Guarantee Advice User Guide

Oracle Banking Trade Finance Process Management

Release 14.3.0.0.0

Part No. F18790-01

May 2019

Oracle Banking Trade Finance Process Management - Guarantee Advice User Guide
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Contents

Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

- To create and handle trade finance transaction.
- Help users to conveniently create and process trade finance transaction

Overview

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

Benefits

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

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

Key Features

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

Guarantee Advice

As part of Guarantee Advice the advising bank advises a guarantee received from the issuing bank to the beneficiary of the guarantee.

The various stages involved in OBTFPM during advising of a guarantee 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
- Input/Modify Details of LC - Data Enrichment Stage
- Check for sanctions & KYC status
- Capture remarks for other users to check and act
- Hand off request to back office

.In the following sections, let’s look at the details for Guarantee Advising process:

This section contains the following topics:

Registration	Scrutiny
Data Enrichment	Exceptions
Multi Level Approval	Reject Approval

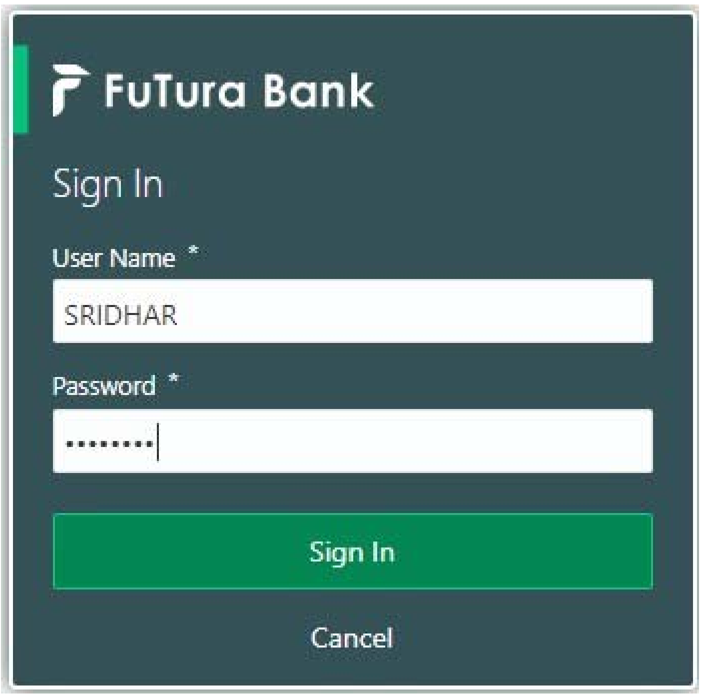
Registration

As a registration user, you can register a Guarantee Advice request, also can upload relevant documents and verify checklist items. If Guarantee to be advised is received as physical instrument, the Guarantee Advice process starts from the Registration Stage.

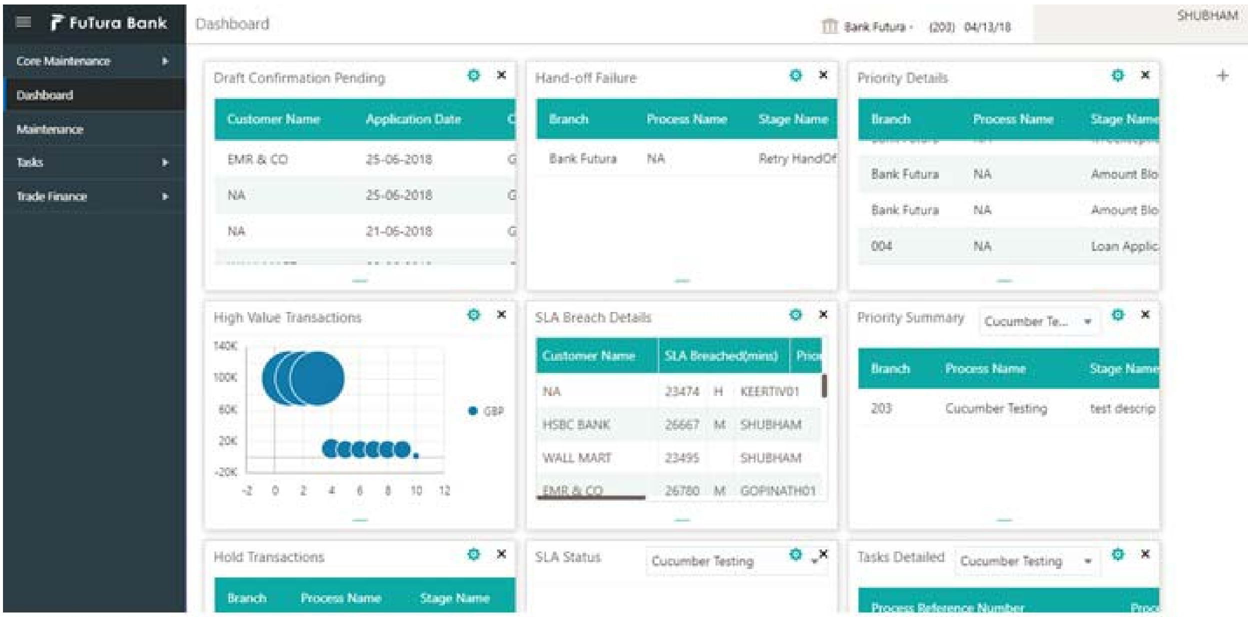
During registration stage, user can capture the basic details, check the signature of the authorized signatory of the Guarantee Issuing Bank and upload the guarantee. It also enables the user to capture some additional product related details as an option. On submit, the request will be available for an Guarantee Advice expert to handle the

request in the next stage

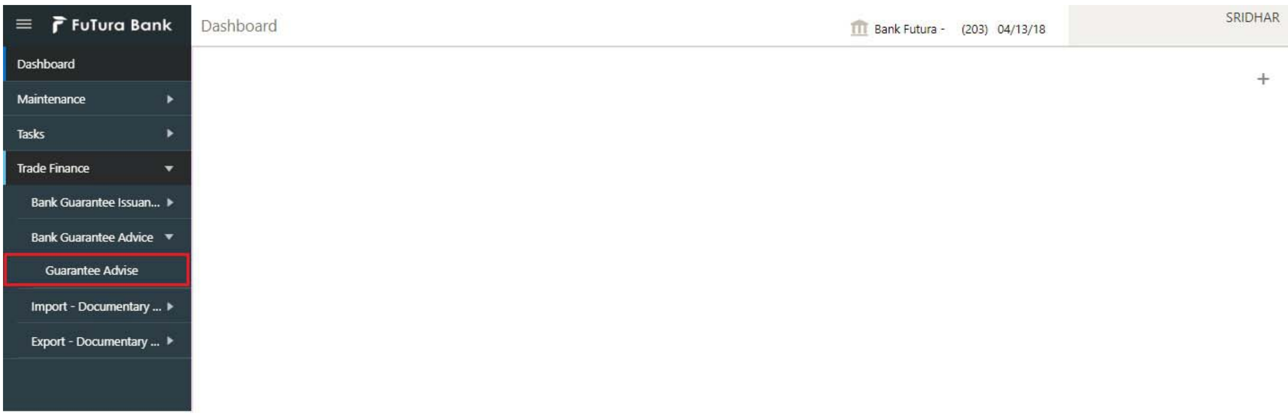
1. Using the entitled login credentials for registration stage, login to the OBTFPM application.



2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.

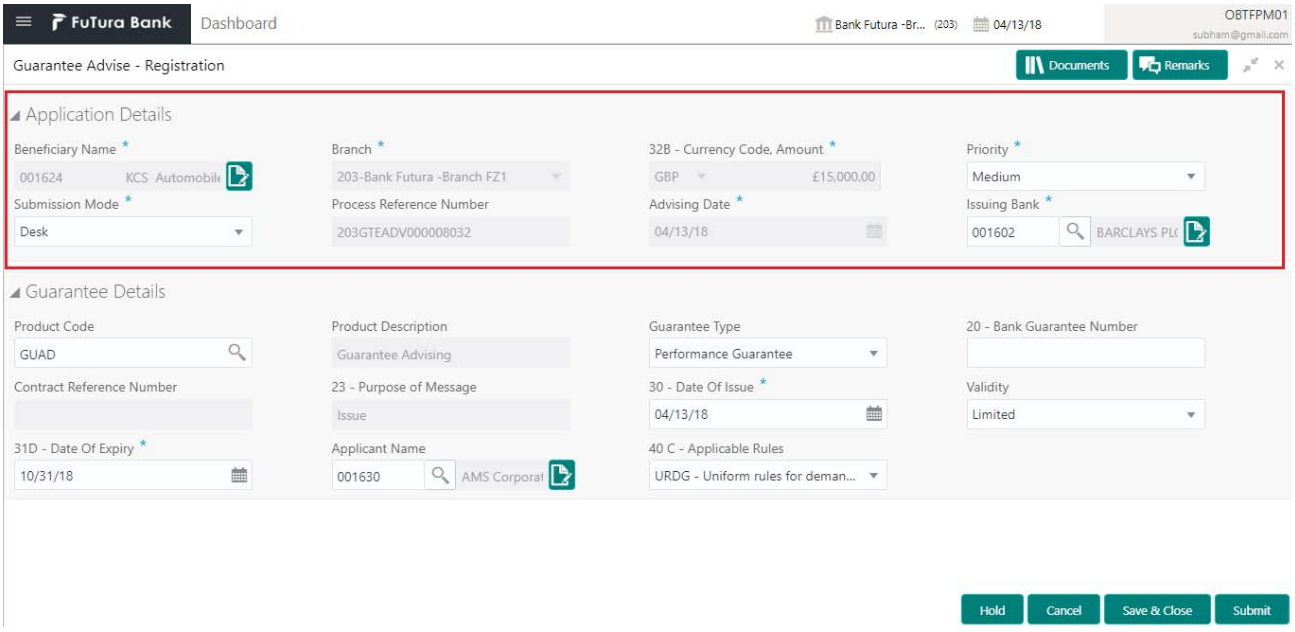


3. Click **Trade Finance> Bank Guarantee Advice> Guarantee Advise.**



The registration stage has two sections Application Details and Guarantee Details. Let’s look at the registration stage:

Application Details



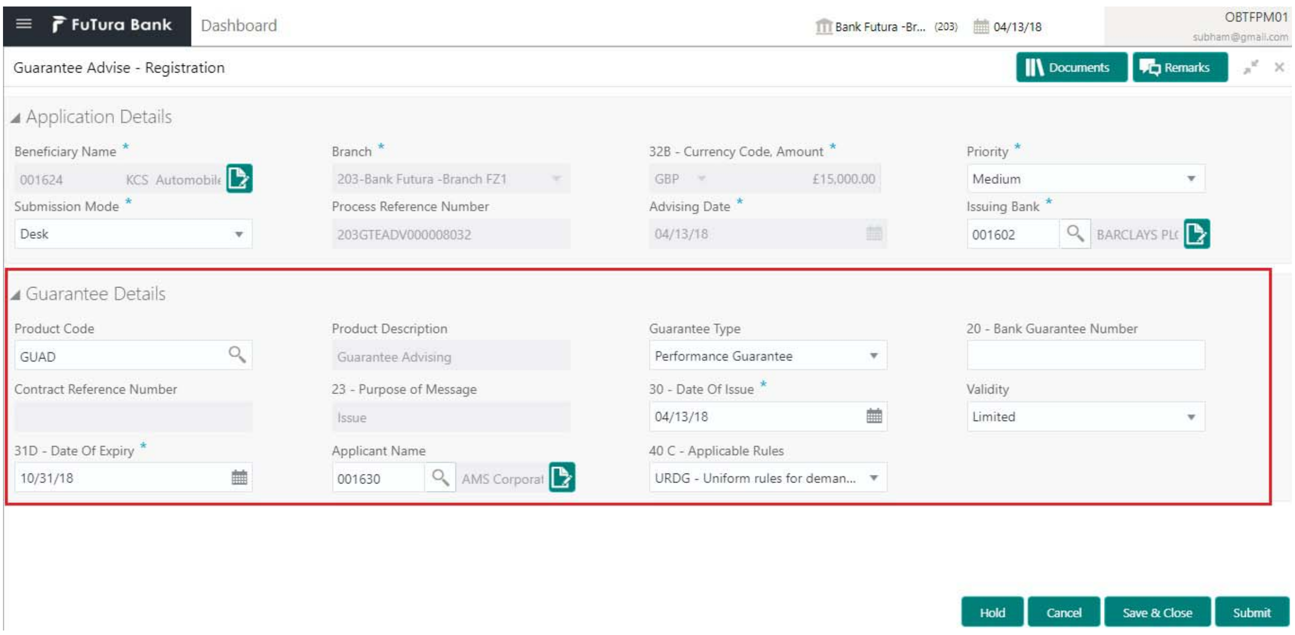
Provide the Application Details based on the description in the following table:

Field	Description	Sample Values
Beneficiary Name	Select the beneficiary customer from the LOV. If beneficiary is a customer of the bank, system will check for valid KYC status. If KYC status is not valid, system will display alert.	001345
Branch	Select the branch. Customer’s home branch will be displayed based on the customer ID and it can changed, if required. **Note** Once the request is submitted, Branch field is non-editable.	203-Bank Futura -Branch FZ1
Currency code	Select the currency code.	GBP
Amount	Provide the guarantee value (with decimal places) as per currency type.	1,000.00
Priority	This field will be defaulted based on the priority maintenance, also enables the user to change the priority as per the requirement. Set the priority of the Guarantee Advice request as Low/Medium/ High. If priority is not maintained for a customer, ‘Medium' priority will be defaulted..	High

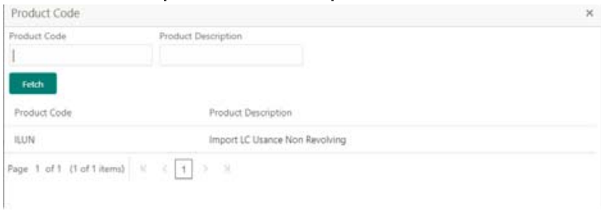
Field	Description	Sample Values
Submission Mode	Select the submission mode of Guarantee Advice request. By default the submission mode will have the value as 'Desk'. **Desk-** Request received through Desk **Courier-** Request received through Courier	Desk
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEADV0015920
Advising Date	System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here.	04/13/2018
Issuing Bank	Select the issuing bank. Party type with banks will 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 populated, if SWIFT code is not available then the bank's name and address will be populated.	

Guarantee Details

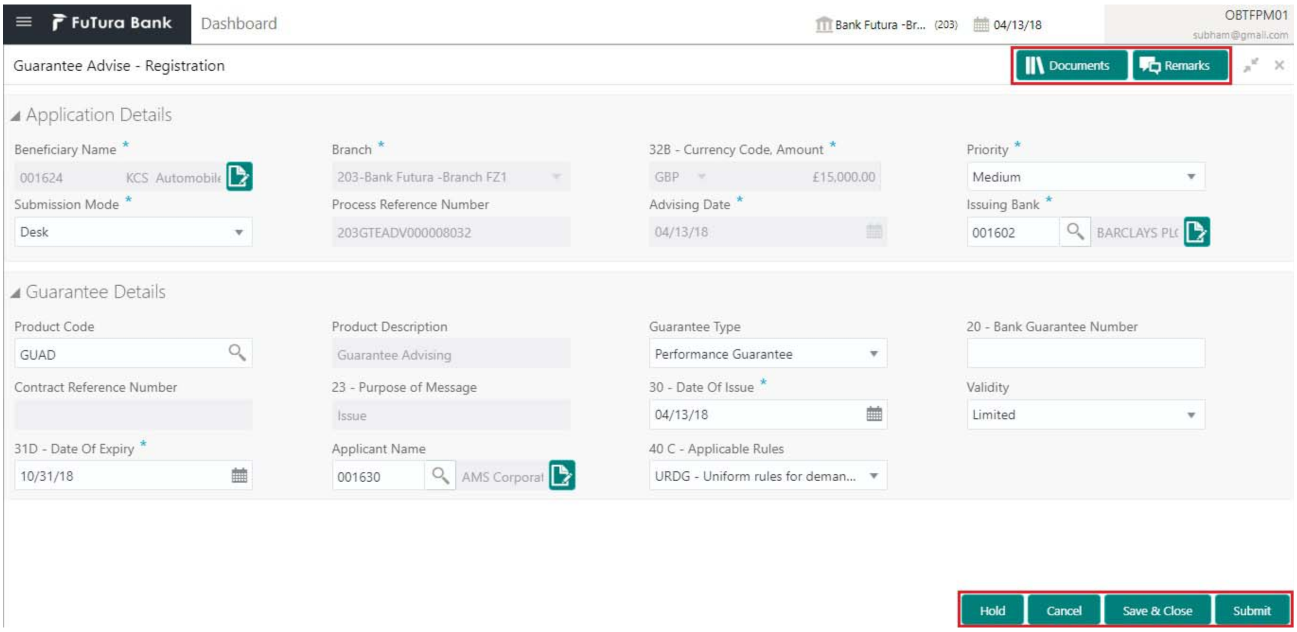
Registration user can provide Guarantee Details in this section. Alternately, Guarantee Details can be provided by Scrutiny user.



Provide the Guarantee Details based on the description in the following table:

Field	Description	Sample Values
Product Code	Select the applicable product code. Click the look up icon to search the product code with code or product description.  You can also enter the product code and on tab out system will validate and populate the selected product description.	GUAD
Product Description	Auto populated by the application based on the Product Code.	
Guarantee Type	Select the guarantee typer from the LOV.	Financial Guarantee
Bank Guarantee Number	Provide the guarantee number available in the guarantee.	203GUAD1810 3ALP5
Contract Reference Number	Auto-generated based on the product code.	
Purpose of message	This is a read-only field with a default as ‘Issue’.	Issue
Date Of Issue	Provide the Data of Issue available in Guarantee. If date of issue is later than the advising date, system will display an error message.	04/13/18
Validity	Select the validity from LOV. If Validity is ‘Limited’ then expiry date is mandatory. If Validity is ‘Unlimited’ then expiry date is not mandatory.	
Date Of Expiry	Provide the expiry date of the Guarantee. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the ‘Expiry Date is equal to the Issue Date’, system will provide a alert message.	09/30/18
Applicant	Select the applicant, if applicant is a customer of the bank. If applicant is a walk in customer, input the details.	001344 EMR & CO
Application Rules	Select the applicable rules for the Guarantee Advice. Default rule is URDG - Uniform rules for demand guarantees.	URDG - Uniform rules for demand guarantees.

Miscellaneous



Enables the user to upload required documents. Provide the Miscellaneous Details based on the description in the following table:

Field	Description	Sample Values
Documents	Upload the required documents.	
Remarks	Provide any additional information regarding the Guarantee Advice. This information can be viewed by other users processing the request.	
Action Buttons		
Submit	On Submit, system will give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancels the Guarantee Advice Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge.	

Scrutiny

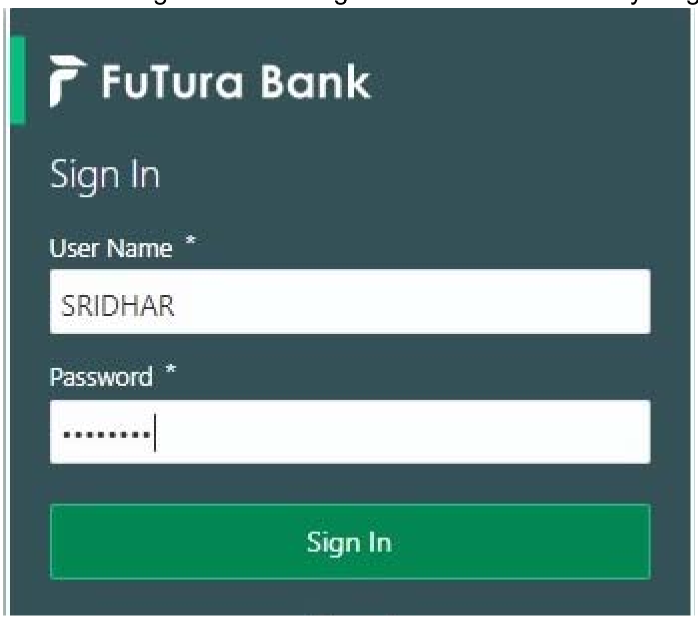
On successful completion of registration of an Guarantee advice request, the request moves to scrutiny stage.

Non-Online Channel - Guarantee Advice requests that were received at the desk will move to scrutiny stage post successful registration. The request will have the details entered during the registration stage.

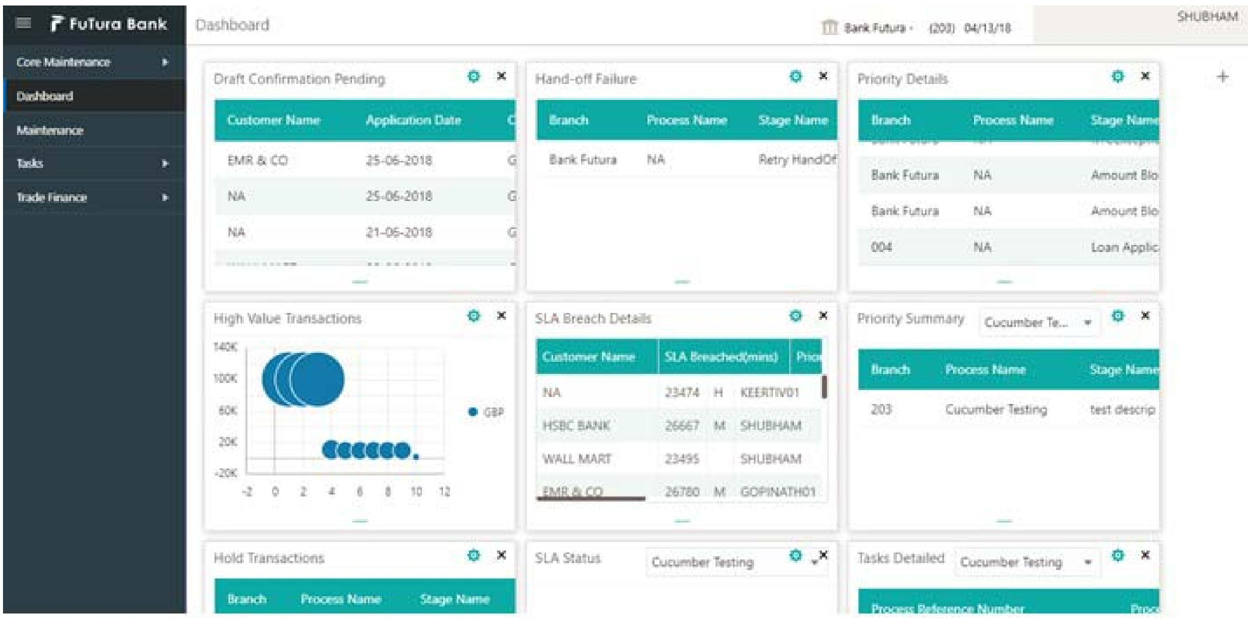
Online Channel - Requests that are received via SWIFT are available directly for further processing from scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.

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

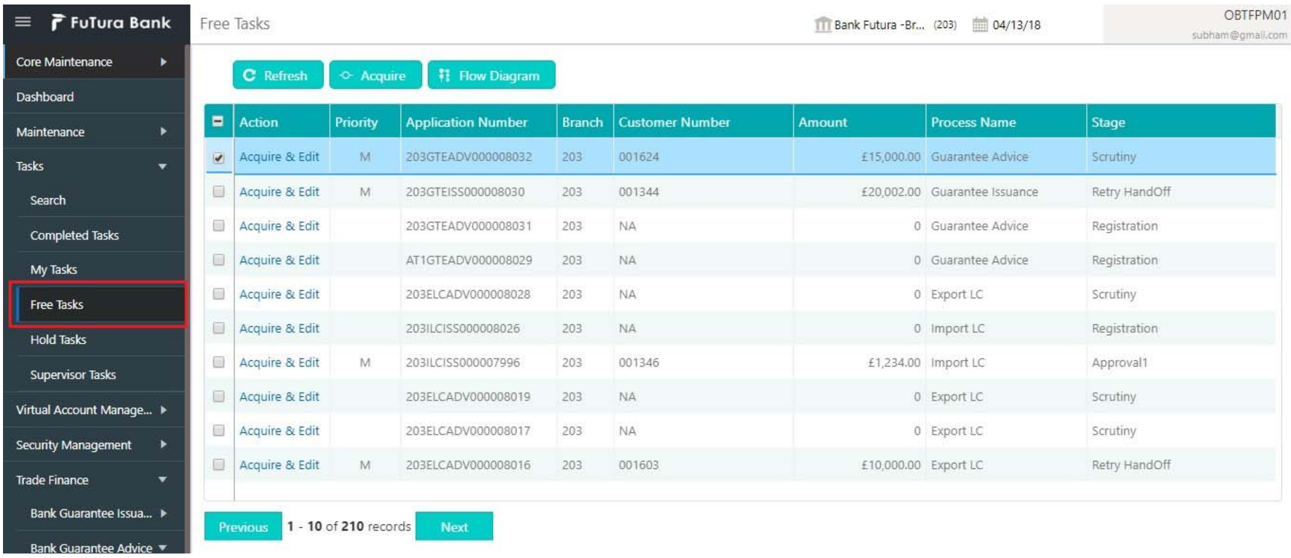
1. Using the entitled login credentials for scrutiny stage, login to the OBTFPM application.



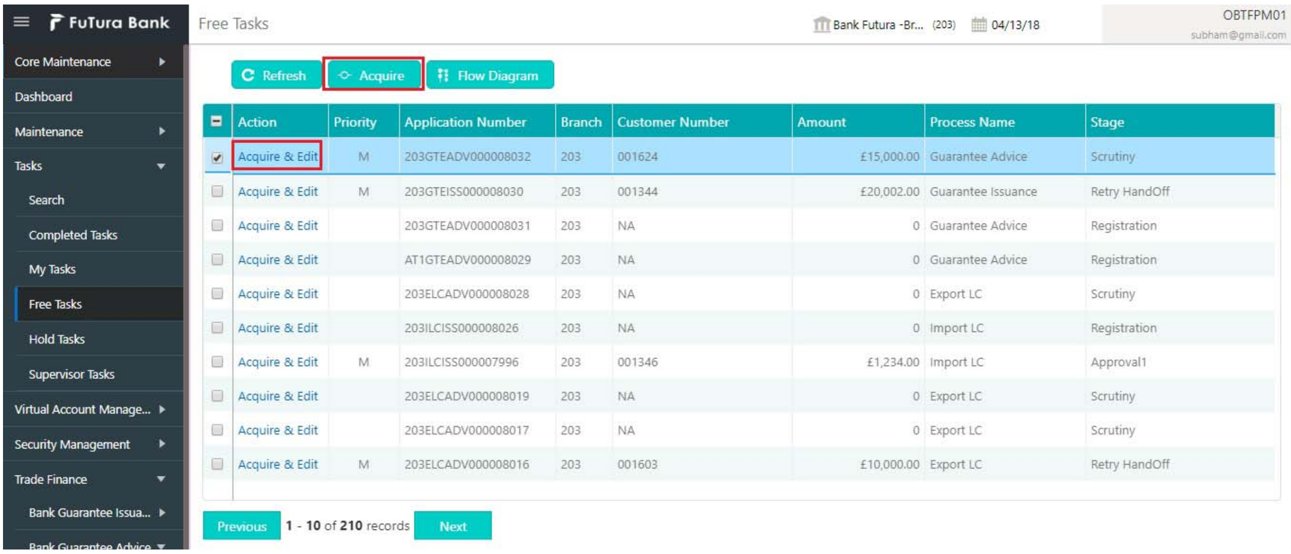
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



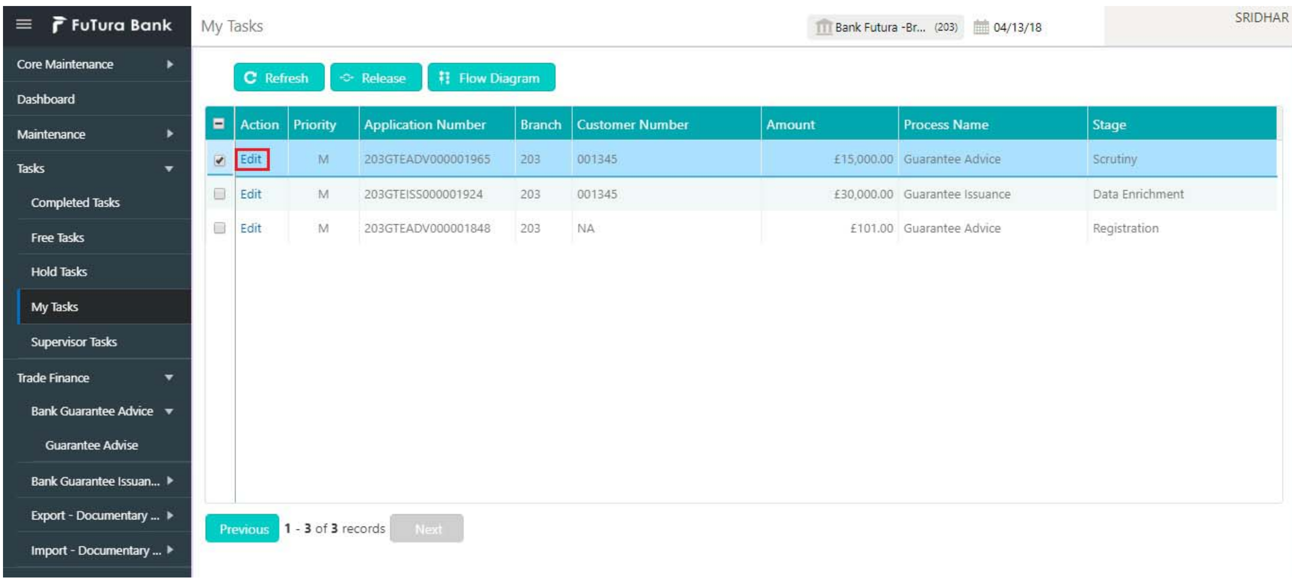
3. Click **Trade Finance> Tasks> Free Tasks.**



4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.



5. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.



The Scrutiny stage has three sections as follows:

- Main Details
- Additional Details
- Summary

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

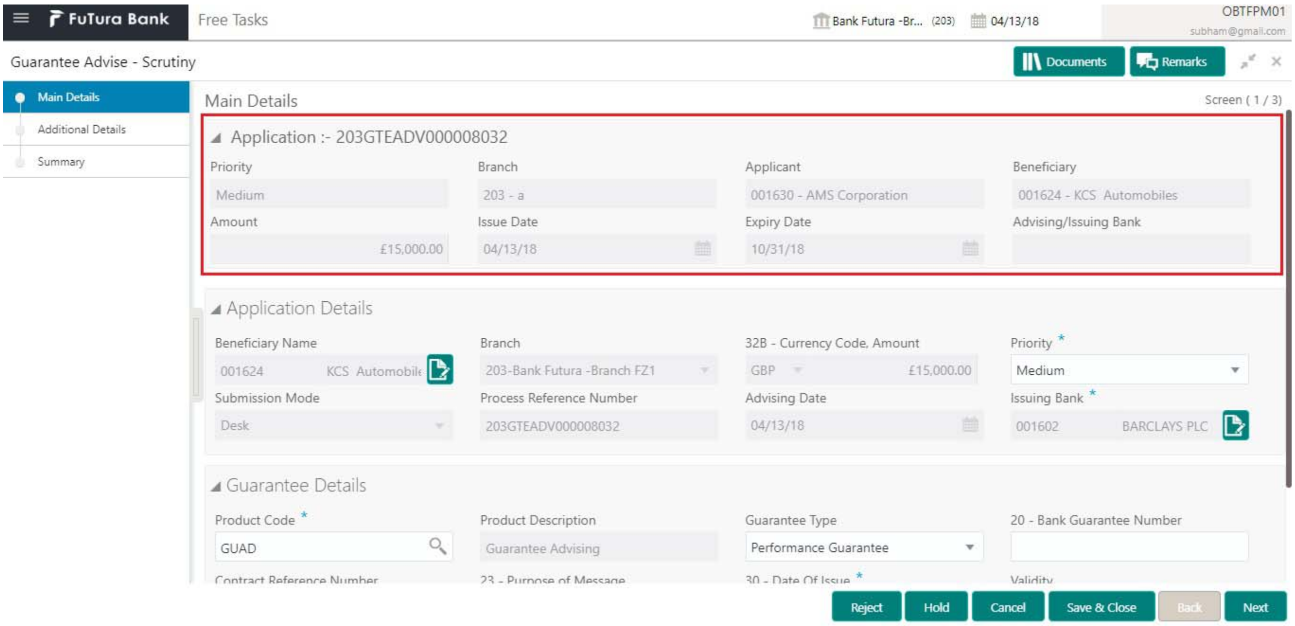
Main Details

Main details section has three sub section as follows:

- Application
- Application Details
- Guarantee Details

Application

This section provides a quick snapshot of details of Guarantee Advice. This Application section will be available in all the sections of Scrutiny stage in read only mode. This section is collapsible.



Application Details

All fields displayed under Application details section, would be read only except for the **Priority** field. Refer to Application Details for more information of the fields.

Guarantee Details

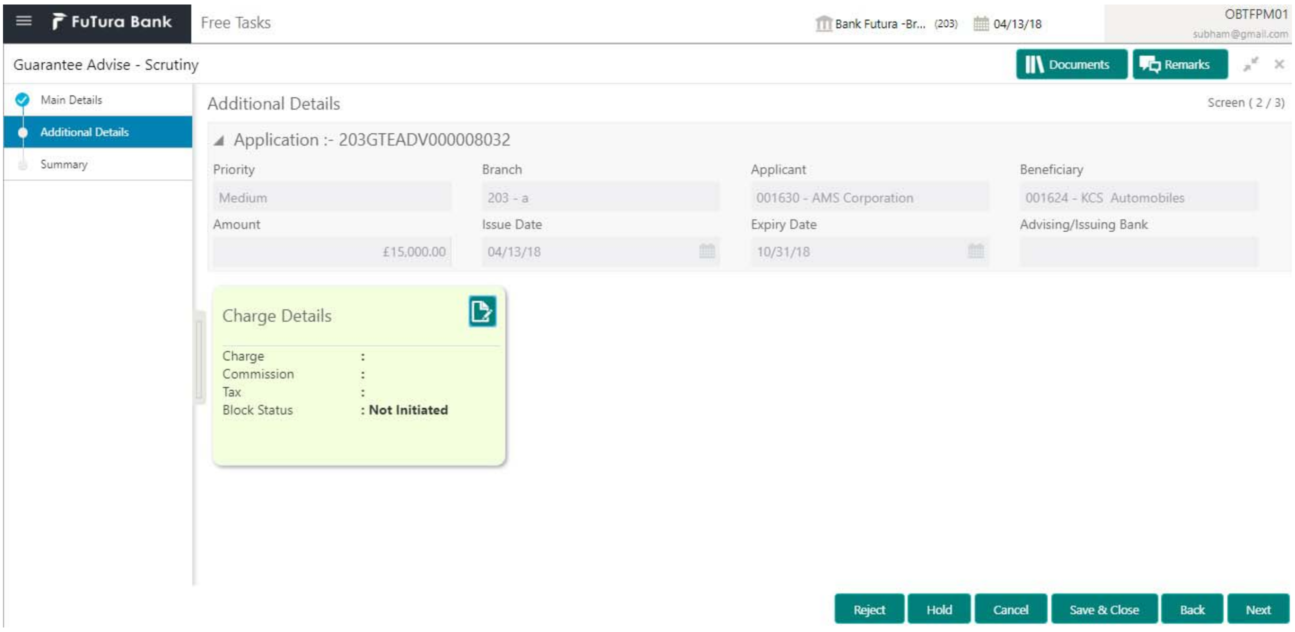
The fields listed under this section are same as the fields listed under the Guarantee Details section in Registration. Refer to Guarantee Details for more information of the fields. During registration, if user has not captured input, then user can capture the details in this section.

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Next	Click Next to move to next logical step in Scrutiny stage.	

Additional Details



Application

Refer to Application.

Charge Details

If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.

Provide the Charge Details based on the description provided in the following table:

Field	Description	Sample Values
Component	Charge Component type.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified Amount	From the default value, if the rate is changed or the amount is changed, the value gets 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.	

Field	Description	Sample Values
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 should be marked for Billing or for Defer.	
Charge Party	Charge party will be beneficiary by default. You can change the value to applicant	
Settlement Account	Details of the settlement account.	

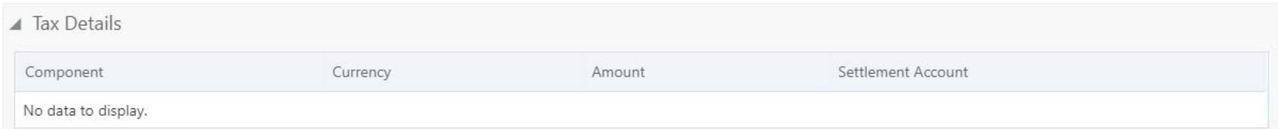
Provide the Commission Details based on the description provided in the following table:

Field	Description	Sample Values
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
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	Select the check box, if charges/commissions has to be deferred and collected at any future step.	

Field	Description	Sample Values
Waive	Select the check box to waive charges/ commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the ‘Remarks’ place holder.	
Charge Party	Charge party will be ‘Beneficiary’ by Default. You can change the value to Applicant.	
Settlement Account	Details of the Settlement Account.	

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level. Tax detail cannot be updated by you and any change in Tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Provide the Tax Details based on the information in the following table:



Field	Description	Sample Values
Component	Tax Component type	
Currency	The tax currency is the same as the commission.	
Amount	The tax amount defaults based on the percentage of commission maintained. You can edit the same.	
Settlement Account	Details of the settlement Account.	
Charges from Beneficiary	Input the amount to be collected from beneficiary on account of this transaction.	

Action Buttons

Use action buttons based on the description in the following table:

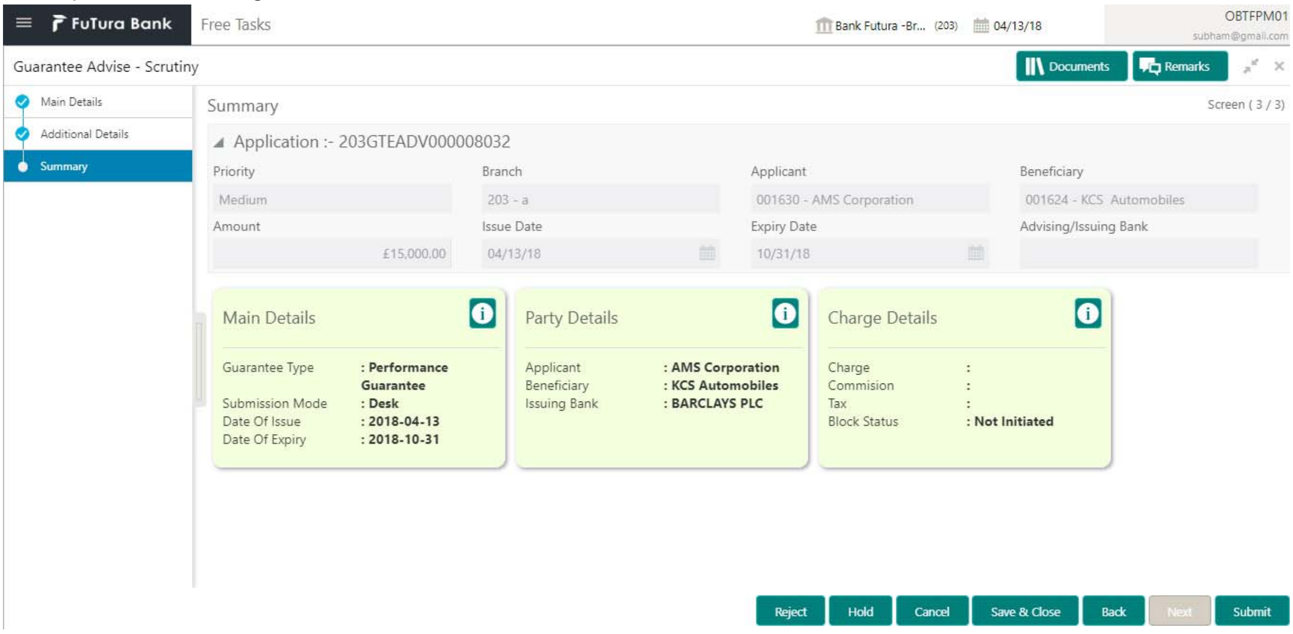
Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Next	Click Next to move to next logical step in Scrutiny stage.	

Summary

User can review the summary of details updated in scrutiny Guarantee Advice request. When you log in to Oracle Banking Trade Finance Process Management (OBTFPM) system, you can see the summary tiles.

The tiles must display a list of important fields with values. User can drill down from summary tiles into respective data segments.



Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Charges - User can view and modify charge details, if required.

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

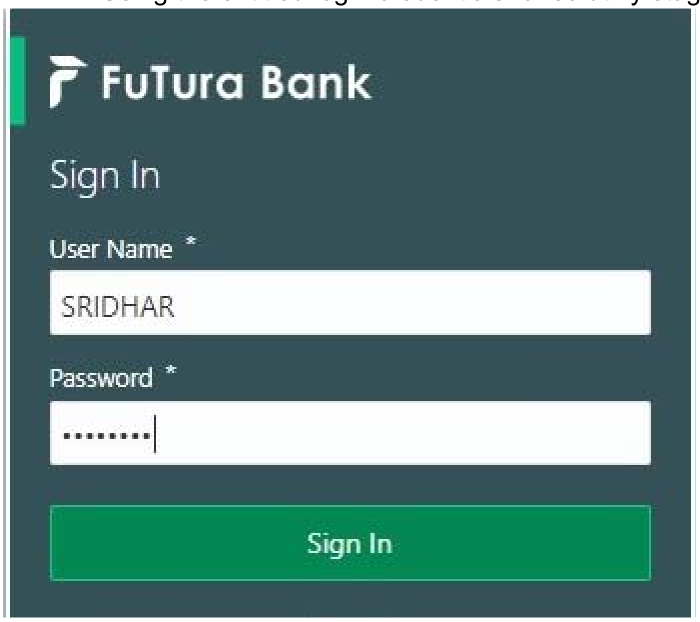
Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

Data Enrichment

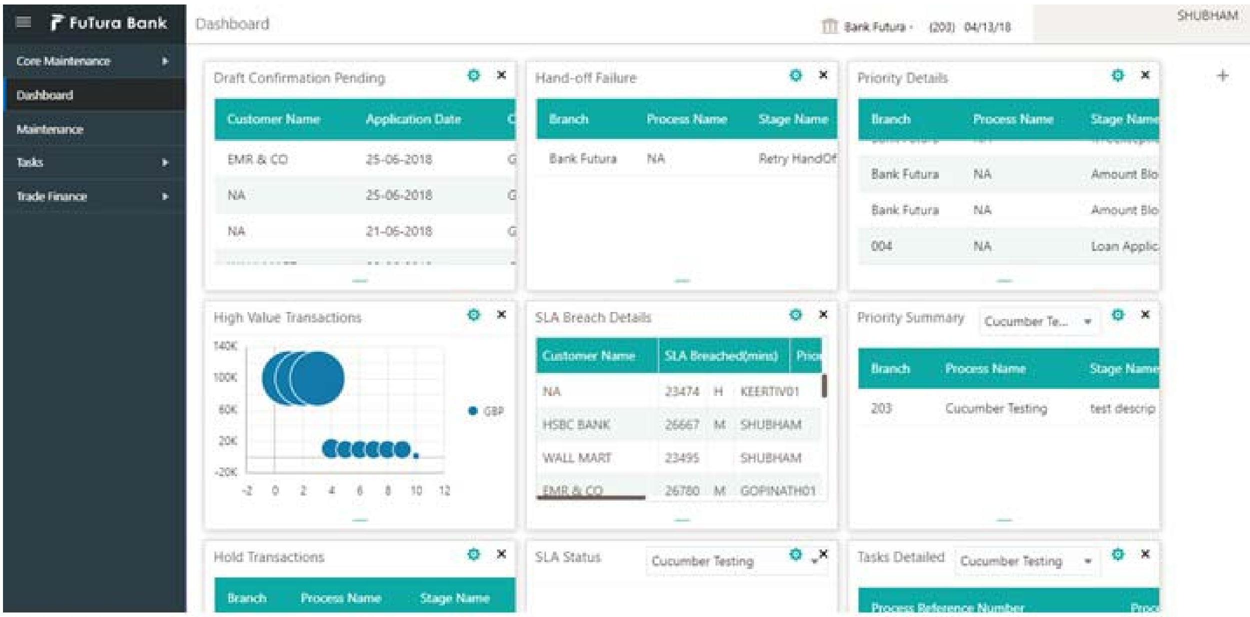
As part of data enrichment, you can enter/update basic details of the incoming request.

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

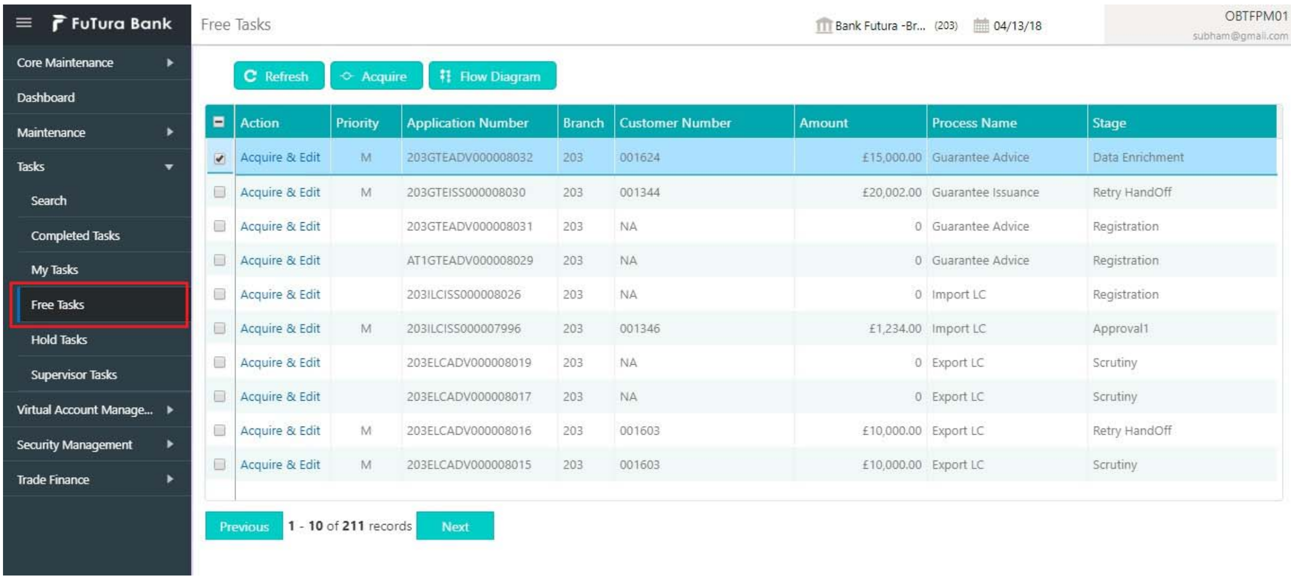
1. Using the entitled login credentials for scrutiny stage, login to the OBTFPM application.



2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



3. Click **Trade Finance> Tasks> Free Tasks.**



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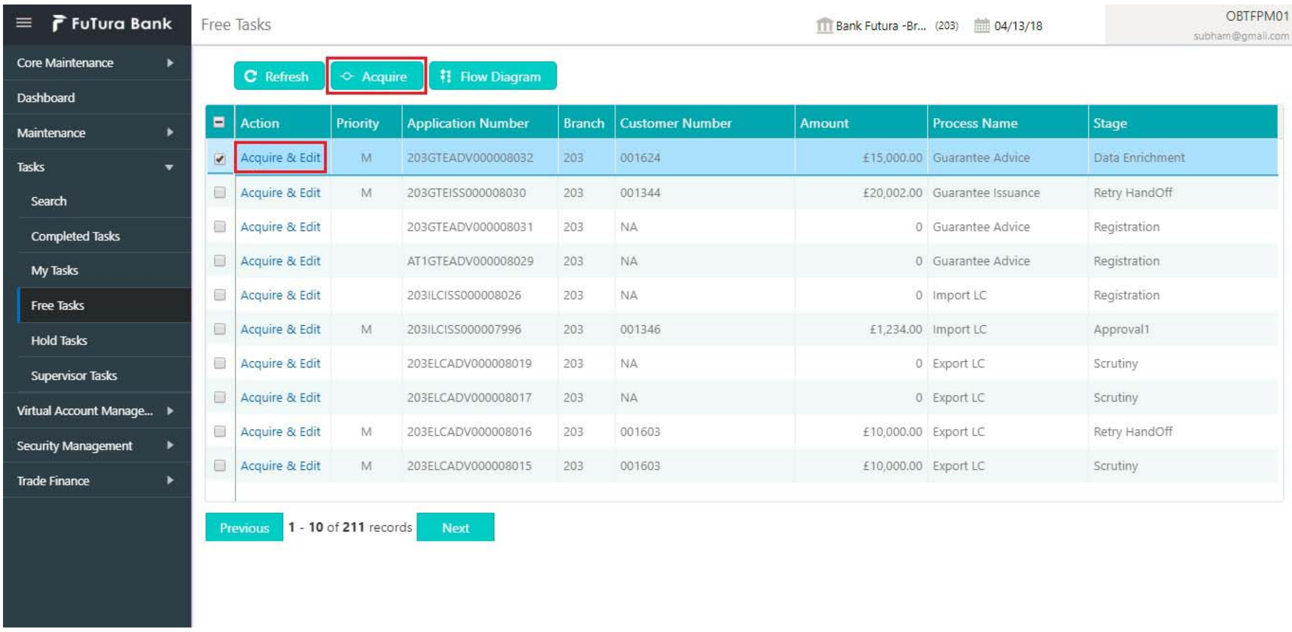
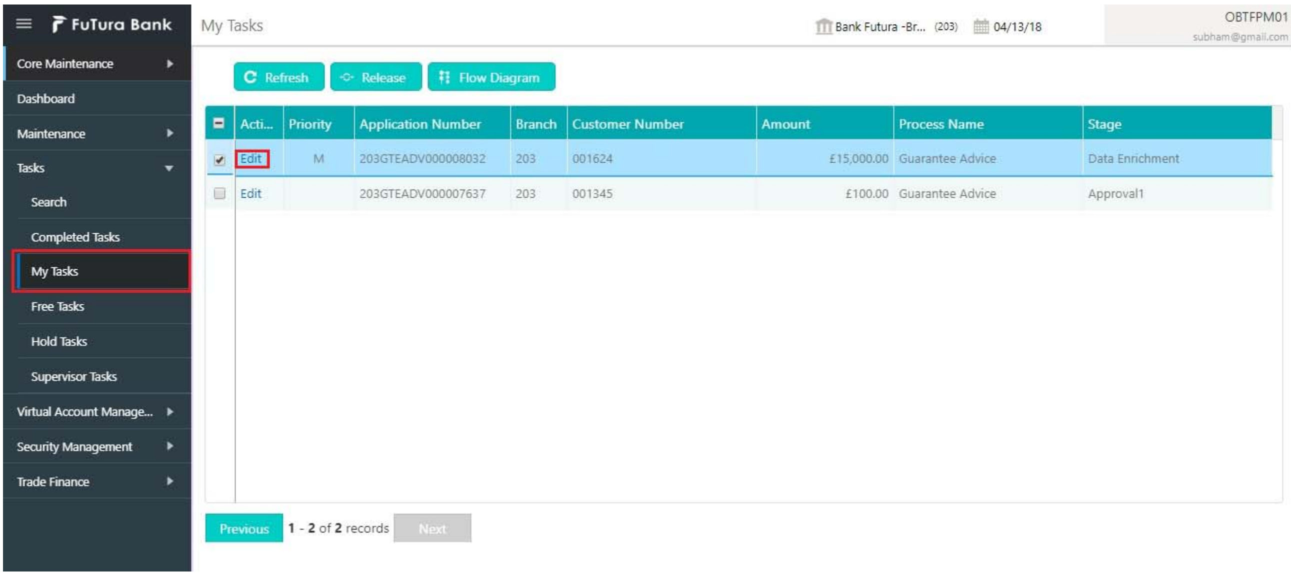
4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.



5. The acquired task will be available in **My Tasks** tab. Click **Edit** to provide input for data enrichment stage.



The Data Enrichment stage has four sections as follows:

- Main Details
- Guarantee Details
- Additional Details
- Summary

In the subsequent sub sections, let's look at the details for Data Enrichment stage. You should be able to enter/update the following fields. Some of the fields that are already having value from Scrutiny/Online channels may not be editable.

Main Details

Refer to Main Details.

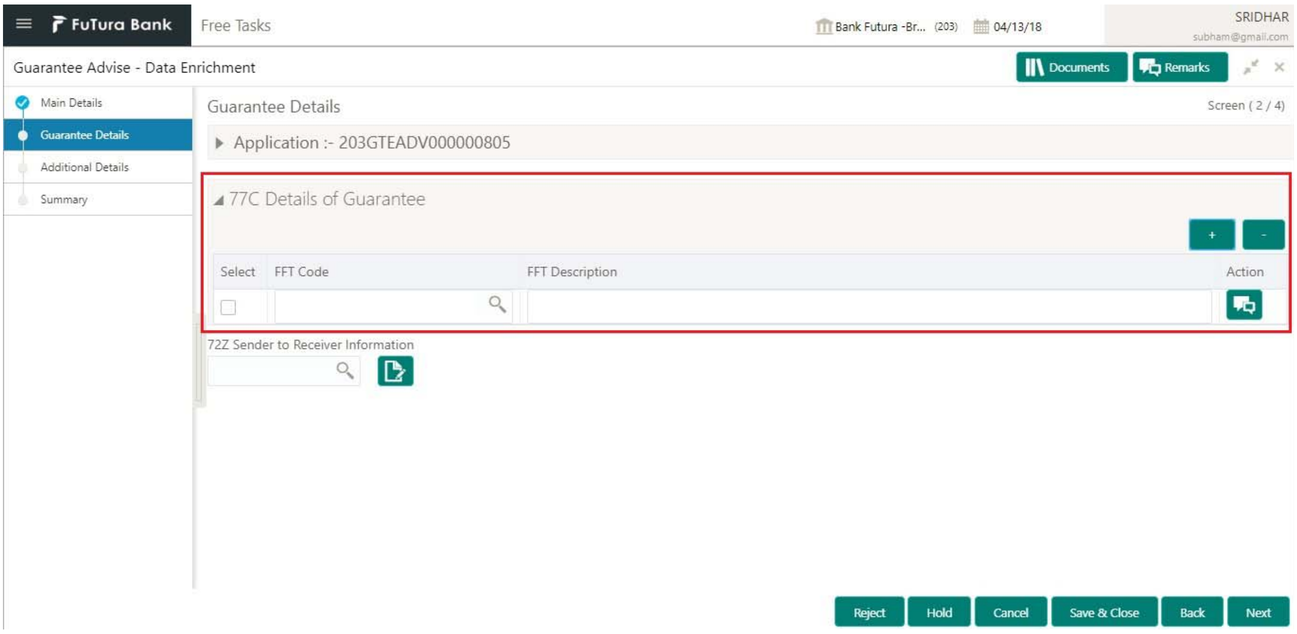
Guarantee Details

Application

Refer to Application.

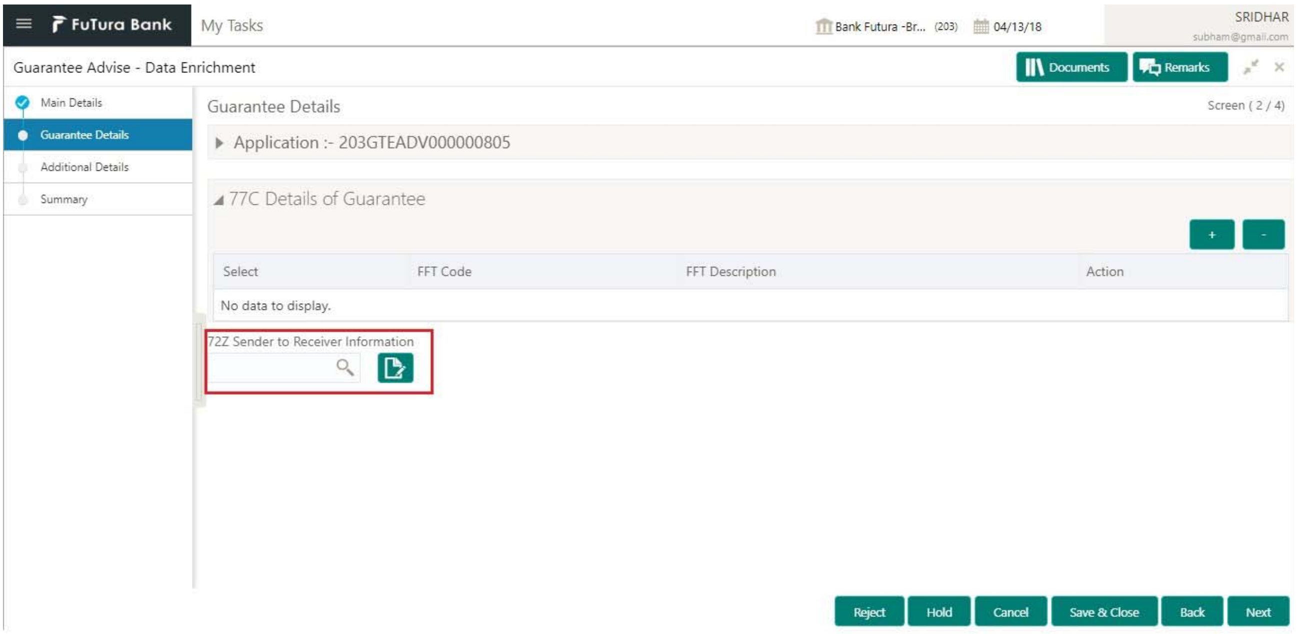
Details Of Guarantee

The details from the SWIFT message will get auto populated in the fields, also user can add new rows to add details.

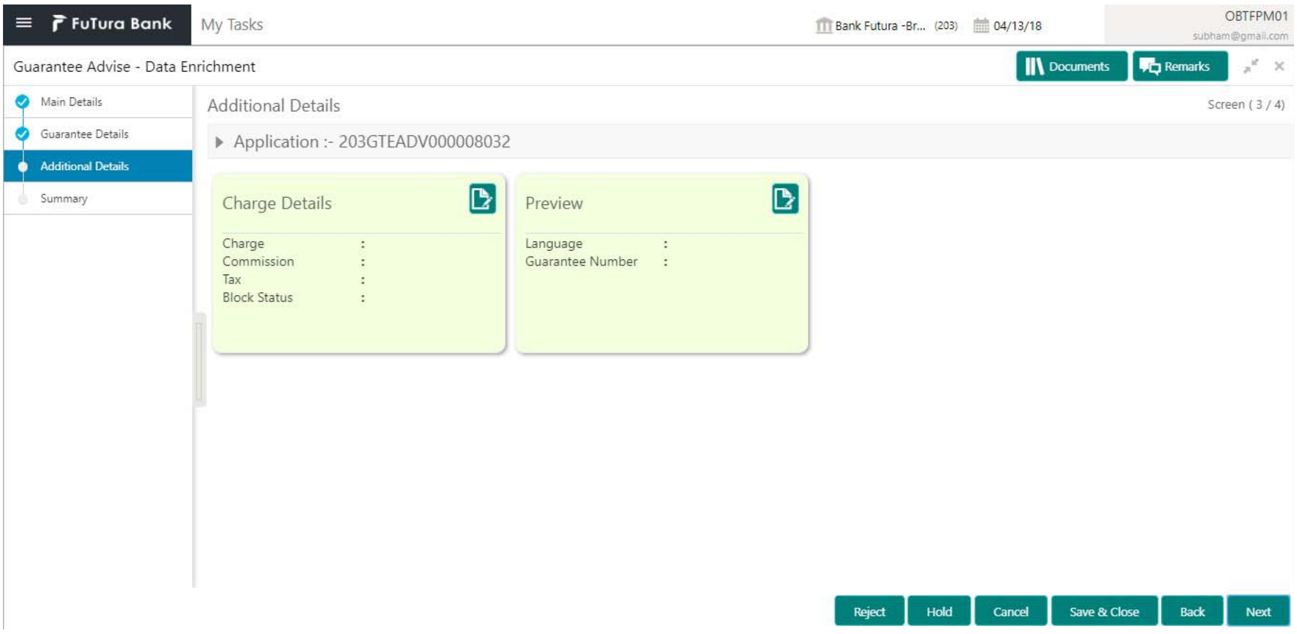


Sender To Receiver Information

Request received through online channel - The details received from SWIFT MT 798/Portal/other external systems will be auto populated, also suer can modify description of FFT. Request received through non-online channels – Capture details using FFT code.



Additional Details



Application

Refer to Application.

Charge Details

If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.

Provide the Charge Details based on the description provided in the following table:

Field	Description	Sample Values
Component	Charge Component type.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified Amount	From the default value, if the rate is changed or the amount is changed, the value gets 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.	

Field	Description	Sample Values
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 should be marked for Billing or for Defer.	
Charge Party	Charge party will be beneficiary by default. You can change the value to applicant.	
Settlement Account	Details of the settlement account.	

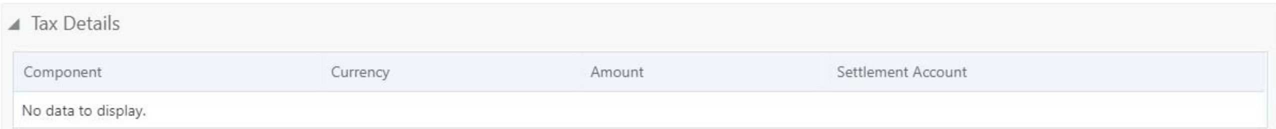
Provide the Commission Details based on the description provided in the following table:

Field	Description	Sample Values
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
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	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/ commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	

Field	Description	Sample Values
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level. Tax detail cannot be updated by you and any change in Tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Provide the Tax Details based on the information in the following table:



Field	Description	Sample Values
Component	Tax Component type	
Currency	The tax currency is the same as the commission.	
Amount	The tax amount defaults based on the percentage of commission maintained. You can edit the same.	
Settlement Account	Details of the settlement Account.	
Charges from Beneficiary	Input the amount to be collected from beneficiary on account of this transaction.	

Action Buttons

Use action buttons based on the description in the following table:

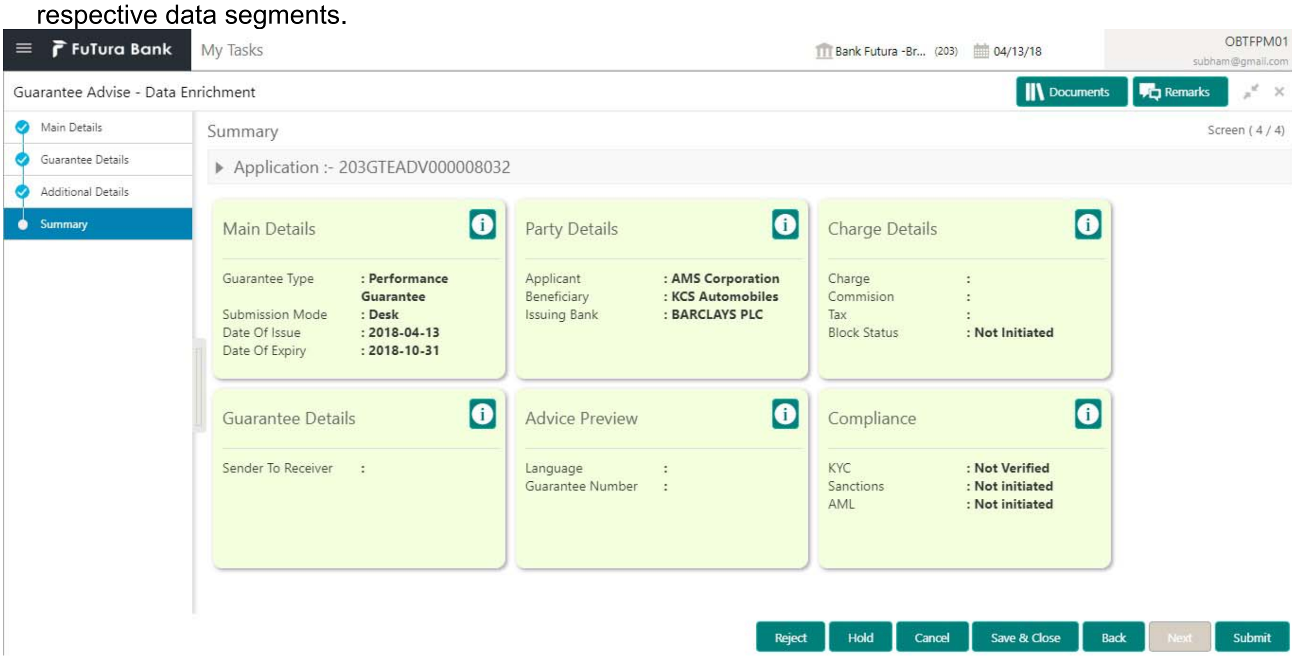
Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Next	Click Next to move to next logical step in Data Enrichment stage.	

Summary

User can review the summary of details updated in Data Enrichment stage Guarantee Advice request.

The tiles will display a list of important fields with values. User can drill down from summary tiles into respective data segments.



Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Charge Details - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Guarantee details, if required.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

Exceptions

The Guarantee Advice request, before it reaches the approval stage, the application will validate the Amount Block, KYC and AML. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

Exception - Amount Block

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

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

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

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

Approve:

- Settlement amount will be funded (outside of this process)
- Allow account to be overdrawn during hand-off

Refer:

- Refer back to DE providing alternate settlement account to be used for block.
- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

Reject the transaction due to non-availability of sufficient balance in settlement account

Application

Refer to Application.

Amount Bock Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details- User can view details about application details and Guarantee details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Charge details - User can view details provided for charges.
- Guarantee Details - User can view Guarantee details and Sender to Receive Information.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view the compliance details tiles.

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Amount Block Exception Inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Know Your Customer (KYC)

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

Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

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

Approve

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

Application

Refer to Application.

Summary

Tiles Displayed in Summary:

- Main Details- User can view details about application details and Guarantee details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Charge details - User can view details provided for charges.
- Guarantee Details - User can view Guarantee details and Sender to Receive Information.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view the compliance details tiles.

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the KYC Exception inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Limit Check/Credit

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

Log in into OBTFPM application, limit check exception queue. Limit check exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Application

Refer to Application.

Summary

Tiles Displayed in Summary:

- Main Details- User can view details about application details and Guarantee details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Charge details - User can view details provided for charges.

- Guarantee Details - User can view Guarantee details and Sender to Receive Information.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view the compliance details tiles.

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Limit check inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Multi Level Approval

Log in into OBTFPM application and open the task to see the summary tiles. The tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

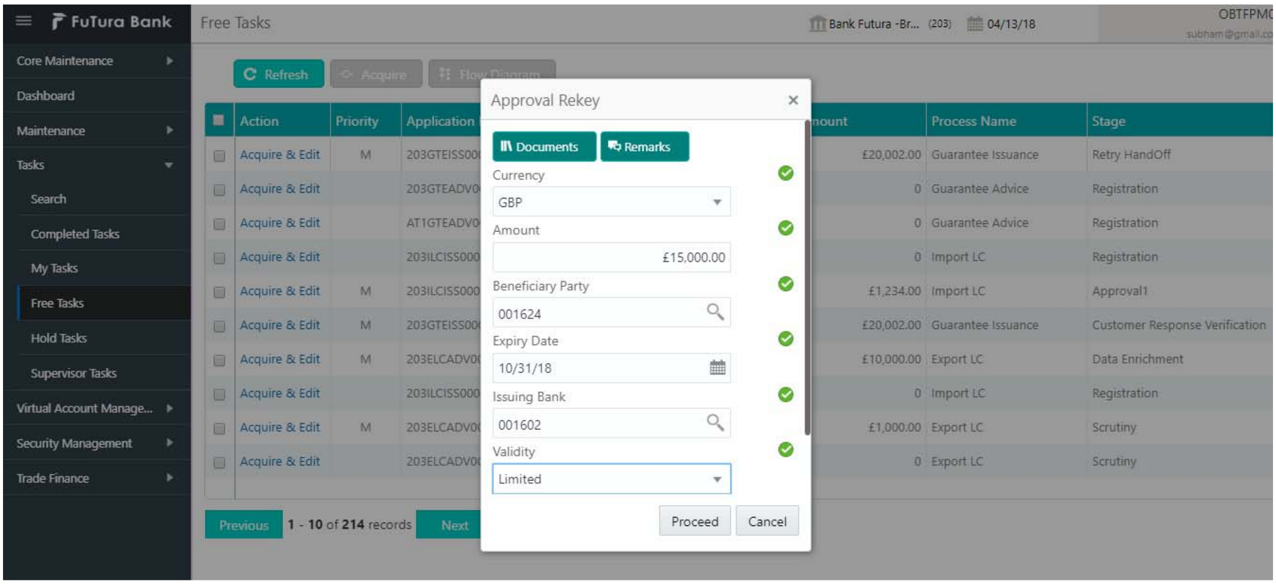
Authorization Re-Key (Non-Online Channel)

For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.

Open the task and re-key some of the critical field values from the request in the Re-key screen. Some of the fields below will dynamically be available for re-key.:

- Currency
- Amount
- Beneficiary Party
- Expiry Date
- Issuing Bank
- Validity

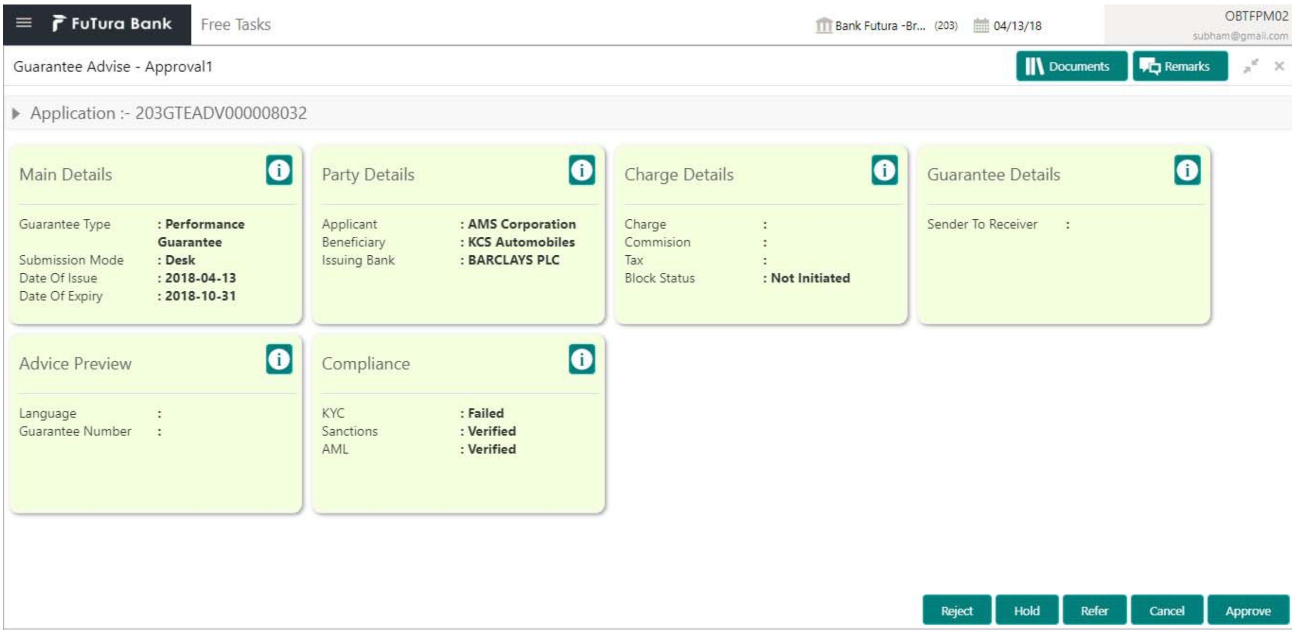
Re-key is applicable to the first approver in case of multiple approvers. All approvers will however be able see the summary tiles and the details in the screen by drill down from tiles.



Application

Refer to Application.

Summary



Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Charge Details - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Guarantee details, if required.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

Field	Description	Sample Values
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Guarantee Advice approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

Reject Approval

As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Guarantee Advice in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted in red.

User can drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

Application Details

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

Summary

The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Charge Details - User can view and modify charge details, if required.

- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Advice Preview - User can view and modify draft guarantee details, legal verification and customer confirmation details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Remarks - As a Reject approval user, you will be able to view the remarks captured in the process during earlier stages. User also can see the Reject code with reason for rejection in the Remarks column

Action Buttons

Use action buttons based on the description in the following table:

Field	Description	Sample Values
Reject Approve	On click of Reject approve, the transaction is rejected.	
Reject Decline	On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks.	
Hold	User can put the transaction on ‘Hold’. Task will remain in Pending state.	
Cancel	Cancel the Reject Approval.	

Index

Reference and Feedback

References

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

- Getting Started User Guide
- Common Core User Guide

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