1. Scope of system to be developed

The proposed enhancements are to digitize the following functions wrt the FX forward contracts

•Customer Confirmation
•Document upload

Process Step	Description	Actors
Login	Customers provided with entitlements for treasury option, post login would be able to see new tab “Treasury” on net banking. Refer to image in Appendix 1.0	Customer
Menu Option	On Click of Treasury tab -Treasury welcome page will be opened with a right hand side menu containing following menu option. o FxLive (This link will be visible only to CRN’s which have a valid R&T membership) o Customer Confirmation o Document Uploads o Research o Downloads Ps: This is a indicative menu option provided Refer to image in **Appendix 1.0**	Customer
FxLive Menu Option	When the user clicks on the FxLive option FxLive application (applet) will get loaded in a separate window.	Customer

Customer Confirmation Menu option	When the user clicks on the Customer Confirmation option, all the Forward contracts pertaining to user (CRN loggedin with) booked for previous day will be displayed in a tabular format.
	o Contract Id
	o Date of booking contract
	o Type of contract (Buy / sell)
	o Contract amount
	o Currency of contract (e.g. USD / Euro / JPY etc.)
	o Status of contract
	  Not submitted for confirmation
	  Accepted and submitted
	  Verified and accepted
	  Discrepancies found and returned
	• **Remarks**
	o These will be populated in case of the back office team rejecting a contract due to some discrepancies
	None of the above fields can be edited by the customer.
	o For contracts with status as “Not submitted for confirmation”, there will be a submit button for each contract which can be used by the user to submit the contract. For contracts with status as
		Customer

Process Step	Description	Actors
	"Discrepancies found and returned", there will be a re-submit button o On click of the submit button, a new frame will open up which will show the contract details as mentioned in the list above and the terms and conditions (which will be a standard list). There will be a check box and two buttons "Submit" and "Cancel". The user will have to check the checkbox and then click the submit button to mark confirmation of the contract o The system will then check the number of authorized signatories mandated for the particular client. If the requisite number of authorized signatories have confirmed the contract in the system, then the status will be changed to "Accepted and submitted" o In case of a resubmit for application returned by back office team, any of the authorized signatories can resubmit. The check for number of signatories or for the same signatories who had originally confirmed the deal will NOT be enforced	

Documents Upload	The Upload documents screen will get loaded when clicked on document upload menu option. This page will contain following fields
	o **Type of document.** The values in these will be displayed from a master table.
	o **Subtype of document** –These will be for capturing different types within the document. For example for underlying the subtype can be PO / Invoice etc. The subtypes will also come from a master table.
	o If the document type chosen is Underlying then the system will prompt the user to enter
	     Underlying value
	     Forward contracts against the underlying
	        • There will be a drop box listing all forward contracts for the customer
	        • The user can select one or more contracts
	o If the document type chosen is Board resolution, there will be no more data elements to be entered
	o The user can then use a browse functionality to navigate to the location of the document and select the same
	o Five free text fields to enter miscellaneous details.
	o There will be checkbox with following disclaimer
		Customer

Process Step	Description	Actors
	"We have not booked the underlying exposure with any other bank". The user will have to check the same. Unless the user checks the check box the submit button will not be enabled o Once user clicks on the Submit button, the documents will be uploaded & stored in designated folder Ps: This is a indicative menu option provided Refer to image in **Appendix 1.0**	
Back office login (maker)	The back office user with maker role will login using the back office application. The maker will see with a right hand side menu containing following menu option. o Customer Confirmation o Document Upload o Reports	Back office Maker
BackOffice (Maker options)	On clicking the "**Customer Confirmation**" link on the right menu, the user will get a screen with 3 links. o Search o Contracts not approved by checker o Reports The Following search criteria available will be o Contract Id o Contract date (date range can be specified) o Contract Status o Customer name Once the search criteria are entered, the system will show the contracts satisfying the specified criteria. The following data will be shown in a tabular format o Contract Id o Date of booking contract o Type of contract (Buy / sell) o Contract amount o Currency of contract (e.g. USD / Euro / JPY etc.) o Status of contract o Not submitted for confirmation o Accepted and submitted o Verified and accepted o Discrepancies found and returned o Remarks ▪ This will be a dropdown which will be enabled for contracts with status "Accepted and submitted"	Back office Maker

Process Step	Description	Actors
	The user will be able to see a “View Details” button and a “Verify”/ “Discrepant” button for each contract. o Clicking on the “View Details” option will show the user the terms and conditions as signed by the customer and the details of the signatories who had confirmed the contract. Signatory details would include userid, name, designation, time of confirmation of the contract. o If all details are correct the maker will click on the “Verify” button else the maker will click on the “Discrepant” button o Once the maker clicks on the “Discrepant” button she will have to enter a reason from the dropdown. o Once the contracts are marked as “Discrepant” / “Verify” button by the maker, the same will be available on the landing page of the checker The 2nd link will show the user all contracts which have been rejected by the checker. Details will be same as the details shown above with an additional column for the “Checker remarks” The user can resubmit the contract after addressing the checker remarks similar to the process mentioned above. On clicking the “**Document Upload**” link on the right menu, the user will get a screen with 2 links. o Search o Documents rejected by the checker The 1st link will redirect user to a search screen The search criteria available will be o Customer name o Document upload date (date range can be specified) Once the search criteria are entered, the system will show the contracts satisfying the specified criteria. The following data will be shown in a tabular format o Customer name o Date of uploading document o Type of document o Subtype of document o Underlying value (in case document is of type “Underlying”) o Forward contracts tagged to the document (in	

Process Step	Description	Actors

	case document is of type “Underlying”)
	o Status of document
	  - Submitted
	  - Verified and accepted
	  - Discrepancies found and returned
	o Remarks
	  - This will be a dropdown which will be enabled for contracts with status “Accepted and submitted”
	
	The user will be able to see a “View Document” button and a “Verify”/ “Discrepant” button for each contract.
	o Clicking on the “View Document” option will open the document which has been uploaded.
	o If the document is in order, the maker will click on the “Verify” button else the maker will click on the “Discrepant” button.
	o Once the maker clicks on the “Discrepant” button she will have to enter a reason from the dropdown.
	o One of the reasons in the dropdown will be others. If this is selected, then a separate text box will be enabled in which the user can enter the details.
	o Once the contracts are marked as “Discrepant” / “Verify” button by the maker, the same will be available on the landing page of the checker
	
	The 2nd link will show the user all contracts which have been rejected by the checker. Details will be same as the details shown above with an additional column for the “Checker remarks”
	
	The user can resubmit the contract after addressing the checker remarks similar to the process mentioned above.
	
	***Report section separately covered below report heading**.	

Back office login (Checker)	The back office user with checker role will login using the back office application. The checker will see with a right hand side menu containing following menu option. o Contract Approvals o Documents Approvals o Reports	Back office Checker
Backoffice	The checker after logging in will get a list of all	Backoffice

Process Step	Description	Actors
login (checker)	contracts awaiting approval in a tabular format Details as below will be shown for each contract o Contract Id o Date of booking contract o Type of contract (Buy / sell) o Contract amount o Currency of contract (e.g. USD / Euro / JPY etc.) o Status of contract ▪ Not submitted for confirmation ▪ Accepted and submitted ▪ Verified and accepted ▪ Discrepancies found and returned o Remarks ▪ This will be show the reason selected by the maker for contracts marked as “Discrepant” • There will be a “View Details” button and an “Approve”/ “Reject” option for each contract • Clicking on the “View Details” option will show the user the terms and conditions as signed by the customer and the details of the signatories who had confirmed the contract. Signatory details would include userid, name, designation, time of confirmation of the contract. • If all the above details are correct, the checker will click on the “Approve” button. o If the contract was marked as “Accepted” by the checker, the status of the contract will be changed to “Verified and accepted”. **A notification email will be sent only to the email id registered for the customer.** o If the contract was marked as “Discrepant” by the checker, the status of the contract will be changed to “Discrepancies found and returned” • If the checker finds some problem with any of the details, she will click on the “Reject” button and enter remarks in a text area named “Checker remarks” which will be enabled when the “Reject” option is selected. o There will be no change to the status of the contract o The contract will be seen under the “Contracts not approved by the checker “ link of the maker’s login.	Checker

Process Step	Description	Actors
	The checker will get similar options as above on click of document approvals right menu option. o There will be a "View Details" button and an "Approve"/ "Reject" option for each Document.	
Reports	The back office team will have an option to print all confirmed contracts o On click of reports option on right menu screen with date range to be selected for display of reports. o The user can select either all reports or one report at a time and clicks on "Print" the system will print the Terms and conditions for all contracts with confirmation date within the specified date range. The print format will have the KMBL logo and the necessary information in the footer section. Kindly refer to sample report in Appendix 2 section	

- ~~***Appendix 1:***~~

- ~~***Appendix 2:***~~