# Oracle Banking Trade Finance Process Management Export LC Transfer Islamic - User Guide



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Oracle Banking Trade Finance Process Management Export LC Transfer Islamic - User Guide, Release 14.8.0.0.0

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# Contents

## Preface

Purpose	V
Audience	V
Documentation Accessibility	V
Critical Patches	vi
Diversity and Inclusion	vi
Structure	vi
Conventions	vi
Related Documents	vi
Screenshot Disclaimer	vi
Acronyms and Abbreviations	vii
Basic Actions	vii
Symbols and Icons	viii

# 1 Oracle Banking Trade Finance Process Management

## 2 Export LC Transfer - Islamic

2.1 C	ommon Initiation Stage	2-2
2.2 R	2-3	
2.3 S	crutiny	2-8
2.3.	1 Main Details	2-10
2.3	2 Availability	2-16
2.3.	3 Payment	2-23
2.3	4 Additional Fields	2-27
2.3	5 Additional Details	2-29
2.3.	6 Summary	2-34
2.4 D	ata Enrichment	2-37
2.4.	1 Main Details	2-39
2.4.	2 Availability	2-43
2.4.	3 Payment	2-44
2.4.	4 Document and Conditions	2-44
2.4.	5 Additional Fields	2-48



	2.4.6	Advices	2-49
	2.4.7	Additional Details	2-53
	2.4.8	Settlement Details	2-64
	2.4.9	Summary	2-69
2.5	Exce	ptions	2-70
2.6	Cust	omer Response - Draft Confirmation	2-78
2.7	Multi	Level Approval	2-81
2.8	Cust	omer - Acknowledgement Format	2-86
	2.8.1	Customer - Reject Advice	2-87

## Index



# 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 Transfer - Islamic** process.

# Audience

This document is intended for the following audience:

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

# **Documentation Accessibility**

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### Access to Oracle Support

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# **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:

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

Table 1 Acronyms and Abbreviations

# **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	<b>Common Action Buttons and its Definitions</b>
---------	--

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.



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.	

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

# 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
л г	
r 7	Maximize
L J	
×	Close
Q	Perform Search
•	Open a list



Symbol/Icon	Function
	Date Range
$\leftrightarrow$	
+	Add a new record
<u>+</u>	No single to the Cost append
K	Navigate to the first record
	Navigate to the last record
<b>&gt;</b>	
	Navigate to the previous record
	Navigate to the next record
12.21	Grid view
88	
	List view
G	Refresh
+	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
-	
rttta	Calendar
	Alerts
~	Unlock Option
E	
	View Option
Ð	
	Reopen Option
<b>\$</b> \$	
<b>↓</b>	

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



Symbol/Icon	Function
6	Open status
D	Unauthorized status
₽.	Rejected status
£	Closed status
D	Authorized status
ß	Modification Number

Table 4 Symbols and Icons - Widget



# Oracle Banking Trade Finance Process Management

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

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

This document will take you through following activities in OBTFPM:

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

#### **Overview**

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

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

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

#### **Key Features**

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



# 2 Export LC Transfer - Islamic

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

If the Export LC Advised to the beneficiary allows for transfer, the beneficiary of the Export LC (First Beneficiary) can transfer the LC to one or more Beneficiaries (Second Beneficiaries).

The various stages involved for Transfer of an Export Letter of Credit are:

- Receive and verify documents, Input Application details (Non Online Channel)-Registration stage
- · Verify/capture details (Online/Non Online Channels)- Scrutiny stage
- Input/Modify details of Transfer LC Data Enrichment stage
- · Check balance availability for amount block Check for sanctions & KYC status
- Create amount block for cash margin/charges if applicable
- 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 Transfer process flow is similar to that of conventional Export LC Transfer process flow.

This topic contains following subtopics:

Common Initiation Stage

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

Registration

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

- Scrutiny
   This topic provides the systematic instructions to initiate the Scrutiny stage of Export LC
   Transfer Islamic request.
- Data Enrichment This topic provides the systematic instructions to initiate the Data Enrichment stage of Export LC Transfer request.
- Exceptions This topic helps you quickly get acquainted with the Exceptions process.
- Customer Response Draft Confirmation
   This topic helps you quickly get acquainted with the Customer Response Draft
   Confirmation process.
- Multi Level Approval This topic helps you quickly get acquainted with the Multi Level Approval process.
- Customer Acknowledgement Format This topic helps you quickly get acquainted with the Customer Acknowledgement process.



# 2.1 Common Initiation Stage

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

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

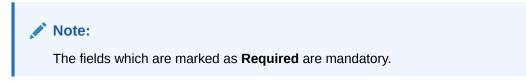
1. On Home screen, click Trade Finance. Under Trade Finance, click Initiate Task.

The Initiate Task screen appears.

Menu Item Search	Q	Initiate Task Registration		
Trade Finance		Registration		
Administration		Process Name	Branch	
Bank Guarantee Advise		Islamic Export LC Transfer 🔻	PK2-Oracle Banking Trade Fina 🔻	
ank Guarantee Issuance				
Buyers Credit				Proceed
Common Group Message				
inquiry				
export - Documentary Collection				
xport - Documentary Credit				
mport - Documentary Collection				
mport - Documentary Credit				
nitiate Task				

Figure 2-1 Initiate Task

2. On Initiate Task screen, specify the fields.



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 Transfer - Islamic** request.

A user can register a request for an Islamic Export LC Transfer received by mail/Courier at the front desk. During registration, user captures the basic details of the request, check the signature of authorized signatory of the issuing bank, and then upload related documents. On submit of the request, the task should be available for an LC expert to handle in the next stage.

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

	16.600	
OF	RACLE	
User Name		
ATEST11		
Password		
	Sign In	

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 Transfer Islamic.

Menu Item Search Q	Dashbo	pard		
K Export - Documentary Credit				+
Export LC Update Drawings - Islamic	Swift Pr	ocessing	×	
Export LC Advise - Islamic	Date	January 28, 2025		
Export LC Amendment - Islamic				
Export LC Amendment Beneficiary Consent - Islamic				
Export LC Cancellation - Islamic	No	data to display		
Export LC Closure - Islamic				
Export LC Drawing - Islamic	8			
Export LC Liquidation - Islamic				
Export LC Reopen Islamic				
Export LC Transfer - Islamic	No	data to display		
Export LC Transfer Amendment - Islamic				
Export LC Transfer Amendment Beneficiary	0 Filte	ered 0 Unfiltered		

### Figure 2-3 Export LC Transfer - Islamic

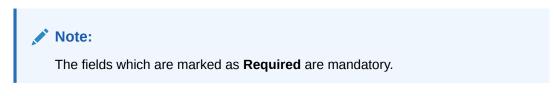
### The Export LC Transfer - Islamic screen appears.

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

### Figure 2-4 Export LC Transfer - Islamic - Registration - Application Details

Export LC Transfer - Islami	c		
<ul> <li>Application Details</li> </ul>			
Export LC Reference Number	Available Amount	First Beneficiary	Branch
ELIR221100039001 Q	GBP ~ £100,000.00	001044 GOODCARE D	PK2-Oracle Banking Trade Fina *
Priority	Submission Mode	Transfer Amount	Process Reference Number
Medium 🔹	Desk 👻	GBP ~ £100.00	PK2IELT000067268
Transfer Date	Issuing Bank Reference	Allow Substitution of Document	
	REF1		
April 20, 2022	KE-I		ViewLC
∽ LC Details		Brodert Code	
∽ LC Details	Advising Bank 8477495 Q CIF6541216- C	Product Code	View LC Exe Product Description
✓ LC Details LC Type Sight ✓	Advising Bank		Product Description
✓ LC Details LC Type Sight ✓	Advising Bank 8477495 Q CIF8541216- 🕻	TFIU Q	Product Description Islamic Usance Export LC for Transf
LC Details LC Type Sight     40A - Form of Documentary Credit	Advising Bank 8477495 Q CIF8541216- 🕻	TFIU Q. 20 - Documentary Credit Number	Product Description Islamic Usance Export LC for Transf User Reference Number
LC Details LC Type Sight     40A - Form of Documentary Credit	Advising Bank 8477495 Q CIF8541216- D Form of Documentary Credit Details	TFIU Q 20 - Documentary Credit Number TFIU221100032001	Product Description Islamic Usance Export LC for Transf User Reference Number TFIU221100032001
✓ LC Details LC Type	Advising Bank 8477495 Q CIF8541210 D Form of Documentary Credit Details 3IC - Date of Issue	TFIU Q 20 - Documentary Credit Number TFIU221100032001 406 - Applicable Rules	Product Description Islamic Usance Export LC for Transf User Reference Number TTHU221100052001 Date of Expiry

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



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



Field	Description
Export LC Reference Number	Specify the transfer LC reference number.
Number	Alternatively, click <b>Search</b> to search and select the transfer LC reference number. In the lookup, user can search giving Transfer LC Reference Number, Beneficiary, Currency, Amount and User Reference Number. Based on the search result, select the applicable transfer LC reference number.
Available Amount	Read only field. Available amount along with currency for Transfer is auto populated. It must be less than or equals to LC amount.
First Beneficiary	Read only field. First beneficiary details is defaulted from the underlying Export LC.
Branch	Read only field.
	Branch details is auto-populated from LC details.
Priority	System populates the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate <b>Medium</b> as the default priority.
	User can change the priority populated any time before submit.
Submission Mode	System populates the submission mode of Export LC Transfer request.
	By default the submission mode will have the value as 'Desk'.
	<ul> <li>Desk - Request received through Desk</li> <li>FAX - Request received through</li> <li>Email - Request received through Email</li> <li>Courier - Request received through Courier</li> </ul>
Transfer Amount	Specify the export LC transfer amount. Transfer amount plus tolerance cannot be more than value available in underlying Export LC. User cannot change the currency, it will be default from the underlying Export LC.
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.
Transfer Date	Read only field.
	By default, the application displays the branch's current date.
Customer Reference Number	Customer reference number is defaulted from the underlying Export LC.
	User can change the Customer reference number.

# Table 2-3Export LC Transfer - Islamic- Registration - Application Details - FieldDescription



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

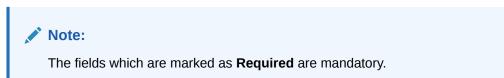
Field	Description
Allow Substitution of Document	Enable the option to allow the substitution of the export documents received from transferee with the documents from beneficiary during drawing.

### LC Details

Details in this screen displays the data from the LC issued.

LC Type		Advising Bank		Product Code		Product Description	
Sight	+	8477495 Q CIF85	641216/ 🕻	TFIU	٩	Islamic Usance Export I	C for Transf
IOA - Form of Documentary Cre	edit	Form of Documentary Credit De	etails	20 - Documentary Credit Number		User Reference Number	
	+			TFIU221100032001		TFIU221100032001	
23 - Reference To Pre-Advice		31C - Date of Issue		40E - Applicable Rules		Date of Expiry	
		April 20, 2022		UCP LATEST VERSION	•	July 19, 2022	Ē
1D - Place of Expiry		Second Beneficiary		39A - Percentage Credit Amount To	lerance	39C - Additional Amount Cov	ered
UAE		Q	C				

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



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

Field	Description
LC Туре	System defaults the LC type. User can change the LC type.
	The options are: <ul> <li>Sight</li> <li>Usance</li> </ul>
	Multi Tenor
Advising Bank	Specify the advising bank name or click <b>Search</b> to search and select the advising bank from the lookup. System validates whether the Advising Bank is RMA compliant, if not system should display an error message.
Product Code	Read only field. Product Code of the underlying Export LC is displayed.
Product Description	Read only field.
	This field displays the description of the product of the underlying Export LC.
40A - Form of Documentary Credit	System defaults the value for form of documentary credit. User can select the type of LC (Documentary Credit) as per the requirement. Default LC type is Irrevocable.

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



Field	Description
Form of Documentary Credit Details	Specify the value for form of documentary credit details.
Documentary Credit Number	Read only field. Documentary credit number is generated from the back office and displayed in the application number.
Reference To Pre-Advice	This field is not applicable.
Date of Issue	Read only field. Application will default the branch's current date in date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration.
Applicable Rules	Applicable rules for the LC is defaulted by the system. Default rule is 'UCP Latest Version'.
Date of Expiry	Date of expiry is defaulted from the underlying Export LC. User can change the defaulted date of expiry. On change of values, relevant validations will happen. Date of Expiry of Transferred LC cannot be later than the Expiry Date of the underlying Export LC.
Place of Expiry	Place of expiry is defaulted from the underlying Export LC. User can change the defaulted date of expiry. On change of values, relevant validations will happen.
Second Beneficiary	Click <b>Search</b> to search and select the second beneficiary from the look-up based on Party ID/Party Name. The user can select the beneficiary for Export LC Transfer. If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message.
Percentage Credit Amount Tolerance	Tolerance Amount to default from the underlying Export LC. User can change the value of tolerance amount.
Additional Amount Covered	Specify any additional amount included in export LC.

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

### 5. Click Submit.

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

# Table 2-5Export LC Transfer - Islamic - Registration - Action Buttons - FieldDescription

Field	Description
Documents	Upload the documents received under the Export LC Transfer Islamic. System displays the mandatory and optional documents. If mandatory documents are not uploaded, system should display an error on submit.
Remarks	Specify any additional information regarding the Export LC Transfer Islamic. This information can be viewed by other users handling the request.



Field	Description
Customer Instruction	<ul> <li>Click to view/ input the following.</li> <li>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.</li> <li>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.</li> </ul>
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Export LC Transfer 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 Transfer 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.

Table 2-5 (Cont.) Export LC Transfer - Islamic - Registration - Action Buttons - FieldDescription

# 2.3 Scrutiny

This topic provides the systematic instructions to initiate the Scrutiny stage of Export LC Transfer - Islamic request.

At Scrutiny stage, user can scrutinize the Export LC Transfer - Islamic request. As part of Scrutiny, the user enters the basic details of the Export LC transfer Islamic request and can verify if the request can be processed further.

**Non-Online Channel** - Export LC Transfer request that were received at the desk will move to Scrutiny stage post successful Registration. The requests will have the details entered during the Registration stage.

**Online Channel** - Requests that are received via online channels like trade portal, external system and SWIFT are available directly for further processing from Scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage should be auto populated.

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



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

- 1. On Home screen, click Tasks.
- 2. Under Tasks, click Free Tasks.

enu Item Search Q	Ģ	Refresh Or A	quire 🛱 Fle	ow Diagram				
Tasks		Acquire and Edit	Priority 0	Process Name 🗘	Process Reference Number 0	Application Number 🗘	Stage ≎	Application Dat
vaiting Customer Clarification		Acquire and Edit	Medium	Islamic Export LC Transfer	PK2IELT000005606	PK2IELT000005606	Scrutiny	22-04-20
siness Process Maintenance		Acquire and Edit	Medium	Import LC Amendment	PK2ILCA000064563	PK2ILCA000064563	DataEnrichment	22-04-20
		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064562	PK2ILCI000064562	DataEnrichment	22-04-20
mpleted Tasks		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064561	PK2ILCI000064561	DataEnrichment	22-04-20
e Tasks		Acquire and Edit	Medium	Common Group Message	PK2CGRM000064560	PK2CGRM000064560	MessageGeneration	22-04-20
d Tasks		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064559	PK2ILCI000064559	Registration	22-04-20
Tasks		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064558	PK2ILCI000064558	Registration	22-04-20
er User tasks		Acquire and Edit	Medium	Guarantee Advise Amendm	PK2GTEA000064557	PK2GTEA000064557	DataEnrichment	22-04-20
		Acquire and Edit	Medium	Islamic Export LC Drawing U	PK2IELU000050808	PK2IELU000050808	DataEnrichment	22-04-20
Process Tasks		Acquire and Edit	Medium	Import LC Issuance	PK2ILCI000064540	PK2ILCI000064540	Scrutiny	22-04-20
ervisor Tasks		Acquire and Edit	Medium	Export LC Amendment	PK2ELCA000064536	PK2ELCA000064536	Scrutiny	22-04-20
		Acquire and Edit	Medium	Guarantee Issuance	PK2GTEI000064527	PK2GTEI000064527	Scrutiny	22-04-20
		Acquire and Edit	Medium	Import Documentary Collect	PK2IDCB000064524	PK2IDCB000064524	KYC Exceptional approval	22-04-20

Figure 2-5 Free Tasks

The Free Tasks screen displays.

- 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 scrutinize the registered task or provide input for Scrutiny stage.

Menu Item Search Q	Му	Tasks							
< Tasks	G	Refresh	C Release	Escalate	문 Delegate	Flow Diagram			
Awaiting Customer Clarification		Edit	Priority 0	Process Nar	ne 0	Process Reference Number 0	Application Number 0	Stage 🗘	Application Date 3
Business Process Maintenance		Edit	Medium	Islamic Export L	C Transfer	PK2IELT000005606	PK2IELT000005606	Scrutiny	22-04-20
Completed Tasks		Edit	Medium	Islamic Export L	C Drawing	PK2IELU000064547	PK2IELU000064547	Scrutiny	22-04-20
Free Tasks		Edit	Medium	Islamic Export L	C Drawing	PK2IELU000064168	PK2IELU000064168	DataEnrichment	22-04-20
Hold Tasks		Edit	Medium	Export LC Drawi	ng - Islamic	PK2IELD000064515	PK2IELD000064515	DataEnrichment	22-04-20
My Tasks		Edit	Medium	Import LC Drawi	ng Update	PK2ILCU000064490	PK2ILCU000064490	Scrutiny	22-04-20
Other User tasks		Edit	Medium	Export LC Amen	dment Isla	PK2IELM000003675	PK2IELM000003675	DataEnrichment	22-04-20
earch		Edit	Medium	Export LC Amen	dment Isla	PK2IELM000064475	PK2IELM000064475	DataEnrichment	22-04-20
ubProcess Tasks		Edit	Medium	Export LC Reope	in	PK2ELCR000064467	PK2ELCR000064467	DataEnrichment	22-04-20
upervisor Tasks		Edit	Critical	Export LC Reope	in	PK2ELCR000064458	PK2ELCR000064458	DataEnrichment	22-04-20
		Edit	Medium	Islamic Export L	C Reopen	PK2IELR000064433	PK2IELR000064433	Approval Task Level 1	22-04-20
		Edit	Medium	Export LC Reope	in	PK2ELCR000064435	PK2ELCR000064435	Approval Task Level 1	22-04-20
		Edit	Medium	Export LC Transf	ier	PK2ELCT000064431	PK2ELCT000064431	DataEnrichment	22-04-20
		Edit	Medium	Export LC Drawi	ng Update	PK2ELCU000064206	PK2ELCU000064206	Approval Task Level 1	22-04-20

Figure 2-6 My Tasks



Chapter 2 Scrutiny

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

The Scrutiny stage has the following hops for data capture:

Main Details

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

Availability

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

Payment

This topic provides the systematic instructions to initiate the Payment in Scrutiny stage of Export LC Transfer - Islamic request.

Additional Fields

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

Additional Details

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

#### Summary

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

## 2.3.1 Main Details

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

Main details section has two sub section as follows:

- Application Details
- LC Details.

### **Application Details**

This section provides a quick snapshot of details of LC. User can enter the details in the following fields. Some of the fields that are already having value from registration/online channels will not be editable.

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



K2IELT00000	5606					View LC	View Events	Signatures	
Main	Main								Screen(1
Availability	✓ Application Details								
Payment	Export LC Reference Number	Available Amount		First Beneficiary			Branch		
Additional Fields	PK2ELIR221105505	GBP *	£10,000.00	001044	GOODCARE	D	PK2-Oracle	Banking Trade F	ina 👻
Additional Details	Priority	Submission Mode		Transfer Amount			Process Referen	nce Number	
Summary	Medium	Online	•	GBP 👻	£10,000.	.00	PK2IELT00	0005606	
÷									
	Transfer Date	Issuing Bank Refere	ence	Allow Substitution e	of Document				
	Transfer Date	Issuing Bank Refere		Allow Substitution o	of Document				
			ince		of Document		Product Descrip	ption	
	<ul> <li>LC Details</li> </ul>	1 Advising Bank	CITIBANKE		of Document	Q		ation It Export LC for T	ransfer
	← LC Details	1 Advising Bank		Product Code		٩		nt Export LC for T	ransfer
	LC Details     LC Type     Sight	Advising Bank		Product Code TFIS	Credit Number	9	Islamic Sigh	nt Export LC for T Number	ransfer
	LC Details     LC Type     Sight     40A - Form of Documentary Credit	Advising Bank		Product Code TFIS 20 - Documentary (	Credit Number 501	Q	Islamic Sigh	nt Export LC for T Number	ransfer
	C LC Details LC Type Sight 40A - Form of Documentary Credit IRREVOCABLE	1 Advising Bank 003762		Product Code TFIS 20 - Documentary II PK2TFIS221101	Credit Number 501	Q •	Islamic Sigh User Reference PK2TFIS221	nt Export LC for T Number 1101501	ransfer
	C LC Details LC Type Sight 40A - Form of Documentary Credit IRREVOCABLE	1 Advising Bank 003762 Form of Document	Q. CITIBANKE D tary Credit Details	Product Code TFIS 20 - Documentary U PKZTFIS221101 40E - Applicable Ru UCP LATEST V	Credit Number 501		Islamic Sigh User Reference PK2TFIS221 Date of Expiry July 19, 2022	nt Export LC for T Number 1101501	
	LC Details     LC Type     Sight     40A - Form of Documentary Credit     IRREVOCABLE     22 - Reference To Pre-Advice	1 Advising Bank 003762 Form of Document 31C - Date of Issue April 20, 2022 Second Benefician	Q. CITIBANKE D tary Credit Details	Product Code TFIS 20 - Documentary U PKZTFIS221101 40E - Applicable Ru UCP LATEST V	Credit Number 501 Jes ERSION		Islamic Sigh User Reference PK2TFIS221 Date of Expiry July 19, 2022	nt Export LC for T Number 1101501	

## Figure 2-7 Scrutiny - Main Details

Note:

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

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

Field	Description
Export LC Reference Number	Read only field. System displays the export LC reference number to be transferred.
Available Amount	Read only field. System displays the available amount along with currency for transfer.
First Beneficiary	Read only field. System displays the name of the transferor-applicant name.
Branch	Read only field. Branch details is auto-populated from LC details.

Table 2-6	Export LC Transfer - Islamic - Main Details - Application Details - Field
Descriptio	n



Field	Description
Priority	System populates the priority of the customer based on priority maintenance. Values are Essential, Critical, High, Medium, Low. If priority is not maintained for the customer, system will populate <b>Medium</b> as the default priority. User can change the priority populated.
Outuringing Made	
Submission Mode	Read only field.
	System populates the submission mode of Export LC Transfer request.
	By default the submission mode will have the value as <b>Desk</b> .
Transfer Amount	System defaults the export LC transfer amount from the Registration stage.
Process Reference	Read only field.
Number	Unique sequence number for the transaction.
	This is auto generated by the system based on process name and branch code.
Transfer Date	Read only field. System defaults the LC transfer date.
Customer Reference Number	Customer reference number is defaulted from the underlying Export LC.
	User can change the Customer reference number.
Allow Substitution of Document	Enable the option to allow the substitution of the export documents received from transferee with the documents from beneficiary.

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

### LC Details

Registration user can capture the changes made to the LC in this section.

## Figure 2-8 LC Details

LC Type	Advising Bank	Product Code	Product Description
Sight -	003762 Q CITIBANK E 🕻	TFIS Q	Islamic Sight Export LC for Transfer
40A - Form of Documentary Credit	Form of Documentary Credit Details	20 - Documentary Credit Number	User Reference Number
IRREVOCABLE -		PK2TFIS221101501	PK2TFIS221101501
23 - Reference To Pre-Advice	31C - Date of Issue	40E - Applicable Rules	Date of Expiry
	April 20, 2022	UCP LATEST VERSION -	July 19, 2022
31D - Place of Expiry	Second Beneficiary	39A - Percentage Credit Amount Tolerance	39C - Additional Amount Covered
delhi	001204 Q Sanity Bene 🕻		

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



Field	Description
LC Туре	Read only field. System displays the selected LC Type in REgistration stage.
Advising Bank	Specify the advising bank name or click <b>Search</b> to search and select the advising bank from the lookup.
Product Code	Read only field. Product Code of the underlying Export LC is displayed.
	Note: This field is enabled for product code selection from the lookup, if Use Transfer Product flag is set as "Yes" in the bank parameter.
Product Description	Read only field.
	This field displays the description of the product of the underlying Export LC.
40A - Form of Documentary Credit	System defaults the value of form of documentary credit. User can select the type of LC (Documentary Credit) as per the requirement. Default LC type is Irrevocable.
Form of Documentary Credit Details	Specify the value for form of documentary credit details.
Documentary Credit Number	Read only field. This field displays the Documentary Credit Number of the selected LC.
Reference To Pre-Advice	This field is not applicable.
Date of Issue	Read only field. Application will default the branch's current date in this field.
Applicable Rules	Applicable rules for the LC is defaulted by the system. Default rule is 'UCP Latest Version'. User can select the applicable rules for the LC. In case of online request, system should auto-populate the details. User cannot change the populated value.
Date of Expiry	Date of expiry is defaulted from the underlying Export LC. User can change the defaulted date of expiry. On change of values, relevant validations will happen.
	In case of online request, system should auto-populate the details. User cannot change the populated value.
Place of Expiry	Place of expiry is defaulted from the underlying Export LC. User can change the defaulted place of expiry. On change of values, relevant validations will happen.
	In case of online request, system should auto-populate the details. User cannot change the populated value.
Second Beneficiary	Second beneficiary name is defaulted from the Registration stage as selected for Export LC Transfer. In case of online request, system should auto-populate the details. User cannot change the populated value.

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



Close

Field	Description
Percentage Credit Amount Tolerance	Tolerance Amount to default from the underlying Export LC. User can change the value of tolerance amount.
	In case of online request, system should auto-populate the details. User cannot change the populated value.
Additional Amount Covered	Specify any additional amount included in export LC. In case of online request, system should auto-populate the details. User cannot change the populated value.

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

#### Audit

opplication No	).	Branch Code	Initiated Date	Initiated By	
PK2ILCI000	0008772	PK2	4/20/2022	ATEST11	
Import LC I					
S.No ≎		Pickup Time 🗘	Completed Time 🗘	Completed By 🗘	Outcome 🗘

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

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

Table 2-8 Audit - Field Description

Field	Description
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.



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. 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	Click the Remarks icon to provide any additional information. 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	<ul> <li>Click to view/ input the following.</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM use</li> </ul>
	can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronologica sequence from LC drawing.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	R1- Documents missing
	R2- Signature Missing     R3- Input Error
	<ul> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> </ul>
	<ul> <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.



Field	Description	
Refer	Select a Refer Reason from the values displayed by the system.	
	<ul><li>Refer Codes are:</li><li>R1- Documents missing</li></ul>	
	R2- Signature Missing	
	<ul><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li></ul>	
	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 Transfer 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.	

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

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

User must scrutinize the Availability and Shipment details of an Islamic Export LC transfer request for the different fields under the respective data segments. In case the request is received through online channel, user will verify the details populated.

1. On Availability screen, specify the fields.

Figure 2-9 Availability

2IELT00000	C Transfer Scr 606							View LC	View Even	ts Signatures	10
lain	Availability										Screen(2
vailability	✓ Availability	Details									
ayment	41a-Available with			41a-Available By 42C-Drafts At				42a-Drawee			
ditional Fields	any bank Q			BY PAYMENT -					۹ 🕻		
Iditional Details	42 P/M - Payment I	Details									
mmary	✓ Shipment D	etails									
	43P-Partial Shipme			43T-Transshipment		44A-Place of Ta	aking in Charge		44E-Port of	Loading	
	ALLOWED			ALLOWED	T				mumbai		
	44F-Port of Discharge			44B-Place of Final Destination 44C-Latest Date of Shipment		e of Shipment	44D-Shipment Period				
	delhi					May 20, 202	2	Ē			
	Transport Mode			Transport Details		Additional Ship	ment Details				
	Air		•					D			
	✓ 45A Descrip INCO Terms	otion of (	Goods and/or S	iervices INCO Terms Description							
	CIF		Q	Cost, Insurance and Freight	(namec						
	Goods Code ≎	Goods Type	Goods Descriptio	on		Original No of Units	Original Price per Unit	Available Units	Transfer quantity	Transfer price per Unit	Total Amount
	ROLLNGCHAIR		ROLLNGCHAI	IR	ß	100	£100.00	100	100	100	£10,000

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

Table 2-10 Availability - Field Description

Field	Description
Availability Details	Specify the <b>Availability Details</b> based on the description of following table:
Available with	<ul> <li>Click Search to search and select the bank with which the credit is available, in case of Non - Online channel.</li> <li>If the LC is restricted to any particular bank, search the bank with SWIFT code (BIC) or Bank Name.</li> </ul>
	<ul> <li>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.</li> <li>If the LC is not restricted to any bank, provide free text - (YOURSELVES, WITH ANY BANK etc.).</li> </ul>
	In case of Online channel, this field is read only. System auto- populates the detail. User cannot change the populated value.

Field	Description		
Available By	Select the available by from the drop-down list, in case of Non - Online channel.		
	The options are:		
	<ul> <li>BY ACCEPTANCE</li> <li>BY DEF PAYMENT</li> <li>BY MIXED PAYMENT</li> <li>BY NEGOTIATION</li> </ul>		
	Note: If BY DEF PAYMENT and BY MIXED PAYMENT option is selected, 42 P/M - Payment Details field gets enabled.		
	This field identifies how the credit is available.		
	In case of Online channel, this field is read only. This field displays the value of 'Available By' as per the issued LC.		
Drafts At	Specify the draft details. This field specifies the tenor of drafts to be drawn under the documentary credit.		
	In case of online request, system should auto-populate the details. User cannot change the populated value.		
Drawee	<ul> <li>Click Search to search and select the Drawee bank (Advising bank or Confirming bank).</li> <li>Search the bank with SWIFT code (BIC) or Bank Name.</li> </ul>		
	On selection of the record if SWIFT code is available, then SWIFT code will be defaulted, if SWIFT code is not available then the bank's name and address to be defaulted.		
	This field is enabled if <b>Drafts At</b> field has a value.		
	In case of online request, this field is read only. System auto- populates the detail. User cannot change the populated value.		
Payment Details	Specify the payment details if, <b>Available By</b> field has value as <b>BY</b> <b>MIXED PAYMENT</b> or <b>BY DEF PAYMENT</b> and <b>Drafts At</b> field does not have value.		
Shipment Details.	Specify the <b>Shipment Details</b> . User can change the values available in the fields based on the description in the following table:		
Partial Shipments	Partial shipment details is defaulted from the underlying Transfer LC. The user can select the partial shipment details from the drop-down list, in case of Non - Online channel.		
	This field specifies whether or not partial shipments are allowed under the documentary credit.		
	The options are:		
	Allowed		
	Conditional		
	Not Allowed		
	In case of Online channel, this field is read only. System auto- populates the details. User cannot change the populated value.		

## Table 2-10 (Cont.) Availability - Field Description



Field	Description
Transshipment	Transshipment details is defaulted from the underlying Transfer LC. The user can select the transshipment details from the drop-down list, in case of Non - Online channel.
	This field specifies whether or not transshipment are allowed under the documentary credit.
	The options are:
	<ul> <li>Allowed</li> <li>Conditional</li> <li>Not Allowed</li> </ul>
	In case of Online channel, this field is read only. System auto- populates the details. User cannot change the populated value.
Place Of Taking In Charge	Place of taking in charge value is defaulted from the underlying Transfer LC. The user can specify the details of place of taking in charge (in case of a multi-modal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or a courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document for non- online channel.
Port Of Loading	Port of loading details is defaulted from the underlying Transfer LC. This field specifies the port of discharge or airport of destination to be indicated on the transport document. The user can change the value, in case of Non - Online channel.
	In case of Online channel, this field is read only. System auto- populates the details. User cannot change the populated value.
Port Of Discharge	Port of discharge details is defaulted from the underlying Transfer LC The user can change the port of discharge, in case of Non - Online channel.
	This field specifies the port of discharge or airport of destination to be indicated on the transport document. In case of Online channel, this field is read only. System auto- populates the details. User cannot change the populated value.
Place Of Final Destination	Place of final destination details is defaulted from the underlying Transfer LC. The user can change the place of final destination, in case of Non - Online channel.
	This field specifies the final destination or place of delivery to be indicated on the transport document. In case of Online channel, this field is read only. System auto- populates the details. User cannot change the populated value.

## Table 2-10 (Cont.) Availability - Field Description

Field	Description			
Latest Date Of Shipment	Select the latest date for loading on board/dispatch/taking in charge			
	Note: This field is alternate to Shipment Period. Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message.			
	Latest shipment date should be on or before expiry date and should not be before the branch date.			
	In case of Online channel, this field is read only. System auto- populates the details. User cannot change the populated value.			
Shipment Period	Shipment period is defaulted from the underlying Transfer LC. The user can change the shipment period , in case of Non - Online channel.			
	Note: This field is alternate to Latest Date Of Shipment Latest date of shipment or shipment period must have value and if both the fields has values, application will display an error message.			
	In case of Online channel, this field is read only. System auto- populates the details. User cannot change the populated value.			
Transport Mode	Select the transportation mode from the list. The options are: Air Sea Road Rail Multimodal Other			
Transport Details	Specify the transportation details of shipment.			
Additional Shipment Details	Specify the additional details of shipment, if any.			
Description of Goods and/or Services	Specify the <b>Description of Goods and/or Services</b> details. This field contains a description of the goods and/or services of the issued LC and can be changed if required. Provide the Shipment Details based on the description in the following table:			
INCO Terms	Click <b>Search</b> to search and select the INCO terms from the document received, in case of non-online channel. In case of Online channel, this field is read only. System autopopulates the details. User cannot change the populated value.			
INCO Terms Description	System displays the description of the INCO term based on the selected INCO Terms code.			

Table 2-10 (Co	ont.) Availability	/ - Field Description
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Field	Description	
Goods Code	Goods Details is defaulted from the underlying LC and user can change the values. Click <b>Search</b> to search and select the goods code. from the look-up.	
	Once you select goods code, value will default in Goods Type and Goods Description.	
	Click <b>Plus</b> icon to add multiple descrption of goods and services.	
Goods Type	The goods type is defaulted from the underlying LC and user can change the values.	
Goods Description	The goods description is defaulted from the underlying Transfer LC and user can change the values.	
Original No of Units	The system displays the original number of units from the underlyin Transfer LC.	
Original Price per Unit	The system displays the original price per unit from the underlying Transfer LC.	
Available Units	The system displays the available units of the goods. User should not be allowed to update this.	
Transfer quantity	Specify the number of units. The system displays an error message if the value for units transferred is more than the units available.	
Transfer Price per Unit	Specify the price per unit is not more than the original price per unit.	
Total Amount	System calculates the total price. In case of online request, the system should populate the total amount from incoming request. System validates that the total amount is equal to the value of the transaction (LC/Collection).	
Action	Click Edit icon to edit the goods code. Click Delete icon to delete the goods code.	

Table 2-10	(Cont.)	Availability - Field	Description
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2. Click Next.

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

Table 2-11 Availability - 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. 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	Click the Remarks icon to provide any additional information. 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.

Field	Description				
Customer Instruction	<ul> <li>Click to view/ input the following.</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM use can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>				
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task				
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.				
View Events	Click to view the details of the details of LC, amendments (if any), drawings (if any) and liquidations if any under the LC in chronologica sequence from LC drawing.				
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.				
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.         Reject Codes are:         • R1- Documents missing         • R2- Signature Missing         • R3- Input Error         • R4- Insufficient Balance/Limits         • R5 - Others         Select a Reject code and give a Reject Description.         This reject reason will be available in the remarks window throughout the process.         Select a Refer Reason from the values displayed by the system.         Refer Codes are:				
	<ul> <li>Refer Codes are:</li> <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>				
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.				
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.				
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.				

## Table 2-11 (Cont.) Availability - Action Buttons - Field Description



Field	Description	
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.	

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

## 2.3.3 Payment

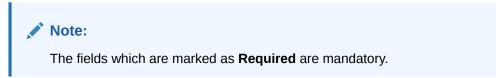
This topic provides the systematic instructions to initiate the Payment in Scrutiny stage of Export LC Transfer - Islamic request.

In this section, user can specify the Payment details for an Export LC Transfer - Islamic.

1. On Scrutiny - Payment screen, specify the fields.

Islamic Export L	C Transfer Scrutiny :: Applicat	ion No:-	Clarification Details	Documer	nts R	emarks Overric	es Customer In	struction	Incoming Message		:: :
PK2IELT000005	606						View LC	View Ev	ents Signatures		15 1
⊘ Main	Payment										Screen(3
Availability	✓ Payment Details										
Payment	49G-Special Payment conditions for beneficiar	y 49H-Special	Payment conditions for n	eceiving bank	48-Perio	od for Presentation		49-Confi	rmation Instructions		
Additional Fields		6		D	0	Days		WITH	IOUT		-
Additional Details	58A - Requested Confirmation Party	58A - Reque	sted Confirmation Party		57A-Ad	rise Through Bank		78-Instru	uctions to P/A/N Bank		
Summary	-		Q	G		٩	G			Q	D
,	72-Sender to Receiver Information	71D - Charge	s		78D - In	structions to Interme	diary Bank				
	Q [2			D			Q				
					D						
Audit			R	Request Clarific	ation	Reject Ref	er Hold	Cancel	Save & Close	Back	Ne

Figure 2-10 Scrutiny - Payment



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

Table 2-12Payment - Field Description

Field	Description
Payment Details	Specify the Payment Details .



Field	Description			
Special Payment conditions for beneficiary	Special Payment conditions for beneficiary is defaulted from the underlying Transfer LC. The user can specify the details, if any special payment condition has to be provided to beneficiary, in case of Non - Online channel. In case of Online channel, system auto-populates the details. User cannot change the populated value.			
Special Payment conditions for receiving bank	Special Payment conditions for receiving bank is defaulted from the underlying Transfer LC. The user can specify the details, if any special payment condition has to be provided to receiving bank, in case of Non - Online channel. In case of Online channel, system auto-populates the details. User cannot change the populated value.			
Period for Presentation	Specify the event name in text along with the number of days in number, if the period of presentation is based on any event other than shipment, in case of non-online channel. In case of Online channel, this field is read only.			
Confirmation Instructions	<ul> <li>Select the confirmation instruction for the LC from the available list, in case of non-online channels. The options are:</li> <li>CONFIRM</li> <li>MAY ADD</li> <li>WITHOUT</li> <li>Applicable only if field 49 - confirmation instruction is 'confirm' or 'may add'. You can search through LOV, Party type with banks should only be displayed in LOV. The system should display the</li> <li>SWIFT code (if available)</li> <li>Name and address of the bank</li> <li>On selection of the record if SWIFT code is available then SWIFT code will be defaulted, if SWIFT code is not available then the bank's name and address to be defaulted.</li> <li>In case of Online channel, this field is read only. System autopopulates the detail. User cannot change the populated value.</li> </ul>			
Requested Confirmation Party	Click <b>Search</b> to search and select the appropriate requested confirmation party, in case of online and non-online channels. This field is enabled and mandatory, if the <b>Confirmation Instructions</b> is <b>CONFIRM</b> or <b>MAY ADD</b> .           Image: Note:         Note:           This field is applicable only for LC Type - Confirmed LC.         In case of Online channel, this field is read only. System autopopulates the detail. User cannot change the populated value.			

## Table 2-12 (Cont.) Payment - Field Description

Field	Description	
Advise Through Bank	<ul> <li>Click Search to search and select the advise through bank, in case of Non - Online channel. Party type with banks must be displayed look-up.</li> <li>SWIFT code (if available)</li> <li>Name and address of the bank</li> <li>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the ban name and address to be defaulted.</li> <li>In case of online request, system should auto-populate the details. User cannot change the populated value.</li> </ul>	
Instructions to P/A/N Bank	Click <b>Search</b> to search and select the instructions to P/A/N Bank, in case of Non - Online channel. In case of Online channel, update the details received.	
Sender to Receiver Information	Click <b>Search</b> to search and select the sender to receiver information (FFT), in case of Non - Online channel. In case of Online channel, update the details received.	
Charges	Specify the charges details(FFT), in case of non-online channel. In case of Online channel, this field is read only.	
Reimbursement Authorizati	on	
Reimbursing Bank	<ul> <li>Click Search to search and select the advise through bank, in case of Non - Online channel. Party type with banks must be displayed in look-up.</li> <li>If reimbursing bank is applicable, user must update the field.</li> <li>SWIFT code (if available)</li> <li>Name and address of the bank</li> <li>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address to be defaulted.</li> </ul>	
	In case of online request, system should auto-populate the details. User cannot change the populated value.	
Reimbursing Bank Charge Type	Select the reimbursing bank charge type. The options are: Claimants Ours	
Reimbursing Bank Charge Details	Specify the reimbursing bank charge details.	

## Table 2-12 (Cont.) Payment - Field Description

### 2. Click Next.

The task will move to next data segment.

## Table 2-13 Payment Details - Action Buttons - Field Description

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

Field	Description
Documents	Upload the required documents. The user can view and input/view application details simultaneously.
	When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Click the Remarks icon to provide any additional information. 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	<ul> <li>Click to view/ input the following.</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of</li> </ul>
	transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
View Events	Click to view the details of the details of LC, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	R1- Documents missing
	<ul><li>R2- Signature Missing</li><li>R3- Input Error</li></ul>
	<ul> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> </ul>
	<ul> <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 2-13 (Cont.) Payment Details - Action Buttons - Field Description

Field	Description
Refer	Select a Refer Reason from the values displayed by the system.
	Refer Codes are:
	R1- Documents missing
	R2- Signature Missing
	R3- Input Error
	R4- Insufficient Balance/Limits
	R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.
	This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	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.

Table 2-13 (Cont.) Payment Details - Action Buttons - Field Description

# 2.3.4 Additional Fields

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

In this section, the user can input in the additional fields implemented by the bank for Export LC Transfer. Any user defined fields maintained at the bank level should be available in this Additional field details.

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

Figure 2-11 Scrutiny - Additional Fields

	.C Transfer Scrutiny :: Application No:-	Clarification Details	Documents	Remarks Over	Customern	nstruction Inco Payment de	tails saved succ	essfully 🛯 🗙
PK2IELT000005	5606				View LC		Signatures	1. ~
) Main	Additional Fields							Screen(4/
Availability	✓ Additional Fields							
Payment	No Additional fields configured!							
Additional Fields								
Additional Details								
Summary								



### 2. Click Next.

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

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. 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	Click the Remarks icon to provide any additional information. 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	<ul> <li>Click to view/ input the following.</li> <li>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.</li> <li>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.</li> </ul>
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.

Table 2-14 Additional Fields - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	<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:
	<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>
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to
	be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	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.

### Table 2-14 (Cont.) Additional Fields - Action Buttons - Field Description

# 2.3.5 Additional Details

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

User must verify/input/update additional details of an Islamic Export LC Transfer request for the different fields under the respective data segments. In case the request is received through online channel, user will verify the details populated.

The various additional details should be available as tile. Each tile can be selected and the respective screen will open for the user to capture details.

This is a multi-grid section with facility to attach more than one line.

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



Islamic Export L	C Transfer Scrutiny :: Application No:-	Clarification Details	Documents	Remarks	Overrides	Customer Ins	truction	coming Message	::×
PK2IELT00005						View LC	View Events	Signatures	·· ·
Main	Additional Details								Screen(5/6
Availability	Commission, Charges and Taxes								
Payment									
Additional Fields	Charge : Commission : Tax :								
Additional Details	Block Status : Not Initiated								
Summary									
Audit		Re	quest Clarification	Reject	Refer	Hold	Cancel	Save & Close	Back Ne

### Figure 2-12 Additional Details

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

Landing on the additional tab, the default commission, charges and tax if any will get populated.

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.

Charge Details are auto-populated from the back-end system.

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

	Re-default												
Commissio	on Details												
omponent	Rate	Mod. Rate	Currency	Amount	Modifi	ied D	efer Wa	aive	Charge Party	Settl. Acco	ount O	Amendable	
lo data to disp	olay.												
Component	Tag curren	cy Tag Amo	ount Cu	rrency Am	nount	Modified	Billing	Defer	Waive	Charge Party	Settlement Acc	ount	٥
omponent lo data to disp		cy Tag Amo	ount Cu	rrency Am	nount	Modified	Billing	Defer	Waive	Charge Party	Settlement Acc	ount	0
lo data to disp			ount Cu	rrency Am	nount	Modified	Billing	Defer	Waive	Charge Party	Settlement Acc	ount	0
lo data to disp age 1 (C	olay. of 0 items)			rrency Am	nount	Modified	Billing	Defer	Waive	Charge Party	Settlement Acc	ount	0
lo data to disp	olay. of 0 items)	K ∢ 1 →			ount	Modified	Billing	Defer	- Waive Billing	Charge Party	Settlement Acc	ount	0



Field	Description
Commission Details	This section displays the commission details.
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	If enabled, charges/commissions has to be deferred and collected at any future step.
Defer	Switch to for charges/commissions has to be deferred and collected at any future step.
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. User can edit the value, if required.
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. User can edit the value, if required.

 Table 2-15
 Charge Details - Field Description



Field	Description
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 de- selection the user has to click on 'Recalculate' charges button for re- simulation.
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.
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	Switch to to make the details available for billing engine for further processing, if charges are handled by separate billing engine The user can not enable/disable the option, if it is de-selected by default.

### Table 2-15 (Cont.) Charge Details - Field Description



Field	Description
Defer	Switch to to defer the charges and collect at any future step. The user can enable/disable the option the check box. On de- selection the user has to click on Recalculate charges button for re- simulation.
Settlement Account	System defaults the settlement account. The user can modify the settlement account.

### Table 2-15 (Cont.) Charge Details - Field Description

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

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

### Table 2-16 Additional Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Upload the required documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Click the Remarks icon to provide any additional information. 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	<ul> <li>Click to view/ input the following.</li> <li>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.</li> <li>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.</li> </ul>
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
View Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.



Field	Description
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	<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
	<ul> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.
	This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	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.

### Table 2-16 (Cont.) Additional Details - Action Buttons - Field Description

# 2.3.6 Summary

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

User can review the summary of details updated for Export LC Transfer - Islamic. The user can see the summary tiles.

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 <sup>8</sup> on any tile to view the details.

	C Transfer Scrutiny :: Application No:		Clarification Details	Documents	Remarks	Overrides	Customer Instruction	Incoming Message	View LC	
K2IELT000005	606							View Events	Signatures	
Main	Summary									Screen(6
Availability	Main	Availabi	lity			Payme	nt			
Payment		· ·				- I				
Additional Fields	Form of LC : IRREVOCABLE Submission Mode : Online	Available Available		: any bank : PAYMENT				0 WITHOUT		
Additional Details	Date of Issue : 2022-04-20	Port of Lo Port of Di		: mumbai : delhi						
Summary		T GIT GIT DI	isentinge	. ucm						
	Additional Fields	Revolvir	ng Details			Commi	ssion, Charges and	Taxes		
	Click here to view Additional :	Revolving		: N		Charge	:			
	fields	Revolving	g In g Frequency	:		Commis Tax	sion :			
		Revolving	strequency			Block Sta	atus :	Not Initiated		

#### Figure 2-13 Summary

Tiles Displayed in Summary

- Main User can view the application details details and export LC details. User can
  modify the details, if required.
- Availability User can view already captured availability and shipment details. User can modify the details, if required.
- Payment User can view all details related to payments. User can modify the details, if required.
- Additional Fields: Banks can configure the additional fields during implementation. User can view the details of additional fields.
- Commission, Charges and Taxes: User can see the details provided for charges. User can update the details if required.
- 2. Click Submit.

The task will move to next logical stage.

<b>Table 2-17</b>	Summary - Action Buttons - Field Description
-------------------	--

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. 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.



Field	Description
Remarks	Specify any additional information regarding the Export LC Update Drawings. 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	<ul> <li>Click to view/ input the following</li> <li>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.</li> </ul>
	<ul> <li>Transaction Level Instructions – In this section, OBTFPM use can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	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:
	<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>

<b>Table 2-17</b>	(Cont.) Summary - Action Buttons - Field Description
-------------------	--



Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.
	This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Submit	Task will get moved to next logical stage of Export LC Transfer. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office.

#### Table 2-17 (Cont.) Summary - Action Buttons - Field Description

# 2.4 Data Enrichment

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

As a part of Data Enrichment stage, User can enter/update basic details of the incoming request.

Non Online Channel - Export LC Transfer request that were received at the desk will move to DE stage post successful registration and scrutiny stage. The transaction will have the details entered during the registration/scrutiny stage.

Online Channel - Request that are received via online channels like trade portal, external system and SWIFT are available directly for further processing in OBTFPM from scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.

The user can select the respective field and will be allowed to edit/update the field.

#### Note:

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

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

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

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

Figure 2-14 Free Task



Menu Item Search Q	Ģ	Refresh Or Ac	quire 🛱 Fi	ow Diagram				
Tasks		Acquire and Edit	Priority 0	Process Name 🗘	Process Reference Number 0	Application Number 0	Stage 🗘	Application Date
Awaiting Customer Clarification		Acquire and Edit	Medium	Islamic Export LC Transfer	PK2IELT000005606	PK2IELT000005606	DataEnrichment	22-04-20
		Acquire and Edit	Medium	Import LC Amendment	PK2ILCA000064563	PK2ILCA000064563	DataEnrichment	22-04-20
Business Process Maintenance		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064562	PK2ILCI000064562	DataEnrichment	22-04-20
Completed Tasks		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064561	PK2ILCI000064561	DataEnrichment	22-04-20
Free Tasks		Acquire and Edit	Medium	Common Group Message	PK2CGRM000064560	PK2CGRM000064560	MessageGeneration	22-04-20
Hold Tasks		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064559	PK2ILCI000064559	Registration	22-04-20
My Tasks		Acquire and Edit	Medium	Import LC Internal Amendm	PK2ILCI000064558	PK2ILCI000064558	Registration	22-04-20
Other User tasks		Acquire and Edit	Medium	Guarantee Advise Amendm	PK2GTEA000064557	PK2GTEA000064557	DataEnrichment	22-04-20
Search		Acquire and Edit	Medium	Islamic Export LC Drawing U	PK2IELU000050808	PK2IELU000050808	DataEnrichment	22-04-20
ubProcess Tasks			—					
		Acquire and Edit	Medium	Import LC Issuance	PK2ILCI000064540	PK2ILCI000064540	Scrutiny	22-04-20
Supervisor Tasks		Acquire and Edit	Medium	Export LC Amendment	PK2ELCA000064536	PK2ELCA000064536	Scrutiny	22-04-20
		Acquire and Edit	Medium	Guarantee Issuance	PK2GTEI000064527	PK2GTEI000064527	Scrutiny	22-04-20
		Acquire and Edit	Medium	Import Documentary Collect	PK2IDCB000064524	PK2IDCB000064524	KYC Exceptional approval	22-04-20

The Free Task screen appears.

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

Menu Item Search Q	Му	Tasks							
< Tasks	Q	Refresh	Release	Escalate	문 Delegate	Flow Diagram			
Awaiting Customer Clarification		Edit	Priority 0	Process Nar	me O	Process Reference Number 0	Application Number 0	Stage ≎	Application Date 0
Business Process Maintenance		Edit	Medium	Islamic Export L	C Transfer	PK2IELT000005606	PK2IELT000005606	DataEnrichment	22-04-20
Completed Tasks		Edit	Medium	Islamic Export L	C Drawing	PK2IELU000064547	PK2IELU000064547	Scrutiny	22-04-20
Free Tasks		Edit	Medium	Islamic Export L	C Drawing	PK2IELU000064168	PK2IELU000064168	DataEnrichment	22-04-20
Hold Tasks		Edit	Medium	Export LC Drawi	ng - Islamic	PK2IELD000064515	PK2IELD000064515	DataEnrichment	22-04-20
My Tasks		Edit	Medium	Import LC Drawi	ng Update	PK2ILCU000064490	PK2ILCU000064490	Scrutiny	22-04-20
Other User tasks		Edit	Medium	Export LC Amen	dment Isla	PK2IELM000003675	PK2IELM000003675	DataEnrichment	22-04-20
Search		Edit	Medium	Export LC Amen	dment Isla	PK2IELM000064475	PK2IELM000064475	DataEnrichment	22-04-20
SubProcess Tasks		Edit	Medium	Export LC Reope	en	PK2ELCR000064467	PK2ELCR000064467	DataEnrichment	22-04-20
Supervisor Tasks		Edit	Critical	Export LC Reope	en -	PK2ELCR000064458	PK2ELCR000064458	DataEnrichment	22-04-20
		Edit	Medium	Islamic Export L	C Reopen	PK2IELR000064433	PK2IELR000064433	Approval Task Level 1	22-04-20
		Edit	Medium	Export LC Reope	en	PK2ELCR000064435	PK2ELCR000064435	Approval Task Level 1	22-04-20
		Edit	Medium	Export LC Trans	fer	PK2ELCT000064431	PK2ELCT000064431	DataEnrichment	22-04-20
		Edit	Medium	Export LC Drawi	ng Update	PK2ELCU000064206	PK2ELCU000064206	Approval Task Level 1	22-04-20

Figure 2-15 My Task

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

- Main Details
- Availability
- Payment



- Document and Conditions
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

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

• Main Details

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

Availability

This topic provides the systematic instructions to capture the availability and shipment details.

• Payment

This topic provides the systematic instructions to initiate the Payment in Data Enrichment stage of Export LC Transfer - Islamic request.

• Document and Conditions

This topic provides the systematic instructions to capture the details of the documents received.

- 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 Transfer - Islamic process.

Additional Details

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

Settlement Details

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

Summary

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

# 2.4.1 Main Details

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

Main details section has two sub section as follows:

- Application Details
- LC Details.

#### **Application Details**



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

	Main										Screen(1/4
Availability	✓ Application Details										
Payment	Export LC Reference Number	Avai	lable Amount		First Benefici	First Beneficiary			Branch		
Documents and Conditi	EIUN221100031002	G	BP *	£9,000.00 001044		GOODCARE 🕻			PK2-Oracle Banking Trade Fina *		ina 👻
Additional Fields	Priority	Sub	mission Mode	Transfer Amo	unt		F	Process Reference Number			
Advices	Medium	• D	esk	-	GBP	-	£1,000.00		PK2IELT0000	064052	
Additional Details	Transfer Date	Issu	ng Bank Reference		Allow Substit	ution of Docum	ent				
Settlement Details	April 20, 2022	41	IMPLCTF0014								
			11111								
Summary											
Summary	✓ LC Details										
Summary	✓ LC Details		ising Bank		Product Code			Ρ	oduct Descriptic	on	
Summary		Adv		RBS PLC 🕻	Product Code TFIU		Q	Р		on ie Export LC for	Transf
Summary	LC Type	Adv.	ising Bank		TFIU	ntary Credit Nur				e Export LC for	Transf
Summary	LC Type Usance	Adv.	<b>ising Bank</b> 101185 Q		TFIU	ntary Credit Nur			Islamic Usanc	e Export LC for umber	Transf
Summary	LC Type Usance	Adv • (	<b>ising Bank</b> 101185 Q		TFIU 20 - Documer	ntary Credit Nur			Islamic Usanc	e Export LC for umber	Transf
Summary	LC Type Usance 40A - Form of Documentary Credit	Adv	ising Bank 101185 Q m of Documentary		TFIU 20 - Documen TFIU22110 40E - Applica	ntary Credit Nur		U	Islamic Usanc ser Reference No TFIU22110002	e Export LC for umber	Transf
Summary	LC Type Usance 40A - Form of Documentary Credit	Add v For SIC Ai	ising Bank 101185 Q n of Documentary - Date of Issue	Credit Details	TFIU 20 - Documer TFIU22110 40E - Applica UCP LATE	ntary Credit Nur 10025003 ble Rules	nber		Islamic Usanc ser Reference No TFIU22110002 ate of Expiry	e Export LC for umber 25003	

Figure 2-16 Data Enrichment - Main Details

Note:

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

Table 2-18	Export LC Transfer - Main Details - Application Details - Field
Description	

Field	Description
Export LC Reference Number	Read only field. System displays the export LC reference number to be transferred.
Available Amount	Read only field. System displays the available amount from earlier stages.
First Beneficiary	Read only field. System displays the name of the transferor-applicant from the earlier stages.



Field	Description
Branch	Read only field.
	Branch details is auto-populated from LC details.
Priority	System populates the priority of the customer based on priority maintenance. Values are High, Medium and Low. If priority is not maintained for the customer, system will populate 'Medium' as the default priority.
	User can change the priority populated.
Submission Mode	Read only field.
	System populates the submission from the earlier stages.
Transfer Amount	System defaults the export LC transfer amount from the earlier stages.
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.
Transfer Date	Read only field. System defaults the branch's current date as LC transfer date.
Customer Reference Number	Customer reference number is defaulted from the underlying Export LC.
	User can change the Customer reference number.
Allow Substitution of Document	Enable the option to allow the substitution of the export documents received from transferee with the documents from beneficiary.

# Table 2-18(Cont.) Export LC Transfer - Main Details - Application Details - FieldDescription

### LC Details

.

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



LC Type	Advising Bank	Product Code	Product Description		
Sight -	003762 Q CITIBANK E 🕻	TFIS Q	Islamic Sight Export LC for Transfer		
40A - Form of Documentary Credit	Form of Documentary Credit Details	20 - Documentary Credit Number	User Reference Number		
IRREVOCABLE *	0/m	PK2TFIS221101501	PK2TFIS221101501		
23 - Reference To Pre-Advice	31C - Date of Issue	40E - Applicable Rules	Date of Expiry		
	April 20, 2022	UCP LATEST VERSION *	July 19, 2022		
31D - Place of Expiry	Second Beneficiary	39A - Percentage Credit Amount Tolerance	39C - Additional Amount Covered		
delhi	001204 Q Sanity Bene 🕻				
	Sight  40A - Form of Documentary Credit IRREVOCABLE  23 - Reterence To Pre-Advice 31D - Place of Expiry	Sight     003762     Q     CITIBANK E       40A - Form of Documentary Credit     Form of Documentary Credit       IRREVOCABLE     23       23     Reference To Pre-Advice       31D - Place of Expiry     Second Beneficiary	Sight     003%2     Q     CITIBANK E     C     TFIS     Q       40A - Form of Documentary Credit     Form of Documentary Credit Details     20 - Documentary Credit Number       IRREVOCABLE     *       25 - Reference To Pre-Advice     31C - Date of Issue     40e - Applicable Rules       31D - Place of Expiry     Second Beneficiary     39A - Percentage Credit Amount Tolerance		



### Note:

The fields which are marked as  $\ensuremath{\textbf{Required}}$  are mandatory.

Table 2-19	Export LC Transfer - LC Details - Field Description
------------	---

Field	Description			
LC Туре	Read only field. System displays the value used for LC Type as per the latest LC details.			
Advising Bank	Specify the advising bank name or click <b>Search</b> to search and select the advising bank from the lookup.			
Product Code	Read only field. Product Code of the underlying Export LC is displayed.			
	This field is enabled for product code selection from the lookup, if Use Transfer Product flag is set as "Yes" in the bank parameter.			
Product Description	Read only field.			
	This field displays the description of the product of the underlying Export LC.			
40A - Form of Documentary Credit	System defaults the value for form of documentary credit. User can select the type of LC (Documentary Credit) as per the requirement. Default LC type is Irrevocable.			
Form of Documentary Credit Details	Specify the value of form of documentary credit details.			
Documentary Credit Number	Read only field. This field displays the Documentary Credit Number of the selected LC.			
Reference To Pre-Advice	This field is not applicable.			
Date of Issue	Read only field. Application will default the branch's current date in this field.			
Applicable Rules	Applicable rules for the LC is defaulted by the system. Default rule is 'UCP Latest Version'. User can select the applicable rules for the LC. In case of online request, system should auto-populate the details. User cannot change the populated value.			
Date of Expiry	Date of expiry is defaulted as per the latest LC details. User can change the defaulted date of expiry.			
Place of Expiry	Place of expiry is defaulted as per the latest LC details. User can change the defaulted place of expiry.			



Field	Description
Second Beneficiary	Second beneficiary name is defaulted from the Registration stage as selected for Export LC Transfer. In case of online request, system should auto-populate the details. User cannot change the populated value.
Percentage Credit Amount Tolerance	User can change the value of tolerance amount.
	In case of online request, system should auto-populate the details. User cannot change the populated value.
Additional Amount Covered	Specify any additional amount included in export LC. In case of online request, system should auto-populate the details. User cannot change the populated value.

### Table 2-19 (Cont.) Export LC Transfer - LC Details - Field Description

#### 2. Click Next.

The task will move to next data segment.

For more information on the action buttons, refer Table 2-6 in Main Details section of **Scrutiny** stage.

# 2.4.2 Availability

This topic provides the systematic instructions to capture the availability and shipment details.

DE user can verify and enter the basic details in Islamic Export LC transfer request for the different fields under the respective data segments. In case the request is received through online channel, user will verify the details populated.

1. On Availability screen, specify the fields.

Islamic Export LC Transfer DataEnrichment :: Application						cation Details	Documents Ren	marks Ov	erride: Ma	in Details saved suce	cessfully X
No:- PK2IELT0000	64052						Incoming Message	View LC	View Eve	ents Signatures	J
Main	Availability										Screen(2/
Availability	✓ Availability	Details									
Payment	41a-Available with			41a-Available By		42C-Drafts At			42a-Drawe	e	
Documents and Conditi	ANY BANK		Q	BY DEF PAYMENT							Q []
Additional Fields	42 P/M - Payment D	Details									
Advices	90 DAYS FROM	1 INVOICE									
Additional Details	✓ Shipment D	etails									
Settlement Details	43P-Partial Shipme	nts		43T-Transshipment		44A-Place of T	aking in Charge		44E-Port o	of Loading	
	ALLOWED			ALLOWED					PORT /	4	
Summary	44F-Port of Dischar	ge		44B-Place of Final Destination		44C-Latest Da	te of Shipment		44D-Shipn	nent Period	
	PORT B					June 20, 20	22	iii iii			
	Transport Mode			Transport Details		Additional Shi	pment Details				
	Sea		•					D			
	✓ 45A Descrip	tion of (	Goods and/or	Services							
	INCO Terms			INCO Terms Description							
	CFR		Q	Cost and Freight (named des	stinatio						
	Goods Code 0	Goods Type	Goods Descript	lon		Original No of Units	Original Price per Unit	Available Units	Transfer quantity	Transfer price per Unit	Total Amount
	ROLLNGCHAIR	G	ROLLNGCHA	NR		1,000	£10.00	900	100	10	£1,000.00

Figure 2-18 Availability



For more information on fields, refer Table 2-10 of Scrutiny stage.

2. Click Next.

The task will move to next data segment. For more information refer Payment. For more information on action buttons, refer Table 2-11 of **Scrutiny** stage.

## 2.4.3 Payment

This topic provides the systematic instructions to initiate the Payment in Data Enrichment stage of Export LC Transfer - Islamic request.

Data Enrichment user can verify and enter the basic details available in the Islamic Export LC Transfer request.

1. On Data Enrichment - Payment Details screen, specify the fields.

No:- PK2IELT000	Transfer DataEnrichment	:: Ар	plication	Clarificati		Documents Incoming N	Rem	success			×
Main	Payment					incoming is	ressage	VIEW LC			Screen(3
Availability	<ul> <li>Payment Details</li> </ul>										
Payment	49G-Special Payment conditions for benefi	ciary	49H-Special Payment conditions for rece	iving bank	48-Perio	d for Presentation			49-Confirmation Instructions		
Documents and Conditi		D		D	21	FROM SHIP	MENT DAT	TE	WITHOUT		-
 Additional Fields	58A - Requested Confirmation Party		58A - Requested Confirmation Party		57A-Adv	ise Through Bank			78-Instructions to P/A/N Bank		
Advices	•		Q	C		Q		D		Q	D
Additional Details	72-Sender to Receiver Information		71D - Charges		78D - Ins	tructions to Interr	nediary Bar	nk			
Settlement Details	Q [2	\$		D				Q			
Summary					C						
Summary					10						
											-

Figure 2-19 Data Enrichment - Payment Details

For more information on fields, refer Table 2-12 of Scrutiny stage.

2. Click Next.

The task will move to next data segment. For more information refer Document and Conditions.

For more information on action buttons, refer Table 2-13 of Scrutiny stage.

# 2.4.4 Document and Conditions

This topic provides the systematic instructions to capture the details of the documents received.

User can enter/ update Documents and conditions details for Export LC Transfer. The below fields can be modified in DE stage.



- Document Details
- Additional Conditions

#### **Document Details**

Documents details should default from underlying LC. If Substitute documents allowed is checked, system to give a warning message" Substitution of Documents allowed, please verify the documents".

Online Channel - System will default the details received in the Description column. Based on the details populated, user can pick corresponding values for document code, originals and copy.

Non Online Channel - User can further edit (add or remove) the documents or document description as per requirement. Application will display an alert message, if both Bill Of lading" and 'Airway Bill' are chosen. Non Online Channel - User can further edit (add or remove) the documents or document description as per requirement. Application will display an alert message, if both Bill Of lading" and 'Airway Bill' are chosen

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

Islamic Export LC		nrichment :: Ap	plication			ation Details	Documents	Remarks	Override		ner Instruction		11 ×
No:- PK2IELT0000	005606						Incoming Me	ssage \	/iew LC	View Events	Signatures		
Main	Documents an	d Conditions										Sc	reen(4/9
Availability	✓ Document Deta	ails											
Payment													
Documents and Conditi	Code	Document Description	Сору с	Original	٥	Clause Description	n Origi	nal Required			Acti	on	0
Additional Fields	AIRDOC	Air Way	0	0/0		AIRDOC						P	
Advices	MARDOC	Sea Way	0	0/0		MARDOC						1 🗇	
Additional Details	INSDOC	Insurance	0	0/0		INSDOC						P	団
Settlement Details	PACKINGLIST	PACKINGLIST	0	0/0		PACKINGLIST						P	Ē
,	OTHERDOC	OTHERDOC	0	0/0		OTHERDOC						1	Ē
	INVDOC	Invoice	0	0/0		INVDOC						1	Ē
	BOL	Bill of Lading	0	0/0		BOL						1	団
	<ul> <li>✓ Additional Con</li> </ul>	ditions											, ,,,,,(-
	FFT Code	FFT Desc	iption							Action			٥
	No data to display.												

#### Figure 2-20 Data Enrichment - Document Details

### Note:

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

Field	Description
Code	System defaults the document code. Click <b>Search</b> to search and select the document code based on the document received.
	User can add or delete the code by deleting the line on the grid. Click the plus icon to add multiple document details.
Document Description	System dispalys the document description based on the document code from the latest LC.
Сору	System defaults the number of duplicate copies of documents as required in LC. User can edit the actual copies received.
	Specify the number copies received.
Original	System defaults the number of documents in original as required in LC. User can edit the actual originals received.
	Specify the number of original documents received.
Clause Description	System populates the description of the clause required as per LC. User can view the description of the clause by clicking the link in the 'Document Clause' column.
Document Received	Enable the option, if original document is required.
	Disable the option, if original document is not required.
Action	Click Edit icon to edit the document details.
	Click Delete icon to delete the document details.

### Table 2-20 Document Details - Field Description

#### Additional Conditions

Online Channel - System will default the details received in the description column. System will parse the additional conditions required field into multiple line items based on line delimiter (+) and shall populate each line item as a separate description. User can read the description and make any changes required to the description, also must be able to add more conditions.

Non Online Channel - User can use FFT to capture additional conditions and can edit the description populated from FFT. User should also be able to add additional FFT.

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



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

Table 2-21	Additional Conditions - Field Description	

Field	Description
	Click <b>Search</b> to search and select the FFT code from the look up. Click plus icon to add multiple <b>Additional Conditions</b> .



Field	Description
FFT Description	This field displays the description of the FFT code as per the latest LC.
Action	Click Edit icon to edit the additional condition details. Click Delete icon to delete the additional condition details.

### Table 2-21 (Cont.) Additional Conditions - Field Description

2. Click Next.

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

### Table 2-22 Document 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	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 Ic Transfer. 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	<ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul>
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields



Field	Description
View Events	Click to view the details of the details of LC, amendments (if any), drawings (if any) and liquidations if any under the LC in chronologica sequence from LC drawing.
Request Clarification	Click the Request Clarification button to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	<ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> </ul>
	<ul><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:
	<ul><li>R1- Documents missing</li><li>R2- Signature Missing</li></ul>
	R3- Input Error
	<ul><li>R4- Insufficient Balance/Limits</li><li>R5 - Others</li></ul>
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.
	This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Click the Back button, to go back to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

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

# 2.4.5 Additional Fields

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

Banks can configure these additional fields during implementation.

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

Figure 2-21 Data Enrichment - Additional Fields

Islamic Export LC	Transfer DataEnrichment :: Application	Clarification Details	Documents Rema	ove	errides Custo	mer Instruction	:: ×
No:- PK2IELT000	005606		Incoming Message	View LC	View Events	Signatures	,, ×
Main	Additional Fields						Screen(5/9)
Availability	✓ Additional Fields						
Payment	No Additional fields configured!						
Documents and Conditi							
Additional Fields							
Advices							
Additional Details							
Settlement Details							
Summary							
Audit		Request Clarification	Reject Refer	Hold	Cancel Sa	ve & Close	Back Next

#### 2. Click Next.

The task will move to next data segment. For more information refer Advices. For more information on action buttons, refer Table 2-14 of **Scrutiny** stage.

# 2.4.6 Advices

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

DE user can view the Advices generated during Islamic Export LC Transfer request. Advices menu displays the advices available under a product code from the back office as tiles. Some of the possible advices could be of Transfer LC Instrument (SWIFT MT 720), Transfer LC Instrument Copy, and Payment message. The user can also suppress the Advice, if required.

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

•	Fransfer DataEnrichment :: Applicatio								::>
No:- PK2IELT0000	05606			Incoming	Message	View LC	View Events	Signatures	
Main	Advices								Screen(6
Availability	Advice : TRANSFER_LC	Advice : TRANSFER	_APP	0	Advice : TR	ANSFER_N	IEWBEN	000	
Payment	Advice Name : TRANSFER_LC Advice Party : ABK	Advice Name : TR/ Advice Party : API	ANSFER_APP		Advice Name Advice Party		SFER_NEWBEN		
Documents and Conditi	Advice Party : ABK Party Name : CIF945092610 Suppress Advice : NO		RKS AND SP		Party Name Suppress Adv	: GATE	WAY TEST		
Additional Fields									
Advices									
Additional Details	Advice : TRANSFER_ORGBEN	Advice : TRANSFER	_ISB	8	Advice : TR	ANSFER_N	IEWATB	000	
Settlement Details	Advice Name : TRANSFER_ORGBEN Advice Party : BEN	Advice Name : TR/ Advice Party : ISB	ANSFER_ISB		Advice Name Advice Party		SFER_NEWATB		
Summary	Party Name : GOODCARE PLC Suppress Advice : NO		LLS FARGO		Party Name Suppress Adv	:			
		1		)	11		((()))		

Figure 2-22 Advices



### **Advice Details**

		Advice Name	Medium	Advi	ce Party
		LC_AMND_INSTR		▼ AE	вк
Party ID		Party Name			
001204		ABC BANK			
FFT Code	FFT Descriptio	on			Action \$
FFT Code	FFT Descriptio	on			Action 0
FREEVP	TESTING FI	FT		ß	/ 団
<ul> <li>Instructions</li> </ul>					+
		Instruction Description		Edit ¢	Action 🗘
Instruction Code					

Table 2-23 Advice Details

Field	Description
Suppress Advice	Switch to suppress the advice. Switch to 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 free format text based on the following table. Click plus icon to add new FFT code.
FTT Code	Click Search to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected. User can edit the FFT description.
	Click edit icon to edit the existing FFT description.

Field	Description
Action	Click delete icon to remove any existing FFT code.
	Click edit icon to edit the existing FFT code.
Instructions	Specify the instrunction details based on the following table. 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.

### Table 2-23 (Cont.) Advice Details

2. Click Next.

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

<b>Table 2-24</b>	Advices - Action Buttons - Field Description
-------------------	--

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document.
	Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.
Remarks	Specify any additional information regarding the Export LC Transfer. 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.



Field	Description
Customer Instruction	<ul> <li>Click to view/ input the following</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM use can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798
View LC	message (788-799) in this placeholder in Header of the process-task Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
View Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
Reject	<ul> <li>On click of Reject, user must select a Reject Reason from a list displayed by the system.</li> <li>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> </li> <li>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</li> </ul>
Refer	<ul> <li>Select a Refer Reason from the values displayed by the system.</li> <li>Refer Codes are:</li> <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>
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.

### Table 2-24 (Cont.) Advices - Action Buttons - Field Description



Field	Description
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

### Table 2-24 (Cont.) Advices - Action Buttons - Field Description

# 2.4.7 Additional Details

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

A Data Enrichment user can verify and enter the basic additional details available for the Islamic Export LC Transfer request.

The various additional details should be available as tile. Each tile can be selected and the respective screen will open for the user to capture details. This is a multi-grid section with facility to attach more than one line.

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

Islamic Export LC	Fransfer DataE	nrichment :: App	olication		Clarification Details	Documents	Remarks	Overrie	des Custor	ner Instruction	- L V
No:- PK2IELT0000	05606					Incoming M	essage	lew LC	View Events	Signatures	:: ×
Main	Additional Deta	ails									Screen(7/9)
Availability	Commission of	narges and Taxes			8						
Payment		narges and Taxes		sages	8						
Documents and Conditi	Charge Commission Tax		Language Preview Advice	· · ·							
Additional Fields	Block Status	Not Initiated									
Advices											
Additional Details	())		h.								
Settlement Details											
Summary											
Audit				Reg	uest Clarification	Reject Re	efer Ho		ancel Sa	ve & Close	Back Next

Figure 2-23 Additional Details

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

### **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.



																				+
ustomer D	Linkage Type	٥	Liability Number	٥	Line Id/Linl Ref No	kage	Line Serial	٥	Contribution %	٥	Contribution Currency	٥	Amount to Earmark \$	Limit Ch Respons		C Resp Mes	oonse sage	٥	Edit	Delete
01044	Facility								100		GBP		400000						001044	団
ish Collatera	l Details																			
equence	Settle			Settlem		Exchi Rate	hange		Collateral Split %		Contribution Amount		Contribution Amount i Account Currency	n <sub>0</sub>	Account Check Re		0	Respon		: View
equence	Settle	ment				Excha Rate	hange	0				A		n o			٥			: View
quence	Settle	ment				Exch: Rate	hange	0	Split %		Amount	A		" o	Check Re		0			
equence ≎ umber ≎	Settle Accou	ment nt Curre				Exch Rate	hange !	0	Split %		Amount	A		n o	Check Re		0			
equence ≎ umber ≎	Settle Accou	ment nt Curre				Excha	hange	0	Split %		Amount	A		n o	Check Re		•			1
iequence ≎ lumber ≎	Settle Accou	ment nt Curre				Excha Rate	hange	0	Split %		Amount	A		n o	Check Re		0			

### Figure 2-24 Limits and Collaterals

Customer Id	Linkage Type
001044	Q Facility •
Contribution %	Liability Number
100.0 ~	▶ 001044 Q
Contribution Currency	Line Id/Linkage Ref No
USD	001044_US Q
_imit/Liability Currency	Limits Description
imit Check Response	Amount to Earmark
Available	\$10.00
Expiry Date	Limit Available Amount
	\$999,378,010.18
	ELCM Reference Number
Response Message	



Total Collateral Amount		Collateral Amount to be Colle	cted	
	£20.00		£2	0.00
Sequence Number		Collateral Split %		
1.0		100.0	~	^
Collateral Contrubution Amount		Settlement Account		
	£20.00	PK20010440016		Q
Settlement Account Currency		Exchange Rate		
GBP		1.0		
Contribution Amount in Account C	Currency	Account Available Amount		
	£20.00			
Response		Response Message		
VN				
Verify				

Figure 2-26 Collateral Details

Q
63,880.34
~ ^

Figure 2-27 Deposit Linkage Details

Table 2-25 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:
	<ul> <li>Facility</li> <li>Liability</li> </ul>
	By default Linkage Type should be <b>Facility</b> .

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 Linkage Type is Liability.	
Limit/Liability Currency	This field displays the limit currency, when the user select the <b>Liability Number</b> .	
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>Varify</b> button	
Amount to Earmark	The value in this field appears, if you click the <b>Verify</b> button. This field defaults the amount to earmark.	

## Table 2-25 (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 <b>Cash Collateral Details</b> . Collateral availability needs to be checked if amendment involves increase in amount or tolerance.
	Provide the collateral details based on the description provided in the following table:
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 earline to earl the conateral details. 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 %.

Table 2-25	(Cont.) Limit Detai	Is - Field Description
------------	---------------------	------------------------



Field	Description	
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.	
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. I 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 fo 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 fo the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.	
Edit	Click edit link to edit the collateral details.	
Account Available Amount	This field displays the account available amount which will be auto- populated based on the settlement account selection.	
Deposit Linkage Details	Specify the new deposit linkage details. Click + plus icon to add new Deposit Linkage details.	
	Below fields are displayed on the <b>Deposit Linkage Details</b> pop-up screen, if the user clicks plus icon.	
	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	

 Table 2-25
 (Cont.) Limit Details - Field Description



Field	Description
Edit	Click edit link to edit the deposit linkage details.
Deposit Linkage Details	Below fields appear in the <b>Deposit Linkage Details</b> grid along with the above fields.
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 Linkage Details	Below fields appear in the <b>Deposit Linkage Details</b> grid along with the above fields.
Deposit Currency	This field displays the deposit currency.
Transaction Currency	This field displays the transaction currency.

Table 2-25 (Cont.) Limit Details - Field Description

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

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

Landing on the additional tab, the default commission, charges and tax if any will get populated.

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.

Charge Details are auto-populated from the back-end system.



Mod. Rate	Currency >I	Amount Mo	odified	Defer Walve	e Charge P	arty Settl. Acc	count ¢	Amendable
< ∢ 1 →		Amount Mc	odified	Defer Waive	e Charge P	arty Settl. Acc	count ≎	Amendable
	Н							
	Н							
	unt Currer	ncy Amount	Modified	Billing	Defer Wa	ve Charge Party	Settlement Account	nt ≎
K € 1 →	×							
Type 0	Value Date	:	о ссу	Amount	Billing	Defer	Settl. Account	\$

For more information on fields, refer Table 2-15 of Scrutiny stage.

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 guarantee Claim captured in the previous screen.

Note:

A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank.

#### Note:

Preview to have MT 720 as SWIFT and other advices as Mail Advice. This needs to be mentioned under Preview messages heading.

#### **Draft Confirmation**

The user can view the draft LC message (outgoing MT700 SWIFT message format) being displayed on the preview message text box.

If the user wants to send a copy of the draft LC for customer confirmation, the same can be done by choosing the customer response slider as 'Yes'. On submit of the data enrichment stage the mail message to the customer will be sent.

The OBTFPM user can send the draft of the message to the registered email id of the corporate customer as an attachment containing PDF. The PDF sent to the corporate customer is protected by a password. Password to be generated with first four digits of Customer Name and last four digits of Customer Number.

The task will not move to approval but to 'Pending customer response stage. Upon receipt of customer's confirmation, the transaction moves to approval.

In case the customer asks for changes, the transaction will move to data enrichment and after necessary changes, it will move to approval.



<ul> <li>Preview - SWIFT Message</li> </ul>		<ul> <li>Preview - Mail Advice</li> </ul>	
anguage	Message Type	Language	Advice Type
English	799 -	English -	TRANSFER_APP -
lessage Status	Repair Reason	Message Status	Repair Reason
REPAIRED	Module procedure error	GENERATED	
review Message		Preview Message	
		DATE : 20-APR-22 PAGE : 1	
		MARKS AND SPENCER 12stree, 1st floor London London	
		DOCUMENTARY CREDIT	
		LETTER OF CREDIT TRANSFER ADVICE	
		WE HEREBY ADVICE TRANSFER OF LETTERS OF CREDIT AS PER THE FOLLOWING DETAILS	
<ul> <li>Draft Confirmation</li> </ul>			
raft Confirmation Required	Customer Response		
ustomer Remarks	Response Date		
	Ē		
ustomer Email ID 1	Customer Email ID 2		
C	2	2	

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

Table 2-26 Preview - Field Description

Field	Description
Preview SWIFT Message	This section displays the Preview SWIFT Message details.
Language	Read only field. English is set as default language for the preview.
Message Type	Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701.
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.

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.
Draft Confirmation	This section displays the Draft Confirmation details.
Draft Confirmation Required	witch to if draft confirmation is required.
Customer Response	Specify the response received from customer. If the response is received online, the response is auto populated in this field by the system.
Customer Remarks	Indicates the remarks from the customer for the draft.
Response Date	Indicates the customer response received date.
Customer Email ID 1	Indicates the email address of the customer. System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID.
Customer Email ID 1	By default this field is blank. Click <b>Search</b> to search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM.

Table 2-26 (Cont.) Preview - Field Description

- 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 Table 2-16 of **Scrutiny** stage.

## 2.4.8 Settlement Details

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

The user can view/input/verify the settlement details for Islamic Export LC Transfer request. In case the request is received through online channel, user will verify the details populated.

1. On Settlement Details screen, specify the fields.

						Incoming M					res
1	Settlement Details										Screen(
ability	Current Event										
nent											
ments and Conditi	✓ Settlement Details										
tional Fields	Component 🗘	Currency 0	Debit/Credit 0	Account 0	Account Description	≎ Acc	ount Currency	٥	Netting Indicator	٥	Current Event
ces	COLLAMT_OSEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GB	2		No		No
tional Details	COLL_AMNDAMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GB	D		No		No
ement Details	COLL_AMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBI	2		No		No
	COLL_AVALAMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GB	þ		No		No
nary	LCEXADV_LIQD	GBP	Debit	PK20010440017	GOODCARE PLC	GB	2		No		No
ement Details mary	COLL_AVALAMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GB	0		No		No

#### Figure 2-28 Settlement Details

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

 Table 2-27
 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**

Field	Description	
Transfer Type	<ul> <li>Select the transfer type from the drop-down list.</li> <li>The options are: <ul> <li>Customer Transfer</li> <li>Bank Transfer for own account</li> </ul> </li> <li>None <ul> <li>Direct Debit Advice</li> <li>Managers Check</li> <li>Customer Transfer with Cover</li> <li>Bank Transfer</li> </ul> </li> </ul>	
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.	
Reimbursement institution	Termburgement institution nom the look up.	

## Table 2-28 Party Details – Field Description

#### **Payment Details**

#### Table 2-29 Payment Details - Field Description

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

#### Table 2-29 (Cont.) Payment Details - Field Description

Field	Description
Sender to Receiver 6	Specify the sender to receiver message.

**Remittance Information** 

#### Table 2-30 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 2-31 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	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 Update Drawings. 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	<ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul>



Field	Description
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
View Events	Click to view the details of the details of LC, amendments (if any), drawings (if any) and liquidations if any under the LC in chronologica sequence from LC drawing.
Request Clarification	Click the Request Clarification button to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	<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
	<ul> <li>R2- Signature Missing</li> <li>R3- Input Error</li> </ul>
	R4- Insufficient Balance/Limits
	R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.
	This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Click the Back button, to go back to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

Table 2-31	(Cont.) Settlement Details - Action Buttons - Field Description
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## 2.4.9 Summary

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

User can review the summary of details updated in Data Enrichment stage of Export LC Transfer - Islamic request.

As part of summary screen, user can see the summary tiles. 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 <sup>8</sup> on any tile to view the details.

	r DataEnrichment :: Application No:-	Clarification Details	Documents	Remarks Override	Customer Instruction	Incoming Message	View LC	:: ×	
K2ELCT0000644	121					View Events	Signatures	10 10	
Main	Summary							Screen(9/9)	
Availability		A		Prov					
Payment	Main	Availability		Payr	nent				
Documents and Conditi	Form of LC : IRREVOCABLE Submission Mode : Desk		: CITIZB2LXXX : PAYMENT		Period of Present. :21 Confirmation Instr. :WITHOUT				
Additional Fields	Date of Issue : 2022-04-20	Port of Loading	: NEW YORK : LONDON						
Advices		Port of Discharge	Port of Discharge : LONDON						
Additional Details									
Settlement Details									
ummary									
	Documents and Conditions	Additional Fields		Adv	ices				
	Document 1 :	Click here to view Additional	:	Advi		TRANSFER_LC			
	Document 2 :	fields		Advi Advi		TRANSFER_APP TRANSFER_NEW			
				Advie		TRANSFER_ORG TRANSFER_ISB			
	Revolving Details	Commission, Charges and	d Taxes	Prev	iew Messages				
	Revolving :N		:	Lang		ENG			
	Revolving In : Revolving Frequency :		:	Prev	ew Message :	-			
		Block Status	: Not Initiated						
	Settlement Details	Accounting Details		Part	y Details				
	Component :	Event	: AVAL	Advi	sing Bank :	CIF945092610			
	Account Number : Currency :		: 520000002 : PK2	Issui Appl		WELLS FARGO MARKS AND SP			
	contract :	bionen				GATEWAY TEST			
	Compliance								
	KYC : Not Initiate								
	Sanctions : Not Initiate AML : Not Initiate								
	20								

#### Figure 2-29 Summary

Tiles Displayed in Summary

- Main Details User can view the application details details and export LC details. User can modify the details, if required.
- Availability User can view already captured availability and shipment details. User can modify the details, if required.



- Payment User can view all details related to payments. User can modify the details, if required.
- Documents Details- User can view the document details and additional condition details. User can modify the details, if required.
- Additional Fields: Banks can configure the additional fields during implementation. User can view the details of additional fields.
- Advices User can view the details of the advices.
- Revolving Details: User can drill down into revolving details tile to see more information on revolving LC if applicable.
- Commission, Charges and Taxes: User can see the details provided for charges. User can update the details if required.
- Preview Messages User can view the preview of the message.
- Settlement Details User can view the settlement details.
- Accounting Details User can view the accounting entries generated in back office.

#### Note:

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

- Party Details User can view party details like applicant, advising bank etc.
- Compliance User can view the compliance details.
- 2. Click Submit.

The task will move to next logical stage. For more information on action buttons, refer Table 2-17 of **Scrutiny** stage.

## 2.5 Exceptions

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

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

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

#### **Amount Block Exception Approval**

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

The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of important fields with values.



On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number "to the back office. On successful handoff, back office will make use of these "Amount Block Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block. Reference for all accounts to be passed to the back office.

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

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

#### **Amount Bock Exception**

This section will display the amount block exception details.

#### Summary

Tiles Displayed in Summary:

- Main Details User can view the application details details and export LC details.
- Availability User can view already captured availability and shipment details.
- Payment User can view all details related to payments.
- Documents and Conditions User can view the document details and additional condition details.
- Additional Fields: Banks can configure the additional fields during implementation. User can view the details of additional fields.
- Advices User can view the details of the advices.
- Revolving Details: User can drill down into revolving details tile to see more information on revolving LC if applicable.
- Commission, Charges and Taxes: User can see the details provided for charges. User can update the details if required.
- Preview Messages User can view the preview of the message.
- Settlement Details User can view the settlement details.
- Accounting Details User can view the accounting entries generated in back office.

#### Note:

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

Party Details - User can view party details like applicant, advising bank etc.



- Compliance User can view the compliance details.
- **1.** Click **Approve**. to approve thw export booking amount bolck exception check.

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

Table 2-32	Amount Bock Exception - Action Buttons - Field Description	
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Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Transfer. 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	<ul> <li>Click to view/ input the following</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM user</li> </ul>
	can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View Events	Click to view the details of the details of LC, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
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
	<ul><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.

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

#### Table 2-32 (Cont.) Amount Bock Exception - Action Buttons - Field Description

#### **Exception - Know Your Customer (KYC)**

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

- 1. Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.
- 2. Open the task, to see summary tiles that display a summary of available updated fields with values.

User can pick up a transaction and do the following actions:

#### Approve

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

#### Summary

Tiles Displayed in Summary:

- Main Details User can view the application details details and export LC details.
- Availability User can view already captured availability and shipment details.
- Payment User can view all details related to payments.
- Documents and Conditions User can view the document details and additional condition details.
- Additional Fields: Banks can configure the additional fields during implementation. User can view the details of additional fields.

- Advices User can view the details of the advices.
- Revolving Details: User can drill down into revolving details tile to see more information on revolving LC if applicable.
- Commission, Charges and Taxes: User can see the details provided for charges. User can
  update the details if required.
- Preview Messages User can view the preview of the message.
- Settlement Details User can view the settlement details.
- Accounting Details User can view the accounting entries generated in back office.

#### Note:

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

- Party Details User can view party details like applicant, advising bank etc.
- Compliance User can view the compliance details.

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

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Drawing. 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	<ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul>
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.

#### 



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

# Table 2-33 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons -Field Description

#### Exception - Limit Check/Credit

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

- **1.** Log in into OBTFPM application, limit check exception queue. Limit check exception failed tasks for Trade Finance transactions must be listed in your queue.
- 2. Click **My Task**. The summary tiles displays summary of important fields with values.

### Note:

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

Limit check Exception approver can do the following actions:

#### Approve

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

#### Refer

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

#### Reject

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

#### Limit/Credit Check

This section will display the amount block exception details.

#### Summary

Tiles Displayed in Summary:

- Main Details User can view the application details details and export LC details.
- Availability User can view already captured availability and shipment details.
- · Payment User can view all details related to payments.
- Documents and Conditions User can view the document details and additional condition details.
- Additional Fields: Banks can configure the additional fields during implementation. User can view the details of additional fields.
- Advices User can view the details of the advices.
- Revolving Details: User can drill down into revolving details tile to see more information on revolving LC if applicable.
- Commission, Charges and Taxes: User can see the details provided for charges. User can update the details if required.
- Preview Messages User can view the preview of the message.
- Settlement Details User can view the settlement details.
- Accounting Details User can view the accounting entries generated in back office.



#### Note:

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

- Party Details User can view party details like applicant, advising bank etc.
- Compliance User can view the compliance details.

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

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Export LC Drawing. 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	<ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul>
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields
View Events	Click to view the details of the details of LC, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.
Reject	<ul> <li>On click of Reject, user must select a Reject Reason from a list displayed by the system.</li> <li>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> </li> <li>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</li> </ul>

#### Table 2-34 Exception - Limit Check/Credit - Action Buttons – Field Description



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

#### Table 2-34 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

## 2.6 Customer Response - Draft Confirmation

This topic helps you quickly get acquainted with the Customer Response - Draft Confirmation process.

The user can review and handle the customer's response received for the draft confirmation for Transfer LC transactions, which is sent to the customer for their verification and confirmation.

The customer response can be received both by online and offline mode. In non-online mode, user receives the response in the branch.

Non Online mode - User will have a physical response of the customer.

In online mode the customer will share their response online that will be automatically updated in the customer response field in the task, which is available in the customer response pending stage.

1. Log in into OBTFPM application and acquire the task to see customer response screen.

#### Application

All fields displayed under Application details section, would be read only.

- Received from Applicant Bank: Read Only field
- Received from-Customer Id: Read Only field
- Customer Name: Read Only field
- Branch: Read Only field.
- Currency Code: Read Only field
- Amount: Read Only field



- Priority: Read Only field
- Submission Mode: Read Only field
- Process Reference Number: Read Only field
- Application Date: Read Only field
- Customer Reference Number: Read Only field.

#### **Customer Response**

All fields displayed under Application details section, would be read only.

- Language Read only field
- Draft Message Read only field

#### **Draft Confirmation**

Draft Confirmation required - Read only field Customer Response - This field will be available for you to update any of the below response based on the customer's reply

- Accepted
- Not Accepted (Remarks)

For non-online response – User can select customer response from one of the three drop list values mentioned above.

For Online response – Read only

Customer Remarks - The user can capture the remarks of the customer.

Response Date - Non-Online channel – The user can update the date on which the customer response has been received.

Online Channel – Read only

#### Summary

Tiles Displayed in Summary:

- Main Details User can view the application and LC details.
- Party Details User can view details like beneficiary, advising bank etc.
- · Availability and Shipment User can view availability and shipment details, if required.
- Payment -User can view all details related to payments.
- Documents & Condition User can view the documents required grid and the additional conditions grid.
- Commission and Charges and Taxes: User can see the details for charges, commission and taxes.
- Preview Messages User can view the preview details.
- Compliance User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Documents – User must be able to view the documents uploaded in the system and upload documents if customer response has been received through non- online channel.

Remark - Capture remarks if required and must be able to view the remarks captured during earlier stages.

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



Field	Description
Documents	View/Upload the documents uploaded in the system and upload documents if customer response has been received through non- online channel.
Remarks	Specify the remarks, if required and must be able to view the remarks captured during earlier stages.
Cancel	Cancel the Draft Confirmation.
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.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.
	Reject Codes are:
	R1- Documents missing
	R2- Signature Missing
	R3- Input Error
	R4- Insufficient Balance/Limits
	R5 - Others
	Select a Reject code and give a Reject Description.
	This reject reason will be available in the remarks window
	throughout the process.
Refer	Select a Refer Reason from the values displayed by the system.
	Refer Codes are:
	R1- Documents missing
	R2- Signature Missing
	R3- Input Error
	R4- Insufficient Balance/Limits
	R5 - Others
Submit	Task will get moved to next logical stage of Export LC Transfer. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

Table 2-35 Action Buttons - Field Description

The user can review and handle the customer's response received for the draft confirmation for Transfer LC transactions, which is sent to the customer for their verification and confirmation.

The customer response can be received both by online and offline mode. In non-online mode, user receives the response in the branch.

Non Online mode - User will have a physical response of the customer.

In online mode the customer will share their response online that will be automatically updated in the customer response field in the task, which is available in the customer response pending stage.

The chapter consists of following:



# 2.7 Multi Level Approval

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

This stage allows the approver user to review and approve the Export LC Transfer - Islamic transaction.

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

The Approval Re-Key pop-up screen appears.

Figure 2-30 Approval Re-Key



	ЩΛ	View Signatu	re 🛄	Documents
				Remarks
ransfer Cur	rency			
GBP			•	$\oslash$
ransfer Am	ount			
GBP	•	£10	00.00	$\oslash$

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.

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

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

Transfer Currency



- Transfer Amount
- Expiry Date

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** 



Islamic Export LC Transfer Approval Task Level 1 :: Application No:- PK2ELCT000064421			Remarks	Overrides	Customer Ins	truction	coming Message
					View LC	View Events	Signatures
Main	Availability		Payment				
Form of LC : IRREVOCA Submission Mode : Desk Date of Issue : 2022-04-20	E Available With : CTTZB2LXXX Available By : PAYMENT Port of Loading : NEW YORK Port of Discharge : LONDON		Period of Pri Confirmation		: 21 : WITHOUT	r	
Documents and Conditions	Additional Fields		Advices				-
Document 1 : Document 2 :	Click here to view Additional : fields	ļ	Advice 1 Advice 2 Advice 3 Advice 4 Advice 5		: TRANSFE : TRANSFE : TRANSFE : TRANSFE : TRANSFE	R_APP R_NEW R_ORG	
Revolving Details	Commission, Charges and Taxes		Preview M	essages	111		
Revolving : N Revolving In : Revolving Frequency :	Charge : Commission : Tax : Block Status : Not Initiated		Language Preview Mes	sage	: ENG :-		
Settlement Details	Accounting Details		Party Deta	ils	1135-2011	AD104	-
Component : Account Number : Currency :	Event : AVAL AccountNumber : 520000002 Branch : PK2		Issuing Bank Applicant Advising Ban Beneficiary		: WELLS FA : MARKS A : CIF94509 : GATEWA	ND SP 2610	
Compliance	Insurance Details		Exception(	Approval)			
KYC : Not Initiate Sanctions : Verified AML : Verified	Company : Insured Amount : Expiry Date :		Sanction,KY PLEASE VISI FOR MORE	T REMARKS	: EXCEPTIO : -	N	Ļ

Tiles Displayed in Summary:

- Main Details User can view and modify the application details and Export LC details.
- Availability User can view already captured availability and shipment details. User can modify the details, if required.
- Documents and Conditions: User can to view the details of Documents and Conditions.
- Payment User can view all details related to payments. User can modify the details, if required.
- Additional Fields: Banks can configure the additional fields during implementation.
- Advices: User should be able to view the advice details.
- Revolving Details: User can drill down into revolving details tile to see more information on revolving LC if applicable.
- Commission, Charges and Taxes: User can see the details provided for charges. User should be able to update the details if required.



- Party Details: User can see the party details like beneficiary, advising bank etc.
- Preview Messages: User can see the preview details grid.
- Settlement Details: User can see the Settlement details.
- Compliance: User can see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.
- Accounting Details: User can view the accounting details.

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

Table 2-36 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 LC transfer. 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	<ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul>
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	Displays the incoming message, if any. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View LC	Click to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields.
View Events	Click to view the details of the details of LC , amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from LC drawing.



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.

#### Table 2-36 (Cont.) Approval Summary - Action Buttons - Field Description

8. Click Approve.

## 2.8 Customer - Acknowledgement Format

This topic helps you quickly get acquainted with the Customer Acknowledgement process.

Customer Acknowledgment is generated every time a new Export LC Transfer - Islamic is requested from the customer. The acknowledgment letter format is as follows.

To: <CUSTOMER NAME> DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

SUB: Acknowledgement to your LC Application number <CUSTOMER REFERENCE NUMBER> dated <APPLICATION DATE>



This letter is to inform you that we have received your application for issue of Export LC Transfer - Islamic with the below details:

Applicant: XXXX

Beneficiary: XXXX

Currency: XXXX

Amount: XXXX

Issue Date: XXXX

We have also received the following Documents from you for processing the request:

Document Name 1

Document Name 2

Document Name n

We have registered your request. Please quote our reference < PROCESS REF NUMBER> in any future correspondence.

This acknowledgement does not constitute transfer of LC.

Thank you for banking with us.

Regards,

<DEMO BANK>

Notice: This document is strictly private, confidential and personal to its recipients and should not be copied, distributed or reproduced in whole or in part, nor passed to any third party. The information contained in this e-mail/ message and/or attachments to it may contain confidential or privileged information. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this message and/or attachments to it are strictly prohibited. If you have received this communication in error, please notify us by reply e-mail or telephone and immediately and permanently delete the message and any attachments.

Thank you

 Customer - Reject Advice This topic helps you quickly get acquainted with the Customer - Reject Advice.

## 2.8.1 Customer - Reject Advice

This topic helps you quickly get acquainted with the Customer - Reject Advice.

Reject Letter is generated by the system and addressed to the customer, when a task is rejected by the user. The Reject Letter format is as follows.

FROM:

<BANK NAME>>

<BANK ADDRESS

To: <CUSTOMER NAME> DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

<CUSTOMER ID>



Dear Sir,

SUB: Your Export LC Transfer application <Customer Reference Number> under our Process Ref <Process Ref No> - Rejected

Further to your recent Export LC Transfer - Islamic application request dated <Application Date -DD/MM/YYY>, under our process ref no process ref no>, this is to advise you that we will not be able to issue the required LC.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the LC due to the below reason

<Reject Reason > On behalf of Demo Bank, we thank you for your ongoing business and trust we will continue to serve you in future.

For any further queries about details of your Export LC Transfer - Islamic application review, please contact us at our bank customer support ph.no xxxxxxxxxx Yours Truly

Authorized Signatory



# Index

### A

Additional Details, 2-29, 2-53 Additional Details - Action Buttons, 2-29, 2-53 Additional Fields, 2-27, 2-48 Advice Details, 2-49 Advices, 2-49 Advices - Action Buttons, 2-49 Amount Bock Exception - Action Buttons, 2-70 Application Details, 2-10, 2-39 Approval Summary, 2-81 Approval Summary - Action Buttons, 2-81 Authorization Re-Key (Non-Online Channel, 2-81 Availability, 2-16, 2-43 Availability - Action Buttons, 2-16, 2-43

## В

Benefits, 1-1

## С

Charge Details, 2-29, 2-53 Commission Details, 2-29, 2-53 Customer - Acknowledgement, 2-86 Customer - Reject Advice, 2-87 Customer Response - Draft Confirmation, 2-78

## D

Data Enrichment, 2-37 Data Enrichment - Document Details - Action Buttons, 2-44 Deposit Linkage Details, 2-53 Document Details, 2-44

## Е

Exception - Amount Block, 2-70 Exception - Limit Check/Credit - Action Buttons, 2-70 Exceptions, 2-70

### Κ

Key Features, 1-1

## L

LC Details, 2-3, 2-10, 2-39 Limits and Collaterals, 2-53

### Μ

Main Details, 2-10, 2-39 Main Details - Action Buttons, 2-10, 2-39 Multi Level Approval, 2-81

## 0

Overview, 1-1

## Ρ

Payment, 2-23 Payment - Action Buttons, 2-23 Payment - Action Buttons - Field Description, 2-44 Payment Details, 2-44 Preview Messages, 2-53

## R

Registration, 2-3 Registration - Application Details, 2-3 Revolving Details, 2-53

## S

Scrutiny, 2-8 Settlement Details, 2-64 Settlement Details - Action Buttons - Field Description, 2-64 Summary, 2-34, 2-69 Summary - Action Buttons, 2-34, 2-69

## Т

Tax Details, 2-29, 2-53

