

Guarantee Issuance User Guide

Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management - Guarantee Issuance User Guide
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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 Issuance

As part of Guarantee Issuance, the applicant approaches a bank and requests the bank to issue a bank guarantee on their behalf to the beneficiary.

The various activities involved in OBTFPM during issuance of a guarantee are:

- Receive and verify application and other documents (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
- Check balance availability for amount block
- Input/Modify details of the guarantee - Data enrichment stage
- Conduct legal checks
- Check for limit availability
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges
- Capture remarks during any stage of transaction for other users to check and act
- Draft guarantee copy for legal verification
- Generate acknowledgement and draft guarantee copy to customer
- Notify customer on any negative statuses during any of the stages to the applicant
- Hand off approved transaction to back office

.In the subsequent sections, let's look at the details for Guarantee Issuance process:

This section contains the following topics:

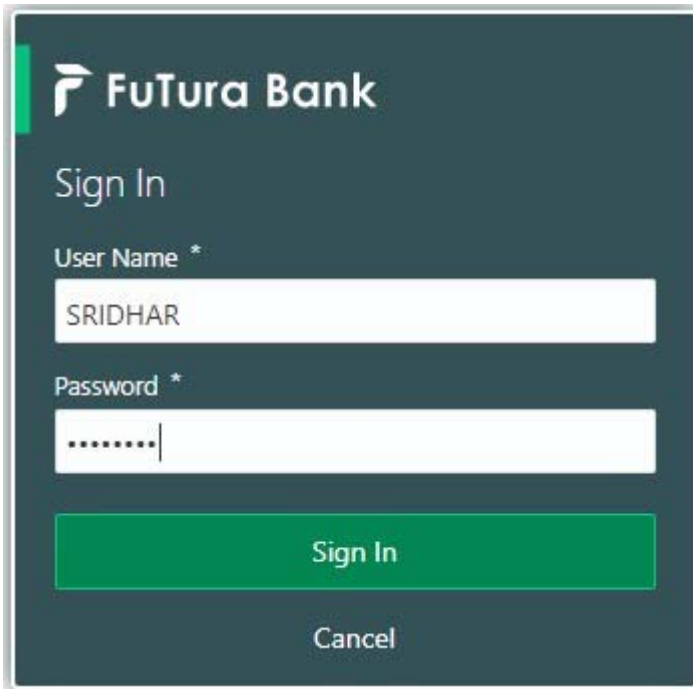
Registration	Scrutiny
Data Enrichment	Exceptions
Multi Level Approval	Customer - Acknowledgement letter
Customer - Reject Letter	Reject Approval

Registration

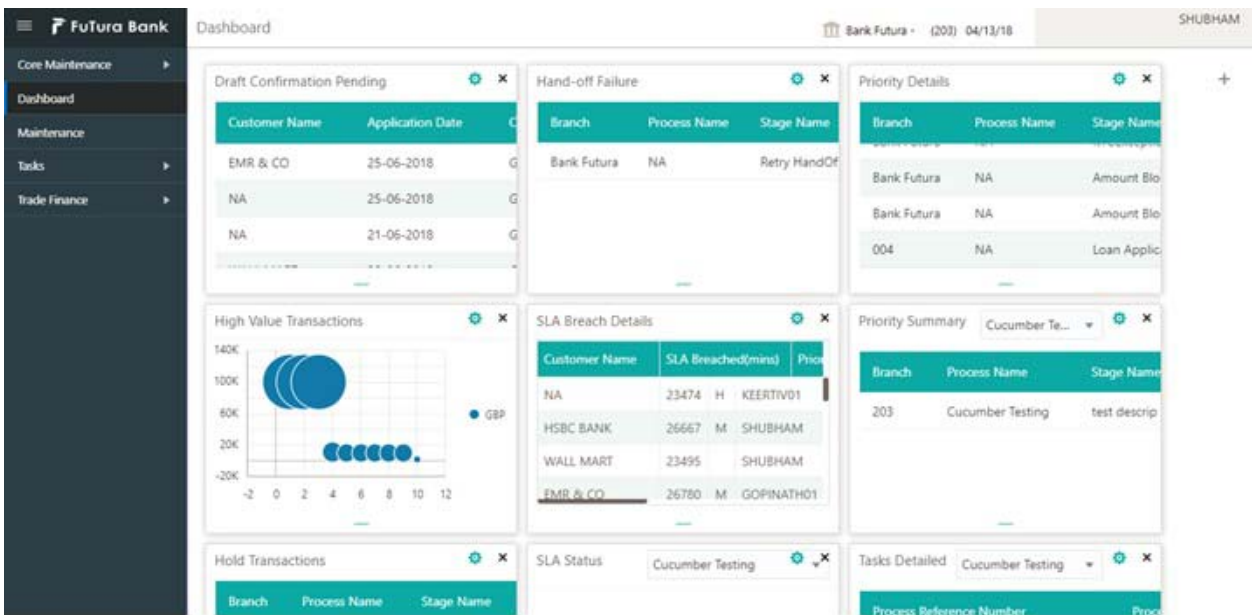
If the Guarantee Issuance request is given through branch either by fax, email or physical application form, the Guarantee Issuance process starts from the registration stage.

During registration stage, user can capture the basic details of the application, check the signature of the applicant and upload the related documents of the applicant. It also enables the user to capture some additional product related details as an option. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for a Guarantee Issuance expert to handle the request in the next stage

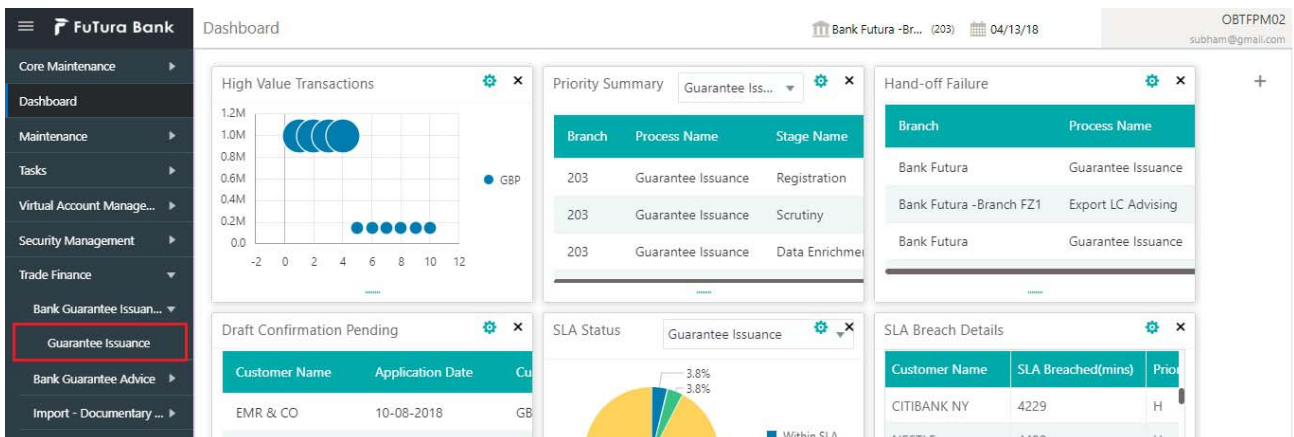
1. Using the entitled login credentials for registration stage, login to the OBTFPM application.



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 Issuance> Guarantee Issuance.





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

Application Details

The screenshot shows the 'Guarantee Issuance - Registration' page in the FuTura Bank system. The 'Application Details' section includes a toggle for 'Received From Applicant Bank', fields for 'Received From - Customer ID' (001345), 'Received From - Customer Name' (NESTLE), 'Branch' (203-Bank Futura -Branch FZ1), '32B - Currency Code, Amount' (GBP, £30,000.00), 'Priority' (Medium), 'Submission Mode' (Desk), 'Application Date' (04/13/18), and 'Process Reference Number' (203GTEISS000001127). The 'Guarantee Details' section includes 'Product Code' (GUIS), 'Product Description' (Guarantee Issuance / Reissuance upon), 'Guarantee Type' (Financial Guarantee), 'Advising Bank' (BANK OF AMERI), '22 R - Purpose of Message' (Issue), 'Validity' (Limited), '20 - Bank Guarantee Number' (203GUIS18103ALOK), '31C - Date Of Issue' (04/13/18), '31D - Date Of Expiry' (07/01/18), '40 C - Applicable Rules' (URDG - Uniform rules for deman...), 'Applicant Bank' (HSBC BANK), 'Applicant Name' (NESTLE), and 'Beneficiary Name' (EMR & CO). Buttons for 'Hold', 'Cancel', 'Save & Close', and 'Submit' are at the bottom right.

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

Field	Description	Sample Values
Received From Applicant bank	Guarantee Issuance request can be received from the applicant or the applicant's bank. Toggle on: Switch on the toggle if Guarantee Issuance request is received from applicant's bank. Toggle off: Switch off the toggle if Guarantee Issuance request is received from applicant.	Toggle off
Received From - Customer ID	Select the customer id of the applicant or applicant's bank.	001345
Received From - Customer Name	Name of the customer or applicant. This field will be auto populated based on the selected customer ID.	EMR & CO
Branch	Select the branch. Customer's home branch will be displayed based on the customer ID and it can be changed, if required. <div style="text-align: center;">  Note Once the request is submitted, Branch field is non-editable. </div>	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

Field	Description	Sample Values
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted.	High
Submission Mode	Select the submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'. Desk - Request received through Desk Fax - Request received through Fax Email - Request received through Email 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.	203GTEISS00001134
Application Date	By default, the application will display branch's current date and enables the user to change the date to any back date.  Note Future date selection is not allowed.	04/13/2018
Customer Reference Number	User can enter the 'Reference number' provided by the applicant/applicant bank.	

Guarantee Details

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

Dashboard

Bank Futura - (203) 04/13/18
SRIDHAR

Guarantee Issuance - Registration Documents Comments

Application Details

Received From Applicant Bank

32B - Currency Code, Amount *
GBP £30,000.00

Application Date *
04/13/18

Received From - Customer ID *
001345

Priority *
Medium

Customer Reference Number

Received From - Customer Name
NESTLE

Submission Mode *
Desk

Branch *
203-Bank Futura -Branch FZ1

Process Reference Number
203GTEISS000001127

Guarantee Details

Product Code
GUIS

22 R - Purpose of Message
Issue

31D - Date Of Expiry *
07/01/18

Beneficiary Name *
001344 EMR & CO

Product Description
Guarantee Issuance / Reissuance upon

Validity
Limited

40 C - Applicable Rules
URDG - Uniform rules for deman...

Guarantee Type
Financial Guarantee

20 - Bank Guarantee Number
203GUIS18103ALOK

Applicant Bank
001342 HSBC BANK

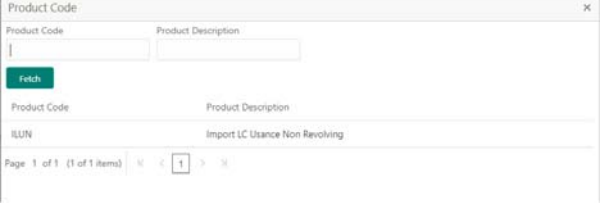
Advising Bank *
001343 BANK OF AMERI

31C - Date Of Issue *
04/13/18

Applicant Name
001345 NESTLE

Hold
Cancel
Save & Close
Submit

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

Field	Description	Sample Values
Product Code	<p>Select the applicable product code.</p> <p>Click the look up icon to search the product code with code or product description.</p>  <p>You can also enter the product code and on tab out system will validate and populate the selected product description.</p>	GUIS
Product Description	Auto populated by the application based on the Product Code.	Guarantee Issuance / Re-issuance upon receiving request
Guarantee Type	Select the guarantee typer from the LOV.	Financial Guarantee
Advising Bank	<p>Select the advising bank.</p> <p>Click the look up icon to search the advising bank based on Party ID/Party Name.You can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name.</p>	001343 - Bank Of America
Purpose of message	<p>Select the purpose of message from the LOV:</p> <ul style="list-style-type: none"> • Issue • Request <p>In Guarantee Issuance, user can choose Issue or Request.</p>	Issue
Validity	<p>Select the validity from LOV.</p> <p>If Validity is 'Limited' then expiry date is mandatory.</p> <p>If Validity is 'Unlimited' then expiry date is not mandatory.</p>	
Bank Guarantee Number	Auto-generated by back end application. Number will be populated on the selection of Product Code.	203GUIS18103 ALP5
Date Of Issue	<p>Application will default the branch's current date in date of issue. User cannot change the defaulted date.</p> <p>Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration.</p>	04/13/18

Field	Description	Sample Values
Date Of Expiry	<p>Provide the expiry date of the Guarantee Issuance.</p> <p>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 an alert message.</p>	09/30/18
Application Rules	Select the applicable rules for the Guarantee Issuance. Default rule is URDG - Uniform rules for demand guarantees.	URDG - Uniform rules for demand guarantees
Applicant Bank	<p>In application details, if Received From Applicant Bank toggle is on, the applicant bank details will be captured here.</p> <p>Click the look up icon to search the Applicant Bank based on Party ID/Party Name.</p> <p>If request is not received from applicant bank, this field must be blank.</p>	001342 -HSBC Bank
Applicant	<p>Applicant details will be auto populated based on the details provided in Application Details section.</p> <p>If the request is received from Applicant bank, select the applicant from the List of Values.</p>	001345 Nestle
Beneficiary	<p>Select the beneficiary of the Guarantee.</p> <p>If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not Valid, then system will display alert message.</p>	001344 EMR & CO

Miscellaneous

FuTura Bank Dashboard Bank Futura - (203) 04/13/18 SRIDHAR

Guarantee Issuance - Registration Documents Comments

Application Details
 Received From Applicant Bank Received From - Customer ID * 001345 Received From - Customer Name NESTLE Branch * 203-Bank Futura -Branch FZ1
 32B - Currency Code, Amount * GBP £30,000.00 Priority * Medium Submission Mode * Desk Process Reference Number 203GTEISS000001134
 Application Date * 04/13/18 Customer Reference Number

Guarantee Details
 Product Code GUI5 Product Description ce / Reissuance upon receiving request Guarantee Type Financial Guarantee Advising Bank * 001343 BANK OF AMERI
 22 R - Purpose of Message Issue Validity Limited 20 - Bank Guarantee Number 203GUIS18103ALP5 31C - Date Of Issue * 04/13/18
 31D - Date Of Expiry * 07/01/18 40 C - Applicable Rules URDG - Uniform rules for deman... Applicant Bank 001342 HSBC BANK Applicant Name 001345 NESTLE
 Beneficiary Name * 001344 EMR & CO.

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Documents	Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Provide any additional information regarding the Guarantee Issuance. This information can be viewed by other users processing the request.	
Submit	On Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Issuance. 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 Issuance Registration stage input.	
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
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.	

Scrutiny

On successful completion of registration of a Guarantee issuance request, the request moves to scrutiny stage. At this stage the gathered information during registration are scrutinized.

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

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

FuTura Bank

Sign In

User Name *
SRIDHAR

Password *
.....

Sign In

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

The dashboard displays several widgets for user monitoring:

- Draft Confirmation Pending:** Table with columns: Customer Name, Application Date, Status.
- Hand-off Failure:** Table with columns: Branch, Process Name, Stage Name.
- Priority Details:** Table with columns: Branch, Process Name, Stage Name.
- High Value Transactions:** A bubble chart showing transaction values for different branches.
- SLA Breach Details:** Table with columns: Customer Name, SLA Breached(mins), Priority.
- Priority Summary:** Table with columns: Branch, Process Name, Stage Name.
- Hold Transactions:** Table with columns: Branch, Process Name, Stage Name.
- SLA Status:** A dropdown menu currently set to 'Cucumber Testing'.
- Tasks Detailed:** Table with columns: Process Reference Number, Process Name.

3. Click Trade Finance> Tasks> Free Tasks.

The Free Tasks page includes a table with the following data:

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
<input checked="" type="checkbox"/> Acquire & Edit	M	203GTEISS000001924	203	001345	£30,000.00	Guarantee Issuance	Scrutiny
<input type="checkbox"/> Acquire & Edit	H	203GTEISS000001923	203	0001345	£100,000.00	Guarantee Issuance	Registration
<input type="checkbox"/> Acquire & Edit	H	203GTEISS000001921	203	001345	£100,000.00	Guarantee Issuance	Scrutiny
<input type="checkbox"/> Acquire & Edit	M	203ILCISS000001909	203	001344	£5,000.00	Import LC	Approval1
<input type="checkbox"/> Acquire & Edit	H	203GTEISS000001920	203	NA	0	Guarantee Issuance	Registration
<input type="checkbox"/> Acquire & Edit	M	203ILCISS000001919	203	001344	£1,254.00	Import LC	Scrutiny
<input type="checkbox"/> Acquire & Edit	M	203GTEISS000001915	203	001345	£100.00	Guarantee Issuance	Scrutiny
<input type="checkbox"/> Acquire & Edit	M	203ILCISS000001913	203	001346	£100.00	Import LC	Approval1
<input type="checkbox"/> Acquire & Edit	M	203GTEISS000001908	203	001345	£100.00	Guarantee Issuance	Data Enrichment
<input type="checkbox"/> Acquire & Edit	M	203GTEISS000001906	203	001346	£100.00	Guarantee Issuance	Scrutiny

Navigation: Previous | 1 - 10 of 45 records | Next

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

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
Acquire & Edit	M	203GTEISS000001924	203	001345	£30,000.00	Guarantee Issuance	Scrutiny
Acquire & Edit	H	203GTEISS000001923	203	0001345	£100,000.00	Guarantee Issuance	Registration
Acquire & Edit	H	203GTEISS000001921	203	001345	£100,000.00	Guarantee Issuance	Scrutiny
Acquire & Edit	M	203ILCISS000001909	203	001344	£5,000.00	Import LC	Approval1
Acquire & Edit	H	203GTEISS000001920	203	NA	0	Guarantee Issuance	Registration
Acquire & Edit	M	203ILCISS000001919	203	001344	£1,254.00	Import LC	Scrutiny
Acquire & Edit	M	203GTEISS000001915	203	001345	£100.00	Guarantee Issuance	Scrutiny
Acquire & Edit	M	203ILCISS000001913	203	001346	£100.00	Import LC	Approval1
Acquire & Edit	M	203GTEISS000001908	203	001345	£100.00	Guarantee Issuance	Data Enrichment
Acquire & Edit	M	203GTEISS000001906	203	001346	£100.00	Guarantee Issuance	Scrutiny

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

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
Edit	M	203GTEISS000001924	203	001345	£30,000.00	Guarantee Issuance	Scrutiny

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 Issuance. This Application section will be available in all the sections of Scrutiny stage in read only mode This Application section will be available in all the sections of Scrutiny stage and the fields will be read only. This section is collapsible.

The screenshot displays the 'FuTura Bank' interface for a 'Guarantee Issuance - Scrutiny' application. The 'Main Details' section is highlighted with a red border and contains the following information:

Priority	Branch	Applicant	Beneficiary
Medium	203 - Bank Futura	001345 - XXX	001344 - XXX
Amount	Issue Date	Expiry Date	Advising/Issuing Bank
£30,000.00	04/13/18	07/01/18	001343 - XXX

Below the 'Main Details' section, the 'Application Details' section is visible, containing fields for:

- Received From Applicant Bank (toggle)
- Received From - Customer ID: 001345
- Received From - Customer Name: NESTLE
- Branch: 203-Bank Futura -Branch FZ1
- 32B - Currency Code, Amount: GBP, £30,000.00
- Priority: Medium
- Submission Mode: Desk
- Process Reference Number: 203GTEISS000001134
- Application Date: 04/13/18
- Customer Reference Number: [Empty field]

The 'Guarantee Details' section is partially visible at the bottom, showing fields for Template Name, View/Use Template, Product Code, and Product Description. At the bottom of the interface, there are buttons for 'Reject', 'Hold', 'Cancel', 'Save & Close', 'Submit', 'Back', and 'Next'.

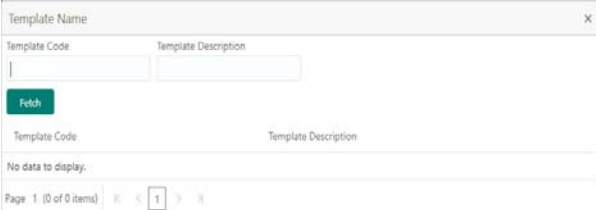
Application Details

All fields displayed under Application details section, would be read only except for the **Priority** and **Customer Reference Number**. 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.

Following fields are the additional new fields apart from the fields carried over from [Guarantee Details](#) of [Registration](#). Provide the details for the two additional fields based on the description in the following table:

Field	Description	Sample Values
Template name	<p>This is applicable only for the non-online Guarantee Issuance request.</p> <p>This option allows user to select a template if the applicant details are already captured and the data can be reused with the template to reduce the effort. The details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated when you move to the relevant screens.</p> <p>Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values.</p> <p>Click the look up icon to search the Template code with Template Code or Template Description.</p> 	
View	Click View to view the details of the selected template in Template Name.	
Use	Click Use to use the selected template in Template Name.	

Action Buttons

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

Field	Description	Sample Values
Submit	<p>Task will get moved to next logical stage of Guarantee Issuance.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Guarantee Issuance scrutiny stage inputs.	

Field	Description	Sample Values
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: <ul style="list-style-type: none"> • 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

Guarantee Issuance - Scrutiny

Application :- 203GTEISS000001924

Priority	Branch	Applicant	Beneficiary
Medium	203 - Bank Futura	001345 - XXX	001344 - XXX
Amount	Issue Date	Expiry Date	Advising/Issuing Bank
£30,000.00	04/13/18	10/31/18	001343 - XXX

Limit & Collateral

Limit Currency : **GBP**

Limit Contribution : **30000**

Limit Check Status : **Available**

Collateral Currency : **GBP**

Collateral Contribution : **3000**

Collateral Check Status : **Available**

Charge Details

Charge :

Commission :

Tax :

Block Status :

Reject Hold Cancel Save & Close Back Next

Application

Refer to [Application](#).

Limits & Collateral

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

Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message
<input type="checkbox"/>	001345	100	GBP	£30,000.00	Available	The Earmark can be performed as the fa

Limit Details
✕

Customer ID

Contribution %

Contribution Currency

Limit Currency

Limit Check Response




Line ID

Limits Description

Contribution Amount

Limit Available Amount

Response Message

Field	Description	Sample Values
Edit Icon 	Click edit icon to edit any existing Limit Details.	
Plus Icon 	Click plus icon to add new Limit Details.	
Minus Icon 	Click minus icon to remove any existing Limit Details.	
Limit Details	Customer ID: Applicant's/Applicant Bank customer ID will get defaulted.	

Field	Description	Sample Values
Line ID	User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.	
Contribution	System will default this to 100% and user can modify. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	
Contribution Currency	The guarantee currency will be defaulted in this field.	
Contribution Amount	Contribution amount will default based on the contribution %.	
Limit Currency	Limit Currency will be defaulted in this field.	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount.	
Limit Check Response	Response can be 'Success' or 'Limit not Available'.	
Response Message	Detailed Response message.	

Provide the collateral details based on the description provided in the following table:

Collateral Type	Collateral %	Currency	Contribution Amount	Settlement Account	Account Balance Check Response	Response Message
<input type="checkbox"/> Cash Collateral	10	GBP	£3,000.00	20300134500000000010	Available	The amount block can be performed as

Collateral Details ✕

Collateral Type *
Cash Collateral ▼

Currency
GBP

Settlement Account *
20300134500000000010 🔍

Settlement Account Currency
GBP

Response
Available

Verify

Collateral % *
10 ▼ ▲




Contribution Amount *
£3,000.00

Settlement Account Branch
203

Account Available Amount
£6,938,234.82

Response Message
The amount block can be performed as

✔ Save & Close
✕ Cancel

Field	Description	Sample Values
Edit Icon 	Click edit icon to edit any existing Collateral Details.	
Plus Icon 	Click plus icon to add new Collateral Details.	
Minus Icon 	Click minus icon to remove any existing Collateral Details.	
Collateral Type	Cash Collateral (CASA) will be the default value available as collateral type. User can select either Cash Collateral or Deposits.	
Collateral %	User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.	

Field	Description	Sample Values
Currency	The guarantee currency will get defaulted in this field.	
Contribution Amount	Collateral contribution amount will get defaulted in this field.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Branch	Settlement Account Branch will be auto-populated based on the Settlement Account selection.	
Settlement Account Currency	Select the Settlement Account Currency.	
Account Available Amount	Account Available Amount will be auto-populated based on the Settlement Account selection.	
Response	Response can be 'Success' or 'Amount not Available'.	
Response Message	Detailed Response message.	

Charge Details

After payment, click on **Default Charges** button to the default commission, charges and tax if any will get populated.

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

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

Charge Details								
Component	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
No data to display.								

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	User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component.	
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 applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

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

Commission Details								
Component	Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settlement Account
No data to display.								

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	User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component.	
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.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary.	

Field	Description	Sample Values
Settlement Account	Details of the Settlement Account.	

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.

Following Tax Details will be displayed:



Component	Currency	Amount	Settlement Account
No data to display.			

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. User can edit the tax amount, if required.	
Settlement Account	Details of the settlement account.	

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 Issuance. 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	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Next	Click Next to move to next logical step in Scrutiny stage.	

Summary

User can review the summary of details updated in scrutiny Guarantee Issuance 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 must be also able to 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.
- Limits and Collaterals - User can view and modify limits and collateral details, 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:

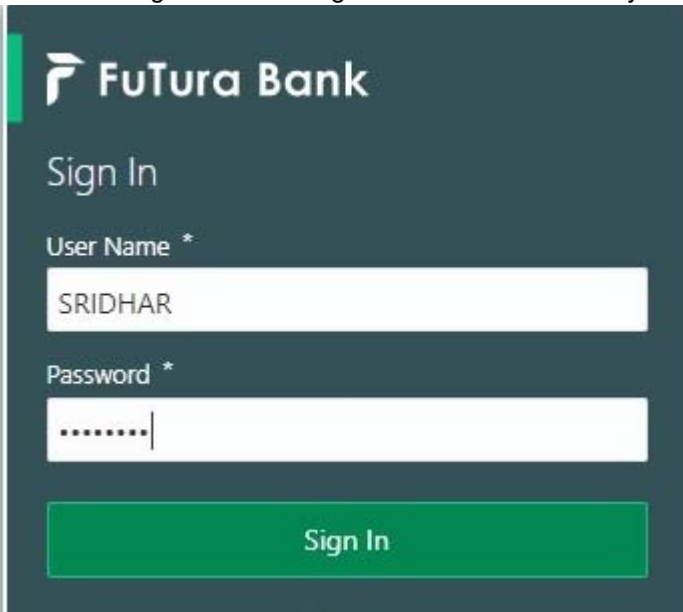
Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you 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.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none">• 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.

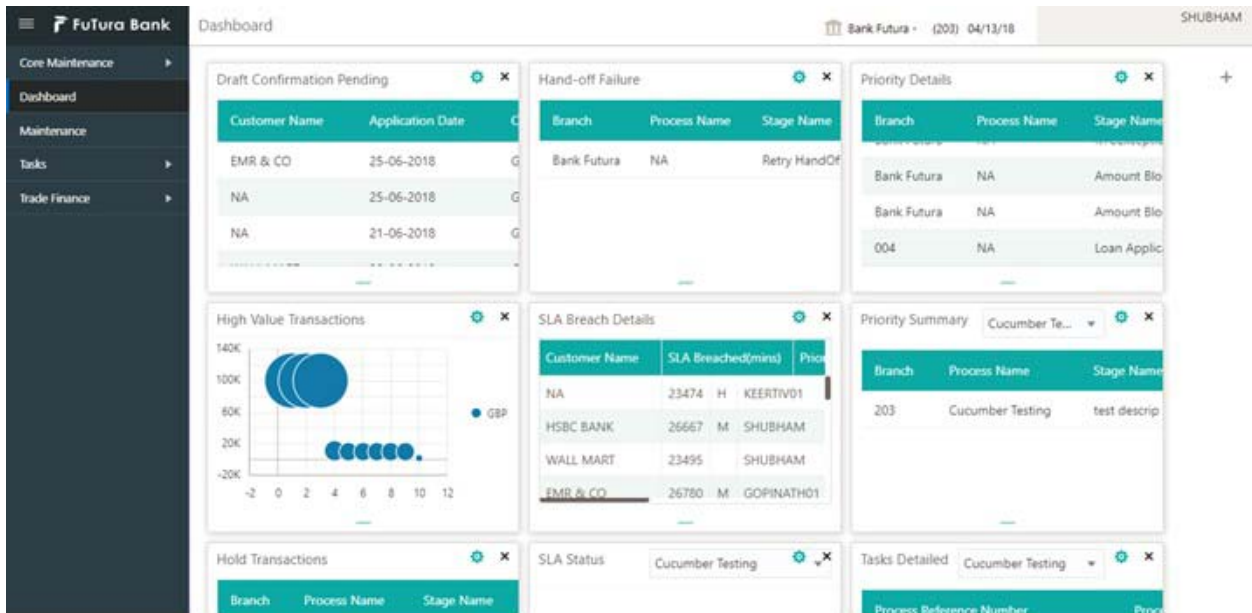
Do the following steps to acquire a task which completed the registration and scrutiny and currently at Data enrichment stage:

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



The image shows the login interface for FuTura Bank. It features a dark blue header with the bank's logo and name. Below the header, the text "Sign In" is displayed. There are two input fields: "User Name *" with the value "SRIDHAR" and "Password *" with masked characters. A green "Sign In" button is located at the bottom of the form.

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



The image displays the FuTura Bank dashboard for user SHUBHAM. The dashboard is divided into several widgets:

- Draft Confirmation Pending:** A table with columns Customer Name, Application Date, and Stage Name. Data includes EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, and Retry HandOf.
- Priority Details:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, Amount Blo, and Loan Applic.
- High Value Transactions:** A bubble chart showing transaction values for GBP. The x-axis ranges from -2 to 12, and the y-axis ranges from -20K to 140K.
- SLA Breach Details:** A table with columns Customer Name, SLA Breached(mins), and Priority. Data includes NA (23474, H, KEERTIV01), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and EMR & CO (26780, M, GOPINATH01).
- Priority Summary:** A table with columns Branch, Process Name, and Stage Name. Data includes 203, Cucumber Testing, and test descrip.
- Hold Transactions:** A table with columns Branch, Process Name, and Stage Name.
- SLA Status:** A widget showing Cucumber Testing.
- Tasks Detailed:** A widget showing Cucumber Testing.

3. Click Trade Finance> Tasks> Free Tasks.

Free Tasks

Bank Futura -Br... (203) 04/13/18 SRIDHAR subham@gmail.com

Refresh Acquire Flow Diagram

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
Acquire & Edit	M	203GTEISS000001924	203	001345	£30,000.00	Guarantee Issuance	Data Enrichment
Acquire & Edit	M	203ILCISS000001928	203	001345	£1,254.00	Import LC	Scrutiny
Acquire & Edit	M	203GTEISS000001926	203	001344	£10,002.00	Guarantee Issuance	Scrutiny
Acquire & Edit	M	203GTEISS000001908	203	001345	£100.00	Guarantee Issuance	Customer Response Verification
Acquire & Edit	H	203ILCISS000001925	203	0001345	£100,000.00	Import LC	Registration
Acquire & Edit	H	203GTEISS000001923	203	0001345	£100,000.00	Guarantee Issuance	Registration
Acquire & Edit	H	203GTEISS000001921	203	001345	£100,000.00	Guarantee Issuance	Scrutiny
Acquire & Edit	M	203ILCISS000001909	203	001344	£5,000.00	Import LC	Approval1
Acquire & Edit	H	203GTEISS000001920	203	NA	0	Guarantee Issuance	Registration
Acquire & Edit	M	203ILCISS000001919	203	001344	£1,254.00	Import LC	Scrutiny

Previous 1 - 10 of 47 records Next

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

Free Tasks

Bank Futura -Br... (203) 04/13/18 SRIDHAR subham@gmail.com

Refresh Acquire Flow Diagram

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
Acquire & Edit	M	203GTEISS000001924	203	001345	£30,000.00	Guarantee Issuance	Scrutiny
Acquire & Edit	H	203GTEISS000001923	203	0001345	£100,000.00	Guarantee Issuance	Registration
Acquire & Edit	H	203GTEISS000001921	203	001345	£100,000.00	Guarantee Issuance	Scrutiny
Acquire & Edit	M	203ILCISS000001909	203	001344	£5,000.00	Import LC	Approval1
Acquire & Edit	H	203GTEISS000001920	203	NA	0	Guarantee Issuance	Registration
Acquire & Edit	M	203ILCISS000001919	203	001344	£1,254.00	Import LC	Scrutiny
Acquire & Edit	M	203GTEISS000001915	203	001345	£100.00	Guarantee Issuance	Scrutiny
Acquire & Edit	M	203ILCISS000001913	203	001346	£100.00	Import LC	Approval1
Acquire & Edit	M	203GTEISS000001908	203	001345	£100.00	Guarantee Issuance	Data Enrichment
Acquire & Edit	M	203GTEISS000001906	203	001346	£100.00	Guarantee Issuance	Scrutiny

Previous 1 - 10 of 45 records Next

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

My Tasks

Bank Futura -Br... (203) 04/13/18 SRIDHAR subham@gmail.com

Refresh Release Flow Diagram

Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
Edit	M	203GTEISS000001924	203	001345	£30,000.00	Guarantee Issuance	Data Enrichment

Previous 1 - 1 of 1 records Next

The Data Enrichment stage has five sections as follows:

- Main Details
- Guarantee Details
- Guarantee Text
- Additional Details
- Summary

Main Details

Refer to [Main Details](#).

Guarantee Details

Application

Refer to [Application](#).

Counter Guarantee Details

If the **Purpose of Message** is set as **Request** in [Guarantee Details](#), the fields in this section will be auto-populated with information.

Field	Description	Sample Values
Issuing Bank	System will populate the SWIFT ID/ Name and address of the counter guarantee issuing bank from the incoming SWIFT MT 760 Message.	
Reference	Reference number of the counter guarantee.	
Issuing Date	Issue date of counter guarantee.	
Sender to Receiver Info	Sender to Receiver information as received from counter guarantee issuing bank.	

Details of Guarantee

The details from the SWIFT message MT760 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.

Guarantee Text

This screen provides preview of draft guarantee details. If required, the draft can be sent for legal verification to legal team and draft confirmation to customer.

Application

Refer to [Application](#).

Guarantee Text

Select the language to preview the draft guarantee details. Based on the guarantee text captured in the previous screen, guarantee draft is generated in the back office and is displayed in this screen.

Legal Verification

Set the Legal Verification toggle on, if the guarantee message is to be verified and approved by Legal department before issue.

Draft Confirmation

Set the Draft Confirmation Required toggle on, if the guarantee message needs to be approved by customer before issue.

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 Issuance. 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: <ul style="list-style-type: none">● 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.	

Additional Details

Refer to [Additional Details](#).

Summary

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

The tiles will display a list of important fields with values. User must be also able to drill down from summary Tiles into respective data segments.

Guarantee Issuance - Data Enrichment | My Tasks | Bank Futura - (203) 04/13/18 | SRIDHAR

Application :- 203GTEISS000001134

Main Details

- Guarantee Type : **Financial Guarantee**
- Submission Mode : **Desk**
- Date Of Issue : **2018-04-13**
- Date Of Expiry : **2018-07-01**

Party Details

- Applicant : XXXX
- Beneficiary : XXXX
- Advising Bank : XXXX
- Confirming Bank :

Limits & Collaterals

- Limit Currency : **GBP**
- Limit Contribution : **30000**
- Limit Check Status : **Available**
- Collateral Currency :
- Collateral Contribution :
- Collateral Check Status : **Not Verified**

Charge Details

- Charge :
- Commission :
- Tax :
- Block Status : **Not Initiated**

Guarantee Details

- CG Issuing Bank :
- CG Reference :
- CG Issue Date :
- CG Sender To Receiver : Info

Draft Conformation

- Confirmation Required : **No**
- Confirm. Response :
- Response Date : **2018-07-27**

Compliance

- KYC : **Not Verified**
- Sanctions : **Not initiate**
- AML : **Not initiate**

Buttons: Reject, Hold, Cancel, Save & Close, Submit, Back, Next

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.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Draft Confirmation - 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.

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 Issuance. 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: <ul style="list-style-type: none">• 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 Issuance 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.

The screenshot displays the 'Amount Block Exception' details in the FuTura Bank application. The interface includes a header with the bank logo, user name (SRIDHAR), and date (04/13/18). The main content area shows the application ID '203GTEISS000001134' and a table for 'Amount Block Exception Details'. The table has columns for Type, Contract Currency, Block Amount, Branch, Account, Account Currency, Block Ref No, Block Status, and Block Status Details. The table is currently empty, displaying 'No data to display.'

Type	Contract Currency	Block Amount	Branch	Account	Account Currency	Block Ref No	Block Status	Block Status Details
No data to display.								

Summary

Guarantee Issuance - Amount Block Exception

Application :- 203GTEISS000001134

Section	Field	Value
Main Details	Guarantee Type	Financial Guarantee
	Submission Mode	Desk
	Date Of Issue	2018-04-13
	Date Of Expiry	2018-07-01
Party Details	Applicant	XXX
	Beneficiary	XXX
	Advising Bank	XXX
	Confirming Bank	
Limits & Collaterals	Limit Currency	GBP
	Limit Contribution	30000
	Limit Check Status	Earmarked
	Collateral Currency	
	Collateral Check Status	Not Verified
Charge Details	Charge	
	Commission	
	Tax	
	Block Status	Not Initiated
Guarantee Details	CG Issuing Bank	
	CG Reference	
	CG Issue Date	
	CG Sender To Receiver	Info
	Info	
Draft Confirmation	Confirmation Required	No
	Confirm. Response	
	Response Date	2018-07-27
Compliance		

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.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Draft Confirmation - 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.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • 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 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.
- Limits and Collaterals - User can view and modify limits and collateral 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.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	

Field	Description	Sample Values
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 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.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Draft Confirmation - 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.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● 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.:

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

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

The screenshot displays the 'My Tasks' interface in the FuTura Bank system. A modal window is open for editing a task, showing the following fields and values:

Field	Value	Status
Applicant Party	001345	✓
Currency	GBP	✓
Amount	£30,000.00	✓
Beneficiary Party	001344	✓
Expiry Date	07/01/18	✓
Issuing Bank	001343	✗

The background table shows the following tasks:

Application Number	Amount	Process Name	Stage
203GTEISS000001134	£30,000.00	Guarantee Issuance	Approval1
203ELCADV000001070	£24,000.00	Export LC	Retry HandOff
203ILCISS000000979	£99,999.00	Import LC	Data Enrichment

Application

Refer to [Application](#).

Summary

Bank Futura - (203) 04/13/18 SRIDHAR

Guarantee Issuance - Approval1

Application :- 203GTEISS000001134

Main Details

Guarantee Type : **Financial Guarantee**
 Submission Mode : **Desk**
 Date Of Issue : **2018-04-13**
 Date Of Expiry : **2018-07-01**

Party Details

Applicant : **XXX**
 Beneficiary : **XXX**
 Advising Bank : **XXX**
 Confirming Bank :

Limits & Collaterals

Limit Currency : **GBP**
 Limit Contribution : **30000**
 Limit Check Status : **Earmarked**
 Collateral Currency :
 Collateral Contribution :
 Collateral Check Status : **Not Verified**

Charge Details

Charge :
 Commision :
 Tax :
 Block Status : **Not Initiated**

Guarantee Details

CG Issuing Bank :
 CG Reference :
 CG Issue Date :
 CG Sender To Receiver :
 Info

Draft Conformation

Confirmation Required : **No**
 Confirm. Response :
 Response Date : **2018-07-27**

Compliance

KYC : **Verified**
 Sanctions : **Not initiate**
 AML : **Not initiate**

Reject Hold Refer Cancel Approve

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.
- Limits and Collaterals - User can view and modify limits and collateral details, 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.
- Draft Confirmation - 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.

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

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: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	Cancel the Guarantee Issuance 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.	

Customer - Acknowledgement letter

Customer Acknowledgment is generated every time a new Guarantee Issuance is requested from the customer. The acknowledgment letter format is as follows:

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

This letter is to inform you that we have received your application for issue of Guarantee with the below details:

CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: < CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

APPLICANT NAME: <APPLICANT>

BENEFICIARY NAME: <BENEFICIARY>

Bank Guarantee Number: < Bank Guarantee Number>

DATE OF ISSUE: <DATE OF ISSUE>

DATE OF EXPIRY: <DATE OF EXPIRY>

Guaranty Type: <Guarantee Type>

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

Document Name 1

2. Document Name 2

n. Document Name n

We have registered your request. Please quote our reference < [PROCESS REF NUMBER](#)> in any future correspondence.

This acknowledgement does not constitute issuance of Guarantee.

Thank You for banking with us.

Regards,

<DEMO BANK>

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Customer - Reject Letter

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

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Guarantee Application <Customer Reference Number> under our Process Ref <Process Ref No> - Rejected

Further to your recent Guarantee application request dated <Application Date –DD/MM/YYYY>, under our process ref no <process ref no>, this is to advise you that we will not be able to issue the Guarantee.

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

<Reject Reason >

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

For any further queries about details of your Guarantee application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

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 Issuance 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.

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

- 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.
- Limits and Collaterals - User can view and modify limits and collateral details, 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.
- Draft Confirmation - 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.	

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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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