# Oracle Banking Trade Finance Process Management

Export LC Closure Islamic User Guide





Oracle Banking Trade Finance Process Management Export LC Closure Islamic User Guide, Release 14.8.0.0.0 G28667-01

Copyright © 2022, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

## Contents

Purpose	
Audience	
Documentation Accessibility	
Critical Patches	
Diversity and Inclusion	
Structure	
Conventions	
Related Documents	
Screenshot Disclaimer	
Acronyms and Abbreviations	
Basic Actions	
O week also and larger	
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic	gement
Oracle Banking Trade Finance Process Mana	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage  2.2 Registration	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage  2.2 Registration  2.3 Data Enrichment	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage  2.2 Registration  2.3 Data Enrichment  2.3.1 Main Details	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage  2.2 Registration  2.3 Data Enrichment  2.3.1 Main Details  2.3.2 Additional Fields	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage  2.2 Registration  2.3 Data Enrichment  2.3.1 Main Details  2.3.2 Additional Fields  2.3.3 Advices	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage  2.2 Registration  2.3 Data Enrichment  2.3.1 Main Details  2.3.2 Additional Fields  2.3.3 Advices  2.3.4 Additional Details	gement
Oracle Banking Trade Finance Process Mana  Export LC Closure - Islamic  2.1 Common Initiation Stage 2.2 Registration 2.3 Data Enrichment 2.3.1 Main Details 2.3.2 Additional Fields 2.3.3 Advices 2.3.4 Additional Details 2.3.5 Settlement Details	gement



## **Preface**

- Purpose
- Audience

This document is intended for the following audience:

- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Structure

This manual is organized into the following chapters:

- Conventions
- Related Documents
- · Screenshot Disclaimer
- · Acronyms and Abbreviations
- Basic Actions
- Symbols and Icons

## Purpose

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management **Export LC Closure - Islamic** 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
ОВТЕРМ	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:
	<ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>
	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 <b>Cancel</b> to cancel the transaction input midway without saving any data.
Save & Close	Click <b>Save &amp; Close</b> 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 <b>Next</b> , 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 <b>Submit</b> 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
J L	Minimize
7 6	
г т	Maximize
LJ	
×	Close
Q	Perform Search
•	Open a list



Table 3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
$\leftrightarrow$	Date Range
Ŧ	Add a new record
K	Navigate to the first record
X	Navigate to the last record
1	Navigate to the previous record
•	Navigate to the next record
88	Grid view
=	List view
G	Refresh
+	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
<b>=</b>	Calendar
Û	Alerts
6	Unlock Option
Ð	View Option
₩	Reopen Option



Table 4 Symbols and Icons - Widget

Symbol/Icon	Function
6	Open status
	Unauthorized status
Ľ <b>x</b>	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.



## Export LC Closure - Islamic

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

As part of Conventional Export LC Closure, System enables the user to Close the LC which had been already issuedAs part of Conventional Export LC Closure, System enables the user to Close the LC which had been already issued.

The various stages involved for Export LC Close are:

- Receive and verify documents and Input basic details(Non Online Channel)- Registration stage
- Upload of related mandatory and non-mandatory documents
- Input/Modify details of Close of LC Data Enrichment stage
- · Capture remarks for other users to check and act
- Hand off request to back office.

The design, development and functionality of the Islamic Export LC Close process flow is similar to that of conventional Export LC Close process flow.

In the following sections, let's look at the details for Export LC Closure - Islamic process.

This topic contains following subtopics:

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

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

- Data Enrichment
  - This topic provides the systematic instructions to initiate the Data Enrichment stage of Export LC Closure Islamic request.
- Multi Level Approval
  - This topic helps you quickly get acquainted with the Multi Level Approval process.
- Handoff
  - This chapter is documented to get familiar with the Handoff stage of Export LC Closure process.

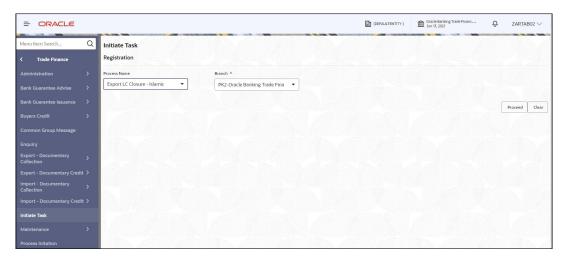
## 2.1 Common Initiation Stage

This topic provides the systematic instructions to initiate the **Export LC Closure - Islamic** request.

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

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.



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.
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.

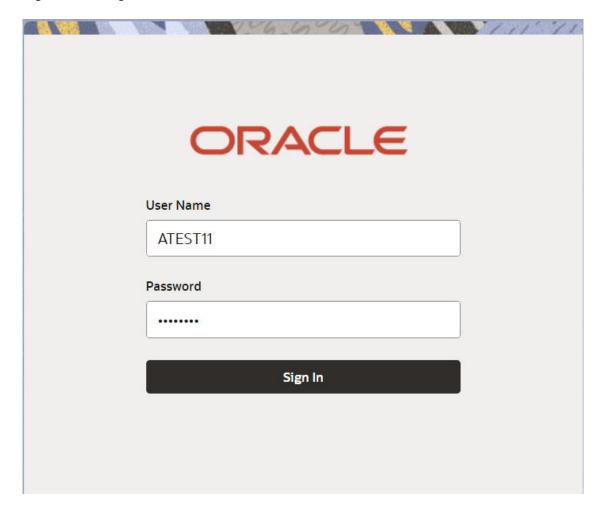
## 2.2 Registration

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

User can register request for Islamic Export LC closure in the Registration stage received at the front desk (as an application received physically/received by mail/fax). During Registration stage, user can capture the basic details of the application and upload the related documents of the applicant. On submit of the request, the request will be available for an LC close expert to handle the 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 Islamic. Under Trade Finance Islamic, click Export Documentary Credit.
- 2. Under Export Documentary Credit, click Export LC Closure Islamic.

Menu Item Search... Q

✓ Export LC Update Drawings—
Islamic
Export LC Advise - Islamic
Export LC Amendment Islamic
Export LC Concellation - Islamic

Figure 2-3 Export LC Closure - Islamic

Export LC Transfer Amendment - Islamic

The Export LC Closure - Islamic - Registration screen appears.

The Export LC Closure - Islamic - Registration stage has two sections Application Details and LC Details. Let's look at the details of Registration screens below:

Export LC Closure - Islamic Documents Remarks Customer Instruction Application Details Advising Bank Reference 59A - Beneficiary Name EIUN221100017521 001043 MARKS AND SPENCER PK2-Oracle Banking Trade Fina \* Closure Date PK2IECL000064549 Medium Desk August 18, 2022 User Reference Number Issuing Bank 001183 RABO BANI 🕻 View LC View LC Events ✓ LC Details LC Type Product Code Product Description Islamic Export LC Usance Revolving Usance EIUN 40A - Form of Documentary Credit Form of Documentary Credit Details 20 - Documentary Credit Number Contract Reference Number EIUN221100017521 IRREVOCABLE MNBJHIU87 UCP LATEST VERSION April 20, 2022 July 19, 2022 London 51A - Applicant Bank 50 - Applicant 32B - Currency Code, Amount Amount In Local Currency PK2WALKIN [3 GBP \* £10,000.00 GBP £10,000.00 39A - Percentage Credit Amount Tolerance 39C - Additional Amount Covered Sender's Reference August 18, 2022 Hold Cancel Save & Close Submit

Figure 2-4 Export LC Closure - Islamic - Registration - Application Details

On Export LC Closure - Islamic - Registration - Application Details screen, specify the fields.



Note:

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

Table 2-3 Export LC Closure - Islamic - Registration - Application Details - Field Description

Field	Description
Advising Bank Reference	Click <b>Search</b> to search and select the advising bank reference number from the look-up. Alternatively, specify the advising bank reference number of the LC to be closed.
	In the look-up serach, user can specify the Advising Bank Ref, Customer Id, Currency, Amount, User Reference, and Issuing Bank Reference to fetch the Export LC details. System displays all the Export LC's outstanding against the given Applicant-beneficiary combination which are active and not closed.
Beneficiary ID	Read only field.
	Beneficiary ID is auto-populated from the value available in LC.
Beneficiary Name	Read only field.
	Beneficiary name will be auto-populated from the value available in LC.
Branch	Read only field.
	Branch details will be auto-populated based on the Export LC details.
Process Reference Number	Unique sequence number for the transaction.
Number	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, also enables the user to change the priority as per the requirement.
	Set the priority of the Export LC Closure request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted.

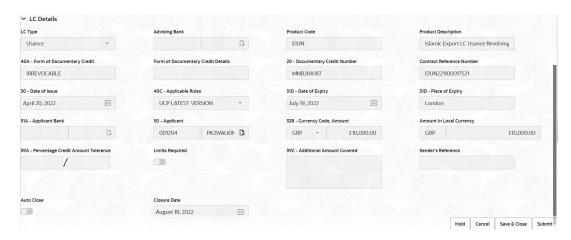


Table 2-3 (Cont.) Export LC Closure - Islamic - Registration - Application Details - Field Description

Field	Description
Submission Mode	System populates the submission mode of Export LC Closure request.
	By default the submission mode will have the value as 'Desk', for the transactions created via registration. User can change the defaulted priority.
	The submission mode are:
	Courier - Request received through Courier
	Desk - Request received through Desk
	• Email - Request received through Email
	• Fax - Request received through Fax
Closure Date	By default, the application will display branch's current date.
	User cannot change the date to a back date are a future date. System should change the date to branch date as on approval if the task is approved on a date later than the registration date.
User Reference Number	Read only field.
	User reference number will be auto-populated by the system based on selected Export LC.
Issuing Bank	Read only field.
	Issuing Bank details is auto-populated based on the value available in Export LC.

#### **LC Details**

Registration user can view the latest LC values defaulted in the respective fields in the LC Details section. All the fields in this section is read only.



4. On Export LC Closure - Islamic - LC Details screen, specify the fields.

Note:

The fields which are marked in asterisk are mandatory.

Table 2-4 Export LC Closure - Islamic - Registration - LC Details - Field Description

Field	Description
LC Type	Read only field.
	LC type is auto-populated based on the latest LC details.
Advising Bank	Read only field. This field displays the advising bank details of the selected Export LC.
Product Code	Read only field.
	This field displays the product code used during issuance.
Product Description	Read only field.
	This field displays the description of the product as per the product code displayed as in export LC issuance.
40A - Form of	Read only field.
Documentary Credit	This field displays the form of documentary credit details available in Export LC.
Form of Documentary	Read only field.
Credit Details	This field displays the form of documentary credit details, if confirmation details are received from advising bank.
20 - Documentary Credit	Read only field.
Number	This field displays the documentary credit number as available in export LC.
Contract Reference Number	Read only field. This field displays the 'Reference number' provided by the beneficiary bank.
	The unique Customer Reference Number which will be the User Reference Number in LC.
Date of Issue	Read only field. This field displays the LC issuance date.
Applicable Rules	Read only field. This field displays the rules of the selected export LC as per the latest LC details.
Date of Expiry	Read only field. This field displays the expiry date as per the latest LC details.
	The Export LC should be allowed to be closed only if the LC is expired.



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

Field	Description
Place of Expiry	Read only field. This field displays the place of expiry as per the latest LC details.
Applicant Bank	Read only field. This field displays the applicant bank details as per the latest LC details.
Applicant	Read only field. This field displays the details of the applicant as per the latest LC details.
Currency Code, Amount	Read only field. This field displays the details of the currency code and LC amount as per the latest LC details.
Amount In Local Currency	Read only field.
	System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Percentage Credit Amount	Read only field.
Tolerance	This field displays the details of the percentage credit amount tolerance as per the latest LC details.
Limits Required	Read only field.
	Limits Required (Y/N) will be auto-populated as per the latest LC details.
Additional Amount	Read only field.
Covered	This field displays the details of the additional amount covered as per the latest LC details.
Sender's Reference	Read only field.
	This field displays the sender's reference value as in underlying LC.

#### 5. Click Submit.

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

Table 2-5 Export LC Closure - Islamic - Registration - Action Buttons - Field Description

Field	Description
Documents	Upload the documents received under the Export LC Closure - Islamic.
Remarks	Specify any additional information regarding the Export LC Closure - Islamic. This information can be viewed by other users handling the request.



Table 2-5 (Cont.) Export LC Closure - Islamic - Registration - 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.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
View LC	Click <b>View LC</b> to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View LC Events	Click to view the LC events.
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 Closure - Islamic task. Details entered will not be saved and the task will be removed
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later.  This option will not submit the request.
Submit	The task will move to next logical stage of Export LC Closure - Islamic. 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 Closure - Islamic request.

On successful completion of Registration of an Export LC Closure - Islamic request, the task moves to Data Enrichment stage. At this stage the gathered information during Registration are scrutinized.

As a part of Data Enrichment, the user can review and input/enrich Export LC closure request. The user can also verify the basic details of closure request and can verify if the request can be progressed further. The transaction will have the details entered during the registration stage.

#### Note:

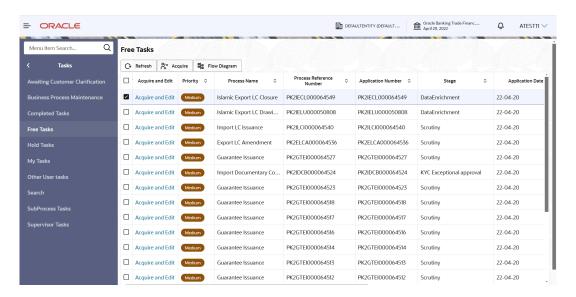
For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

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, Tasks.
- 2. Under Tasks, click Free Tasks.

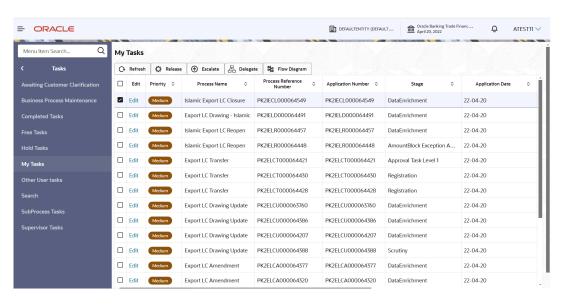
Figure 2-5 Free Tasks



The Free Tasks screen displays.

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

Figure 2-6 My Tasks





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.

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

#### Main Details

This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of **Export LC Closure - Islamic** request.

#### 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 Closure - Islamic process.

#### Additional Details

This topic provides the systematic instructions to capture the additional details in Scrutiny stage of Export LC Closure - Islamic process.

#### Settlement Details

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

#### Summary

This topic provides the systematic instructions to view the summary details in Scrutiny stage of Export LC Closure - Islamic request.

#### 2.3.1 Main Details

This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of **Export LC Closure - Islamic** request.

Main details section has two sub section as follows:

- Application Details
- LC Details.

#### **Application Details**

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

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



Figure 2-7 Main Details

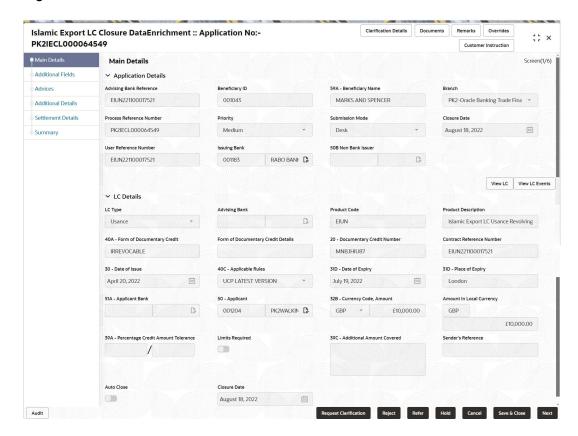


Table 2-6 Export LC Closure - Islamic - Main Details - Application Details - Field Description

Field	Description
Advising Bank Reference	Read only field.
	The value is auto-populated from the Registration stage.
Beneficiary ID	Read only field.
	Beneficiary ID is auto-populated from the value available in LC.
Beneficiary Name	Read only field.
	Beneficiary name will be auto-populated from the value available in LC.
Branch	Read only field.
	Branch details will be auto-populated based on the selected Export LC.



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

Field	Description
Process Reference Number	Read only field.
Number	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, also enables the user to change the priority as per the requirement.
	Set the priority of the Export LC Closure request as Low/ Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted.
Submission Mode	Read only field.
	System populates the submission mode of Export LC Closure request.
	By default the submission mode will have the value as 'Desk'.
Closure Date	By default, the application will display branch's current date.
User Reference Number	Read only field.
	User reference number will be auto-populated by the system based on selected Export LC.
Issuing Bank	Read only field. This field displays the issuing bank as available in LC.

#### **LC Details**

The fields listed under this section are same as the fields listed under the **LC Details** section in **Registration** stage. All fields displayed under LC Details section, would be read only.

Figure 2-8 LC Details

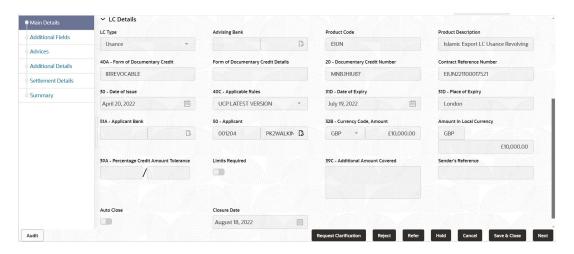




Table 2-7 Export LC Closure - Islamic - LC Details - Field Description

Field	Description
LC Type	Read only field.
	LC type is auto-populated based on the latest LC details.
Advising Bank	Read only field. This field displays the advising bank details of the selected Export LC.
Product Code	Read only field.
	This field displays the product code used during issuance.
Product Description	Read only field.
	This field displays the description of the product as per the product code displayed as in export LC issuance.
40A - Form of	Read only field.
Documentary Credit	This field displays the form of documentary credit details available in Export LC.
Form of Documentary	Read only field.
Credit Details	This field displays the form of documentary credit details, if confirmation details are received from advising bank.
20 - Documentary Credit	Read only field.
Number	This field displays the documentary credit number as available in export LC.
Contract Reference Number	Read only field. This field displays the 'Reference number' provided by the beneficiary bank.
	The unique Customer Reference Number which will be the User Reference Number in LC.
Date of Issue	Read only field. This field displays the LC issuance date.
Applicable Rules	Read only field. This field displays the rules of the selected export LC as per the latest LC details.
Date of Expiry	Read only field. This field displays the expiry date as per the latest LC details.
	The Export LC should be allowed to be closed only if the LC is expired.
Place of Expiry	Read only field. This field displays the place of expiry as per the latest LC details.
Applicant Bank	Read only field. This field displays the applicant bank details as per the latest LC details.

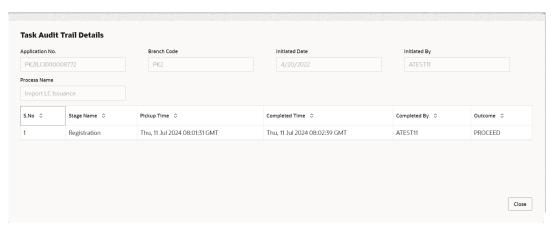


Table 2-7 (Cont.) Export LC Closure - Islamic - LC Details - Field Description

Field	Description
Applicant	Read only field. This field displays the details of the applicant as per the latest LC details.
Currency Code, Amount	Read only field. This field displays the details of the currency code and LC amount as per the latest LC details.
Amount In Local Currency	Read only field.
	System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Percentage Credit Amount	Read only field.
Tolerance	This field displays the details of the percentage credit amount tolerance as per the latest LC details.
Limits Required	Read only field.
	Limits Required (Y/N) will be auto-populated as per the latest LC details.
Additional Amount	Read only field.
Covered	This field displays the details of the additional amount covered as per the latest LC details.
Sender's Reference	Read only field.
	This field displays the sender's reference value as in underlying LC.
Auto Close	Read only field.
	System default the value from the previous versions of the contracts.
Closure Date	Read only field. System default the value of closure date from the previous versions of the contracts.



Figure 2-9 Audit Trail Details



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 Trail Details - 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.



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

Field	Description
Documents	Upload the required documents. Application displays mandatory documents to be uploaded for export LC Closure - Islamic. Place holders are also available to upload additional documents submitted by the applicant.
	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 Closure - Islamic. 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.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Signatures	Click the Signature button to verify the signature of the customer/bank if required.  The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation
	instructions if any available in the back-office system.  If more than one signature is required, system should display all the signatures.
View LC	Click <b>View LC</b> to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View LC Events	Click to view the LC events.
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 2-9 (Cont.) Main 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	Cancels the Export LC Closure 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.

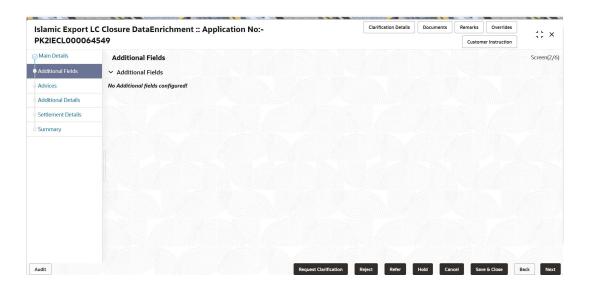
## 2.3.2 Additional Fields

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

Any user defined fields mapped as per bank's requirement can be viewed in this section.

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

Figure 2-10 Additional Fields



#### 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 2-10 Additional Fields - Action Buttons - Field Description

Field	Description
Documents	Upload the required documents. Application displays mandatory documents to be uploaded for export LC Closure - Islamic. Place holders are also available to upload additional documents submitted by the applicant.
	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 Closure - Islamic. This information can be viewed by other users handling 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.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.



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

Field	Description
	·
Signatures	Click the Signature button to verify the signature of the customer/bank if required.
	The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.
	If more than one signature is required, system should display all the signatures.
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
	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	On click of Back, task moves to previous logical step.
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.



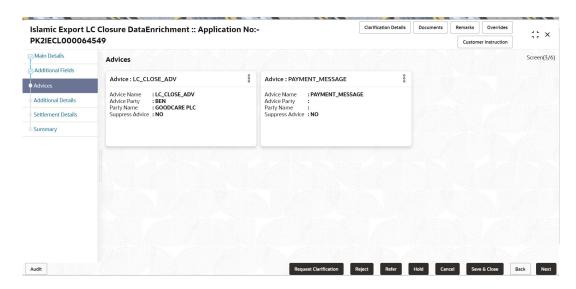
### 2.3.3 Advices

This topic provides the systematic instructions to capture the advices details of Export LC Closure - Islamic process.

This section defaults the advices maintained for the product/event simulated from the advices maintained at the product level. The user can also suppress the Advise, if required

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

Figure 2-11 Advices





## Advice Details

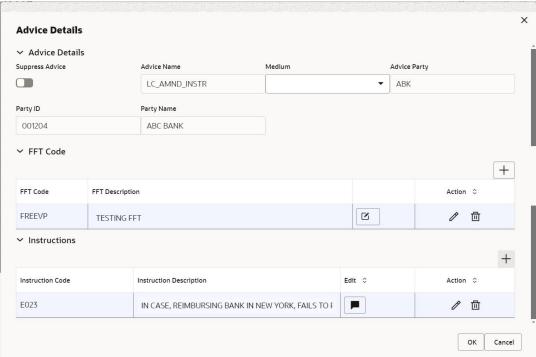


Table 2-11 Advice Details

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.
Party Name	Displays the defaulted from Guarantee.
FTT Code	Specify the FFT Code details. Click plus icon to add new FFT code.
FTT Code	Click <b>Search</b> 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.
	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.



Table 2-11 (Cont.) Advice Details

Field	Description
Instructions	Specify the Instruction Details. Click plus icon to add new instruction code.
Instruction Code	Click <b>Search</b> 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.
	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.

Table 2-12 Advices - Action Buttons - Field Description

Field	Description
Documents	Upload the required documents. Application displays mandatory documents to be uploaded for export LC Closure - Islamic. Place holders are also available to upload additional documents submitted by the applicant.
	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 Closure - Islamic. This information can be viewed by other users handling 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.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.



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

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/bank if required.
	The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.
	If more than one signature is required, system should display all the signatures.
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
	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	On click of Back, task moves to previous logical step.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.



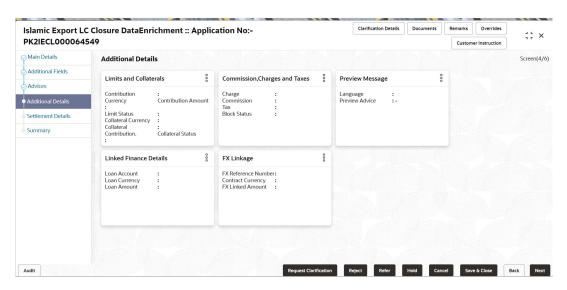
#### 2.3.4 Additional Details

This topic provides the systematic instructions to capture the additional details in Scrutiny stage of Export LC Closure - Islamic process.

In the Additional details section, user can update and verify the additional details data segment of Export LC Closure - Islamic 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.



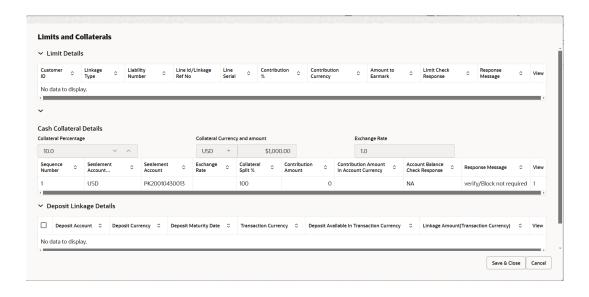


Figure 2-13 Limit Details

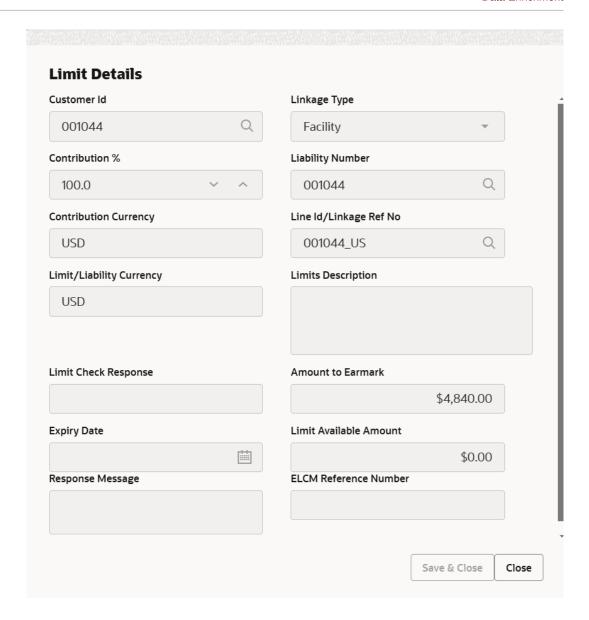


Figure 2-14 Collateral Details

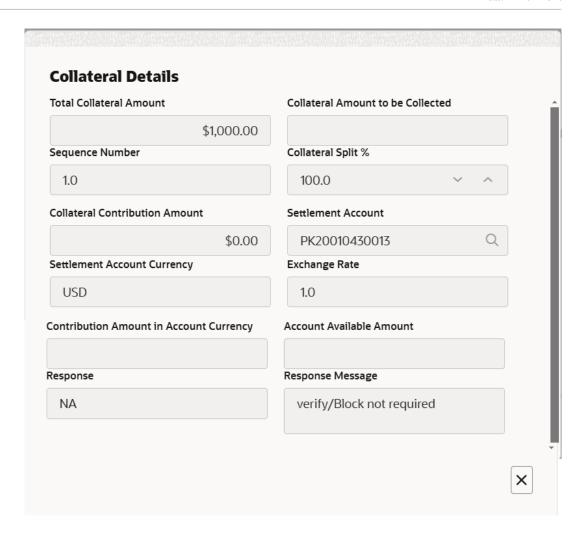


Table 2-13 Limit Details - Field Description

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 2-13 (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 <b>Search</b> 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 <b>Search</b> 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 <b>Linkage Type</b> 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 <b>Verify</b> 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 2-13 (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 <b>Verify</b> button.
Response Message	This field displays the detailed response message. The value in this field appears, if you click the <b>Verify</b> button.
ELCM Reference Number	This field displays the ELCM reference number.
Limit Details grid	Below fields appear in the <b>Limit Details</b> 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	Specify the 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 <b>Collateral Details</b> 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 <b>Search</b> 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 2-13 (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 <b>Verify</b> button.
Response	Read only field. System populates the response on clicking the <b>Verify</b> button.
Response Message	Read only field. System populates the response message on clicking the <b>Verify</b> 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 <b>Cash Collateral Details</b> 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 autopopulated based on the settlement account selection.
Deposit Linkage Details	In this section which the deposit linkage details is captured.
	System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly.
	Click + plus icon to add new Deposit Linkage details.
Edit	Click edit link to edit the deposit linkage details.
Deposit Linkage Details pop-up screen	Below fields are displayed on the <b>Deposit Linkage Details</b> pop-up screen, if the user clicks plus icon.



Table 2-13 (Cont.) Limit Details - Field Description

Field	Description
Deposit Account	Click <b>Search</b> to search and select deposit for linkage from the list of all the customer Deposits.
	All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.
Deposit Branch	This field displays the deposit branch which will be 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 based on the deposit account selection.
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.
	System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.
Deposit Details grid	Below fields appear in the <b>Deposit Details</b> grid along with the above fields.
Deposit Currency	This field displays the deposit currency.
Transaction Currency	This field displays the transaction currency.

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

#### **Commission, Charges and Taxes**

This section displays Commission, Charges and Taxes 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.





Table 2-14 Charge Details - Field Description

Field	Description
Commission Details	This section displays the <b>Commission Details</b> .
Component	This field displays the commission component.
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	Switch to for charges/commissions has to be deferred and collected at any future step.



Table 2-14 (Cont.) Charge Details - Field Description

Field	Description
Waive	Switch to to waive the charges/commissions.  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.
Billing	Switch to to make the details available for billing engine for further processing, if charges are handled by separate billing engine. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically enabled in OBTFPM.
	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	Switch to to defer the charges and collect at any future step. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.
	The user can enable/disable the option the check box. On deselection the user has to click on 'Recalculate' charges button for resimulation.
Waive	Switch to to waive the charges. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if <b>Defer</b> toggle is enabled.
Charge Party	Charge party is applicant by default. User can change the value to beneficiary.
Settlement Account	Select the settlement account.
Settlement Account	שבובטו ווופ אבווופווופווו מטטטעוונ.



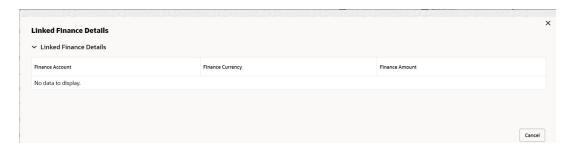
Table 2-14 (Cont.) Charge Details - Field Description

Field	Description
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.
Туре	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 deselection the user has to click on 'Recalculate' charges button for resimulation.
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.

#### **Linked Finance Details**

This user can view the details of linked finance accounts.



**Table 2-15 Linked Finance Details** 

Field	Description
Drawing Reference Number	Displays the drawing reference number.
Drawing Currency	Displays the drawing currency.
Drawing Amount	Displays the drawing amount.



Table 2-15 (Cont.) Linked Finance Details

Field	Description
Finance Account	Displays the details of the linked loan account.
Finance Currency	Displays the loan Currency of the linked loan account.
Finance Amount	Displays the loan amount of the linked loan account.

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

#### **Preview Messages**

The bank user can view a preview of the message and advice simulated from back office which is based on the export LC Cancellation captured in the previous screen.

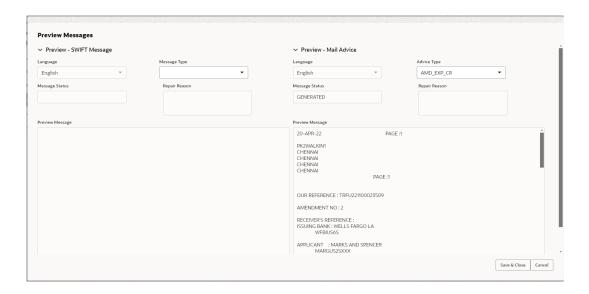


Table 2-16 Preview Messages - Field Description

Field	Description
Preview SWIFT Message	This section displays the <b>Preview SWIFT Message</b> details.
Language	Read only field. English is set as default language for the preview.
Message Type	Select the message type from the drop down.
Message Status	Read only field. This field displays the message status of draft message of liquidation details.
Repair Reason	Read only field. This field displays the message repair reason of draft message of liquidation details.
Preview Message	This field displays a preview of the draft message.
Preview Mail Device	This section displays the <b>Preview Mail Device</b> details.
Language	Read only field. English is set as default language for the preview.
Advice Type	Select the advice type.



Table 2-16 (Cont.) Preview Messages - Field Description

Field	Description
Message Status	Read only field. This field displays the message status of draft message of liquidation details.
Repair Reason	Read only field. This field displays the message repair reason of draft message of liquidation details.
Preview Message	This field displays a preview of the advice.

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

The task will move to next data segment.

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

Table 2-17 Additional Details - Action Buttons - Field Description

Field	Description
Documents	Upload the required documents.  Application displays mandatory documents to be uploaded for Export LC Closure - Islamic. Place holders are also available to upload additional documents submitted by the applicant.
	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 Closure-Islamic. This information can be viewed by other users handling 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.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.



Table 2-17 (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/bank if required.
	The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.
	If more than one signature is required, system should display all the signatures.
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
	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	On click of Back, task moves to previous logical step.
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 Settlement Details

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

System simulates the settlement details from back office and display the same in this screen.

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

Figure 2-15 Settlement Details

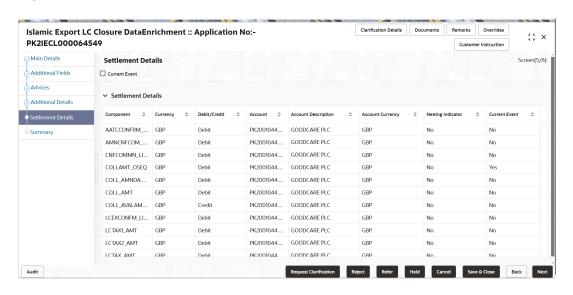


Table 2-18 Settlement Details - Field Description

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 2-19 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  None  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.
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 2-20 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.



Table 2-20 (Cont.) Payment Details - Field Description

Field	Description
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 2-21 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 2-22 Settlement Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.
Documents	Upload the required documents. Application displays mandatory documents to be uploaded for export LC Closure. Place holders are also available to upload additional documents submitted by the applicant.
	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 Closure. This information can be viewed by other users handling 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 2-22 (Cont.) Settlement Details - Action Buttons - Field Description

Field	Description
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Signatures	Click the Signature button to verify the signature of the customer/bank if required.
	The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.
	If more than one signature is required, system should display all the signatures.
View LC	Click <b>View LC</b> to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View LC Events	Click to view the LC events.
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	<ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>
	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
	R4- Insumcient 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	On click of Back, task moves to previous logical step.



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

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

## 2.3.6 Summary

This topic provides the systematic instructions to view the summary details in Scrutiny stage of Export LC Closure - Islamic request.

User can review the summary of details updated in Scrutiny stage of Export LC Closure - Islamic request.

The user can view the summary tiles in the Summary section. 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.

Islamic Export LC Closure DataEnrichment :: Application No:- PK2IECL000064549 Clarification Details Documents Remarks Overrides Customer Instruction ;; × Summary Additional Fields : Usance : Desk : 2022-04-20 Form of LC Issuing Bank Contribution Currency RABO BANK MARKS AND SP... Additional Details Amount to Earmark Date of Issue Applicant Limit Status : Not Verified Settlement Details Date of Expiry Collateral Currency Collateral Contribution. Collateral Status Deposit Linkage Currency Deposit Linkage Amount Commission, Charges and Taxes Preview Message Accounting Details Settlement Details Linked Finance Details FX Linkage Component Account Number Currency

Figure 2-16 Summary

#### Tiles Displayed in Summary

- Main Details User can view the details about application and LC details. User can
  only view but cannot edit any of the details.
- Parties Details User can view party details like beneficiary, advising bank etc. User can only view but cannot edit any of the details.

- Limits and Collaterals User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission, Charges and taxes User can view the charge details. User can only view but cannot modify the details.
- Preview Messages User can view the details of preview messages.
- Accounting Details User can view the accounting entries generated by back office system.



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

#### Click Submit.

The task will move to next logical stage.

Table 2-23 Summary - Action Buttons - Field Description

Field	Description
Documents	Upload the required documents.  Application displays mandatory documents to be uploaded for export LC Closure - Islamic. Place holders are also available to upload additional documents submitted by the applicant.
	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 Closure - Islamic. This information can be viewed by other users handling 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.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.



Table 2-23 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/bank if required.
	The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.
	If more than one signature is required, system should display all the signatures.
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
	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	On click of Back, task moves to previous logical step.
Submit	Task will get moved to next logical stage of Export LC Closure - Islamic.
	If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.



# 2.4 Multi Level Approval

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

The Approval user can approve a Export LC Closure - Islamic transaction.

- 1. Log in into OBTFPM application and on **Home** screen, click, **Task**.
- 2. Under Task, click Free Task.
- 3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
- 4. The acquired task will be available in My Tasks tab. Click Edit to approve the task.

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

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.

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

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.

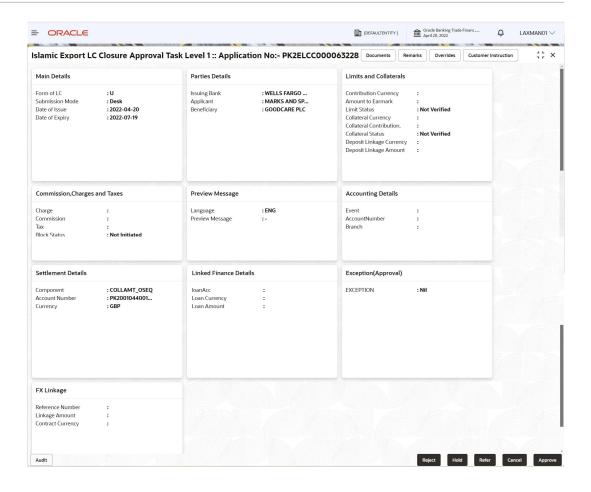
7. Click each tile to drill down from summary tiles into respective data segments to verify the details of all fields under the data segment.



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 details about application and LC details. User can
  only view but cannot edit any of the details.
- Parties Details User can view party details like beneficiary, advising bank etc. User can only view but cannot edit any of the details.
- Limits and Collaterals User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission, Charges and taxes User can view the charge details. User can only view but cannot modify the details.
- Preview Messages User can view the details of preview messages.
- Accounting Details User can view the accounting entries generated by back office system.



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



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

Table 2-24 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 Closure - Islamic. 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.
View LC	Click <b>View LC</b> to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
Signatures	Click the Signature button to verify the signature of the customer/bank if required.  The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.  If more than one signature is required, system should display all the signatures.



Table 2-24 (Cont.) Approval 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:
	<ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>
	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:
	<ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>
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.

# 2.5 Handoff

This chapter is documented to get familiar with the Handoff stage of Export LC Closure process.

On Approve, the task is handed off to the back office for postings. In the back office, the relevant accounting entries are posted, advises are generated, charges and tax to be collected are posted.

In case there is a failure in Handoff, the task lands to retry handoff queue. The user can manually try to initiate handoff.

# Glossary



# Index

A	L
Additional Details, 2-25 Additional Details - Action Buttons - Field Description, 2-25	LC Details, 2-2, 2-11 Limits and Collaterals, 2-25 Linked Finance Details, 2-25
Additional Fields, 2-18 Advice Details, 2-21 Advices, 2-21	M
Advices - Action Buttons - Field Description, 2-21 Application Details, 2-11 Approval Summary, 2-46 Approval Summary - Action Buttons, 2-46	Main Details, 2-11 Main Details - Action Buttons, 2-11 Multi Level Approval, 2-46
Authorization Re-Key (Non-Online Channel, 2-46	0
В	Overview, 1-1
Benefits, 1-1	Р
C	Preview Messages, 2-25
Charge Details, 2-25 Commission Details, 2-25	R
D	Registration, 2-2 Registration - Application Details, 2-2
Data Enrichment, 2-9 Deposit Linkage Details, 2-25	S
Н	Settlement Details, 2-39 Settlement Details - Action Buttons, 2-39 Summary, 2-43
Handoff, 2-49	Summary - Action Buttons - Field Description,  2-43
K	_
Key Features, 1-1	<u>T</u>
	Tax Details, 2-25

