Guarantee Advise Amendment User Guide

Oracle Banking Trade Finance Process Management

Release 14.5.0.0.0

Part No. F42215-01

May 2021

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Oracle Banking Trade Finance Process Management - Guarantee Advise Amendment 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.

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Guarantee Amendment Advise

As part of Guarantee Amendment Advise, the advising bank advises an amendment of incoming Guarantee/ SBLC received from the issuing bank through SWIFT MT 767 to the beneficiary and Guarantee/SBLC through SWIFT MT 767 in favour of a beneficiary through an Advise Through Bank.

In the following sections, let's look at the details for Guarantee Amendment Advising process:

This chapter contains the following topics:

Registration	Data Enrichment
Multi Level Approval	Customer - Acknowledgement

Registration

As a Registration user, you can register an amendment to a Guaranteed/SBLC advised request, also can upload relevant documents and verify checklist items.

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

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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 Advise > Guarantee Advise Amendment.**

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

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Application Details

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

Field	Description	Sample Values
Advising Bank Reference Number	Select the advising bank reference number.	
Beneficiary Name	System defaults the beneficiary as per the Guarantee/SBLC advised.	001345
Branch	Read only field. Branch Name will be auto-populated from Guarantee /SBLC Advise. **Note** Once the request is submitted, Branch field is non-editable.	203-Bank Futura -Branch FZ1
Priority	This field will be defaulted based on the priority maintenance. If priority is not maintained for a customer, 'Medium' priority will be defaulted..	High
Submission Mode	Select the submission mode of Guarantee Advice request. **Desk-** Request received through Desk **Courier-** Request received through Courier **Email -** Request received through Email	Desk
Amendment Number	Read only field. Amendment number will be auto-populated based on the back-end simulation.	

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Field	Description	Sample Values
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEADV00 15920
Issuing Bank	Select the name of the issuing bank. Party type with banks will only be displayed in LOV.	
Issuing Bank Reference	Read only field. This field displays reference of advise through bank if available.	Advising Bank Reference
Amendment Date	System will defaults the current system date. Back dating not allowed, if the amendment is authorized on a later date, system should update the branch date of authorization as the Amendment date.	04/13/2018

Guarantee Details

Registration user can provide Guarantee Details in this section.

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

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking defaults from Guarantee/ SBLC Advise.	Form of Undertaking
Undertaking Number	Read only field. System defaults the value from Guarantee/ SBLC Advise.	

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Field	Description	Sample Values
Product Code	Read only field. System defaults the value from Guarantee/ SBLC Advise.	GUIA
Product Description	Description of the product. Read only field. System defaults the value from Guarantee/ SBLC Advise.	Guarantee Advising
Undertaking Amount	Read only field. System defaults the value from Guarantee/ SBLC Advise.	
Contract Reference Number	Auto-generated by back end application. Number will be populated on the selection of Product Code.	203GUIS18103 ALP5
Purpose of message	Select the purpose of message from the LOV. Values can be: • ACNA - Advice and confirmation of amendment to issued undertaking • ADVI - Advice of amendment issued undertaking In case of STP of Incoming MT 767, system displays the value available in incoming MT 767.	
File Identification	Type of delivery channel and associated file name or reference. Enter the value available in the amendment instrument. In case of STP of Incoming MT 767, system displays the value available in incoming MT 767.	
Narrative	Enter the value available in the amendment instrument. If applicable. In case of STP of Incoming MT 767, system displays the value available in incoming MT 767.	
Applicable Rules	Rules for Guarantee. Read only field. System defaults the value from Guarantee/ SBLC Advise.	URDG - Uniform rules for demand guarantees
Narrative	Narrative if Applicable Rules value is OTHR.	
Type of Undertaking	Read only field. System defaults the value from Guarantee/ SBLC Advise.	Financial Guarantee
Narrative	Provide the details of any other type of local undertaking. This field is applicable if the **Guarantee Type** has value as **OTHR**.	
Date of Issue	Read only field. System defaults the value from Guarantee/ SBLC Advise.	04/13/18

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Field	Description	Sample Values
Expiry Type	Validity of the guarantee. System defaults the value from Guarantee/ SBLC Advise. User can amend the field if required.	
Date Of Expiry	Expiry Date of Guarantee. System defaults the value from Guarantee/ SBLC Advise. User can amend the field if required.	09/30/18
Expiry Condition/Event	This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available. System defaults the value from Guarantee/ SBLC Advise. User can amend the field if required.	
Applicant	Applicant details will be auto populated from Guarantee/ SBLC Advise. User can amend the field if required.	001345 Nestle
Obligor/ Instructor Party	Name of the obligor. System defaults the value from Guarantee/ SBLC Advise.	
Narrative	If **Applicable Rules** field value is **OTHR**, user must be able to provide description in this field.	
Advising Through Bank	System defaults the value from Guarantee/ SBLC Advise. **Note** In case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".	001343 - Bank Of America
Advising Through Bank Reference	System defaults the value from Guarantee/ SBLC Advise.	Advising Bank Reference
Additional Amounts	Provide any additional amounts related to undertaking.	
Beneficiary Consent Required	**Toggle on**: Beneficiary consent required for the amendment made to the fields. **Toggle off**: Switch off the toggle if beneficiary consent is not required for the amendments.	

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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. E.g.: Guarantee/ SBLC Amendment Application, Indemnity, Counter Guarantee	
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 Advise Amendment. 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 Advise Amendment. 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.	

Data Enrichment

As part of Data Enrichment, you can update the details already captured in Registration stage. If details are not captured in DE stage, you can input the details.

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

1. Using the entitled login credentials for Data Enrichment 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 amendment task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task.

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

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The Guarantee Advise Amendment - Data Enrichment stage has three sections as follows:

- Main Details
- Guarantee Preference
- Amendment Snapshot
- Additional Fields
- Advices
- Additional Details
- Summary

Let's look at the details for Guarantee Advise Amendment - Data Enrichment 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 Details
- Guarantee Details

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**.

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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. User can Input/ update the fields except the Product Code field.

Action Buttons

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

Field	Description	Sample Values
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	

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.	
Refer	On click of 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.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Next	Task will get moved to next logical stage of Guarantee Amendment Advise. 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	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	

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Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Guarantee Preferences

If the amendment request is non online, the user can capture the amendment details. And if the request is online, the amendment details get auto populated in the fields.

Provide the preferences details based on the description in the following table:

Field	Description	Sample Values
Terms and Conditions	Specifies the applicable terms and conditions of the undertaking that are not already mentioned in any other field. System defaults the Advise value, field can be amended. Select the terms and conditions from the LOV that are not already mentioned.	
Sender to Receiver Info	System defaults the details from the incoming SWIFT sender to receiver in this field.	
Confirmation Instruction	System defaults the Advise value, contains confirmation instructions from the issuing bank to the advising party. The user can amend this field. The user can select the value from the drop-down. • CONFIRM (The requested confirmation party is requested to confirm the credit) • MAY ADD (The requested confirmation party may add its confirmation to the credit) • WITHOUT (No confirmation is requested) This field should be enabled only if the form of undertaking is 'SBLC'.	
Requested Confirmation Party	System defaults the Advise value. The user can amend this field. The user can select the value from the drop-down. • Advising Bank • Advising Through Bank • Others This field should be enabled only if the Confirmation Instruction is 'CONFIRM' or 'MAY ADD'.	
Delivery Channel for Amendment	The user can enter the Delivery Channel for Amendment.	
Delivery Person for Amendment	The user can enter the Delivery person for Amendment.	
Sender to Receiver Information to ATB	This field specifies additional information to the AT. User can choose the FFT value.	SND2RECMT767

Acknowledgement Details

An acknowledgment in format MT 768 is sent by advising bank to the issuing for Guarantee. The user can input the details required for issuing bank as part of MT 768.

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

Field	Description	Sample Values
Account Identification	This field identifies, where necessary, the account which is used for settlement of charges.	
Date of Message Ack	This field specifies the date on which the message being acknowledged was sent.System displays the Branch Date. If the task is approved on a later date, then the date should be updated as the branch date as on approval.	
Amount of Charges	This field specifies the currency code and total amount of charges claimed by the advising bank. If the Sender services an account for the Receiver in the currency of the charges, and this System should default the Date of Debit as the branch date as on approval.	
Account with Bank	This field specifies the bank at which the Sender wishes to receive credit for charges claimed.	
Details of Charges	The user should be able to input more details about the charges	

Action Buttons

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

Field	Description	Sample Values
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	
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.	

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Field	Description	Sample Values
Refer	On click of 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.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Next	Task will get moved to next logical stage of Guarantee Advise Amendment. 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	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

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Amendment Snapshot

At this stage, user can view all the field tags that are amended. Corresponding to the field the latest Guarantee /SBLC value before amendment and the new amended value is displayed.

Provide the amendment details based on the description in the following table:

Field	Description	Sample Values
Sequence B		
Field Name	The fields that are amended.	
Amended Value	The Guarantee /SBLC value before amendment.	
Value as per Undertaking	The Guarantee /SBLC new amendment value after amendment.	
Sequence C		
Field Name	The fields that are amended.	
Amended Value	The Guarantee /SBLC value before amendment.	
Value as per Undertaking	The Guarantee /SBLC new amendment value after amendment.	

Action Buttons

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

Field	Description	Sample Values
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	

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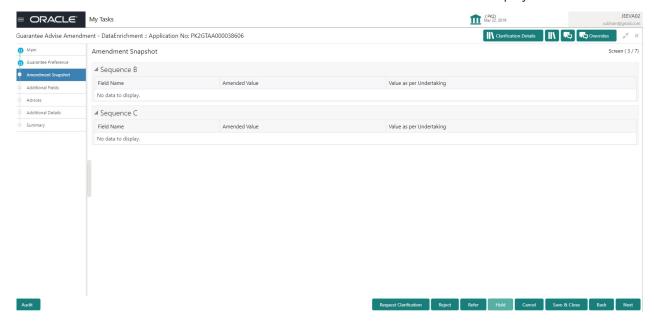| Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	On click of 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.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	

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Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Additional Fields

This stage displays the additional fields based on the User defined fields maintained in the system.

Action Buttons

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

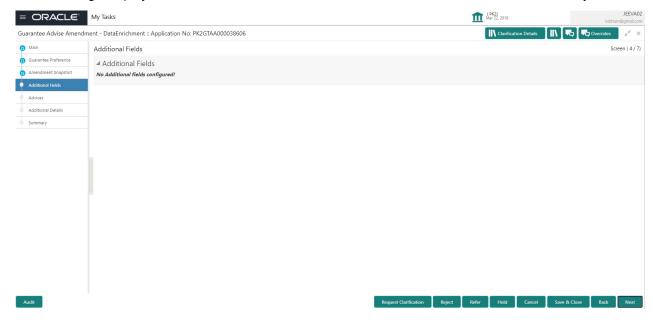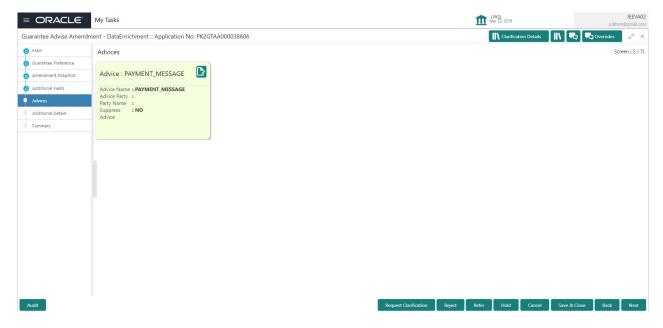| Field	Description	Sample Values
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	

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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.	
Refer	On click of 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.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advise Amendment. inputs.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	

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Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Advices

This section defaults the advices maintained for the product based on the advices maintained at the Product level.

The user can also suppress the Advice, if required.

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Advice Details

Field	Description	Sample Values
Suppress Advice	**Toggle on**: Switch on the toggle if advice is suppressed. **Toggle off**: Switch off the toggle if suppress advice is not required for the amendments	
Advice Name	User can select the instruction code as a part of free text.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Value be defaulted from Guarantee /SBLC Advised. User can update if required.	
Party ID	Value be defaulted from Guarantee /SBLC Advised. User can update if required.	
Party Name	Read only field. Value be defaulted from Guarantee /SBLC Advised.	
Free Format Text		
FTT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
	Click plus icon to add new FFT code.	

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Field	Description	Sample Values
-	Click minus icon to remove any existing FFT code.	
Instruction Details		
Instruction Code	User can select the instruction code as a part of free text.	
Instruction Description	Instruction description is populated based on the FFT code selected.	
+	Click plus icon to add new instruction code.	
-	Click minus icon to remove any existing instruction code.	

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.	
Refer	On click of 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.	

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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.	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	On clicking the Back, system should move the task to the previous segment.	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Additional Details

In the Additional details section, Guarantee /Standby amendment can have impact on the Limits and Collaterals section.

If any of the fields in the financial section of the pop up screen is checked then the limits and collaterals screen will be enabled.

For non-financial and narrative field amendments, the Limits and Collaterals screen will be read only. User cannot make changes.

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Limit and Collateral

There is change in limits, if the below fields were amendment.

- Increase in Amount
- Increase in Expiry Date
- Increase in Tolerance

The additional details are displayed as tile. The tiles displays a list of important fields with values. User will be able to drill down from tiles into respective data segments. User can select the tile, an update the respective details.

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

Limits Details

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

Field	Description	Sample Values
Edit Icon	Click edit icon to edit any existing Limit Details.	
	Click plus icon to add new Limit Details.	

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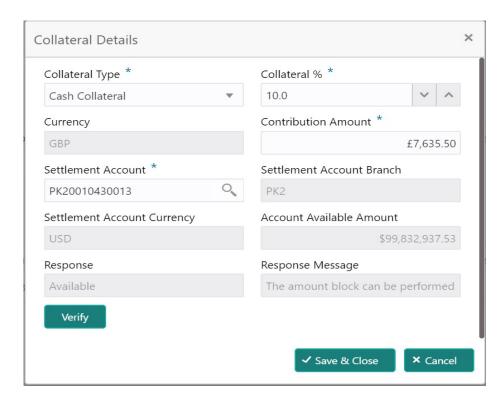| Field	Description	Sample Values
-	Click minus icon to remove any existing Limit Details.	
Customer ID	This field displays the applicant's bank customer ID.	
Line ID	User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will 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.	
Limits Description	Description of limit.	
Contribution Currency	The guarantee currency will be defaulted in this field.	
Contribution Amount	User can enter the contribution amount to be utilized under the selected limit.	
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.	
Limit Check Response	Response can be 'Success' or 'Limit not Available'.	
Response Message	Detailed Response message.	

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Collateral Details

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

Field	Description	Sample Values
Edit Icon	Click edit icon to edit any existing Collateral Details.	
+	Click plus icon to add new Collateral Details.	
-	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.	
Currency	Read only field. The guarantee currency will get defaulted in this field.	

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Field	Description	Sample Values
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 Advices, clicking on Next button and landing on the additional tab, charges and tax if any will get defaulted from Back end simulation. 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.	

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Field	Description	Sample Values
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.	
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 beneficiary	
Settlement Account	Details of the settlement account. Settlement account can be changed.	

Commission Details

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

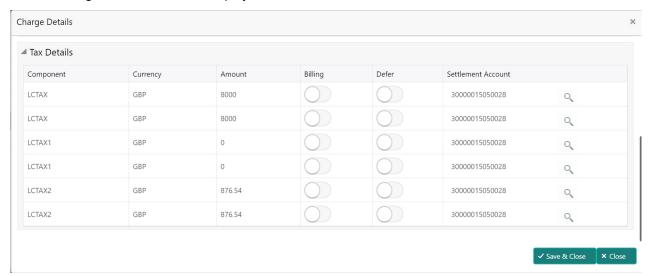| Field	Description	Sample Values
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field.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

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

Tax Details

The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details 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. Tax details are defaulted from the back-end system.

Following Tax Details will be displayed:

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.	
Billing	If tax are 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.	
Settlement Account	Details of the settlement account.	

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Preview

The bank user can view a preview of the outgoing SWIFT message and advise simulated from Back Office.

Based on the guarantee amendment captured in the previous screen, the preview message simulated, if there are multiple SWIFT message/Advises, user can view them from the drop-down list.

If the guarantee amendment message is to be approved by the customer before issue, then the user has to select the option for draft confirmation.

Field	Description	Sample Values
Preview SWIFT Message		
Currency	The tax currency is the same as the commission.	
Language	Select the language for the SWIFT message.	
Message Type	Select the message type.	
Preview Advice	Display a preview of the draft message.	
Preview Mail Device		
Language	Select the language for the advice message.	
Advice Type	Select the advice type.	
Message Type	Display a preview of the advice.	
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	
Following fields will have values on receipt of customer response.		
Customer Response	User can enter the response received from customer. If the response is received online, the response is auto populated in this field by the system	
Customer Remarks	Remarks from the customer for the draft	
Response Date	Customer Response received date.	

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Field	Description	Sample Values
Default Email list	Default email address of the customer.	
Add Recipients	Enables to add more recipients for the customer response.	

Action Buttons

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

Field	Description
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. The reject codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others. The user would be able to select a Reject code and give a Reject Description. Other users should be able to see the reject reason in remarks window throughout the process.
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
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Back	On click **Back,** user navigates to previous step.

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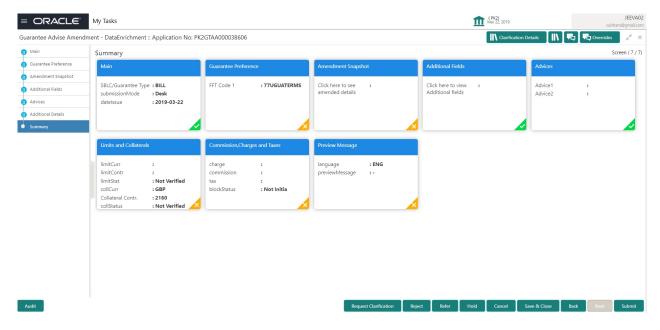| Field	Description
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.
Overrides	Click to view overrides, if any.

Data Enrichment - Summary

User can review the summary of details updated in Data Enrichment Guarantee/ Standby Amendment request.

The Summary tiles must display a list of important fields with values. The tiles where fields have been amended is highlighted in different color, User can drill down from Summary Tiles into respective data segments.

User clicks on Submit button, system validates the information captured and move the task to the next stage. System should Stage once the different automated services like Limit Earmark, Amount Block, and Compliance Checks are completed successfully.

If Legal verification and or Draft Confirmation are applicable, then the task should be moved to Legal Verification and or Draft Confirmation. Otherwise, the task should be moved to Approval.

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Tiles Displayed in Summary

- **Main Details** - User can view the application details and Guarantee/ Standby details. User can modify the details if required.

- **Party Details** - User can view and modify party details like beneficiary, advising bank etc., if required.

- **Guarantee Preference** - User can view the Guarantee Preference details.

- **Amendment Snapshot** - User can view the comprehensive fields amended with the previous value and new amended value.

- **Additional Fields** - User can view the additional fields.

- **Advices** - User can view the advice detail. User can modify the details if required.

- **Limits and Collaterals** - User can view the limits and collateral details. User can modify the details if required.

- **Commission Charges and Taxes** - User can view the details provided for charges. User can modify the details if required.

- **Preview Messages** - User can drill down to view the message preview, legal verification and customer draft confirmation details.

Action Buttons

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

Field	Description	Sample Values
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	

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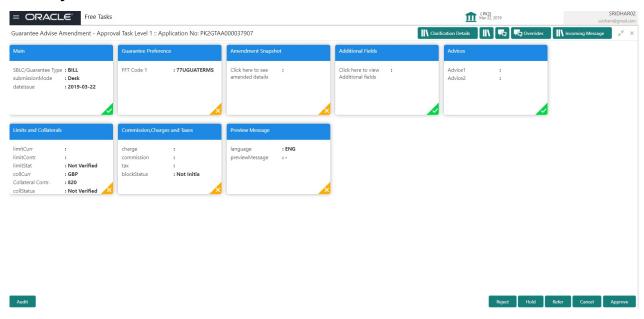| Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	On click of 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.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Multi Level Approval

The Approval user can approve a Guarantee Advise Amendment Transaction.

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.

In Approval the user can view a snapshot of the amendment made to this transaction. Corresponding to the field the current latest Guarantee value and the new amended value is displayed.

Click Next to view the Summary

Summary

Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee/Standby details. User can modify the details if required.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Guarantee Preference - User can view the Guarantee Preference details.
- Amendment Snapshot - User can view the comprehensive fields amended with the previous value and new amended value.
- Additional Fields - User can view the additional fields.
- Advices - User can view draft guarantee details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify the details if required.
- Commission Charge and Taxes - User can view and modify charge details, if required.
- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.

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 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.	

Customer - Acknowledgement

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

To:

<CUSTOMER NAME>   DATE: DD-MM-YYYY

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<CUSTOMER ADDRESS>

Dear Sir,

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

This letter is to inform you that we have received your application for Guarantee Advise Amendment
request with the below details:

CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: <LC CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

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

Document Name 1

Document Name 2

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 Advise Amendment.

Thank you for banking with us.

Regards,

<DEMO BANK>

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copied, distributed or reproduced in whole or in part, nor passed to any third party. The information
contained in this e-mail/ message and/or attachments to it may contain confidential or privileged
information.   If you are not the intended recipient, any dissemination, use, review, distribution, printing or
copying of the information contained in this message and/or attachments to it are strictly prohibited.   If
you have received this communication in error, please notify us by reply e-mail or telephone and
immediately and permanently delete the message and any attachments.

Thank you

Customer - Reject Advice

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>

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TO: DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

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

Further to your Guarantee Advise Amendment 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 required Guarantee Advise.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the Guarantee Advise Amendment 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 Advise Amendment application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

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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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