Oracle® Banking Trade Finance Process Management

Export LC Liquidation User Guide

ORACLE®

Oracle Banking Trade Finance Process Management Export LC Liquidation User Guide, Release 14.7.5.0.0

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Preface

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  This manual is organized into the following chapters:
- Conventions
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Purpose

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

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

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.

Structure

This manual is organized into the following chapters:

- Preface gives information on the intended audience, structure, and related documents for this User Manual.
- The subsequent chapters provide an overview to the module.

Conventions

The following text conventions are used in this document:

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

Related Documents

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1   Acronyms and Abbreviations

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

Basic Actions

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

Table 2   Common Action Buttons and its Definitions

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

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

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

Symbols and Icons

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

Table 3 Symbols and Icons - Common

Symbol/Icon	Function
⌐ ¬ ∟ ⌐	Minimize
⌐ ¬ ∟ ⌐	Maximize
✕	Close
🔍	Perform Search
▼	Open a list

Table 3   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
↔	Date Range
+	Add a new record
⏮	Navigate to the first record
⏭	Navigate to the last record
◀	Navigate to the previous record
▶	Navigate to the next record
⊞	Grid view
☰	List view
⟳	Refresh
+	Click this icon to add a new row.
-	Click this icon to delete a row, which is already added.
📅	Calendar
🔔	Alerts
🔓	Unlock Option
🗎	View Option
📦	Reopen Option

Table 4   Symbols and Icons - Widget

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

1

Oracle Banking Trade Finance Process Management

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

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) User Guide. This guide provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing Trade Finance transactions.

This document will take you through following activities in OBTFPM:

- To create and handle Trade Finance transaction.
- Help users to conveniently create and process Trade Finance transaction

Overview

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

OBTFPM helps banks to manage Trade Finance operations across the globe in different currencies. OBTFPM allows you to:

- Handle all Trade Finance transactions in a single platform.
- Provides support for limit verification and limit earmarking.
- Provide amount block support for customer account.
- Provides acknowledgement to customers.
- Enables the user to upload related documents during transaction.
- Enables to Integrate with back end applications for tracking limits, creating limit earmarks, amount blocks, checking KYC, AML and Sanction checks status.
- Create, track and close exceptions for the above checks.
- Enables to use customer specific templates for fast and easy processing of trade transactions that reoccur periodically.

Key Features

- Stand-alone system that can be paired with any back end application.
- Minimum changes required to integrate with bank's existing core systems.
- Faster time to market.
- Capable to interface with corporate ERP and SWIFT to Corporate.
- Highly configurable based on bank specific needs.
- Flexibility in modifying processes.

2
Export LC Liquidation

This chapter is documented to get familiar with the Export LC Liquidation process of Oracle Banking Trade Finance Process Management.

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

This topic contains following subtopics:

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the **Export LC Liquidation** request.

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

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

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

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

2.1 Common Initiation Stage

This topic provides the systematic instructions to initiate the **Export LC Liquidation** request.

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

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

   The **Initiate Task** screen appears.

   Figure 2-1   Initiate Task
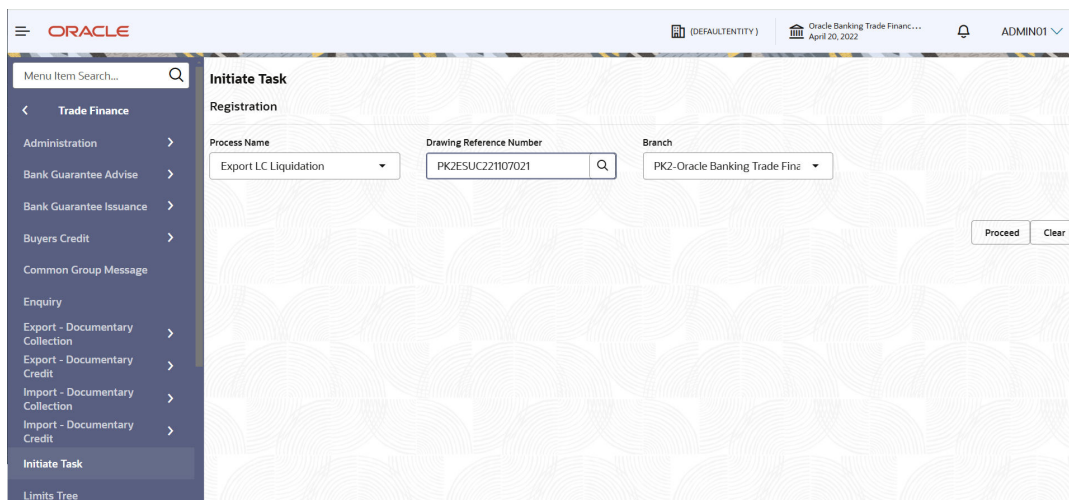
2. On **Initiate Task** screen, specify the fields.

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

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

Table 2-1   Initiate Task - Field Description

Field	Description
Process Name	Select a process name from the drop-down list.
Drawing Reference Number	Click **Search** to search and select the required drawing reference number from the look-up.
Branch	Select the required branch code from the drop-down list.

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

Table 2-2   Action Buttons - Field Description

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

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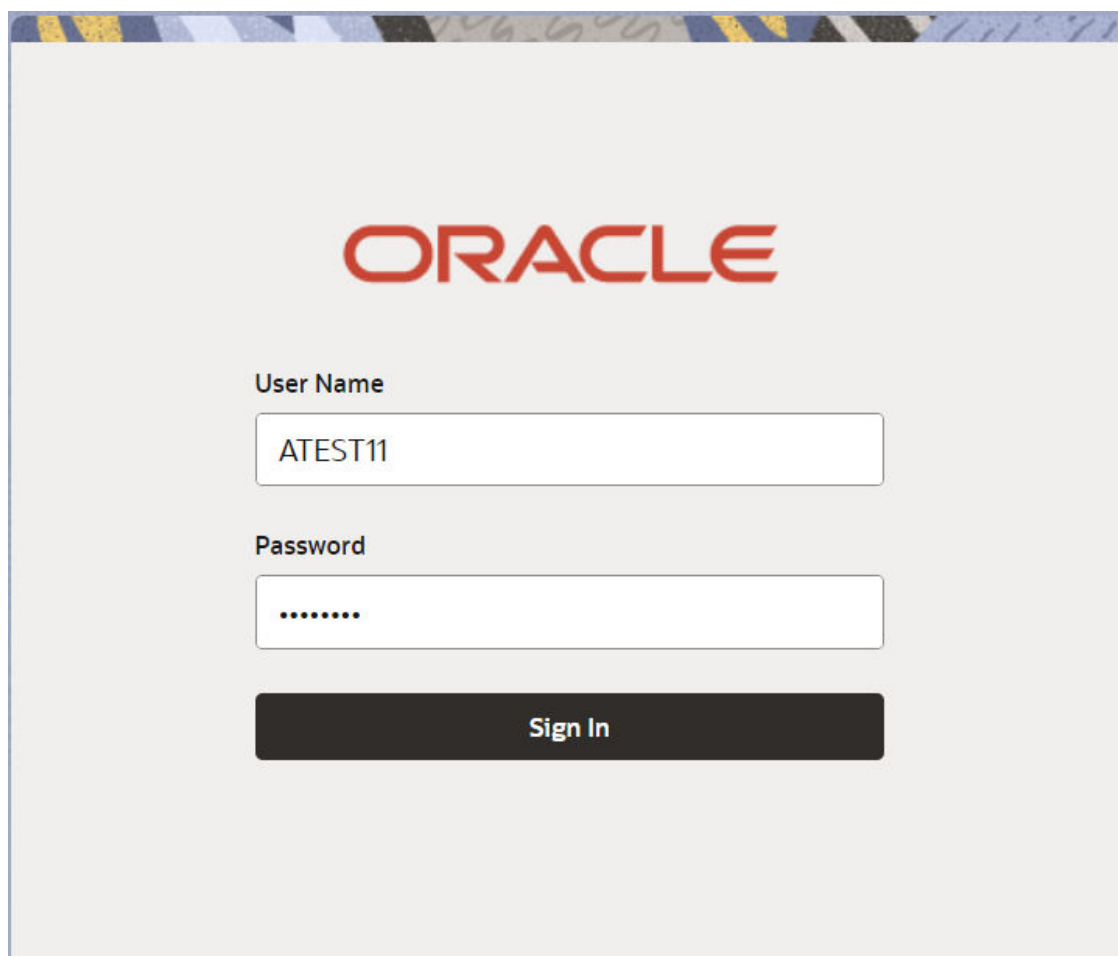
2.2 Registration

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

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

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

Figure 2-2   LogIn Screen

1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Export Documentary Credit**.

2. Under **Export Documentary Credit**, click **Export LC Liquidation**.

Figure 2-3   Export LC Liquidation
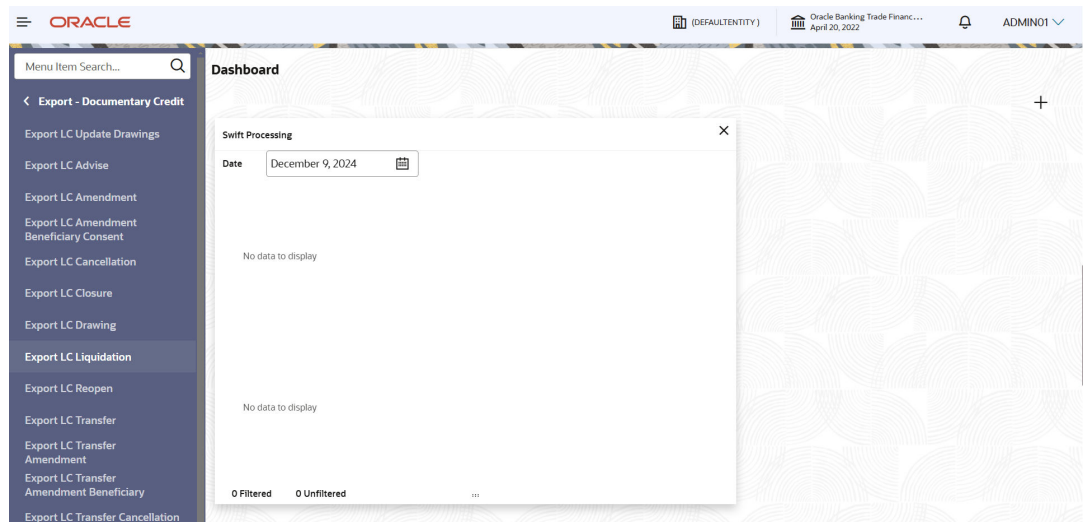
The **Export LC Liquidation - Registration** screen appears.
The Export LC Liquidation - Registration stage has two sections Application Details and Liquidation Details. Let's look at the details of Registration screens below:

Figure 2-4   Export LC Liquidation - Registration - Application Details
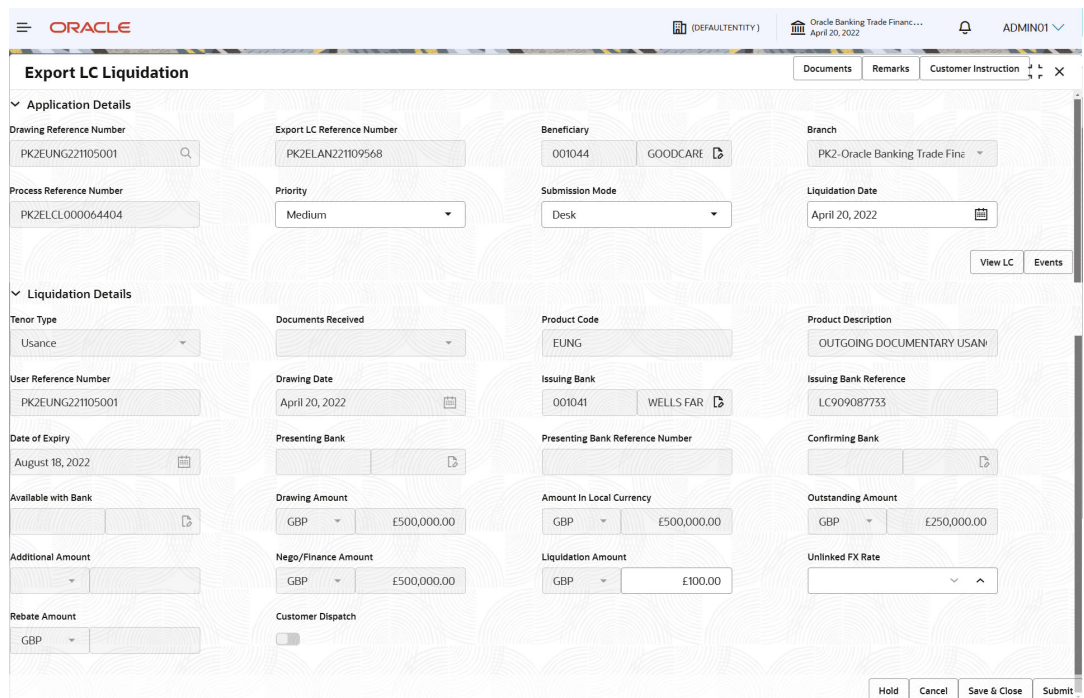
3. On **Export LC Liquidation - Registration - Application Details** screen, specify the fields.

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

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

Table 2-3   Export LC Liquidation - Registration - Application Details - Field Description

Field	Description
Drawing Reference Number	Specify the drawing reference number. Alternatively, click **Search** to search and select the drawing reference number reference number from the look-up. In the lookup, you can search giving Drawing Reference Number, Customer ID, Currency, Value Date, and User Reference Number to fetch the LC details. Based on the search result, select the applicable LC to add the applicant response.
Export LC Reference Number	Read only field. Export LC reference number is auto-populated based on the selected LC from the lookup.
Beneficiary	Read only field. Beneficiary ID and name is auto-populated based on the selected LC from the lookup.
Branch	Read only field. Branch details is auto-populated based on the selected LC from the lookup.
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.
Priority	System populates the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.
Submission Mode	System populates the submission mode of Export LC Liquidation request. By default the submission mode will have the value as 'Desk'. • **Desk** - Request received through Desk • **Courier** - Request received through Courier User can change and select the submission mode of Export LC Liquidation request.
Liquidation Date	System displays the liquidation date. By default, the application will display branch's current date and does not enables the user to change the date to any back date.

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

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

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

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

Table 2-4   Export LC Liquidation - Registration - Liquidation Details - Field Description

Field	Description
Tenor Type	Read only field. System defaults the value for tenor type. This field displays the tenor of the drawing The tenor type can be: • **Sight** • **Usance** • **Multi Tenor**
Documents Received	Read only field. This field displays the documents received details of the drawing.
Product Code	Read only field. This field displays the product code of the drawing.
Product Description	Read only field. This field displays the description of the product as per the product code.
User Reference Number	Read only field. This field displays the user reference number based on the product code.
Drawing Date	Read only field. This field displays the drawing date details of the drawing.

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

Field	Description
Issuing Bank	Read only field. This field displays the issuing bank ID and issuing bank name of the drawing.
Issuing Bank Reference	Read only field. This field displays the issuing bank ID of the drawing.
Date of Expiry	Read only field. This field displays the expiry date of the drawing.
Presenting Bank	Read only field. Presenting Bank is auto-populated based on the selected LC from the look-up.
Presenting Bank Reference Number	Read only field. Presenting bank reference number is auto-populated based on the selected LC from the look-up.
Confirming Bank	Read only field. Confirming bank details if any, will populate from drawing/update drawing.
Available with Bank	Specify the value for available with bank. The Available Bank details should be handed off against 'Collecting Bank' Party in OBTF. **✎ Note:** If the Bank selected in Confirming Bank and Available with Bank are same, system should hand off only the Confirming Bank details in Back office. **✎ Note:** If Confirming Bank/Available with Bank are the same as Issuing Bank/Presenting Bank, system should display an error.
Drawing Amount	Read only field. This field displays the LC Drawing Amount as per the selected drawing.
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Outstanding Amount	Read only field. Outstanding amount value is auto-populated. This field displays the value as per the latest LC.
Additional Amount	Read only field. Additional amount is auto-populated. This field displays the value as per the latest LC.

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

Field	Description
Nego/Finance Amount	Read only field. Nego/Finance amount is auto-populated. This field displays the value as per the latest LC.
Liquidation Amount	Specify the liquidation amount.
Unlinked FX Rate	Specify the unlinked FX Rate.
Rebate Amount	Read only field. This field displays the rebate to the bill outstanding amount.
Customer Dispatch	The value will be populated from back office based on the maintenance. If the option is enabled, the customer has the option to dispatch the documents directly to the importer's bank. If the option is enabled, the bank has to dispatch the documents to the importer's bank. Bank user is not allowed to edit the field, if the value defaulted from the back office is "No",

5. Click **Submit**.

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

Table 2-5 Export LC Liquidation - Registration - Action Buttons - Field Description

Field	Description
Documents	Upload the documents received under the Export LC Liquidation.
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users handling the request.
Customer Instruction	Click to view/ input the following. • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
Events	Click to view the details of the details of LC drawing, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Export LC Liquidation task. Details entered will not be saved and the task will be removed

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

Field	Description
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Submit	The task will move to next logical stage of Export LC Liquidation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.3 Data Enrichment

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

On successful completion of Registration of an Export LC Liquidation request, the request moves to Data Enrichment stage. At this stage the gathered information during Registration are scrutinized.
During the submit at the end of this stage, an amount block will be created in the settlement account for the amount to be liquidated. Customer cannot use the amount for which the amount block is created until the transaction is completed.

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

Do the following steps to acquire a task which completed the registration and currently at Data enrichment stage.

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

1. On **Home** screen, click, **Task**.

2. Under **Task**, click **Free Task**.

Figure 2-5   Free Task
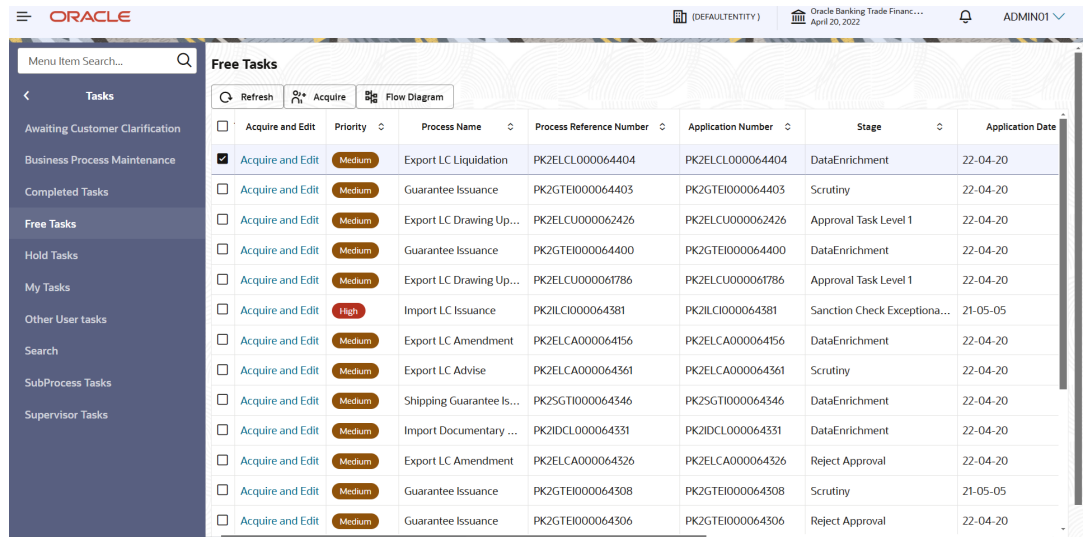
The **Free Task** screen appears.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

4. The acquired task will be available in **My Tasks** tab. Click **Edit** to provide input for Data Enrichment stage.

Figure 2-6   My Task
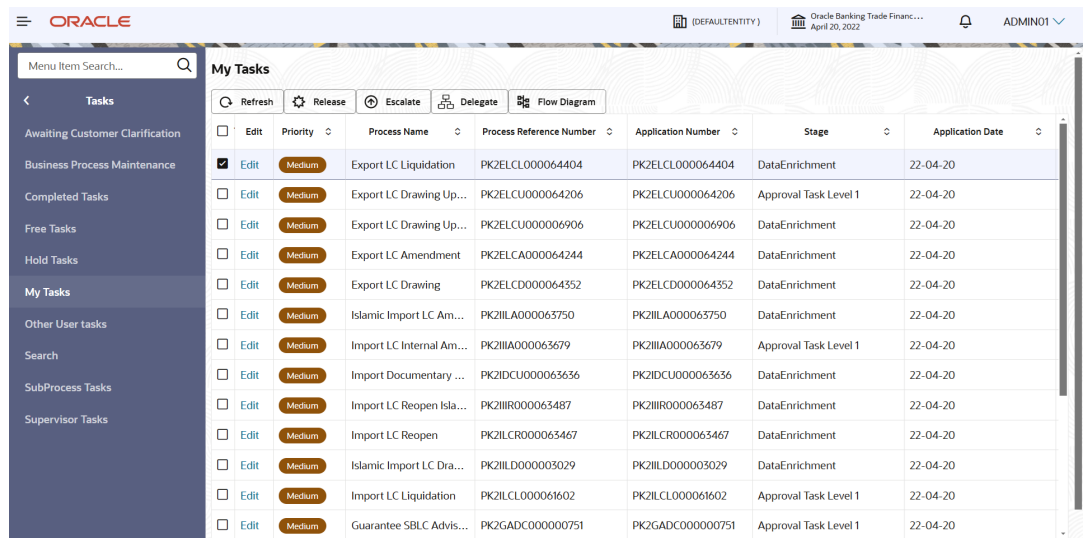
The Data Enrichment stage has the following hops for data capture:

- Main Details

- Maturity Details

- Additional Fields

- • Advices

- • Additional Details

- • Settlement Details

- • Summary

  Let's look at the details for Data Enrichment stage. User can enter/update the fields in Data Enrichment stage. Some of the fields that are already having value from Registration/ online channels may not be editable.

- • Main Details
  This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Export LC Liquidation request.

- • Maturity Details
  This topic provides the systematic instructions to capture the maturity details.

- • Additional Fields
  This topic provides the systematic instructions to capture the additional fields.

- • Advices
  This topic provides the systematic instructions to capture the advices details of Export LC Liquidation process.

- • Additional Details
  This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Export LC Liquidation process.

- • Settlement Details
  This topic provides the systematic instructions to capture the settlement details of **Export LC Liquidation** request.

- • Summary
  This topic provides the systematic instructions to view the summary details in Data Enrichment stage of Export LC Liquidation request.

2.3.1 Main Details

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

Main details section has two sub section as follows:

- • Application Details

- • Liquidation Details.

Application Details
All fields displayed under Application Details section, would be read only except for the 'Priority'.

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

Figure 2-7   Main Details

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

Table 2-6   Export LC Liquidation - Main Details - Application Details - Field Description

Field	Description
Drawing Reference Number	Read only field. This field displays the drawing reference number reference number as selected in **Registration**.
Export LC Reference Number	Read only field. Export LC reference number is auto-populated based on the selected LC.
Beneficiary	Read only field. Beneficiary ID and name is auto-populated based on the selected LC.
Branch	Read only field. Branch details is auto-populated based on the selected LC.
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.

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

Field	Description
Priority	System populates the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit.
Submission Mode	Read only field. This field displays the submission mode of Export LC Liquidation request. By default the submission mode will have the value as 'Desk'.
Liquidation Date	Read only field. System displays the liquidation date. By default, the application will display branch's current date.
Transfer LC Drawing Reference	Read only field. Transfer LC Drawing Reference number will be auto-populated if there is substitution of bills. This field appears if there is substituted bill available.
Substitution of Document	Read only field. The option to display whether to allow the substitution of bills under Transferred LC or not. This field appears if there is substituted bill available.
Transfer LC Reference	Read only field. Transfer LC Reference number will be auto-populated if there is substitution of bills. This field appears if there is substituted bill available.

Liquidation Details
The fields listed under this section are same as the fields listed under the **Liquidation Details** section in Registration stage. During registration, if user has not captured input, then user can capture the details in this section.

Figure 2-8   Liquidation Details

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

Table 2-7   Export LC Liquidation - LC Details - Field Description

Field	Description
Tenor Type	Read only field. System defaults the value for tenor type. This field displays the tenor of the drawing.
Documents Received	Read only field. This field displays the documents received details of the drawing.
Product Code	Read only field. This field displays the product code of the drawing.
Product Description	Read only field. This field displays the description of the product as per the product code.
User Reference Number	Read only field. This field displays the user reference number based on the product code.
Drawing Date	Read only field. This field displays the drawing date details of the drawing.
Issuing Bank	Read only field. This field displays the issuing bank ID and issuing bank name of the drawing.
Issuing Bank Reference	Read only field. This field displays the issuing bank ID of the drawing.
Date of Expiry	Read only field. This field displays the expiry date of the drawing.
Presenting Bank	Read only field. Presenting Bank is auto-populated based on the selected LC from the look-up.
Presenting Bank Reference Number	Read only field. Presenting bank reference number is auto-populated based on the selected LC from the look-up.
Confirming Bank	Read only field. This field displays the confirming Bank.

Table 2-7 (Cont.) Export LC Liquidation - LC Details - Field Description

Field	Description
Available with Bank	Read only field. This field displays the value for available with bank.
Drawing Amount	Read only field. This field displays the LC Drawing Amount as per the selected drawing.
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Outstanding Amount	Read only field. This field displays the value for outstanding amount as per the latest LC.
Additional Amount	Read only field. This field displays the additional amount value as per the latest LC.
Nego/Finance Amount	Read only field. This field displays the value for Nego/Finance amount as per the latest LC.
Liquidation Amount	Liquidation amount value is defaulted from Registration stage. The user can change the liquidation amount.
Unlinked FX Rate	Specify the unlinked FX Rate.
Rebate Amount	Read only field. This field displays the rebate to the bill outstanding amount.
Customer Dispatch	Read only field. The value will be populated from back office based on the maintenance. If the option is enabled, the customer has the option to dispatch the documents directly to the importer's bank. If the option is enabled, the bank has to dispatch the documents to the importer's bank. Bank user is not allowed to edit the field, if the value defaulted from the back office is "No",

Audit

Task Audit Trail Details

Application No.	Branch Code	Initiated Date	Initiated By
PK2ILCI000008772	PK2	4/20/2022	ATEST11

Process Name

Import LC Issuance

S.No	Stage Name	Pickup Time	Completed Time	Completed By	Outcome
1	Registration	Thu, 11 Jul 2024 08:01:31 GMT	Thu, 11 Jul 2024 08:02:39 GMT	ATEST11	PROCEED

Close

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

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

Table 2-8   Audit - Field Description

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

2. Click **Next**.

The task will move to next data segment. For more information refer Maturity Details

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

Field	Description
Documents	Upload the required documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users handling the request.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following. • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

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

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Export LC Liquidation task. Details entered will not be saved and the task will be removed
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.3.2 Maturity Details

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

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

Figure 2-9   Maturity Details

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

Table 2-10   Maturity Details - Field Description

Field	Description
Tenor Type	Read only field. This field displays the tenor type as per LC.
Tenor Basis	Read only field. This field displays the tenor basis as per LC.
Start Date	Read only field. This field displays the tenor start date as per LC.
Tenor Days	Read only field. This field displays the number of tenor days as per LC.
Transit Days	Read only field. This field displays the transit days as per LC.

Table 2-10   (Cont.) Maturity Details - Field Description

Field	Description
Maturity Date	Read only field. System displays the due date for the bill based on tenor and tenor basis. If tenor is sight, system will calculate the maturity date as five working days from document received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date. If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date.
Usance Interest Rate	Read only field. This field displays the usance interest rate.
Interest Amount	Read only field. This field displays the interest amount.
Interest From Date	System defaults the interest from date. The user can change the date. The interest from date cannot be earlier than branch date and later than maturity date.
Interest To Date	System defaults the interest to date. The interest from date cannot be earlier than branch date and later than maturity date.
Acceptance Commission From Date	Read only field. This field displays the acceptance commission start date.
Acceptance Commission To Date	Read only field. This field displays the acceptance commission end date.
Other Bank Charges	
Other Bank Charges - 1	This field displays the charges to be collected for the other bank as part of the collection transaction.
Other Bank Charges - 2	This field displays the charges to be collected for the other bank as part of the collection transaction.
Other Bank Charges - 3	This field displays the charges to be collected for the other bank as part of the collection transaction.
Other Bank Description -1	This field displays the description of charges to be collected for the other bank as part of the drawings transaction.
Other Bank Description - 2	This field displays thedescription of charges to be collected for the other bank as part of the drawings transaction.
Other Bank Description - 3	This field displays the description of charges to be collected for the other bank as part of the drawings transaction.
Other Details	
Debit Value Date	Specify the debit value date.
Credit Value Date	Specify the credit value date.
Value Date	Read only field. Displays the value date.
Allow Pre-Payment	Read only field. Indicates whether pre-payment is allowed or not.
Refund Interest	Read only field. Indicates whether refund of interest is allowed or not.

Table 2-10   (Cont.) Maturity Details - Field Description

Field	Description
Transfer Collateral from LC	Read only field. Indicates whether transfer collateral from LC is allowed or not.
Sender to Receiver Information-MT756	Click the edit icon and specify the sender to receiver information in Line 1-6 and click Save & Close to save the changes. The user can edit the details by clicking the edit icon.
Narrative-MT756	Specify the narrative.

2. Click **Next**.

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

Table 2-11   Maturity Details - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

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

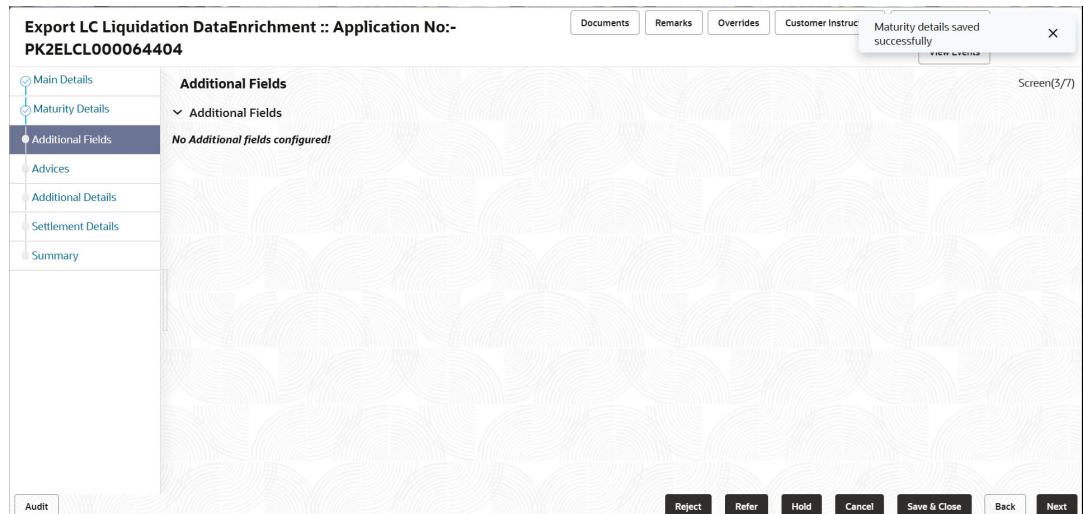| Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description.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

2.3.3 Additional Fields

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

Banks can configure these additional fields during implementation.

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

Figure 2-10   Additional Fields

2. Click **Next**.

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

Table 2-12   Additional Fields - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

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

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

2.3.4 Advices

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

Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required. The user can also suppress the Advice, if required

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

Figure 2-11   Advices
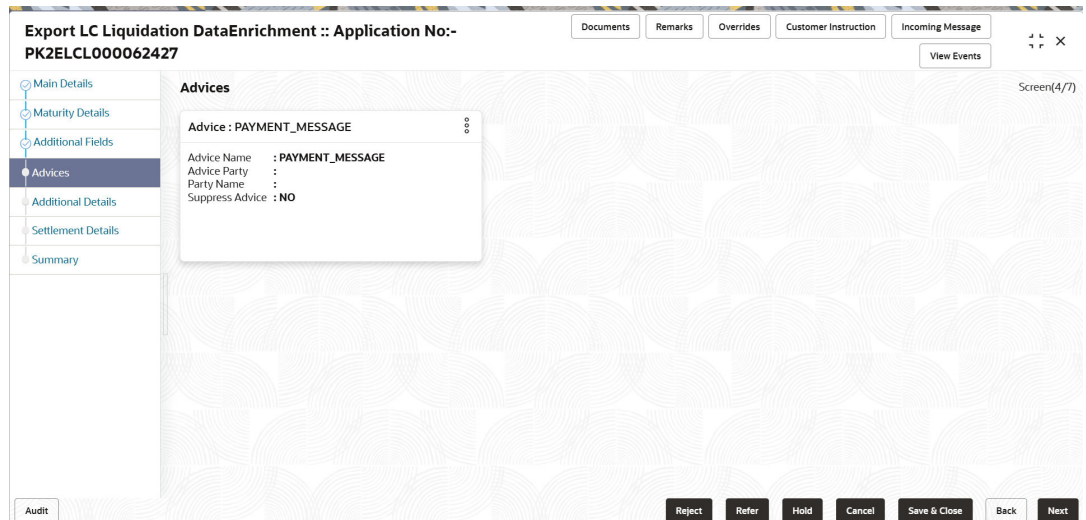
Advice Details

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

Table 2-13   Advice Details

Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Displays the advice name.
Medium	Displays the medium of advices is defaulted from the system.
Advice Party	Displays the advice party is defaulted from the system.
Party ID	Displays the party Id defaulted from system.

Table 2-13 (Cont.) Advice Details

Field	Description
Party Name	Displays the defaulted from Guarantee.
Free Format Text	Click plus icon to add new FFT code.
FTT Code	Click **Search** to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected. User can edit the FFT description.
Edit icon	Click edit icon to edit the existing FFT description.
Action	Click delete icon to remove any existing FFT code. Click edit icon to edit the existing FFT code.
Instructions	Click plus icon to add new instruction code.
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected. User can edit the instruction description.
Edit icon	Click edit icon to edit the existing instruction description.
Action	Click delete icon to remove any existing instruction code. Click edit icon to edit the existing instruction code.

2. Click **Next**.

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

Table 2-14 Advices - Action Buttons - Field Description

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

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

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. sUser must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.5 Additional Details

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

A Data Enrichment user can verify/input/update the additional details data segment of the Export LC Liquidation request.

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

Figure 2-12   Additional Details

Limits and Collaterals

On Approval, system should not release the Earmarking against each limit line and system should handoff the "Limit Earmark Reference Number "to the back office. On successful handoff, back office will make use of these "Limit Earmark Reference Number" to release the Limit Earmark done in the mid office (OBTFPM) and should Earmark the limit from the Back office.

In case multiple Lines are applicable, Limit Earmark Reference for all lines to be passed to the back office.

Figure 2-13   Limit Details

Figure 2-14   Collateral Details

Figure 2-15   Deposit Linkage Details

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

Table 2-15   Limit Details - Field Description

Field	Description
Limit Details	Click + plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application.
Linkage Type	Select the linkage type. Linkage type can be: • **Facility** • **Liability** By default Linkage Type should be "Facility".

Table 2-15   (Cont.) Limit Details - Field Description

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

Table 2-15 (Cont.) Limit Details - Field Description

Field	Description
Expiry Date	This field displays the date up to which the Line is valid.
Limit Available Amount	This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the **Verify** button.
Response Message	This field displays the detailed response message. The value in this field appears, if you click the **Verify** button.
ELCM Reference Number	This field displays the ELCM reference number.
Limit Details grid	Below fields appear in the **Limit Details** grid along with the above fields.
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.
Edit	Click the link to edit the **Limit Details**.
Cash Collateral Details	
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.
Edit	Click edit link to edit the collateral details.
Collateral Details pop-up screen	Click **+** plus icon to add new collateral details. Below fields are displayed on the **Collateral Details** pop-up screen, if the user clicks plus icon.
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.
Settlement Account	Click **Search** to search and select the settlement account for the collateral.
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.

Table 2-15   (Cont.) Limit Details - Field Description

Field	Description
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.
Account Available Amount	Read only field. System populates the account available amount on clicking the **Verify** button.
Response	Read only field. System populates the response on clicking the **Verify** button.
Response Message	Read only field. System populates the response message on clicking the **Verify** button.
Verify	Click to verify the account balance of the Settlement Account.
Save & Close	Click to to save and close the record.
Cancel	Click to cancel the entry.
Cash Collateral Details grid	Below fields appear in the **Cash Collateral Details** grid along with the above fields.
Collateral %	Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.
Edit	Click edit link to edit the collateral details.
Account Available Amount	This field displays the account available amount which will be auto-populated based on the settlement account selection.
Deposit Linkage Details	Click plus icon to add new deposit linkage details. Below fields are displayed on the Deposit Linkage Details pop-up screen, if the user clicks plus icon.
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application. The user can change the customer ID.
Deposit Account	Click **Search** to search and select deposit for linkage from the list of all the customer Deposits.
Deposit Branch	This field displays the deposit branch which is auto-populated based on the deposit account selection.
Deposit Available Amount	This field displays the deposit available amount and currency which will be auto-populated based on the deposit account selection.
Deposit Maturity Date	This field displays the maturity date of deposit.

Table 2-15   (Cont.) Limit Details - Field Description

Field	Description
Exchange Rate	This field displays the latest exchange rate for deposit linkage. This will be picked up from the exchange rate maintenance from the common core.
Deposit Available In Transaction Currency	This field displays the deposit amount available, after exchange rate conversion, if applicable.
Linkage Percentage %	Specify the value for linkage percentage.
Linkage Amount (Transaction Currency)	This field displays the transaction amount, user can change the value.
Deposit Linkage Details grid	Below fields appear in the **Deposit Linkage Details** grid along with the above fields.
Deposit Currency	Deposit currency will get defaulted in this field.
Transaction Currency	Transaction currency will get defaulted in this field from the underlying task.
Edit	Click edit link to edit the deposit linkage details.

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

Commission, Charges and Taxes

This section displays charge details. On landing the additional tab, charges and tax if any will get defaulted from Back end simulation. If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.

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

Table 2-16   Charge Details - Field Description

Field	Description
Commission Details	This section displays the **Commission Details**.
Component	This field displays the commission component.

Table 2-16   (Cont.) Charge Details - Field Description

Field	Description
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified Rate	From the default value, if the rate is changed the value gets updated in this field.
Currency	This field displays the currency in which the commission have to be collected.
Amount	This field displays the amount that is maintained under the product code. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified Amount	From the default value, if the amount is changed, the value gets updated in the modified amount field.
Defer	If enabled, charges/commissions has to be deferred and collected at any future step.
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settlement Account	Select the settlement account.
Charge Details	This section displays the **Charge Details**.
Component	This field displays the charge component type.
Tag Currency	This field displays the tag currency in which the charges have to be collected.
Tag Amount	This field displays the tag amount that is maintained under the product code.
Currency	This field displays the currency in which the charges have to be collected.
Amount	This field displays the amount that is maintained under the product code.
Modified	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.

Table 2-16 (Cont.) Charge Details - Field Description

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

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

Payment Details

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

Table 2-17   Payment Details - Field Description

Field	Description
Payment Details	
Auto Liquidate	Enable the option as 'On', if the auto liquidation is required. It is applicable only if the drawing is without discrepancy. Disable the option as 'Off', if the auto liquidation is not required.
Preshipment Credit Availed	Read only field. Enable the option as 'On', if pre-shipment credit is availed. Disable the option as 'Off', if pre-shipment credit is not availed.
Pre-shipment Credit A/C No.	Read only field. This field displays the pre-shipment credit account number.
Preshipment Credit Outstanding Amount	This field displays the pre-shipment credit outstanding amount.
Repay Preshipment Credit	Enable the option as 'On', if pre-shipment credit to be repaid. Disable the option as 'Off', if there is no pre-shipment credit to be repaid.

Table 2-17   (Cont.) Payment Details - Field Description

Field	Description
Preshipment Credit Repayment Amount	Read only field. This field displays the pre-shipment credit repayment amount.
Reimbursement Claimed	Enable the option as 'On', if the reimbursement is already claimed. This field is applicable only if reimbursement is applicable and LC has reimbursement bank details.
Reimbursing Bank	Read only field. This field displays the reimbursing bank details defaulted from the LC. **Note:** If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".
Reimbursement Days	This field displays the number of days before the maturity date on which the reimbursement claim needs to be triggered.
Reimbursement Date	Select the reimbursement date. If reimbursement date is later than the branch date, system will display an error. This field is enabled, if Reimbursement Claimed toggle is 'Yes'.
Liquidate using Collateral	Enable the option as 'On', if liquidation is done using collateral.
Split Settlement	Enable the option as 'On' to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill. Disable the option as 'Off' Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill.
Settlement Details - Liquidation	
Component	This field displays the component based on the product selected.
Currency	This field displays the currency for the component.
Debit/Credit	This field displays the debit/credit indicators for the components.
Account	This field displays the account details for the components.
Account Description	This field displays the description of the selected account.
Branch	This field displays the branch of the selected account.
Account Currency	This field displays the currency for all the items based on the account number.
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF.
Exchange Rate	The exchange rate for the settlement.
Deal Reference Number	The exchange deal reference number.
Split Settlement	
Component	This field displays the component based on the product selected.
Contract Currency	This field displays the default currency for the component.
Amount	This field displays the amount for each component. This is populated from the transaction details of the drawing.

Table 2-17   (Cont.) Payment Details - Field Description

Field	Description
Split Settlement Details The user can click + to add multiple **Split Settlement Details**.	
Sequence	Indicates the sequence of the settlement details.
Amount	Specify the amount for the split settlement.
Settlement Account	Click **Search** to search and select the settlement account.
Account Customer	This field displays customer account based on the selected settlement account.
Account Currency	This field displays currency of the account.
Account Branch	This field displays branch of the customer's account
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF.
Exchange Rate	Click the **Fetch Exchange Rate** button, the field displays the exchange rate for the split settlement.
Deal Reference Number	The exchange deal reference number.
Action	Click Edit icon to edit the Split Settlement. Click Delete icon to delete the Split Settlement.

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

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

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

Figure 2-16   FX Linkage Details

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

Table 2-18   FX Linkage - Field Description

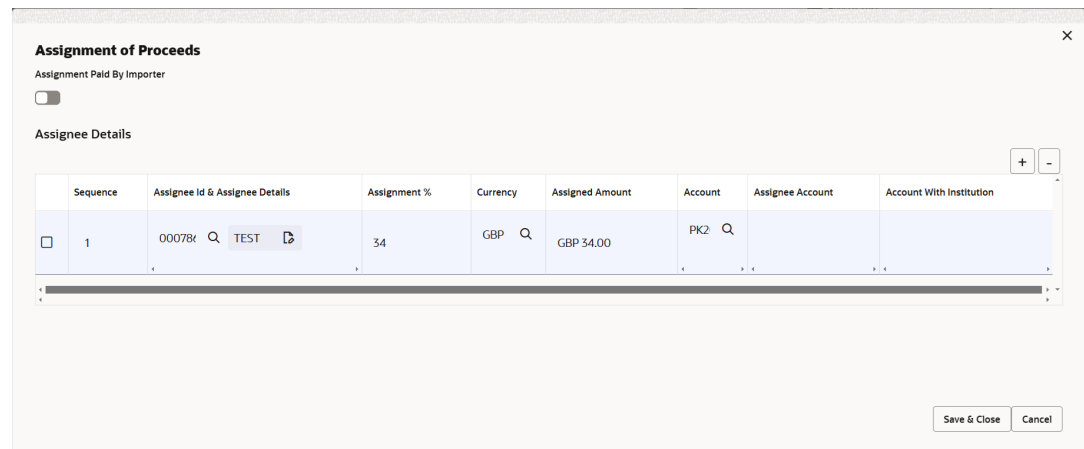| Field	Description
The user can click + to add multiple **FX Details**.	
FX Reference Number	Click **Search** to search and select the FX contract reference number. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows, • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.
The user can click + to add multiple **FX Details**.	
Bought Currency	This field displays the currency from the linked FX contract.
Sold Currency	This field displays the currency from the linked FX contract.
Available Contract Amount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.
Rate	This field displays the rate at which the contract is booked.

Table 2-18   (Cont.) FX Linkage - Field Description

Field	Description
Linked Amount	Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.
Current Utilized amount	This field displays the liquidated /purchased /discounted /negotiated amount of BC contract. It cannot go beyond the linked FX amount.
Total Utilized Amount	This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version.
Amount in Contract Currency	This field displays the amount in contract currency converted from FX currency.
FX Expiry Date	This field displays the expiry date from the linked FX contract.
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.
Action	Click Edit icon to edit the FX details. Click Delete icon to delete the FX details.
Average FX Rate	Multiple forward FX contract could be linked,and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate.

Assignment of Proceeds

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

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

Table 2-19   Assignment of Proceeds - Field Description

Field	Description
The user can click + to add multiple **Assignment of Proceeds**.	

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

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

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

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

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

Table 2-20   Loan Preference - Field Description

Field	Description
Loan Preferences	
Drawing/Collection Ref	Read only field. Indicates the loan product linked to the drawing product.
Bill Currency-Amount	Read only field. This field is defaulted from the underlying task. Indicates the outstanding drawing/ collection currency and amount.
Customer Id	Read only field. Indicates the customer ID of the applicant/applicant bank.
Customer Name	Read only field. Indicates the applicant/applicant bank name.
Product Code	Read only field. Indicates the loan product linked to the drawing product.
Loan Currency-Amount	Read only field. Loan currency is defaulted from the bill currency.
Original Exchange Rate	Read only field. System defaults the original exchange rate
Exchange Rate	Specify the exchange rate applicable for local currency. System validates the exchange rate is within the allowed range.
Loan Tenor Units	Read only field. System defaults the loan tenor units based on the product.
Tenor Type	Read only field. System defaults the value. Values are Days, Months and Years. The numerical value for Days or months or Years is applicable.

Table 2-20   (Cont.) Loan Preference - Field Description

Field	Description
Rate Type	Read only field. System defaults the rate type.
Rate Code	Read only field. System populates the rate code as part of simulation.
Loan/Finance Value Date	Read only field. System defaults the branch date as Value date.
Loan Maturity Date	Read only field. System defaults the date based on the Loan value date and Loan tenor.
Loan Interest/UDE Details	
User Defined Element ID	System populates the UDE Element ID as part of simulation. User can change the selection through lookup.
UDE Description	System populates the UDE description as part of simulation. If a user changes the UDE ID, system should populate the description.
Rate Code	System populates the rate code as part of simulation.
Usage	System populates the usage details as part of simulation.
UDE Value	System populates the UDE value as part of simulation.
Limits	
Linkage Type	System defaults the linkage type as "Facility" from back office.
Linkage Reference Number	System defaults the Linkage reference as part of simulation. User can change the value. Linkages available for the customer should be displayed for selection.
Linked Percentage	Specify the value for linked percentage. Maximum value that can be enterd is 100. User cannot enter negative values.
Limit Amount	System defaults the value. System should populate the value based on the contribution percentage.

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

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

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

Table 2-21   Linked Loan Details - Field Description

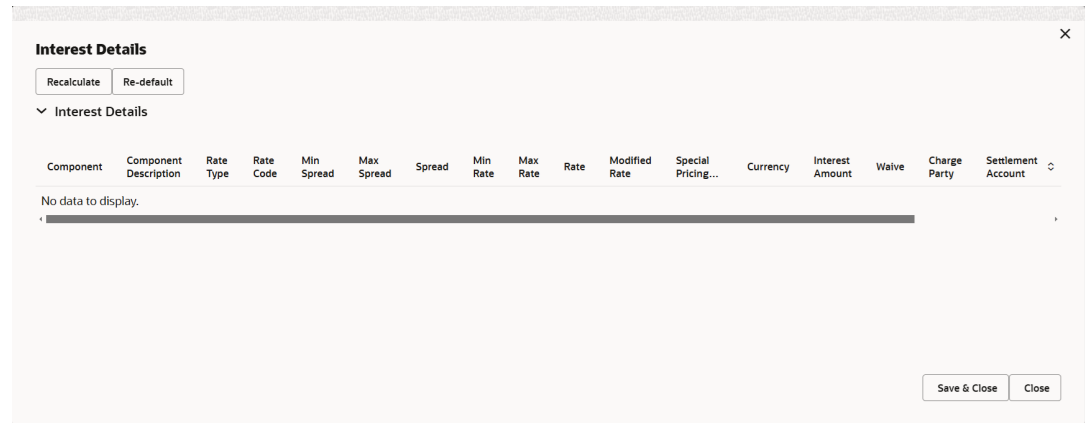| Field	Description
Linked Loan Details	

Table 2-21 (Cont.) Linked Loan Details - Field Description

Field	Description
Loan Account	This field displays the details of the linked loan account.
Loan Currency	This field displays the currency of the linked loan account.
Loan Amount	This field displays the linked loan amount.

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

Interest Details

The user can view and modify the Interest details simulated from the back office system. On update of the Interest rate user has to click on Recalculate button. System will trigger a simulation call to the back office and the updated Interest details will be reflected in this section.

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

Table 2-22 Interest Details - Field Description

Field	Description
Component	This field displays the component maintained in the back office.
Component Description	This field displays the description of the component.
Rate Type	This field displays the rate type maintained for the component in back office. • Fixed Floating • Special
Rate Code	This field displays the rate code applicable for the component.
Min Spread	This field displays the minimum spread applicable for the Rate Code. This field have value, if the **Rate Type** is **Floating**.
Max Spread	This field displays the maximum spread applicable for the Rate Code. This field have value, if the **Rate Type** is **Floating**.
Spread	This field displays the spread applicable for the Component in case of Floating Rate Component. User can change the defaulted value. System validates whether the spread input is within the Minimum to Maximum Spread.
Min Rate	This field displays the minimum rate applicable for the Rate Code.
Max Rate	This field displays the maximum rate applicable for the Rate Code.

Table 2-22   (Cont.) Interest Details - Field Description

Field	Description
Rate	This field displays the value applicable for the Rate Code. You can modify the value, if the **Rate Type** is **Fixed**. System validates whether the Rate input is between the Minimum and Maximum Rate.
Modified Rate	This field displays the modified rate.
Special Pricing Reference Number	Specify the Special Pricing Reference Number, when there is a special Interest rate to be provided for that customer against the interest component (Main Component). Special Pricing Reference is not applicable for Penal Interest components. For transactions initiated from OBDX, the Special Pricing Reference Number will be populated from OBDX and user cannot edit the same. **Note:** System displays an override as "Special Pricing Applicable", on clicking "Save" in the Interest Details screen, if Special Pricing Reference number has been provided.
Currency	This field displays the interest currency.
Amount	Specify the interest amount, if the **Rate Type** is **Special**. In other cases , the amount will be calculated by back office immediately only if the Interest is collected in Advance or if Back Dated Interest is collected. In that scenario, the Amount will be populated on Re-simulation from back office. Otherwise Interest will be calculated only in the batch as maintained.
Waive	User can waive the Interest applicable. System displays an override, if the user has waived the Interest.
Charge Party	This field displays the Charge Party based on the type of transaction. In case of Export Transactions, Drawer should be the defaulted Charge Party for Collection Bills and Beneficiary for the LC Bills. In case of Import Transactions, Drawee should be the Charge Party for Collection and Applicant for the LC Bills.
Settlement Account	This field displays the settlement account of the Charge Party for debit of Interest. User can change the value. System displays an error if a different customer is chosen. If different account of the Charge Party is selected, system should display a override. In case the user modifies the Interest Rate, the user should click on Recalculate button to get the modified amount from the back office and display the new Amount.(Recalculation is done in back office and not in OBTFPM).
Settlement Curreny	This field displays the settlement account curreny.
Settlement Branch	This field displays the settlement account branch.

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

Preview Messages

User can view the draft message (outgoing MT754 and MT742/MT750/MT742 SWIFT message format) being displayed on the preview message text box.

User can preview the MT999 messages for the applicable MT7XX messages generated by the Back office system in the Preview Message.

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

Table 2-23   Preview Messages - Field Description

Field	Description
Preview SWIFT Message	
Language	Select the language for the SWIFT message.
Message Type	Select the message type.
Message Status	Read only field. Display the message status of draft message of liquidation details.
Repair Reason	Read only field. Display the message repair reason of draft message of liquidation details.
Preview Message	This field displays a preview of the draft message.
Preview Mail Device	
Language	Select the language for the advice message.
Advice Type	Select the advice type.
Message Status	Read only field. Display the message status of draft message of liquidation details.
Repair Reason	Read only field. Display the message repair reason of draft message of liquidation details.
Preview Message	This field displays a preview of the draft message.

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

10. Click **Next**.

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

Table 2-24   Additional Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **✎ Note:** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-24   (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.6 Settlement Details

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

The user can view the settlement details during Export LC Liquidation request.

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

Figure 2-17   Settlement Details

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

Table 2-25   Settlement Details – Field Description

Field	Description
Current Event	Select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event
Component	This field displays the components based on the product selected.
Currency	This field displays the default currency for the component.
Debit/Credit	This field displays the debit/credit indicators for the components.
Account	This field displays the account details for the components.
Account Description	This field displays the the description of the selected account.
Account Currency	This field displays the currency for all the items based on the account number.
Netting Indicator	This field displays the applicable netting indicator.
Current Event	This field displays the current event.
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF.
Exchange Rate	This exchange rate.
Deal Reference Number	This exchange deal reference number.

2. Click any component in the grid.

Party Details

Table 2-26   Party Details – Field Description

Field	Description
Transfer Type	Select the transfer type from the drop-down list. The options are: • **Customer Transfer** • **Bank Transfer for own account** • **Direct Debit Advice** • **Managers Check** • **Customer Transfer with Cover** • **Bank Transfer**
Charge Details	Select the charge details for the transaction. The options are: • **Beneficiary All Charges** • **Remitter Our Charges** • **Remitter All Charges**
Netting Indicator	Select the netting indicator for the component. The options are: • **Yes** • **No**
Ordering Customer	Click search icon to search and select the ordering customer from the look up.

Table 2-26   (Cont.) Party Details – Field Description

Field	Description
Ordering Institution	Click search icon to search and select the ordering institution from the look up.
Senders Correspondent	Click search icon to search and select the senders correspondent from the look up.
Receivers Correspondent	Click search icon to search and select the receivers correspondent from the look up.
Intermediary Institution	Click search icon to search and select the intermediary institution from the look up.
Account with Institution	Click search icon to search and select the account with institution from the look up.
Beneficiary Institution	Click search icon to search and select the beneficiary institution from the look up.
Ultimate Beneficiary	Click search icon to search and select the ultimate beneficiary from the look up.
Intermediary Reimbursement Institution	Click search icon to search and select the intermediary reimbursement institution from the look up.
Receiver	Click search icon to search and select the Receiver from the look up.

Payment Details

Table 2-27   Payment Details - Field Description

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

Remittance Information

Table 2-28   Remittance Information – Field Description

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

3. Click **Next**.

The task will move to next data segment.

Table 2-29   Settlement Details - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Request Clarification	Click the Request Clarification button to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others

**Table 2-29   (Cont.) Settlement Details - Action Buttons - Field Description**

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

2.3.7 Summary

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

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

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

Figure 2-18   Summary

Tiles Displayed in Summary

- Main Details - User can view the application and LC details.

- Maturity Details - User can view the maturity details.

- Additional Fields - User can view the details of additional fields.

- Advices - User can view the details of advices.

- Limits and Collaterals - User can view limits and collateral details.

- Payment Details - User can view the payment details.

- Commission, Charges and Taxes - User can view the charge details.

- Pre Shipment Details - User can view the pre shipment details.

- FX Linkage - User can view the FX linkage details.

- Preview Messages - User can view the preview of the draft message.

- Loan Preferences - User can view the loan preference details.

- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

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

- Assignment of Proceeds - User can view the details of assignment of proceeds.

- Linked Loan Details - User can view the linked loan details.

- Interest Details - User can view interest details.

2. Click **Submit**.

   The task will move to next logical stage.

Table 2-30   Summary - Action Buttons - Field Description

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

Table 2-30   (Cont.) Summary - Action Buttons - Field Description

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Submit	Task will get moved to next logical stage of Export LC Liquidation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office.

2.4 Exceptions

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

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. Task. The checks to external system/internal system is initiated after the Data Enrichment Stage. The amount Block earmark and Limit Earmarks if applicable are also initiated after the Data Enrichment stage.

If a negative response is received for any of the calls, the task lands in respective exceptional queue which require further manual handling/approval.

Amount Block Exception Approval

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

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

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number "to the back office. On successful handoff, back office will make use of these "Amount Block Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block. Reference for all accounts to be passed to the back office.
Exception is created when sufficient balance is not available for blocking the settlement account and the same can be addressed by the approver in the following ways:

- Approve:
    – Settlement amount will be funded (outside of this process)
    – Allow account to be overdrawn during hand-off
- Refer:
    – Refer Refer back to DE providing alternate settlement account to be used for block.
    – Different collateral to be mapped or utilize lines in place of collateral.
- Reject: Reject the transaction due to non-availability of sufficient balance in settlement account

Amount Bock Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.
- Maturity Details - User can view the maturity details.
- Advices - User can view the details of advices.
- Limits and Collaterals - User can view limits and collateral details.
- Payment Details - User can view the payment details.
- Commission, Charges and Taxes - User can view the charge details.
- Additional Fields - User can view the details of additional fields.

- Pre Shipment Details - User can view the pre shipment details.

- FX Linkage - User can view the FX linkage details.

- Preview Messages - User can view the preview of the draft message.

- Loan Preferences - User can view the loan preference details.

- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

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

- Assignment of Proceeds - User can view the details of assignment of proceeds.

- Interest Details - User can view interest details.

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

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

Table 2-31   Amount Bock Exception - Action Buttons - Field Description

| Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-31   (Cont.) Amount Bock Exception - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

Exception - Know Your Customer (KYC)

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

1. Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.

2. Open the task, to see summary tiles that display a summary of available updated fields with values.
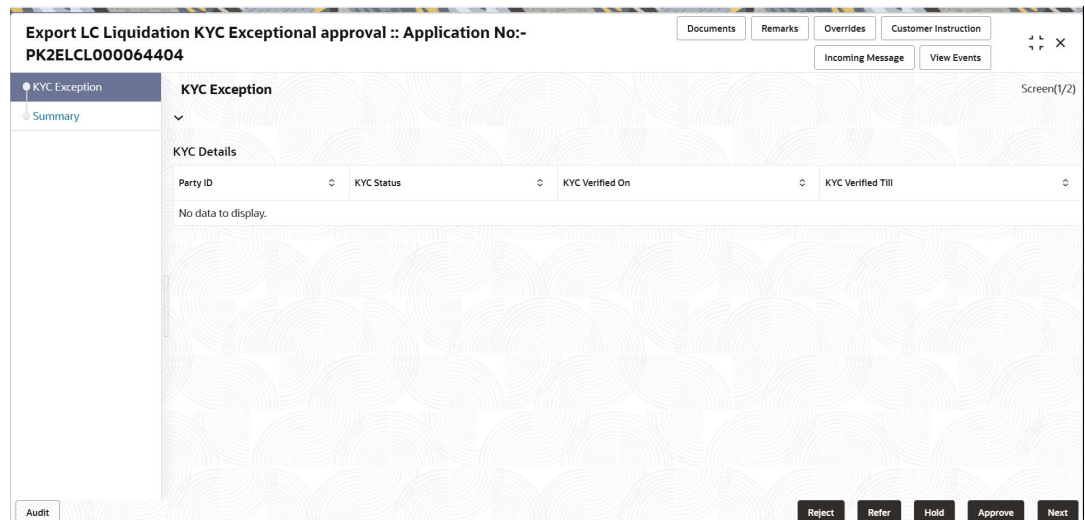
User can pick up a transaction and do the following actions:

Approve

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

Summary

Figure 2-19   Know Your Customer (KYC) Exception

Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.

- Maturity Details - User can view the maturity details.

- Advices - User can view the details of advices.

- Limits and Collaterals - User can view limits and collateral details.

- Payment Details - User can view the payment details.

- Commission, Charges and Taxes - User can view the charge details.

- Additional Fields - User can view the details of additional fields.

- Pre Shipment Details - User can view the pre shipment details.

- FX Linkage - User can view the FX linkage details.

- Preview Messages - User can view the preview of the draft message.

- Loan Preferences - User can view the loan preference details.

- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

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

- Assignment of Proceeds - User can view the details of assignment of proceeds.

- Interest Details - User can view interest details.

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

Table 2-32   Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-32   (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

Exception - Limit Check/Credit

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

1. Log in into OBTFPM application, limit check exception queue. Limit check exception failed tasks for Trade Finance transactions must be listed in your queue.

2. Click **My Task**. The summary tiles displays summary of important fields with values.

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Limit/Credit Check

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.
- Maturity Details - User can view the maturity details.
- Advices - User can view the details of advices.
- Limits and Collaterals - User can view limits and collateral details.
- Payment Details - User can view the payment details.
- Commission, Charges and Taxes - User can view the charge details.
- Additional Fields - User can view the details of additional fields.
- Pre Shipment Details - User can view the pre shipment details.
- FX Linkage - User can view the FX linkage details.
- Preview Messages - User can view the preview of the draft message.
- Loan Preferences - User can view the loan preference details.
- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

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

- Assignment of Proceeds - User can view the details of assignment of proceeds.

- Interest Details - User can view interest details.

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

Table 2-33   Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Liquidation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others

Table 2-33   (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

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

2.5 Multi Level Approval

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

The Approval user can approve a Export LC Liquidation transaction.

1. Log in into OBTFPM application and on **Home** screen, click, **Task**.

2. Under **Task**, click **Free Task**.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

4. The acquired task will be available in **My Tasks** tab. Click **Edit** to approve the task.

   The **Approval Re-Key** pop-up screen appears.

Figure 2-20   Approval Re-Key

Approval Rekey

View Signature   Documents

Remarks

Liquidation Currency Code

GBP   ▼   ⊘

Liquidation Amount

GBP   ▼   £100.00   ⊘

Refer   Close   Proceed

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

Table 2-34   Approval ReKey - Action Buttons - Field Description

Field	Description
Incoming Message	Displays the incoming message, if any.

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

Field	Description
Documents	Upload the required documents.
Remarks	Specify any additional information regarding the LC. This information can be viewed by other users processing the request.

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

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

    •   Liquidation Currency Code

    •   Liquidation Amount

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

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

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

7. Click each tile to drill down from summary tiles into respective data segments to verify the details of all fields under the data segment.

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

Approval Summary

Tiles Displayed in Summary:

- Main Details - User can view the application and LC details.

- Maturity Details - User can view the maturity details.

- Advices - User can view the details of advices.

- Limits and Collaterals - User can view limits and collateral details.

- Payment Details - User can view the payment details.

- Commission, Charges and Taxes - User can view the charge details.

- Additional Fields - User can view the details of additional fields.

- Pre Shipment Details - User can view the pre shipment details.

- FX Linkage - User can view the FX linkage details.

- Preview Messages - User can view the preview of the draft message.

- Loan Preferences - User can view the loan preference details.

- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

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

- Assignment of Proceeds - User can view the details of assignment of proceeds.

- Interest Details - User can view the interest details.

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

Table 2-35   Approval Summary - Action Buttons - Field Description

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

Table 2-35   (Cont.) Approval Summary - Action Buttons - Field Description

Field	Description
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Cancel	Cancel the Approval stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.

8. Click **Approve**.

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

2.5.1 Reject Approval

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

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

1. Log in into OBTFPM application and on **Home** screen, click, **Task**.

2. Under **Task**, click **Free Task**.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

4. The acquired task will be available in **My Tasks** tab. Click **Edit**.

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

5. Click each tile to drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

    Summary

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

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

    •   Main Details - User can view the application and LC details.

    •   Maturity Details - User can view the maturity details.

    •   Advices - User can view the details of advices.

    •   Limits and Collaterals - User can view limits and collateral details.

    •   Payment Details - User can view the payment details.

    •   Commission, Charges and Taxes - User can view the charge details.

    •   Additional Fields - User can view the details of additional fields.

    •   Pre Shipment Details - User can view the pre shipment details.

    •   FX Linkage - User can view the FX linkage details.

    •   Preview Messages - User can view the preview of the draft message.

    •   Loan Preferences - User can view the loan preference details.

    •   Accounting Details - User can view the accounting entries generated in back office.

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

    •   Settlement Details - User can view the settlement details.

    •   Parties Details - User can view party details like beneficiary, advising bank etc.

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

- Assignment of Proceeds - User can view the details of assignment of proceeds.

- Interest Details - User can view the interest details.

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

Table 2-36   Summary - Action Buttons - Field Description

Field	Description
Reject Approve	On click of Reject Approve, the transaction is rejected.
Reject Decline	On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks.
Hold	User can put the transaction on 'Hold'. Task will remain in Pending state.
Cancel	Cancel the Reject Approval.

Glossary

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