Corporate Supply Chain Finance User Manual
Oracle Banking Digital Experience
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ORACLE

Corporate Supply Chain Finance User Manual

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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. Introduction

Supply Chain Finance (SCF) is a platform that facilitates corporate organizations to avail short-term credit that optimizes working capital. Credit can be availed by either the buyer or the seller/supplier. Suppliers sell or liquidate their invoices or receivables to banks. This enables them to make liquid money available to proceed with future orders. Similarly, Buyers avail finance for their payables from banks so that their obligations are met on time. Through SCF, the overall cost of availing credit comes down.

Using the digital platform of SCF, corporates can perform SCF transactions from the portal itself, thus resulting in improved business efficiency. The transactions can be executed, viewed, and tracked online. No follow-ups are required with the bank for the status of the transactions.

Corporates can manage creation of single or multiple invoices and/or purchase orders directly online. Bulk entries can also be made through file upload. Corporates can also accept or reject invoices/purchase orders online. The portal facilitates corporates to introduce their business partners to the bank. The business partners, or counter parties may or may not be customers of the bank. However, each counterparty should be on-boarded by the corporate customer themselves and further be linked to the SCF programs to enable conduction of business transactions.

The entire chain of processes, such as onboarding counterparties, raising a purchase order/invoice, accepting the purchase order/invoice, requesting finance for the purchase order/invoice, viewing details of the finance, repayment, and so on, can be performed using the portal.

A typical business scenario in SCF parlance -

Scenario

"Rapid Motors" is an automobile manufacturing unit of Leo Corp, which produces a large number of automobiles.

- Their business strategy is to procure different parts of an automobile from various vendors and onwards sell their cars to different dealers in the market. Thus, Rapid Motors have to transact with their suppliers and buyers.

Solution

The Digital Platform enables Rapid Motors to perform the following tasks/operations:

- Onboard their associated parties (dealers and vendors).
- View details of the associated parties on a single screen.
- Create a Buyer-led program and link their vendors, or, create a Supplier-led program and link their dealers.
- Raise invoices on their buyers, or raise purchase orders on their suppliers.
- Accept or Reject invoices/purchase orders that have been raised by their suppliers/buyers.
- Request Finance against invoices/purchase orders.
- Repay the Finance.

The features built for the corporate user in the Supply Chain Finance Module are as follows:

- **Overview**
- **Program Management**
  - Create Program
  - Edit Program
  - View Program
- **Finance Management**
  - Request Finance for Invoices and Purchase Orders
  - Finance Amendment
  - View Finance
  - Repay Finance
- **Viewing Limits**

Note: 1) Supply Chain Finance Transactions are only supported on **Desktops** and on **Landscape** mode of **Tablet** devices. For more information on the list of available screens for mobile view, refer **Mobile Touchpoints** section.

2) The corporate user who performs transactions such as, creation of program, linking receivables/payables to programs, requesting finance, and so on, is referred to as 'Maker'. The corporate user who approves the transactions is referred to as 'Approver' or 'Checker'. The corporate user who eventually releases the transaction, post approval, so that it takes effect in the application, is referred to as 'Releaser'.

3) The Corporate Admin user can now assign the role of 'Checker' to any corporate user, for all Supply Chain Finance transactions.

4) For more information on receivables and payables, refer **User Manual Oracle Banking Digital Experience Receivables Payables Management.**

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3. Overview

The Supply Chain Finance dashboard provides the corporate user upfront with a holistic view of the Supply Chain Finance business in a simplified manner. It provides an overall view of their business in terms of receivables or payables. The user can get information about upcoming repayments, maturing finances, overdue finances/invoices, top programs, and more. An assorted list of quick links provides quick access to important transactions.

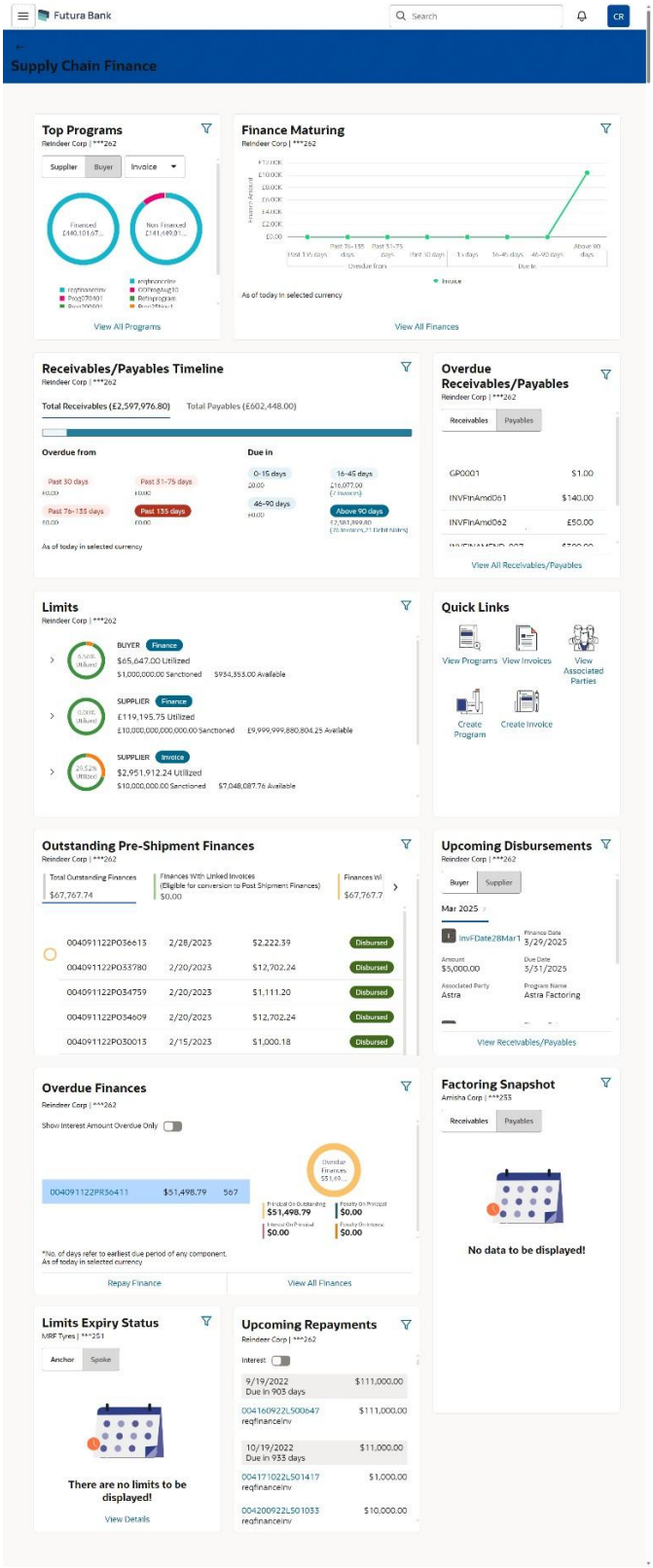
The following widgets are available in the SCF Overview:

- **Receivables/Payables Timeline**
- **Top Programs**
- **Finance Maturing**
- **Limits**
- **Outstanding Pre-Shipment Finances**
- **Overdue Finances**
- **Overdue Receivables/Payables**
- **Upcoming Disbursements**
- **Factoring Snapshot**
- **Upcoming Repayments**
- **Limit Expiry Status**
- **Quick Links**

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Overview

Overview


Futura Bank
Search
CR
Supply Chain Finance
Top Programs
Reindeer Corp | ***262
Supplier
Buyer
Invoice
View All Programs
Finance Maturing
Reindeer Corp | ***262
As of today in selected currency
View All Finances
Receivables/Payables Timeline
Reindeer Corp | ***262
Total Receivables (£2,597,976.80)
Total Payables (£602,448.00)
Overdue from
Past 30 days
Past 31-75 days
Past 76-135 days
Past 135 days
Due in
0-15 days
16-45 days
46-90 days
Above 90 days
As of today in selected currency
Overdue Receivables/Payables
Reindeer Corp | ***262
Receivables
Payables
GP0001 $1.00
INVFinAmd061 $140.00
INVFinAmd062 £50.00
View All Receivables/Payables
Limits
Reindeer Corp | ***262
BUYER Finance
$65,647.00 Utilized
$1,000,000.00 Sanctioned $934,353.00 Available
SUPPLIER Finance
£119,195.75 Utilized
£10,000,000,000,000.00 Sanctioned £9,999,999,880,804.25 Available
SUPPLIER Invoice
$2,951,912.24 Utilized
$10,000,000.00 Sanctioned $7,048,087.76 Available
Quick Links
View Programs
View Invoices
View Associated Parties
Create Program
Create Invoice
Outstanding Pre-Shipment Finances
Reindeer Corp | ***262
Total Outstanding Finances
$67,767.74
Finances With Linked Invoices (Eligible for conversion to Post Shipment Finances)
$0.00
00409122PO36613 2/28/2023 $2,222.39 Disbursed
00409122PO33780 2/20/2023 $12,702.24 Disbursed
00409122PO34759 2/20/2023 $1,111.20 Disbursed
00409122PO34609 2/20/2023 $12,702.24 Disbursed
00409122PO30013 2/15/2023 $1,000.18 Disbursed
Upcoming Disbursements
Reindeer Corp | ***262
Buyer
Supplier
Mar 2025
InvFDate28Mar1
Finance Date 3/29/2025
Amount $5,000.00
Due Date 3/31/2025
Associated Party Astra
Program Name Astra Factoring
View Receivables/Payables
Overdue Finances
Reindeer Corp | ***262
Show Interest Amount Overdue Only
004091122PR36411 $51,498.79 567
Principal On Outstanding $51,498.79
Penalty On Principal $0.00
Interest On Principal $0.00
Penalty On Interest $0.00
*No. of days refer to earliest due period of any component.
As of today in selected currency
Repay Finance
View All Finances
Factoring Snapshot
Amisha Corp | ***253
Receivables
Payables
No data to be displayed!
Limits Expiry Status
MRF Tyres | ***251
Anchor
Spoke
There are no limits to be displayed!
View Details
Upcoming Repayments
Reindeer Corp | ***262
Interest
9/19/2022 Due in 903 days $111,000.00
004160922LS00647 reqfinanceinv $111,000.00
10/19/2022 Due in 933 days $11,000.00
004171022LS01417 reqfinanceinv $1,000.00
004200922LS01033 reqfinanceinv $10,000.00

Icons

Following icons are present on the Dashboard:

	Click this icon to go to the dashboard.
	Click this icon to go to the Mailbox screen.
	Click this icon to search the transactions.
	Click this icon to view the welcome note with last login details, change entity, logged-in user's profile, or log out from the application.
	Click this icon to select the Party name f rom the dropdown list. The widget displays the data for the selected party. **Note:** Only accessible parties are displayed to the user. On page load, the widget displays the data of the mapped primary party/gcif to the logged-in user.
	Click the toggle menu to access the transaction.
	Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Receivables/Payables Timeline

This widget depicts all the outstanding invoices and debit notes of the corporate party on a color-coded bar. The color-codes represent the percentage of receivables/payables that are overdue as well as those that are due in the coming days. Two sections, namely, 'Overdue from' and 'Due in', are also provided below the bar, to represent the data. These sections have 4 sets of day-ranges each. These day-ranges are configurable in the System Configuration screen. Each day range depicts the number of days in it, the total number of receivables/payables that are due in that range, and the corresponding total outstanding amount. The last section will always display those receivables/payables that are due above the max day on the previous range.

- Click this icon to filter the receivables/payables based on party name, or currency. On selection, the widget displays the receivables/payables of the selected party/currency.

Top Programs

A color-coded donut graph projects the top programs of the corporate that are highest in terms of financed/non-financed amounts in the local currency. Each color-code represents a program.

- You can view the top programs of the **Supplier** and the **Buyer** individually by clicking the Supplier/Buyer button.
- Click the dropdown and select **Invoice** or **Purchase Order** to view the top programs of the invoice or purchase order respectively. By default, the Invoice based top programs are displayed. If Invoice is selected, the widget displays the top programs of all the outstanding invoices; whereas if Purchase Order is selected, the widget displays only the purchase orders that are not linked to the invoices.
- Click the **View all Programs** link to view all the programs associated with the corporate.
- Click this icon to filter the programs based on party name. On selection, the widget displays the top programs of the selected party.

Finance Maturing

Finances are loans taken against invoices and purchase orders by the corporates for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances of the corporate. The 'Y' axis represents the outstanding finance amount. The 'X' axis represents the day-ranges with two sections, namely, 'Overdue from' and 'Due in'. Each of these sections consists of 4 sets of day-ranges. The number of days in each range can be configured in the System Configuration screen except the last section. They need not be equal. The last section will always display those receivables/payables that are due above the max day on the previous range.

- Click this icon to filter the finances based on party name, or currency. On selection, the widget displays the outstanding finances of the selected party/currency.

Limits

This widget displays the list of all the limit types of the corporate party. Each limit type displays the name of the limit type, color-coded donut that displays the utilized limits in percentage, and the details of the sanctioned, utilized, and available borrowing limits displayed in the limits currency. Click on each limit and expand them to view the limits assigned to the party including the associated parties, linked programs, and products.

- Click this icon to filter the limits based on party name. On selection, the widget displays the limits of the selected party.

Outstanding Pre-Shipment Finances

This widget displays the list of outstanding pre-shipment finances for the corporate party. It displays details like Finance Reference Number, Maturity Date, Outstanding Amount, and Status of the finance. This widget provides a bifurcated view of data of finances where underlying purchase orders are linked to invoices.

- Three sections, namely, 'Total Outstanding Finances', 'Finances With Linked Invoices (Eligible for conversion to Post Shipment Finances)', and 'Finances Without Linked Invoices', are also provided to segregate the data. Click on each section to view the list of finances associated with them. This widget provides corporate with a ready data

- Click this icon to filter the outstanding pre-shipment finances based on party name and ID, currency, and program. The widget displays the receivables/payables of the selected party, program and in the selected currency.

Overdue Finances

Finances are liabilities of the corporates to be repaid by the due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays details like Finance Reference Number, Amount Overdue, and No. of Days Overdue.

- Click the finances in the table to view the breakup of overdue amount such as outstanding principal, interest, penalty on principal, and penalty on interest in the form of a donut graph.
- Switch the **Show Interest Amount Overdue Only** toggle **ON** to view the list of finances where only interest amount is overdue.
- Click this icon to filter the overdue finances based on party name, currency, and program. On selection, the widget displays the overdue finances of the selected party, program, and in the selected currency.
- Click the **Repay Finance** link in this widget to directly initiate a repayment towards a finance.
- Click the **View All Finances** in the widget to view all the finances related to the selected party.

Overdue Receivables/Payables

Overdue invoices and debit notes are a major concern for Corporate Suppliers and Buyers and need to be addressed immediately. A dedicated widget projects five invoices/debit notes that are running overdue for the longest period. It also acts as an alarm for the corporate. It is a reminder that the overdue invoices/debit notes should be attended to, on priority. The link given in the widget enables the corporate to view all its overdue invoices and debit notes by navigating to the **View Receivables/Payables** screen.

- Click this icon to filter the overdue receivables/payables based on party name. On selection, the widget displays the overdue receivables/payables of the selected party.

Upcoming Disbursements

This widget displays details of upcoming finance disbursements for invoices and debit notes. The details are displayed month-wise and can be viewed separately for the party's roles as Buyer and Supplier. The date of the finance disbursement along with other details of the invoice/debit note are displayed in the widget. The reference number of the invoice/debit note is a hyperlink which when clicked displays the **View Invoice Details**/**View Debit Note Details** screen. For more information, refer the respective sections in **User Manual Oracle Banking Digital Experience Receivables Payables Management**. On clicking the **View Receivables/Payables** link in the widget, the respective screen appears. You can enter certain search criteria and view a list of receivables and payables in this screen. For more information, refer the **View/Edit Receivables/Payables** section in **User Manual Oracle Banking Digital Experience Receivables Payables Management**.

- Click this icon to filter the future dated disbursements based on party name. On selection, the widget displays the future dated disbursements of the selected party.

Factoring Snapshot

This widget displays the list of programs created under product factoring. The details are displayed currency-wise for each program and can be viewed separately for Receivables and Payables. The Total Amount for each program with Financed and Non-Financed details are displayed as color-coded graph. You can view the financed and non-financed amounts as Assigned, Unassigned, and Approved & Assigned details.

- Click this icon to filter the factoring snapshot based on party name, currency, or program. On selection, the widget displays the factoring snapshot of the selected party, currency, or program.

Upcoming Repayments

This widget displays the list of next 20 finance repayments that are due or maturing on or after the current day. It displays the finance reference number (hyperlink), the associated party name, and the amount due grouped based on the maturity date or due date along with the number of days the repayment is due.

- Click the finance reference number link to view the details of that finance in the **View Finance** screen.
- Switch the **Interest Repayments Only** toggle **ON** to view the list of finances where only interest amount is due for payment.
- Click this icon to filter the repayment finances based on party name, currency, and program. On selection, the widget displays the upcoming repayments of the selected party, program, and in the selected currency.

Limits Expiry Status

This widget displays all the limits that are expired and the limits that will be expired in the specific number of months. The Banks can configure this specific number. E.g. If the banks set this number to be 2, then the widget will showcase only those limits that are expiring in the next 2 months. In case of already expired limits, all of such limits will be showcased in the widget. If the corporate has, limits defined as an Anchor or as a spoke then the expired and nearing expiry limits will be displayed in separate tabs for Anchor or Spoke.

- Click this icon to filter the expiry status of the limits based on party name. On selection, the widget displays the expiry status of the limits of the selected party.

Quick Links

The most used transactions are provided as quick links for quick access to those transactions. The following quick links are available:

- View Programs
- View Invoices
- View Associated Parties
- Create Program
- Create Invoice
- Onboard Associated Party

FAQ

1. Is the dashboard displayed as per Buyer or Supplier?

The Dashboard has both Receivables and Payables tabs on each widget. If the corporate is a Buyer only, then the Payables tab has data displayed and the other Tab shows no data. The behaviour remains the same, where the corporate is only a Supplier.

2. Can I change my Quick Links?

The Quick Links are fixed and cannot be changed.

3. How can I view all my overdue Invoices?

The overdue widget has a link of 'View all Invoices'. On accessing the link, you will be navigated to View Invoices page and all the overdue invoices will be displayed.

4. Program Management

4.1 Create Program

A Corporate can create program(s) to link their business counterparts (who are referred to as Counter Parties) together, so that the parties can avail finance. A program is created using a finance product that would be availed by the counter parties or the Anchor (one who creates the program) depending on who the borrower is, in the finance product. The finance product is fetched from the bank's system.

A counter party can be linked to a program only when they are successfully onboarded into the bank's system. For more information on onboarding a counterparty and enquiring related details, refer **User Manual Oracle Banking Digital Experience Receivables Payables Management.**

Using this option, you can create a SCF program to manage invoices / purchase orders. It allows you to define major parameters at the program level like auto-acceptance or auto-financing of the invoices.

Pre-requisites

User must have valid corporate login credentials for creation of program.

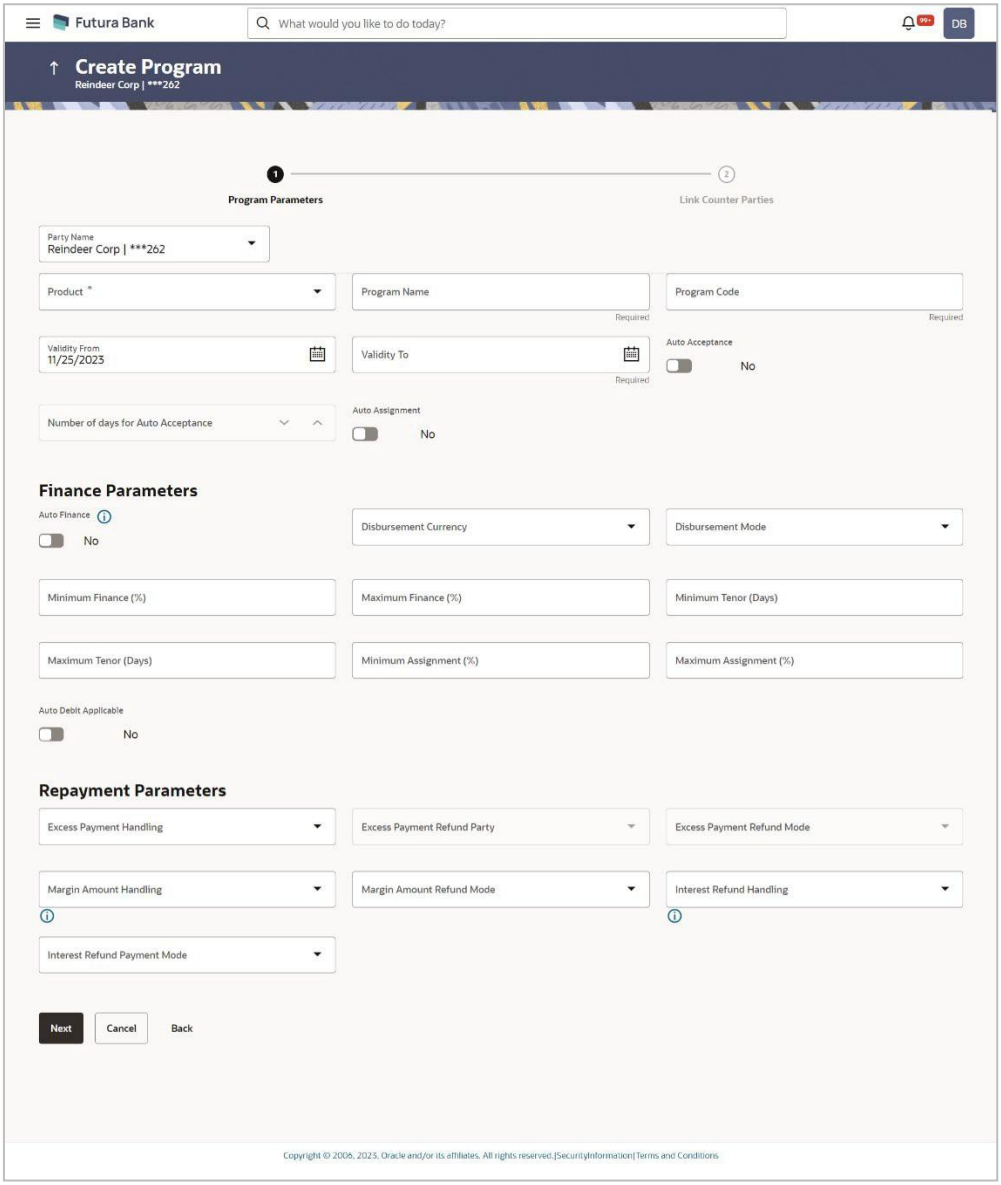
How to reach here:

Dashboard > Toggle menu >Supply Chain Finance > Program Management > Create Program
OR
*Dashboard > Toggle menu >Supply Chain Finance > Program Management > View Program > **Create New Program** link*
OR
Dashboard > Toggle menu >Supply Chain Finance > Overview > Quick Links > Create Program

To create a program:

1. In the **Create Program** screen, under the **Program Parameters** step, fill in the fields as follows.

Create Program - Program Parameters



Field Description

Field Name	Description
Create Program	
Program Parameters step	
Party Name and ID	Select the party name from the dropdown list for which the program must be created. By default, the primary party of the logged-in user is selected. The program will be created for the selected party and not for the logged in party. **Note:** Only accessible parties are displayed to the user.
Product	Select a suitable product type. You can view the attributes of the selected type by clicking the **View Attributes** link. The Type of Product determines the following: • Whether the program is buyer-centric or supplier-centric, based on the role of the logged-in party. • Whether the program is to be used for financing invoices or purchase orders. • The borrower of finances in the program, (whether Anchor or Spoke). • Financial parameters such as, minimum and maximum finance that can be requested; minimum and maximum tenor for the finances; and so on. • Repayment parameters, such as, the sequence of finance repayment (interest, principal, and overdue interest) before, on, and after the due date; whether pre-payment and part payment are allowed; and so on.
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected product type. For more information, refer to **View Attributes** section.
Program Name	Specify a unique name for the program to be created.
Program Code	Specify a unique code for the program to be created.
Validity From	Select the date of creation of the program. By default, it is the current business date of the bank. You can enter a future date if required.
Validity To	Select the date until when the program will be valid. It should be a future date.

Field Name	Description
Auto Acceptance	Switch the toggle to 'Yes' to auto accept invoices/purchase orders. • The invoices uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the buyer. • The purchase orders uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the supplier.
Number of days for Auto Acceptance	Specify the number of days after which the invoices/purchase orders will be deemed as 'accepted', if not explicitly accepted by the buyer/supplier. This field is enabled only if the **Auto Acceptance** toggle is set to 'Yes'.
Auto Assignment	Switch the toggle to 'Yes' if the assignment is to be performed automatically post invoice/purchase order upload. This field is enabled only if the selected **Product** is invoice based.
Finance Parameters	
Auto Finance	Switch the toggle to 'Yes' to automatically finance invoices/purchase orders (post acceptance) that are uploaded under the program.
Disbursement Currency	Select the disbursement currency for the program. This field is mandatory if the **Auto Finance** toggle is set to 'Yes'.
Disbursement Mode	Select the preferred disbursement mode of finance amount for the program. The options are: • Account Transfer • Cheque • EFT This field is mandatory if the **Auto Finance** toggle is set to 'Yes'.
Minimum Finance (%)	Specify the minimum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.
Maximum Finance (%)	Specify the maximum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.
Minimum Tenor (Days)	Specify the minimum tenor allowed for financing a transaction under this program.

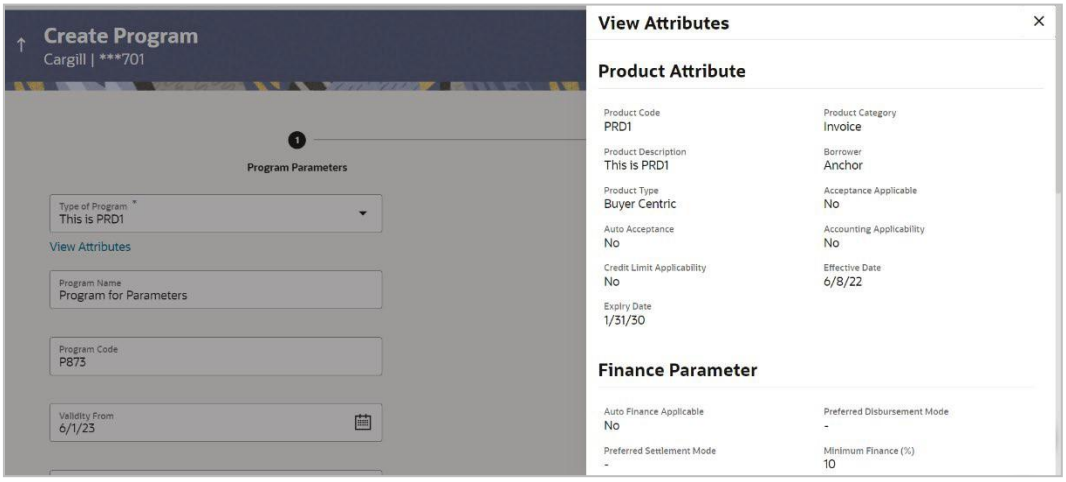
Field Name	Description
Maximum Tenor (Days)	Specify the maximum tenor allowed for financing a transaction (invoice/purchase order) under this program.
Minimum Assignment (%)	Specify the minimum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be less than the maximum finance percentage defined. This field is enabled only if the selected **Product** is invoice based.
Maximum Assignment (%)	Specify the maximum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be more than the minimum finance percentage defined. This field is enabled only if the selected **Product** is invoice based.
Auto Debit Applicable	Switch the toggle to 'Yes' if auto debit is applicable for this program to recover the outstanding finance due from the borrower.
Repayment Parameters	
Excess Payment Handling	Select how to handle any excess payment made towards the settlement of an outstanding invoice/finance. The options are: • Auto-Reconcile • Auto-Reconcile and Refund • Manually Reconcile • Refund to beneficiary or payment party
Excess Payment Refund Party	Select the party to refund the excess amount. The options are: • Beneficiary/Counter Party • Payment Party This field is enabled only if **Refund to beneficiary or payment party** is selected in the Excess Payment Handling.
Excess Payment Refund Mode	Select the mode of payment for the excess payment refund. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to beneficiary or payment party** is selected in the Excess Payment Handling.

Field Name	Description
Margin Amount Handling	Select how the margin should be handled. Margin is generated when invoice payment is made against financed invoices where finance amount is less than the invoice amount. Margin Amount can then be utilized as per options listed. The options are: • Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier
Margin Amount Refund Mode	Select the mode of payment for the margin amount refund. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to the Supplier or Auto-Settle and Refund to Supplier** is selected in the Margin Amount Handling.
Interest Refund Handling	Select how the interest refund should be handled. Interest is refunded in cases where interest is front ended and collected upfront. During settlement before maturity the interest needs to be refunded based on this maintenance. The options are: • Auto-Settle and Refund to IBP • Manually Settle O/s Finances • Refund to the Interest Bearing Party • Settle with Outstanding Finances
Interest Refund Payment Mode	Select the mode of payment for the interest amount refund. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP** is selected in the Interest Refund Handling.

View Attributes

This overlay window is displayed when you click the **View Attributes** link in the **Create Program** screen. It displays the attributes associated with the 'Product' selected.

View Attributes – Product Attribute

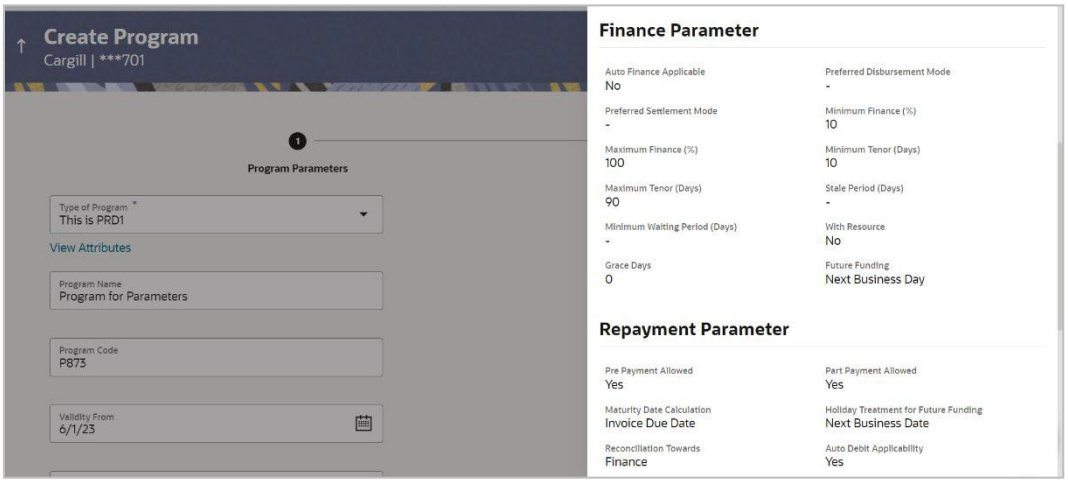


Field Description

Field Name	Description
View Attributes – Product Attribute	
Product Code	Displays the unique code associated with the product.
Product Category	Displays the type of receivable/payable that will be financed. For example, invoice or purchase order or debit note.
Product Description	Displays the description of the product.
Borrower	Displays whether the borrower is the anchor or the spoke.
Product Type	Displays the type of the product.
Acceptance Applicable	Displays whether the receivables/payables raised under the product is applicable for financing.
Auto Acceptance	Displays whether the receivables/payables raised under the product to be accepted automatically post invoice upload.
Accounting Applicability	Displays whether the accounting is applicable.
Credit Limit Applicability	Displays the credit limits applicability to the product.

Field Name	Description
Effective Date	Displays the date from when the product has been active.
Expiry Date	Displays the expiry date of the product.

View Attributes – Finance Parameter

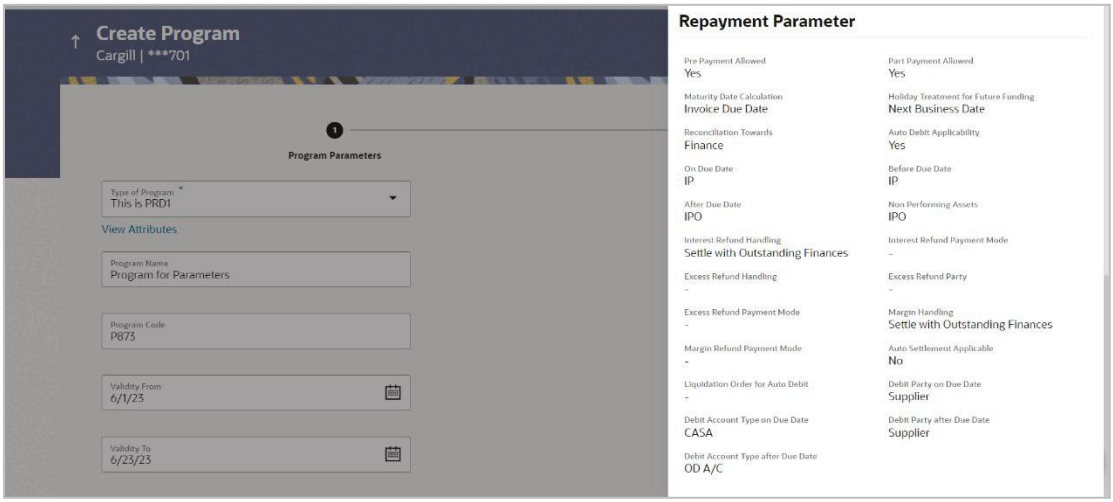


Field Description

Field Name	Description
View Attributes – Finance Parameter	
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Minimum Finance %	Displays the minimum percentage of the receivable/payable amount that will be financed.
Maximum Finance %	Displays the maximum percentage of the receivable/payable amount that will be financed.
Minimum Tenor (Days)	Displays the minimum finance tenor in days.

Field Name	Description
Maximum Tenor (Days)	Displays the maximum finance tenor in days.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum period in days up to which the finance cannot be closed, in case pre-closure is allowed.
With Recourse	Displays whether the finance is with or without recourse.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Multiple Disbursement Allowed	Displays whether multiple disbursements of the finance amount is allowed or not.

View Attributes – Repayment Parameter



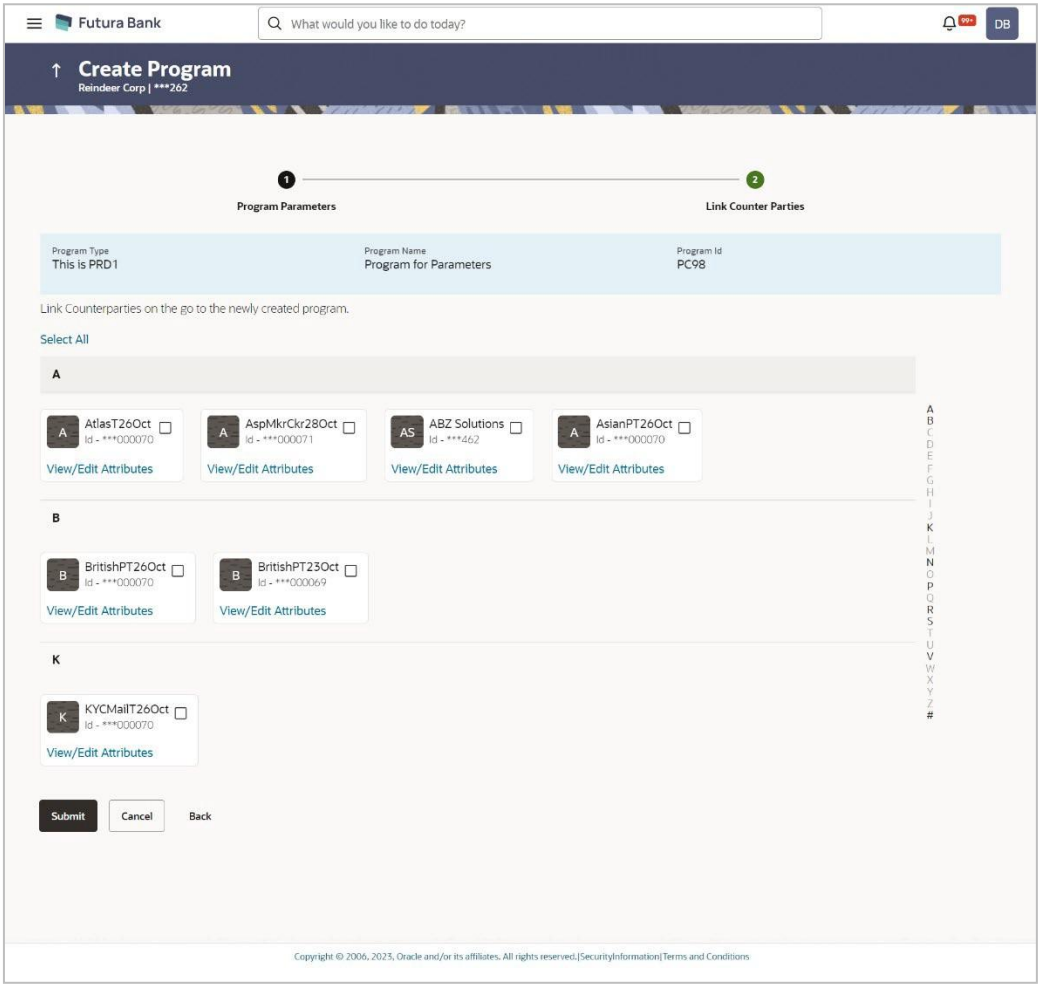
Field Description

Field Name	Description
View Attributes – Repayment Parameter	
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Maturity Date Calculation	Displays the basis on which the maturity date of the finance is calculated.
Holiday Treatment for Maturity Date	Displays how the finance maturity date is handled if it falls on a bank holiday.
Reconciliation Towards	Displays what the reconciliation will be matched against.
Auto Debit Applicability	Displays whether auto debit is applicable for finance repayment.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.
Excess Refund Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.

Field Name	Description
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Liquidation Order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit. This field is displayed only if the **Auto Debit Applicability** toggle is set to 'Yes'.
Debit Party on Due Date	Displays the party from whose account the amount should be debited if the business date is same as the finance maturity date. This field is displayed only if the **Auto Debit Applicability** toggle is set to 'Yes'.
Debit Account Type on Due Date	Displays the account type to be debited if the business date is same as the finance maturity date. This field is displayed only if the **Auto Debit Applicability** toggle is set to 'Yes'.
Debit Party after Due Date	Displays the party from whose account the amount should be debited if the business date is greater than finance maturity date. This field is displayed only if the **Auto Debit Applicability** toggle is set to 'Yes'.
Debit Account Type after Due Date	Displays the account type to be debited if the business date is greater than finance maturity date. This field is displayed only if the **Auto Debit Applicability** toggle is set to 'Yes'.

2. Once the above details are entered, click **Next** to navigate to the **Link Counter Parties** screen. The screen displays a list of all counter parties that are onboarded by the anchor.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go to the main dashboard.

Create Program - Link Counter Parties



Field Description

Field Name	Description
Create Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Link Counter Parties	
Program Type	Display the program type selected in the **Program Parameters** step.
Program Name	Display the program name entered in the **Program Parameters** step.
Program Id	Display the program ID entered in the **Program Parameters** step.

Field Name	Description

Select Counterparties

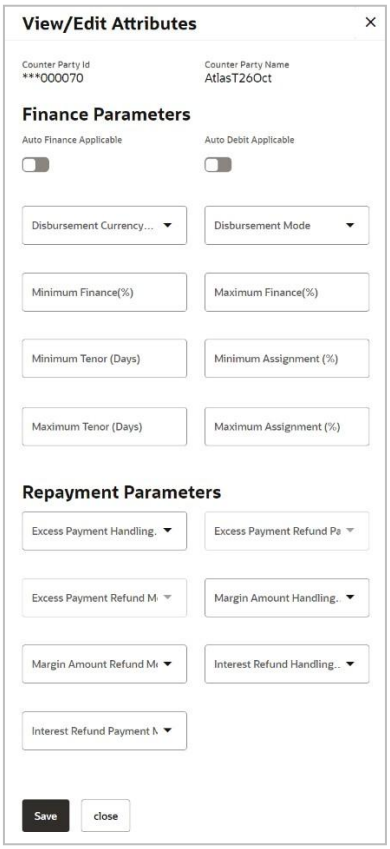
This section displays a list of onboarded counterparties in alphabetical order. A tile is displayed for each counterparty. You can individually select the parties to be linked to the program, or click **Select All** to link all of them to the program.

Counterparty Tile

Each tile displays the following details.

Short Name	Display the initials of the counter party.
Counter Party Name and ID	Displays the counter party's name and ID.
View/Edit Attributes	Clicking this link displays the **View/Edit Attributes** overlay window. You can define the attribute values that are specific to the counterparties in the view/edit attributes overlay window.

Create Program - Link Counter Parties – View/Edit Attributes (overlay window)



Field Description

Field Name	Description
View/Edit Attributes	
Counter Party Id	Displays the counter party ID.
Counter Party Name	Displays the counter party Name.
Auto Finance Applicable	Switch the toggle to 'Yes' to automatically finance invoices/purchase orders (post acceptance) that are uploaded under the program for this counterparty.
Auto Debit Applicable	Switch the toggle to 'Yes' if auto debit is applicable for this counterparty to recover the outstanding finance due from the borrower.
Disbursement Currency	Select the disbursement currency for this counterparty . This field is mandatory if the **Auto Finance** toggle is set to 'Yes'.
Disbursement Mode	Select the preferred disbursement mode of finance amount for this counterparty. The options are: • Account Transfer • Cheque • EFT This field is mandatory if the **Auto Finance** toggle is set to 'Yes'.
Minimum Finance (%)	Specify the minimum finance percentage allowed for financing a transaction (invoice/purchase order) for this counterparty.
Maximum Finance (%)	Specify the maximum finance percentage allowed for financing a transaction (invoice/purchase order) for this counterparty.
Minimum Tenor (Days)	Specify the minimum tenor allowed for financing a transaction for this counterparty.
Maximum Tenor (Days)	Specify the maximum tenor allowed for financing a transaction (invoice/purchase order) for this counterparty.
Minimum Assignment (%)	Specify the minimum percentage of the assignment allowed for financing a transaction (invoice) for this counterparty. This value should be less than the maximum finance percentage defined. This field is enabled only if the selected **Product** is invoice based.

Field Name	Description
Maximum Assignment (%)	Specify the maximum percentage of the assignment allowed for financing a transaction (invoice) for this counterparty. This value should be more than the minimum finance percentage defined. This field is enabled only if the selected **Product** is invoice based.
Repayment Parameters	
Excess Payment Handling	Select how to handle any excess payment made towards the settlement of an outstanding invoice/finance for this counterparty. The options are: • Auto-Reconcile • Auto-Reconcile and Refund • Manually Reconcile • Refund to beneficiary or payment party
Excess Payment Refund Party	Select the party to refund the excess amount for this counterparty. The options are: • Beneficiary/Counter Party • Payment Party This field is enabled only if **Refund to beneficiary or payment party** is selected in the Excess Payment Handling.
Excess Payment Refund Mode	Select the mode of payment for the excess payment refund for this counterparty. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to beneficiary or payment party** is selected in the Excess Payment Handling.
Margin Amount Handling	Select how the margin should be handled for this counterparty. Margin is generated when invoice payment is made against financed invoices where finance amount is less than the invoice amount. Margin Amount can then be utilized as per options listed. The options are: • Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier

Field Name	Description
Margin Amount Refund Mode	Select the mode of payment for the margin amount refund for this counterparty. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to the Supplier or Auto-Settle and Refund to Supplier** is selected in the Margin Amount Handling.
Interest Refund Handling	Select how the interest refund should be handled for this counterparty. Interest is refunded in cases where interest is front ended and collected upfront. During settlement before maturity the interest needs to be refunded based on this maintenance. The options are: • Auto-Settle and Refund to IBP • Manually Settle O/s Finances • Refund to the Interest Bearing Party • Settle with Outstanding Finances
Interest Refund Payment Mode	Select the mode of payment for the interest amount refund for this counterparty. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP** is selected in the Interest Refund Handling.

3. You can also use the alphabetical index to navigate to parties whose names begin with a specific letter.
4. Select the check box(es) against the counterparty(ies) to link with the program.

Note: Click **Select All** to select all counterparties in the list. Click **Deselect All** to deselect all the selected ones.

5. Click the **View/Edit Attributes** link to update the attributes for each of the selected counterparty(ies).
6. Click **Submit** to create a program. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

OR
Click **Back** to navigate back to the previous screen.

7. In the Review screen, verify the details, and click **Confirm**. A Confirmation message of request initiation appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.
8. Click the **View Program** link to view the details of existing programs.
   OR
   Click the **Supply Chain Dashboard** link to go to Supply Chain Dashboard.
   OR
   Click the **Go To Dashboard** link to go to main dashboard.

Note: Once the **Create Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

4.2 View / Edit Program

Pre-requisites

User must have valid corporate login credentials.

4.2.1 View Program

View Program displays all the programs that the logged-in corporate is linked to. The status of the program and the corporate's role in the program are also displayed.

Using this option, you, as a corporate user, can view all programs associated with the corporate party, based on the party's role as a buyer or a supplier. On selection of the Buyer view, you can view all the programs as of current date where the corporate party is a buyer in the program. On selection of the Supplier view, you can view all the programs as of current date where the corporate party is a seller/supplier in the program.

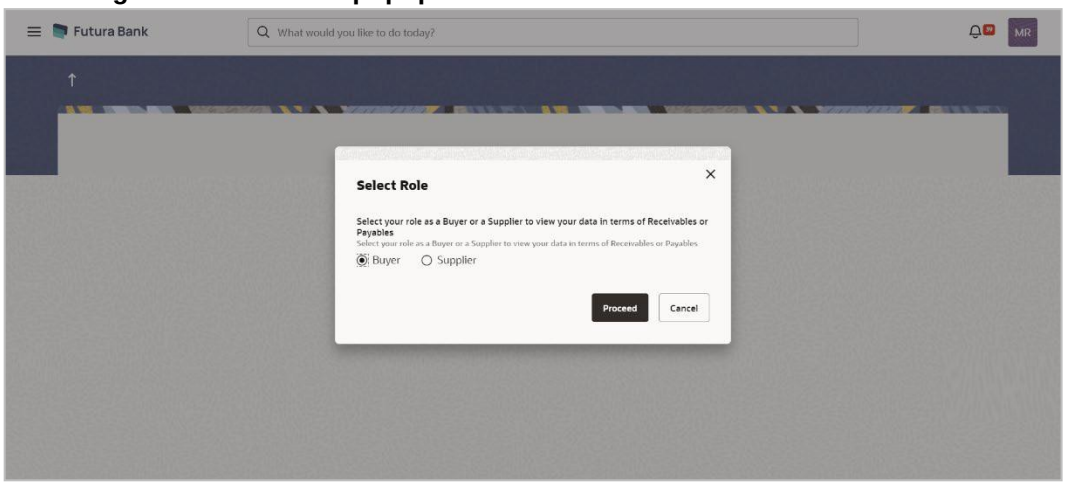
How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Program Management > View / Edit Program
OR
Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > View Program

To view a program:

1. The **Select Role** popup appears.

View Program - Select Role popup

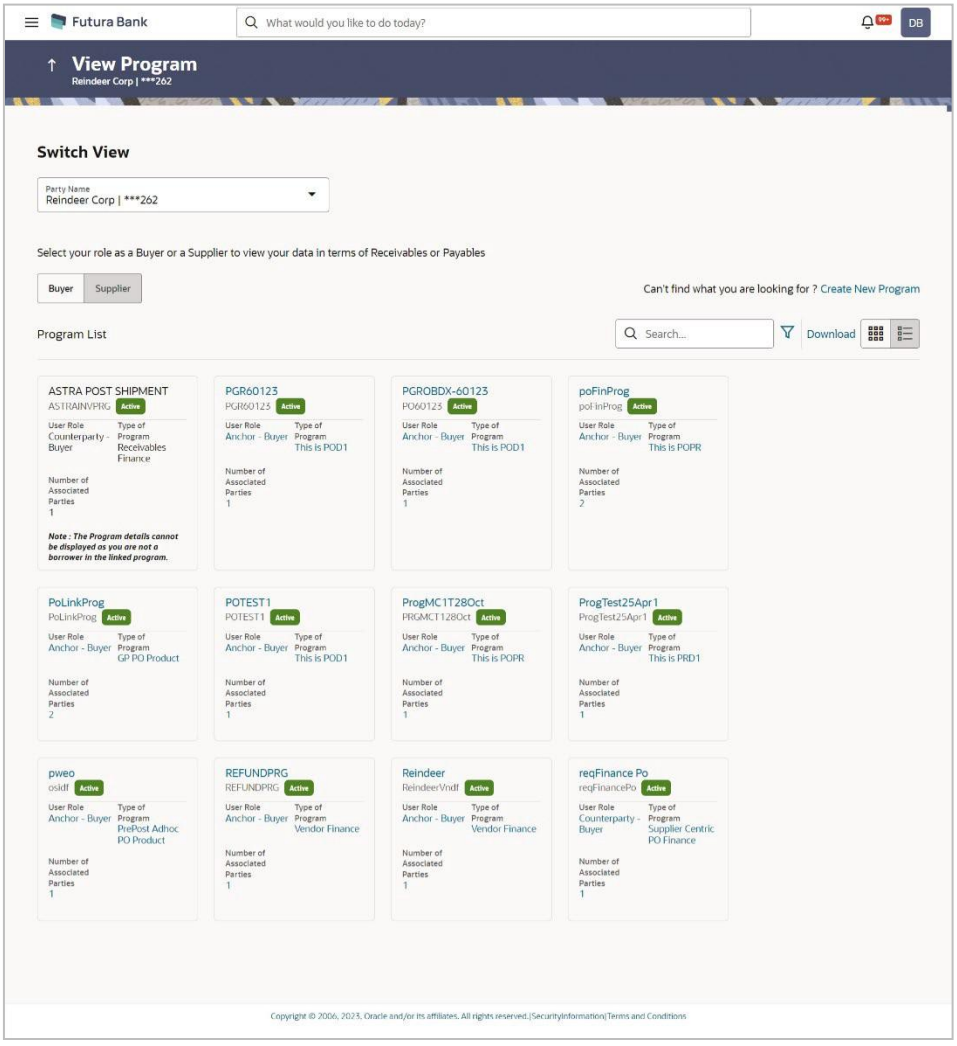


Field Description

Field Name	Description
Select Role	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are: • Buyer • Supplier

2. Once you select the required role, click **Proceed** to view the existing programs. The **View Program** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

View Program

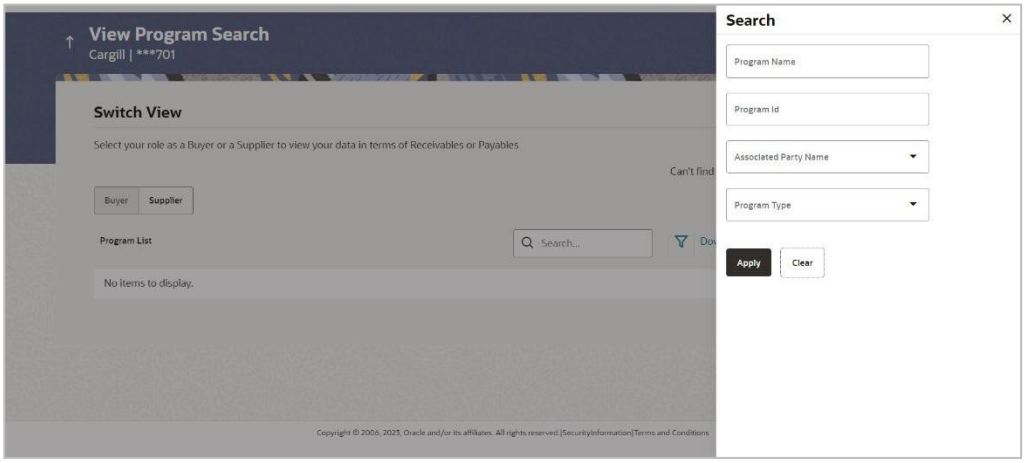


Field Description

Field Name	Description
View Program	
Party Name and ID	Select the party name and ID from the dropdown list to view the applicable list of programs. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user. Based on the party selection, the list of programs is displayed.
Switch View	Select the party's role as a Buyer or a Supplier to view data in terms of Payables or Receivables. The options are: • Buyer • Supplier
Can't find what you are looking for? Create New Program	Click the **Create New Program** link to create a new program if required. **Note**: This feature is only available on web browsers on desktop computers, and not on a mobile device.
Search	Enter the partial or complete name or ID of the specific program to be viewed.
	Click this icon to filter the programs based on name, ID, associated party, and program type. A **Search** overlay window appears. Enter the required search criteria and click **Apply**. The Program List is updated accordingly.
Download	Click this link to download the list of finances in CSV format.
	Click this icon to view the programs in a card or tile format. Click a program tile to view its details.
	Click this icon to view the programs in a list format. Click the program name link of a specific program to view its details.

Field Name	Description

Search overlay window



The Search overlay window has the following fields.

Program Name	Indicates an option to search for programs based on the name.
Program Id	Indicates an option to search for programs based on the ID.
Associated Party Name	Indicates an option to search for programs associated with a specific counter party. A list of onboarded counterparties is available to select from.
Program Type	Indicates an option to search for programs based on the program type.

Program List

Displays a list of programs linked to the logged-in corporate.

If you have selected the card or tile view, then you can click on a particular program tile to view its details. If you have selected the list view, then you can click on the Program Name link to view its details.

> **Note:** If the logged-in party is a 'Spoke' who is not the borrower with respect to the program, then such a party can only view the program tile, but not the program details. The tile is non-clickable for this party. The following message appears in the program tile: The program details cannot be displayed as you are not a borrower in the linked program.

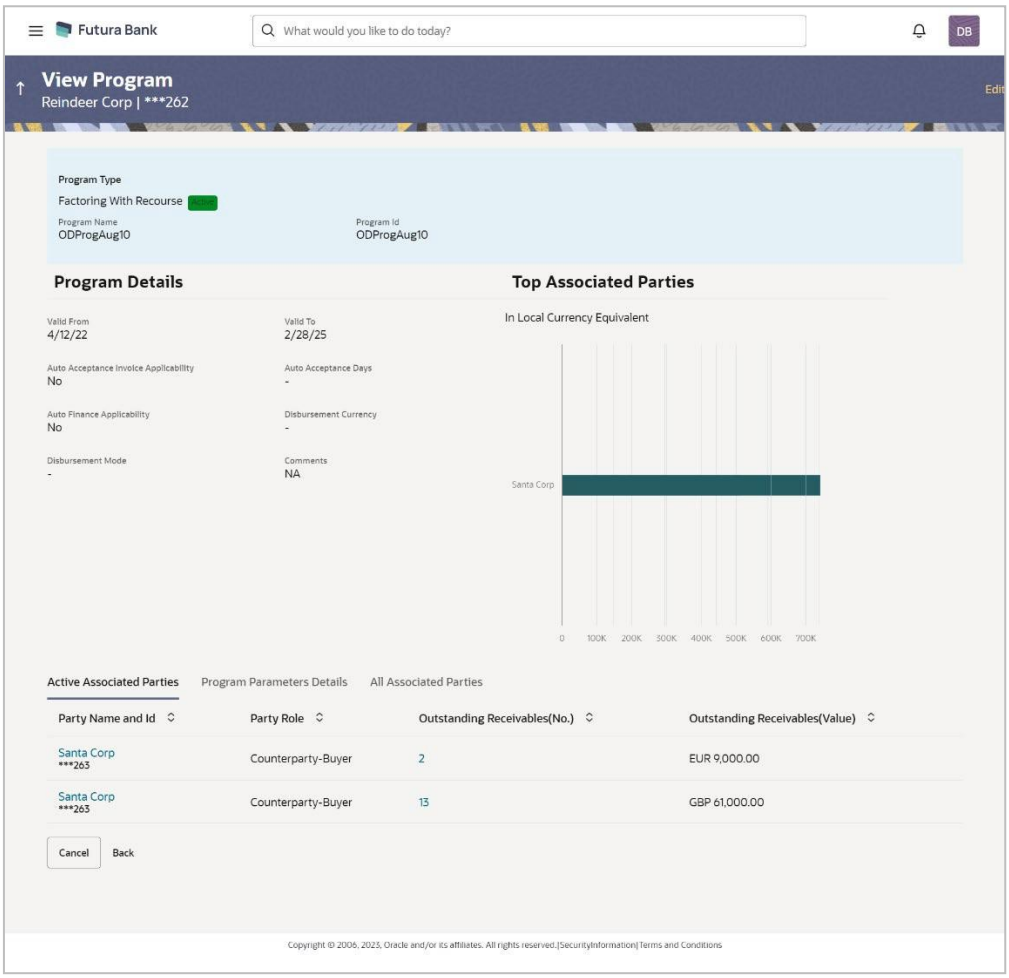
Program Name	Displays the program name as fetched from the Host. This is a hyperlink, which when clicked displays a screen with the program details.
Program ID	Displays the program ID as fetched from the Host.

Field Name	Description
Status	Displays the status of the program. It could be: • Initiated • Modified • Active • Others • Closed
User Role	Displays the logged-in corporate's role in the program.
Type of Program	Displays the program type as fetched from the Host.
Number of Associated Parties	Displays the number of counter parties linked to the program.

3. Enter the search criteria and click **Search.** A program list appears based on the entered search criteria in card or list view format.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.
4. Click on a particular card/program name to view its details.

View Program (details) – Anchor login

This screen appears when you click on a particular card/program name in the View Program screen. Below screen will be displayed when the logged corporate is an Anchor in the program.



Field Description

Field Name	Description
View Program (details) - Anchor Login	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type Status	Displays the type of the SCF program. This is the financing product against which the program has been created. Also displays the status of the program. This can be one of the following: Initiated, Active, Inactive, Modified, or Closed.
Program Name	Displays the program name as fetched from the Host.

Field Name	Description
Program Id	Displays the program ID of the SCF program.
Program Details	
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the Host. Informs whether auto acceptance of invoices / purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.
Comments	Displays the comments added for the program as fetched from the host.

Top Associated Parties

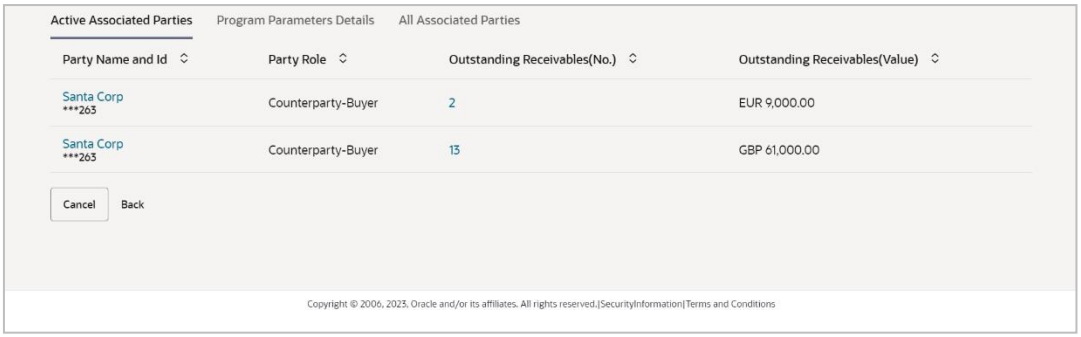
This section displays the top 10 counter parties in the program in a bar graph. It provides a comparative view amongst the counter parties on the basis of the receivable or payables in local currency. If the counter parties are less than 10, then all of the counter parties are displayed, and the label represents the actual number of counter parties. If there is only one counterparty linked to the program, then the label displayed is ‘Top Associated Parties’.

Only those counter parties with invoices raised against them, are represented on the graph.

The following three tabs are present:

- Active Associated Parties tab
- Program Parameter Details tab
- All Associated Parties tab

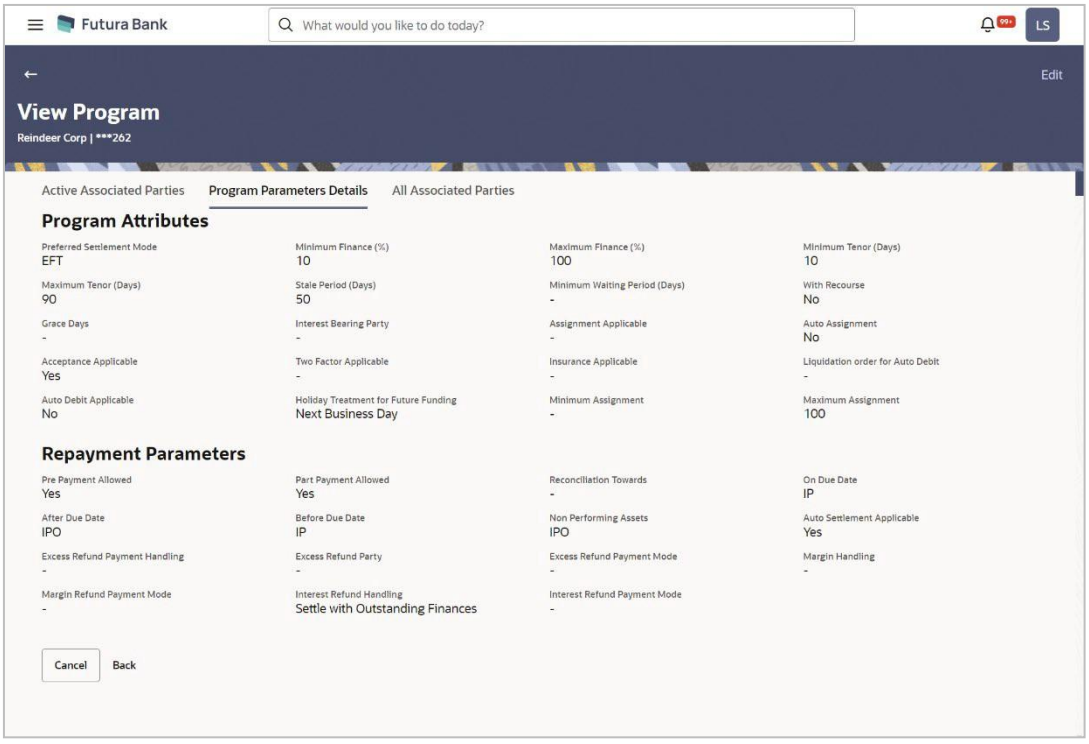
Active Associated Parties tab



Field Description

Field Name	Description
Active Associated Parties tab	
Party Name and ID	Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.
Party Role	Displays the role associated with the party. It could be: • Counter Party – Buyer • Counter Party – Supplier • Anchor – Buyer • Anchor – Supplier
Outstanding Payables/Receivables (No.)	Displays the number of payables/receivables outstanding for the linked party under this program. Click on the link to view the list of all outstanding payables/ receivables linked to the selected party and currency.
Outstanding Payables/Receivables (Value)	Displays the value of payables/ receivables outstanding for the linked party under this program.

Program Parameters Details tab



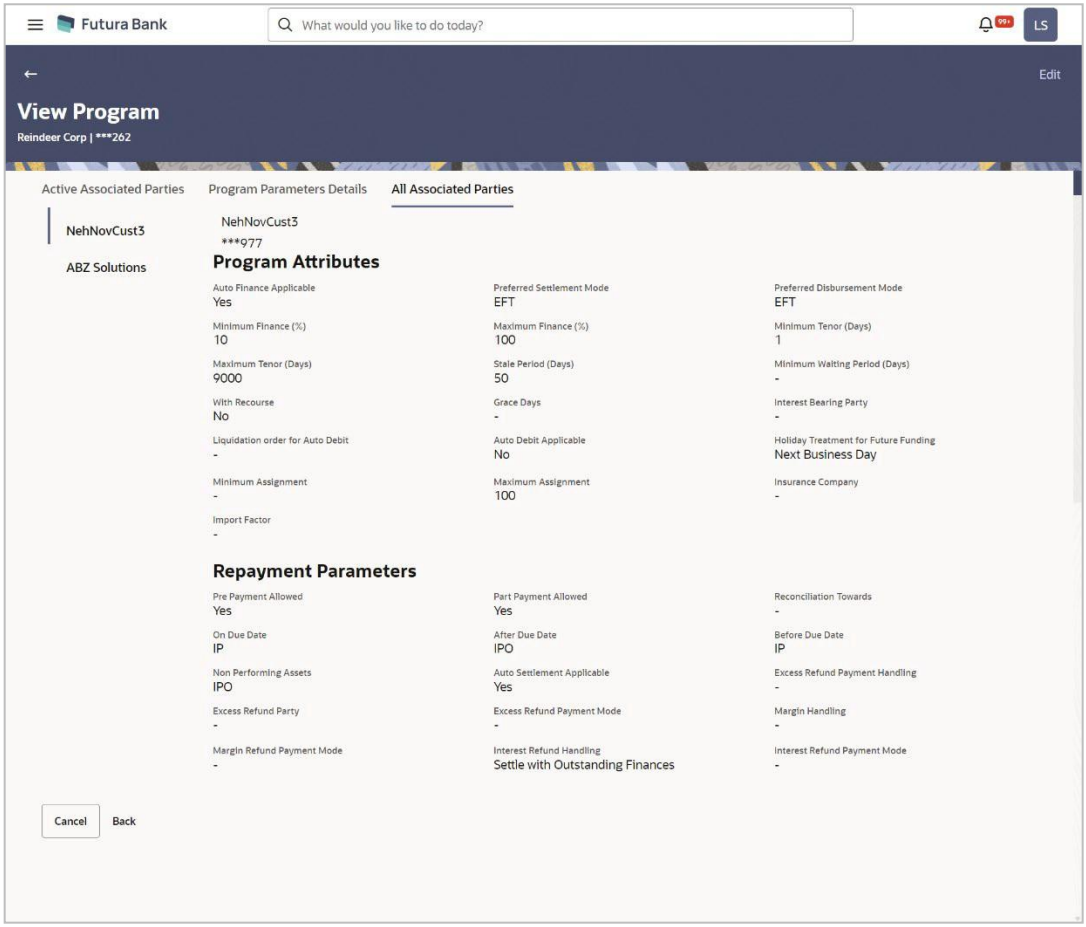
Field Description

Field Name	Description
Program Parameters Details tab	
Program Attributes	
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.

Field Name	Description
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays whether Anchor or spoke is the interest bearing party.
Assignment Applicable	Displays whether the assignment on invoice is applicable for financing.
Auto Assignment	Displays whether the assignment is performed automatically post invoice upload.
Acceptance Applicable	Displays whether the receivables/payables raised under the program is applicable for financing.
Two Factor Applicable	Displays whether the two-factor feature is applicable for the program in case the anchor is trading with foreign buyers/suppliers.
Insurance Applicable	Displays whether the insurance is applicable for the program.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Minimum Assignment	Displays the minimum percentage of assignment allowed for financing a transaction of this program.
Maximum Assignment	Displays the maximum percentage of assignment allowed for financing a transaction of this program.
Repayment Parameters	
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.

Field Name	Description
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Reconciliation Towards	Displays values either Invoice or Finance.
On Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done on on the finance maturity date.
After Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done post the finance maturity date.
Before Due Date	Displays the order in which the repayment amount will be appropriated towards principal, interest, penalty on principal and penalty on interest when repayment is done prior to the finance maturity date.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.

All Associated Parties tab



Field Description

Field Name	Description
All Associated Parties tab	
A tab is displayed for each party linked to the program with invoices associated with them. If the Anchor of the Program is logged in, then the linked counter parties are listed. If a counter party of the Program is logged in, then the Anchor party is listed.	
Party Name and ID	Displays the name and ID of the associated party.
Program Attributes	
Auto Finance Applicable	Displays whether the receivables/payables raised under the product will be automatically financed, or not.
Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Preferred Disbursement Mode	Displays the preferred mode of transferring the finance amount.

Field Name	Description
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.
Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays the name of the interest bearing party.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Liquidate Pre-Shipment Finances	Displays whether linking of Pre-Shipment Programs is enabled. This field is displayed only if the program is **Purchase Order** based program.
Pre-Shipment Program	Displays the list of pre-shipment programs for select supplier-buyer combination. This field is displayed only if the program is **Purchase Order** based program.

Field Name	Description
Pre-Shipment Finance Liquidation Preferences	Displays the liquidation preference selected for the pre-shipment finances. This field is displayed only if the program is **Purchase Order** based program.
Minimum Assignment	Displays the minimum percentage of assignment allowed for financing a transaction of this program.
Maximum Assignment	Displays the maximum percentage of assignment allowed for financing a transaction of this program.
Insurance Company	Displays the name of the insurance company linked to the program.
Import Factor	Displays the import factor linked to the program.
Repayment Parameters	
Pre Payment Allowed	Displays whether the finance can be repaid prior to the finance maturity date.
Part Payment Allowed	Displays whether the finance can be repaid in parts.
Reconciliation Towards	Displays what the reconciliation is matched against.
On Due Date	Displays the order in which the principal, and the interest is paid on the finance maturity date.
After Due Date	Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.
Before Due Date	Displays the order in which the principal, and the interest is paid prior to the finance maturity date.
Non Performing Assets	Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.
Auto Settlement Applicable	Displays whether the finance availed against receivables/payables under the product will be settled automatically.
Excess Refund Payment Handling	Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.
Excess Refund Party	Displays the party to whom the excess refund amount is credited.
Excess Refund Payment Mode	Displays the mode of payment for the excess refunds.

Field Name	Description
Margin Handling	Displays how the margin refund is handled.
Margin Refund Payment Mode	Displays the mode of payment for the margin refunds.
Interest Refund Handling	Displays how the interest refund is handled.
Interest Refund Payment Mode	Displays the mode of payment for the interest refunds.

5. Click **Edit** to make any required changes to the program.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

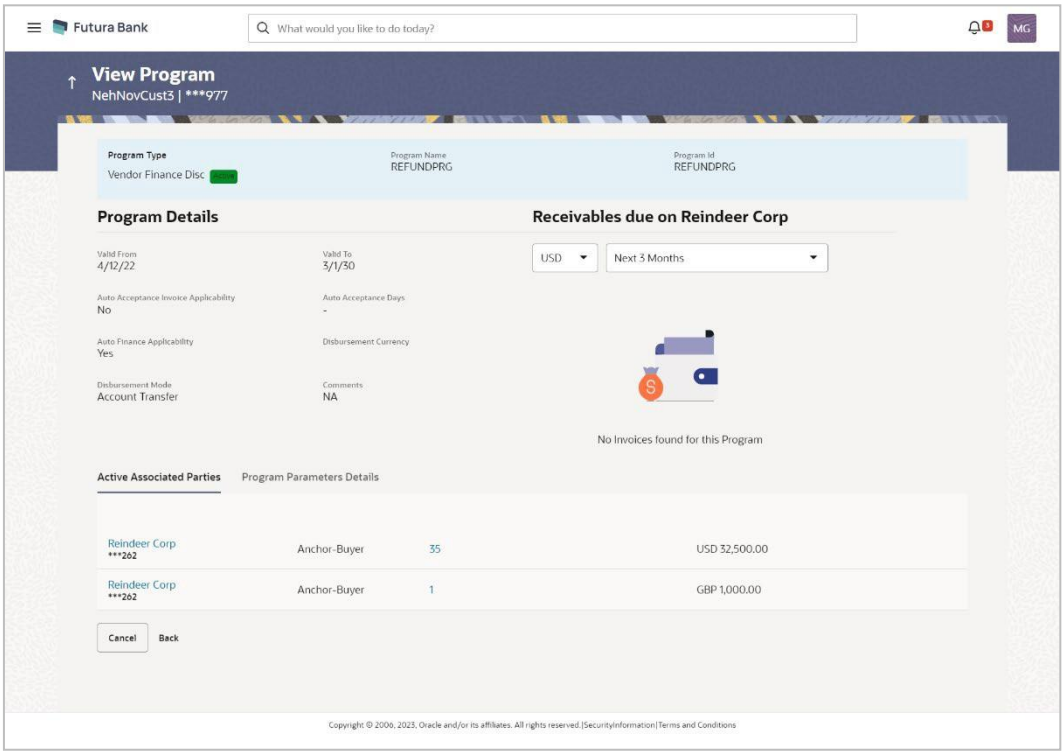
Spoke Party who is also the Borrower

The View Program details screen can only be viewed in the following cases:

- If the logged-in party is the ‘Anchor’ party.
- If the logged-in party is the ‘Spoke’ and the ‘borrower’ in the program. Spokes who are not borrowers in a program cannot view the program details.

If the logged-in party is a ‘Spoke’ and the borrower in the program, then the Program Details screen appears as shown below:

Program Details screen for a Spoke who is a Borrower in the Program



Field Description

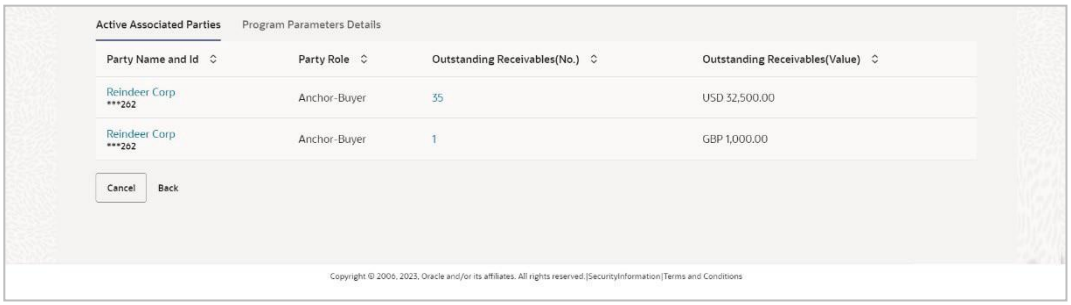
Field Name	Description
View Program (details) – Spoke Login	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type Status	Displays the type of the SCF program. This is the financing product against which the program has been created. Also displays the status of the program. This can be one of the following: Initiated, Active, Inactive, Modified, or Closed.

Field Name	Description
Program Name	Displays the program name as fetched from the Host.
Program Id	Displays the program ID of the SCF program.
Program Details	
Valid From	Displays the date from when the SCF program has been active.
Valid To	Displays the date until when the SCF program will be active.
Auto Acceptance Invoice Applicability	Displays the value of auto acceptance of invoices/purchase orders as fetched from the Host. Informs whether auto acceptance of invoices / purchase orders is applicable or not.
Auto Acceptance Days	Displays the number of days in which the invoices/purchase orders will be deemed as accepted, if not explicitly accepted by the buyer/supplier.
Auto Finance Applicability	Displays whether the invoices/purchase orders raised under the program will be auto financed or not. If Yes, all invoices/purchase orders uploaded under the program will be auto financed post acceptance.
Disbursement Currency	Displays the disbursement currency for the program.
Disbursement Mode	Displays the disbursement mode for the program.
Comments	Displays the comments added for the program as fetched from the host.

Receivables/Payables Due widget

This widget displays the receivables/payables amounts in local currencies that are due each day for the current month. You can select the required option from the dropdown menu on the top of the widget, to view these details for the next month, the next 3 months, the next 6 months, and so on. This dropdown menu also provides an option to view overdue receivables/payables amounts. You can view the receivables/payables amounts of other currencies, using the 'Select currency' dropdown on the top of the widget.

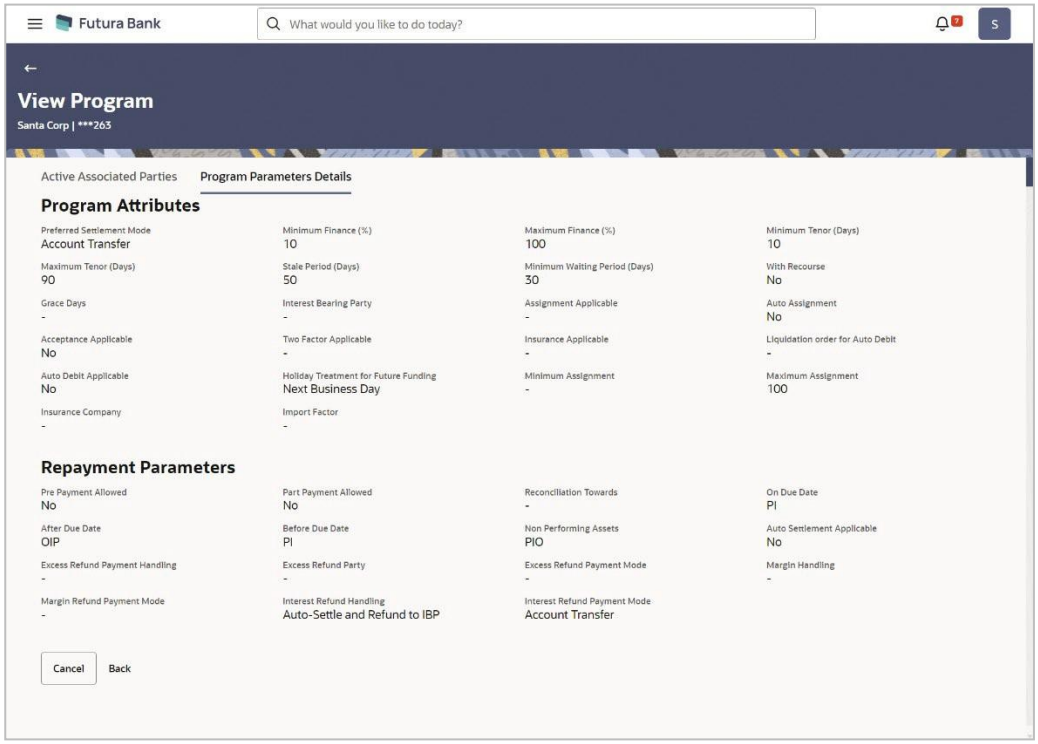
Note: Receivables Due widget is displayed if the spoke is a supplier. Payables Due widget is displayed if the spoke is a buyer.



Active Associated Parties tab

Party Name and ID	Displays the name and ID of the linked party. Click on the link to view the associated party (counter party) details.
Party Role	Displays the role associated with the party. It could be: • Counter Party – Buyer • Counter Party – Supplier • Anchor – Buyer • Anchor - Supplier
Outstanding Receivables/Payables (No.)	Displays the number of receivables/payables outstanding for the linked party under this program. Click on the to view the list of all outstanding receivables/payables linked to the selected party and currency.
Outstanding Receivables/Payables (Value)	Displays the value of receivables/payables outstanding for the linked party under this program.

Program Parameters Details



Program Attributes

Preferred Settlement Mode	Displays the preferred mode of transferring the settlement amount.
Minimum Finance %	Displays the minimum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Maximum Finance %	Displays the maximum percentage (of invoice amount or purchase order amount) allowed for availing finance under the program.
Minimum Tenor (Days)	Displays the minimum length of time for a finance availed under this program.
Maximum Tenor (Days)	Displays the maximum length of time for a finance availed under this program.
Stale Period (Days)	Displays the period in days after which the receivable/payable becomes stale and cannot be financed any more.
Minimum Waiting Period (Days)	Displays the minimum length of time for a finance availed under this program.
With Recourse	Displays the value of With Recourse as fetched from the host.

Grace Days	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Bearing Party	Displays the name of the interest bearing party.
Assignment Applicable	Displays whether the assignment on invoice is applicable for financing.
Auto Assignment	Displays whether the assignment is performed automatically post invoice upload.
Acceptance Applicable	Displays whether the receivables/payables raised under the product is applicable for financing.
Two Factor Applicable	Displays whether the two-factor system is applicable for the program in case the anchor is trading with foreign buyers/suppliers.
Insurance Applicable	Displays whether the insurance is applicable for the program.
Liquidation order for Auto Debit	Displays the auto-debit liquidation order in case partial funds are debited from the payment party on auto-debit.
Auto Debit Applicable	Displays whether auto debit is applicable for finance repayment.
Holiday Treatment for Future Funding	Displays how the finance disbursement date is handled if it falls on a bank holiday.
Liquidate Pre-Shipment Finances	Displays whether linking of Pre-Shipment programs is enabled. This field is displayed only if the program is **Purchase Order** based program.
Pre-Shipment Program	Displays the list of pre-shipment programs for select supplier-buyer combination. This field is displayed only if the program is **Purchase Order** based program.
Pre-Shipment Finance Liquidation Preferences	Displays the liquidation preference selected for the pre-shipment finances. This field is displayed only if the program is **Purchase Order** based program.
Minimum Assignment	Displays the minimum percentage of assignment allowed for financing a transaction of this spoke.
Maximum Assignment	Displays the maximum percentage of assignment allowed for financing a transaction of this spoke.

Insurance Company Displays the name of the insurance company linked to the spoke.

Import Factor Displays the import factor linked to the spoke.

Repayment Parameters

Pre Payment Allowed Displays whether the finance can be repaid prior to the finance maturity date.

Part Payment Allowed Displays whether the finance can be repaid in parts.

Reconciliation Towards Displays what the reconciliation is matched against.

On Due Date Displays the order in which the principal, and the interest is paid on the finance maturity date.

After Due Date Displays the order in which the principal, interest, and overdue interest is paid post the finance maturity date.

Before Due Date Displays the order in which the principal, and the interest is paid prior to the finance maturity date.

Non Performing Assets Displays the order in which the principal, interest, and overdue interest is paid if the finance repayment gets defaulted/missed.

Auto Settlement Applicable Displays whether the finance availed against receivables/payables under the product will be settled automatically.

Excess Refund Payment Handling Displays how the excess payment made towards settling of outstanding invoice/finance, is handled.

Excess Refund Party Displays the party to whom the excess refund amount is credited.

Excess Refund Payment Mode Displays the mode of payment for the excess refunds.

Margin Handling Displays how the margin refund is handled.

Margin Refund Payment Mode Displays the mode of payment for the margin refunds.

Interest Refund Handling Displays how the interest refund is handled.

Interest Refund Payment Mode Displays the mode of payment for the interest refunds.

4.2.2 Edit Program

Using this option, you can edit the program created by you to make required changes, if you are an Anchor. When a program is selected for editing, the values of the program, as fetched from the Host, are displayed.

For example, if a program is in the 'Modified' status and if you select this program for re-editing, then the values that were previously modified but not authorized, are displayed. You can then re-modify these as required. Programs in the 'Initiated', 'Closed', or 'Others' status, cannot be edited.

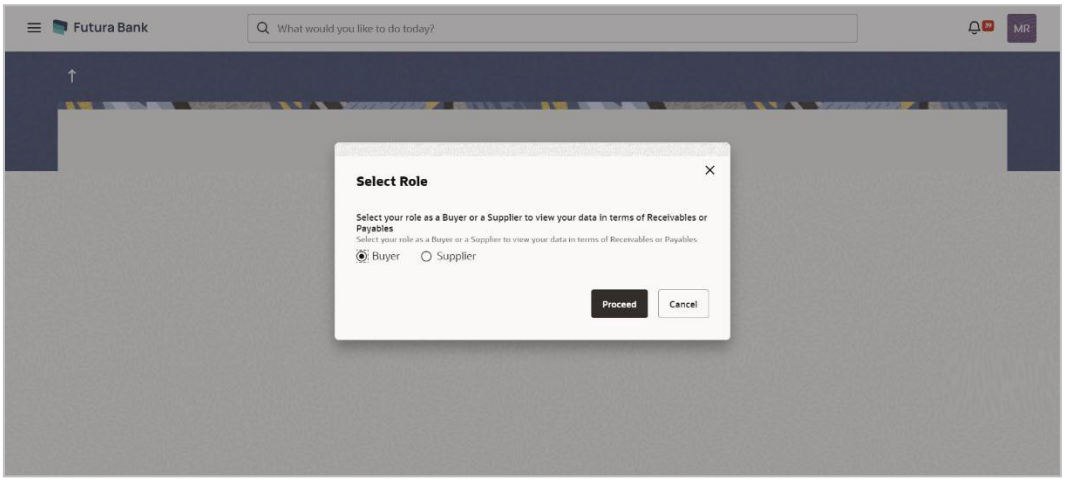
Note: Only a user of the Anchor party, who has access rights to create a program, can edit it. Counter party users will not be able to edit (or create) programs.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Program Management > View / Edit Program
OR
Dashboard > Toggle menu > Supply Chain Finance > Overview > Quick Links > View Program

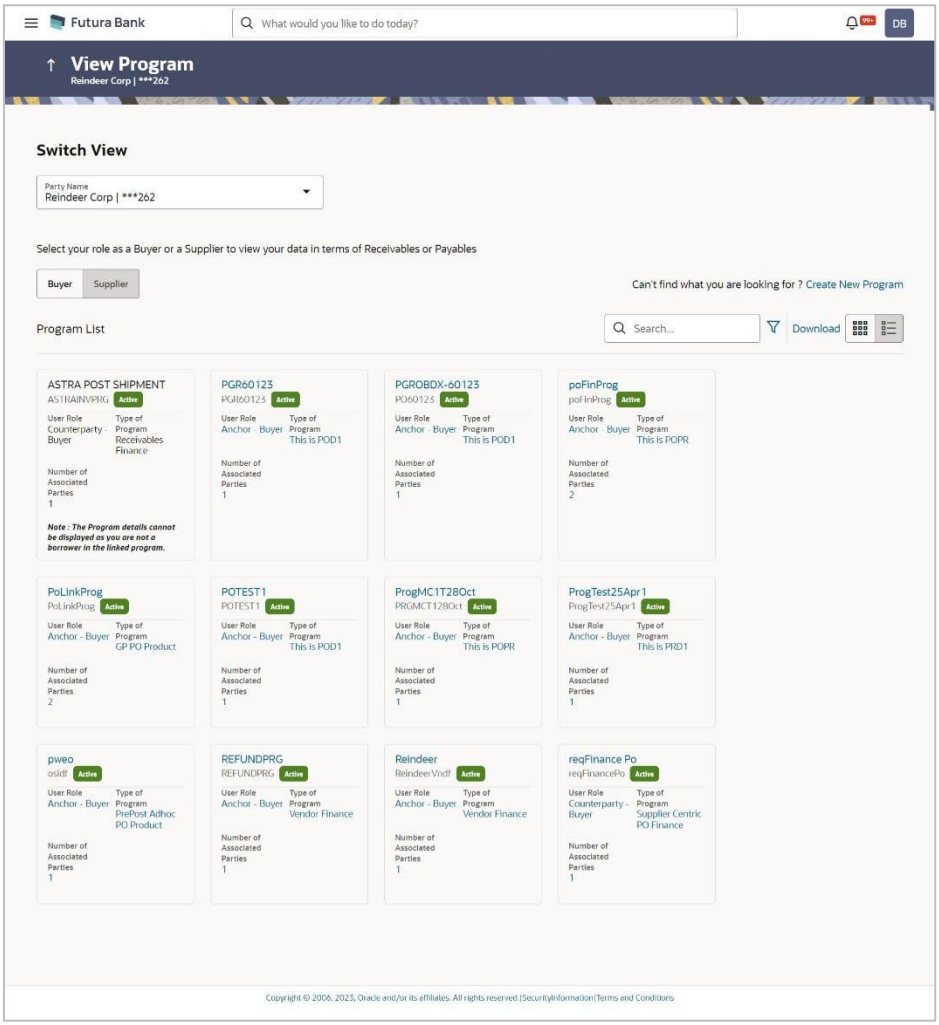
To edit a program:

1. The **Select Role** popup appears.



2. Select the **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.
3. Click **Proceed** to view the existing programs. The **View Program** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

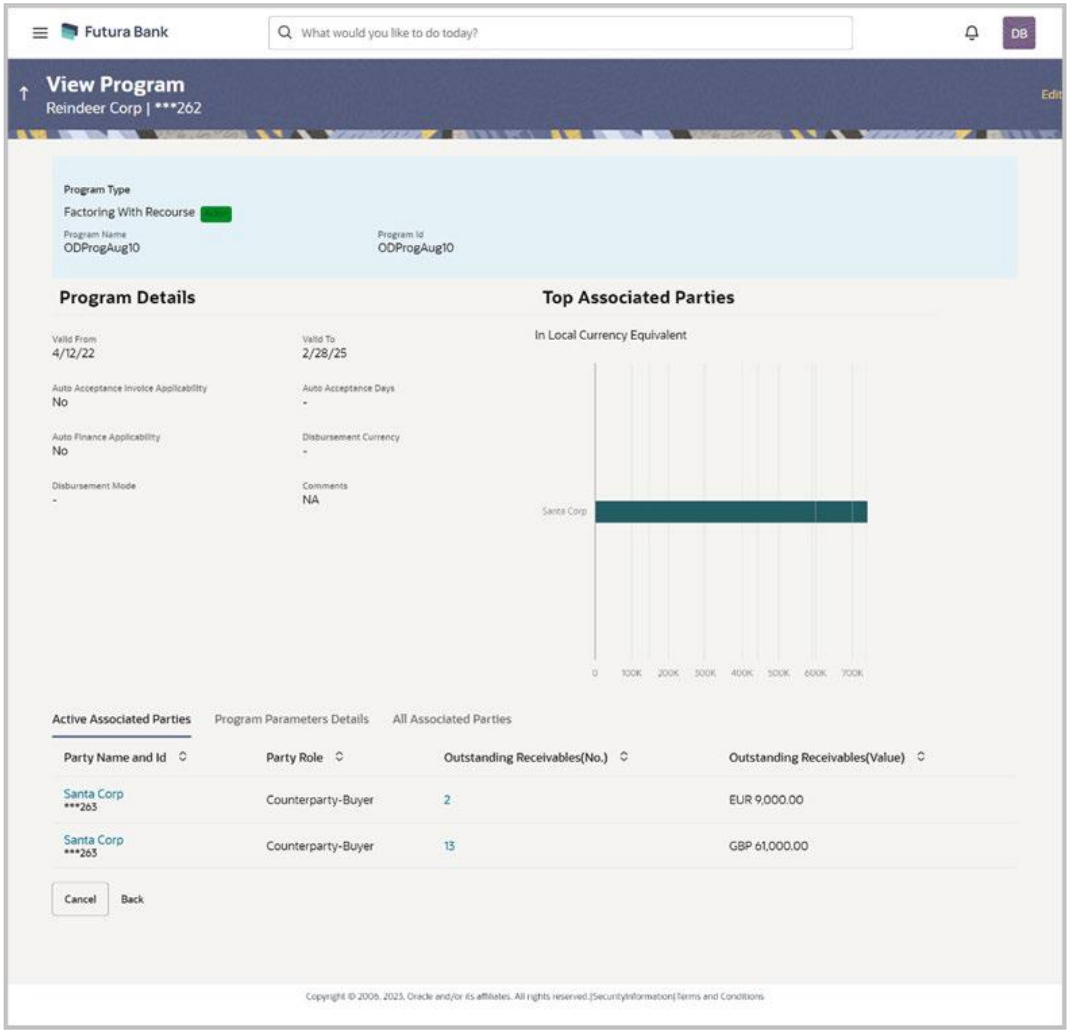
View Program



4. In **Switch View** section, click **Buyer** or **Supplier** option to view your data in terms of Payables or Receivables.
5. Enter the search criteria and click **Search**. The program list appears based on entered search criteria in card or list view format.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

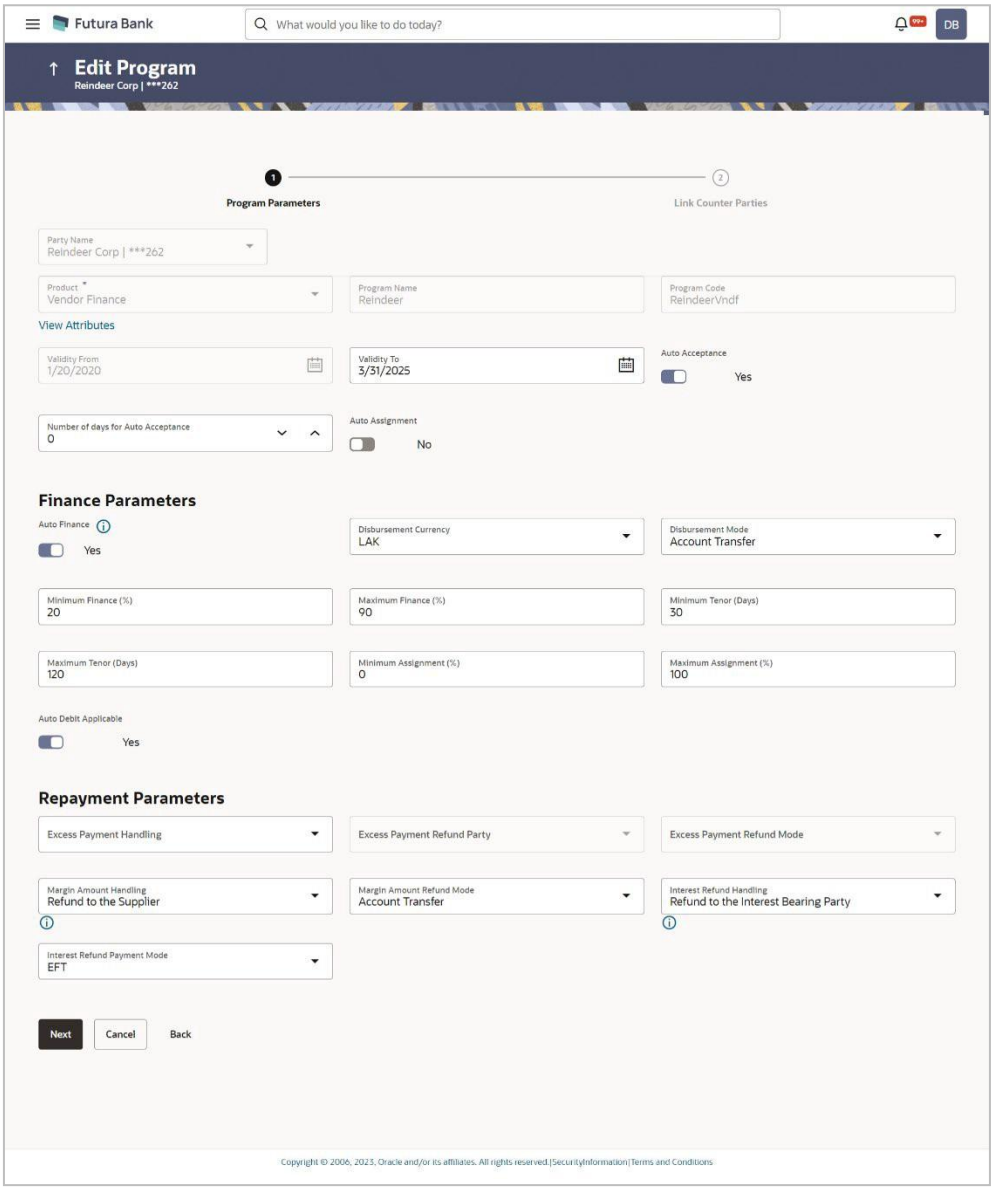
Note: Click or to view details in the card (tile) or list view formats respectively.

6. Click the Program tile / **Program Name** link of the program to be modified. The **View Program** screen appears.



7. Click **Edit** to make the required changes to the program. The **Edit Program** screen appears.

Edit Program - Program Parameters



Field Description

Field Name	Description
Edit Program	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Program Type	Displays the program type selected in the **Program Parameters** step.

Field Name	Description
Program Name	Displays the program name entered in the **Program Parameters** step.
Program ID	Displays the program ID entered in the **Program Parameters** step.
Status	Displays the status of the program. Displays whether the program is Initiated/Active/Inactive/Modified/Closed.
Program Parameters	
Type of Program	Displays the type of the program. This field is not editable.
View Attributes	Click on the link to view the attributes, finance parameters, and repayment parameters of the selected program type.
Program Code	Displays the unique code or ID of the program. This field is not editable.
Validity From	Displays the date of creation of the program. This field is not editable.
Validity To	Modify the date until when the program should be valid, if required. It should be a future date.
Auto Accept Invoice	Modify this toggle if required. Switch the toggle to 'yes' to auto accept invoices/purchase orders. • The invoices uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the buyer. • The purchase orders uploaded under this program will automatically be deemed as 'accepted' after the specified number of days, if not explicitly accepted by the supplier.
Number of days for Auto Acceptance	Enter the number of days after which the invoices/purchase orders will be deemed as 'accepted', if not explicitly accepted by the buyer/supplier. This field is displayed only if the **Auto Accept Invoice** toggle is set to 'yes'.
Auto Assignment	Modify this toggle if required. Switch the toggle to 'Yes' if the assignment is to be performed automatically post invoice/purchase order upload. This field is enabled only if the selected **Product** is invoice based.

Finance Parameters

Auto Finance Modify this toggle if required. Switch the toggle to 'yes' to automatically finance invoices / purchase orders (post acceptance) that are uploaded under the program.

Disbursement Currency Specify the disbursement currency for the program.

This field is enabled only if the **Auto Finance** toggle is set to 'yes'.

Disbursement Mode Specify the disbursement mode for the program.

The options are:

- Account Transfer
- Cheque
- EFT

This field is enabled only if the **Auto Finance** toggle is set to 'yes'.

Minimum Finance (%) Specify the minimum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.

Maximum Finance (%) Specify the maximum finance percentage allowed for financing a transaction (invoice/purchase order) under this program.

Minimum Tenor (Days) Specify the minimum tenor allowed for financing a transaction under this program.

Maximum Tenor (Days) Specify the maximum tenor allowed for financing a transaction (invoice/purchase order) under this program.

Minimum Assignment (%) Specify the minimum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be less than the maximum finance percentage defined.

This field is enabled only if the selected **Product** is invoice based.

Maximum Assignment (%) Specify the maximum percentage of the assignment allowed for financing a transaction (invoice) under this program. This value should be more than the minimum finance percentage defined.

This field is enabled only if the selected **Product** is invoice based.

Auto Debit Applicable Switch the toggle to 'Yes' if auto debit is applicable for this program to recover the outstanding finance due from the borrower.

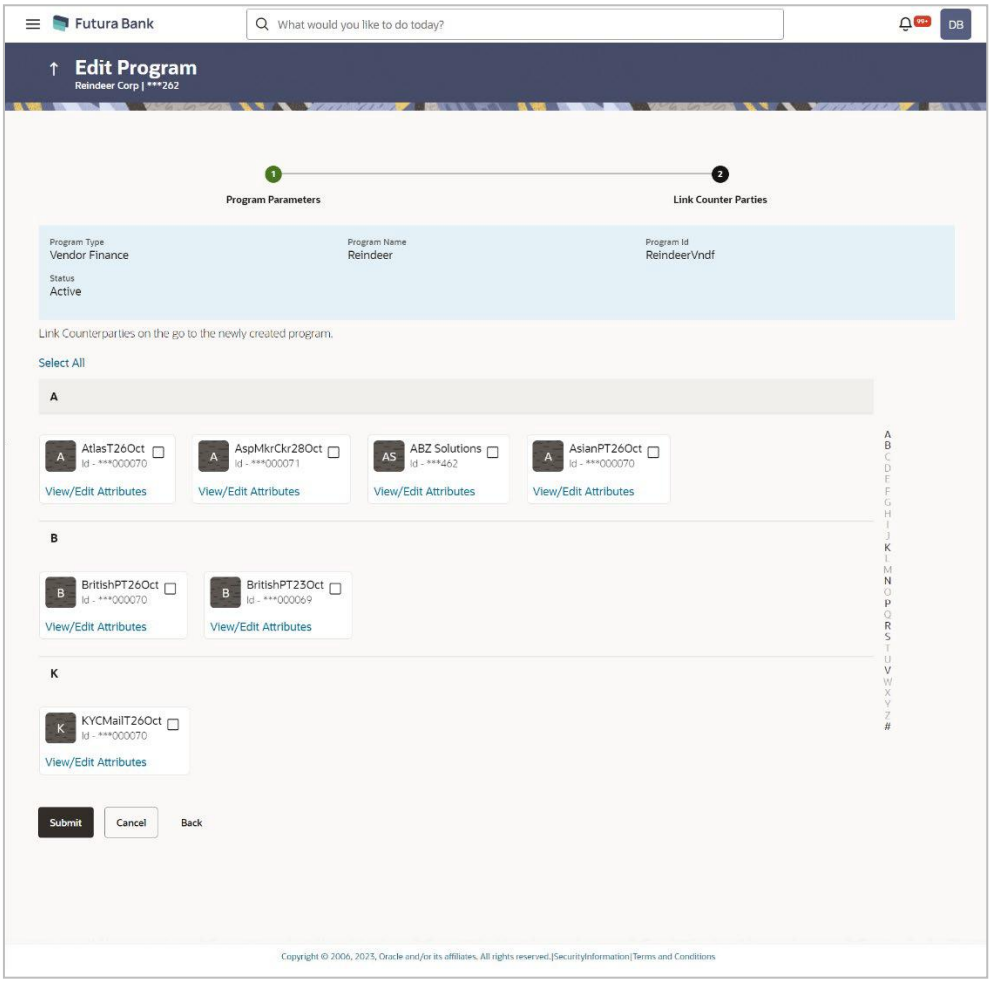
Repayment Parameters

Excess Payment Handling	Select how to handle any excess payment made towards the settlement of an outstanding invoice/finance. The options are: • Auto-Reconcile • Auto-Reconcile and Refund • Manually Reconcile Refund to beneficiary or payment party
Excess Payment Refund Party	Select the party to refund the excess amount. The options are: • Beneficiary/Counter Party • Payment Party This field is enabled only if **Refund to beneficiary or payment party** is selected in the Excess Payment Handling.
Excess Payment Refund Mode	Select the mode of payment for the excess payment refund. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to beneficiary or payment party** is selected in the Excess Payment Handling.
Margin Amount Handling	Select how the margin should be handled. Margin is generated when invoice payment is made against financed invoices where finance amount is less than the invoice amount. Margin Amount can then be utilized as per options listed. The options are: • Refund to the Supplier • Settle with Outstanding Finances • Manually Settle O/s Finances • Auto-Settle and Refund to Supplier

Margin Amount Refund Mode	Select the mode of payment for the margin amount refund. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to the Supplier or Auto-Settle and Refund to Supplier** is selected in the Margin Amount Handling.
Interest Refund Handling	Select how the interest refund should be handled. Interest is refunded in cases where interest is front ended and collected upfront. During settlement before maturity the interest needs to be refunded based on this maintenance. The options are: • Auto-Settle and Refund to IBP • Manually Settle O/s Finances • Refund to the Interest Bearing Party Settle with Outstanding Finances
Interest Refund Payment Mode	Select the mode of payment for the interest amount refund. The options are: • Account Transfer • Cheque • EFT This field is enabled only if **Refund to the Interest Bearing Party or Auto-Settle and Refund to IBP** is selected in the Interest Refund Handling.

8. Modify the details in the **Program Parameters** tab.
9. Click **Next** to navigate to the **Link Counter Parties** tab. The screen displays all onboarded counter parties created by the anchor.
   OR
   Click **Cancel** to cancel the transaction.

Edit Program - Link Counter Parties



10. De-link or add new counter parties in the **Link Counter Parties** tab. Delink is possible only when there are no outstanding invoices for the counter party.

Note: Click **Select All** to select all counterparties in the list. Click **Deselect All** to deselect all selected counterparties.

11. Click the **View/Edit Attributes** link to update the attributes for each of the selected counterparty(ies). For more information, refer to **View/Edit Attributes** section.
12. Click **Submit** to submit the new changes. The Review screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.
13. In the Review screen, verify the details, and click **Confirm**. A Confirmation message regarding the update of the program appears along with the reference number.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click **Cancel** to cancel the transaction.

Note: Once the **Edit Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

5. Finance Management

Finance is required for working capital or any other liquidity requirements of the corporate.

Enabling corporates to avail finance is an integral part of Supply Chain Finance. Using this module corporates can initiate a request to avail finance against their accepted invoices and purchase orders. The request can be initiated through the portal against a single or multiple invoices/purchase orders.

5.1 Request Finance

Using this option, corporates can raise funds from the bank, for business activities like paying off liabilities, or gaining liquidity to start production of a new order. These funds are arranged by availing finance against invoices/purchase orders.

The corporate user can avail finance against multiple invoices/purchase orders associated with a particular 'program and counter party' combination. Finance can only be availed by the borrower in the program. The borrower is determined by the Program Type selected during the creation of the Program.

Pre-requisites

- User must have valid corporate login credentials.
- The borrowing party must be set as the borrower in the program associated with the invoice/purchase order.

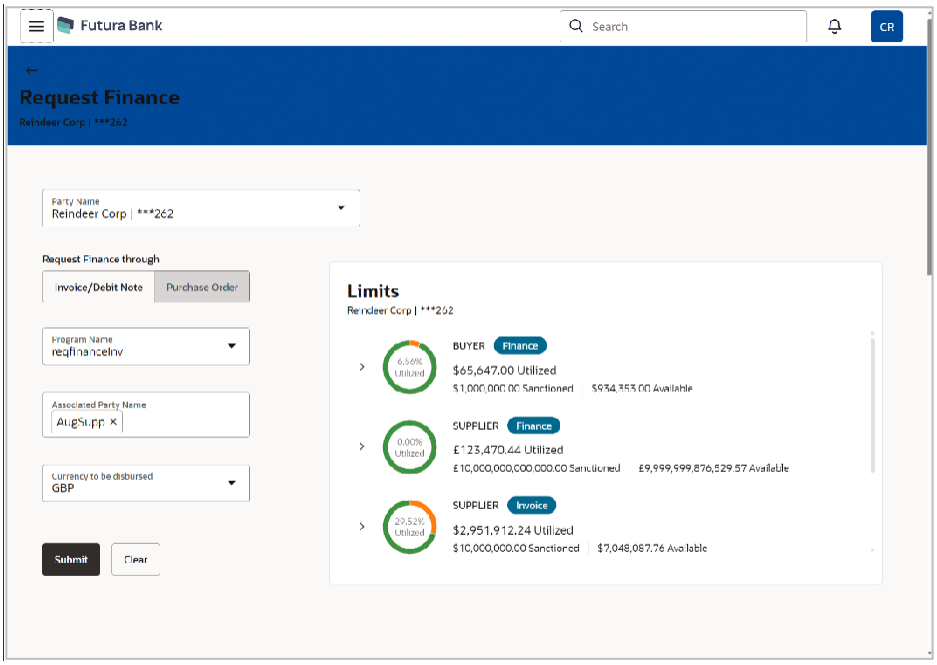
How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > Request Finance

To request finance for an invoice/debit note or purchase order:

1. In the **Request Finance** screen, select the instrument to be financed, whether **Invoice/Debit Note** or **Purchase Order**.

Request Finance



Field Description

Field Name	Description
Request Finance	
Party Name and ID	Select the party name and ID from the dropdown list for which the finance must be requested. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user.
Request Finance through	Select the instrument to be financed. The options are: • Invoice/Debit Note • Purchase Order
Program Name	Select the name of the program under which the instrument should be financed. This list displays all programs linked with the logged-in party.
Associated Party Name	Select the required party associated with the invoice/debit note or purchase order to be financed. This list displays the counter parties linked to the selected program.
Currency to be disbursed	Select the currency in which the finance amount is to be disbursed.

Field Name	Description
Limits	This widget displays the list of all the limit types of the logged-in corporate party. Each limit type displays the name of the limit type, color-coded donut that displays the utilized limits in percentage, and the details of the sanctioned, utilized, and available borrowing limits displayed in the limits currency. Click on each limit and expand them to view the limits assigned to the party including the associated parties, linked programs, and products. Once the **Program Name**, and **Associated Party Name** fields are selected, then the widget displays only the relevant limit type. Refer the **View Limits** section for more information.

2. Once the above details are entered, click **Submit** to submit the request. Based on the entered data, a list of financeable invoices/debit notes or purchase orders is displayed.
   OR
   Click **Clear** to reset the entered data.

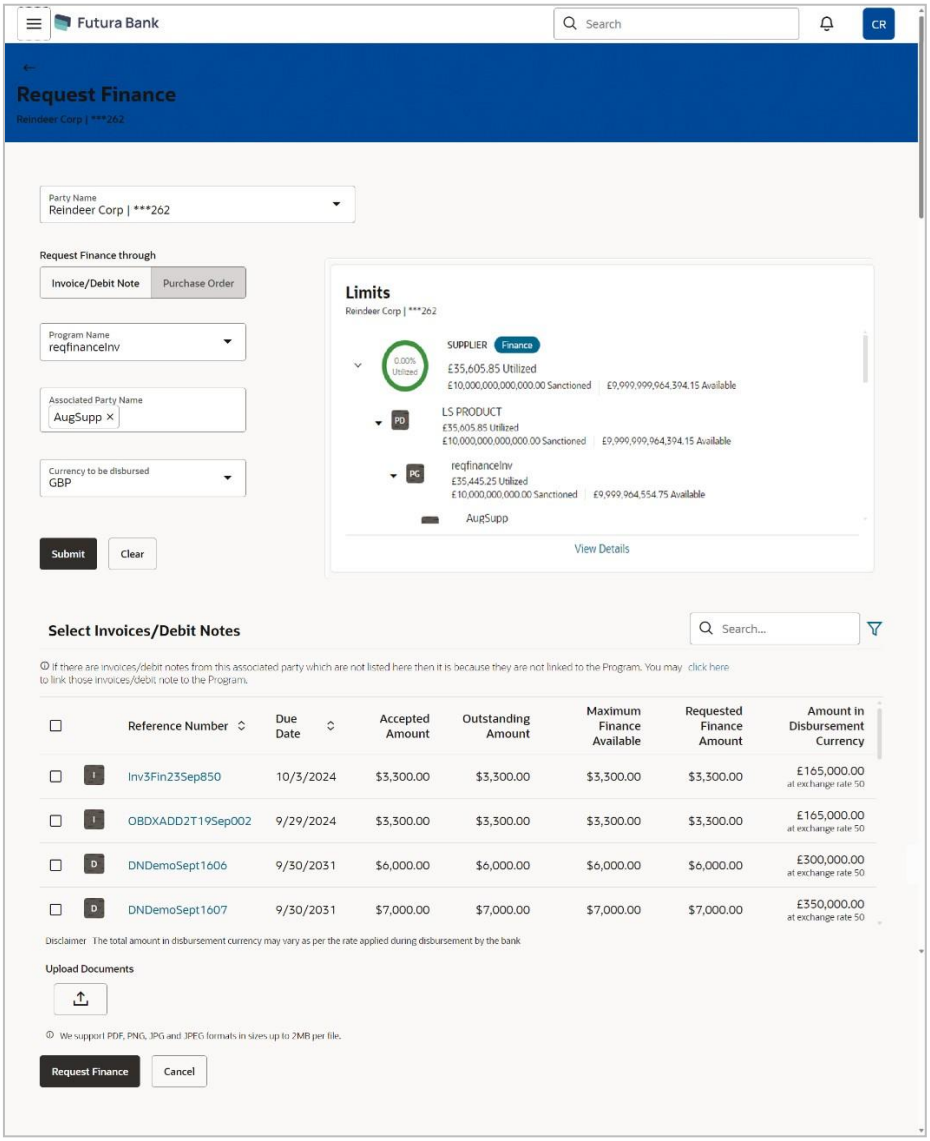
Note: Once you click the **Submit** button, a message is displayed on the top of the window based on the value of the **Consolidated Disbursement** flag.

If the flag is set to **Yes**, the following message is displayed, “Please be advised that invoices/purchase orders will be consolidated and financed together, provided they meet the applicable grouping criteria as defined by the bank's parameters”.

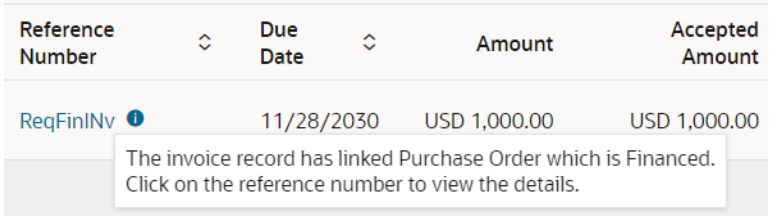
If the flag is set to **No**, the following message is displayed, “Please be advised that invoices/purchase orders will be financed separately up to the threshold limit set by the bank. Once this threshold is exceeded, the invoices will be financed collectively”.

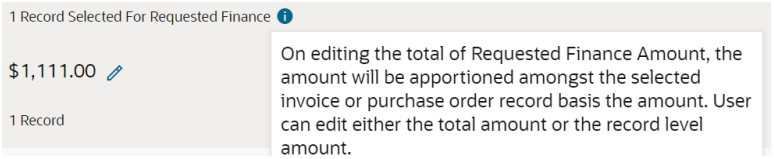
Select Invoices/Debit Notes or Purchase Orders

This section displays a list of invoices/debit notes which are either not financed or are partially financed. Invoices/debit notes that have already been financed, are not listed. A similar list is displayed for purchase orders, if you select the **Purchase Order** option in **Request Finance through** field.

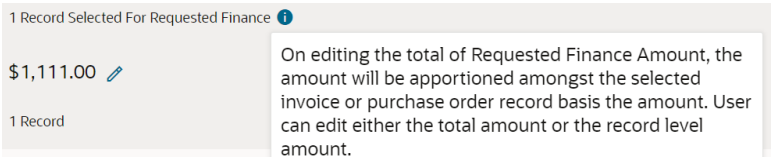


Field Description

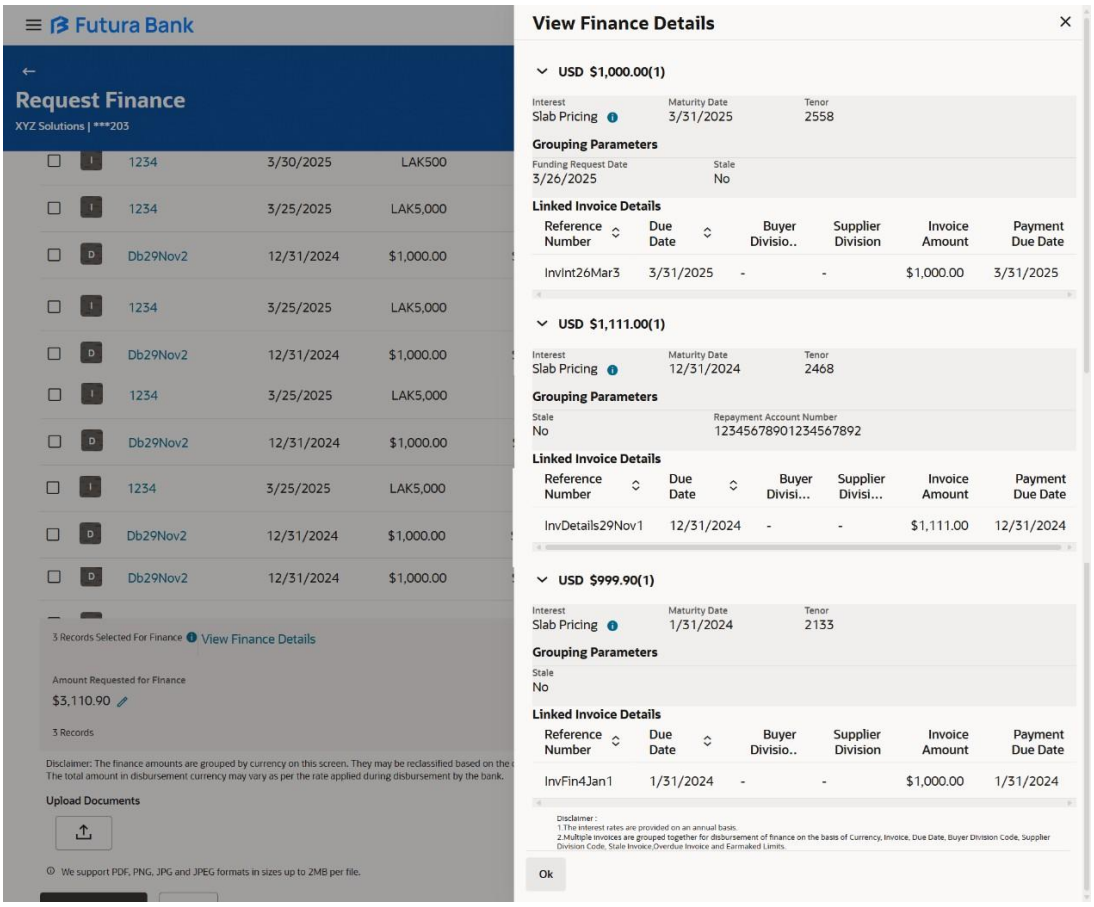
Field Name	Description
Select Invoices/Debit Notes	Displays a list of invoices/debit notes with Status as **Accepted / Partially Financed** and Payment Status of **Unpaid / Partially Paid**. **Note:** Invoices/Debit Notes that are not linked to any program will not get displayed. You can use the **click here** link to do the linking. If you are financing invoices/debit notes, then the following details are displayed for each record.
Search	Indicates an option to search for invoices/debit notes by entering the partial or full reference number, amount and so on.
Select	Select the check box(es) against one or multiple invoices/debit notes of same or different currency to request finance. Based on the selection the following fields: **No. of Records Selected for Requested Finance, Total Requested Finance Amount,** and **Total Amount in Disbursement Currency** are updated.
Indicator	Displays 'I' for invoice(s), and 'D' for debit note(s).
Reference Number	Displays the reference number of the invoice/debit note. An **Info** icon is displayed with the following message if the invoice is linked to a purchase order that is financed.  This is a hyperlink which when clicked, displays the details of the invoice/debit note in an overlay window. For more information, refer the **View Invoice Details / View Debit Note details** section in **User Manual Oracle Banking Digital Experience Receivables Payables Management**.
Due Date	Displays the invoice/debit note due date.
Accepted Amount	Displays the amount that has been accepted.
Outstanding Amount	Displays the amount that is to be paid.
Maximum Finance Available Amount	Displays the maximum amount that can be financed.

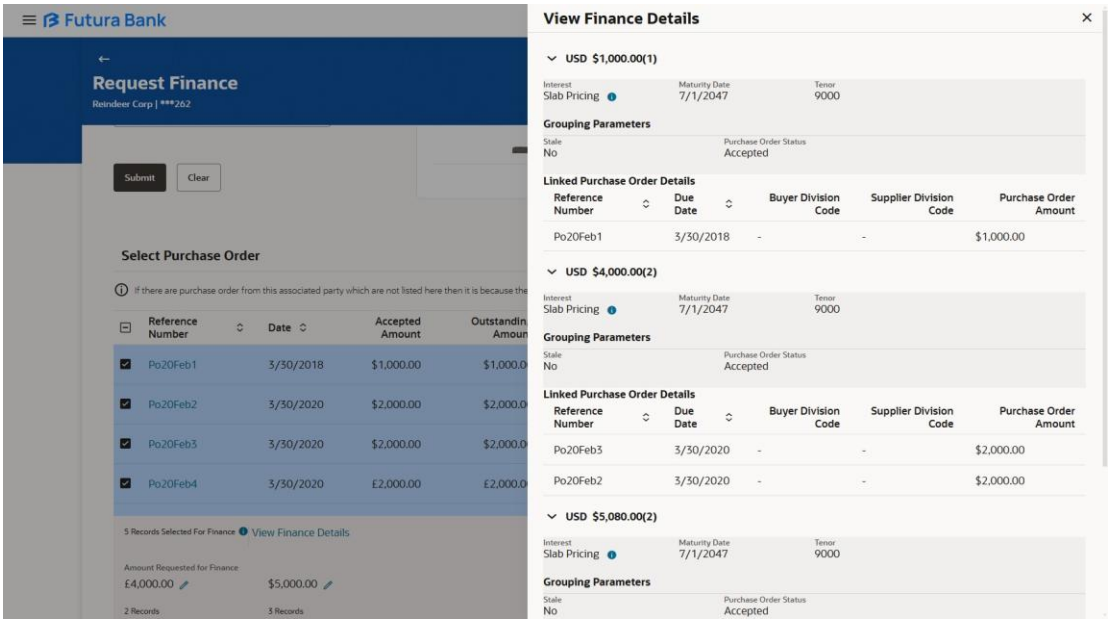
Field Name	Description
Requested Finance Amount	Displays the finance amount being requested for finance. Click on the field to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount.
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post-conversion to the disbursement currency. The exchange rate is also displayed.
No. of Records Selected for Requested Finance	Displays the total number of invoices/debit notes selected for financing.
View Finance Details	Displays the finance details hyperlink which when clicked opens an overlay to display the possible number of finances that are processed basis the selected number of invoices. The overlay also displays the interest data applicable for the finance. For more information, refer to **View Finance Details (Overlay window)** section below.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.
Total Requested Finance Amount	Displays the total finance amount being requested for the selected invoices/debit notes. Click to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount. 
Upload Documents 	Click the upload icon to upload a document related to the finance being requested. The maximum allowed size for each document is 2MB. The supported formats are: PNG, JPG, JPEG, and PDF. Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it. The delete ( ) icon also appears beside the document, which can be used to delete the uploaded document. **Note:** The uploaded document can also be viewed by the 'Approver', in the 'Pending For Approval' section.

Field Name	Description
Select Purchase Orders	
Displays a list of purchase orders with Status as **Accepted / Partially Financed** and Payment Status of **Unpaid / Partially Paid**.	
Note: Purchase Orders that are not linked to any program will not get displayed. You can use the **click here** link to do the linking.	
Purchase Orders that are in completed status only gets displayed.	
If you are financing purchase orders, then the following details are displayed for each purchase order record.	
Search	Indicates an option to search for purchase orders by entering the partial or full reference number, amount and so on.
Select	Select the check box(es) against one or multiple purchase orders of same or different currency to request finance. Based on the selection the following fields: **No. of Records Selected for Requested Finance, Total Requested Finance Amount,** and **Total Amount in Disbursement Currency** are updated.
Purchase Order Number	Displays the unique reference number of the purchase order. This is a hyperlink which when clicked, displays the details of the purchase order, in an overlay window. For more information, refer the **View Purchase Order** section in **User Manual Oracle Banking Digital Experience Receivables Payables Management.**
Date	Displays the date of creation of the purchase order.
Accepted Amount	Displays the purchase order amount that has been accepted.
Outstanding Amount	Displays the amount that is to be paid.
Maximum Finance Available Amount	Displays the maximum amount that can be financed.
Requested Finance Amount	Displays the finance amount being requested. Click on the field to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount.
Amount in Disbursement Currency	Displays the maximum amount that can be financed, post-conversion to the disbursement currency. The exchange rate is also displayed.
No. of Records Selected for Requested Finance	Displays the total number of purchase orders selected for financing.

Field Name	Description
View Finance Details	Displays the finance details hyperlink which when clicked opens an overlay to display the possible number of finances that are processed basis the selected number of purchase orders. The overlay also displays the interest data applicable for the finance. For more information, refer to **View Finance Details (Overlay window)** section below.
Total Amount in Disbursed Currency	Displays the total amount to be financed, in the disbursement currency.
Total Requested Finance Amount	Displays the total finance amount being requested for the selected purchase orders. Click to modify the requested finance amount. You can enter the amount less than or equal to the maximum finance available amount. 
Upload Documents 	Click the upload icon to upload a document related to the finance being requested. The maximum allowed size for each document is 2MB. The supported formats are: PNG, JPG, JPEG, and PDF. Once a document is uploaded, the name of the document appears as a hyperlink, which can be clicked to open (or save) it. The delete ( ) icon also appears beside the document, which can be used to delete the uploaded document. **Note:** The uploaded document can also be viewed by the 'Approver', in the 'Pending For Approval' section.

View Finance Details (Overlay window)

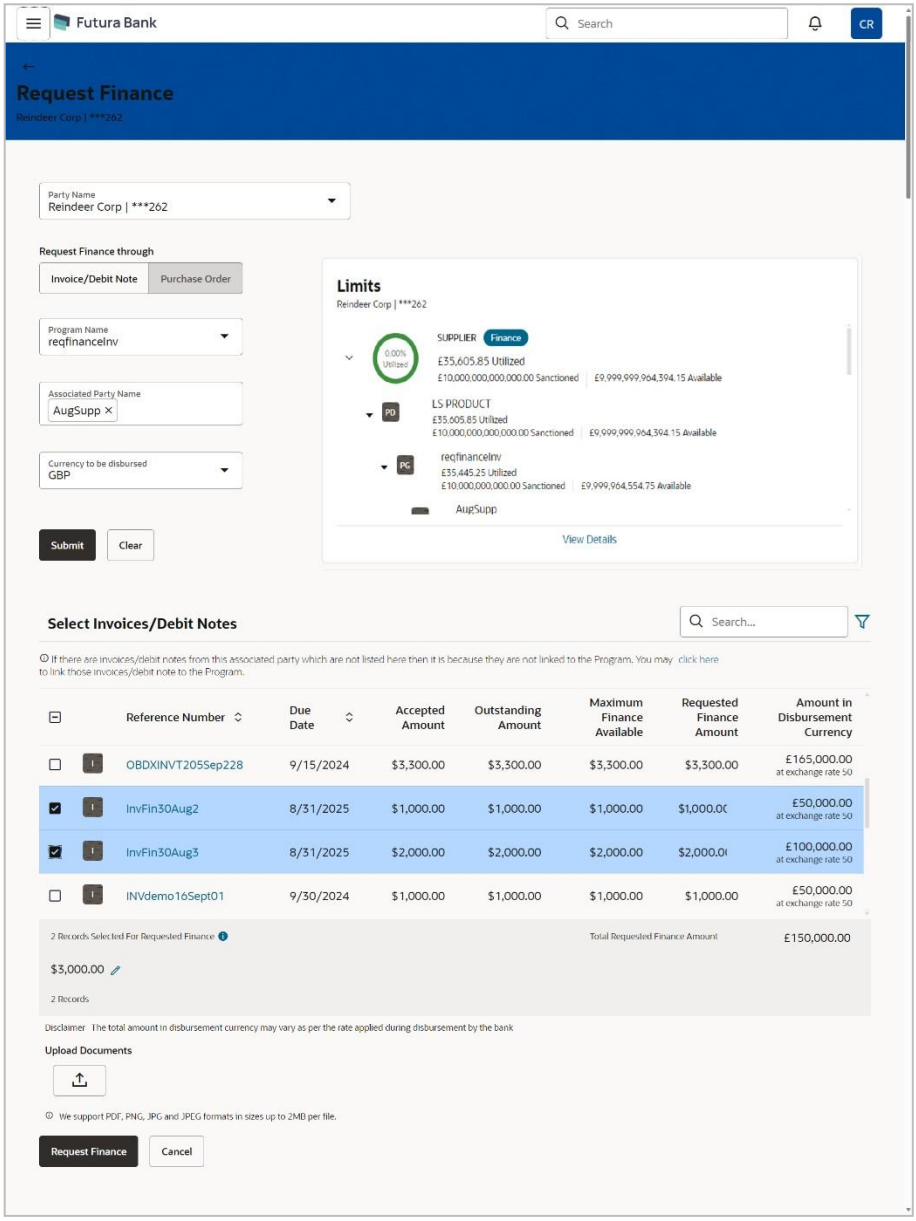




Field Description

Field Name	Description
View Finance Details	
This overlay window displays the details of the multiple invoices that are grouped together for disbursement of finance on the basis of Currency, Invoice Due Date, Buyer Division Code, Supplier Division Code, Stale Invoice, Overdue Invoice, and Earmarked Limits.	
Finance Amount with the Currency (No. of records)	Displays the finance amount of the selected records along with the currency. It also displays the no.of records (invoices/purchase orders) bunched for the same currency.
Interest	Displays the interest rate applicable for the finances. If a tier-based finance is applicable, then click the icon beside the interest type to view the interest rate details.
Maturity Date	Displays the maturity date of the finance.
Tenor	Displays the tenor of the finance.
Grouping Parameters	
Parameters that are used for bunching other than those displayed in the Linked Invoice Details/Linked Purchase Order Details are listed under the grouping parameters, such as Stale, Overdue, Earmarked Limits, etc.,	
Linked Invoice Details	
This section is displayed only for the finance request is against invoice(s)/debit note(s).	
Reference Number	Displays the reference number of the invoice/debit note that has been financed.
Due Date	Displays the due date by when the invoice/debit note must be paid.
Buyer Division Code Displays the division code of the buyer.	
Supplier Division Code Displays the division code of the supplier.	
Invoice Amount	Displays the invoice/debit note amount that is due.
Payment Due Date	Displays the due date by when the finance amount must be paid.
Linked Purchase Order Details	
This section is displayed only for the finance request is against purchase order(s).	

Field Name	Description
Reference Number	Displays the reference number of the purchase order that has been financed.
Due Date	Displays the due date by when the purchase order must be paid.
Buyer Division Code	Displays the division code of the buyer.
Supplier Division Code	Displays the division code of the supplier.
Purchase Order Amount	Displays the purchase order amount that is due.



3. Select the check box(es) against the invoice(s)/debit note(s) or purchase order(s) to be financed.
4. Upload relevant documents.
5. Click **Request Finance**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Note: The following appears for invoice(s)/debit note(s) if sufficient limits are not available for financing.
"Sufficient limits are not available for disbursement of finance. Do you want to proceed?".
Click **Ok** to proceed.
OR
Click ✕ to cancel.

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6. In the Review screen, verify the details, and click **Confirm**. A Confirmation message of request initiation appears along with the reference number.
   OR
   Click **Back** to navigate back to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.
7. Click the **View Finances** link to view a list of finances with their status.
   OR
   Click the **Supply Chain Overview** link to go to the Supply Chain Finance dashboard.
   OR
   Click the **Go to Dashboard** link to go to the main dashboard.

5.2 Finance Amendment

A corporate user can initiate amendment of their finances directly from the portal. The corporate user is provided with the option to modify the tenor of the outstanding finances. By default, the Finance Amendment screen displays all the outstanding finances that can be selected for amendment. The user can select a single or multiple finances for amendment, in a single transaction.

Note: The corporate user will be able to view those finances where the logged in corporate party is the borrower, and the finance status is 'disbursed' or 'partially settled'.

Pre-requisites

User must have:

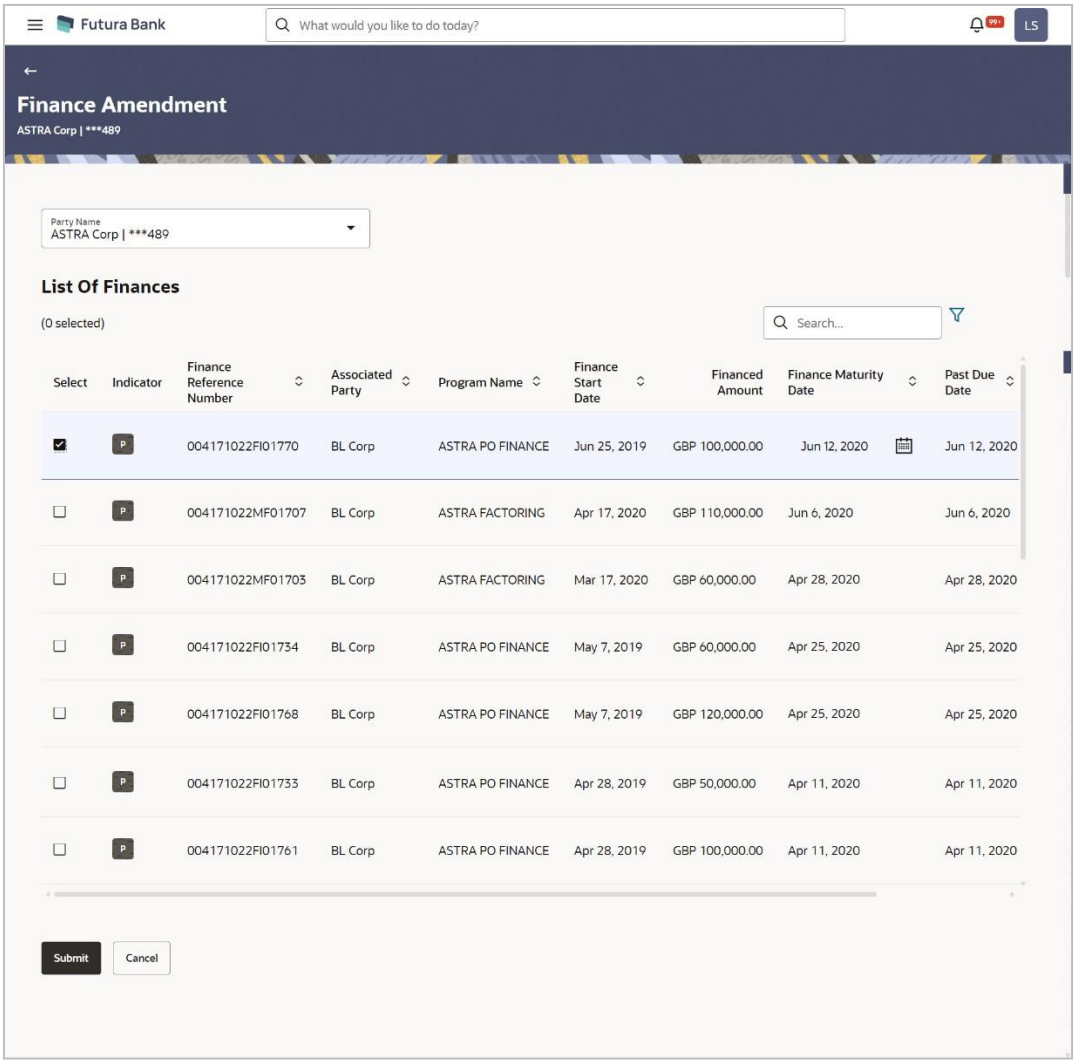
- Valid corporate login credentials

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > Finance Amendment

To amend a finance:

Finance Amendment screen



Field Description

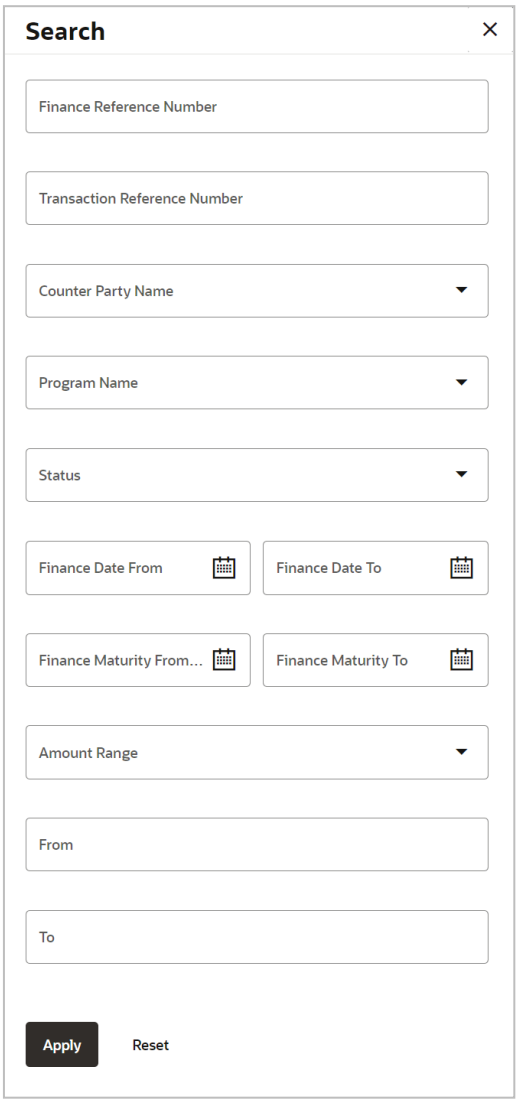
Field Name	Description
Finance Amendment	
Party Name and ID	Select the party name and ID from the dropdown list for which the finance must be amended. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user.

Field Name	Description
List of Finances (number selected)	
This section displays a list of finances against which the Amendment can be initiated. Once you select one or more finances to amend, the number of finances selected appears in brackets.	
Search	Enter the partial or full finance reference number, associated party name, program name, or status to search for specific finance. The results appear as and when you enter the data.
	Click this icon to filter the finances, based on certain criteria. For more information, refer the Search (overlay window for Finance Amendment) section below.
Select	To select specific finances, select the check boxes beside those finances. If you select more than one finance to amend, the following message appears: Click the **Click Here** link to modify the maturity date for all selected finances.
Indicator	Displays 'I' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).
Finance Reference Number	Displays the finance reference number of the respective record.
Associated Party	Displays the name of the counter party.
Program Name	Displays the name of the program.
Finance Start Date	Displays the date when the finance amount was disbursed.
Financed Amount	Displays the financed amount along with the currency.
Finance Maturity Date	Displays the maturity date of the finance.
	Click the calendar icon and select the new maturity date for the finance. This date must be greater than the current business date. This icon is displayed only if the checkbox against a finance is selected.

Field Name	Description
Past Due Date	Displays the due date post the initial finance maturity date. Past Due Date field is non-editable. However, the field is impacted due to change in the maturity date. Past Due Date = Finance Maturity Date + Grace Days
Status	Displays the status of the finance. The options are: • Partially Settled • Disbursed
Action	Click the **View Amendment** hyperlink to view the modified details of the finance. This hyperlink appears only if a finance is modified.

Search (overlay window for Finance Amendment)

This overlay window appears when you click the icon in the **Finance Amendment** screen.



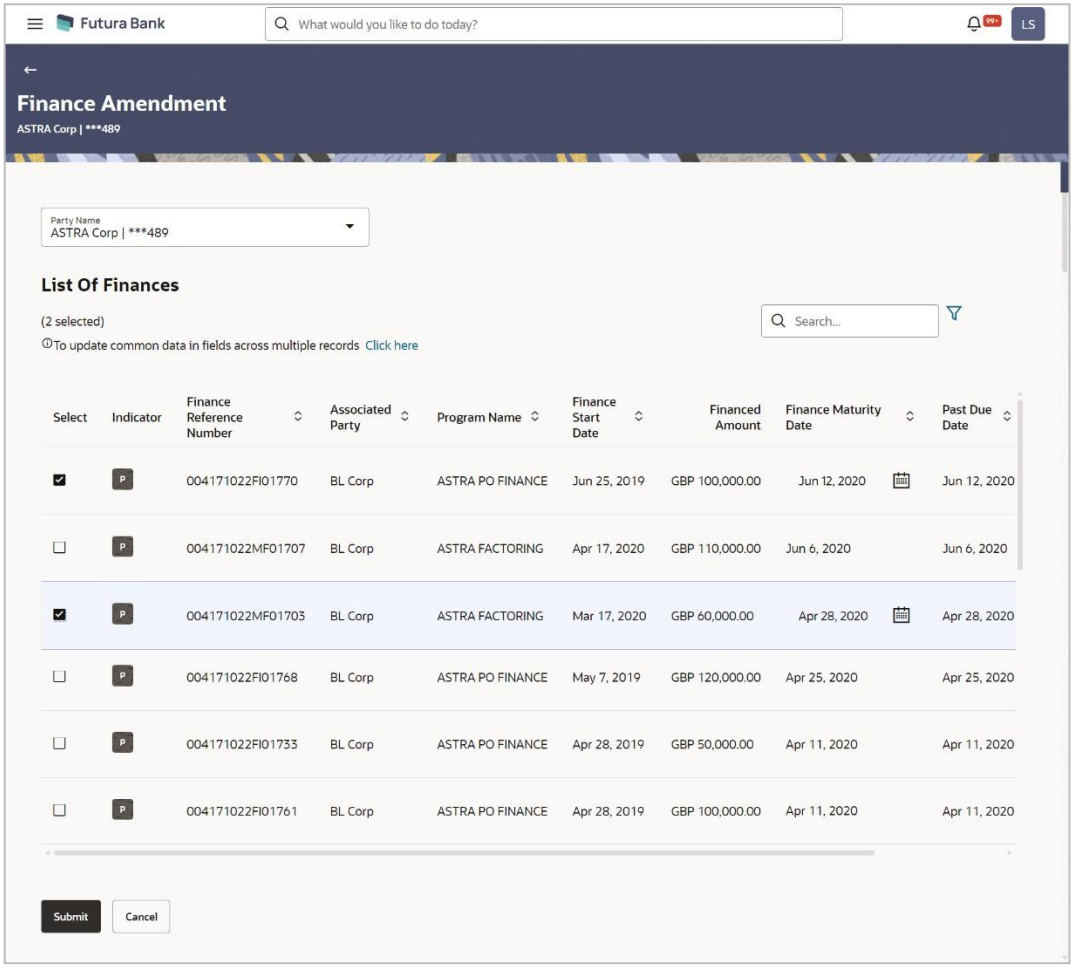
The following fields are present in the Search overlay window.

Field Description

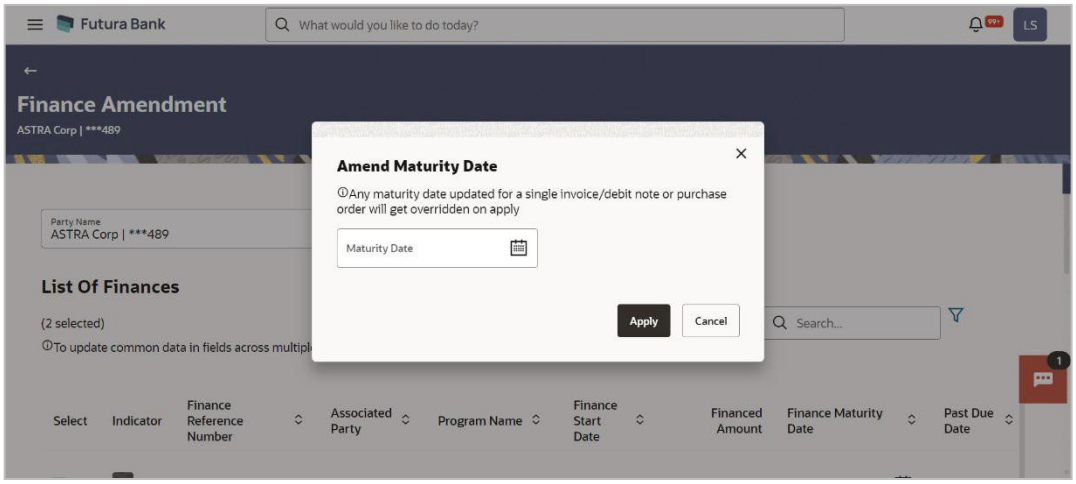
Field Name	Description
Search (overlay window)	
Finance Reference Number	Indicates an option to search for finance records using the finance reference number of the borrower.
Transaction Reference Number	Indicates an option to search for finance records using the transaction reference number.

Field Name	Description
Counter Party Name	Indicates an option to search for finance records that are associated with a specific counter party.
Program Name	Indicates an option to search for finance records that are associated with a particular program.
Status	Indicates an option to search for finance records that are in a particular status. The options are: • Disbursed • Partially Settled
Finance Date From - To	Specify the date range in the From and To fields, within which the finances are disbursed.
Finance Maturity Date From - To	Specify the date range in the From and To fields, within which the required finances are maturing.
Amount Range From - To	Select the currency and specify the amount range in the From and To fields to search for the required finances.

1. The **Finance Amendment** screen displays with the list of relevant finances.
2. To filter the finances, click and enter the filter criteria. A list of finances displays based on the search criteria.
3. Select the check box(es) against the finances to be amended.
4. In the **Finance Maturity Date** field, click to modify the maturity date of the finance.
5. To modify multiple records, select the check boxes against the required finances. Click the **Click Here** link.

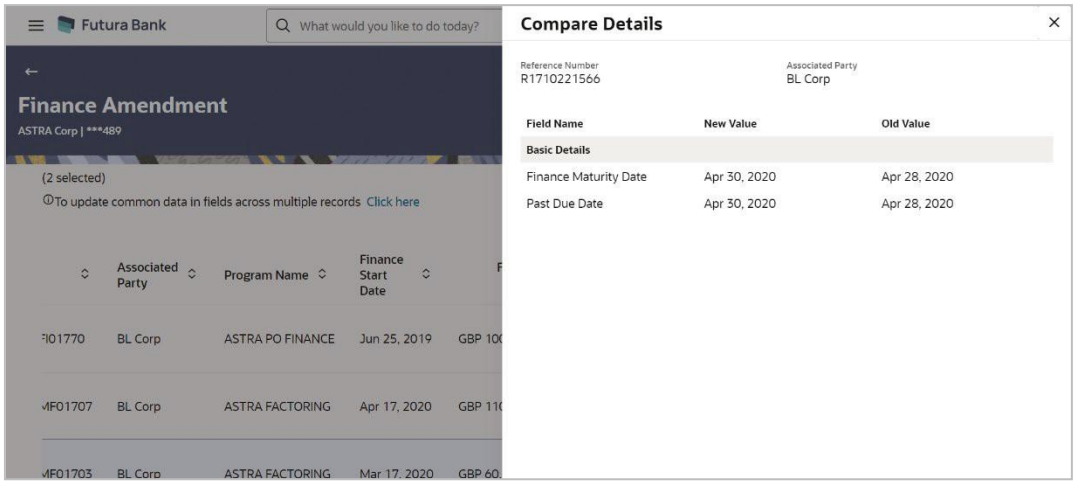


6. The **Amend Maturity Date** pop-up window displays. Click to modify the maturity date of the selected finances.

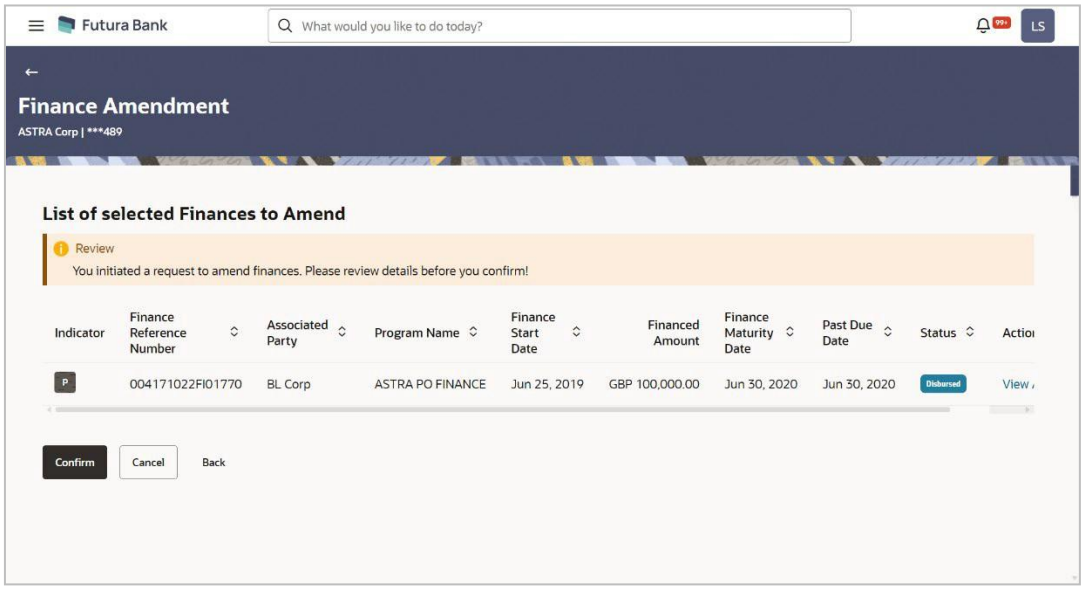


Note: If you amend multiple records, data modified will be applied across the selected records. If any record was modified individually, then the previously modified data will get overridden on clicking **Apply**.

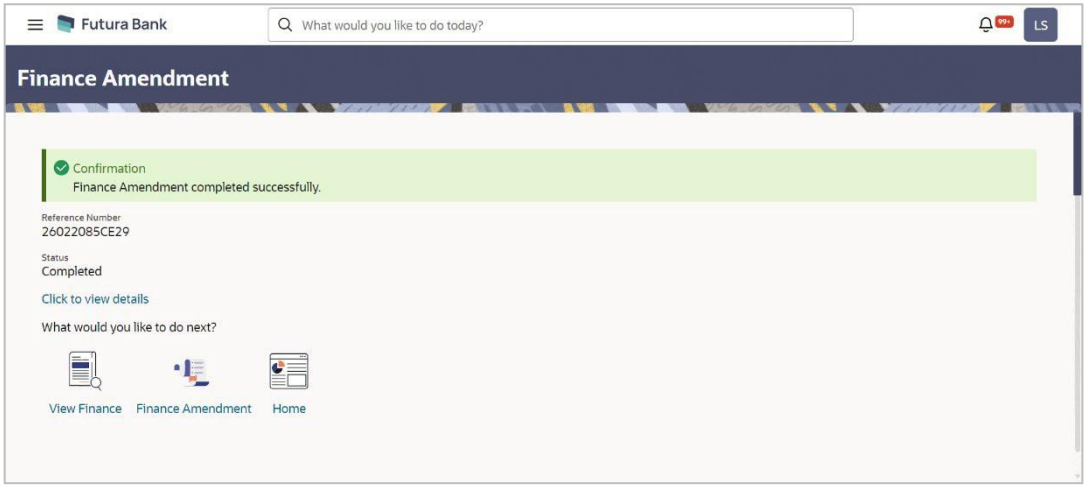
7. Click **Apply** to save the details.
   OR
   Click **Reset** to reset the details.
8. Click **View Amendment** link. The **Compare Details** overlay window appears. Compare all the amended details and modify if required.



9. Click **Submit**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go to the previous screen.



10. In the Review screen, verify the details, and click **Confirm**. A confirmation message appears with the reference number and status of the transaction.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.



11. Click **View Finances** to view a list of all the finances.
    OR
    Click **Finance Amendment** to go to the Finance Amendment screen.
    OR
    Click **Home** to go to the main dashboard.

Note: Once the **Finance Amendment** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

5.3 View Finances

Using this option, the corporate user can view all the finance details associated the corporate party. All those finances are displayed, where the logged-in party is the borrower. For a particular finance reference number, the user can also view additional details such as, invoices/purchase orders associated with the finance and details entered while requesting the finance.

Note: Finance details can also be viewed using the Chatbot feature, either on a web browser or the mobile banking application. For more information on inquiring about finances using Chatbot, refer **User Manual Oracle Banking Digital Experience Chatbot Mobile Banking Application**.

Pre-requisites

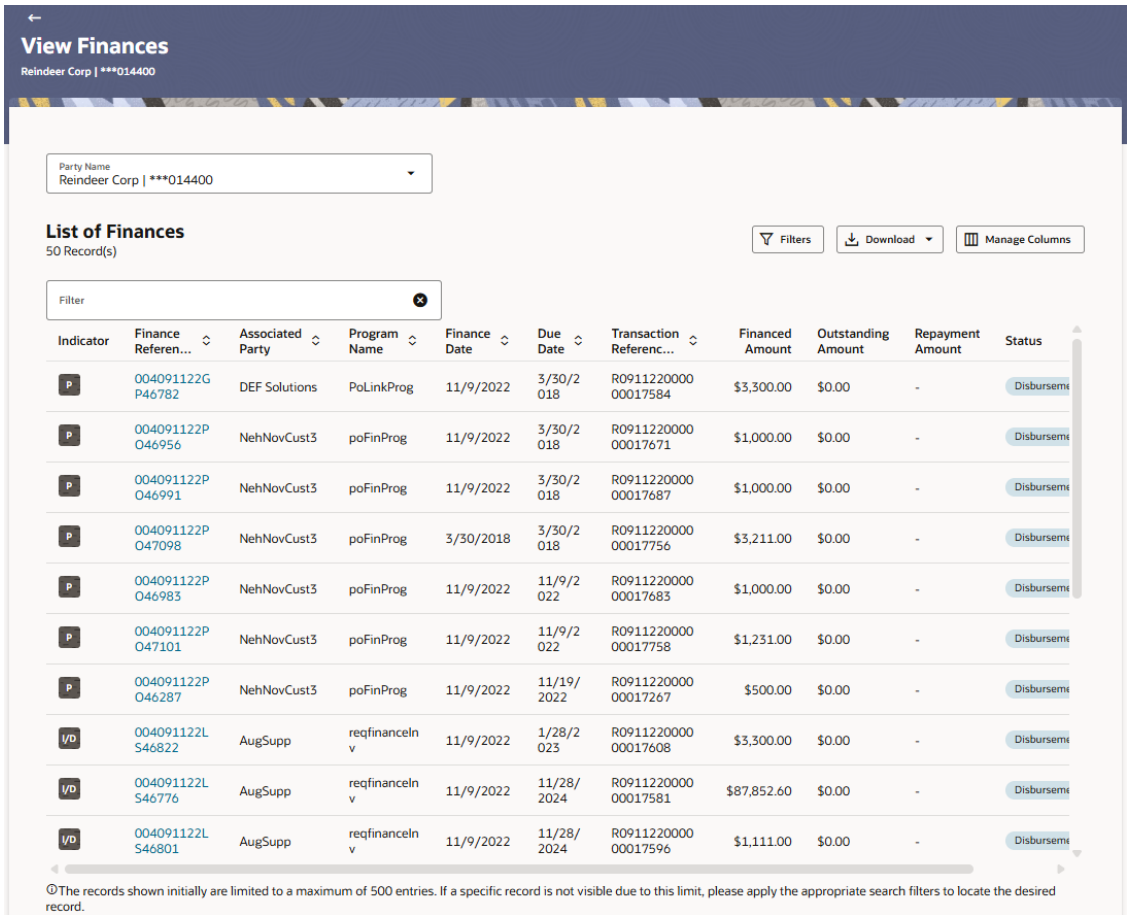
User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > View Finances

To view and/or repay finances:

View Finances - List of Finances



Field Description

Field Name	Description
View Finances	
Party Name and ID	Select the party name and ID from the dropdown list to view the applicable list of finances. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user. Based on the party selection, the list of finances is displayed.
Filter	Click this link to filter the finances based on certain filter criteria. The Filter overlay window appears. For more information, refer The **Filter (overlay window for View Finances)** section below.
Download	Click this link to download the list of finances in CSV or PDF format.
Manage Columns	Click this link to personalize the columns i.e., re-arrange/remove columns in the search result grid. The Manage Columns overlay window appears. For more information, refer the **Manage Columns (overlay window for View Finances)** section below. **Note:** Banks can configure the fixed columns in the System configuration screen. Once the columns are fixed, they cannot be rearranged/removed.
Search Filter	User can enter any text to search the records. The entered text will be matched against the entire data in the records. The data could be present in any data field of the record. As the text matches the specific record will be displayed in results.
List of Finances	This section displays the list of finances of the logged-in corporate.

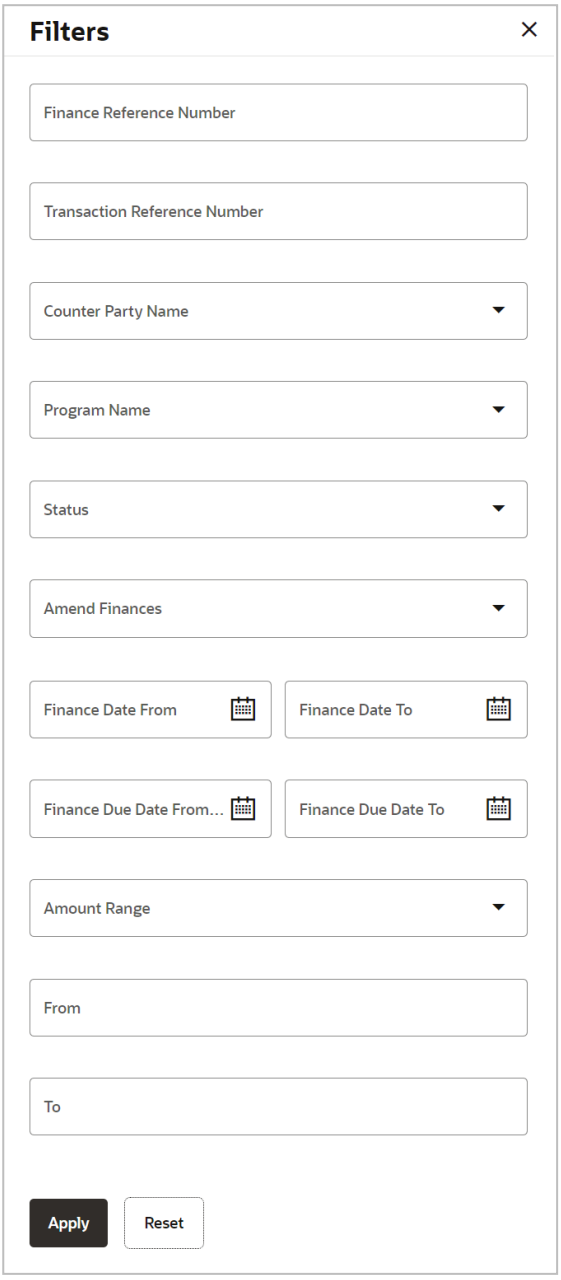
Note: By default, the list displays the receivables/payables with the due dates greater than or lesser than the **Current Business Date** by 3 months.

No. of Record(s)	Displays the total number of finances listed by default or after a filter criteria is applied.
Indicator	Displays 'I' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).
Finance Reference Number	Displays the finance reference number of the respective record. Click on the reference number link to view the finance details. For more information, refer the **View Finance (details)** section below.
Associated Party	Displays the counter party name.

Field Name	Description
Program Name	Displays the name of the program.
Finance Date	Displays the date when the finance amount was disbursed.
Due Date	Displays the due date of the finance.
Transaction Reference Number	Displays the transaction reference number of the finance.
Financed Amount	Displays the financed amount along with the currency. The funds credit status is also displayed below the finance amount. This status provides information of whether the disbursed funds have been credited to the recipient, or have been initiated, or have failed.
Outstanding Amount	Displays the outstanding amount of the finance.
Repayment Amount	Displays the amount repaid for the finance. Click on the link to view the **Interest Amount** and **Principal Amount appropriated from the repayment amount.**
Status	Displays the status of the finance. The options are: • Partially Settled • Disbursed • Settled • Disbursement In Process • Settlement In Process • Disbursement Reversed • Disbursement Reversal In Process • Settlement Reversed • Settlement Reversal In Process

Filter (overlay window for View Finances)

This overlay window appears when you click **Filter** icon in the **View Finances** screen.

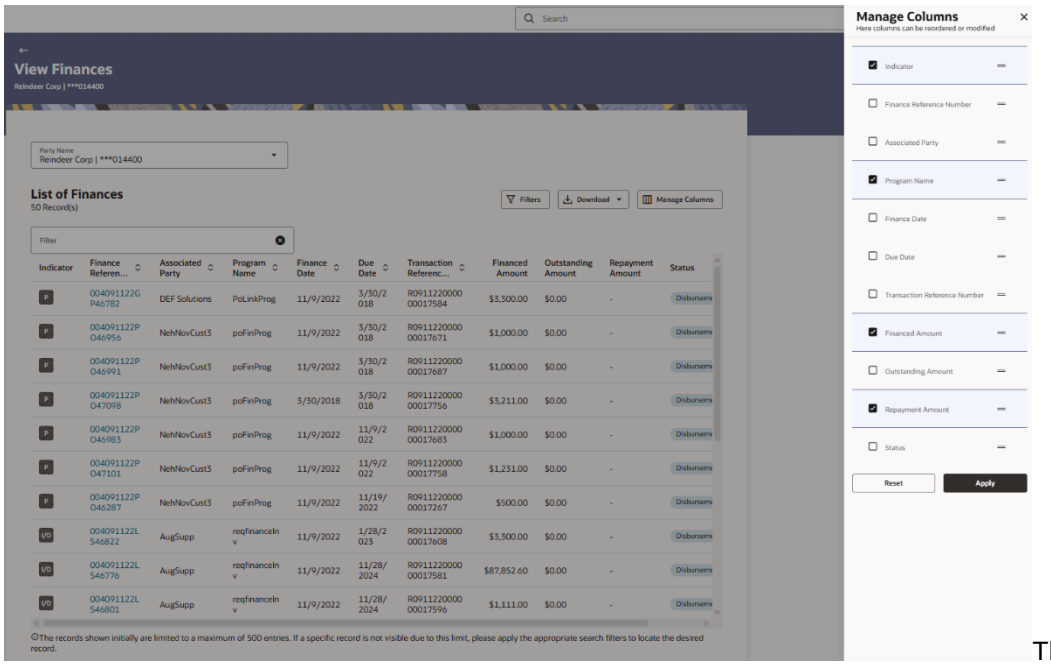


The following fields are present in the Filter overlay window.

Finance Reference Number	Indicates an option to search for finance records using the finance reference number.
Transaction Reference Number	Indicates an option to search for finance records using the transaction reference number.

Counter Party Name	Indicates an option to search for finance records that are associated with a specific counter party.
Program Name	Indicates an option to search for finance records that are associated with a particular program.
Status	Indicates an option to search for finance records that are in a particular status. The options are: • Disbursed • Disbursement In Process • Partially Settled • Settled • Settlement In Process • Disbursement Reversed • Disbursement Reversal In Process • Settlement Reversed • Settlement Reversal In Process
Amended Finances	Indicates an option to search for the finance records that are amended. The options are: • Yes • No
Finance Date	Specify the date range in the From and To fields, within which the finances are disbursed.
Finance Due Date	Specify the date range in the From and To fields, within which the required finances are due.
Amount Range	Select the currency and specify the amount range in the From and To fields to search for the required finances.

Manage Columns (overlay window for View Finances)



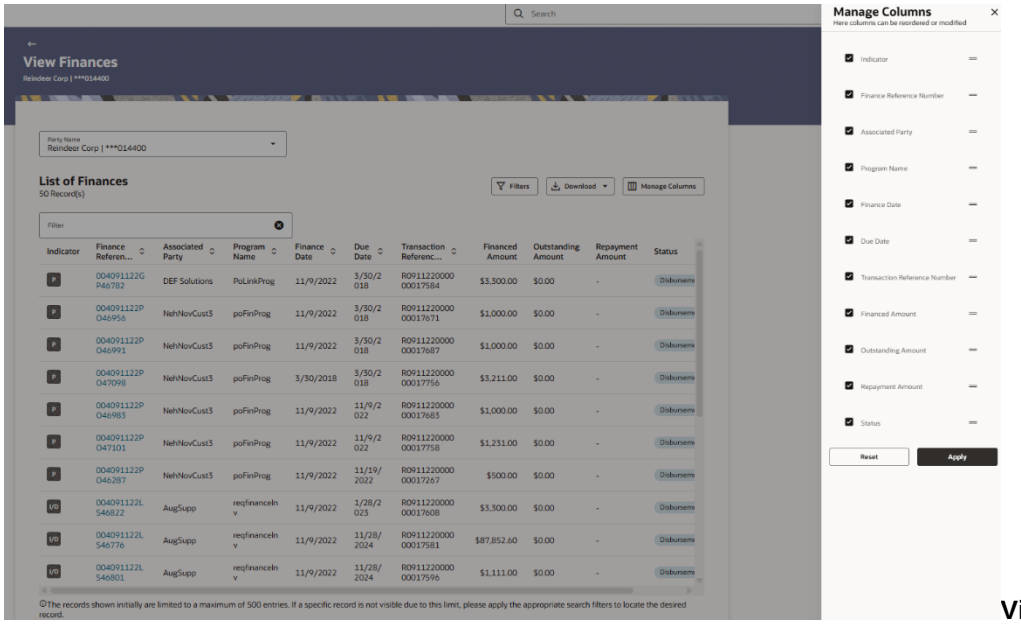
This overlay window appears when you click in the **View Finances** screen.

1. Enter the filter criteria.
2. Click **Filter**. A list of finances appears based on the search criteria.
   OR
   Click **Reset** to reset the filter parameters.

   Note: 1) By default, the finance details associated with the Corporate ID are displayed.

   2) In case you are viewing the finances on a mobile device, click to filter and find the required finances.

3. To download the list of finances, click **Download** and select CSV/PDF.
   The **Select Columns** overlay screen appears.



View Finances – Select Columns

> **Note:** In case you are viewing the finances on a mobile device, click to download the list of finances.

4. Click **Download** to download the finance lists in CSV or PDF format with selected columns.
5. Click **Manage Columns**. Click and drag to rearrange the columns or uncheck the checkbox to remove the columns.
   OR
   Click **Reset** to reset the columns.

> **Note:** In case you are viewing the finances on a mobile device, click to manage the columns in the list of finances.

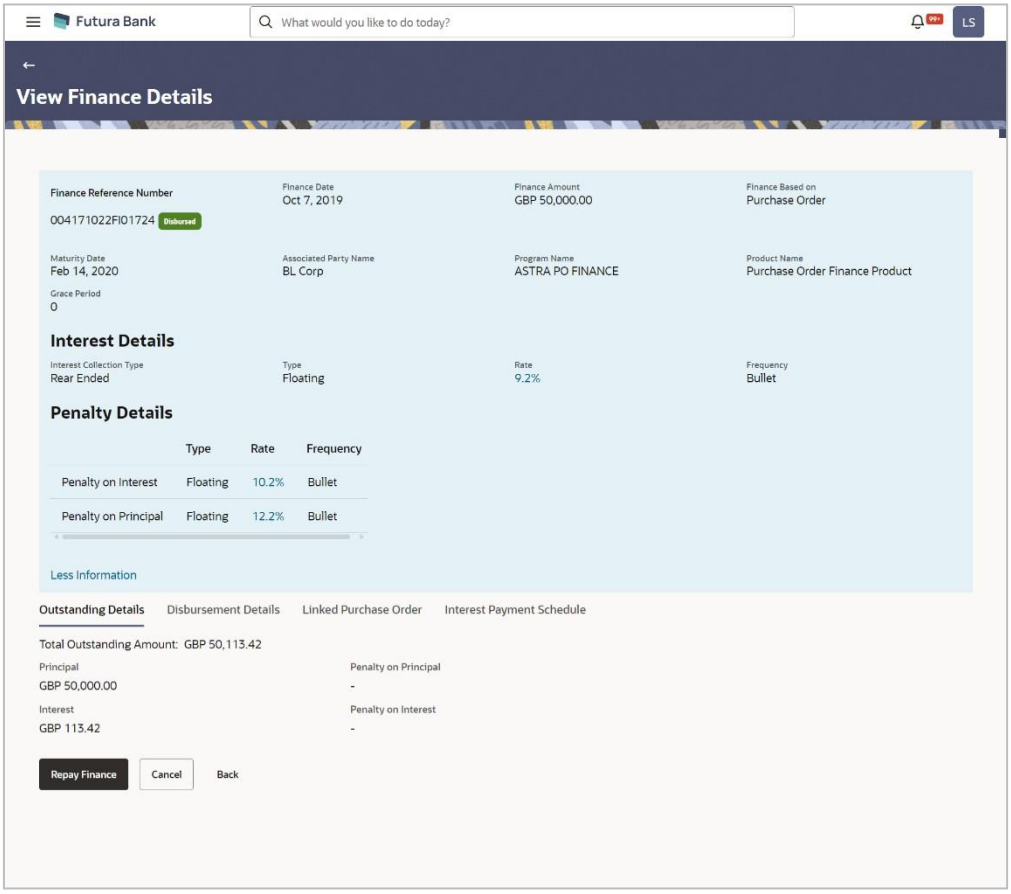
6. Click on the **Finance Reference Number** link to view the finance details. The **View Finance** screen with additional details of that particular finance record appears.

5.3.1 View Finance Details

The View Finance Details screen consists of the following tabs:

- Outstanding Details
- Disbursement Details
- Settlement Details
- Linked Invoices/Debit Notes or Linked Purchase Orders
- Charges
- Interest Payment Schedule
- Advices
- Refund
- Amendment Details

View Finance Details

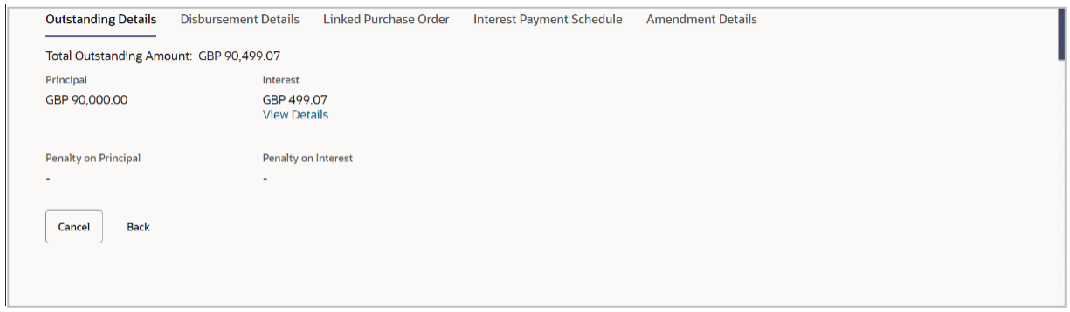


Field Description

Field Name	Description
View Finance	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Finance Reference Number **Status**	Displays the finance reference number of the finance record. Also displays the status of the finance.
Finance Date	Displays the date on which the finance has been availed.
Finance Amount	Displays the amount that has been financed.
Finance Based on	Displays whether the finance is based on an invoice or debit note or purchase order.
Maturity Date	Displays the date on which the finance matures.
The following fields appear if you click the **More Information** link. You can hide the fields by clicking the **Less Information** link.	
Program Name	Displays the name of the program under which the finance has been requested.
Associated Party Name	Displays the name of the counter party whose invoice has been financed.
Product Name	Displays the name of the selected product for the finance.
Grace Period	Displays the number of days allowed as grace period. It is the period over and above the due date during which the payment may be done by the borrower without penalty or interest.
Interest Details	
Interest Collection Type	Displays the type of interest collection, whether rear-ended, or front-ended.
Type	Displays whether the rate is floating or fixed.
Rate	Displays the net rate of interest applicable on finance. This is a hyperlink which when clicked displays the interest rate details i.e., bank interest rate, spread, and tier based spread.
Frequency	Displays the frequency of collection of interest whether monthly or bullet.

Field Name	Description
Penalty Details	
	Displays the type of penalty, i.e., penalty on principal or penalty on interest.
Type	Displays whether the rate is floating or fixed.
Rate	Displays the net rate of interest applicable for penalty. This is a hyperlink which when clicked displays the interest rate details i.e., interest rate, spread, and tier-based spread or amount and .
Frequency	Displays the frequency of collection of penalty.

View Finance – Outstanding Details tab

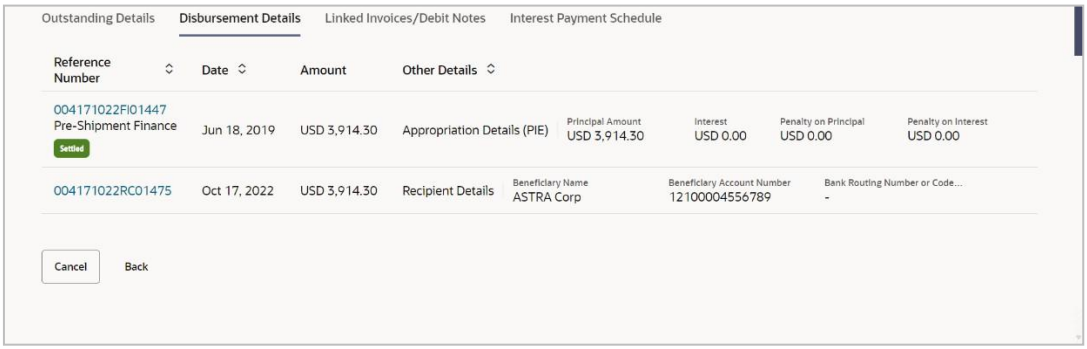


Field Description

Field Name	Description
Outstanding Details tab	
Total Outstanding Amount	Displays the total amount of the outstanding due as of that day for payment.
Principal Amount	Displays the principal amount of the outstanding payment.
Interest Amount	Displays the interest to be charged against the outstanding principal amount.
Penalty on Principal	Displays penalty if any, against the outstanding principal amount. A **View Details** hyperlink for the Penalty on Principal field is enabled only if any penalty on the principal is applicable. Click the link to view the breakup.

Field Name	Description
Penalty on Interest	Displays penalty if any, against the outstanding interest amount. A **View Details** hyperlink for the Penalty on Interest field is enabled only if any penalty on the interest is applicable. Click the link to view the breakup.

View Finance – Disbursement Details tab



This tab appears once the disbursement of the finance is executed and shows how the disbursement proceeds has been credited to the borrower. In case where post-shipment finance is settling a pre-shipment finance of the customer, then displays the details of pre-shipment finance.

Field Description

Field Name	Description
Disbursement Details tab	This tab appears once the disbursement of the finance is executed. The tab displays records on the basis disbursement effected. If the disbursement proceeds have settled any pre shipment loan and balance has been credited to the borrower then multiple records will appear. Similarly, if the disbursement has been reversed by Host for any reason, then the tab will display two records, one of disbursement and the other of disbursement reversal.
Reference Number Status	Displays the reference number of the disbursement or pre-shipment finances, as fetched from the Host. Also displays the status of the finance.
Date	Displays the date of the disbursement, as fetched from the Host.
Amount	Displays the disbursement amount, as fetched from the Host.
Other Details	Displays either the appropriation details if pre-shipment finance is settled from proceeds or recipient details if the proceeds are credited to the recipient.

Field Name	Description
Appropriation Details	
Appropriation details appears only if pre-shipment finance is settled from proceeds of the post-shipment finance.	
Appropriation Sequence	Displays the sequence of settlement, with respect to repayment of principal and interest.
Principal Amount	Displays the principal amount settled against the outstanding amount.
Interest	Displays the interest settled against the outstanding amount.
Penalty on Principal Amount	Displays the penalty on principal amount settled against the outstanding amount.
Penalty on Interest	Displays the penalty on interest settled against the outstanding amount.
Recipient Details	
Recipient details appears only if the proceeds from post-shipment finance is credited to the recipient.	
Beneficiary Name	Displays the name of the beneficiary of the finance amount.
Beneficiary Account Number	Displays the account number that the finance amount has been credited to.
Bank Routing Number or Code	Displays the routing number / code that identifies the beneficiary's bank.

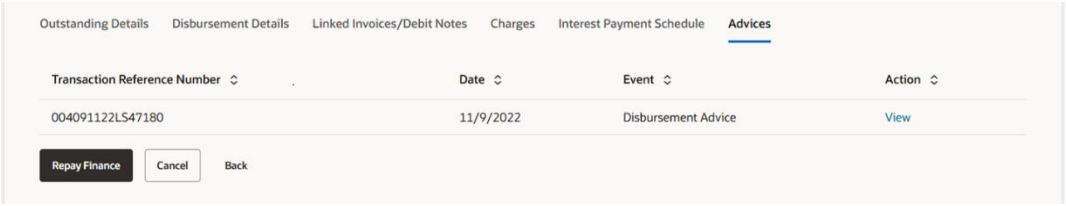
View Finance – Interest Payment Schedule tab

Field Description

Field Name	Description
Interest Payment Schedule tab	
This tab appears when the frequency of the Interest is monthly.	
Base Amount for Interest	Displays the finance amount on which the interest is levied.
Interest Start Date	Displays the start date of the interest for the finance.
Interest Due Date	Displays the due date for the repayment of the interest amount for each month or tenure.
No. of Days Interest Levied	Displays the number of days the interest is calculated. f
Rate	Displays the rate of interest applied on the finance in percentage for calculation of interest.
Interest Amount	Displays the interest amount for the number of days the interest is levied for each month or the tenure.
Interest Outstanding	Displays the outstanding amount as of current business date.
Interest Paid	Displays the interest paid for each month or the tenure.
Interest Due	Displays the interest amount due as on the due as of current business date.
Total Interest	Displays the total interest amounts calculated for interest accrued, interest paid, and interest due for all the interest due dates.

View Finance Details – Advices tab

This tab will display all the advices for specific events of the finance. If the advice is generated by the host system, then the same will be visible in the **Advices** tab. The tab appears only if record is present for the finance, otherwise the tab will not appear.

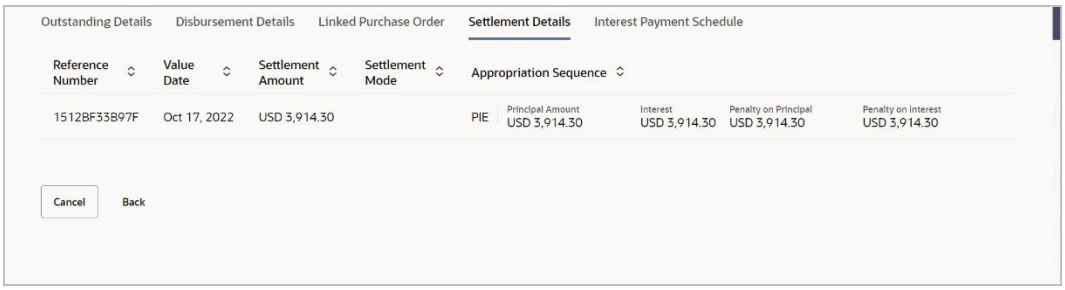


Field Description

Field	Description
Transaction Reference Number	Displays the transaction reference number.
Date	Displays the date of the finance has been created.
Event	Displays the event of the finance.
Action	Click on **View** to see the advice details in PDF format. User can also download the Advice detail PDF by clicking the download icon.

View Finance – Settlement Details tab

This tab appears once the repayment of the finance is successfully executed.



Field Description

Field Name	Description
Settlement Details tab	
This tab appears when the finance settlement is successfully executed. There can be multiple settlements against a single finance so multiple records will be displayed. Records will be multiple when a pre shipment loan is settled by availing a post shipment loan. Similarly, if the settlement has been reversed by Host for any reason, then the tab will display two records, one of settlement and the other of settlement reversal.	
Settlement Reference Number	Displays the reference number of the settlement, as fetched from the Host.

Value Date	Displays the value date of the settlement, as fetched from the Host.
Settlement Amount	Displays the settlement amount, as fetched from the Host.
Interest Refund Amount	Displays the interest amount to be refunded. Click the More Options ( ) icon beside the amount to view the Bank Account Number, Bank Account Name, and Bank Routing Number and Code where the amount is to be refunded.
Settlement Mode	Displays the mode used for settlement, as fetched from the Host.

Appropriation Details

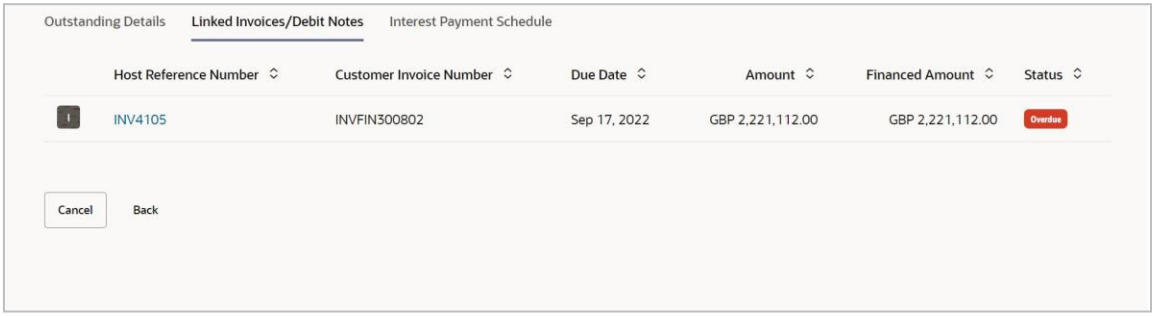
Appropriation details appears only if pre-shipment finance is settled from proceeds of the post-shipment finance.

Appropriation Sequence	Displays the sequence of settlement, with respect to repayment of principal and interest.
Principal Amount	Displays the principal amount settled against the outstanding amount.

Field Name	Description
Interest	Displays the interest settled against the outstanding amount.
Penalty on Principal Amount	Displays the penalty on principal amount settled against the outstanding amount.
Penalty on Interest	Displays the penalty on interest settled against the outstanding amount.

View Finance – Linked Invoices/Debit Notes tab

This tab appears only when the finance amount has been disbursed against invoice(s)/debit note(s).



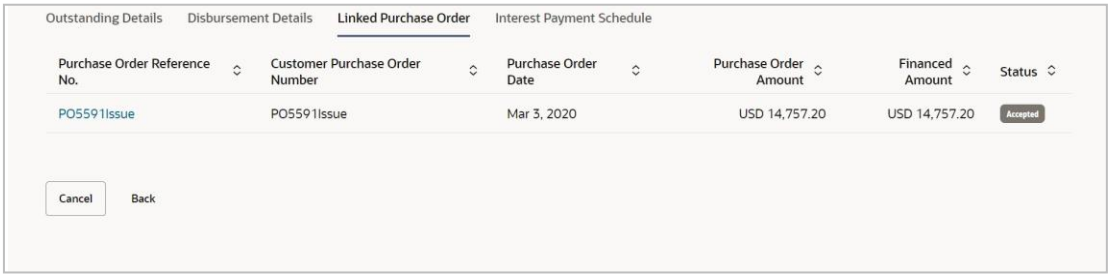
Field Description

Field Name	Description
Linked Invoices/Debit Notes tab	
Indicator	Displays ‘I’ for invoice and ‘D’ for debit note.
Host Reference Number	Displays the reference number of the invoice/debit note that has been financed. This is a hyperlink which when clicked displays the invoice/debit note details. For more information on the invoice details displayed, refer **View Invoice Details** section / **View Debit Note Details** section in **User Manual Oracle Banking Digital Experience Receivables Payables Management**.
Customer Invoice Number	Displays the customer’s reference number of the invoice/debit note.
Due Date	Displays the due date by which the invoice/debit note must be paid.
Amount	Displays the invoice/debit note amount.

Field Name	Description
Financed Amount	Displays the amount that has been financed.
Status	Displays the status of the invoice/debit note.

View Finance – Linked Purchase Order tab

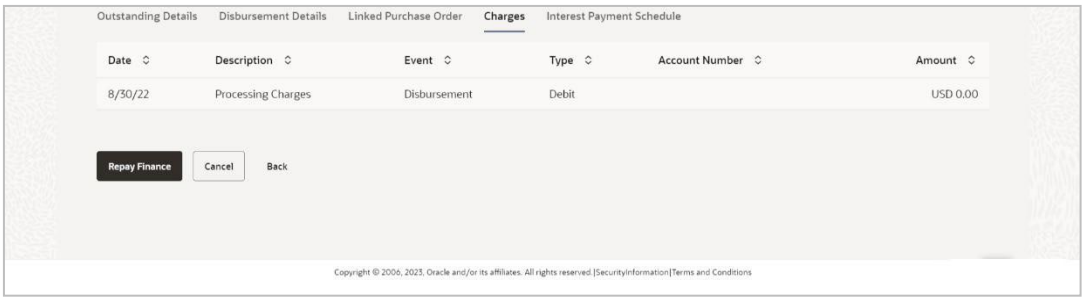
This tab appears only when the finance amount has been disbursed against purchase order(s).



Field Description

Field Name	Description
Linked Purchase Order tab	
Purchase Order Reference No.	Displays the reference number of the purchase order that has been financed. This is a hyperlink which when clicked displays the purchase order details. For more information on the invoice details displayed, refer **View Purchase Order (details)** section in **User Manual Oracle Banking Digital Experience Receivables Payables Management**.
Customer Purchase Order Number	Displays the customer's reference number of the purchase order.
Purchase Order Date	Displays the date of creation of the purchase order.
Purchase Order Amount	Displays the purchase order amount.
Financed Amount	Displays the amount that has been financed.
Status	Displays the status of the purchase order.

View Finance – Charges tab

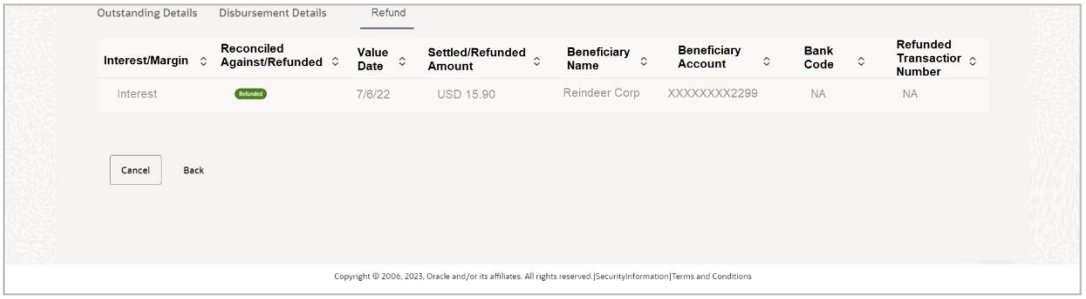


Field Description

Field Name	Description
Charges tab	
Date	Displays the date of charge collection.
Description	Displays the description of the charge.
Event	Displays the event for which the charge is being collected.
Type	Displays the type of the charge.
Account Number	Displays the account number debited for the charge.
Amount	Displays the charge amount.

View Finance – Refund tab

This tab appears only when any amount has been refunded to the party during settlement of the finance. The Refund tab displays the recipient details if proportionate interest amount is refunded to the party or displays the finance record details if the refund amount is settled against any outstanding finances.

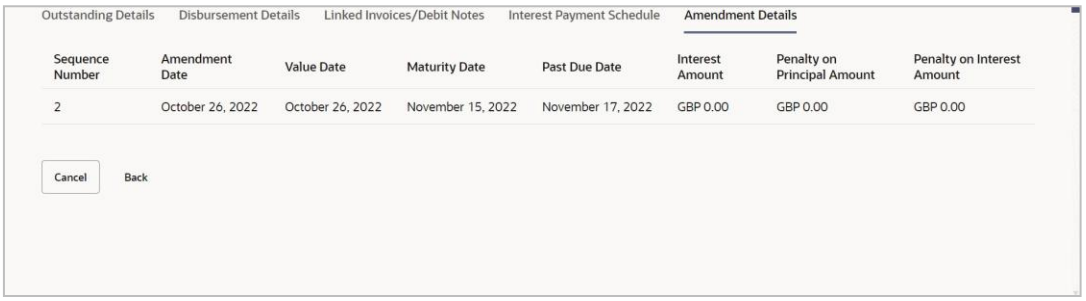


Field Description

Field Name	Description
Refund tab	
Interest / Margin	Displays the type of refund, interest, or margin.
Reconciled Against / Refunded	Displays whether the refund is reconciled against any outstanding finances or refunded to the interest bearing party.
Value Date	Displays the value date of the refund, as fetched from the Host.
Settled / Refunded Amount	Displays the settled / refunded amount, as fetched from the Host.
Beneficiary Name	Displays the name of the beneficiary of the refund amount.
Beneficiary Account	Displays the account number that the refund amount has been credited to.
Bank / Code	Displays the routing number / code that identifies the beneficiary's bank.
Refund Transaction Number	Displays the transaction number of the refund as fetched from Host.

View Finance – Amendment Details tab

This tab appears only if any finance is amended. If multiple amendments are executed on a finance, multiple rows will be visible in the tab. The amended fields are also displayed in the tab. In case of reversal of an amendment by Host, the tab will display two corresponding records of the same amendment, one for the original transaction of amendment and the other of reversal of amendment.



Field Description

Field Name	Description
Amendment Details tab	
Sequence Number	Displays the current sequence of the amendment transaction carried out on a finance.
Amendment Date	Displays the date of the amendment transaction.
Value Date	Displays the value date by when the updated interest rate gets applied.
Maturity Date	Displays the maturity date of the finance.
Past Due Date	Displays the due date post the initial finance maturity date. Past Due Date = Finance Maturity Date + Grace Days
Interest Amount	Displays the interest to be charged against the outstanding principal amount.
Penalty on Principal Amount	Displays penalty if any, against the outstanding principal amount.
Penalty on Interest Amount	Displays penalty if any, against the outstanding interest amount.

7. Click **Repay Finance** to settle the finance, if required. The **Finance Repayment** screen appears. For more information, refer the **Finance Repayment** transaction.

Note: The **Repay Finance** button appears only if there is an outstanding amount to be repaid, and if the status of the Finance is **Disbursed.**

OR
Click **Cancel** to cancel the transaction and navigate to the dashboard.
OR
Click **Back** to navigate to the previous screen.

5.4 Finance Repayment

A corporate user can initiate repayment of their finances directly from the portal. The settlement is effected from the settlement account (debit account) configured with the bank. The corporate user is provided the option to select a different currency to settle their finances, rather than the finance currency. A currency conversion is performed, in this case. By default, the Finance Repayment screen displays all the outstanding finances that can be selected for settlement. The user can select a single or multiple finances for settlement, in a single transaction.

Note: The corporate user will be able to view those finances where the logged in corporate party is the borrower and the finance status is 'disbursed' or 'partially settled'.

Pre-requisites

User must have:

- Valid corporate login credentials
- Configured account with the bank for settlement

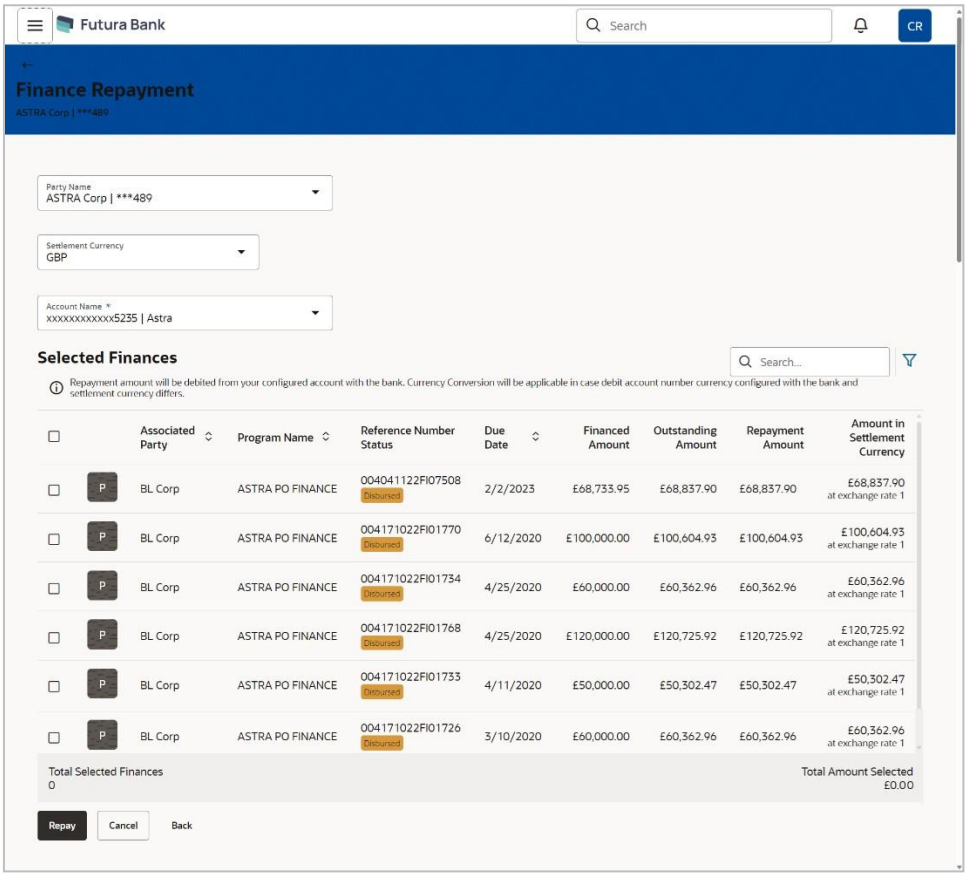
How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Finance Management > Finance Repayment

To repay/settle a finance:

1. From the **Settlement Currency** list, select the required currency for repayment of finance.
2. From the **Account Name** list, select the required debit account from which the outstanding finance will be settled.
3. To filter the finances, click and enter the filter criteria. A list of finances displays based on the search criteria.

Finance Repayment screen



Field Description

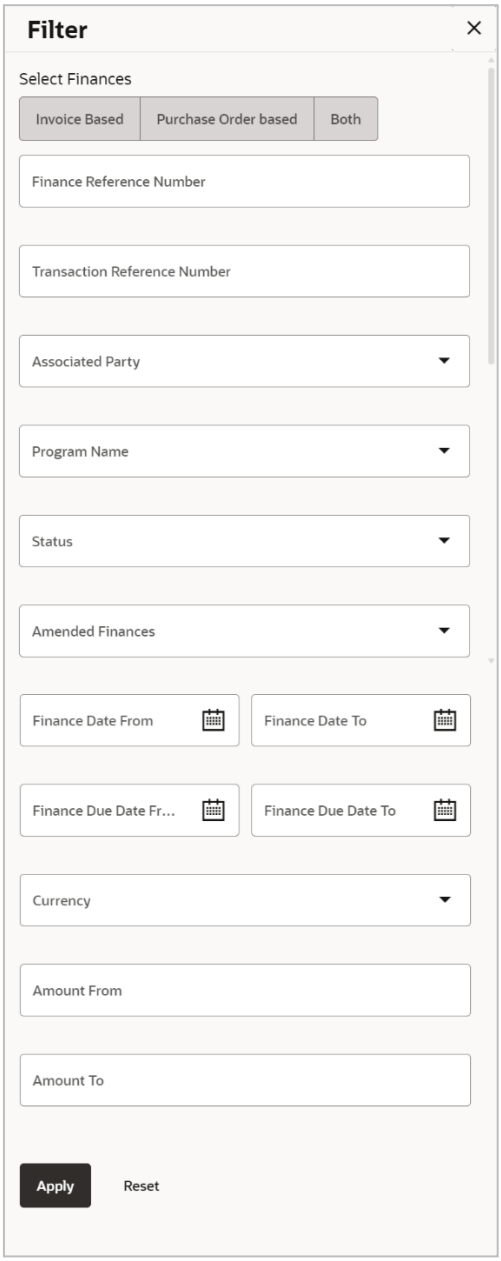
Field Name	Description
Finance Repayment	
Party Name and ID	Select the party name and ID from the dropdown list for which the finance must be repaid. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user.
Settlement Currency	Specify the settlement currency in which settlement of finance is to be done.
Account Name	Select the debit account from which the outstanding finance will be settled. This field displays the account number, account name, associated product, and the settlement mode.

Field Name	Description
Select Finances	
Search	Enter the partial or complete finance reference number, associated party name, program name, or amount to search for specific finance. The results appear as and when you enter the data.
	Click this icon to filter the finances, based on certain criteria. For more information, refer the Search (overlay window for Finance Repayment) section below.
Indicator	Displays 'I' for a finance against invoice(s), 'D' for a finance against debit note(s), and 'P' for a finance against purchase order(s).
Associated Party	Displays the name of the counter party linked with the instrument that has been financed.
Program Name	Displays the name of the program that has been selected for requesting finance.
Reference Number Status	Displays the finance reference number of the outstanding finance, along with the status.
Due Date	Displays the due date of the finance.
Financed Amount	Displays the total disbursed amount of finance.
Outstanding Amount	Displays the amount (Interest Amount + Principal Amount) that is yet to be paid to settle the finance.
Repayment Amount	Displays the amount to be repaid. By default, the outstanding amount of the finance is displayed. If you select the check box beside a specific finance, then this field becomes editable. You can click to change the amount to be repaid and then click to save the changes.
Amount in Settlement Currency	Displays the settlement amount or the amount to be repaid in the currency selected in the **Settlement Currency** field. **Note**: It also displays the exchange rate. The Currency Conversion will be applicable in case debit account currency configured with the bank and settlement currency, differ.
Total Selected Finances	Displays the number of selected finances for settlement.

Field Name	Description
Total Amount Selected	Displays the total amount to be settled for the selected finances.

Search (overlay window for Finance Repayment)

This overlay window appears when you click the icon in the **Finance Repayment** screen.



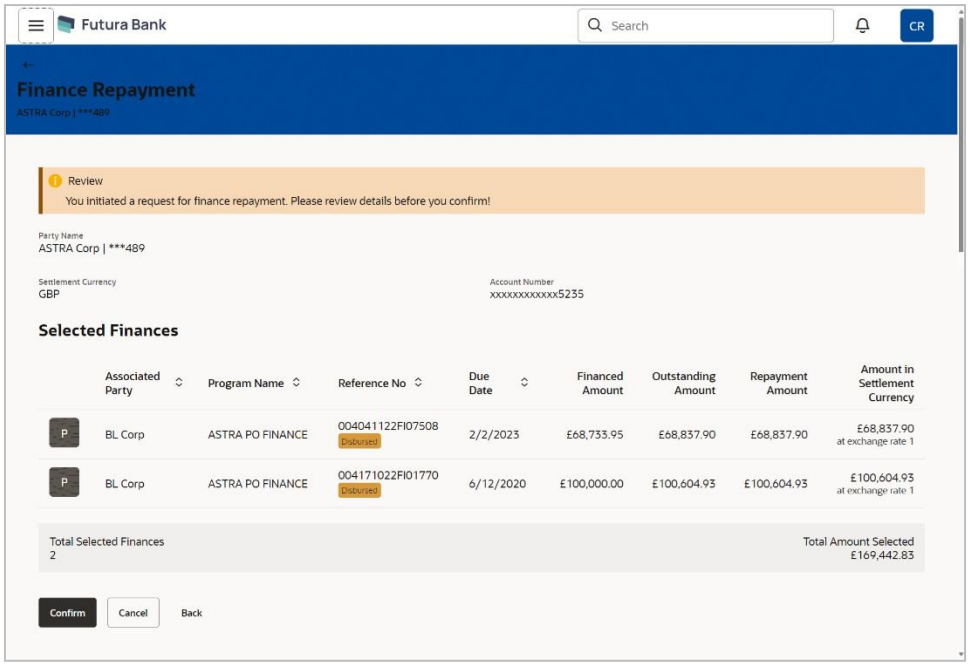
The following fields are present in the Search overlay window.

Field Description

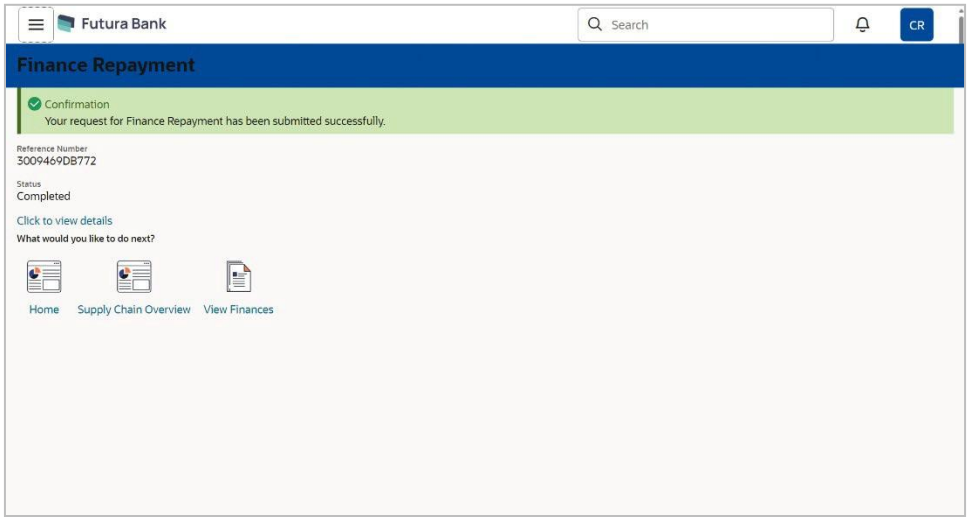
Field Name	Description
Search (overlay window)	
Select Finances	Indicated an option to search for finance records based on the instrument. The options are: • Invoice Based • Purchase Order Based • Both
Finance Reference Number	Indicates an option to search for finance records using the finance reference number of the borrower.
Transaction Reference Number	Indicates an option to search for finance records using the transaction reference number.
Associated Party Name	Indicates an option to search for finance records that are associated with a specific counter party.
Program Name	Indicates an option to search for finance records that are associated with a particular program.
Status	Indicates an option to search for finance records that are in a particular status. The options are: • Disbursed • Disbursement In Process • Partially Settled • Settled • Settlement In Process • Disbursement Reversed • Disbursement Reversal In Process • Settlement Reversed • Settlement Reversal In Process
Amended Finances	Indicates an option to search for finance records that are amended. The options are: • Yes • No

Field Name	Description
Finance Date From - To	Specify the date range in the From and To fields, within which the finances are disbursed.
Finance Due Date From - To	Specify the date range in the From and To fields, within which the required finances are due.
Currency Amount Range From - To	Select the currency and specify the amount range in the From and To fields to search for the required finances.

4. Select the check box(es) against the finances to be settled.
5. In the **Repayment Amount** field, click if you wish to modify the repayment amount.
   a. Enter the required amount.
   b. Click to save the changes.
6. Click **Repay** to settle the selected finances. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.



7. In the Review screen, verify the details, and click **Confirm**. A Confirmation message regarding repayment of finance initiation appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.



8. Click **View Finances** to view a list of all the finances.
   OR
   Click **Supply Chain Overview** to go to the Supply Chain Finance dashboard.
   OR
   Click **Home** to go to the main dashboard.

Note: Once the **Finance Repayment** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

FAQ

1. **Where do I get the detailed information of Invoices?**

   You can refer the Manage Invoices section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about invoices.

2. **Where do I get the detailed information of Purchase Orders?**

   You can refer the Purchase Order Management section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about purchase orders.

3. **Where do I get detailed information of Associated Parties?**

   You can refer the Associated Party Management section in **User Manual Oracle Banking Digital Experience Receivables Payables Management** to get detailed information about associated parties.

6. Link Receivables/Payables to Program

Using this screen, a corporate user from the Anchor party can link receivables/payables to programs. The receivables/payables can be invoices or debit notes. Receivables/payables must be linked to a program in order to be financed. Only the Anchor of the program will be able link the receivables/payables to the program. A counter party who has login access to the channel will not be able to link the receivables/payables.

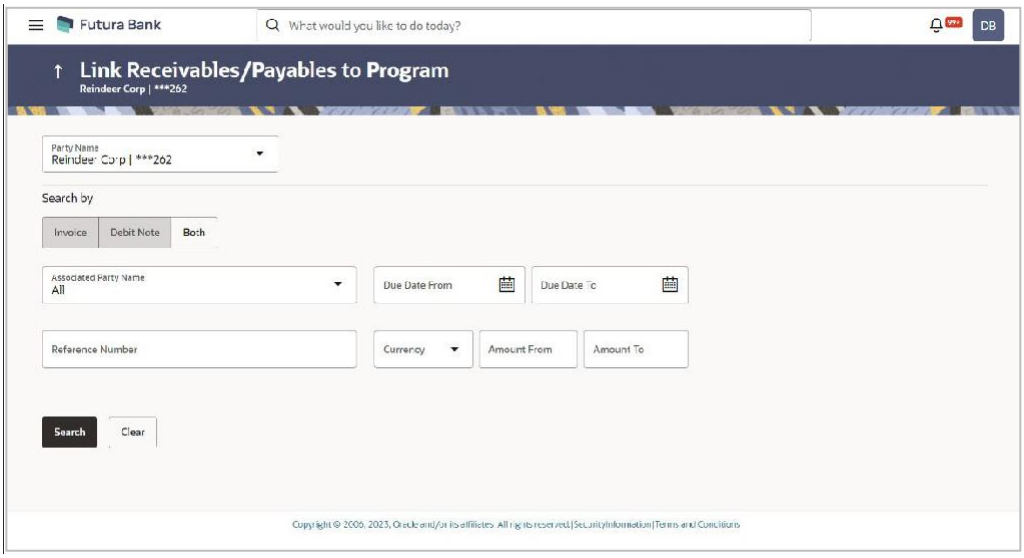
Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Link Receivables/Payables to Program

To link receivables/payables to a program:



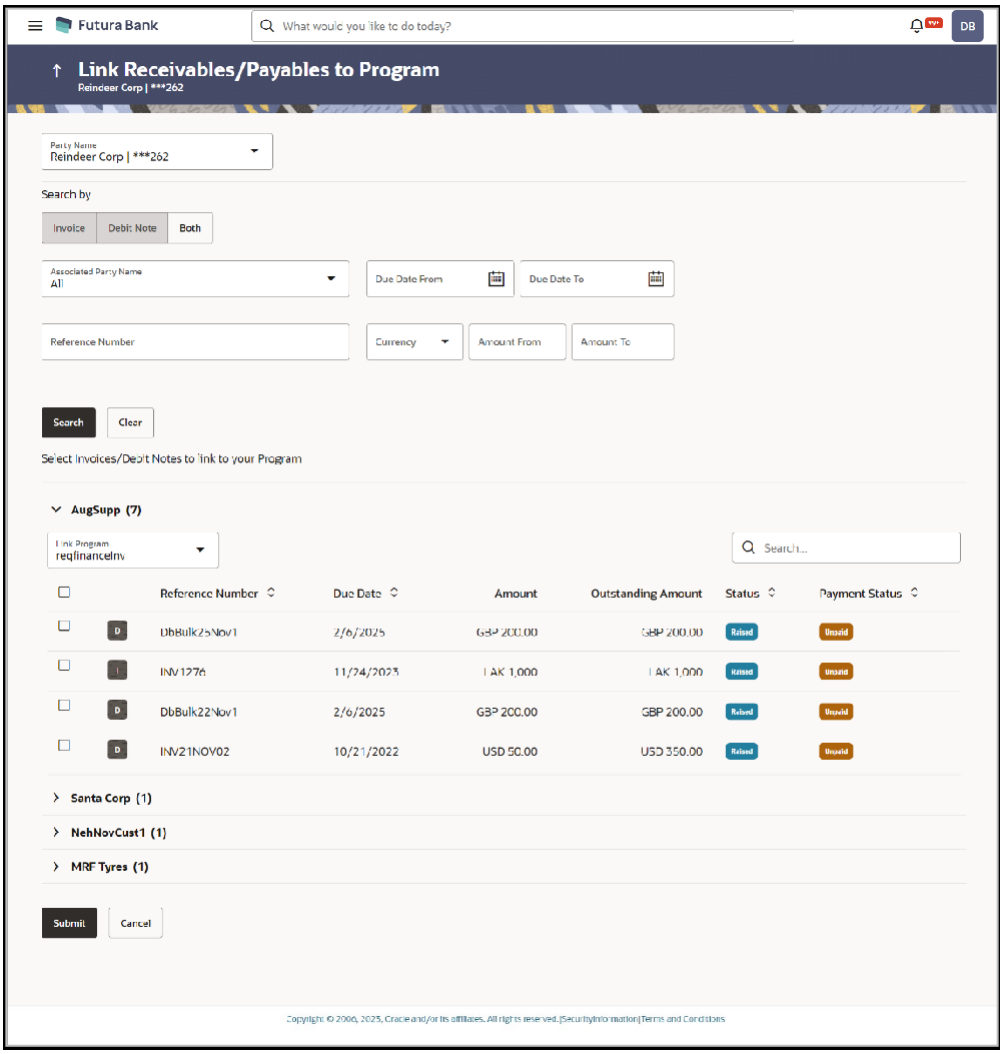
Field Description

Field Name	Description
Link Receivables/Payables to Program	
Party Name and ID	Select the party name and ID from the dropdown list for which the receivables/payables must be linked to program. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user.

Field Name	Description
Search By	Select the basis to search the receivables/payables to link to a program. The options available are: • Invoice • Debit Note • Both
Associated Party Name	Indicates an option to search for receivables/payables associated with a specific counter party. The dropdown displays values only if there are associated parties onboarded by the logged-in corporate customer.
Due Date	Indicates an option to search for receivables/payables that are due within a specific date range.
Reference Number	Indicates an option to search for a receivable/payable using the reference number.
Amount Range	Indicates an option to search for receivables/payables of a particular currency, with amounts in a specific range.

1. In the **Link Receivables/Payables to Program** screen, enter the required search criteria in the search fields.
2. Click **Search**. The relevant receivables/payables are displayed based on the search criteria, under the respective associated party(ies).

Link Receivables/Payables to Program – Search Results

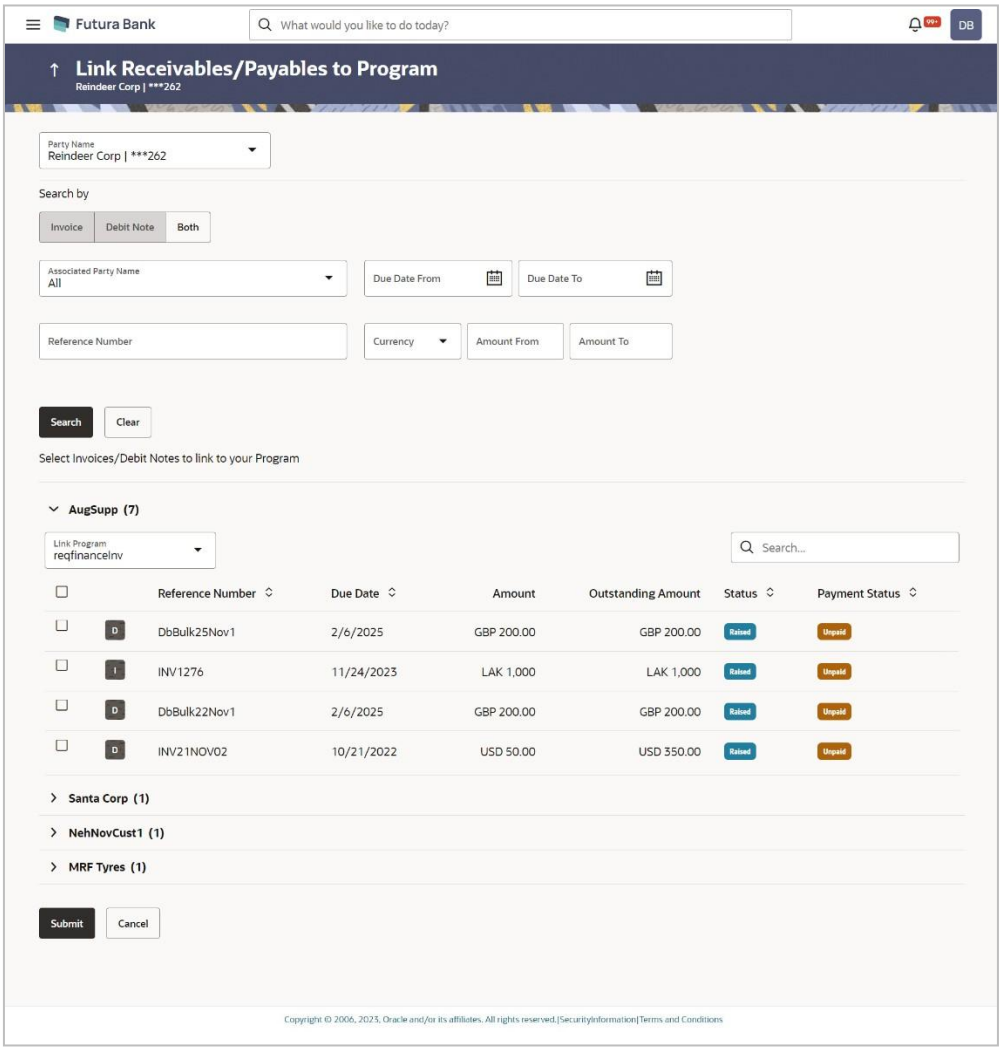


Field Description

Field Name	Description
Link Receivables/Payables to Program - Search Results The receivables/payables are displayed on a per associated-party basis. For each associated party, the following fields are displayed.	
Associated Party Name (number of receivables/payables)	Displays the name of the associated party along with the number of receivables/payables related to that party.
Total Selected	Displays the total number of receivables/payables that are selected for linking to a program. This field appears after you select at least one receivable/payable.

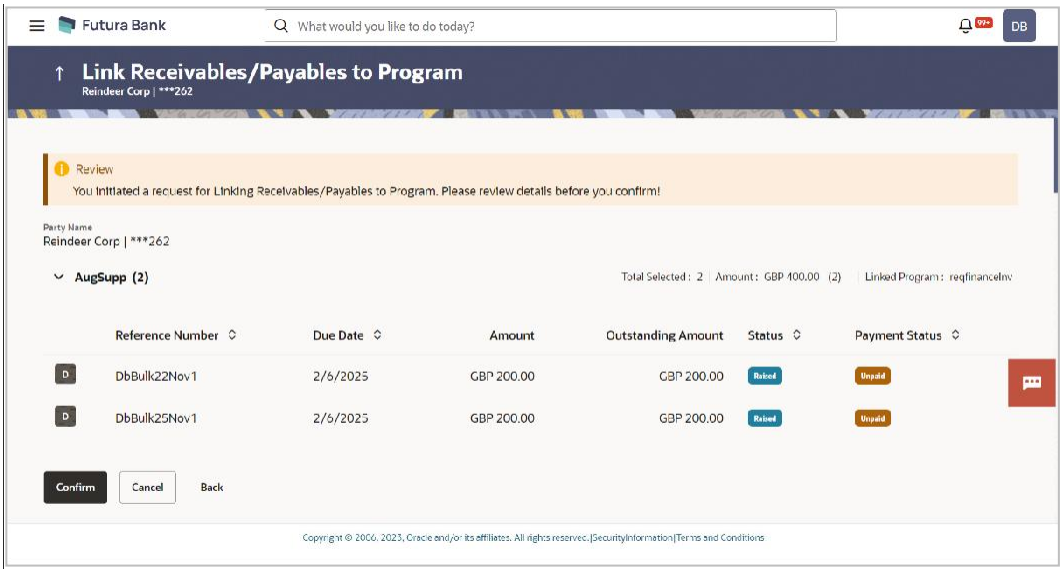
Field Name	Description
Amount	Displays the total amount of all selected receivables/payables, on a per currency basis. This field appears after you select at least one receivable/payable.
Linked Program	Displays the name of the program selected for linking. This field appears after you select at least one receivable/payable.
Link Program	Indicates a list of programs associated with the counter party. Select the required program from this list. If there are no programs between the corporate party and the associated party then a message indicating the same, is displayed.
Search	Indicates an option to search for specific receivables/payables. You can enter the partial or whole reference number to search for the required receivables/payables.
Check box	Provides the option to select the receivable/payable for linking to the program. Click the main check box to select all receivables/payables in the list.
Indicator	Displays 'I' for an invoice and 'D' for a debit note.
Reference Number	Displays the receivable/payable reference number.
Due Date	Displays the due date of the receivable/payable.
Amount	Displays the total receivable/payable amount along with the currency.
Outstanding Amount	Displays the receivable/payable amount that is yet to be settled.
Invoice/Debit Note Status	Displays the current status of the receivable/payable.
Payment Status	Displays the status of the payment.

Receivables/Payables Selected to link to Program



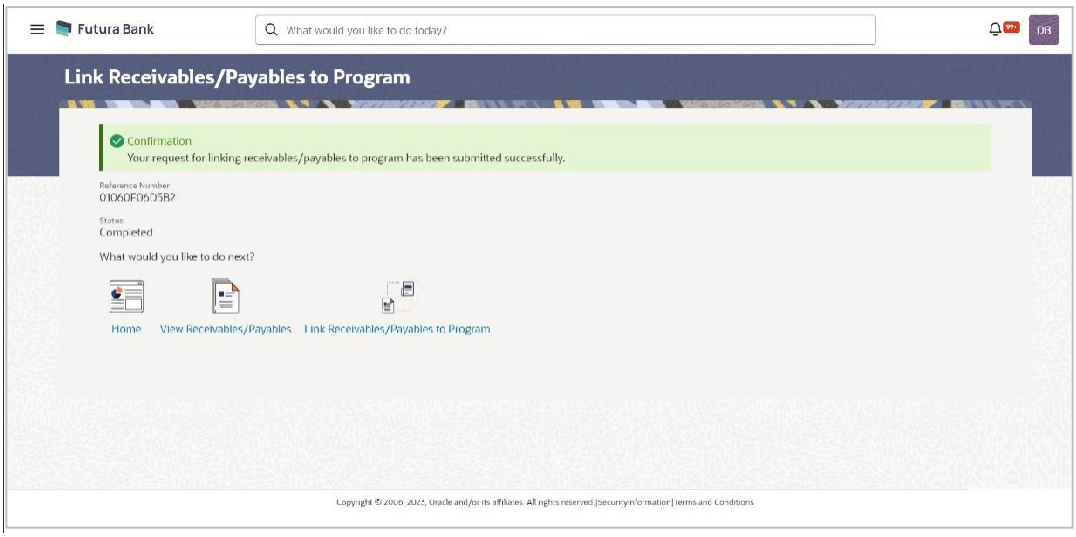
3. Once you select the required program and receivables/payables, click **Submit**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Link Receivables/Payables to Program – Review screen



4. On the Review screen, verify the details and click **Confirm**. A Confirmation message appears with the reference number and status.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go to the previous screen.

Link Receivables/Payables to Program - Confirmation



5. Click **Home** to go to the dashboard.
   OR
   Click **View Receivables/Payables** to view a list of existing receivables/payables.
   OR
   Click **Link Receivables/Payables to Program** to link receivables/payables to programs.

Note: Once the **Link Receivables/Payables Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

FAQ

1. **Who can all link receivables/payables to a program?**

   Only an Anchor of a program can link receivables/payables to the program.

2. **Why are there no associated parties to select from?**

   If there are no associated parties onboarded by the logged-in corporate, then the associated party dropdown will not have any values.

7. Link Purchase Orders to Program

Using this screen, a corporate user from the Anchor party can link purchase orders to programs. Purchase Orders must be linked to a program to be financed. Only the Anchor of the program will be able link the purchase orders to the program. A counter party who has login access to the channel will not be able to link the purchase orders.

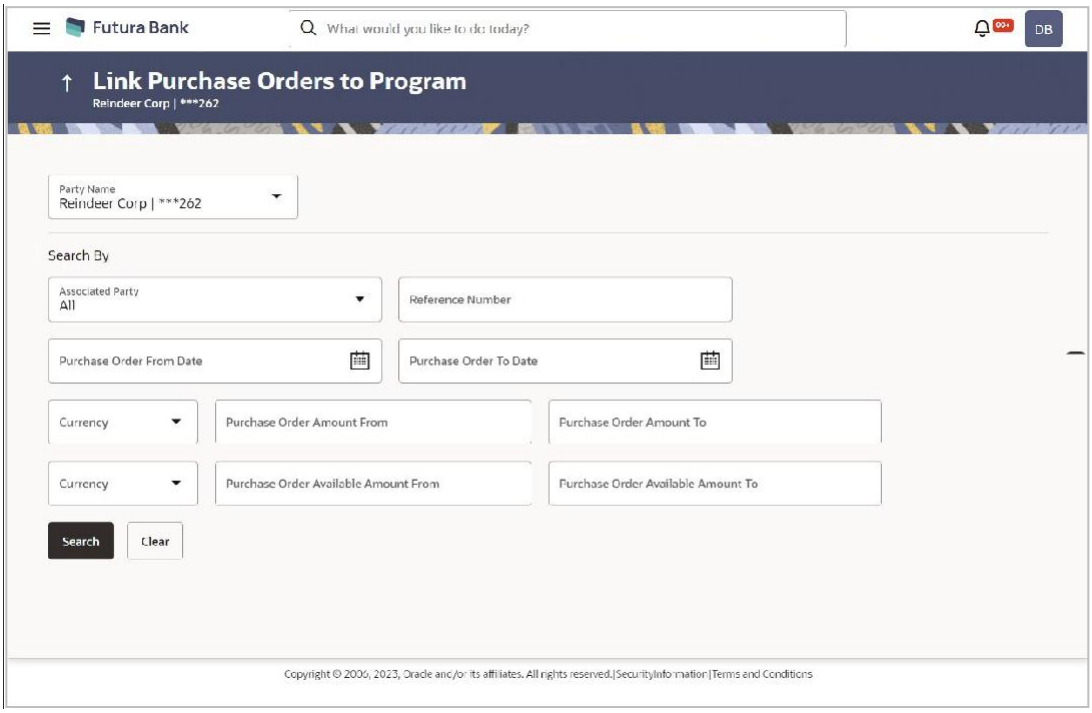
Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > Link Purchase Orders to Program

To link purchase orders to a program:

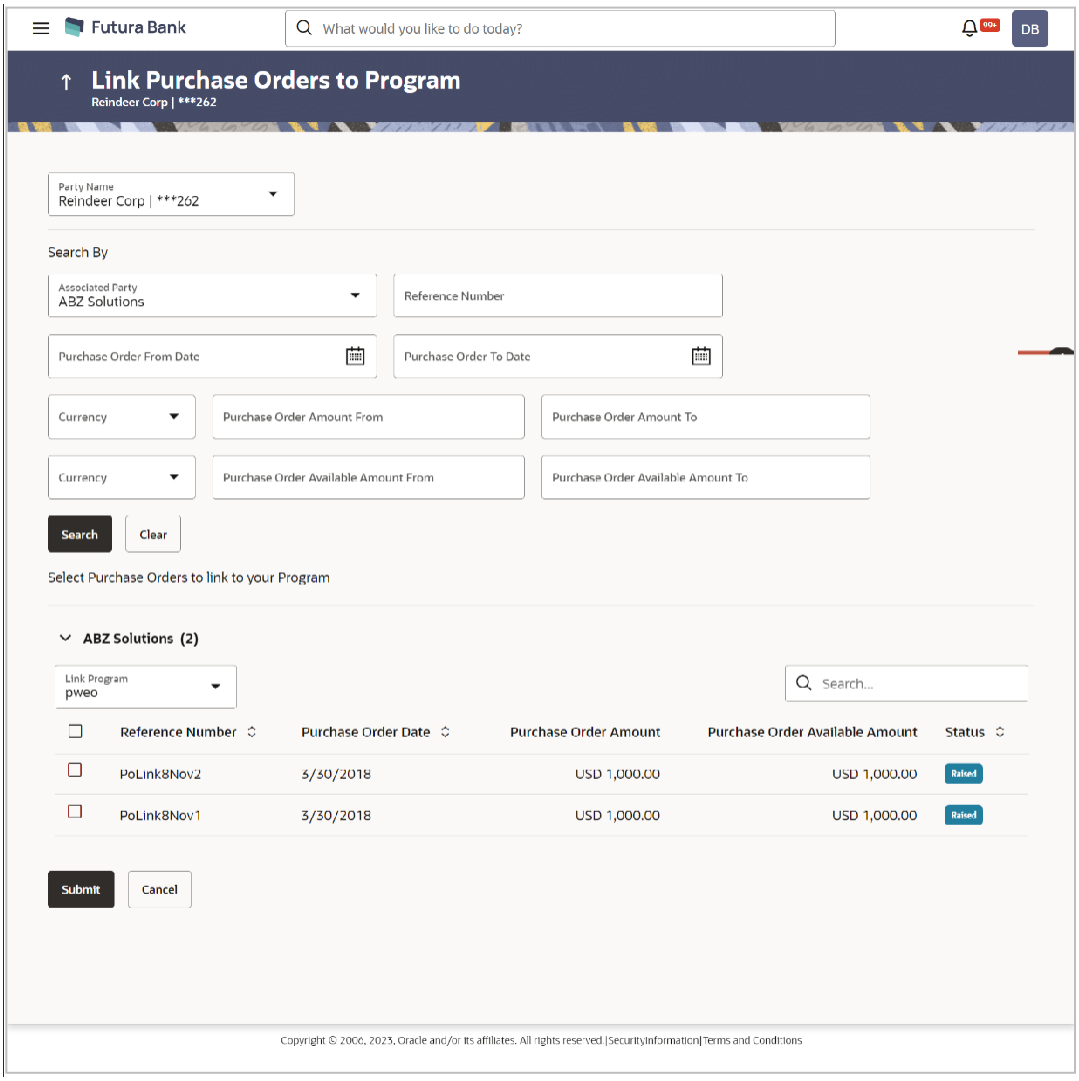


Field Description

Field Name	Description
Link Purchase Orders to Program	
Party Name and ID	Select the party name and ID from the dropdown list for which the purchase orders must be linked to program. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user.
Search By	
Associated Party Name	Indicates an option to search for purchase orders associated with a specific counter party. The dropdown displays values only if there are associated parties onboarded by the logged-in corporate customer.
Reference Number	Indicates an option to search for a purchase order using the reference number.
Purchase Order Date	Indicates an option to search for purchase orders that are due within a specific date range.
Purchase Order Amount	Indicates an option to search for purchase order amount of a particular currency, with amounts in a specific range.
Purchase Order Available Amount	Indicates an option to search for purchase order available amount of a particular currency, with amounts in a specific range.

6. In the **Link Purchase Orders to Program** screen, enter the required search criteria in the search fields.
7. Click **Search**. The relevant purchase orders are displayed based on the search criteria, under the respective associated party(ies).

Link Purchase Orders to Program – Search Results

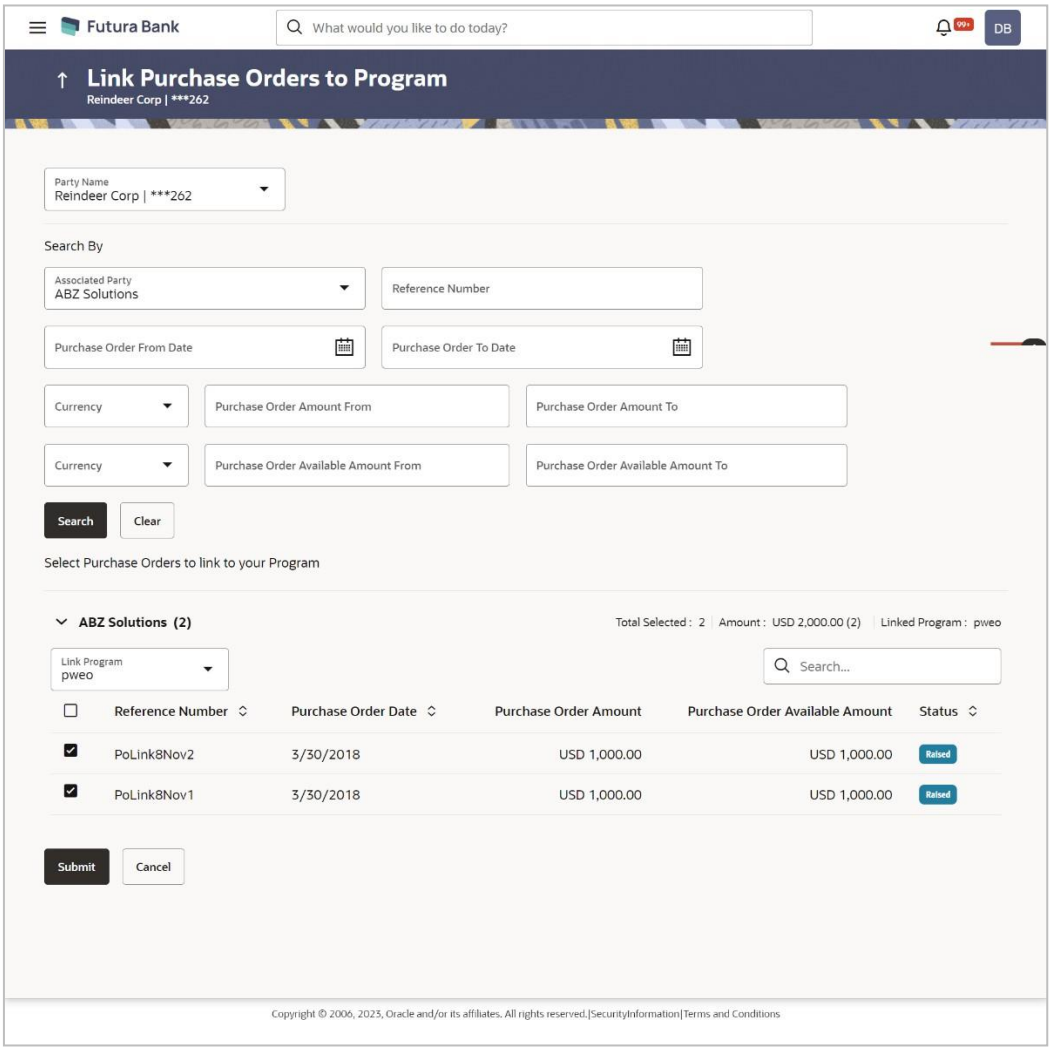


Field Description

Field Name	Description
Link Purchase Orders to Program - Search Results	
The purchase orders are displayed on a associated-party basis. For each associated party, the following fields are displayed.	
Associated Party Name (number of purchase orders)	Displays the name of the associated party along with the number of purchase orders related to that party.

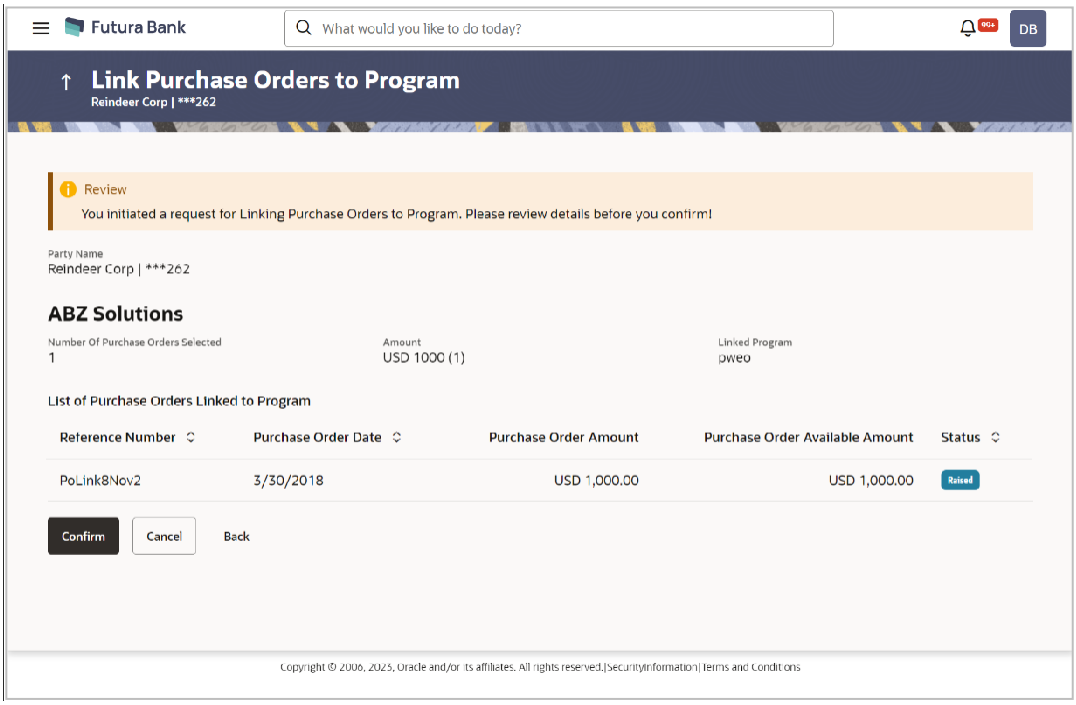
Field Name	Description
Total Selected	Displays the total number of purchase orders that are selected for linking to a program. This field appears after you select at least one purchase order.
Amount	Displays the total amount of all selected purchase orders, on a per currency basis. This field appears after you select at least one purchase order.
Linked Program	Displays the name of the program selected for linking. This field appears after you select at least one purchase order.
Link Program	Indicates a list of programs associated with the counter party. Select the required program from this list. If there are no programs between the corporate party and the associated party then a message indicating the same, is displayed.
Search	Indicates an option to search for specific purchase orders. You can enter the partial or whole reference number to search for the required purchase orders.
Check box	Provides the option to select the purchase order for linking to the program. Click the main check box to select all purchase orders in the list.
Reference Number	Displays the purchase order reference number.
Purchase Order Date	Displays the date of creation of the purchase order.
Purchase Order Amount	Displays the purchase order amount along with the currency.
Purchase Order Available Amount	Displays the purchase order amount available for allocation along with the currency.
Status	Displays the current status of the purchase order.

Purchase Orders selected to link to Program



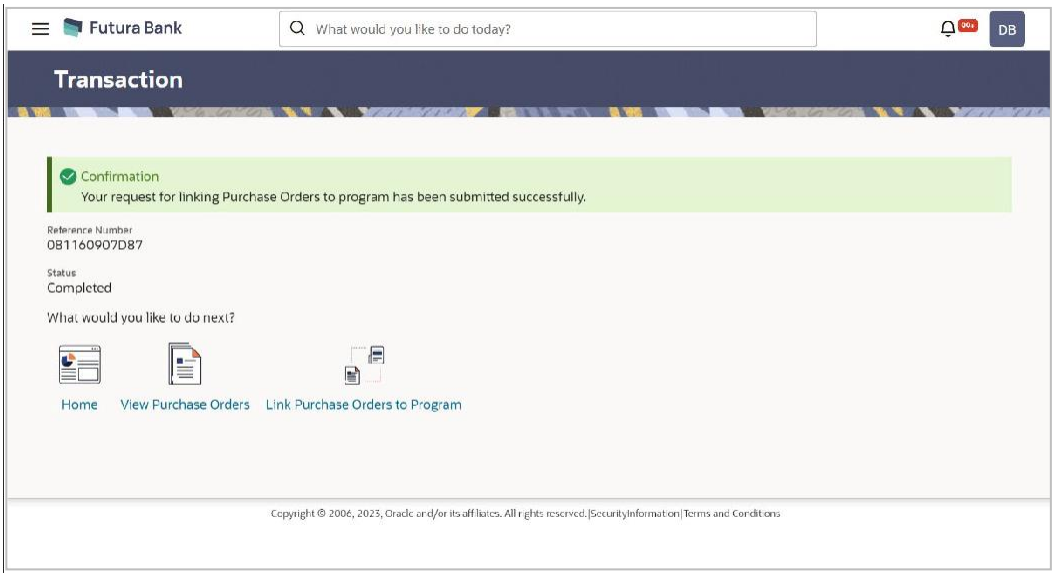
8. Once you select the required program and purchase order(s), click **Submit**. The Review screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Link Purchase Orders to Program – Review screen



9. On the Review screen, verify the details and click **Confirm**. A Confirmation message appears with the reference number and status.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go to the previous screen.

Link Purchase Orders to Program - Confirmation



10. Click **Home** to go to the dashboard.
    OR
    Click **View Purchase Orders** to view a list of existing purchase orders.
    OR
    Click **Link Purchase Orders to Program** to link purchase orders to programs.

Note: Once the **Link Purchase Orders to Program** transaction is submitted by the Corporate Maker, it is sent for approval. It appears in the **Pending for Approval** list of the Corporate Approver. The Approver can approve, or reject, or send the transaction back to the Maker for modifications, with relevant comments. Corresponding notifications are sent to the Maker.

The Maker can then view, claim, and edit the transaction. Upon modification, it can be submitted for approval again. The Approver again has the option to approve, reject or send the transaction back for modification. There is no limit to the number of times the transaction can be sent back for modification.

Once approved, the transaction appears in the Approver's **My Approved List**.

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8. Transaction Tracker

This screen displays details of supply chain finance transactions that are in-flight or in-process. At present, only ‘request finance’ transactions are supported in the Transaction Tracker. Users can view the exact stage at which a transaction is in, at present, till it is completed. Each transaction is displayed as a tile, with the color-coded status. The transactions can also be viewed in a list format. Separate tabs are present for viewing ‘In Progress’ transactions and ‘Rejected’ transactions.

Pre-requisites

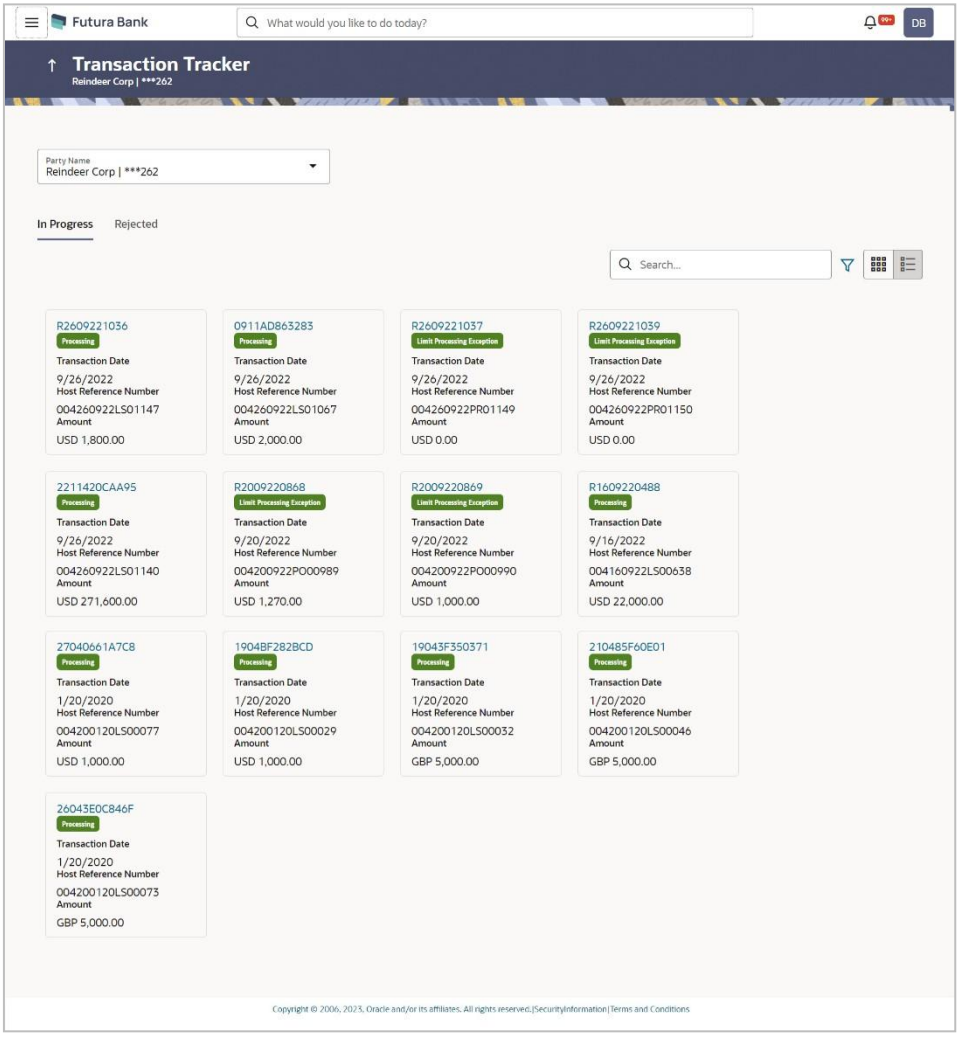
- User must have valid corporate login credentials.

How to reach here:

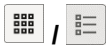
Dashboard > Toggle menu > Supply Chain Finance > Transaction Tractor

To view transactions in the transaction tracker:

Transaction Tracker



Field Description

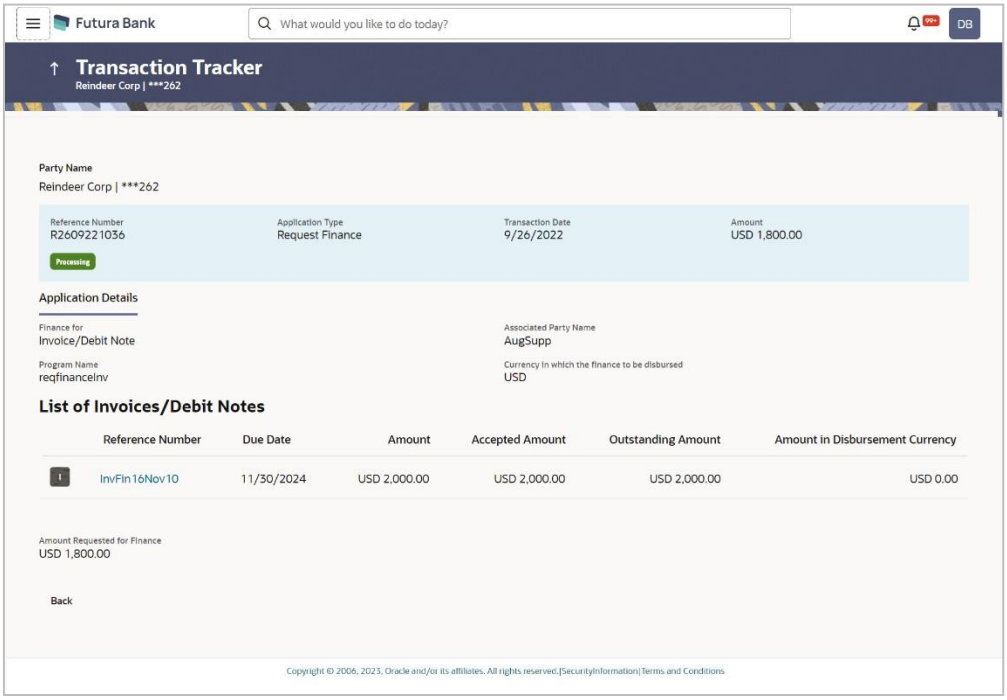
Field Name	Description
Transaction Tracker	
Party Name and ID	Select the party name and ID from the dropdown list to view the list of transactions. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user. Based on the party selection, the list of transactions is displayed.
In Progress / Rejected	Click the respective tabs to view transactions that are in progress and those that are rejected.
Search	Enter the partial or complete transaction reference number, or host reference number, or amount, to view specific transactions.
	Click the filter icon to filter the transactions based on certain criteria. For more information, refer the **Search (overlay window for Transaction Tracker)** below.
	Click to view the transactions in tile format, and to view the transactions in list format.

Each transaction tile consists of the following fields.

Transaction Reference Number	Displays the OBDX reference number of the finance transaction. This is a hyperlink, which when clicked displays the details of the transaction. For more information, refer the **Transaction Tracker (details)** section below.
Status	Displays the status of the transaction.
Transaction Date	Displays the date of initiation of the transaction.
Host Reference Number	Displays the reference number of the transaction, assigned by the host.
Amount	Displays the transaction amount.

1. In the **Transaction Tracker** screen, use the Search option or the filter ( ) options to view the required transactions.
2. Click the transaction reference number hyperlink, to view the details of the transaction. The Transaction Tracker (details) screen appears.

Transaction Tracker (details)



Field Description

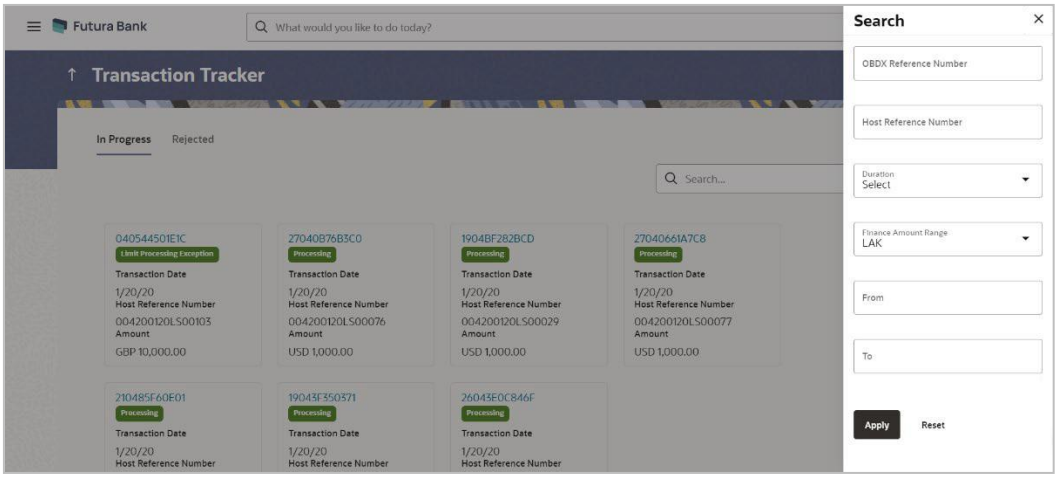
Field Name	Description
Transaction Tracker (details)	
Party Name and ID	Displays the name and ID of the logged-in corporate party.
Reference Number Status	Displays the transaction reference number of the finance. Also displays the status of the finance.
Application Type	Displays the type of transaction.
Transaction Date	Displays the date of initiation of the transaction.
Amount	Displays the transaction amount.
Application Details	
Finance for	Displays the type of receivable/payable that the finance has been raised for.
Associated Party Name	Displays the name of the associated party linked to the receivable/payable.

Field Name	Description
Program Name	Displays the name of the program linked to the receivable/payable.
Currency in which the finance to be disbursed	Displays the currency selected for finance disbursement.
Selected Receivable/Payable	
Indicator	Displays an indicator to indicate what the receivable/payable is. Example - 'I' is displayed for invoices, and 'D' for debit notes.
Reference Number	Displays the reference number of the receivable/payable.
Due Date	Displays the date on which the receivable/payable should be fully paid.
Amount	Displays the receivable/payable amount.
Accepted Amount	Displays the receivable/payable amount that has been accepted.
Outstanding Amount	Displays the receivable/payable amount that is yet to be paid.
Amount in Disbursement Currency	Displays the receivable/payable amount in the currency selected for disbursement.
Amount Requested for Finance	Displays the finance amount that has been requested for paying off the receivable/payable.
Uploaded Documents	Displays a list of documents that have been uploaded during finance request. Click on the document name to view it.

3. Once you've viewed the transaction details, click **Back** to go to the main **Transaction Tracker** page.

Search (overlay window for Transaction Tracker)

This overlay window appears when you click the filter icon in the Transaction Tracker page.



Field Description

Field Name	Description
Search	
OBDX Reference Number	Enter the reference number of the finance transaction to be searched.
Host Reference Number	Enter the reference number assigned by the host, of the transaction to be searched.
Duration	Select the duration within which the transactions have been initiated.
Finance Amount Range **Currency** **From - To**	Select the currency of the transaction and enter the ‘From’ and ‘To’ amounts for an amount range search.

Once you enter the required search criteria, click **Apply**. Or click **Reset** to reset the filter criteria.

9. View Limits

Using this screen, a corporate customer can view the limits that have been set for the corporate party with respect to supply chain financing. Limits are assigned in a hierarchical format to the various entities involved, such as, anchor party, product, program, spoke party, and so on. The main entity or the anchor party is the topmost entity of the hierarchy. It is also referred to as the parent entity. The entities that form the next level of the hierarchy are its child entities. Similarly, the parent-child hierarchy can continue further based on the limit-setting requirement.

A corporate user from the anchor party can view those limits that are assigned to their party ID, including the associated parties, linked programs, and products. A corporate user from the associated party (spoke) can only view the limits assigned to their party ID and to the linked programs.

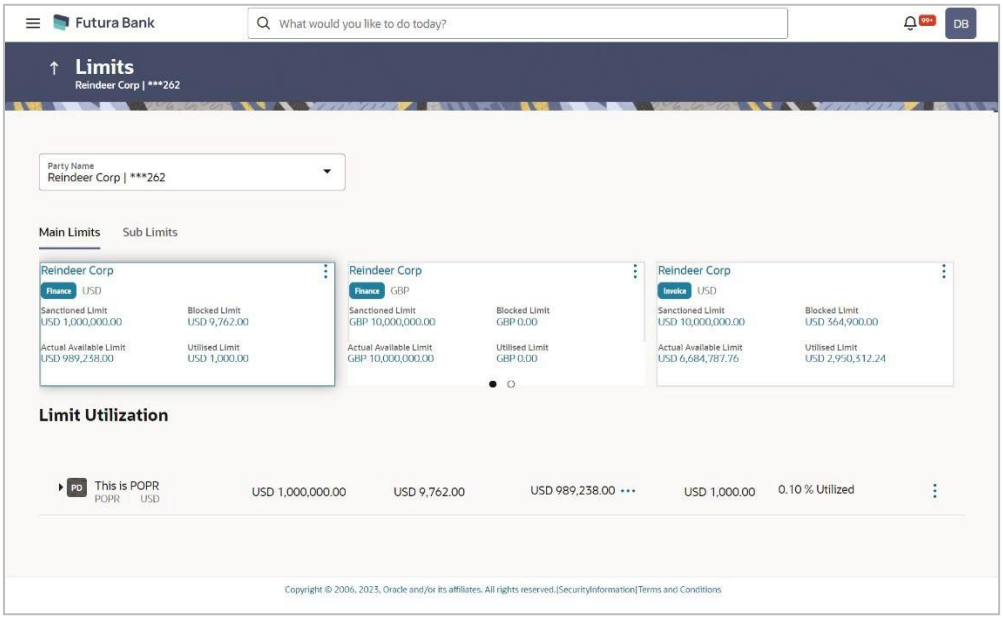
Pre-requisites

User must have valid corporate login credentials.

How to reach here:

Dashboard > Toggle menu > Supply Chain Finance > View Limits

Main Limits



Field Description

Field Name	Description
Party Name and ID	Select the party name and ID from the dropdown list to view the applicable list of limits. By default, the primary party of the logged-in user is selected. **Note:** Only accessible parties are displayed to the user. Based on the party selection, the list of limits is displayed.

Main Limits

This tab displays the overall limits associated with the party (main entity), for each currency that the party deals with. You can swipe left/right to view the limits for the various currencies.

Party Name	Displays the name of the party whose limits are being viewed.
	If the main limits have been frozen for the corporate party, then this icon appears beside the **Party Name** field, with a tooltip that suggests the same. If limits have been frozen at a line-level, and not at the main-level, then this icon appears in the respective line or card.
Role – Limit Type	Displays the role of the party. Also displays the type of limit.
Currency	Displays the currency of the limit.
Effective Date	Displays the earliest effective date from among the limits with respect to the party's role.
Expiry Date	Displays the final expiry date from among the limits with respect to the party's role.
Line Id	Displays the limit line ID obtained from the host. If the line limit has been frozen, then the limits freeze ( ) icon appears beside the ID.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the party for the specific role.
Available Limit	Displays the limit amount that is available to the party. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit

Field Name	Description
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the party. Actual Available Limit = Available Limit - Blocked Limit
Utilised Limit	Displays the limit amount that has been utilised.
Adhoc Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Adhoc Available Limit	Displays the adhoc amount available. Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Adhoc Blocked Limit	Displays the adhoc amount that has been blocked for ongoing transactions.
Adhoc Actual Available Limit	Displays the actual adhoc limit amount that is available to the party. Adhoc Actual Available Limit = Adhoc Available Limit – Adhoc Blocked Limit
Adhoc Utilised Limit	Displays the adhoc amount that has been utilised.

Entity Tile

A tile is present for each entity that is included under the main limit. For more information, refer the **Entity Tile** section below.

Limit Utilization

This section displays an overview of the limit parameters, of the selected Entity Tile. You can expand the hierarchy to view the entities at the next level. For more information, refer the **Limit Utilization** section below.

Entity Tile

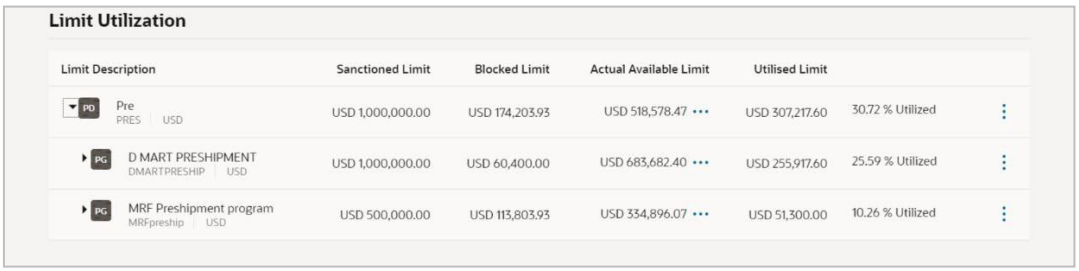
A tile is present for each entity that is included under the main limit.

Field Description

Field Name	Description
Entity Tile Each tile displays the following fields.	
Entity Name	Displays the name of the entity. In most cases, a tile represents a product. The name of the product is displayed in this field.
Limit Type	Displays the type of the limit.
Currency	Displays the currency of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Actual Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
	Click this icon for further options. Select the **View Details** option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

Limit Utilization

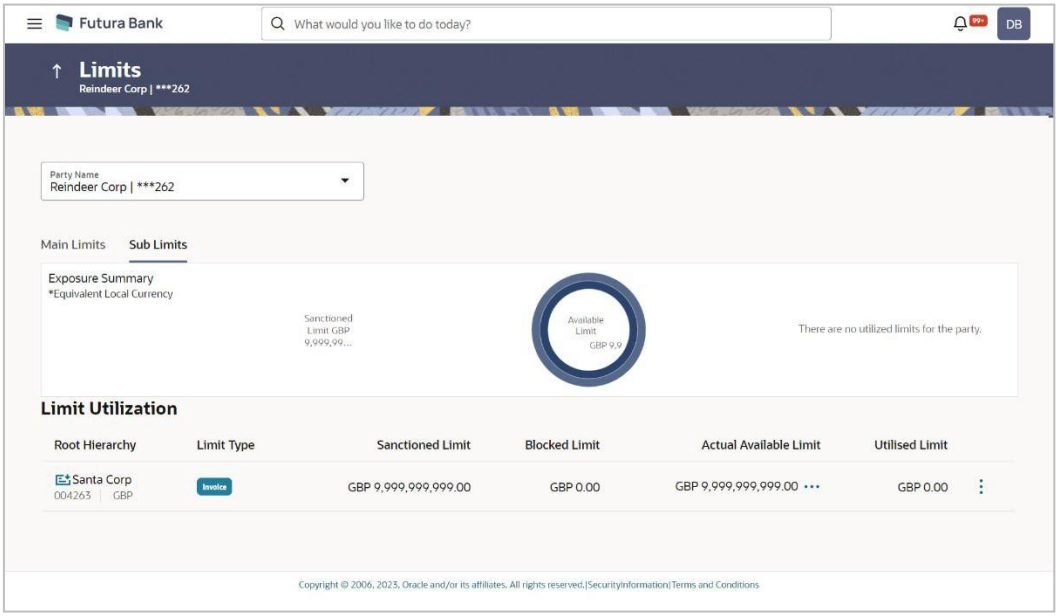
This section displays an overview of the limit parameters, of the selected Entity Tile. In most cases, these entities are the programs, products and the spoke parties. You can expand the hierarchy to view the entities at the next levels.



Field Description

Field Name	Description
Limit Utilization	
Limit Description	Displays an indicator for the type of entity, whether program or spoke party. Also displays the entity name, entity ID, and limit currency.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Actual Available Limit	Displays the actual limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Percentage Utilised	Displays the percentage value of the utilised limit, along with a line graph.
⋮	Click this icon for further options. Select the **View Details** option to view further details of the limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

Sub Limits



Field Description

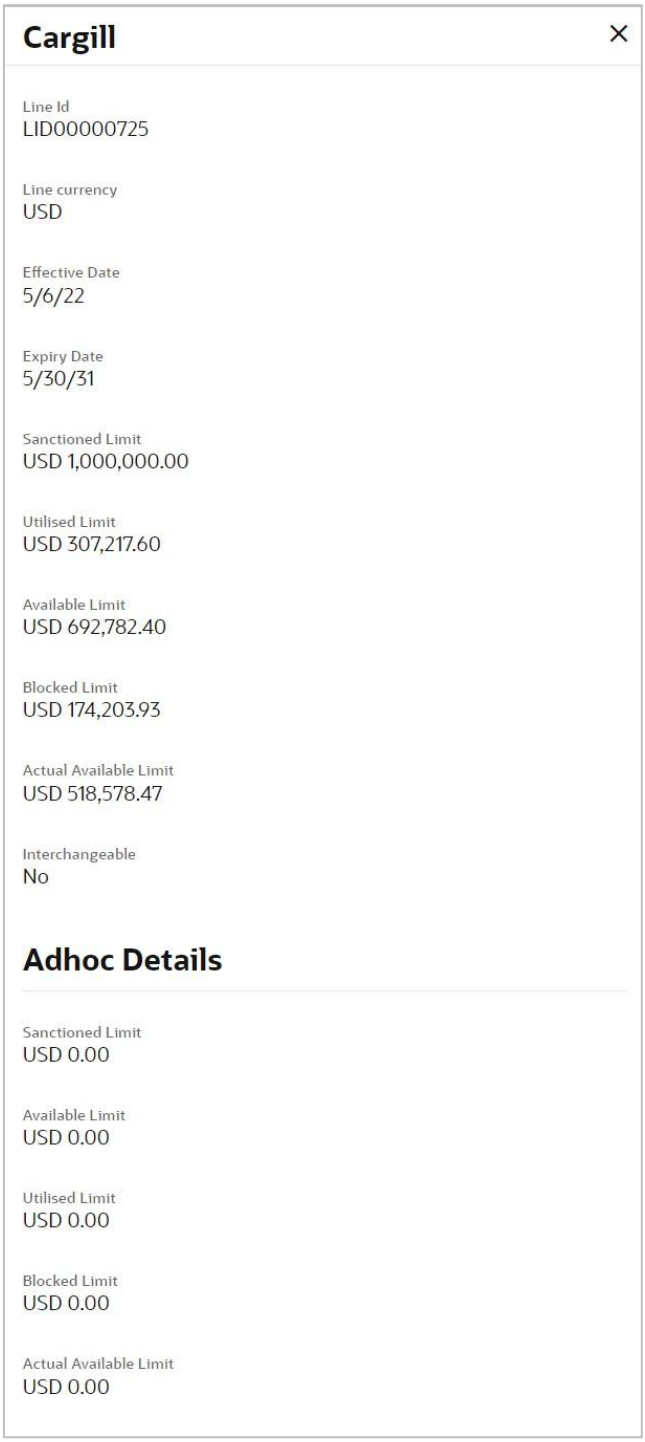
Field Name	Description
Sub Limits	This tab displays the exposure summary and the sub limit details set for the corporate party.
Exposure Summary	This section displays the sanctioned, available and utilized sub limits in the equivalent local currency.
Limit Utilization	
Root Hierarchy	Click to view the hierarchy of the entities for which limits have been set.
Limit Type	Displays the type of the limit.
Sanctioned Limit	Displays the total limit amount assigned to the hierarchy.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the hierarchy. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit

Field Name	Description
Utilised Limit	Displays the limit amount that has been utilised.
	Click this icon for further options. Select the **View Details** option to view further details of the sub limits assigned to the entity. An overlay window appears with the details. For more information, refer **View Details** section below.

Note: If the sub-limits have been frozen at a particular line, then the Limits Freeze icon ( ) appears beside that specific line along with a tooltip suggesting the same. If all sub-limits have been frozen, then the icon appears at all lines and also in the Exposure Summary section.

9.1 View Details

This overlay window appears when you click beside an entity and select the **View Details** option, in the **Limits** screen.



Field Description

Field Name	Description
Entity Name	Displays the name of the entity, whose details are being viewed.
Line Id	Displays the limit line ID obtained from the host.
Line Currency	Displays the limit line currency.
Effective Date	Displays the effective date of the limit. The effective date of the limit of a child entity is always greater than or equal to that of its parent entity.
Expiry Date	Displays the expiry date of the limit. The expiry date of the limit of a child entity is always less than or equal to that of its parent entity.
Sanctioned Limit	Displays the total limit amount assigned to the entity.
Blocked Limit	Displays the limit amount that has been blocked by any ongoing transactions.
Available Limit	Displays the limit amount that is available to the entity. Available Limit = Sanctioned Limit – Blocked Limit – Utilised Limit
Utilised Limit	Displays the limit amount that has been utilised.
Interchangeable	Displays whether the limits assigned to the main parent entity can be fully transferred to each of its child entities. If this field displays true, then each child entity can have the same limits assigned to the parent entity. If this field displays false, then the sum of the limits of all child entities must not exceed that of the parent entity.
Adhoc Details	
Sanctioned Limit	Displays the maximum amount that can be added on an adhoc basis, in case the available limit is insufficient for a particular transaction.
Available Limit	Displays the adhoc amount available. Adhoc Available Limit = Adhoc Sanctioned Limit - Adhoc Blocked Limit - Adhoc Utilised Limit
Utilised Limit	Displays the adhoc amount that has been utilised.

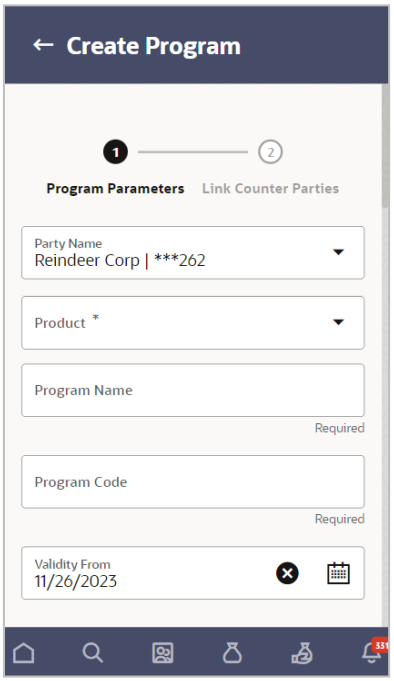
10. Mobile Touchpoints

This functionality allows a corporate user to perform and view Oracle Banking Digital Experience – Supply Chain Finance transactions on the mobile screen.

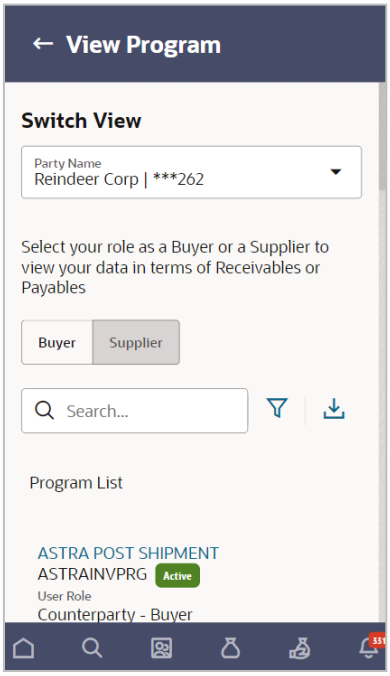
Note: Functionality and Information displayed in each widget (columns, links, Graphs, charts, etc.,) depends on the access to Real Accounts user has. All features available on a web browser on desktop computers, such as, hyperlinks, search filters, download option, and so on, are also available on the mobile device. The details displayed on each program card are also the same as that on the web browser.

The below screens gives an idea how the data in widget will be shown on mobile screen:

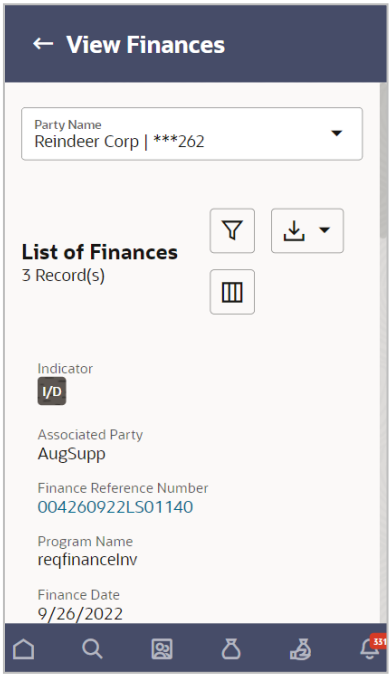
Create Program



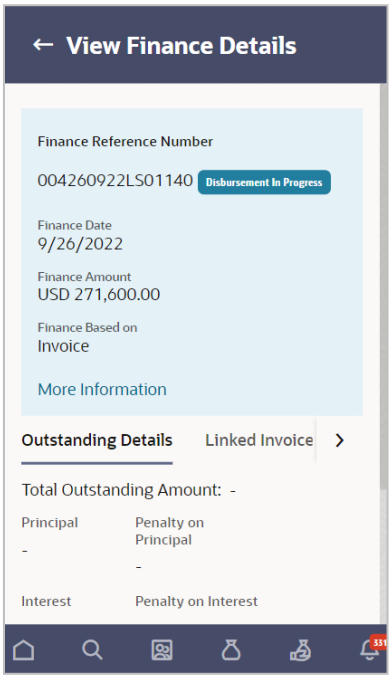
View Program



View Finances



View Finance Details



The below list of transactions is enabled on mobile application:

Screen Name	Transaction Type
Dashboard	Receivables/Payables Timeline
	Top 5 Programs
	Finance Maturing
	Limits
	Outstanding Pre-Shipment Finances
	Overdue Finances
	Overdue Receivables/Payables
	Future Dated Disbursements
	Factoring Snapshot
	Upcoming Repayments
	Limit Expiry Status
	Quick Links

Screen Name	Transaction Type
Transaction screens	Create Program Edit Program View Program View Program Details Request Finance View Finances View Finance Details Finance Amendment Finance Repayment Link Purchase Orders to Program Link Receivables/Payables to Program Transaction Tracker

The below list of transactions is not supported on mobile application:

Screen Name	Transaction Type
Transaction screens	View Limits