User Manual

# OBTFPM- Guarantee Advise

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Oracle Banking Trade Finance Process Management User Guide
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# Welcome to Oracle Banking Trade Finance Process Management- Guarantee Advise

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) You Manual. This manual provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing trade finance transactions.
This document will take you through on how to create and handle trade finance transaction in OBTFPM.
This document is intended for helping Yous to conveniently create and process trade finance transactions in OBTFPM

## 1.1 Overview of OBTFPM

OBTFPM is a trade finance middle office platform which enables your bank to streamline the trade finance operations.
With OBTFPM, customers can send request for new trade finance transaction either by visiting the branch (Non Online channels) or through SWIFT/Trade Portals/ other external systems (Online Channels).
OBTFPM has customer specific templates that enable fast and easy processing of Trade transactions that reoccur periodically.

### 1.1.1 Benefits

OBTFPM application provides service for the customers and financial institutions. This service helps the corporate clients to manage and control multipleTrade Finance Transaction across the Globe in different currencies. OBTFPM allows you to:

- Handle all Trade Finance transactions in a single Platform
- Provides audit trail from the creation to closure of the transaction
- Amount block support for customer account
- Create acknowledgement to Customers
- Enable uploading of related documents
- Integrated with back end applications for tracking limits, creating limit earmarks and amount blocks, checking KYC, AML and Sanction checks status
- Create, track and close exceptions for the above checks.

### 1.1.2 Key Features

- Stand-alone system agnostic to backend application
- Requires very little change to bank's existing core systems
- Faster time to market
- Capability to interface with corporate ERP and SWIFT to Corporate
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes

## 1.2 Guarantee Advise

Guarantee Advising Process involves advising a guarantee received from the guarantee issuing bank to the beneficiary of the guarantee.

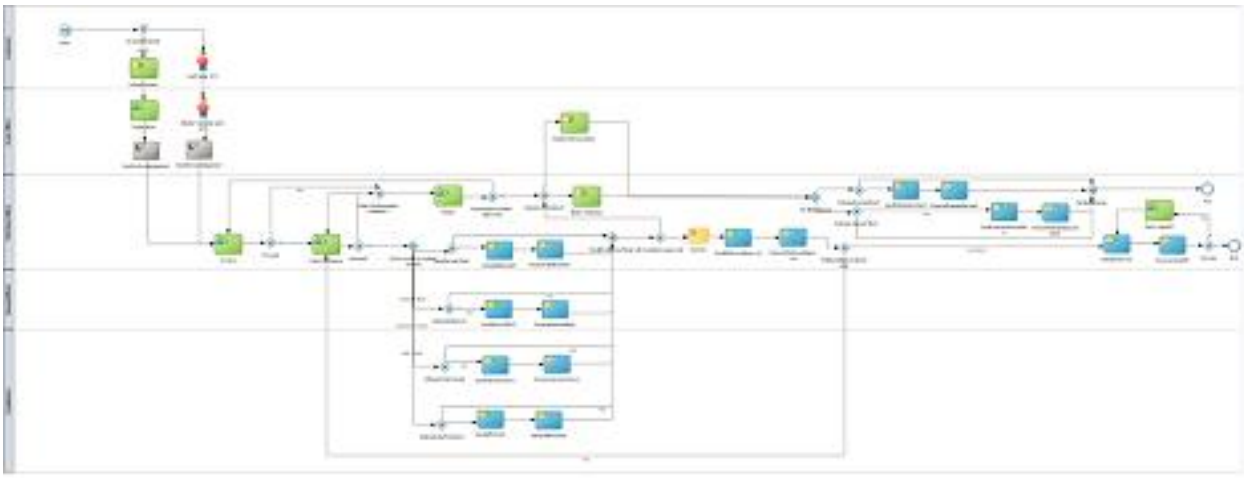
The process can be initiated either through Non online channel like branch or online channel like SWIFT.

If the process is initiated through non online channels, then the first stage within the process is Registration. If the process is initiated through Online channels, then the first stage within the process is Scrutiny.

The various stages involved for Guarantee Advising are

- Receive and Verify Guarantee(Non Online Channel)- Registration Stage
- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details (Online/Non Online Channels)- Scrutiny Stage
- Input/Modify Details of LC - Data Enrichment Stage
- Check for Sanctions & KYC
- Capture Remarks
- Handoff to Back Office

## 1.3 Guarantee Advise Process Flow



## 1.4 Registration

### 1.4.1 Main

If the Guarantee to be advised is received through branch either  Mail the Guarantee Advising process starts from the Registration Stage.

During registration, you can capture the basic details of the application, check the signature of the signatory from the issuing bank and upload related documents. You should also be able to capture some additional product related details as an option. On submit of the request,  the request should be available for a Guarantee Advising expert to handle in the next stage.

As a registration user, you will be able to login to the Trade Middle Office application with appropriate credentials. On login, you will be able to view the dashboard screen with dashboards, widgets mapped for your user profile.

From user dashboard landing page, either from the 'Create New' or from the 'Left menu bar', you will be able to create a new Guarantee Advising transaction.

On selecting, Guarantee Advising, a new screen will open to capture the details.

As a registration user, you can provide the basic application details.

#### 1.4.1.1 Application Details

**Beneficiary Name:** 1.You will be able to select the beneficiary customer from the List of Values (LOV).

2. LOV search will not be case sensitive
3. On selecting the customer and tab out customer details will be defaulted. If beneficiary is a customer of the bank, KYC status should be valid, otherwise system will display override.

**Branch:** System will default customer home branch. You can change before submit of registration.

**Currency Code:** 1.You can type the currency code. On entering the first character the currencies matching the letter will be filtered.
2. You can also select from the drop down.

**Amount:** You can enter the amount in full. You can also type 1T amount to display 1,000.00, 1M to display as 1,000,000.00. Currency specific decimals will be applicable and  Currency type wise numeral separators will also be applied.

**Priority:** System will default the priority maintained. You can change the values. Values are High, Medium and Low.

**Submission Mode**: System will default as Desk. Modes can only be - Desk, Courier in registration stage. You can change the value.

**Process Reference Number** – 16 digit sequence number Auto generated based on Process Code and Branch Code -Read only.

**Advising Date:** System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here.

**Issuing Bank:** You can search through LOV. Party type with banks would only be displayed in LOV. The system will display the a) SWIFT code (if available), b) Name and address of the bank. On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address will be defaulted.

**Guarantee Details**

This data segment can be optionally filled in by the Registration user.

**Product Code:**

The product code LOV will have all the product codes meant for Guarantee Advising. You can select an appropriate product.

**Product Description:** The product description for the product code selected will be populated.

**Guarantee Type:**

You can choose from 1 of the following drop down values.

1. Performance Guarantee
2. Tender/Bid Bond Guarantee
3. Advance Payment Guarantee
4. Financial guarantee
5. Retention Money Guarantee
6. OTHERS (If others, you can enter narration)

**Bank Guarantee Number:**

You can input the Guarantee number available in the guarantee to be advised.

**Contract Reference Number:** System will populate this based on the product code selection – Read only

**Purpose of Message:** System will default value 'Issue'. Read only.

**Date of Issue:**

Non-online –- Branch date to be defaulted. You can update this to a past date but not future date.

**Validity:**

You can choose from the below drop down values-
1. Limited
2.Unlimited
If Validity = 'Limited', then expiry date is mandatory
If Validity = 'Unlimited', then expiry date is not mandatory

**Date of Expiry:**

You can input the expiry date. Cannot be earlier than Issue Date. If expiry date is equal to issue date, override message to be provided.

**Applicant:**

User to search if the applicant is a customer, if not input the applicant details by choosing the WALKIN CUSTOMER

**Applicable Rules:**

System will default URDG and you can change. The values are:

1. URDG - Uniform rules for demand guarantees

2. None - Not subject to any rules

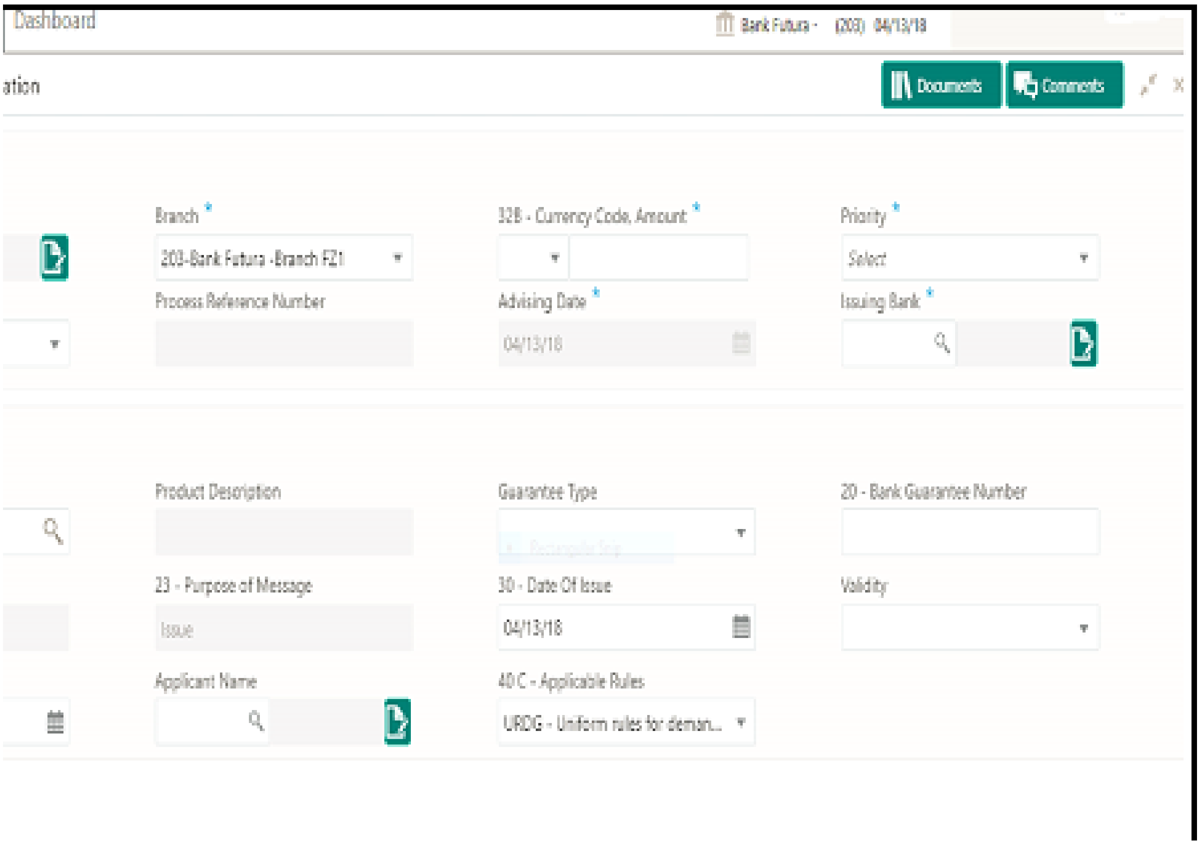
3. ISPR - International Standby Practices

4. OTHR - Others (Details captured as narration)

**Documents –** You can upload the guarantee instrument.

**Checklist –** You have to verify

- The guarantee is signed and stamped by the issuing bank.
- The signature of the issuing bank's signatory is valid.




### Action Buttons

a. **Submit** – On submit all applicable validations will happen. (Please refer to the respective field descriptions and Errors and Overrides Section of the user stories in this document for applicable validations)

You will get confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advising.

b. **Hold** -The details entered in the screen should be saved and putting on hold the transaction should move to a pending stage.

c. **Save & Close** - The save and close button should enable you to save the details entered and keep the task in your queue for working later.
d. **Cancel** - On click of cancel, the transaction will be canceled. Details entered in the task will be lost.

# 1.5 Scrutiny

## 1.5.1 Main

As a Guarantee Advising Scrutiny user, you will be able to acquire tasks from the widget in dashboard or from the menu in dash board. You will be able to work on tasks that were initiated through non-online as well as online channels.

In the Main Details Screen, you will have two data segments, Application Details and Guarantee Advise Details.

### 1.5.1.1 Application Details

All fields displayed under Application section will be read-only except Priority and fields will display data captured during registration stage in case of Non online request and information populated direct from SWIFT in case of online requests. The data segment is collapsible and you can open or close the data segment.

### 1.5.1.2 Guarantee Advise Details

System will display data for fields in which details are already provided in Registration Stage. Other fields will remain blank and you will be able to provide data in the blank fields.

In case of online request received through SWIFT MT 760, all the relevant fields will be auto populated. You can edit some of the fields.

**Product Code:** Non online channel – Read only if already captured in Registration stage.

Non-online channel – if not captured in registration and Online channel: The product code List of Values (LOV) will have all the product codes applicable for Guarantee Advising. You can select appropriate product.

**Product Description:** System will populate the product description for the product code selected.

**Guarantee Type:**

You can enter the details if not input already in registration and also if the request is received

from SWIFT.

You can update the Guarantee Type if already captured in Registration stage.

You can choose from 1 of the following drop down values.

1. Performance Guarantee
2. Tender/Bid Bond Guarantee
3. Advance Payment Guarantee
4. Financial guarantee
5. Retention Money Guarantee
6. OTHERS (with Narration)

**Bank Guarantee Number:**

You can enter the details if not input already in registration

You can update the Bank Guarantee Number if already captured in Registration stage.

You cannot update Guarantee Number, if received through Online Channel –SWIFT MT 760 (Read only)

**Contract Reference Number:** All Channels – Populated based on the product code selection – Read only

**Purpose of Message:**

System will default the value 'Issue' for all channels. (Read only)

**Date of Issue:**

If received through Online Channel – SWIFT MT 760 – value in issue date will be populated – Read-only

If received through Non online channel – You can enter the date if not already input in Registration. You can update the date if already captured in Registration.

Branch date will be defaulted as issue date. You can update it to a past date but not future date.

**Validity:**

You can enter the details if not captured in Registration and also for requests received online through SWIFT.

You can update the details if already captured in Registration.

**–** You will be able to choose from the below drop down values
1. Limited
2.Unlimited

If Validity = 'Limited', then expiry date is mandatory
If Validity = 'Unlimited', then expiry date is not mandatory

**Date of Expiry:**

You can enter the details if not captured in Registration and also for requests received online through SWIFT.

You can update the details if already captured in Registration.

Cannot be earlier than Issue Date. If expiry date is equal to issue date, override message to be provided

**Applicant** –

If received through On-line channel – SWIFT MT 760 - Read only

If received through Non-online channels- You can enter the details if not captured during registration stage and update if already captured in registration.

You can search if the applicant is a customer, if not input the applicant details by choosing the WALKIN CUSTOMER

**Applicable Rules:**

If received through online channel – SWIFT MT 760 - Read only

If received through Non online Non-online channels -You can enter the details if not captured during registration stage.

You can select Applicable Rules from drop down. System to default URDG and you can change. The values are:

1. URDG - Uniform rules for demand guarantees

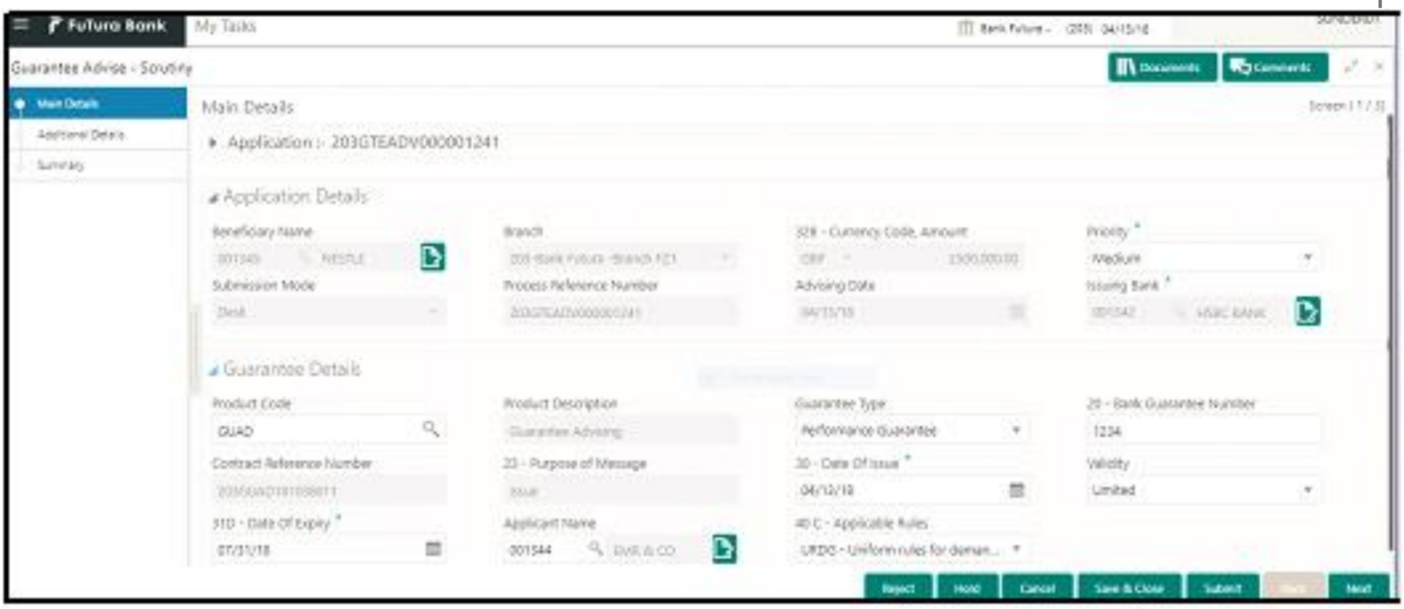
2. None - Not subject to any rules

3. ISPR - International Standby Practices

4. OTHR - Others (Details captured as narration)

**Documents –** Not applicable

**Checklist –** Verified Documents uploaded (if any)




**Action Buttons**

- **Submit** – Submit will be enabled only in Summary Screen.
- **Hold** -The details entered in the screen will be saved and putting on hold the transaction will move to a pending stage.
- **Save & Close** - The save and close button will enable you to save the details entered and keep the task in your queue for working later.
- **Cancel** - On click of cancel, the transaction will be cancelled. Details entered in the task will be lost.
- **Reject -** On click of Reject, system will display the following Reject Codes: R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description. Other users will be able to see the reject reason in remarks window throughout the process.
- **Next -** On click of Next, system will move the task to the next data segment after validating for mandatory fields. If values are missing in mandatory fields, system will display error.

## 1.5.2 Additional

As a Scrutiny user, you can verify/update Additional Details Data segment of Guarantee Advising

In this screen, you will be able view the charges defaulted based on the product selected. You will be able to modify/ waive the charges in this screen.

### 1.5.2.1 Application Details

All fields displayed under Application section will be read-only. The data segment is collapsible and you can open or close the data segment.

<u>Charges Details</u>

After Main Details, when you click on <Next> you will land in additional tab. The system will default commission, charges and tax if any.

<u>Charges</u>

If default charges are available under the product, system will populate the values.

**Currency:** System defaults the currency in which the charges have to be collected

**Amount:** Amount that is maintained under the product code defaults in this field.

**Modified Amount:** From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

**Billing:** If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing

**Defer:** If charges have to be deferred and collected at any future step, this check box has to be selected.

**Waive:** If charges have to be waived, this check box has to be selected.

Based on the customer maintenance, the charges will be marked for Billing or for Defer.

If you change the defaulted charging to defer or billing or waive, system will capture the user details and the modification details in the ‘Remarks’ place holder.

**Charge Party:** Charge party will be Beneficiary by Default. You can change the value to Applicant.

<u>Commission Details</u>

If default commission is available under the product, it will be defaulted here with values.

**Currency:** System defaults the currency in which the Commission has to be collected

**Amount:** An amount that is maintained under the product code defaults in this field.

**Modified Amount:** From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

**Rate:** Defaults from product. You can change the rate.

**Billing:** If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing

**Defer:** If charges/commissions has to be deferred and collected at any future step, this check box has to be selected.

**Waive:** If charges/commission has to be waived, this check box has to be selected.

Based on the customer maintenance, the charges/commission can be marked for Billing or for Defer.

If you change the defaulted Commission to defer or billing or waive, system will capture the user details and the modification details in the 'Remarks' place holder.

**Charge Party:** Charge party will be 'Beneficiary' by Default. You can change the value to Applicant.

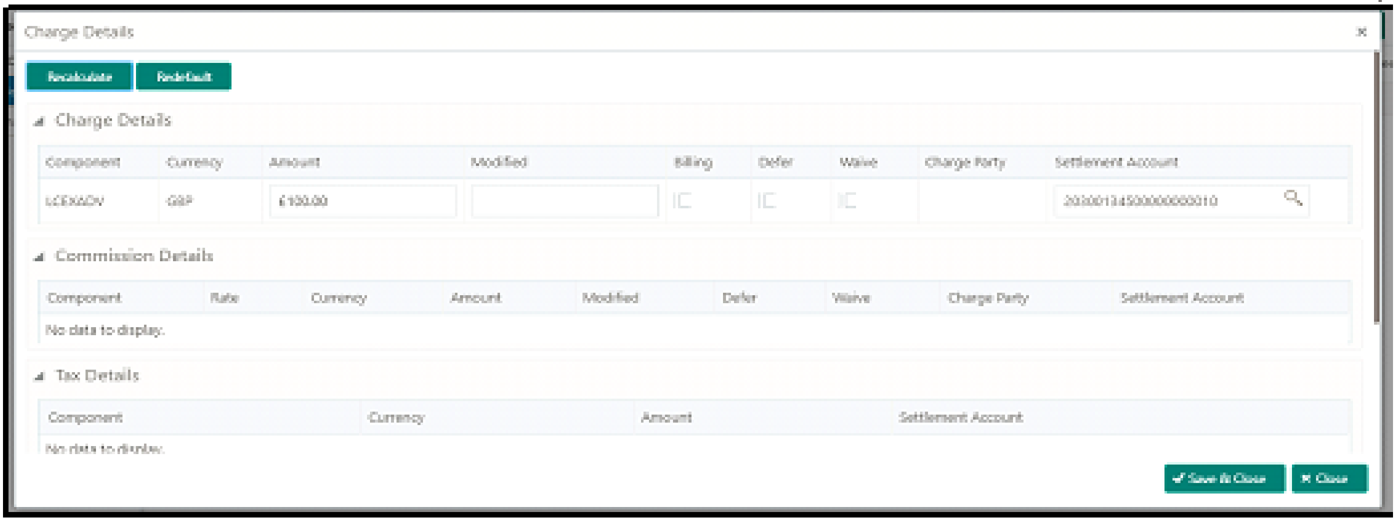
<u>Tax Details</u>

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level.

**Currency:** The tax currency is the same as the commission currency.

**Amount:** The tax amount defaults based on the percentage of commission maintained.

**71B- Charges from Beneficiary**: You can input the amount to be collected from beneficiary on account of this transaction.




**Action Buttons**

a. **Submit** – Submit will be enabled only in Summary Screen.

b. **Hold** -The details entered in the screen will be saved and putting on hold the transaction will move to a pending stage.

c. **Save & Close** - The save and close button will enable you to save the details entered and keep the task in your queue for working later.

d. **Cancel** - On click of cancel, the transaction will be cancelled. Details entered in the task will be lost.

e. **Reject -** On click of Reject, system will display the following Reject Codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description. Other users will be able to see the reject reason in remarks window throughout the process.

f. **Next** - On click of Next, system will move the task to the next data segment after validating for mandatory fields. If values are missing in mandatory fields, system will display error

g. **Back** – On click of Back, system will move the task to the previous screen.

### 1.5.3 Summary

Summary screen provides a consolidated view of all the information captured by you in the earlier data segments. The details are presented in the form of tiles. High level details are provided on the face of the tiles and you can drill down into the respective data segments from the tile for further view or modification of the fields.

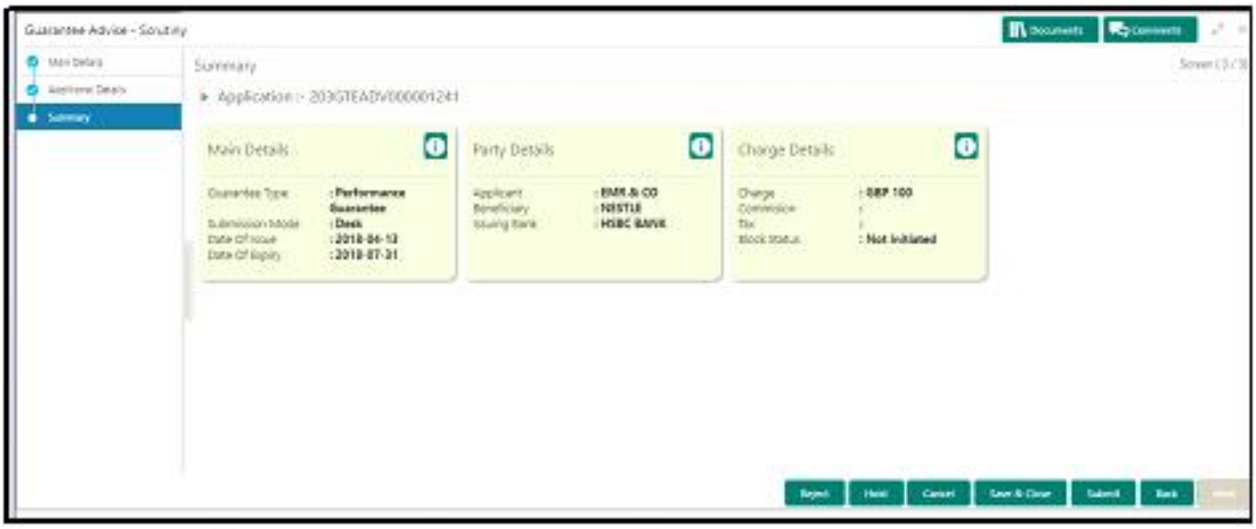
As a Scrutiny user, you can review the different tiles for scrutiny stage and drill down into each tile and update details if required.

#### Tiles Displayed in Summary

Main- You will be able to see application details and Guarantee Advising details. You can modify details if required.

Party Details – You will be able to see the party details like beneficiary, Issuing bank etc.

Charges- You can see details provided for charges. You will be able to update the details if required.




<u>Action Buttons</u>

After providing required data if any you can perform any of the below action –

a. **Submit** – You will get confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advising. On submit all applicable validations will happen. If you click on submit without input of mandatory fields in subsequent hops, system will display error message.

b. **Hold** -The details entered in the screen will be saved and putting on hold the transaction will move the task to a pending stage.

c. **Save and Close**: The save and close button will enable you to save the details entered and keep the task in your queue for working later.

d. **Cancel** - On click of cancel, the transaction will be cancelled. Details entered in the task will be lost.

e. **Reject -** On click of Reject, you system will display the following Reject codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process.

f. **Back** – On click of Back, system will move the task to the previous page.

## 1.6 Data Enrichment

### 1.6.1 Main

Once the request is verified by the Scrutiny user, the request is available for the Data Enrichment (DE) user for further processing. As DE user, you will enter/update details of the request.

#### Description

Non- Online Channel- Guarantee Advising requests that were received at the desk will move to scrutiny and thereafter to data enrichment stage. The task will have the details entered up-to scrutiny stage.

Online Channel: Request that are received via online channel is further processed in the scrutiny stage and moved to DE stage.

You will be able to enter/update the following fields. Some of the fields that are already having values may not be editable.

### Application Details

The application details data segment would have values for requests received from both non online and online channels.

All fields displayed under Application section will be read-only except 'Priority'. The data segment is collapsible.

### Guarantee Advise Details

In this data segment, if registration/scrutiny user has captured input, you can update the fields. You can also capture values for the fields that have not be been captured in registration/ scrutiny stages.

For request received from Online channels (SWIFT), the details will be auto populated. Some of the fields may be editable, and others are read-only.

**Product Code:** Populated from earlier stage – Read only for requests received from all channels.

**Product Description:** Populated from earlier stage – Read only for request received from all channels.

**Guarantee Type:**

You can edit if the details are already captured. You can enter the details if not captured already.

You can choose from one of the following drop down values.

1. Performance Guarantee
2. Tender/Bid Bond Guarantee
3. Advance Payment Guarantee
4. Financial guarantee
5. Retention Money Guarantee
6. OTHERS (User can input narration)

**Bank Guarantee Number:**

You can input/update if received through non online channel. Read –only if received from online channel (SWIFT).

**Contract Reference Number:** Populated based on the product code selection – Read only for request received through any channel.

**Purpose of Message:**

System will populate the value ' Issue' as captured in earlier stages. You cannot modify the value.

**Date of Issue:**

You can input/update the value if received through non online channels. You cannot modify the populated value if the request is received through online channel (SWIFT).

**Validity:**

You can enter the values if not input earlier. You can update the values if captured already (for all channels).

**–** You can choose from the below drop down values
1. Limited
2.Unlimited
If Validity = 'Limited', then expiry date is mandatory
If Validity = 'Unlimited', then expiry date is not mandatory

**Date of Expiry:**

You can enter the values if not input earlier. You can update the values if captured already (for all channels).

Cannot be earlier than Issue Date. If expiry date is equal to issue date, override message will be provided

**Applicant** –

You can input/update the value if received through non online channels.

You can search if the applicant is a customer, if not input the applicant details by choosing the WALKIN CUSTOMER

You cannot modify the populated value if the request is received through online channel (SWIFT).

**Applicable Rules:**

You can input/update the value in received through non online channels. You cannot update the value, if the request is received from no- online channels (SWIFT).

You will be able to select Applicable Rules from drop down. System will default URDG and allow you to change. The values are:

1. URDG - Uniform rules for demand guarantees

2. None - Not subject to any rules

3. ISPR - International Standby Practices

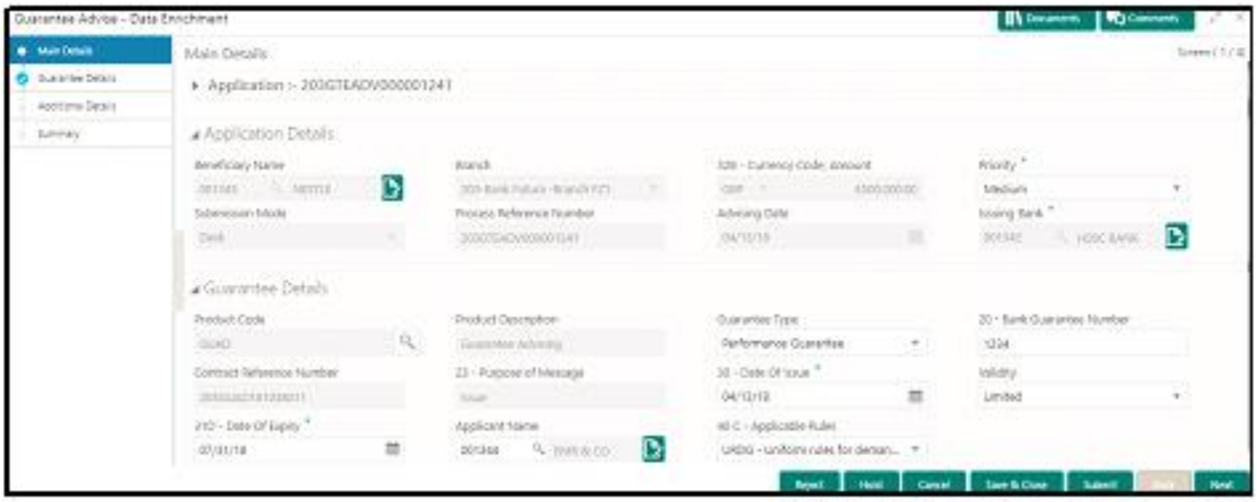
4. OTHR - Others (Details captured as narration)

**Documents –** You can verify uploaded documents (if any)

**Checklist –** Not applicable

### Remarks

You can capture remarks here that can be seen across the stages. The User ID, date and time of the remarks along with the remarks text will be displayed in Remarks place holder.




### Action Buttons

After providing required data you can perform any of the below actions:

- **Submit** – Submit will be enabled only in Summary Screen.
- **Hold** -The details entered in the screen will be saved and putting on hold the transaction will move to a pending stage.
  - **Save & Close -** The save and close button will enable you to save the details entered and keep the task in your queue for working later.

- **Cancel** - On click of cancel, the transaction will be cancelled. Details entered in the task will be lost.
- **Reject -** On click of Reject, system will display the following Reject Codes: R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description. Other users will be able to see the reject reason in remarks window throughout the process.
- **Next** - On click of Next, system will move the task to the next data segment after validating for mandatory fields. If values are missing in mandatory fields, system will display error

### 1.6.2 Guarantee Text Details

You can move from the Guarantee Advise Details data segment to the Guarantee Text data segment by clicking Next. In this data segment, you can capture the Guarantee Text details and Sender to Receiver information.

**Application Details**

All fields displayed under Application details section, would be read only. You can collapse or open the data segment.

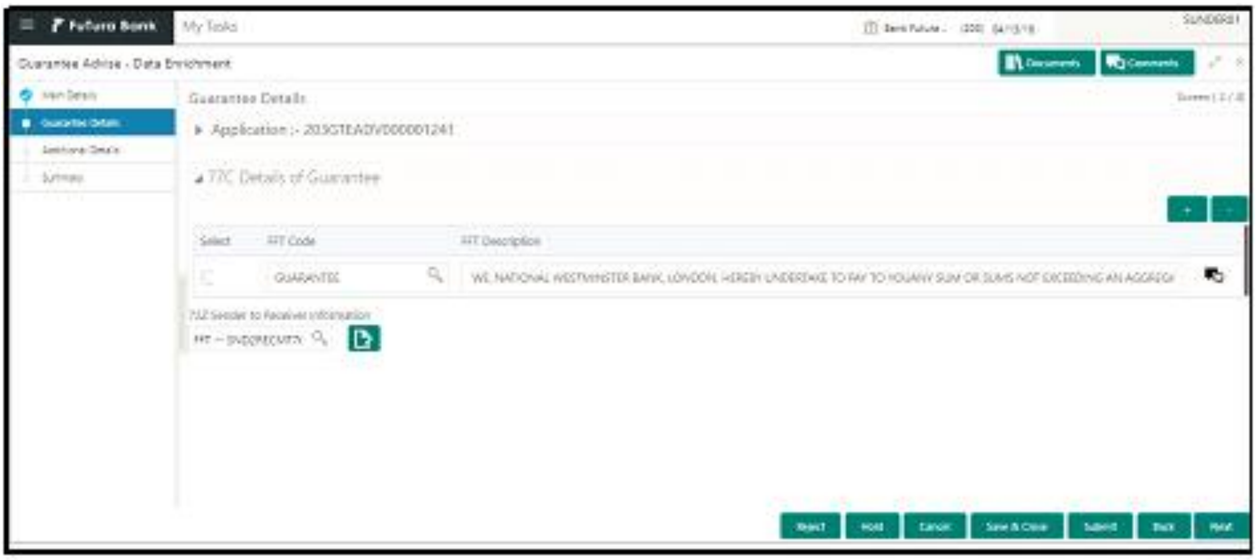
**Guarantee Text Details**

**77C Details of Guarantee**:

If the request is received through online channels (SWIFT), you cannot modify the details populated in the first row of FFT. You can add more than one FFT
If the request is received through non online channels, You can use FFT code to populate the guarantee text. You can modify the description of the exiting FFT. You can add more than one FFT.

**72Z Sender to Receiver Information**:

If the request is received through online channels (SWIFT), you cannot modify the details populated in the first row of FFT. You can add more than one FFT
If the request is received through non online channels, You can use FFT code to populate the guarantee text. You can modify the description of the exiting FFT. You can add more than one FFT.




**Action Buttons**

- **Submit** – Submit will be enabled only in Summary Screen.

- **Hold** -The details entered in the screen will be saved and putting on hold the transaction will move to a pending stage.
- **Save & Close** - The save and close button will enable you to save the details entered and keep the task in your queue for working later.
- **Cancel** - On click of cancel, the transaction will be cancelled. Details entered in the task will be lost.
- **Reject** - On click of Reject, system will display the following Reject Codes: R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description. Other users will be able to see the reject reason in remarks window throughout the process.
- **Next** - On click of Next, system will move the task to the next data segment after validating for mandatory fields. If values are missing in mandatory fields, system will display error
- **Back** – On click of Back, you will be able to move to the previous page

### 1.6.3 Additional Details

You will be able to modify/ waive the charges in this screen. You can also preview the Acknowledgment for Guarantee Issuing bank.

#### Application Details

All fields displayed under Application section will be read-only. The data segment is collapsible and you can open or close the data segment.

#### Charges Details

After Guarantee Text Details, when you click on <Next> you will land in additional tab. The system will default commission, charges and tax if any.

#### Charges

If default charges are available under the product, system will populate the values.

**Currency:** System defaults the currency in which the charges have to be collected

**Amount:** Amount that is maintained under the product code defaults in this field.

**Modified Amount:** From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

**Billing:** If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing

**Defer:** If charges have to be deferred and collected at any future step, this check box has to be selected.

**Waive:** If charges have to be waived, this check box has to be selected.

Based on the customer maintenance, the charges will be marked for Billing or for Defer.

If you change the defaulted charging to defer or billing or waive, system will capture the user details and the modification details in the ‘Remarks’ place holder.

**Charge Party:** Charge party will be Beneficiary by Default. You can change the value to Applicant.

#### Commission Details

If default commission is available under the product, it will be defaulted here with values.

**Currency:** System defaults the currency in which the Commission has to be collected

**Amount:** An amount that is maintained under the product code defaults in this field.

**Modified Amount:** From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

**Rate:** Defaults from product. You can change the rate.

**Billing:** If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing

**Defer:** If charges/commissions has to be deferred and collected at any future step, this check box has to be selected.

**Waive:** If charges/commission has to be waived, this check box has to be selected.

Based on the customer maintenance, the charges/commission can be marked for Billing or for Defer.

If you change the defaulted Commission to defer or billing or waive, system will capture the user details and the modification details in the 'Remarks' place holder.

**Charge Party:** Charge party will be 'Beneficiary' by Default. You can change the value to Applicant.

### Tax Details

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level.

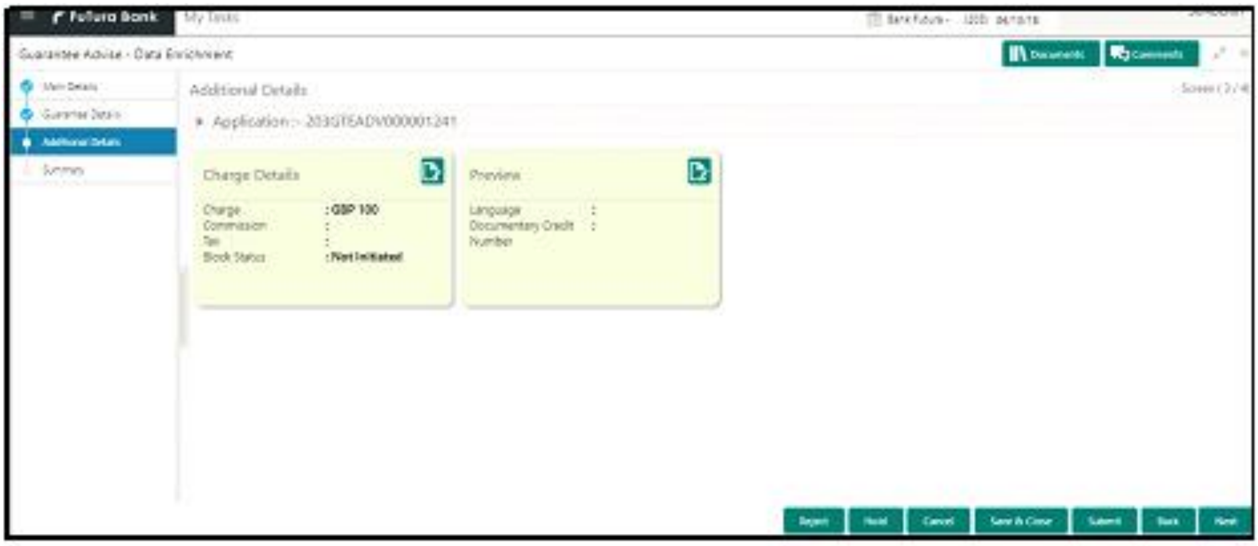
**Currency:** The tax currency is the same as the commission currency.

**Amount:** The tax amount defaults based on the percentage of commission maintained.

**71B- Charges from Beneficiary**: You can input the amount to be collected from beneficiary on account of this transaction.

### Advice Preview

You can drill down into advice preview tile. The system will a display a draft message of the Guarantee Acknowledgment that will be sent to the Guarantee Issuing bank. This preview message screen is available only if the guarantee is received through SWIFT MT 760 for advising to the beneficiary.




### Action Buttons

- **Submit** will be enabled only in Summary Screen.
- **Hold** -The details entered in the screen will be saved and putting on hold the transaction will move to a pending stage.

- **Save & Close** - The save and close button will enable you to save the details entered and keep the task in your queue for working later.
- **Cancel** - On click of cancel, the transaction will be cancelled. Details entered in the task will be lost.
- **Reject -** On click of Reject, system will display the following Reject Codes: R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description. Other users will be able to see the reject reason in remarks window throughout the process.
- **Next** - On click of Next, system will move the task to the next data segment after validating for mandatory fields. If values are missing in mandatory fields, system will display error
- **Back** – On click of Back, you will be able to move to the previous page

### 1.6.4 Summary

Summary screen provides a consolidated view of all the information captured by you in the earlier data segments. The details are presented in the form of tiles. High level details are provided on the face of the tiles and you can drill down into the respective data segments from the tile for further view or modification of the fields.

As a Data Enrichment (DE) user, you can review the different tiles for DE stage and drill down into each tile and update details if required.

**Tiles Displayed in Summary**

**Main**- You will be able to see application details and Guarantee Advising details. You can modify details if required.

**Party Details** – You will be able to see the party details like beneficiary, Issuing bank etc.

**Guarantee Text Details** – You will be able to see Guarantee text details and modify if required.

**Charges**- You can see details provided for charges. You will be able to update the details if required.

**Text Preview** – You can see the preview message for Guarantee Acknowledgement if applicable.

**Compliance** – You can see the compliance details tiles. The status will be 'verified' for KYC and to be initiated for AML and Sanction Checks.


**Action Buttons**

After providing required data if any you can perform any of the below action –

- **Submit** – You will get confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advising. On submit all applicable validations will happen. If you click on submit without input of mandatory fields in subsequent hops, system will display error message.
- **Hold** -The details entered in the screen will be saved and putting on hold the transaction will move the task to a pending stage.
- **Save and Close**: The save and close button will enable you to save the details entered and keep the task in your queue for working later.
- **Cancel** - On click of cancel, the transaction will be cancelled. Details entered in the task will be lost.
- **Reject -** On click of Reject, system will display the following Reject codes: R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description.
- Other users will be able to see the reject reason in remarks window throughout the process.
- **Back** – On click of Back, you will be able to move to the previous page.

## 1.7 Multilevel Approval

You will be able to modify/ waive the charges in this screen. You can also preview the Acknowledgment for Guarantee Issuing bank.

**Summary**

Approver user can view the summary of details updated in multilevel approval stage of Guarantee Advising request

**Description**

As a user in Multi Approval stage, I should be able to see the summary tiles. The tiles should display a list of important fields with values. I should be also able to drill down from summary Tiles into respective data segments where I verify the details of all fields under the data segment.

Authorization Re-Key(This is applicable only for non-online channels)

As an approval user, you should be able to open the Guarantee document/message if applicable from the Documents window and re-key some of the critical field values from the request in the Re-key screen. System will validate that the re-key values are equal to the values captured in the screen by the user. If the values captured match with the values available in the screen, system will allow me to open the transaction screens for further verification. If the re-key values are different from the values captured by the users, then system will display an error message. Some of the fields below will dynamically be available for re-key.

Field Name

Applicant Name

Guarantee Currency, Amount

Beneficiary Name

Validity

Guarantee Type

Purpose of Message

Issuing Bank

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

Tiles Displayed in Summary

Main- You will be able to see details about application details and Guarantee Advising details. I should be able to modify details if required.

Party Details – You will be able to see the party details like beneficiary, advising bank etc.

Guarantee Details –Guarantee Text and Sender to Receiver Information

Charges- You will be able to see details provided for charges

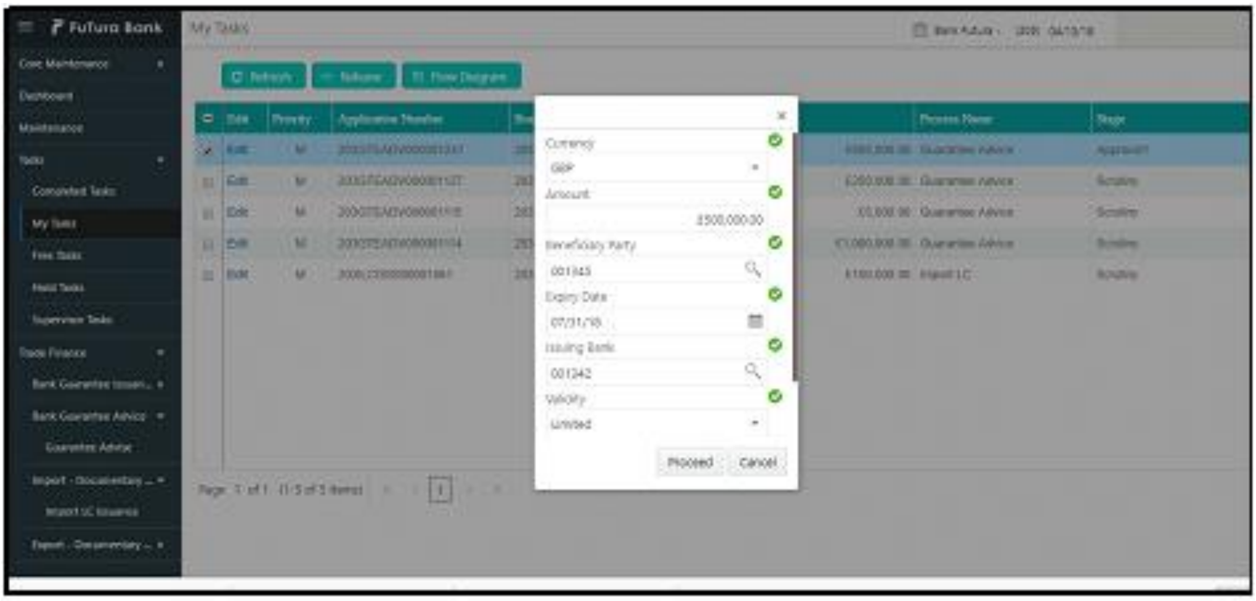
Compliance – You will be able to see the compliance details tiles. The status should be verified for KYC, AML and Sanction Checks.

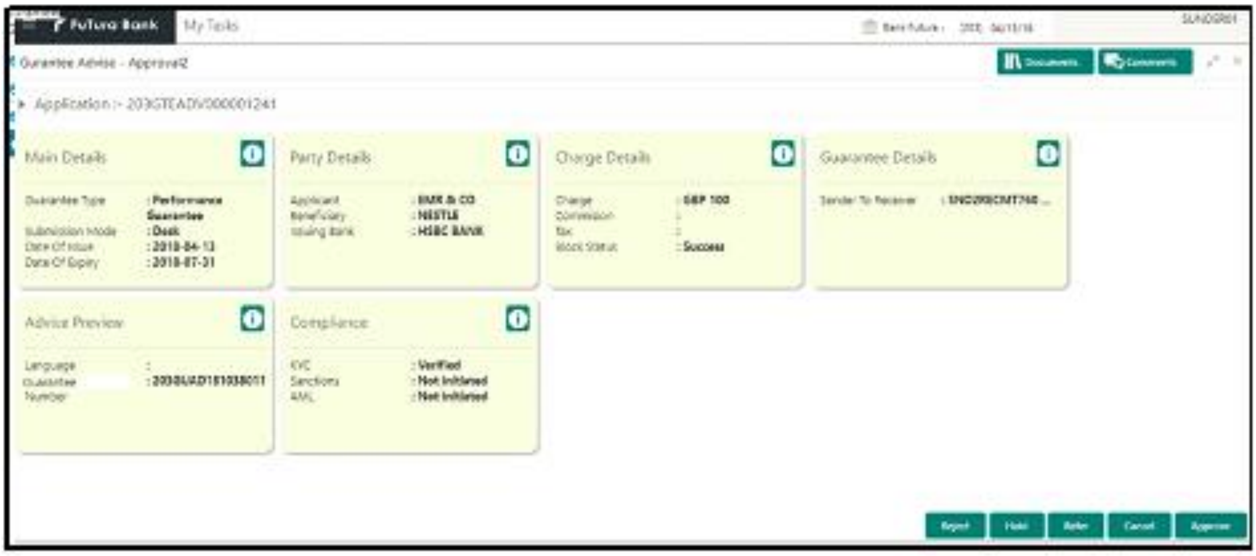
Preview Message – You will be able to see the message preview displaying the Guarantee acknowledgement draft.

**Documents and Checklist-**

You will be able to verify already attached documents if any.

Based on the transaction value, there can be one or more approvers. After verification, on submit the transaction gets approved and if there are additional approvals, the task will move to the next approver. After all approvals, the system will hand-off the transaction details to the back end system for posting.





**Action Buttons**

After providing required data user should be able to perform any of the below action –

a. Submit - User should get confirmation message for successful submission. If additional approvals are required, system will move the task to the next approver. If additional approvals are not required, system will hand-off the transaction to the backend system.

b. Hold - User will be able to retain all the entered data and should not submit the task. Task should remain in Pending state.

c. Reject - On click of Reject, user should be able to select a Reject Reason from a list displayed by the system.

Possible Reject Codes are – R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. The user would be able to select a Reject code and give a Reject Description.

Other users should be able to see the reject reason in remarks window throughout the process

d. Cancel - I should be able to cancel the DE window and return to dashboard. The data input will not be saved.

e. Refer - I should be able to refer the task back to the DE user. I should be able to select a Refer Reason from the values displayed by the system. Possible Refer Codes are – R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others.

## Reference and Feedback

### References

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

- Oracle Banking Procedure User Guide
- Oracle Banking Common Core

### Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.