User guide

Trade Finance Global

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1. Overview

TFG is an Internet-based Trade Finance banking system which provides corporate and commercial import and export customers an easy-to-use tool to manage all aspects of trade finance transactions, mainly the interactive cooperation with the customer's bank.

1.1. TFG Workflow

The basic TFG workflow follows this listed order:

1. Transaction Initialization — each transaction initialization is made up of a number of data sections, all of which must be completed in order to finalize the transaction. For example, there are five sections involved in an Import D/C initialization: general details, settlement and transportation details, participants, documents and terms, attachments and additional text.

2. Transaction Authorization — once all transaction details are completed, the transaction must be approved by the required number of authorization signatures before it is ready for transmission. The customer determines the number and type of signatures required based on the value of the transaction.

3. Transaction Transmission — when transaction details are completed, the transaction is automatically transmitted to Trade Finance Customer Service.

4. Status — all transactions have a status determining the current stage of the specific transaction, starting with the creation until final release at Trade Finance Customer Service by Nordea.

2.   TFG Features & Functions

A tour of the TFG interface with all its components, features and functions.

2.1. TFG Page Structure

The TFG page has the following main components:

- TFG Header

- Main Navigation Menu

- Operational Dashboard Left Panel

- Operational Dashboard Main Display
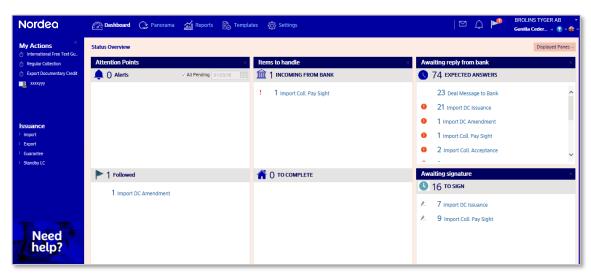
Figure 1 – TFG Page Structure

2.1.1.TFG Header

The header is displayed in the upper left-hand corner of the TFG page and contains the following user details:

- Nordea's Logo

- Main Navigation modules

- Notification icons – clicking one of the following icons, opens a correspondent quick view:

- Incoming

- Reminders

- Followed

Selecting one of the rows in the quick view, opens its details in the View Mode. Filtering is enabled in View Mode.

- User Name – ID of the person entering TFG

- Customer – Name of the Nordea customer with whom you are currently working. You (User ID) handles trade finance transactions for the customers defined in your group.

- Change customers by clicking Customer in the Header and selecting a different customer from a list of customers for which the current user is authorized.

- When you have authorization for one customer only, the link is disabled.

- My Preferences – You can configure the default Dashboard panes and Panorama tab.

- Log out– TFG allows you to log out from the session at any time. Any attempt to access an TFG page after logging out routes you back to the login page.

- Help – Help page related to the current work page on the browser.
  This also includes information on Foreign Rates.

Figure 2 – TFG Header: Right Part

2.1.2. Main Navigation Menu

The main navigation menu is common to all users and comprises the following options:

Figure 3 – TFG Horizontal Navigation Menu

2.1.2.1. Dashboard

The Dashboard option presents an aggregation of the most important information you need upon opening TFG.

It is the first view you see after logging in or on clicking Dashboard in the main navigation menu.

For detailed information on this feature, refer to TFG Operational Dashboard.

2.1.2.2. Panorama

The Panorama option presents all of the transactions in the system divided into the following groups (controlled by tabs):

- Dashboard, and

- Inquiry: allows you to run inquiries on all data.

For more details on the Panorama menu, refer to Panorama.

2.1.2.3. Reports

The Reports menu enables:

- Generating pre-formatted reports.

For more details on the Reports menu, refer to Reports.

2.1.2.4. Templates
Templates are predefined transactions which include default values. Upon creating a new transaction based on a template, you receive the default value from the template in the new transaction.

Clicking the Templates option in the TFG main navigation menu (see Figure 3) opens a list of templates created by any user of the customer.

For more details on the Templates option, refer to Template.

To Bookmark a Template:

1. From the Templates List (see Figure 25): Favourites ★ column, click the star icon of a template you would like to bookmark.

The start icon changes from ★ to ★ and the template is added to the My Actions pane.

To Remove the Bookmarked Template from My Actions:

1. From the TFG navigation menu, click Templates.

The list of templates is displayed (see Figure 25).

2. From the Templates List: Favourites ★ column, toggle the star icon of a template you would like to remove from the My Actions pane.

The template is no longer displayed on the My Actions pane.

Note: Clicking the Collapse arrows collapses the left Operational Dashboard, showing the main Dashboard with full width.

2.1.2.5. Settings

The Settings option enables customization of various definitions which are relevant for the usage of TFG. The options vary according to user authorization:

- Regular User:

- Define Panorama default tab

- Create new and update existing Clauses and Templates.

- Supervisor: has user level authorization and in addition can do the following:

- Define the number of required signatures for each transaction

- Manage the authorization level of users

- Approve/Reject, Create event for Four-Eye Control

- Define the Remind Period Prior to Payment and the local currency for each customer.

2.1.3. Operational Dashboard Left Panel

The left panel of the TFG Operational Dashboard consists of the following panes:

Note: The products displayed in the example below reflect user authorization and/or bank customization.
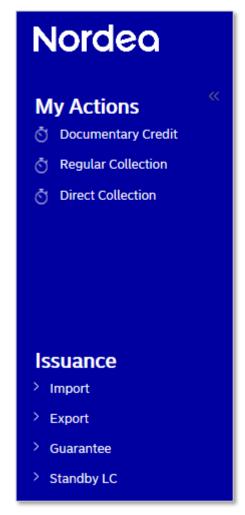
Figure 4 – Left Dashboard (example)

Note: You can collapse the entire section using the Collapse arrows at the top as well as resize the pane continuously (enlarge or reduce) by means of the splitter.

2.1.3.1. My Actions

My Actions is a static actions menu. It contains up to three recently open transactions.

Figure 5 – My Actions pane

2.1.3.2. Issuance

The Issuance pane is a middle pane of the Left Operational Dashboard and displays TFG functions on the left of the TFG window.

Note: The products displayed in the example below reflect user authorization and/or bank customization.

Figure 6 – Dashboard Left Panel: Issuance Pane (example)

2.1.4.Operational Dashboard Main Display

The TFG Operational Dashboard main display is the large central area of the page, and presents an aggregation of the most important information you need upon opening TFG.

The page contains the following panes:

- Attention Points
  - Alerts
  - Followed

- Items to handle
  - Incoming items
  - To Complete

- Awaiting reply from bank

- Awaiting signature.
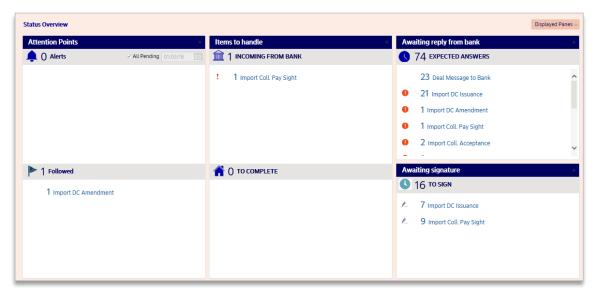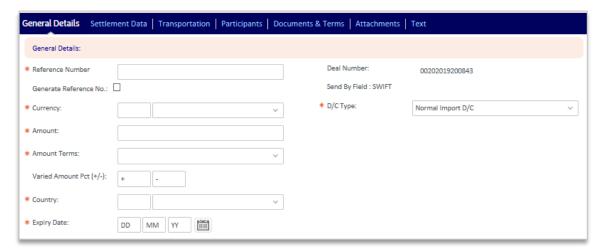
Figure 7 – TFG Operational Dashboard: Main Display

Each pane contains links to a group of items, which take you to a filtered table in the Panorama module.

For detailed information on this feature, refer to TFG Operational Dashboard.

2.2. Work Page Conventions

All work pages used for creating transactions follow the same conventions:

| General Details | Settlement Data | Transportation | Participants | Documents & Terms | Attachments | Text |

General Details:

* Reference Number

Generate Reference No.: ☐

* Currency:

* Amount:

* Amount Terms:

Varied Amount Pct (+/-): + -

* Country:

* Expiry Date: DD MM YY

Deal Number: 00202019200843

Send By Field : SWIFT

* D/C Type: Normal Import D/C

Figure 8 – Work Page

- Tabs – Many transaction pages are divided into tabs. TFG jumps from tab to tab by clicking the corresponding tab. See Figure 8.

- Mandatory Data Entry Fields – A red asterisk (*) located before a field title or heading indicates that the data entry fields are mandatory for a transaction. See Figure 8.

- Action buttons – Action buttons are located at the bottom of a transaction page.

Save & Stay | Save & Exit | Sign | Template | Update Template | Preview | Deal Note | Cancel

Figure 9 – Import D/C action buttons

The following action buttons are common to most of the transactions:

- Quick Save (see Save, Quick Save)

- Save (see Save, Quick Save)

- Sign

- Template/Update Template (see Template)

- Export

- Deal Note (see Deal Note)

- Cancel.

2.2.1. Save, Quick Save

At the bottom of each page you have the option to:

- Click Quick Save to save the data and remain on the screen.

Or

- Click Save to save the data, exit the screen, and place the item in the My Items queue.

When clicking Save, the page will also be validated. The system will point to the mandatory page and highlight the field.

Note: Mandatory fields are required only for signing the transaction, not when saving.

2.2.2.Compare

The amendment and signature screens for all products in Create, Update, and Display modes contain a Compare button in the Action buttons at the bottom of the screen.

If it is clicked, a popup displays the details of the previous amendment along with the details of the new amendment completed by you, who can then compare the differences between each of the amendments.

Note that only the fields which have been amended are shown in the results.

Figure 10 – Compare amendment popup

The Comparison text area is protected and cannot be edited. The text field is protected and cannot be edited. It does not include text windows that only appear in the text tab. The compare results support Multi-language.

2.2.3.Filtering

TFG allows you to filter transaction tables in all Panorama tabs.

To Filter a Transaction Table Column:

1. Click the Filter ▼ icon next to a desired column name.

The Filter Selection pops up.
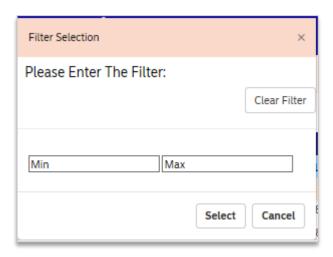
Figure 11 – Filter Selection popup

2. Fill in relevant data and click the Select button.

The table is filtered according to the chosen parameters.

2.2.4.Copy From

TFG allows you to initiate a new transaction based on an existing one even if it has not yet been released. You can select either a transaction that was initiated in TFG or Nordea's authorized transaction relevant for the Product, e.g. Import D/C by selecting the Copy From option.

Note: Rejected transactions are also displayed in the Copy From screen. It is therefore possible to use the Copy From functionality on these rejected transactions as well.

To Copy an Existing Transaction:

1.   From the Main Navigation menu, click Panorama. The list of transactions is displayed.

2.   Select the required transaction.

3.   At the upper right-hand corner, click the Copy From [Copy from] icon to display the relevant TFG application page containing the data from the transaction it is based upon, excluding the Deal and Reference Number.

From this point on, the transaction is completed like a regular transaction.

2.2.5.Deal Note

TFG allows you to add notes when creating or amending a transaction.

When clicking the Deal Note button, the Deal Note window pops up (see Figure) and the transaction data is saved to the database. If the transaction does not contain a Reference Number, an error message is displayed prompting you to fill in the required field.

2.2.6.Wildcard Search

The wildcard search option is available for all searches in the TFG system and is used as follows:

- Go to Panorama and choose Deal Select or Open Deals

- Type a string of at least three figures in the Search field or a string of at least three figures of letters in the Free text search field
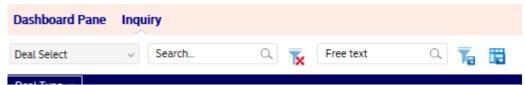
Figure 12 – Panorama Inquiry Deal Select Search fields

2.3. TFG Functions

This section describes the basic TFG functions common to most operations.

2.3.1.User Notification

TFG provides user notifications upon arrival of information in TFG for individually defined events. The notification is received by e-mail.

TFG allows the customer to control the stages of deal development. Each time a new deal step is transmitted from Trade Finance Customer Service to TFG, you are notified. For receiving the notification, you should define general parameters in which these services are available. For details, refer to My Preferences. The message is generated automatically according to the previously defined text.

2.3.2.Participants

The Participants tab is common to all transactions and is intended for entering Deal participant data. You are able to define the Beneficiary and Advising Bank. The participants are displayed according to the Counterparty type of the Deal.

Note: The initial download of customer deals to TFG includes a list of all the parties and banks which were included in previous transactions with Nordea.

The quantity of the Additional Parties is dynamic and depends on Nordea needs in this transaction type.

To Fill in the Participants Tab:
1.   In the title bar, click the Participants tab.
The Participants page displays.
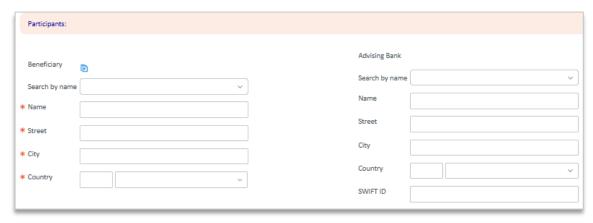
Figure 13 – Import D/C Application Page: Participants tab

The Participants tab enables you to specify the Beneficiary and Advising Bank details relevant to the transaction. You can select a Beneficiary Bank and Advising Bank from a list or by filling in the name and location details.

Note: Nordea may be asked to supply the banks which have been used in previous deals.

When a specific Beneficiary is selected from the list in the Participants section, the Advising Bank of the last Deal using that Beneficiary and the same D/C currency automatically display in the Advising Bank fields as the default value.

Note: The Beneficiary details are mandatory. If the Advising Bank details are not entered, the Advising Bank is selected by the Issuing Bank.

The following are the available Participants tab fields:

Create Party from Deal **icon**
1.   On clicking the icon, the Parties screen pops up. For details, see Section 9.2

Notes: In the Additional Parties field, if the selected Party Type is a bank, the Create Party from Deal icon will not be available.
Add Party is not available for Advising bank, since TFG user cannot update the list for this party.

*Name: The beneficiary or Advising Bank branch name. There may be several branches defined for a beneficiary. To define participant details for a new D/C, enter the full Beneficiary or Advising Bank name.
Use to search according to the Beneficiary/Advising Bank database name or code.

Note: You can identify a specific party or bank by entering any number of characters in the Search by Code field and then moving to another field. For Search by Name, enter the first letter (with the Starts With dropdown option) or any letter containing (with the Contains dropdown option) of the party/bank.

*Street: The street name where the Beneficiary or Advising Bank is located

*City: The city where the Beneficiary or Advising Bank is located. CountryThe country where the Beneficiary or Advising Bank is located.

2.   When relevant, define Additional Parties associated with the transaction by entering data in the fields described below (see Figure 13).

You can select an additional party by entering a code number or by filling in the name and location details.

- If the code is entered in the database, the name and location details are displayed automatically when the code is keyed in.

- If the required additional party code does not exist in the database, type the full name and address of the additional party in the fields provided.

Party type	The additional party's type. You can key in the party type or select from a dropdown list. Examples: Agent, Insurance Company.
Name	The additional party's branch name. There may be several branches defined for a party. To define participant details for a new transaction, enter the full party name.
Street	The street name where the additional party is located.
City	The city where the additional party is located.
Country	The country where the additional party is located.

2.3.3.Party Screen

1.   Click the Create Party from Deal icon.

The Party screen displays.

Figure 14 – Parties popup

*Party ID	The Party ID assigned to the new Party
*Branch	The optional Branch assigned to the Party.
*Name	Party name
*Street	Party street
*City	Party city
Country	Party country

2.   Fill in missing information and click Save Party.

The party is added to the Party register, the Party screen is closed and you return to the Transaction screen.

2.3.4.Attachments

TFG provides you with the facility of attaching files to any application for internal use at you site and for upload to Trade Finance Customer Service. Documents pertaining to transactions can be attached and viewed using the Attachments tab within the transaction page.

To Add or Modify Attachments to the Transaction:
1.   In the title bar, click the Attachments tab.
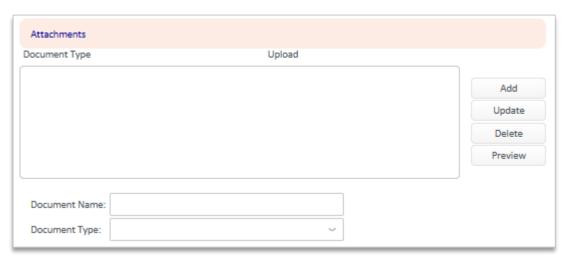
Figure 15 – Defining Payment Details: Attachments Tab

The Attachments tab has the following column headers:

Document Type: A dropdown list of available Deal attachment document types, such as Invoice, and Packing List

Note: The Upload and Owner checkboxes may not appear in the Attachments tab depending on Nordea setup situation, since all documents are automatically uploaded to Trade Finance Customer Service.

2.   Select the document type from the Document Type dropdown list.

3.   Click Add. The Attachment window is displayed.
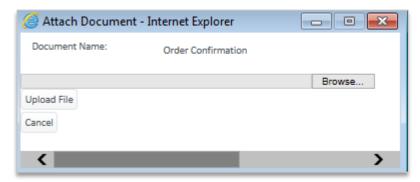
Figure 16 – Attachment: Browse to File Location

4.   Click Choose File and browse to where the file is located using the Windows dialog box.

When you click Open in the Choose file window, TFG checks that the file path and name exists, and that the file format is one of the formats defined as supported formats.

5.   Click Upload File to attach the file to the Deal. A confirmation message is displayed.
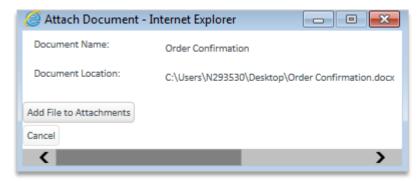
Figure 17 – Attachment: Documents Location Confirmation

6.   Click Add File to Attachments to save and complete the attachment process.

Or

Click Cancel to cancel the action.

After a successful attachment, the file is saved in the database connected to its document type, and the previous screen is displayed.
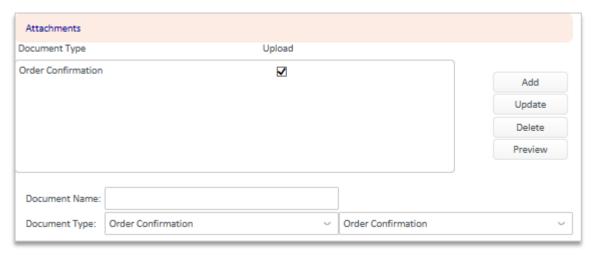
Figure 18 – Attachment: Bill of Lading Added

When clicking a specific row in the attachment table, the respective file name appears in a field at the bottom of the window. This file name is extracted and sent to Nordea.

7.   Repeat Steps 2 through 5 to add additional documents.

8.   To delete an attachment, select the attachment record, and click Delete.

Click OK in the confirm delete message. The document name is deleted from the list and the attachment is deleted from the database.

9.   To update an attached file to the Deal, select the required file and click Update.

10.   To preview an attached file, select the required document and click Preview. The File Download window is displayed:

Figure 19 – File Download Window

11.   Click Open to display the attachment according to its MIME type.

Note: When the MIME type of the attached document opens an application that allows editing and performing changes of the original file, those changes are not saved in TFG.

You can print the attached document using the Preview functionality.

2.3.5.Texts

The Texts tab is included in different types of transactions from initiation up to Deal Messages. The tab comprises a few text fields that can be defined as mandatory or not. The values from these fields are transferred to Nordea as part of the deal and can also be mapped to the relevant field of the deal that will be generated in Nordea.

It is possible to configure different text fields depending on the deal and transaction types. Enter additional details related to the transaction in the Free Format Text window. For example, should the customer reject the payment, the text window is used to explain why.

2.3.5.1.Filling in the Text Tab

To fill in the Text tab:

1. In the title bar, click Text. The Texts tab is displayed.
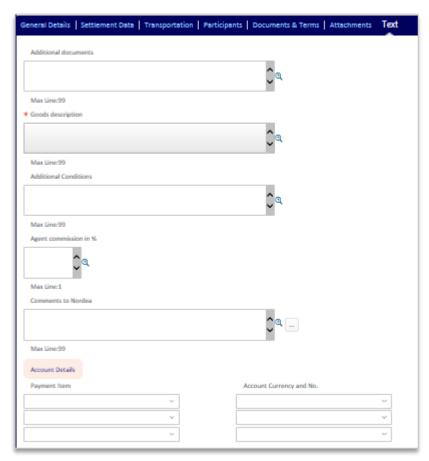
Figure 20 – Free Format Window

2. Use the Texts tab to enter free text for specific categories and view and specify account details.

Enter information in the following categories and in other custom-defined categories:

Goods Description	Used to enter a description of the goods that display in the beneficiary's invoice
Documents Required	Documents to be submitted

*Additional Documents	Used to enter additional required documents that do not appear in the document selection list under the Terms section
Customer Instructions	Used to enter any customer instructions to the transaction
Customer Contact Details	Customer's full address (up to 300 characters).
Comments	Used to enter additional comments
Account Details	Select the relevant entry from each of the two dropdown lists.

Note: The text fields and appearance on the transaction page, and their sequence may differ from the above screen capture due to bank specific definitions.

- Use the following icons to manage the Texts free text field:

Zoom Text
Enlarges the text box area enabling you to edit or enter new data in the enlarged text box.

Open Clause [...] Library
Displays a list of defined clauses relevant for the window. You copy the clause contents to the window by selecting the required clause.

Length and width can be defined for each text field to limit the customer input. For each text, clauses can be defined.

2.3.6. Clause Library Window
The clause library functionality allows you to choose the predefined options. The Open Clause Library icon is located on the Texts tab and is shared among different deals.

Open Clause [...] Library
Displays a list of defined clauses relevant for the window. You copy the clause contents to the window by selecting the required clause.

To Display a Clause for a Specific Text Field:

1. Click the Open Clause Library icon next to the relevant text window. The Clause Library popup window is displayed.

☐	Clause ID	Clause Description
☐	TFG	TFG Clause
☐	UAT	UATTest

Select Cancel
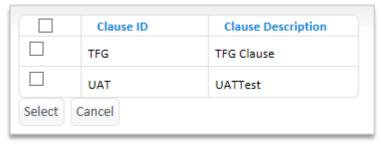
Figure 21 – Clause Library

2. Select the relevant clauses by checking the appropriate checkbox and clicking Select, Or

Include all the clauses listed in the Clause Library by checking the Clause ID checkbox at the top of the column and clicking Select.

3. To view the detailed description of the Clause, return to the Texts tab.

4. To remove a clause from the Texts tab, delete the text of the clause from the relevant window.

2.3.7.Incoming Correspondence in Amendments

The customer users have quick access to all incoming correspondence received from Nordea during the generation of an amendment transaction. When creating an amendment for any type of product, the screen includes all correspondence which has been received from Nordea; you are able to immediately view any of the presented texts.

Incoming Correspondence					
Transaction Name	**Drawing No.**	**Text ID**	**Document Name**	**Arrival Date / Time**	**Send To**
Import DC Issuance	0	01IS1	Issuance of D/C	22/01/18	Applicant
Import DC Issuance	0	MT700	D/C text	22/01/18	Advising Bank
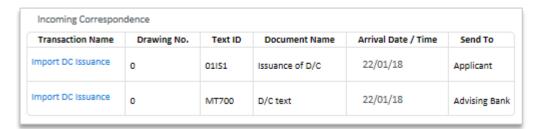
Figure 22 – Incoming Correspondence section

The section contains the Incoming Correspondence received from Trade Finance Customer Service and belongs to a deal.

The Incoming Correspondence section is available in the following amendment transactions:

- Import D/C Amendment transaction

- Export Collection Amendment transactions (all four types)

- Outgoing Guarantee Amendment transaction

- Outgoing Standby L/C Amendment transaction.

2.3.8.Payment Details

In the Payment Details section of the Texts tab, you enter data to instruct Nordea how to make payment for various D/C items, such as documents, bank commissions and charges. You select the items from the dropdown lists.

Account Details

Payment Item

Account Currency and No.

Commissions
Document/claimed amount
All
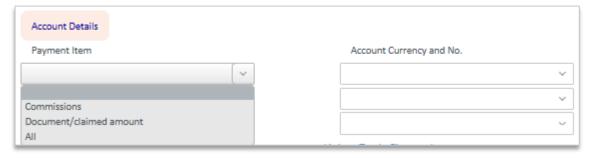
Figure 23 – Payment Details

Up to three bank charges can be defined.

- If data exists in the Payment Item field, a corresponding Account Number must be entered.

- When there is a blank Payment Item field, any additional Payment Item and corresponding Account Number can be selected.

2.3.9.Signatures

Transaction signatures are essential for the process of completing every TFG transaction. This process is relevant for initializing a new deal, amendment and payment, and can include one or more TFG users depending on the TFG setup.

Figure 24 – Transaction Action Tab with Sign button

The transaction signatures contain the following buttons located at the end of each transaction page:

Quick Save	Save all transactions in the list, and remain on the page.
Save and Exit	Save the transactions and exit the page.
Sign	Sign all transactions according to the signature level
Template	Allows you to generate the template for further transaction initiation based on a previously entered date. The transaction will not be sent to Nordea Note: The Template button is not involved in the process of signing a transaction.
Compare	Displays details in a popup window of the last released amendment from bank, or the Issuance step, and details of the new amendment as filled in by you.
Cancel	Return to the previous page.

Only the amended fields are displayed in the results.

Click the appropriate button to end the transaction.

In TFG all transactions require signatures prior to transmission to Nordea for processing. Three types of users are involved in the signature process:

- Supervisor: Depending on whether the Supervisor Restriction option is in force, the Supervisor can only authorize signature levels and the number of signatures required for each type of transaction. If not restricted the Supervisor can sign transactions like regular users.

- Regular user: Can only view and sign authorized transactions.

- Super user: Can release any transaction by signing it overriding all other signature authorization processes.

Within each signature level, the number of required signatures is defined. After the last signature, the transaction is routed for processing to Nordea. The Signature Required section of the TFG Inbox, displays transactions still requiring signatures according to the authorized level of each user. A Supervisor level user sees all Deals pending signatures.

2.3.10. Templates
This topic covers searching, viewing, editing and deleting transaction templates.

All customer templates can be reached via the Templates navigation menu. By default, the templates are grouped according to the transaction type, whereas you can sort the templates list according to any table column as well as filter the table according to the transaction type.
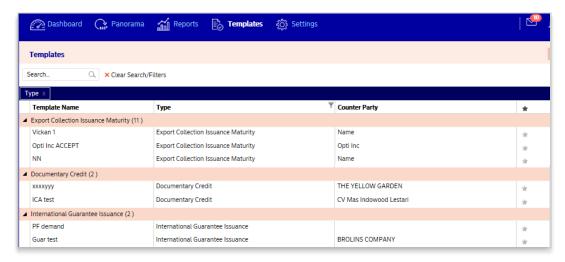
Figure 25 – Templates list sorted according to the transaction type

TFG allows you to bookmark up to three templates to the quick access My Actions section.

To Bookmark a Template:

1. From the Templates List (see Figure 25): Favourites ⭐ column, click the star icon of a template you would like to bookmark.

The start icon is changed from ☆ to ⭐ and the template is added to the My Actions pane.

For further details on templates, refer to:

• Creating a New Template

• Updating a Template

• Deleting a Template.

2.3.10.1.   Creating a New Template

Templates are predefined transactions which include default values. They can be used to easily create new transactions without having to enter the details multiple times.

To Create a New Template:

Note: Templates can be created from an Issuance Step of various TFG transactions.

1.   From the bottom of the transaction screen, click the Template [Template] button.

The Save template popup window appears.
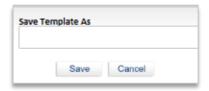
Figure 26 - Save Template As: Create Mode

2.   Type the name of the newly created template and click Save.

Note: Depending on the transaction type and the details that have been entered, the 'Save Template As' textbox may be filled in with a default value.

A window will appear asking for verification of the template name.

3.   Click OK.

The Template has been created.

Note: If at least one template has been created for this transaction type, a new line containing the name of the transaction, and the word "template" appears in the submenu under the original transaction name.

It is possible to create multiple templates. Additional templates can be created in the same way from the transaction screen.

2.3.10.2.   Updating a Template

The TFG user may update any previously created template. Depending on your needs, there are two ways to update templates:

- From the Template navigation menu

- From the transaction.

To Update a Template:
1.   From the Templates List (see Figure 25), select the required template.

2.   In the toolbar, click [UPDATE].

The template opens in the Update mode.

3.   Make the required changes.

4.   Click Quick Save to save the data and stay on the same screen, Or Click Save to save the template and be routed to Templates List, Or Click Cancel to discard the changes.

To Update a Template from the Transaction Page:

1.   From the bottom of the transaction screen, click the Update Template [Update Template] button.

A list of the existing templates for this transaction type pops up.
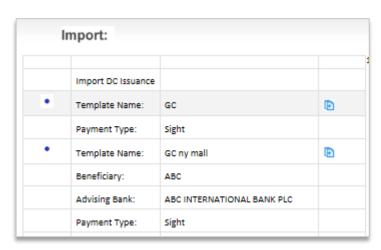
Figure 27 – List of existing outgoing guarantee templates (issuance)
Note: If the current transaction is based on a template, the list of existing templates will not pop up. The update will automatically apply to the used template.

2.   Select the required template, by clicking Copy From [icon] next to it.

The Save template popup window appears.

Save Template As

GC

Save   Cancel

Figure 28 - Save Template As: Update Mode

The template is updated with the new data and you are redirected back to the data entry screen.

Note: The functionality to update a template is available in Issuance steps only.

2.3.10.3. Deleting a Template
To Delete a Template:
1. From the Templates List (see Figure 25), select the required template.

2. In the toolbar, click .

3. Click OK in the confirm delete message. The template is deleted from the list.

3. TFG Dashboards

There are three TFG dashboards:

- TFG Operational Dashboard

- Panorama Screen

- TFG Manager Dashboard.

3.1. TFG Operational Dashboard

The TFG Operational Dashboard allows the easy exploration and visualization of urgent data that requires your attention.
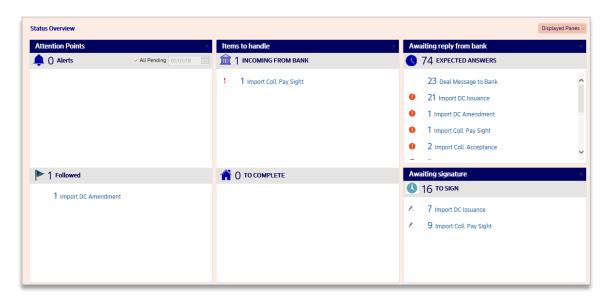
Figure 29 – Operational Dashboard Main Display

This dashboard is for users engaged with daily business and process. It provides an at-a- glance overview of the following topics:

- Alerts/Reminders per day (see 3.1.3.1).

- New items from Nordea, i.e. incoming correspondence, items to be approved/rejected like documents under Import D/C or Collection.

- Awaiting Reply from Bank: List of transactions which are pending in Trade Finance Customer Service, with differentiation according to the outstanding time (see Awaiting Reply from Bank)

- Followed: List of transactions flagged for easy follow up (see Followed.)

- To complete: Transactions which are under process and needs to be completed (see Items to handle)

- Awaiting Signature: One entry for transactions to be signed by you and one entry for transactions established by you but are waiting for signature by other users (see Awaiting Signature).

By simply hovering over an item additional information is presented, and when clicking the item, you will be routed to the Panorama view which presents detailed information including pre-view of the selected list.

3.1.1. Panes Aggregated View

When hovering over a dashboard items, an option to view the specific items appears.
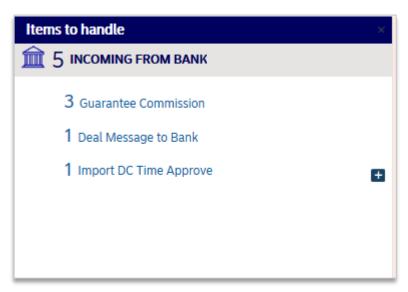
Figure 30 – Hovering over a dashboard item

Clicking ⊞, presents a preview of selected transactions.
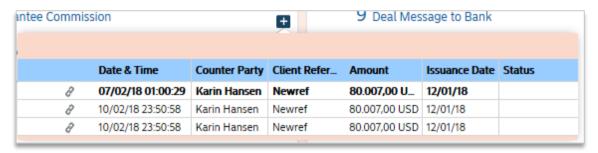
Figure 31 – Dashboard Pane: Aggregated View

If needed, you may click a required transaction to be routed to the panoramic view for updating or just gaining more information about the selected transaction.

3.1.2. Configuring the Dashboard Look and Feel

You can select which panes will be displayed in the current Dashboard view.

To Configure the Main Dashboard Look and Feel:

1. From the right-upper hand corner, click [Displayed Panes ∨].

The Displayed Panes dropdown opens with all panes selected by default.
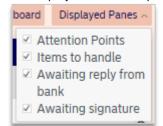
Figure 32 – Displayed Panes dropdown

2. Clear the panes you do not want to see in the current dashboard view.

3.1.3. Attention Points

The Attention Points pane shows alerts related to you and thus, consists of the following sections:

- Alerts

- Followed.
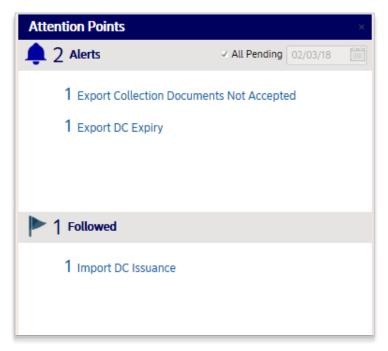
Figure 33 – Main Dashboard: Attention Points pane

Note: To get a quick view, hover over an item and click ![+]. A preview is generated showing the items details. Click the preview to be routed to the panoramic view, where you can update or view details of the selected transaction.

3.1.3.1. Alerts

The Alerts section contains the following elements:

- Alerts header, which shows the total number of the alerts

- Date and Calendar.

Based on the Customer Alerts setup, the customer receives a list of reminders of upcoming events in the Inbox, sorted by date (from closest to farthest).

Alerts can be created about the following events:

- Import/Export D/C Expiry

- Import/Export D/C Acceptance Maturity

- Import/Export D/C documents not accepted

- Import/Export Collection documents not accepted

- Import/Export Collection Acceptance Maturity

- Incoming Guarantee Expiry:

Clicking the Alerts link routes you to the Panorama tab, where the alerts are detailed in a table.

Figure 34 – Alerts: Panoramic view

Event: Event type

Deal Number: Deal number

Action Date: Date of the event

Events are sorted based on this field. The closest dates are on the top.

Print: The customer can print the reminder.

Delete: The customer can delete the reminder

3.1.3.2. Followed
The Followed section shows flagged items that you want to follow up. The flag can be added to all transactions located in Panorama.

For details on how to flag an item, see Follow Up Items.

3.1.4. Date and Calendar
By default, the displayed date reflects the date from the TFG user's computer. You can select a different date to view all alerts for that date either by inserting the relevant value to the date field.

Clicking the Calendar ⬜ icon invokes a calendar with visual indication for number of reminders per day. Current day is highlighted.
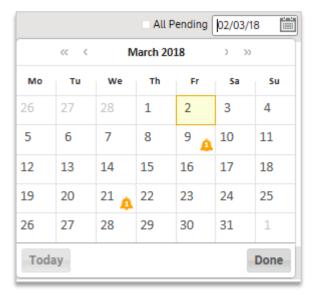
Figure 35 – Alerts Calendar

3.1.5. Items to handle
The Items to handle pane displays links to all new documents and attachments sent from Nordea.

Note: To get a quick view, hover over an item and click ➕. A preview is generated showing the items details. Click the preview to be routed to the panoramic view, where you can update or view details of the selected transaction.
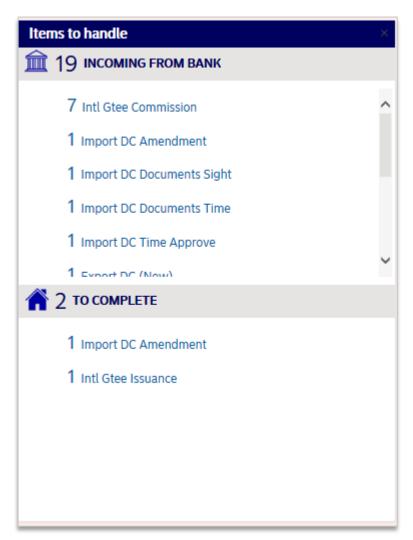
Figure 36 – Dashboard: Items to handle pane

Each section presents links to a group of items, clicking this link routes you to view all the items of that type in the Panorama module.

Note: When a transaction requires action from you, an exclamation mark ❗ shows before the message.

Selecting the document from the table activates the Panorama toolbar, which enables printing, deleting the document from the arrival list, adding/modifying deal note and adding additional reference. This typically happens when the documents are no longer required in the Incoming section.

3.1.5.1. Reading and printing Incoming message from Nordea

1. In Panorama view, select the required transaction. (see Figure 37)

2. Click the Paper clip, which is red, indicating that it has not been read or printed

The Messages from Nordea are now displayed and is displayed in the preview window below on the screen, or selected and displayed and printed.

After it has been printed the paper clip is green.

3. Select the transaction and click Delete to delete the message from Panorama and Dashboard.
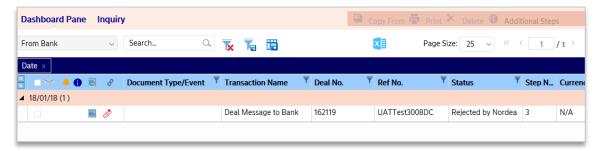
Figure 37 – Incoming from Nordea in Panorama

Note: Even though an incoming document has been removed from the Incoming Correspondence section, it will still be available under the Deal History of the Deal.

3.1.6. Awaiting Reply from Bank

The Awaiting Reply from Bank pane allows you to view all the incomplete transactions that are open and require action from Nordea.
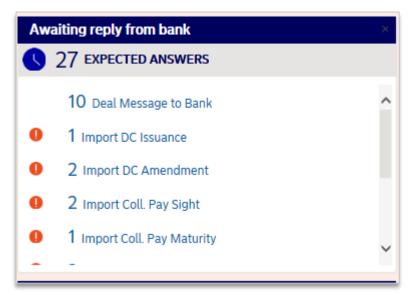
Figure 38 – Dashboard: Awaiting Reply from Bank pane

Note: To get a quick view, hover over an item and click ![icon]. A preview is generated showing the items details. Click the preview to be routed to the panoramic view, where you can update or view details of the selected transaction.

3.1.7. Awaiting Signature

This section lists all new transactions that require a release signature prior to their transmission to Nordea. It displays only the transactions for which you are authorized according to this user's signature level.

Note: Transactions that should be signed by you, are marked with the ![icon] -icon.

Figure 39 – Dashboard: Awaiting Signature pane

Note: To get a quick view, hover over an item and click ⊞. A preview is generated showing the items details. Click the preview to be routed to the panoramic view, where you can update or view details of the selected transaction.

Clicking the Awaiting Signature links routes you to the Panorama tab, where the required signature transactions are detailed in a table.

Figure 40 – Awaiting Signature: panoramic view

Transaction Name: Type of transaction

Deal No.: The number of the transaction

Ref No.: Reference number set by the customer to the transaction

Amount: Amount and Currency chaining

Counterparty: Party the transaction is open to

Date: The date and time of transaction initialization

Flag ⚑ items you want to follow up. Once flagged, the items are moved to My Items tab of Panorama; they are also shown in the Followed pane of Dashboard.

3.2. Panorama Screen
Panorama is the root screen of the system.

It expands the Dashboard panes data, providing details on each Dashboard item.

It displays main data with the item preview available on the lower part of the Panorama screen, on selecting the item.

Panorama presents all transactions in the system under the Inquiry tab, which allows you to run inquiries on all data.

Panorama is a place where all additional steps and actions are initiated.
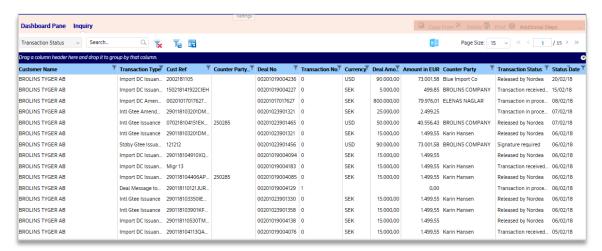
Figure 41 – Panorama View

Inquiry Results Sorting – TFG displays many inquiry results in tables. When the sorting arrows next to the table column heading are clicked, TFG sorts the results in the column.

- Inquiry/Deal Reports Results Scrolling – Inquiry/Deal Report results display one page at a time and include a fixed number of records on a page. At the upper hand right corner of each results page there are scrolling links represented by either a page number or arrows (see Figure 42). You may select the desired number of items (15, 30 or 50) to be displayed on the screen from the Page Size dropdown.

Figure 42 – Scrolling Links

Scrolling Link Action	Function
Click the page number	Jump to a specific page
Click < to the left of the page numbers.	View the previous page
Click > to the right of the page numbers	View the next page
Click >> to the right of > There are up to 19 pages in a group of pages.	View the previous group of pages
Note: The << sign is only available	if the next group of pages is displayed e.g. page 21.
Click >> to the right of >	View the next group of pages
Note: The >> sign	only available if more groups of pages exist

Follow Up Items

Applying a flag to a transaction gives you a visual reminder to follow up on it in some way.

To Flag an Item for Follow Up:

- In the Panorama view, click to the right of the item to follow up.

The flagged item appears in the Dashboard under Attention Points in the Followed section.

3.2.1.Dashboard Pane

The Panorama's Dashboard Pane contains the following items:

- Alerts

- Followed

- From Bank

- To Complete

- Awaiting Reply from bank

- Awaiting Signature
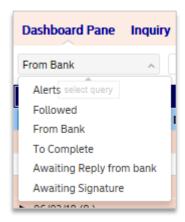
Figure 43 – Panorama: Incoming tab

3.2.1.1.Approval/Rejection

When a transaction requires action, the status says Action Required and when clicking on the transaction the Additional Steps window pops up.

- Select one of the options
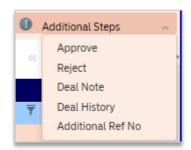
Figure 44 – Additional steps window for Approval/Rejection

- You are routed to a new screen depending on the choice, where you sign the approval or rejection and can write comments to Nordea.

Figure 45 – Signature window for Approval/Rejection

3.2.1.2. Import D/C Payment Instructions
Import D/C Payment Instructions appear in TFG when a bank requires Customer Approval.

- Sight D/C

- PAY (clean 2 steps) – you can only give payment instructions (no reject option)

- PAY (discrepant) – you can give payment instructions or reject the payment.

- Time D/C

- Acceptance/Rejection (discrepant) – you can accept or reject the documents (no payment instructions will be given at this time).

- Acceptance/Rejection (clean 2 steps) – you can accept the draft (no payment instructions).

- Acceptance (always) – you can give payment instructions in the item which will be opened prior to maturity.

- For a clean Acceptance Step, details about the documents received are available in the Incoming Correspondence (the "Docs in Order" checkbox is selected and the "Customer Approval" checkbox is cleared).

- For Sight D/Cs the Payment date is defaulted to the system date. For further details, refer to: Acceptance Advice for D/C Deals.

- Customer Instructions at Maturity Date

- Specifying D/C Approval/Rejection Instructions on a Sight Basis.

Acceptance Advice for D/C Deals
When the Import D/C is issued on a Time basis and Nordea requires your approval for the documents, such as the existence of discrepancies, the record is displayed in the Panorama Incoming tab. The acceptance instructions enable you to approve the payment and provide debit instructions, or reject the documents and provide reasons.

The Reject option is not available for any items where Trade Finance Customer Service user flagged the documents as being "Clean" (i.e. Docs in Order checkbox = selected).

When selecting payment/acceptance/rejection, you are routed to the following screens

- Payment (Sight/Time) Instructions

- Rejection (Sight/Time)

- Acceptance (draft).

3.2.1.3. Specifying D/C Approval/Rejection Instructions on a Sight Basis
To Specify D/C Payment on a Sight Basis:

1. In Panorama view, select the required transaction.

2. From the Panorama toolbar: Additional Steps dropdown, select Pay.

The Payment Instructions window is displayed.

Note: The Drawing no. for a deal record is the payment number.

3. Click the Payment Details tab to enter data instructing Nordea how to make payment for various D/C items. For details, see Payment Details.

Or

Select data from the dropdown lists. For details, see Payment Details.

4. To add or modify attachments to this transaction, refer to Attachments.

3.2.2. Payment Instructions for Collection

For details refer to:

- Accepting Collection Approval/Rejection Instructions on a Time Basis

- Paying and Rejecting Discrepant Documents

3.2.2.1. Accepting Collection Approval/Rejection on a Time Basis

To Accept Payment on a Time Basis:

1. In Panorama view, select the required transaction.

2. From the Panorama toolbar: Additional Steps dropdown, select Pay.

The Acceptance for Collection window is displayed.
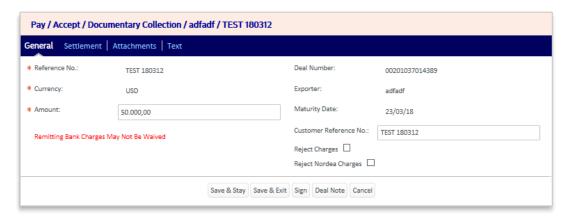
Figure 46 – Acceptance for Collection: General Details tab

Reference No.: Specifies a unique deal identification number decided by the TFG user. For example, the contract reference number.

Amount: Collection amount.

Deal No.: Deal number assigned by the Front-End system

Exporter: Counterparty name.

Due Date: Due date of the collection is displayed if it exists. Otherwise, it is updated by the respective ACC Step of the Front-End system.

Approval Checkbox: The checkbox is mandatory for signing the transaction.

Customer Reference No.: Reference number given by the customer. Not available in Reject.

Comment: Free text option.

3. Fill in the necessary fields and select the approval checkbox.

4. Click Sign to accept the collection, Or

Save if you want to save and sign it later, Or

Cancel to be routed to the previous screen without making any changes.

3.2.3.Extend or Pay an Outgoing Guarantee

In case a message is received from the Advising Bank requesting to extend or pay the guarantee, the customer should extend or pay the outgoing guarantee transaction (electronic acceptance from the customer). The message states that in case the applicant refuses to extend, this message should be regarded as a claim.

3.2.3.1.To Extend an Outgoing Guarantee:

1. In Panorama view, select the required transaction.

2. From the Panorama toolbar: Additional Steps dropdown, select Extend.

The Guarantee Extend window is displayed.

Extend / International Guarantee / Karin Hansen / UAT402Di				
General Details Attachments │ Text				
✱ Reference No:	UAT402Di	Deal No:	00202023800750	
✱ Currency:	US Dollar	Expiry date:	30/06/18	
✱ Amount	70.000,00	Requested Expiry date:	15/03/20	
		✱ Extend until Date:	15 03 20 📅	
	Save & Stay Save & Exit Sign Deal Note Cancel			
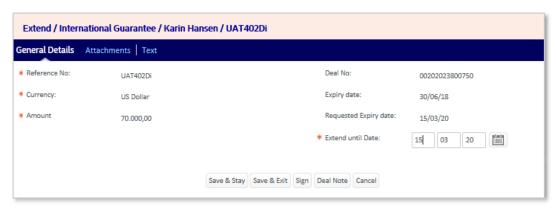
Figure 47 – Extend Guarantee

General Details

Expiry Date: The current expiry date of the guarantee

Extend until Date: The Requested Expiry Date.

You can change the date; however, the date must be greater than the current expiry and the current date.

Upon clicking Save or Sign, TFG validates whether the date entered in the Expiry Date field is prior to the Requested Expiry date and if so, you will be forced to enter a reason in the Customers Instructions free text field.

Note: For both PAY and AMD option, in case a step has already been processed in the TFG, when you click the Extend 📩 icon, an error message will be generated. It is only possible to process the item when the previous step has been released.

On signing an Extend (Amend) transaction, the item is removed from the TFG Approval/Rejection tab when you process the item. In case the item is cancelled before a release, it will be returned to the Approval/Rejection tab.

In case of Extend (AMD), TFG uploads the following dates:

•   Requested Expiry Date

•   Expiry Date.

3.2.3.2.To Pay an Outgoing Guarantee:
1. In Panorama view, select the required transaction.

2. From the Panorama toolbar: Additional Steps dropdown, select Pay.

The Payment Instruction for Guarantee window is displayed.

Pay / International Guarantee / Karin Hansen / UAT402Di

General Details	Payment	Attachments	Text

* Reference No:	UAT402Di	Deal No:	00202023800750
* Currency:	US Dollar	Expiry date:	30/06/18
* Amount	70.000,00		

Save & Stay Save & Exit Sign Deal Note Cancel

Figure 48 – Payment Instruction for Guarantee

General Details
Amount: The guarantee balance

Currency: The guarantee currency

Payment Items
You can select various currencies and amounts; the total of all of them must be equal to the guarantee amount.

Value Date: You must enter a date which is equal to or later than today's date.
It is mapped to Trade Finance Customer Service Inbox.

On signing a PAY transaction, the item is removed from the TFG Approval/Rejection tab when you process the item. In case the item is cancelled before a release, it will be returned to the Approval/Rejection tab.

3.2.4.Accepting/Rejecting Amendment
TFG allows the customer to accept or reject amendments through the system.

Note: Relevant to D/C, Guarantee and Outgoing Standby L/C amendments.

To Approve an Amendment:
1. In the panoramic view, select the required amendment Deal to be approved.

2. From the Panorama toolbar: Additional Steps dropdown, select Pay.

The Amendment Approval window is displayed.
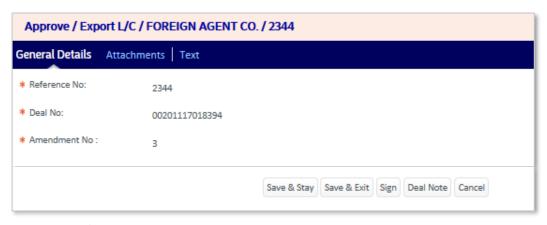
Figure 49 – D/C Amendment Approval screen

Reference No.	The customer's reference no., if assigned
Deal Number	Nordea's Deal Number
Amendment No	Amendment No.
Attachments	Customer may attach document(s) to the approval.
Comments	Customer may add comments to the approval.

3.   Complete the required fields in the Approve Amendment window.

4.   Click as appropriate:

Quick Save	Save all the transactions in the list, and remain on the page
Save	Save the transactions and exit the page
Sign	Sign all the transactions according to the signature level
Deal Note	Add a note to the transaction
Export	Generate a draft of the outgoing SWIFT message in the notepad text format
Cancel	Return to the previous page

When the transaction is approved in TFG, it is uploaded to Trade Finance Customer Service where Trade Finance Customer Service user initiates to approve the amendment and transmit the required message to the Issuing Bank.

Note: In TFG, the download of the release of the MSC transaction in Trade Finance Customer Service removes the Waiting for Approval indicator.

To Reject an Amendment:
1.   In Panorama view, select the required amendment Deal to be rejected.

2. From the Panorama toolbar: Additional Steps dropdown, select Reject.

The Amendment Rejection window is displayed.
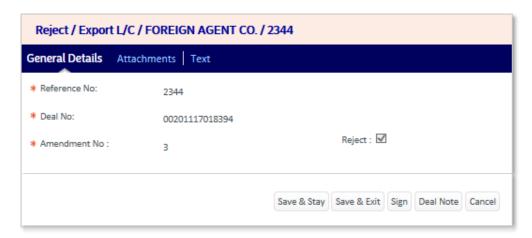
Figure 50 – D/C Amendment Rejection Screen

Reference No.	The customer's reference no., if assigned
Deal Number	Nordea's Deal Number
Amendment No	Amendment No.
Reject	Reject checked field cannot be changed
Attachments	Customer may attach document(s) to the rejection.
Comments	Customer must add comments to the rejection.

3. Complete the required fields in the Reject Amendment window.

4. Click as appropriate:

Quick Save	Save all the transactions in the list, and remain on the page
Save	Save the transactions and exit the page
Sign	Sign all the transactions according to the signature level
Deal Note	Add a note to the transaction
Export	Generate a draft of the outgoing SWIFT message in the notepad text format
Cancel	Return to the previous page

3.2.5.Registration of Additional Data

The location/timing on which a customer user enters the additional reference data is upon the receipt of information regarding new deals from Trade Finance Customer Service, which is available in the Panorama instantly.

Select the Additional Reference No option in the Panorama toolbar: Additional Steps:

Additional Ref No

Deal No:	00201117018713
* Customer Reference No:	
Participants:	
Beneficiary	
Search by name	
Name	
Street	
City	
Country	

Counter Party: COCA COLA

Figure 51 – Additional Reference Number

Deal No.: This is the Deal No. assigned by Trade Finance Customer Service.

Counterparty: This is the name of the counterparty as downloaded from Trade Finance Customer Service.

*Customer Reference No.: In this field, you can enter the customer's Reference No. assigned to this deal. It has the same size and attributes as the Reference No. field in the new Issuance transactions.

The following applies:

- For deals for which you have assigned a reference within the Issuance transaction, this field includes the assigned Reference No. but you will not be able to change it here.

- The Reference No., which has been entered in this screen, can be updated at a later stage.

- Counterparty Name and Address

In these fields, you can enter the counterparty's name and address. The search option is identical to the same option in new transactions.

For deals which are initiated by the customer in TFG these fields include the data entered in the Issuance transaction. You cannot change it.

- Counterparty Reference No.

In this field, you can assign the counterparty's Reference No. It has the same size and attributes as the customer Reference No. field in the new Issuance transactions.

A value entered in the respective field in the Deal History screen is defaulted.

Save: When clicking the Save button, the entered data is saved and the window is closed.

Cancel: When clicking the Cancel button, the entered data is not saved and the window is closed.

The option to register the additional reference data is on an incoming correspondence level; however, as multiple correspondences may be received from Trade Finance Customer Service for the same or different steps of the same deal, the registered additional reference data is stored at the deal level. As a result, when clicking the Reference icon, the screen is displayed allowing to change the previously registered information.

Note: For Import Collections, the customer Reference No. entered in the above screen is defaulted to the customer Reference No. field in the Payment screen which is accessed from the Approval/Rejection tab and vice versa.

TFG allows the same customer Reference No. for multiple deals of the same type. However, in case of duplication the system prompts a warning message to you.

TFG allows the same counterparty Reference No. for different deal type; however, in case of duplication the system prompts a warning message to you.

3.2.6.Awaiting Signature
To Sign a Transaction:
1. In the panoramic view, select the transaction you would like to sign.

2. From the Panorama toolbar: Additional Steps dropdown, select Sign.

The Signature window is displayed.

Sign / Documentary Credit Issuance / FAGERSTEDTS TEXTIL / 010617155649BFKP

Transaction Details:

Transaction Type:	Import DC Issuance
Deal Number:	00201019003433
CCY / Amount:	EUR 23.323,00
- Varied Amount %:	10
Varied Amount %:	10
Beneficiary	FAGERSTEDTS TEXTIL
Expiry Date:	30/06/17
Payment:	Sight
Date:	01/06/17 15:58:13
Reference No.:	010617155649BFKP

Payment Item	Account No.
Commissions	SEK 40011320164

Shall this transaction be transmitted to the bank's Middle Office?

◉ No ○ Yes

Sign   Cancel

Figure 52 –Signature Required page

3.2.7.Bulk Operations
Note: Access to the Bulk Transaction functions is determined according to bank setup.

The following actions can be performed on multiple transactions:

- Print

- Delete

- Sign

- Reject Sign.

3.2.7.1.   Bulk Print and Delete
Bulk Operations has print and delete operations for several selected Incoming Correspondence items at one time.

To Print or Delete several Selections in Bulk Operations:
1. From the Dashboard From Bank (see Figure 43), select multiple transactions you would like to print/delete by selecting the transaction checkbox.

Figure 53 – Incoming transactions: Multiple selection

- If all transactions need to be printed or deleted, select all transactions by checking the table header.

2. Select the entries to be printed or deleted.

3. On the panorama toolbar, click [DELETE] or [Print] to perform the selected function on the checked entries.

3.2.7.2.   Bulk Sign

A group of transactions, within the specific authorization level, can all be signed at one time.

To Sign a Group of Signatures:

1. From the Dashboard Awaiting Signature screen, select the transactions you wish to bulk sign and select the checkbox next to each of them. The Panorama toolbar is enabled.

Alternatively, you may filter out the specific transactions you wish to bulk sign. In the example below, two items have been selected for bulk signing.
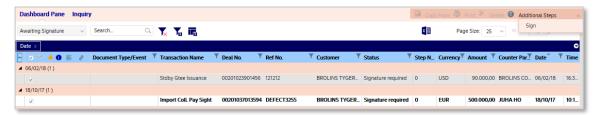
Figure 54 – Dashboard Awaiting Signature screen

2. From the Panorama toolbar: Additional Steps dropdown, select Sign.

The Bulk Signing screen displays.
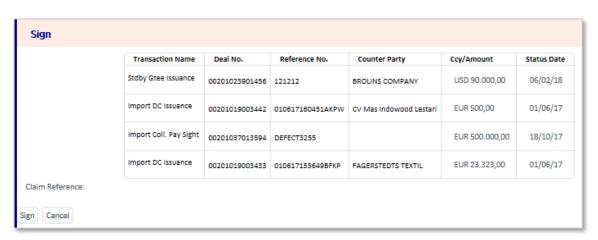
Figure 55 – Bulk Signing screen

3. Click Sign.

3.2.8. Awaiting Reply Tab

The Dashboard Awaiting Reply tab contains the following items:

- In Process by Trade Finance Customer Service

- Additional Signatures of Customer Users Required
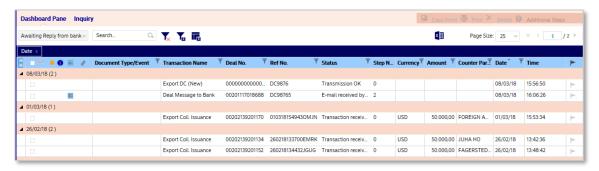
Figure 56 – Panorama: Awaiting Reply tab

3.2.9. Dashboard Pane Tab

The Dashboard tab contains the following:

- Alerts
- Saved Transactions (in process).
- From Bank
- To Complete
- Awaiting Reply from Bank
- Awaiting Signature
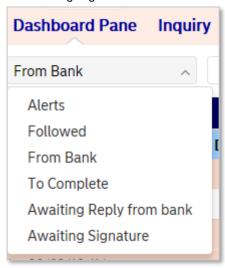
Figure 577– Dashboard Pane Tab menu

3.2.10. Inquiry Tab

This topic includes details about making Deal inquiries according to user-defined criteria. The following is a list of Inquiry types:

- Transaction Status

- Deal Select

- Deal History

- Open Deals Inquiry

- Payments.
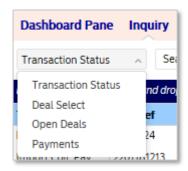
Figure 58 – Inquiry Tab menu

3.2.11. Column Selection

TFG Inquiry screens have all been enhanced to allow the selection of all columns. Open the menu with the dropdown arrow in the upper-right corner of the Panorama screen.

Figure 59 – Contextual Toolbar

This also includes the following inquiries:

- Transaction Status

- Deal Select

- Open Deals

- Payments

Figure 60 – Save Column Preferences button

The following settings can now be saved:

- Column selection
- Column width
- Column order
- Sorting
- Grouping

The same preferences are loaded even if you access the system from a different browser or even another machine.

3.2.11.1. Storing Column Criteria in User Profile

A Save Criteria button in the Inquiry screen enables you to store filters you have added to the column headers.
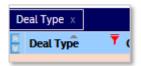
Figure 61 – Save Criteria button

When any filter is used, and you click the Save Criteria button, an additional label termed active is added to the button.

Figure 62 – Save Criteria (active) button

Subsequent users opening the screen can identify the stored criteria under their profile, and the filter is visible with the Filled Criteria icon:

Figure 60 – Filled Criteria icon

Note: The Save Criteria button is unavailable in the main Panorama screen. Customer column visibility is controlled by program and cannot be changed by you.

3.2.12. Transaction Status

The Transaction Status enables you to view a list of customer-initiated transactions, tracking:

- Current status of the transaction

- Signature details required for a transaction

- A list of the signatures signed on a transaction.

To Establish a Transaction Status Inquiry:

1. From the Panorama: Inquiry tab: Select Inquiry, select Transaction Status.

The Transaction Status report is displayed.

Transaction Type	Cust Ref	Deal No	Transaction No.	Currency	Deal Amo...	Amount in EUR	Counter Party	Transaction Status	Status Date
Export DC Deal...	2344	00201117018394	0	EUR	30.000,00	30.000,00		Transaction in process	12/03/18
Deal Message to...	UAT411B	00201117018688	2			0,00		E-mail received by Nordea	08/03/18
Export DC (New)	1234	000000000000...	0			0,00		Transmission OK	08/03/18
Import DC Amen...	5410	00202019200255	0	USD	25.400,00	20.564,30	Karin Hansen	Transaction in process	08/03/18
Import DC Amen...	00201017017672...	00201017017672	0	EUR	35.000,00	35.000,00	FOREIGN AGENT CO.	Transaction in process	08/03/18

Figure 61 – Transaction Status Search Results

2. Sort the inquiry result columns in ascending/descending order by using the arrows located in the column headings.

3. You can click any transaction and have access to Additional steps in the top right corner.
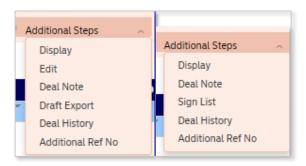
Figure 65 – Additional steps pop-up window.

4. Click Sign List to view the Signature Details table and the list of those who have signed the transaction. The Signature Requirement popup window is displayed.

Figure 62 – Signature Requirement popup window

The following information is provided in the Signature Requirements Table:

Signature List: Provides details about the signatures affected on the transaction including the following:

Name	You who signed the form
Level	The authorization level of you who signed
Date/Time	When the signature was entered
Required Signatures	Information about the signature requirements for this transaction
Level	The level of the user signing the form
Number	The number of users from level indicated whose signature is required on the transaction.

3.2.13.Local Equivalent

All the reports available in the TFG online reporting menu (or created in the report generator) show the local equivalent i.e. for each amount in foreign currency the local equivalent is also displayed.

Exchange rates are downloaded to TFG. For the daily calculation the local equivalent is calculated using mid-rate- online reports, but the end of month uses the nominal rate to calculate.

The two relevant fields in the reports are:

| Amount in Local Currency | Field displaying amount in local currency. |
| Exchange Rate | Exchange rate used for local equivalent calculation. |

These fields can be selected or deselected for display using the Layout Customization page, refer to Customizing Output Layout.

3.2.14. Deal Select

The Deal Selection inquiry allows you to display all the deals according to selected parameters and combinations of parameters. For instance, if you want to display all the Export Collection deals processed by the system, select "Export Collection" from the deal type dropdown list. If you need all deals entered with currency USD, select currency from the Currency dropdown list and click the search button.

To View the Deal Selection Window:
1. From the Panorama: Inquiry tab: Select Query, select Deal Select.

The list of deals is displayed.
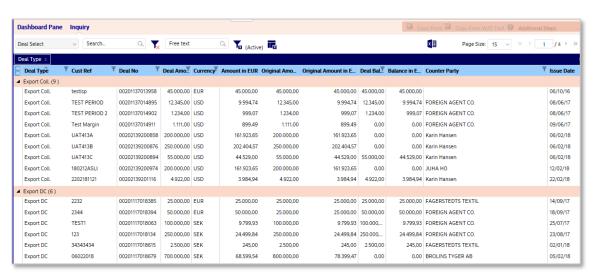
Figure 67 – Deal Select list

2. Sort the inquiry result columns in ascending/descending order by using the arrows located in the column headings.

3. If filtering is required, click the icon next to column name.

4. To view the details of a Deal, click the required deal in the Deal Type column.
5. To export the list of inquiry results to an Excel file that you view from your browser, click the button.

6. To activate the inquiry for a group of customers, select Group View under the Customer.
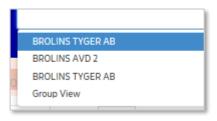
Figure 63 – Group View

Note: The availability of this field is dependent on you having permission to activate inquiries at the group level.

3.2.15. Deal Messages

TFG provides a Deal Message program for TFG import and export transactions. Any message relating to an import or export transaction must be made from the correspondent

Deal Messages option. The customer's Deal Messages are stored in Trade Finance Customer Service as part of the deal history.

The new deal message can be initiated only for open deals that do not contain any unread by bank messages.

Note: In the following explanations, the terms Import and Export are used interchangeably as Import and Export Deal Messages are used identically.

To Create a New Deal Message:
1. From the Deal Select list (see Figure), select the transaction you would like to add a deal message to.

2. From the Panorama toolbar: Additional Steps dropdown, select Deal Message.

The Deal Message window is displayed.
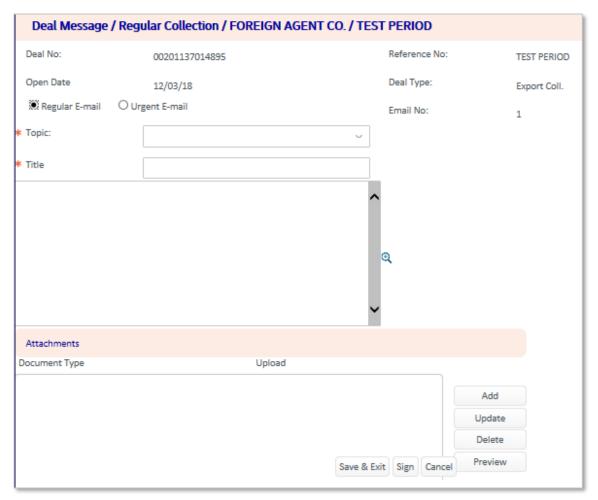
Figure 64 – New Deal Message Window

3. Select from one of the following radio buttons:

Regular E- mail	This deal message has no special priority.
Urgent E- mail	This deal message will be handled by Nordea with high priority.

4. Enter relevant data in the following fields:

Topic	A dropdown list which includes the topic of the deal message. It is uploaded to Trade Finance Customer Service for the creation of the relevant processing step and for creation of a warning message.
Title	The title given to the message
Text	The free text message area

5. Attach all relevant documents in the Attachments area.

The column headers are as follows:

Document Type	A dropdown list of available document types, such as Proforma Invoice and Packing List.
Sent	You who attaches the document.

6. Click Save to send the message to the Transactions in Process section, Or Click Sign to send the message to be validated before it is sent on, Or Click Cancel to erase the message.

3.2.16. Deal History

The Deal History Inquiry enables you to view a Deal in detail. Here you can see all steps of the deal as processed by Trade Finance Customer Service and whether the relevant step was initiated in TFG.

Transactions can also be launched from the Deal History screen, refer to Launching Transactions from the Deal History Page.

For further details refer to:

- Viewing a Deal History

- Deal History Search Results

- Launching Transactions from the Deal History Page.

3.2.16.1. Viewing a Deal History

Selected deal details can be displayed with a history of transactions performed on that deal. The deal history options enable you to view details entered by the customer and Trade Finance Customer Service.

To View a Deal History:

1. From the Panorama: Inquiry tab: Select Query, select Deal History..
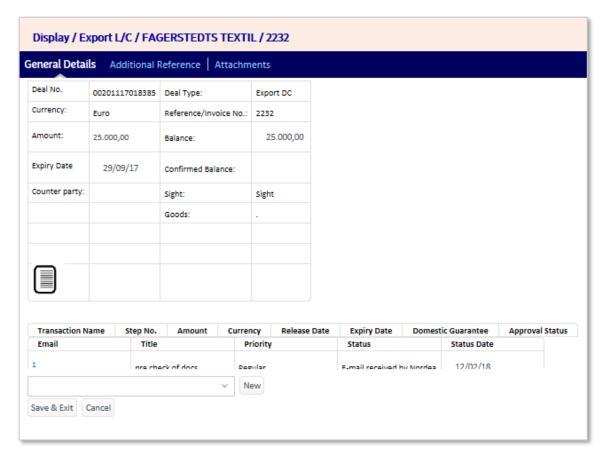
Figure 70- Deal History Search Results: General Details Tab

The selected deal details are displayed with a history of transactions performed on that deal. The deal history options enable you to view details entered by the customer and Trade Finance Customer Service.

- To record a note – click the Deal Note icon, located in the General Details tab. The Deal Note window pops up.

Note: If the note already exists, the Deal Note icon is marked with the orange tick sign. You may click the existing note and update it if needed.

Figure 71 – Deal Note window

This popup contains the deal/transaction identification data (Reference Number) and the Text Area to the deal note text managing. The text size of the Deal Note is limited to 10 rows, 60 characters per each row.

The following buttons are available in the Deal Note window:

- Save – saves the Deal Note text in the database table.

- Cancel – cancels creation/update of the Deal Note.

- Delete – deletes the Deal Note entry from the database table.

Note: To delete the note, press the Delete button or delete the note text and press the Save button.

- To display the original customer application – click the Original link in the Transaction Name column. The Identifier application is displayed on the top of the page to differentiate between a customer application and the final deal step issued by Nordea.

Transaction Name	Step No.	Amount	Currency	Release Date	Expiry Date	Approval Status
Import DC Issuance Original	0	340.000,00	Euro	06/02/18 16:02:00	30/04/18	
Import DC Amendment Original	1	+ 25.000,00	Euro	07/02/18 12:26:00	30/06/18	

Figure 72 – Original Customer Application Link in the Deal History Page

The following information is displayed with the Deal details, depending on the nature of the deal:

- Original Transaction Details (initiated by the customer)

- Deal Participants

- Availability

- Deal Texts

- Deal Open Payment Details

- Deal Open Acceptance Details

- Deal Open Finances

- Deal Open Margins.

Note: The information that is available in the search results depends on the nature of the transaction.

- To view the original details – refer to the General Details tab table of the selected Deal (see **Error! Reference source not found.**).
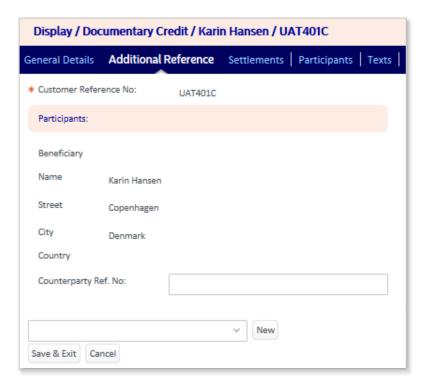
Figure 73 – Import D/C Deal History: Additional Reference Data Tab

Customer Reference No.	In this field, you can enter the customer's Reference No. assigned to this deal. It has the same size and attributes as the customer reference no. field in new Issuance transactions.
Counterparty Name and Address	In these fields, you can enter the name and address of the counterparty. The search option is identical to the same option in new transactions. For deals for which are initiated by the customer in TFG these fields include the data entered in the Issuance transaction. You cannot change the data.
Counterparty Reference No.	In this field, you can assign the counterparty's Reference No. It has the same size and attributes as the customer Reference No. field in new Issuance transactions. A value entered in the Additional Reference Data screen from the Incoming Correspondence is defaulted and can be updated. TFG allows the same counterparty Reference No. for different deal types. However, in case of duplication the system informs you via a warning message.

- To view the deal participants – click the Participants tab.

Figure 65 – Import D/C Deal History: Participants Tab

Party Code: The role of the party

Party Name: The party's name

Street, City Country; The party's address

- To view the discrepancies, if exist – click the Discrepancies tab.

Figure 66 – Export D/C Deal History: Discrepancies tab

Note: The Discrepancies tab is visible for D/C Negotiations with discrepancy phrases being defined in Trade Finance Customer Service.

Draw. No	Indicates the drawing number of the negotiation step.
Discrepancy ID	Indicates the ID of the defined discrepancy phrase.
Discrepancy Description	Indicates the discrepancy description assigned to the discrepancy ID.

- To view all related texts for a Deal – click the Text tab or scroll down the Request Form until the Texts tab is displayed.

- These texts are created by Trade Finance Customer Service application, incoming SWIFT messages or attachments like scanned commercial documents.

- To view a document – click its Transaction Name link to the document entry.

- Linked Deals – If any Shipping guarantee is linked to this deal, it will be shown here.

- Local Equivalent – the Deal History report includes local equivalents in the General Details tab (see Section 3.2.16), and if there is finance under the deal, the details are included in the Settlement Data as follows:

Amount in Local Currency	Field displaying amount in local currency.

Exchange Rate	Exchange rate used for calculation of the local equivalent.
Principal Balance in Local Currency	Field displaying amount in local currency.
Interest Balance in Local Currency	Field displaying amount in local currency.

3.2.16.2.   Launching Transactions from the Deal History Page

Transactions can be launched from the dropdown menu at the bottom of the Deal History page.

Figure 67 – TFG Deal History Screen: Launching a Transaction

3.2.17. Open Deals Inquiry

The Open Deal Inquiry option enables you to view and edit any Deal containing a balance, such as: deal balance, payment balance or acceptance balance.

For further details refer to:

- Viewing the Open Deals Window

- Customizing Output Layout

3.2.17.1.   Viewing the Open Deals Window

1.   From the Panorama: Inquiry tab: select Open Deals. The Open Deals page is displayed.
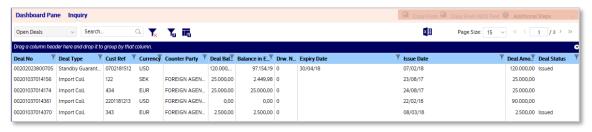
Figure 68 – Open Deals Search Result

2.   Sort the inquiry result columns in ascending/descending order by using the arrows located in the column headings.

3.   If filtering is required, click the icon next to column name.

4.   To view the details of a Deal, click the required deal in the Deal Type column.

The results of the search can be sorted by any of the table headers by double-clicking on the table header.

5.   To export the list of inquiry results to an Excel file that you view from your browser, click the button.

7.   To activate the inquiry for a group of customers, select Group View under the Customer.

55
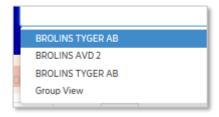
Figure 78 – Group View

Note: The availability of this field is dependent on you having permission to activate inquiries at the group level.

3.2.18. Payments

The Inquiry Payment feature enables Nordea to supply to their TFG customers, information regarding outstanding future or executed payments in Import and Export D/Cs and Collections. This information supports the cash management of Nordea customers.

1. From the Panorama: Inquiry tab: Select Payments.

The Payments window is displayed.

Figure 79 – Inquiry Payments window

The Inquiry Payments search results window lists the payments according to the selected criteria.

Each row of the result list presents Payment, Acceptance or Instalment. When any change is received from Nordea, TFG updates the corresponding row in the result list and does not create a new one.

For example, when the customer account is debited, the value in the Paid column for this item will be updated to 'Y'.

3.3. Panorama Toolbar

The panorama toolbar is located at the upper right-hand corner of the Panorama view.

3.3.1. Launching Transactions from Additional Steps

Transactions can be launched from the Additional Steps dropdown of the Panorama toolbar. This feature automatically displays to present all possible (allowed) values depending on the type of transaction you have selected in the Panorama screen.
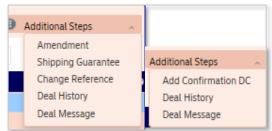
Figure 80 – TFG Panorama: Launching a Transaction

The following transactions can be launched from the Panorama toolbar:

All products:

- Deal Message

Import D/C:

- Amendment

- Change Reference

Guarantee:

- Amendment

- Extend or Pay

- Change Reference (for Outgoing Guarantee only)

Standby L/C:

- Amendment

- Change Reference

Export D/C:

- Transfer

Only if the Export D/C downloaded from Nordea

- Add Confirmation request

Only if the D/C downloaded from Nordea is not already confirmed/silent confirmation

Export Collections

- Change Reference

3.3.1.1.   Changing Reference Number

The system allows you to add reference data to transactions which were initiated in Trade Finance Customer Service and downloaded to TFG. This option is available to following transaction types:

- Import D/C

- Outgoing Guarantee

- Standby L/C

- Export Collections

To Change Reference Number from the Panorama View:
1. In the Panorama view, find the relevant Import D/C, Outgoing Guarantee, Standby L/C or Export Collection transaction and select the checkbox in front of it. The Panorama toolbar becomes enabled.

2. From the Panorama toolbar: Additional options dropdown, select Change Reference.

TFG routes you to the Change Reference Number page.
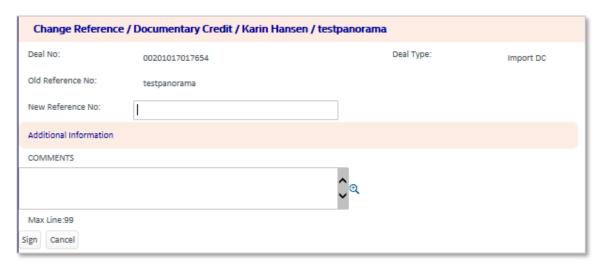
Figure 81 – Change Reference number page

Deal NoThe deal number from the Deal History screen

Open Date: The date the deal Issuance Step was released in Trade Finance Customer Service

Deal Type: As defined in set up table.

Old Reference No.: The original reference number allocated by the customer.

New Reference No.: New reference number.

Note: The new reference number cannot be a number which has previously been used by the customer in another deal of this type even if it was subsequently changed

Comments: As per TFG Deal message standards it is mapped to Trade Finance Customer Service Deal Comments window.

4. Import

The following sections describe all transactions which can be initialized by you for Import Deals. You can:

- Open, view, update and delete a D/C

- Amend a D/C

4.1. Establishing a New D/C

1. From Issuance: Import, click D/C.

The Import D/C Issuance page is displayed.
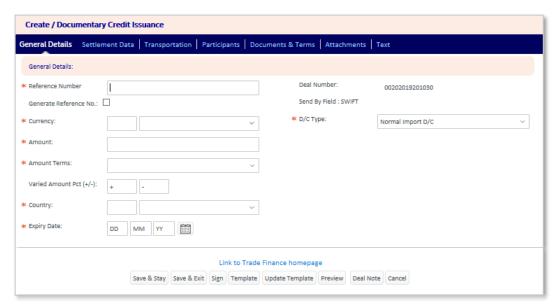
Figure 69 – Import D/C Issuance Page: General Details Tab

Note: When clicking the Template icon, part of the details is already predetermined and filled in.

The General Details tab is the first tab displayed on the screen.

2. Enter data in the relevant fields.

Note: Some of these fields are mandatory. They are indicated with an asterisk (*) on the screen and in this User Guide.

The following are the General Details section fields:

*Reference No.: Specifies a unique deal identification number decided by the TFG user. For example, the contract reference number.

Generate reference No.: When checked, the customer reference number is not generated automatically but on the customer request.

Deal Number: Specifies the Deal Number created by Nordea. When TFG is configured to do so, this field includes Nordea deal number as generated by TFG.

After release of the deal in Trade Finance Customer Service the relevant deal information is downloaded to TFG.

*Currency: Specifies the currency in which the D/C amount is expressed.

*Amount: Specifies the D/C amount.

*Amount Terms: Specifies whether the terms of payment must be exact or can vary. Valid payment terms include:

- About or Approximately – Documents presented may vary from the D/C amount by a deviation of plus or minus 10% (UCP 600, Article 30a).

- Vary Amount/Percentage – Payment terms may vary according to the upper and lower percentages specified in the Varied Amount % fields, or the varied amount sum stated in the Varied Amount Sum field.

- Exactly – No deviation is allowed in amount (plus or minus)

- Not Exceeding – The value of the documents may not exceed the D/C amount. (Refer also to UCP600, Article 30b and c).

- Varied Amount Pct. (+/-): he percentage variation: by which the documents may vary from the D/C amount, when the terms are varied. For example, +12% or -7%.

- 39C:Additl Amt Covered: Other amounts covered by the terms of the D/C, e.g., legal fees, etc.

*Country: The country of the Advising bank

*Expiry Date: The date the D/C expires. Click the calendar icon to display the popup calendar and select the required date. The date is displayed in the text field and can be modified at any time.

Expiry Place: The country in which the D/C expires.

*Address: Customer address

*Send D/C By	Specifies by which mode of transmission the D/C is to be sent to the advising bank. Methods may include: SWIFT, telex, mail, airmail, courier, and the like.
*D/C Type	Specifies the type of D/C. Deal types may include: • Irrevocable • Irrevocable Standby • Irrevocable Transferable

3. Click the Settlement Data tab to enter data in the relevant fields.
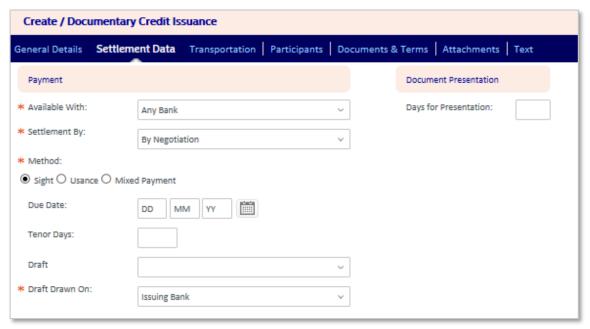
Figure 83 – Import D/C Application Form: Settlement Data tab

*Available With	Specifies which bank is authorized to negotiate the documents on behalf of the beneficiary. Authorized banks include: • ADVISED THROUGH BANK • ADVISING BANK – The Beneficiary's bank • ANY BANK (only if the Settlement By is specified as Negotiation) The Exporter may present the D/C to any bank. Nordea presented buys the title, pays the bearer and arranges reimbursement. • CUSTOMER BRANCH • ISSUING BANK – The Applicant's bank • OTHER – e.g., Reimbursing Bank
*Settlement By	Specifies how the payment is made for the deal, and varies according to user selection. The 'Method' field is shown only if the 'Settlement By' field contains the value Negotiation. When 'Settlement By' is set to 'By Payment', the 'Payment Method' is Sight. For the other 'Settlement By' values, the 'Payment Method' is Time. When 'Settlement By' is set to 'By Negotiation' (Code 3), the Payment Method is unchanged and you set the value. The following are the available settlement options: • Acceptance – Same payment logic as for the Deferred Payment option. In addition to the documents, the beneficiary presents a draft to Nordea which, after acceptance by Nordea, can be discounted by the beneficiary.

	• Deferred Payment – Payment will be deferred to a later date according to specific terms, for example, 60 days after the Bill of Lading. Enter the relevant details into the Defer Payment Details text box.
	• Mixed Payment – Combination of Sight and Time options. Enter the relevant details into the Mixed Payment Details text box.
	• Negotiation – Means the purchase of drafts and/or documents under a complying presentation, by advancing or agreeing to advance funds to the beneficiary on or before the banking day on which reimbursement is due.
	• Payment – Payment/s will be remitted upon the receipt of Shipping Documents complying with D/C terms

Due Date: A specific date the D/C is due for payment.

Relevant for Time.

Tenor Days: The period of time after a certain event that payment is due.

Draft: Payment is due after a specified event when the tenor days have lapsed.

Relevant for Time and Mixed Payment options.

The options consist of:

•	Draft Date	When payment is due after the date written on the draft
•	B/L Date	When payment is due after the date written on the Bill of Lading
•	Custom Clearance	When payment is due after the goods clear customs
•	After First Presentation (of documents)	When payment is due after the documents reach Nordea where the funds are available
•	After Arrival of Goods	When payment is due after the goods arrive at the destination, depending on the shipping terms
•	Date of Invoice	When payment is due after the date written on the Shipping Invoice
•	Sight	When payment is due after the goods arrive. The responsible party must see the goods and select all documents first
•	Shipment Date	When payment is due after the goods have been sent

*Draft Drawn OnSpecifies the drawee of drafts under the D/C, if required.

Valid parties include:

• Advising Bank – The Beneficiary's bank

• Issuing Bank – The Applicant's bank

• Applicant – The person applying for the D/C

• Draft Required – If chosen, the Draft Drawn On party becomes a mandatory field

• Other – Any Intermediary or the Beneficiary Bank, if it is not the Advising Bank

Note: There is a strict link between the selected Settlement by and the Draft Drawn On fields. For example, no value is allowed in the Draft Drawn On field for BY PAYMENT or BY DEF PAYMENT options in the dropdown list. Refer to you bank for further details.

Days for Presentation

Number of days from B/L date that documents must be presented by.

4. Click the Transportation tab to enter the relevant options in the following fields:

*INCOTERMS: Specifies an international code defining where responsibility for the goods starts and ends and which party is responsible for the various charges. Depending on the Incoterm selected, specific insurance documents must be included.

Note: If the required documents are not included on clicking Save, an error message indicates there are missing documents.

Place: Specifies the named place of destination (according to the selected incoterm)

PARTIAL SHIPMENT

TRANSHIPMENT

5. Enter the relevant shipment options in the following fields, specifying the location from where the goods are sent and their destination:

Shipment by: Means of transport

Goods Origin: The country from which the goods described in the D/C originate.

Place of Receipt; Specifies location from which the goods are taken in charge, dispatched from or receipt for transportation

Port of Loading: Specifies the port of loading or airport of departure

Port of Discharge: Specifies the port of discharge or airport destination

Place of Delivery: Specifies the place of final destination or delivery

Latest: Specifies the latest date the goods must be shipped

Note: The days for presentation and latest shipment date cannot exceed the expiry date.

6. Click the Participants tab to enter Deal participant data in the relevant fields.

7. Click the Documents & Terms tab to enter relevant data in the available fields.

The Documents & Terms tab is divided into two parts:

•   The upper part contains the Deal's terms

•   The lower part contains the Deal's documents
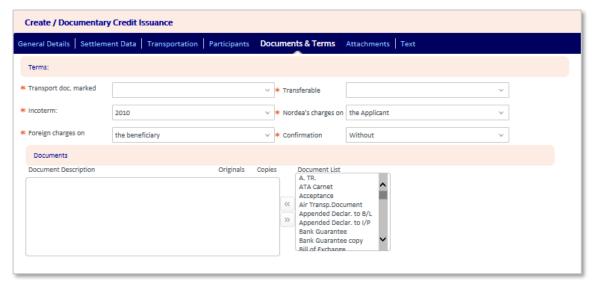
Figure 84 – Import D/C Application Page: Documents & Terms tab

8. Enter relevant data in the following Term fields:

- Each term has specific responses in the dropdown list next to the term. Select the appropriate response for each term.

Note: The Terms appearing on the transaction page are pre-defined by Nordea and therefore may differ from the Terms displayed in the figure above.

9. Select the requested documents required from the Documents List in the right-hand side of the Documents screen.

Note: Select a continuous series of documents by holding down the Shift key and clicking the first and last documents in the series with the left mouse button. Select a non-continuous series of documents by holding down the Ctrl key and selecting the documents required with the left mouse button.

10. Import the selected documents into the Requested Documents window by clicking Import [<<].

The Requested Documents list has the following columns:

Document Description	A list of documents required to be presented by the Beneficiary
No of Originals	The number of original documents that must be presented with the application for a D/C
No of Copies	The number of duplicates of documents that must be presented with the application for a D/C.

- Select the required document by highlighting it and entering the number of originals and/or copies required.

- Click Apply to confirm selection and quantities.

11. Click the Attachments tab to attach files to a D/C application to Nordea and upload them. For more information, refer to Attachments.

12. Click the Texts tab to enter additional customized information and requirements to the D/C.

4.1.1.Saving and Authorizing the Import D/C

1. Enter additional Deal information by clicking the appropriate option in the toolbar or by clicking the directional button to view a preceding window.

2. To send the transaction, when you are finished entering all D/C details into the application form, click Sign.

The system runs internal checks to make sure the information is entered correctly. If any errors exist, you are notified about each error and prompted to correct it.

*   To release the transaction, click Sign.

3. If you do not want to send the transaction now, once you have amended the appropriate information, click Save to update the Deal in the TFG database.

Or

Click Cancel to return to the previous page without saving any action on the current page.

Note: Customer initiated D/Cs are transmitted to Trade Finance Customer Service and are subsequently issued by Nordea. After the release the deal history is downloaded to TFG and a request for an amendment can be created in TFG.

4.1.2.Splitting Instalments by Percentage or Amount
By selecting the Instalment radio button in the Settlement Data tab, you are able to choose an Instalment option.

For further details refer to:

*   By Percentage

*   By Amount

4.1.2.1.By Percentage
You are able to select a sight percentage and a time percentage.

*   For the sight percentage, the tenor is 0.

*   For the time percentage you are able to input the percentage and the tenor (for example, 20% sight, 30% 60 days, 50% 180 days).

An example is shown in Figure .
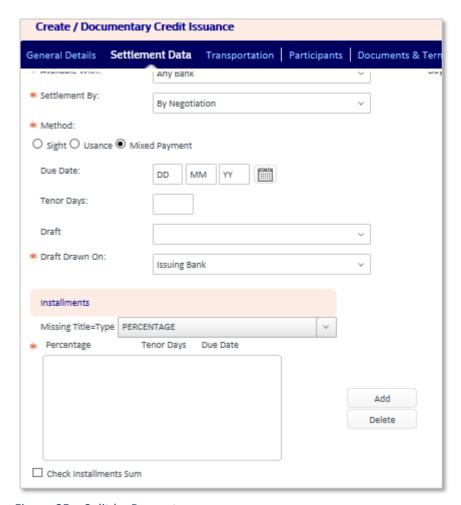
Figure 85 – Split by Percentage

4.1.2.2.By Amount

When amount fields are used, you are able to input amounts and tenors. An example is shown in Figure .
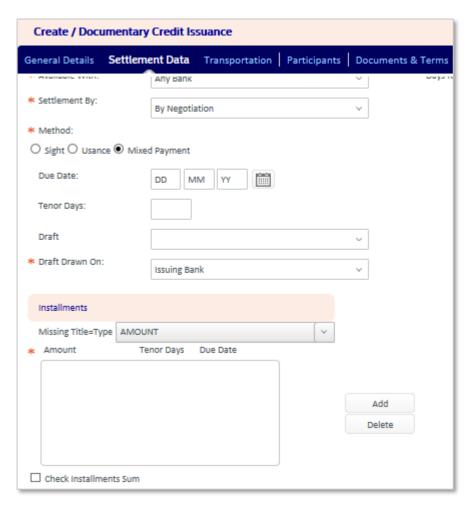
Figure 86 – Split by Amount

Instalment: When the Instalment radio button is selected, the Instalments section will become mandatory.

When the Payment by SIGHT or 'TIME' is selected, the Instalments section will not be available.

In case you selected Instalments and input some values, and then changed the Payment type to SIGHT or Time, the values from the Instalments section will be deleted and the section will be protected.

Type	Possible values
	• AMOUNT • PERCENTAGE • NONE
Percentage	Customer can specify percentages of the D/C amount that is paid in different tenor dates.
Check Instalments	• Selected: the sum of amounts does not need to match the D/C amount (existing functionality). The same logic applies to the percentage: • Cleared: the total percentages do not need to be 100%.

4.1.3.Instalment Error Messages
The following error messages are generated:

• When the total amount exceeds the value amount of the D/C, an error message is displayed:

'Total instalments amount exceeds D/C amount'.

- When the percentages total exceeds 100 percent:

'Total instalment percentages exceed 100 percent'.

- When the 'Check instalments' box is marked and instalment amounts do not equal the D/C amount:

'Total instalment amounts do not match D/C amount'.

- When the 'Check instalments' box is marked and instalment percentages do not equal 100:

'Total instalment percentages do not equal 100 percent'

4.1.4.Amend a D/C
To Amend a D/C:
1. From Panorama: Inquiry tab: Deal Select, select the Import D/C transaction you want to amend by either:

- The Deal Select transaction list, Or

- By typing the deal number in the Search field and clicking icon.

The selected transaction is highlighted and the Panorama toolbar becomes available.

2. From the Panorama toolbar: Additional Steps dropdown, select Amendment.

The selected Deal is displayed.
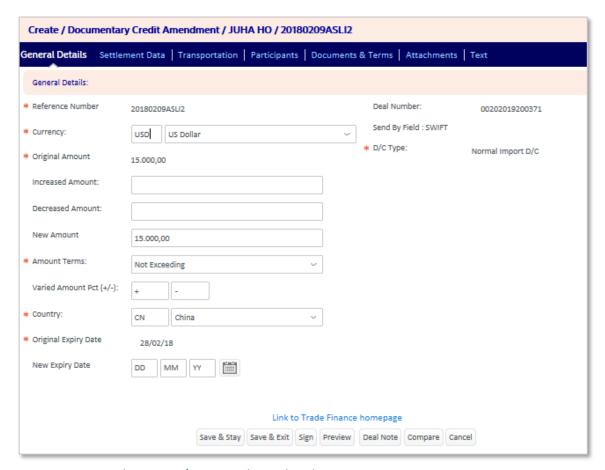
Figure 87 – Amend Import D/C: General Details Tab

Note: When viewing or editing a previously saved transaction, the amended fields are highlighted after you saves the changes.

The General Details tab is the first tab that is displayed on the screen.

3. Enter data in the relevant fields.

The following are the General Details tab fields:

*Reference Number

A unique deal number specified at issuance (Establish New D/C). The reference number and deal number are specified at issuance and, therefore, cannot be modified at this stage.

*Currency: Specifies the currency in which the D/C amount is expressed.

*Original Amount

The value of the goods. This field is protected.

Note: Changes in the amount are only performed using the Increase/Decrease fields.

Increased Amount	The amount the value of the goods has increased by (not the new D/C Amount).
Decreased Amount	The amount the value of the goods has decreased by (not the new D/C Amount).
New amount	The amended value of the goods.

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*Amount Terms	Specifies whether the terms of payment must be exact or can vary. Valid payment terms include: • About – Documents presented may vary from the D/C amount by a deviation of plus or minus 10% (UCP 600, Article 30a). • Exactly – The value of the documents must conform exactly to the amount of the D/C. • Vary Amount/Percentage – Payment terms may vary according to the upper and lower percentages specified in the Varied Amount % fields or the varied amount sum stated in the Varied Amount Sum field. • Not Exceeding – The value of the documents may not exceed the D/C amount. (Refer also to UCP600, Article 30b and c).
Varied Amount Pct. (+/-)	The percentage variation □ by which the documents may vary from the D/C amount, when the terms are varied. For example, +12% or -7%.
39C:Additl Amt Covered	Other amounts covered by the D/C, e.g., legal fees, etc.
*Country	The country in which the D/C expires. It is important to the beneficiary since this affects the time available to present the required documents for payment.
Expiry Place	The city in which the D/C expires.
*Original Expiry Date	The date the D/C expires. Once the date has passed, the beneficiary cannot present any additional documents. You click the calendar icon to display the popup calendar and select the required date. The date is displayed in the text field and can be modified at any time.
Deal Number	A unique deal number specified by Nordea's host. This field cannot be modified at the Amend stage of the application.
*Address	Full address of client.
*Send D/C by	Specifies by which mode of transmission the D/C is to be sent to the advising bank. The host bank sets the methods, such as SWIFT, telex airmail, courier, mail, and the like. This field is protected and cannot be amended.
*D/C Type	Specifies the type of D/C. This field is protected and cannot be modified at the Amend stage.

4. Switch to the Settlement Data tab and enter data in the relevant fields to modify settlement instruction parameters, Or

Select data from the dropdown lists.
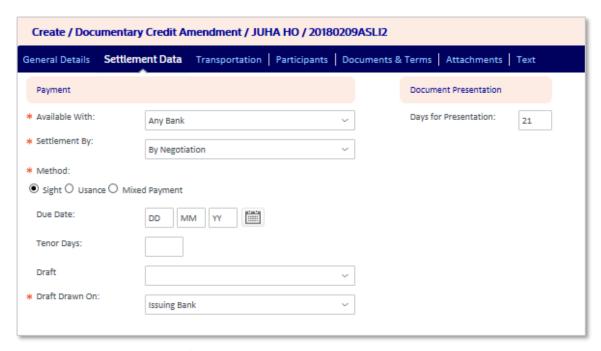
Figure 88 – Amend Existing D/C: Settlement Data tab

*Available With: Specifies which bank is authorized to negotiate the documents on behalf of the beneficiary.

Authorized banks include:

- ADVISED THROUGH BANK

- ADVISING BANK – The Beneficiary's bank

- ANY BANK (only if the Settlement By is specified as Negotiation)
  The Exporter may present the D/C to any bank. Nordea presented buys the title, pays the bearer and arranges reimbursement.

- CUSTOMER BRANCH

- ISSUING BANK – The Applicant's bank

- OTHER – e.g., Reimbursing Bank

| *Settlement By | Specifies how the payment is made for the deal, and varies according to user selection. The 'Method' field is shown only if the 'Settlement By' field contains the value Negotiation.

When 'Settlement By' is set to 'By Payment', the 'Payment Method' is Sight.

For the other 'Settlement By' values, the 'Payment Method' is Time.

When 'Settlement By' is set to 'By Negotiation' (Code 3), the Payment Method is unchanged and you set the value. The following are the available settlement options:
• Acceptance – Same payment logic as for the Deferred Payment option. In addition to the documents, the beneficiary presents a draft to Nordea |

	which, after acceptance by Nordea, can be discounted by the beneficiary. • Deferred Payment – Payment will be deferred to a later date according to specific terms, for example, 60 days after the Bill of Lading. Enter the relevant details into the Defer Payment Details text box. • Mixed Payment – Combination of Sight and Time options. Enter the relevant details into the Mixed Payment Details text box. • Negotiation – Means the purchase of drafts and/or documents under a complying presentation, by advancing or agreeing to advance funds to the beneficiary on or before then banking day on which reimbursement is due. • Payment – Payment/s will be remitted upon the receipt of Shipping Documents complying with D/C terms
Due Date	A specific date the D/C is due for payment. If only relevant for Time.
Tenor Days	The period of time after a certain event that payment is due.

Draft: Payment is due after a specified event when the tenor days have lapsed.
Relevant for Time and Mixed Payment options. The options consist of:

•	Draft Date	When payment is due after the date written on the draft
•	B/L Date	When payment is due after the date written on the Bill of Lading
•	Custom Clearance	When payment is due after the goods clear customs
•	After First Presentation (of documents)	When payment is due after the documents reach Nordea where the funds are available
•	After Arrival of Goods	When payment is due after the goods arrive at the destination, depending on the shipping terms
•	Date of Invoice	When payment is due after the date written on the Shipping Invoice
•	Sight	When payment is due after the goods arrive. The responsible party must see the goods and select all documents first
•	Shipment Date	When payment is due after the goods have been sent

*Draft Drawn OnSpecifies the drawee of drafts under the D/C, if required.

Valid parties include:

• Advising Bank – The Beneficiary's bank

• Issuing Bank – The Applicant's bank

• Applicant – The person applying for the D/C

• Draft Required – If chosen, the Draft Drawn On party becomes a mandatory field

• Other – Any Intermediary or the Beneficiary Bank, if it is not the Advising Bank

Note: There is a strict link between the selected Settlement by and the Draft Drawn On fields. For example, no value is allowed in the Draft Drawn On field for BY PAYMENT or BY DEF PAYMENT options in the dropdown list. Refer to you bank for further details.

- Days for Presentation: Number of days from B/L date that documents must be presented by.

5. Switch to the Transportation tab and enter data in the relevant transportation options:
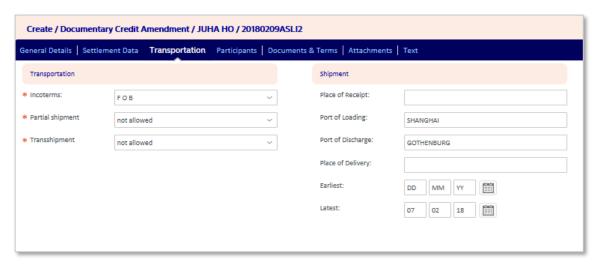
Figure 89 – Transportation screen

Click the Transportation tab to enter the relevant options in the following fields:

*INCOTERMS: State the international code to define where responsibility for the goods starts and ends and which party is responsible for the various charges.

Note: If the required documents are not included on clicking Save, an error message indicates there are missing documents.

Place: Specifies the named place of destination (according to the selected incoterm)

*PARTIAL SHIPMENT: Select the relevant option from the dropdown list. TRANSHIPMENTSelect the relevant option from the dropdown list.

6. Enter the relevant shipment options in the following fields, specifying the location from where the goods are sent and their destination:

Shipment by	Means of transport
*Goods Origin	The country from which the goods described in the D/C originate.
Place of Receipt	Specifies location from which the goods are taken in charge, dispatched from or receipt for transportation
*Port of Loading	Specifies the port of loading or airport of departure
*Port of Discharge	Specifies the port of discharge or airport destination
Place of Delivery	Specifies the place of final destination or delivery
Latest	Specifies the latest date the goods must be shipped

Note: The days for presentation and latest shipment date cannot exceed the expiry date.

7. When the D/C is payable according to an instalment schedule, enter the instalment instructions in the Instalments fields, located in the Payment By section of the Settlement Data tab.

Amount	The amount of the payment due in the specific instalment
Tenor Days	The period of time after a certain event that the payment is due
Due Date	The date the payment is due
Check Instalments Sum	When the checkbox is selected, the system will issue an error if the sum of all instalments is not equal to the value of the D/C.

Add and delete the instalment entries using the following action buttons:

Add	To add a new row to the instalment payment table, enter the details i.e. Amount and Tenor or Due Date in the input fields at the bottom of the table and click Add. The new row is added at the end of the table.
Update	To update a row in the table, double-click the relevant line. The details of the row are copied to the input fields at the bottom of the table. Change the input fields as required. Click Update; the row is updated in the table.
Delete	To delete a required instalment payment, select the payment entry record and click Delete.

Add other instalment instructions in the General Instructions section in the Texts section.

8. Switch to the Participants tab to enter Deal participant data in the relevant fields.

For more information, refer to Participants.

9. Switch to the Attachments tab to attach files to an amended D/C application to Nordea and upload them. For details, refer to Attachments.

10. Switch to the Texts tab to enter additional customized information and requirements to the Amend D/C. For details, refer to Texts.
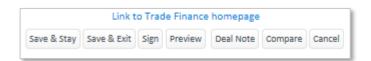
4.1.4.1. To Compare Between Amendment Details
You can compare the differences between your current amendment and the previous amendment made to the transaction.

Note: The text field is protected and cannot be edited. It does not include text windows that only appear in the text tab. The button is displayed in all Amendment screens for all products in Create, Update, and Display modes, all with full multi-language support.

To compare your amendment to previous amendments:
*   Click Compare in the Action menu at the bottom of the screen.

A popup window displays the details of the previous amendment with the new amendment you just completed.

Deal No:	00202019200371			
Previous Transaction:	Import DC Amendment		Transaction No:	3
Current Transaction:	Import DC Amendment		Transaction No:	0

Field Name	Previous Value	New Value
Amount:	15.000,00	25.000,00
Expiry Date:	28/02/18	15/06/18

Figure 90 – Compare window

4.2. Import Collection

Payment Instructions for Collection Deals

When Nordea receives documents for Collection on a Sight or Time basis (and the draft has been signed), the Deal is displayed in the Approval/Rejection section of the Inbox. This enables you to authorize Nordea, via TFG, to make payment for the shipping or financial documents and instruct Nordea as to the method of payment. Authorization can also be made for Clean Collections. Clean collections mean that only financial documents such as drafts and bills of exchange are included in the transaction.

Note: For documents on a TIME basis, TFG is not used to convey instructions since you are required to sign and return the physical draft.

Collection deals are received from Trade Finance Customer Service requiring payment instructions. Payment instructions include account details and additional payment instructions, with the ability to modify the payment amount and payment date.

The Payment Instructions window displays details of the selected Collection. The Payment Instructions window enables you to perform the following actions:

• Define account details

• Reject the documents

• Include additional Collection instructions.

• Rejecting Payment Details

4.2.1.Signifying Payment Instructions for Collection Deals

To Signify Payment Instructions for Collection Deals:

1. From the Panorama screen, find the transaction you wish to pay and select the checkbox next to it. The transaction is highlighted and the Panorama toolbar is enabled.

2. From the Panorama toolbar: Additional Steps dropdown, select Pay.

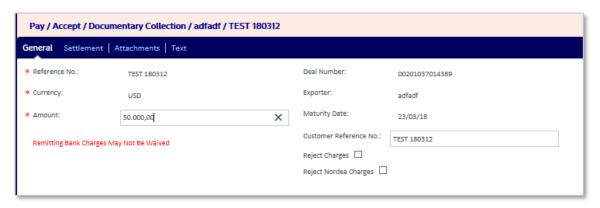The Payment Instructions window is displayed.

Figure 91 – Payment Instructions for Collection: General Details tab

The following list describes the fields in the Payment Instructions window that are open and can be modified:

Reference No.	The informational number field. It is unique per Customer ID + Deal Type, and is transmitted to Trade Finance Customer Service. Note: The Customer Reference No. field is also available in the Report Centre.
Amount	Modifies the collection amount. For example, effect partial payment.
Currency	Specifies the currency in which the amount is defined
Payment Date	The date the collection is payable.
Final Payment	Select to indicate that this is the final payment.
Reject Charges	Reject payment

Rejecting Payment Details

The customer has an option to reject a specific payment in the case that the documents contain any discrepancies. The reject will be sent to Trade Finance Customer Service as a regular transaction and can be viewed by Nordea user.

To Reject Documents:

1. In Panorama view, find and click the collection you want to reject.

The selected transaction is highlighted and the Panorama toolbar becomes available.

2. From the Panorama toolbar: Additional Steps dropdown, select Reject.

The Payment Instructions for Collection is displayed (see Figure) with the Reject checkbox selected.
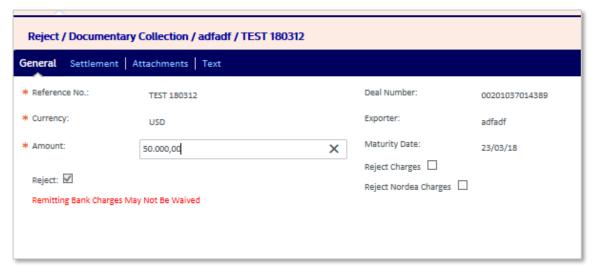
Figure 92 –Reject Documentary Collection

3. In the Texts tab in the free format text field, explain you reason for rejecting the documents.

5. Export

The following sections describe all transactions which can be initialized by you for Export Deals.

You can perform the following actions:

- Initiating a Documentary or Clean Collection

- Amending a Documentary or Clean Collection

- D/C Registration.

5.1. Regular or Direct Documentary Collection

The Documentary Collection module of TFG provides two modes of collections:

- Regular

- Direct

Depending on the collection type, either the Remitting Bank or the customer sends the collection schedule and documents to the Collecting Bank.

In a Regular Collection, the customer sends the application for the collection via TFG and in parallel sends all physical documents to Nordea, which assumes responsibility for remitting the collection schedule and documents to the Collecting Bank.

In a Direct Collection, the customer creates the collection schedule via TFG and sends the collection schedule and documents directly to the Collecting Bank. The collection schedule is printed upon completion of the transaction application.

The type of documents being sent determines if the collection is a Documentary Collection (D/C) or a Clean Collection (C/C).

- Documentary Collections refer to a collection of:

Financial documents that are accompanied by commercial documents.

Or

Commercial documents that are not accompanied by financial documents, such as, invoices, transport documents or any other document which is not financial.

- Clean Collection refers to a collection of:

Financial documents that are not accompanied by commercial documents such as, bills of exchange, promissory notes, checks, or other similar instruments used for obtaining payment of money.

Financial documents can be bills of exchange, promissory notes, checks, or other similar instruments used for obtaining payment of money. Commercial documents can be invoices, transport documents, or any other document that is not financial.

Since Nordea is not used as an intermediary, the process of completing a direct collection is faster than that of a regular collection. However, direct collections require greater overseeing on the part of you.

Notes:
- In TFG, the Direct and Regular Documentary Collection Deals are identical in their usage. Similarly, the Direct and Regular Clean Collection are identical in their usage. Therefore, in the following explanations, Direct and Regular are used interchangeably.

- The data required and the methods used to perform the Regular or Direct Collections are identical.

5.1.1. Initiating a Documentary or Clean Collection

The data required and the methods used to perform the Regular or Direct Documentary/Clean Collections are identical. Therefore, while the following sections describe the Direct Documentary Collection, the procedures are identical for Regular Documentary Collections, Regular Clean Collections and Direct Clean Collections as well.

To Initiate a Documentary Collection:

1. From Issuance: Export, click Export Documentary Collection.

Figure 93 – Issuance: Export Menu options

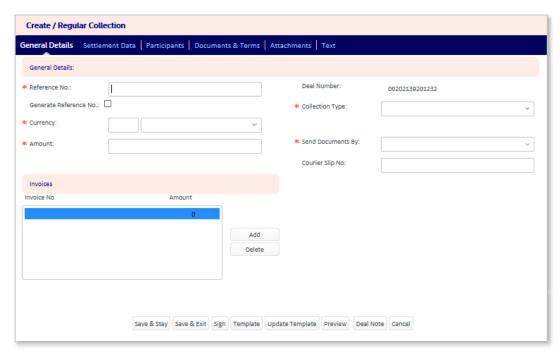The Documentary Collection window is displayed.

Figure 94 – Export Documentary Collection Application Page: General Details tab

The General Details tab is the first tab that is displayed on the screen.

2. Enter data in the relevant fields.

Note: Some of these fields are mandatory. They are indicated with asterisk (*) on the screen and in this User Guide.

The following are the General Details tab fields:

*Reference No.A unique deal identification number decided by the TFG user, such as a contract number or delivery order

Generate Reference No.

When checked, the customer reference number is not generated automatically but at the customer's request.

*Address: Customer address

*Amount: Specifies the value of the documents to be collected

*Currency: Specifies the currency in which the amount is defined

*Collection Type: This field describes the terms for releasing the documents. There are several types of collections, including:

Documents Against Acceptance	The documents may be released if the drawee signs a draft or Bill of Exchange in which the drawee promises to pay at a future date
Documents Against Payment (Sight)	The documents are released only if the drawee pays the full amount in cash
Payment By Instalments	The documents are released when the drawee agrees to pay by instalments

*Send Document Via: Describes how the documents will be sent to the drawee, e.g. courier or airmail

Courier Slip No.: The slip number of the courier, when sent by the courier.

3. In the Invoices section of the tab, insert the number and amount for each invoice. The Invoice column headers are:

Invoice No: The invoice number

Note: The first entered invoice number is used as the customer's reference

Amount: The invoice amount

- Add, update and delete invoices using the following action buttons:

Add	To add a new row to the invoice table, enter the details i.e. Invoice Number and Amount in the input fields at the bottom of the table and click the Add button. The new row will be added at the end of the table.
Delete	To delete an invoice, select the invoice entry and click the Delete button.

The system verifies that the total amount of all the invoices are equal to the amount of the collection.

Note:At least one invoice, which is included in the collection, must be entered.

TFG validates that all the information has been entered correctly and the mandatory fields have been specified before displaying the next screen.

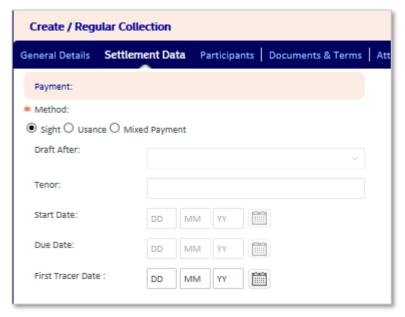4. Select the Settlement Data tab and enter data in the relevant fields.

Figure 95 – Export Documentary Collection Application Page: Settlement Data tab

The following are the Settlement Data tab data groups:

- Payment Details

- Transportation Details

- Instalment Details

5. Select one of the Payment option radio buttons:

Sight	The value of the documents is to be paid immediately on presentation
Time	The value of the documents is to be paid on a specified date (Due Date), or after a period of time (Tenor) and some condition has been fulfilled (Draft After)
Mixed Payment	The value of the documents is to be paid according to an instalment schedule

6. Enter the relevant data in the following fields:

Due Date: A specific date the documents are due for payment. Relevant for TIME

It is calculated automatically as: Field: Tenor Days + Field: Start Date.

Draft After: Payment is due after a specified event when the tenor days have lapsed. Relevant for TIME and Instalments.

Choices consist of:

After Draft Date	The Settlement or Tenor terms for payment begin after the date listed on the Draft
After B/L Date	The Settlement or Tenor terms for payment begin after the date listed on the Bill of Lading
After First Presentation (of documents)	The Settlement or Tenor terms for payment begin after the documents are first presented

After Date of Invoice	The Settlement or Tenor terms for payment begin after the date listed on the Invoice

Tenor: The period of time after a certain event that payment is due.
Relevant for TIME

First Tracer Date: The TFG user may choose the date.
If no date is indicated, tracers will be generated according to the current date + number of days chosen by Nordea.

Start Date: Is used for calculating the transaction's due date.

Forward Contract: When the D/C is tied to a forward contract, the contract number is specified.

7. Enter the relevant transportation options in the following fields:

Transportation Type	The mode of transport used for dispatching the goods. Transportation methods include: air, combined transport, overland transport, parcel post and sea
Transportation Name	The name of the vessel or airline
Transportation From and To	The location from and to where the goods were shipped
Transportation Doc No.	The identification code of the goods
Transportation Document Date	The date of the transportation document

When the payment method is Instalments, fill out the Instalment instructions in the Settlement Data tab.

8. Enter the relevant Instalments details in the (Payment By) Instalments portion of the Settlement Data section:

Amount	The amount of the payment due in the specific instalment
Tenor	The period of time after a certain event that payment is due
Due Date	The date the payment is due
Check Instalments Sum	When checked, the system issues an error if the sum of all instalments is not equal to the value of the Collection

•   Add, update and delete the instalment entries using the following action buttons:

Add	To add a new row to the instalment payment table, enter the details i.e. Amount and Tenor or Due Date in the input fields at the bottom of the table and click Add. The new row is added at the end of the table.
Delete	To delete a required instalment payment, select the payment entry record and click Delete.

•   Add other instalment instructions in the General Instructions section in the Texts section.

9. Switch to the Participants tab and enter drawee and Collecting Bank data in the relevant fields.

For more information, refer to Participants.

10. Switch to the Documents & Terms tab and enter relevant data in the available fields.

The Documents & Terms tab is divided into two parts:

- The upper part contains the deal terms.

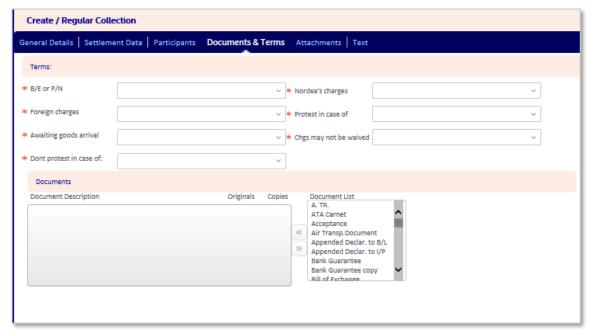- The lower part contains the deal documents.

Figure 70 – Export Documentary Collection Application Page: Documents & Terms tab

Each of the terms has a number of specific responses in the dropdown list next to the term. Select the appropriate response for each term.

B/E or P/N: Allows the customer to generate Bills of Exchange or Promissory Note in the system when creating or amending the collection.

In case of Instalments, Bills of Exchange or Promissory Notes are created for each instalment.

Note: The Bills of Exchange and Promissory Notes are generated together with the relevant Collection Letter after a step has been signed.

- Select the requested documents required from the Documents list in the right-hand side of the Documents section.

Note: Select a continuous series of documents by holding down the Shift key and clicking the first and last documents in the series with the left mouse button. Select a non-continuous series of documents by holding down the Ctrl key and selecting the documents required with the left mouse button.

- Import the selected documents into the Requested Documents window by clicking Import

  « . Selected documents are removed from the Document List.

The Requested Documents list has the following columns:

Document Description	A list of documents required to be presented by the beneficiary.
Originals	The number of original documents that must be presented with the application for a Collection

Copies	The number of duplicates of documents that must be presented with the application for a Collection

11. Switch to the Attachments tab to attach files to a Collection application to Nordea and upload them to Trade Finance Customer Service. For details, refer to Attachments.

12. Switch to the Texts tab to enter additional customized information and requirements to the Documentary Collection Deal.

13. Enter values in the Additional Information fields where relevant.

Note: The Additional Information fields displayed may be different from those appearing in this user guide due to Nordea's decision. Some of them may be mandatory.

14. To preview the Collection Letter during the transaction process, click the Draft button at the bottom of the page.

TFG creates as additional screen the Collection Letter in the PDF format including a watermark 'Draft' which will be presented in your language according to the JSP document.

15. To send the transaction, when you have finished entering all the details into the application form, click Sign.

The system runs internal checks to make sure the information is entered correctly. If any errors exist, you are notified about each error and prompted to correct it.

To release the transaction, click Sign.

16. If you do not want to send the transaction now, once you have amended the appropriate information, click Save to update the Deal in the TFG database.

Or

Click Cancel to return to the previous page without saving any action on the current page.

5.1.2.Collection Letter Generation
In the case of Direct Documentary Collection, you print the Collection Letter which will be sent to the collecting bank along with the documents, by clicking Print.

Click Cancel to return to the Inbox without printing.

5.1.3.Cover Letter Generation
A cover letter can be generated, printed and attached to the set of documents to be sent to Nordea for Regular Export Collections.

Depending on the setup of the TFG system, you signing the transaction has the option of deciding whether to print the cover letter.

Note: The option to generate a cover letter may be given by Nordea or not.

5.2. Export D/C
TFG enables you to handle attached files in the communication between the customer and Nordea as well as to store files as part of the deal history:

5.2.1.D/C Registration
- The customer can send through the system a copy of an Export D/C advised to them by another bank and request verification through his own bank.

To Register a D/C:
1. From Issuance: Export menu, select D/C Registration: D/C Registration Issuance.

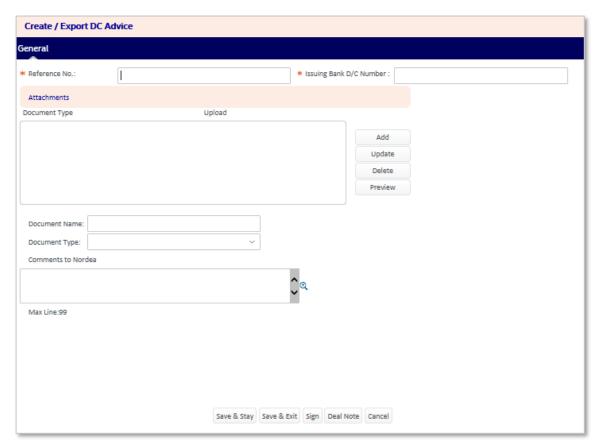A new Export D/C Registration page opens.

Figure 71 – Export D/C Registration page

2. Enter the reference number and attach a copy of the received D/C.

Note: Some of these fields are mandatory. They are indicated with asterisk (*) on the screen and in this User Guide.

*Reference No.: A unique deal identification number decided by the TFG user, such as a contract number or delivery order
A maximum of 25 characters is allowed.

*Issuing Bank D/C Number: Issuing Bank's reference Export D/C number

Attachments: The attached D/C

3. Click the Sign button to sign the transaction.

Once signed, the transaction is uploaded to Trade Finance Customer Service.

Note: It is the responsibility of Nordea's customers to send to Nordea any subsequent D/C amendments or details of negotiations performed at other banks to ensure that D/C terms and balances are always accurate. The amendments or negotiation details may be sent to the Bank either by Deal Message or outside TFG.

5.2.2.ePresentation of D/C Documents
TFG provides the possibility for electronic negotiation of documents under an Export D/C by using the Deal Message functionality

To Create an ePresentation:

1. From the Open Deals list (see Figure), select the Export D/C you would like to negotiate documents under.

2. From the Panorama toolbar: Additional Steps dropdown, select Deal Message.
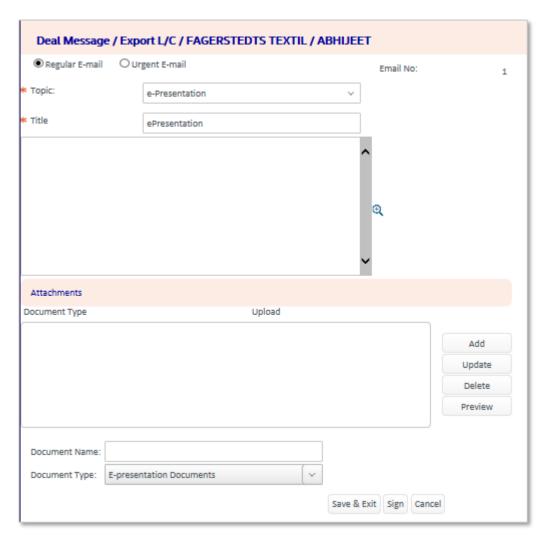
The Deal Message window is displayed.

Figure 98 – New Deal Message Window

3. Select from one of the following radio buttons:

Regular E- mail	This deal message has no special priority.
Urgent E- mail	This deal message will be handled by Nordea with high priority.

4. Choose ePresentation in the dropdown list under Topic:

5. Write ePresentation in the Title

6. Write a message including your contact details in the text box.

7. Attach all relevant documents in the Attachments area and make sure the Upload box is checked.

Document Type	Choose ePresentation

8. Click Sign to send the ePresentation to Nordea.

Note: the same procedure can be used for Pre-check of documents.

6. Guarantees

Note: Ensure you have the appropriate authorization level to create or amend guarantees, if not, certain features are disabled.

You can apply for International or Domestic guarantees in three ways:
- Standard - where you can select between Nordea's guarantee text templates
- Free Text - If you have your own text you want to attach to the request
- Draft Request - If you want Nordea to send you a draft of the guarantee text before you do the final approval"

Figure 99 Issuance screen

6.1. International and Domestic Guarantees

The first step in opening a new guarantee application is to select if the guarantee should be international or domestic. You should choose "International" if the guarantee is to be issued in favour of a party whose domicile country differs from yours.

6.1.1. Initiating a Guarantee Application

Note: The procedures in this section apply to both International and Domestic Guarantees.
You have the option of requesting either a standard or "Free Text" guarantee when opening a new guarantee application. If you select standard you can select the appropriate text from a list of Nordea's guarantee text templates. However, if you select "Free-Text" you need to provide Nordea with the guarantee text as either an attachment or write it directly in the application.

6.1.1.1 Application of a Standard Guarantee

1. From Issuance: Guarantees, select Standard.

This opens the list of Nordea's standard guarantee and when selecting a specific guarantee, the text is previewed at the bottom of the screen.
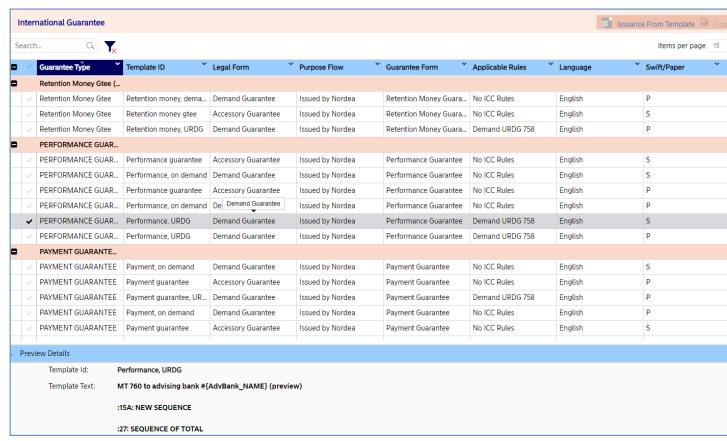
Figure 100 – Standard Guarantee page with Preview Details

2. Select an appropriate template.

3. Click [Issuance From Template] in the menu bar on the top right of your screen.

This will open the application form consisting of five default parts. These are "General Details", "Additional Details", "Participants", "Attachments" and "Text".
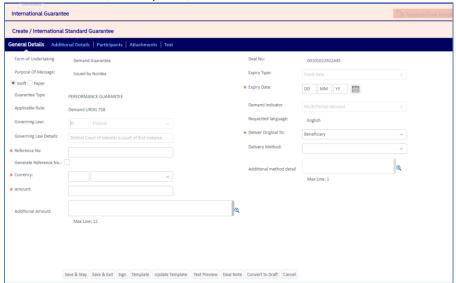

Figure 101 – Guarantee International page: General Details tab

4. Enter data in the relevant fields.

Note: Some of these fields are mandatory and must be filled in before the application is sent to Nordea. These are indicated with an asterisk (*) on the screen and in this User Guide.

The following are the General Details tab fields:

Form Of Undertaking	Nordea predefined Guarantee Type
Deal No	Nordea defined no, auto generated during Issuance. This is a read- only field
Expiry Type	Nordea predefined Fixed date for Standard Guarantee type
Purpose of Message	This filed will show if the guarantee is to be issued by Nordea or another bank against Nordea's counter guarantee
Swift / Paper	Select if the guarantee is to be issued by SWIFT or Paper
Guarantee Type	Nordea predefined type of Guarantee, such as: Performance, Bid or Payment Guarantees. This field is a read-only field for standard guarantees
*Expiry Date	The date the guarantee expires
Applicable Rule :	Select which rules that should govern the guarantee. This field is a read-only field for standard guarantees
Demand Indicator	Indicates if multiples or partial claims area allowed
Governing Law	The Governing law of the guarantee
Governing Law Details	Additional details to the governing law
Requested language	The guarantee text language
*Deliver Original To	Nordea predefined to Beneficiary, can be updated Applicant or Other as required. If Other is selected, it is mandatory to add Third party in Participants section
Delivery Method	Method by which guarantee to be delivered
Reference No	Your unique deal identification number, a contract number, a delivery order, etc.
Generate Reference No	TFG can generate an automatic unique reference number
*Currency	The currency of the Guarantee
*Amount	The amount of the Guarantee
Additional Amount	It's a free text field to add Additional Amount
Additional Method details	It's a free text field to add Additional Method details

5. Switch to the Additional Details tab and enter the required data. The fields you will see are dependent on the standard template selected.

6. Switch to the Participants tab and enter the Deal participant data in the relevant fields. Beneficiary information is mandatory and advising bank is mandatory if the guarantee is to be advised by a local bank.

7. Switch to the Attachments tab to attach files to your Guarantee application. It is optional to add attachments.

8. Switch to the Texts tab to enter additional information for Guarantee application. It is mandatory to add contact information so we can contact you if needed.
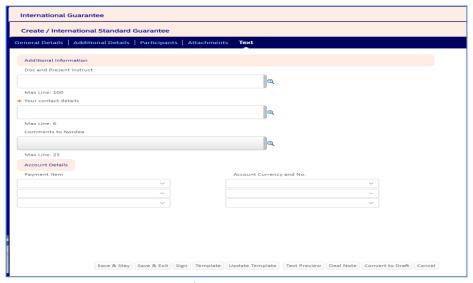
Figure 102 – Guarantee: Text tab

9.   To send the application, when you are finished entering all your details, click Sign.

The system runs internal checks to make sure the information is entered correctly. If it returns an error, you are notified and prompted to correct it.

You also have the option to save the application, and complete and send it to Nordea later. Select "Save & Stay" or "Save & Exit" to save the application without sending it to Nordea.
Or
Click Cancel to return to the previous page without saving any action on the current page. You will lose all information you have entered

Note: Should you wish to apply the details to another application to be used for future applications, click Template.

10. To preview the Guarantee text, click on Text Preview. PDF file will open showing Guarantee updated details.

11. If Evergreen selected in General Details, Evergreen Tab is shown in addition to other tabs.
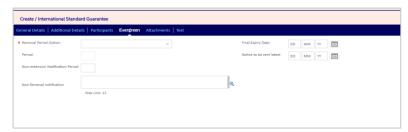

Figure 103 – Guarantee: Evergreen tab

6.1.1.2 Application of a Free Text Guarantee
Note: Should you wish to open a template-based Guarantee, refer to Opening a Standard Guarantee.

i.   From Issuance: Guarantees, select the appropriate guarantee (International or Domestic).

ii.   Click Guarantee Free Text.
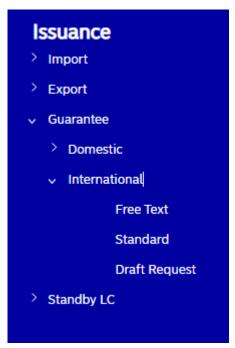
Figure 104 – Guarantee Issuance Menu

The Free Text Guarantee page displays.

Figure 105 – Guarantee International – General tab

If SWIFT selected, additional fields such as Governing Law, Governing Law Details and Demand Indicator with prefilled value Multi/ Partial allowed becomes available.

In order to complete your application, continue by following the procedure described in section 6.1.1.1 Application of a Standard Guarantee**.**

6.1.1.3 Application of a Draft Text Issuance Guarantee

This is an option available should you wish Nordea to send you a draft of the guarantee text before

actually issuing the guarantee. Draft Text application forms has same format as a guarantee issuance request.

1. From Issuance: Guarantees, select the appropriate guarantee (International or Domestic).

2. Select Draft Request.

Figure 106 – Issuance: International Draft Request menu

This will open the draft application form

In order to complete your application, continue by following the procedure described in section 6.1.1.1 **Application of a Standard Guarantee.**

6.2. Receipt of draft from IMEX to TFG

New drafts sent to you from Nordea can be found in the incoming from bank pane marked as a draft. The exclamation mark indicates that an action is needed from your end. In this case it is to approve, reject or rework the draft.

Figure 107 – Incoming From Bank : Guarantee Draft Request

Selecting the item in the dashboard will open a list of received draft requests in the panorama screen. From here you find the draft-text by selecting the red paperclip on the left side of your screen for the relevant draft. You can choose to either Approve, Rework, or Reject the draft:
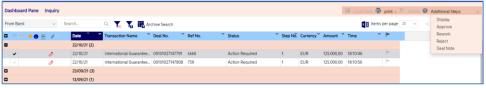
Figure 108 – Incoming From Bank : Approve, Rework, Reject option

6.2.1.Approve

Select "Approve" if you want Nordea to issue a guarantee based on the latest draft
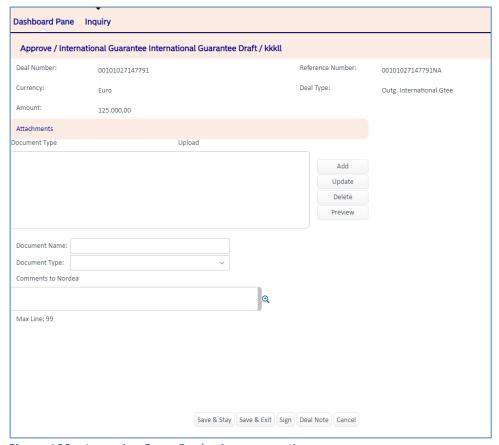
Figure 109 – Incoming From Bank : Approve option

1. Comments can be added in Comments to Nordea box
2. You can also send attachments to Nordea. This is optional.
3. Select sign to approve the draft and request Nordea to issue the guarantee

6.2.2 Reject

If you for any reason would like to reject the draft and close the case you can do that by selecting reject
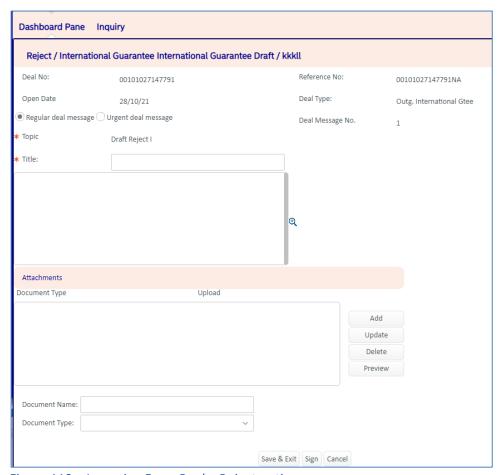
Figure 110 – Incoming From Bank : Reject option

1. You need to enter a short title to the rejection. If you want to add additional information, not reflected in the title, you can do this under additional details.
2. Attachments can also be sent to Nordea; this is optional
3. Click on Sign to reject the guarantee draft and close the case

6.2.3 Rework

Rework should be selected if you have additional changes you want included and want Nordea to send you a new draft
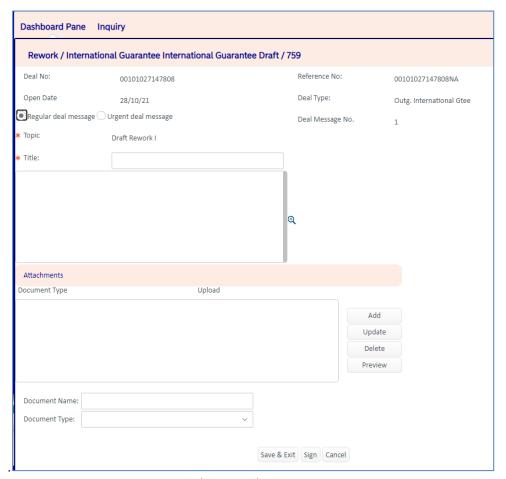
Figure 111 – Incoming From Bank : Rework option

1. Title is mandatory. If you want to add additional changes it can be done in the free text field or
2. you can send an attachment that includes the required changes
3. Click on Sign to submit the required changes to Nordea

6.3. Amending a Guarantee

1. In Panorama view open deal, find and select the guarantee you wish to amend.

The selected guarantee becomes highlighted and you will see a drop-down menu with the option to amend the guarantee. Select to open the amendment screen.
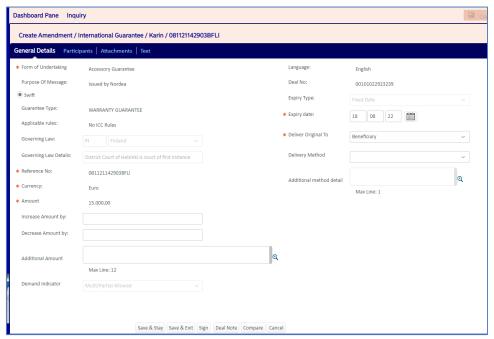
Figure 112 – Amending a guarantee

Note: When editing a previously saved transaction, the amended fields are highlighted after you saves the changes.

2. Enter data in the relevant fields.

Note: Some of these fields are mandatory. They are indicated with asterisk (*) on the screen and in this User Guide.

The following are the General Details tab fields:

*Form Of Undertaking :	The type of guarantee. This field is a read-only field and cannot be amended
Language :	As selected during Issuance. This field is a read-only field
Purpose of Message :	This field shows if the guarantee was issued by Nordea or a local bank. This field is a read-only field
Deal No.	The guarantee number
SWIFT	As selected during Issuance. This field is a read-only field
Guarantee Type :	Field showing the type of guarantee and cannot be amended
Expiry Type :	This field will show if the guarantee has a specific expiry date or not.
Expiry Date	The Guarantee expires date
Applicable Rule :	The guarantee applicable rule
Governing Law :	The Governing law of the guarantee
Governing Law Details :	Additional details to the governing law
*Deliver Original To :	Nordea predefined to Beneficiary, Can be updated to applicant or other if required
Delivery Method :	Method by which guarantee to be delivered
*Reference Number:	Your reference number previously entered
*Currency:	Guarantee currency

*Amount	This is the guarantee amount before the amendment is created
Additional Method details	If delivery method other is selected you can add additional details in this field
Increased Amount by	If the guarantee is to be increased
Decreased Amount by	If the guarantee is to be decreased
Additional Amount :	If there are changes to additional amount
Demand Indicator :	This field will show if multiple or partial claims are currently allowed under the guarantee

3. If you want to amend conditions in the guarantee not covered by fields in the general details screen you need to either add an attachment in the attachment screen or explain the required changes in the text screen. To send the amendment to Nordea click Sign.

The system runs internal checks to make sure the information is entered correctly. If any errors exist, you are notified about each error and prompted to correct it.

6.4. Claim

You can find claims received by Nordea under the incoming from bank pane in the dashboard. By selecting this item group you will open a list of all non-archived claims in the panorama screen.
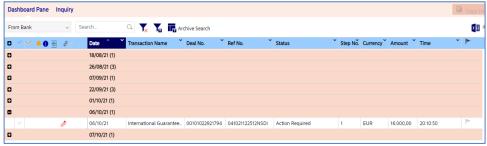
Figure 113 – Claim: International Guarantee Claim

6.4.1 Extend or Pay

You can find extend or pay requests received by Nordea under the incoming from bank pane in the dashboard. By selecting this item group you will open a list of all non-archived requests in the panorama screen.
In order to reply to a request, select the relevant transaction. This will open a drop-down menu on the right side of your screen.

Figure 114 – Extend or Pay

1. Select the "Pay/accept" option to request Nordea to pay under the guarantee
2. This will open the Pay/Accept window. Review the details and select sign to send the payment instruction to Nordea

Figure 115 – Extend or Pay window

Should you instead wish to extend the guarantee you can select the "Extend" option

Figure 116 – Extend or Pay Instructions: General Details tab

You will find the expiry date requested by the beneficiary in the field "Extend until Date". Select "sign" to send the request to extend the guarantee to Nordea. on.

7. Standby L/C

A Standby is similar in nature to a Guarantee. The beneficiary can claim payment if the applicant does not comply with its obligations to the beneficiary. Payment can usually be realized against presentation of a written statement that the applicant is in breach of his obligations under the contract. With this instrument most transactions can be supported.

With the Standby issuance function in TFG, you can perform the following actions:
- Issuance
- Draft Request

7.1. Issuance of Standby:
1. From Issuance: select Standby LC, Issuance

Figure 117 – Standby LC menu

The Standby LC Issuance screen displays.

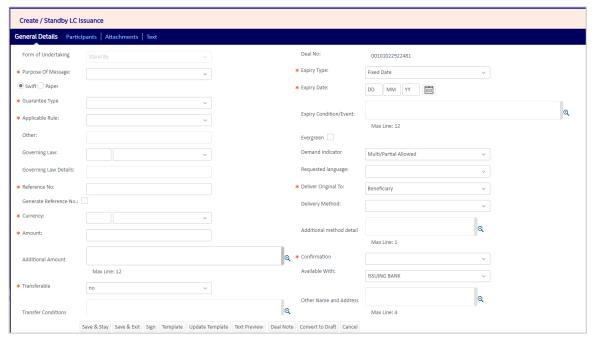Figure 118 – Standby LC: General tab

2. Enter data in the relevant fields in the General Details tab fields. Mandatory fields are indicated with an asterisk (*).

Form Of Undertaking	Always Stand by
Deal No.	Nordea's deal number auto generated during Issuance. This field is a read-only field
Purpose of Message	Can be updated as Issued by Nordea or Issued by Local bank

Expiry Type	Defaulted Fixed date
*Expiry Date	The date the Stand by expires
Swift / Paper	If the standby should be issued by SWIFT or paper
Guarantee Type	Select type of standby
Applicable Rule	Can be selected as ISP 98 or UCP 600
Expiry Condition/ Event	It's Free text Expiry condition
Evergreen	This option should be selected if an evergreen clause should be included. This will open an ad with new options
Governing Law	Governing Law for the standby
Governing Law Details	Governing Law detail if required
Demand Indicator	If multiple claims/demands are allowed
Requested language	Language in which the standby should be issued
*Reference No	Your unique reference number
Generate Reference No	Select if you want an automatic unique reference number to be generated
*Deliver Original To	To whom the original standby should be delivered
Delivery Method	Method through which the standby should delivered
Additional Method details	Any additional detail can be updated as free text
*Currency	The currency of the Standby
*Amount	The amount of the Standby
Additional Amount	It's a free text field to add Additional Amount
Confirmation	Here you can add the confirmation instructions
Transferable	If the standby is transferable
Transfer Condition	You can add the transfer conditions in this field if the standby is transferable
Available with	Select the bank the standby should be available with
Other Name and Address	If Available with selected as Other, Details of Other name and address to be updated

3. Click the Participants tab and enter the Deal participant data in the relevant fields. Beneficiary information is mandatory and advising bank is mandatory if the standby is to be advised by a local bank

4. You can send attachments to Nordea by adding relevant documents in the attachment screen

5. Click the Text tab to enter additional customized information and requirements to the Standby. Mandatory fields are indicated with an asterisk (*).
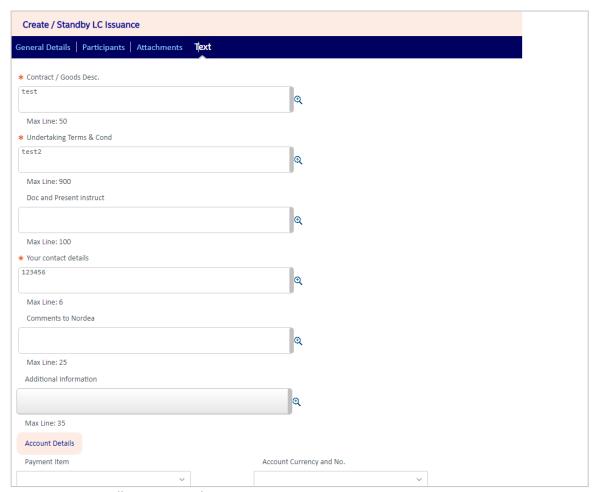
Figure 119 – Standby LC: Text tab

6. To send the application to Nordea, when you are finished entering all the Standby details in the application form, click Sign.

The system runs internal checks to make sure the information is entered correctly. If any errors exist, you are notified about each error and prompted to correct it.

7.2. Amending a Standby

This section will describe how to amend conditions in a standby already issued by Nordea

1. In Panorama view open deals, find and select the Standby you want to amend.

When you have selected the relevant standby, the Panorama toolbar becomes available and you can select amendment

Figure 120 – Standby LC: Panorama view

2. This will open the amendment screen where you will see the current standby conditions before the amendment. If you need to change conditions not available under general details you need to add this information as free text under the "Text" tab.

Figure 121 – Amend Standby LC General Details page
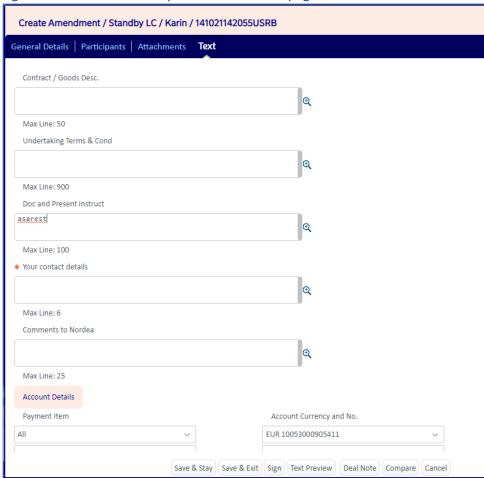
Figure 122 – Amend Standby LC page – Text tab

Select Sign to send the amendment to Nordea.

The system runs internal checks to make sure the information is entered correctly. If any errors exist, you are notified about each error and prompted to correct it.

7.3. Claim

Standby LC claims or Extend or Pay works in the same way as for guarantees. Please see 6.4 and 6.4.1 for details.

8. Reports

TFG provides the following ranges of reports that can be produced by the customer, each with Nordea logo at the top of the page:

- Deal Report – displays the individual amounts according to selected criteria.

- Deal Report Summary – displays the total amounts per customer according to selected criteria.

Figure 123 – Reports Navigation Menu

The TFG user can choose to display reports in the following formats:

- HTML

- Excel

- PDF.

Note: Nordea Logo is displayed in the XTML and PDF format reports. CSV (Excel) does not include the logo.

All fields in the Deal Report and the Deal Report Summarized screens are aligned and exist in one HTML table.

8.1. Deal Report
To Launch a Deal Report:
1. From the TFG navigation menu, click Reports.

The Deal Report selection window is displayed, enabling you to select a report according to specific criteria.
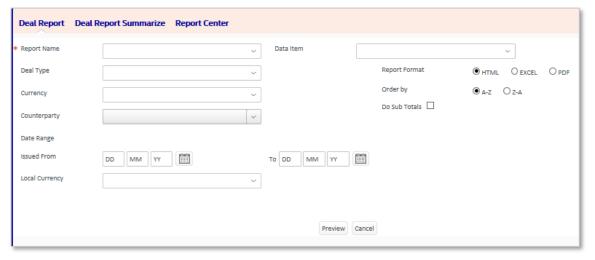
Figure 124 – Deal Report Criteria

The following criteria are available:

*Report Name: Choices of report are displayed, including: All Deals, Outstanding Deals or Closed Deals.

Deal Type: The Deal type selected for inclusion in the report.

Currency: The currency for which deals are required.

Counterparty: The corresponding party with whom a contract has been concluded.

From the customer party list; it is the party defined in CX014 for the current deal type.

Date Range: Required range of Issuance Dates.

Local Currency: The currency to which the amounts are converted. This is mostly used if deals in different currencies are retrieved.

Note: If the Local Currency field is left empty, the local currency equivalent calculations use the information contained in the Customer Local Currency field, if defined, from the Customize Customer window.

Order By Data Item

Selectable High/Low or Low/High options for: Balance, Currency, Customer Reference No, Deal Reference No, Expiry/Maturity Date, Issuance Date, Original Amount.

Do Sub Totals: You can define whether the report should provide sub totals.

Note: Only relevant if Currency, Counterparty or Sight/Tenor are selected in the Order By Data Item field.

All Customers: When checked, all customers to which you are authorized are displayed in the Deal Report and an additional column called Customer Name is added to the report.

Report FormatThe report can be produced either in HTML, EXCEL or PDF format. The default value is HTML.

2.   Select a Report Name from the dropdown list and click Preview.

The report is displayed. The following are examples of report outputs:

8.2.   Deal Report Summary
This option provides the same input select criteria as the Deal Report option. However, for this option the results are summarized at a total amount per customer level.

To Launch a Deal Report Summary:
1.   From the Reports menu, click Deal Report Summary.

The Deal Report Summarized selection window is displayed.
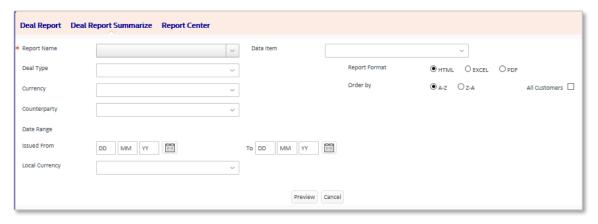
Figure 125 – Deal Report Criteria

The following criteria are available:

*Report Name

Choices of report are displayed, including: All Deals, Outstanding Deals or Closed Deals.

Deal Type: The Deal types selected for inclusion in the report.

Currency: The Deal Report displays Deals for any currency allowed by Nordea.

Counterparty: From the customer party list; it is the party defined in CX014 for the current deal type.

Date Range: The Deal Report displays Deals in the specified range of issuance dates.

Local Currency: The Deal Report results currency.

Note: If the Local Currency field is left empty, the local currency equivalent calculations use the information contained in the Customer Local Currency field, if defined, from the Customize Customer window.

Order By Data Item: Selectable High/Low or Low/High options for: currencies, Counter Parties and Expiry Dates.

Do Sub Totals: You can define whether the report should provide sub totals.

Note: Only relevant if Currency, Counterparty or Sight/Tenor are selected in the Order By field.

All Customers: When checked, all customers to which you are authorized are displayed in the Deal Report and an additional column called Customer Name is added to the report.

Report Format: The report can be produced either in HTML, EXCEL or PDF format. The default value is HTML.

2. Select a Report Name from the dropdown list and click Preview.

The report is displayed.

8.3. Report Centre

The Reports Centre is a reporting module that generates sophisticated ad hoc or batch-run production reports.

Please ask Nordea Trade Finance for further information.

9. Settings

Note: The availability of options to a specific user is dependent on your authorization level. The following categories are managed by the Supervisor user: Signature Levels, Users, Clients and Purge.

This topic covers the way in which each bank can modify or customize TFG to its own specific needs according to specified categories.

9.1. Banks

The Banks Profile page lists information pertaining to every bank that has a dealing relationship with the customer.

Note: TFG supports a preload of the Banks found in existing Deals in Trade Finance Customer Service related to the customer. These banks comprise the basic list of banks included in TFG. When a transaction is opened containing a new bank, the full name and address is entered. After receiving the deal history from Nordea office, Nordea is added automatically to Nordea profile list together with Nordea's ID. This functionality depends on Trade Finance Customer Service capabilities.

To View the Banks Profile Window:
1. In the main navigation menu, click Settings: Banks tab.
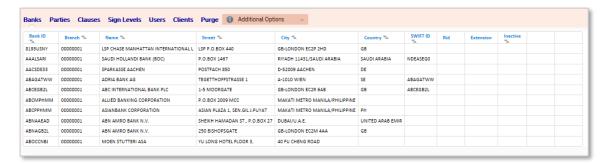
The Banks Profile window is displayed.

| Banks | Parties | Clauses | Sign Levels | Users | Clients | Purge | ⓘ Additional Options ⌄ |

Bank ID	Branch	Name	Street	City	Country	SWIFT ID	Rid	Extension	Inactive
B193USNY	00000001	LSP CHASE MANHATTAN INTERNATIONAL L	LSP P.O.BOX 440	GB-LONDON EC2P 2HD	GB				
AAALSARI	00000001	SAUDI HOLLANDI BANK (BOC)	P.O.BOX 1467	RIYADH 11431/SAUDI ARABIA	SAUDI ARABIA	NDEASEG0			
AACSDE33	00000001	SPARKASSE AACHEN	POSTFACH 850	D-52009 AACHEN	DE				
ABAGATWW	00000001	ADRIA BANK AG	TEGETTHOFFSTRASSE 1	A-1010 WIEN	SE	ABAGATWW			
ABCEGB2L	00000001	ABC INTERNATIONAL BANK PLC	1-5 MOORGATE	GB-LONDON EC2R 6AB	GB	ABCEGB2L			
ABCMPHMM	00000001	ALLIED BANKING CORPORATION	P.O.BOX 2009 MCC	MAKATI METRO MANILA/PHILIPPINE					
ABCPPHMM	00000001	ASIANBANK CORPORATION	ASIAN PLAZA 1, SEN.GIL J.PUYAT	MAKATI METRO MANILA/PHILIPPINE	PH				
ABNAAEAD	00000001	ABN AMRO BANK N.V.	SHEIKH HAMADAN ST., P.O.BOX 27	DUBAI/U.A.E.	UNITED ARAB EMIR				
ABNAGB2L	00000001	ABN AMRO BANK N.V.	250 BISHOPSGATE	GB-LONDON EC2M 4AA	GB				
ABOCCNBJ	00000001	MOEN STUTTERI ASA	YU LONG HOTEL FLOOR 3,	40 FU CHENG ROAD					

Figure 126 – Banks Profile Window

The Banks Profile window includes information on:

Bank ID	The Bank code.
Branch	The branch of the Bank.
Name	The Bank branch name. There may be several branches defined for a bank. To define bank details for a new D/C, select a Branch code from the dropdown list. The full bank name and address are displayed.
Street	The Bank branch street name.
City	The Bank branch city name.
Country	The country where Nordea branch is located.
Inactive	Indicates that the merged banks are inactive. For any banks flagged as "Inactive", the Delete button is not available. When searching for these inactive banks in any future deal, they do not appear and it is not possible to select them.

Note: Only Trade Finance Customer Service can modify the Bank, although a bank can be deleted from the customer's bank list by highlighting a bank record and clicking the Delete icon.

9.2. Parties

The Parties profile window lists the parties, or Deal participants, that have a dealing relationship with the customer and allow maintenance of customer parties.

To Access the Parties:

1. In the main navigation menu, click Settings: Parties tab.
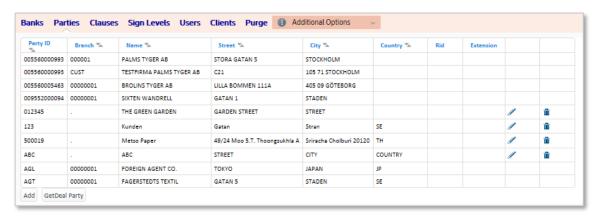
The Parties window is displayed.

Party ID	Branch	Name	Street	City	Country	Rid	Extension		
005560000993	000001	PALMS TYGER AB	STORA GATAN 5	STOCKHOLM					
005560000993	CUST	TESTFIRMA PALMS TYGER AB	C21	105 71 STOCKHOLM					
005560005463	00000001	BROLINS TYGER AB	LILLA BOMMEN 111A	405 09 GÖTEBORG					
009552000094	00000001	SIXTEN WANDRELL	GATAN 1	STADEN					
012345	.	THE GREEN GARDEN	GARDEN STREET	STREET				✏	🗑
123		Kunden	Gatan	Stran	SE			✏	🗑
500019	.	Metso Paper	49/24 Moo 5.T. Thoongsukhla A	Sriracha Cholburi 20120	TH			✏	🗑
ABC	.	ABC	STREET	CITY	COUNTRY			✏	🗑
AGL	00000001	FOREIGN AGENT CO.	TOKYO	JAPAN	JP				
AGT	00000001	FAGERSTEDTS TEXTIL	GATAN 5	STADEN	SE				

Banks   Parties   Clauses   Sign Levels   Users   Clients   Purge   ⓘ Additional Options ⌄

Add   GetDeal Party

Figure 127 – Parties Profile List

The Parties window includes information on:

Party ID	The Party code.
Branch	The branch of Nordea.
Name	The party branch name. There may be several branches defined for a party. To define party details for a new D/C, select a Branch code from the dropdown list. The full party name and address are displayed.
Street	The party branch street name.
City	The party branch city name.
Country	The country where the party branch is located.

Note: TFG supports a preload of all the parties found in existing Deals in Trade Finance Customer Service related to the customer. These parties comprise the basic list of parties included in TFG. When a transaction is opened containing a new bank, the full name and address is entered. This functionality depends on Trade Finance Customer Service capabilities.

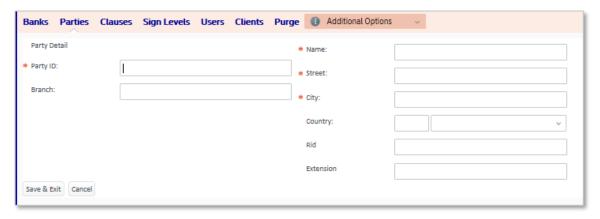2. Click Add to add a party. The Party Details maintenance window is displayed.

Figure 128 – Parties Details Maintenance Window

*Party ID	The party code as it is displayed in the participants list
Branch	The branch code. TFG allows the configuration of several branches of the same party
*Name	Full participant name
*Street	Participant address
*City	Participant location
Country	Participant location
Rid	Bolero Identification Key
Extension	Bolero Extension

3. Click Save to add the participant.

Or

Click Cancel to return to the previous page without adding the participant. If the party is added, it appears in the Party Profile list.

4. In the Party Profile list, click Edit ✎ to modify the details of a party.

The Party details Maintenance page is displayed (see Figure 2).

Note: The Edit icon is available only for parties which have been created by you or parties which have been downloaded by Nordea without an ID. Such parties may be updated after adding them to the parties list via the Get Deal Party function, see Figure . For the Get Deal Party functionality, refer to Step 7 below.

5. Click Save to save you modifications, Or

Click Cancel to return to the previous page without saving you changes.

6. To delete a party, click Delete 🗑.

7. Once finished with party editing or deleting, click Cancel to return to the previous page without saving you changes, Or

Click the Get Deal Party button to add parties which have been downloaded by Nordea without an ID to the parties list.

The Import Party Detail From Deal window is displayed.

Figure 129 – Import Party Details From Deal Page

8. Click the Import Party Detail from Deal icon to update the Party Details.

The Party Details Maintenance page is displayed (see Figure).

After assigning a Party ID and Branch and clicking Save, the party is added to the parties list and will appear in the party search list within a transaction.

9.3. Clauses

You can create clauses or a text library that can be used to facilitate the data entry in the Text windows on the transaction.

You create the text of clauses and defines to which of the text windows and transactions each clause is relevant.

Alternatively, you can use existing clause descriptions, which are already defined, instead of the free text window and clause library. These defined clause descriptions are linked to the various Text Windows by checkboxes, and according to Nordea setup, you can select only one or all the checkboxes.

The clauses created by you are added to those defined as standard clauses by Nordea.

In the Texts section of the transaction, the Open Clause Library icon indicates that there are clauses relevant to the window. When clicking this icon, a list of defined clauses relevant

for the window is displayed. After selecting the required clauses, the content of the clauses is copied to the window.

To display the Clauses search window:
1. In the main navigation menu, click Settings: Clauses tab.

The Clauses Search window is displayed.

Figure 130 – Clauses Window

You can perform the following actions:

• Create a new clause by clicking Add.

• Search for a specific Clause by entering the Identification Code of the relevant Clause in the Clause ID field and clicking Search.

- Display a list of all existing clauses by leaving the Clause ID field empty and clicking Search.

- The following icons enable you to:

- Edit an existing clause by clicking Edit ✎ .

- Delete an existing clause by clicking Delete 🗑 .

To Add a Clause:
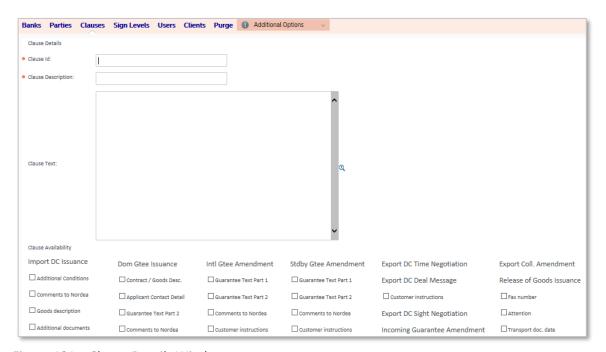1. In the Clauses window, click Add.

The Clause Details window is displayed.

Figure 131 – Clause Details Window

2. Enter the values in the following mandatory fields:

- Clause ID

- Clause Description

- Clause Text.

If the text of the clause is more than four lines, click the Zoom Text icon to view or edit all the data.

3. In the Clause Availability section, select the relevant checkboxes.

This indicates in which window and in which transaction the clause is available.

4. Click Save.

9.4. Supervisor Additional Options
A supervisor has certain options not available to regular users. These options are mostly performed during Customer Setup and include the following:

- Signature Levels

- Users

- Clients

- Purge

- Internal Departments

- Four-Eye Control

- Audit Trail

- Customer Limit

- Bank Maintenance

9.4.1.Signature Levels
To Set Signature Requirements:
1. In the main navigation menu, click Settings: Sign Levels tab. The Signature Levels window is displayed.
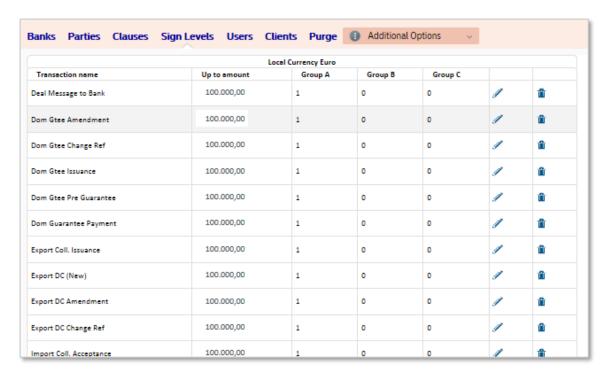

Banks	Parties	Clauses	Sign Levels	Users	Clients	Purge	ⓘ Additional Options ⌄

		Local Currency Euro				
Transaction name	**Up to amount**	**Group A**	**Group B**	**Group C**		
Deal Message to Bank	100.000,00	1	0	0	✎	🗑
Dom Gtee Amendment	100.000,00	1	0	0	✎	🗑
Dom Gtee Change Ref	100.000,00	1	0	0	✎	🗑
Dom Gtee Issuance	100.000,00	1	0	0	✎	🗑
Dom Gtee Pre Guarantee	100.000,00	1	0	0	✎	🗑
Dom Guarantee Payment	100.000,00	1	0	0	✎	🗑
Export Coll. Issuance	100.000,00	1	0	0	✎	🗑
Export DC (New)	100.000,00	1	0	0	✎	🗑
Export DC Amendment	100.000,00	1	0	0	✎	🗑
Export DC Change Ref	100.000,00	1	0	0	✎	🗑
Import Coll. Acceptance	100.000,00	1	0	0	✎	🗑

Figure 132 – Signature Levels window

This table indicates how many signatures from each group are required to authorize any transaction. The Up To Amount level further confines the signature requirements to transactions with values below a certain level. Above this amount, additional signatures may be required.

The following are the column headers:

Transaction Name: Transaction types

Up to Amount: The amount up to which the number of signatures per Group are required in order to release a transaction.

Note: A signature level must be defined for each possible amount. Example: Two levels that have been designed for an Import D/C have been defined as follows:

Up to 100,000: 1 A and 1 B. Up to 200,000 1 A and 2 B.

An application for an amount higher than 200,000 cannot be release

Group A/Group B/Group C

These Groups Represent Different Authorization Levels. This list states how many signatures must be obtained from each group at specific amounts in order to authorize the transaction.

Note: The sequence by which the users of the different groups sign is irrelevant, 'A' must not sign before 'B' and 'B' must not sign before 'C'. Example: an Import D/C for USD 150,000 requires the following signatures:

Group A: 2 signatures Group B: 1 signature Group C: 1 signature.

The transaction can be released in various combinations, for example: A – A – B – C

A – C – B – A

C – A – A – B, and so on.

2.   Click Add to add a new signature requirement (see To Add a Signature Level), Or

Click Cancel to return to the previous screen.

Note: If a transaction is in progress, the supervisor cannot make any changes to the Signature Levels. At the conclusion of all transactions of that type, the Signature levels can be changed for future transactions

For each customer a different local currency can be defined as base for the amounts defined in the Signature levels. The existing local currency is displayed at the top of the Signature Level screen, see Figure .

Note: When changing the customer local currency, TFG does not recalculate the signature level matrix.

The change of the customer local currency is not possible if there are transactions waiting for a customer's signature.

3.   Click Edit 🖉 to change the Signature level requirements.

The Signature levels window is displayed.

Figure 133 Modify Signature Level
The field options are the same as described below the Figure 194.

4.   Click Save to approve the changes, Or

Click Cancel to return to the previous screen without approving of the changes.

After saving the entry, it is displayed in the Transactions in Process section of the Inbox.

5.   In case you need to click Delete 🗑 to remove the signature level requirement,
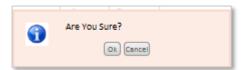
TFG prompts you for a confirmation.

Figure 134 – Delete Confirmation Window

- Click OK to remove the signature level requirement, Or

- Click Cancel to return to stop the removal process.

To Add a Signature Level:
1. In the Signature Levels window, click Add.

The Signature Level Details window is displayed.

Figure 135 – Add Signature Level window

2. Enter the relevant details and click Save.

9.4.2.Users
This option is used to define user authorization.

Note: New users must first be defined by Nordea before the Supervisor can assign the relevant authorization, refer to Bank Setup Guide, Bank Maintenance Menu: Group option.

Group Users
A group consists of a super organization that can contain several subdivisions defined as customers. Users belong to groups and are authorized to enter transactions at Nordea on behalf of specific customers.
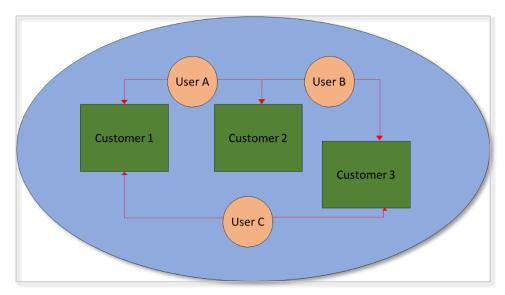
Figure 136 – The Relationship between Groups: Customers and Users
9.4.2.1.User List
To Manage Group Users in your List:
1. In the main navigation menu, click Settings: Users.

The Users List window is displayed.

Figure 137 – Users List window

The following are The User column headers:

User ID	A unique description assigned to each user. Clicking this link displays you Preferences in view only form, allowing the viewer to examine one entry at a time.
User Name	The full user name.
Default Customer	The customer whose transactions open when the user logs on. To change the default customer, click the Edit icon and set another customer as the default.
Language	The default language in which TFG is displayed.
Supervisor	This indicates whether or not you are a supervisor.
Customers per User	The list of customers on behalf of whom this user is authorized to enter transactions. Click this link to access the list of Customers per User that is displayed in the lower part of the screen.
Edit	Click Edit ✎ to display you Preferences in update mode.

The following actions are available on this screen:

- Click User ID to View User Preferences

- Click Edit to Update User Preferences

- Click Customers per User to manage Customers per User.

9.4.2.2. Viewing User Preferences
1. In the User List window (Figure) click the user ID to display you Preferences of the selected user and the Inbox Settings in view mode.
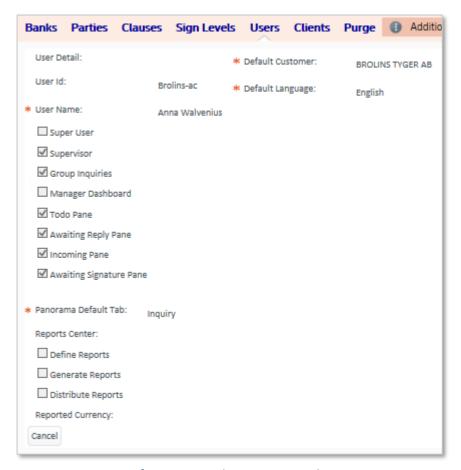
Figure 138 – User Preferences Window in view mode

Note: This is a view-only window and no details can be changed

2. Click Cancel to be routed to the User page.

9.4.2.3. Updating User Preferences

1. In the User List window (Figure) click Edit ✎ to display you Preferences in update mode.

Figure 139 – User Preferences window: Update mode

2. Click Save to enter the data to the database, Or

Click Set-Notif to set the notification options for each user, Or

Click Cancel to undo the previous step.

9.4.2.4. Customers per User

1. In the User List window (Figure 137) click a Customers per User cell.

The Customers per User window is activated at the bottom of the existing page. It lists the customers for whom you can perform transactions.
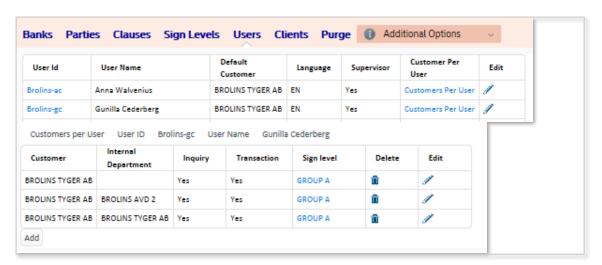

Figure 140 – Customers per User window at the bottom of the page

The actions that are available on this page are:

*   Click ✏ to Edit the signature level authorization of you with respect to the related bank customer, refer to Editing Signature Level Authorization.

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- Click the Sign level column to View the Signature level authorization, refer to Viewing Signature Level Authorization.

- Click <kbd>Add</kbd> to add a Customer to you, refer to Adding/Deleting a new Customer to you List.

- Delete Customer, refer to Adding/Deleting a new Customer to you List.
1.

9.4.2.5. Editing Signature Level Authorization

2. On the Customers per User window (Figure), click ✎ .

The Customize Users Signature Level window opens, select the authorisation tab to assign which level of authorization a user must have in order to perform a transaction on behalf of the customer.
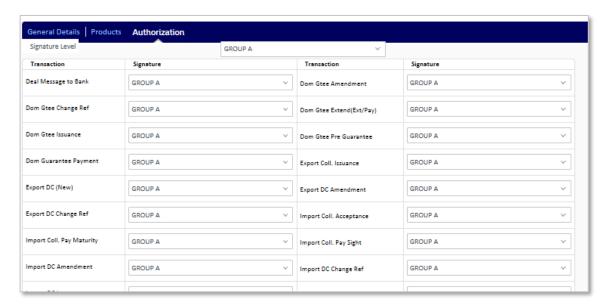

Figure 141 – Customize Users Signature Level Window

The following fields are available:

Customer	You may edit many customers' transactions. This field describes for which customer these signature requirements are being set.
Signature Level	This row indicates which user's requirements for signature levels per transaction are being established.
Inquiry	When this checkbox is checked, it indicates that you are authorized to make inquiries about the customer's transactions.
Transaction	When this checkbox is checked, it indicates that you are authorized to enter transactions on behalf of the customer.
Transaction column	A list of the transactions requiring signatures.
Signature Level column	A dropdown list setting the signature level requirement, as defined in the Signature Level above.
Signature Level	This field indicates what are the required signature levels for all the customer's transactions.
Signature Level	Group A, B, C A user of that level authorization is required to sign the transaction.
Signature Level	Mixed Groups Some transactions require a signature by one group level, while other transactions require a signature by another group level.
Signature Level	Data Entry You can only enter data and not change any data

Signature Level	Not Authorized You cannot access this customer's transactions

3. Click Save to enter the data to the database, Or

Click Cancel to undo the previous step.

9.4.2.6. Viewing Signature Level Authorization

1. On the Customers per User window (Figure 2), click a Sign Level group to view the Signature level required for each transaction for a particular customer. The Customers Per Users window is displayed.
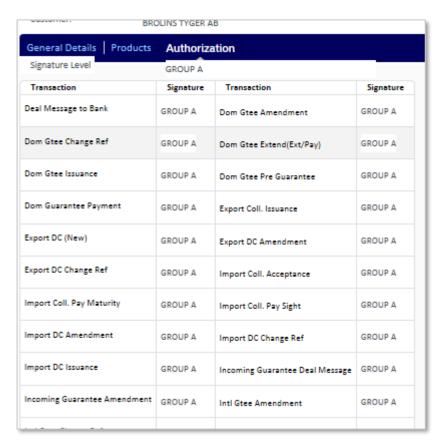

Figure 142 – Customers Per Users Signature Level Window

The fields options are the same as described below Figure 143.

2. Click Cancel to undo the previous step.

9.4.2.7. Adding/Deleting a new Customer to you List

1. On the Customers per User window (Figure), click Add to add a new customer to this user's list. The user's window is displayed.
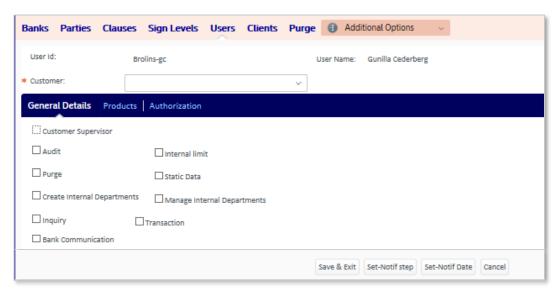
Figure 143 – User's Window

The following fields are available:

Customer	The customer name of each of your customers. The dropdown list includes all customers belonging to the same group as you for which the authorization is created.
Inquiry	When checked, inquiries are available in the Inquiries and Reports sections of the TFG main product menu.
Transaction	When checked, all transactions are available in the TFG main product menu according to the customer authorization.
Signature Level	An authorization level indicating what sign level you are permitted to perform.

Click this link to see which specific transactions you can perform for the customer.

2. Click Save, Or

Click Cancel to return to the previous screen.

Deleting from the Customer per User List

To delete the customer from the Customers per User list, click Delete 🗑 .

9.4.3. Customer settings

The supervisor is responsible for the settings of the customer, such as the local equivalent currency and the reminder period prior to pay.

To modify settings for the Customer:

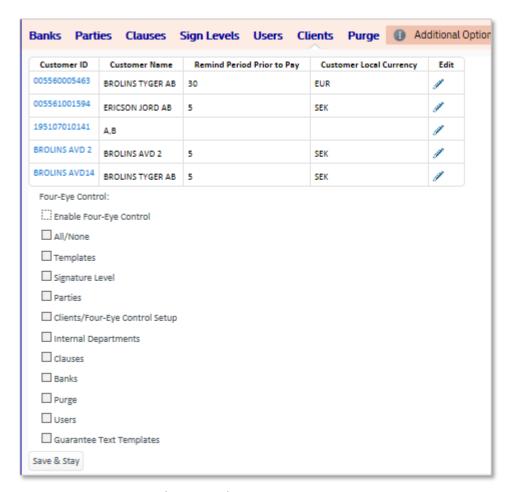1. In the main navigation menu, click Settings: Clients tab. The Clients window opens.

Figure 144 – Customize Clients window

Customer ID	A unique ID identifier assigned to each customer.
Customer Name	The full customer name.
Remind Period Prior to Pay	The amount of time before the due date when Nordea sends a reminder to the customer regarding payment due.
Customer Local Currency	The default currency of the customer that forms the basis for your signature levels and authorization.

2. Click ✎ to edit the number of days prior to payment or the local currency.

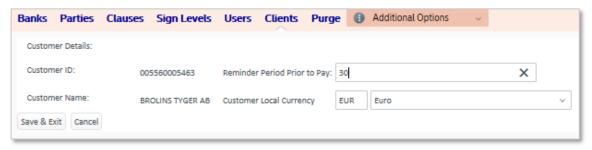The Modify Customers window is displayed.

Figure 145 – Modify/View Customers Page

3. Set the required period prior to payment in days or local customer currency. Both fields are optional.

- Reminder Period Prior to Pay – you can set the number of days prior to the maturity or payment date of an item displayed in the Approval/Rejection section of the Inbox.

- Customer Local Currency – in a group of customers different local currencies may apply to the customers depending on the geographic location or economic affiliation. The local currency is used for the signature levels and for various inquiries.

4. Click Save to enter the data in the database, Or

Click Cancel to undo the previous step.

9.4.4. Purge
To Setup the Purge Operations:
1. In the main navigation menu, click the Purge tab as in the example below.

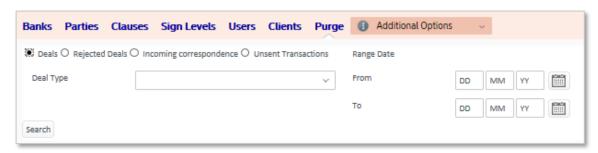Figure 146 – Purge Setup (1)

The Purge criteria include Deals according to combinations of:

Deal Type	The type of deal: radio buttons + dropdown menu. When this field is blank, all deal types are included.
Range Dates	Range of expiry dates, for relevant deal types
Search Customers	Includes the relevant customers in the system Purge operation.

2. Select the relevant radio button and criteria from the dropdown list, and then click Search.

The list of items matching the criteria entered is displayed. You can also specify a date range within which to view the list.

Note: Select the checkbox at the top of the first column to select all the entries in the list as in the example above.

3. Select the items to purge by doing one of the following:

- Click the checkbox to the left of the entry

- Select all the items.
4. Click Purge to purge the selected entries in the list.

Or

Click Cancel to return to the previous screen without making any changes.

9.4.5. Four-Eye Control
The Four-Eye Control functionality is intended to manage system configuration actions. All changes made by one supervisor, should be approved by another supervisor of the same authorization level.

Nordea can define whether the Four-Eye Control is required and if yes, what options must be included.

Four-Eye Control (dual control) is added when creating, updating or deleting the customer users. One bank user will create the customer user, and a second approval will be required. Until the second approval is given, you are not effective in the system.

Under the Customize menu, an option, called "Four-Eye Control" appears (only for Supervisors).

- The 1st supervisor has an option to update/delete item (user) details and re-submit for an approval only after the 2nd supervisor rejects the creation/change.

No special update/delete option is available from the Four-Eye Control menu.

- The 2nd supervisor can only view and accept/reject, but cannot change any details.

The list displays all items that are pending approval. For the 2nd Supervisor only the Accept/Reject buttons are active. After the 2nd Supervisor approves the item, the item will be removed from the list. After the 1st Supervisor makes the change, both supervisors will see a new Item under the Approve/Reject list but the Supervisor that performed the change that is not permitted for approve/reject, might only view it. If the 2nd Supervisor rejects the item, it will be removed from the list. There is no update/delete option available from the Rejection/Approval list.

For the update of the customer user: if the 1st supervisor made a change to you (e.g. the name) and it is in the 2nd supervisor's queue for approval, when the 1st supervisor goes to the customer/user maintenance and tries to update you and clicks edit, an error message will be displayed: "Operation is not allowed. The record you are trying to modify has already been changed and waiting for Supervisor approval".

All actions, Create/Update/Delete are subject to Four-Eye Control.

This function depends on existing at least two supervisors defined at Nordea level. For further details refer to:

- Enabling Four-Eye Control

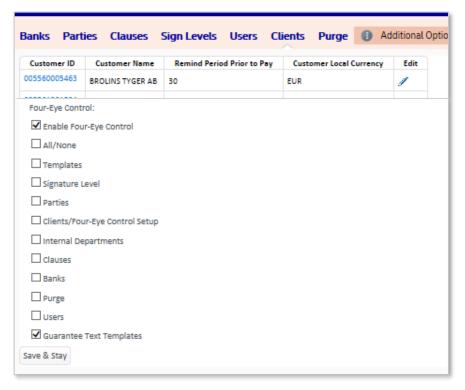- Approving or Rejecting Four-Eye Control

9.4.5.1. Enabling Four-Eye Control
The Four-Eye Control functionality is not displayed in the Additional Options dropdown till it is enabled in the Clients window.

To Enable Four-Eye Control:
1. In the main navigation menu, click Settings: Clients tab.

The Clients settings window is displayed.

Figure 147 –Clients screen

Enable Four-Eye ControlThis checkbox can only be selected if there are at least two supervisors defined for Nordea. If only one supervisor is defined in the group, all checkboxes are disabled.

Upon switching on/off the Four-Eye Control mode by the first supervisor, the changes will not be applied immediately but will be Save for the second supervisor to review.
The screen will be locked for any additional changes till final approve/reject by the second supervisor.

Note: When this checkbox is cleared, all the options are disabled (even if they are selected).

All/NoneOptions for activating Four-Eye Control.

Users: When checked, Four-Eye Control is activated for creating, updating and deleting customer's users.

2. Select the Enable Four-Eye Control checkbox and then select the options chosen to be subject to Four-Eye Control.

3. Select the desired topics for control:

- All/None

- Templates

- Signature Level

- Parties

- Clients/Four-Eye Control Setup

- Clauses

- Banks

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- Purge

- Bank Maintenance

- Users

- Guarantee Text Templates.

4. Click Save.

The Four-Eye Control option appears on Nordea Maintenance page (refer to Nordea Setup Guide, Bank Maintenance Menu: Four-Eye Control).

Note: If the Four-Eye Control is selected together with the user's checkbox, the all Bank Supervisor will receive a new option for Four-Eye Control in Nordea Maintenance menu.
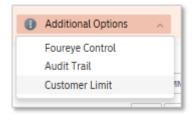
9.4.6.Audit Trail

TFG enables you to specify the Audit Trail required as per Nordea's business requirements and best practices.

You can access the Audit Train screens and customizable options from the toolbar and from Nordea Maintenance page, depending on your authorizations as in the examples below:

To Access the Audit Trail Page:

1. Chose the Audit Trail option from the Additional Options dropdown:

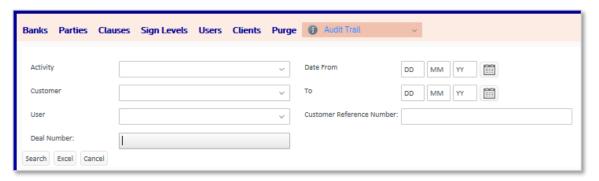The Audit Trail customization page is displayed as in the example below:

Figure 148 – Audit Trail Customization example

To define the Audit Trail:

Depending on your authorizations and needs, you can:

1. Select the required Activity from the Activity dropdown:

2. Select the required Customer from the valid Customer dropdown:

3. Make an appropriate selection from the dropdown:

4. Enter a specified deal number, date range in the calendar options provided and add a Customer Reference Number as needed and/or relevant in the upper right-hand side of the page.

In addition, the active buttons available on this page from either navigation access, and depending on what the specific user privileges are:

Search	To run a search per the parameters defined
Excel	To export the results in MS Excel format
Cancel	To return to the main menu or page with no action taken.
Save	To commit changes made to the database.

9.5. My Preferences
You can configure the way in which the Dashboard panes are displayed. The Dashboard settings give you control over opening and closing the Dashboard panes by default.

To Set User Preferences:
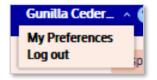1. From the TFG application header, click your name and select My Preferences.

Figure 149 – Application Header: User options
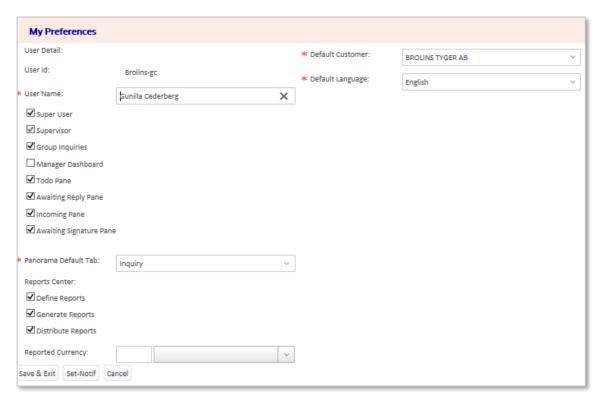You Preferences window is displayed in update mode.

Figure 150 – User Preferences window: update mode

The following are options available in the preferences window: User Details

User ID	A unique description assigned to each user
*User Name	Full name of you
*Default Customer	This is the customer on whose behalf you will work when entering TFG. In order to work on behalf of another customer for whom you are authorized, you must click the Customer link at the top of each page.
*Default Language	The designated language is used upon logging in to TFG. If you subsequently choose another language as the default, the system is then displayed in the newly selected language.
Super User	When selected, you are able to release any transaction for transmission by signing it. You have the authorization to make the final signature on any transaction, regardless of pending signatures usually required for the specific transaction.
Supervisor	When selected, you have the authorization of a supervisor. Among other tasks, a supervisor assigns authorization to other users.
Group Inquiries	Selecting this checkbox allows you to run an inquiry on all the customers that have been assigned to this user. This is relevant for the following: • Deal Select • Transaction Status • Open Deals • Deal Report
Disable	When selected, you are marked as inactive.
Attention Points Pane	If selected, the Attention Points pane will be displayed on the main Dashboard.
Awaiting Reply Pane	If selected, the Awaiting Reply pane will be displayed on the main Dashboard.

Items to handle Pane	If selected, the Items to handle pane will be displayed on the main Dashboard.
Awaiting Signature Pane	If selected, the Awaiting Signature pane will be displayed on the main Dashboard.

The following are the available Inbox settings:
Panorama Default Tab: Select the Panorama tab to open when clicking Panorama on main menu. The following options are available:

- Dashboard Pane
- Inquiry.

Depending on supervisor settings, three checkboxes defining Reports Centre settings may also be available underneath the Inbox settings.

The following are the available Reports Centre settings:

Define Reports	If the parallel switch in the Group Profile to which you belong is checked, the "New", "Save" and "Delete" icons, along with the "Definition" and "Criteria" tabs, will be active for you.
Generate Reports	If the parallel switch in the Group Profile to which you belong is checked, the "Run" icon will be active for you.
Distribute Reports	If the parallel switch in the Group Profile to which you belong is checked, the "Schedule/Properties" and "Deliveries" tabs will be active for you.

The following is the available Other setting:

Audit Trail: Possible values:

- Selected: you have access to Audit Trail. You and Supervisor have equal authorization
- Cleared: you do not have access to Audit Trail

Note: The switches in you profile will appear cleared either due to being protected, or by the Customer Supervisor not allowing this function to you.

9.6. Customize User Notification
Upon arrival of incoming correspondence and deal information from Trade Finance Customer Service, TFG can notify you by e-mail.

1. In you Preferences Window (Figure), click Set-Notif to Customize User Notification. TFG displays a page comprising two parts:

- Predefined legal information

- Notification preferences

Predefined legal information appears in the window in protected mode. You must accept the conditions by marking the Accept checkbox. After accepting the legal conditions, the lower Transaction Notification fields are activated. This allows you to select specific TFG transaction events and choose who to e-mail, or send an SMS notification for specific transaction types.
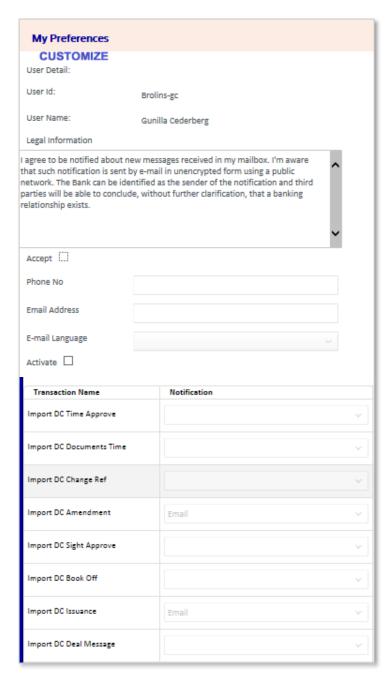
Figure 151 – e-mail Alert Notification information

The available fields are as follows:

e-Mail Alert	The e-mail address where a notification message is to be sent
Transaction Name	The name of the transaction or event against which notifications are to be sent

2.   Click Save to save the selected notification parameters.

TFG allows you to delete the notification address. An error message appears when both the Accept and Activate checkboxes are checked.