to next level of details.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as draft.
    (For more details, refer Save As Draft section.)
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

19.3.6 Initiate Collection - Attachments tab

Displays the list of documents attached under the Import Collection application. User can add multiple documents though it should be under the specified limits and supported formats.

Initiate Collection - Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Attached	Displays the attached document. Displays the link to view the attached document
Document Category	The category of the document to be uploaded.
Document Type	The type of the document to be uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.

Field Name	Description
Save as Template	Options to save the transaction as template. The options are: • Yes • No
Access Type	Indicates the type of access for the template. The options are: • Public • Private This field is enabled if the **Yes** option is selected in Save as Template.
Template Name	The name using which template is stored and can be used in future.

46. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
47. Select the required document present on your computer to upload.
48. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click **Cancel** to cancel the transaction.
    i. In the **Save as Template** field, select **Yes**, if you want to save the transaction as template.
    j. If you select **Yes**,
        i. In the **Access Type** field, select the appropriate option.
        ii. In the **Template Name** field, enter the name of the template.
49. Select the **Terms and Conditions** checkbox to accept the Terms and Conditions.
50. Click **Initiate Collection**. The transaction is saved and the **Initiate Collection – Verify** screen appears.
    OR
    Click **Save As,** system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
51. The verify screen appears. It displays all the sections with their respective fields with an option to edit them individually.
    Verify the details and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.

OR
Click **Cancel** to cancel the transaction.

52. The success message initiation of Collection appears along with the reference number. Click **OK** to complete the transaction.

19.4 Save As Template

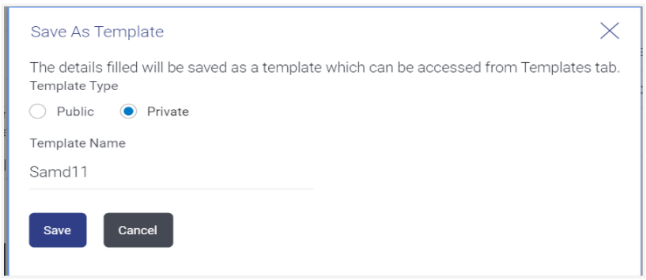
User can save Collection application as a Template so that same can be used for creation of similar Collections, if required in future. The application allows the template access as public or private if saved as template.

User can search the saved Collection template by template name in search tab. The Collection applications earlier saved as template can also be saved as draft while initiating a Collection.

To save Collection application as template:

1. Enter the required details in Collection application.
2. Click **Save As** and then select **Template** option.

Save as Template



Field Description

Field Name	Description
Template Type	Indicates the type of access for the template. The options are: • Public: A template marked as 'Public' is visible to all the users mapped to the Party ID for which the user has created the template. All such users will only be able to view and use this template, however they will not be able to edit or delete the template. Only the creator of the template is allowed to edit or delete the template. • Private: A template marked as 'Private' is available to only the creator of the template. Only creator of the template can use while initiating Collection and modify or delete such template.
Template Name	Name of the template to be saved.

3. From the **Template Type** list, select the appropriate option.

4. In the **Template Name** field, enter the desired name for the template.
5. Click **Save** to save the template.
   The transaction details are saved as a template which can be access from the **Template** tab.
   OR
   Click **Cancel** to cancel the transaction.

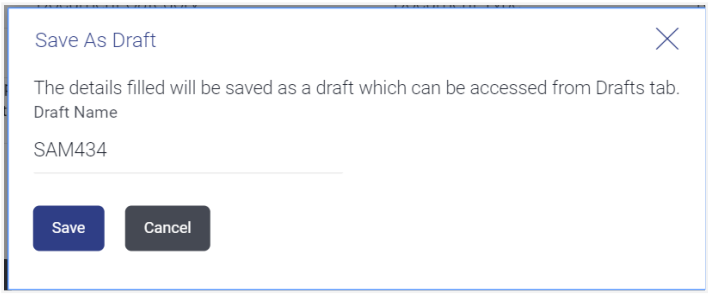
19.5 Save As Draft

User can save Collection application as a Draft so that it can be completed in future. It can be re used only one time for Collection Application initiation. User can search the saved Collection draft using the draft name in search box. The saved drafts can be accessed from the **Draft** tab. The Collection applications, which were saved as draft can also be saved as template after adding all other necessary fields.

To save Collection application as draft:

1. Enter the required details in Collection application.
2. Click **Save As** and then select **Draft** option.

Save as Draft



Field Description

Field Name	Description
Draft Name	Name of the draft.

3. In the **Draft Name** field, enter the desired name for the draft.
4. Click **Save** to save the draft.
   The transaction details are saved as a draft which can be access from the **Draft** tab.
   OR
   Click **Cancel** to cancel the transaction.

Note: You cannot save Draft or Template with an attached document.

20. View Export Collection

Using this option, you can search, view, and download the details of the Export Collection.

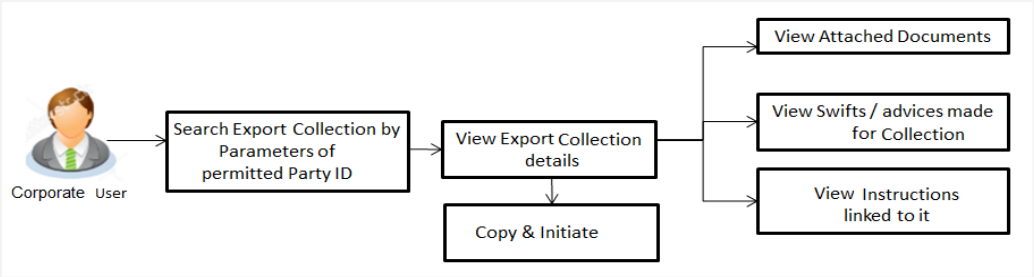
You can perform search on the Collection reference number, drawee name, drawer name, Collection amount etc. and view the details of an individual Export Collection. The individual Export Collection details are shown under various tabs. The system provides Export Collection details such as Collection amount, Collection documents, status, and parties to the Collection, bank details, bank instructions, etc. You can also download the Export Collection list in pdf format.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid login credentials
- User must have certain Export Collection

Workflow



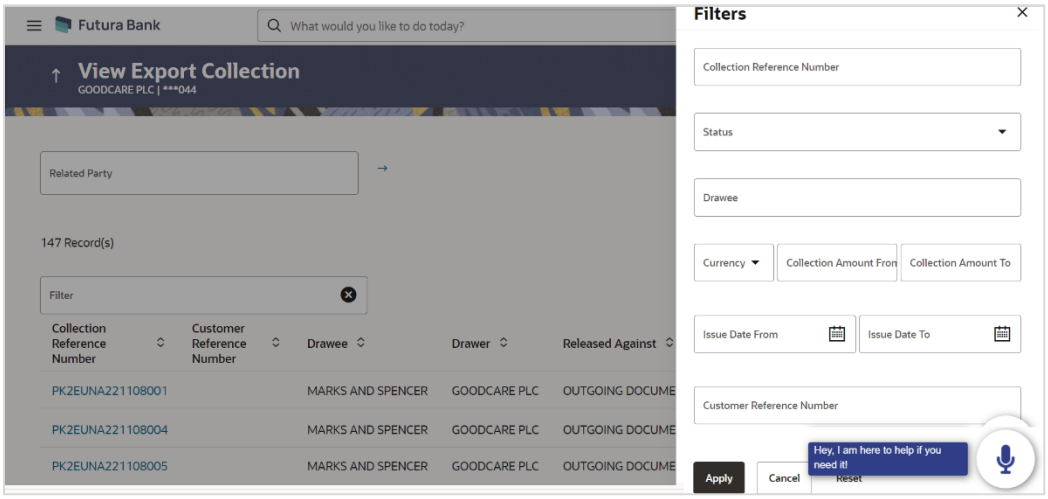
How to reach here:

Dashboard > Toggle menu > Trade Finance > Collection > Export Collection >View Export Collection

To view Export Collection:

1. The **View Export Collection** screen appears.
2. Click to filter based on the filter criteria. The Filter overlay screen appears.

View Export Collection



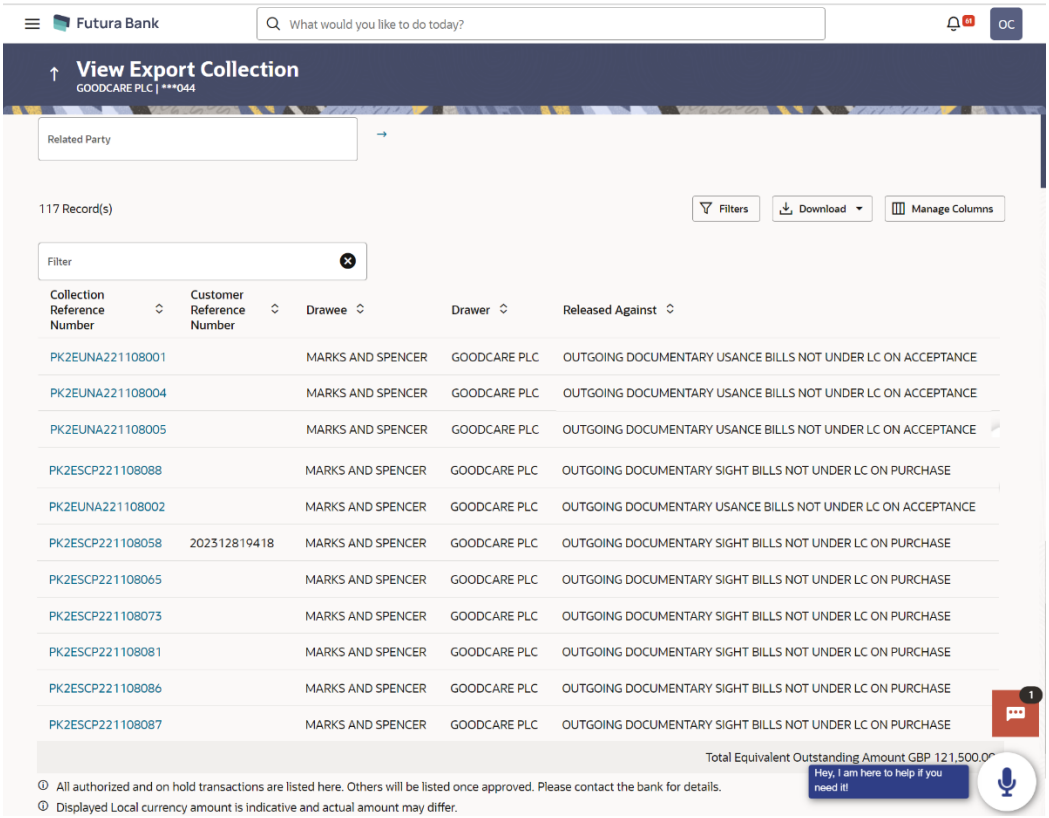
Field Description

Field Name	Description
Collection Reference Number	The Export Collection reference number.
Status	The current status of the Collection. The options are: • Active • Hold • Cancelled • Liquidated • Closed • Reversed
Drawee	The name of party who is drawee of the Collection.
Currency	The name of the currency under the Collection.
Collection Amount From	The start of the Collection amount range used for searching the Collection.
Collection Amount To	The end of the Collection amount range used for searching the Collection.
Collection Issuing Date From	The start date of the Collection date range used for searching the Collection.

Field Name	Description
Collection Issuing Date To	The end date of the Collection date range used for searching the Collection.
Customer Reference Number	The customer reference number for the transaction.

3. Enter the filter criteria.
4. Click **Apply**.
   The **View Export Collection** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.
   OR
   Click **Cancel** to cancel the transaction.

View Export Collection – Search Results



Field Description

Field Name	Description
Collection Reference Number	The Collection reference number. Displays the link to view the Export Collection details.
Customer Reference Number	The customer reference number for the transaction.
Drawee	The name of the drawee of the Export Collection.
Drawer	The name of the drawer of the Export Collection.
Release Against	The product name of the Export Collection.
Transaction Date	The transaction date of the Export Collection.
Status	The current status of the Collection. The options are: • Active • Hold • Cancelled • Liquidated • Closed • Reversed
Collection Amount	The Export Collection amount.
Equivalent Collection Amount	The equivalent Export Collection amount.

5. Click the required link in the **Collection Reference Number** column. The **View Export Collection** screen appears with the details of the selected Export Bill. By default, the **View Collection Details– General Collection Details** tab appears.
6. Click the **Download** to download all or selected columns in the Export Collection details list. You can download the list in PDF or CSV formats.
7. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

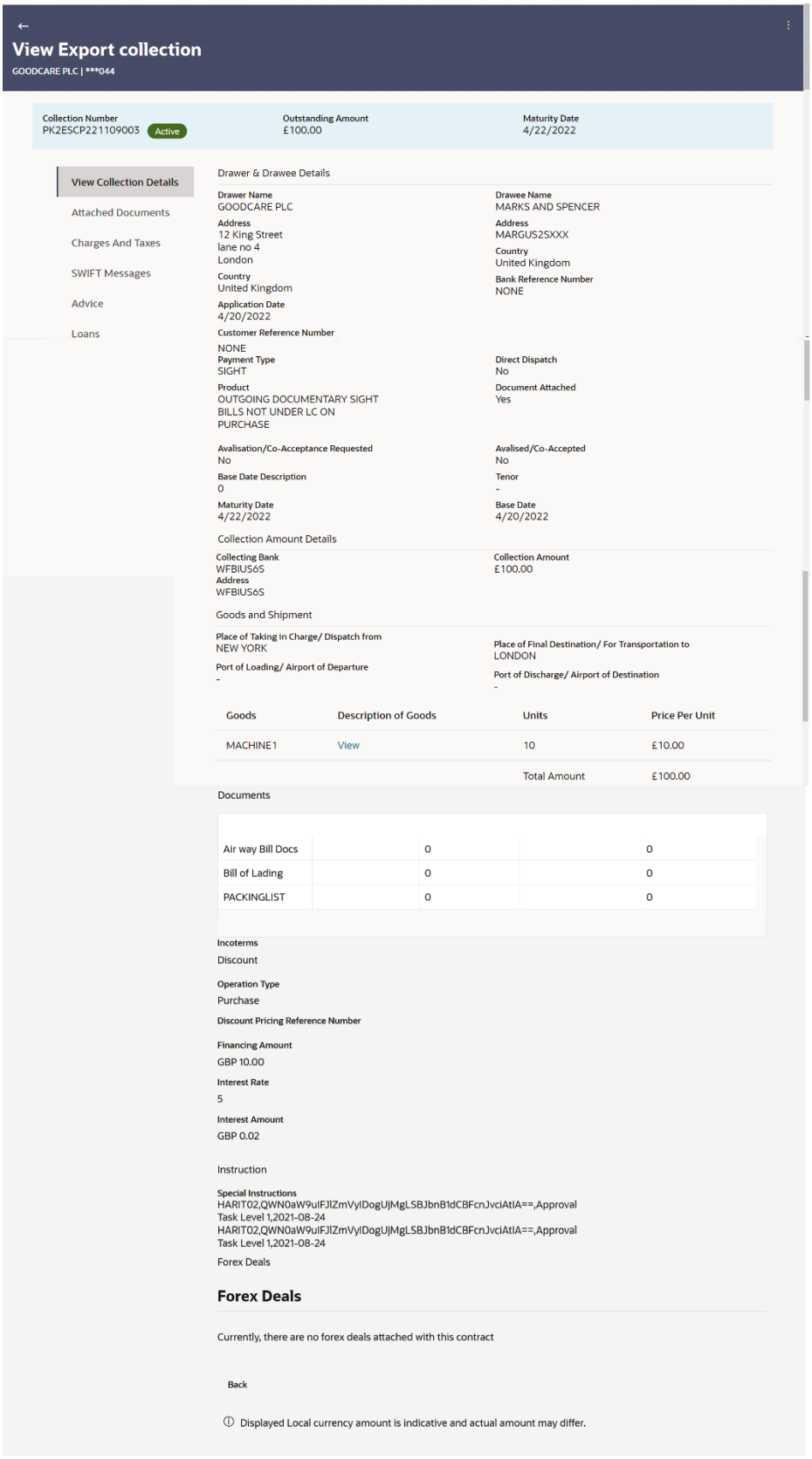
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

20.1 View Collection Details

1. Click **View Collection** Details tab.
   OR

Click **Copy and Initiate** to copy details of Collection, and initiate a new Collection. The **Initiate Collection** screen appears.
OR
Click **Back** to navigate back to previous screen.

View Collection Details



Field Description

Field Name	Description
Collection Number	The export Collection number.
Outstanding Amount	The outstanding amount of the export collection.
Maturity Date	The maturity date of the export collection.
Drawer and Drawee Details	
Drawer Name	The name of the drawer of the Export Collection. He is the creator of Collection.
Address	The address of the drawer of the Export Collection.
Country	The country of the drawer of the Export Collection.
Application Date	The date of application of the Export Collection.
Customer Reference Number	The user provided customer reference number for the transaction.
Drawee Name	The name of the drawee of Collection.
Address	The address of the drawee of the Export Collection.
Country	The country of the drawee of the Export Collection.
Bank Reference Number	The user provided bank reference number for the transaction.
Product Details	
Payment Type	The type of payment associated with the Collection. it can be: • Sight • Usance
Direct Dispatch	Indicates whether the bills to be dispatched directly or not.
Product	The product of the Export Collection.

Field Name	Description
Document Attached	It asks user if documents are a part of Collection. It can be: • Yes (Documentary) • No (Clean)
Avalisation/Co acceptance Requested	Indicates whether bill is to be avalised or not.
Avalised/Co-Accepted	Indicates whether bill is availized/Co-accepted by Collecting Bank.
Tenor	The tenor of the Collection.
Base Date Description	This depicts the base code and its description as fetched from host. It describes what the chosen base date for application is.
Base Date	The date to be considered as base date for Collection application.
Maturity Date	The maturity date of the Export Collection. It is number of days for the tenor from the base date.
Collection Amount Details	
Collecting Bank	The name of the collecting bank.
Address	The address of collecting Bank.
Country	The name of collecting Bank's country.
Collection Amount	The Collection amount with base currency in which Collection is originated.
Goods and Shipment	
Shipment From	The place from where shipment will be done.
Shipment To	The place of delivery of goods.
Port of Loading	The place of dispatch or loading on board of the goods.
Port of Discharge	The port of discharge of goods.
Goods and Shipment Section to add or remove the goods for shipment.	

Field Name	Description
Sr No	The serial no of different goods.
Goods	The type of good being shipped has to be chosen.
Description of Goods	The description of goods.
Units	The number of units of the goods.
Price Per Unit	The price per unit of the goods.
Documents	
Document Name	Displays the lists of all the documents required to be represented.
Original (First Mail)	Displays the number “n” out of “m” original documents of the first mail that will be provided to bank.
Copies (First Mail)	Displays the number of copies of the first mail that will be submitted as a set of documents for LC.
Original (Second Mail)	Displays the number “n” out of “m” original documents of the second mail that will be provided to bank.
Copies (Second Mail)	Displays the number of copies of the second mail that will be submitted as a set of documents for LC.
Clause	User can view the default description of clauses by clicking **View Clause** link.
Incoterm	Indicates the INCO terms for the collection application.
Discount	
Operation Type	Indicates the operation type required in the contract.
Discounting Reference Number	The discount reference number. This field appears, if the operation type is “Discount”.
Financing Amount	The financing amount.
Interest Rate	The interest rate
Interest Amount	Displays the description charges applicable.
Instructions	

Field Name	Description
Special Instructions	Any instructions provided to bank is mentioned here.
Deal Reference Number	
Expiry Date	The expiry date of the bill settlement
Exchange Rate	The exchange rate for the settlement of bill.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The linked amount of the forex deal.
Deal Reference Number	The deal reference number for settlement of bill.
Expiry Date	The expiry date of the bill.
Exchange Rate	The exchange rate for the forex deal.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.
Sell Amount	The selling amount of the deal.

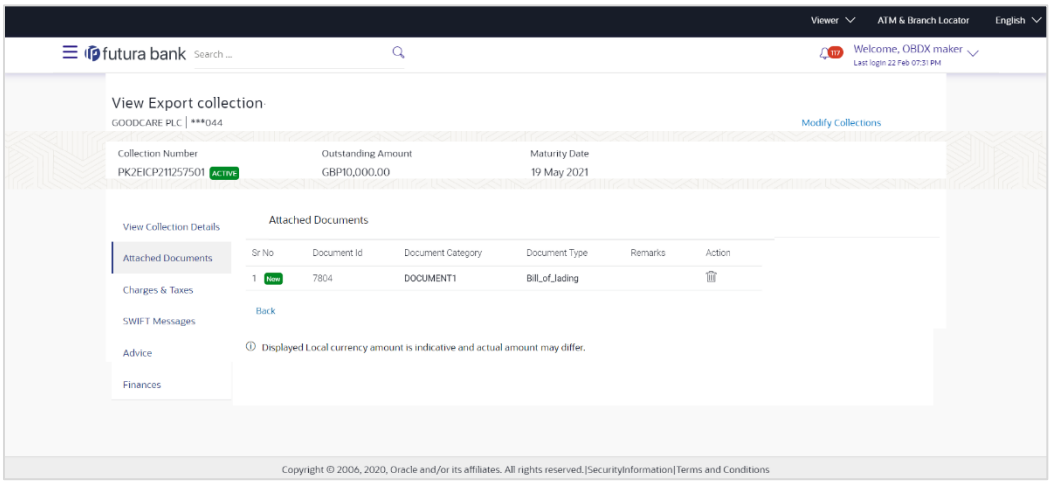
2. Click more options icon and then:
   - **Modify Collection** to modify the bills The **Modify Collection** screen appears.
   - **Initiate Tracers** to imitate the tracer. The **Tracers** screen appears.
3. Click **Charges & Taxes** tab. The **charges and taxes** in the **View Export Collection** screen.
   OR
   Click **Back**.

   The **View Export Collection** screen appears.

20.2 Attached Documents

This tab displays the list of all documents uploaded by user. It allows the user to download the attachments done under the selected Export Collection.

Attached Documents



Field Description

Field Name	Description
Sr No	The serial number of the attached document record.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.
Action	Action to be taken that is delete the attached document.

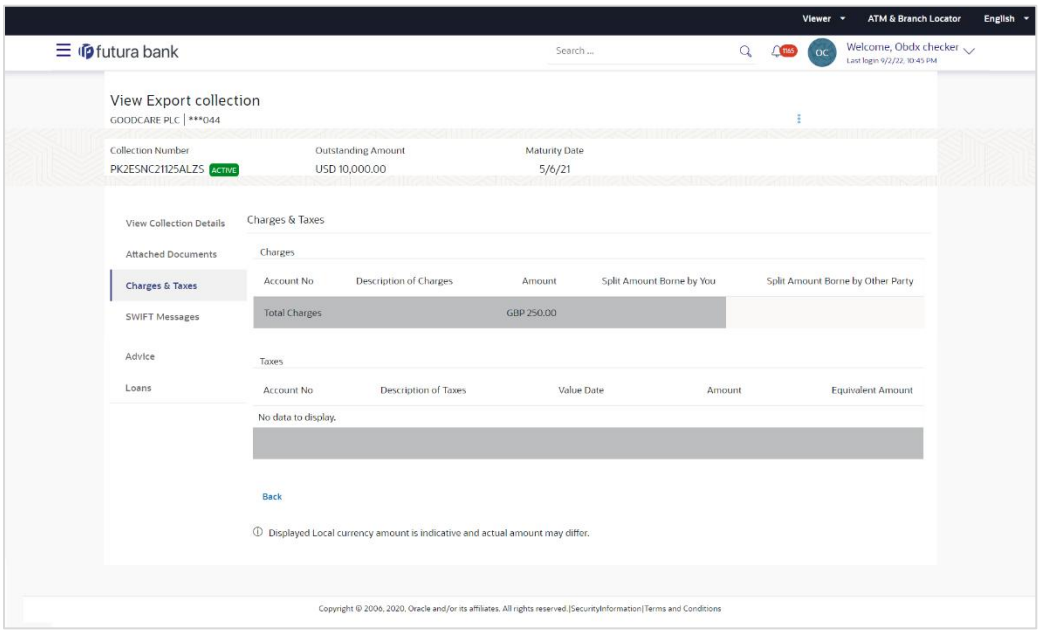
4. Click the required link in the **Document ID** column to download the attached document.
   OR
   Click Attach More Documents link to attach more document. The Attach Document overlay screen appears
   OR
   Click to delete the attached document record.
5. Click **Charges & Taxes** tab. The **charges and taxes** in the **View Export Collection - Islamic** screen.

OR
Click **Back**.

The **View Export Collection** screen appears.

20.3 Charges & Taxes

This tab lists charges, Commission and Taxes against Collection.



Field Description

Field Name	Description
Charges	
Account No.	Debit account number of the applicant.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Charges	Displays the total charge amount.

Field Name	Description
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent amount of taxes.
Total Taxes	Displays the total tax amount.

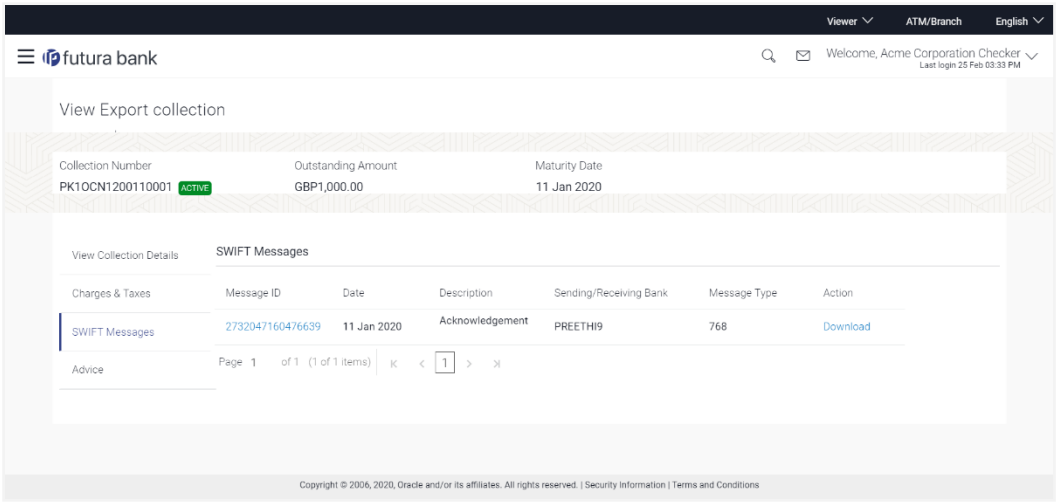
6. Click **SWIFT Messages** tab.
   The **SWIFT Messages** tab appears in the **View Export Collection** screen.
   OR
   Click **Back**.
   The **View Export Collection** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

20.4 SWIFT Messages

These lists and displays list of all SWIFT messages between both the parties.

View Export Collection – SWIFT Messages tab

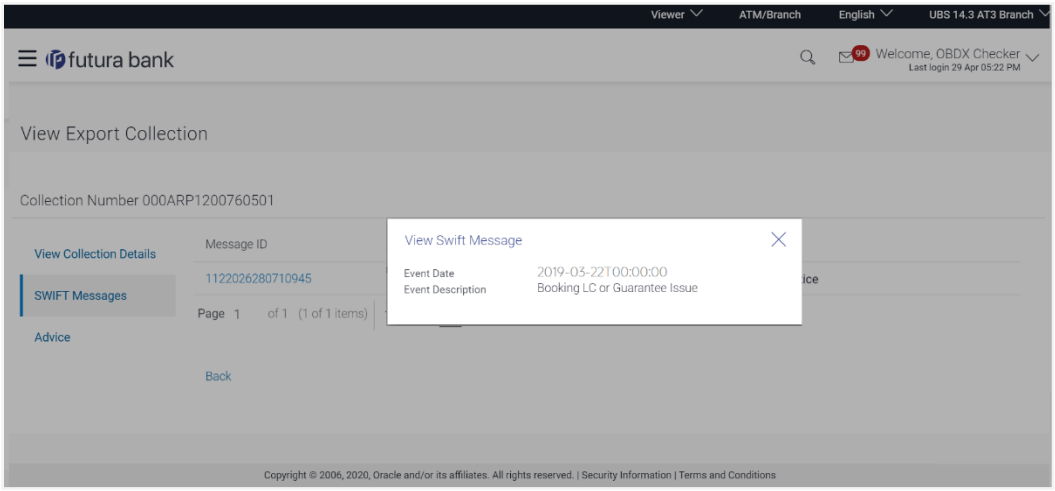


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/ Receiving Bank	This displays the name of bank who has sent/received the message.
Message Type	This shows the type of message sent/received such as MT 700, MT 707 etc.
Action	The action to be taken that is to download the SWIFT details.

7. Click on the desired Message ID to view the respective SWIFT details.
   The SWIFT detail appears in popup window along with the event date and description.
8. Click the **Download** link against the SWIFT messages to download in selected format like PDF formats, if required.

20.4.1 SWIFT Messages Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.

Field Name	Description
Description	The details of the SWIFT message.

a. Click ✕ to close the window.

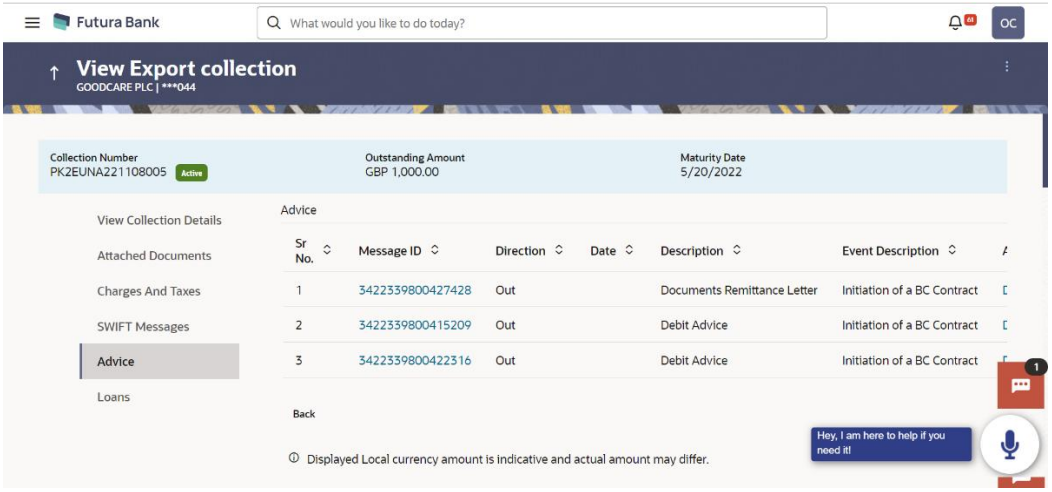
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

9. Click **Advices** tab. The summary of all the Advices being exchanged.
   OR
   Click **Back**.
   The **View Export Collection** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

20.5 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advices generated for the selected Export Collection.

View Export Collection - Advices



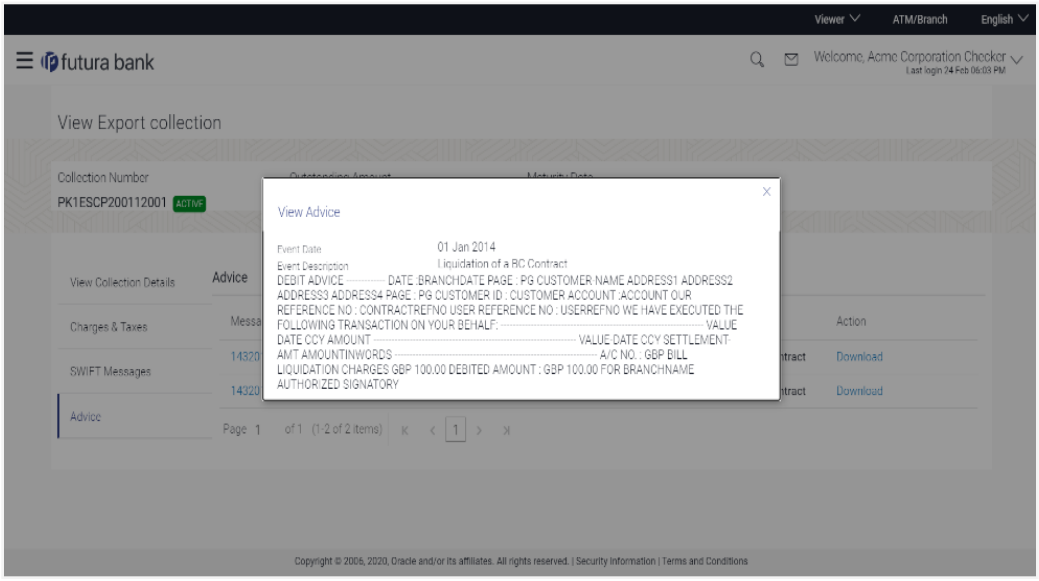
Field Description

Field Name	Description
Sr No.	Serial number of the advice required.
Message ID	Unique identification number for the message.
Direction	Direction of the advice.
Date	Date of sending advice.

Field Name	Description
Description	The detail description of advice.
Event Description	Displays the description of the event.
Action	The action to be taken that is to download the advice details.

10. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
11. Click the Download link against the advice to download in selected format like PDF formats, if required.

Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

    a. Click ✕ to close the window.

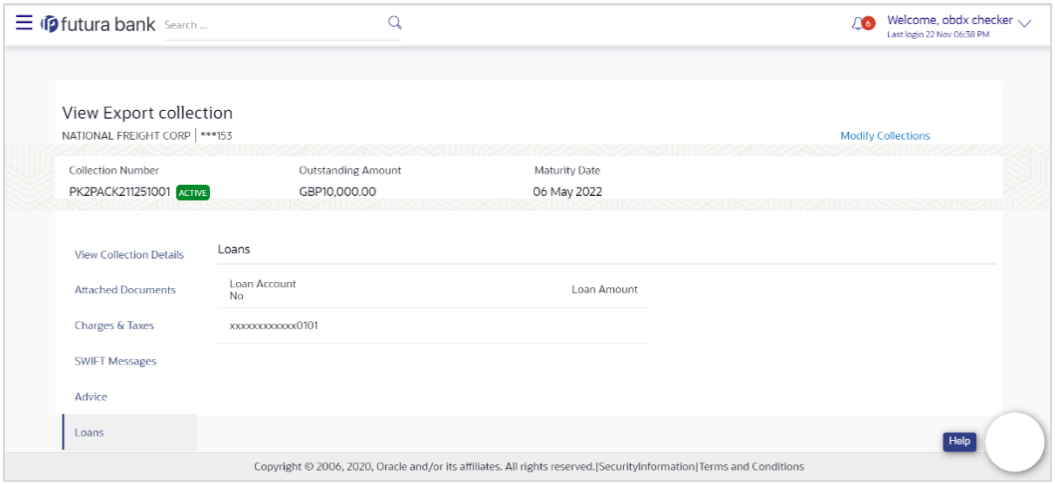
12. Click **Back**.
    The **View Export Collection** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

20.6 Loans

This denotes all the linked loans account with the corresponding Loan amount.

13. Click **Loans** tab. The summary of all the linked loans account along with the amount appears.
    OR
    Click **Back**. The **View Export Collection** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

View Export Collection - Loans



Field Description

Field Name	Description
Loan Account No.	The linked loans account.
Loan Amount	The loan amount of the linked loan account.

21. Modify Collection

Using this option, you can modify the details of existing Export Collection in the application. You can search the required export Collection using different search criteria and download the Export Collection list in different file formats.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single export Collection should exist for the party ID and party must having view rights for it

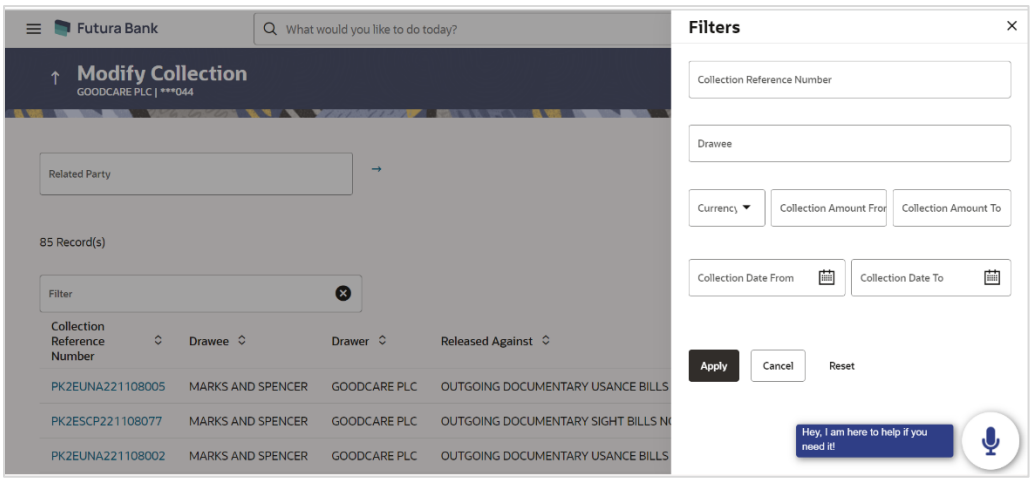
How to reach here:

Dashboard > Toggle menu > Trade Finance > Collection > Export Collection > Modify Collection

To modify the Collection:

1. The **Modify Collection** screen appears.
2. Click  to filter based on the filter criteria. The Filter overlay screen appears.

Modify Collection



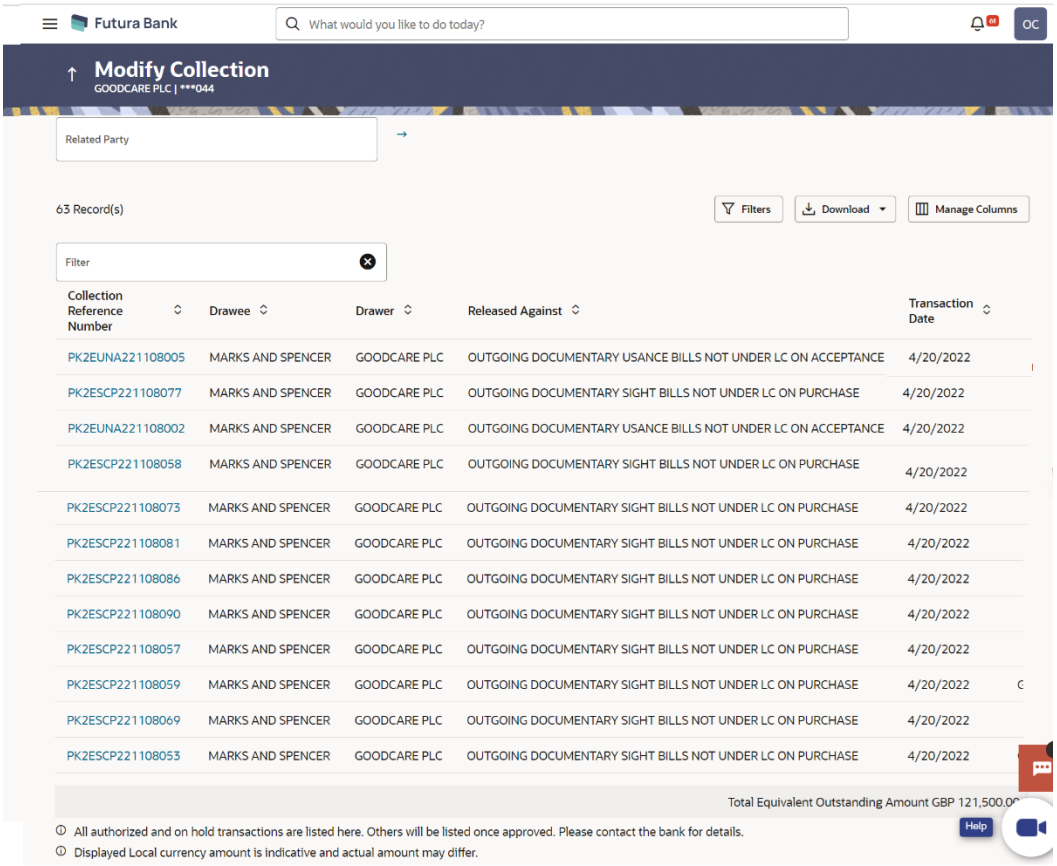
Field Description

Field Name	Description
Collection Reference Number	The Export Collection reference number.
Drawee	The name of drawee. The Drawee is the receiver of Collection.

Field Name	Description
Currency	The name of the currency under the Collection.
Collection Amount From	The start of the Collection amount range used for searching the Collection.
Collection Amount To	The end of the Collection amount range used for searching the Collection.
Collection Date From	The start date of the Collection date range used for searching the Collection.
Collection Date To	The end date of the Collection date range used for searching the Collection.

3. From the **Drawer** list, select the appropriate option. Displays the all-party name mapped to user.
4. Click **Search**.
   The **Modify Collection** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.

Modify Collection – Search Results



Field Description

Field Name	Description
Collection Reference Number	The Collection reference number. Displays the link to view the Export Collection details.
Drawee	The name of the drawee of the Export Collection.
Drawer	The name of the drawer of the Export Collection.
Release Against	The product name of the Export Collection.
Transaction Date	The transaction date of the Export Collection.
Collection Amount	The Export Collection amount.
Equivalent Collection Amount	The equivalent Export Collection amount.
Financed	The collection amount is displayed to indicate whether it is financed or not.

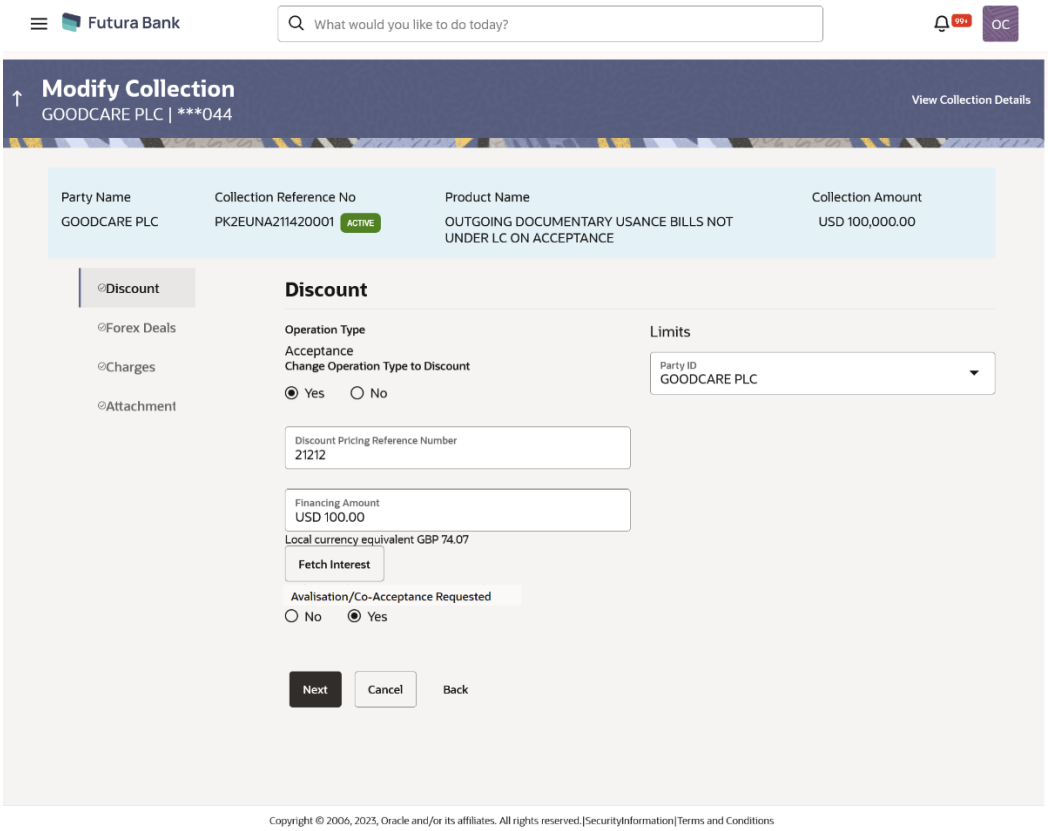
Field Name	Description
Total Equivalent Outstanding Amount	Displays the total outstanding equivalent amount in local currency.

5. Click the **Download** to download the collection list. You can download the list in PDFor CSV formats.
6. Click on the Manage Column to setup a column preferences by rearranging or removing columns.
7. Click the required link in the **Collection Reference Number** column. The **Modify Collection** details screen appears with the details of the selected Export Collection. By default, **Discount** tab appears.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

21.1 Modify Collection - Discount

Modify Collection - Discount



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Collection Reference Number	The export collection reference number.
Product Name	The export LC product name under which the LC is created.
Collection Amount	Displays the amount of the export Collection.
Operation Type	Indicates the operation type required in the contract. The options are: • Discount • Free of Payment When Discounting required is No and the existing operation type for application is one of these Acceptance, Collection or Negotiation, user can indicate if they want Free of Payment or not.

Field Name	Description
Change Operation Type to Discount	Indicates the option, whether to apply for discounting or not.
Discounting Reference Number	The discount reference number. This field appears, if the operation type is “Discount”.
Financing Amount	The financing amount.
Below fields appear, if you click the **Fetch Interest** button.	
Interest Rate	The slider to increase or decrease interest rate. This field appears if the operation type is “Discount”.
Interest Rate	The interest rate
Interest Amount	Displays the description charges applicable.
Avalisation/Co acceptance Requested	The option allows the user to select if the bill is to be avalised. The options are: • Yes • No

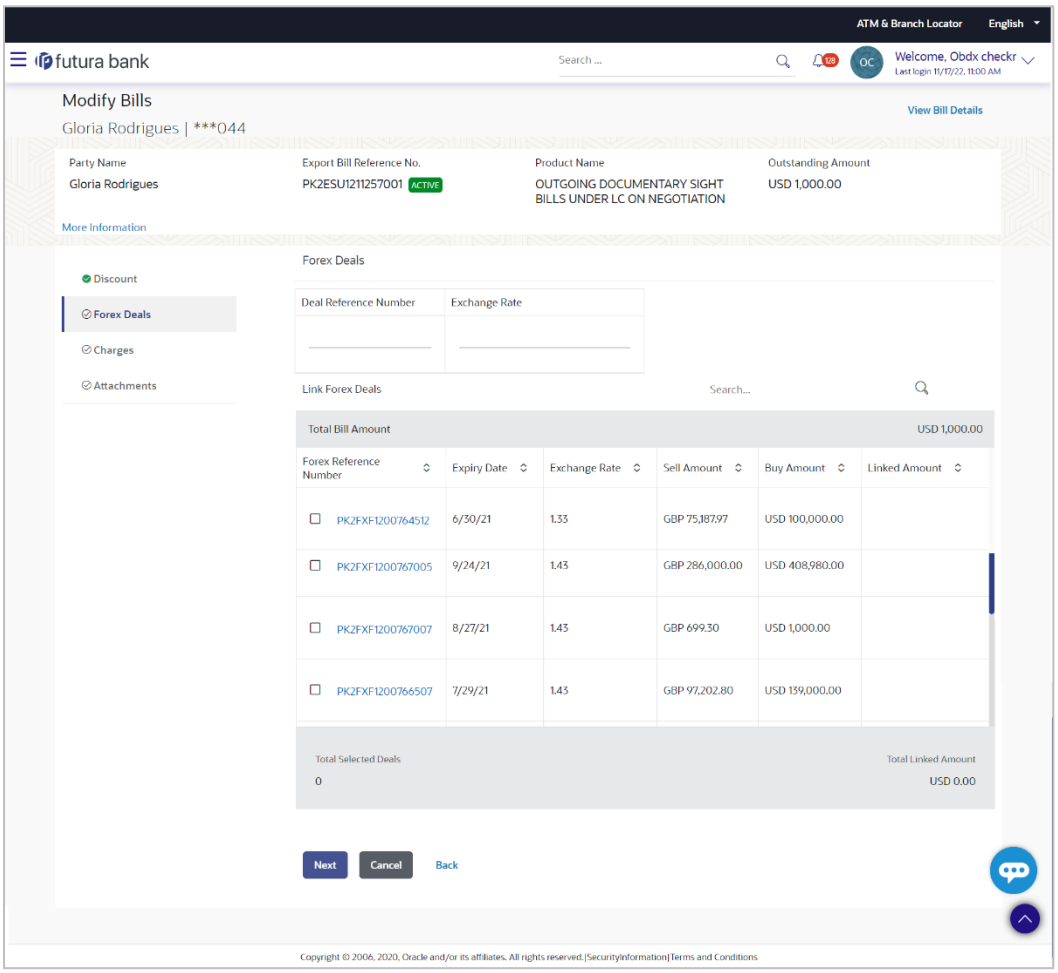
8. In the **Change Operation Type to Discount** field, select the appropriate option.
9. If you select **Yes** option:
    a. In the **Discounting Reference Number** field, enter the discounting reference number.
    b. In the **Financing Amount** field, enter the financing amount.
    c. Click **Fetch Interest**. The Interest Rate and Interest Amount field appears.
    OR
    Click **Reset** to clear the entered details.
    d. Move the **Interest Rate** slider to increase or decrease the interest rate.
    e. In the **Avalisation/Co acceptance Requested** field, select the appropriate option.
10. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

21.1.1 Modify Collection – Forex Deals

This tab allows the user to link forex deals. This tab allows the corporate user to provide a Deal Reference Number and the FX rate on the screen, when they do not have any pre-booked deal to be used or an existing deal. The user can pass these details to the bank.

Bill settlement using deal is available to maker and approver users in maker activity log and pending approval details section to re-initiate and approve the transactions respectively.

Modify Collection – Forex Deals



Field Description

Field Name	Description
Deal reference Number	The deal reference number of the forex deal to be entered, when pre-booked deal is not available or the user do not want to use an existing deal.
Exchange Rate	The exchange rate for the forex deal.
Total Collection Amount	Displays the total collection amount.
Forex Reference Number	The deal reference number of the collection.

Field Name	Description
Expiry Date	The expiry date of the collection.
Exchange Rate	The exchange rate for the collection.
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The linked amount of the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

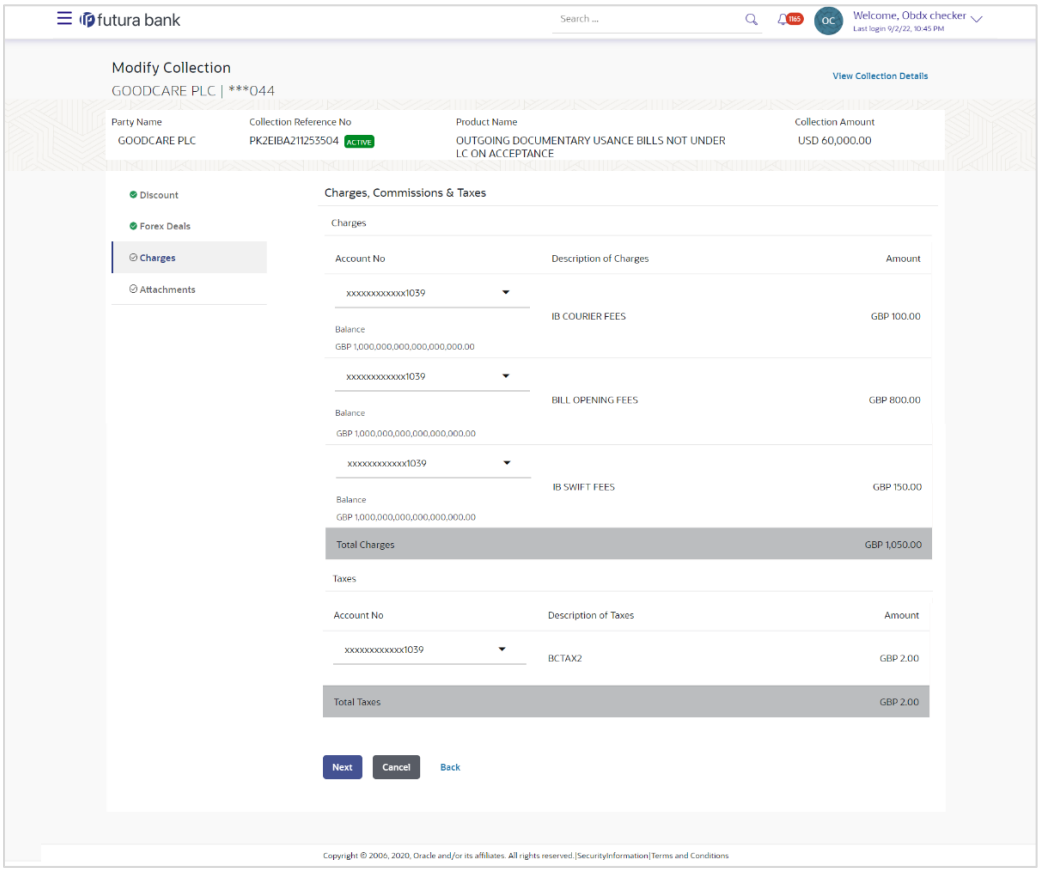
11. In the **Deal Reference Number** field, enter the deal reference number.
12. In the **Exchange Rate** field, enter the exchange rate.
13. Enter the **Forex Reference Number** in the search field and click  . The searched Deal Reference Number record details appear.
    OR
    Click the check box to select the required searched Deal Reference Number record.
14. In the **Linked Amount** field, enter the linked amount.
15. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

21.1.2 Modify Collection - Charges, Commission & Taxes

This tab lists charges and Taxes against collection.

16. Click **Charges & Taxes** tab. The **charges and taxes** in the **Modify Collection** screen.
    OR
    Click **Back**. The **Modify Collection** screen appears.

Modify Collection - Charges, Commission & Taxes



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the applicant.
Balance	The balance in the debit account.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge that will be levied in the transaction.
Taxes	
Account No	Debit account number of the applicant.

Field Name	Description
Balance	The balance in the debit account.
Description of Taxes	Displays the description taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total taxes that will be levied in the transaction.
Commissions	
Account No.	Debit account number of the applicant.
Balance	The balance in the debit account.
Description of Commissions	Displays the description of commissions applicable.
Amount	Displays the amount of commission.
Total Commissions	Displays the total commissions that will be levied in the transaction.

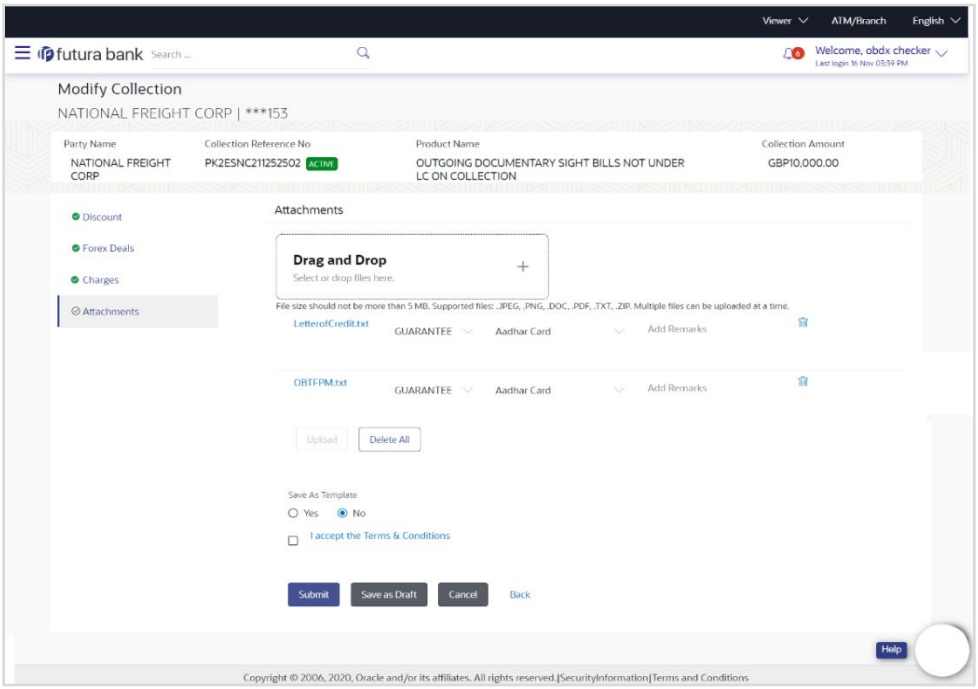
17. From the **Account No** list, select the applicant account.
18. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

21.1.3 Modify Collection - Attachments tab

Displays the list of documents attached under the Export Collection application. User can add multiple documents though it should be under the specified limits and supported formats.

Modify Collection - Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Attached	Displays the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.
Save as Template	Options to save the transaction as template. The options are: • Yes • No

Field Name	Description
Access Type	Indicates the type of access for the template. The options are: • Public • Private This field is enabled if the **Yes** option is selected in Save as Template.
Template Name	The name using which template is stored and can be used in future.

19. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
20. Select the required document present on your computer to upload.
21. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
    a. In the **Save as Template** field, select **Yes**, if you want to save the transaction as template.
    b. If you select **Yes**,
    i. In the **Access Type** field, select the appropriate option.
    ii. In the **Template Name** field, enter the name of the template.
22. Select the **Terms and Conditions** check box to accept the Terms and Conditions.
23. Click **Preview Draft Copy** to have a preview of draft.
24. Click **Submit**. The transaction is saved and the **Modify Collection – Review** screen appears.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
25. The review screen appears.
    Verify the details and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
26. The success message appears along with the reference number. Click **OK** to complete the transaction.

22. View Inward Guarantee/Stand By LC

Using this option, you can view existing Inward guarantees in the application.

A guarantee from a lending institution ensures that the liabilities of a debtor will be met. In other words, if the applicant fails to fulfil a commitment, the lending institution will cover it. A Bank Guarantee enables user to show more credibility while doing business.

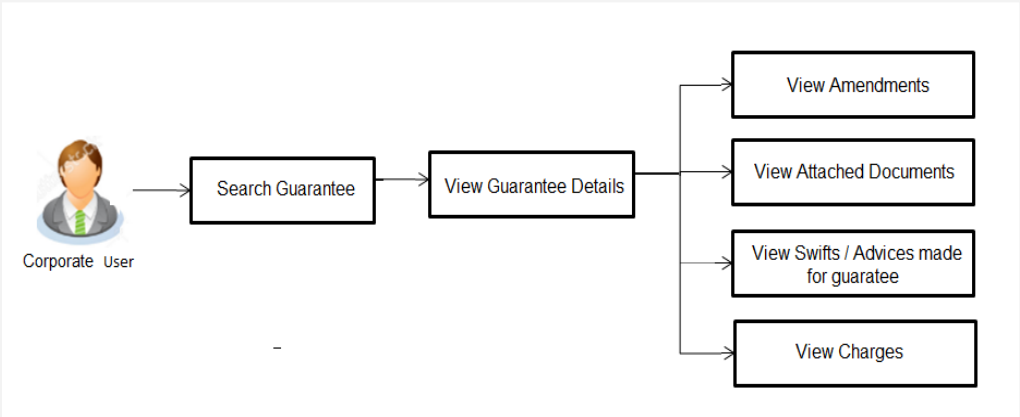
This option allows you to search for guarantees based on a certain search criterion. It allows you to view a list of Bank Guarantees (also called Inward Guarantee) for the selected customer. Details of an individual guarantee can be viewed and Exported in various formats.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Inward Guarantee should exist for the party ID and party must having view rights for it

Workflow



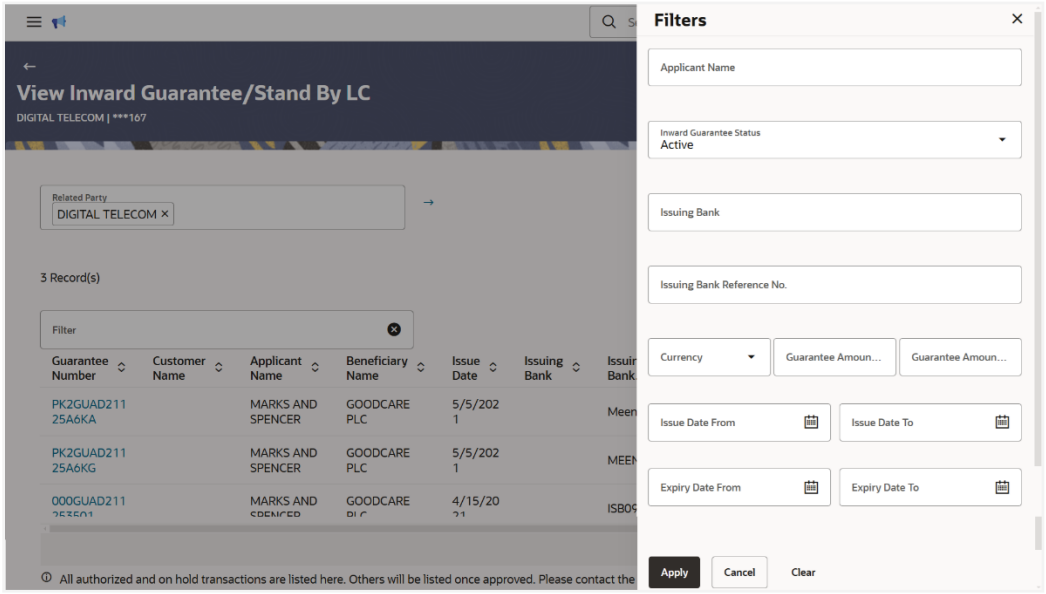
How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee > Inward Bank Guarantee > View Bank Guarantee/Stand By LC

To view Inward guarantee:

1. The **View Inward Guarantee/Stand By LC** screen appears.
2. Click to filter based on the filter criteria. The Filter overlay screen appears.

View Inward Guarantee/Stand By LC - Search



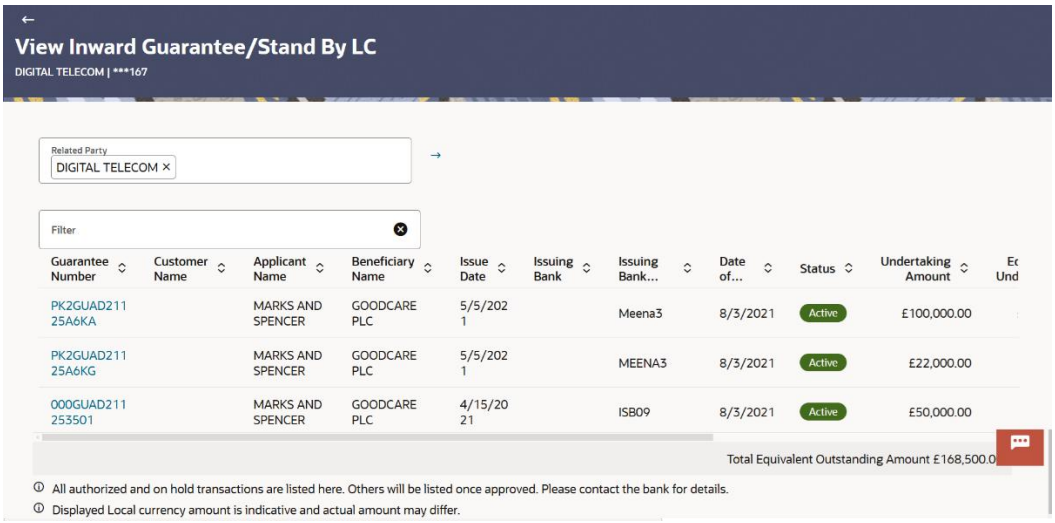
Field Description

Field Name	Description
Applicant Name	This is the name of corporate who has made the Inward guarantee in favour of Beneficiary.
Inward Guarantee Status	The status of the Inward Guarantee. The options are: • Active • Hold • Cancelled • Reversed • Closed
Issuing Bank	The name of the bank that have issued the guarantee.
Issuing Bank Reference No.	The reference number of the issuing bank.
Currency	The name of the currency under the guarantee.
Undertaking Amount From	The start of the amount range used for searching the Inward Guarantee along with currency.
Undertaking Amount To	The end of the amount range used for searching the Inward Guarantee.

Field Name	Description
Issue Date From - To	The issue date range of the Inward Guarantee.
Expiry Date From - To	The date range in which the Guarantee expires to fine tune the search results.

3. In the **Applicant Name** field, enter the name of the applicant who has made the Inward guarantee in favour of Beneficiary.
4. From the **Inward Guarantee Status** list, select the appropriate status of the Inward Guarantee.
5. In the Issuing **Bank** field, enter the name of the issuing bank.
6. In the **Issuing Bank Reference Number** field, enter the name issuing bank reference number.
7. In the **Undertaking Amount From – To** field, enter the amount range to search the Inward Guarantee.
8. From the **Issue Date** field, select the issue date range from the date calendar to search the Inward Guarantee.
9. From the **Expiry Date** field, select the expiry date range from the date calendar to search the Inward Guarantee.
10. Click **Apply**.
    The **View Inward Guarantee** screen appears with the search results.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Clear** to clear the search criteria.

View Inward Guarantee/Stand By LC – Search Results



Field Description

Field Name	Description
Guarantee Number	The Inward Guarantee number. Displays the link to view details of the Inward Guarantee.
Customer Name	Displays the customer's name.
Applicant Name	Displays the name of the applicant who has made the Inward guarantee in favour of Beneficiary.
Beneficiary Name	Displays the name of beneficiary i.e. the name of customer for whom the guarantee was taken.
Issue Date	Displays the date on which the Guarantee was issued.
Issuing Bank	The name of the bank that have issued the guarantee.
Issuing Bank Reference Number	The reference number of the issuing bank.
Date Of Expiry	Displays the date on which the Guarantee will get expired.

Field Name	Description
Status	Displays the current status of the Inward Guarantee. The status could be: • Active • Hold • Cancelled • Reversed • Closed
Undertaking Amount	Displays the currency and amount of the Inward Guarantee application.
Equivalent Undertaking Amount	Displays the equivalent currency and amount of the Inward Guarantee application.
Outstanding Amount	Displays the undrawn amount of the Inward Guarantee.
Equivalent Outstanding Amount	Displays the equivalent undrawn amount of the Inward Guarantee.
Transaction Type	Displays the transaction type of transaction.
Total Equivalent Outstanding Amount	Displays the total outstanding equivalent amount in local currency.
Claims	Displays the amount utilized under the guarantee.

Claim

The below fields displayed when user clicks on **Claim** number below **Claim** column.

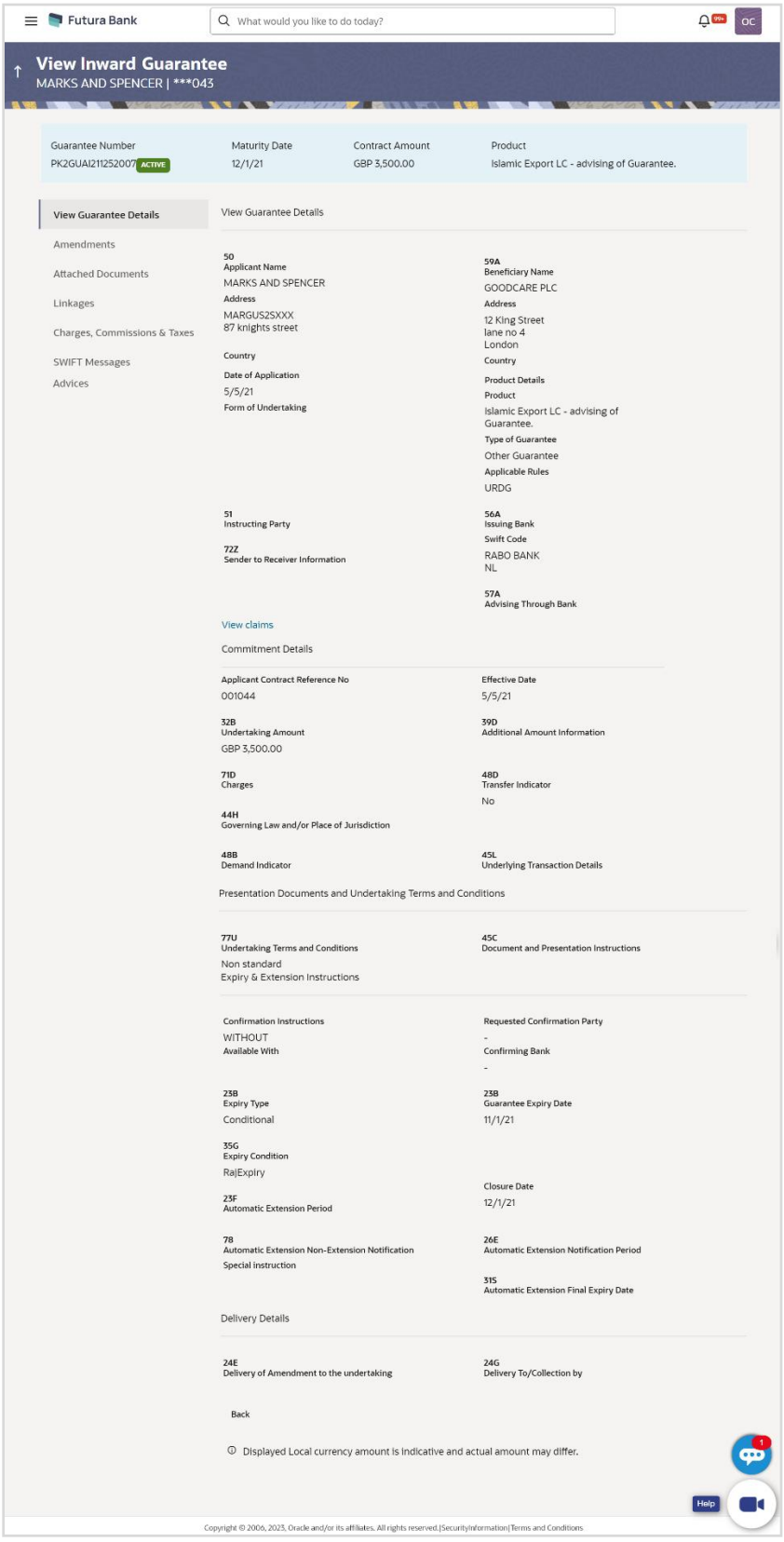
Claim Number	Displays the claim number.
Date	Displays the date of the claim.
Description	Displays the description about claim.
Amount	Displays the claim amount.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

11. Click the required link in the **Guarantee Number** column.
    The **View Inward Guarantee** screen appears with the details of the selected Inward guarantee.
    By default, the **Inward Guarantee Details** tab appears.
    OR
    Click the **Download** to download all or selected columns in the Inward Guarantee details list. You can download the list in PDF formats.
12. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
13. Click **Inward Guarantee Details** tab.

22.1 Inward Guarantee Details

View Inward Guarantee – Inward Guarantee Details



Field Description

Field Name	Description
Guarantee Number	The Inward Guarantee number.
Product	Displays the product type as coming from Host.
Contract Amount	The contract amount of the Inward Guarantee.
Maturity Date	The maturity date of the Inward Guarantee.
Applicant Name	Displays the name of applying party.
Address	Displays the address of applying party.
Country	Displays the country of applying party.
Date of Application	Displays the date when guarantee has been initiated.
Form of Undertaking	Displays the form of undertaking.
Beneficiary Name	Displays the name of beneficiary party.
Address	Displays the address of beneficiary party.
Country	Displays the country of beneficiary party.
Product Details	
Product	Displays the product type as coming from Host.
Type of Guarantee	Displays the various guarantee types to choose from.
Applicable Rules	Indicates the applicable rules for guarantee.
Instructing Party	Displays the name of the obligator or instructing party
Name	Displays the name of instructing party.
Address	Displays the address of instructing party.
Issuing Bank Details	
SWIFT Code	Displays the SWIFT code of Drawee Bank.
Drawee Bank Name	Displays the name of Bank who acts on behalf of Drawee.

Field Name	Description
Address	Displays the address of Drawee Bank.
Country	Displays the name of issuing Bank's country.
Guarantee Advising	
Advising Through Bank	Displays the advise through bank.
Sender to Receiver Information	Displays the details of Sender to Receiver Information while initiating a Bank Guarantee so that any information for receiver can be passed under SWIFT message.
Commitment Details	
Applicant Contract Ref No	Displays an applicant's reference number of the Inward Guarantee.
Undertaking Amount	Displays the currency and amount of the Inward Guarantee application.
Effective Date	Displays the effective date of the Inward Guarantee
Additional Amount information	Displays the details of the details the obligator/ Concerning party for the Inward guarantee, and information for the undertaking such as interests, tolerances. +/- Tolerances to be specified as 2n/2n format.
Transfer Indicator	Displays the whether the multiple or partial demands are permissible for the Inward guarantee.
Charges	Displays the details charges, and who will bear it for the Inward guarantee.
Underlying Transaction Details	Displays the details of the underlying business transactions for which undertaking is issued.
Governing Law and/or Place of Jurisdiction	The details of the Governing Law and/or Place of Jurisdiction applicable to the undertaking.
Demand indicator	Displays the details of whether the multiple or partial demands are permissible while initiating Inward guarantee or not.

Presentation Documents and Undertaking Terms and Conditions

This section includes the documents and undertaking terms and conditions present in the Inward Guarantee application.

Field Name	Description
Undertaking Terms and Condition	Displays the details of applicable terms and condition of the undertaking.
Document and Presentation Instruction	Displays the details of the document and presentation instructions present in the Inward Guarantee.

Expiry and Extension Instructions

This section includes the expiry condition and extension applicable for the Inward Guarantee application.

Confirmation Instructions	Displays the confirmation instructions for the requested confirmation party.
Requested Confirmation Party	Bank which is requested to add its confirmation or may add its confirmation.
Available With	Indicates the details of Bank where credit would become available. It is captured by Bank's SWIFT code.
Confirming Bank	Indicates the confirming party is the Confirming bank.
Expiry Type	Displays the type of validity applicable to the Inward Guarantee.
Guarantee Expiry Date	Displays the expiry date of the Inward Guarantee.
Closure Date	Displays the closing date of the Inward Guarantee. The closure date must be after expiry date of the Inward Guarantee.
Automatic Extension Period	Displays the period after which automatic extension is given to the Inward Guarantee.
Automatic Extension Non-Extension Notification	Displays the notification given for non-extension of automatic extension while creating Inward Guarantee.
Automatic Extension Notification Period	Displays the period after which notification given for non-extension of automatic extension while creating Inward Guarantee.
Automatic Extension Final Expiry Date	Displays the date after which validity of automatic extension to the Inward Guarantee expires.
Special Instruction	Displays the instruction which is provided by bank to user to be taken care of while viewing Guarantee and for his information.

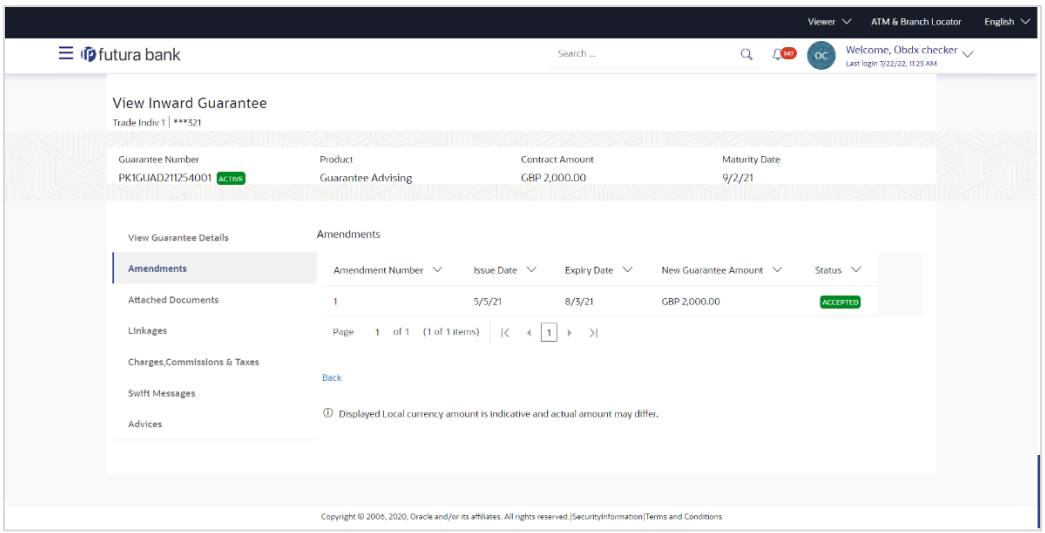
Field Name	Description
Delivery Details	
This section includes the details of the delivery of the inward Guarantee.	
Delivery Of Original Undertaking	Displays the details of delivery of the original undertaking will be done.
Delivery To/ Collection by	Displays the details to whom the delivery of undertaking will be done.

14. Click **Amendments** tab to view amendment details for the Inward Guarantee.
    The **Amendments** detail appears in the **View Inward Guarantee** screen.
    OR
    Click the View Claim link to view the guarantee claims.
    OR
    Click **Back**.
    The **View Inward Guarantee** screen appears.

22.2 Amendments

This tab displays the amendments done for the Inward Guarantee.

View Inward Bank Guarantee - List of Amendments tab



Field Description

Field Name	Description
Amendment No.	Displays the amendment number of the Inward Guarantee. Displays the link to view details of the Inward Guarantee amendment.

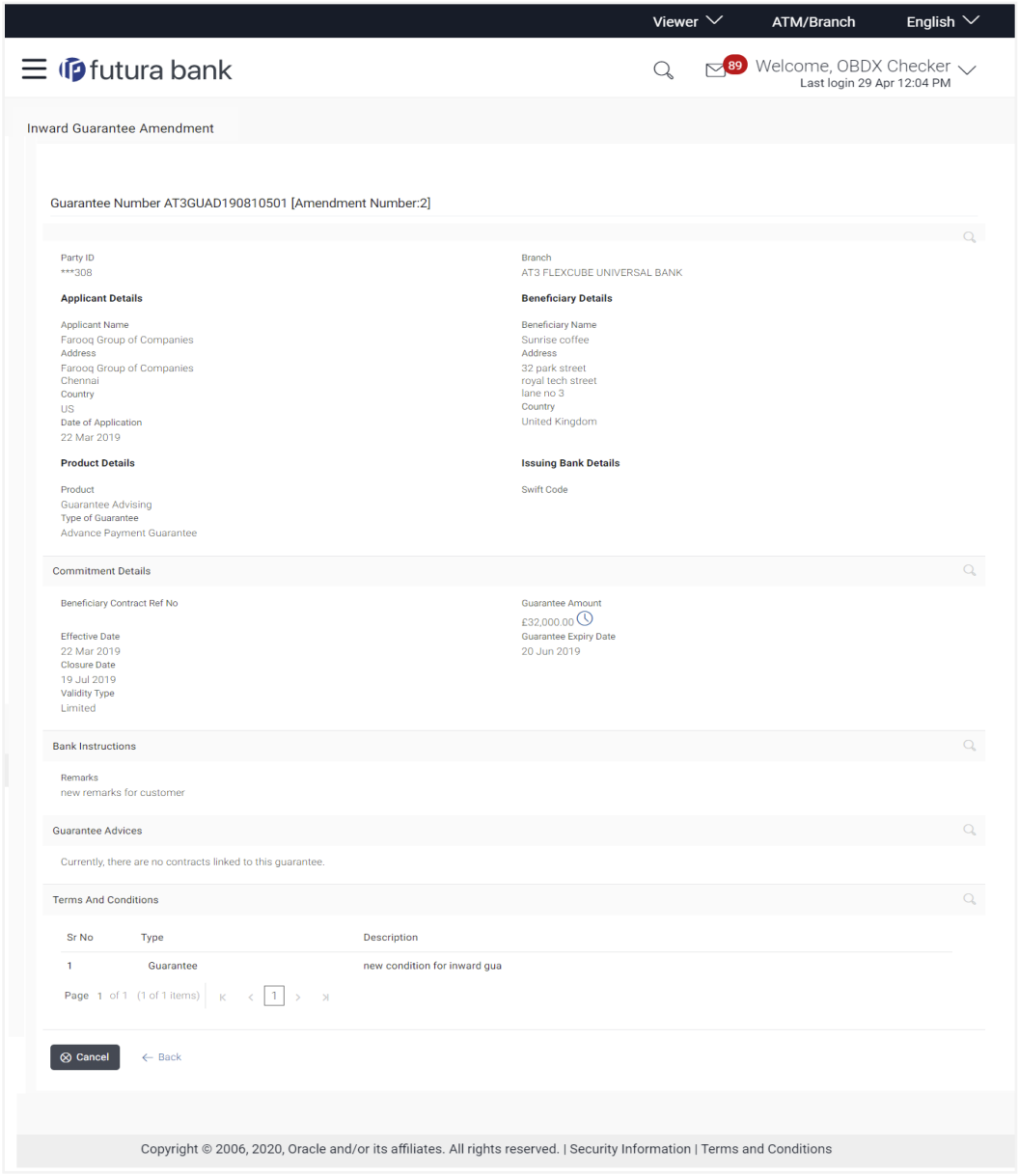
Field Name	Description
Issue Date	Displays the issue date of the Inward Guarantee.
New Expiry Date	Displays the modified expiry date of the Inward Guarantee.
New Inward Guarantee amount	Displays the modified amount of the Inward Guarantee.
Status	Displays the status of raised amendment.

15. Click the **View** link of the required amendment record.
    The **Issued Amendments** screen appears for the selected Inward Guarantee Amendment.
    OR
    Click **Back**.
    The **View Inward Guarantee** screen appears.

22.2.1 View Amendment Details

This screen allows the user to view the details of the amendment done under selected Inward Bank Guarantee.

Amendments Details



a. Click to close the window.
The **View Inward Guarantee** screen appears.

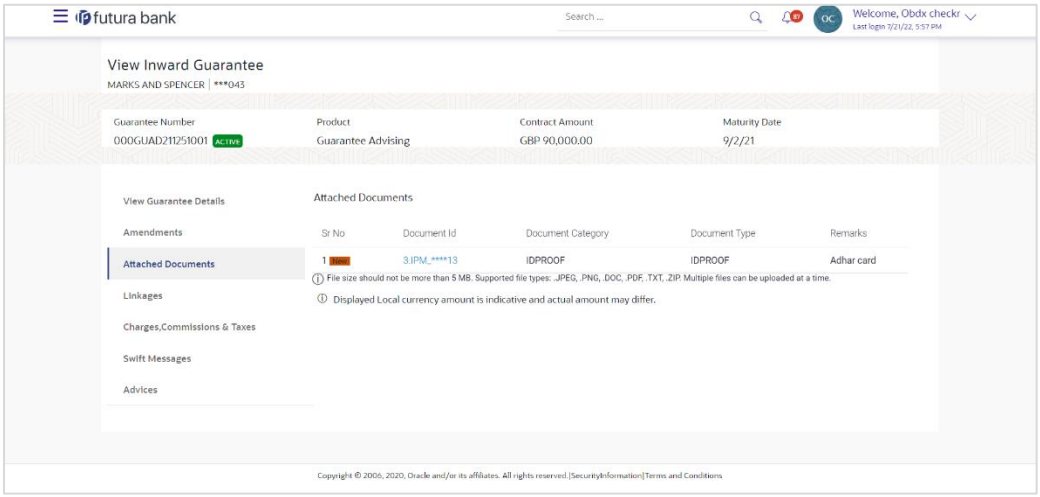
22.3 Attached Documents

You can view the list of all documents uploaded by you.

16. Click **Attached Documents** tab to view the list of all documents uploaded or to attach document.
The **Attached Documents** details appears in the **View Inward Guarantee** screen.
OR
Click **Back**.
The **View Inward Guarantee** screen appears.

22.3.1 View Attached Documents

View Inward Guarantee – Attached Documents tab



Field Description

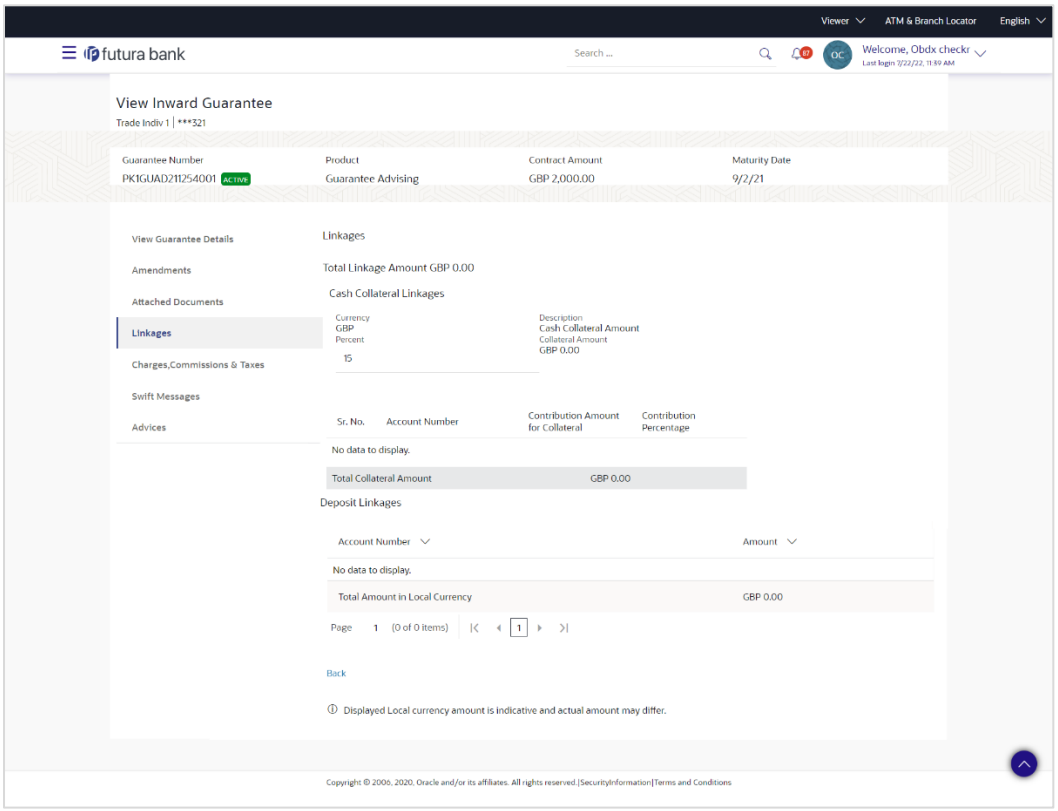
Field Name	Description
Sr No	The serial number of the attached document records.
Document Id	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.

17. Click the required link in the **Document ID** column to download the attached document.
    OR
    Click **Back**.
    The **View Inward Guarantee** screen appears.

22.4 Linkages tab

This tab allows the user to link a deposit account while initiating a transaction.

View Inward Guarantee - Linkages tab



Field Description

Field Name	Description
Total Linkage Amount	The total linkage amount.
Cash Collateral Linkages	
Currency	The contract currency of cash collateral as maintained at back office. The user can change the currency.
Description	The description of collateral linkage.
Percent	Percentage of LC to be used as collateral – as maintained at OBTF.
Collateral Amount	Amount to be used as Collateral for LC.
Sr. No.	The serial number of the schedule record.
Account Number	The accounts that are mapped to the user.

Field Name	Description
Contribution Amount for Collateral	The amount to be used from the selected account towards the collateral.
Contribution Percentage	Percentage of the total collateral to be taken from the selected account.
Total Collateral Amount	Total amount to be used as Collateral for LC.
Deposit Linkages	
Account Number	The deposit account that has to be mapped to the transaction.
Amount	The amount that is to be linked for the transaction, and partial linkages to be supported.
Total Amount in Local Currency	The tentative total equivalent amount in local currency.

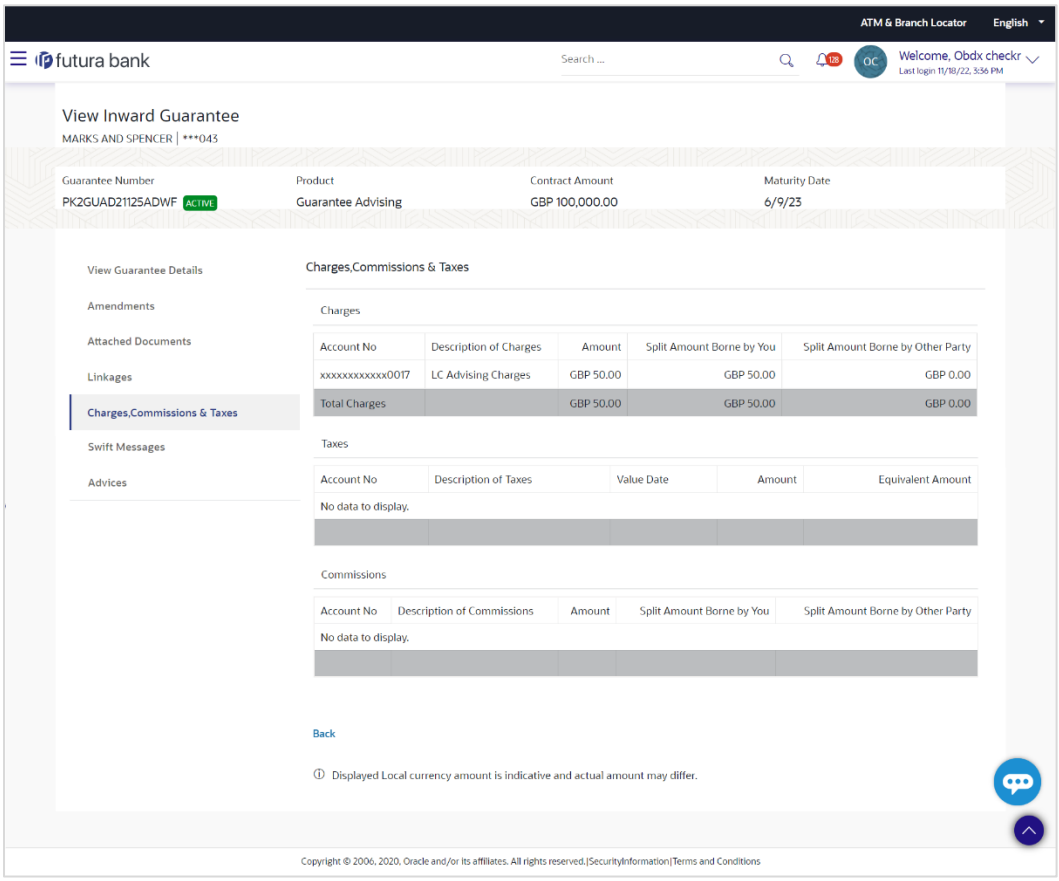
18. From the **Account Number** list, select the appropriate deposit account that has to be mapped to the transaction.
19. In the **Amount** field, enter the amount that is to be linked for the transaction.

22.5 Charges, Commissions & Taxes

This tab lists charges, Commissions & Taxes for the Inward Guarantee.

20. Click **Charges** tab to view list of commissions and charges for the Inward Bank.
    The **Charges** detail appears in the **View Inward Guarantee** screen.
    OR
    Click **Back**.
    The **View Inward Guarantee** screen appears.

View Inward Guarantee – Charges, Commissions & Taxes tab



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the applicant.
Description of Charges	Displays the description of charges applicable.
Amount	Displays the amount of charges.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Charges	Displays the total charge amount.

Field Name	Description
Taxes	
Account No	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent amount of taxes.
Total Taxes	Displays the total tax amount.
Commissions	
Account No	Debit account number of the applicant.
Description of Commissions	Displays the description of commission applicable.
Amount	Displays the amount of commission.
Split Amount Borne by You	Displays the split commission amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Commission	Displays the total commission amount.

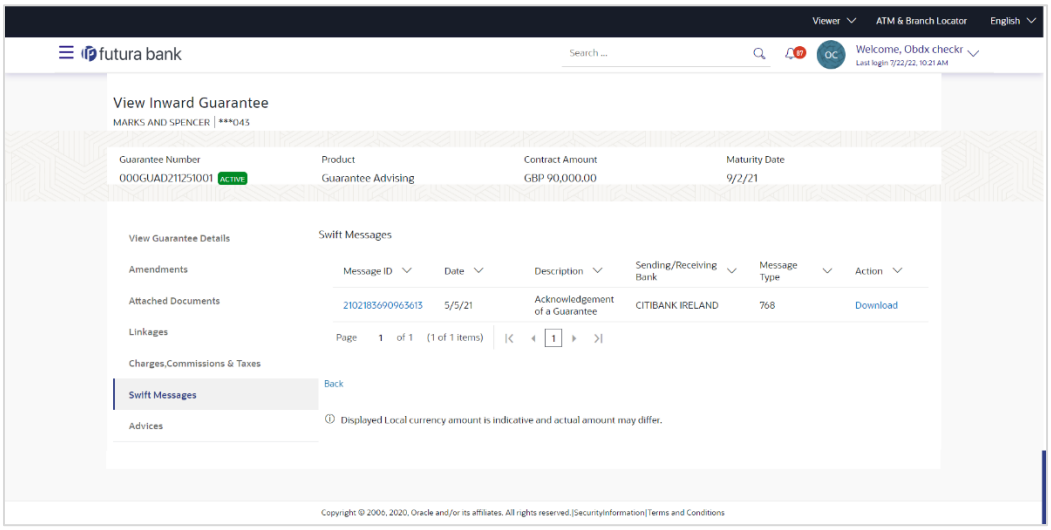
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

22.6 SWIFT Messages

This tab lists and displays list of all SWIFT messages exchanged between both the parties. It allows the user to view and download the SWIFT messages generated for the selected Inward Guarantee.

21. Click **SWIFT Messages** tab.
    the summary of all the all SWIFT messages between both the parties appears.
    OR
    Click Back.
    The **View Inward Guarantee** screen appears.

View Inward Guarantee – SWIFT Messages tab

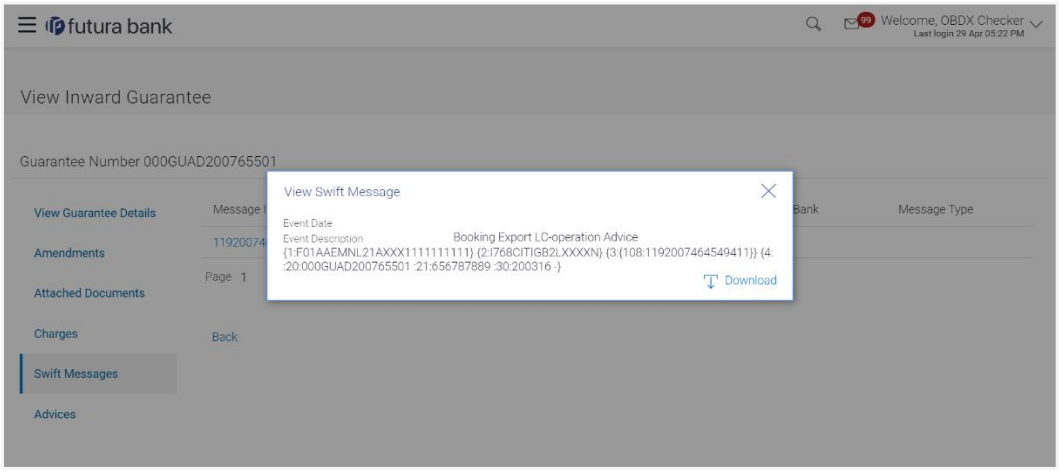


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/Receiving Bank	This displays the name of bank who has sent/received the message
Message Type	This shows the type of message sent/received such as MT 740etc
Action	The action to be taken that is to download the SWIFT details.

22. Click on the desired Message ID to view the respective SWIFT details.
    The SWIFT detail appears in popup window along with the event date and description.
23. Click the **Download** link against the SWIFT messages to download in selected format like PDF formats, if required.

22.6.1 SWIFT Message Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

a. Click ✕ to close the window.

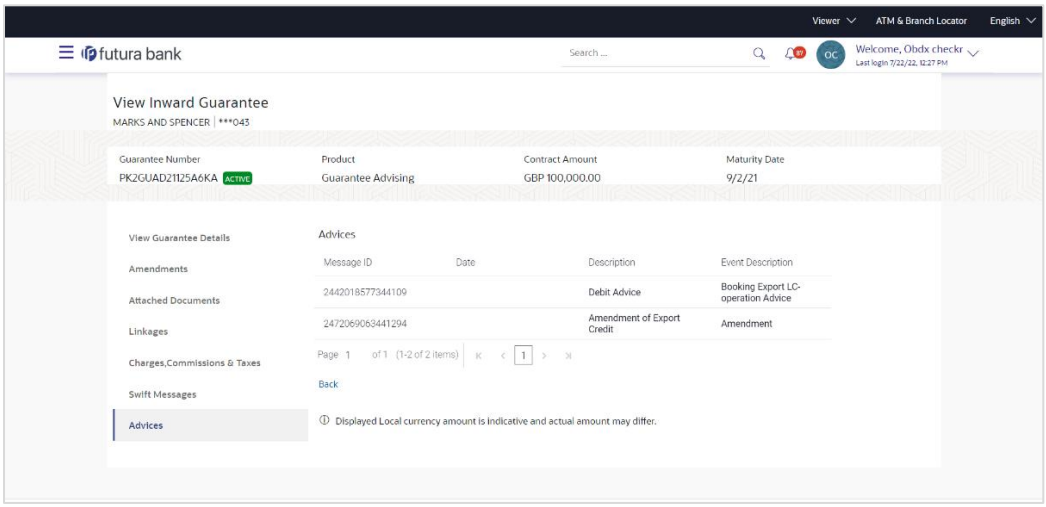
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

22.7 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advices generated for the selected Inward Guarantee.

24. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Back**.
    The **View Inward Guarantee** screen appears.

View Inward Guarantee - Advices Tab



Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.
Action	The action to be taken that is to download the advice details.

25. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
26. Click the **Download** link against the advice to download in selected format like PDF formats, if required.

22.7.1 Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

a. Click ✕ to close the window.

27. Click **Back**.
    The View Inward Guarantee screen appears.

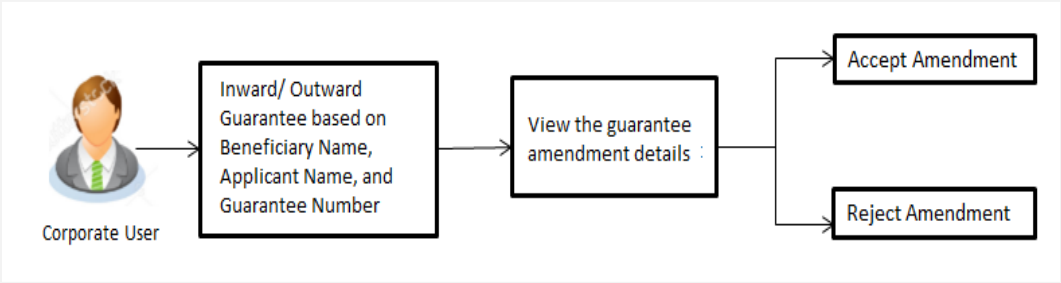
23. Guarantee Amendments Acceptance

User can search Guarantee Amendments done under guarantee. The user can accept / reject amendments for Inward / Outward Guarantee.

How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee> Inward Bank Guarantee > Guarantee Amendment Acceptance

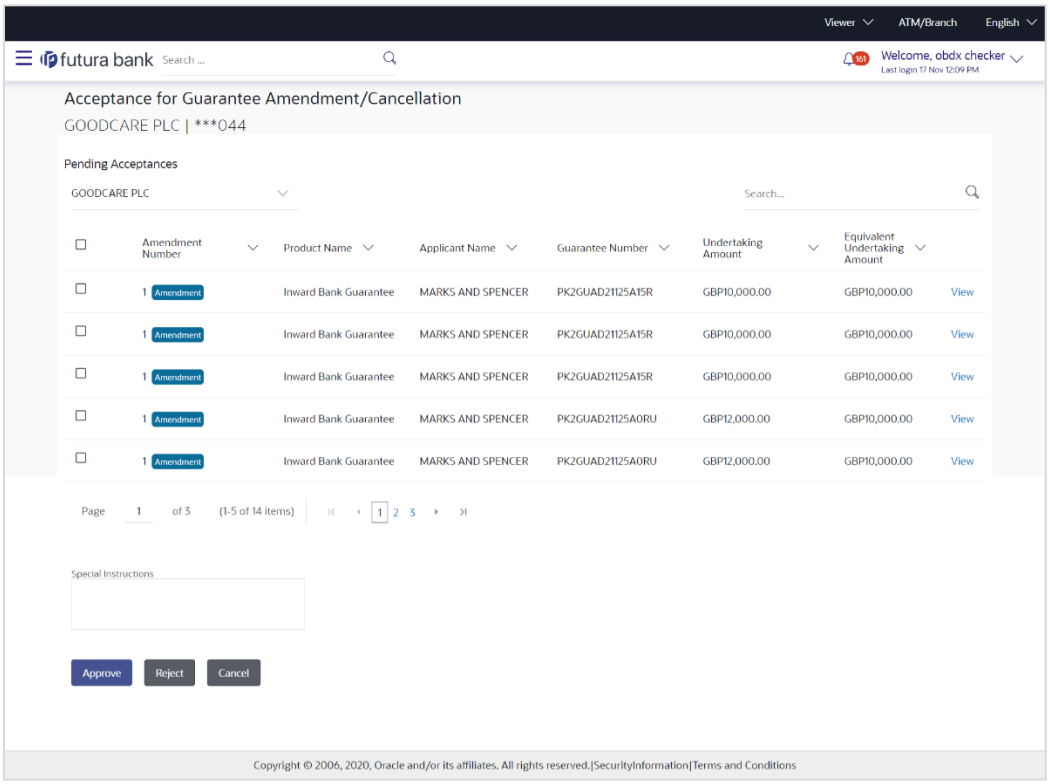
Workflow



To search discrepancies in Inward Guarantee:

1. Select the **Guarantee Amendments** option.
2. Enter the search criteria, if required
3. Click  .
4. The **Guarantee Amendment Acceptance** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Inward Guarantee Amendment - Customer Acceptance Search Results



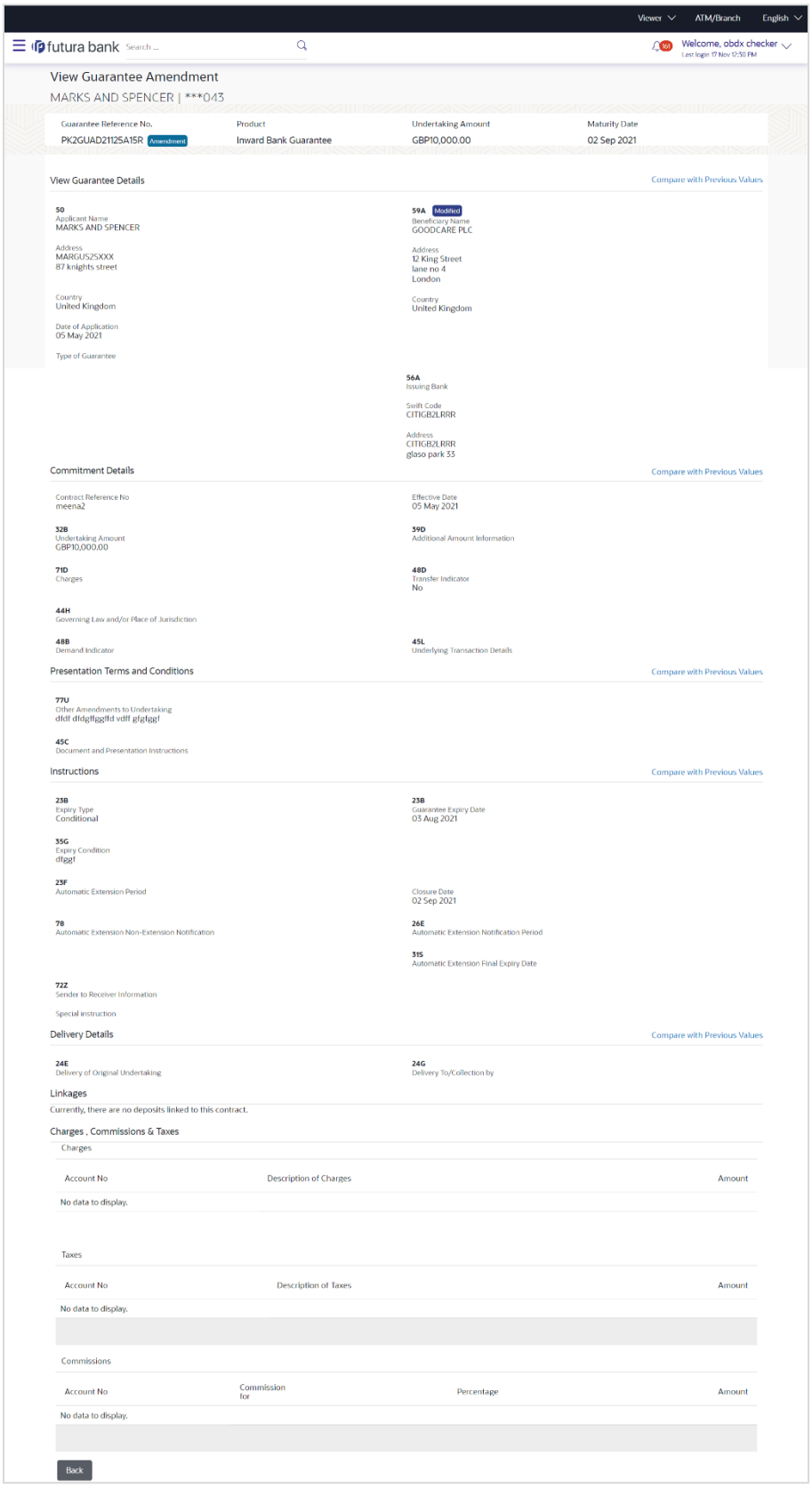
Field Description

Field Name	Description
Search	This field allows the user to search the Guarantee by entering the search criteria like Applicant Name, Guarantee Number etc.
All Beneficiaries	Select the specific beneficiary to filter the search result based on specific beneficiary.
Search Results	This section displays the search results.
Amendment Number	The amendment number of the Inward Guarantee.
Product Name	The product of the guarantee for which amendment acceptance is required.
Applicant Name	The name of the applicant of the Inward Guarantee.
Guarantee Number	The Inward Guarantee number against which amendment acceptance is required.

Field Name	Description
Undertaking Amount	The undertaking amount for the Inward Guarantee.
Equivalent Undertaking Amount	The equivalent undertaking amount for the Inward Guarantee.
Special Instructions	The instruction which is provided by user to Bank to be taken care of while creating Guarantee.

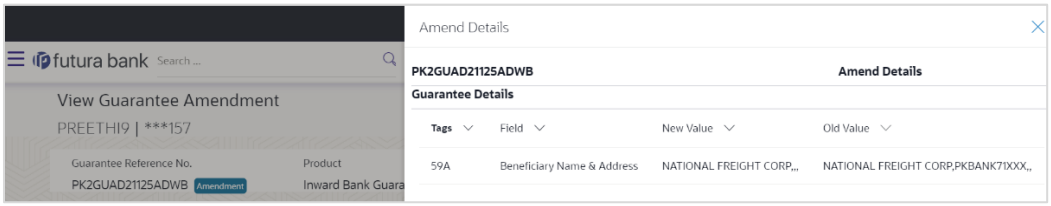
5. Select the required Amendment Number record.
6. In the **Special Instructions** field, enter the remarks/special instructions.
7. Click **Approve** to approve the amendment.
   OR
   Click **Reject** to reject the amendment.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Save As,** system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** section.)
   OR
   Click **Back** to go back to previous screen.
8. The **Review** screen appears.
   Verify the details, and click **Confirm**.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the transaction.
9. The success message Guarantee Amendment Acceptance appears along with the reference number. Click **Go to Dashboard**, to navigate to the dashboard.
10. Click on the desired **View** link to View Guarantee Amendment details screen appear.

Guarantee Amendment Acceptance – View Guarantee Amendment



11. Click **Back**. The **Guarantee Amendment Acceptance** screen with search result appears.
    OR
    Click **Compare with Previous Values** to compare the guarantee details and amendment details value. The **Amend Details** overlay screen appears.

Amend Details



Field Description

Field Name	Description
Guarantee Reference No.	The Guarantee reference number.
Tags	Displays the unique identification number of the field.
Field	Displays the field name.
New Value	The new amended value of the field.
Old Value	The old value of the field.

24. Lodge Claims

This option allows the user to lodge a claim on received Bank Guarantee from OBDX. User can search the BG against which he wants to lodge a claim. The user has to provide the details required to lodge a claim. Facility to attach documents will also be available.

The user can also send the application to his bank (OBTFPM).

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee > Inward Bank Guarantee > Initiate Lodge Claims > Claims

24.1 Search Claims

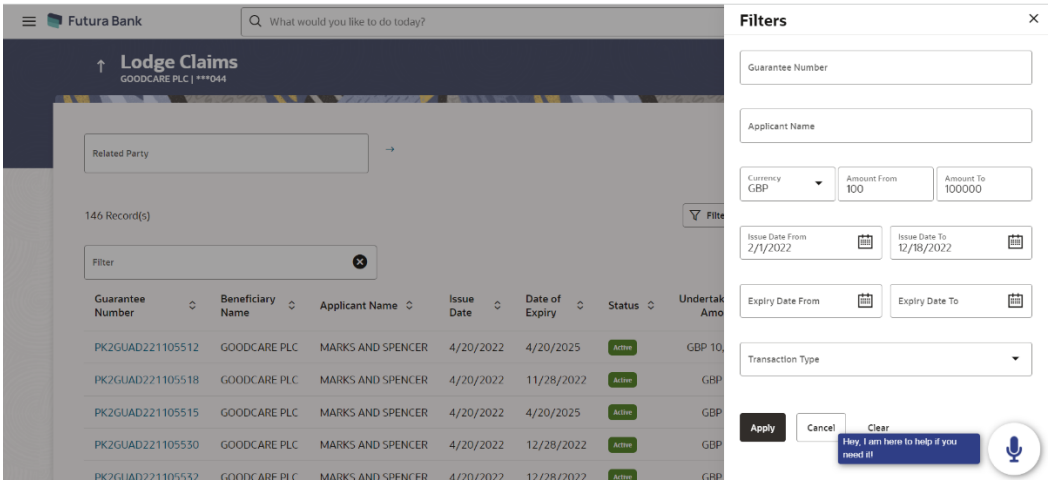
User can search the bank guarantee against which he wants to lodge a claim.

To search a bank guarantee:

1. Navigate to **Lodge Claims** screen.

2. Click  to filter based on the filter criteria. The Filter overlay screen appears.

Lodge Claims - Guarantee Search



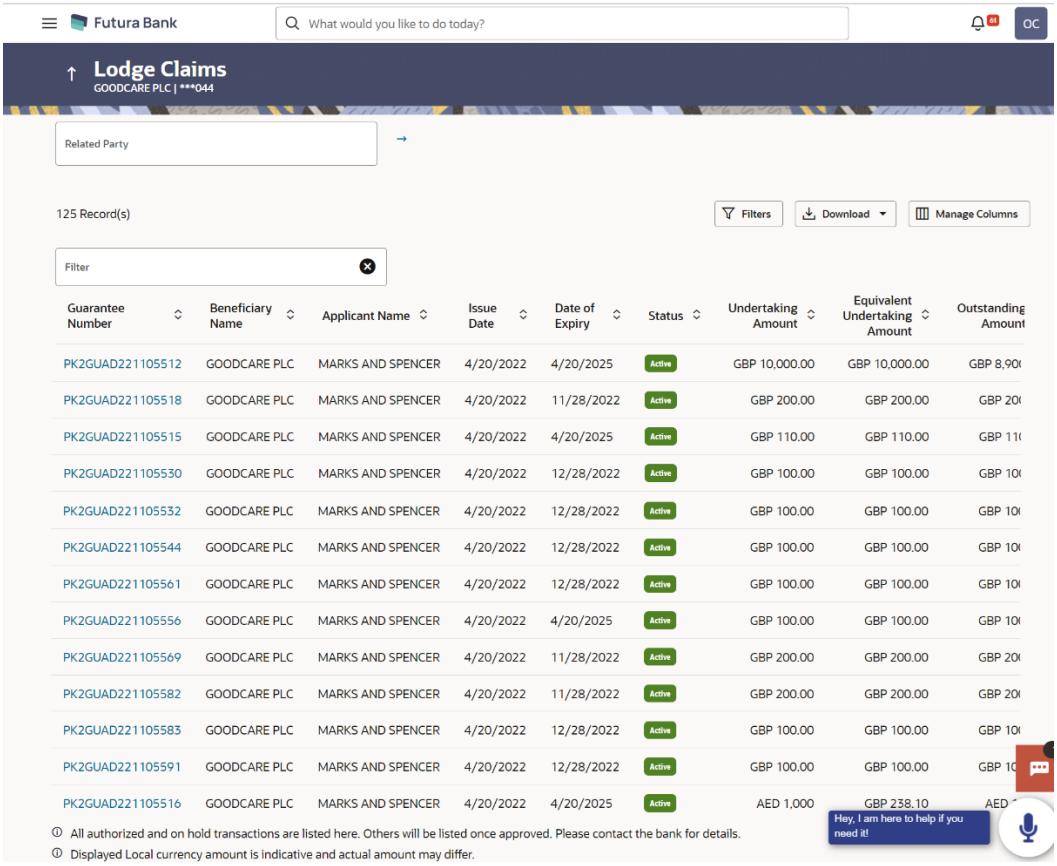
Field Description

Field Name	Description
Guarantee Number	The guarantee number of the guarantee against which the user can lodge a claim.

Field Name	Description
Applicant Name	The name of the applicant.
Currency	The currency of the undertaking amount for the guarantee.
Undertaking Amount -From To	The undertaking amount start and end range for which the guarantee is issued.
Issue Date Range - From To	The start and end date of guarantee issued.
Expiry Date Range - From To	The expiry date range of the guarantee.
Transaction Type	The transaction type of transaction to filter the claims based on Guarantee and Stand By LC.

3. Enter the search criteria and click **Search**. The search results matching search criteria appears on the screen.
   OR
   Click **Reset** to reset the data entered.

Lodge Claims - Guarantee Search Results



Field Description

Field Name	Description
Search Results	This section displays the search results.
Guarantee Number	The guarantee number of the guarantee against which the user can lodge a claim.
Applicant Name	The name of the applicant.
Beneficiary Name	The name of the beneficiary of the guarantee.
Issue Date	The date on which the guarantee issued.
Expiry Date	The expiry date of the guarantee.
Guarantee Status	The status of the issued guarantee.

Field Name	Description
Undertaking Amount	The undertaking amount along with the currency for which the guarantee is issued.
Equivalent Undertaking Amount	The equivalent undertaking amount along with the currency for which the guarantee is issued.
Outstanding Amount	The outstanding amount along with the currency of the issued guarantee.
Equivalent Outstanding Amount	The equivalent outstanding amount along with the currency of the issued guarantee.
Claims	The claimed amount.
Transaction Type	Displays the transaction type of transaction.

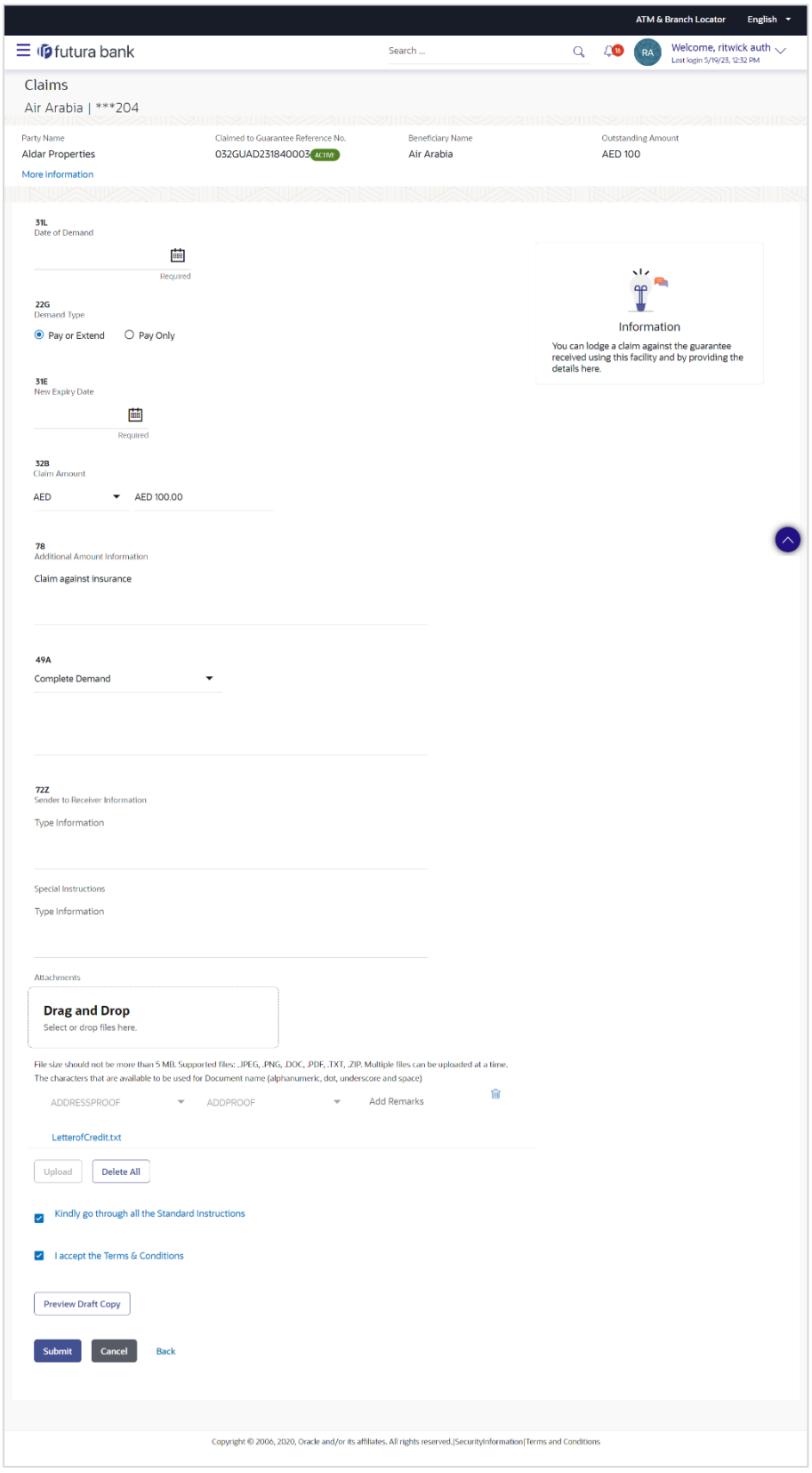
4. Click the **Guarantee Number** link to view the guarantee claim details. The **Claims** detail screen appears.
   OR
   Click the **Download** to download all or selected columns in the Claim details list. You can download the list in PDF or CSV formats.
5. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

24.2 Claims - Detail

The user can enter the details required for a claim that is to be lodged against the issued guarantee. After entering the required information he has to send the application to his bank (OBTFPM).

To lodge a claim:

Claims – Detail



Field Description

Field Name	Description
Party Name	The party name of the customer.
Claimed to Guarantee Reference No.	The guarantee reference number against which user has to lodge a claim.
Beneficiary Name	The name of the beneficiary of the guarantee to be claimed.
Outstanding Amount	The outstanding amount along with the currency of the guarantee.
Lodgement Date	The date on which the claim was lodged. This field appears if the user click on **More Information** link.
Expiry Type	The type of validity of guarantee. This field appears if the user click on **More Information** link.
Expiry Date	The expiry date of the guarantee. This field appears if the user click on **More Information** link.
Demand Indicator	Displays the details of whether the multiple or partial demands are permissible while initiating Guarantee claim. This field appears if the user click on **More Information** link.
Date of Demand	The date on which the demand was raised by the beneficiary.
Demand Type	This field specifies the type of demand. Values are: • Pay or Extend • Pay Only
New Expiry Date	The new expiry date of the Guarantee. This field appears if you select **Pay Only** option in the **Demand Type** field.
Claim Amount	The amount to be claimed against the guarantee. The user has to select the claim currency.

Field Name	Description
Additional Amount Information	The details on additional amount.
Demand Statement	The demand statements.
Presentation Completion Details	The details of presentation completion. Applicable only if demand statement is provided.
Sender To Receiver Information	The additional information for the receiver.
Special Instructions	Any instructions provided to bank for lodging a claim is mentioned here.
Attachments	The supporting document that needs to be attached.

1. From the **Date of Demand** field, select the date of demand of the guarantee.
2. In the **Demand Type** field, select the type of demand.
3. If you have selected **Pay or Extend** option in the **Demand Type** field:
4. In the **New Expiry Date** field, select the new expiry date of the guarantee.
5. In the **Claim Amount** field, select the Currency and enter the claim amount.
6. In the **Additional Amount Information** field, enter the details of additional information for lodging the claim.
7. In the **Demand Statement** field, enter the details of demand statement.
8. In the **Presentation Completion Details** field, enter the details of presentation completion.
9. In the **Sender To Receiver Information** field, enter the additional information for the receiver.
10. In the **Special Instructions** field, enter the instructions provided to bank for lodging the claim.
11. Click **Attachments** to upload the document. The Attach Document popup window appears. Browse and select the required document present on your computer.
12. Select the **Kindly Go through all the Standard** Instructions, check box.
13. Click the **Kindly Go through all the Standard Instructions** link to view the customer instructions maintained by bank from back office.
14. Select the **Terms and Conditions** check box to accept the Terms and Conditions.
15. Click **Preview Draft Copy** to have a preview of draft.
16. Click **Submit**. The transaction is saved and the **Claims – Review** screen appears.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

17. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
18. The success message appears along with the reference number. Click **OK** to complete the transaction.

25. View Claims

The user can view the details of the lodge claim for the Inward Guarantee. The user can also view the details of the claim lodge by the Beneficiary, for the Outward Guarantee.

This option allows the user to view the details of the Inward Guarantee and Outward Guarantee claim.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee > Inward Bank Guarantee > View Inward Guarantee Claim > View Claim
OR
Dashboard > Toggle menu > Trade Finance > Bank Guarantee > Outward Bank Guarantee > View Claim

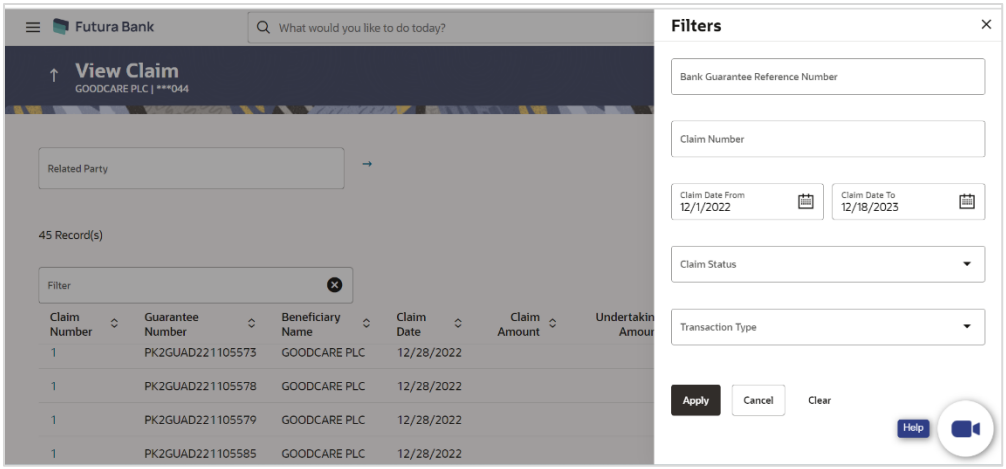
25.1 Search Claims

User can search the lodged claims for the Inward and Outward Guarantee.

To search a lodged claim:

1. Navigate to **View Claims** screen
2. Click to filter based on the filter criteria. The Filter overlay screen appears.

View Claim - Guarantee Search

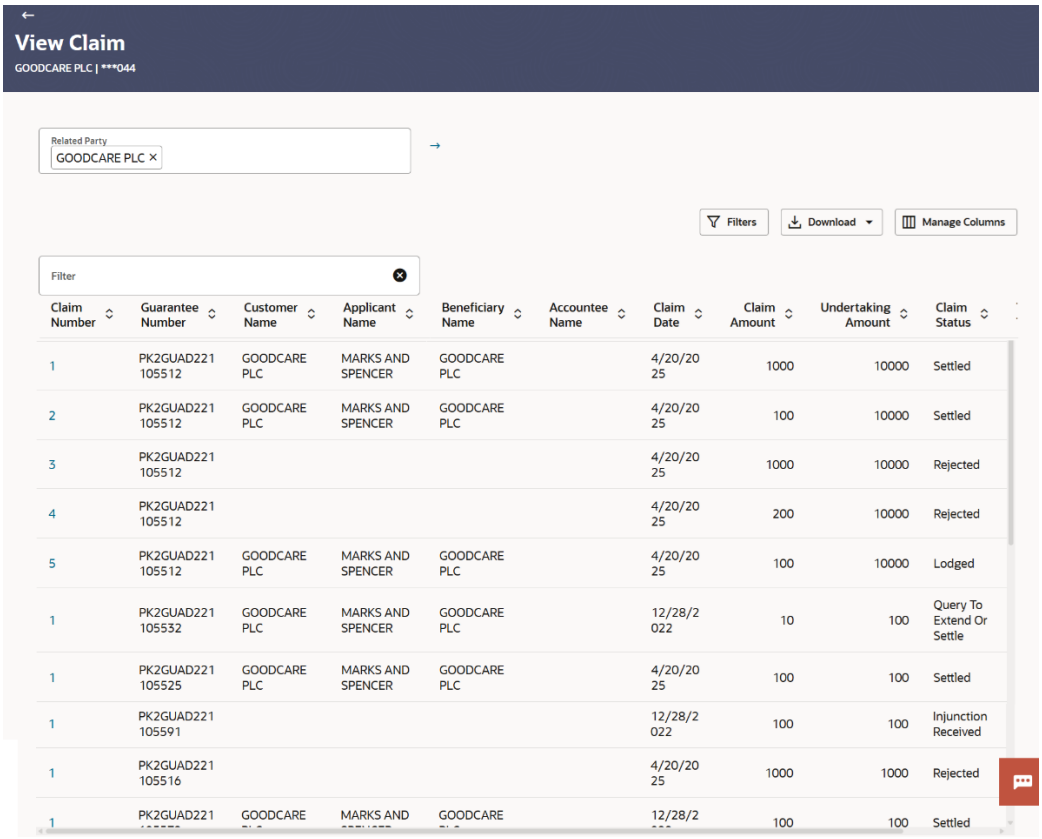


Field Description

Field Name	Description
Bank Guarantee Reference Number	The inward/ outward guarantee reference number against which user has lodged a claim.
Claim Number	The claim registered under the guarantee.
Claim Date Range	The claim date range to select the Claims as per the selected period.
Claim Status	The status of the lodged claim. The options are: • Lodged • Rejected • Settled • Injuction Received • Query to Extend or Settle • Extended
Transaction Type	The transaction type of transaction to filter the claims based on Guarantee and Stand By LC.

3. Enter the search criteria and click **Apply**. The search results matching search criteria appears on the screen.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Clear** to clear the search criteria.

Claims - Guarantee Search Results



Claim Number	Guarantee Number	Customer Name	Applicant Name	Beneficiary Name	Accountee Name	Claim Date	Claim Amount	Undertaking Amount	Claim Status
1	PK2GUAD221105512	GOODCARE PLC	MARKS AND SPENCER	GOODCARE PLC		4/20/2025	1000	10000	Settled
2	PK2GUAD221105512	GOODCARE PLC	MARKS AND SPENCER	GOODCARE PLC		4/20/2025	100	10000	Settled
3	PK2GUAD221105512					4/20/2025	1000	10000	Rejected
4	PK2GUAD221105512					4/20/2025	200	10000	Rejected
5	PK2GUAD221105512	GOODCARE PLC	MARKS AND SPENCER	GOODCARE PLC		4/20/2025	100	10000	Lodged
1	PK2GUAD221105532	GOODCARE PLC	MARKS AND SPENCER	GOODCARE PLC		12/28/2022	10	100	Query To Extend Or Settle
1	PK2GUAD221105525	GOODCARE PLC	MARKS AND SPENCER	GOODCARE PLC		4/20/2025	100	100	Settled
1	PK2GUAD221105591					12/28/2022	100	100	Injunction Received
1	PK2GUAD221105516					4/20/2025	1000	1000	Rejected
1	PK2GUAD221	GOODCARE	MARKS AND	GOODCARE		12/28/2	100	100	Settled

Field Description

Field Name	Description
Search Results	This section displays the search results.
Claim Number	The claim number registered under the guarantee.
Guarantee Number	The inward/ outward guarantee number.
Customer Name	The customer of the inward/ outward guarantee.
Applicant Name	The name of the applicant.
Beneficiary Name	The name of the beneficiary of Inward Guarantee claims.
Accountee Name	The name of the accountees mapped to the party.
Claim Date	The date on which the claim is lodged.

Field Name	Description
Claim Amount	The claimed amount.
Undertaking Amount	The undertaking amount along with the currency for which the guarantee is issued.
Claim Status	Search result displays the transactions based on the selected claim status.
Transaction Type	The transaction type of transaction.

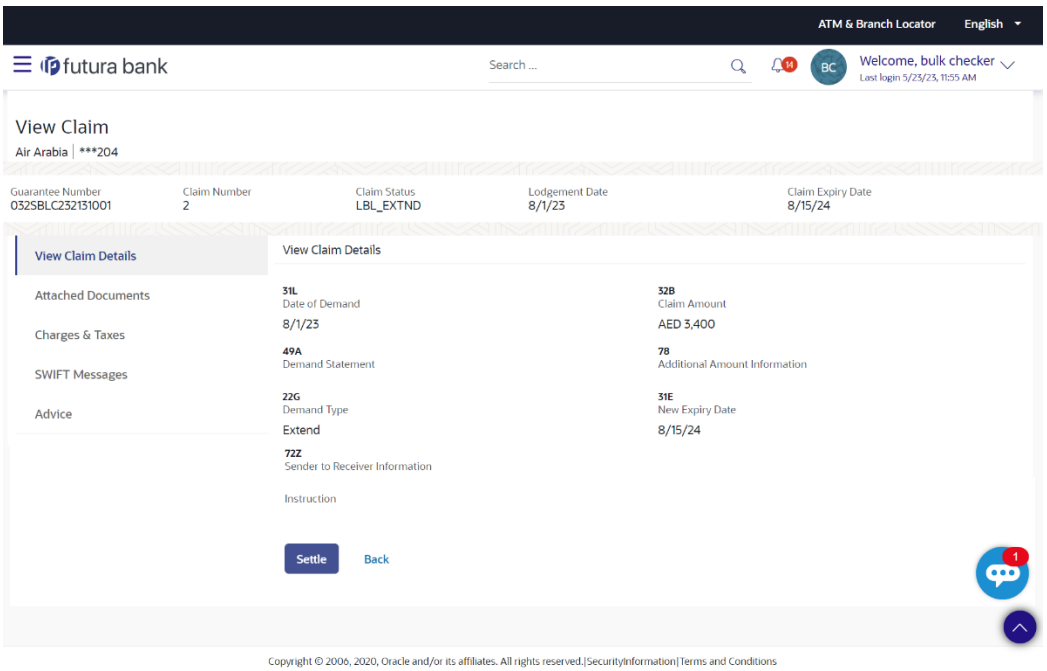
4. Click the **Claim Number** link to view the claim details. The **View Claims** details screen appears.
   OR
   Click the **Download** to download all or selected columns in the View Claim details list. You can download the list in PDF or CSV formats.
5. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

25.2 View Claim Details

The user can view the details entered for a claim that is lodged against the issued guarantee.

To view a claim:

View Claim – Details



Field Description

Field Name	Description
Guarantee Number	The guarantee number of the guarantee against which the user has lodged a claim.
Claim Number	The claim number of the lodged claim.
Claim Status	The status of the lodged claim.
Lodgement Date	The date on which the claim was lodged.
Claim Expiry Date	The expiry date of the claim.
View Claim Details	
Date of Demand	The date on which the demand was raised by the beneficiary.
Demand Statement	The demand statements.
Demand Type	This field specifies the type of demand. Values are: • Pay or Extend • Pay Only
Sender To Receiver Information	The additional information for the receiver.
Instruction	Displays the special instructions details which is fetched from Remarks field of OBTF.
Claim Amount	The amount to be claimed against the guarantee.
Additional Amount Information	The details on additional amount.
New Expiry Date	The new expiry date of the Guarantee.

1. Click **Settle** to initiate a settlement of Claim. The **Bank Guarantee Settlement** screen appears. (*For more information refer **Bank Guarantee/Stand By LC Settlement** transaction in this User Manual.)*

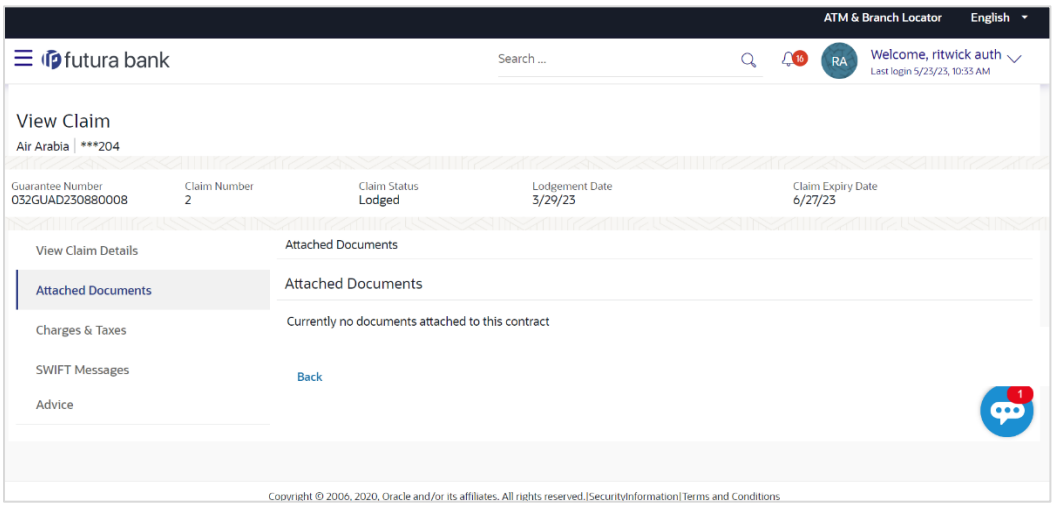
OR
Click **Back** to navigate back to previous screen.

Note: **Settle** button is not applicable for Claims under Inward Guarantee.

25.3 Attached Documents

You can view the list of all documents specific to claim attached under the Claim at every respective stage of the claim.

2. Click **Attached Documents** tab to view the list of all documents uploaded or to attach document.
   The **Attached Documents** details appears in the **View Claim** screen.
   OR
   Click **Back**.
   The **View Claim** screen appears.



Field Description

Field Name	Description
Sr No	The serial number of the attached document records.
Document Id	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.

3. Click the required link in the **Document ID** column to download the attached document.
   OR

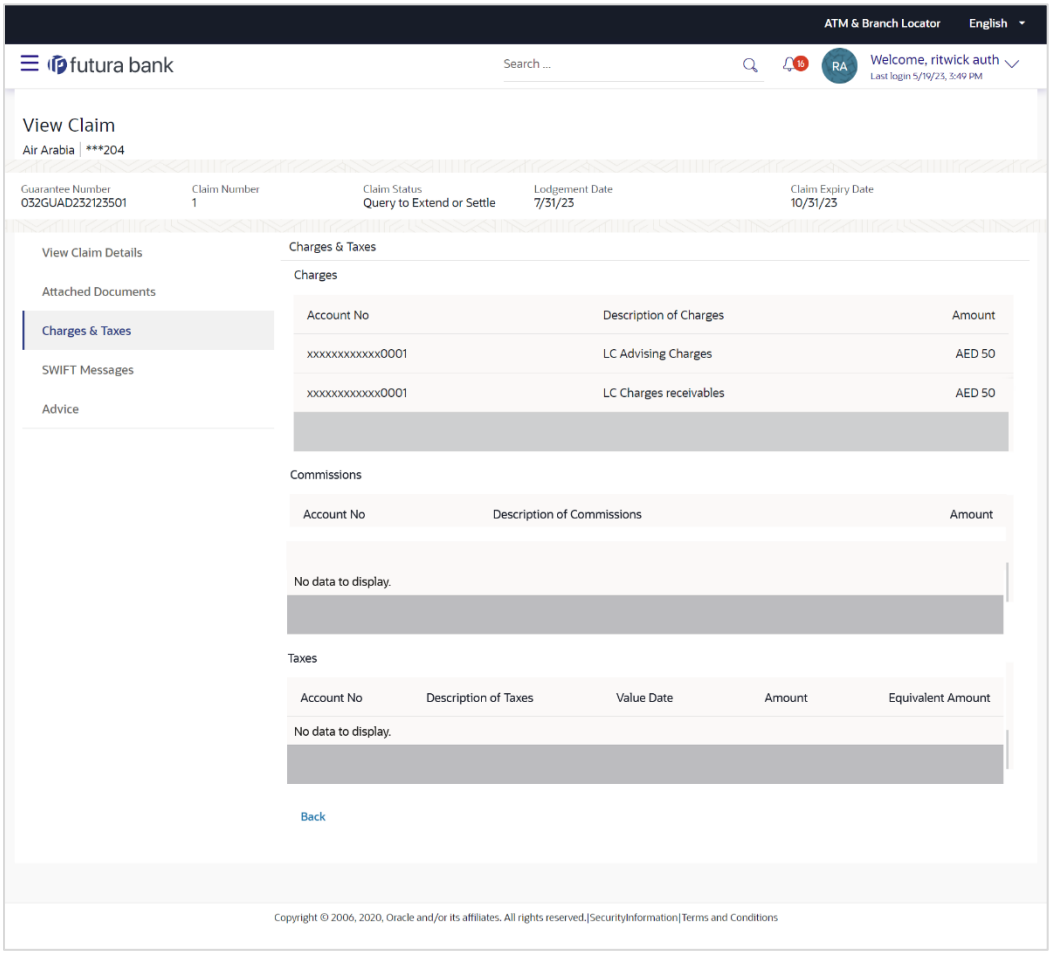
Click **Back**.
The **View Claim** screen appears.

25.4 Charges & Taxes

This tab lists charges and taxes specific to claim generated at every respective stage of the claim.

4. Click **Charges & Taxes** tab to view list of charges, commissions and taxes for the claim.
   The **Charges** detail appears in the **View Claim** screen.
   OR
   Click **Back**.
   The **View Claim** screen appears.

View Claim – Charges, Commissions & Taxes tab



Field Description

Field Name	Description
Charges	

Field Name	Description
Account No	Debit account number of the applicant.
Description of Charges	Displays the description of charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge amount.
Commissions	
Account No	Debit account number of the applicant.
Description of Commissions	Displays the description of commission applicable.
Amount	Displays the amount of commission.
Total Commission	Displays the total commission amount.
Taxes	
Account No	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent amount of taxes.
Total Taxes	Displays the total tax amount.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

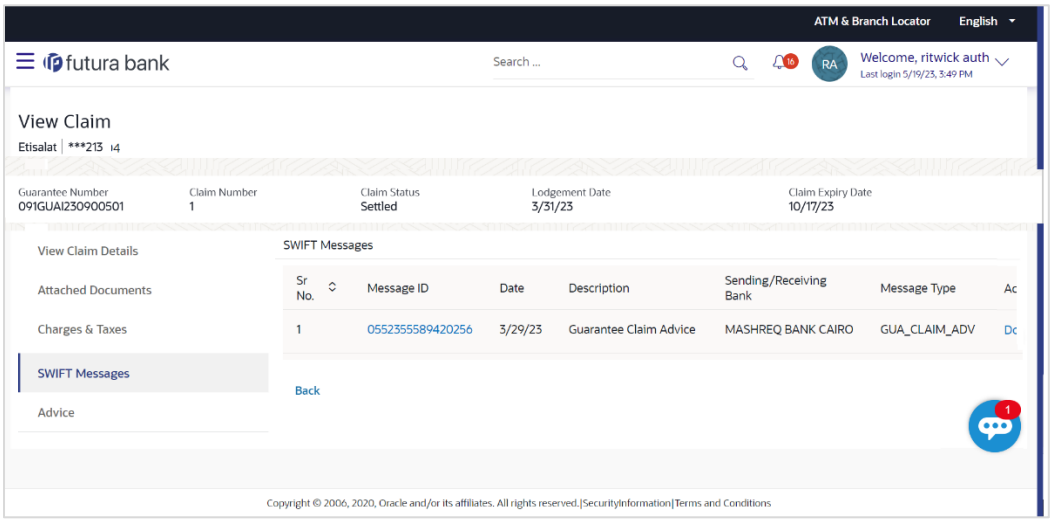
25.5 SWIFT Messages

This tab lists and displays list of all SWIFT messages specific to claim generated at every respective stage of the claim.

5. Click **SWIFT Messages** tab.
   the summary of all the all SWIFT messages between both the parties appears.
   OR

Click Back.
The **View Claim** screen appears.

View Claim – SWIFT Messages tab

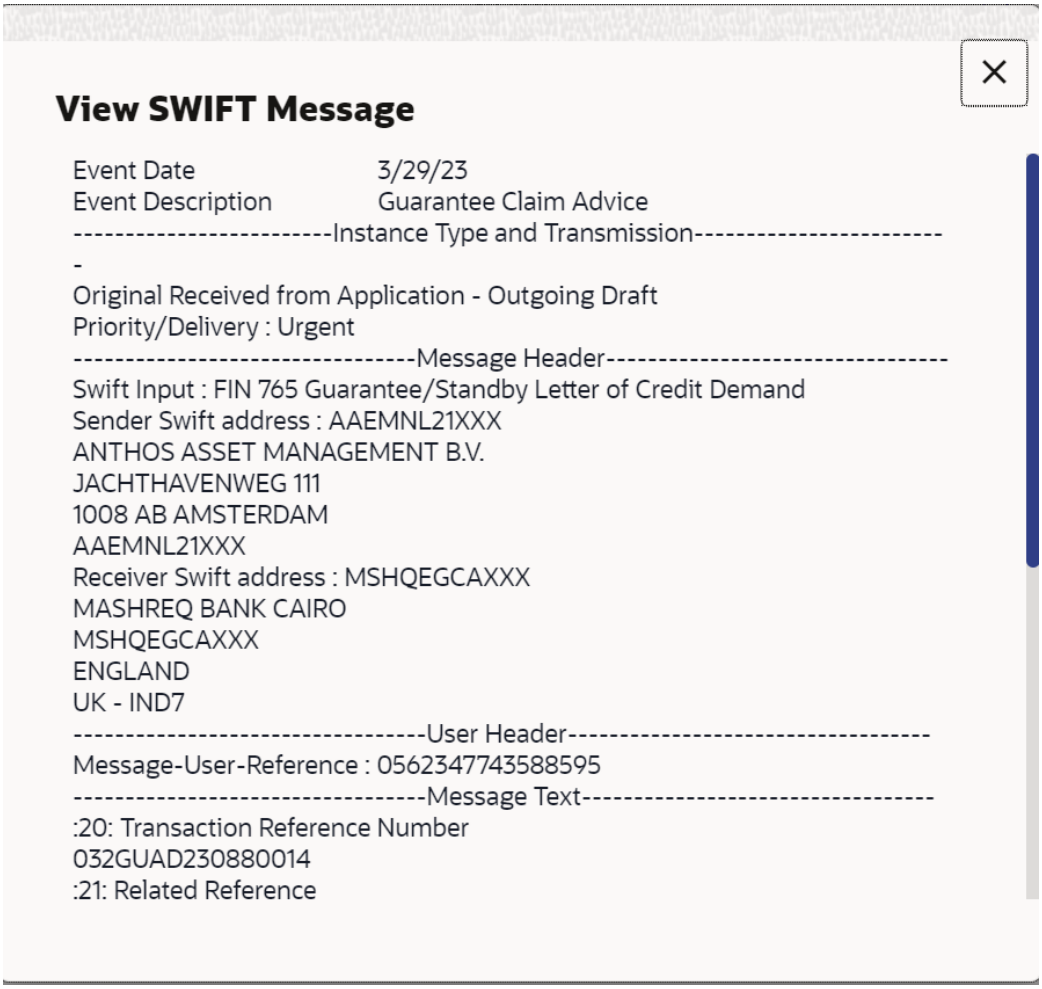


Field Description

Field Name	Description
Sr. No.	The serial number of the SWIFT messages.
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/Receiving Bank	This displays the name of bank who has sent/received the message
Message Type	This shows the type of message sent/received such as MT 740etc
Action	The action to be taken that is to download the SWIFT details.

6. Click on the desired Message ID to view the respective SWIFT details.
   The SWIFT detail appears in popup window along with the event date and description.
7. Click the **Download** link against the SWIFT messages to download in selected format like PDF formats, if required.

25.5.1 SWIFT Message Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

a. Click to close the window.

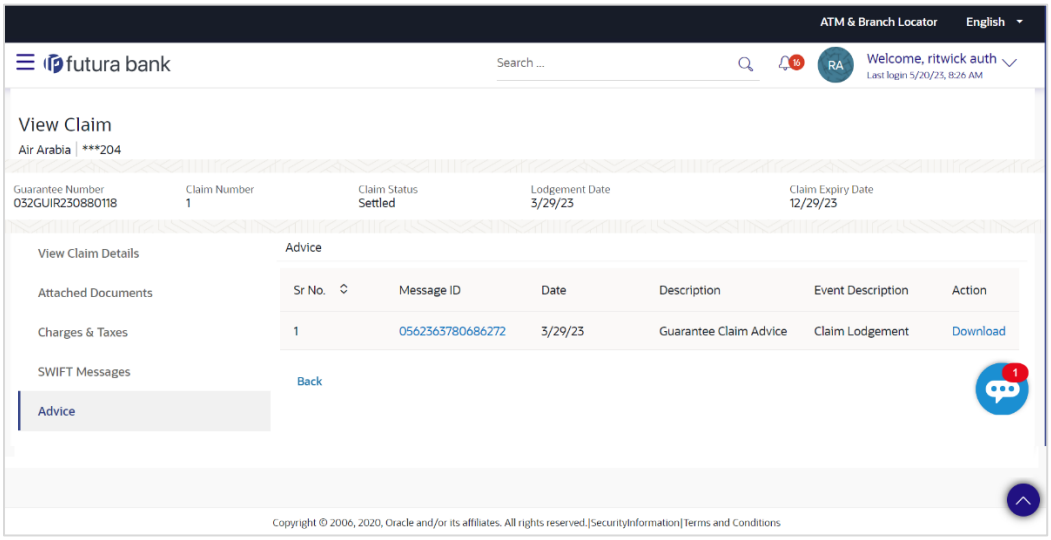
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

25.6 Advices

This tab displays the Advices specific to claim generated at every respective stage of the claim.

8. Click **Advices** tab. The summary of all the Advices being exchanged.
   OR
   Click **Back**.
   The **View Claim** screen appears.

View Claim - Advice Tab

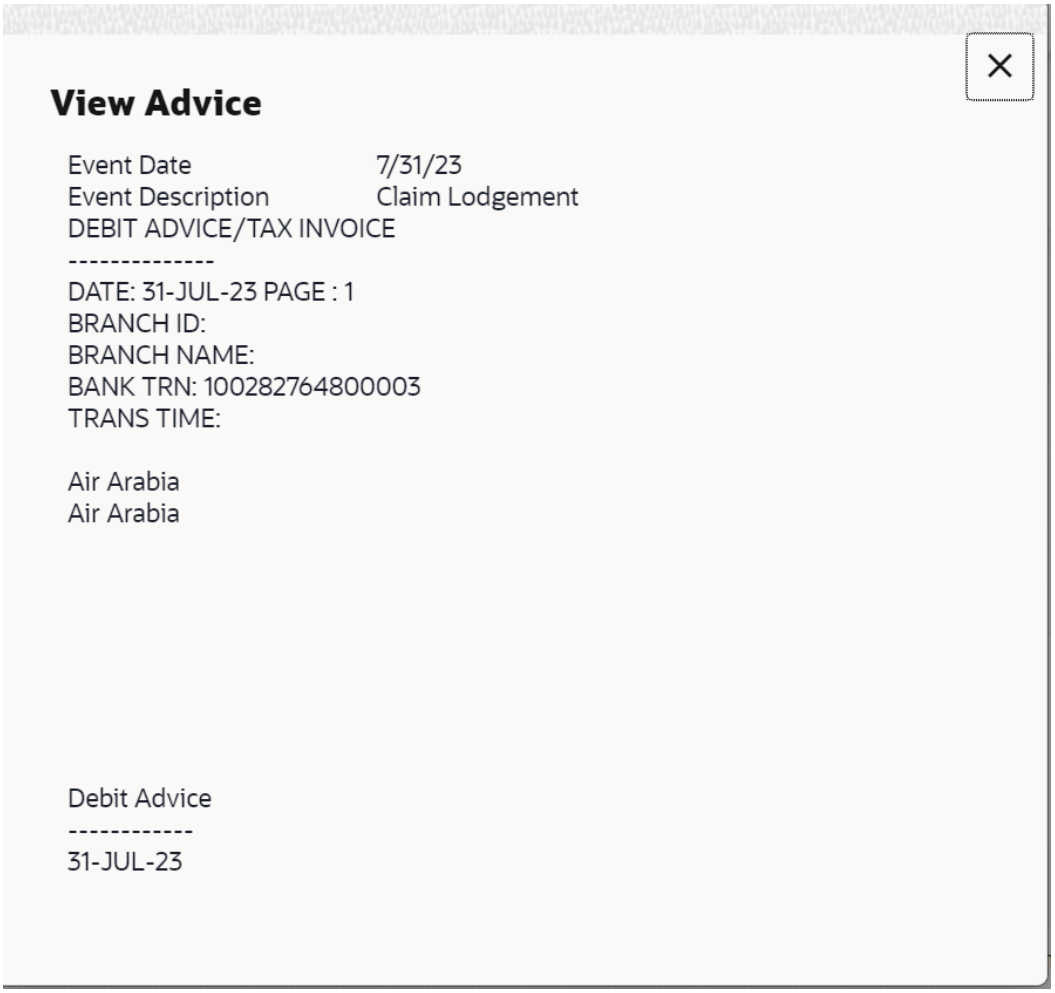


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.
Action	The action to be taken that is to download the advice details.

9. Click on the desired Message ID to view the respective advice details.
   The advice detail appears in popup window along with the event date and description.
10. Click the **Download** link against the advice to download in selected format like PDF formats, if required.

25.6.1 Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

b. Click to close the window.

11. Click **Back**.
The View Inward Guarantee screen appears.

26. Modify Claims

The user can view and modify the details of the lodge claim for the Outward Guarantee. The user can update the details of the claim lodge by the Beneficiary, for the Outward Guarantee.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee/ Stand By LC > Outward Bank Guarantee/ Stand By LC > Modify Guarantee Claim > Modify Claim

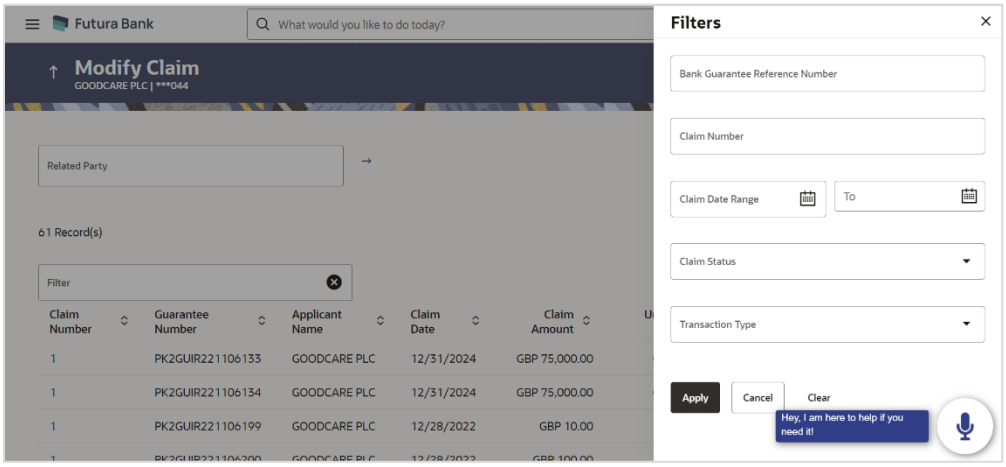
26.1 Search Claims

User can search the bank guarantee against which he wants to modify the lodged claim.

To search a lodged claim:

1. Navigate to **Modify Claims** screen
2. Click to filter based on the filter criteria. The Filter overlay screen appears.

Modify Claim - Guarantee Search



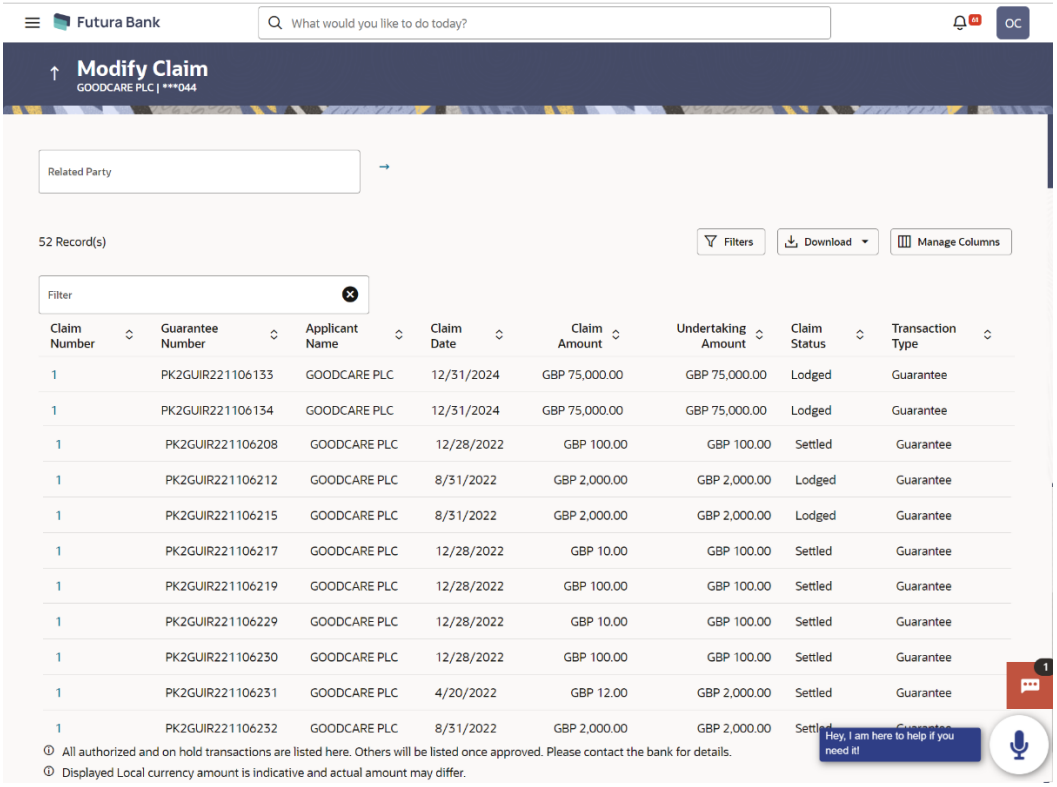
Field Description

Field Name	Description
Bank Guarantee Reference Number	The inward/ outward guarantee reference number against which user has lodged a claim.

Field Name	Description
Claim Number	The claim registered under the guarantee.
Claim Date Range	The claim date range to select the Claims as per the selected period.
Claim Status	The status of the lodged claim. The options are: • Lodged • Rejected • Settled • Injunction Received • Query to Extend or Settle • Extended
Transaction Type	The transaction type of transaction to filter the claims based on Guarantee and Stand By LC.

3. Enter the filter criteria and click **Apply**. The search results matching search criteria appears on the screen.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Clear** to clear the search criteria.

Modify Claims - Guarantee Search Results



Field Description

Field Name	Description
Search Results	This section displays the search results.
Claim Number	The claim number registered under the guarantee.
Guarantee Number	The inward/ outward guarantee number.
Applicant Name	The name of the applicant.
Claim Date	The date on which the claim is lodged.
Claim Amount	The claimed amount.
Undertaking Amount	The undertaking amount along with the currency for which the guarantee is issued.
Claim Status	Search result displays the transactions based on the selected claim status.

Field Name	Description
Transaction Type	The transaction type of transaction.

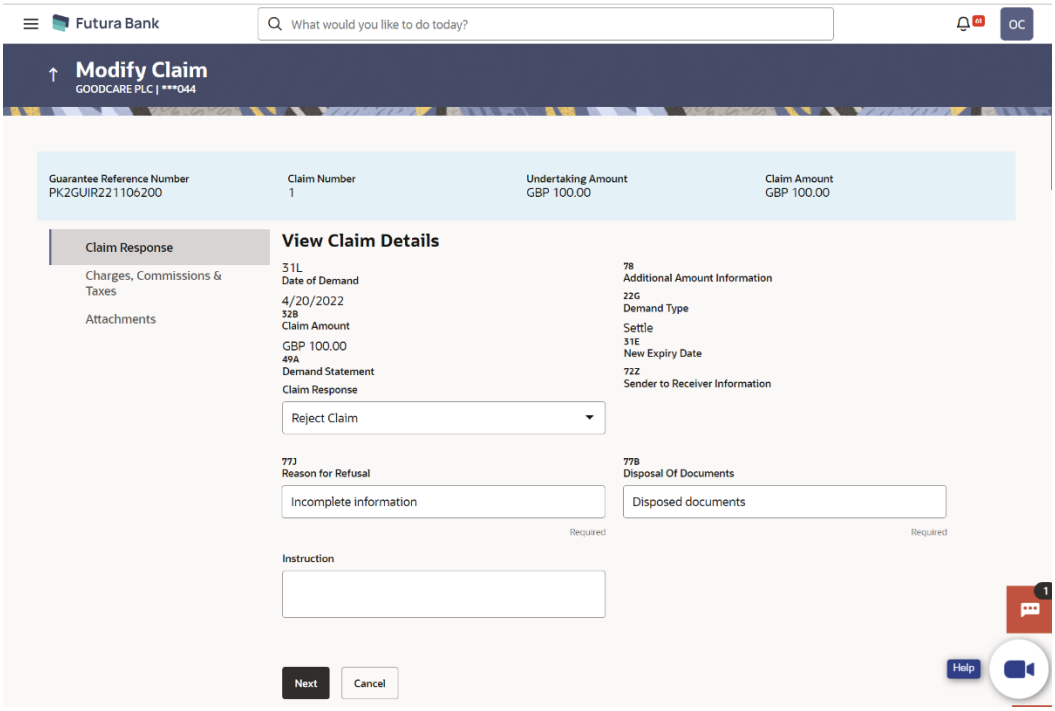
4. Click the **Claim Number** link to view the claim details. The **View Claims** details screen appears.
5. Click the **Download** to download all or selected columns in the View Claim details list. You can download the list in PDF or CSV formats.
6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

View Claim Details

The user can view the details entered for a claim that is lodged against the issued guarantee.

To view a claim:

View Claim – Details



Field Description

Field Name	Description
Guarantee Reference Number	The guarantee reference number of the guarantee against which the user has lodged a claim.

Field Name	Description
Claim Number	The claim number of the lodged claim.
Undertaking Amount	The undertaking amount along with the currency for which the guarantee is issued.
Claim Amount	The claimed amount.
View Claim Details	
Date of Demand	The date on which the demand was raised by the beneficiary.
Claim Amount	The amount to be claimed against the guarantee. The user has to select the claim currency.
Demand Statement	The demand statements.
Additional Amount Information	The details on additional amount.
Demand Type	This field specifies the type of demand. Values are: • Pay or Extend • Pay Only
New Expiry Date	The new expiry date of the Guarantee. This field appears if you select **Pay Only** option in the **Demand Type** field.
Sender To Receiver Information	The additional information for the receiver.
Claim Response	The response of the lodged claim. The options are: • Extend • Settle Claim • Reject Claim • Legal Injunction

Below fields appears if Reject Claim option is selected from Claim Response list.

Field Name	Description
Reason for Refusal	Specify the reason for refusal of lodged claim.
Disposal Of Documents	Specify the text for disposal of documents.
Instruction	Displays the special instructions details which is fetched from Remarks field of OBTF.

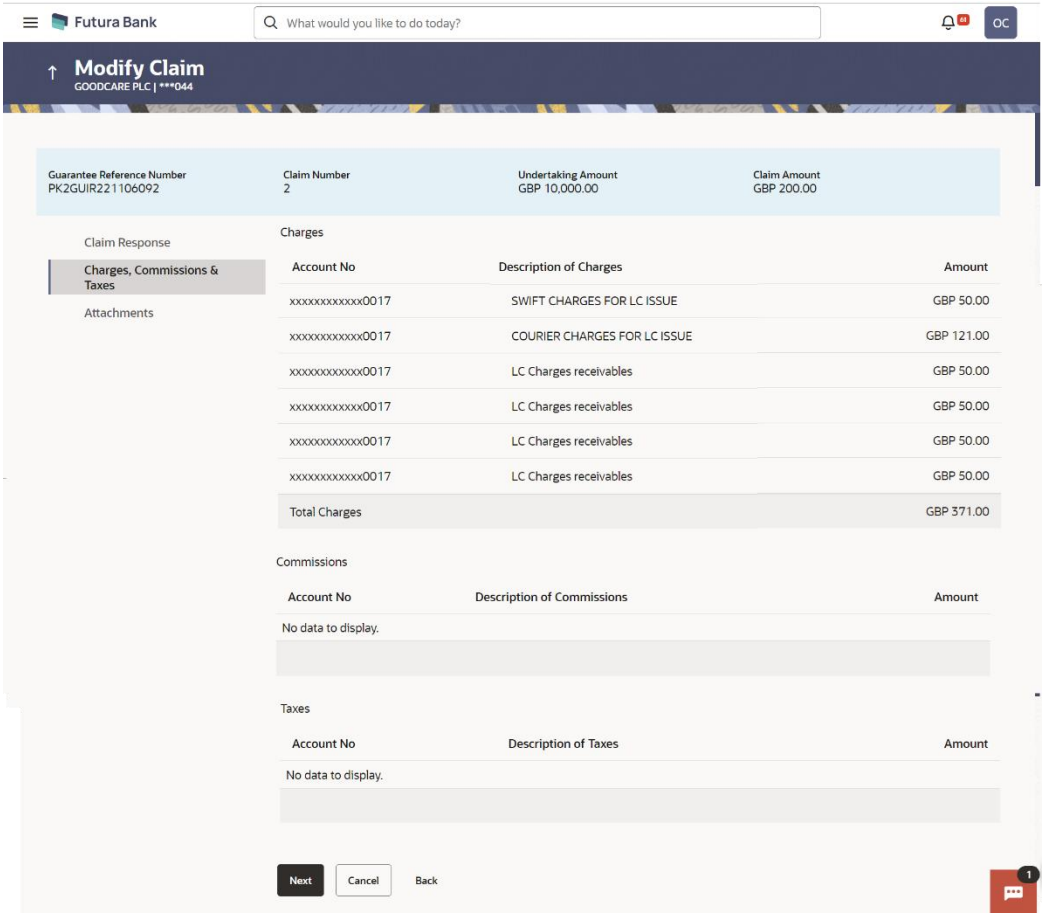
7. Modify the details, if required.
8. From the **Claim Response** list, select the appropriate option.
9. If you select Reject Claim option, specify the **Reason of Refusal** and **Disposal Of Documents.**
10. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.

26.2 Charges & Taxes

This tab lists charges and taxes specific to claim generated at every respective stage of the claim.

11. Click **Charges & Taxes** tab to view list of charges, commissions and taxes for the claim.
    The **Charges** detail appears in the **Modify Claim** screen.
    OR
    Click **Back**.
    The **Modify Claim** screen appears.

Modify Claim – Charges, Commissions & Taxes tabs



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the applicant.
Description of Charges	Displays the description of charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge amount.
Commissions	

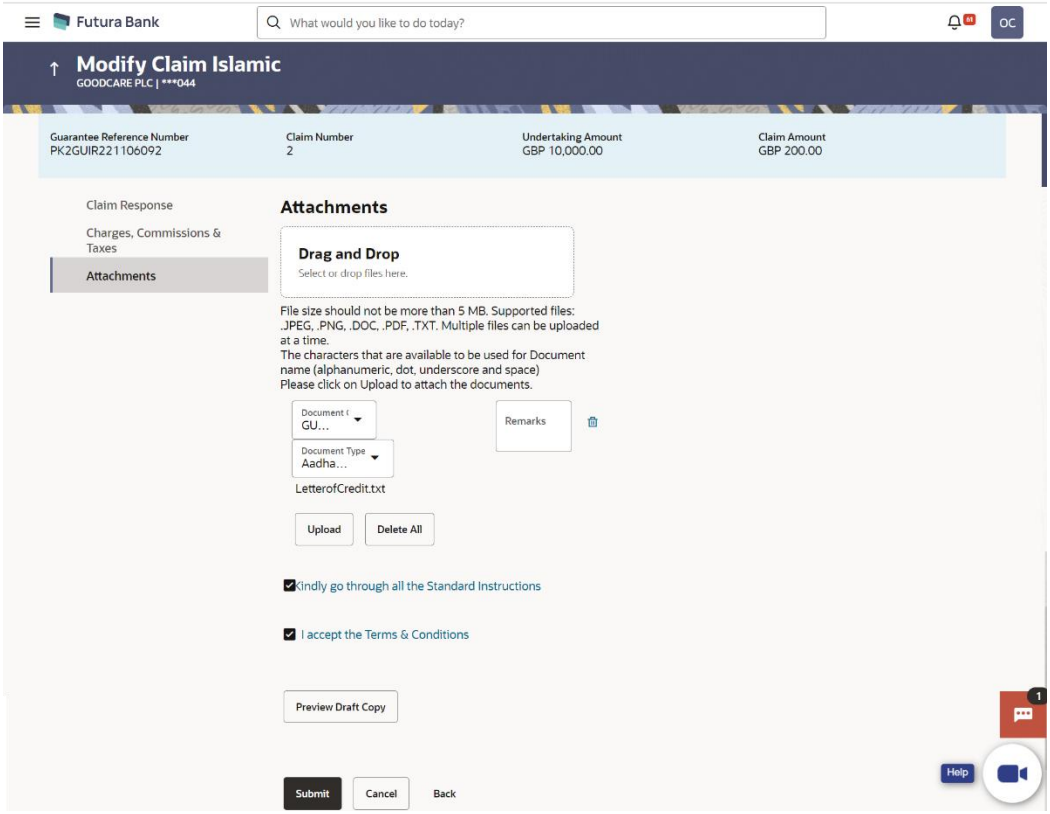
Field Name	Description
Account No	Debit account number of the applicant.
Description of Commissions	Displays the description of commission applicable.
Amount	Displays the amount of commission.
Total Commission	Displays the total commission amount.
Taxes	
Account No	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent amount of taxes.
Total Taxes	Displays the total tax amount.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

26.3 Attached Documents

You can view the list of all documents specific to claim attached under the Claim at every respective stage of the claim. You can also add multiple documents if required, or delete the existing documents.

12. Click **Attached Documents** tab to view the list of all documents uploaded or to attach document.
    The **Attached Documents** details appears in the **Modify Claim** screen.
    OR
    Click **Back**.
    The **Modify Claim** screen appears.



Field Description

Field Name	Description
Sr No	The serial number of the attached document records.
Document Id	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.

13. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
14. Select the required document present on your computer to upload.
15. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click **Delete All** to delete the uploaded documents.
16. Select the **Terms and Conditions** checkbox to accept the Terms and Conditions.

17. Select the **Kindly Go through all the Standard Instructions**, check box.
18. Click **Preview Draft Copy** to have a preview of draft.
19. Click **Submit**. The transaction is saved and the **Claims** – **Review** screen appears.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the **transaction**, The Dashboard appears.
20. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
21. The success message appears along with the reference number. Click **OK** to complete the transaction.

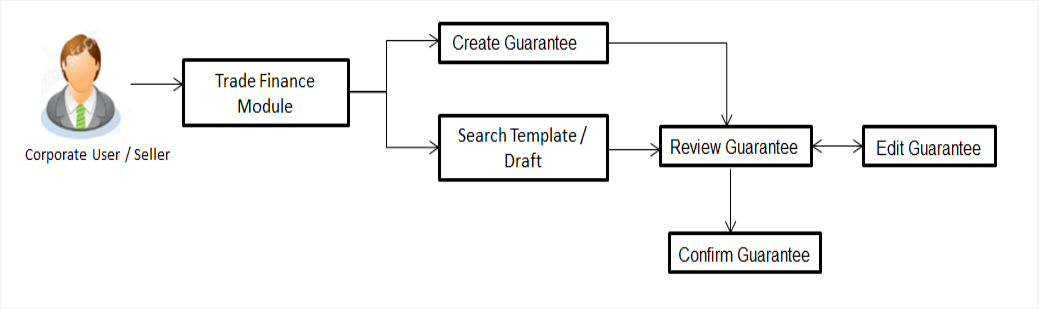
27. Initiate Outward Guarantee/Stand By LC

Using this option, you can apply for an Outward Bank Guarantee (BG). For the BG application, you must enter the details under the five heads of the application available in this option viz. Parties, Commitment Details, Bank Instructions and Guarantee Advices and Attachments. The Outward Guarantee application goes through the "Maker-Checker" cycle and once it is authorized, the details are sent to the host system.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Workflow



User has three options to initiate Collection

a. Using existing Templates

b. Using existing Drafts

c. Initiating Guarantee (New Application)

These are explained in detail underneath.

How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee > Outward Bank Guarantee > Initiate Bank Guarantee /Stand By LC
OR
Dashboard >> Toggle menu > Trade Finance > Overview > Quick Links > Apply Outward Guarantee > Initiate Outward Guarantee/Stand By LC

27.1 Search Guarantee template

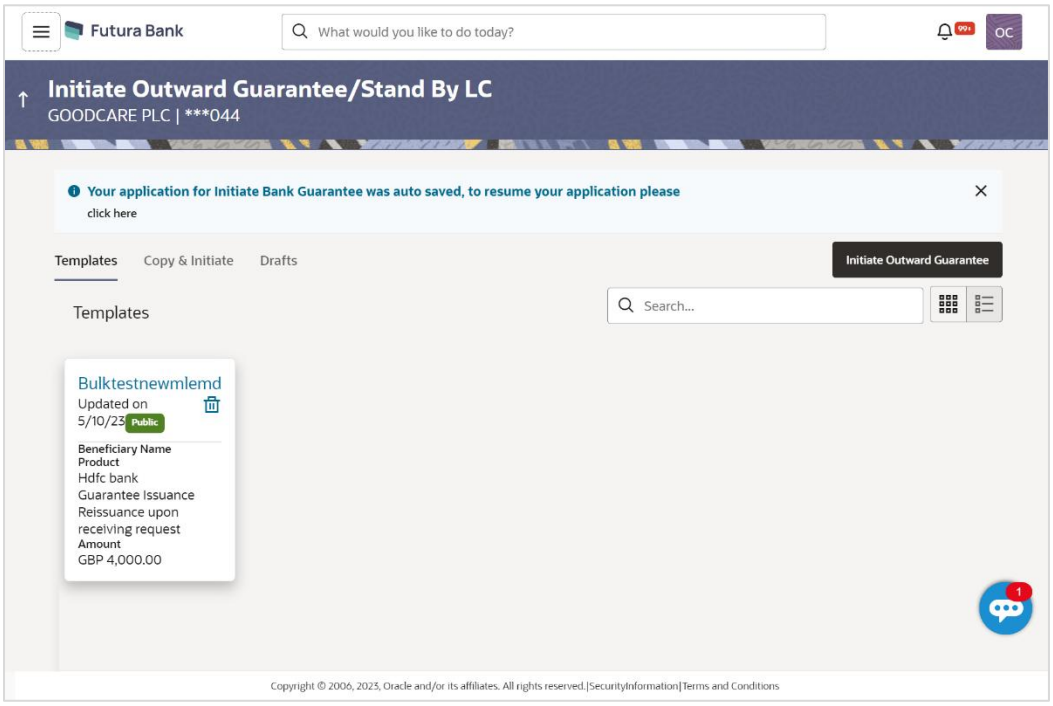
User can save guarantee application as a Template so that same can be used for creation of similar kind of Collections, if required in future repeatedly. User can search the saved guarantee template using Template Name. Also, it has different access levels for user to save.

Note: Guarantee Application saved as **Template** can be re used any number of times for Guarantee Initiation.

To search the Guarantee template:

1. In the **Search** field, enter the template name.
2. Click . The saved guarantee templates appears based on search criteria.

Initiate Outward Guarantee/Stand By LC - Guarantee Template - Search Result



Field Description

Field Name	Description
Search Results	This section displays the search results.
Name	The name using which template is stored and can be clicked to initiate a Guarantee application.
Updated On	The latest updated date of the template.
Access Type	The type of access granted to template whether it is public or private.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Product	Product for the given Bank Guarantee.
Amount	The currency and amount of the Outward Guarantee application.

3. Click **Initiate Outward Guarantee**. The **Initiate Outward Guarantee/Stand By LC** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.
   OR
   Click  or  to view the initiate Outward Guarantee template as Summarized or Tabular view.

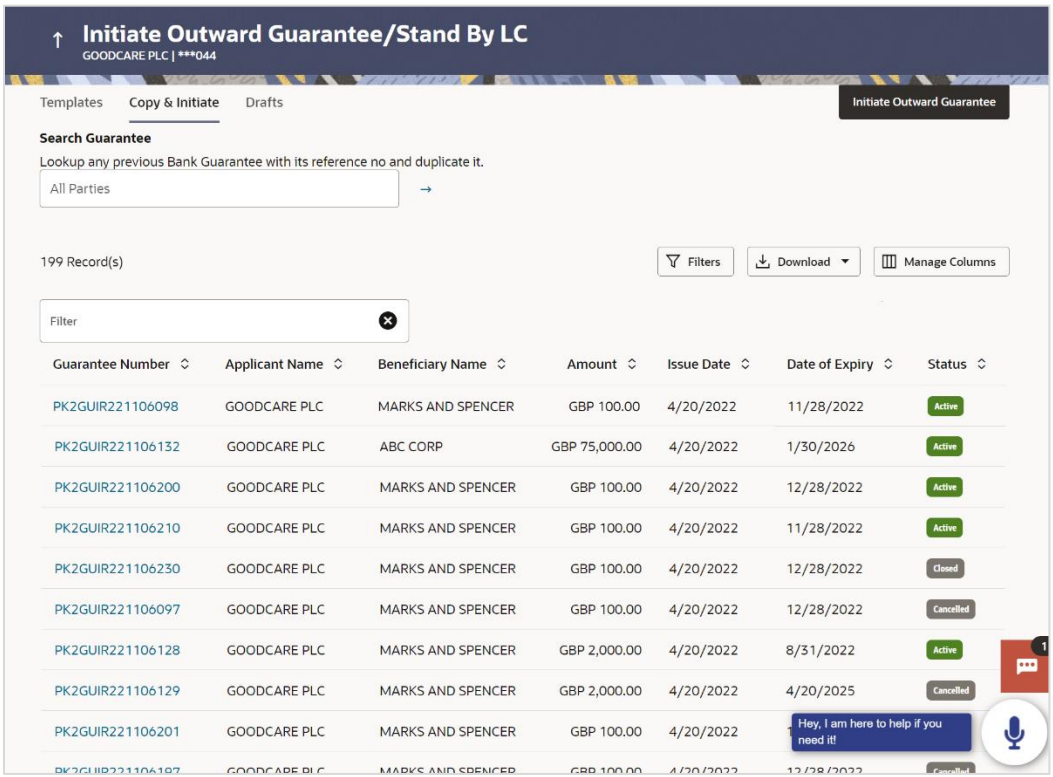
27.2 Copy and Initiate Outward Guarantee/ Stand By LC

User can initiate trade transaction by copying the contents from a similar and existing trade instrument, so that he does not have to provide the details again.

To search the Outward Guarantee:

1. In the **Search** field, enter the Bank Guarantee with its reference number.
2. Click  . The saved Outward Guarantee appears based on search criteria.
   OR
   Click **Clear** to reset the data entered.
   OR
   Click **Cancel** to cancel the transaction.

Initiate Outward Guarantee/Stand By LC - Copy & Initiate - Search Results



Field Description

Field Name	Description
Bank Guarantee Number	The existing Outward Guarantee reference number which needs to be copied and similar one initiated.
Applicant Name	The name of the applicant party of the Outward Guarantee.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Issue Date Range (From To)	The start and end date of the issuance of Outward Guarantee.
Undertaking Amount Range (From To)	The currency and the undertaking amount range of the Outward Guarantee application that are to be searched.
Expiry Date Range (From To)	The expiry start and end date of the Outward Guarantee that are to be searched. This field appears, if you click the **More Search Options** link.
Status	The status of the Outward Guarantee application. This field appears, if you click the **More Search Options** link.
Search Results	This section displays the search results.
Reference No.	The existing Outward Guarantee reference number to be copy and initiate. Click on the link to view the details of Outward Guarantee initiated.
Applicant Name	The name of the applicant party of the Outward Guarantee.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Amount	The currency and amount of the Outward Guarantee application.
Expiry Date	The expiry date of the Outward Guarantee.
Issue Date	The start and end date of the issuance of Outward Guarantee.
Status	The status of the Outward Guarantee application.

3. Click on the desired Outward Guarantee reference number whose details to be copied. The **Initiate Outward Guarantee** screen appears.
4. Click the **Download** to download in the Initiate Outward Guarantee details list. You can download the list in PDF or CSV formats.
5. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

6. Do the desired changes and, click **Initiate Outward Guarantee** to create new Outward Guarantee.

27.3 Search Guarantee Drafts

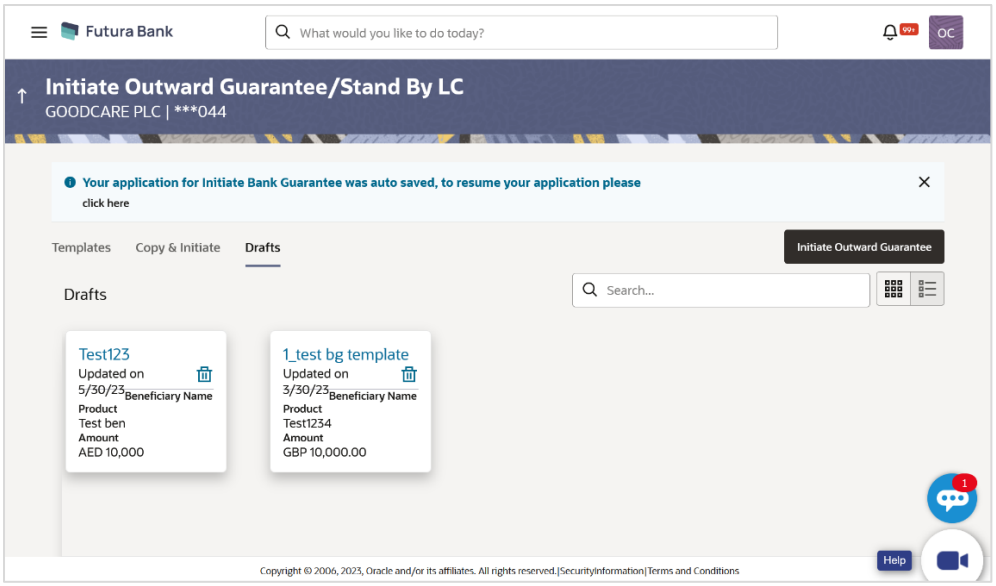
User can save Guarantee application as a Draft so that it can be used if required in future. User can search the saved Collection draft using Draft Name.

Note: Guarantee Application saved as **Draft** can be used only one time for Guarantee Application initiation.

To search the Guarantee draft:

1. In the **Search** field, enter the draft name.
2. Click . The saved guarantee draft appears based on search criteria.

Initiate Outward Guarantee/Stand By LC - Guarantee Draft



Field Description

Field Name	Description
Search Results	This section displays the search results.
Draft Name	The name of the Guarantee application saved as draft.
Updated On	The date on which the draft is last updated.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Product	Product for the given Bank Guarantee.

Field Name	Description
Amount	The currency and amount of the Outward Guarantee application.

3. Click **Initiate Outward Guarantee/Stand By LC**. The **Initiate Outward Guarantee** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.
4. Click  or  to view the initiate Outward Guarantee template as Summarized or Tabular view.

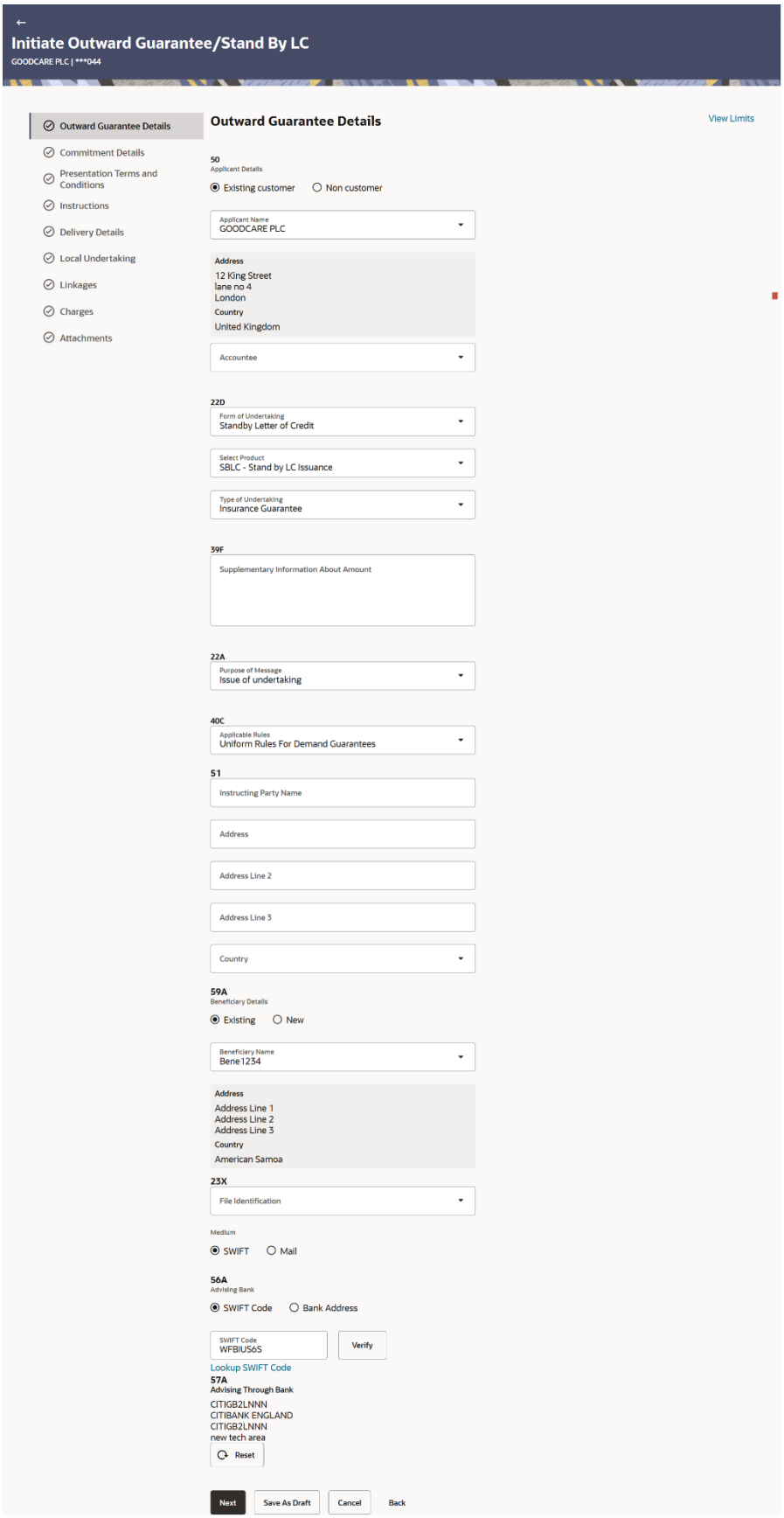
27.4 Initiate an Outward Guarantee/Stand By LC

Using this option, you can initiate an Outward Guarantee in the application.

To initiate Bank Guarantee application:

1. Click **Initiate Outward Guarantee** on **Initiate Outward Guarantee/Stand By LC** screen.

Initiate Outward Guarantee/Stand By LC - Outward Guarantee Details


Initiate Outward Guarantee/Stand By LC
GOODCARE PLC | ***044
Outward Guarantee Details
Commitment Details
Presentation Terms and Conditions
Instructions
Delivery Details
Local Undertaking
Linkages
Charges
Attachments
Outward Guarantee Details
View Limits
50
Applicant Details
Existing customer
Non customer
Applicant Name
GOODCARE PLC
Address
12 King Street
lane no 4
London
Country
United Kingdom
Accountee
22D
Form of Undertaking
Standby Letter of Credit
Select Product
SBLC - Stand by LC Issuance
Type of Undertaking
Insurance Guarantee
39F
Supplementary Information About Amount
22A
Purpose of Message
Issue of undertaking
40C
Applicable Rules
Uniform Rules For Demand Guarantees
51
Instructing Party Name
Address
Address Line 2
Address Line 3
Country
59A
Beneficiary Details
Existing
New
Beneficiary Name
Bene1234
Address
Address Line 1
Address Line 2
Address Line 3
Country
American Samoa
23X
File Identification
Medium
SWIFT
Mail
56A
Advising Bank
SWIFT Code
Bank Address
SWIFT Code
WFBIUS6S
Verify
Lookup SWIFT Code
57A
Advising Through Bank
CITIGB2LNNN
CITIBANK ENGLAND
CITIGB2LNNN
new tech area
Reset
Next
Save As Draft
Cancel
Back

Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id of the customer which has access to creating guarantee.
Limits	Indicates the available limits for Accountee under the selected Line.
Applicant Details	Select whether the Applicant is an Existing Customer or a Non Customer.
Applicant Name	Select name of applying party. This field is drop-down for **Existing customer**. The user can specify the applicant's name for **Non Customer**.
Address	Specify the address of applying party. This field is read only for **Existing customer**.
Country	Select the country of applying party. This field is read only for **Existing customer**.
Accountee	The name of the accountee.
Address	The address of accountee.
Country	The country of accountee.
Form of Undertaking	Indicates the form of undertaking. The options are: • Demand Guarantee • Standby Letter of Credit
Select Product	The product type as coming from Host. The values in the drop-down is listed according to the value selected in the **Form of Undertaking** field.

Field Name	Description
Type of Undertaking	Indicates the various guarantee type. The options are: • Advance Payment Guarantee • Bill of Lading Guarantee • Customs Guarantee • Direct Pay Guarantee • Insurance Guarantee • Judicial Guarantee • Lease Guarantee • Other Guarantee • Payment Guarantee • Performance Guarantee • Retention Guarantee • Shipping Guarantee • Tender Guarantee • Warranty/ Maintenance
Narrative	Specify the narrative. This field appears if **Other Guarantee** is selected from **Type of Undertaking** list.
Supplementary Information About Amount	The additional information about amount, if any. The details of the obligator/ Concerning party for the Outward Guarantee, and information for the undertaking such as interests, tolerances. +/- Tolerances to be specified as 2n/2n format.
Purpose of Message	Indicates the purpose of message. The options are: • **Issue of undertaking** – when selected, Local Undertaking screen is disabled • **Issuance of counter-counter-undertaking** – when selected, Local Undertaking screen gets enabled • **Issuance of counter-undertaking** – when selected, Local Undertaking screen and all its field except "Counter SBLC/Guarantee Issuing Bank" field is enabled.
Applicable Rules	Indicates the applicable rules for guarantee.

Field Name	Description
Instructing Party Name	The name of the obligator or instructing party.
Address	The address of the obligator or instructing party.
Country	The country of instructing party.
Beneficiary Details	Indicates beneficiary party type. The options are: • Existing • New
Beneficiary Name	The name of beneficiary party. This field allows you to enter the beneficiary's name, if you select **New** option from **Beneficiary Details** field. This field allows you to select the beneficiary's name, if you select **Existing** option from **Beneficiary Details** field.
Address	The address of beneficiary party. This field is enabled only if the **New** option is selected in the **Beneficiary Type** field.
Country	The country of beneficiary party. This field is enabled only if the **New** option is selected in the **Beneficiary Type** field.
File Identification	The file identification of outward guarantee.
Medium	The medium of outward guarantee. The options are: • SWIFT • Mail
Advising Bank	The option to select the mode of advising bank. The options are: • SWIFT Code • Name and Address
SWIFT Code	The SWIFT code of Advising Bank.
Bank Address	The bank address of the Advising Bank.

Field Name	Description
Lookup SWIFT Code	Search and select the SWIFT code of the advising bank, available in the application. This field is enabled if the **SWIFT Code** option is selected in the **Advising Bank** field.
SWIFT code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.	
Swift Code	The facility to lookup bank details based on SWIFT code.
City	The facility to search for the SWIFT code based on city.
Bank Name	The facility to search for the SWIFT code based on the bank name.
SWIFT Code Lookup Search Results	This section displays the search results.
Bank Name	The names of banks as fetched based on the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Bank Name	The name of Bank who acts on behalf of Advising. This field is enabled if the **Bank Address** option is selected in the **Advising Bank** field.
Address	The address of Advising Bank. This field is enabled if the **Bank Address** option is selected in the **Advising Bank** field.
Country	The name of Advising Bank's country. This field is enabled if the **Bank Address** option is selected in the **Advising Bank** field.
Advising Through Bank	The option to select the mode of advising bank. The options are: • SWIFT Code • Name and Address

Field Name	Description
SWIFT Code	The SWIFT code of Advising Through Bank.
Bank Address	The bank address of the Advising Through Bank.
Lookup SWIFT Code	Search and select the SWIFT code of the advising bank, available in the application. This field is enabled if the **SWIFT Code** option is selected in the **Advising Through Bank** field.
Bank Name	The name of Bank who acts on behalf of Advising Through Bank. This field is enabled if the **Bank Address** option is selected in the **Advising Through Bank** field.
Address	The address of Advising Bank. This field is enabled if the **Bank Address** option is selected in the **Advising Through Bank** field.
Country	The name of Advising Bank's country. This field is enabled if the Bank Address option is selected in the Advising Through Bank field.

2. From the **Applicant Name** list, select the applicant for whom guarantee is to be initiated.
3. From the **Accountee** field, select the accountee.
4. From the **Form of Undertaking** list, select the appropriate option.
5. From the **Select Product** look up, select the appropriate option.
6. From the **Type of Undertaking** list, select the appropriate option.
7. From the **Purpose of Message** list, select the appropriate option.
8. From the **Applicable Rules** list, select the appropriate option.
9. In the **Instructing Party Name** field, enter the name of Obligator / Instructing party.
10. In the **Address** field, enter the address of Obligator / Instructing party.
11. From the **Country** list, select the country of Obligator / Instructing party.
12. In the **Beneficiary Details** field, select the appropriate option to select the beneficiary.
    a. If you select **Existing** option:
        i. From the **Beneficiary Name**, select the appropriate option.
    b. If you enable **New** option:
        i. In the **Beneficiary Name** list, enter the name of the beneficiary.
        ii. In the **Address** field, enter the address of the beneficiary.
        iii. From the **Country** list, select the appropriate country.
13. In the **Advising Bank** field, select the appropriate option.

a. If you select **Swift Code** option, use the lookup and select the right swift code or enter the SWIFT Code and click **Verify**.
The Advising Bank detail appears.
OR
If you select **Bank Address** option:

   i. In the **Name** field, enter the name of the advising bank.

   ii. In the **Address** (1-3) field, enter the address of the advising bank.

   iii. From the **Country** list, select the appropriate country.

14. In the **Advising Through Bank** field, select the appropriate option.

15. If you select **Swift Code** option, use the lookup and select the right swift code or enter the SWIFT Code and click Verify. The Advising through Bank detail appears.
OR
Click **Reset** to cancel entered details.
OR
If you select **Bank Address** option:

   i. In the **Name** field, enter the name of the advising bank.

   ii. In the **Address** (1-3) field, enter the address of the advising bank.

   iii. From the **Country** list, select the appropriate country.

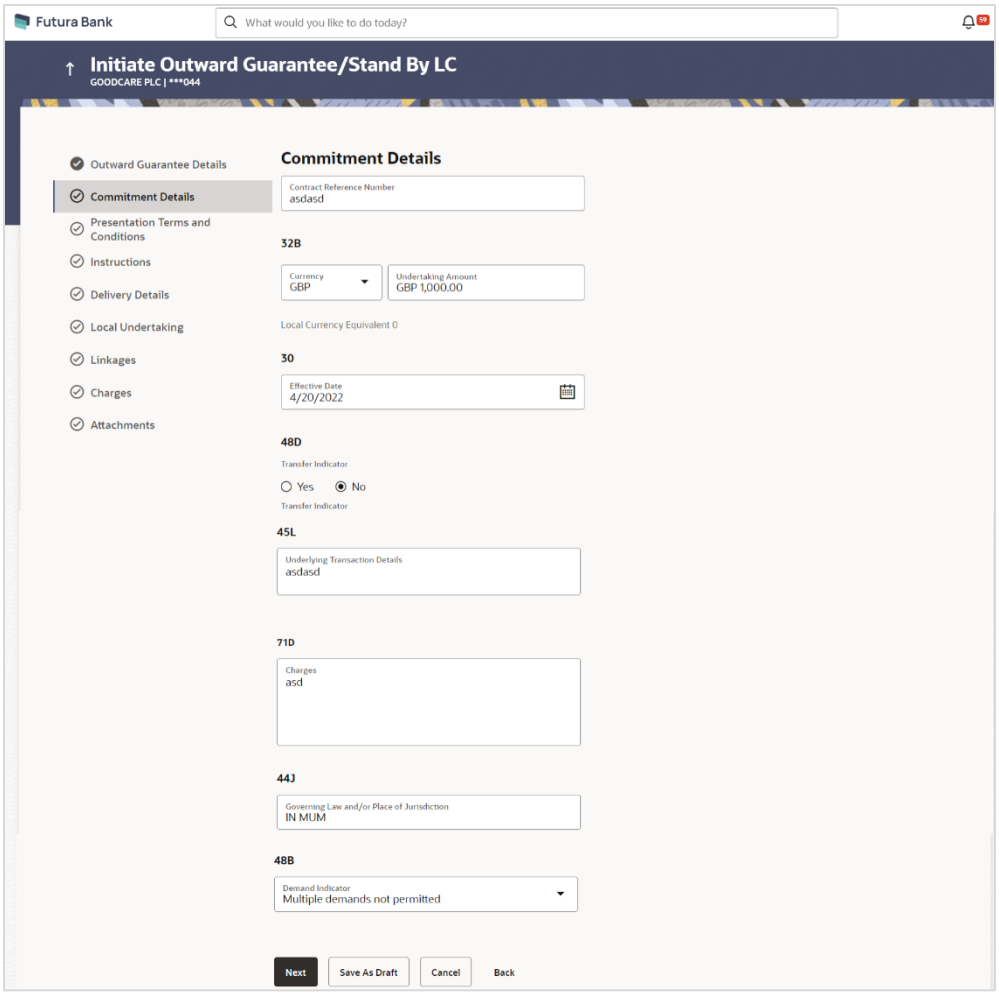
16. Click **Next** or click the **Commitment** Details tab.
The Commitment Details tab appears in the **Initiate Outward Guarantee** screen.
OR
Click **Save As Draft**, system allows transaction details to be saved as a template or draft.

(For more details, refer Save As Template or Save As Draft section.)
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction.

27.4.1 Commitment Details tab

This tab includes the commitment details of the Outward Guarantee application.

Initiate Outward Guarantee/Stand By LC - Commitment Details tab



Field Description

Field Name	Description
Contract Reference Number	The beneficiary's reference number for the Outward Guarantee contract.
Undertaking Amount	The amount for which the Outward Guarantee was created along with the currency.
Local Currency Equivalent	Displays the local currency equivalent value for the undertaking amount from back office (with decimal places).
Effective Date	The effective date of the Outward Guarantee.

Field Name	Description
Transfer Indicator	The option to define whether transfer of the instrument is permissible for the Outward Guarantee. The options are: • Yes • No
Transfer Conditions	The details of the transfer values under the Outward Guarantee. This field is enabled only if the **Transfer Indicator** is **Yes.**
Underlying Transaction Details	The details of the underlying business transactions for which undertaking is issued.
Charges	The details of the charges, and who will bear it for the Outward Guarantee.
Governing Law and/or Place of Jurisdiction	The details of the Governing Law and/or Place of Jurisdiction applicable to the undertaking.
Demand Indicator	The details of whether the multiple or partial demands are permissible while initiating Outward Guarantee or not. The options available for selection are: • Multiple demands not permitted • Multiple and partial demands not permitted • Partial demands not permitted

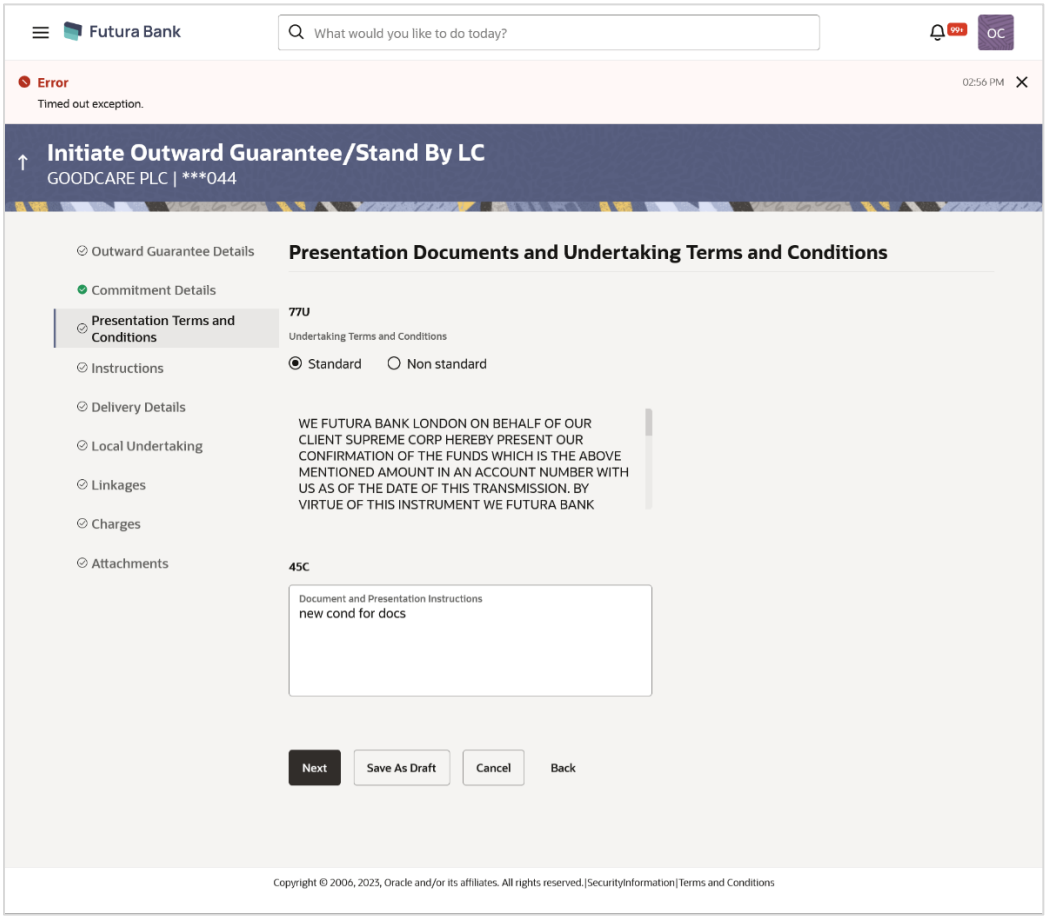
17. In the **Contract Reference No.** field, enter the beneficiary's reference number for the Outward Guarantee contract.
18. In the **Undertaking Amount** field, enter the amount for the Outward Guarantee application.
19. In the **Effective Date** field, select the effective date of the Outward Guarantee.
20. In the **Transfer Indicator** field, select the option to decide whether the undertaking is transferrable or not.
21. If Transfer Indicator is "**Yes**";
22. In the **Transfer Condition** field, enter the details of the transfer values under the Outward Guarantee.
23. In the **Underlying Transaction Details** field, enter the details of the underlying business transactions for which undertaking is issued.
24. In the **Charges** field, enter the details of the charges, and who will bear it for the Outward Guarantee.
25. In the **Governing Law and/or Place of Jurisdiction** field, enter the details of the Governing Law and/or Place of Jurisdiction applicable to the undertaking.

26. From the **Demand Indicator** list, select the permissible demands for initiating Outward Guarantee.
27. Click **Next** or click the **Presentation Documents And Undertaking Terms and Conditions** tab.
    The **Presentation Documents And Undertaking Terms and Conditions** tab appears in the Initiate Outward Guarantee screen.
    OR
    Click **Initiate Guarantee**. The transaction is saved and the **Initiate Outward Guarantee/Stand By LC – Verify** screen appears.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer Save As Template or Save As Draft section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction.

27.4.2 Presentation Documents and Undertaking Terms and Conditions tab

This tab includes the documents and undertaking terms and conditions present in the Outward Guarantee application.

Initiate Outward Guarantee/Stand By LC - Presentation Documents and Undertaking Terms and Conditions tab



Field Description

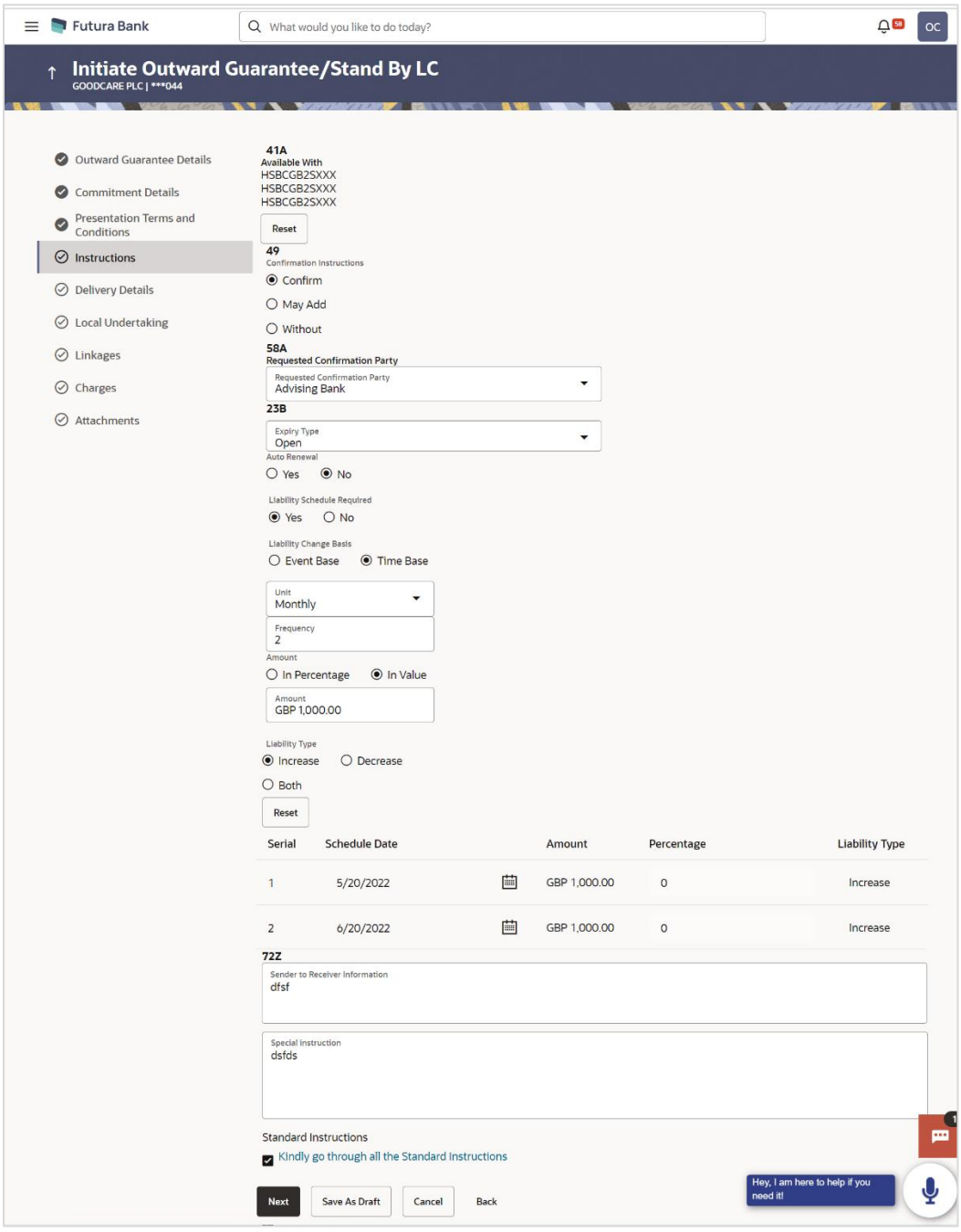
Field Name	Description
Undertaking Terms and Condition	The applicable terms and condition of the undertaking. The options are: • Standard • Non Standard
Terms and Condition	The details of applicable terms and condition of the undertaking. The standard details of applicable terms and condition of the undertaking appears, if you select **Standard** option in the **Undertaking Terms and Condition** field. This field allows you to enter the terms and condition of the undertaking, if you select **Non Standard** option in the **Undertaking Terms and Condition** field.
Document and Presentation Instruction	The details of the document and presentation instructions present in the Outward Guarantee. Please provide the presentation instructions (for example, form and/or place of presentation) including documents required to make a complying demand.

28. In the **Undertaking Terms and Condition** field, select the appropriate option.
    a. If you select **Non Standard** option, enter details of the applicable terms and condition of the undertaking
29. In the **Document and Presentation Instruction** field, enter details of the document and presentation instructions present in the Outward Guarantee.
30. Click **Next** or click the **Expiry and Extension Instructions** tab.
    The **Expiry and Extension Instruction** tab appears in the **Initiate Outward Guarantee/Stand By LC** screen.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction.

27.4.3 Instructions tab

This tab includes the expiry condition and extension applicable for the Outward Guarantee application.

Initiate Outward Guarantee/Stand By LC – Instructions tab



Field Description

Field Name	Description
Available With	Indicates the details of Bank where credit would become available. The option to select the mode issuing of counter guarantee. The options are: • SWIFT Code • Bank Address This field is enabled only if **Standby Letter of Credit** option selected in the **Form of Undertaking** list.
SWIFT Code	The SWIFT code of counter guarantee issuing bank. This field is enabled if the **SWIFT Code** option is selected in the **Counter Guarantee Issuing Bank** field.
Lookup SWIFT Code	Search and select the SWIFT code of the counter guarantee Issuing bank, available in the application.
Bank Details	The name and address details of the bank which issued the counter undertaking. This field is enabled if the **Bank Address** option selected in the **Counter Guarantee Issuing Bank** field.
Confirmation Instructions	The confirmation instructions for the requested confirmation party. The options can be: • Confirm - The requested confirmation party is requested to confirm the credit • May Add - The requested confirmation party may add its confirmation to the credit • Without - No confirmation is requested
Requested Confirmation Party	Bank which is requested to add its confirmation or may add its confirmation. This field is enabled only if **Confirm** or **May Add** option is selected in the **Confirmation Instructions** field.

Below SWIFT Code related fields appear if **Others** option selected in **Requested Confirmation Party** field.

SWIFT Code	The SWIFT code of counter guarantee issuing bank. This field is enabled if the **SWIFT Code** option is selected in the **Counter Guarantee Issuing Bank** field.

Field Name	Description
Lookup SWIFT Code	Search and select the SWIFT code of the counter guarantee Issuing bank, available in the application.
Bank Details	The name and address details of the bank which issued the counter undertaking. This field is enabled if the **Bank Address** option selected in the **Counter Guarantee Issuing Bank** field.
Expiry Type	The type of validity applicable to the Outward Guarantee. The options are: • Fixed • Conditional • Open
Expiry Condition	The expiry condition for the Outward Guarantee. This field is enabled if **Conditional** option selected in the **Expiry Type** list.
Auto Renewal	Indicates whether auto renewalof guarantee is required or not. This field is enabled if **Open** option selected in the **Expiry Type** list.
Guarantee Expiry Date	The date after which Outward Guarantee will expire. This field does not appear for 'Open' **Expiry Type**.
Automatic Extension Required	The option for the user to select, whether automatic extension is required to the Outward Guarantee or not. The options are: • Yes • No This field does not appear for 'Open' **Expiry Type**.
Automatic Extension Period	The period after which automatic extension is given to the Outward Guarantee. The options are: • Days • One Year • Other

Field Name	Description
Below Automatic Extension related fields appear, if **Yes** option is selected in the **Automatic Extension Required** field.	
Automatic Extension Details	The details of the automatic extension of the Outward Guarantee. This field is enabled to fill details only if the **Other** option is selected in the **Automatic Extension Period** list. And if **Days** option is selected the number of days can be entered.
Automatic Extension Non-Extension Notification	The notification given for non-extension of automatic extension while creating Outward Guarantee.
Automatic Extension Notification Period	The period after which notification given for non-extension of automatic extension while creating Outward Guarantee.
Automatic Extension Final Expiry Date	The date after which validity of automatic extension to the Outward Guarantee expires.
Liability Schedule Required	The option for the user to select, whether liability schedule is required to the Outward Guarantee or not. The options are: • Yes • No
Below Liability Schedule related fields appear, if **Yes** option is selected in the **Liability Schedule Required** field.	
Liability Change Basis	The option for the user to select the liability change basis i.e. whether it would be triggered on an event or in a time bound manner. The options are: • Event Based • Time Bound
Additional Details	This field allows the user to enter the additional details.
Unit	The units, based on which the schedule, retention dates should be calculated. The options are: • Yearly • Half Yearly • Quarterly • Monthly

Field Name	Description
Frequency	The frequency based on which the schedule, retention dates would be calculated.
Amount	The amount of each schedule. The options are: • In Percentage • In value
Amount	The user can enter the amount for each schedule. This field is enabled only if **In Value** option is selected in the **Amount** field.
Percentage	The percentage of each schedule. This field is enabled only if In **Percentage** option is selected in the **Amount** field.
Liability Type	The liability type of the scheduler. The options are: • **Increase**: User can select this option, if he wants to increase the undertaking amount on the fixed scheduled dates and amount. • **Decrease**: User can select this option, if he wants to decrease the undertaking amount on the fixed scheduled dates and amount. • **Both**: User can customize as per his requirements and would not be able to default using the scheduler.
Serial	The serial number of the schedule record. This field appears if the user clicks **Get Schedule** button after entering the details in Unit, Frequency, Amount, Percentage and Liability Type fields.
Schedule Date	The schedule date of the schedule. This field appears if the user clicks **Get Schedule** button after entering the details in Unit, Frequency, Amount, Percentage and Liability Type fields.
Amount	The amount for each schedule. This field appears if the user clicks **Get Schedule** button after entering the details in Unit, Frequency, Amount, Percentage and Liability Type fields.

Field Name	Description
Percentage	The percentage of each schedule. This field appears if the user clicks **Get Schedule** button after entering the details in Unit, Frequency, Amount, Percentage and Liability Type fields.
Liability Type	The liability type of the scheduler. This field appears if the user clicks **Get Schedule** button after entering the details in Unit, Frequency, Amount, Percentage and Liability Type fields.
Sender to Receiver Information	The additional information for the receiver.
Special Instructions	The instruction which is provided by user to Bank to be taken care of while creating Guarantee.

31. In the Available With field, select the appropriate option:
32. If you select **Swift Code** option, use the lookup and select the right swift code or enter the SWIFT Code and click Verify. The Advising through Bank detail appears.
    OR
    Click **Reset** to cancel entered details.
    OR
    If you select **Bank Address** option, specify the ban details.
33. In the **Confirmation Instructions** field, select the appropriate option.
34. If you have selected **Confirm** or **May Add** option; select the option from **Requested Confirmation Party** list.
35. Specify the SWIFT details, if Others is selected from **Requested Confirmation Party** list.
36. From the **Expiry Type** list, select the type of expiry applicable to the Outward Guarantee.
    a. If **Expiry Type** is **Conditional**;
        i. In the **Expiry Condition** field, enter the expiry conditions for the Outward Guarantee.
    b. If **Expiry** Type is **Fixed** or **Open**;
        i.
        ii. In the **Auto Renewal** field, select the appropriate option.
37. From the **Guarantee Expiry Date** list, select the expiry date for the Outward Guarantee.
38. From the **Automatics Extension Period** list, select the period after which automatic extension is given to the Outward Guarantee.
    a. If the **Automatics Extension Period** is selected as **Days**;
        i. In the **Automatics Extension Details** field, enter the details i.e. the no of days for the automatic extension of the Outward Guarantee.
    b. If the **Automatics Extension Period** is selected as **Other**;

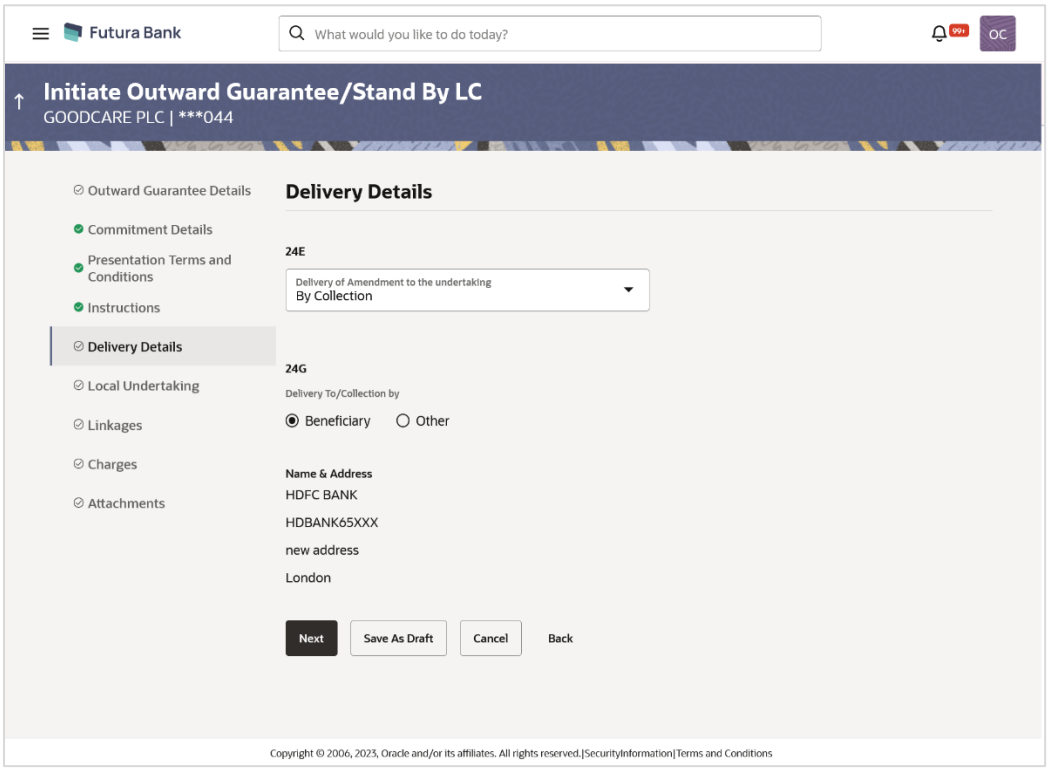
i. In the **Automatics Extension Details** field, enter the details of the automatic extension of the Outward Guarantee.

39. In the **Automatic Extension Non-Extension Notification** field, displays the details about the non-extension to the automatic expiry date extension, such as notification method, and notification recipient details.
40. In the **Automatic Extension Notification Period** field, enter the period after which notification would be given for non-extension of automatic extension while creating Outward Guarantee.
41. From the **Automatic Extension Final Expiry Date** list, select the date after which automatic extension validity expires of the Outward Guarantee.
42. In the **Liability Schedule Required** field, select whether liability schedule is required or not.
    a. If you have selected **Yes** option; select the option if it would be triggered on an event or in a time bound manner, in the **Liability Change Basis** field,
    i. If Liability change basis is Time Bound, select the appropriate option from **Unit** list.
    ii. Enter the values in **Frequency**, **Amount** and **Percentage** fields.
    iii. In the **Liability Type** field, select appropriate option.
    iv. Click **Get Schedule** the schedule with dates/ amount/ percentage would appear along with an option to see whether the change requested is to increase or decrease. The user can modify these details.
43. In the **Sender to Receiver Information** field, enter the additional information.
44. In the **Special Instructions** field, enter additional instructions that you want to give to the Bank.
45. Select the **Kindly Go through all the Standard Instructions**, check box.
46. Click the **Standard Instructions** link to view the customer instructions maintained by bank from back office.
47. Click **Next** or click the **Delivery Details** tab.
    The **Delivery Details** tab appears in the **Initiate Outward Guarantee/Stand By LC** screen.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction.

27.4.4 Delivery Details tab

This tab includes the details of the delivery of the Outward Guarantee will be done.

Initiate Outward Guarantee/Stand By LC – Delivery Details tab



Field Description

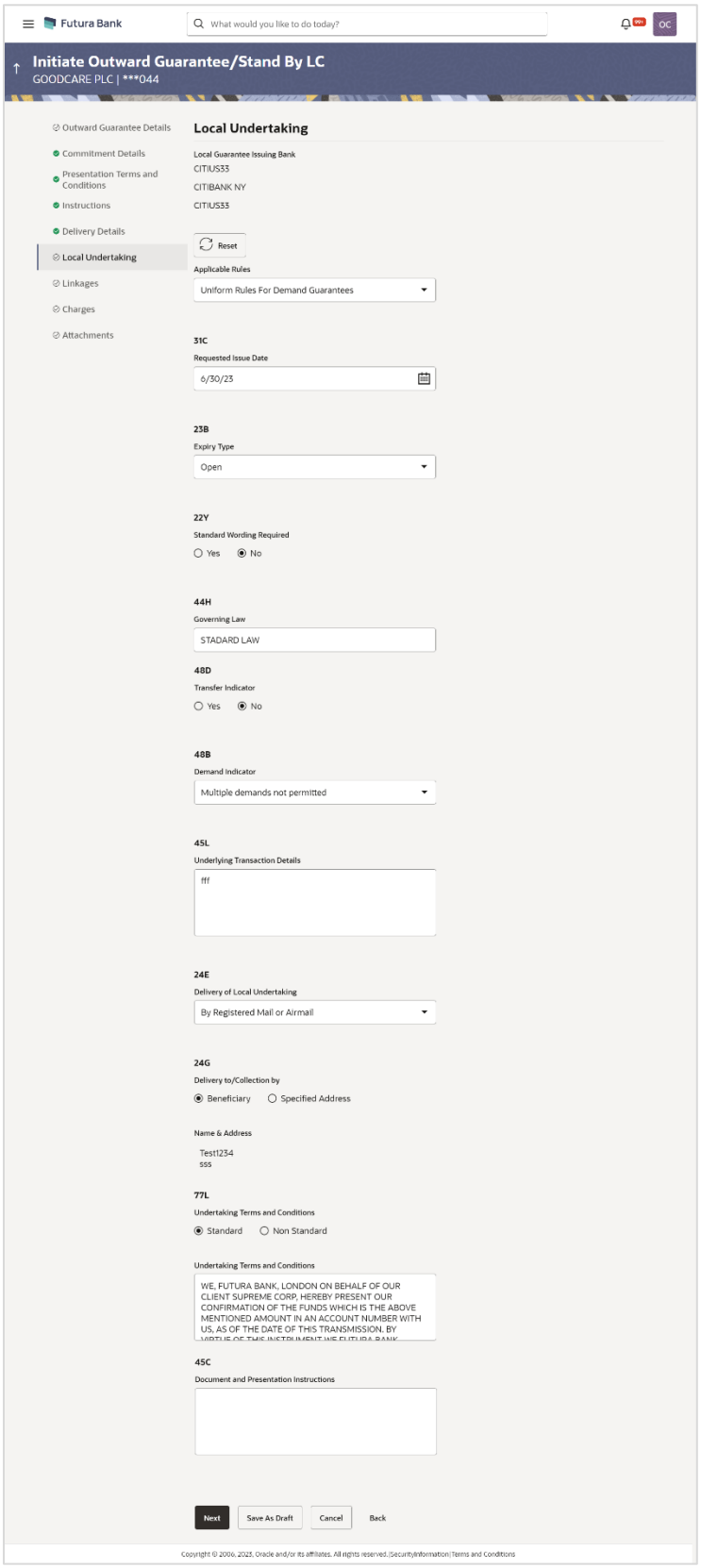
Field Name	Description
Delivery Of Original Undertaking	The details of delivery of the original undertaking will be done.
Delivery To/ Collection by	The details to whom the delivery of undertaking will be done. The options are: • Beneficiary • Other
Name & Address	Displays the name and address details of the beneficiary to whom delivery of undertaking will be given. This field is auto populated only if the **Beneficiary** option is selected in the **Delivery To/ Collection By** field.
Name & Address	The name and address details of the person to whom delivery of undertaking will be given. This field is enabled only if the **Other** option selected in the **Delivery To/ Collection By** field.

48. In the **Delivery Of Original Undertaking** field, enter the details of delivery of the original undertaking will be done.
49. In the **Delivery To/ Collection** by field, select the appropriate option to whom the delivery of undertaking is given.
    a. If **Delivery To/ Collection By i**s **Other**;
        i. In the **Name & Address** field, enter the details of person whom undertaking delivery is to be given.
50. Click **Next** or click the **Linkages** tab.
    The **Linkages** tab appears in the **Initiate Outward Guarantee/Stand By LC** screen.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction.

27.4.5 Local Undertaking tab

This tab is used to capture the details of the Local Guarantee. This screen is enabled when the “Issuance of counter-counter-undertaking” and “Issuance of counter-undertaking” options are selected in the “Purpose of Message” field.

Initiate Outward Guarantee/Stand By LC – Local Undertaking tab



Field Description

Field Name	Description
Local Guarantee Issuing Bank	Indicates the party that issues the local undertaking. The options are: • SWIFT Code • Bank Address
SWIFT Code	The SWIFT code of local guarantee issuing bank. This field is enabled if the **SWIFT Code** option is selected in the **Local Guarantee Issuing Bank** field.
Lookup SWIFT Code	Search and select the SWIFT code of the local guarantee Issuing bank, available in the application.
Name	The name of the bank which issued the local undertaking. This field is enabled if the **Bank Address** option selected in the **Local Guarantee Issuing Bank** field.
Address	The address details of the bank which issued the local undertaking. This field is enabled if the **Bank Address** option selected in the **Local Guarantee Issuing Bank** field.
Country	The country of the local undertaking bank.
Counter SBLC/ Guarantee Issuing Bank	Indicates the party that issues the counter guarantee. The options are: • SWIFT Code • Bank Address
SWIFT Code	The SWIFT code of counter guarantee issuing bank. This field is enabled if the **SWIFT Code** option is selected in the **Counter Guarantee Issuing Bank** field.
Lookup SWIFT Code	Search and select the SWIFT code of the counter guarantee Issuing bank, available in the application.
Name & Address	The name and address details of the bank which issued the counter undertaking. This field is enabled if the **Bank Address** option selected in the **Counter Guarantee Issuing Bank** field.
Country	The country of the counter undertaking bank.

Field Name	Description
Applicable Rules	Indicates the applicable rules for guarantee. The options are: • Uniform Rules For Demand Guarantee • Uniform Customs and Practice • International Standby Practices • Not subject to any rules • Other
Applicable Other Details	Indicates the applicable other details for guarantee. This field is enabled if the **Other** option selected in the **Applicable Rules** field.
Requested Issue Date	The requested issue date of guarantee. Requested Issue Date cannot be less than the branch date.
Expiry Type	Displays the type of validity applicable to the Outward Guarantee. The options are: • Fixed - Specified date of expiry (either with or without automatic extension) • Conditional - Expiry condition (including option for specified date of expiry) • Open - No specified date of expiry
Expiry Condition/Event	The expiry condition for the Outward Guarantee. This field is enabled only if **Conditional** option selected in the **Expiry Type** list.
Expiry Date	The date after which Outward Guarantee will expire.
Automatic Extension Required	The option for the user to select, whether automatic extension is required to the Outward Guarantee or not. The options are: • Yes • No

Below Automatic Extension related fields appear, if **Yes** option is selected in the **Automatic Extension Required** field.

Field Name	Description
Automatic Extension Period	The period after which automatic extension is given to the Outward Guarantee. The options are: • Days • One Year • Other This field is enabled if the **Yes** option is selected in the **Automatic Extension Required** list.
Automatic Extension Details	The details of the automatic extension of the Outward Guarantee. This field is enabled to fill details only if the **Other** and **Days** option is selected in the **Automatic Extension Period** list. And if **Days** option is selected the number of days can be entered.
Non Extension Details	The details of non extension.
Non Extension Notice Period	The period after which notification given for non-extension of automatic extension while creating Outward Guarantee.
Automatic Extension Final Expiry Date	The date after which validity of automatic extension to the Outward Guarantee expires.
Standard Wording Required	The option for the user to select, whether standard wording is required to the Outward Guarantee or not. The options are: • Yes • No
Guarantee Language	The option to select the guarantee language of the Outward Guarantee. This field appears if **Yes** option is **Yes** selected in **Standard Wording Required** field.
Governing Law	The details of the Governing Law and/or Place of Jurisdiction applicable to the undertaking.

Field Name	Description
Transfer Indicator	The option to define whether transfer of the instrument is permissible for the Outward Guarantee. The options are: • Yes • No
Transfer Conditions	The details of the transfer values under the Outward Guarantee. This field is enabled only if the **Transfer Indicator** is **Yes.**
Demand Indicator	The details of whether the multiple or partial demands are permissible while initiating Outward Guarantee or not. The options available for selection are: • Multiple demands not permitted • Multiple and partial demands not permitted • Partial demands not permitted
Underlying Transaction Details	The details of the underlying business transactions for which undertaking is issued.
Delivery of Local Undertaking	The details of delivery of the local undertaking. The options are: • By Collection • By Courier • By Mail • By Messenger - Hand-deliver • By Registered Mail or Airmail • Other method
Narrative	The additional details of delivery of the local undertaking, if **By Courier** or **Other method** option is selected in **Delivery of Local Undertaking** field.
Delivery To/ Collection by	The details to whom the delivery of undertaking will be done. The options are: • Beneficiary • Specified Address

Field Name	Description
Name & Address	Displays the name and address details of the beneficiary to whom delivery of undertaking will be given. This field is auto populated only if the **Beneficiary** option is selected in the **Delivery To/ Collection By** field.
Narrative	The name and address details of the person to whom delivery of undertaking will be given. This field is enabled only if the **Specified Address** option selected in the **Delivery To/ Collection By** field.
Undertaking Terms and Conditions	The applicable terms and condition of the undertaking. The options are: • Standard • Non Standard
Undertaking Terms and Conditions	The details of applicable terms and condition of the undertaking. The standard details of applicable terms and condition of the undertaking appears, if you select **Standard** option in the **Undertaking Terms and Condition** field. This field allows you to enter the terms and condition of the undertaking, if you select **Non Standard** option in the **Undertaking Terms and Condition** field.
Document and Presentation Instruction	The details of the document and presentation instructions present in the Outward Guarantee. Please provide the presentation instructions (for example, form and/or place of presentation) including documents required to make a complying demand.

51. In the **Local Guarantee Issuing Bank** field, select the party that issues the local undertaking.
52. In the **Counter SBLC/ Guarantee Issuing Bank** field, select the party that issues the counter SBLC/ guarantee.
53. From the **Applicable Rule** list, select the appropriate option.
54. From the **Requested Issue Date** list, select the requested date of issue of guarantee.
55. From the **Expiry Type** list, select the type of expiry applicable to the Outward Guarantee.
    a. If **Expiry Type** is **Conditional**;
    i. In the **Expiry Condition/Event** field, enter the expiry conditions for the Outward Guarantee.
    ii. From the **Expiry Date** list, select the date of expiry for the Outward Guarantee.
    b. If **Expiry** Type is **Fixed**;
    i. From the **Expiry Date** list, select the date of expiry for the Outward Guarantee.

56. In the **Automatics Extension Required** field, select the appropriate option.
57. if **Yes** option is selected in **Automatics Extension Required** field:
    a. From the **Automatics Extension Period** list, select the period after which automatic extension is given to the Outward Guarantee, If the **Automatics Extension Period** is selected as **Days**;
        i. In the **Automatics Extension Details** field, enter the details i.e. the no of days for the automatic extension of the Outward Guarantee.
    b. If the **Automatics Extension Period** is selected as **Other**;
    i. In the **Automatics Extension Details** field, enter the details of the automatic extension of the Outward Guarantee.
    c. In the **Non-Extension Details** field, enter the details about the non-extension to the automatic expiry date extension, such as notification method, and notification recipient details.
    d. In the **Non- Extension Notification Period** field, enter the period after which notification would be given for non-extension of automatic extension while creating Outward Guarantee.
    e. From the **Automatic Extension Final Expiry Date** list, select the date after which automatic extension validity expires of the Outward Guarantee.
58. In the **Standard Wording Required** field, select the appropriate option.
59. Select the **Guarantee Language,** if standard wording is required.
60. In the Governing Law field, specify the details of the Governing Law and/or Place of Jurisdiction applicable to the undertaking.
61. In the Transfer Indicator field, select the option to decide whether the undertaking is transferrable or not.
    a. If **Transfer Indicator** is **Yes**; enter the details of the transfer values under the Outward Guarantee in the **Transfer Condition** field.
62. From the **Demand Indicator** list, select the permissible demands for initiating Outward Guarantee.
63. In the **Underlying Transaction Details** field, enter the details of the underlying business transactions for which undertaking is issued.
64. In the **Delivery of Local Undertaking** field, enter the details of delivery of the local undertaking will be done.
    a. In the **Narrative** field, enter the additional details, if **Courrier** or **Other method** option is selected in **Delivery of Local Undertaking** field.
65. In the **Delivery To/ Collection by** field, select the appropriate option to whom the delivery of undertaking is given.
    a. If **Delivery To/ Collection By i**s **Specified Address**;
    i. In the **Narrative** field, enter the details of person whom undertaking delivery is to be given.
66. In the **Undertaking Terms and Condition** field, select the appropriate option.
    b. If you select **Non Standard** option, enter details of the applicable terms and condition of the undertaking
67. In the **Document and Presentation Instruction** field, enter details of the document and presentation instructions present in the Outward Guarantee.

68. Click **Next** or click the **Linkages** tab.
    The **Linkages** tab appears in the **Initiate Outward Guarantee** screen.
    OR
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction.

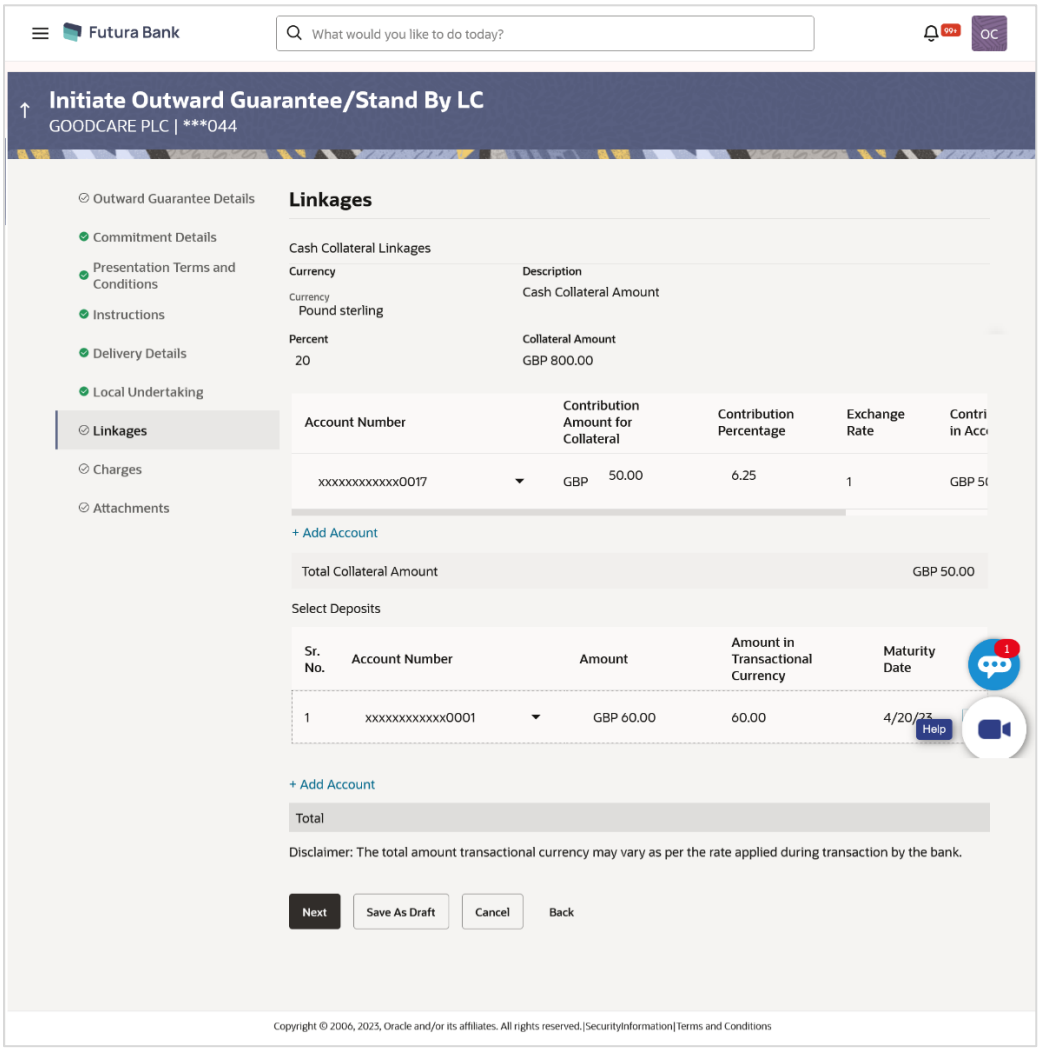
27.4.6 Linkages tab

This tab allows the user to view the default percentage of collateral and the corresponding amount of cash collateral as maintained at back office and can edit the same.

The user has options to attach multiple accounts and indicate the contribution amount or percentage of the total collateral amount. This will be based on the mapped settlement accounts for user. User can add the cash collaterals in transaction currencies only, however customer account can be in any currency. He will get to see the exchange rate in cases where transaction currency and settlement account currency is different.

User will be shown the sum of all linkages for easy reference.

Linkages tab



Field Description

Field Name	Description
Cash Collateral Linkages	
Currency	The contract currency of cash collateral as maintained at back office. The user can change the currency.
Description	The description of collateral linkage.
Percent	Percentage of LC to be used as collateral – as maintained at OBTF.

Field Name	Description
Collateral Amount	Amount to be used as Collateral for LC.
Sr. No.	The serial number of the schedule record.
Account Number	The accounts that are mapped to the user.
Contribution Amount for Collateral	The amount to be used from the selected account towards the collateral.
Contribution Percentage	Percentage of the total collateral to be taken from the selected account.
Exchange Rate	If the selected account is in another currency from that of contract's currency the exchange rate between them is to be displayed.
Contribution amount in Account currency	The amount to be contributed from selected account in the account's currency.
Total	The total collateral amount.
Select Deposits	
Account Number	The deposit account that has to be mapped to the transaction.
Amount	The amount that is to be linked for the transaction, and partial linkages to be supported.
Amount in Transactional Currency	The tentative equivalent amount in transactional currency.
Maturity Date	The maturity date of the deposit.
Total	The total deposit amount.

69. From the **Currency** list, select the contract currency, if you want to change the default currency.
70. Click the search icon, to select the **Account Number** from lookup, select the appropriate deposit account that is to be mapped to the transaction.
71. In the **Contribution Amount for Collateral** field, enter the contribution collateral amount.
72. Click the **Add Account** link to add multiple cash collateral linkage.
    OR
    Click **Delete** to delete the cash collateral linkage.
73. In the **Select Deposits** section, select the appropriate deposit account from the **Account Number** list that is to be mapped to the transaction.
74. In the **Amount** field, enter the amount that is to be linked for the transaction.

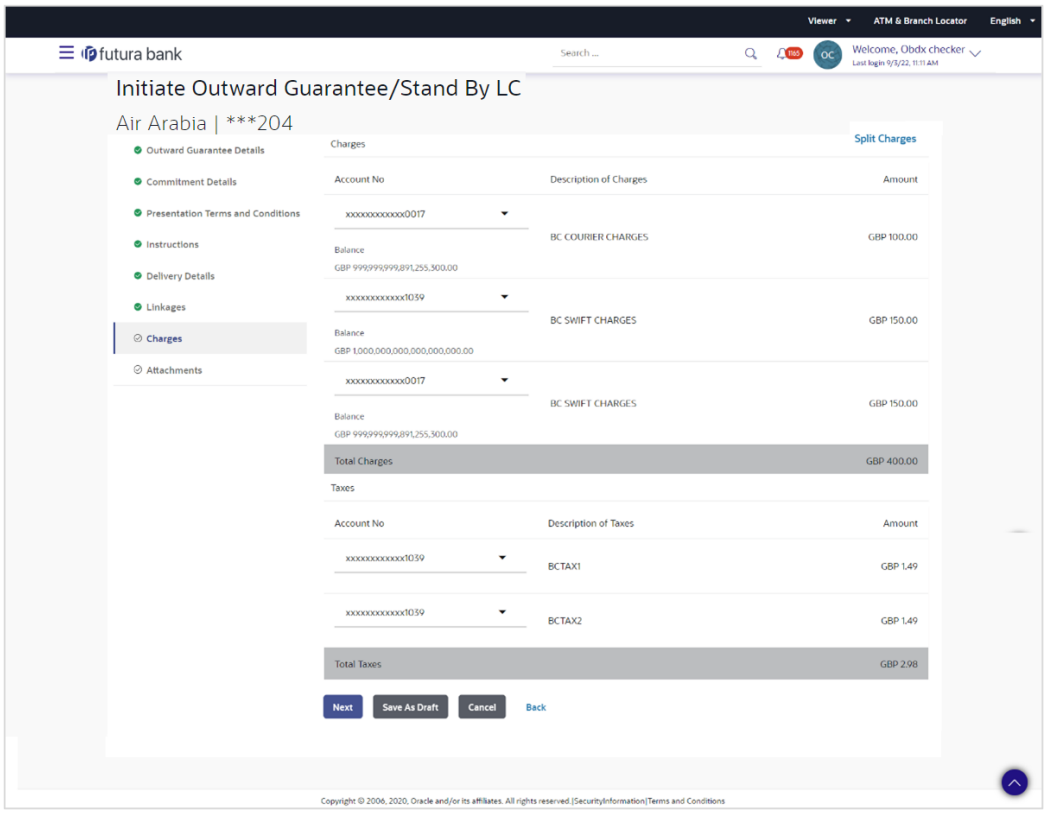
75. Click **Next** or click the **Charges** tab.
    The **charges** tab appears in the **Initiate Outward Guarantee/Stand By LC** screen.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction

27.4.7 Charges Tab

This tab defaults the charges details, if charges, commissions and taxes are available under the product.

The user can view the Split Charges & Commissions in screen to see how much will be borne by him and how much by the other parties.

Charges



Field Description

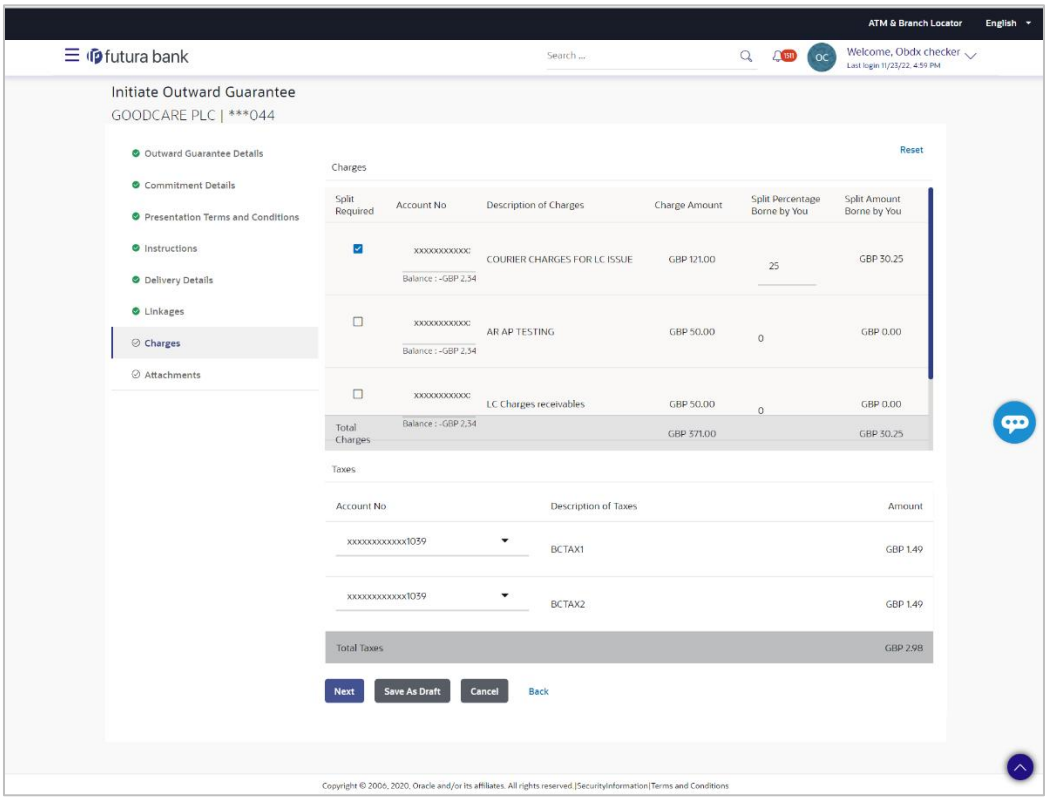
Field Name	Description
Charges	

Field Name	Description
Account No	The applicant account.
Balance	Balance in debit account of the applicant.
Description of Charges	The description of the charges.
Amount	The amount that is maintained under the charge.
Total Charges	The total amount that is maintained under the charge.
Taxes	
Account No	The applicant account.
Balance	Balance in debit account of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	The total amount of taxes.
Commissions	
Account No	The commission account number.
Balance	Balance in debit account of the applicant.
Description of Commission	Displays the description of commission applicable.
Tax Amount	The commission amount.
Total Commissions	The total commission amount.

76. Click **Split Charges** link on the top right corner of the screen, if you want to split the charges. The **Initiate Outward Guarantee/Stand By LC** – **Charges** screen appears with split charge details.

Charges – Split Charges

The user can enter the split percentage borne by them. System defaults the split percentage as 50. The user can view the actual value that is to be paid by him in the 'Split Amount Bourne by You' field.



Field Description

Field Name	Description
Charges	
Split Required	Select the check box for which split of charge is required.
Account No.	Displays the account number for levying Cancellation Charges / Import Advice Charges.
Description of Charges	Displays the reason/ narration of charges levied for various LC processes.
Charge Amount	Displays the amount of charges.
Split Percentage Borne by You	The system defaults the split percentage that is to be paid by you, which is 50. The user can change the value

Field Name	Description
Split Amount Borne by You	Displays the split amount that is to be paid by you.
Total Charges	Displays the total charge amount.
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.

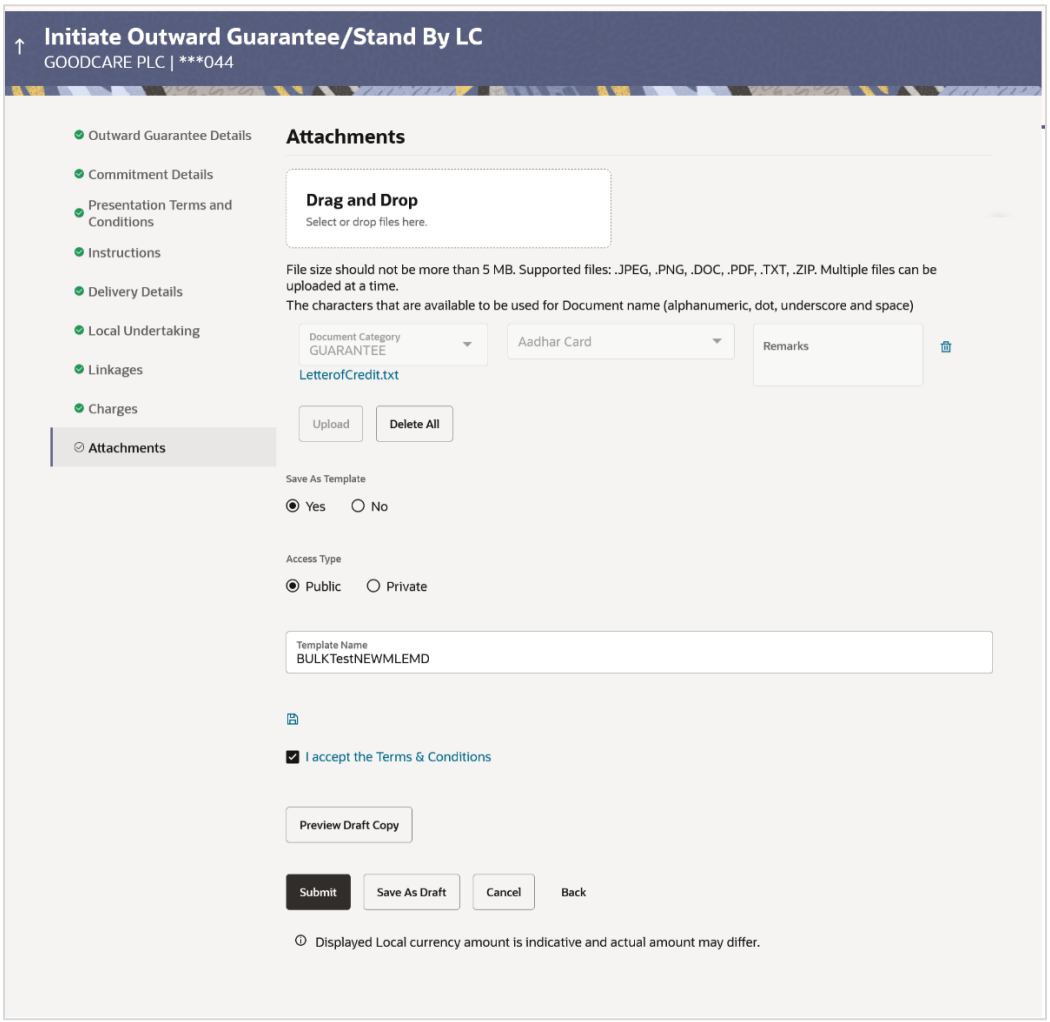
77. In the **Charges** section, select the appropriate account, from the **Account No**. list.
78. In the **Split Percentage Borne by You** field, edit the value, if required.
79. Click **Next** or click the Attachments tab.
    The **Attachments** tab appears in the Initiate Outward Guarantee screen.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** sections.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

27.4.8 Attachments tab

Displays the list of documents presented to initiate the guarantee.

Initiate Outward Guarantee - Attachments tab



Field Description

Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Name	Displays the name of the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.

Field Name	Description
Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.
Save as Template	Options to save the transaction as template. The options are: • Yes • No
Access Type	Indicates the type of access for the template. The options are: • Public • Private This field is enabled if the **Yes** option is selected in Save as Template.
Template Name	The name using which template is stored and can be used in future.

80. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
81. Select the required document present on your computer to upload.
    a. In the **Save as Template** field, select **Yes**, if you want to save the transaction as template.
    b. If you select **Yes**,
        i. In the **Access Type** field, select the appropriate option.
        ii. In the **Template Name** field, enter the name of the template.
82. Select the **Terms and Conditions** check box to accept the Terms and Conditions.
83. Click **Preview Draft Copy** to have a preview of draft.
84. Select the **Terms and Conditions** checkbox to accept the Terms and Conditions.
85. Click **Submit**. The transaction is saved and the **Initiate Outward Guarantee/Stand By LC – Verify** screen appears.
    OR
    Click **Save As Draft,** system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction.

86. The review screen appears. It displays all the sections with their respective fields with an option to edit them individually.
    Verify the details, and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
87. The success message initiation of Outward Guarantee appears along with the reference number. Click **OK** to complete the transaction.

27.5 Save As Template

User can save Outward Guarantee application as a Template so that same can be used for creation of similar Guarantee, if required in future. The application allows the template access as public or private if saved as template.

- Public: A template marked as 'Public' is visible to all the users mapped to the Party ID for which the user has created the template. All such users will only be able to view and use this template, however they will not be able to edit or delete the template. Only the creator of the template is allowed to edit or delete the template.
- Private: A template marked as 'Private' is available to only the creator of the template. Only creator of the template can use the template while initiating Guarantee and modify or delete such templates.

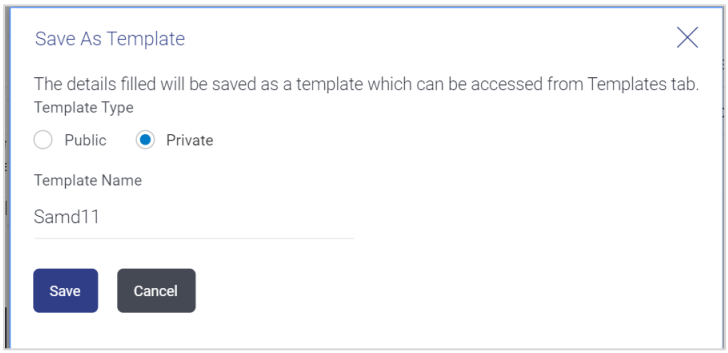
User can search the saved Outward Guarantee template by template name in search tab. The Outward Guarantee applications earlier saved as template can also be saved as draft while initiating an Outward Guarantee.

Note: User cannot save application with attached document as Template.

To save Guarantee application as template:

1. Enter the required details in Guarantee application.
2. Click **Save As** and then select **Template** option.

Save as Template



Field Description

Field Name	Description
Template Type	Indicates the type of access for the template. The options are: • Public: A template marked as 'Public is visible to all the users mapped to the Party ID of the user who created the template. All such users will only be able to view and use whereas they will not be able to edit and delete template. Only the creator of the template is allowed to edit or delete the template. • Private: A template marked as 'Private' is available to only the creator of the template. Only creator of the template can use while initiating Guarantee and modify or delete such template.
Template Name	Name of the template.

3. From the **Template Type** list, select the appropriate option.
4. In the **Template Name** field, enter the desired name for the template.
5. Click **Save** to save the template.
   The transaction details are saved as a template which can be access from the **Template** tab.
   OR
   Click **Cancel** to cancel the transaction.

27.6 Save As Draft

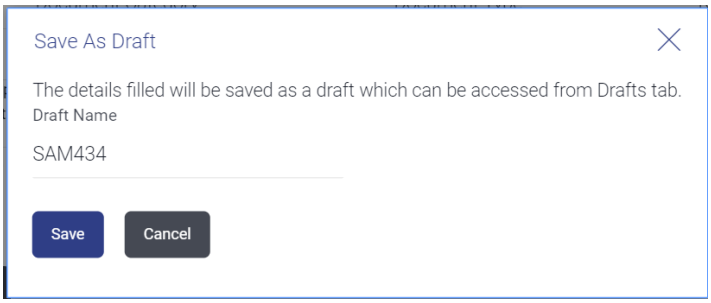
User can save Guarantee application as a Draft so that it can be used if required in future. It can be re used only one time for Guarantee Application initiation. User can search the saved Guarantee draft using the draft name in search box. The saved drafts can be accessed from the **Draft** tab. The Guarantee applications, which were saved as draft can also be saved as template after adding all other necessary fields.

Note: User cannot save application with attached document as Draft.

To save Guarantee application as draft:

1. Enter the required details in Guarantee application.
2. Click **Save As**, and then select **Draft** option.

Save as Draft



Field Description

Field Name	Description
Draft Name	Name of the draft.

3. In the **Draft Name** field, enter the desired name for the draft.
4. Click **Save** to save the draft.
   The transaction details are saved as a draft which can be access from the **Draft** tab.
   OR
   Click **Cancel** to cancel the transaction.

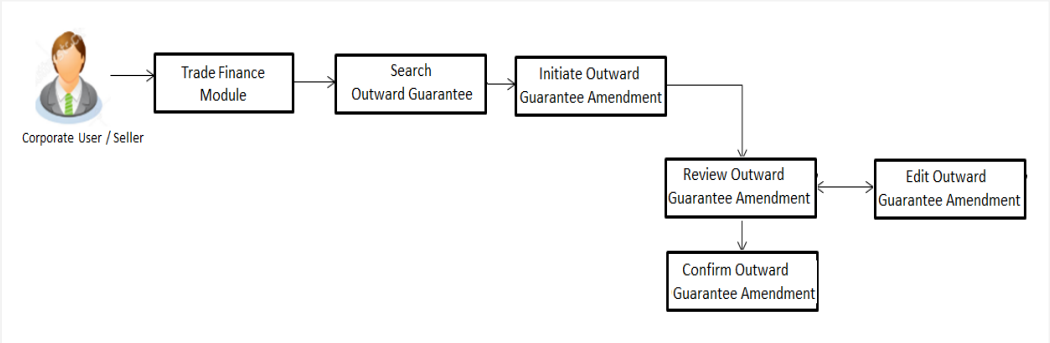
28. Initiate Outward Guarantee Amend/Stand By LC

Using this option, you can apply for amendment of an existing Outward Guarantee. You can also attach the scanned copies of the supporting documents for the amendment, file size should not be more than 5 MB. Supported file types: .jpeg, .png, .doc, .pdf, .txt, .zip. Multiple files can be uploaded at a time.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Outward Guarantee should exist for the party ID and party must having view rights for it

Workflow



How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee/Stand By LC > Outward Bank Guarantee/Stand By LC > Amend Bank Guarantee/Stand By LC

28.1 Search Outward Guarantee Amendments/Stand By LC

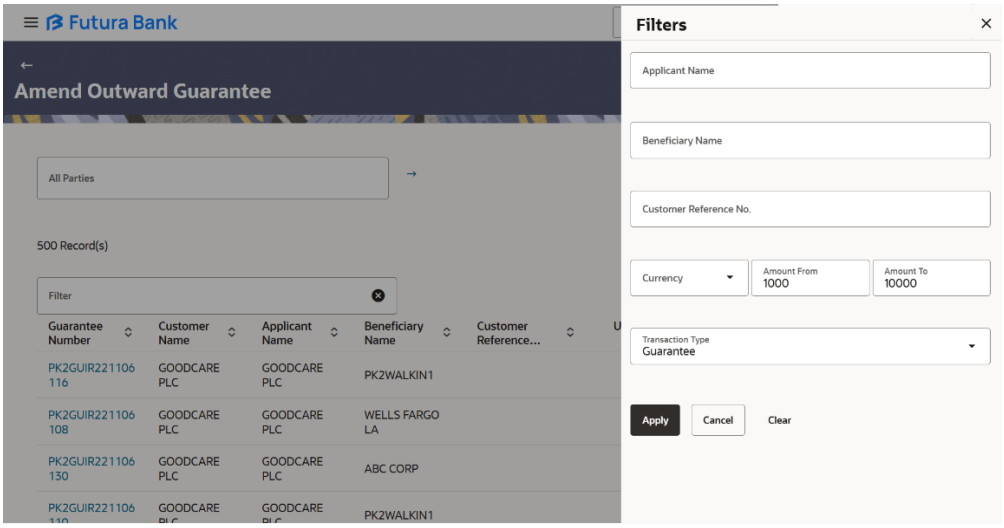
User can search the list existing undertaking application using Guarantee Number/ Applicant Name/ Beneficiary Name/ Undertaking Amount and apply for amendments.

To search the Outward Guarantee amendments:

1. Navigate to **Amend Bank Guarantee/Stand By LC** screen

2. Click to filter based on the filter criteria. The Filter overlay screen appears.

Amend Outward Bank Guarantee - Search

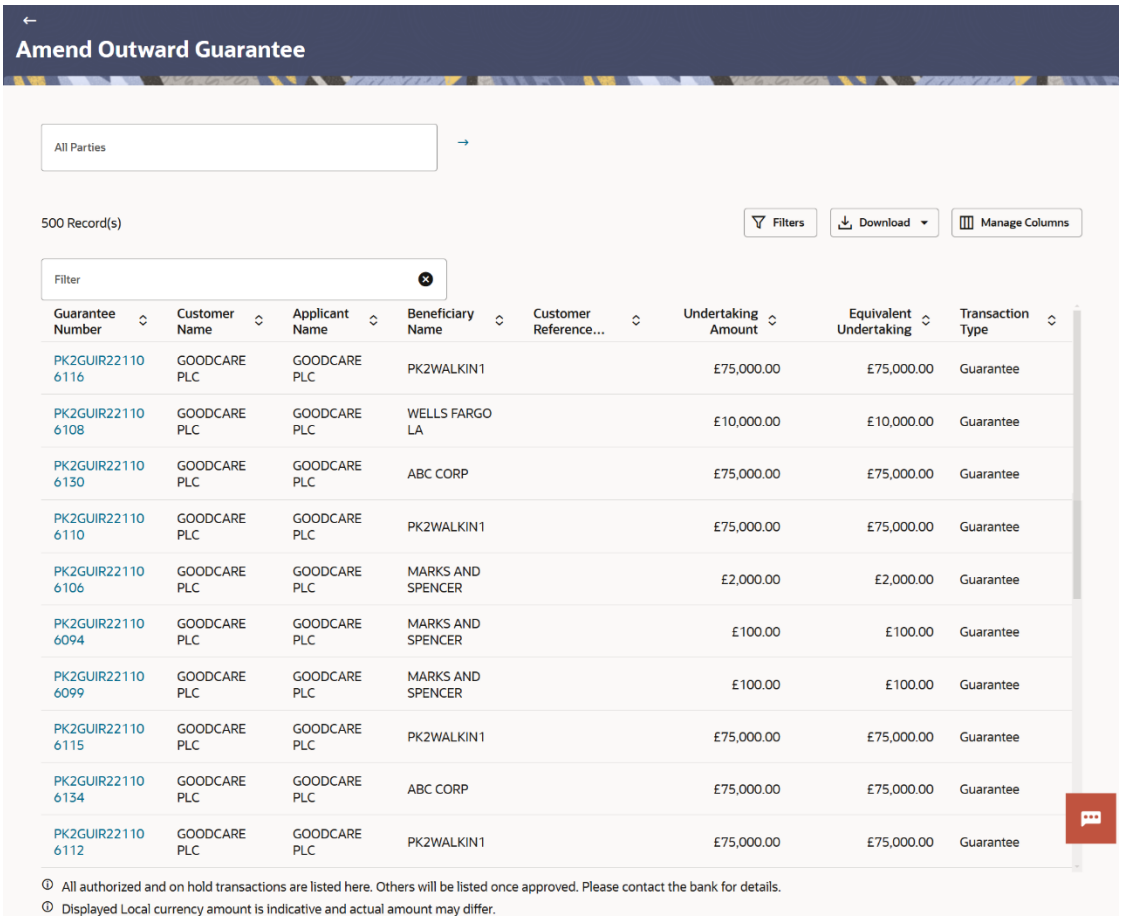


Field Description

Field Name	Description
Applicant Name	The name of the applicant of the Outward Guarantee.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Customer Reference Number	The user provided customer reference number for the transaction.
Currency	The name of the currency under the guarantee.
Amount From	The start of the amount range used for searching the Outward Guarantee.
Amount To	The end of the amount range used for searching the Outward Guarantee.
Transaction Type	The transaction type of transaction to filter the transaction based on Guarantee and Stand By LC.

3. Enter the filter criteria and click **Apply**. The search results matching search criteria appears on the screen.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Clear** to clear the search criteria.

Amend Outward Guarantee/Stand By LC - Search Results



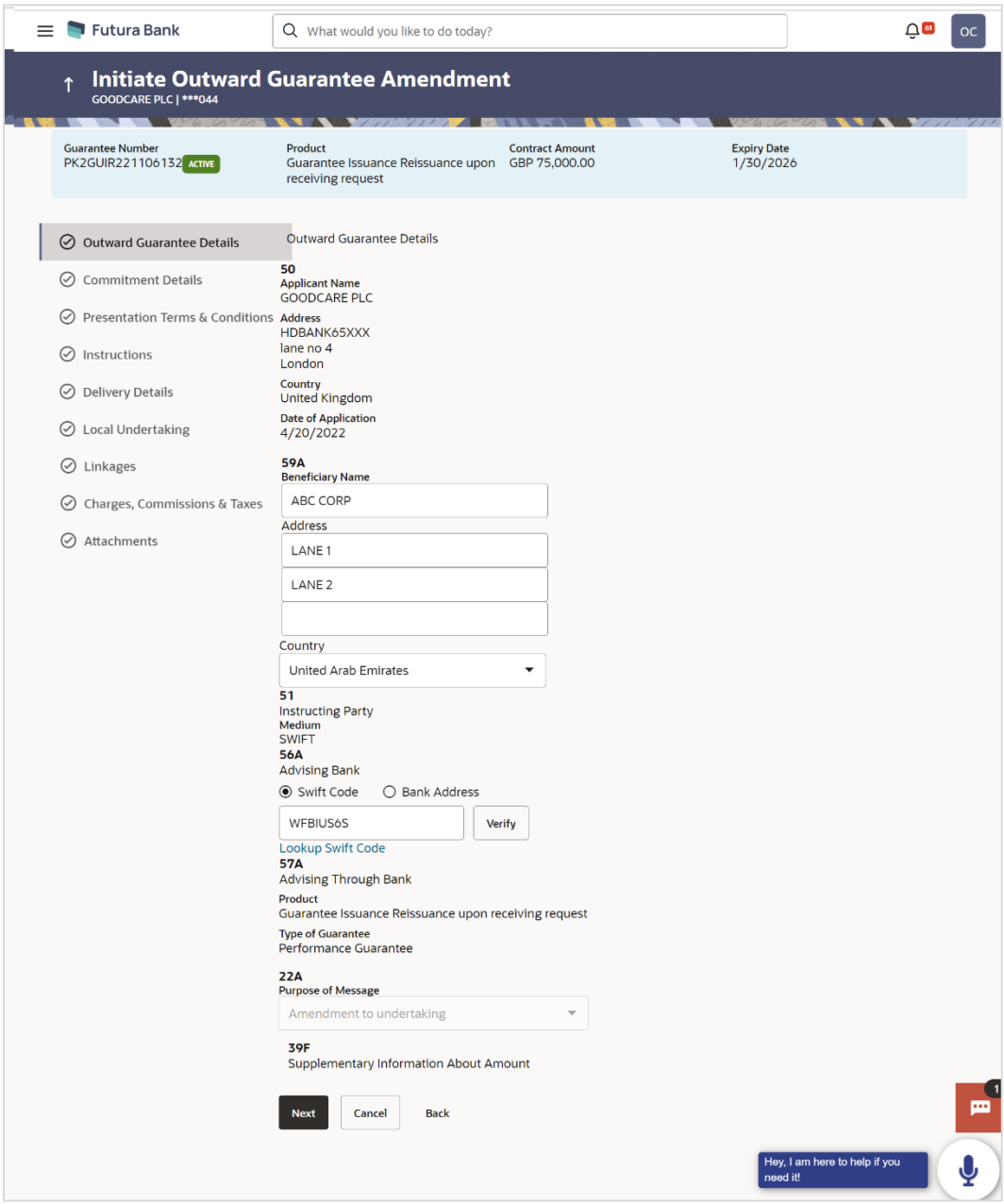
Field Description

Field Name	Description
Search	
All Parties	Select the specific party to filter the search result based on specific party.
Filter	Specify the Guarantee Number/Customer Name/Applicant Name/ Beneficiary Name/ Customer Reference/Undertaking Amount/ Equivalent Undertaking Amount/ Transaction Type of Outward Guarantee for whom amendments to be made.
Search Results	This section displays the search results.
Guarantee Number	The Outward Guarantee reference number generated while creating.
Customer Name	The customer name of the Outward Guarantee.

Field Name	Description
Applicant Name	The Outward Guarantee applicant name based on the selected party ID.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Customer Reference Number	The user provided customer reference number for the transaction.
Undertaking Amount	The undertaking amount for the Outward Guarantee along with the currency.
Equivalent Undertaking Amount	The equivalent undertaking amount for the Outward Guarantee along with the currency.
Transaction Type	Displays the transaction type of transaction to filter the transaction based on Guarantee and Stand By LC.

4. From the **All Parties** list, select the appropriate option and click the Arrow icon to search the guarantee based on specific party.
   OR
   Click the **Download** to download all or selected columns in the Import LC details list. You can download the list in PDF or CSV formats.
5. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
6. Click on the desired **Guarantee Number** for whom amendments are to be made. The Initiate Outward Guarantee Amendment screen appears.

Initiate Outward Guarantee Amendment



7. Update the Outward Guarantee details in the required editable fields.
8. Select the **Terms and Conditions** checkbox to accept the Terms and Conditions.
9. Click **Amend** to initiate the Outward Guarantee amendment.
   OR
   Click **Back**.
   The **Initiate Outward Guarantee Amendment – Search** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

10. The review screen appears. It displays all the sections with their respective fields with an option to edit them individually.
    Verify the details and click **Confirm**.
    OR
    Click **Back** to go to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
11. The success message initiation of Outward Guarantee amendment appears along with the reference number.
12. Click **Home** to go to dashboard.

Note: Following are the fields which can be amended: Beneficiary Name and Address, Undertaking Amount, Contract Reference Number, Effective Date, Underlying Transaction Details, Transfer Indicator, Demand Indicator, Governing Law and/or Place of Jurisdiction, Other Amendments to Undertaking, Expiry Type, Guarantee Expiry Date, Closure Date, Automatic Extension Notification Period, Automatic Extension Final Expiry Date, Delivery of Amendment to Undertaking, and Delivery To/Collection By.

29. View Outward Guarantee/Stand By LC

Using this option, you can view existing Outward Guarantees in the application.

A guarantee from a lending institution ensures that the liabilities of a debtor will be met. In other words, if the applicant fails to fulfil a commitment, the lending institution will cover it. A Bank Guarantee enables user to show more credibility while doing business.

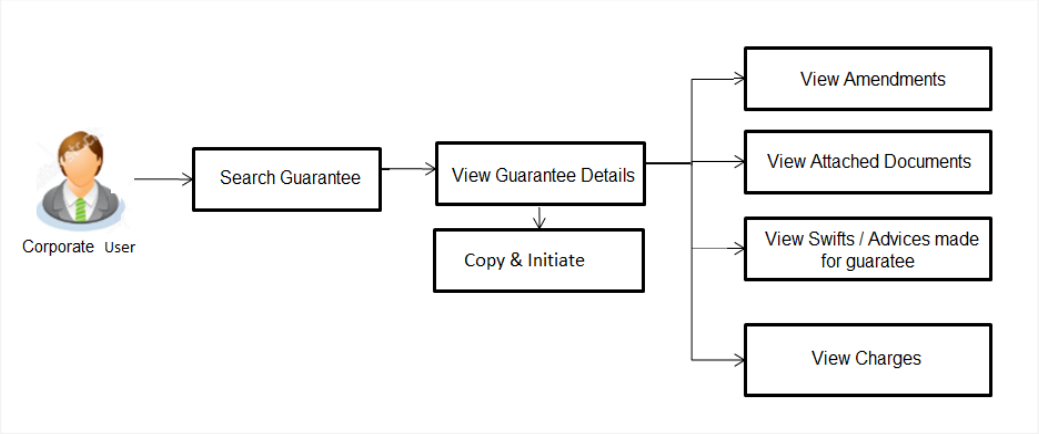
Guarantees can be initiated in the system using the Initiate Guarantee option. This option allows you to search for guarantees based on a certain search criterion. It allows you to view a list of Bank Guarantees (also called Outward Guarantee) for the selected customer. Details of an individual guarantee can be viewed and exported in various formats.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Outward Guarantee should exist for the party ID and party must having view rights for it

Workflow



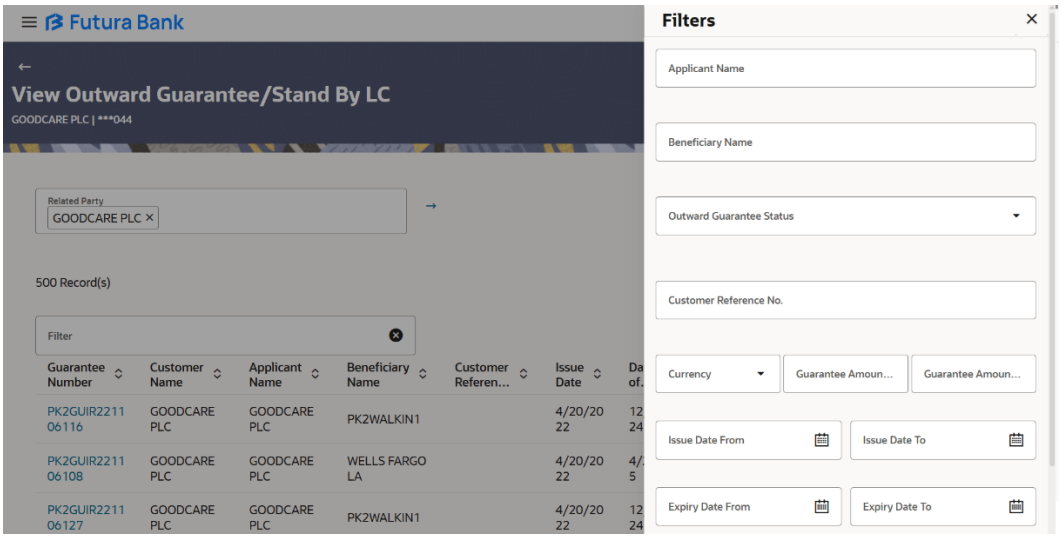
How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee/Stand By LC > Outward Bank Guarantee/Stand By LC > View Bank Guarantee/Stand By LC

To view Outward Guarantee:

1. The **View Outward Guarantee/Stand By LC** screen appears.
2. Click to filter based on the filter criteria. The **Filter** overlay screen appears.

View Outward Guarantee - Search



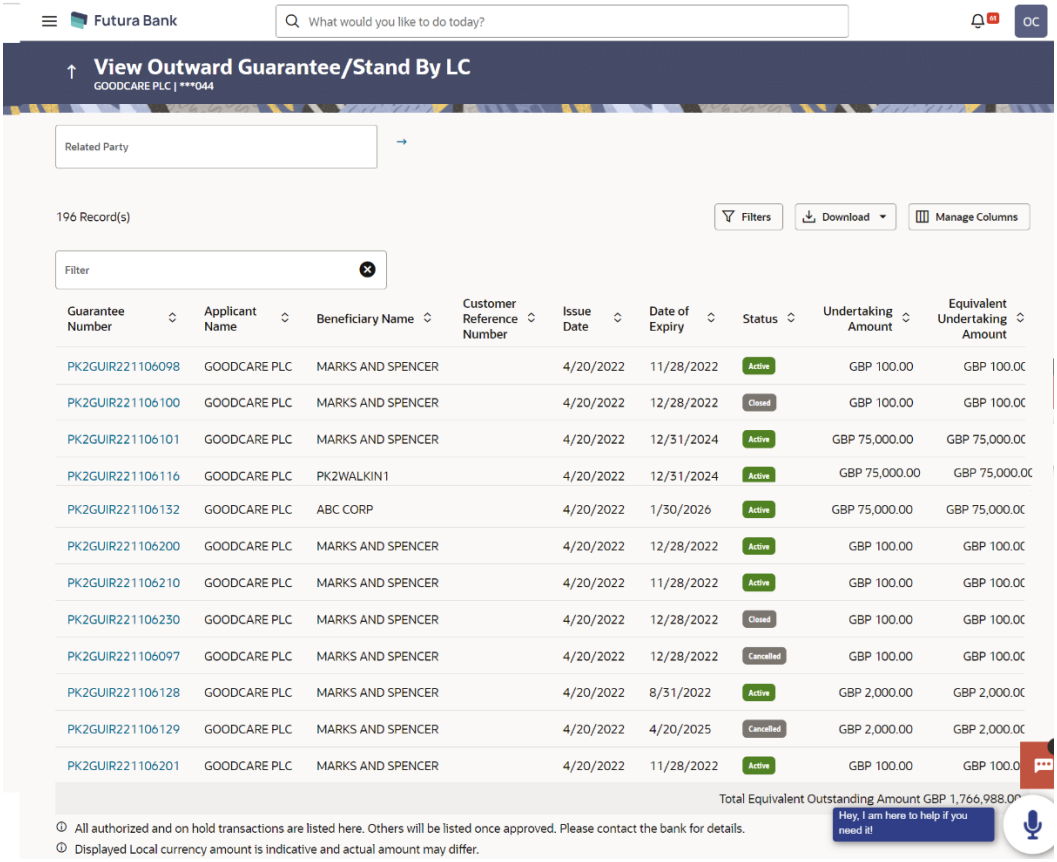
Field Description

Field Name	Description
Applicant Name	The applicant's name of the Outward Guarantee.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Outward Guarantee Status	The status of the Outward Guarantee. The options are: • Active • Hold • Cancelled • Reversed • Closed
Customer Reference Number	The option to search outward guarantee via customer reference number.
Currency	The name of the currency under the guarantee.
Guarantee Amount From - To	The Outward Guarantee amount range used for searching the Outward Guarantee.
Issue Date From - To	The range of issue date for the Outward Guarantee.
Expiry Date From - To	The expiry date range for the Outward Guarantee.

3. Enter the filter criteria to search the Outward Guarantee.

4. Click **Apply**.
   The **View Outward Guarantee/Stand By LC** screen appears with the search results.
   OR
   Click **Reset** to reset the search criteria.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.
   OR
   Click **Clear** to clear the search criteria.

View Outward Guarantee/Stand By LC – Search Results



Field Description

Field Name	Description
Guarantee Number	The Outward Guarantee number. Displays the link to view details of the Outward Guarantee.
Customer Name	Displays the name of the customer of the Outward guarantee.
Applicant Name	Displays the name of the applicant who has made the Outward guarantee in favour of Beneficiary.
Beneficiary Name	Displays the name of the beneficiary of the Outward Guarantee.
Customer Reference Number	The user provided customer reference number for the transaction.
Issue Date	Displays the issue date of the Outward Guarantee.
Date Of Expiry	Displays the expiry date of the Outward Guarantee.

Field Name	Description
Status	Displays the status of the Outward Guarantee.
Undertaking Amount	Displays the undertaking amount of the Outward Guarantee.
Equivalent Undertaking Amount	Displays the equivalent amount of the Outward Guarantee.
Outstanding Amount	Displays the undrawn amount of the Outward Guarantee.
Equivalent Outstanding Amount	Displays the equivalent undrawn amount of the Outward Guarantee.
Transaction Type	Displays the transaction type of transaction.
Total Equivalent Outstanding Amount	Displays the total outstanding equivalent amount in local currency.

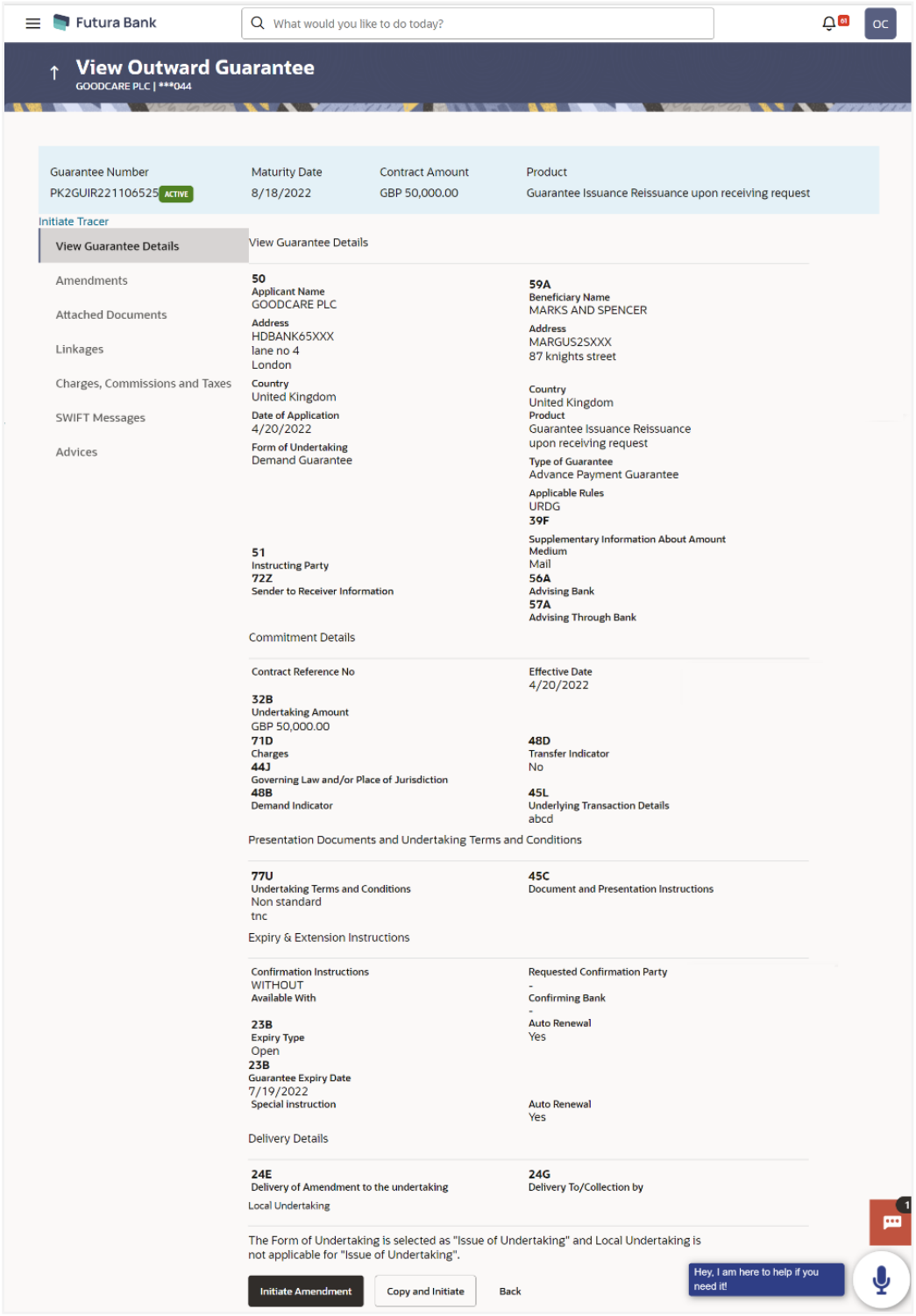
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

5. Click the **Download** to download all or selected columns in the Outward Guarantee details list. You can download the list in PDFor CSV formats.
6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
7. Click the required link in the **Guarantee Number** column.
   The **View Outward Guarantee** screen appears with the details of the selected Outward Guarantee.
   By default, the **Outward Guarantee Details** tab appears.
8. Click **Outward Guarantee Details** tab.

29.1 Outward Guarantee Details

1. The **View Outward Guarantee Details** screen appears.
   OR
   Click **Copy and Initiate** to copy details of Outward Guarantee, and initiate a new Outward Guarantee. The **Initiate Outward Guarantee** screen appears.
   OR
   Click **back** to navigate back to previous screen.

View Outward Guarantee – Outward Guarantee Details



Field Description

Field Name	Description
Party ID	Displays the party ID of the customer which has access to creating guarantee.
Branch	Displays the bank branch ID where the guarantee was made.
Guarantee Number	The Outward Guarantee number.
Product	Displays the product type as coming from Host.
Contract Amount	The contract amount of the Outward Guarantee.
Expiry Date	The expiry date of the Outward Guarantee.
View Guarantee Details	
Applicant Name	Displays the name of applying party.
Address	Displays the address of applying party.
Country	Displays the country of applying party.
Accountee Name	Displays the accountee name.
Address	The address of accountee.
Country	The country of accountee.
Date of Application	Displays the application date when Bill has been initiated.
Form of Undertaking	Indicates the form of undertaking. The options are: • Demand Guarantee • Standby Letter of Credit
Beneficiary Name	Displays the name of beneficiary party.
Address	Displays the address of beneficiary party.
Country	Displays the country of beneficiary party.
Product Details	
Product	Displays the product type as coming from Host.

Field Name	Description
Type of Guarantee	Displays the guarantee type.
Applicable Rules	Indicates the applicable rules for guarantee.
Medium	The medium of outward guarantee. The options are: • SWIFT • Mail
Purpose of Message	Indicates the purpose of message.
Instructing Party	
Name	Displays the name of the instructing party.
Address	Displays the address of the instructing party.
Advising Bank	
SWIFT Code	Displays the SWIFT code of Advising Bank.
Bank Name	Displays the name of Advising Bank
Address	Displays the address of Advising Bank.
Country	Displays the name of Advising Bank's country.
Advising Through Bank	Displays the advise through bank.
Sender to Receiver Information	Displays the details of Sender to Receiver Information while initiating a Bank Guarantee so that any information for receiver can be passed under SWIFT message.
Commitment Details	
Contract Reference No	Displays the beneficiary’s contract reference number of the Outward Guarantee.
Undertaking Amount	Displays the currency and amount of the Outward Guarantee application.
Charges	Displays the details charges, and who will bear it for the Outward Guarantee.

Field Name	Description
Governing Law and/or Place of Jurisdiction	The details of the Governing Law and/or Place of Jurisdiction applicable to the undertaking.
Demand indicator	Displays the details of whether the multiple or partial demands are permissible while initiating Outward Guarantee or not.
Effective Date	Displays the effective date of the Outward Guarantee
Additional Amount Information	Displays the details of the details the obligator/ Concerning party for the Outward Guarantee, and information for the undertaking such as interests, tolerances. +/- Tolerances to be specified as 2n/2n format.
Transfer Indicator	Displays the whether the multiple or partial demands are permissible for the Outward Guarantee.
Transfer Conditions	The details of the transfer values under the Outward Guarantee. This field is visible only if the **Transfer Indicator** is opted.
Underlying Transaction Details	Displays the details of the underlying business transactions for which undertaking is issued.

Presentation Documents And Undertaking Terms and Conditions

This tab includes the presentation documents and undertaking terms and conditions present in the Outward Guarantee application.

Undertaking Terms and Condition	Displays the details of applicable terms and condition of the undertaking.
Document and Presentation Instruction	Displays the details of the document and presentation instructions present in the Outward Guarantee.

Expiry and Extension Instructions

This tab includes the expiry condition and extension applicable for the Outward Guarantee application.

Field Name	Description
Confirmation Instructions	The confirmation instructions for the requested confirmation party. The options can be: • May Confirm - The requested confirmation party may add its confirmation to the credit • Confirm - The requested confirmation party is requested to confirm the credit • Without - No confirmation is requested
Requested Confirmation Party	Bank which is requested to add its confirmation or may add its confirmation.
Available With	Indicates the details of Bank where credit would become available. It is captured by Bank's SWIFT code.
Confirming Bank	Indicates the confirming party is the Confirming bank.
Expiry Type	Displays the type of validity applicable to the Outward Guarantee. The options are: • COND Expiry condition (including option for specified date of expiry). • FIXD Specified date of expiry (either with or without automatic extension). • OPEN No specified date of expiry.
Auto Renewal	Indicates whether auto renewalof guarantee is required or not. This field is appears if **Expiry Type** is **Open**.
Automatic Extension Period	Displays the period after which automatic extension is given to the Outward Guarantee.
Automatic Extension Details	Displays of the automatic extension of the Outward Guarantee. This field appears only if the **Other** option is selected in the **Automatic Extension Period** list. And if **Days** option is selected the number of days can be seen.
Guarantee Expiry Date	Displays the date after which Outward Guarantee will expire.
Closure Date	Displays the closing date of the Outward Guarantee. The closure date must be after expiry date of the Outward Guarantee.

Field Name	Description
Automatic Extension Non-Extension Notification	Displays the notification given for non-extension of automatic extension while creating Outward Guarantee.
Automatic Extension Notification Period	Displays the period after which notification given for non-extension of automatic extension while creating Outward Guarantee.
Automatic Extension Final Expiry Date	Displays the date after which validity of automatic extension to the Outward Guarantee expires.
Special Instruction	Displays the special instructions.

Delivery Details

This tab includes the details of the delivery of the Outward Guarantee will be done.

Delivery Of Amendment to the Undertaking	Displays the details about how delivery of the amendment to the undertaking will be done. The options can be: • By Collection • By Courier • By Mail • By Messenger - Hand-deliver • By Registered Mail or Airmail • Other method
Delivery To/ Collection by	Displays the details to whom the delivery of undertaking will be done.

Local Undertaking Issuing Bank

Local Guarantee Issuing Bank	Displays the mode issuing of local guarantee.
SWIFT Code	Displays the SWIFT code of local guarantee issuing bank.
Name	Displays the name of the bank which issued the local undertaking. This field is available if the **Bank Address** option selected in the **Local Guarantee Issuing Bank** field.

Field Name	Description
Address	Displays the address details of the bank which issued the local undertaking. This field appears for **Bank Address** option in the **Local Guarantee Issuing Bank** field.
Country	Displays the country of the local undertaking bank.
Counter SBLC/ Guarantee Issuing Bank	Displays the mode issuing of counter guarantee.
SWIFT Code	Displays the SWIFT code of counter guarantee issuing bank.
Name & Address	The name and address details of the bank which issued the counter undertaking. This field appears for the **Bank Address** option selected in the **Counter Guarantee Issuing Bank** field.
Country	Displays the country of the counter undertaking bank.
Applicable Rules	Displays the applicable rules for guarantee.
Applicable Other Details	Displays the applicable other details for guarantee. This field appears for **Other** option selected in **Applicable Rules** field.
Requested Issue Date	Displays the requested issue date of guarantee.
Expiry Type	Displays the type of validity applicable to the Outward Guarantee.
Expiry Condition/Event	The expiry condition for the Outward Guarantee. This field appears for **Conditional** option selected in the **Expiry Type** list.
Guarantee Expiry Date	Displays the date after which Outward Guarantee will expire.
Supplementary Information About Amount	Displays the additional information about amount, if any.
Automatic Extension Period	Displays the period after which automatic extension is given to the Outward Guarantee.

Field Name	Description
Automatic Extension Details	Displays of the automatic extension of the Outward Guarantee. This field appears only if the **Other** option is selected in the **Automatic Extension Period** list. And if **Days** option is selected the number of days can be seen.
Automatic Extension Non-Extension Notification	Displays the notification given for non-extension of automatic extension while creating Outward Guarantee.
Automatic Extension Notification Period	Displays the period after which notification given for non-extension of automatic extension while creating Outward Guarantee.
Automatic Extension Final Expiry Date	Displays the date after which validity of automatic extension to the Outward Guarantee expires.
Standard Wording Required	Displays whether the standard wording is required to the Outward Guarantee or not.
Governing Law / Jurisdiction	Displays the details of the Governing Law and/or Place of Jurisdiction applicable to the undertaking.
Transfer Indicator	Displays whether the transfer of the instrument is permissible for the Outward Guarantee.
Transfer Conditions	Displays the details of the transfer values under the Outward Guarantee. This field apeears only if the **Transfer Indicator** is **Yes.**
Demand Indicator	Displays whether the multiple or partial demands are permissible while initiating Outward Guarantee.
Underlying Transaction Details	Displays the details of the underlying business transactions for which undertaking is issued.
Delivery of Local Undertaking	Displays the details of delivery of the local undertaking.
Delivery To/ Collection by	Displays the details to whom the delivery of undertaking will be done.
Undertaking Terms and Conditions	Displays the applicable terms and condition of the undertaking.

Field Name	Description
Document and Presentation Instruction	Displays the details of the document and presentation instructions present in the Outward Guarantee.

2. Click **Copy and Initiate** to copy details of Outward Guarantee, and initiate a new Outward Guarantee. The **Initiate Outward Guarantee** screen appears.
   OR
   Click **Initiate Amendmen**t to go to the **Initiate Outward Guarantee** transaction.
   OR
   Click **Back** to navigate back to previous screen.

29.2 Amendments

This tab displays the amendments done for the Outward Guarantee. Also one can initiate a new amendment request.

3. Click **Amendments** tab to view amendment details for the Outward Guarantee.
   The **Amendments** detail appears in the **View Outward Guarantee** screen.
   OR
   Click **Back**.
   The **View Outward Guarantee** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

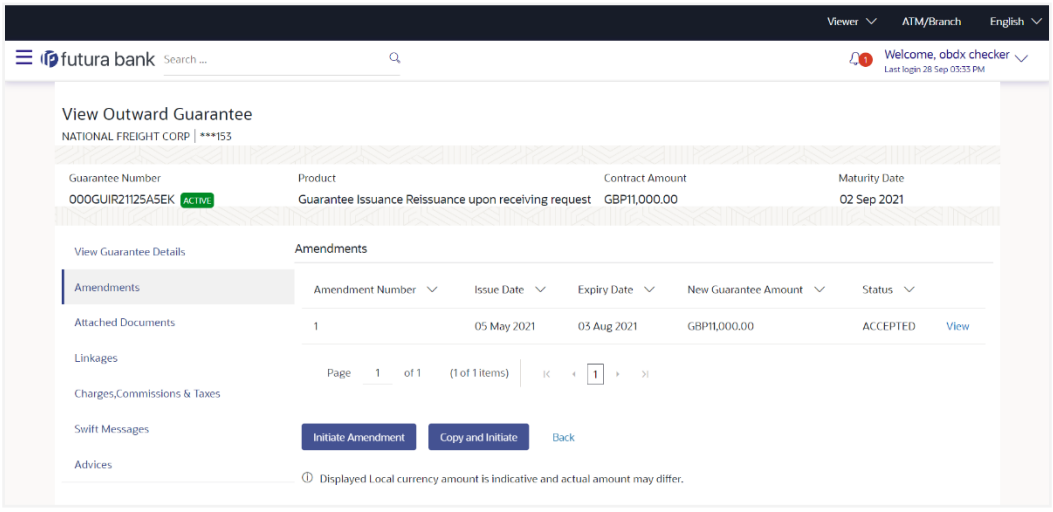
29.2.1 Initiate Amendment

For more information on Initiate Outward Guarantee Amendment, refer **Initiate Outward Guarantee Amendment** transaction.

29.2.2 View Amendment

This tab displays the amendments done to the guarantee.

View Outward Bank Guarantee - Amendments tab



Field Description

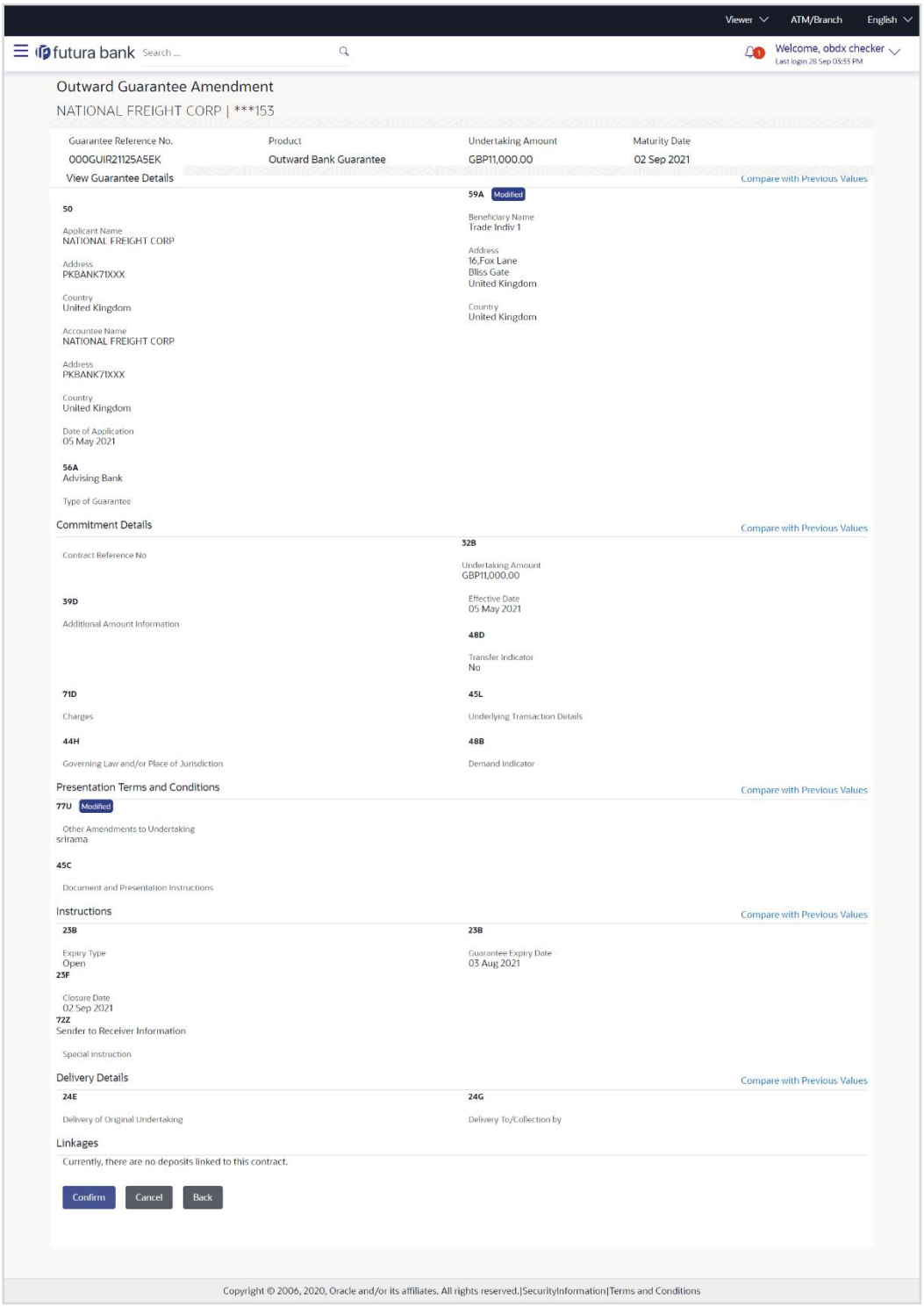
Field Name	Description
Amendment No.	Displays the amendment number of the Outward Guarantee. Displays the link to view details of the Outward Guarantee amendment.
Issue Date	Displays the issue date of the Outward Guarantee.
New Expiry Date	Displays the modified expiry date of the Outward Guarantee, if changed.
New Outward Guarantee amount	Displays the modified amount of the Outward Guarantee, if changed.

4. Click the **View** link.
   The **Outward Guarantee Amendment** screen appears for the selected Outward Guarantee amendment.
   OR
   Click **Copy and Initiate** to copy details of Outward Guarantee, and initiate a new Outward Guarantee. The **Initiate Outward Guarantee** screen appears.
   OR
   Click **Initiate Amendmen**t to go to the **Initiate Outward Guarantee** transaction.
   OR
   Click **Back** to navigate back to previous screen.

29.2.3 View Amendment Details

This screen allows the user to view the details of the amendment done under selected Outward Bank Guarantee.

Amendments Details



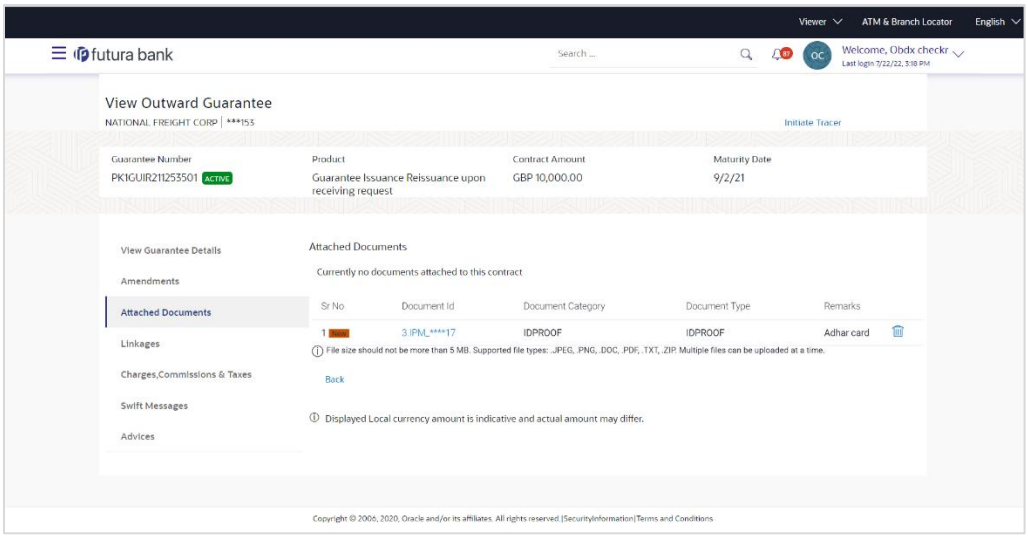
a. Click **Cancel** to cancel the transaction, The **Dashboard** appears.
The **View Outward Guarantee** screen appears.
OR
Click **Back** to navigate back to previous screen.

29.3 Attached Documents

This tab allows you to view the list of all documents uploaded by you.

5. Click **Attached Documents** tab to view the list of all documents uploaded or to attach document.
   The **Attached Documents** detail appears in the View Outward Guarantee screen.
   OR
   Click **Back**.
   The **View Outward Guarantee** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears. View Attached Documents

View Outward Guarantee – Attached Documents tab



Field Description

Field Name	Description
Sr No	The serial number of the attach document records.
Document Id	Displays the unique identification number for the attached document. Displays the link to download the attach document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.

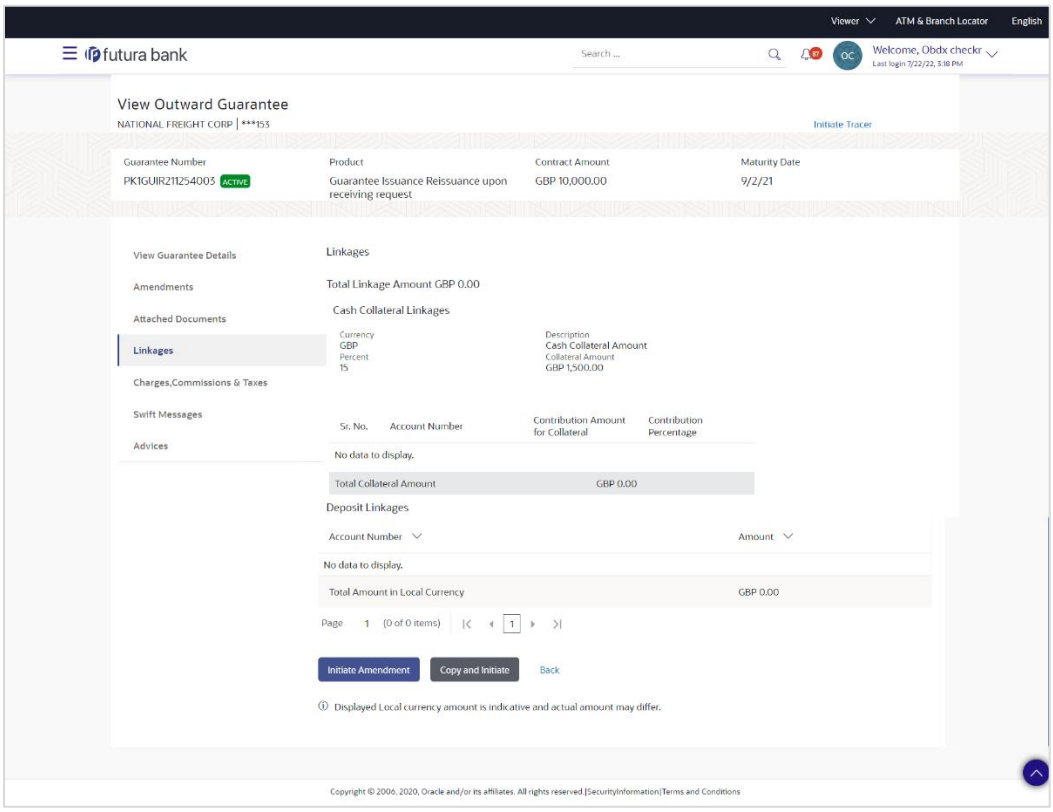
6. Click the required link in the **Document ID** column to download the attach document.
   OR
   Click **Back**.

The **View Outward Guarantee** screen appears.
OR
Click **Cancel** to cancel the transaction, The **Dashboard** appears.

29.4 Linkages

This tab allows the user to view the linked deposit account while initiating a transaction.

Linkages tab



Field Description

Field Name	Description
Total Linkage Amount	The total linkage amount.
Cash Collateral Linkages	
Currency	The contract currency of cash collateral as maintained at back office. The user can change the currency.
Description	The description of collateral linkage.

Field Name	Description
Percent	Percentage of LC to be used as collateral – as maintained at OBTF.
Collateral Amount	Amount to be used as Collateral for LC.
Sr. No.	The serial number of the schedule record.
Account Number	The accounts that are mapped to the user.
Contribution Amount for Collateral	The amount to be used from the selected account towards the collateral.
Contribution Percentage	Percentage of the total collateral to be taken from the selected account.
Total Collateral Amount	Total amount to be used as Collateral for LC.
Deposit Linkages	
Account Number	The deposit account that has to be mapped to the transaction.
Amount	The amount that is to be linked for the transaction, and partial linkages to be supported.
Total Amount in Local Currency	The tentative equivalent total amount in local currency.

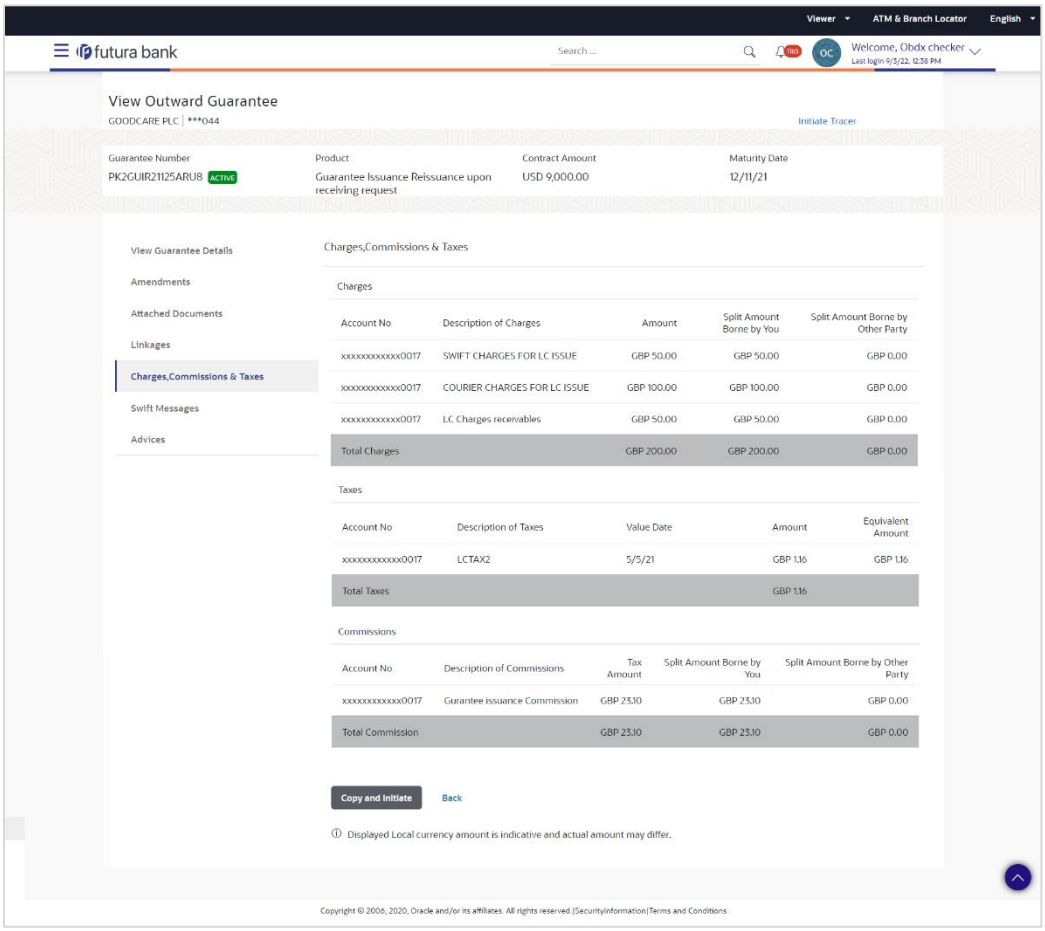
7. Click **Copy and Initiate** to copy details of Outward Guarantee, and initiate a new Outward Guarantee. The **Initiate Outward Guarantee** screen appears.
   OR
   Click **Initiate Amendmen**t to go to the **Initiate Outward Guarantee** transaction.
   OR
   Click **Back** to navigate back to previous screen.

29.5 Charges, Commissions and Taxes

This tab lists charges, commissions and taxes levied for the Outward Guarantee.

8. Click **Charges, Commissions and Taxes** tab to view list of commissions and charges for the Outward Bank Guarantee.
   The **Charges, Commissions and Taxes** detail appears in the **View Outward Guarantee** screen.
   OR
   Click **Back**.
   The **View Outward Guarantee** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Outward Guarantee – Charges, Commissions and Taxes tab



Field Description

Field Name	Description
Charges	
Account No	Displays the account number for levying Cancellation Charges / Advice Charges.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount charged for the various processes.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.

Field Name	Description
Total Charges	The total amount that is maintained under the charge.
Taxes	
Account No	Displays the account number for taxes.
Description of Taxes	Displays the reason of taxes levied for Various Guarantee related processes.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent amount of taxes.
Total Taxes	The total amount of taxes.
Commissions	
Account No	Displays the account number for commissions.
Description of Commissions	Displays the description of commission applicable.
Tax Amount	Displays the amount charged as commission.
Split Amount Borne by You	Displays the split commission amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split commission amount which is to be paid by other party.
Total Commissions	Displays the total amount charged as commission.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

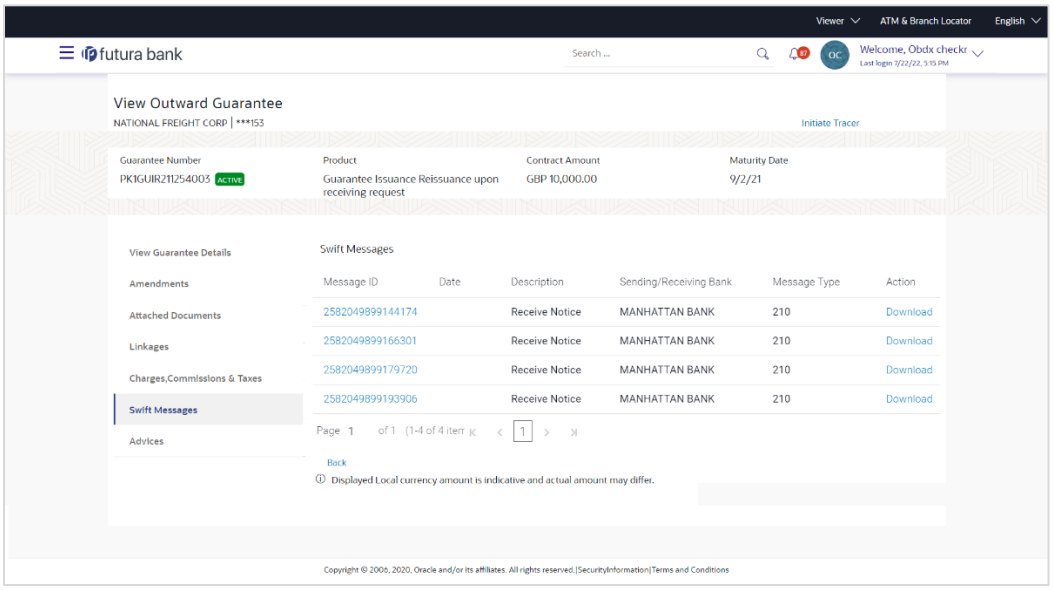
29.6 SWIFT Messages

This tab lists and displays list of all SWIFT messages exchanged between both the parties. It allows the user to view and download the SWIFT messages generated for the selected Outward Guarantee.

9. Click **SWIFT Messages** tab.
   The summary of all the all SWIFT messages between both the parties appears.

OR
Click **Back**.
The **View Outward Guarantee** screen appears.
OR
Click **Cancel** to cancel the transaction.

View Outward Guarantee – SWIFT Messages tab

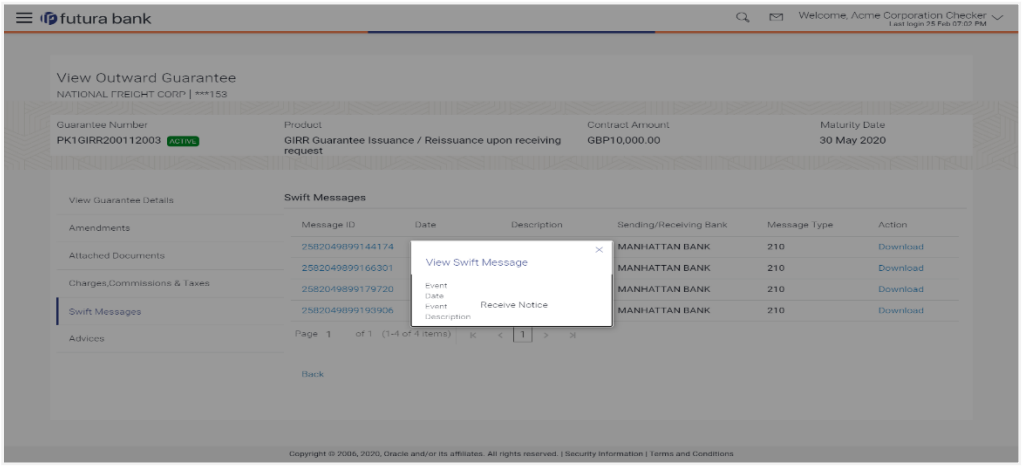


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The SWIFT message detailed description.
Sending/Receiving Bank	This displays the name of bank who has sent/received the message
Message Type	This shows the type of message sent/received such as MT760, MT767 etc
Action	The action to be taken that is to download the SWIFT details.

10. Click on the desired Message ID to view the respective SWIFT details.
    The SWIFT detail appears in popup window along with the event date and description.
11. Click the **Download** link against the SWIFT messages to download in selected format like PDF formats, if required.

29.6.1 SWIFT Message Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

a. Click ✕ to close the window.

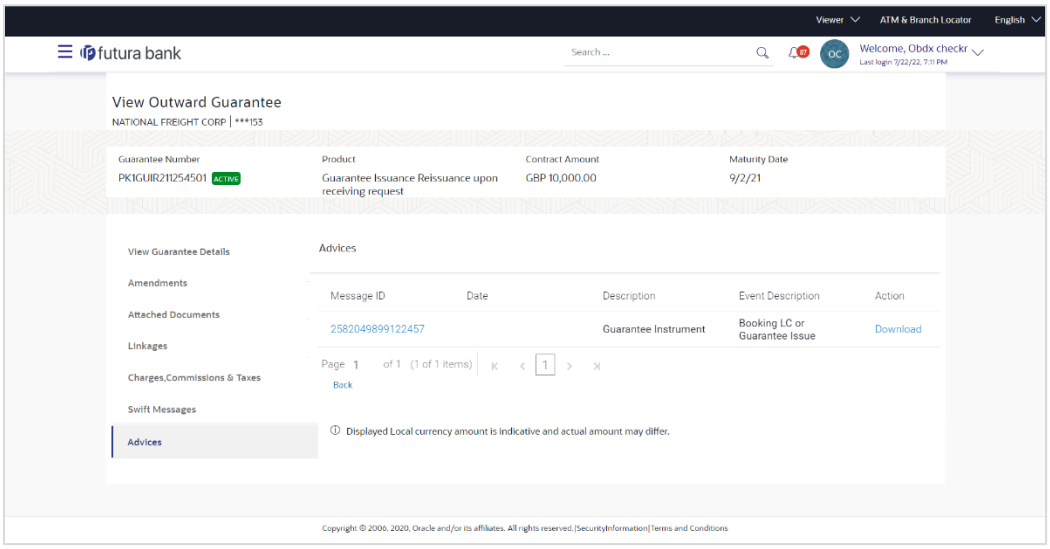
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

29.7 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advices generated for the selected outward Guarantee.

12. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Back**.
    The **View Outward Guarantee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

View Outward Guarantee - Advices Tab

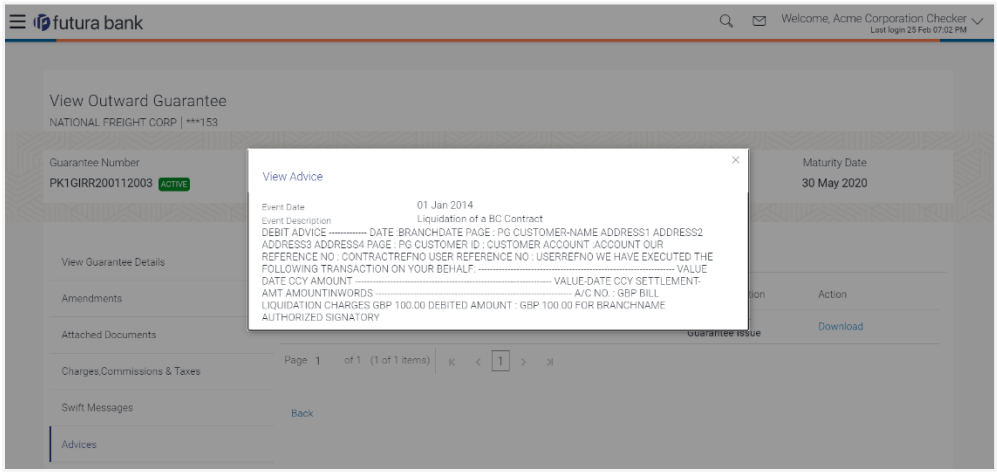


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.
Action	The action to be taken that is to download the advice details.

13. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
14. Click the **Download** link against the advice to download in selected format like PDF formats, if required.

29.7.1 Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

a. Click ✕ to close the window.

15. Click **Back**.
    The **View Outward Guarantee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

30. Cancel Outward Guarantee

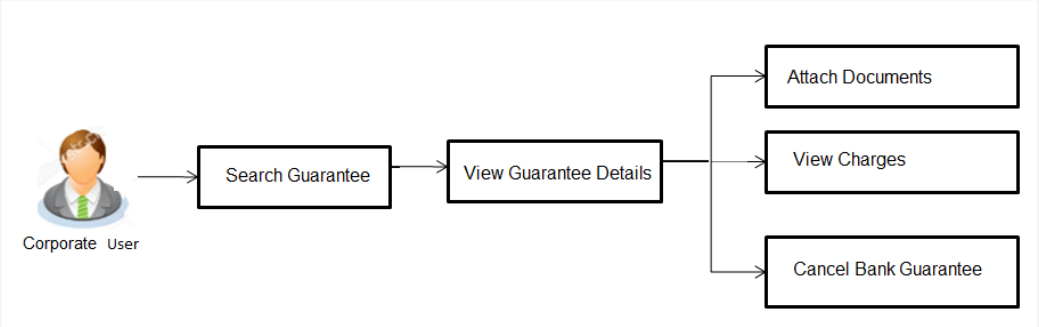
Using this option, user can apply for cancellation of Bank Guarantee and accept the requests for cancellation existing Outward Guarantees in the application.

This option allows the user to search for guarantees based on a certain filter criterion which he wishes to cancel. The searched guarantee then displays the summary of the Bank Guarantee..

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Outward Guarantee should exist for the party ID and party must having view rights for it

Workflow



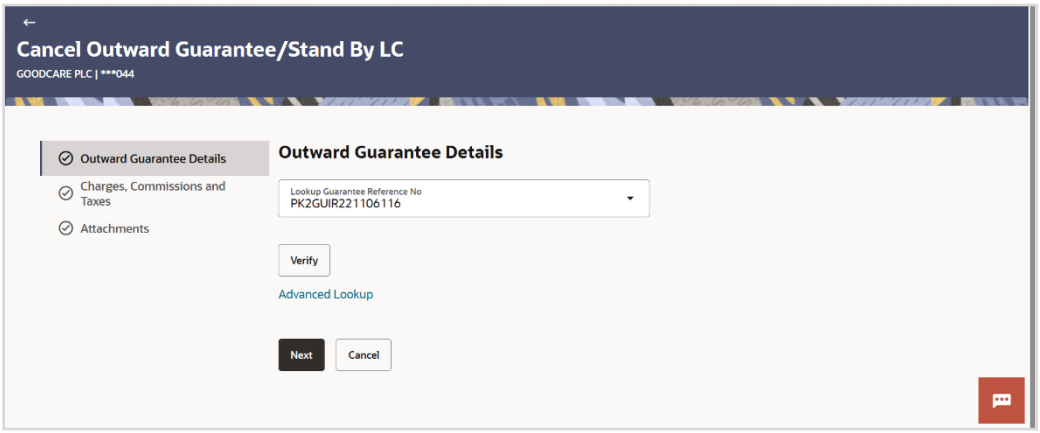
How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee > Outward Bank Guarantee > Cancel Bank Guarantee > Cancel Outward Guarantee

To cancel Outward Guarantee:

1. Navigate to the **Cancel Outward Guarantee** screen

Cancel Outward Guarantee - Search

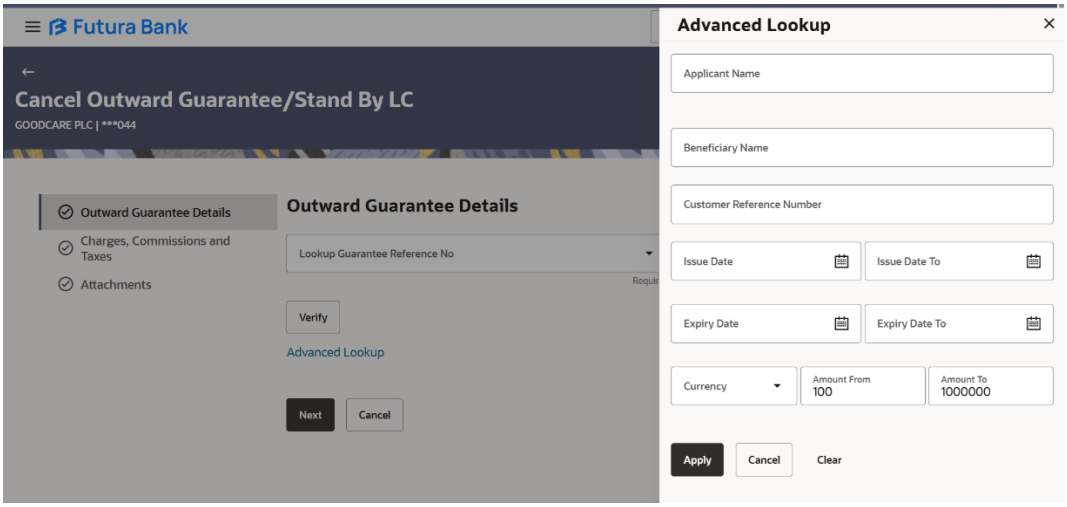


Field Description

Field Name	Description
Lookup Guarantee Reference No.	The Outward Guarantee reference number.

2. From the **Lookup Guarantee Reference No** list, select the appropriate guarantee reference number.
   OR
   Click the **Advanced Lookup** link. The Advanced Lookup overlay screen appears.

Advanced Lookup



Field Description

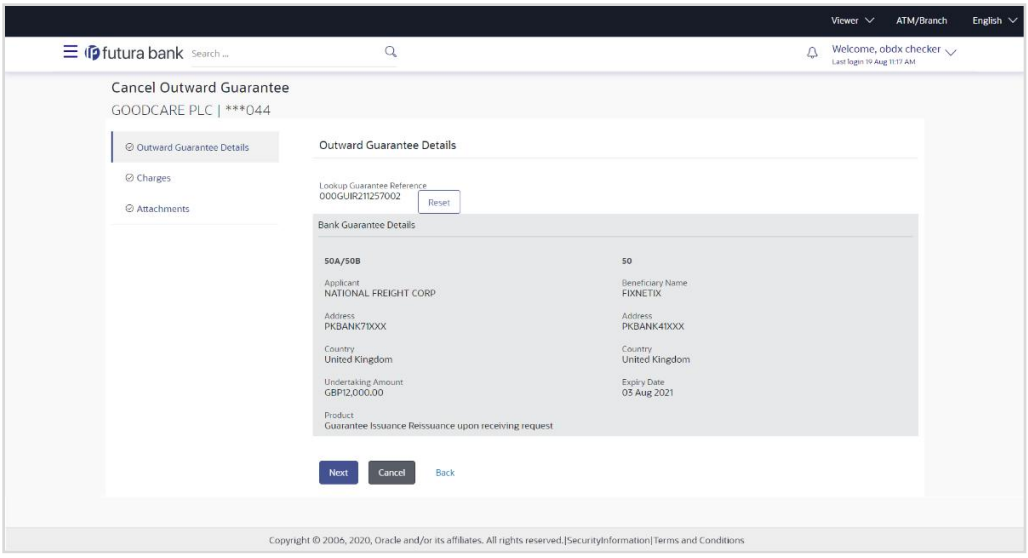
Field Name	Description
Applicant Name	The name of the applicant of the Outward Guarantee.
Beneficiary Name	The name of the beneficiary of the Outward Guarantee.
Customer Reference Number	The customer reference number for the transaction.
Issue Date – Issue Date To	The issue start date and end date of the Outward Guarantee.
Expiry Date – Expiry Date To	The expiry date range for the Outward guarantee.
Currency	The currency of the Outward guarantee.
Amount From – Amount To	The Outward Guarantee amount range used for searching the Outward Guarantee.

3. Enter the filter criteria to search the Outward guarantee.
4. Click **Apply**. The **Advanced Lookup** screen appears with the search results.
   OR
   Click Cancel to cancel the transaction. The Dashboard appears.
   OR
   Click Clear to clear the filter criteria
   a. Click on the desired Guarantee Number link.
5. Click **Verify**. The Bank Guarantee Details appear.
   OR
   Click **Reset** to clear the search.

30.1 Outward Guarantee Details

This screen displays the summary of the selected Bank Guarantee.

Outward Guarantee Details



Field Description

Field Name	Description
Lookup Guarantee Reference No.	The Outward Guarantee reference number.
Bank Guarantee Details	
Displays the bank guarantee details of the selected Guarantee.	
Applicant	Displays the name of the applicant who has made the outward guarantee in favour of Beneficiary.
Address	Displays the address of applying party.
Country	Displays the country of applying party.
Undertaking Amount	Displays the amount of the Outward Guarantee.
Product	Displays the product type as coming from Host.
Beneficiary Name	Displays the name of the beneficiary of the Outward Guarantee.
Address	Displays the address of beneficiary party.
Country	Displays the country of beneficiary party.
Expiry Date	Displays the expiry date of the Outward Guarantee.

6. Click **Next** or click the **Charges** tab.

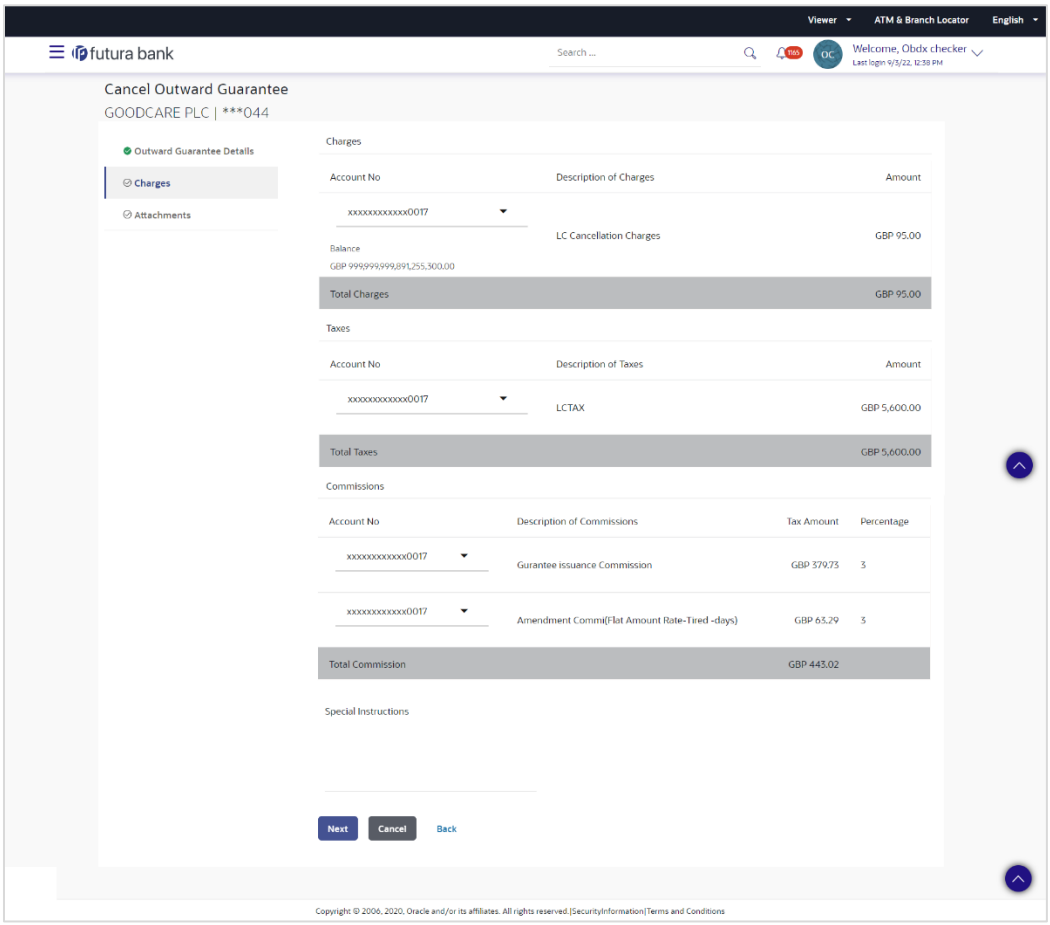
7. The **Charges** tab appears in the **Cancel Outward Guarantee** screen.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Back** to go back to previous screen.

30.2 Charges

This screen allows the user to view the Cash Margin Amount and the account used for the cash Margin. He can however change the account (one of his mapped accounts) in which reversal of cash margin (if any) can be credited.

Also, user can provide “Special Instructions” against the transaction.

Charges



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the applicant.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge amount.
Taxes	
Account No	Debit account number of the applicant.

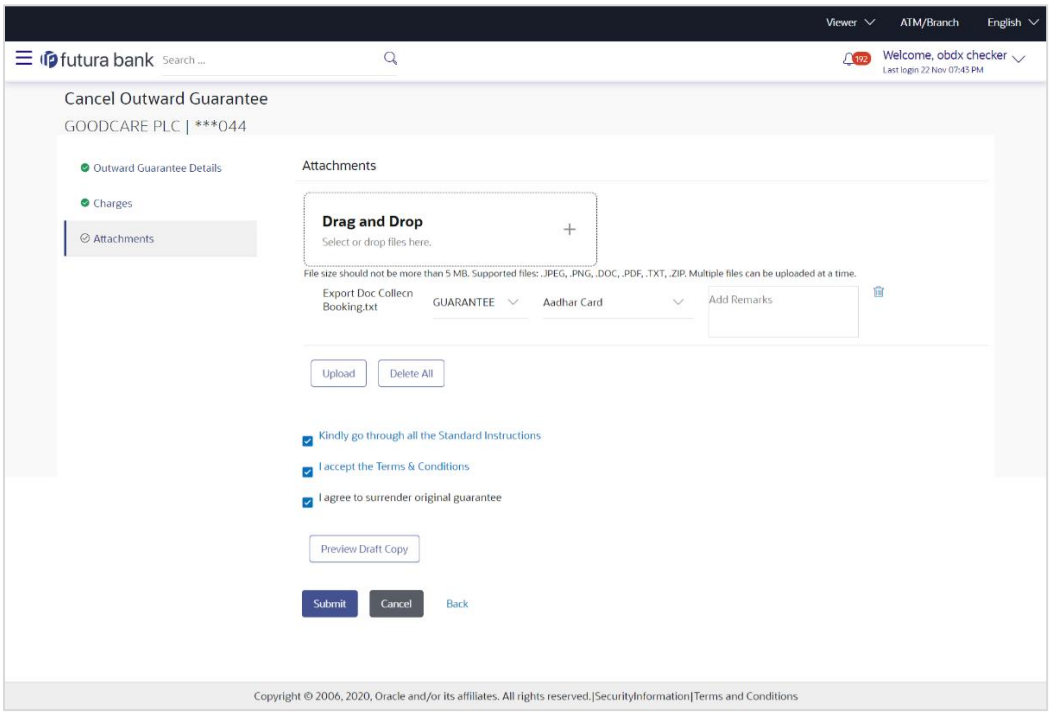
Field Name	Description
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.
Commissions	
Account No	Debit account number of the applicant.
Description of Commissions	Displays the al description of commissions charged by bank.
Tax Amount	Displays the amount of commission.
Percentage	Displays the percentage of LC charged as commission.
Total Commission	Displays the total commission amount.
Special Instructions	The special instructions that is to be provided against the transaction.

8. From the **Account No** list, select appropriate account.
9. In the **Special Instructions** field, enter special instructions if any.
10. Click **Next** or click the **Attachment** tab.
11. The **Attachment** tab appears in the **Cancel Outward Guarantee** screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.

30.3 Attachments

This tab allows you to attach multiple documents required for the cancellation of outward Guarantee contract. The user can also enter a remark against each document.

Attachments



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded. **Note**: File size should not be more than 5 MB. Supported file types: .jpeg, .png, .doc, .pdf, .txt, .zip. Multiple files can be uploaded at a time.
Document Attached	Displays the attached document. Displays the link to view the attached document.
Document Category	The category of the document to be uploaded.
Document Type	The type of the document to be uploaded for the selected category.
Add Remarks	The notes added, if any for attaching the document.

12. Click **Drag and Drop Files** to browse and select the required document present on your computer. The Attach Document popup window appears.
13. Select the required document present on your computer to upload.
14. From the **Document Category** select the appropriate option.
15. From the **Document Type** select the appropriate option.

16. In the **Add Remarks** field add notes for attaching documents.
17. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR

    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
18. Select the **Kindly Go through all the Standard Instructions**, check box.
19. Click the **Kindly Go through all the Standard Instructions** link to view the customer instructions maintained by bank from back office.
20. Select the **I accept the Terms and Conditions** check box to accept the Terms and Conditions.
21. Select the **I agree to surrender original guarantee** check box to accept the agreement to surrender the original guarantee.
22. Click **Preview Draft** Copy to have a preview of draft.
23. Click **Submit** to attach supporting documents.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
24. The review screen appears. It displays all the sections with their respective fields .Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
25. The success message initiation of outward guarantee cancellation appears along with the reference number. Click **OK** to complete the transaction.

31. Bank Guarantee/Stand By LC Settlement

Using this option a corporate user can settle their unsettled claims.

User can view all the available unsettled claims under Bank Guarantee and can select and click to view the details of the same. The user has also an option to indicate the amount to be settled, and source account, collaterals, and loans that can be used to settle the claim. There is an option to view the limits available to the user.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Collection should exist for the party ID and party must having view rights for it

How to reach here:

Dashboard > Toggle menu > Trade Finance > Bank Guarantee/Stand By LC > Outward Bank Guarantee/Stand By LC > Bank Guarantee/Stand By LC Settlement

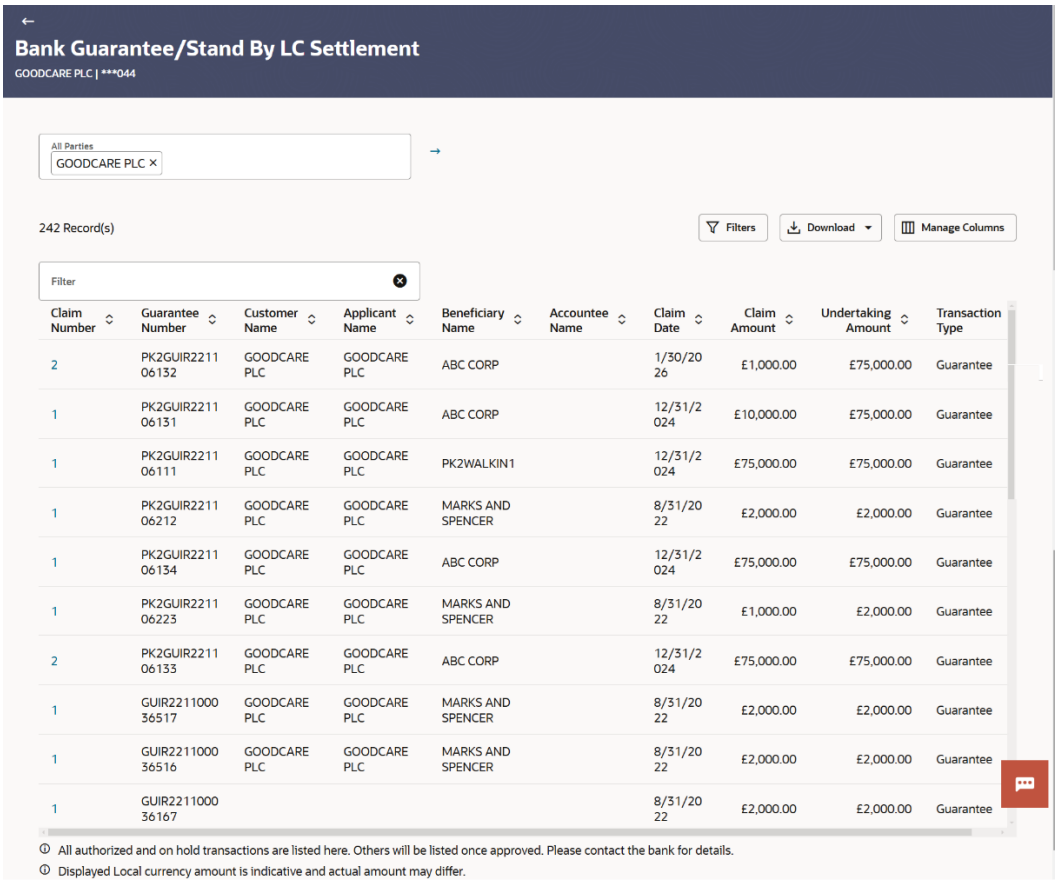
31.1 Search Unsettleted Claim

User can search the list existing assignment using filter Bank Guarantee Reference Number/Claim Number/Claim Date From-To/Transaction Type.

To search and view the unsettled claim:

1. Navigate to the **Bank Guarantee Settlement/Stand By LC** screen.

Bank Guarantee/Stand By LC Settlement



Field Description

Field Name	Description
Related Party	Select the specific party to filter the search result based on specific party.
Filter	Specify the Bank Guarantee Reference Number/Claim Number/Claim Date From-To/Transaction Type to search the claim.
Search Results	This section displays the search results.
Claim Number	The claim number of the lodged claim. Click the link to view the unsettled claim details.
Guarantee Number	The guarantee number of the guarantee against which the user has lodged the claim.
Customer Name	Displays the customer name.

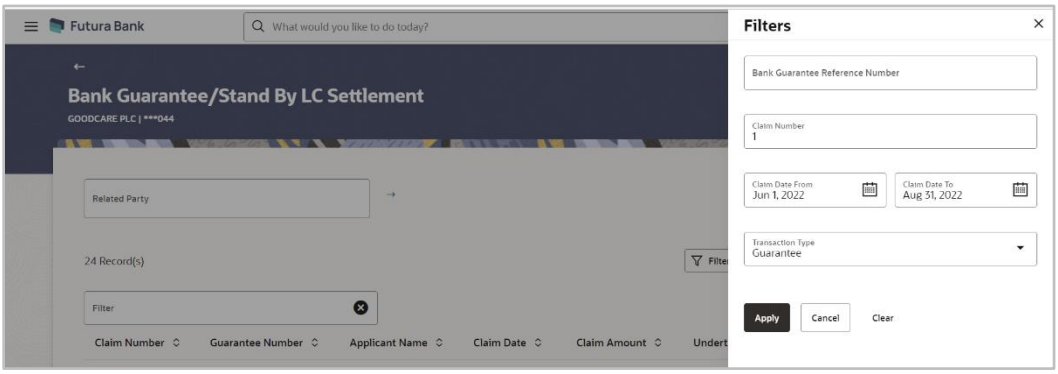
Field Name	Description
Beneficiary Name	Displays the name of the beneficiary of the guarantee.
AccounteeName	The accounteename.
Claim Date	The date on which the claim is lodged.
Claim Amount	The claim amount of the bank guarantee along with the currency.
Undertaking Amount	The undertaking amount for the Outward Guarantee along with the currency.
Transaction Type	The transaction type of transaction.

2. From the **Related Parties** list, select the appropriate option.
3. In the Filter filed, enter the filter criteria, if required.

   The screen appears with the search results.
4. Click the **Download** to download all or selected columns in the Export LC details list. You can download the list in PDF or CSV format.
5. Click on the **Manage Column** to setup a column preference by rearranging or removing columns.
6. Click the **Claim** link to view the unsettled guarantee claim details. The **Bank Guarantee Settlement** detail screen appears.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

Filters



Field Description

Field Name	Description
Bank Guarantee Reference Number	The bank guarantee reference number of the guarantee against which the user has lodged the claim.
Applicant Name	The name of the applicant.
Claim Number	The claim number of the lodged guarantee claim.
Claim Date Range - From To	The start and end date of the claim.
Transaction Type	The transaction type of transaction.

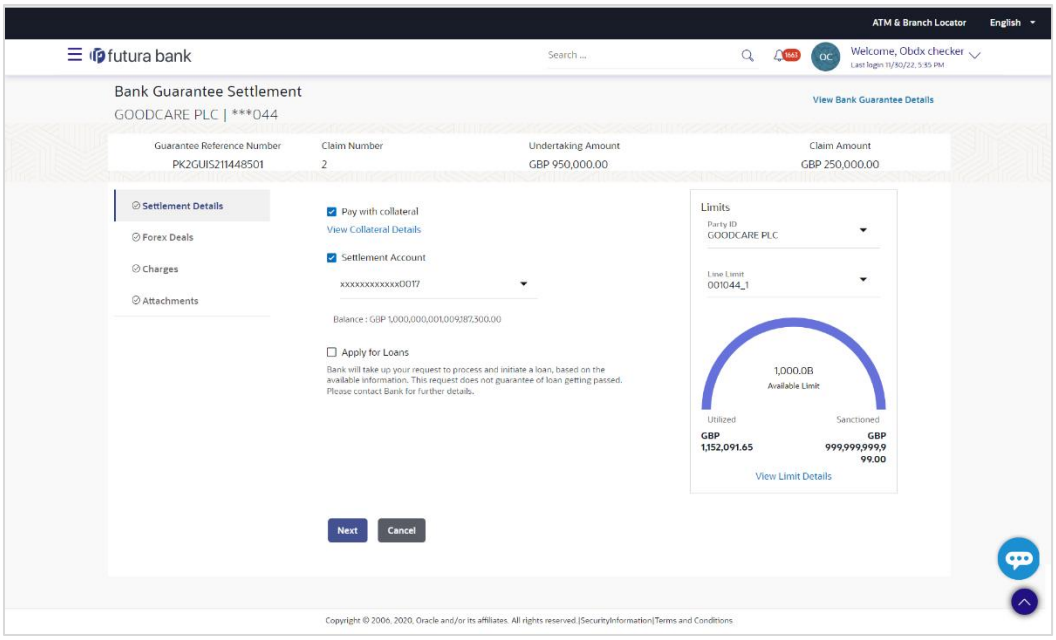
7. Enter the filter criteria and click **Apply**. The search result appears based on search criteria.
   OR
   Click **Cancel** to cancel the search.
   OR
   Click **Reset** to clear the search criteria.

31.2 Bank Guarantee Settlement - Settlement Details

To settle a Bank Guarantee Claim:

8. On Click of **Claim** link user is navigated to **Bank Guarantee Settlement – Settlement Details** tab.

Bank Guarantee Settlement – Settlement Details


ATM & Branch Locator
English
futura bank
Search ...
Welcome, Obdx checker
Bank Guarantee Settlement
GOODCARE PLC | ***044
View Bank Guarantee Details
Guarantee Reference Number
PK2GUIS211448501
Claim Number
2
Undertaking Amount
GBP 950,000.00
Claim Amount
GBP 250,000.00
Settlement Details
Forex Deals
Charges
Attachments
Pay with collateral
View Collateral Details
Settlement Account
xxxxxxxxxxxx0017
Balance : GBP 1,000,000,001,009,387,300.00
Apply for Loans
Bank will take up your request to process and initiate a loan, based on the available information. This request does not guarantee of loan getting passed. Please contact Bank for further details.
Limits
Party ID
GOODCARE PLC
Line Limit
001044_1
1,000.0B
Available Limit
Utilized
GBP
1,152,091.65
Sanctioned
GBP
999,999,999,999.00
View Limit Details
Next
Cancel
Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.|SecurityInformation|Terms and Conditions

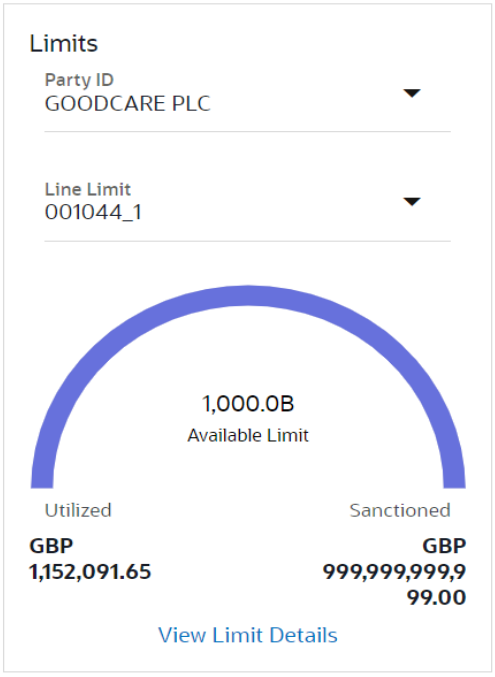
Field Description

Field Name	Description
Guarantee Reference Number	The bank guarantee reference number of the guarantee against which the user has lodged the claim.
Claim Number	The claim number of the lodged guarantee claim.
Undertaking Amount	The undertaking amount for the Outward Guarantee along with the currency.
Claim Amount	The claim amount of the bank guarantee along with the currency.
Settlement Details	
Pay with Collateral	The user can select this option to settle the claim using Collaterals Click the **View Collateral Details** link to view the collateral details.
Settlement Account	Option to select a Current and Savings Account or Finances account for settlement of guarantee claim. **Note**: The balance in CASA account should be equal or more than the equivalent amount of claim in claim's currency, which is being settled, in case of single claim being liquidated.
Apply for Loan	The user can select this option to apply for a loan directly from the page. Bank would be informed that the corporate user is looking for a loan.

9. Select this **Pay With Collaterals** option to settle the collection using collaterals.
   a. Click the **View Collateral Details** link. The **Collateral Details** overlay screen appears.
10. Select the **Settlement Account** option, if he wishes to use it for settlement of claim.
   a. From the **Settlement Account** list, select the account from which the transfer needs to be made for settlement of claim.
11. Select the **Apply for Loans** option to settle the collection using loan account.
   a. Click the **View Finance Details** link. The **Linked Finance Details** overlay screen appears.
   b. From the **Loan Account** list, select the loan account from which the settlement of collection is to be done.
12. Click **View Bank Guarantee Details** to view the outward guarantee details.
   The **View Outward Guarantee** screen appears.
13. From the **Limits** list, select the appropriate limit.
   OR
   Click **the View Limit Details** link to open the Facility Summary screen.

OR
Click **Reset** to reset the limit details. The Reset popup appears.

Limits



Field Description

Field Name	Description
Party ID	The party Id of the LC product.
Line Limit	Indicates the available limits for Accountee under the selected Line.

a. From the **Party ID** list, select the appropriate party Id.

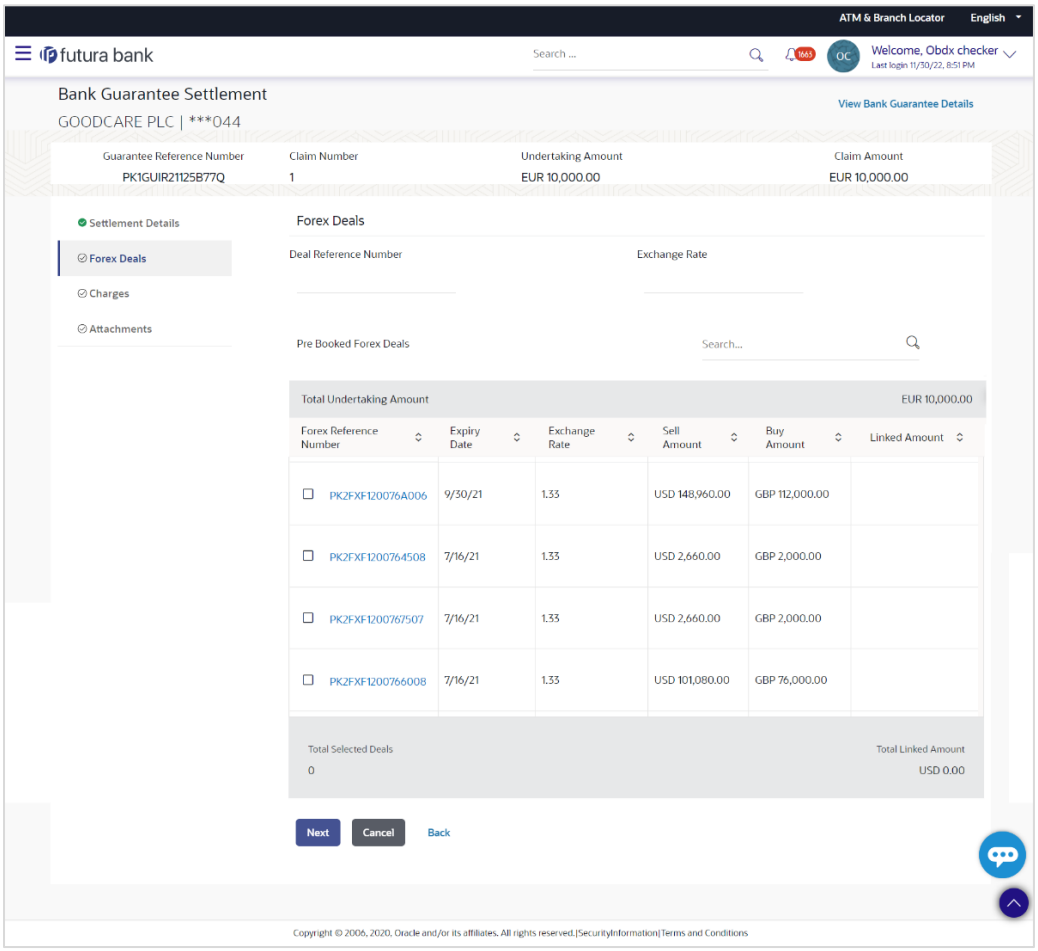
b. From the **Line Limit** list, select the appropriate limit.
The bottom graph appears.

31.3 Forex Deals

This tab allows the user to link forex deals. This tab allows the corporate user to provide a Deal Reference Number and the FX rate on the screen, when they do not have any pre-booked deal to be used or an existing deal. The user can pass these details to the bank.

Bill settlement using deal is available to maker and approver users in maker activity log and pending approval details section to re-initiate and approve the transactions respectively.

Link Forex Deals



Field Description

Field Name	Description
Deal reference Number	The deal reference number of the forex deal to be entered, when pre-booked deal is not available or the user do not want to use an existing deal.
Exchange Rate	The exchange rate for the forex deal.
Total Undertaking Amount	Displays the total undertaking amount.
Forex Reference Number	The deal reference number of the forex deal.
Expiry Date	The expiry date of the forex deal.
Exchange Rate	The exchange rate for the forex deal.

Field Name	Description
Sell Amount	The selling amount of the deal.
Buy Amount	The buying amount of the deal.
Linked Amount	The amount to be linked in the forex deal.
Total Selected Deals	Displays the total selected deals.
Total Linked Amount	Displays the total Linked Amount.

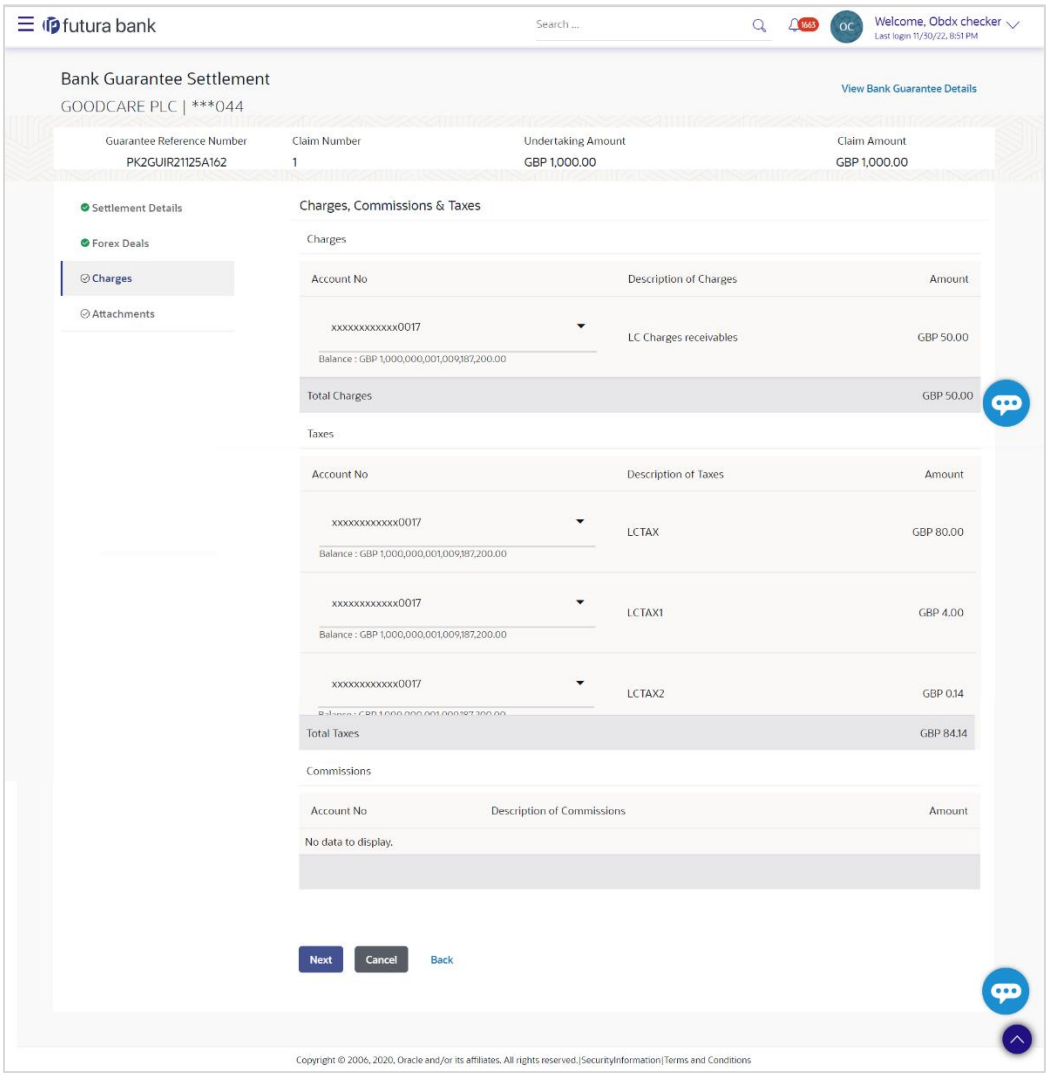
14. In the **Deal Reference Number** field, enter the deal reference number.
15. In the **Exchange Rate** field, enter the exchange rate.
16. Enter the **Forex Reference Number** in the search field and click . The searched **Deal Reference Number** record details appear.
    OR
    Click the check box to select the required searched **Deal Reference Number record**.
17. In the **Linked Amount** field, enter the linked amount.
18. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.

31.4 Charges and Taxes tab

This tab captures the charges and taxes for the bank guarantee claim settlement application process.

The user can select the account number from the demand deposit and corporate deposits account list that displays the account number along with the account name, account currency and account branch.

Charges and Taxes tab



Field Description

Field Name	Description
Charges	
Account No	The account which will be charged for the specific charge.
Balance	The balance in the account which will be charged.
Description of Charges	The description of the charges.
Amount	The amount that is maintained under the charge.

Field Name	Description
Total Charges	Displays the total charge that will be levied in the transaction.
Taxes	
Account No.	The account to be earmarked for taking the Taxes.
Description of Taxes	Displays the description charges applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.

16. In the **Charges& Taxes** section, select the appropriate account, from the **Account No**. list
17. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click the **Attachments** tab.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears

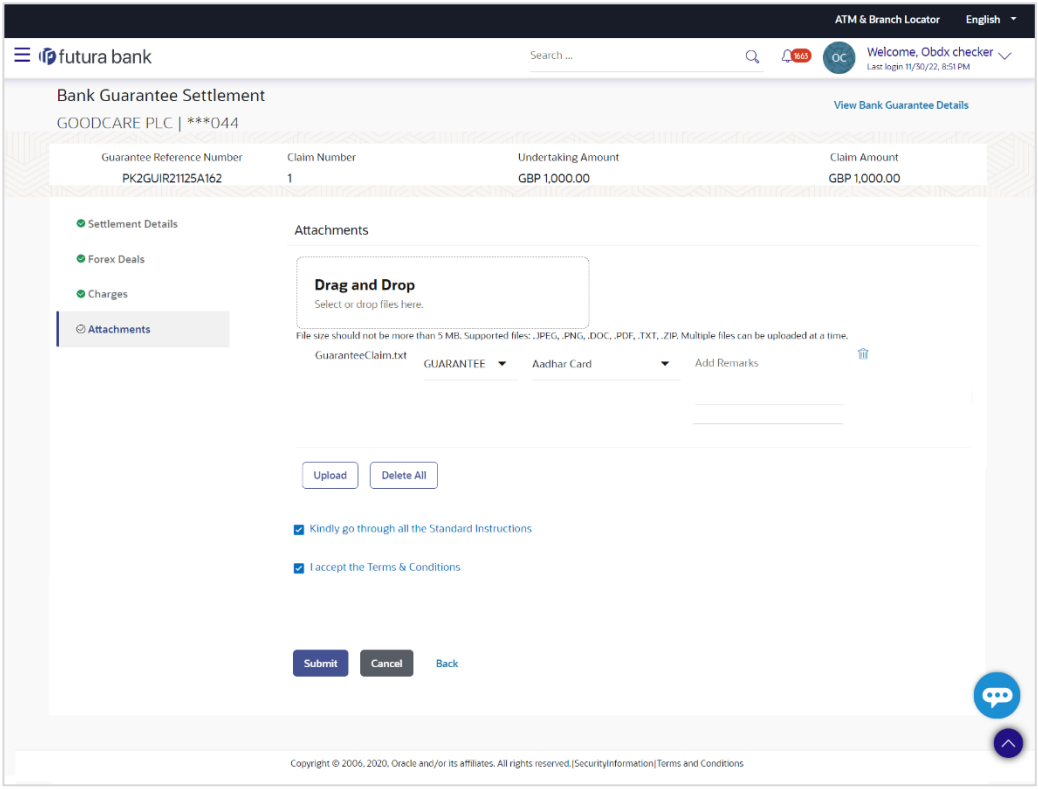
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

31.5 Attachments tab

The user can attach documents to the settlement in this tab.

To Attach Documents:

Attachments tab



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Name	Displays the name of the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.

18. Click **Drag and Drop** to browse and select the required document present on your computer. The **Attach Document** popup window appears.
19. Select the required document present on your computer to upload.

20. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
21. Select the **Kindly Go through all the Standard Instructions**, check box.
22. Click the **Kindly Go through all the Standard Instructions** link to view the customer instructions maintained by bank from back office.
23. Read the **I accept the Terms and Conditions** by clicking on the hyperlink and click on check box to accept the Terms and Conditions.
24. Click **Preview** to have a preview of draft.
25. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
26. The review screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
27. The success message claim settlement appears. Click **OK** to complete the transaction.

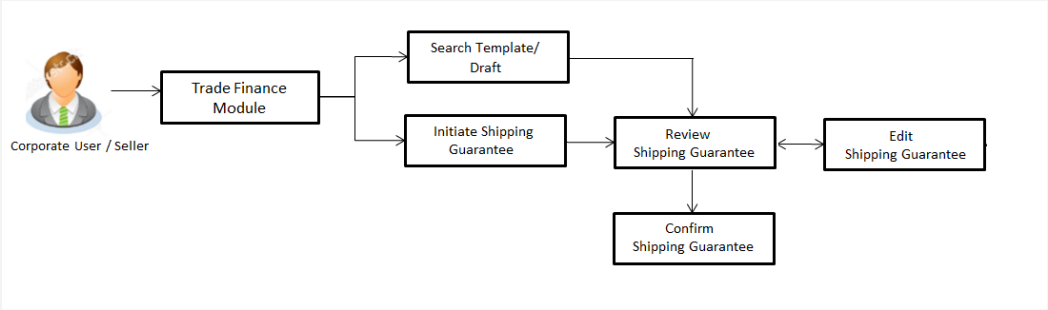
32. Initiate Shipping Guarantee

Using this option, you can initiate a shipment guarantee in the application.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Workflow



How to reach here:

Dashboard > Toggle menu > Trade Finance > Shipping Guarantee > Initiate Shipping Guarantee
OR
Dashboard > Toggle menu > Trade Finance > Letter of Credit > Import Letter of Credit > View Letter of Credit
OR
Dashboard > Trade Finance > Overview > Quick Links > Raise Shipping Guarantee

32.1 Search Shipping Guarantee template

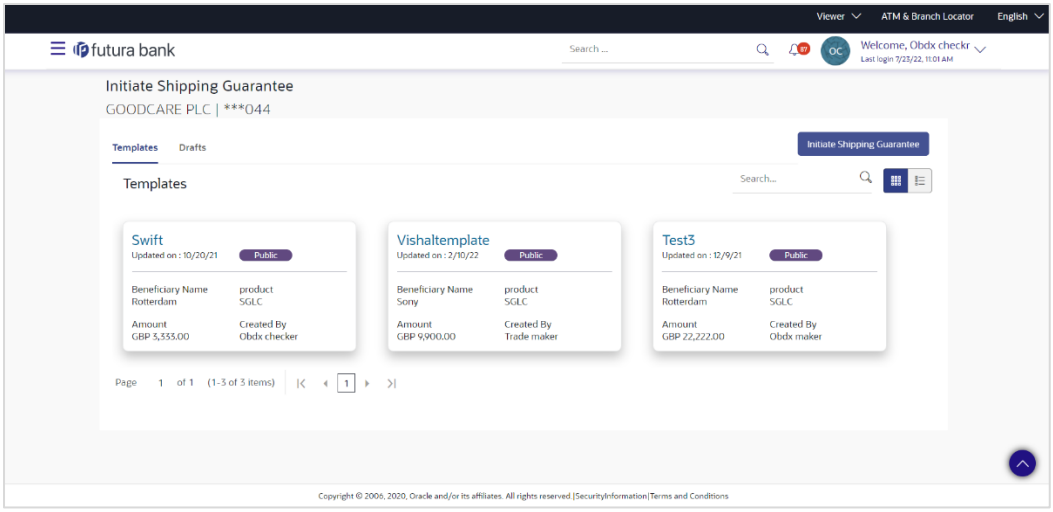
User can save shipping guarantee application as a Template so that same can be used for creation of similar kind of shipping guarantees, if required in future. User can search the saved shipping guarantee template using Template Name.

Note: Shipping Guarantee Application saved as Template can be re used any number of times for Shipping Guarantee Initiation.

To search the shipping guarantee template:

1. In the **Search** field, enter the template name.
2. Click . The saved Collection a templates appears based on search criteria.

Shipping Guarantee Template - Search Results



Field Description

Field Name	Description
Search Results	This section displays the search results.
Template Name	The name using which template is stored and can be used to initiate a shipping guarantee application.
Updated On	The last updated date of the template.
Access Type	The type of access granted to template whether it is public or private.
Beneficiary Name	The beneficiary name against whom shipping guarantee is to be created.
Product	The shipping guarantee product.
Amount	The shipping guarantee amount.
Created by	The name of the maker who created the template.

3. Click **Cancel** to cancel the transaction.

   Click  or  to view the initiate Shipping Guarantee template as Summarized or Tabular view.

32.2 Search Shipping Guarantee Drafts

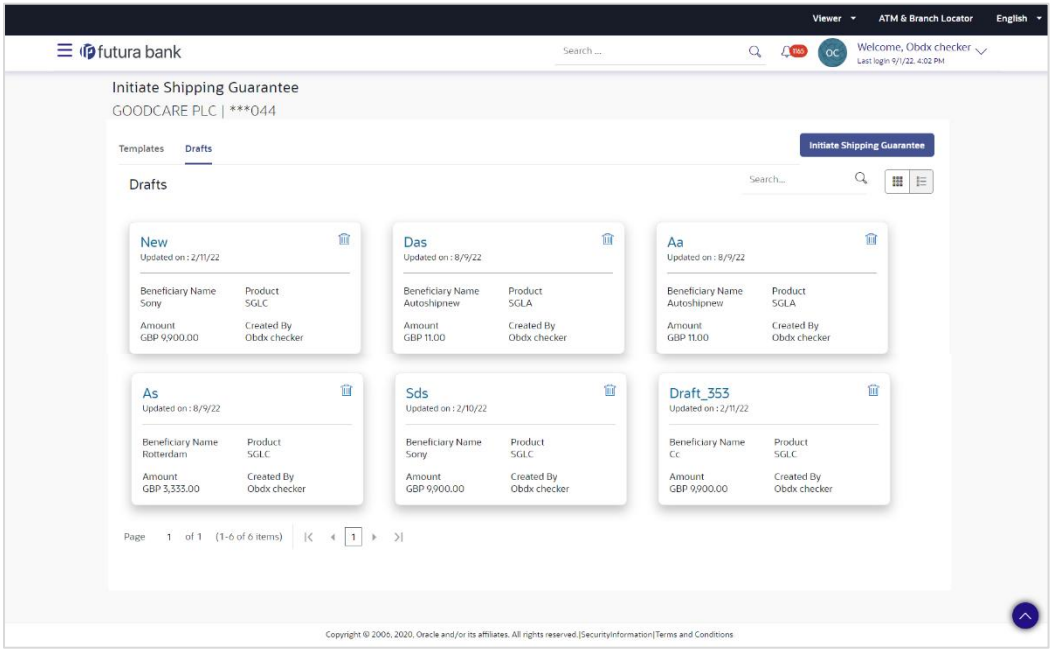
User can save shipping guarantee application as a Draft so that it can be used if required in future. User can search the saved shipping guarantee draft using Draft Name.

Note: Shipping Guarantee Application saved as Draft can be re used any number of times for Shipping Guarantee Initiation.

To search the shipping guarantee draft:

1. In the Search field, enter the draft name.
2. Click . The saved shipping guarantee drafts appears based on search criteria.

Shipping Guarantee Draft - Search Results



Field Description

Field Name	Description
Search Results	This section displays the search results.
Draft Name	The name of the shipping guarantee application saved as draft.
Updated On On	The date on which the draft was saved.
Beneficiary Name	The beneficiary name against whom shipping guarantee is to be created.
Product	The Islamic shipping guarantee product.

Field Name	Description
Amount	The Islamic shipping guarantee amount.
Created by	The name of the maker who created the template.
Access Type	The type of access granted to template whether it is public or private.
Template Name	The name using which template is stored and can be used to initiate a shipping guarantee application.

3. Click **Cancel** to cancel the transaction.

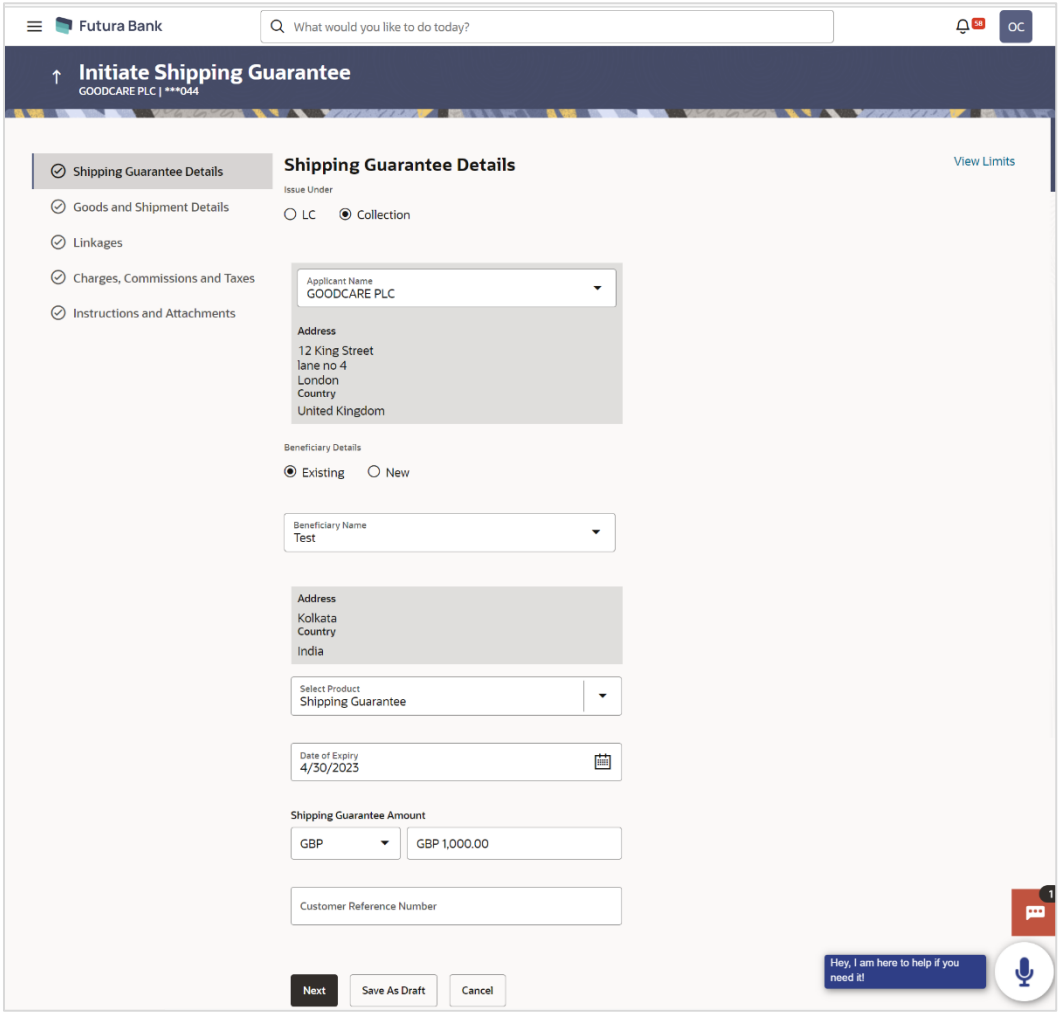
32.3 Initiate a Shipping Guarantee

Using this option, you can initiate a shipping guarantee in the application. To initiate a shipping guarantee in the application, you must enter details such as, Shipping Guarantee Details, Shipment Details, Linkages, Instructions, and Attachments etc.

To initiate shipping guarantee:

1. Click **Initiate Shipping Guarantee** on **Initiate Shipping Guarantee** screen.

Initiate Shipping Guarantee



Field Description

Field Name	Description
Issue Under	Indicates whether the shipping is initiated under LC or Collection. The options are: • LC • Collection
Lookup LC Reference No.	Indicates option to select the LC reference number. This field appears if you select **LC** option in the **Issue Under** filed.

Field Name	Description
Advanced Lookup	
Below fields appear if you click Advanced lookup link.	
Applicant Name	The name of the applicant.
Beneficiary Name	The beneficiary name.
Status	The Status of the LC.
LC Amount Range From -To	The LC amount range.
Advanced Lookup Search Results	Below fields appear if you click **Advanced lookup** link.
LC Number	The searched LC reference number.
Beneficiary Name	The name of the beneficiary.
Issue Date	The issue date of LC.
Date of Expiry	The start date range and end date the LC gets expired.
LC Status	The status of the LC.
LC Amount	Indicates the amount for the Letter of Credit along with the currency under which the LC is issued.
Outstanding Amount	This field specifies any outstanding amount available along with the currency.
Applicant Details	
Below applicant related fields appear if you select **Collection** option in the **Issue Under** filed.	
Applicant Name	The name of applying party.
Address	The address of applying party.
Country	The country of applying party.
Date of Application	Application date when Bill has to be initiated.

Field Name	Description
Beneficiary Details	
Beneficiary Type	Indicates beneficiary party type. The options are: • Existing • New
Beneficiary Name	The name of beneficiary party.
Address	The address of beneficiary party. This field is enabled only if the **New** option is selected in the **Beneficiary Type** field.
Country	The country of beneficiary party. This field is enabled only if the **New** option is selected in the **Beneficiary Type** field.
Product Details	
Select Product	The product type as coming from Host.
Date of Expiry	The expiry date of the guarantee. The expiry date must be later than the application date.
Shipping Guarantee Amount	The shipping guarantee amount along with the currency.
Customer Reference Number	The customer reference number.
Limits	Indicates the available limits for applicant under the selected Line. The limit details are also represented in a graphical manner with available, sanctioned and utilized limit details for the users.
View Limit Details	Click the link to open the Facility Summary screen.

2. Select the appropriate option from **Issue Under** field.
   a. If you select **LC**;
      i. From the **Loop Up Reference No**. field, select the appropriate LC reference number.

ii. Click **View**. The summary of LC appears.
OR
Click the **Advanced Lookup** link. The Advanced Lookup overlay screen appears.

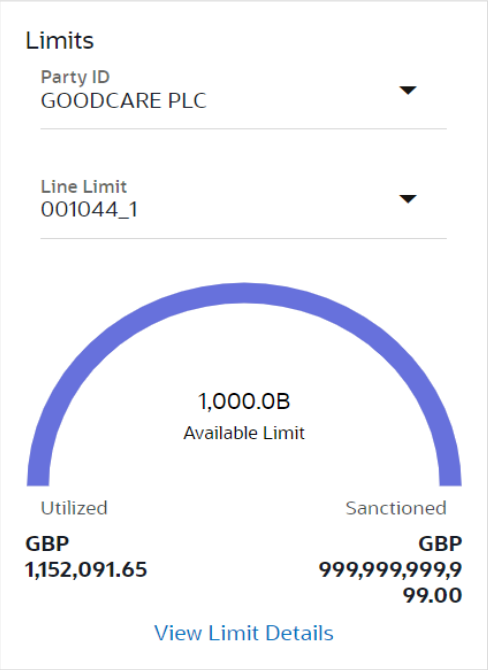
iii. Click **Verify** to verify the LC.
OR
Click **Reset** to cancel the entered LC reference number.

b. If you select **Collection**,

i. From the **Applicant Name** list, select the appropriate applicant. The Applicant details appear

3. From the **Limits** list, select the appropriate limit.
OR
Click **the View Limit Details** link to open the Facility Summary screen.
OR
Click **Reset** to reset the limit details. The Reset popup appears.

Limits



Field Description

Field Name	Description
Party ID	The party Id of the LC product.
Line Limit	Indicates the available limits for Accountee under the selected Line.

a. From the **Party ID** list, select the appropriate party Id.

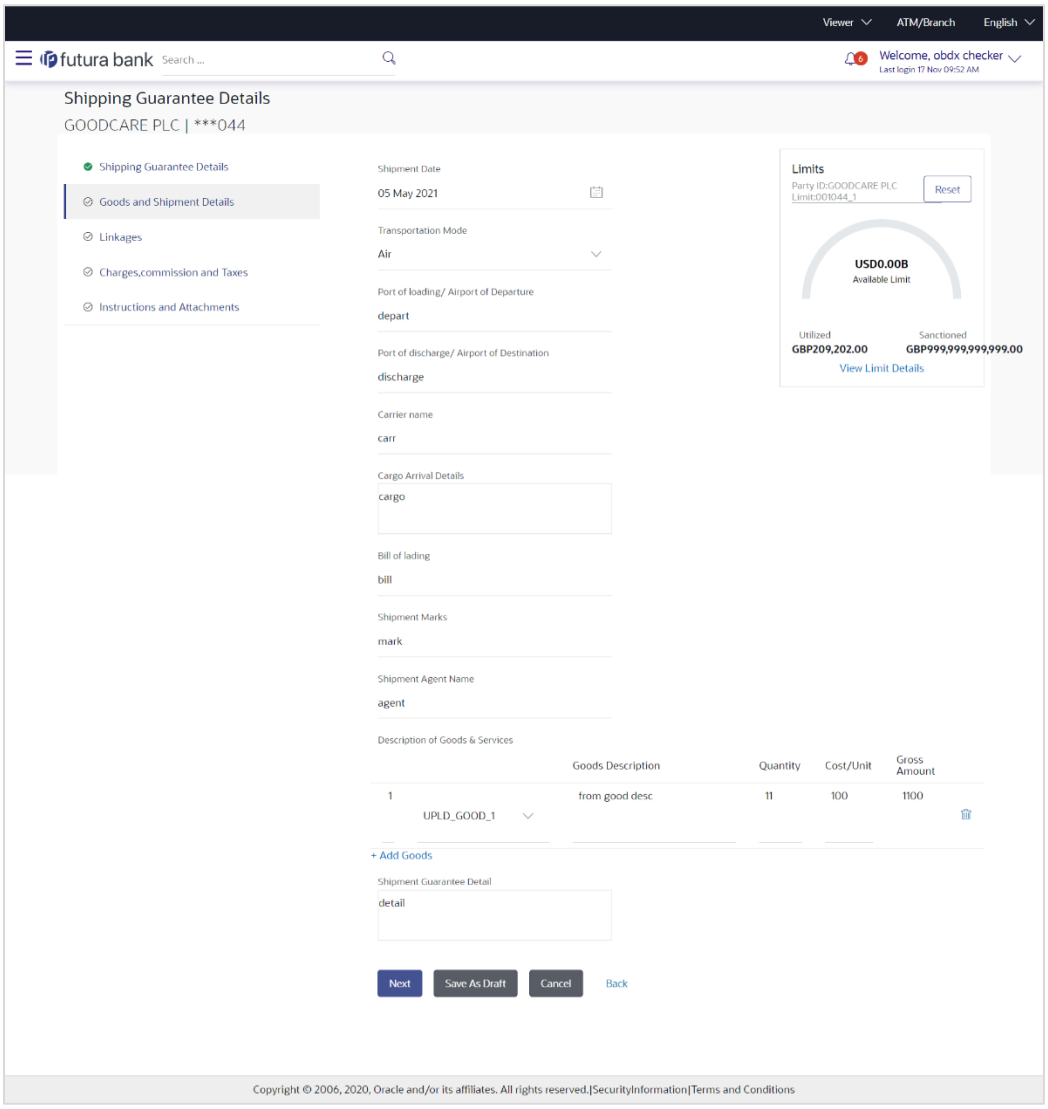
b. From the **Line Limit** list, select the appropriate limit.
The bottom graph appears.

4. In the **Beneficiary Details** field, select the appropriate option.
   a. If you select **Existing** option:
      i. From the Beneficiary Name, select the appropriate option.
   b. If you enable **New** option:
      i. In the **Beneficiary Name** list, enter the name of the LC beneficiary.
      ii. In the **Address** field in the Beneficiary section, enter the address of the LC beneficiary.
      iii. From the **Country** list in the Beneficiary section, select the appropriate country.
5. From the **Select Product** list, select the appropriate option.
6. In the **Date of Expiry** field, select the expiry date of the shipping guarantee.
7. From the **Currency** list, select the appropriate currency for the guarantee.
8. In the **Shipping Guarantee Amount** field, enter the amount for the guarantee.
9. In the **Customer Reference Number** field, enter the customer reference number.
10. Click **Next** or click the **Shipment Details** tab.
    The **Shipment Details** tab appears in the **Initiate Shipping Guarantee** screen.
    OR
    Click **Initiate Shipping Guarantee.** The transaction is saved and the **Initiate Shipping Guarantee – Verify** screen appears.
    OR
    Click **Save As** system allows transaction details to be saved as a draft. (For more details, refer **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

32.3.1 Initiate Shipping Guarantee – Goods and Shipment Details tab

This tab includes the shipment details of the Guarantee application.

Initiate Shipping Guarantee – Goods and Shipment Details tab



Field Description

Field Name	Description
Shipment Date	The latest date for shipment loading goods on board/dispatch/taking in charge. The Latest Date for Shipment should not be later than the Guarantee Expiry Date. Note: It is mandatory to enter the values either in the **Latest Shipment Date** or **Shipment Period** field.
Transportation Mode	Indicates which mode of transportation is to be used i.e. Air, Sea, Road, Rail, Multimodal etc.

Field Name	Description
Port of Loading/ Airport of Departure	The place of dispatch or taking in charge of the goods or loading on board.
Port of Discharge/ Airport of Destination	The port of discharge.
Carrier Name	The carrier name that carries the shipment.
Carrier Arrival Details	The arrival details of the shipment.
Bill of Lading	The bill of lading of goods.
Shipment Marks	The shipment marks.
Shipment Agent Name	The name of the shipping agent.
Description of Goods & Services	
SR No	Serial Number.
Goods	The type of good being shipped has to be chosen.
Goods Description	The description about the goods.
Quantity	The number of units of the good covered under the Guarantee.
Cost/ Unit	The price per unit of the good covered under the Guarantee.
Gross Amount	The gross amount of goods.
Shipping Guarantee Details	The details of the shipment.

11. In the **Shipment Date** field, enter the latest shipment date for loading goods on board/ dispatch/ taking in charge.
12. From the **Transportation Mode** select the appropriate option.
13. In the **Port of Loading/ Airport of Departure** field, enter the port of dispatch or taking in charge of the goods or loading on board.

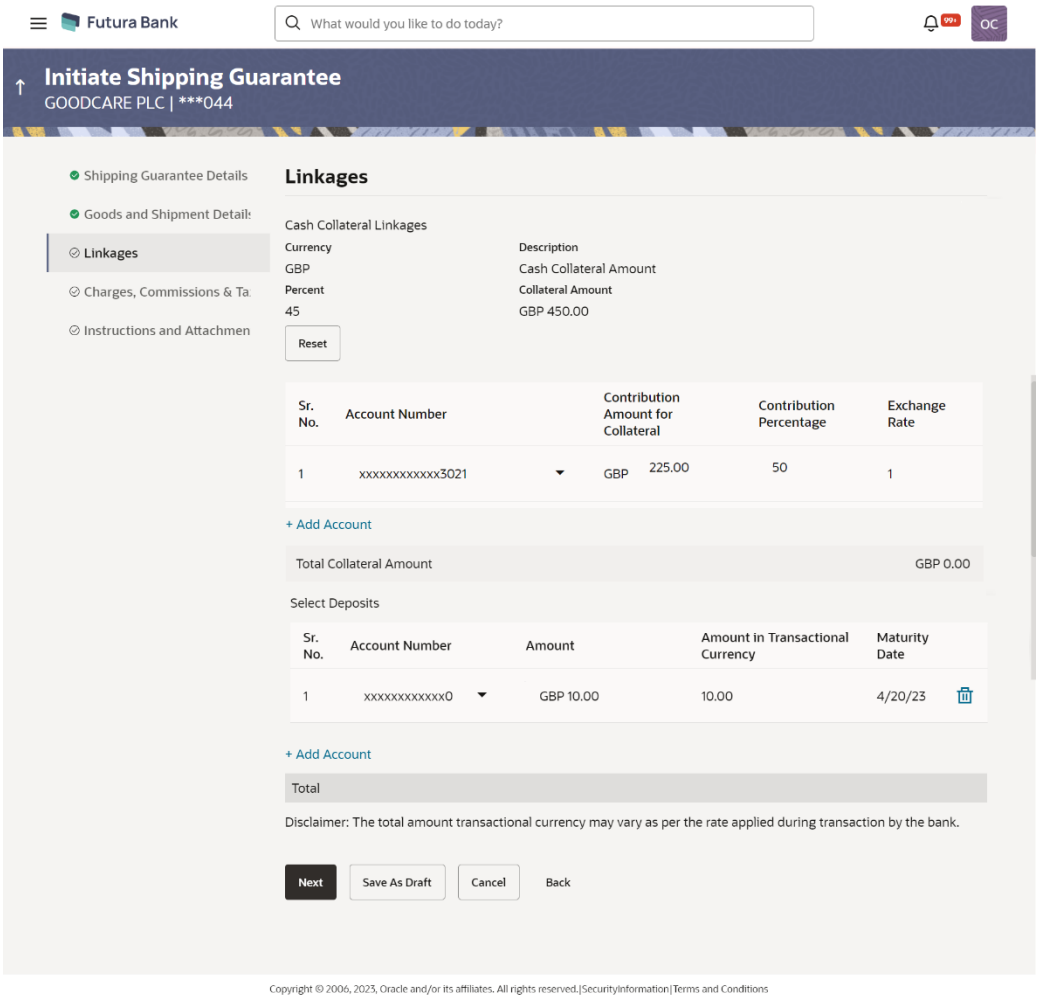
14. In the **Port of Discharge/ Airport of Destination** field, enter the port of discharge of the goods.
15. In the **Carrier Name** field, enter the name of the shipping carrier.
16. In the **Carrier Arrival Details** field, enter the details of the shipping carrier arrival.
17. In the **Bill of Lading** field, enter the bill of lading details.
18. In the **Shipment Marks** field, enter the shipment marks.
19. In the **Shipment Agent Name** field, enter the name of the shipping agent.
20. In the **Description of Goods & Services** section,
    a. From the **Goods** list, select the goods being shipped.
    b. In the **Description of Goods** field, enter the description of the goods traded under the Guarantee.
    c. In the **Quantity** field, enter the number of units of the goods traded under the Guarantee.
    d. In the **Cost/ Unit** field, enter the price per unit of the goods traded under the Guarantee.
    e. Click **Add Goods** to add new good if required.
    OR
    Click  to remove the already added goods.
    OR
    Click **Continue** to save the details entered and proceeds to next level of details.
    OR
    Click the **Instructions** tab.
21. In the **Shipping guarantee Details** field, enter the details of shipping guarantee.
22. Click **Continue** to save the details entered and proceeds to next level of details.
    OR
    Click the **Charges, Commissions and Taxes** tab. The **Charges, Commissions and Taxes** tab details appear in the Initiate Shipping Guarantee screen.
    OR
    Click **Save as Draft** system allows transaction details to be saved as a template or draft.

    (For more details, refer **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.

32.3.2 Initiate Shipping Guarantee - Linkages tab

This tab allows the user to link a deposit account while initiating a transaction.

Initiate Shipping Guarantee - Linkages tab



Field Description

Field Name	Description
Cash Collateral Linkages	
	Note: Multiple lines for Collateral details to be supported as multiple Collateral accounts can be used.
Currency	The contract currency of cash collateral as maintained at back office. The user can change the currency.
Description	The description of collateral linkage.
Percent	Percentage value is the total Cash Collateral Percentage maintained under the Shipping Guarantee.

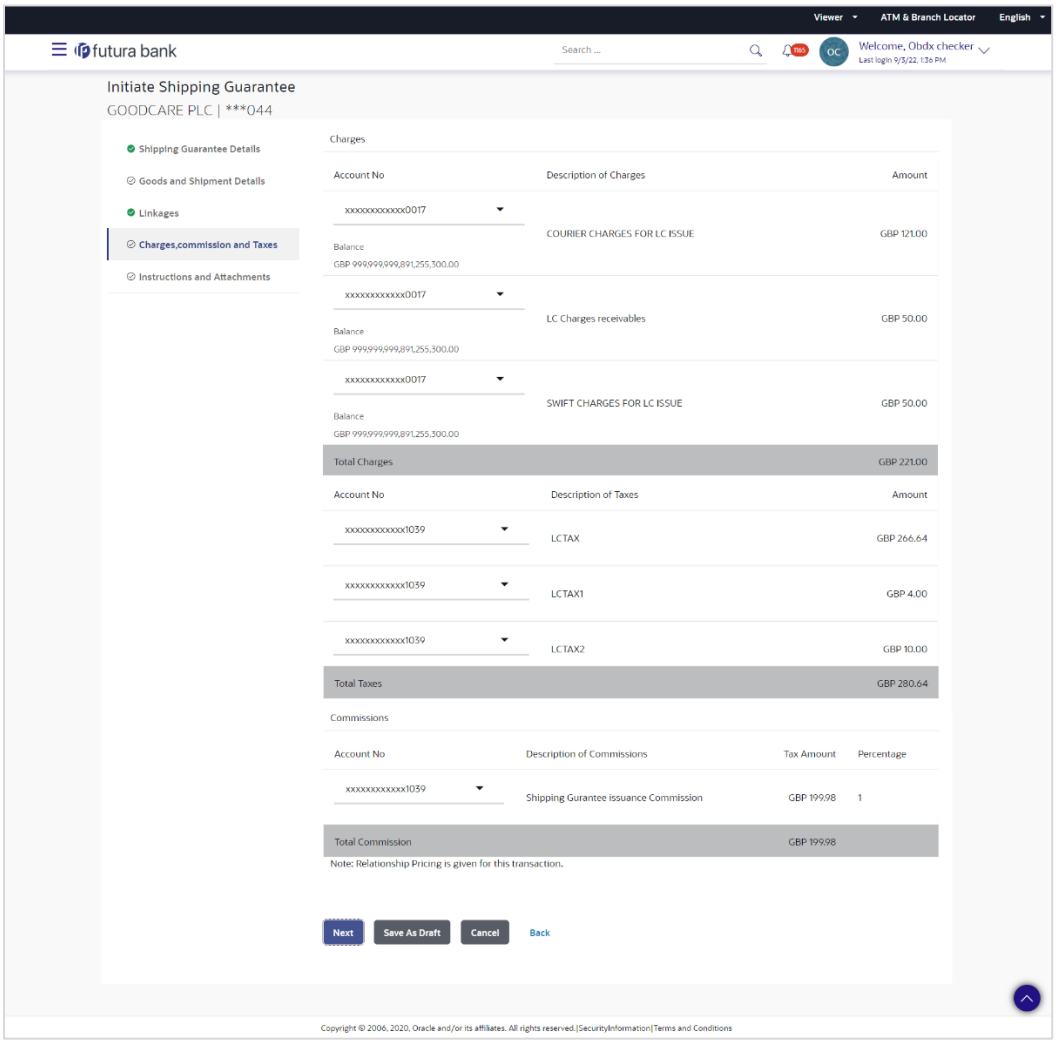
Field Name	Description
Collateral Amount	Amount to be used as Collateral for LC. The Collateral Amount gets calculated by the system, when the user enters the value in **Percent** field.
Sr. No.	The serial number of the schedule record.
Account Number	The accounts that are mapped to the user.
Contribution Amount for Collateral	The amount to be used from the selected account towards the collateral. The **Contribution Amount for Collateral** gets calculated by the system, when the user enters the value in **Contribution Percentage** field.
Contribution Percentage	Percentage of the total collateral to be taken from the selected account. Percentage of contribution gets calculated by the system, when the user enters the value in **Contribution Amount for Collateral** field.
Exchange Rate	If the selected account is in another currency from that of contract's currency the exchange rate between them is to be displayed.
Contribution amount in Account currency	The amount to be contributed from selected account in the account's currency.
Total Collateral Amount	The total collateral amount is the sum of all the Contribution Amount for Collateral.
Select Deposits	
Sr. No.	The serial number of the schedule record.
Account Number	The deposit account that is to be mapped to the transaction.
Amount	The amount that is to be linked for the transaction, and partial linkages to be supported.
Amount in Transactional Currency	The tentative equivalent amount in transactional currency.
Maturity Date	The maturity date of the deposit.
Total Deposit Amount	The total deposit amount.

23. In the **Cash Collateral Linkages** section, enter the value for **Percent**. The system fetches the value in **Collateral Amount** field.
    Click **Reset** if you want to change the value.
    a. From the **Account Number** list, select the appropriate account that is to be mapped to the transaction.
    b. In the **Contribution Amount for Collateral** field, enter the amount.

24. In the **Select Deposits** section, select the appropriate deposit account that is to be mapped to the transaction from the **Account Number** list.
    a. In the **Amount** field, enter the amount that is to be linked for the transaction.

25. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer Save As Template or Save As Draft sections.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

32.3.3 Initiate Shipping Guarantee – Charges, Commissions and Taxes



Field Description

Field Name	Description
Charges	
Account No	The account number for levying Cancellation Charges / Advice Charges.
Description of Charges	Displays the reason of charges levied for various Guarantee related processes.
Amount	Displays the amount charged for the various processes.
Total Charges	Displays the total charge amount.

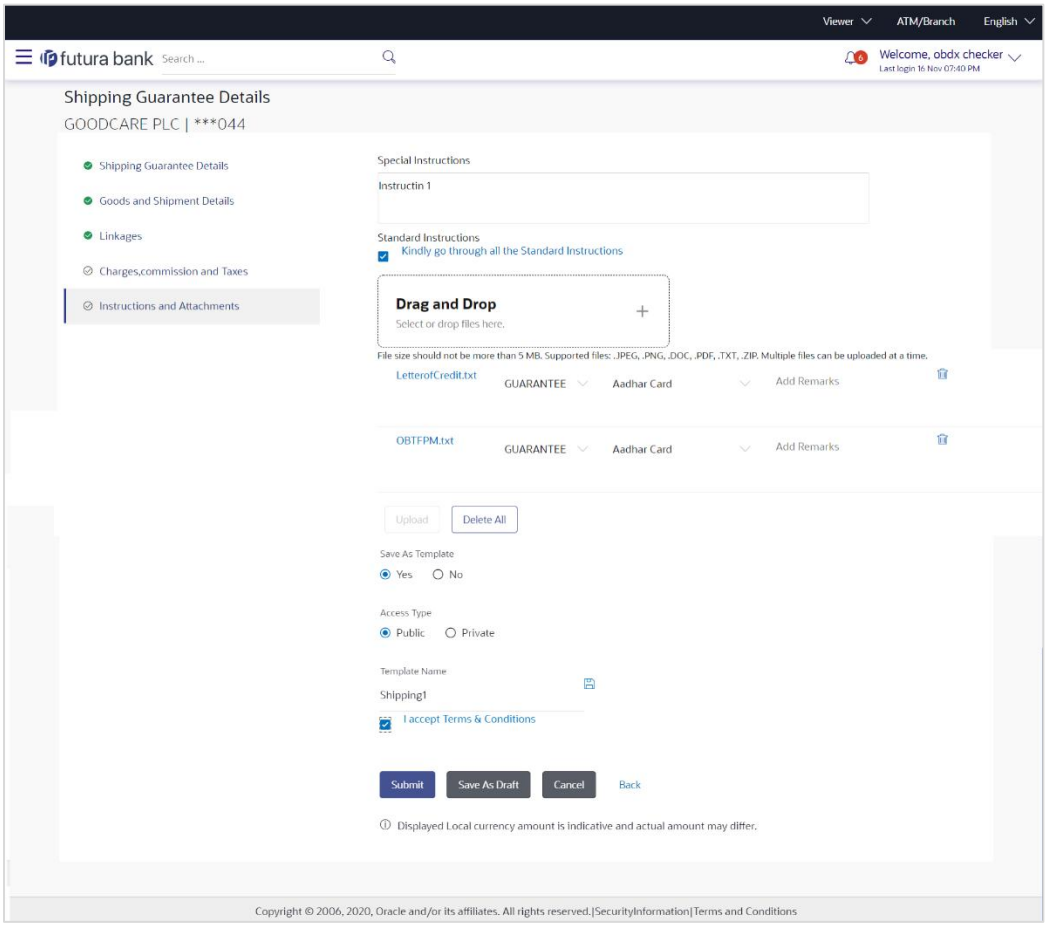
Field Name	Description
Taxes	
Account No	The account number for taxes.
Description of Taxes	Displays the description of charges applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.
Commission	
Account No	The account number for commission.
Description of Commissions	Displays the description of commission applicable.
Commission for	Displays the commission charges in terms of percentage for the issued Guarantee.
Tax Amount	Displays the amount charged as commission.
Percentage	Displays the percentage of Guarantee amount charged as commission.
Total Commission	Displays the total commission amount.

26. From the **Account No.** list, select the appropriate account number.
27. Click **Next** to save the details entered and proceeds to next level of details.
    OR
    Click the **Instructions** tab. The **Instructions** tab details appear in the Initiate Shipping Guarantee screen.
    OR
    Click **Save as Draft** system allows transaction details to be saved as a template or draft. (For more details, refer Save As Draft section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

32.3.4 Initiate Shipping Guarantee - Instructions tab

This tab includes the miscellaneous information such as Advising Bank, Instructions to the bank (not forming part of guarantee).



Field Description

Field Name	Description
Special Instructions	Any additional instructions that you want to give to the bank.
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Name	Displays the name of the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.

Field Name	Description
Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.
Save as Template	Options to save the transaction as template. The options are: • Yes • No
Access Type	Indicates the type of access for the template. The options are: • Public • Private This field is enabled if the **Yes** option is selected in Save as Template.
Template Name	The name using which template is stored and can be used in future.

28. In the **Special Instructions** field, enter the additional instructions that you want to give to the bank.
29. Select the **Kindly Go through all the Standard Instructions**, check box.
30. Click the **Standard Instructions** link to view the customer instructions maintained by bank from back office.
31. Click **Drag and Drop** Files to browse and select the required document present on your computer.
    The **Attach Document** popup window appears.
32. Select the required document present on your computer to upload.
33. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click **Delete All** to delete all the attachments.
    a. In the **Save as Template** field, select **Yes**, if you want to save the transaction as template.
    b. If you select **Yes**,
        i. In the **Access Type** field, select the appropriate option.
        ii. In the **Template Name** field, enter the name of the template.
34. Select the I **accept Terms and Conditions** check box to accept the Terms and Conditions.

35. Click **Submit**. The transaction is saved and the Initiate Shipping Guarantee – Verify screen appears.
    OR
    Click **Save as Draft** to save the transaction details as a template or draft. (For more details, refer **Save As Draft** section.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.
36. The review screen appears. It displays all the 4 sections with their respective fields namely Shipping **Guarantee Details, Shipment Details, Documents, Instructions, and Attachments** with an option to edit them individually.
    Verify the details, and click Confirm.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.
37. The success message initiation of guarantee creation appears along with the reference number. Click **OK** to complete the transaction.

32.4 Save As Template

User can save the application as a Template so that it can be used for creation of similar shipping guarantees, if required in future. The application allows the template access as public or private if saved as template.

- Public: A template marked as 'Public are visible to all the users mapped to the Party ID of the user who created the template. All users mapped to the party will only be able to view and use whereas they will not be able to edit or delete template. Only the creator of the template is allowed to edit or delete the template.
- Private: A template marked as 'Private' is available to only the creator of the template. Only creator of the template can use the template while initiating shipping guarantee and modify or delete such templates.

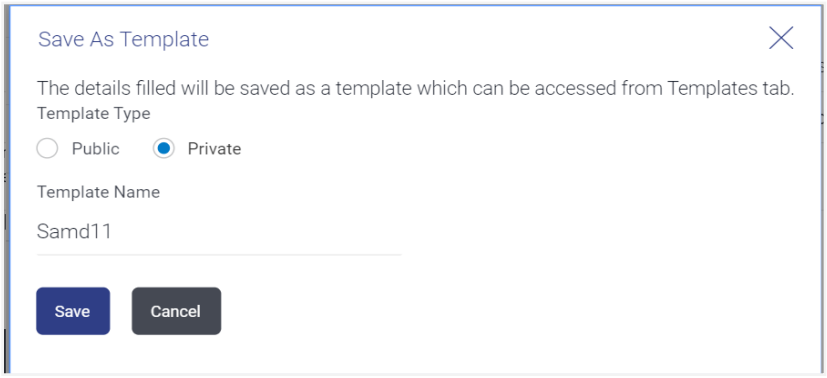
User can search the saved shipping guarantee template by template name in search tab. The LC applications earlier saved as template can also be saved as draft while initiating a shipping guarantee.

Note: User cannot save application with attached document as Template.

To save Shipping Guarantee application as template:

1. Enter the required details in application.
2. Click Save As , and then select **Template** option.

Save as Template



Field Description

Field Name	Description
Template Type	Indicates the type of access for the template. The options are: • Public: A template marked as 'Public' is visible to all the users mapped to the Party ID for which the user has created the template. All such users will only be able to view and use this template, however they will not be able to edit or delete the template. Only the creator of the template is allowed to edit or delete the template. • Private: A template marked as 'Private' is available to only the creator of the template. Only creator of the template can use it while initiating Shipping Guarantee and modify or delete such template.
Template Name	Name of the template to be saved.

3. From the **Template Type** list, select the appropriate option.
4. In the **Template Name** field, enter the desired name for the template.
5. Click **Save** to save the template.
   The transaction details are saved as a template which can be access from the **Template** tab.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

32.5 Save As Draft

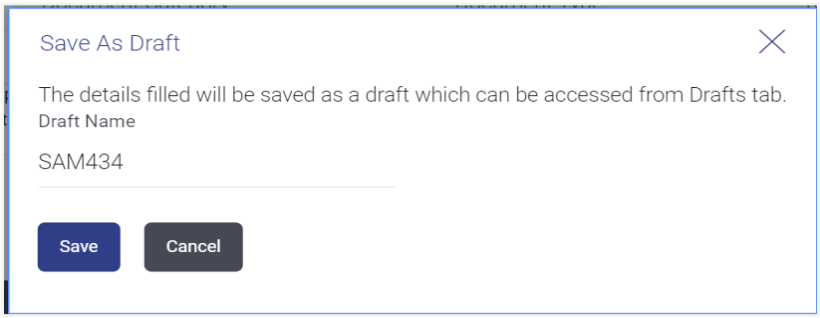
User can save Shipping Guarantee application as a Draft so that it can be used if required in future. It can be re used only one time for Shipping Guarantee Application initiation. User can search the saved Shipping Guarantee draft using the draft name in search box. The saved drafts can be accessed from the **Draft** tab. The Shipping Guarantee applications, which were saved as draft can also be saved as template after adding all other necessary fields.

Note: User cannot save application with attached document as Draft.

To save Shipping Guarantee application as draft:

1. Enter the required details in Shipping Guarantee application.
2. Click **Save As** and then select **Draft** option.

Save as Draft



Field Description

Field Name	Description
Draft Name	Name of the draft.

3. In the **Draft Name** field, enter the desired name for the draft.
4. Click **Save** to save the draft.
   The transaction details are saved as a draft which can be accessed from the **Draft** tab.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Note: When shipping Guarantee is linked with LC it cannot be saved as Draft, when it is not linked with LC, then it can be saved either as a draft or as a template.

33. View shipping Guarantee

Using this option, you can view existing shipping guarantees in the application.

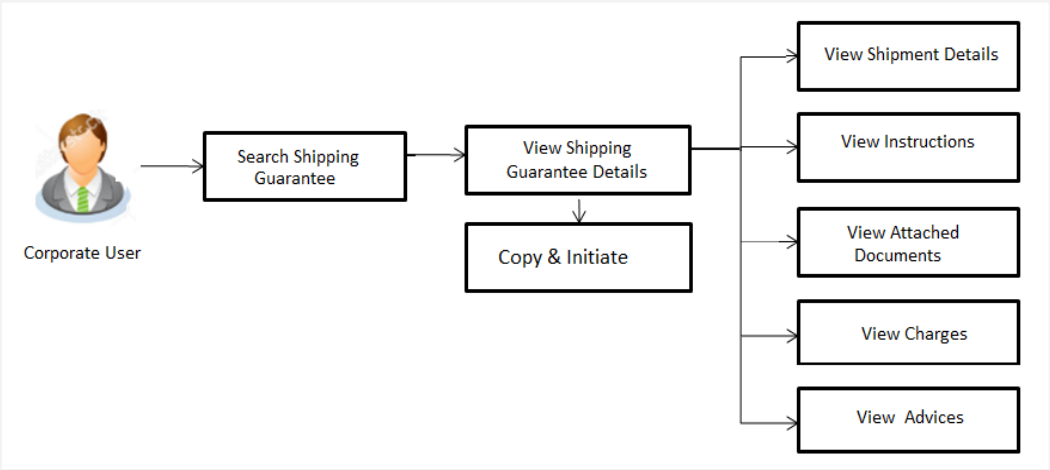
A guarantee from a lending institution ensures that the liabilities of a debtor will be met. In other words, if the applicant fails to fulfil a commitment, the lending institution will cover it. A Bank Guarantee enables user to show more credibility while doing business.

Guarantees can be initiated in the system using the Initiate Shipping Guarantee option. This option allows you to search for guarantees based on a certain search criterion. It allows you to view a list of guarantees for the selected customer. Details of an individual guarantee can be viewed and Exported in various formats.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single shipping guarantee should exist for the party ID and party must having view rights for it

Workflow



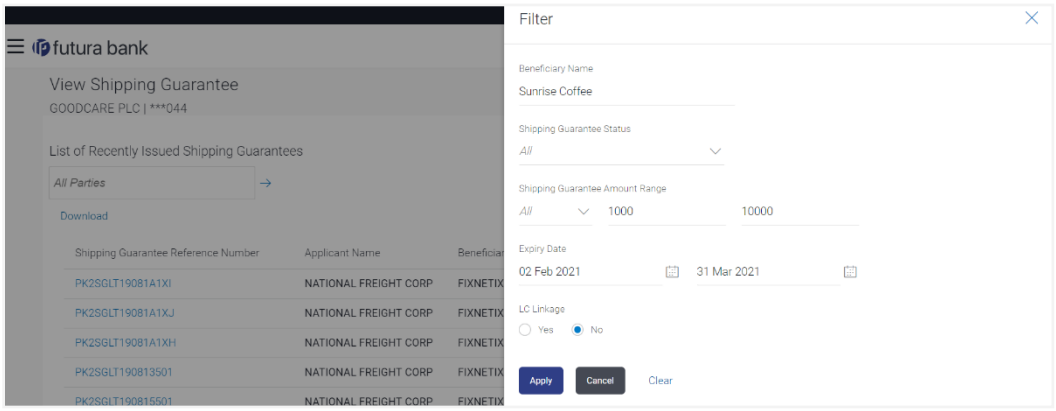
How to reach here:

Dashboard > Toggle menu > Trade Finance > Shipping Guarantee > View Shipping Guarantee

To view Shipping guarantee:

1. The **View Shipping Guarantee** screen appears.
2. Click  to filter based on the filter criteria. The **Filter** overlay screen appears.

View Shipping Guarantee - Search



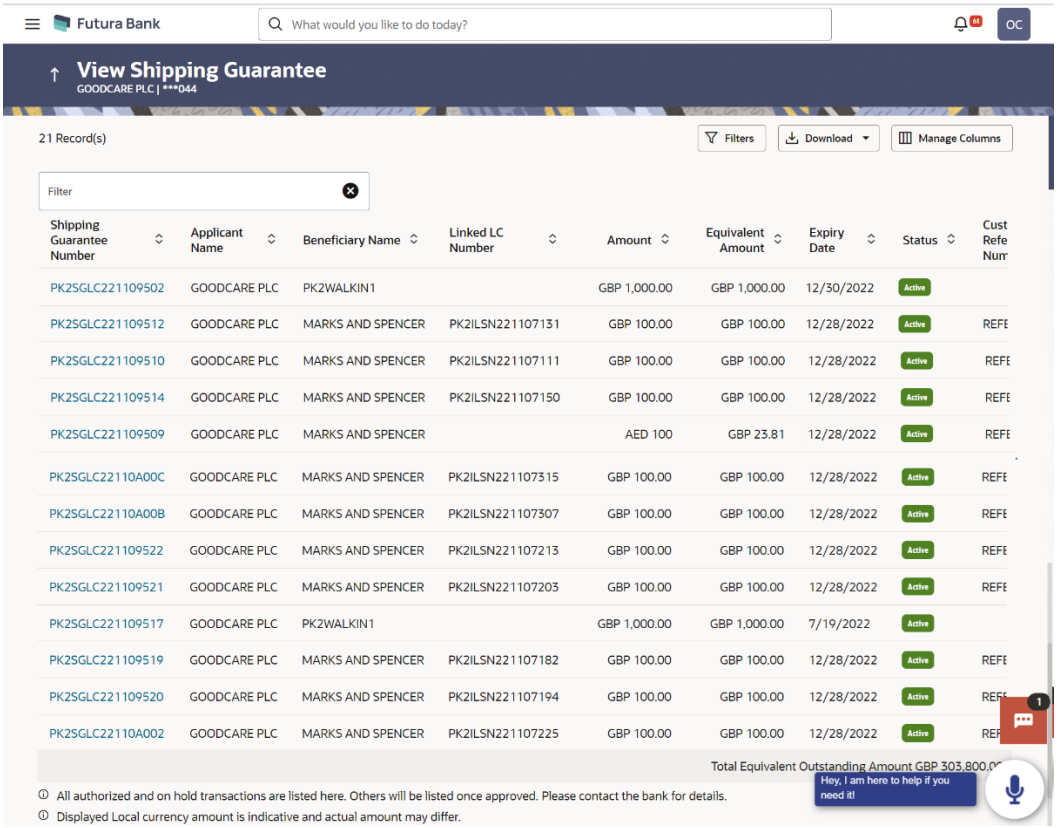
Field Description

Field Name	Description
Beneficiary Name	The name of the beneficiary of the shipping guarantee.
Shipping Guarantee Status	The status of the shipping guarantee. The options are: • All • Active • Hold • Cancelled • Closed • Reversed
Currency	The currency of the guarantee.
Shipping Guarantee Amount From - To	The shipping guarantee currency and amount range.
Expiry Date	The expiry date of the guarantee.

Field Name	Description
LC Linkage	The LC is linked to guarantee or not.

3. Enter the filter criteria.
4. Click **Search**.
   The **View Shipping Guarantee** screen appears with the search results.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to clear the filter criteria.

View Shipping Guarantee – Search Results



Field Description

Field Name	Description
Shipping Guarantee Reference Number	The Shipping Guarantee number. Displays the link to view details of the Shipping Guarantee.

Field Name	Description
Applicant Name	The name of the applicant of the shipping guarantee.
Beneficiary Name	Displays the name of the beneficiary of the shipping guarantee.
Linked LC Number	Displays the LC number if the shipping guarantee is attached to it and LC is linked to guarantee.
Amount	Displays the amount of the shipping guarantee.
Equivalent Amount	Displays the amount of the shipping guarantee.
Status	Displays the status of the shipping guarantee.
Expiry Date	Displays the expiry date of the shipping guarantee.
Total Equivalent Outstanding Amount	Displays the total outstanding equivalent amount in local currency.

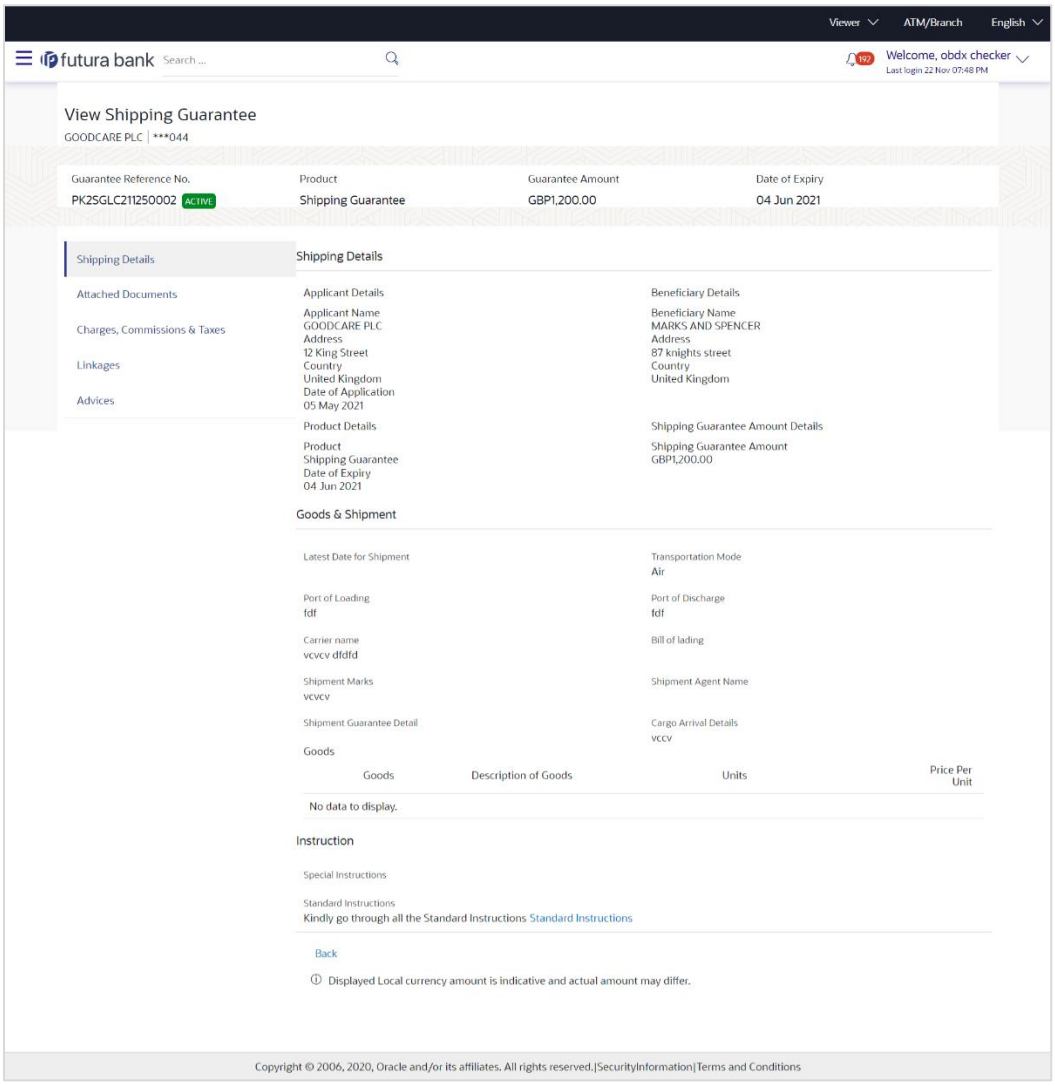
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

5. Click on the desired record link in the **Shipping Guarantee Reference Number** column. The **View Shipping Guarantee** screen appears with the details of the selected shipping guarantee.
   By default, the **Shipping Guarantee Details** tab appears.
6. Click the **Download** to download the record in selected format like PDF or CSV formats, if required.
7. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
8. Click **Shipping Guarantee Details** tab.

33.1 Shipping Guarantee Details

9. The **View Shipping Guarantee Details** screen appears.
   OR
   Click **Copy and Initiate** to copy details of Shipping Guarantee, and initiate a new shipping guarantee. The **Initiate Shipping Guarantee** screen appears.
   OR
   Click **back** to navigate back to previous screen.

View Shipping Guarantee – Shipping Guarantee Details



Field Description

Field Name	Description
Guarantee Reference Number	Displays the shipping Guarantee number.
Product	Displays the shipping Guarantee product type coming from Host.
Amount	Displays the amount of the shipping guarantee.
Expiry Date	Displays the expiry date of the shipping guarantee.
Applicant Details	

Field Name	Description
Applicant Name	Displays the name of applying party.
Address	Displays the address of applying party.
Country	Displays the country of applying party.
Date of Application	Displays the application date when Bill has been initiated.
Beneficiary Details	
Beneficiary Name	Displays the name of beneficiary party.
Address	Displays the address of beneficiary party.
Country	Displays the country of beneficiary party.
Product Details	
Product	Displays the product type as coming from Host.
Date of Expiry	Displays the expiry date of the shipping guarantee.
Shipping Guarantee Amount Details	
Shipping Guarantee Amount	Displays the amount of the shipping guarantee.
Goods & Shipment Details	
This tab includes the shipment details of the Guarantee application.	
Latest Date of Shipment	Displays the latest date of shipment.
Transportation Mode	Displays the transportation mode for the goods.
Port of Loading	Displays the place of dispatch or taking in charge of the goods or loading on board.
Port of Discharge	Displays the port of discharge.
Carrier Name	Displays the carrier name that carries the shipment.

Field Name	Description
Bill of Lading	Displays the bill of lading.
Shipment Marks	Displays the shipment marks.
Shipment Agent Name	Displays the name of the shipment agent.
Shipment Guarantee Details	Displays the details of the shipment Guarantee.
Cargo Arrival Details	Displays the details of the cargo arrival.
Goods	
Section displays the added goods for shipment.	
SR No	Displays the serial number.
Goods	Displays the type of good being shipped.
Description of Goods	Displays the description about the goods.
Units	Displays the number of units of the good covered under the guarantee.
Price Per Unit	Displays the price per unit of the good covered under the guarantee.
Instructions	
This tab includes the bank instruction details of the Shipment Guarantee application.	
Special Instructions	The special instructions for the bank users.
Standard Instructions	
Kindly Go through all the Standard Instructions	View the maintained standard terms and conditions by bank.

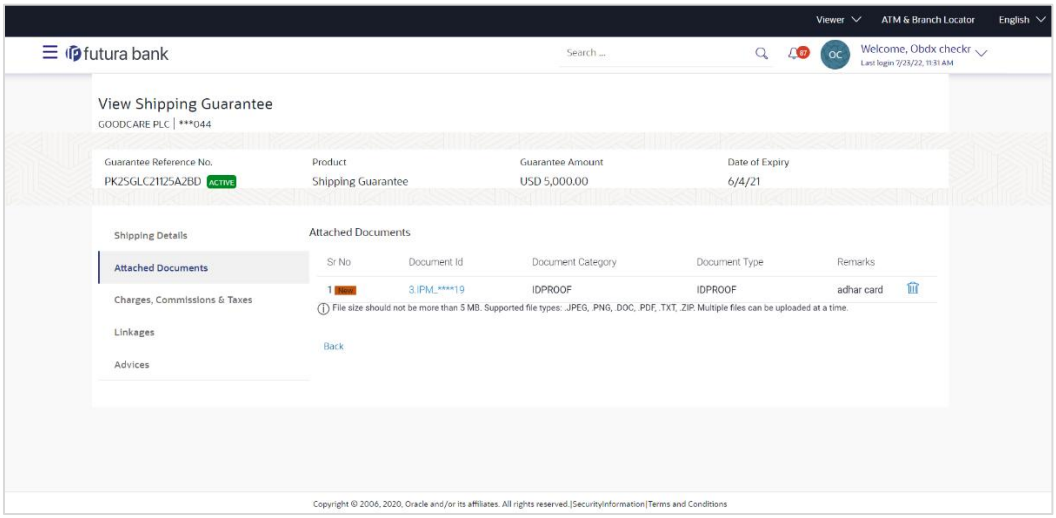
10. Click the **Standard Instructions** link to view the customer instructions maintained by bank from back office.

33.2 Attached Documents

You can see attached documents related to shipping guarantee here. You can also view the list of all documents uploaded by you.

11. Click **Attached Documents** tab to view the list of all documents uploaded or to attach document.
    The **Attached Documents** details appear in the **View Shipping Guarantee** screen.
    OR
    Click **Back**.
    The **View Shipping Guarantee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

View Shipping Guarantee – Attached Documents tab



Field Description

Field Name	Description
Sr No	The serial number of the attached document records.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.

12. Click the required link in the **Document ID** column to download the attached document.
    OR

Click **Back**.
The **View Shipping Guarantee** screen appears.
OR
Click **Cancel** to cancel the transaction.

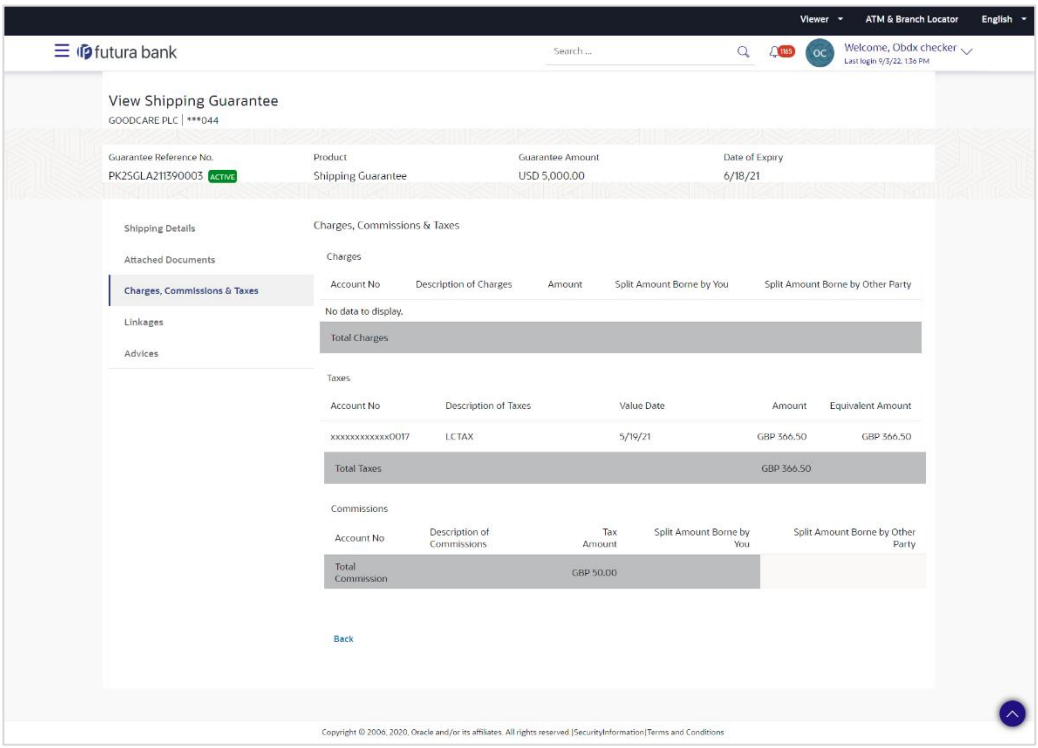
Note: Attached documents section is not qualified with Oracle TFPM in this release.

33.3 Charges, Commissions and Taxes

This tab lists charges for the Shipping Guarantee.

13. Click **Charges, Commissions and Taxes** tab to view list of commissions and charges for the shipping guarantee.
14. The **Charges** detail appears in the **View Shipping Guarantee** screen.
    OR
    Click **Back**.
    The **View Shipping Guarantee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

View Shipping Guarantee – Charges tab



Field Description

Field Name	Description
Charges	
Account No	Displays the account number for levying Cancellation Charges / Advice Charges.
Description of Charges	Displays the reason of charges levied for Various Guarantee related processes.
Amount	Displays the amount charged for the various processes.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Charges	Displays the total charged amount.
Taxes	
Account No	Displays the account number for taxes.
Description of Charges	Displays the description of taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent tax amount.
Total Taxes	Displays the total tax amount.
Commission	
Account No	Displays the account number for commissions.
Description of Commissions	Displays the description of commission applicable.
Tax Amount	Displays the amount charged as commission.

Field Name	Description
Split Amount Borne by You	Displays the split commission amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split commission amount which is to be paid by other party.
Total Commission	Displays the total commission amount.

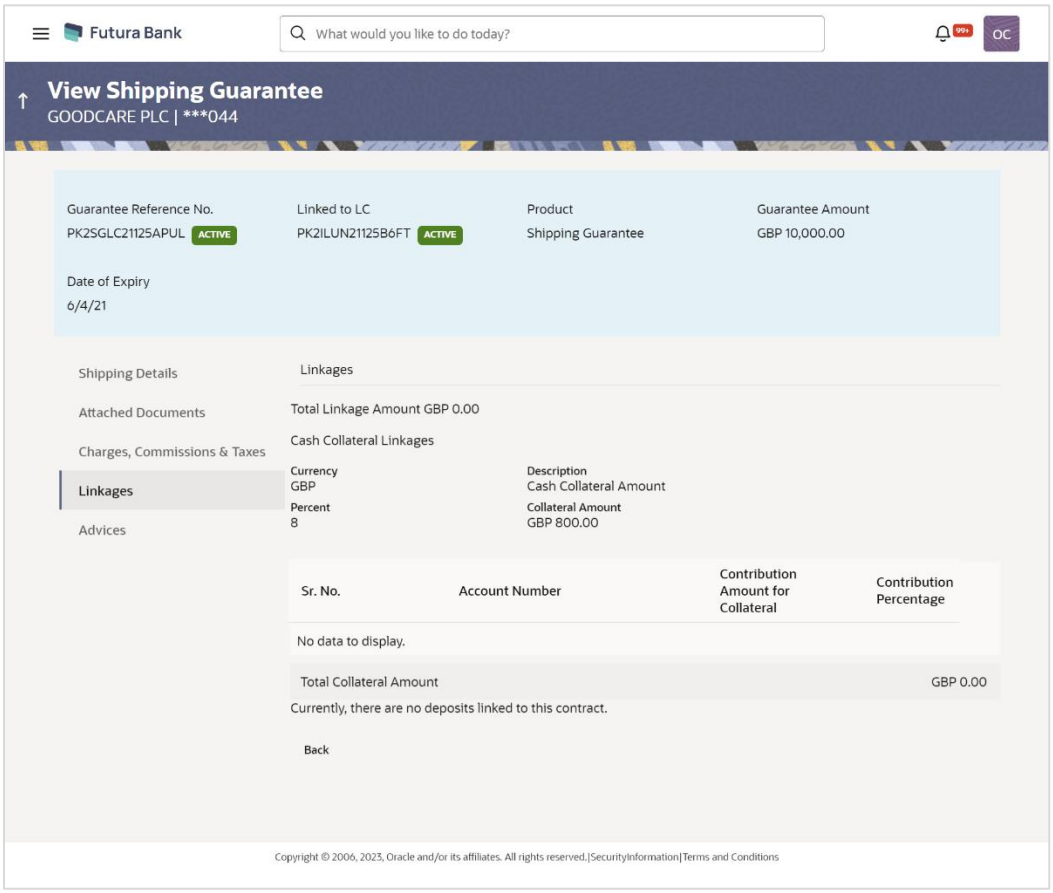
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

33.4 Linkages tab

This tab allows the user to link a deposit account while initiating a transaction.

15. Click **Linkages** tab to view the linkages for the shipping guarantee.
16. The **Linkages** detail appears in the **View Shipping Guarantee** screen.
    OR
    Click **Back**.
    The **View Shipping Guarantee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

View Shipping Guarantee - Linkages tab



Field Description

Field Name	Description
Total Linkage Amount	Sum of all the linkage amount.
Cash Collateral Linkages	
	Note: Multiple lines for Collateral details to be supported as multiple Collateral accounts can be used.
Currency	The contract currency of cash collateral as maintained at back office. The user can change the currency.
Description	The description of collateral linkage.
Percent	Percentage value is the total Cash Collateral Percentage maintained under the Shipping Guarantee.

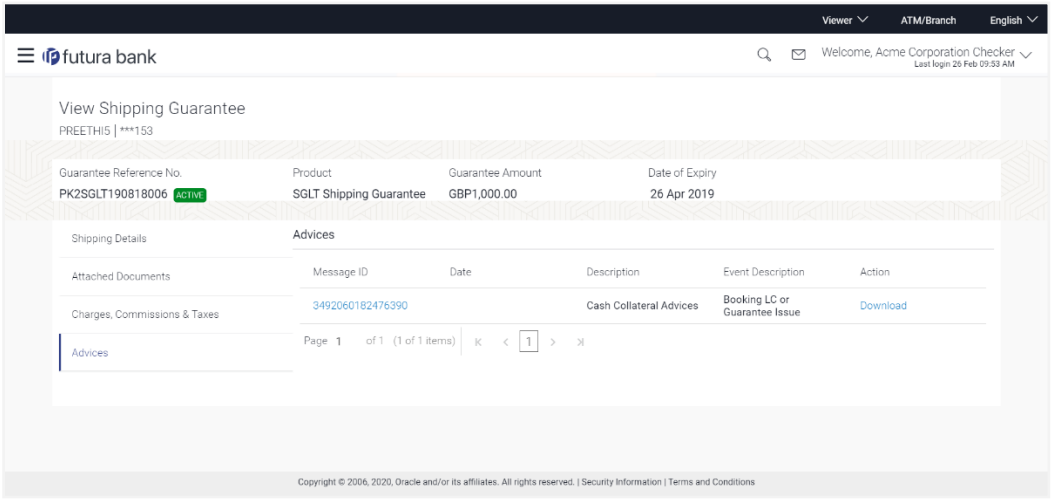
Field Name	Description
Collateral Amount	The amount maintained as collateral against the Shipping Guarantee.
Account Number	The accounts that are mapped to the user.
Contribution Amount for Collateral	The amount to be used from the selected account towards the collateral.
Contribution Percentage	Percentage of the total collateral to be taken from the selected account.
Total Collateral Amount	The total collateral amount is the sum of all the Contribution Amount for Collateral.
Deposits	
Deposit Number	The deposit account that has to be mapped to the transaction.
Linked Amount	The amount that linked for the transaction, and partial linkages to be supported.
Linked Amount in Transactional Currency	The tentative equivalent amount in transactional currency.

33.5 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advices generated for the selected shipping guarantee.

17. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Back**.
    The **View Shipping Guarantee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

View Shipping Guarantee - Advice Tab

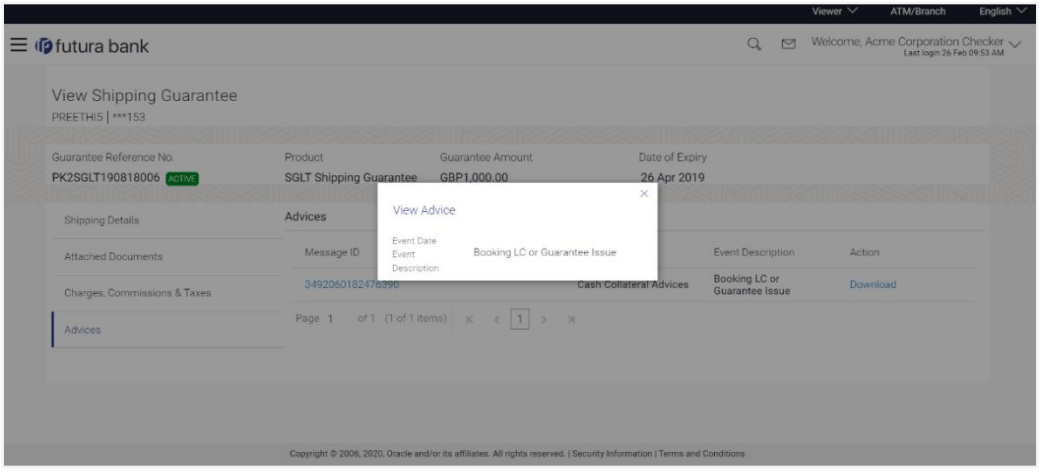


Field Description

Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.
Action	The action to be taken that is to download the advice details.

18. Click on the desired **Message ID** to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
19. Click the **Download** link against the advice to download in selected format like PDF formats, if required.

Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

a. Click ✕ to close the window.

20. Click **Back**.
    The **View Shipping Guarantee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.

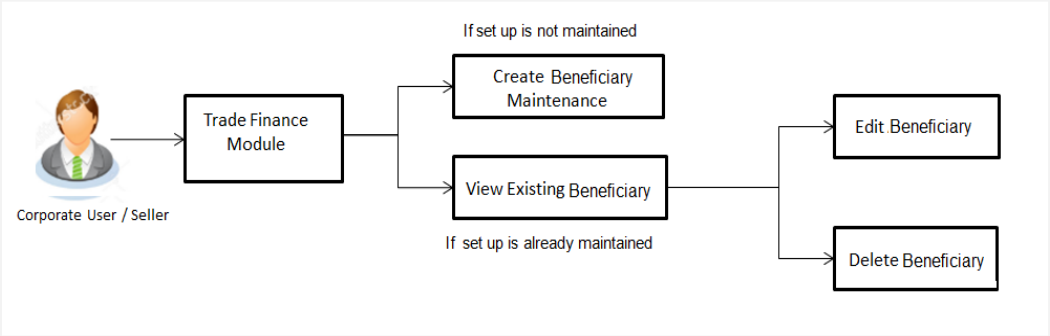
34. Other Party Maintenance

Using this option, you can view, create, update and delete the Beneficiary/Drawee for the LC/Bills/Guarantee.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Workflow



Features Supported In Application

Available features to corporate user in the application:

- View Beneficiary
- Create Beneficiary
- Edit Beneficiary
- Delete Beneficiary

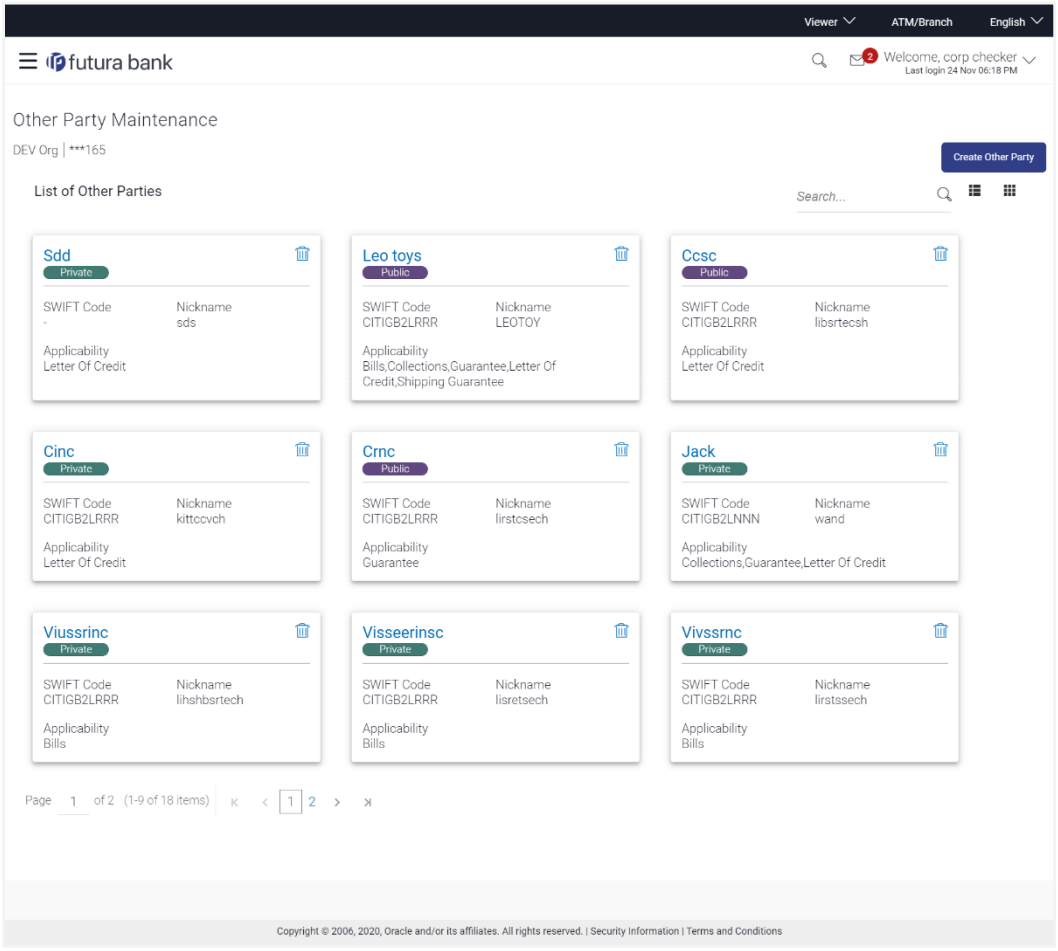
How to reach here:

Dashboard > Toggle menu > Trade Finance > Maintenance > Other Party Maintenance

34.1 Other Party Maintenance - Summarized View

Using this option, corporate user can search and view the details of any other party maintained. This is a default view; the user is landed on this screen, records of all the other parties maintained in the application are displayed in card format. User can choose to check the complete details of a specific party by clicking on a card.

Other Party Maintenance - Summarized View



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id is displayed in a masked format.
Search By	Enter the name of the card to search and view its details. Partial search is allowed.
Other Party Maintenance Card	The Other Party Maintenance card displays the name of the Other Party Maintenance along with the other details like SWIFT Code, Nickname, and Applicability.
Other Party Maintenance Card Name	The name using which other party details is stored.

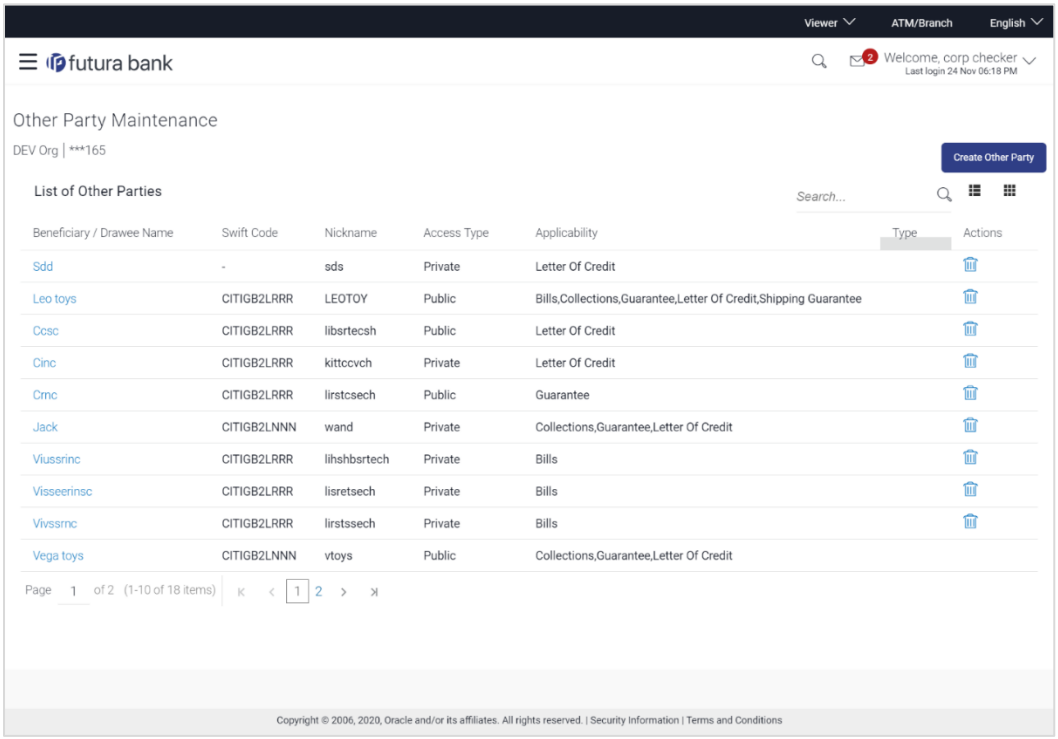
Field Name	Description
Access Type	The accessibility the beneficiary recorded i.e. public or private.
SWIFT Code	The SWIFT code of the Beneficiary/Drawee bank.
Nickname	The nickname of the Beneficiary/drawee.
Applicability	The transactions for which the beneficiary recorded are applicable. It can be either of them or combination of them, i.e. as selected : • Letter of Credit • Bills • Guarantee

1. To view the details of a specific beneficiary, select and click the Other Party Maintenance card. The **View Other Party Maintenance** screen with maintained details appears.
   OR
   In the **Search By** field, enter the name of the specific party whose details you want to view. The specific Other Party Maintenance detail record appears.
   OR
   Click **Create Other Party** to create a new party.
   OR
   Click  or  to view the other party maintenance as Summarized or Tabular view.
   OR
   Click  to delete the other party maintenance card.

34.1.1 Other Party Maintenance - Tabular View

The Other Party Maintenance - Tabular View allows the corporate user to view the party details in table format.

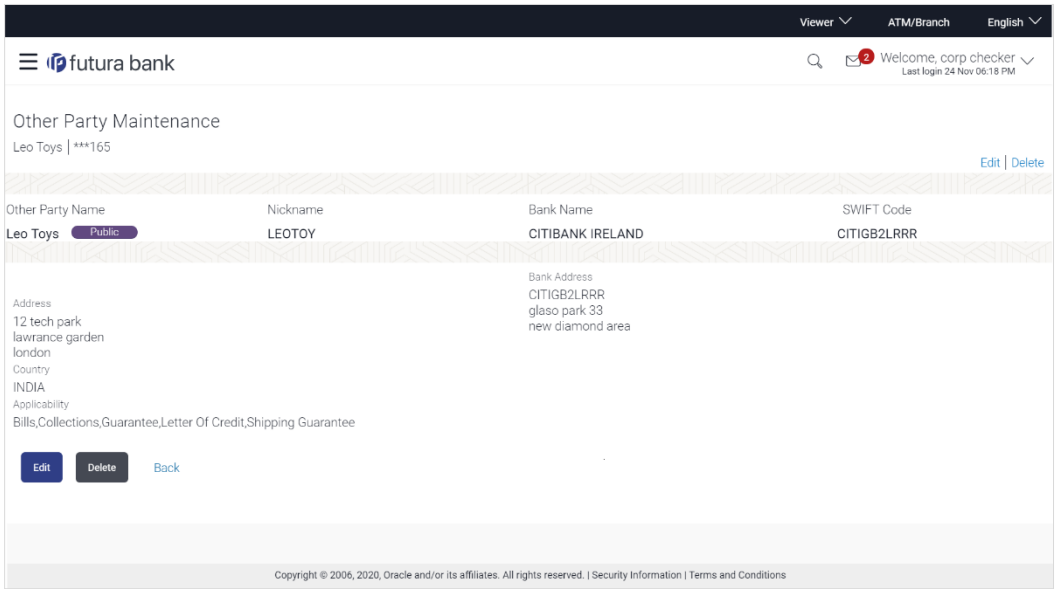
Other Party Maintenance - Tabular View



34.1.2 Other Party Maintenance - View Details

This screen allow the corporate user to view the details of other party.

Other Party Maintenance - View Details



Field Description

Field Name	Description
Other Party Name	The beneficiary against whom LC/Bills/ Guarantee is created.
Access Type	The accessibility the beneficiary recorded i.e. public or private.
Nickname	The nickname of the Beneficiary/drawee.
Bank Name	The name of beneficiary bank.
SWIFT Code	The SWIFT code of the Beneficiary/Drawee bank.
Other Party Details	
Address	The address of beneficiary to be saved.
Country	The country of the LC beneficiary.
Applicability	The transactions for which the beneficiary recorded are applicable. It can be either of them or combination of them, i.e. as selected : • Letter of Credit • Bills • Guarantee
Bank Address	The address of beneficiary bank.

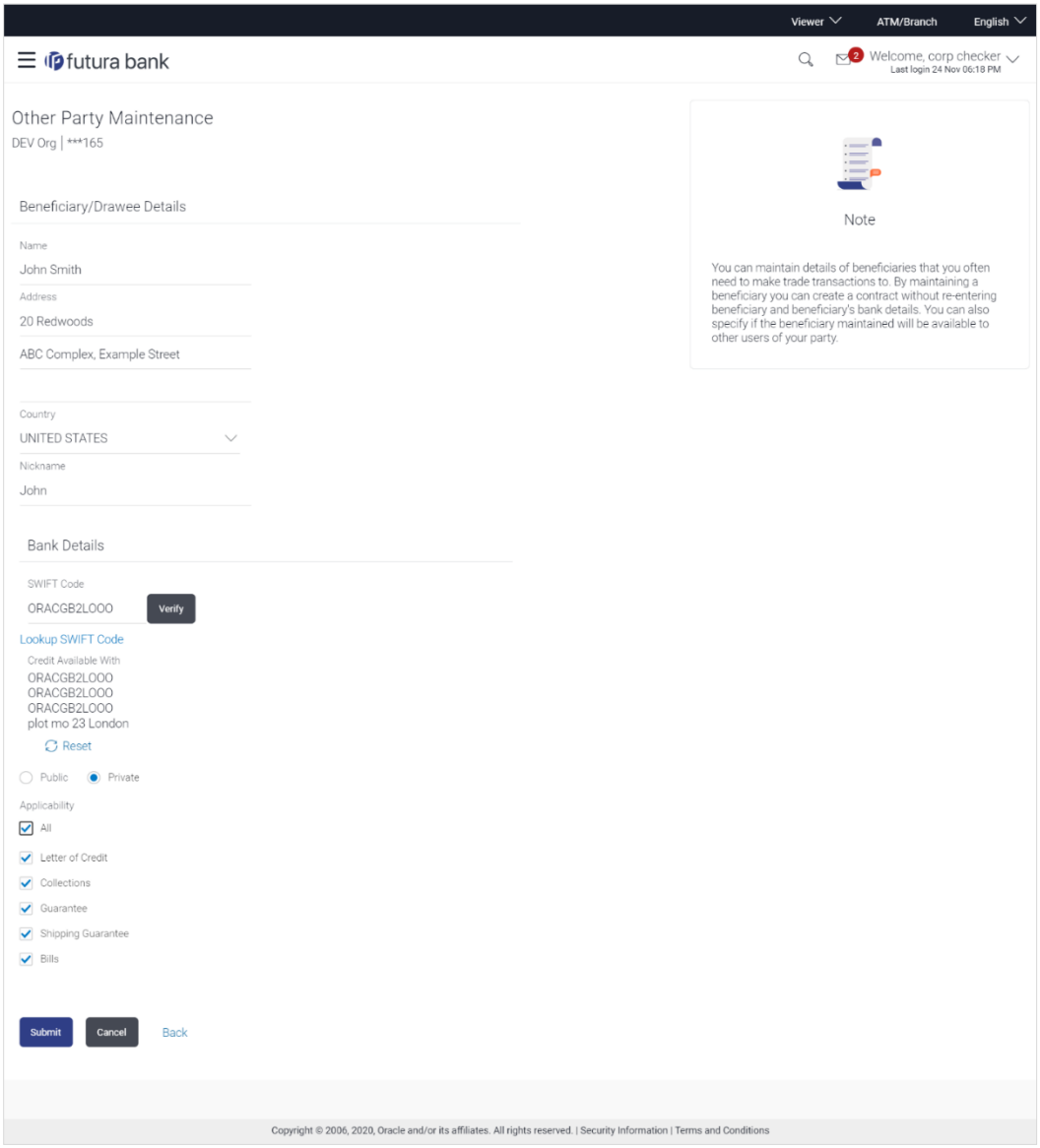
2. Click **Edit** to edit the other party details.
   OR
   Click **Delete** to delete the other party.
   OR
   Click **Back** to navigate to the previous screen.

34.2 Other Party - Create

To create other party:

1. Click **Create** to create other party. The **Create Other Party** screen appears.

Create Other Party



Field Description

Field Name	Description
Beneficiary/Drawee Details	
Beneficiary/Drawee Name	The beneficiary against whom LC/Bills/ Guarantee is to be created.
Address	The address of beneficiary to be saved.
Country	The country of the beneficiary.

Field Name	Description
Nickname	The nickname of the Beneficiary/drawee.
Bank Details	
SWIFT Code	The SWIFT ID of the Beneficiary/Drawee Bank. Click **Lookup SWIFT Code** if required, to search and select the bank details, available in the application.

SWIFT code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.

Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Results	This section displays the search results.
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Bank Details	Name and Address of the bank where credit would be available. This field is enabled if the **Bank Address** option is selected in the **Credit Available With** field.
Access Type	The accessibility the beneficiary recorded will have.

Field Name	Description
Applicability	The applicability the beneficiary recorded will have. The options are: • All • Letter of Credit • Collections • Guarantee • Shipping Guarantee • Bills

2. In the **Name** field, enter the name of the beneficiary.
3. In the **Address** field, enter the address of the beneficiary.
4. In the **Country** field, enter the country of the beneficiary.
5. In the **Nickname** field, enter the nickname name of the beneficiary.
6. From **SWIFT Code**, use the lookup and select the right SWIFT code.
   a. Click **Verify** to verify the details.
   The beneficiary bank detail appears.
   OR
   Click **Reset** to cancel entered details.
7. From **Access Type** list, select the appropriate option.
8. From **Applicability** list, select the appropriate options.
9. Click **Save** to save the beneficiary details.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Review Other Party Maintenance Details** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
11. The success message of beneficiary creation appears along with the reference number.
12. Click **Go to Dashboard**, to navigate to the **Dashboard**.

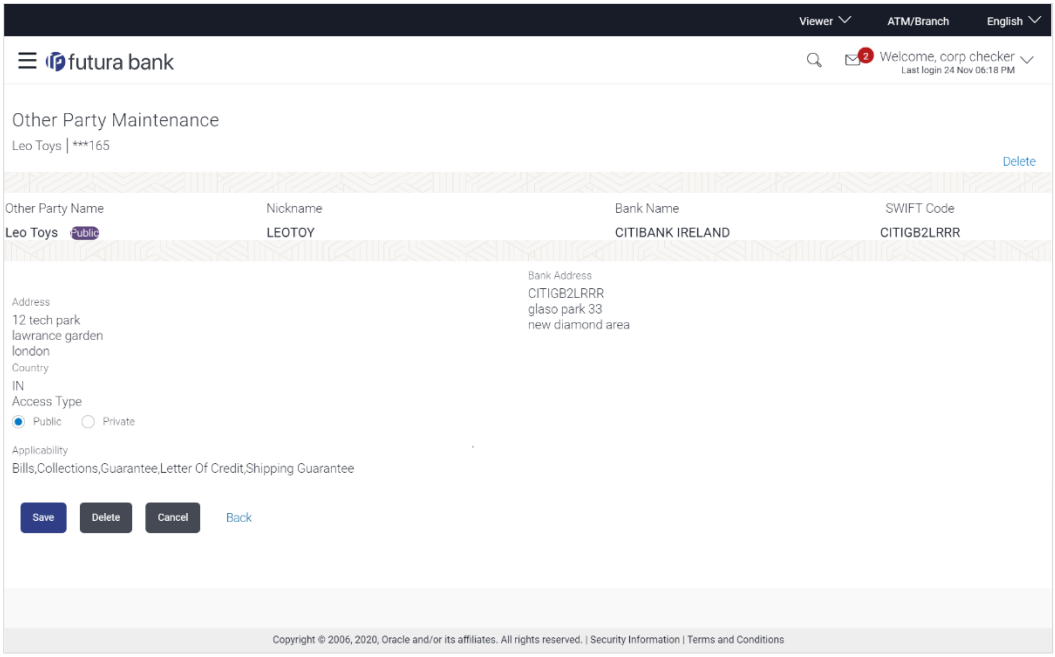
34.3 Other Party Maintenance - Edit

Using this option corporate user can edit the details of selected beneficiary, maintained in the application.

To modify beneficiary:

1. Enter the search criteria, and click **Search**.
   OR
   Click on Other Party card whose details you want to modify. The **View Other Party** screen with maintained details appears.
2. Click **Edit** to edit the beneficiary details. The **Edit Other Party** screen appears.

Edit Other Party



3. Update the required fields.
4. Click **Save** to save the beneficiary details.
   OR
   Click **Delete** to delete the other party.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
5. The **Review Beneficiary/Drawee Details** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
6. The success message of beneficiary updation appears.
7. Click **Go to Dashboard**, to navigate to the **Dashboard**.

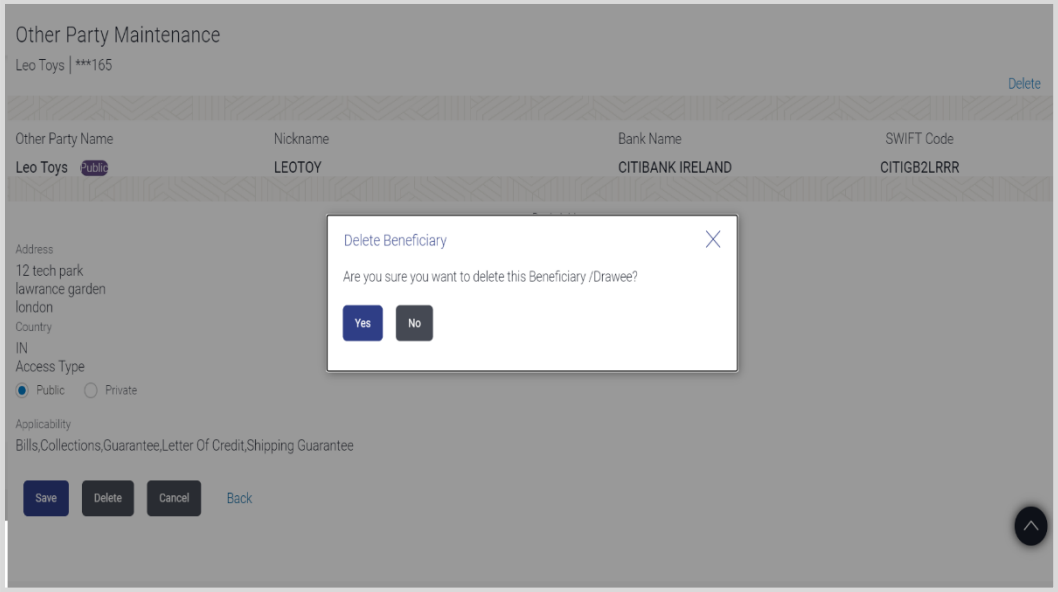
34.4 Other Party Maintenance - Delete

Using this option, corporate user can search and delete an existing beneficiary.

To delete other party:

1. Repeat steps 1 to 2 of **Edit Beneficiary** section.
2. To delete beneficiary, click **Delete**.
3. The **Delete Warning** message appears.
4. Click **Yes** to delete the beneficiary.
   OR
   Click **No** to cancel the transaction.

Other Party Maintenance Delete Warning



5. The **Other Party Maintenance** screen with the successful deletion message appears.

35. Additional Condition Maintenance

Using this option, you can create (if maintenance is not already there), view and edit the additional condition required while creating Letter of Credits. Here user will have the facility to save his custom conditions and use as and when required. Each Condition is saved with the help of an identifier which is unique for the customer, and all identifiers needs to be mapped to codes of additional conditions as maintained by bank.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Features Supported In Application

Available features to corporate user in the application:

- Create Additional Condition
- View Additional Condition
- Edit Additional Condition
- Delete Additional Condition
- Duplicate Additional Condition

How to reach here:

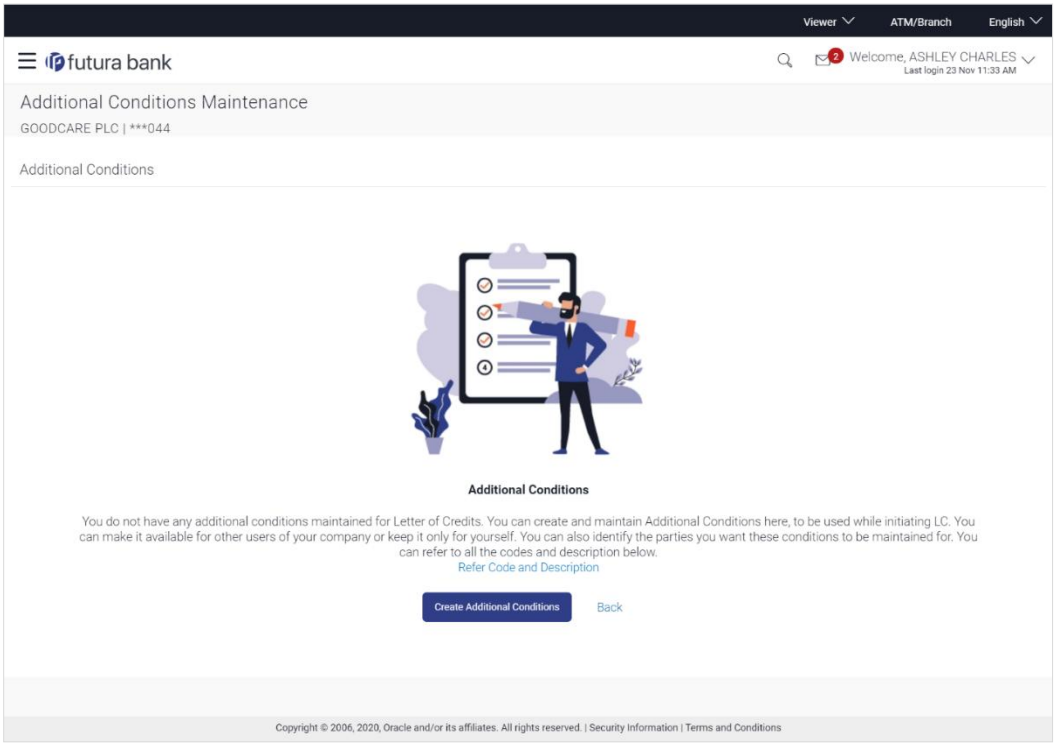
Dashboard > Toggle menu > Trade Finance > Maintenance > Additional Condition Maintenance

35.1 Additional Condition Maintenance - Create

To create Additional Condition:

1. Navigate to the **Additional Condition Maintenance** screen.

Create Additional Condition Maintenance

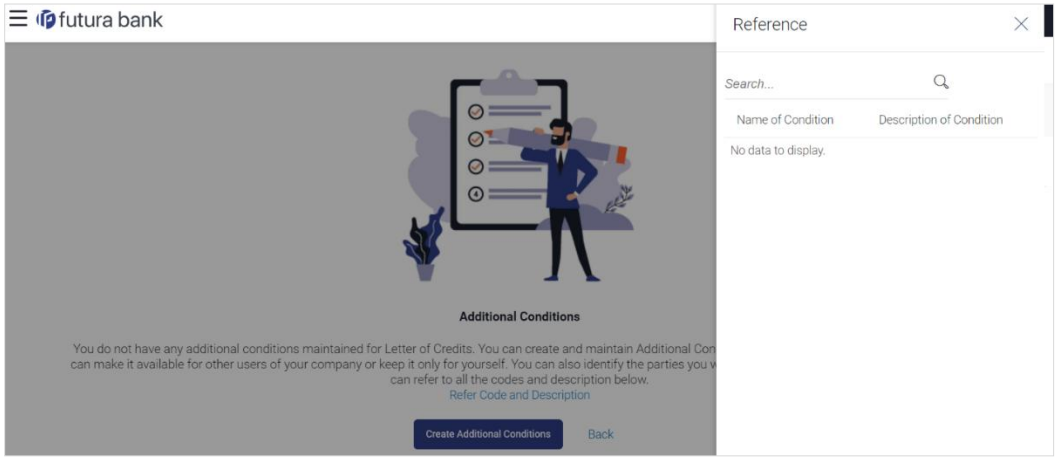


Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id is displayed in a masked format.

2. Click **Create Additional Condition** to create a new additional condition. The **Add New Condition** overlay screen appears.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Refer Code and Description** to view the codes and its description as maintained by bank. The **Reference** overlay screen appears.

Reference



Field Description

Field Name	Description
Name of Condition	The name of the condition.
Description of Condition	The description of the condition.

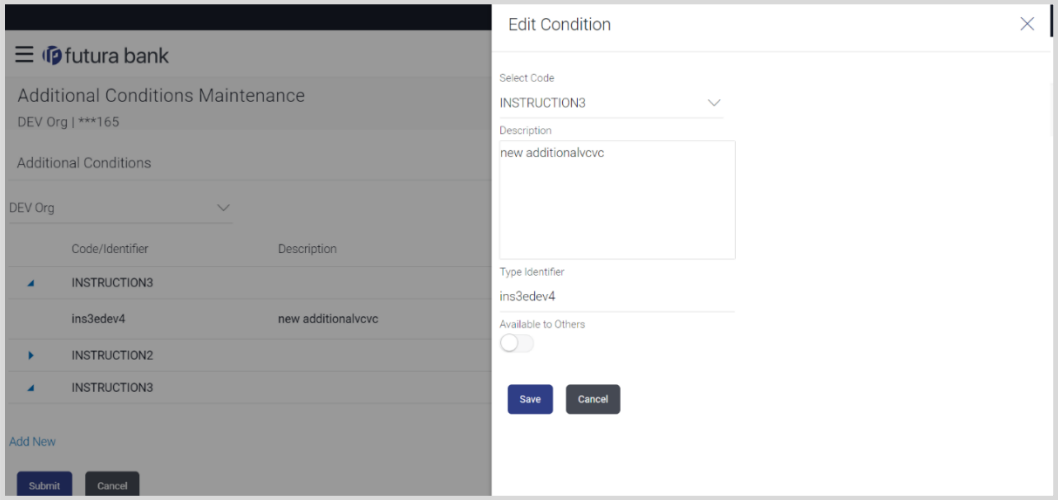
3. In the **Search** field, enter the condition name.
   OR
   Click . The saved condition appears based on search criteria.

35.2 Additional Condition Maintenance - Create

To create Additional Condition:

1. Navigate to the **Additional Condition Maintenance** screen.

Create Additional Condition Maintenance



Field Description

Field Name	Description
Select Code	The option to select the code
Description	The description of the code.
Type Identifier	User needs to provide an identifier for the description under the code.
Available to Others	The slider to allow the code to be visible to the users of the corporate. If it is not made available to others, this identifier would be available only for the user to use.

2. From **Select Code** list, select the appropriate code.
3. In the **Description** field, enter the description of the code.
4. In the **Type of Identifier** field, enter the type of identifier.
5. Move the slider to allow the code to be visible to the user.
6. Click **Add** to create a new additional condition.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
7. The **Review Additional Condition** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
8. The success message appears. Click **Go to Dashboard**, to navigate to the **Dashboard**.

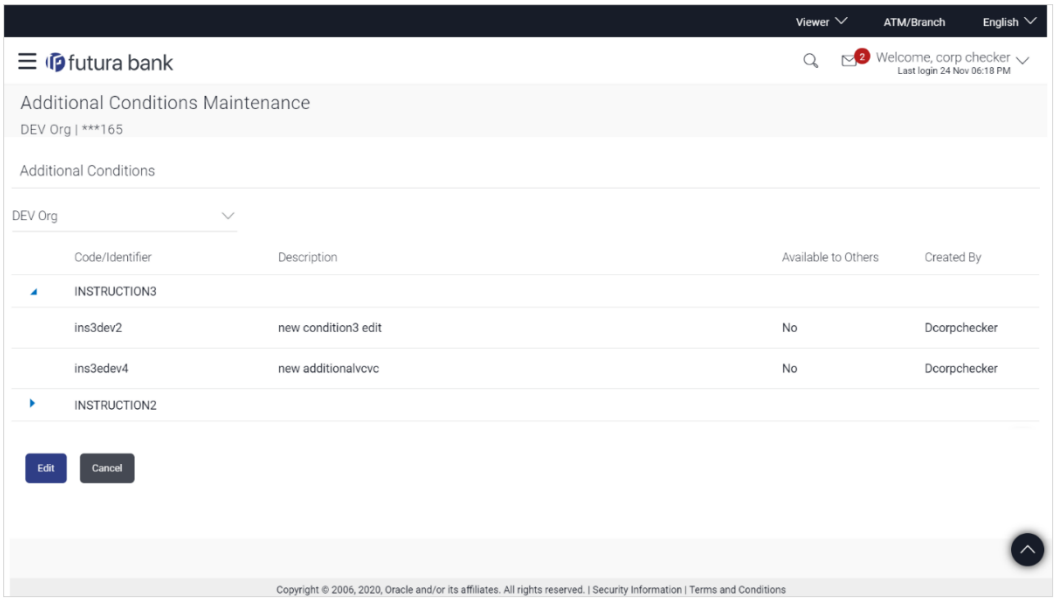
35.3 Additional Condition Maintenance - View

Using this option, corporate user can view the details of any additional condition maintained.

To view the additional condition:

1. Navigate to the **Additional Condition Maintenance** screen. All the conditions mapped to the party id is displayed on the screen.

Additional Conditions Maintenance - View



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id is displayed in a masked format.
Additional Conditions	
Code/ Identifier	The additional condition code
Description	The description of the code.
Available to Others	Yes or No, if the condition was set to be available for others.
Actions	The action to allow the user to view, edit, duplicate and delete the code.

2. Click ▸ to expand and view the additional condition details.
   OR
   Click **Edit** to edit the additional condition details.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

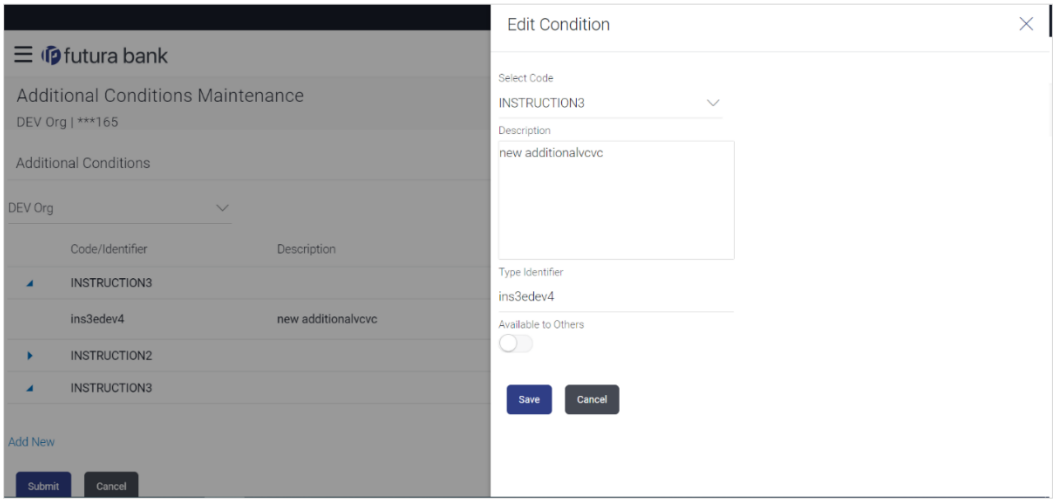
35.4 Additional Conditions Maintenance - Edit

Using this option corporate user can edit the details of selected additional condition, maintained in the application.

To modify additional condition:

1. Navigate to the **Additional Condition Maintenance** screen. All the conditions mapped to the party id is displayed on the screen.
2. Click **Edit** to edit the additional condition details.
3. Click ▸ to expand and view the additional condition details.
4. Click ⋮ to access more options, and then click **Edit** to edit the details of the additional condition.
   The **Edit Condition** overlay screen appears.

Edit Conditions



5. Update the required details.
6. Click **Save** to save the details.
   OR
   Click **Cancel** to cancel the transaction.
7. Click **Submit**.
   The **Additional Conditions** Review screen appears. Verify the details, and click **Confirm** .
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Back** to go back to previous screen.

8. The success message appears along with the reference number.
   Click **Go to Dashboard**, to navigate to the **Dashboard**

35.5 Additional Conditions Maintenance - Delete

Using this option, corporate user can search and delete an existing Additional Conditions.

To delete Additional Conditions:

1. Repeat steps 1 to 3 of **Additional Conditions - Edit** section.
2. Click  to access more options, and then click **Delete**.
3. The **Delete Warning** message appears.
4. Click **Yes** to delete the Additional Conditions.
   OR
   Click **No** to cancel the transaction.
5. The **Additional Conditions Maintenance** screen with the successful beneficiary deletion message appears. Click **Done** to complete the transaction.

35.6 Additional Conditions Maintenance - Duplicate

Using this option, corporate user can duplicate an existing Additional Conditions.

To duplicate Additional Conditions:

1. Repeat steps 1 to 3 of **Additional Conditions - Edit** section.
2. Click  to access more options, and then click **Duplicate** to duplicate the additional code condition details.

36. Clause Maintenance

Using this option, a corporate user can save the clauses under documents, so that it can use the same as and when required while initiating an LC. User also have an option to mark it to be available to other users of corporate.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Features Supported In Application

Available features to corporate user in the application:

- Create Clause
- View Clause
- Edit Clause
- Delete Clause
- Duplicate Clause

How to reach here:

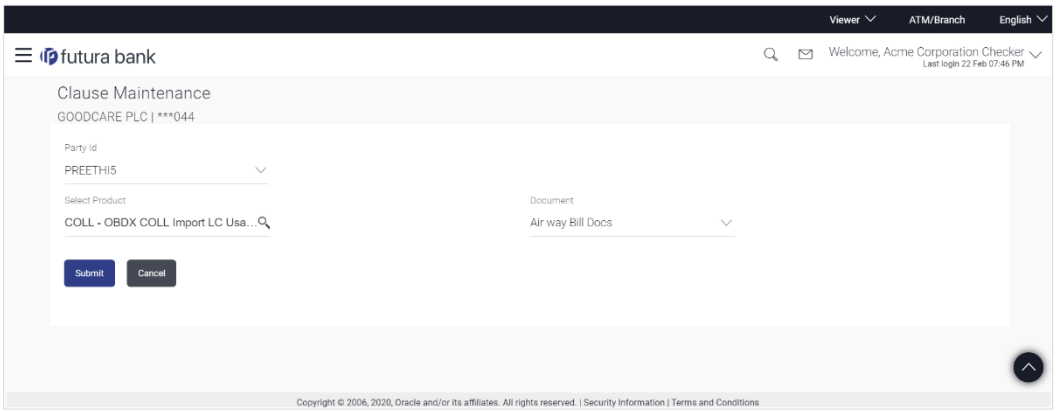
Dashboard > Toggle menu > Trade Finance > Maintenance > Clause Maintenance

36.1 Clause Maintenance - Create

To create Clause:

1. Navigate to the **Clause Maintenance** screen.

Clause Maintenance - Create

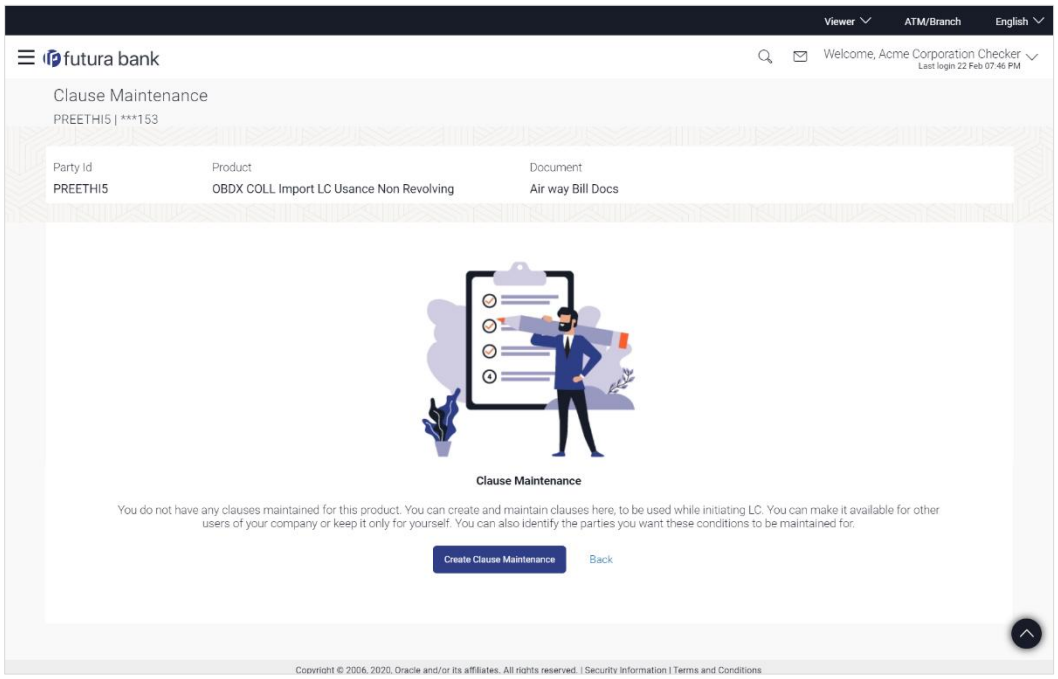


Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id is displayed in a masked format.
Party ID	The option to select the party Id for which you want to create a clause.
Select Product	The option to select the product
Document	The option to select the document.

2. From the **Party ID** list, select the party Id for which you want to create a clause.
3. From the **Select Product** lookup, select the appropriate product.
4. From the **Document** list, select the required document.
5. Click **Submit**. The **Clause Maintenance - Create** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Clause Maintenance - Create

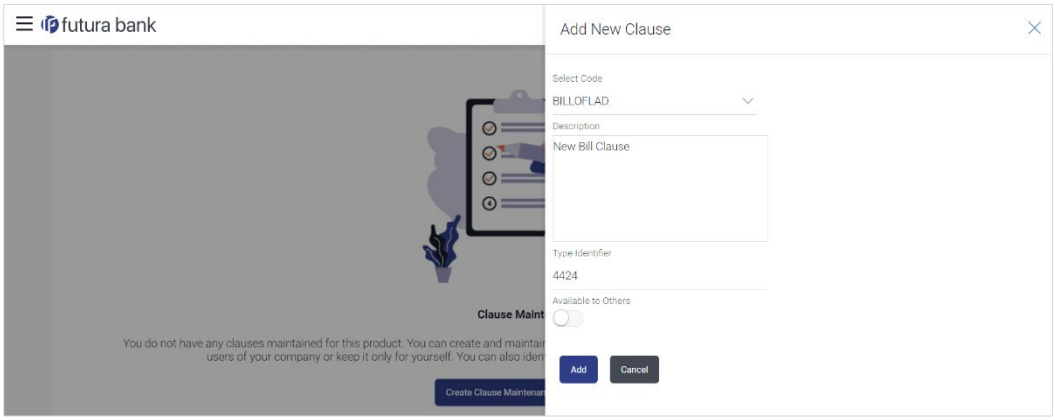


Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id is displayed in a masked format.
Party ID	The selected party Id is displayed.
Product	The selected product is displayed.
Document	The selected document is displayed.

6. Click **Create Clause Maintenance**. The **Add New Clause** overlay screen appears.
   OR
   Click **Back** to go back to previous screen.

Clause Maintenance - Add New Clause



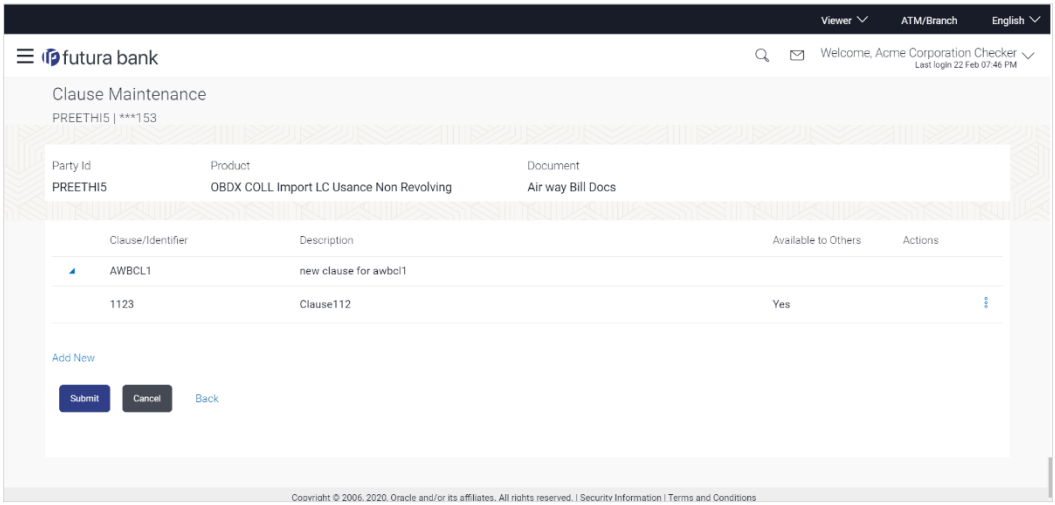
Field Description

Field Name	Description
Select Code	The option to select the code
Description	The description of the code.
Type of Identifier	User needs to provide an identifier for the description under the code.
Available to Others	The slider to allow the code to be visible to the users of the corporate. If it is not made available to others, this identifier would be available only for the user to use.

7. From the **Select Code** list, select the appropriate code.
8. In the **Description** field, enter the description for the clause.

9. In the **Identifier** field, enter the identifier type for the clause.
10. Move the slider to made the clause available to others.
11. Click **Add**. The **Clause Maintenance** screen with added clause appears.
    OR
    Click **Cancel** to cancel the transaction.

Clause Maintenance - Added Clause



Field Description

Field Name	Description
Party ID	The selected party Id is displayed.
Product	The selected product is displayed.
Document	The selected document is displayed.
Clause/ Identifier	The identifier of the conditions of the documentary credit.
Description	The description of the selected clause.
Available to Others	The option to specify whether the clause will be available to others or not.
Actions	The action to allow the user to view, edit, duplicate and delete the clause.

12. Click ▸ to expand and view the clause details.
    OR
    Click the **Add New** link to add another new clause.
    OR
13. Click ⋮ to access more options, for example:
    - Click **View** to view the clause details.

- Click **Edit** to edit the clause details.
- Click **Duplicate** to duplicate the clause details.
- Click **Delete** to delete the clause.
- Click **Download** to download the account structure.

14. Click **Submit** to create a new clause.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to navigate back to the previous screen.
15. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.
16. The success message along with the reference number appears. Click **Go to Dashboard**, to navigate to the **Dashboard**.

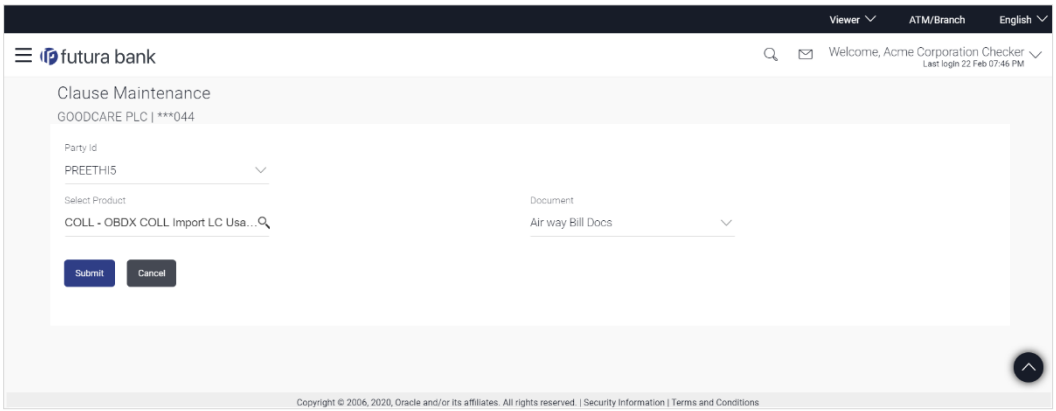
36.2 Clause Maintenance - View

Using this option, corporate user can view the details of any clause maintained.

To view the clause:

1. Navigate to the **Clause Maintenance** screen.

Clause Maintenance



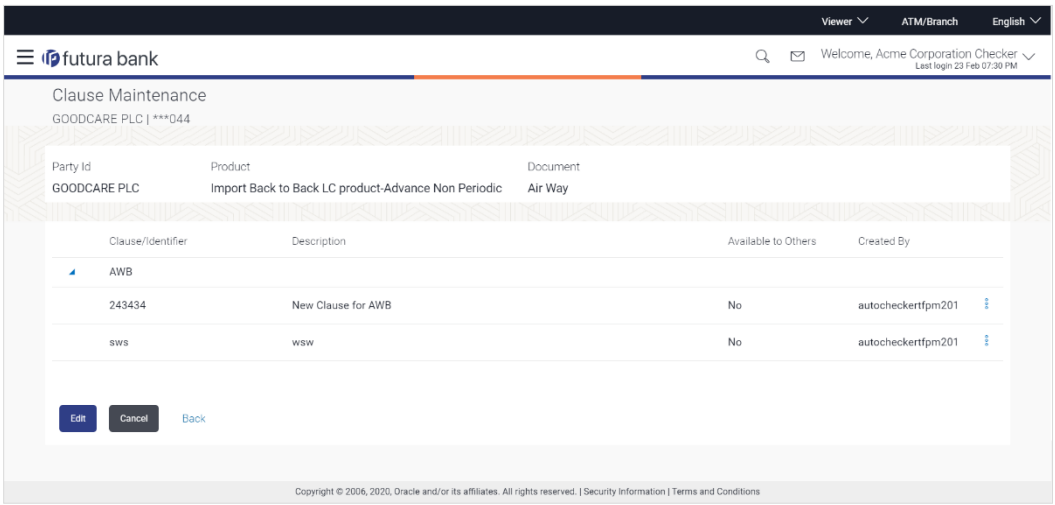
Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id is displayed in a masked format.

Field Name	Description
Party ID	The option to select the party Id for which you want to create a clause.
Select Product	The option to select the product
Document	The option to select the document.

2. From the **Party ID** list, select the party Id for which you want to create a clause.
3. From the **Select Product** lookup, select the product that you want to search and view.
4. Click **Submit**. The **Clause Maintenance - View** screen appears.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Clause Maintenance - View



Field Description

Field Name	Description
Party ID	The selected party Id is displayed.
Product	The selected product is displayed.
Document	The selected document is displayed.
Clause Maintenance	
Clause/ Identifier	The identifier of the conditions of the documentary credit.
Description	The description of the selected clause.

Field Name	Description
Available to Others	The option to specify whether the clause will be available to others or not.
Actions	The action to allow the user to view, edit, duplicate and delete the clause.

5. Click ▸ to expand and view the clause details.
   OR
   Click Edit to edit the additional condition details.
   OR
   Click Cancel to cancel the transaction. The Dashboard appears.
   OR
   Click ⋮ to access more options.

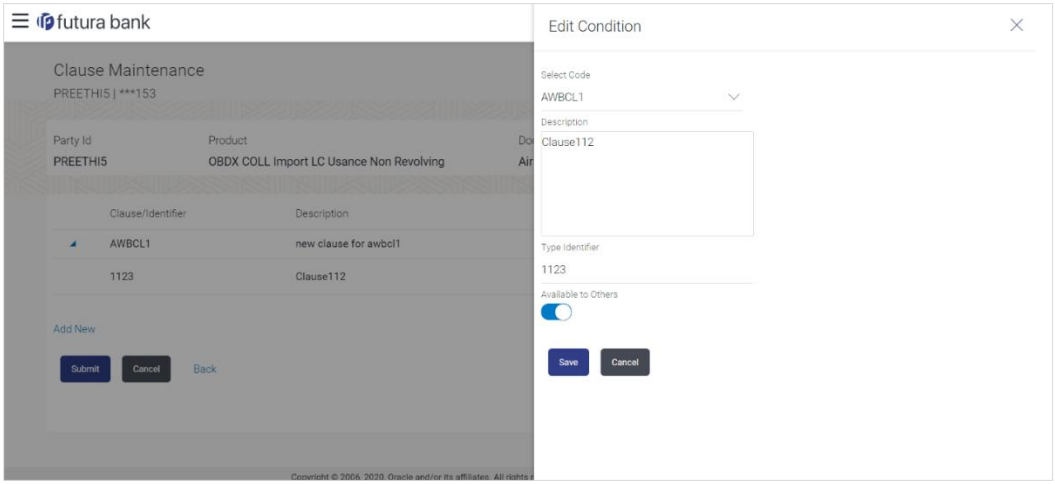
36.3 Clause Maintenance - Edit

Using this option corporate user can edit the details of the selected clause, maintained in the application.

To modify a clause:

1. Repeat steps 1 to 4 of **Clause Maintenance - View** section.
2. Click **Edit** to edit the clause details.
3. Click ▸ to expand and view the clause details.
4. Click ⋮ to access more options, and then click **Edit** to edit the clause details. The **Edit Condition** overlay screen appears.

Clause Maintenance - Edit



5. Update the required details.
6. Click **Save** to save the details.
   OR
   Click **Cancel** to cancel the transaction.

7. Click **Submit**. The Review screen appears. Verify the details, and click **Confirm** .
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Back** to go back to previous screen.
8. The success message appears along with the reference number.
   Click **Go to Dashboard**, to navigate to the **Dashboard**

36.4 Clause Maintenance - Delete

Using this option, corporate user can search and delete an existing Clause.

To delete a Clause:

1. Repeat steps 1 to 4 of **Clause Maintenance - View** section.
2. Click to access more options, and then click **Delete**. The clause gets deleted.
3. The **Delete Warning** message appears.

36.5 Clause Maintenance - Duplicate

Using this option, corporate user can duplicate an existing clause.

To duplicate a Clause:

1. Repeat steps 1 to 4 of **Clause Maintenance - View** section.
2. Click  to access more options, and then click **Duplicate** to duplicate the clause.

37. Application Tracker

The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved as Draft. You can search for the required application using the application number or draft name. The Trade Finance Application tracker currently supports Initiate Import LC and Initiate Outward Guarantee, Initiate LC Amendment and Customer Acceptance – Bills & LC which are going to be processed through Trade Finance mid office.

Through the application tracker, you can perform the following actions:

- **View and update application in draft**: While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the app tracker as an 'In Draft application'. You can select any of the applications available under this widgets in order to complete not yet started stages and submit that application.
- **View submitted application**: The application tracker enables you to view details of submitted applications, which includes viewing status history, application summary and uploaded documents.
- **View applications with Pending Clarifications**: the application tracker enables you to look into the applications which has received certain clarifications from bank. User can choose to respond from there,
- **View application in progress**: The application form that are picked up by the mid-office user and are under processing, comes under "In progress" state.
- **View approved application**: The application tracker enables you to view details of applications that are approved by the approver.
- **View rejected application**: The application tracker enables you to view details of applications that are rejected by the approver.

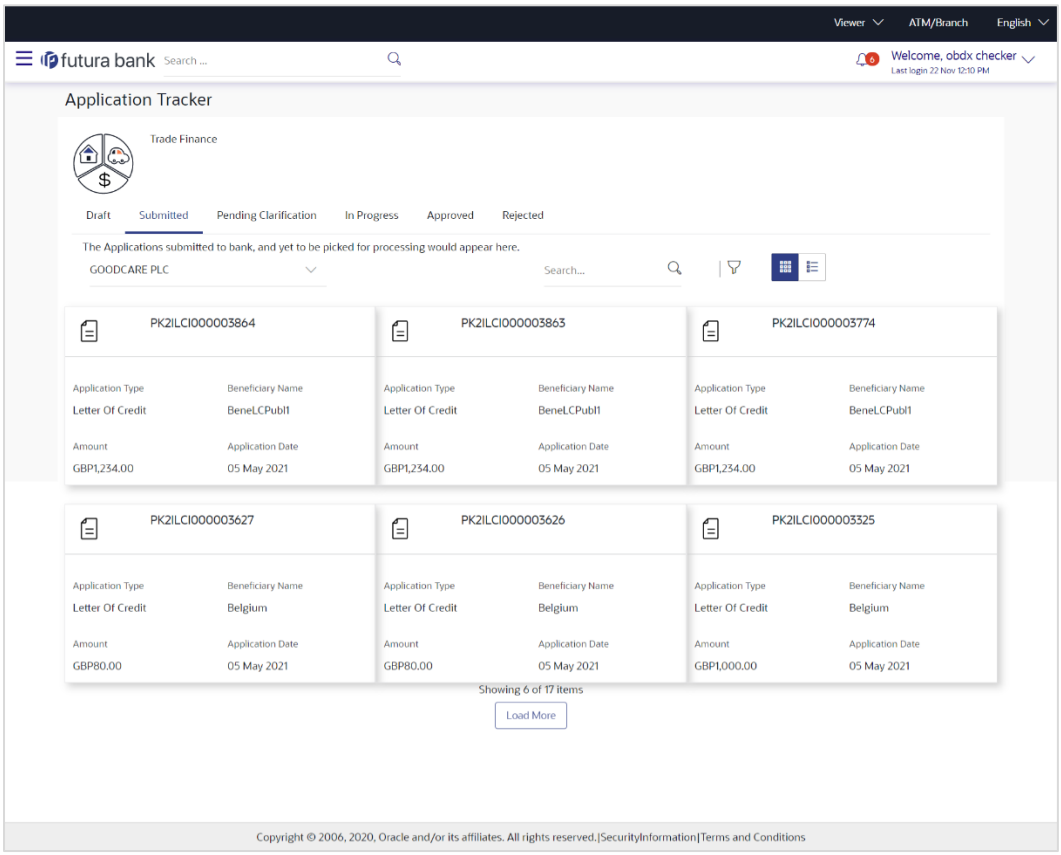
How to reach here:

Dashboard > Toggle menu > Application Tracker

To track an application:

1. Click on the **Trade Finance** option or Click **Click Here**.
   The **Application Tracker- Trade Finance** screen appears with all the Letter of Credit and guarantees applications.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to previous screen.

Application Tracker - Trade Finance



Field Description

Field Name	Description
Search By	The search the application by the **Application Number** or **Beneficiary Name**. In case of draft applications you can search by name of the draft.
Filter	
Type	The option to filter the application based on type. The options are: • All • Letter of Credit • Bank Guarantee • Import LC Amendment • LC Amendment Customer Acceptance • Bill Discrepancy Customer Acceptance

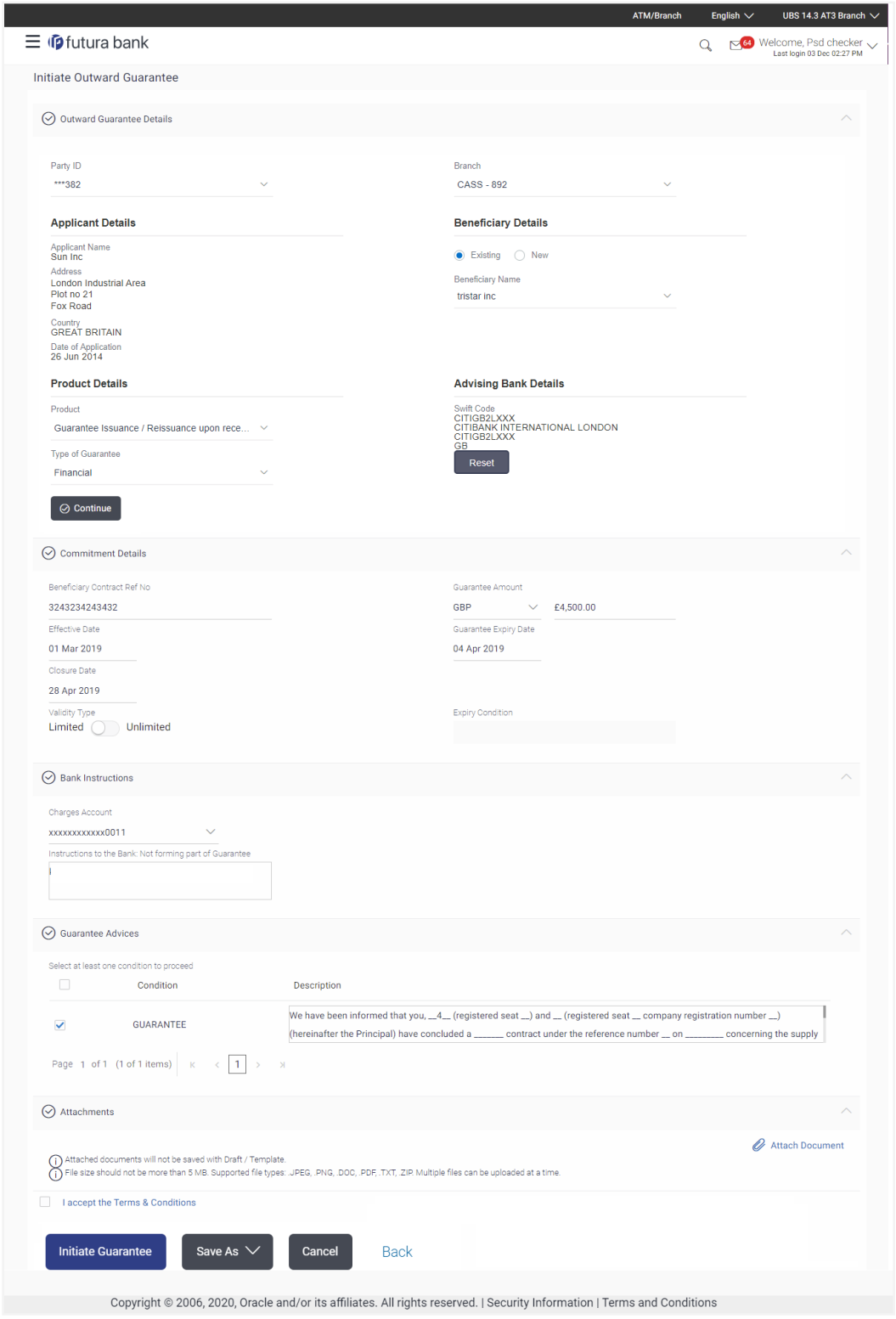
Field Name	Description
Duration	The option to filter the application based on duration of submission the applications. The options are: • Last 7 Days • Last 15 Days • Last 1 Month • Last 3 Months • Last 6 Months • Last 1 Year
Search Results	The applications are displayed in form of cards.
Application Cards	
Type	Displays the type of trade finance application that is Letter of Credit or Bill Guarantee.
Party Name	Displays the party name of the applicant.
Application Number	Displays the application reference number as generated by the bank at the time the application was submitted.
Status	Displays the current application's progress. The status can be: • Draft – applications which has not yet submitted and is just saved by the applicant. • Submitted- application has been filled and submitted for further processing • In progress - application is getting processed in the mid office and is yet to be approved or rejected. • Approved – When the application is completely approved and submitted to back office • Rejected - When the application is completely rejected.
Submitted On	Displays the date and time on which the application was submitted. This is applicable for all application status except “Drafts”.
Amount	Displays the amount for the Letter of Credit or Bill Guarantee is applied for.
Saved On	Displays the date and time on which the application was saved. This is applicable when application status is “Drafts”.

Field Name	Description
Draft Name	Displays the name of Draft which was used to save the application. This is applicable when application status is “Drafts”.

2. Search or filter an application;
   In the **Search By** field, enter the **Application Number** or **Beneficiary Name** by which application is to be searched, and click  .
   OR

   Click  of the filter by list, the popup showing filter options opens.
3. From the **Type** list, select the appropriate type.
   OR
   From the **Duration** list, select the duration for which the applications needs to tracked.
4. Click **Reset** to clear the criteria selected.
5. The cards of trade finance applications appear based on search criteria under respective tabs.
6. Click on the "**Draft**" tab, it opens the all applications cards with Draft status.
   Click on an application card, details screen with pre-populated details that you have already entered and saved as draft will appear, you can update those details and fill any other details required in the application form and submit it.
   OR
   Click **Cancel** to cancel the operation and to navigate back to ‘Dashboard’.
   OR
   Click **Back** to navigate back to the previous screen.

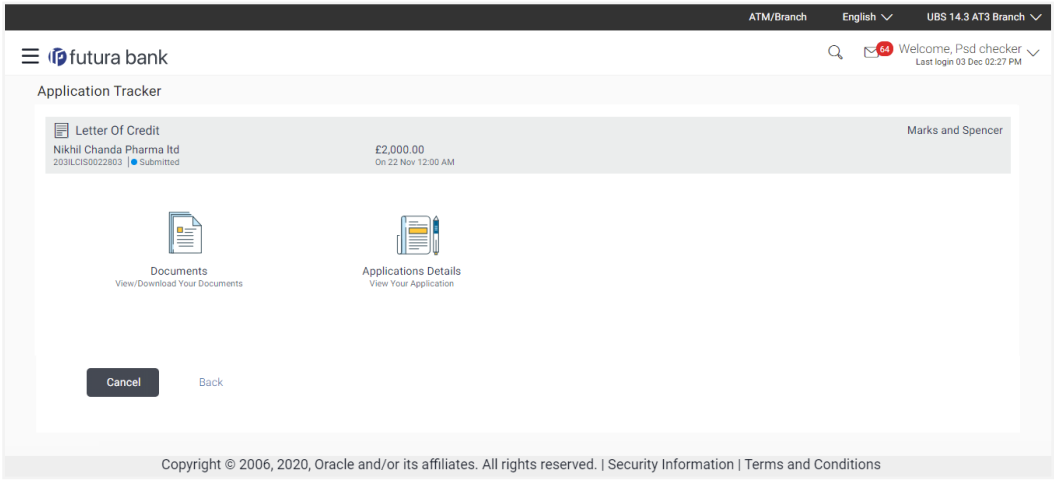
View Application Details - Draft



OR
Click “**Submit"** tab, it opens the all applications widgets with **Submit** status.

a. Click on an application card, it opens the application details screen as 'submitted' by the customer.
Click the **Documents (View/ Download Your Documents)** icon to view and download the documents that are submitted.
OR
Click the **Application Details (View Your Application)** icon to view your submitted application. Refer **Initiate LC** or **Initiate Guarantee** transactions for more details.
OR
Click **Close** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.

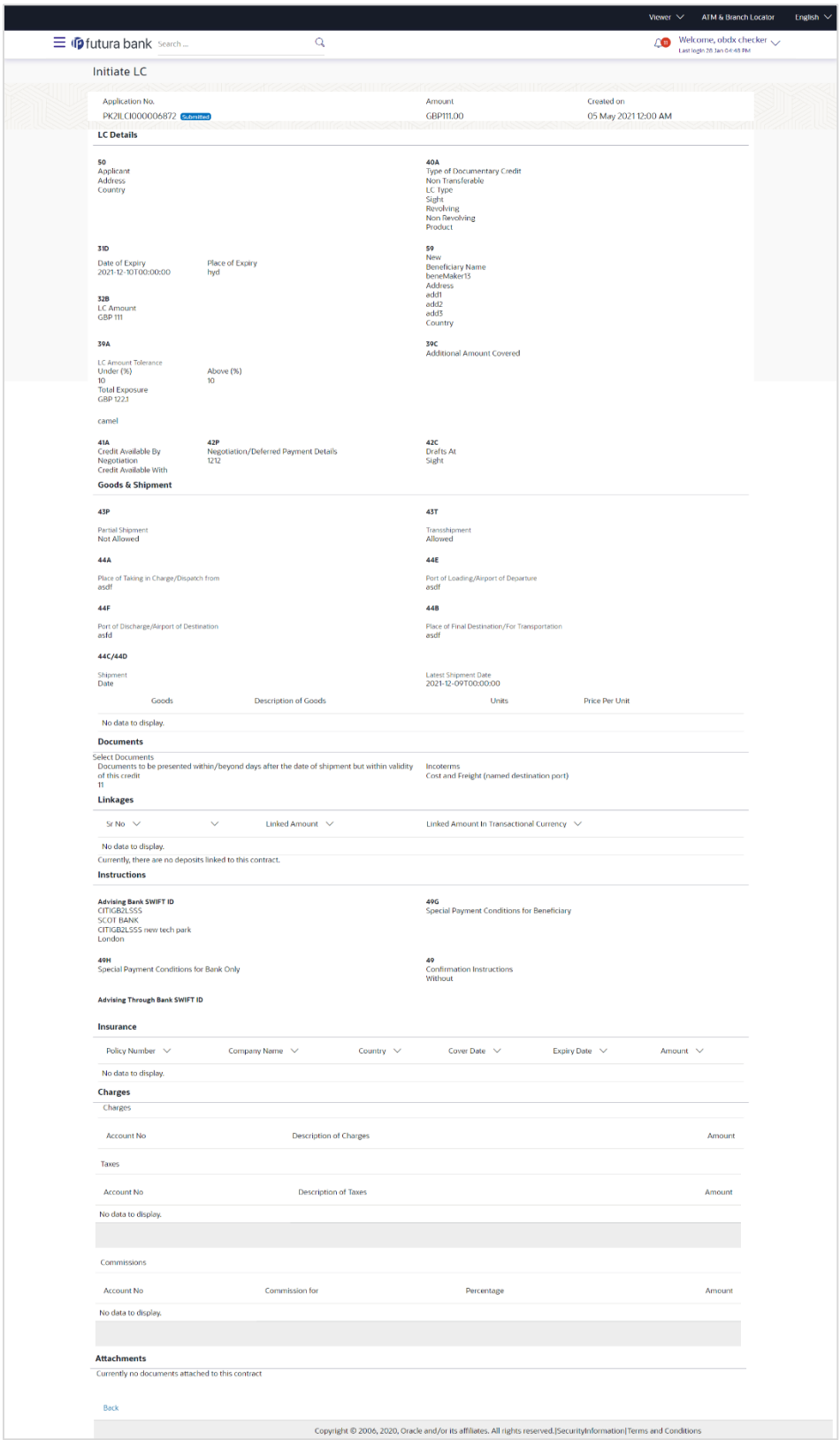
View Application Details - Submitted



Field Description

Field Name	Description
Application Card	
Type	Displays the type of trade finance application that is Letter of Credit or Bill Guarantee.
Party Name	Displays the party name of the applicant.
Application Reference Number	Displays the application reference number as generated by the bank at the time the application was submitted.
Status	Displays the current application's progress as submitted.
Amount	Displays the amount for the Letter of Credit or Bill Guarantee is applied for.
Submitted On	Displays the date and time on which the application was submitted.

View Submitted Application Details



OR
Click **"In Progress"** tab, it opens all the applications with **In Progress** status.

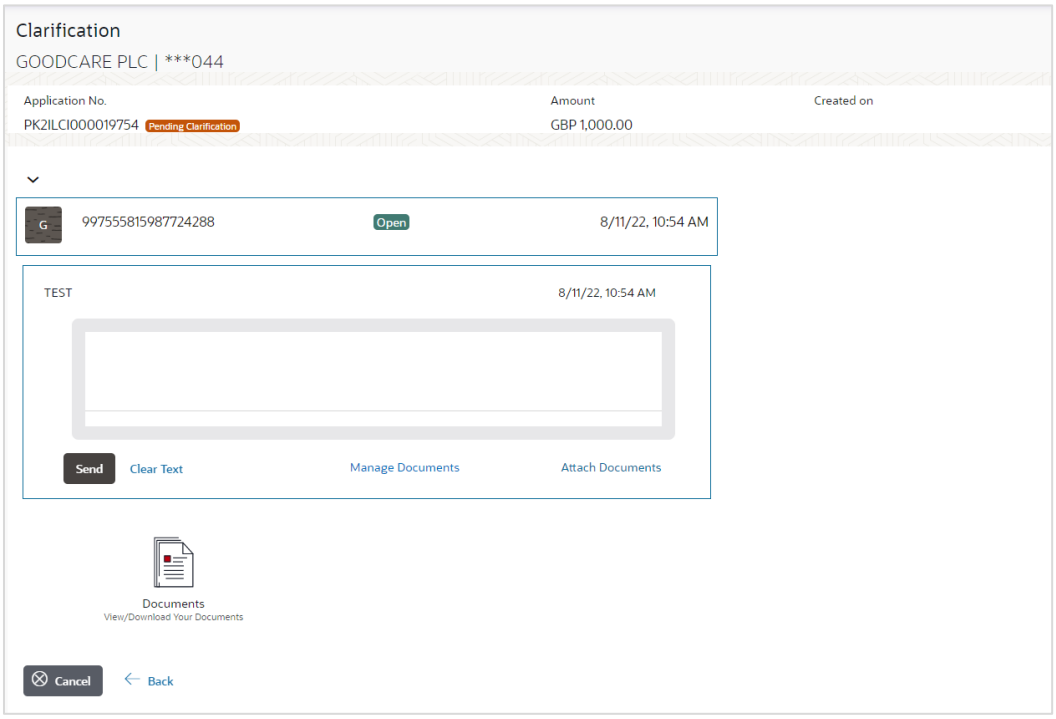
b. Click on an application, the application submitted but not yet completed appears.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **"Approved"** tab, it opens all the applications with **Approved** status.
OR
Click **"Rejected"** tab, it opens all the applications with **Rejected** status.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.

37.1.1 Pending Clarification

The Bank will request for an online clarification from the user and the user receives requests for clarification. The pending for clarification requests are displayed as card. The user can click the individual card to view the details.

The transactions that are not initiated by OBDX and a clarification has been raised by mid office bankers, the same application can be seen at OBDX and the clarifications be responded, however the details of application will not be visible.

Pending Clarification

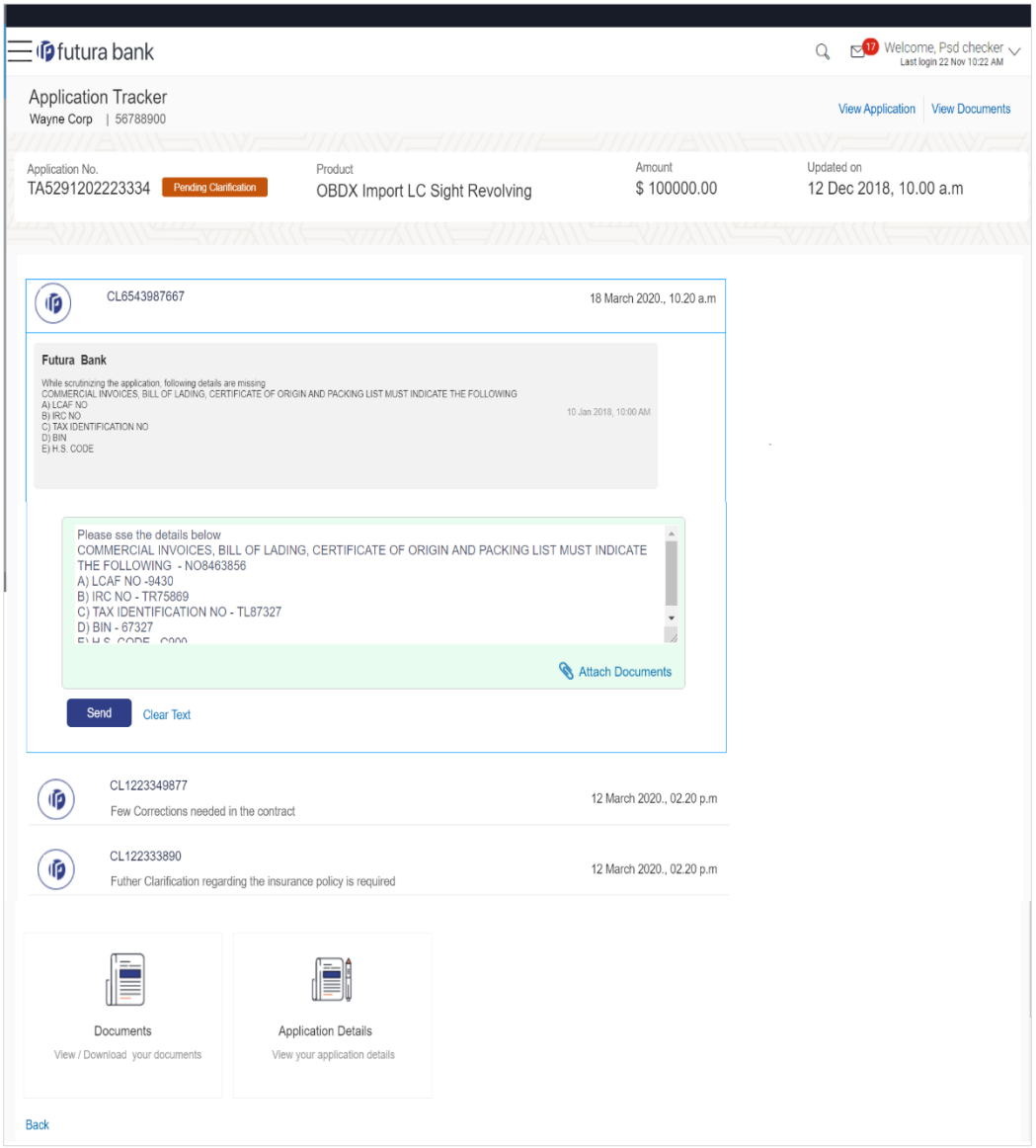


Field Description

Field Name	Description
Application Card	
Party Name	The option to select the party.
Pending Clarification Card	The Pending Clarification card displays the name of the card along with the other details like party name, Product name, amount and last updated date.
Application No	The reference no using which application was saved.
Party Name	The name of the party.
Transaction Name	The name of the transaction for which clarification s required.
Beneficiary Name	The name of the beneficiary.
Amount	The LC/ BG amount.
Last Updated On	The latest updated date of the clarification.

1. Select and click the Pending Clarification card whose details you want to view. The **Pending Clarification** detailed screen appears.

Pending Clarification – Details



Field Description

Field Name	Description
Bank Message Window	The window displays the banks message which requires clarification.
Clarification Window	The window in which the user writes its clarification. The user can also attach the supporting documents for clarification. Once the clarification has been provided, user will not be able to modify the clarification or provide further clarification until bank sends a revised clarification request.

Field Name	Description
List of Clarifications	The previous communication between the bank and the user appears as list. User can click and view the details.

2. In the **Clarification Window**, enter the clarification.
3. Click the **Attach Documents** icon to attach the supporting documents.
4. Click **Send** to send the clarification to the bank.
   OR
   Click **Clear Text** to clear the entered details.
   OR
   Click the previous clarification list to view the earlier communication.
5. Click on an application card, it opens the application details screen as 'submitted' by the customer.
   OR
   Click the **Documents (View/ Download Your Documents**) icon to view and download the documents that are submitted.
   OR
   Click the **Application Details (View Your Application)** icon to view your submitted application. Refer Initiate LC or Initiate Guarantee transactions for more details.
   OR
   Click **Close** to cancel the operation and to navigate back to ‘Dashboard’.
   OR
   Click **Back** to navigate back to the previous screen.

Note: Once bank accepts the clarification sent from OBDX, corporate user will receive an alert that clarification has been received and transaction will be processed if all in order.

FAQs

1. **Can I see the changes which has been done by mid office to my initial application submitted through channel?**

   User can only see the clarifications requested and provided and once the LC is issued, he can see the details using View LC.

2. **Can I change some part of my application, once submitted from channel?**

   It can be done by calling bank directly and not from channel.

38. Assign Proceeds

Using this option, user who is a beneficiary can assign the proceeds to assignee (third parties) which has to be received from the issuing or confirming bank.

The user can search an export LC against which he wants to assign the proceeds, he can verify the LC and view its summary of LC for reference. Post that he can provide the details of assignee such as name, address and account details and then add multiple assignees to a single Export LC with varying amount.

Once he submits the assignment, it proceeds to OBTFPM for entry in the contract.

The user can view the assignment done to the Export LC and have the facility to modify them until any bill has been booked/submitted. The user can also view and change the amount in the assignment details of all the bills under the export LC.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place
- At least a single Outward Guarantee should exist for the party ID and party must having view rights for it

How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter Of Credit > Export Letter of Credit > Assignee Management > Assign Proceeds

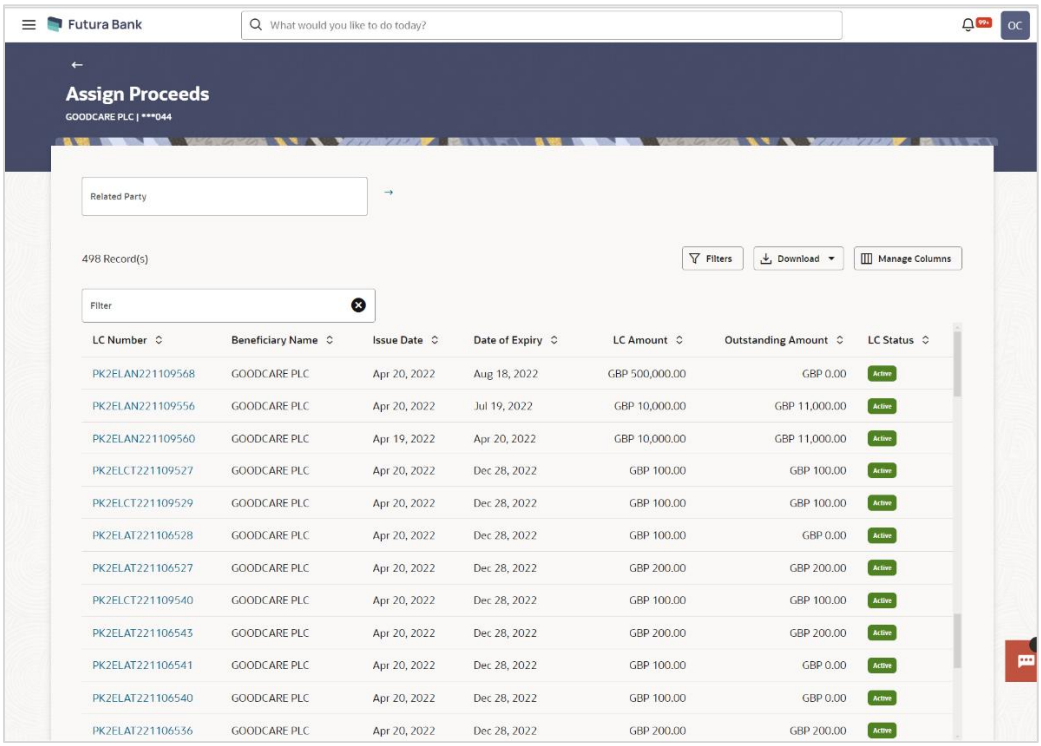
38.1 Search Assignment of Proceeds

User can search the list existing assignment using filter LC Number/Currency/ LC Amount From-To/Expiry Date From-To.

To search the assignment of proceeds:

1. Navigate to the **Assign Proceeds** screen.

Assign Proceeds



Field Description

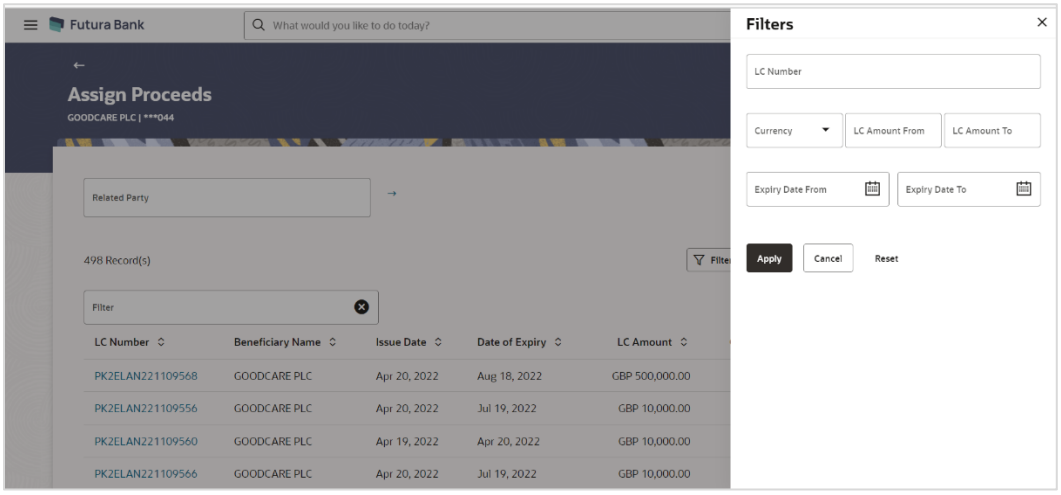
Field Name	Description
Related Party	Select the specific party to filter the search result based on specific party.
Filter	Specify the LC Number/ Applicant Name/ Beneficiary Name/ LC Amount of assignment of proceeds.
Search Results	This section displays the search results.
LC Number	The LC reference number.
Beneficiary Name	The beneficiary name who assigns the proceeds to assignee.
Issue Date	The issue date of the LC.
Date of Expiry	The date on which LC gets expired.
LC Amount	The LC amount.
Outstanding Amount	This field specifies any outstanding amount available along with the currency.

Field Name	Description
LC Status	The status of LC.

2. From the **Related Parties** list, select the appropriate option.
3. In the Filter filed, enter the filter criteria, if required.

   The screen appears with the search results.
4. Click the **Download** to download all or selected columns in the Export LC details list. You can download the list in PDF or CSV format.
5. Click on the **Manage Column** to setup a column preference by rearranging or removing columns.
6. Click on the desired **LC Number**. The **Assign Proceeds** details screen appears.Click to filter based on the filter criteria. The Filter overlay screen appears.

Filters



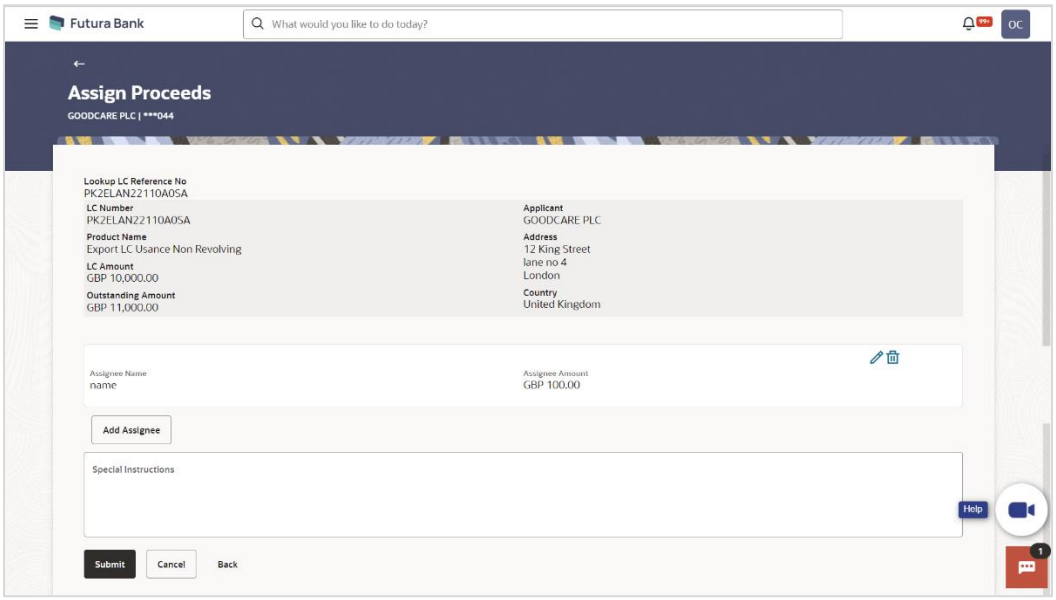
Field Description

Field Name	Description
Filters	
LC Number	The LC reference number.
Currency	The currency of the assignment of proceeds.
LC Amount Range From - To	Select the currency and LC amount range.

Field Name	Description
Expiry Date From -To	The start date range and end date the LC gets expired.

7. Enter the filter criteria and click **Apply**. The search result appears based on search criteria.
   OR
   Click **Cancel** to cancel the search.
   OR
   Click **Reset** to clear the search criteria.
8. Click on the desired **LC Number**. The **Assign Proceeds** details screen appears.

Assign Proceeds



Field Description

Field Name	Description
Lookup LC Reference Number	The LC reference number.
LC Number	The searched LC reference number.
Product Name	The name of the LC product.
LC Amount	Indicates the amount for the Letter of Credit along with the currency under which the LC is issued.
Outstanding Amount	Indicates the outstanding LC amount.

Field Name	Description
Applicant	Displays the LC applicant name based on the selected LC reference number.
Address	Displays the LC applicant address.
Country	Displays the country of the LC applicant.
Assignee Details	
Assignee Name	The name of the assignee to whom the proceeds is to be assigned.
Assignee Amount	The amount that needs to be proceeds to the assignee.
Special Instructions	Specify the special instructions for the bank users.

9. Click the **Add Assignee Details** link to add the assignee. The **Assign Proceeds** screen with added assignee details appear.
10. Click **Add Assignee** if you want to add more assignees.
11. Click  to modify the assignee details.
    OR
    Click  to delete the assignee details
12. In the **Special Instructions** field, enter special instructions if any.
13. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
14. The **Assign Proceeds – Review** screen appears. It displays all the sections with added assignee details. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
15. The success message of assignment of proceeds submission appears. Click **Home** to go to the Trade Dashboard screen.

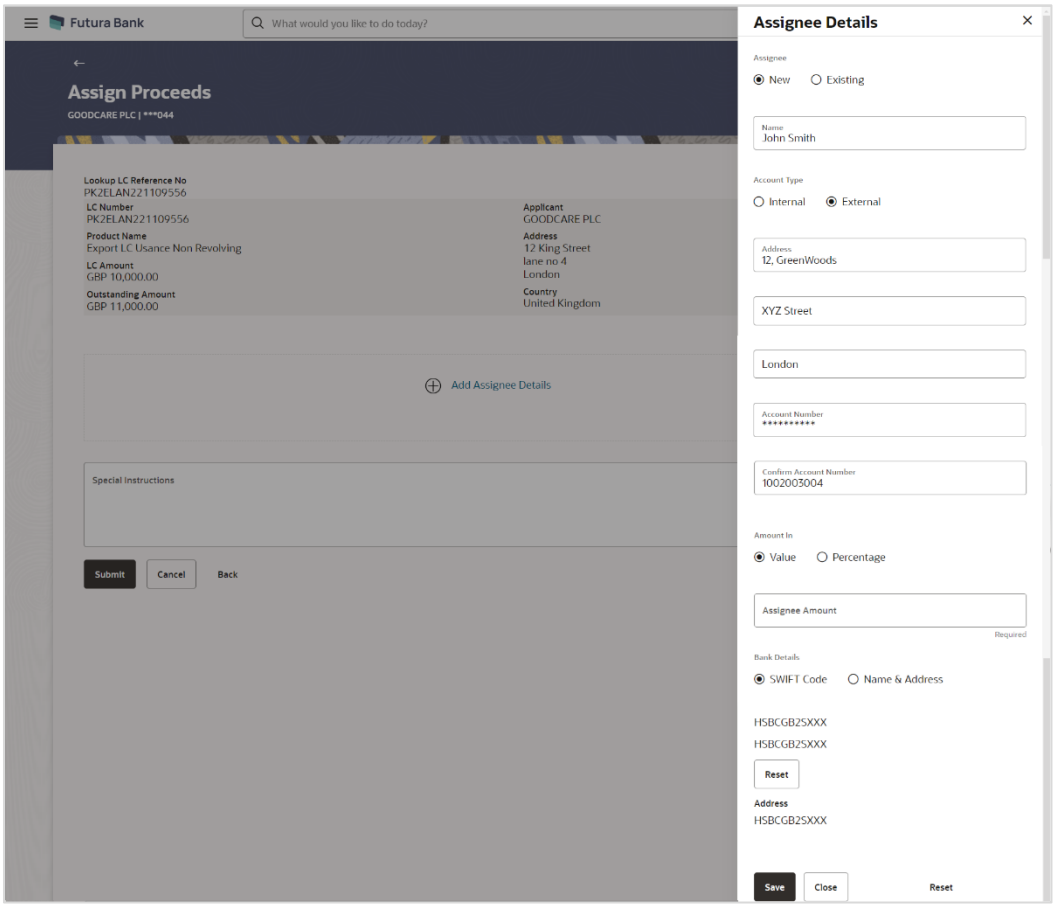
38.2 Add Assignee Details

The user can add the assignee.

To add the assignee details:

16. In the **Assign Proceeds** screen, click the **Add Assignee Details** link.
    The **Assignee Details** overlay screen appears.

Add Assignee Details



Field Description

Field Name	Description
Assignee Details	
Assignee	Option to select the type of assignee. The options are: • New • Existing
Assignee Name	The name of the assignee to whom the proceeds is to be assigned. This field appears if **Existing** option is selected in the **Assignee** field.

Field Name	Description
Name	Specify the name of the assignee to whom the proceeds are to be assigned. This field is a read only if **Existing** option is selected in the **Assignee** field.
Account Type	The account type of the assignee. The account types are: • Internal • External This field is a read only if **Existing** option is selected in the **Assignee** field.
Address	The LC applicant address.
Account Number	The account number of the assignee. This field is a read only if **Existing** option is selected in the **Assignee** field.
Currency	The currency of the account of the assignee. This field is appears if **Existing** option is selected in the **Assignee** field.
Confirm Account Number	Re-enter the account number to confirm. This field is appears if **New** option is selected in the **Assignee** field.
Amount in	Specify the amount that needs to be proceeds to the assignee. The options are: • Value • Percentage
Assignee Amount	The user can enter the amount. This field is appears if **Value** option is selected in the **Amount In** field.
Percentage	The percentage of assignee amount. This field appears if **Percentage** option is selected in the **Amount** field.

Field Name	Description
Bank Details	The option to select the bank details. The options are: • SWIFT Code • Name and Address This field appears if you select **External** option from **Account Type** field.
Name & Address	The bank address of the assignee Bank.
SWIFT Code	The SWIFT code of assignee Bank.
Lookup SWIFT Code	Search and select the SWIFT code of the assignee bank, available in the application. This field is enabled if the **SWIFT Code** option is selected in the **Bank Details** field.
SWIFT code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.	
Swift Code	The facility to lookup bank details based on SWIFT code.
City	The facility to search for the SWIFT code based on city.
Bank Name	The facility to search for the SWIFT code based on the bank name.
SWIFT Code Lookup Search Results	This section displays the SWIFT Code Lookup search results.
Bank Name	The names of banks as fetched based on the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.

17. In the **Assignee** field, select the appropriate option.
    a. If you select **Existing** option, select the name of the assignee from the **Assignee Name** list.
    b. If you select **New** option, enter the name of the assignee in the **Name** field.

i. In the **Account Type** field, select the appropriate option.

ii. In the **Account Type** field, if you select **External** option, enter the Address of the assignee.

iii. In the **Account Number** field, enter the account number of the account of the assignee.

iv. Re-enter the account number in **Confirm Account Number** field, to confirm the account number.

c. In the **Amount In**, select the appropriate option to assign the amount.

d. If you select **Value** option, enter the amount to be assigned in the **Assignee Amount** field.

e. If you select **Percentage** option, enter the value in the **Percentage** field.

18. Select the appropriate option in **Bank Details** field, , if you have selected **External** option in the **Account Type** field:

a. If you select **SWIFT Code** option,

i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

ii. Click **Verify** to fetch bank details based on Bank Code.

b. If you select **Name & Address** option:

i. In the **Name** field, enter the name of the issuing bank.

ii. In the **Address** field, enter the address of the issuing bank.

19. If you select **Internal** option, from the **Account Type** list, :

i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

ii. Click **Verify** to fetch bank details based on Bank Code.

20. Click **Save**.
The added assignee details appear as **Assignee Details** in the **Islamic Assign Proceeds**.
OR
Click **Close** to close the screen.
OR
Click **Reset** to clear the entered details.

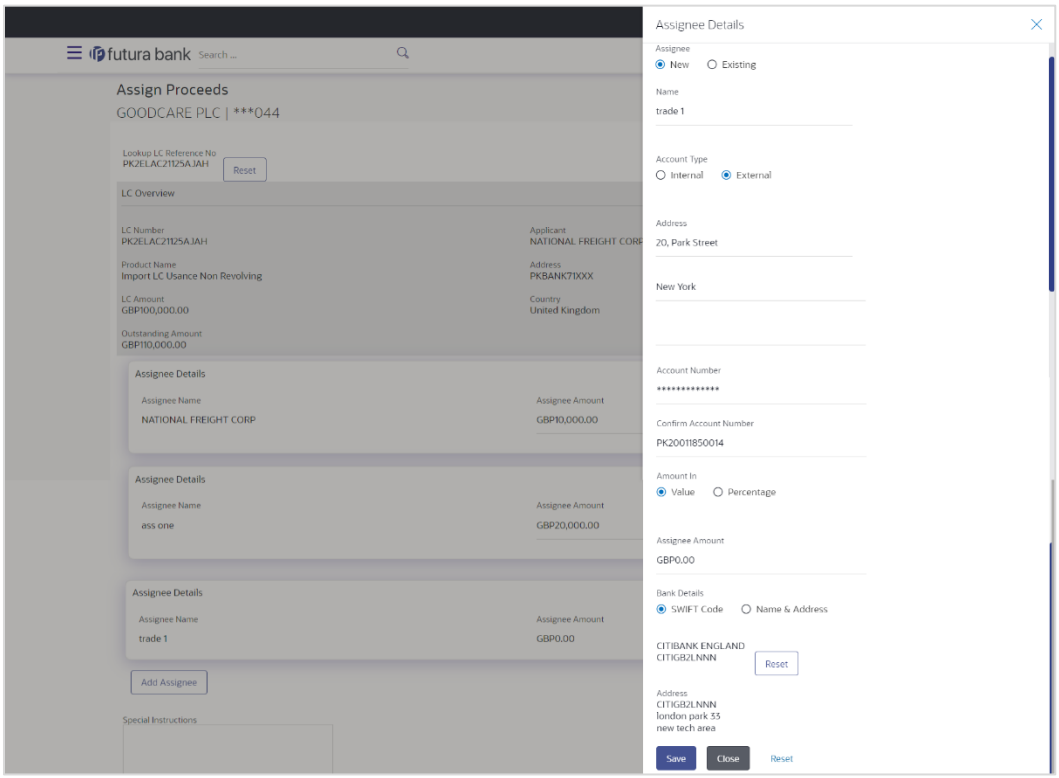
38.3 Modify Assignee Details

The user can modify the assignee details.

To modify the assignee details:

1. Navigate to **Islamic Assign Proceeds** screen.
2. From the **LoopUp Reference No**. field, select the appropriate LC reference number.
3. Click **View**. The summary of LC appears on the **Islamic Assign Proceeds** screen.
OR
Click the **Advanced Lookup** to search the LC.
4. Click  to modify the assignee details.
The **Assignee Details** overlay screen appears.

Assignee Details



5. Edit the fields, if required.
6. Click **Save**. The modified assignee details got saved in **Assignee Details** section.
   OR
   Click **Close** to close the screen.
   OR
   Click **Reset** to clear the entered details.

39. Assignee Maintenance

Using this option, you can create (if maintenance is not already there), view and edit the assignee.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

Features Supported In Application

Available features to corporate user in the application:

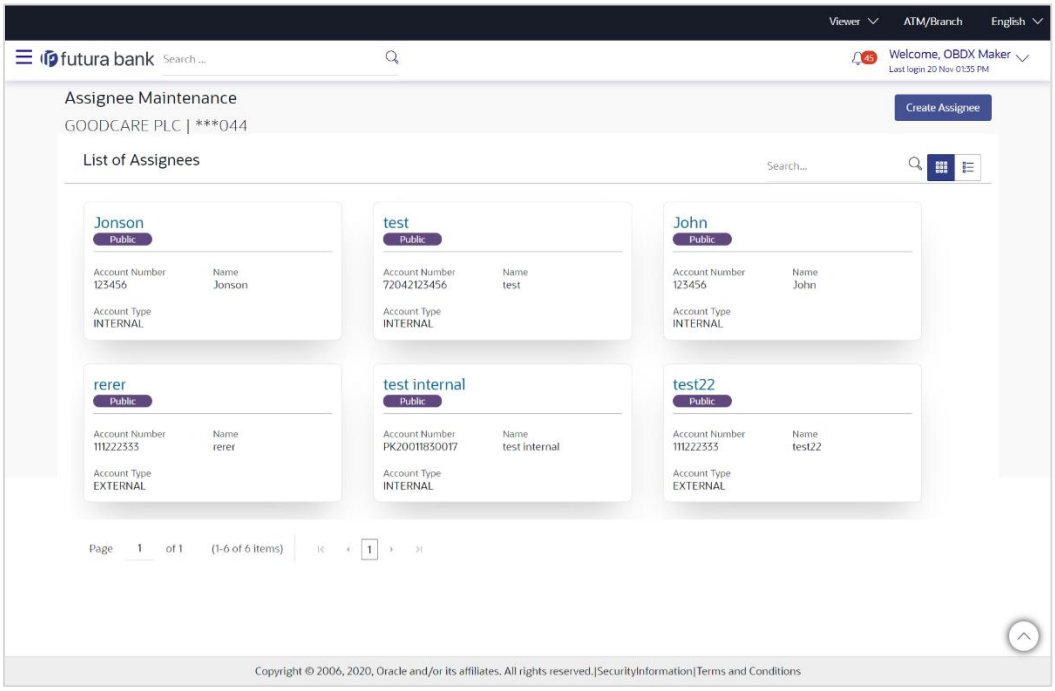
- View Assignee
- Create Assignee
- Edit Assignee
- Delete Assignee

How to reach here:

Dashboard > Toggle menu > Maintenance > Assignee Maintenance

Assignee Maintenance - Summarized View

This is a default view; the user is landed on this screen on accessing ‘Assignee Maintenance’ menu option. The summary of all the assignee maintained are listed with basic information of assignee. User can choose to check the complete details of a specific assignee by clicking on a card.



Field Description

Field Name	Description
Party Name	The name of the applicant is displayed.
Party ID	The party Id of the product is displayed in a masked format.
Search By	Enter the name of the assignee to search and view its details. Partial search is allowed.
Assignee Template Card	The assignee template card displays the name of the assignee template along with the other details like account number, name of the assignee and account type.

Assignee Template Card Details

Following details are present on each assignee Template card.

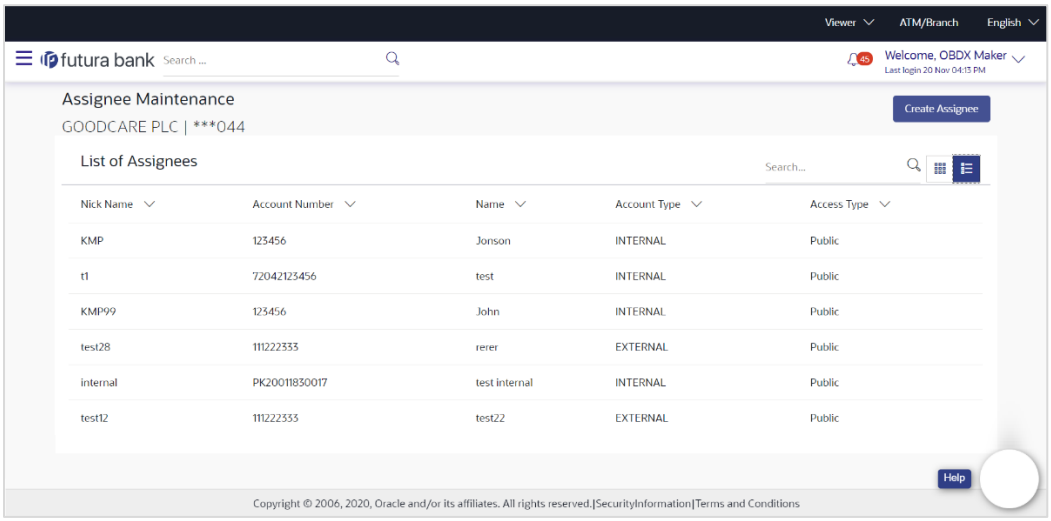
Assignee Nick Name	The name using which template is stored and can be used to create assignee.
Access Type	The access type assigned to the Assignee, that is 'Private' or "Public'.
Name	The assignee name.
Account Type	The corresponding account type and as supported by Host.
Views	The user can select the view type. • Card • Tabular

1. Select and click the Assignee template card whose details you want to view.
   OR
   In the **Search By** field, enter the name of the specific Assignee Template whose details you want to view.
   The specific Assignee Template detail record appears.
   OR
   Click **Create** Assignee to create a new Assignee template.
   OR
   Click  or  to view the assignee template as Summarized or Tabular view.

To view the assignee details in tabular form:

2. In the **Assignee Maintenance - Summary** page, click  to view the initiate Assignee template as Tabular view.
   The **Assignee Maintenance** tabular view page appears.

Assignee Maintenance - Tabular View



Field Description

Field Name	Description
Assignee Nick Name	The name using which template is stored and can be used to create assignee.
Account Number	The account number of the assignee.
Name	The assignee name.
Account Type	The corresponding account type and as supported by Host.
Access Type	The access type assigned to the Assignee, that is 'Private' or "Public'.

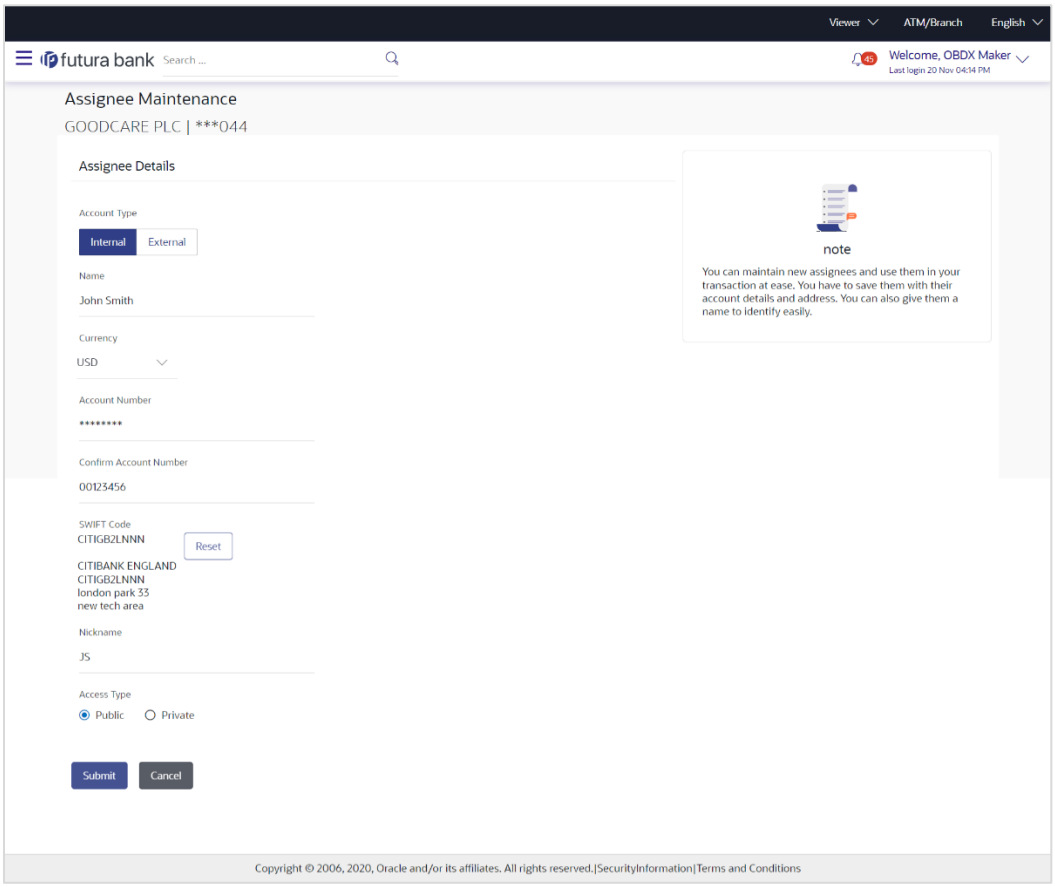
39.1 Assignee Maintenance - Create Assignee

Using this option, you can create an assignee in the application.

To create an assignee:

Click **Create Assignee**. The **Assignee Maintenance** screen appears.

Assignee Maintenance - Create Assignee



Field Description

Field Name	Description
Account Type	The assignee account type. The options are: • Internal • External
Name	The name the assignee.
Address	The bank address of the assignee Bank. This field appears if you select **External** option from **Account Type** field.
Currency	The currency of the assignee account.
Account Number	The account number of the assignee.

Field Name	Description
Confirm Account Number	Re-enter the account number to confirm the account.
SWIFT Code	The SWIFT code of assignee Bank.
SWIFT code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.	
Swift Code	The facility to lookup bank details based on SWIFT code.
City	The facility to search for the SWIFT code based on city.
Bank Name	The facility to search for the SWIFT code based on the bank name.
SWIFT Code Lookup Search Results	This section displays the SWIFT Code Lookup search results.
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Access Type	Indicates the type of access for the assignee. The options are: • Public • Private

2. From the **Account Type** list, select the appropriate option.
3. In the **Name** field, enter the name of the assignee.
4. From the **Currency** list, select the appropriate currency.
5. In the **Account Number** field, enter the account number.
6. Re-enter the account number to confirm the account.
7. If you select **External** option, from the **Account Type** list:
8. In the **Address** field, enter the address of the assignee.
9. In the **Bank Details** field:
   a. If you select **SWIFT Code** option,
   i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
   ii. Click **Verify** to fetch bank details based on Bank Code.

b. If you select **Bank Address** option:

iii. In the **Bank Name** field, enter the name of the issuing bank.

iv. In the **Address** field, enter the address of the issuing bank.

10. If you select **Internal** option, from the **Account Type** list, :
    i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
    ii. Click **Verify** to fetch bank details based on Bank Code.
11. In the **Access Type** field, select the appropriate option.
12. Click **Submit**. The review screen appears.
    Verify the details, and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
13. The success message of create assignee submission appears along with the status. Click **OK** to complete the transaction.

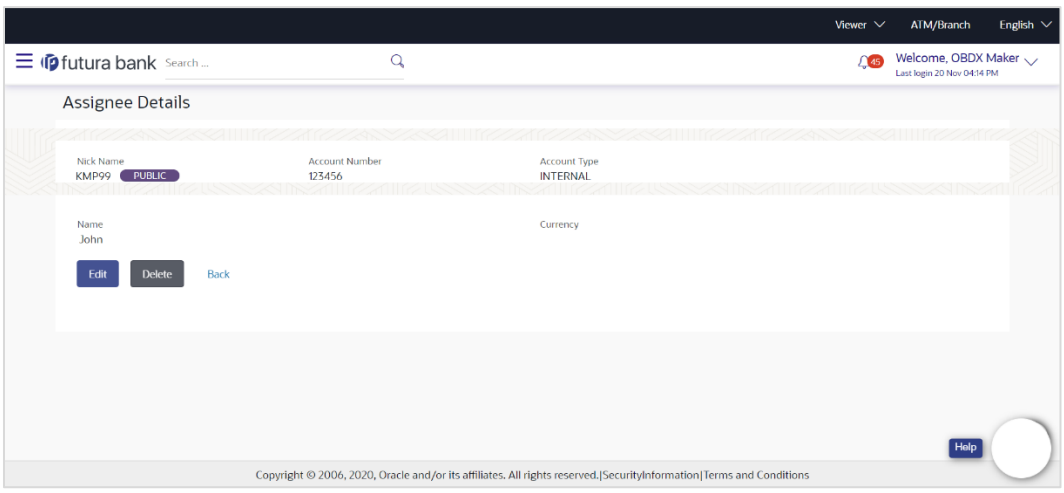
39.2 Assignee Details - View

User can search and view the created assignee using assignee Name.

To view the assignee:

1. In the **Search** field, enter the nick name/Account Number/ Name.
2. Click . The created assignee appears based on search criteria.
3. Click on the assignee card whose details you want view. The **Assignee Details** screen appears.

View Assignee – Assignee Details



Field Description

Field Name	Description
Nick Name	The name using which template is stored and can be used to create assignee.
Access Type	The access type assigned to the Assignee, that is 'Private' or "Public'.
Account Number	The account number of the assignee.
Account Type	The corresponding account type and as supported by Host.
Name	The assignee name.
Currency	The currency of the Assignee.

6. Click **Edit** to edit the additional condition details.
   OR
   Click **Delete** to delete the transaction.
   OR
   Click **Back** to go back to previous screen.

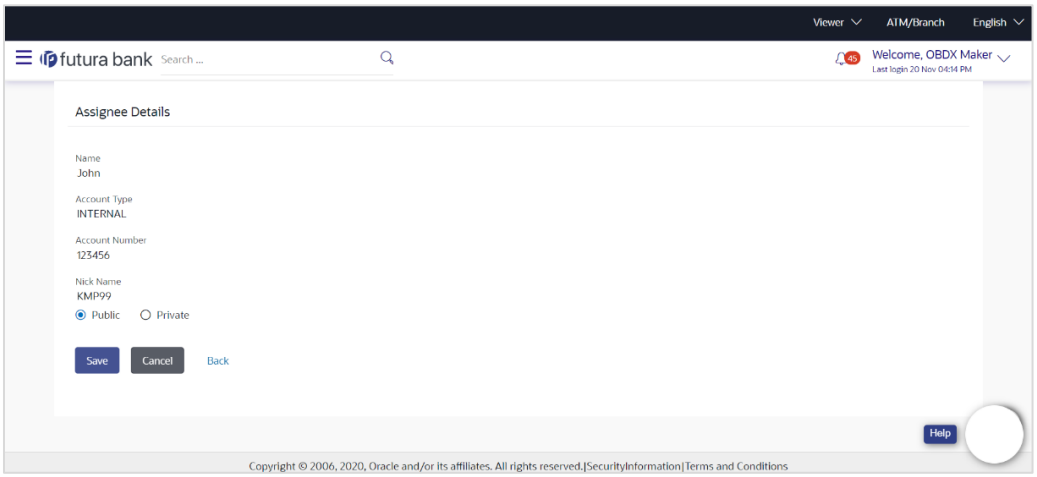
39.3 Assignee Details - Edit

Using this option user can edit the details of the selected assignee, maintained in the application.

To modify an assignee:

1. In the **Search** field, enter the nick name/Account Number/ Name.
2. Click . The created assignee appears based on search criteria.
3. Click on the assignee card whose details you want view. The **Assignee Details** screen appears.
4. Click **Edit** to edit the assignee details.

Assignee Details - Edit



9. Update the required details.
10. Click **Save** to save the details.
    OR
    Click **Cancel** to cancel the transaction.
11. Click **Submit**. The Review screen appears. Verify the details, and click **Confirm** .
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.
12. The success message of edit assignee submission appears along with the status. Click **Go to Dashboard**, to navigate to the **Dashboard**

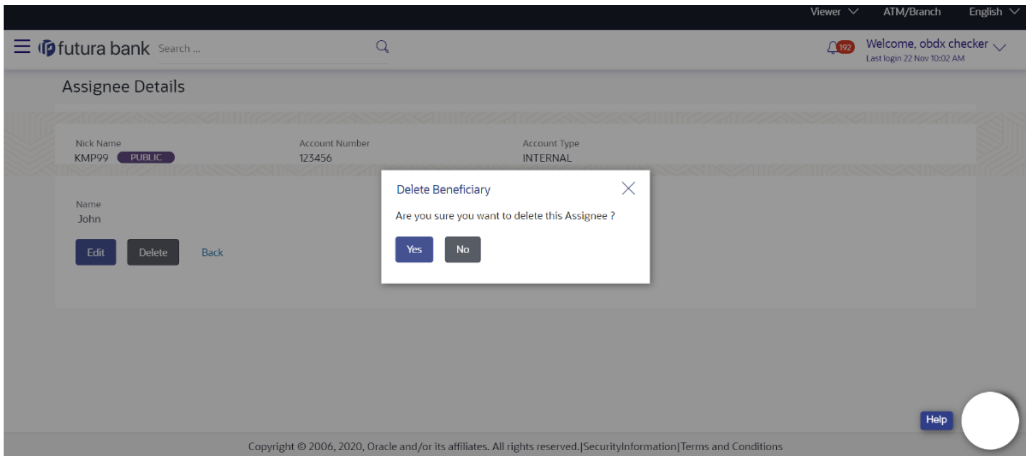
39.4 Assignee Details - Delete

Using this option, corporate user can search and delete an existing assignee.

To delete an assignee:

1. Repeat steps 1 to 4 of **Assignee Details - View** section.
2. Click **Delete**. The **Delete Warning** message appears.

Assignee Details - Delete



3. Click **Yes** to confirm the deletion.
   OR
   Click **No** to cancel the deletion process.

40. Transfer Letter of Credit

Using this option, a corporate user can initiate transferring an Export Letter of Credit (LC) received from issuing bank to the second beneficiary.

User can search the required LC which has to be transferred and enter the details required for the application such as second beneficiary details etc. and then submit the application to OBTFPM. Once submitted, the application can be tracked under app tracker and will follow bidirectional flow.

Pre-Requisites

User must be having a valid corporate login credentials to get into the system. This will be under a maker – approver system, or as per user's access.

How to reach here:

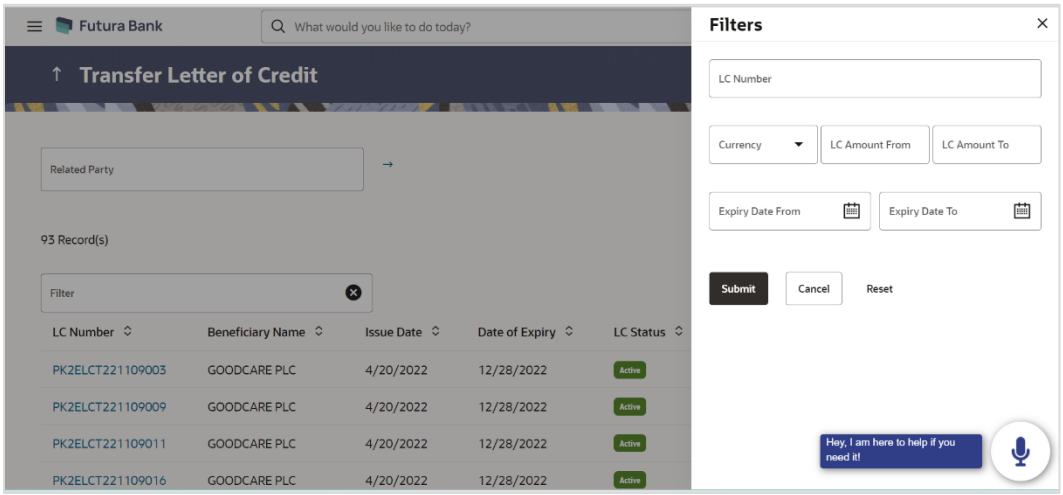
Dashboard > Toggle menu > Trade Finance > Letter Of Credit > Export Letter of Credit > Initiate Transfer LC

To initiate the Transfer LC:

1. Navigate to the **Transfer Letter of Credit** screen.

2. Click  to filter based on the filter criteria. The Filter overlay screen appears.

Transfer Letter of Credit - Filter



Field Description

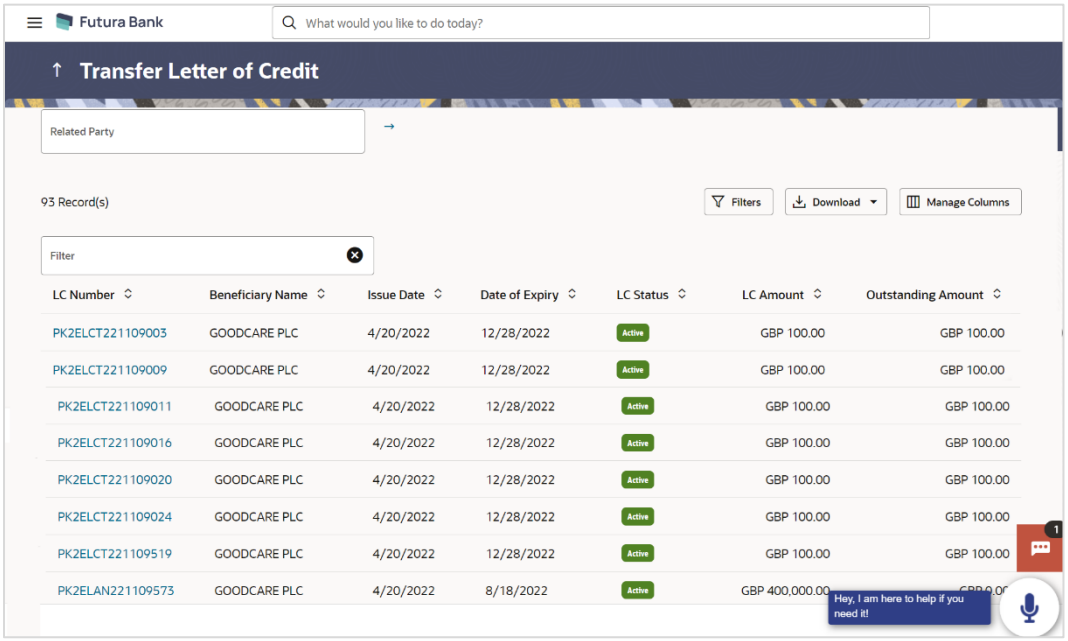
Field Name	Description
LC Number	The parent LC number.
Beneficiary Name	The name of the LC beneficiary.

Field Name	Description
Currency	The currency under which the LC can be issued.
LC Amount From -To	Indicates the amount start and end range for the Letter of Credit.
Expiry Date From ,To	The expiry date start and end date of the LC.

3. Enter the filter criteria and click **Apply**. The search result appears based on search criteria.
   OR
   Click **Cancel** to cancel the search.
   OR
   Click **Reset** to clear the search criteria

Note: Blank search is also allowed.

Transfer Letter of Credit – Search Results



Field Description

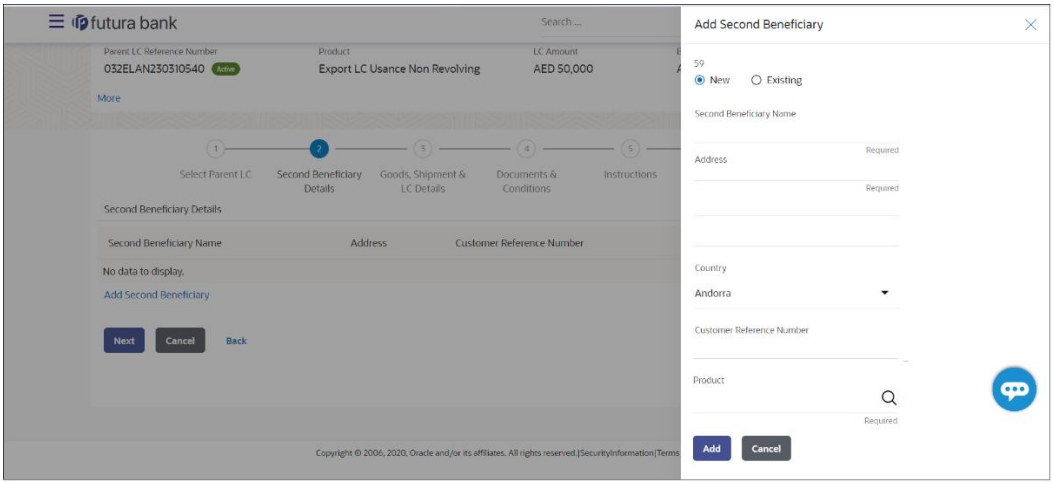
Field Name	Description
Search Results	This section displays the search results.
LC Number	The LC reference number.
Beneficiary Name	The beneficiary name who assigns the proceeds to assignee.
Issue Date	The issue date of LC.
Date of Expiry	The start date range and end date the LC gets expired.
LC Status	The status of the LC.
LC Amount	The LC amount.
Outstanding Amount	This field specifies any outstanding amount available along with the currency.

4. Click on the desired **LC Number**. The **Transfer Letter of Credit - Secondary Beneficiary Details** screen appears.
5. Click the **Download** to download the record in selected format like PDF or CSV formats, if required.
6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.

40.1 Add Second Beneficiary Details

In this section, user can add the details of secondary beneficiary of the LC transfer application process. Maximum five (configured) beneficiaries and their details for LC can be added in a single transaction.

Add Second Beneficiary



Field Description

Field Name	Description
Add Secondary Beneficiary	The beneficiary type. The options are: • Existing • New
Second Beneficiary Name	The name of the LC beneficiary. This field allows the user to select the beneficiary name from drop-down, if **Existing** option is selected in the Beneficiary Details field. This field allows the user to enter the beneficiary name if **New** option is selected in the Beneficiary Details field.
Address	The address of the LC beneficiary. This field is enabled to enter the address details, if **New** option is selected in the Beneficiary Details field.
Country	The country of the LC beneficiary. This field is enabled to select the country name, if **New** option is selected in the Beneficiary Details field.
Customer Reference Number	Specify the customer reference number for secondary beneficiary.
Product	The Transfer LC product to be selected.

7. In the **Second Beneficiary Details** field, select the appropriate option.
    a. If you select **Existing** option:

i. From the **Beneficiary Name** list, select the appropriate option.

b. If you enable **New** option:

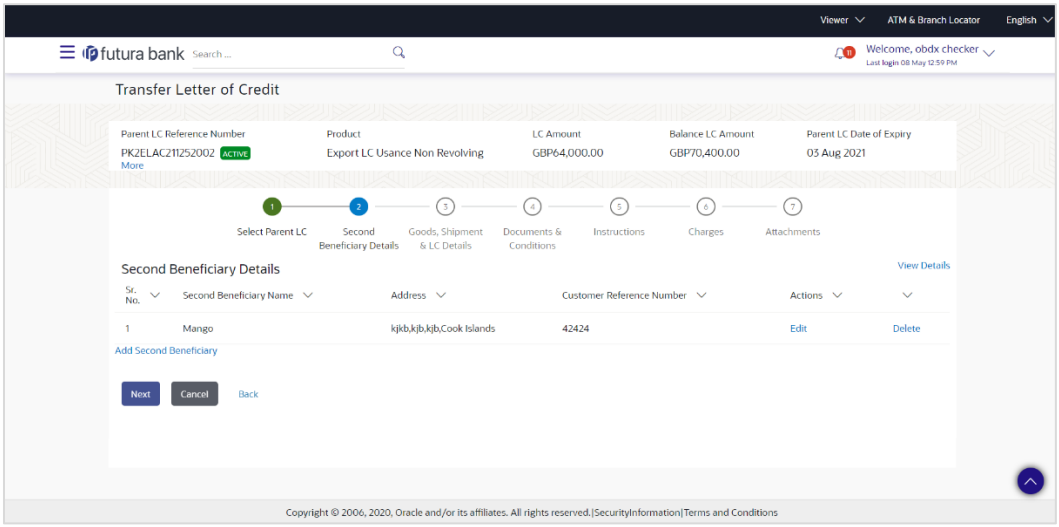
i. In the **Beneficiary Name**, enter the name of the LC beneficiary.

ii. In the **Address** field in the Beneficiary section, enter the address of the LC beneficiary.

iii. From the **Country** list in the Beneficiary section, select the appropriate country.

8. In the **Customer Reference Number** field, enter the customer reference number.
9. From the **Select Product** list, select the appropriate product.
10. Click **Add** to add the second beneficiary details. The added beneficiary details get displayed on the **Second Beneficiary Details** screen.
    OR
    Click **Cancel** to cancel the addition process.

Second Beneficiary Details



Field Description

Field Name	Description
Parent LC Number	The parent LC number.
Product	The LC product.
LC Amount	The currency and the amount for the transfer Letter of Credit.
Balance LC Amount	The balance currency and the amount for the transfer Letter of Credit.
Parent LC Date of Expiry	The expiry date of the parent LC.
Last Shipment Date	The last shipment date for the transfer Letter of Credit.

Field Name	Description
Second Beneficiary Details	
Sr No.	The serial number of the added record of secondary beneficiary.
Second Beneficiary Name	The name of the LC beneficiary.
Address	The address and country of the LC beneficiary.
Customer Reference Number	Specify the customer reference number for secondary beneficiary.
Action	Click to edit the secondary beneficiary details.
Delete	Click to delete the secondary beneficiary details.

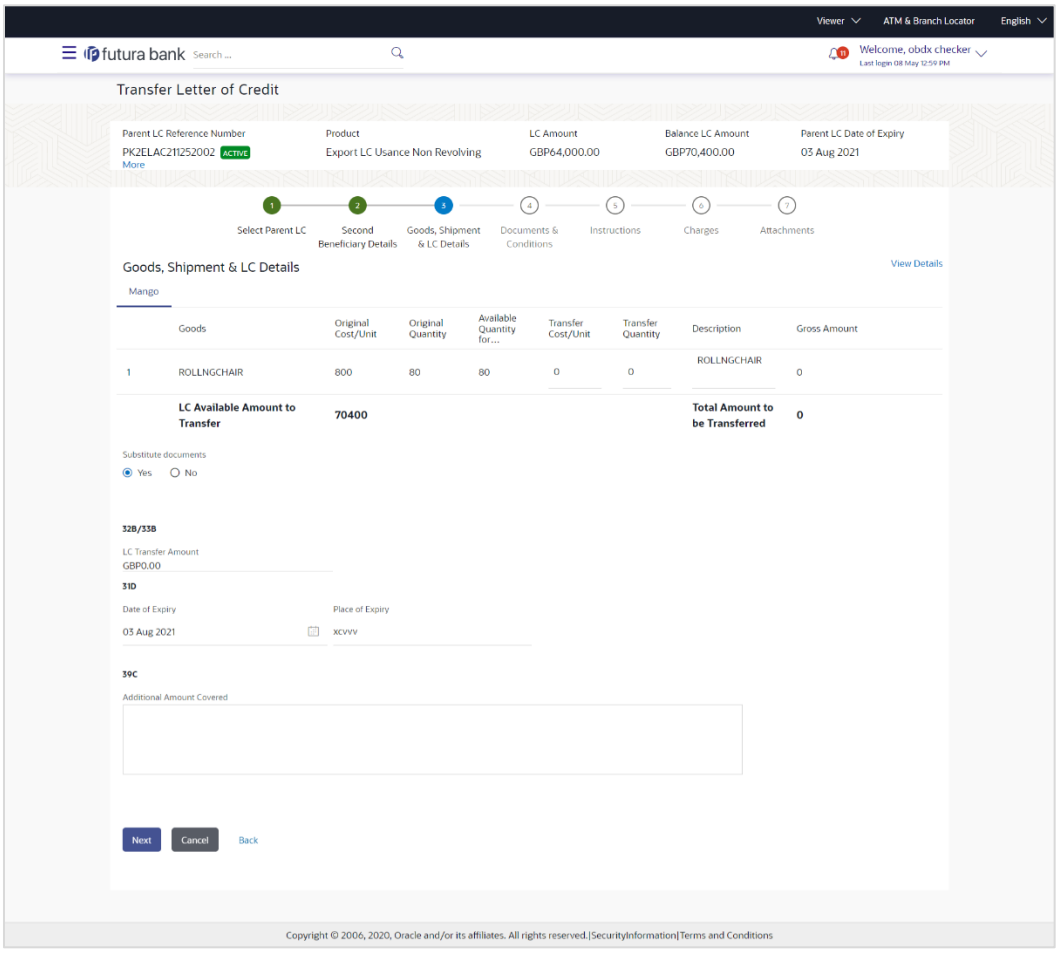
11. Click the **Add Second Beneficiary** link to add the other secondary beneficiary details, if required.
    OR
    Click the **Edit** link to edit the secondary beneficiary details.
    The **Add Second Beneficiary** overlay screen appears.
    OR
    Click the **Delete** link to remove already added draft.
12. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

40.2 Transfer Letter of Credit - Goods, Shipment & LC Details

This tab captures the goods and shipment details of the LC transfer application process.

There will be separate tabs dedicated for each second beneficiary on the screen, and having same fields which user can input things specific for that transaction.

Transfer Letter of Credit – Goods, Shipment & LC Details



Field Description

Field Name	Description
Second Beneficiary Name	The name of the added second beneficiary. There will be separate tabs dedicated for each second beneficiary on the screen, and having same fields which user can input things specific for that transaction.

Goods

Section to add or remove the goods traded under the LC.

Sr No	Serial Number.
Goods	The type of good being shipped has to be chosen.
Original Cost/Unit	The original cost per unit of the good covered under the LC.
Original Quantity	The original quantity of goods.

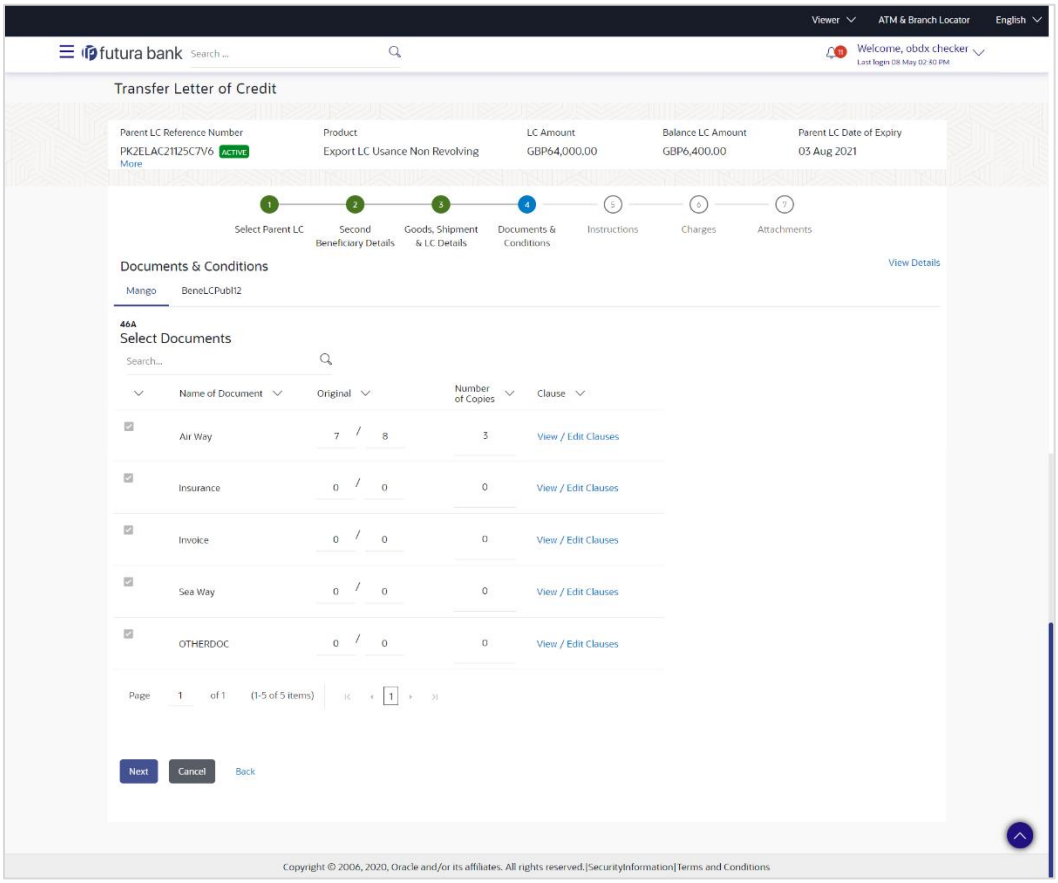
Field Name	Description
Available Quantity for Transfer	The quantity of goods available for transfer.
Transfer Cost/Unit	The transfer cost per unit of the good covered under the LC.
Transfer Quantity	The quantity of goods transferred.
Description	The description about the goods.
Gross Amount	The gross amount under the LC.
LC Available Amount to Transfer	Indicates the available LC amount to transfer.
Total Amount to be Transferred	Indicates the total LC amount to be transferred.
Substitute Documents	The option to select whether the document to be substituted or not.
LC Transfer Amount	The currency under which the LC can be issued. Indicates the amount for the Letter of Credit.
Date of Expiry	The expiry date of the LC. The expiry date must be later than the application date.
Place of Expiry	The place where LC would expire.
Additional Amounts Covered	This field specifies any additional amounts available to the beneficiary under the terms of the credit, such as insurance, freight, interest, etc.

13. In the **Goods** section, enter the transfer price per unit of the goods in the **Transfer Cost/Unit** field.
14. In the **Transfer Quantity** field, enter the number of units of the goods traded under the LC.
15. In the **Substitute Documents** field, select the appropriate option.
16. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click the **Documents and Conditions** tab.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

40.3 Transfer Letter of Credit - Documents and Conditions tab

This tab includes the INCO terms (International Commercial Terms) and required document details along with the clauses list related to the documents. . The document list on this tab are populated based on the default LC product(s) mapped. It also provides an option to add a additional conditions in which corporate user can enter the details to have a clause customized to his/her requirement.

Transfer Letter of Credit - Documents and Conditions tab



Field Description

Field Name	Description
Select Documents	
Documents list have the list of documents with check boxes to choose along with the number of original or copies submitted and clauses they cater too.	
Checkbox	Displays the documents that are selected from the list. The selected documents are to be a part of the initiated LC.
Name of Document	Name of the document to be sent along with the LC.

Field Name	Description
Original	The required number of original documents required for the selected document. It is provided as **m/n**, where **m** out of n available documents would be submitted to bank.
Number of Copies	The required number of copies required for the selected document.
Clause	The clauses maintained in the bank application for each of the document. A document can have multiple clauses.
View Clause	The link to view the clause maintained in the bank application for each of the document or to modify as per needs.

View Edit/Clause

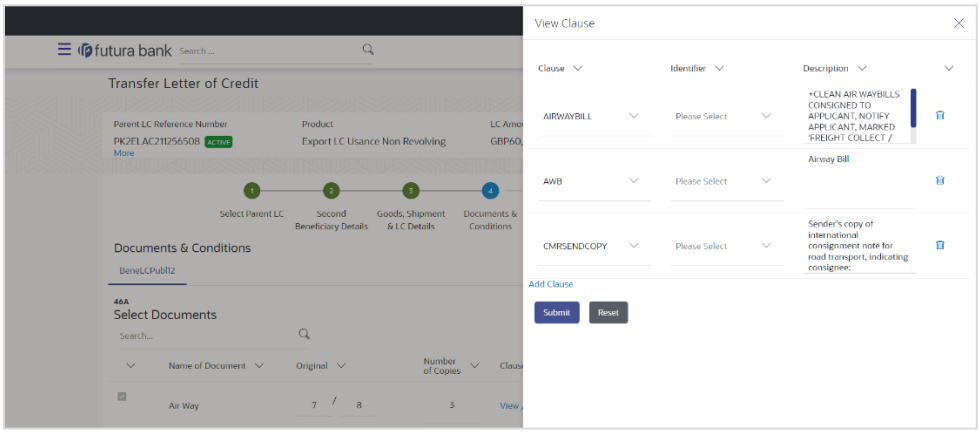
This section appears if you select a document and click the **View Clause** link. In this section a user can view already maintained clause or can modify them as per his needs. User can select the pre-maintained clause using the identifiers under each clause.

In a blank clause, corporate user can enter the details to have a clause customized to his/her requirement.

Clause	The name of the clause.
Identifier	The maintained identifier of the conditions of the documentary credit.
Clause Description	The description and number of the selected clause.

17. In the **Clauses** section, list of clauses for each document will be listed and a checkbox is available against various clauses, user can choose amongst various clauses. Select the required clauses for each selected document and click the **View/ Edit Clauses** link.
    The **View Clause overlay** screen appears, if the clause is already maintained.

View Clause



a. From the **Clause** list, select the appropriate clause.

b. From the **Identifier** list, select the identifiers maintained under the clause.

c. In the **Description** field, view and modify the description of the clause, if required.

d. Click **Submit**. The clause description are saved.
OR
Click **Reset** to reset and discard the changes.
OR
Click the **Add Clause** link to add a new clause.

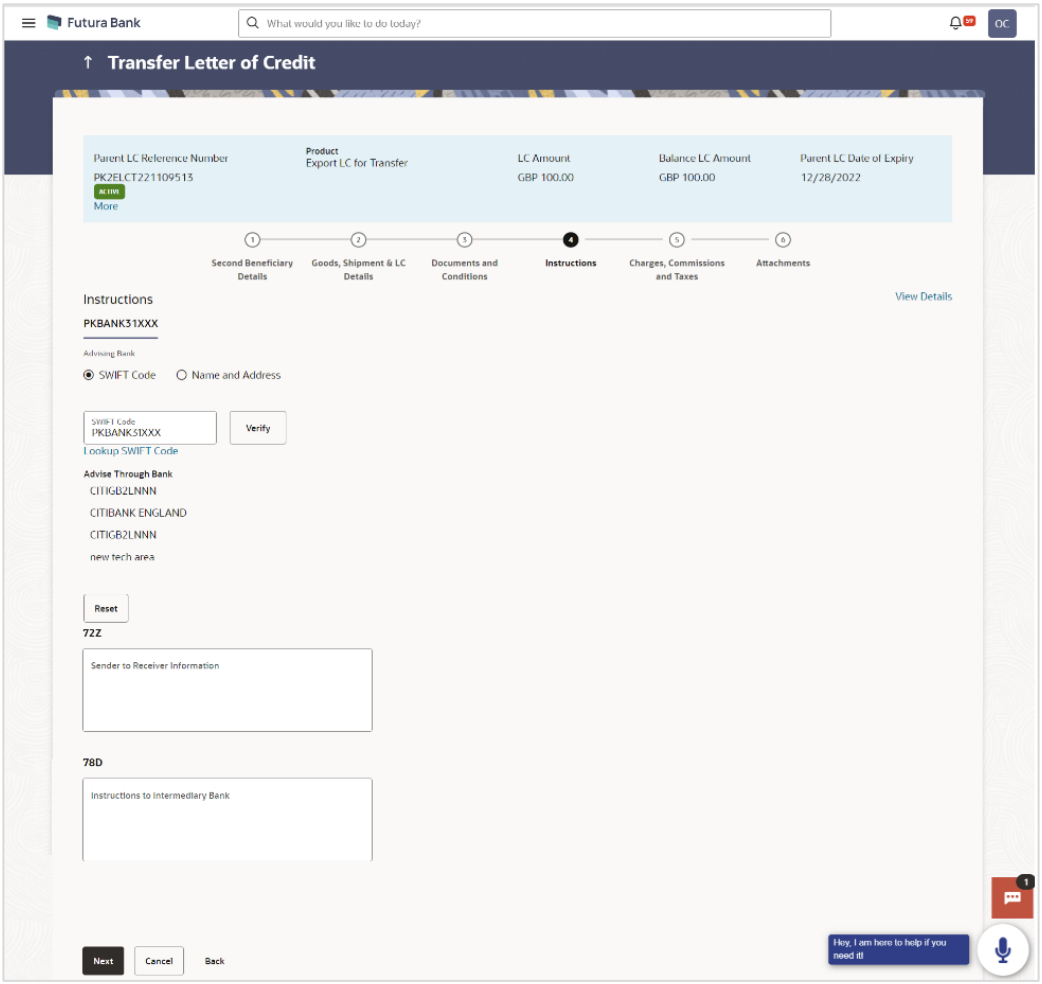
18. Click **Next** to save the entered details and proceed to the next level.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction. The **Dashboard** appears

19. Click **Letter of Credit Initiation - Instructions** tab.

40.4 Transfer Letter of Credit - Instructions tab

This tab includes the miscellaneous information such as Advising Bank SWIFT ID, Charges Borne By, and Instructions to the bank (not forming part of LC).

ransfer Letter of Credit - Instructions



Field Description

Field Name	Description
Advising Bank	The option to select the mode of advising bank. The options are: • SWIFT Code • Name and Address
Lookup SWIFT Code	Search and select the SWIFT code of the advising bank, available in the application. This field is enabled if the **SWIFT Code** option is selected in the **Advising Bank** field.

Field Name	Description
SWIFT code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.	
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup Search Results	This section displays the SWIFT Code Lookup search results.
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Name and Address	Name and address of the advising bank. This field is enabled if the **Name and Address** option is selected in the **Advising Bank** field.
Bank Name	Enter the name of the advising bank.
Bank address	Enter the complete address of the advising bank.
Advise Through Bank	The option to select the mode of advising through bank. The options are: • Swift Code • Bank Address
Lookup SWIFT Code	Search and select the SWIFT code of the advising through bank, available in the application. This field is enabled if the **SWIFT Code** option is selected in the **Advising Through Bank** field.
SWIFT code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.	

Field Name	Description
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup Search Results	This section displays the SWIFT Code Lookup search results.
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Name and Address	Name and address of the advising through bank. This field is enabled if the **Name and Address** option is selected in the **Advising Through Bank** field.
Bank Name	Enter the name of the advising bank.
Bank address	Enter the complete address of the advising bank.
Sender to Receiver Information	The additional information for the receiver.
Instructions to Intermediary Bank	Enter the instructions that needs to be given to the intermediary bank.

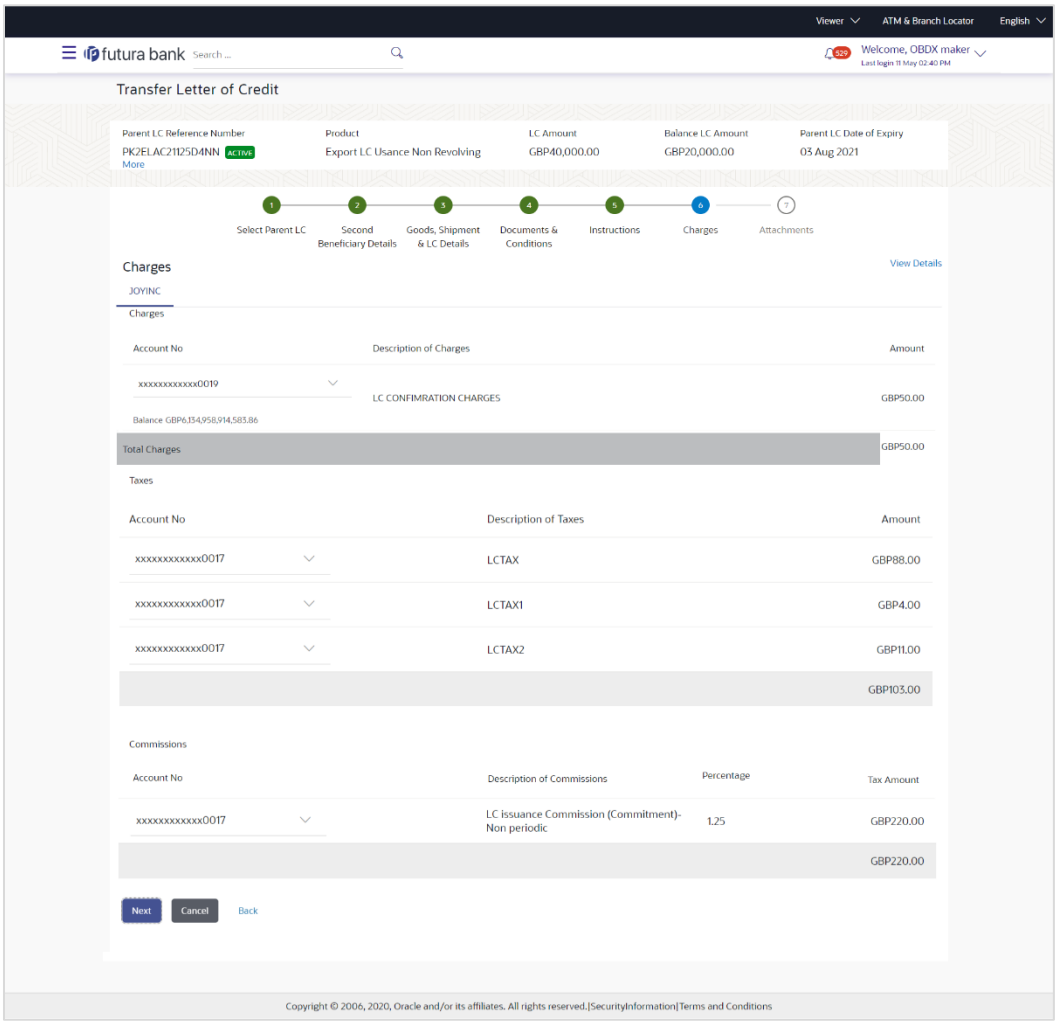
20. In the **Advising Bank** field, select the appropriate option.
21. If you select **Swift Code** option, use the lookup and select the right swift code.
    OR
    If you select **Name and Address** option:
22. In the **Name** field, enter the name of the advising bank.
23. In the **Address (1-3)** field, enter the address of the advising bank
24. In the **Advising Through Bank** field, select the appropriate option.
    i. If you select **Swift Code** option, use the lookup and select the right swift code.
    OR
    If you select **Bank Address** option, enter the bank name and address.

25. In the **Sender to Receiver Information** field, enter the additional information for the receiver.
26. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears
27. Click the **Charges** tab.
    The **Attachments** tab appears in the **Letter of Credit Initiation** screen.

40.5 Transfer Letter of Credit – Charges, Commissions and Taxes Tab

This tab defaults the charges details, if charges, commissions and taxes are available under the product.

Charges, Commissions and Taxes



Field Description

Field Name	Description
Charges	
Account No	The applicant charge account.
Description of Charges	The description of the charges.
Amount	The amount that is maintained under the charge.
Total Charges	Displays the total amount of charges.
Taxes	

Field Name	Description
Account No	The applicant tax account.
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total amount of taxes.
Commissions	
Account No.	The applicant commission account.
Description of Commissions	The commission component.
Percentage	The percentage of commission.
Tax Amount	The commission amount.
Total Commission	Displays the total amount of commission.

28. From the **Account No** list, select the appropriate account number.
29. Click **Next** to save the entered details and proceed to the next level.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

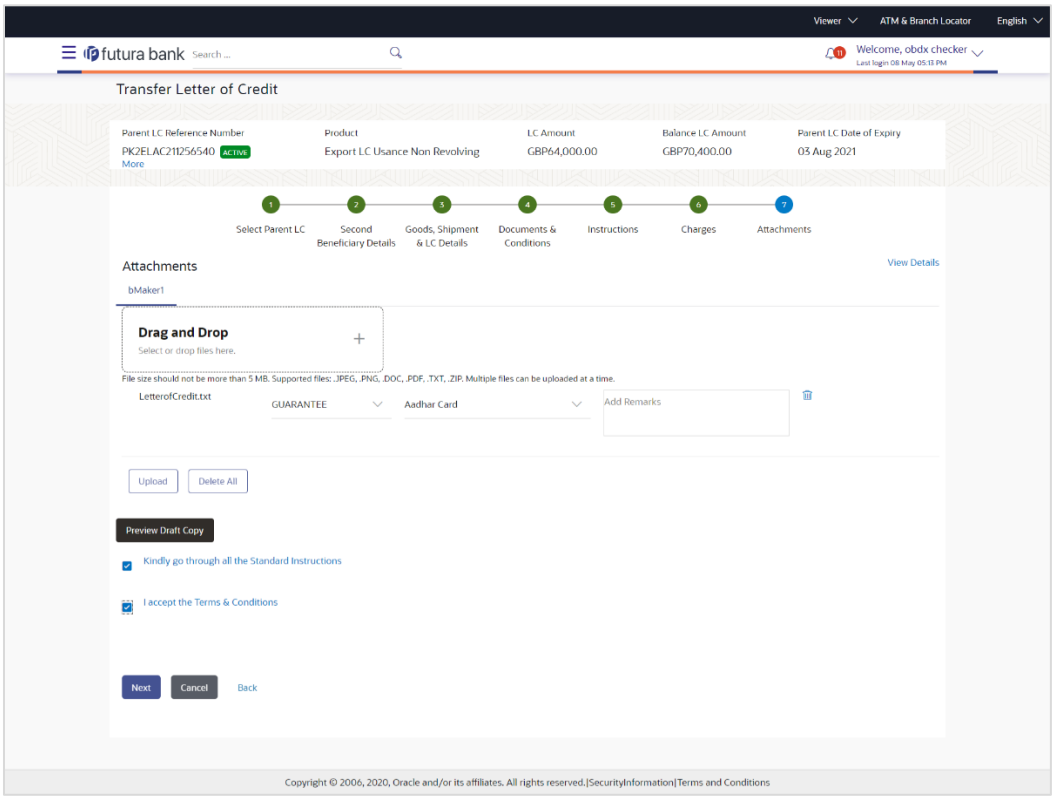
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

40.6 Transfer Letter of Credit - Attachments tab

Displays the list of documents presented to initiate the LC. It will ask for attaching documents separately in each tab for each second beneficiary.

To Attach Documents:

Attachments tab - Upload Document



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded.
Document Name	Displays the name of the attached documents. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Add Remarks	Displays the notes added, if any, for attaching the document.
	Click the icon to remove the attached document.

30. Click **Drag and Drop** to browse and select the required document present on your computer.
    The **Attach Document** popup window appears.

31. Select the required document present on your computer to upload.
32. Click **Upload** to upload document. The **Attach Documents** tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
33. Select the **Kindly Go through all the Standard Instructions**, check box. This is a mandatory check for proceeding with the application.
34. Click the **Kindly Go through all the Standard Instructions** link to view the customer instructions maintained by bank from back office.
35. Select the **Terms and Conditions** check box to accept the Terms and Conditions.
36. Click **Preview Draft Copy** to have a preview of draft.
37. Click **Submit**. The transaction is saved and the Letter of Credit Initiation – Review screen appears.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction, The Dashboard appears.
38. The review screen appears. It displays all the 4 sections with their respective fields namely Letter of Credit details, Shipment Details, Documents, Instructions, and Attachments with an option to edit them individually.
    Verify the details, and click **Confirm**.
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.
39. The success message initiation of LC creation appears along with the reference number.
    Click **OK** to complete the transaction.

41. Amend Transfer Letter of Credit

Using this option, a corporate user can amend the issued transfer Letter of Credit.

The users can amend the Transfer LC amount, including any tolerance, and update the Total Exposure value.

Pre-Requisites

- User must have a valid login credentials
- User must have certain Export LCs received by his bank under his party ID.

How to reach here:

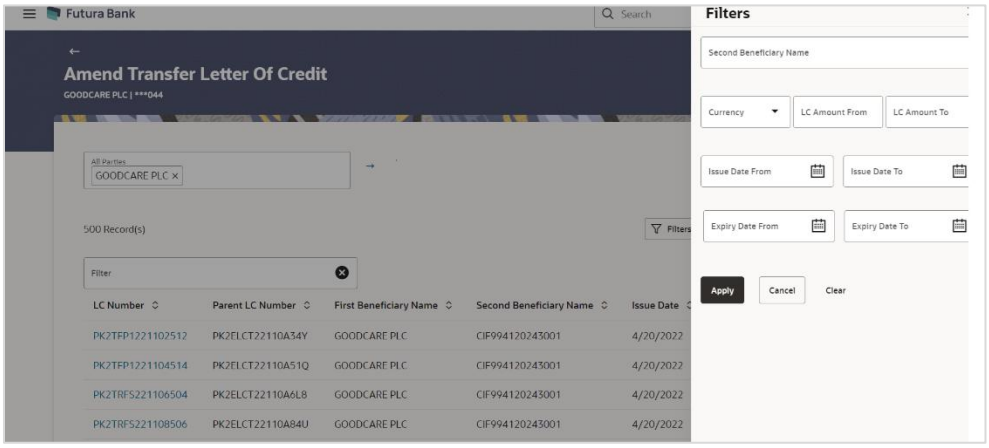
Dashboard > Toggle menu > Trade Finance > Letter Of Credit > Export Letter of Credit > Amend Transfer Letter of Credit

To initiate the Transfer LC:

1. Navigate to the **Amend Transfer Letter of Credit** screen. The screen by default lands to the LC Details tab.
2. From the **All Parties** list, select the appropriate option and click the Arrow icon. The **Amend Transfer Letter of Credit** screen appears with the search results. By Default the screen displays list of LC mapped with all the parties
   OR

   Click  to filter based on the above criteria.

Filter



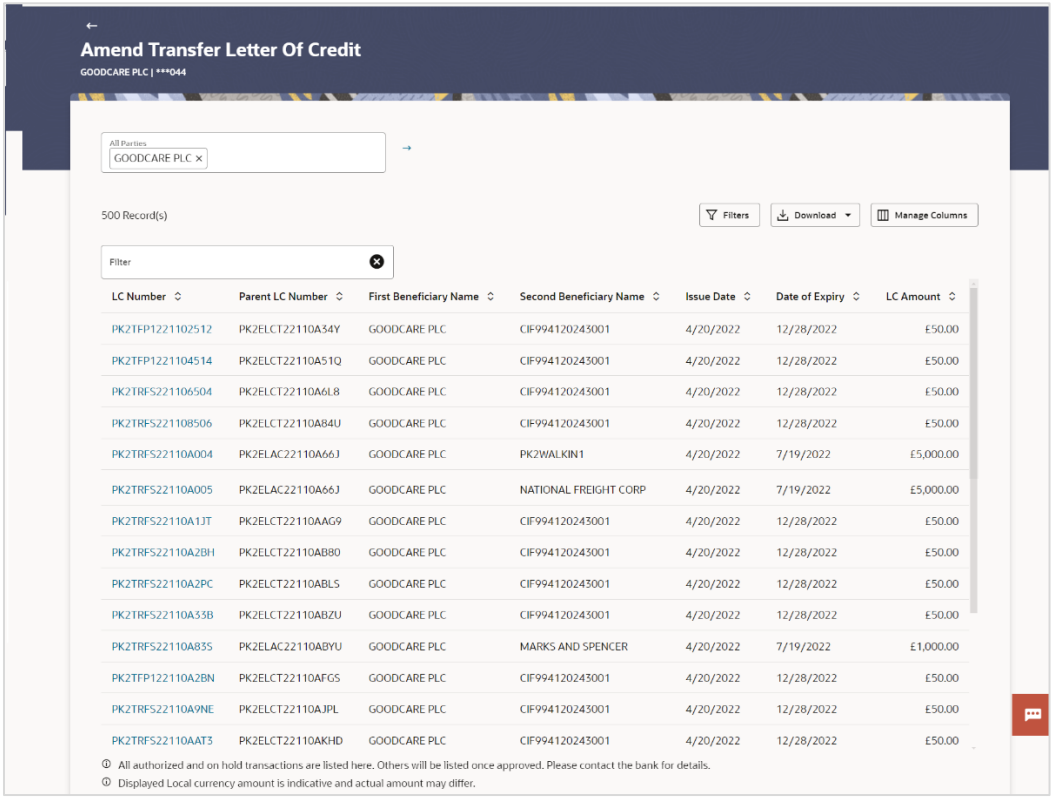
Field Description

Field Name	Description
Secondary Beneficiary Name	The name of the secondary beneficiary.
Currency	The currency of the transfer.
LC Amount From	The start of the amount range used for searching the LC.
LC Amount To	The end of the amount range used for searching the LC.
Issue Date From	The start date of the issue date range used for searching the LC.
Issue Date To	The end date of the issue date range used for searching the LC.
Expiry Date From	The start date of the expiry date range used for searching the LC.
Expiry Date To	The end date of the expiry date range used for searching the LC.

3. Enter the filter criteria and click **Apply**. The search result appears based on search criteria.
   OR
   Click **Cancel** to cancel the search.
   OR
   Click **Reset** to clear the search criteria

Note: Blank search is also allowed.

View Amend Transfer Letter of Credit – Search Results



Field Description

Field Name	Description
LC Number	The LC number. Displays the link to details of the Transfer LC.
Parent LC Number	Displays the parent LC number of the Transfer LC.
First Beneficiary Name	The name First Beneficiary of the Transfer LC
Second Beneficiary Name	The name of the Second Beneficiary of Transfer LC.
Issue Date	The issue date of the Transfer LC.
Date of Expiry	The Transfer LC expiry date.
LC Amount	The Transfer LC amount.

4. Click the required link in the **LC Number** column.
   The **Amend Transfer Letter of Credit** screen appears with the details of the selected LC. By default, the **LC Details** tab appears.

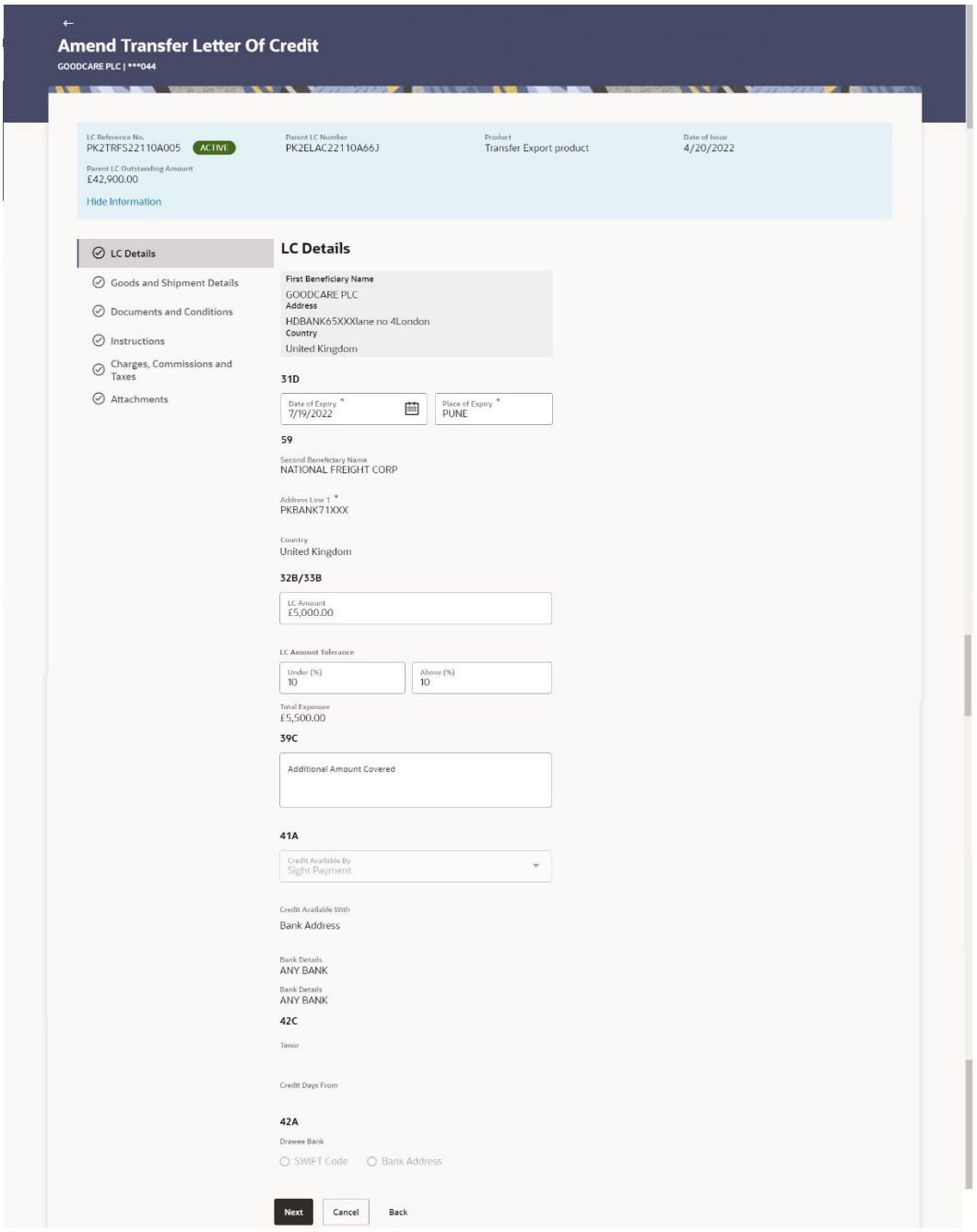
5. Click the **Download** to download all or selected columns Amend Transfer Letter of Credit list. You can download the list in PDF or CSV formats.
6. Click on the **Manage Column** to setup a column preferences by rearranging or removing columns.
7. Click **LC Details** tab.

Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

41.1 LC Details

8. Click **LC Details** tab.
   The **LC Details** tab appears in the **Amend Transfer Letter of Credit** screen.
   OR
   Click **Back**.
   The **Amend Transfer Letter of Credit** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

Amend Transfer Letter of Credit – LC Details



Field Description

Field Name	Description
Party Name and ID	The name and ID of LC receiving party or beneficiary.

Field Name	Description
LC Reference No.	Displays the reference number of the LC.
Parent LC Number	Displays the parent LC number of the Transfer LC.
Product	The export LC product name under which the LC is created.
Date of Issue	The issue date of the Transfer LC.
Parent LC Outstanding Amount	Displays the Parent LC outstanding amount
LC Details	
First Beneficiary Name	Displays the name of the first beneficiary of Transfer LC.
Address	Displays the address of the first beneficiary of Transfer LC.
Country	Displays the country of the first beneficiary.
Date of Expiry	The date when the LC expires and holds no more valid.
Place of Expiry	Displays the place of LC expiry.
Secondary Beneficiary Details	Displays the beneficiary type.
Address	The address of the LC beneficiary. This field is enabled to enter the address details, if **New** option is selected in the Beneficiary Details field.
Country	The country of the LC beneficiary. This field is enabled to select the country name, if **New** option is selected in the Beneficiary Details field.
LC Amount	System defaults the transfer LC amount. The user can amend the Transfer LC amount. **Note**: Increase in Transfer LC Amount including tolerance should be within outstanding amount in Parent LC. If exceeds, system displays an error.
LC Amount Tolerance	Specify the LC amount tolerance under and above values.
Total Exposure	System calculates and displays the total exposure value depending on the values entered in **LC Amount Tolerance** field.

Field Name	Description
Additional Amounts Covered	This field specifies any additional amounts available to the beneficiary under the terms of the credit, such as insurance, freight, interest, etc.
Credit Available By	Indicates the manner in which credit is available when the bank is authorized to pay, accept, negotiate or incur a deferred payment undertaking for the credit. The options are: • Acceptance • Deferred Payment • Mixed Payment • Negotiation • Sight Payment
Negotiation/ Deferred Payment Details	Indicates the details of Negotiation/ Deferred Payment. This field is enabled if the Negotiation/ Deferred Payment option is selected in the Credit Available By field.
Mixed Payment Details	Indicates the details of mixed payment. This field is enabled if the Mixed Payment option is selected in the Credit Available By field.
Credit Available With	Indicates the details of Bank where credit would become available. It is captured by Bank's SWIFT code.
Bank Details	Name and Address of the bank where credit would be available. This field is enabled if the **Bank Address** option is selected in the **Credit Available With** field.
Lookup SWIFT Code	Select the SWIFT code of the issuing bank. This field is enabled if the **SWIFT Code** option is selected in the **Credit Available With** field.
SWIFT code Look up	
The following fields appear on a pop up window if the Lookup SWIFT Code link is clicked.	
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.

Field Name	Description
SWIFT Code Lookup Search Results	This section displays the SWIFT Code Lookup search results.
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
Bank Details	Name and Address of the bank where credit would be available. This field is enabled if the **Bank Address** option is selected in the **Credit Available With** field.
Drafts section	The number of drafts available. **Note**: Click  to remove any draft added earlier to the LC application. Click **Add Another Draft** to add new draft.
Serial Number	The serial number of drafts to be drawn under the documentary credit.
Tenor (In Days)	The tenor of drafts to be drawn under the documentary credit.
Credit Days From	The date from which the draft tenor is to be counted. Indicates the date type from which the draft tenor is to be counted. The options are: • Invoice Date • B/L Date • Others
Drawee Bank	The drawee bank of the LC.
Draft Amount	The various drafts amount for the LC application.
Action	Click  to delete the record.

9. In the **Date of Expiry** field, select the expiry date of the LC.
10. In the **Place of Expiry** field, enter the place of LC expiry.
11. In the **Secondary Beneficiary Details** field, select the appropriate option.

a. If you select **Existing** option:

i. From the **Beneficiary Name** list, select the appropriate option.

b. If you enable **New** option:

i. In the **Beneficiary Name**, enter the name of the LC beneficiary.

ii. In the **Address** field in the Beneficiary section, enter the address of the LC beneficiary.

iii. From the **Country** list in the Beneficiary section, select the appropriate country.

12. In the **Additional Amounts Covered** field, enter the amount details.
13. From the **Credit Available By** list, select the appropriate option.
14. In the **Credit Available With** field:
    a. If you select **SWIFT Code** option,
        i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
        ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
    b. If you select **Bank Address** option:
        iii. In the **Bank Name** field, enter the name of the issuing bank.
        iv. In the **Address** field, enter the address of the issuing bank.
15. Click the **Add Another Draft** link to add new draft details if required.
    OR
    Click  to remove already added draft.
    OR
    Click **Continue** to save the details entered and proceeds to next level of details.
    a. If you click **Add Another Draft**;
        i. In the **Tenor** field, enter the appropriate value.
        ii. From the **Credit Days From** list, select the appropriate option.
        iii. In the **Drawee Bank** field, enter the bank name.
        iv. In the **Draft Amount** field, enter the appropriate value.
16. Click **Next** or click the **Goods and Shipment Details** tab.
    The **Goods and Shipment Details** tab appears in the **Amend Transfer Letter of Credit** screen.
    OR
    Click **Save As Draft**, system allows transaction details to be saved as a template or draft. (For more details, refer **Save As Template** or **Save As Draft** sections.)
    OR
    Click **Back** to go back to previous screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
17. For Goods and Shipment Details, Document and Condition, Instructions and Charges details, refer Initiate Transfer Letter of Credit transaction.

42. View Transfer Letter of Credit

Using this option, you can view the details of existing Export Transfer Letters of Credit (LC) in the application. You can search the required Transfer LC using different search criteria and download the LC list in pdf.

The LC details include First Beneficiary and Second Beneficiary along with the details, LC Amount, Date of Expiry, Place of Expiry, LC Amount, bank details, Type of Documentary Credit, LC Type, Product and Shipment/Goods/Documents and Instruction details. You can also view the Amendment details, Bills presented under the LC, Charges, Commission and Taxes details, SWIFT Messages and Advice details. You can also download the Transfer LC list in pdf formats.

Note: Whenever the API services are called by the OBDX, then OBTF pass only those incoming and outgoing SWIFT messages details that are flagged as External by the bank in the "Trade Finance Message Type Maintenance" screen.

Pre-Requisites

- User must have a valid login credentials.
- User must have certain Transfer LCs received by his bank under his party ID

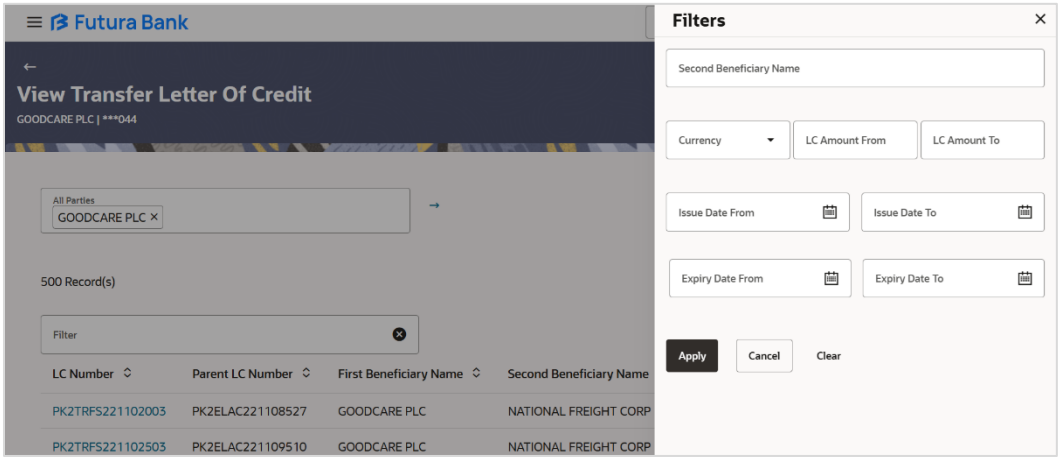
How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter of Credit > Export Letter of Credit > View Transfer LC > View Transfer Letter of Credit

To view Transfer Letter of Credit:

1. Navigate to the **View Transfer Letter of Credit** screen.

View Transfer Letter of Credit



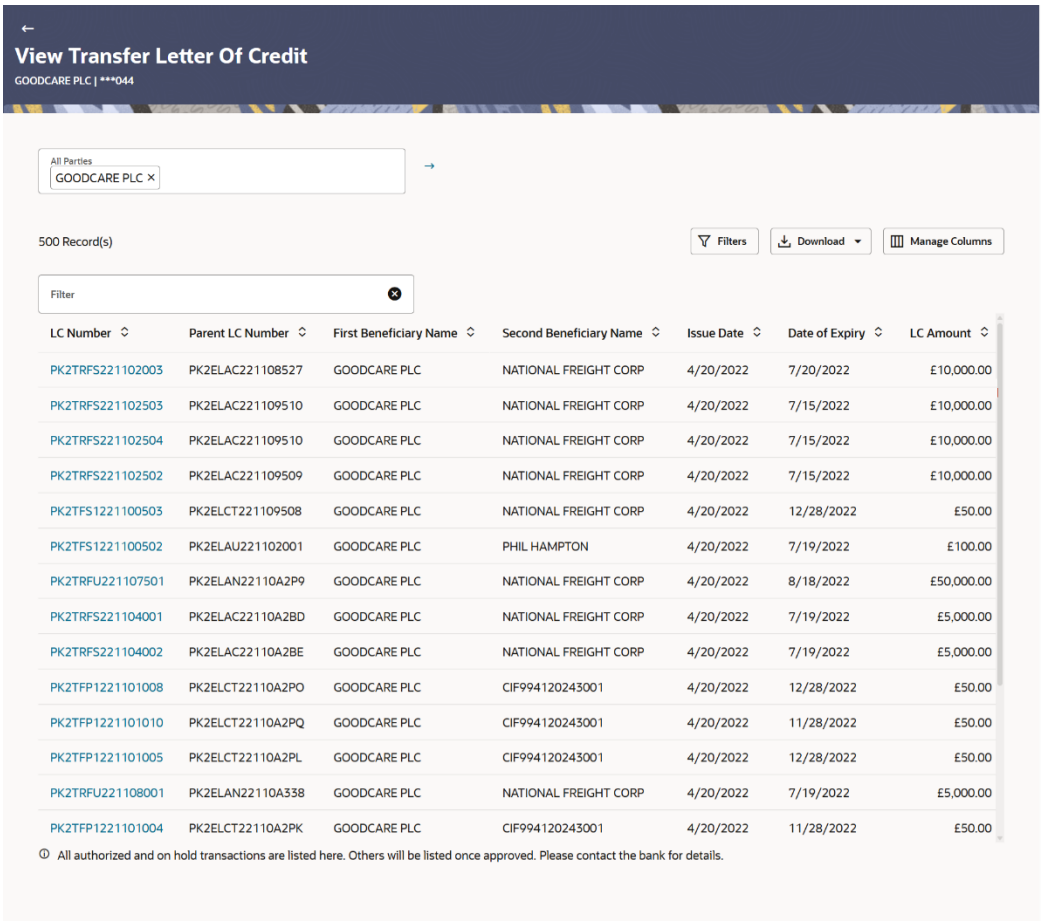
Field Description

Field Name	Description
Second Beneficiary Name	Specify the name of the LC beneficiary to search the transfer LC.
Currency	Specify the currency of transfer LC to search the transfer LC.
LC Amount From	Specify the start of the amount range used for searching the transfer LC.
LC Amount To	Specify the end of the amount range used for searching the transfer LC.
Issue Date From	Specify the start date of the issue date range used for searching the transfer LC.
Issue Date To	Specify the end date of the issue date range used for searching the transfer LC.
Expiry Date From	Specify the start date of the expiry date range used for searching the transfer LC.
Expiry Date To	Specify the end date of the expiry date range used for searching the transfer LC.

2. From the **All Parties** list, select the appropriate option.
3. Click **Search**.
   The **View Transfer Letter of Credit** screen appears with the search results.
   OR
   Click **Clear** to reset the search criteria.
   OR

   Click  to filter based on the above criteria.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.
4. Click the **Download** to download all or selected columns in the Transfer Letter of Credit details list. You can download the list in PDF or CSV format.
5. Click on the **Manage Column** to setup a column preference by rearranging or removing columns.

View Transfer Letter of Credit – Search Results



Field Description

Field Name	Description
LC Number	Displays the LC number. Displays the link to details of the Transfer Letter of Credit.
Parent LC Number	Displays the parent LC number.
First Beneficiary Name	Displays the name of the First Beneficiary of Transfer LC.
Second Beneficiary Name	Displays the name of the Second Beneficiary of Transfer LC.
Issue Date	The issue date of the Export LC.
Date of Expiry	The LC expiry date.
LC Amount	The LC amount.

6. Click the required link in the **LC Number** column.
   The **View Transfer Letter of Credit** screen appears with the details of the selected LC.
   By default, the **LC Details** tab appears.
7. Click **LC Details** tab.

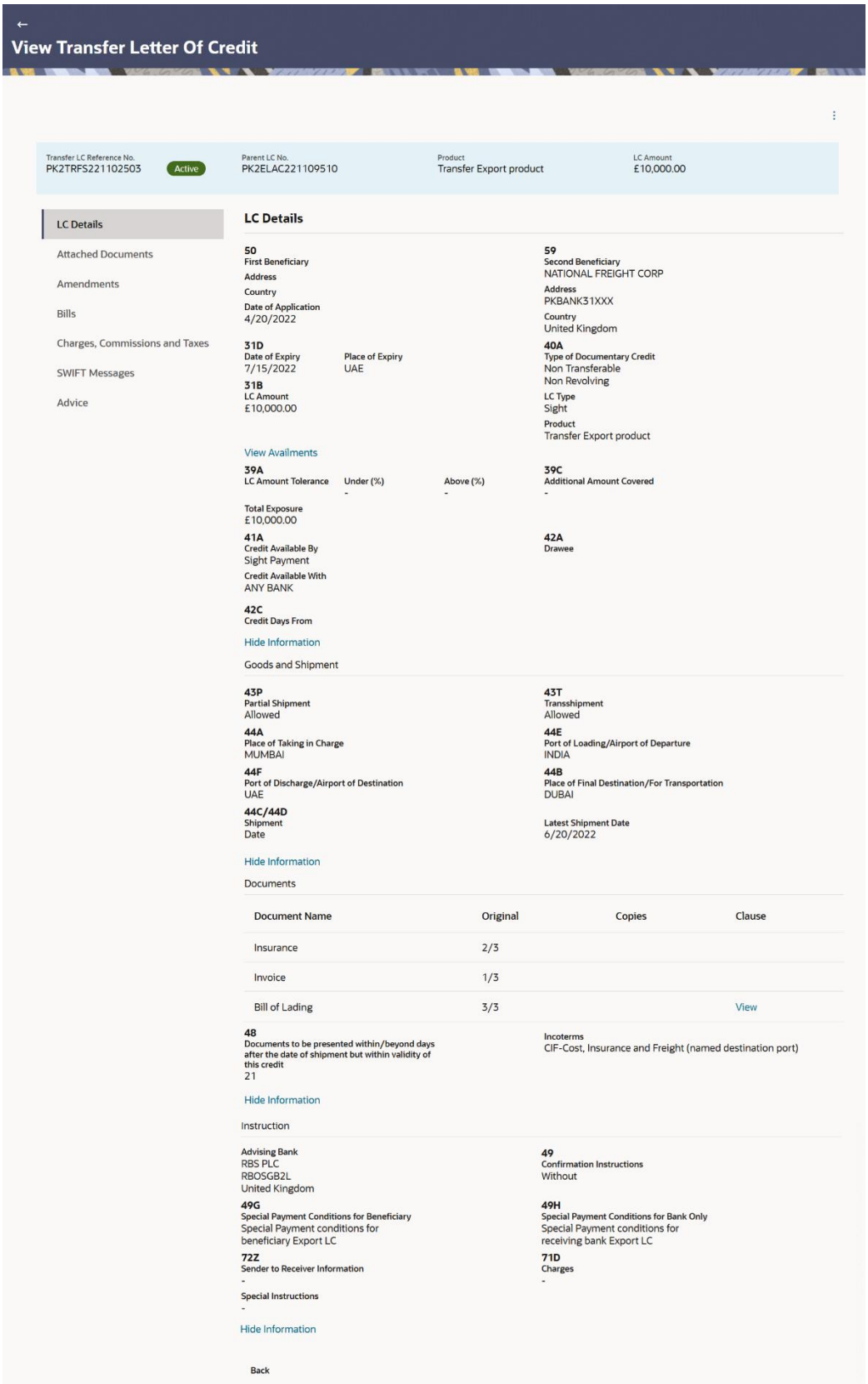
Note: If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

42.1 LC Details

8. Click **LC Details** tab.
   The **LC Details** tab appears in the **View Transfer Letter of Credit** screen.
   OR
   Click **Back**.
   The **View Transfer Letter of Credit** screen appears.
   OR
   Click **Cancel** to cancel the transaction, The **Dashboard** appears.

Note: All the LC Details fields are read only, and values are displayed as per the detail available for a Contract from Back office.

View Transfer Letter of Credit – LC Details



Field Description

Field Name	Description
Transfer LC Reference No.	Displays the transfer reference number of the LC.
Parent LC No.	Displays the parent LC reference number.
Product	The transfer LC product name under which the LC is created.
LC Amount	The amount of transfer LC.
First Beneficiary	The name of first beneficiary of transfer LC.
Address	Displays the address of the first beneficiary.
Country	Displays the country of the first beneficiary.
Date of Application	The date of LC application.
Date of Expiry	Displays the expiry date of the LC.
Place of Expiry	Displays the place of LC expiry.
LC Amount	Displays the amount and currency of the LC.
Second Beneficiary Name	The name of second beneficiary of transfer LC.
Address	Displays the address of the second beneficiary.
Country	Displays the country of the second beneficiary.
Type of Documentary Credit	Displays the type of documentary credit of the contract.
LC Type	Displays the type of LC.
Product	The transfer LC product under which the LC is created.

More Information

Following fields appear if you click the More Information link.

Click the **Hide Information** link to hide the fields.

Field Name	Description
LC Amount Tolerance Under %	Displays the tolerance of the transfer LC, if tolerance is allowed.
Total Exposure	Displays the total transfer LC amount including the positive tolerance, with the currency.
Credit Available By	Indicates the manner in which credit is available when the bank is authorized to pay, accept, negotiate or incur a deferred payment undertaking for the credit.
Credit Available With	Indicates the bank where credit is currently available with.
Draft	Indicates the draft.
Additional Amounts Covered	This field specifies any additional amounts available to the beneficiary under the terms of the credit, such as insurance, freight, interest, etc.
Drafts At	The number of drafts available.
Credit Days From	Displays the date from which the Draft tenure shall be counted.
Drawee	The name of drawee, which would represent draft for claiming money against LC.
Goods and Shipment	
Partial Shipment	Displays whether partial shipments are allowed under the documentary credit.
Transshipment	Displays whether transshipment is allowed under the documentary credit.
Place of Taking in Charge/ Dispatch From	The place of receipt from where shipment will be done.
Port of Discharge/ Airport of Destination	The port of discharge or airport of destination to be indicated on the transport document.
Port of Loading/ Airport of Departure	The port of loading or airport of departure to be indicated on the transport document.
Place of Final Destination/ For Transportation	The place of dispatch or taking in charge of the goods or loading on board.

Field Name	Description
Shipment	Displays the latest date for loading on board/ dispatch/ taken in charge.
Latest Shipment Date	The latest shipment date is the date on which the goods are loaded on board /dispatched /taken in charge.

More Information

Following fields appear if you click the More Information link.

Click the **Hide Information** link to hide the fields.

Goods	The type of good being shipped has to be chosen.
Description of Goods	The description of goods.
Units	The number of units of the goods
Price Per Unit	The price per unit of the goods.

Documents

Documents list have the list of documents along with the number of original or copies submitted and clauses they cater too.

Document Name	Displays the lists of all the documents required to be represented.
Original	Displays the number “n” out of “m” original documents will be provided to bank.
Copies	Displays the number of copies that will be submitted as a set of documents for LC.
Clause	Displays the default description of clauses. Click the **View** link to view the clause identifier.

More Information

Following fields appear if you click the **More Information** link.

Click the **Hide Information** link to hide the fields.

Additional Conditions	Additional Conditions
Documents to be presented within /beyond days after the date of shipment but within validity of this credit	The number of days after the date of shipment when the documents will be presented to bank. On adding these days to the date of application, it should be within validity period.

Field Name	Description
Incoterms	Displays the INCO terms for the application.
Instruction	
Advising Bank	Displays the name of the advising bank along with the address.
Special Payment Conditions for Beneficiary	Displays the input special payment conditions applicable to the beneficiary, for example, post financing request/ conditions.
Confirmation Instructions	The confirmation instructions for the requested confirmation party.
Special Payment Conditions for Bank Only	User can input special payment conditions applicable to bank without disclosure to the beneficiary, for example, post-financing request /conditions.
More Information	
Following fields appear if you click the **More Information** link.	
Click the **Hide Information** link to hide the fields.	
Sender to Receiver Information	The additional information for the receiver.
Charges	The details of charges.
Special Instructions	Any instructions provided to bank for LC is mentioned here.

9. Click more options icon at the top right corner of the screen and then, click the **Initiate Amendment** link to initiate the amendment.
10. Click the **View Availments** link to view the availments for LC.
    The **Availments for LC** overlay screen appears.

Availments



Field Description

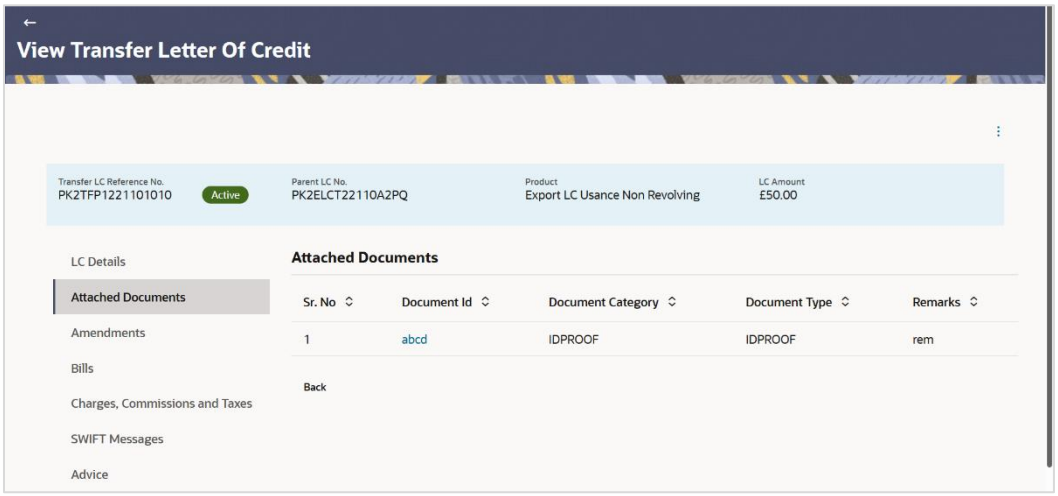
Field Name	Description
No	The serial no. of the availment record.
Date	Displays the date of availment.
Description	Displays the description of availment under an LC.
Amount	Displays the amount of availment against the LC.
Total Availments	Displays the total availment amount against the LC.

42.2 Attached Documents

This tab displays the list of all documents uploaded by user. It allows the user to download the attachments done under the selected Transfer LC.

11. Click **Attached Documents** tab to view the attached documents.
    OR
    Click **Back**.
    The **View Transfer Letter Of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.

Attached Documents



Field Description

Field Name	Description
Sr No	The serial number of the attached document record.
Document ID	Displays the unique identification number for the attached document. Displays the link to download the attached document.
Document Category	Displays the category of the document uploaded.
Document Type	Displays the type of the document uploaded.
Remarks	Displays the notes added, if any, for attaching the document.
Action	Action to be taken that is delete the attached document.

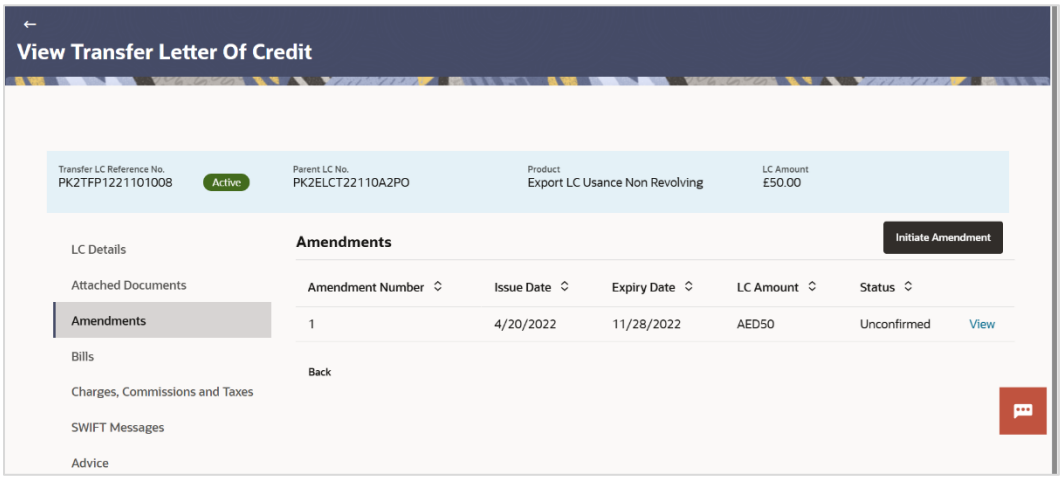
12. Click the required link in the **Document ID** column to download the attached document.

42.3 Amendments

This tab displays the amendments done to the Transfer LC such as shipment Date, LC value etc.

13. Click **Amendments** tab. The amendments detail appears.
    OR
    Click **Back**.
    The **View Transfer Letter Of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Transfer Letter Of Credit – Amendments



Field Description

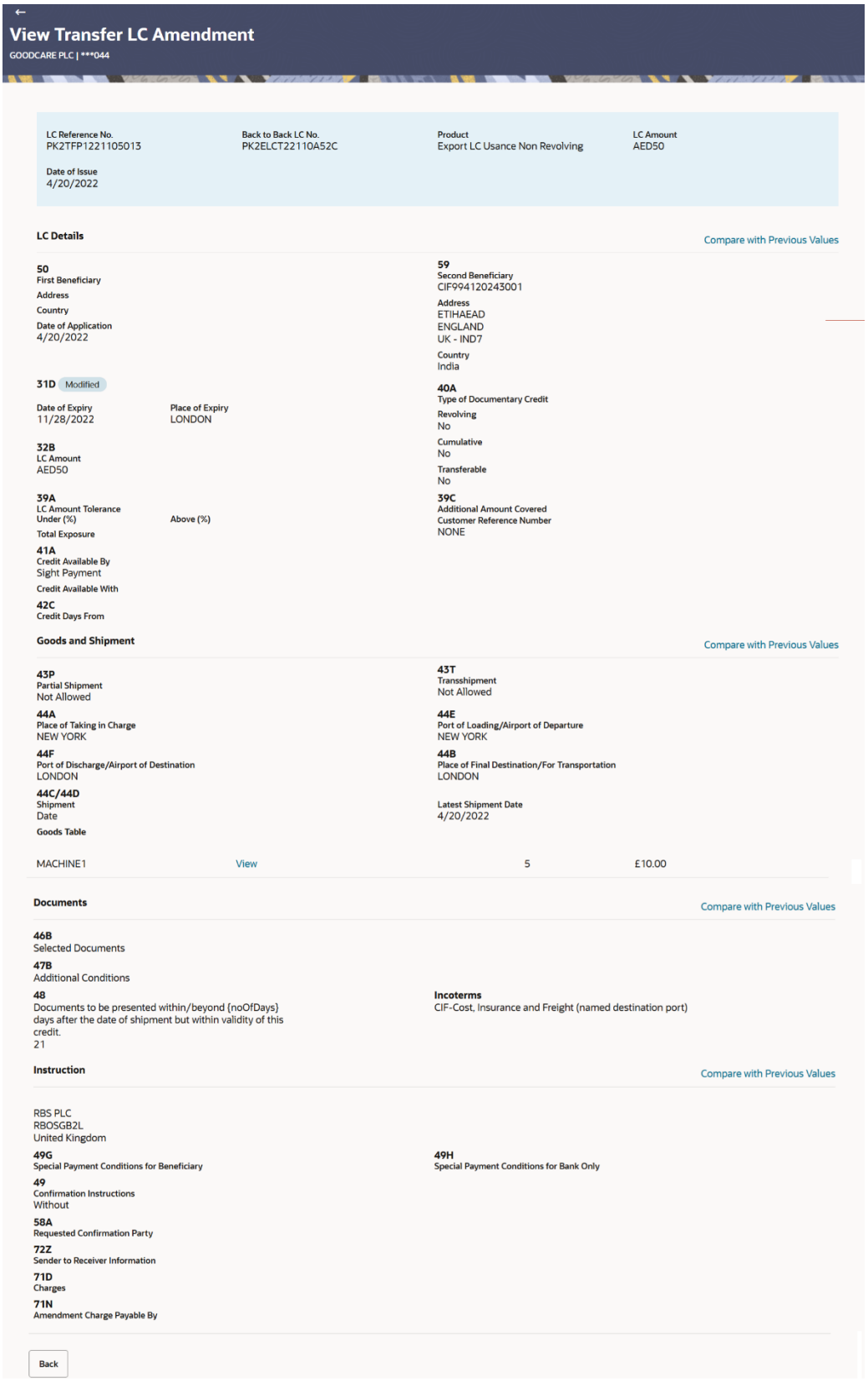
Field Name	Description
Amendment Number	Displays the amendment number of the LC. Displays the link to view the details of the LC Amendment.
Issue Date	Displays the issue date of the LC Amendment.
Expiry Date	Displays the new expiry date of the LC.
LC Amount	Displays the new LC amount.
Status	Displays the Status of LC Amendment.

14. Click the required link in the **View** column. The **Transfer LC Amendment** screen with detailed Issued Amendments appears.
    OR
    Click **Back**.
    The **View Transfer Letter Of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

42.3.1 View Transfer LC Amendment

This screen allows the user to view the details of the amendment done under selected amendment number.

View Transfer LC Amendment – Detailed

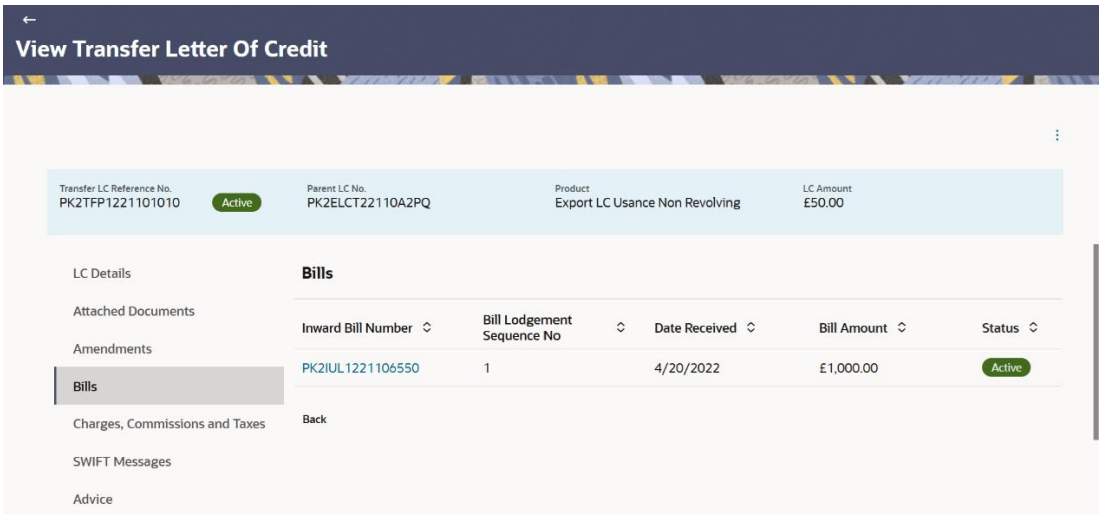


42.4 Bills

This tab displays the list of Bills raised by the beneficiary.

18. Click **Bill** tab. The summary of all the Export Bills appears.
    OR
    Click **Back**.
    The **View Transfer Letter Of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Transfer Letter Of Credit - Bills



Field Description

Field Name	Description
Initiate Bill	Displays the link to initiate a new Bill linked to the Export LC.
Inward Bill Number	Displays the negotiation reference number of the Export Bill. Displays the link to view the Inward Bill details.
Bill Lodgement Sequence No	Indicates the sequence in which bill was lodged.
Date Received	Displays the date on which the Bill is received.
Bill Amount	Displays the Bill amount with currency for the LC.
Status	Displays the status of the Bill.

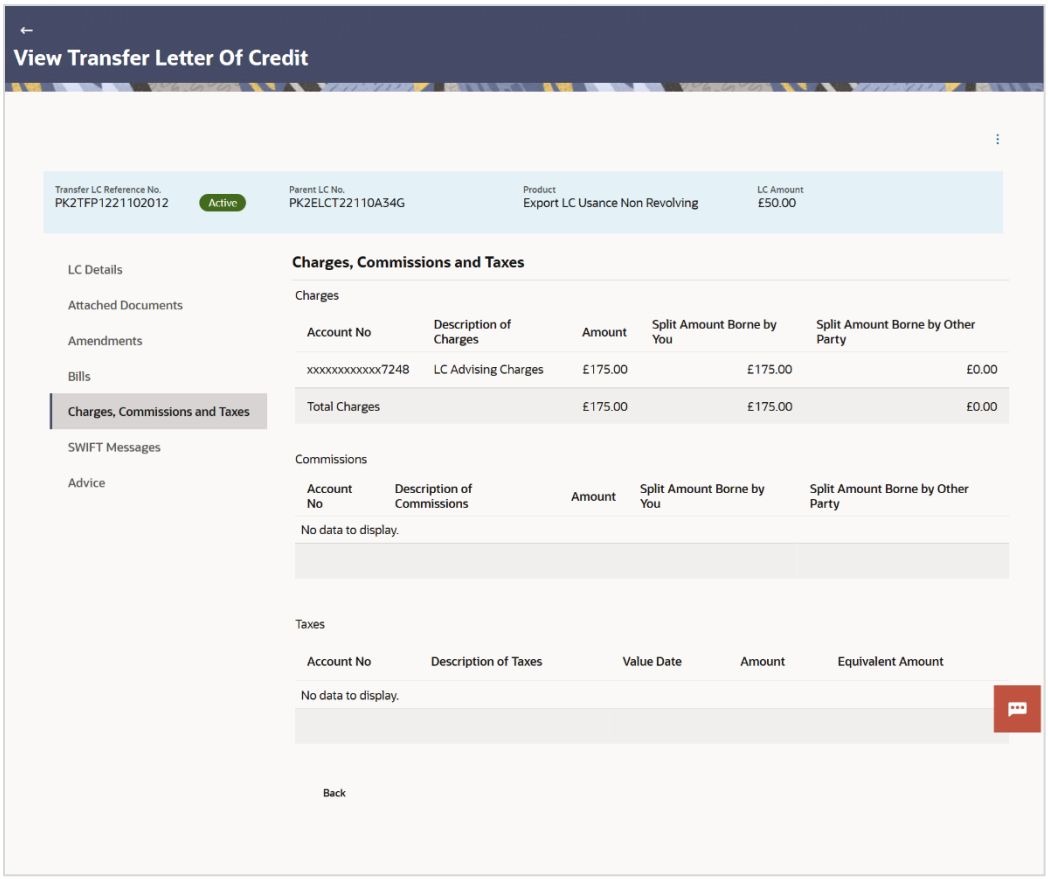
19. Click on **Inward Bill No.** to view the Inward Bill details The **View Export Bill- General Bill** details linked to the LC number screen appears. **Refer** View Export Bill.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

42.5 Charges Commission & Taxes

This tab lists Charges, Commission and Taxes against LC such as LC making, SWIFT or amendment for the Transfer LC Amendment/cancel/closure process.

20. Click **Charges Commission & Taxes** tab to view the charges against LC.
    OR
    Click **Back**.
    The **View Transfer Letter Of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Transfer Letter Of Credit - Charges



Field Description

Field Name	Description
Charges	

Field Name	Description
Account No.	Displays the account number for levying Cancellation Charges / Export Advice Charges.
Description of Charges	Displays the reason/ narration of charges levied for various LC processes.
Amount	Displays the amount charged for the process.
Split Amount Borne by You	Displays the split charge amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split charge amount which is to be paid by other party.
Total Charges	Displays the total charge amount.
Taxes	
Account No.	Debit account number of the applicant.
Description of Taxes	Displays the description taxes applicable.
Value Date	Displays the value date of the taxes.
Amount	Displays the amount of taxes.
Equivalent Amount	Displays the equivalent tax amount.
Total Taxes	Displays the total Tax amount.
Commission	
Account No.	Debit account number of the applicant.
Description of Commissions	Displays the description of commissions.
Amount	Displays the amount of commission.
Split Amount Borne by You	Displays the split commission amount which is to be paid by you.
Split Amount Borne by Other Party	Displays the split commission amount which is to be paid by other party.

Field Name	Description
Total Commissions	Displays the total commission amount.

Note: 1) If there is a Relationship pricing maintained for the customer, the same would be reflected in the charges instead of the standard pricing.

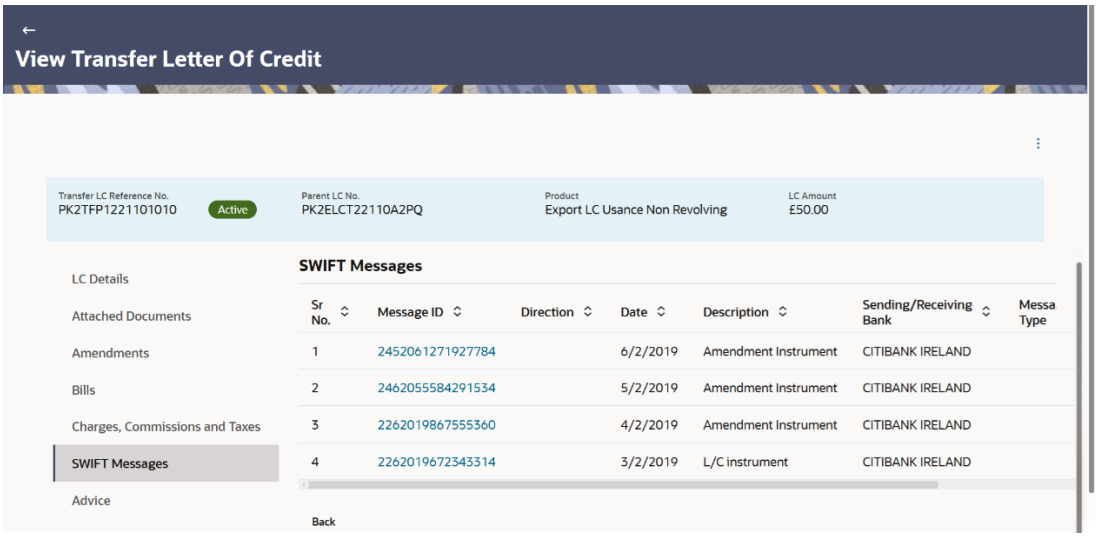
2) The charges related to Transfer LC issue can be viewed through Export LC View.

42.6 SWIFT Messages

This tab lists and displays list of all SWIFT messages between both the parties. It allows the user to view and download the SWIFT messages generated for the selected Transfer LC for Amendment/Cancel/Closure process.

21. Click **SWIFT Messages** tab. The summary of all the all SWIFT messages between both the parties appears.
    OR
    Click **Back**.
    The **View Transfer Letter of Credit** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Transfer Letter of Credit - SWIFT Messages



Field Description

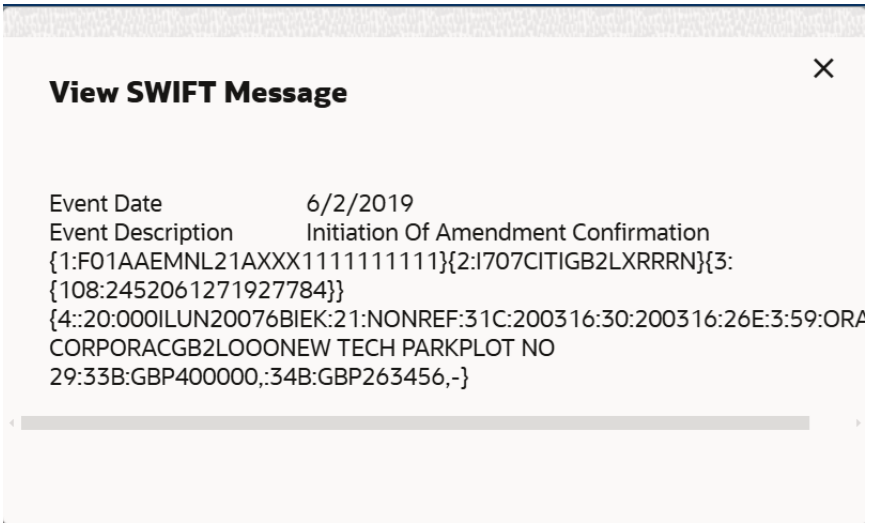
Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.

Field Name	Description
Description	The SWIFT message detailed description.
Sending/Receiving Bank	This displays the name of bank who has sent/received the message.
Message Type	This shows the type of message sent.
Action	The action to be taken that is to download the SWIFT details.

22. Click on the desired **Message ID** to view the respective SWIFT details.
    The SWIFT detail appears in popup window along with the event date and description.
    OR
    Click the Download link in the Action column of the SWIFT record to download the SWIFT messages in selected format, like PDF, if required. This is a password protected document.

Note: SWIFT messages related to Transfer LC Issuance can be viewed through View Export LC.

42.6.1 SWIFT Messages Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the SWIFT message.

b. Click  to close the window.

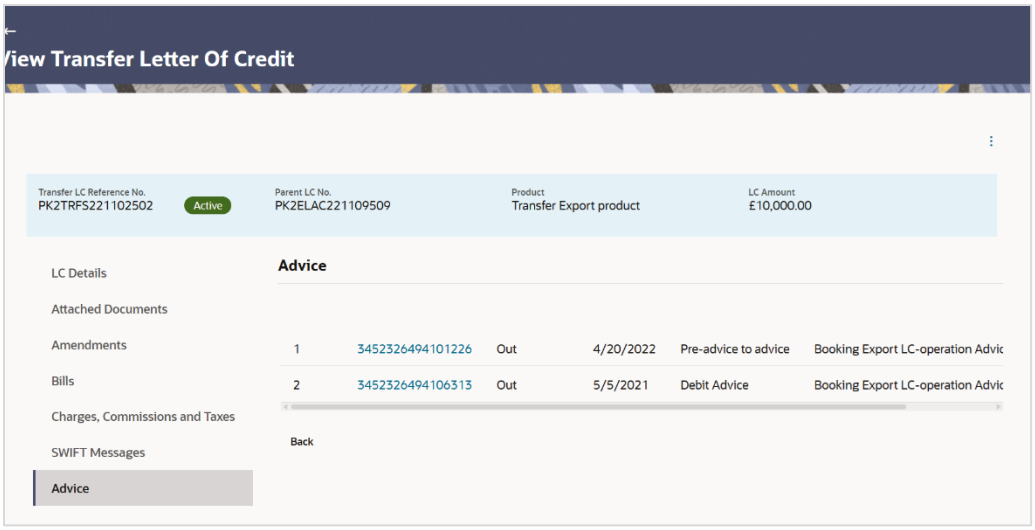
Note: Only SWIFT messages in which ACK has been received by bank is being displayed.

42.7 Advices

This tab denotes all the Advices being exchanged. It allows the user to view and download the advice generated for the selected Transfer LC Amendment/ Cancel/ Closure.

23. Click **Advices** tab. The summary of all the Advices being exchanged.
    OR
    Click **Back**.
    The **View Transfer LC** screen appears.
    OR
    Click **Cancel** to cancel the transaction, The **Dashboard** appears.

View Transfer Letter of Credit - Advices



Field Description

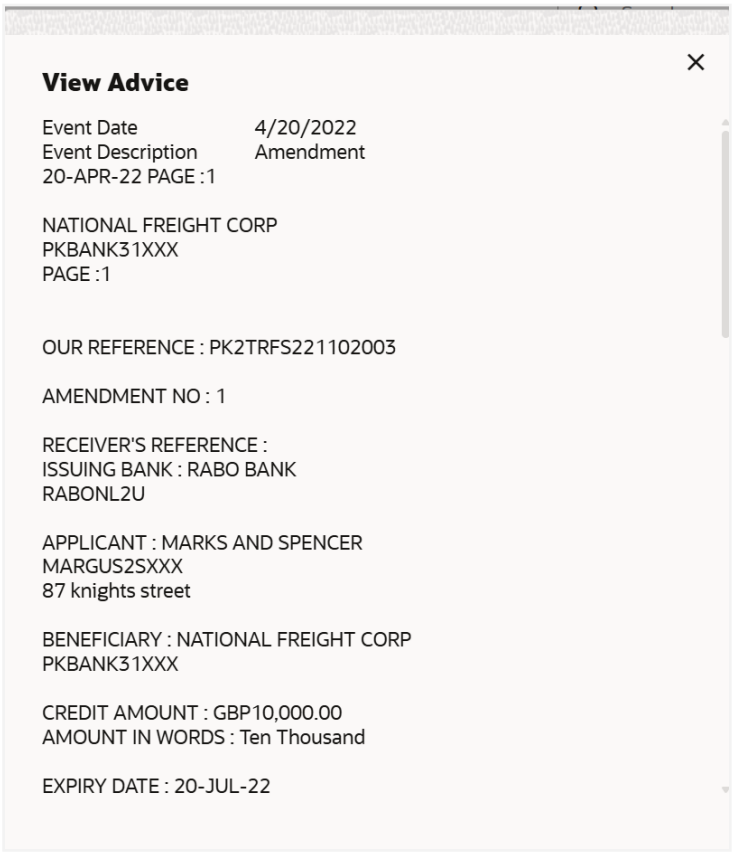
Field Name	Description
Message ID	Unique identification number for the message.
Date	Date of sending advice.
Description	The detail description of advice.
Event Description	Displays the description of the event.

24. Click on the desired Message ID to view the respective advice details.
    The advice detail appears in popup window along with the event date and description.
    OR
    Click the **Download** link in the **Action** column of the SWIFT record to download the SWIFT messages in selected format, like PDF, if required.

    This is a password protected document.

Note: Advice related to Transfer LC Issuance to be viewed through View Export LC.

42.7.1 Advice Details



Field Description

Field Name	Description
Event Date	Displays the event date.
Event Description	Displays the description of the event.
Description	The details of the advice.

b. Click to close the window.

43. Cancel Transfer Letter of Credit

This option allows the corporate user to cancel the issued transfer Letter of Credit.

Pre-Requisites

- User must have a valid login credentials
- User must have certain Export LCs received by his bank under his party ID.

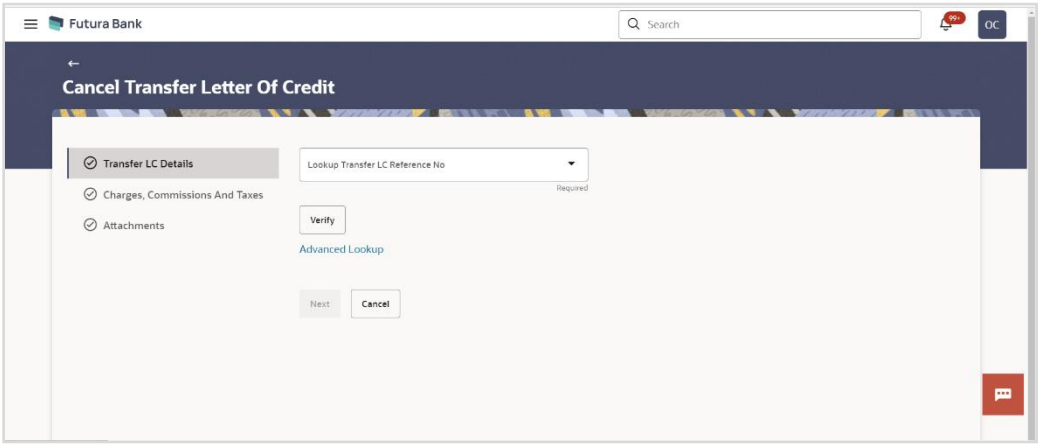
How to reach here:

Dashboard > Toggle menu > Trade Finance > Letter Of Credit > Export Letter of Credit > Cancel Transfer LC > Cancel Transfer Letter of Credit

To initiate the cancellation of Transfer LC:

1. Navigate to the **Cancel Transfer Letter of Credit** screen. The screen by default lands to the **Transfer LC Details** tab.

Cancel Transfer Letter of Credit - Search

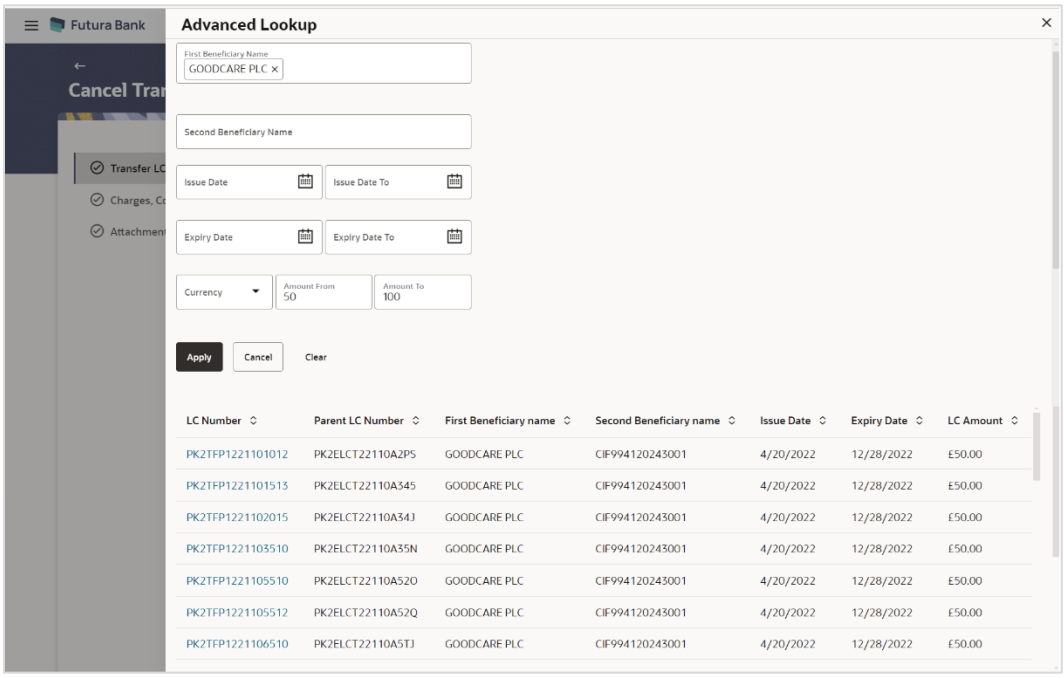


Field Description

Field Name	Description
Lookup Transfer LC Reference No.	The Transfer LC reference number to be selected. Only active Transfer LC Reference Numbers are listed in the search list. Click **Reset** button to reset the values.

2. Select the appropriate transfer LC reference number from the **Lookup Transfer LC Reference No** list, for cancellation.
   OR
   Click the **Advanced Lookup** link. The Advanced Lookup overlay screen appears.

Advanced Lookup



Field Description

Field Name	Description
First Beneficiary Name	Select the name of the first beneficiary of the Transfer LC.
Second Beneficiary Name	Specify the name of the second beneficiary of the Transfer LC.
Issue Date – Issue Date To	The issue start date and end date of the Transfer LC.
Expiry Date – Expiry Date To	The expiry date range for the Transfer LC.
Currency	The currency used for searching the Transfer LC.
Amount From – Amount To	The amount range used for searching the Transfer LC.
Search Results	Below fields are displayed when the user clicks Apply button.
LC Number	Displays the reference number of the LC.
Parent LC Number	Displays the parent LC number of the Transfer LC.

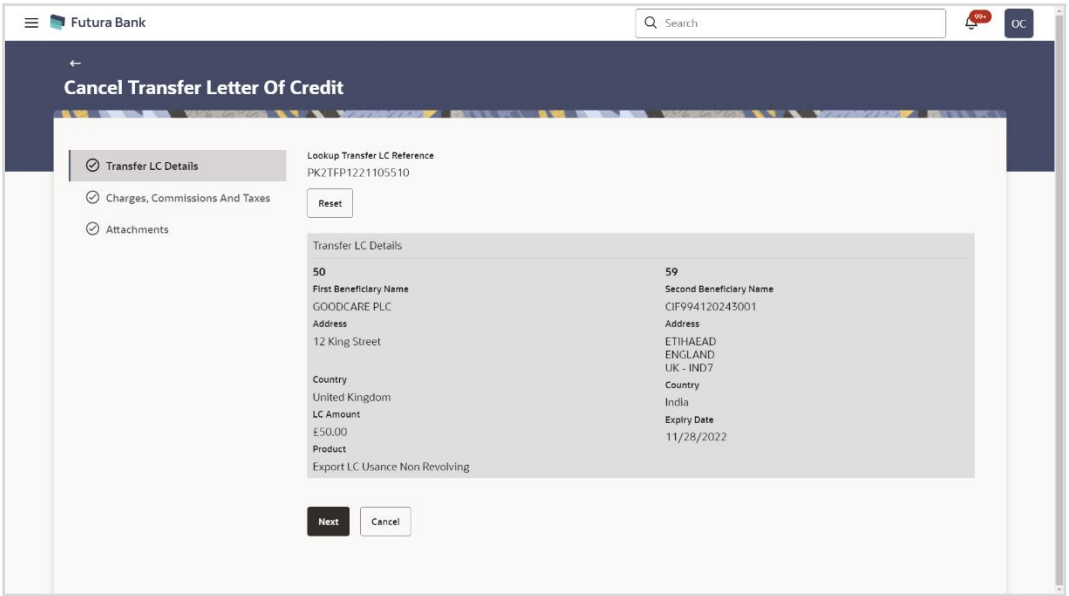
Field Name	Description
First Beneficiary Name	Displays the name of the first beneficiary of the Transfer LC.
Second Beneficiary Name	Displays the name of the second beneficiary of the Transfer LC.
Issue Date	Displays the issue date of the Transfer LC.
Expiry Date	Displays the expiry date of the Transfer LC.
LC Amount	Displays the LC amount of the Transfer LC.

3. Enter the filter criteria to search the Transfer LC.
4. Click **Apply**. The **Advanced Lookup** screen appears with the search results.
   OR
   Click **Cancel** to cancel the transaction. The Dashboard appears.
   OR
   Click Clear to clear the filter criteria.
   a. Click on the desired LC Number link.
5. Click **Verify**. The Transfer LC Details appear.
   OR
   Click **Reset** to clear the search.

43.1 Transfer LC Details

This screen displays the summary of the selected Transfer LC.

Cancel Transfer Letter of Credit - Transfer LC Details



Field Description

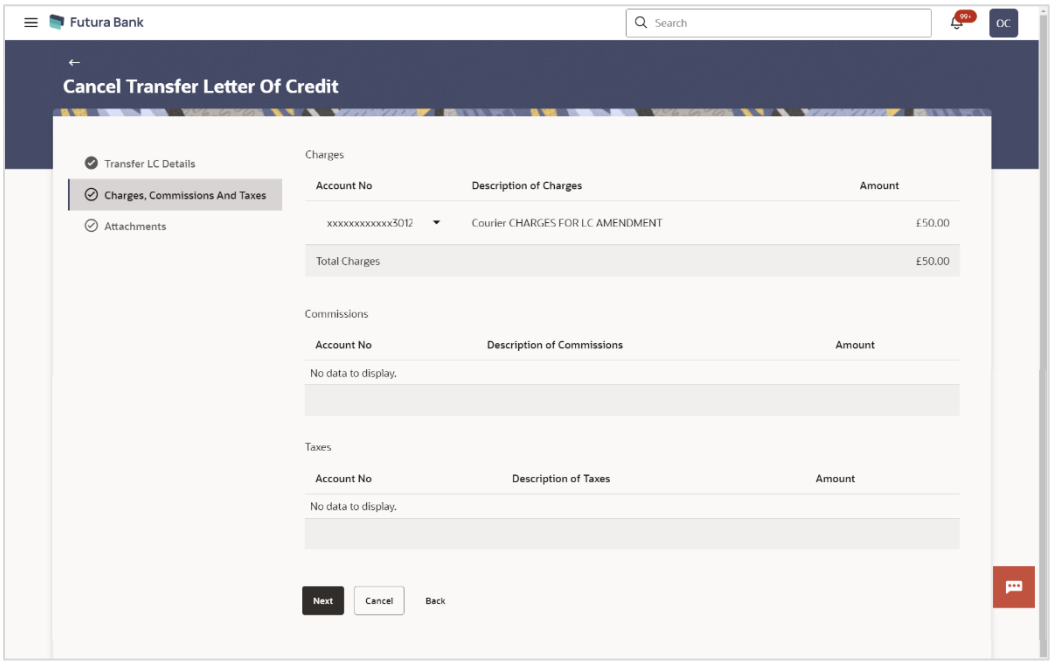
Field Name	Description
Lookup Transfer LC Reference	The Transfer LC reference number.
Transfer LC Details	
Displays the Transfer LC details of the selected Guarantee.	
First Beneficiary Name	Displays the name of the first beneficiary of the Transfer LC.
Address	Displays the address of first beneficiary of the Transfer LC.
Country	Displays the country of first beneficiary.
LC Amount	Displays the amount of the first beneficiary.
Product	Displays the product type as coming from Host.
Second Beneficiary Name	Displays the name of the second beneficiary of the Transfer LC.
Address	Displays the address of the second beneficiary of the Transfer LC.
Country	Displays the country of the second beneficiary.
Expiry Date	Displays the expiry date of the second beneficiary.

6. Click **Next** or click the **Charges** tab.
7. The **Charges** tab appears in the **Cancel Transfer Letter of Credit** screen.
   OR
   Click **Cancel** to cancel the transaction. The **Dashboard** appears.
   OR
   Click **Back** to go back to previous screen.

43.2 Charges, Commissions and Taxes

This screen allows the user to validate the charges fetched from Back office.

Charges, Commissions and Taxes



Field Description

Field Name	Description
Charges	
Account No	Debit account number of the beneficiary.
Description of Charges	Displays the description charges applicable.
Amount	Displays the amount of charges.
Total Charges	Displays the total charge amount.
Commissions	
Account No	Debit account number of the beneficiary.
Description of Commissions	Displays the al description of commissions charged by bank.
Amount	Displays the amount of commission.
Total Commission	Displays the total commission amount.
Taxes	

Field Name	Description
Account No	Debit account number of the applicant.
Description of Taxes	Displays the description of taxes applicable.
Amount	Displays the amount of taxes.
Total Taxes	Displays the total tax amount.

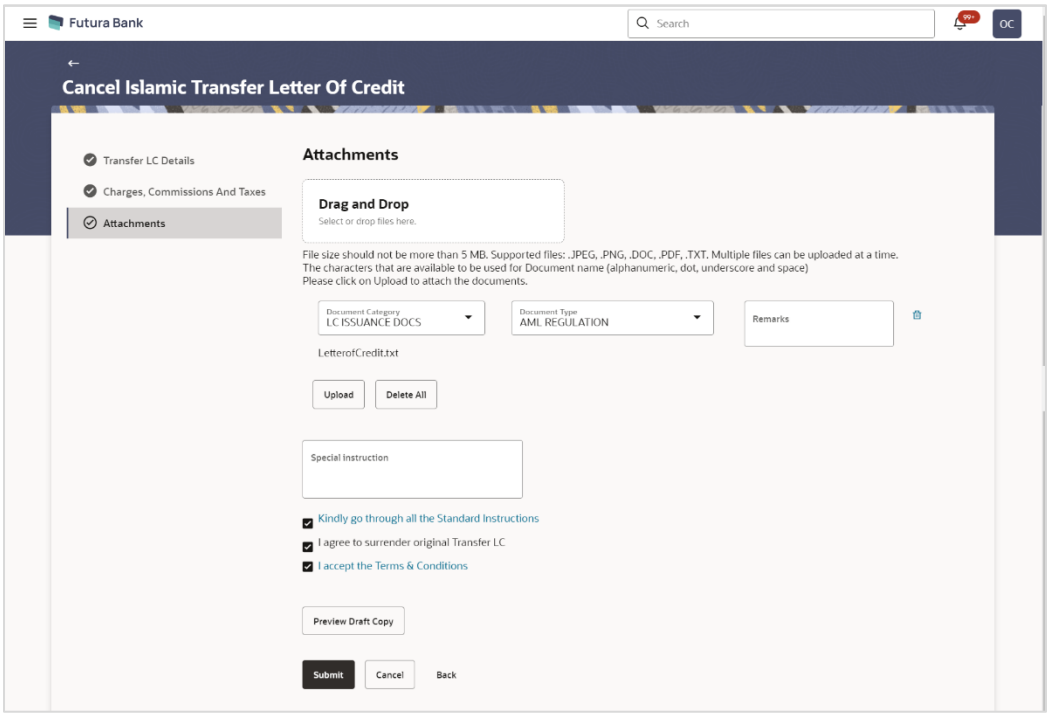
8. From the **Account No** list, select appropriate account.
9. Click **Next** or click the **Attachment** tab.
10. The **Attachment** tab appears in the **Cancel Transfer Letter of Credit** screen.
    OR
    Click **Cancel** to cancel the transaction. The **Dashboard** appears.
    OR
    Click **Back** to go back to previous screen.

43.3 Attachments

The user can attach any documents, view and check standard instructions, and accept the terms and conditions to cancel the Outward Transfer LC contract using this tab.

The user can preview the draft copy and view the draft MT707 preview (Authenticated MT707 will be initiated from OBTFPM once submitted transaction from OBDX has been validated and Transfer LC cancel request approved from OBTFPM).

Attachments



Field Description

Field Name	Description
Drag and Drop	Click to browse and select the file to be uploaded or drag and drop the file to be uploaded. **Note**: File size should not be more than 5 MB. Supported file types: .jpeg, .png, .doc, .pdf, .txt, .zip. Multiple files can be uploaded at a time.
Document Category	The category of the document to be uploaded.
Document Type	The type of the document to be uploaded for the selected category.
Remarks	The notes added, if any for attaching the document.
Document Attached	Displays the attached document. Displays the link to view the attached document.
Special Instructions	Specify the special instructions for the bank users.
Kindly go through all the Standard Instructions	The option to accept that the user is gone through all the standard instructions. View the maintained standard instructions by the bank.

Field Name	Description
I agree to surrender original Transfer LC	The option to accept that the user has surrendered the original Transfer LC to the bank.
I accept the Terms and Conditions	The option to accept standard terms and conditions of the bank. View the maintained standard terms and conditions by bank.

11. Click **Drag and Drop Files** to browse and select the required document present on your computer. The Attach Document popup window appears.
12. Select the required document present on your computer to upload.
13. From the **Document Category** select the appropriate option.
14. From the **Document Type** select the appropriate option.
15. In the **Remarks** field add notes for attaching documents.
16. Click **Upload** to upload document. The Attach Documents tab appears along with list of attached documents.
    OR
    Click  to remove the attached document.
    OR
    Click **Delete All** to delete all the attachments.
17. In the **Special Instructions** field, enter special instructions if any.
18. Select the **Kindly Go through all the Standard Instructions**, check box.
19. Click the **Kindly Go through all the Standard Instructions** link to view the customer instructions maintained by bank from back office.
20. Select the **I agree to surrender original guarantee** check box to accept the agreement to surrender the original Transfer LC.
21. Select the **I accept the Terms and Conditions** check box to accept the Terms and Conditions.
22. Click **Preview Draft** Copy to have a preview of draft.
23. Click **Submit** to attach supporting documents.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
24. The review screen appears. It displays all the sections with their respective fields. Verify the details and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. The Dashboard appears.
    OR
    Click **Back** to go back to previous screen.
25. The success message initiation of Transfer Letter of Credit cancellation appears along with the reference number. Click **OK** to complete the transaction.

44. Initiate Tracer

Using this option, user can initiate a tracer transaction. User can select the required transaction using lookup available on screen for which tracer has to be initiated.

Pre-Requisites

- User must have a valid corporate party Id and login credentials in place

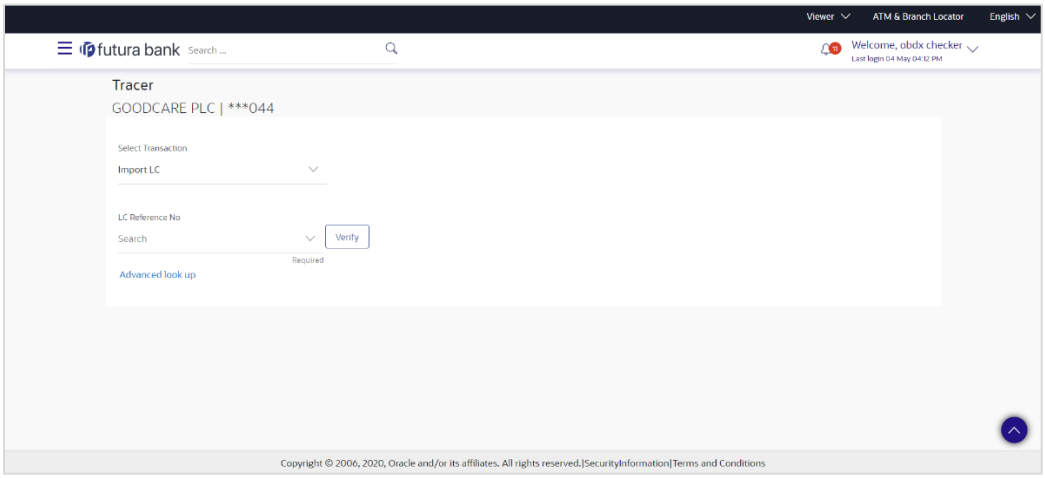
How to reach here:

Dashboard > Toggle menu > Trade Finance > Initiate Tracer

To initiate a tracer:

1. Navigate to the **Initiate Tracer** screen.

Initiate Tracer



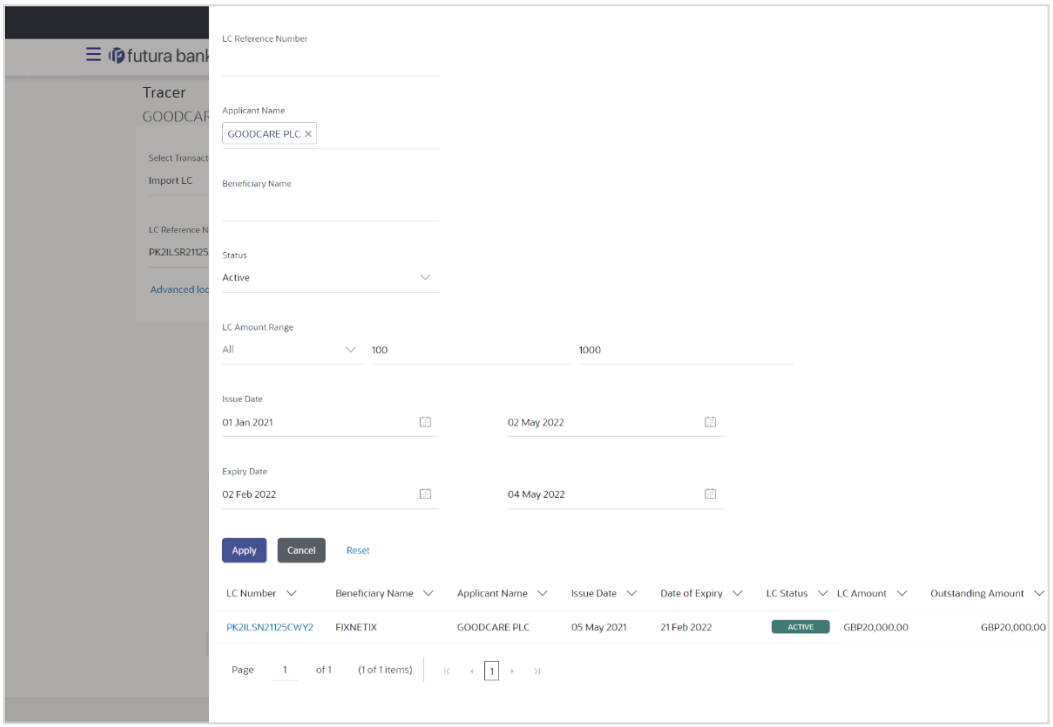
Field Description

Field Name	Description
Select Transaction	The transaction for which tracer has to be initiated.
LC Reference Number	The LC reference number. This field appears for LC transactions.
Bill Reference Number	The bill reference number. This field appears for bill transactions.
Collection Reference Number	The collection reference number. This field appears for collection transactions.

Field Name	Description
BG Reference Number	The bank guarantee reference number. This field appears for backward guarantee transactions.

2. From the **Select Transaction** list, select the appropriate transaction.
3. From the **LC Reference No/ Bill Reference No/ Collection Reference No/ BG Reference No** field, select the appropriate LC reference number/ bill reference no/ collection reference no/ BG reference no.
4. Click **Verify**.
   OR
   Click the **Advanced Lookup** link. The **Advanced Lookup** overlay screen appears. Click **Apply**. The summary of LC appears on the **Tracers** screen.

Advanced Lookup



Field Description

Field Name	Description
Advanced Lookup	
Below fields appear for Import **LC/Export LC** transactions.	
LC Reference Number	The LC reference number.

Field Name	Description
Applicant Name	The applicant name of the transaction.
Beneficiary Name	The name of the beneficiary.
Status	The status of LC.
LC Amount Range From -To	Select the currency and LC amount range.
Issue Date From -To	The issue start date range and end date of the LC.
Expiry Date From -To	The start date range and end date the LC gets expired.
Search Results	This section displays the search results.
LC Number	The LC reference number.
Beneficiary Name	The beneficiary name who assigns the proceeds to assignee.
Issue Date	The issue date of the LC.
Date of Expiry	The date on which LC gets expired.
LC Status	The status of LC.
LC Amount	The LC amount.
Outstanding Amount	This field specifies any outstanding amount available along with the currency.
Below fields appear for **Import Bill/Export Bill** transactions.	
Bill Reference Number	The name of Exporter party.
Exporter Name	The name of the Exporter under the Bill.
Importer Name	The name of party who is Importer.

Field Name	Description
Bill Status	The current status of the Bill. The options are: • Active • Hold • Cancelled • Liquidated • Closed • Reversed
Bill Amount Range From -To	Select the currency and LC amount range.
Bill Lodgement Date From -To	The issue start date range and end date of the LC.
Search Results	This section displays the search results.
Bill Reference Number	The Bill reference number.
Exporter Name	The name of the exporter of the Bill.
Importer Name	The name of the Importer of the Bill.
Release Against	The product name of the Bill.
Transaction Date	The transaction date of the Bill.
Bill Status	The current status of the Bill.
Bill Amount	The Export/Import Bill amount.
Equivalent Bill Amount	The equivalent Export Bill amount.
Below fields appear for **Import Collection /Export Collection** transactions.	
Collection Reference Number	The Import Collection reference number.
Drawee	The name of drawee. He is the receiver of Collection.
Drawer	The name of the drawer under the Collection.

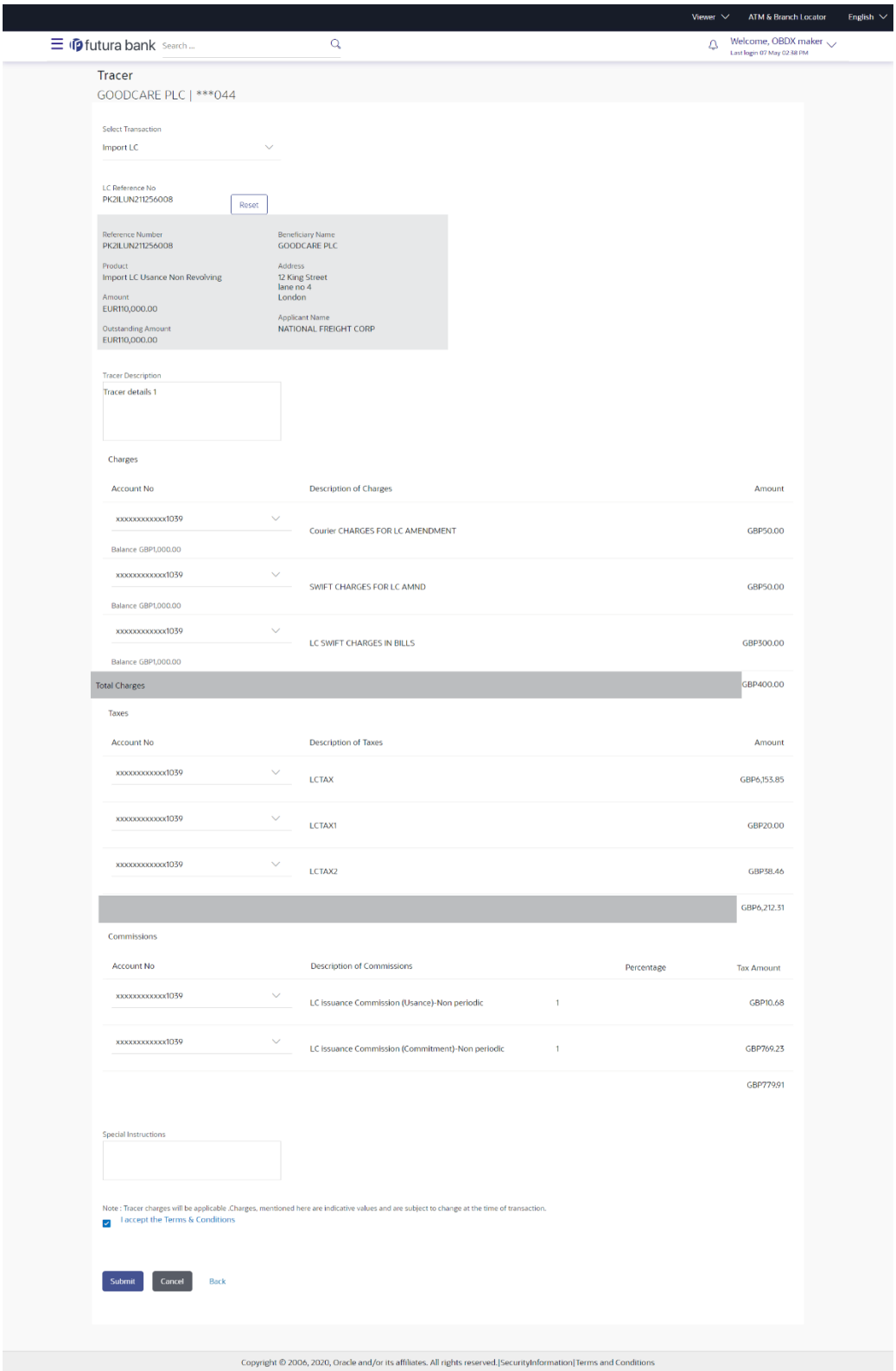
Field Name	Description
Status	The current status of the Collection. The options are: • Active • Hold • Cancelled • Liquidated • Closed • Reversed
Amount From	The start of the Collection amount range used for searching the Collection.
Amount From and To	The end of the Collection amount range used for searching the Collection.
Collection Issue Date From and To	The start date of the Collection date range used for searching the Collection.
Search Results	This section displays the search results.
Collection Reference Number	The Collection reference number. Displays the link to view the Import Collection details.
Drawer	The name of the drawer of the Import Collection.
Drawee	The name of the drawee of the Import Collection.
Release Against	The product name of the Import Collection.
Transaction Date	The transaction date of the Import Collection.
Status	The status of the Import Collection.
Collection Amount	The Import Collection amount.
Equivalent Collection Amount	The equivalent Import Collection amount.
Below fields appear for **Inward Guarantee /Outward Guarantee** transactions.	
Guarantee Reference Number	The Inward/Outward Guarantee number.

Field Name	Description
Applicant Name	This is the name of corporate who has made the Inward guarantee in favour of Beneficiary.
Beneficiary Name	Displays the name of beneficiary i.e. the name of customer for whom the guarantee was taken.
Inward/Outward Guarantee Status	The current status of the Inward/Outward Guarantee. The options are: • Active • Hold • Cancelled • Reversed • Closed
Issuing Bank	The name of the bank that have issued the guarantee.
Issuing Bank Reference Number	The reference number of the issuing bank.
Undertaking Amount From and To	The start and end of the amount range used for searching the Inward/Outward Guarantee.
Issue Date From and To	The issue date range of the Inward/Outward Guarantee.
Expiry Date From and To	The date range in which the Inward/Outward Guarantee expires to fine tune the search results.
Search Results	This section displays the search results.
Guarantee Number	The Inward/Outward Guarantee number.
Applicant Name	Displays the name of the applicant who has made the Inward guarantee in favour of Beneficiary.
Beneficiary Name	Displays the name of beneficiary i.e. the name of customer for whom the guarantee was taken.
Issue Date	Displays the date on which the Guarantee was issued.
Date Of Expiry	Displays the date on which the Guarantee will get expired.

Field Name	Description
Status	Displays the current status of the Inward Guarantee. The status could be: • Active • Hold • Cancelled • Reversed • Closed
Undertaking Amount	Displays the currency and amount of the Inward Guarantee application.
Equivalent Undertaking Amount	Displays the equivalent currency and amount of the Inward Guarantee application.
Outstanding Amount	Displays the undrawn amount of the Inward Guarantee.
Equivalent Outstanding Amount	Displays the equivalent undrawn amount of the Inward Guarantee.

5. Enter the search criteria and click **Apply**. The search result appears based on search criteria.
   OR
   Click **Cancel** to cancel the search.
   OR
   Click **Reset** to clear the search criteria.
6. Click the **LC Reference No**/ **Bill Reference No**/ **Collection Reference No**/ **BG Reference No** link to initiate the tracers.
7. An alert message appears prompting the user to accept the tracer charges. Click **Accept.**
   Tracer details appear on the **Tracers** screen.
   The **Tracers** screen with LC/Bill/Collection/ Backward Guarantee/ Outward Guarantee details appear.

Tracers


Viewer
ATM & Branch Locator
English
futura bank
Search ...
Welcome, OBDX maker
Last login 07 May 02:38 PM
Tracer
GOODCARE PLC | ***044
Select Transaction
Import LC
LC Reference No
PK2ILUN21256008
Reset
Reference Number
PK2ILUN21256008
Beneficiary Name
GOODCARE PLC
Product
Import LC Usance Non Revolving
Address
12 King Street
lane no 4
London
Amount
EUR110,000.00
Applicant Name
NATIONAL FREIGHT CORP
Outstanding Amount
EUR110,000.00
Tracer Description
Tracer details 1
Charges
Account No
Description of Charges
Amount
xxxxxxxxxxxx1039
Courier CHARGES FOR LC AMENDMENT
GBP50.00
Balance GBP1,000.00
xxxxxxxxxxxx1039
SWIFT CHARGES FOR LC AMND
GBP50.00
Balance GBP1,000.00
xxxxxxxxxxxx1039
LC SWIFT CHARGES IN BILLS
GBP300.00
Balance GBP1,000.00
Total Charges
GBP400.00
Taxes
Account No
Description of Taxes
Amount
xxxxxxxxxxxx1039
LCTAX
GBP6,153.85
xxxxxxxxxxxx1039
LCTAX1
GBP20.00
xxxxxxxxxxxx1039
LCTAX2
GBP38.46
GBP6,212.31
Commissions
Account No
Description of Commissions
Percentage
Tax Amount
xxxxxxxxxxxx1039
LC Issuance Commission (Usance)-Non periodic
1
GBP10.68
xxxxxxxxxxxx1039
LC Issuance Commission (Commitment)-Non periodic
1
GBP769.23
GBP779.91
Special Instructions
Note : Tracer charges will be applicable ,Charges, mentioned here are indicative values and are subject to change at the time of transaction.
I accept the Terms & Conditions
Submit
Cancel
Back
Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.|SecurityInformation|Terms and Conditions

Field Description

Field Name	Description
Reference Number	The searched LC/Bill/Collection/Inward Guarantee/Outward Guarantee reference number.
Beneficiary Name	The name of the beneficiary. This field appear for **Import LC/Export LC/Inward Guarantee/Outward Guarantee** transactions.
Exporter Name	The name of the Exporter under the Bill. This field appear for **Import Bill/Export Bill** transactions.
Importer Name	The name of party who is Importer. This field appear for **Import Bill/Export Bill** transactions.
Drawee	The name of drawee who is the receiver of Collection. This field appear for **Import Bill/Export Bill** transactions.
Drawer	The name of the drawer under the Collection. This field appear for **Import Bill/Export Bill** transactions.
Product	The name of the LC/Bill/Collection/Inward Guarantee/Outward Guarantee product.
Address	The address of the beneficiary. This field appear for **Import LC/Export LC** transactions.
Amount	Indicates the amount for the Letter of Credit/Bill/Collection/Inward Guarantee/Outward Guarantee along with the currency under which the LC is issued.
Outstanding Amount	The any outstanding amount available along with the currency. This field appear for **Import LC/Export LC** transactions.
Applicant Name	The applicant name of the transaction. This field appear for **Import LC/Export LC/ Inward Guarantee/Outward Guarantee** transactions.
Tracer Description	Specify the description for the tracer.
Charges	
Account No	The account which will be charged for the specific charge.

Field Name	Description
Description of Charges	The description of the charges.
Amount	The amount that is maintained under the charge.
Taxes	
Account No	The account to be earmarked for taking the Taxes.
Description of Taxes	Displays the description charges applicable.
Amount	Displays the amount of taxes.
Commissions	
Account No	The account from which the commission will be taken.
Description of Commissions	The commission component.
Tax Amount	The commission amount.
Percentage	The percentage of commission.
Special Instructions	Specify the special instructions for the bank users.
I accept the Terms and Conditions	The option to accept standard terms and conditions of the bank View the maintained standard terms and conditions by bank.

8. In the **Tracer Description** field, enter the description for the tracers.
9. In the **Charges**, **Taxes** and **Commissions** section , select the appropriate account, from the **Account No**. list
10. In the **Special Instructions** field, enter special instructions if any.
11. Select the **I accept the Terms and Conditions**, check box. This is a mandatory check for proceeding with the application.
12. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
13. The **Tracer Request** – Review screen appears. It displays all the sections. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

OR
Click **Back** to navigate back to previous screen.

14. The success message of tracer request submission appears. Click **Home** to go to the Trade Dashboard screen.