Guarantee Advise Cancellation User Guide

# Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management - Guarantee Advise Cancellation User Guide
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# Contents

# Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

- To create and handle Trade Finance transaction.
- Help users to conveniently create and process Trade Finance transaction.

## Overview

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

## Benefits

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

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

## Key Features

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

# Guarantee Advise Cancellation

As a part of Guarantee Advise Cancellation, the user requests for cancellation of a Guarantee/SBLC advised. On the issuing bank request, the Guarantee Advise Cancellation is initiated. The cancellation request is indicated in the incoming MT 767 message, field 23S Cancellation Request.

If the field 23S has value ‘CANCEL’, then Guarantee/SBLC should be initiated.

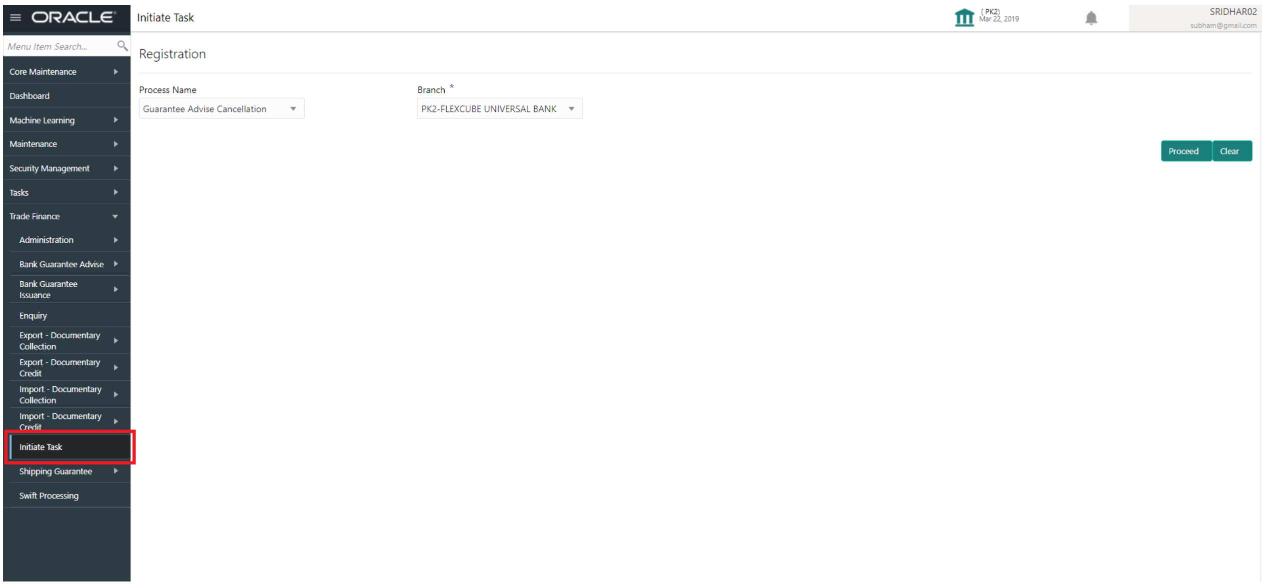
This section contains the following topics:

| | |
|---|---|
| Common Initiation Stage | Common Initiation Stage |
| Data Enrichment | Multi Level Authorization |

## Common Initiation Stage

The user can initiate the Guarantee Advise Cancellation request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.
2. Click **Trade Finance > Initiate Task.**




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

| Field | Description |
|---|---|
| Process Name | Select the process name to initiate the task. |
| Branch | Select the branch. |

### Action Buttons

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

| Field | Description |
|---|---|
| Proceed | Task will get initiated to next logical stage. |

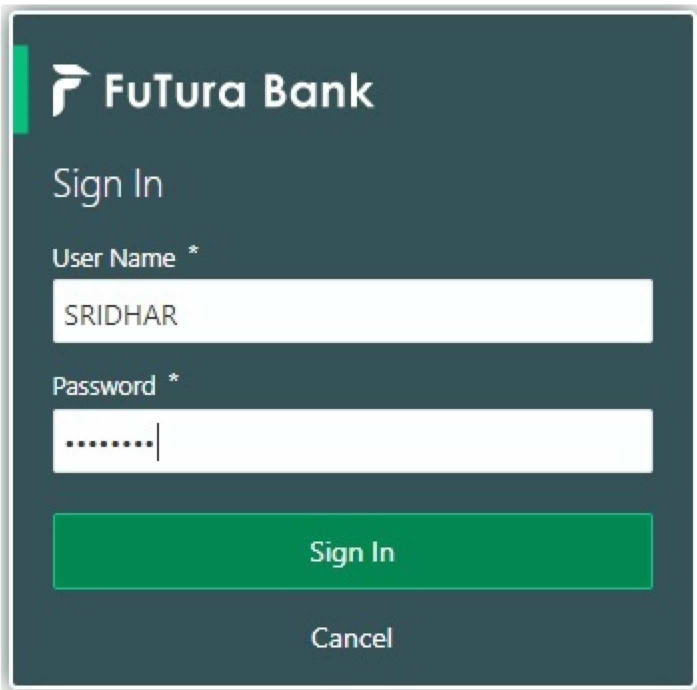
| Field | Description |
| --- | --- |
| Clear | The user can clear the contents update and can input values again. |

## Registration

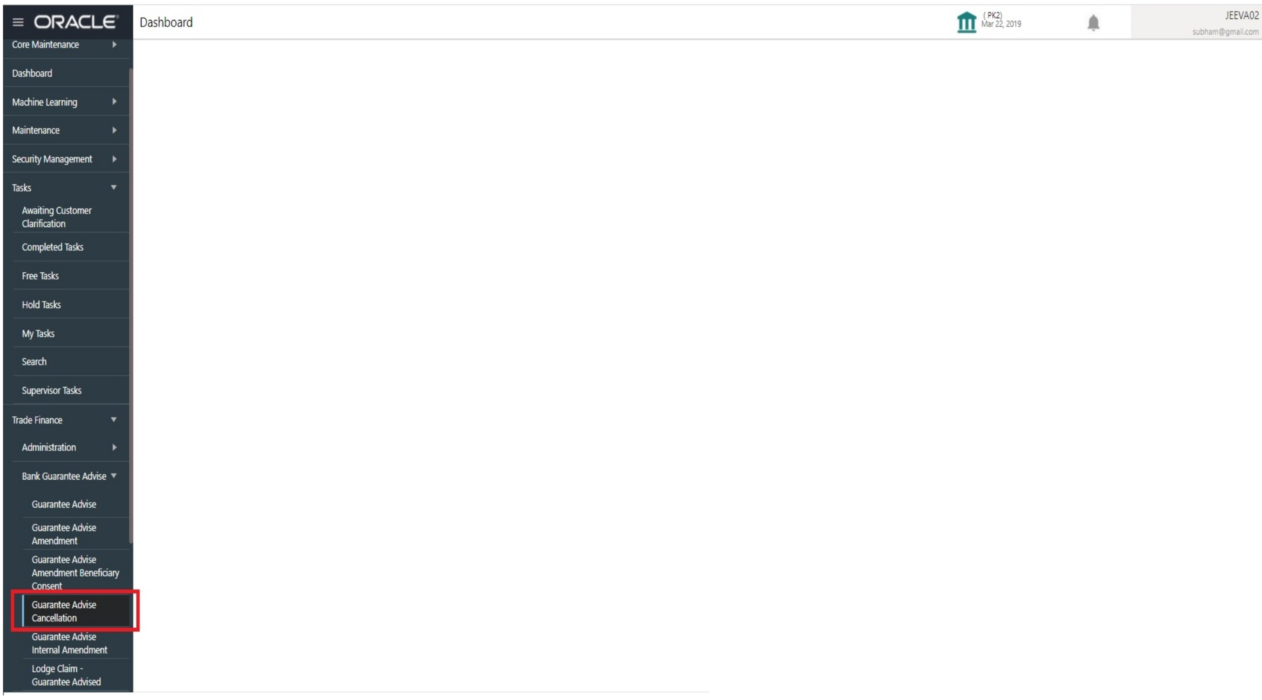
The first stage of Guarantee Advise Cancellation process starts from the Registration Stage. During Registration stage, the user can register Guarantee/SBLC Cancellation request received from the Applicant. If the Guarantee Advise cancellation request is given through email or physical application form (courier), the user can update the request.

The user has the option to submit, hold, save and hold and cancel the application

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

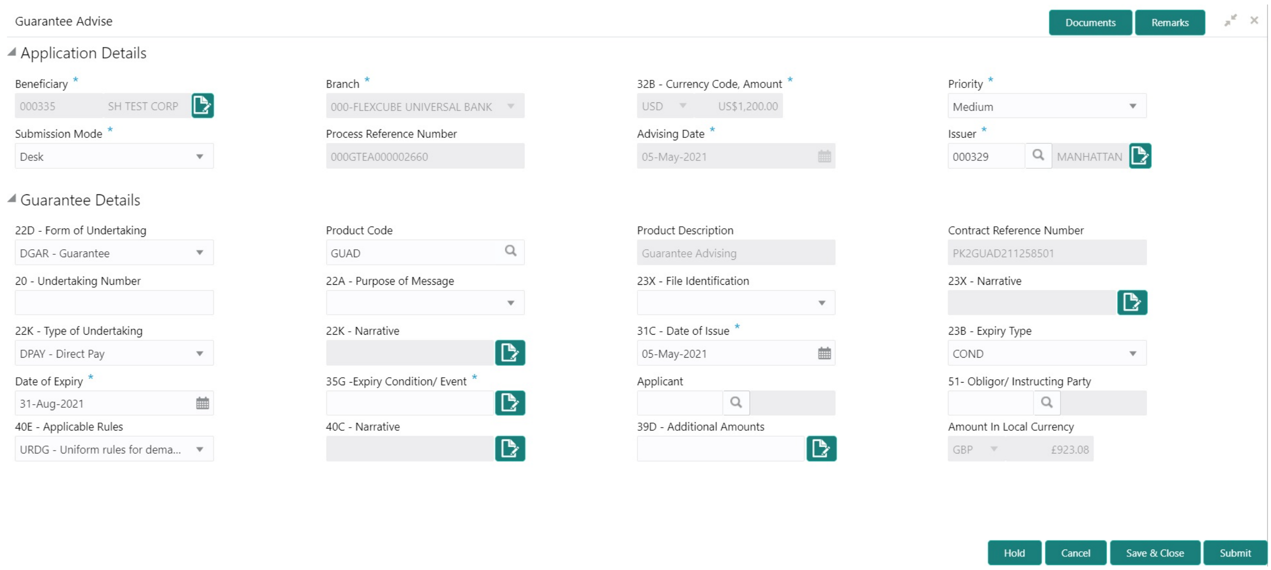



2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.
3. Click **Trade Finance > Bank Guarantee Advise > Guarantee Advise Cancellation**.




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

## Application Details




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

| Field | Description | Sample Values |
|---|---|---|
| Advising Bank Reference Number | The user can input the Advising Reference of the Guarantee to be cancelled.<br>Alternatively, user can search the Advising Bank Reference Number using LOV.<br>As part of LOV criteria; user can input the Customer Id, Beneficiary name, Currency and amount. | |
| Beneficiary | Read only field.<br>System will default the name of the customer as available in Guarantee Advise. | Toggle off |
| Branch | Read only field.<br>System will default the branch from Guarantee Advise. | |
| Priority | System will default the Priority as Low/Medium/.<br>High based on maintenance.<br>If no priority is maintained, system defaults the priority as Medium. | High |
| Submission Mode | Submission mode of Guarantee.<br>Cancellation request. By default the submission mode will have the value as 'Desk'.<br>**Desk-** Request received through Desk<br>**Email -** Request received through Email<br>**Courier**- Request received through Courier | Desk |

| Field | Description | Sample Values |
|---|---|---|
| Amendment Number | Read only field.<br>Unique Amendment sequence number defaults from the back office. | |
| Process Reference Number | Unique sequence reference number for the transaction.<br>This is auto generated by the system based on process name and branch code. | 203GTEISS000001134 |
| Issuing Bank | Issuing Bank Name defaults from the Guarantee Advise details. | |
| Cancellation Date | By default, the application will display branch's current date. User can change the date to back date, future date is not allowed. | |

## Guarantee Details

The user can view the latest LC values defaulted in the respective fields. All fields displayed in Guarantee details section are read only fields.

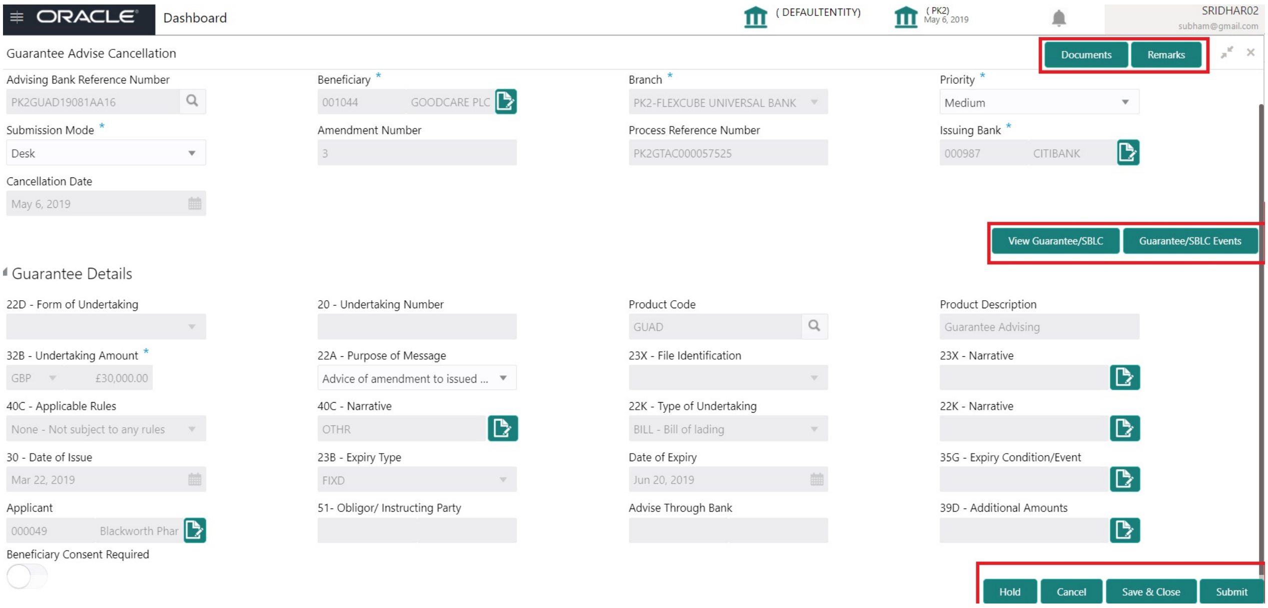
Provide the Application Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Form of Undertaking | Read only field.<br>Form of Undertaking defaults from Guarantee Advised. | |
| Undertaking Number | Read only field.<br>Form of Undertaking number from Guarantee Advised. | |
| Product Code | Read only field.<br>This field displays the product code defaulted from Guarantee Advised. | |
| Product Description | Read only field.<br>This field displays the description of the product as per the product code available in Guarantee Advised. | |
| Undertaking Amount | Read only field.<br>System defaults the outstanding value available in Guarantee Advised. | |
| Amount In Local Currency | System fetches the local currency equivalent value for the transaction amount from back office (with decimal places). | |
| Purpose of Message | Read only field.<br>Purpose of message defaults from Guarantee Advised. | |

| Field | Description | Sample Values |
| --- | --- | --- |
| File Identification | Read Only Field.<br>System will default the value available in Guarantee Advised. | |
| Narrative | Read Only Field.<br>System defaults the value available in Guarantee Advised. | |
| Applicable Rules | Read only field.<br>This field displays the rules of the Guarantee Advised. | |
| Narrative | System defaults the value available in Guarantee Advised. | |
| Type Of Undertaking | Read only field.<br>System defaults the value available from Guarantee Advised details. | |
| Narrative | Read Only Field.<br>System defaults the value available in Guarantee Advised. | |
| Date of Issue | Application will default the branch's current date in date of issue. User cannot change the defaulted date.<br>Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration. | 04/13/18 |
| Expiry Type | Read Only Field.<br>System defaults the expiry type available in Guarantee Advised. | |
| Date of Expiry | Read Only Field.<br>System defaults the expiry date available in Guarantee Advised. | |
| Expiry Condition/ Event | Read Only Field.<br>System defaults the expiry condition available in Guarantee Advised. | |
| Applicant | Read only field.<br>This system defaults the applicant name available in Guarantee Advised. | |
| Obligor/ Instructing Party | Read only field.<br>This system defaults the value available in Guarantee Advised. | |

| Field | Description | Sample Values |
|---|---|---|
| Advice Through Bank | Read only field.<br>System defaults the value available in Guarantee Advised. | |
| Additional Amounts | Additional Amount Covered as per the latest LC details is displayed. | |
| Beneficiary Consent Required | **Toggle on**: Beneficiary consent required for cancellation.<br>**Toggle off**: Switch off the toggle if beneficiary consent is not required for cancellation. | |

## 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.<br>System displays the mandatory and optional documents that are maintained in Document Maintenance. If mandatory documents are not uploaded, system should display an error on submit. | |
| Remarks | Provide any additional information regarding the Guarantee Advice. This information can be viewed by other users processing the request. | |
| View Guarantee/SBLC | Clicking on View Guarantee/SBLC button enables user to view the details of the Guarantee/ SBLC. | |

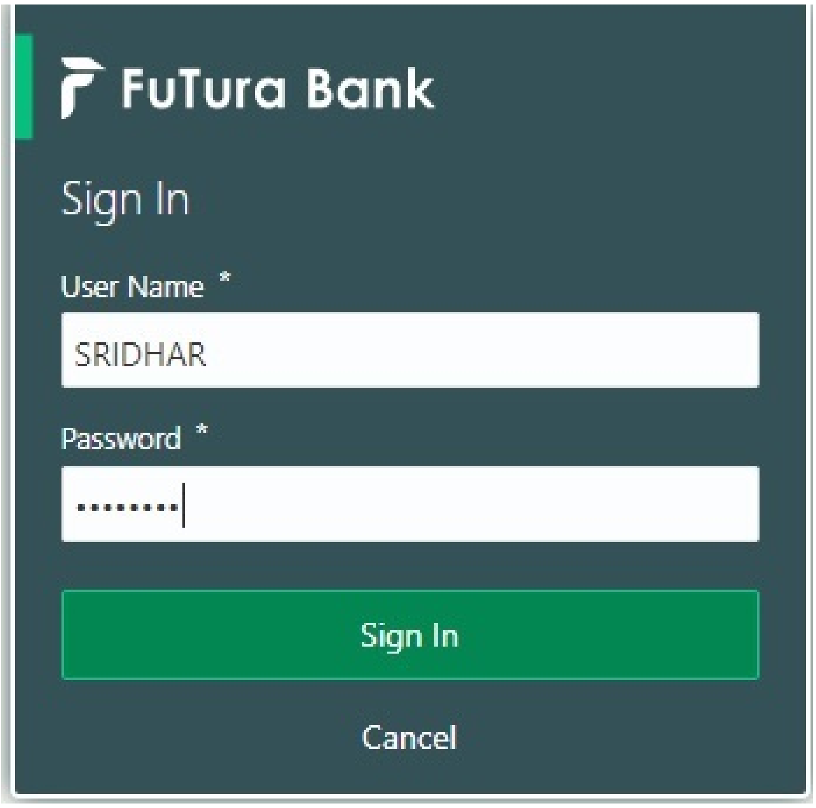
| Field | Description | Sample Values |
|---|---|---|
| Guarantee/SBLC Events | Clicking on Events button enables the user to view the snapshot of various events under the Guarantee/SBLC details. | |
| **Action Buttons** | | |
| Submit | On Submit, system trigger advice to the customer and will give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advice Cancellation.<br>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.<br>This option will not submit the request. | |
| Cancel | The task gets canceled and system should clear the Guarantee Advice Cancellation Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br>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. If mandatory checklist items are not marked, system will display an error on submit. | |
| Verify Signature | System will display the details of Authorized signatories. The pop up box will display the signature id, signature title and image of the signature for verification. | |

## Data Enrichment

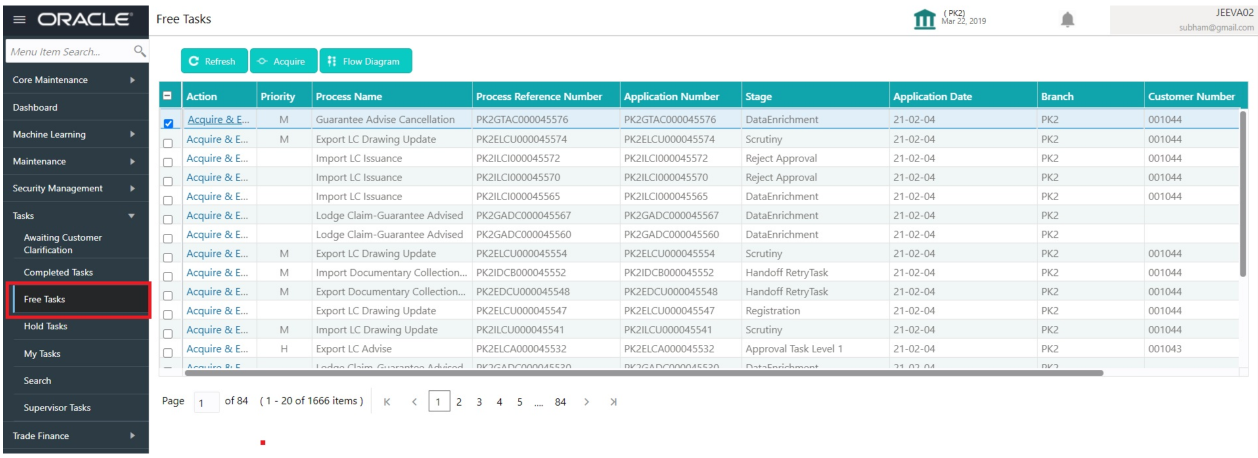
As part of Data Enrichment, user can register and update the Guarantee Cancellation request received from the Issuing Bank. If the request is received by mail/Courier, the user should be able to update the request. In case the message is received by SWIFT, then the cancellation task needs to be auto created and available for the user to handle.

Do the following steps to acquire a task at Data Enrichment stage:

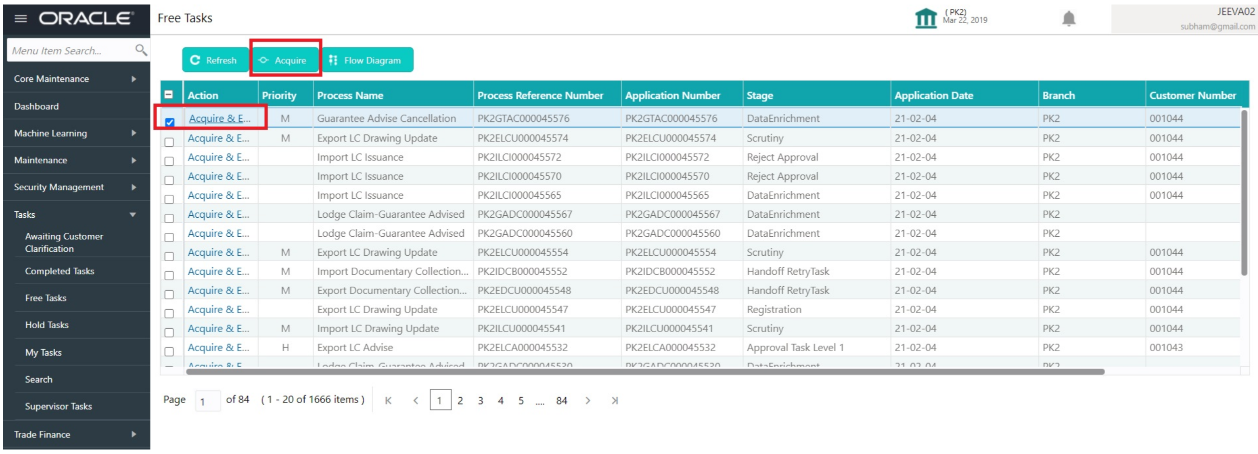
1. Using the entitled login credentials for Data Enrichment stage, login to the OBTFPM application.



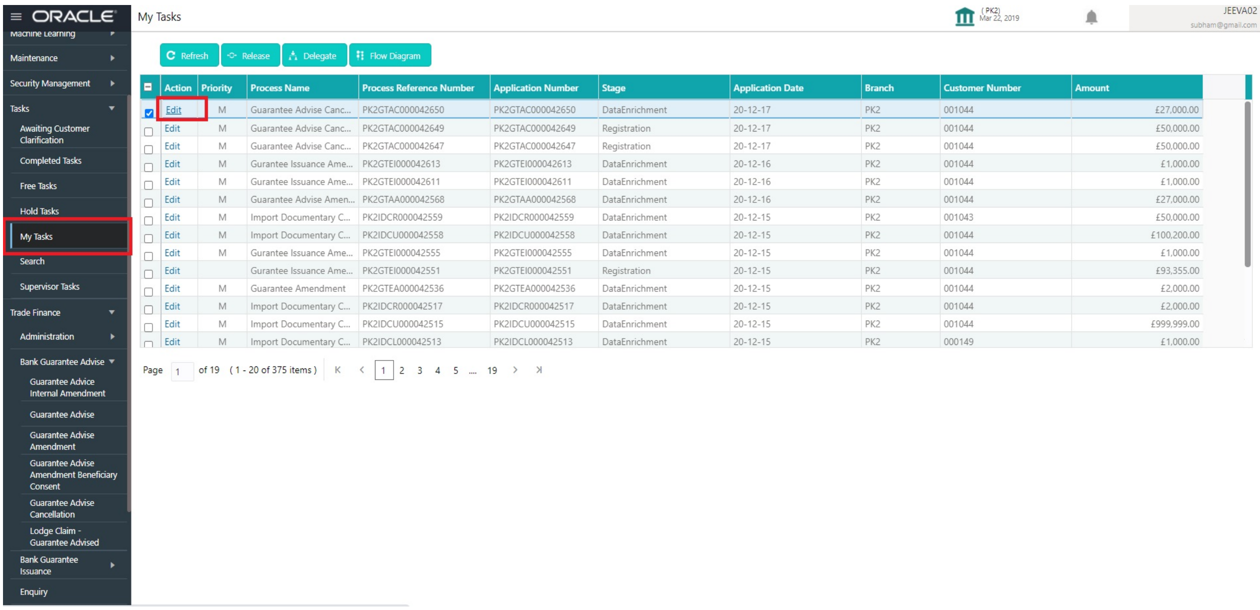

2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.
3. Click **Trade Finance> Tasks> Free Tasks.**



4. Select the appropriate cancellation 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.



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

- Main Details
- Guarantee Preferences
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

Let’s look at the details for Guarantee Advise Cancellation 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.

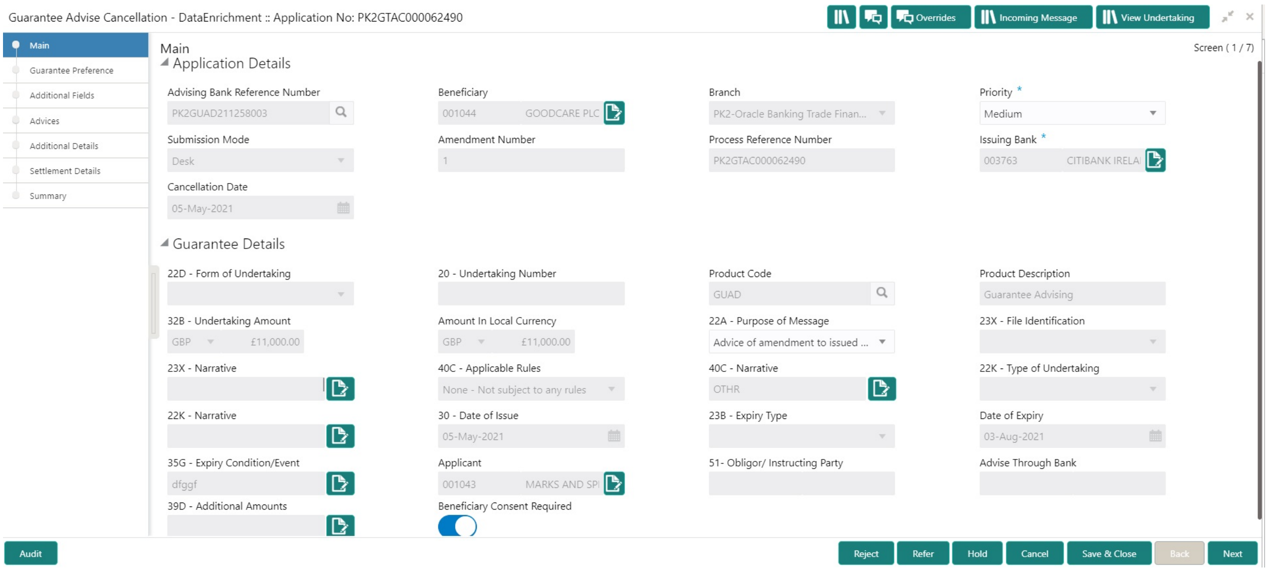
## Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

## Application Details

Refer to Application Details section of Registration stage 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.

## Action Buttons

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

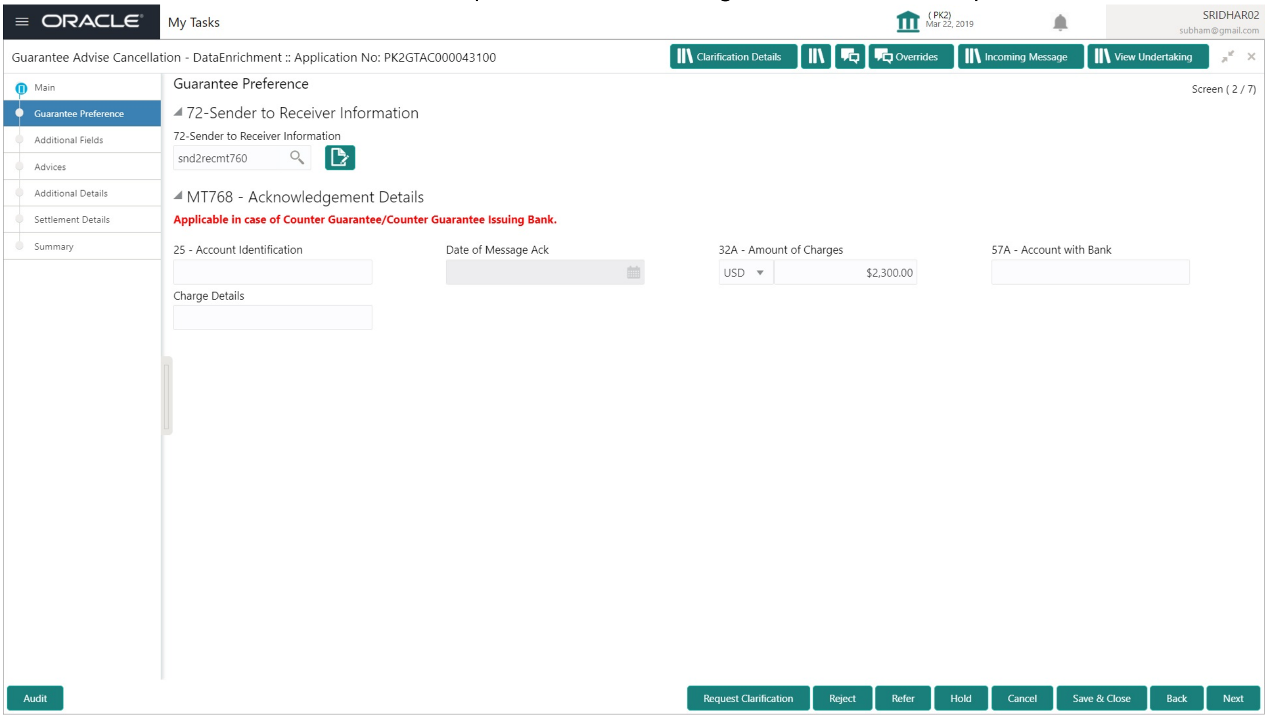
| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. | |

| 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.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |
| 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.<br>Application will display the mandatory and optional documents.<br>The user can view and input/view application details simultaneously.<br>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. | |

| Field | Description | Sample Values |
|---|---|---|
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

## Guarantee Preference

In this section user can enter and update the acknowledgment details and response details.




Provide the Guarantee Preference based on the following table.

| Field | Description | Sample Values |
|---|---|---|
| **Sender to Receiver Information** | | |
| Sender to Receiver Information | Select the additional information for receiver from the LOV. | |
| **MT768- Acknowledgment Details** | | |
| Account Identification | Provide the values for account identification. | |
| Date of Message Ack | Read Only.<br>System defaults the current system date as date of message acknowledgment. | |
| Amount of Charges | Provide the values for the amount of charges. | |
| Account with Bank | User can enter the account with bank details. | |
| Charge Details | Provide the details of charges if applicable. | |

### 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.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |

| Field | Description | Sample Values |
|---|---|---|
| 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.<br>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. | |
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

## Additional Fields

In this step system defaults the Additional details based on the Additional fields maintained in the system.

### Action Buttons

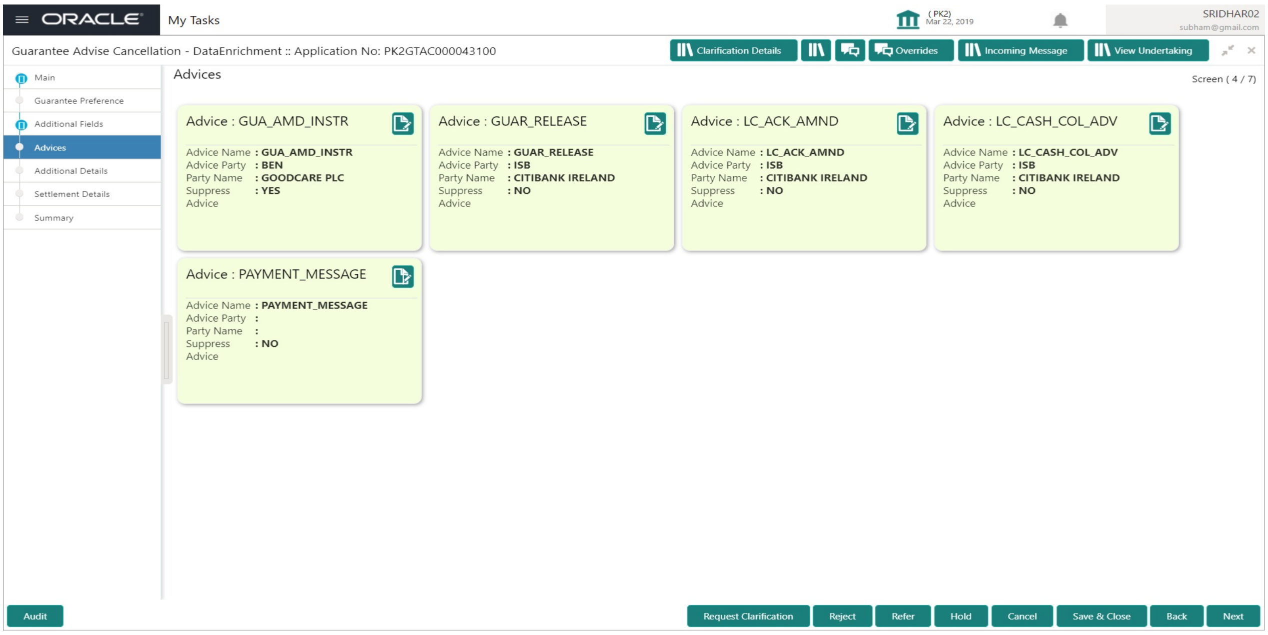
Use action buttons based on the description in the following table:

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

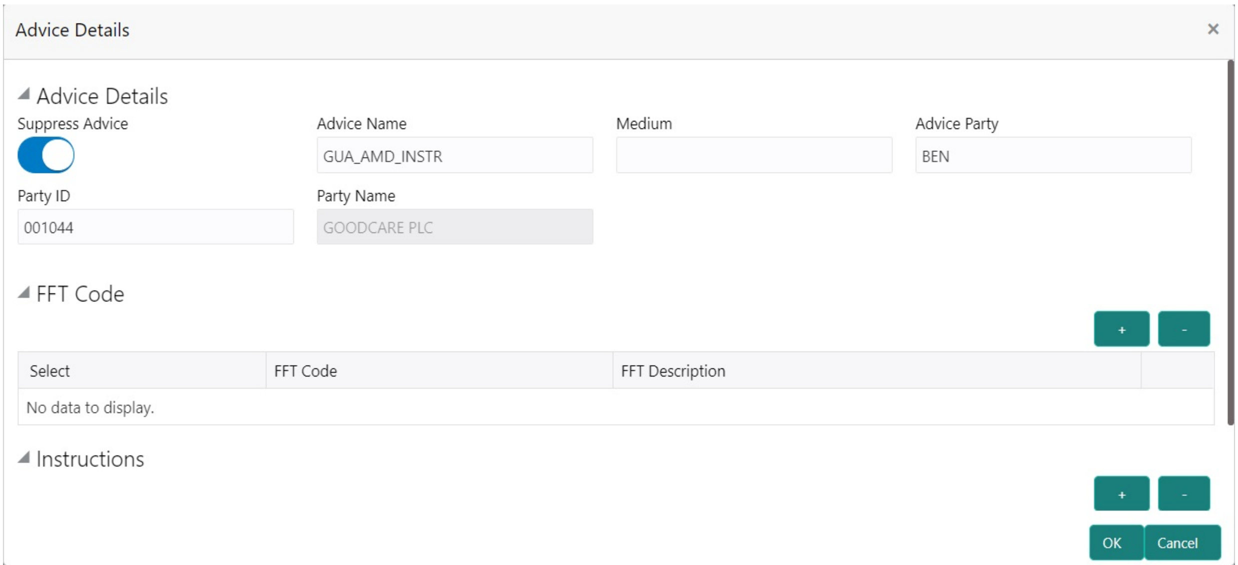
| Field | Description | Sample Values |
| --- | --- | --- |
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |
| 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.<br>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. | |
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

## Advices

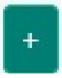
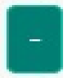
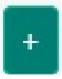
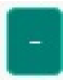
This section defaults the advices maintained for the product based on the advices maintained at the Product level.




The user can also suppress the Advice, if required.




| Field | Description | Sample Values |
|---|---|---|
| Suppress Advice | **Toggle on**: Switch on the toggle if advice is suppressed.<br>**Toggle off**: Switch off the toggle if suppress advice is not required. | |
| Advice Name | User can select the instruction code as a part of free text. | |

| Field | Description | Sample Values |
|---|---|---|
| Medium | The medium of advices is defaulted from the system. User can update if required. | |
| Advice Party | Value be defaulted from Guarantee /SBLC advise. User can update if required. | |
| Party ID | Value be defaulted from Guarantee /SBLC advise. User can update if required. | |
| Party Name | Read only field.<br>Value be defaulted from Guarantee /SBLC advise. | |
| 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. | |
|  | 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 |
|---|---|---|
| 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. | |

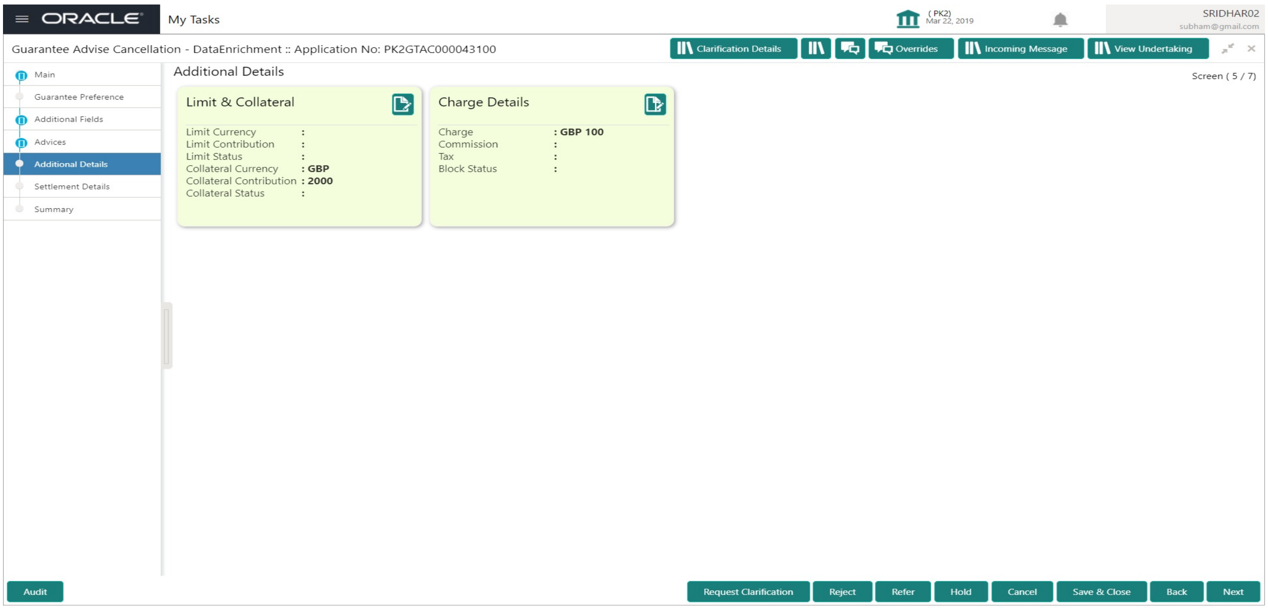
| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |
| 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.<br>Application will display the mandatory and optional documents. | |

| 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. | |
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

## Additional Details

In the Additional details section, the user can verify/input/update the additional details data segment of the Guarantee/SBLC Cancellation request.

Guarantee cancellation may have impact on the Charges & Commission section.

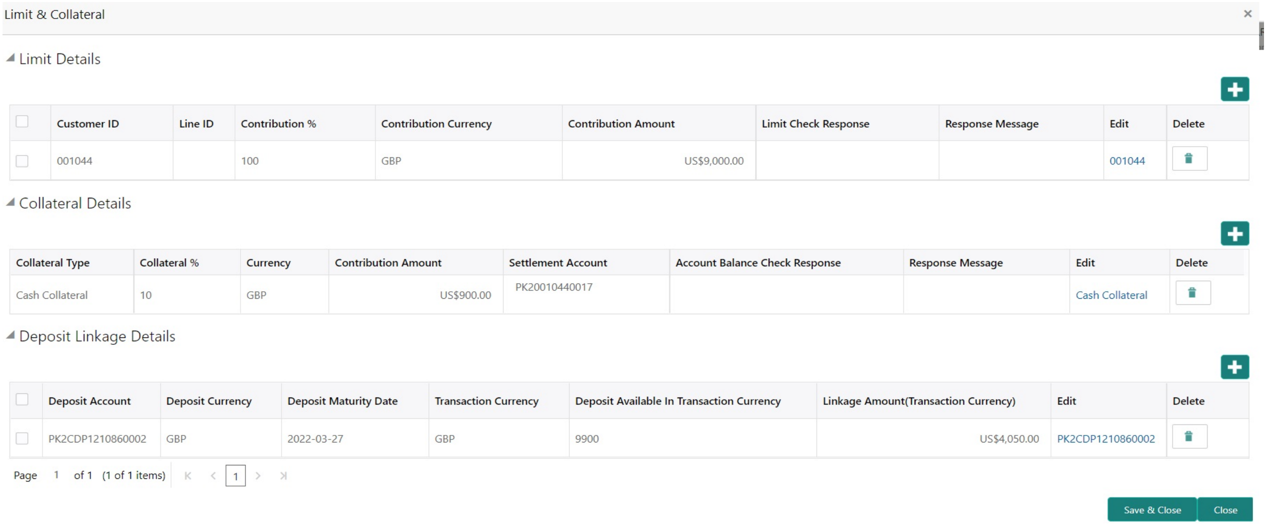



### Limit and Collateral

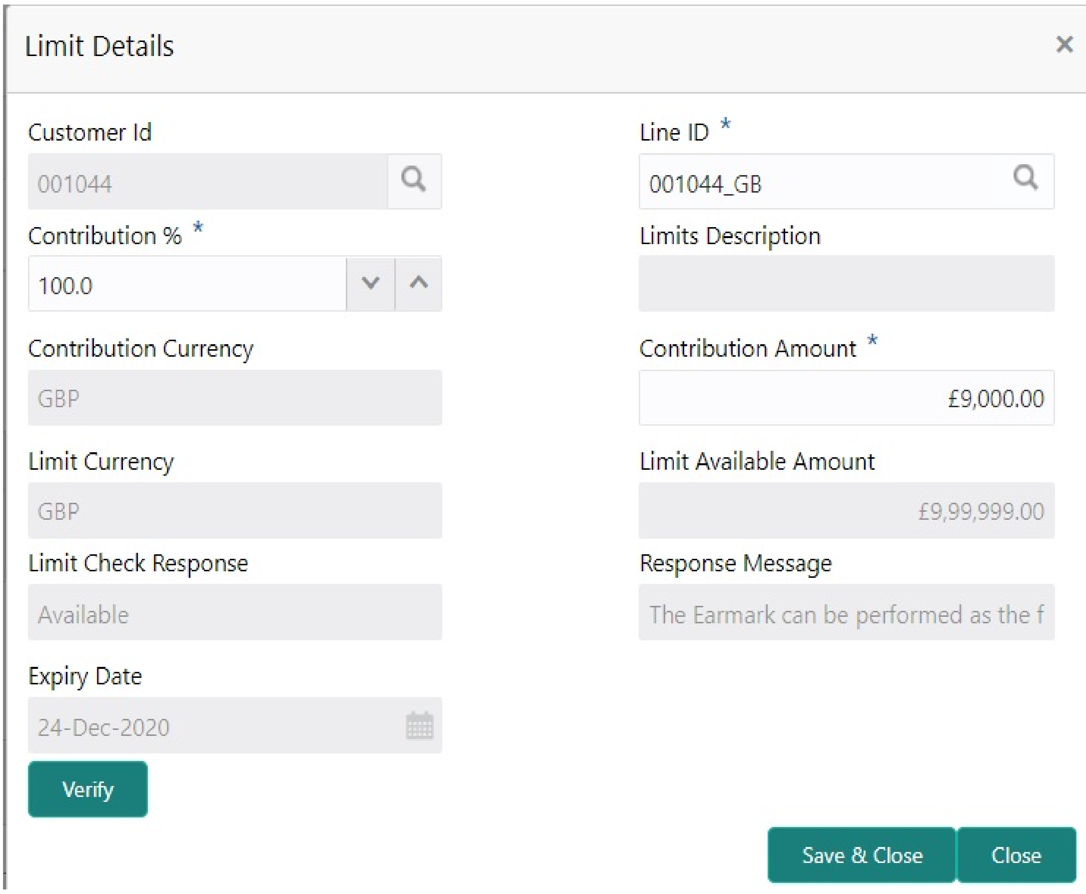
The limits and collateral details are displayed as tile. The tiles displays a list of important fields with values.

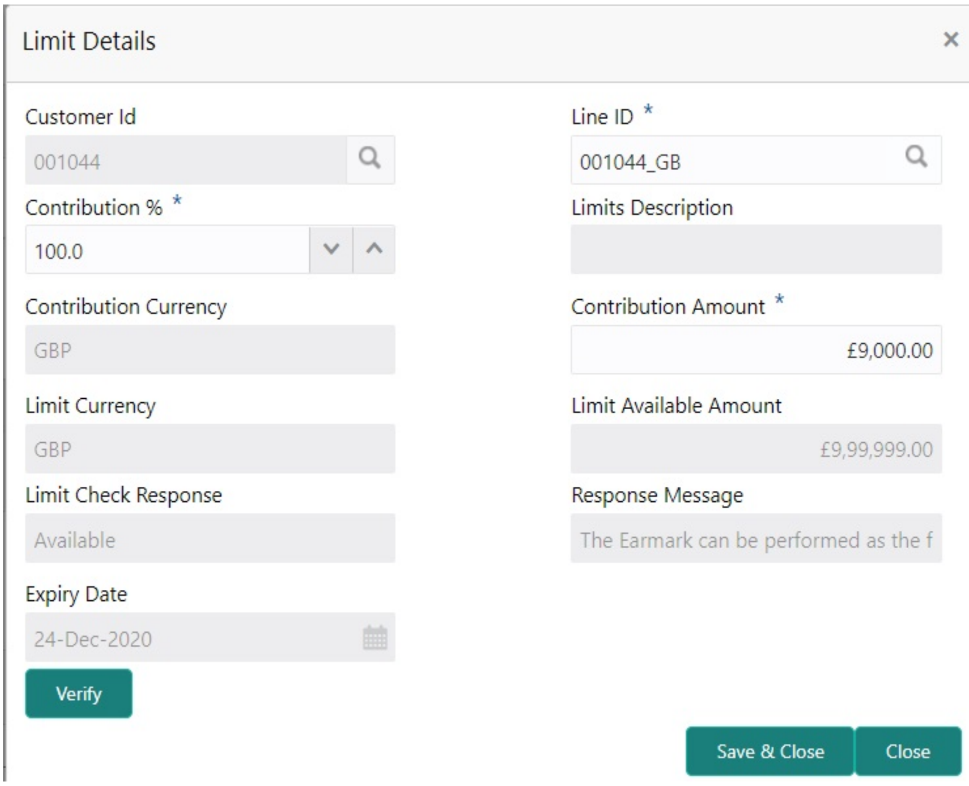
**Note**

For Guarantee Advising MT 760, user can input the values, applicable if Advising bank confirms undertaking.

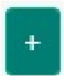
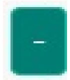



## Limits Details



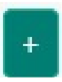
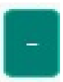



Provide the Limit Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
|  | Click plus icon to add new Limit Details. | |
|  | 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. | |

| Field | Description | Sample Values |
|---|---|---|
| Contribution% | System will default this to 100% and user can modify. System will display an alert message, if modified.<br><br>Once contribution % is provided, system will default the amount.<br><br>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. | |
| Expiry Date | This field displays the date up to which the Line is valid | |

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

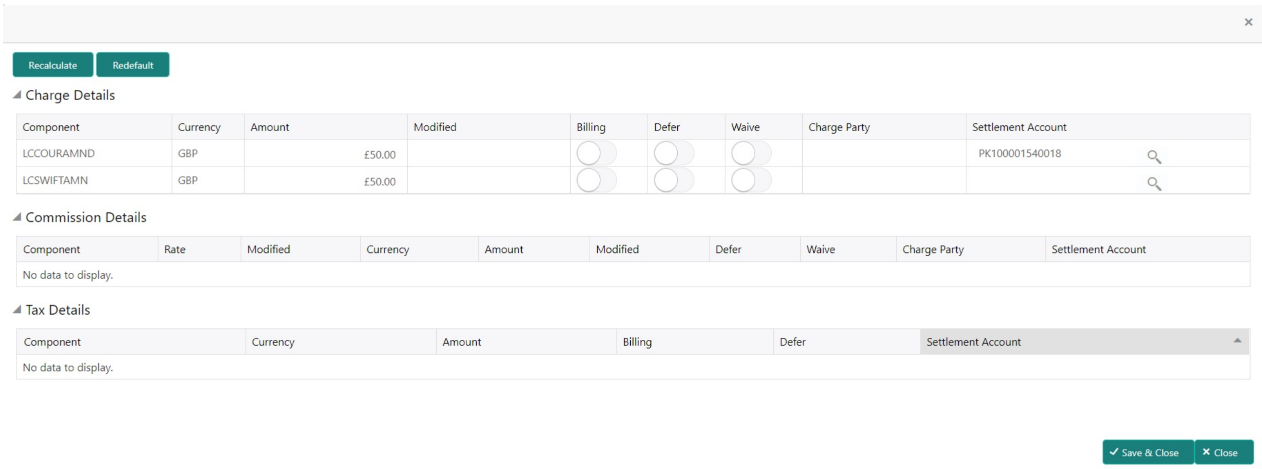
| Field | Description | Sample Values |
|---|---|---|
|  | Click plus icon to add new Collateral Details. | |
|  | Click minus icon to remove any existing Collateral Details. | |

| Field | Description | Sample Values |
|---|---|---|
| Collateral Type | Cash Collateral (CASA) will be the default value available as collateral type. User can select either Cash Collateral or Deposits.<br><br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br><br>User can modify the defaulted collateral percentage, in which case system should display an override message “Defaulted Collateral Percentage modified”. | |
| Collateral % | System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br><br>User can modify the defaulted collateral percentage, in which case system should display an override message “Defaulted Collateral Percentage modified”. | |
| Currency | Read only field.<br><br>The guarantee currency will get defaulted in this field. | |
| Contribution Amount | Collateral contribution amount will get defaulted in this field.<br><br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br><br>User can modify the defaulted collateral percentage, in which case system should display an override message “Defaulted Collateral Percentage modified”. | |
| 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’. | |

| Field | Description | Sample Values |
|---|---|---|
| Response Message | Detailed Response message. | |

### Charge Details

After Advices, click on Next button and on landing 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. | |
| Modified | From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br><br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is ‘Billing’ enabled, ‘Billing’ toggle for that component should be automatically checked in OBTFPM.<br><br>The user can not select/de-select the check box if it is de-selected by default.<br><br>This field is disabled, if ‘Defer’ toggle is enabled. | |

| Field | Description | Sample Values |
|---|---|---|
| Defer | Charges can not be deferred further.<br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.<br>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. | |
| Waive | If charges have to be waived, this check box has to be selected.<br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br>This field is disabled, if 'Defer' toggle is enabled. | |
| Charge Party | Charge party will be applicant by default. You can change the value to beneficiary. | |
| Settlement Account | Details of the settlement account. | |

### Commission Details

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

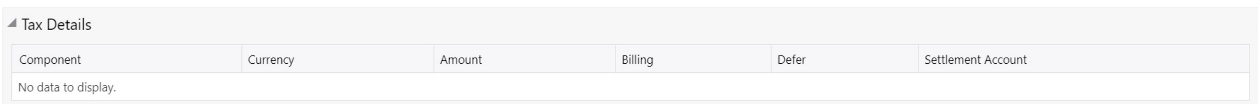
| Field | Description | Sample Values |
|---|---|---|
| Component | Select the commission component | |
| Rate | Defaults from product. User can change the rate, if required. | |
| Currency | Defaults the currency in which the commission needs to be collected. | |
| Amount | An amount that is maintained 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.<br>This field is disabled, if 'Defer' toggle is enabled. | |

| Field | Description | Sample Values |
|---|---|---|
| Waive | Select the check box to waive charges/ commission.<br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br>This field is disabled,  if 'Defer' toggle is enabled. | |
| 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. | |

### 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. | |

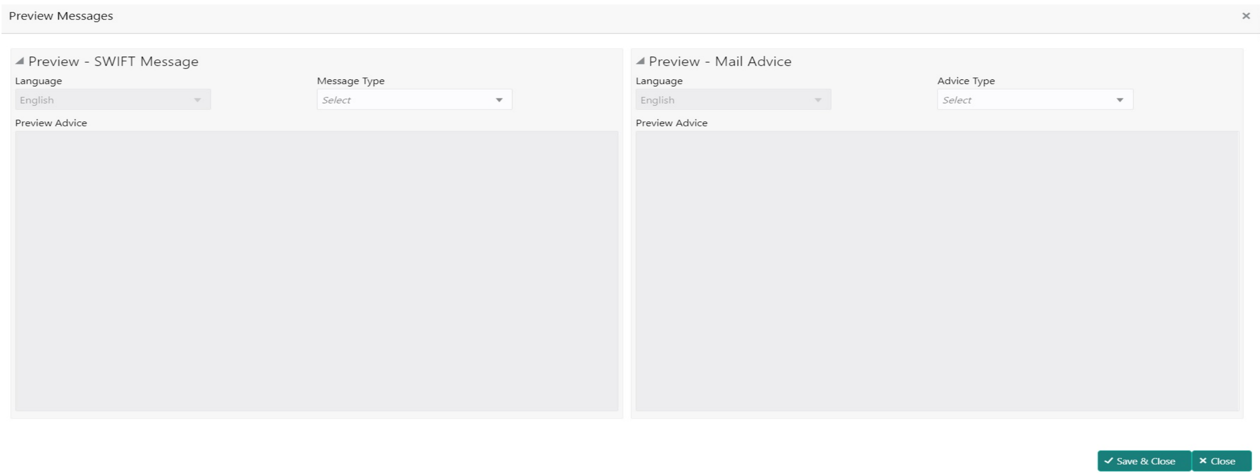
| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |
| 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.<br>Application will display the mandatory and optional documents. | |

| 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. | |
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

## Preview Message

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

Based on the Guarantee Cancellation details captured in the previous screen, the preview message simulated from the Back Office and the user can view the message.




| 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 | |

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

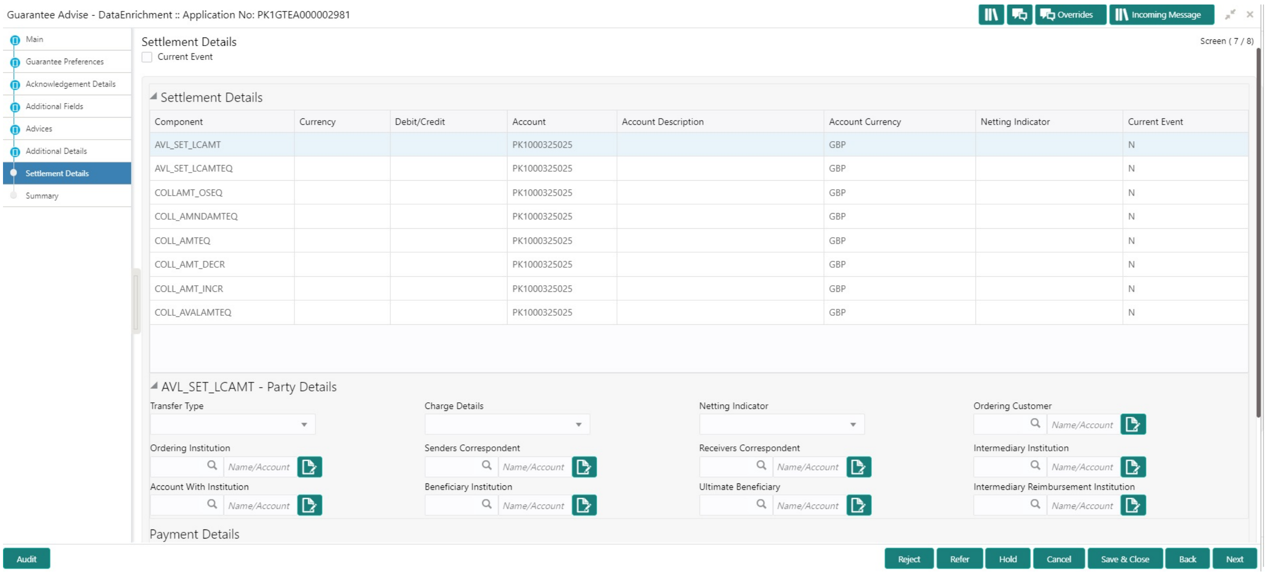
### Action Buttons

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

| Field | Description | 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.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |

| Field | Description | Sample Values |
|---|---|---|
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |
| 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.<br>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. | |
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

## Settlement Details



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

| Field | Description | Sample Values |
|---|---|---|
| Currency Event | The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event. | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | System displays the default currency for the component. | |
| Debit/Credit | System displays the debit/credit indicators for the components. | |
| Account | System displays the account details for the components. | |
| Account Description | System displays the description of the selected account. | |
| Account Currency | System defaults the currency for all the items based on the account number. | |
| Netting Indicator | System displays the applicable netting indicator. | |
| Currency Event | System displays the current event as Y or N. | |

### Action Buttons

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

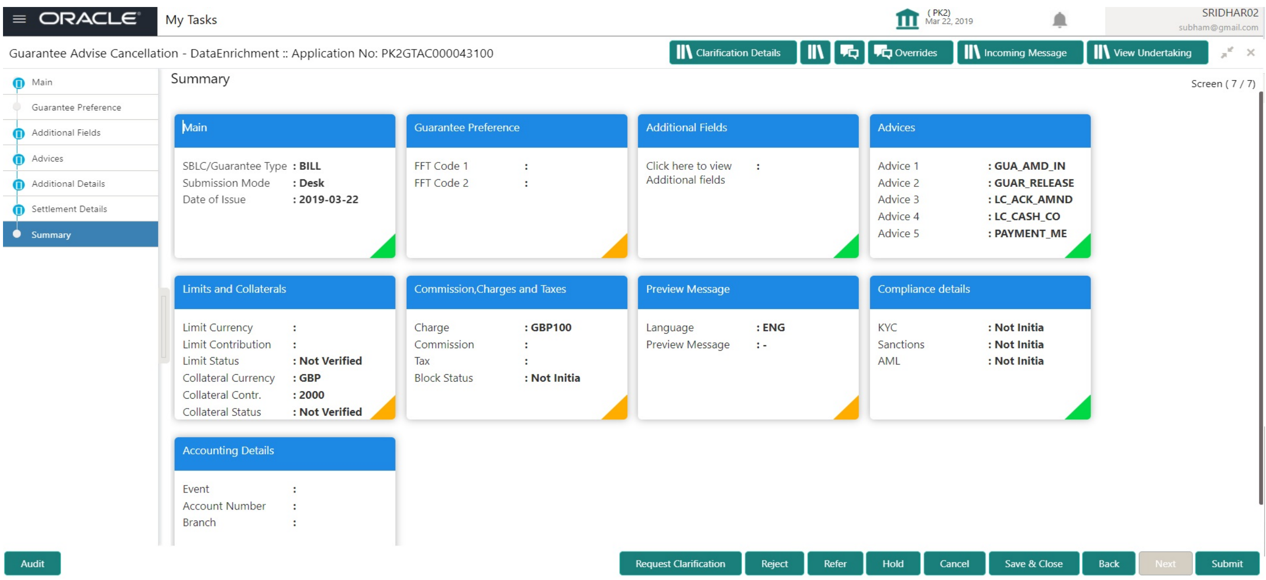
| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |
| 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. | |

| Field | Description | Sample Values |
|---|---|---|
| Documents | Click the Documents icon to View/Upload the required documents.<br>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. | |
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

## Summary

User can review the summary screen of Guarantee/SBLC Advise Cancellation request.

Log in to Oracle Banking Trade Finance Process Management (OBTFPM) system to see the Summary tiles. The tiles must display a list of important fields with values. User can drill down from Summary Tiles into respective data segments.




### Tiles Displayed in Summary

- Main Details - User can view the details about application and Guarantee/Standby. User can only view but cannot edit any of the details.
- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot edit any of the details.
- Guarantee Details - User can view the Guarantee Details. User can only view but cannot edit any of the details.

- Additional Details - User can view the User Defined Field details. User can only view but cannot edit any of the details.
- Limits and Collaterals - User can view the captured details of limits and collateral. User can only view but cannot edit any of the details.
- Commission, Charges, Taxes - User can view the charge details. User can only view but cannot edit any of the details.
- Additional Fields - User can view the UDF maintained.
- Preview Message - User can have a preview of the message.
- Advices - User can view the advices details.
- Accounting Details - User can view the accounting entries.

### 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.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>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.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |

| Field | Description | Sample Values |
|---|---|---|
| Cancel | Cancel the task window and return to dashboard. The data entered will not be saved. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in DE stage.The system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. | |
| Submit | Task will get moved to next logical stage of Guarantee Advise Cancellation.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| 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.<br>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. | |
| Incoming Message | Clicking this button allows the system to display the incoming SWIFT MT 767 message received. | |
| View Undertaking | Clicking on View Undertaking button enables user to view the details of the undertaking. | |

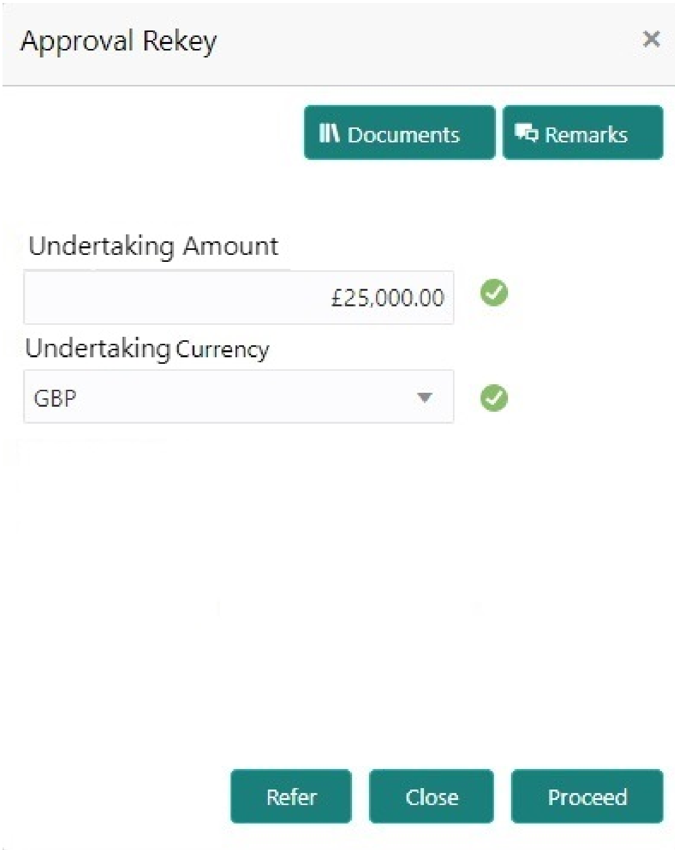
# Multi Level Authorization

The Approval user can approve a Guarantee Cancellation request.

As an approver user, log in into OBTFPM application the Guarantee/SBLC Cancellation task should be available in the Free Task. The user can acquire the task.

## Re-Key Authorization

If rekey authorization set up is available, then on clicking Acquire, the task will land on the rekey authorization screen otherwise the task will land on the summary screen.




The user can view the details of multilevel approval stage of Guarantee Cancellation request in the Summary screen.

Click Next to view the Summary

### Documents and Checklist: Documents:

The approver user can view the uploaded documents and verify the same. Verify the uploaded documents.

**Checklist**: The approver user can verify the uploaded documents.

**Remarks**: The approver user can view the remarks captured during various stages.

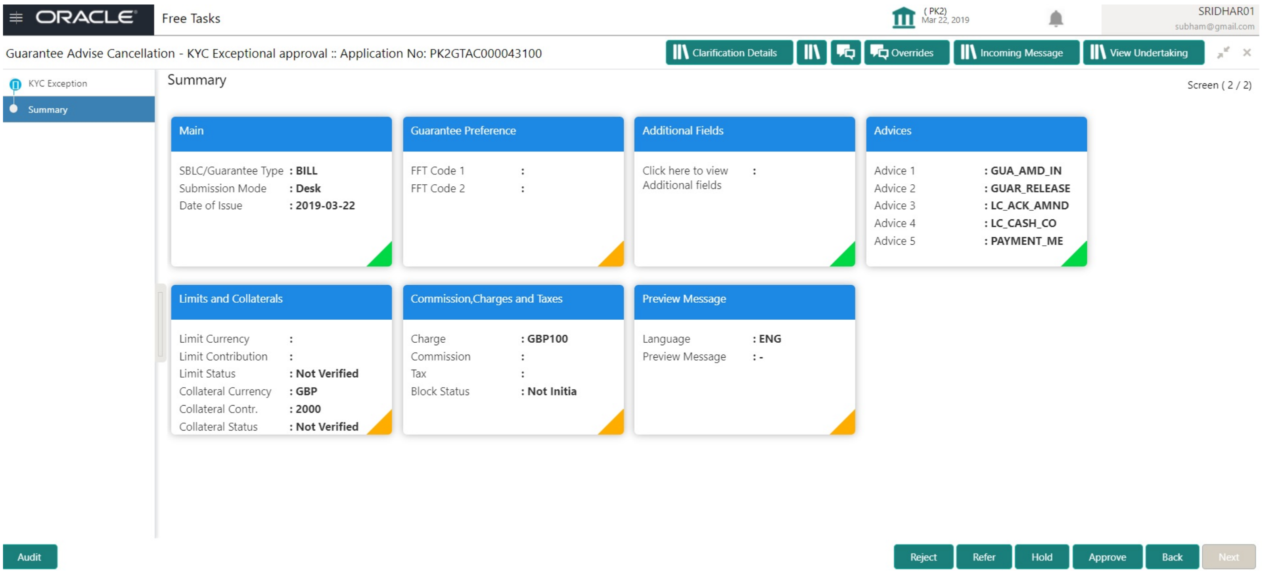
**Incoming Message**: As approval user, I should be able to view the incoming message, if the process is initiated through STP of incoming MT 767.

### Action Buttons

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

| Field | Description |
| --- | --- |
| Reject | On click of Reject, user must select a reject reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. The user would be able to select a Reject code and give a Reject Description<br>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.<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. |
| 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. |
| Back | On click **Back**, user navigates to previous step. |

## Approval Summary Screen




### Tiles Displayed in Summary

- Main Details - User can view the details about application and Guarantee/Standby. User can only view but cannot edit any of the details.
- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot edit any of the details.
- Guarantee Details - User can view the Guarantee Details.
- Additional Details - User can view the User Defined Field details. User can only view but cannot edit any of the details.
- Limits and Collaterals - User can view the captured details of limits and collateral. User can only view but cannot edit any of the details.
- Commission, Charges, Taxes - User can view the charge details. User can only view but cannot edit any of the details.
- Additional Fields - User can view the UDF maintained.
- Preview Message - User can have a preview of the message.
- Advices - User can view the advices details.

## Handoff:

On Approve, the task is handed off to the back office (LCDGUAMD) for postings. In the back office, the relevant accounting entries are posted, advises are generated, charges and tax to be collected are posted.

In case there is a failure in Handoff, the task lands to retry handoff queue. The user can manually try to initiate handoff.

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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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