Patch Release Note
Oracle Banking Trade Finance
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FINANCIAL SERVICES

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1. Overview

1.1 Issue Details

As part of Mashreq requirements and other committed items changes are made in OBTF14.5.4.0.0 release.

1.2 Requirement Summary

The requirements specific to Q3 Trade incremental changes and other committed items on integration with product processors are to be addressed as part of 14.5.4.0.0 version.

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2. Resend Email of Trade Advices

2.1 Feature 1 – Trade Finance Resend Email Advice - MSDTFRSD

✓ Trade Finance Module enhanced to resend E Mail advices already sent to customer

2.1.1 Functional Flow Diagram

Not Applicable

2.1.2 Detailed Flow

✓ New transaction screen Trade Finance Resend Email Advice (MSDTFRSD) introduced to resend email messages :

- Resend of email messages can be initiated with New operation.
- Header will be available with search criteria.
- On click of populate system will display email messages in detail section.
- Messages already send with Message status Handoff will be considered.
- Resend dropdown to be updated as Yes for messages to be resend
- On click of Save, selected messages will be marked for re-send and system to provide an override message "(*Number of Advices*) will be resent ". For instance: If five advices are marked for resent– System will display an override message "5 Advice(s) will be resent."
- Delete option will be available before authorization.
- On Authorize, selected messages will be marked for resend.
- Message status will be updated from handoff to generate and number of copies will be incremented by 1 during authorization.
- Operations supported will be New, Delete, Query and Authorize

✓ Processing resend of email messages for BC, IB, LC, LI contracts:

- New event RSND will be triggered
- Charges and Tax applicable for RSND event will be processed.
- Accounting entries will be triggered for Charges and Tax with default Settlement instructions on Save
- View Message available to view a specific message
- Remarks available to view remarks applicable for the contract.
- Events available to view all events triggered for the contract.

✓ Processing resend of email messages for LQ contracts:

- New event RSND will be triggered.
- Charges, Tax, Events, and Remarks are not applicable. System will display appropriate error on click of these screens.
- View Message available to view a specific message.

✓ Field wise details shared below :

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Header	
Field Name	**Field Description**
Branch	System to default the transaction branch
Counterparty	LOV with list of active Customers. Customers indicate counter party of the transactions. User can choose the Customer.
Counterparty Name	Customer name will be displayed based on the counterparty selected. It is a display field.
Module Code	LOV with list of OBTF modules (LC, LI, BC, IB, LQ). User can choose the Module code
Product Type	LOV with list of product types based on module selected (Import LC, Export LC, Guarantees, Standby Letters of Credit, Bills and Collection). For LQ module, Product type 'Z' will be shown. User can choose the product type
Contract Reference Number	LOV with active and authorized contracts of the Branch, Counterparty, Module code and Product Type provided. User should choose the Contract Reference Number.
Event Code	LOV with ALL / Events triggered for the selected contract. User can choose the Event code.
Transaction date	System will default the current branch date and will be a display field.
Media	System will default 'Mail' and will be display field
Populate	Populate button to fetch advices sent to Counterparty by email based on the search criteria
Remarks	User can input Remarks for the transaction
Resend version number	Resend version Number to display multiple Resend processed for the transaction
Detailed	
Resend	Dropdown with Yes/No options. Yes to be selected to resend the email
DCN	DCN number generated for the message sent earlier
Event Code	Event code of the message
Event Description	Event description of the message
Event Date	Event Date of original message
Advice Name	Message Type
E-Mail Address	E Mail id of original recipient
Second mail copy	Registered email maintained at the customer level if different from Trade Finance Customer Address Maintenance
Message Status	Real time Message status will be displayed. Message status will be Handoff on save, Generated on authorization and Handoff once message is resent successfully.
Subsystems	
Charges	Charges call form to process charges applicable for the resend event – RSND. Not applicable for LQ contract.
Tax	Tax call form to process tax applicable. Not applicable for LQ contract.
Events	Events callform/Launch form to display events triggered for the contract. Not applicable for LQ contract.
Remarks	Remarks call form to display Remarks. Not applicable for LQ contract.
View Message	View launch form to display the mail message selected. When multiple messages are selected, system will consider the latest message as per the existing functionality

✓ Summary screens (MSSTFRSD) introduced to query messages marked for resend of email messages :

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Query Fields	
Field Name	**Field Description**
Authorization status	Query messages marked for Resend of email based on authorization status
Branch	Query messages marked for Resend of email based on Branch
Counterparty	Query messages marked for Resend of email based on Counterparty of the contract
Module Code	Query messages marked for Resend of email based on Module Code
Product Type	Query messages marked for Resend of email based on Product Type
Contract Reference Number	Query messages marked for Resend of email based on Contract Reference Number
Transaction date	Query messages marked for Resend of email based on Transaction date
Search	To fetch messages marked for Resend of email based on search criteria
Summary detail	
Authorization status	Authorization status of the transaction
Branch	Branch Code of the transaction
Counterparty	Customer Id of the transaction
Product Type	Product Type of the transaction
Contract Reference Number	Contract Reference Number of the transaction
Media	MAIL as Media
Product Type	Product Type of the transaction
Module Code	Module Code of the transaction
Transaction date	Transaction date
Resend version number	Number of times RSND event is triggered
Event Code	Event Code

✓ Gateway support to be provided for the new function id (MSDTFRSD) along with Summary query

✓ Simulation screen to be provided (MSDRDSIM)

✓ Unlock option is not supported.

✓ Authorization of RSND event will be supported only from MSDTFRSD screen. LCDTRAUT/BCDTRAUT screen will throw error if tried.

✓ No transaction on the contract will be allowed, if RSND event is in unauthorized state.

✓ RSND event will be non-version creating event in TF contracts

✓ Resend version number and contract version number will be different. Resend version number will be the number of RSND event triggered for the contract.

Service: OBTFMSService

OPERATION	FC Screen	Action	Type	PURPOSE
QueryTFResendMail	MSDTFRSD	EXECUTEQUERY	Handoff	Query Resend email request
CreateTFResendMail	MSDTFRSD	NEW	Handoff	Save Resend email request
DeleteTFResendMail	MSDTFRSD	DELETE	Handoff	Delete Resend email request
AuthorizeTFResendMail	MSDTFRSD	AUTH	Handoff	Authorize Resend email request. Messages will be marked for Resend.
SummaryQueryTFResendMail	MSSTFRSD		Handoff	Provide list of resend email request based on search criteria
CreateTFResendSIM	MSDRDSIM	NEW	Simulation	Get applicable messages for resend for a contract. Get default charge and Tax amount and modify the same. Get Accounting entries of RSND event
QueryTFResendSIM	MSDRDSIM	EXECUTEQUERY	Simulation	
AuthorizeTFResendSIM	MSDRDSIM	AUTH	Simulation	
DeleteTFResendSIM	MSDRDSIM	DELETE	Simulation	

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SummaryQueryTFResendSIM	MSDRDSIM		Simulation	

2.1.2.1 UI Prototype

Trade Finance Resend Email Advice screen (MSDTFRSD)

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Customer ID LoV

Contract reference number LoV

Product type LoV

Module code LoV

Event code LoV

Trade Finance Resend Email Advice summary screen (MSSTFRSD)

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2.1.2.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/ Mandatory	Data Type/ Size	Field Validation	Default Value	Amendable
Branch	Indicates Branch code	Display	Text	Y	VARCHAR2(3)	Current transaction branch	Global.current_branch	N
Counterparty	Indicates Counterparty of the contract	Input	LoV	N	VARCHAR2(9)		NONE	N
Counterparty Name	Indicates Counterparty name of the contract	Display	Text	N	VARCHAR2(15)		NONE	N
Module code	Indicates Module code of the contract	Input	Text	N	VARCHAR2(2)		NONE	N
Product type	Indicates Product type of the contract	Input	Text	N	VARCHAR2(2)		NONE	N
Contract Reference Number	Indicates Contract Reference Number	Input	LoV	Y	VARCHAR2(16)	Valid active and authorized contract	NONE	N
Event code	Indicates Original event code	Input	Text	N	VARCHAR2(4)		NONE	N
Transaction date	Indicates Transaction date	Display	Text	Y	Date		Global.application_date	N
Media	Indicates Media in which advice is sent	Display	Text	N	VARCHAR2(15)		MAIL	N
Remarks	To capture remarks for the transaction	Input	TextArea	N	VARCHAR2(500)		NONE	N

2.1.2.3 UI Error Messages

Error Code	Error Condition	Type	Message Text	User Action
MS-TF-R02	Try authorizing RSND event from other screens	Error	RSND event can be authorized from Resend Mail screen	Resend can be authorized only from Trade Finance Resend screen

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MS-TF-001	No messages selected for resend	Error	Atleast One of the messages should be selected for resend	Select atleast 1 message for resend.
MS-TF-R04	Advices selected for resend.	Override	$1 Advice(s) will be resent.	NONE
MS-TF-R03	Resend tried for unauthorized contract.	Error	Unauthorized event already available for the contract $1. Cannot initiate transaction.	Authorize the previous transaction and then try Resend.
MS-TF-R05	Save tried without populate button	Error	Event sequence number not passed / Default operation not performed.	Press populate button and proceed
MS-TF-R06	Invalid DCN provided	Error	Invalid DCN provided	Provide DCN matching with contract reference number.
MS-TF-J01	Launch Charges, Tax, Events, Remarks screens for LQ contract	Error	Charges, Tax, Events and Remarks screens are not applicable for LQ contracts	Proceed without Charges, tax sub subsystem visit.

2.2 Feature 2 – Trade Finance Email Job changes – TF_MAIL_PDF

✓ Trade Finance Email generation job TF_MAIL_PDF enhanced to resend email of mail messages

2.2.1 Functional Flow Diagram

Not Applicable

2.2.2 Detailed Flow

✓ Existing job TF_MAIL_PDF enhanced to resend email of advices
✓ Job to pick up generated messages from MSTB_TF_DLY_MSG_OUT with TO_BE_EMAILED is 'Y' with MSG_STATUS as 'G'.
✓ Messages will be resent by email as per existing functionality:

  o From mail id will be as configured in Mail server
  o To and CC mail ids will be as available in MSTB_TF_DLY_MSG_OUT.ADDRESS1
  o Subject of Email will be Message type description concatenated with Contract Reference Number
  o Message to be sent in PDF format with Password protection
  o Password to be generated with first four digits of Customer Name and last four digits of Customer Number.
  o If Customer Name is NULL, password to be generated as **** followed by last four digits of Customer Number.

✓ Once email is resent, MSG_STATUS will be updated as 'H' with handoff time in HANDOFF_TIME
✓ Body of Email sent for the first time:

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> Please find attachment of generated advice message for the contract number < >.
> Please find below logic for the Password.
>
> First four digits of Customer Name and last four digits of Customer Number
> For example :
> Customer Name : < >
> Customer Number : < >
> Password : < >

✓ Body of Email resent to indicate it is a duplicate copy of original message as highlighted below:

> Please find attachment of generated advice message for the contract number < >.
>
> Please find below logic for the Password.
>
> First four digits of Customer Name and last four digits of Customer Number
> For example :
> Customer Name : < >
> Customer Number : < >
> Password : < >
>
> It is a re-send advice / duplicate copy of the original advice which was sent earlier

2.2.2.1 UI Prototype

Not Applicable

2.2.2.2 UI Elements

Not Applicable

2.2.2.3 UI Error Messages

Not Applicable

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3. Future Dated Advance

3.1 Feature 1 – Future dated Advance – BCDTRONL / IBDTRONL

✓ Provision to capture the Future advance date for Import Usance Bill under LC and automatically advance the bill on Future advance date.

3.1.1 Functional Flow Diagram

Not Applicable

3.1.2 Detailed Flow

✓ System enhanced to capture Future advance date while booking bill in initial or final stage

✓ Below new field introduced in Bills and Collection Contract detailed screen (BCDTRONL) :

Field Name	Field Validations
Future Advance Date	✓ Should be less than the Bill maturity date ✓ Should be greater than application date

✓ Future Advance date can be provided during below operations :

- Booking Import Usance Bill under LC in initial or final stage (BOOK / INIT)

- Amendment of Import Usance Bill under LC (AMND)

✓ Future Advance date can be provided for :

- Bills booked with Acceptance operation only

- Import Usance Bills under LC

- Bills with or without discrepancies

- In case of Bills with discrepancies system to provide configurable override.

- However advance of Bill will be processed only if discrepancies are resolved in in FINAL stage.

✓ System to provide override message on save if Future Advance Date falls on holiday.
  o 'Future Advance Date $1 is a Holiday for Bill Currency $2. OK to Proceed ?' is displayed if future advance date is a Bill currency holiday
  o 'Future Advance Date $1 is a Local Holiday. OK to Proceed ?' is displayed if future advance date is a local holiday

✓ Future Advance date can be modified during amendment of Bill before future advance date

✓ Future Advance date cannot be modified after change of operation from Acceptance to Advance through batch job

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- ✓ Manual change of operation from Acceptance to Advance before future advance date is not supported. System to provide appropriate error message

- ✓ Liquidation of Bills with Future Advance date :

  - Future Advance date cannot be modified during bill liquidation
  - Partial liquidation before change of operation to be supported with an override " Advance to be paid on Future Advance Date will be reduced to the extent of Partial Liquidation"
  - Partial liquidation after change of operation not supported as the total bill outstanding amount is paid as Advance as part of the batch
  - Final liquidation before change of operation to be supported with an override " Advance to be paid on Future Advance Date will not be effected"
  - Final liquidation after change of operation to be supported. LADV to be triggered to re-pay the advance

- ✓ Above functionality is supported for Islamic Import Usance Bills under LC (IBDTRONL).

- ✓ Above changes to be supported in BC and IB simulation screens

  - o BCDTRSIM

  - o IBDTRSIM

Scenarios

Scenarios_UPAS_LC.x
lsx

3.1.2.1 UI Prototype

Bills and Collection Contract Detailed – BCDTRONL

3.1.2.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Requi red/M andat ory	Data Type/ Size	Field Validation	Default Value	Amend able
Future Advance Date	Indicates future advance date	Input	Date	N	Date	N	N	Y

3.1.2.3 UI Error Messages

Not Applicable

3.2 Feature 2 – Batch processing – BCFDTADV / IBFDTADV

✓ Change of operation from Acceptance to Advance on Future advance date as part of Batch job

3.2.1 Functional Flow Diagram

Not Applicable

3.2.2 Detailed Flow

✓ New batch job (BCFDTADV / IBFDTADV) introduced to automatically initiate change of operation from Acceptance to Advance on future advance date

✓ Auto Change from Acceptance to Advance batch changes :

Auto change from Acceptance to Advance (BCDTRONL/ IBDTRONL)	Future Advance Date	Processing	Batch job
Y	Available	Change of operation from acceptance to advance on Future Advance Date during Batch processing – BOD . No impact on maturity date.	BCFDTADV
Y	Not Available	Change of operation on maturity date	BCACPADV
N	Available	Change of operation on Future Advance Date	BCFDTADV
N	Not Available	Change of operation not applicable	NA

✓ Batch processing on Future Advance Date - BOD :

- o System will pick active Bills in final stage and future advance date less than or equal to BOD Date

- o System will perform change of operation from ACC to ADV (Acceptance to Advance)

- o BADV event will be triggered and related messages and accounting entries will get generated

- o Accounting entries to be triggered for bill outstanding amount

- o Accounting entries during change of operation from Acceptance to Advance : BADV

Event	Accounting Role	Dr/Cr Ind	Amount Tag
BADV	ADV UNDER LCs	Dr	BILL_OS_AMT
	Nostro Account	Cr	BILL_AMT_AMTEQV
	BC CUSTOMER	Dr	IBC_ADV_IN_LIQD
	IBC_ADV_INRIA	Cr	IBC_ADV_IN_LIQD

3.2.2.1 UI Prototype

Not Applicable

3.2.2.2 UI Elements

Not Applicable

3.2.2.3 UI Error Messages

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3.3 Feature 3 –Auto Change from Acceptance to Advance on Maturity

- Auto Change from Acceptance to Advance labels changes

3.3.1 Functional Flow Diagram

Not Applicable

3.3.2 Detailed Flow

- ✓ *Auto Change from Acceptance to Advance* field under Batch processing to be renamed in BC and IB product maintenance (BCDPRMNT / IBDPRMNT) as *Auto Change from Acceptance to Advance on Maturity*
- ✓ *Auto Change of Operation from Acceptance to Advance* field to be renamed in BC and IB contract online screens (BCDTRONL / IBDTRONL).

3.3.2.1 UI Prototype

Bills Product Definition - BCDPRMNT

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Bills and Collection Contract Detailed - BCDTRONL

Islamic Bills Contract Detailed – IBDTRONL

3.3.2.2 UI Elements

Not Applicable

3.3.2.3 UI Error Messages

Not Applicable

4. Islamic Trade Goods

4.1 Feature 1 – Trade Finance Bank Preference -STDTFBNK

- ✓ New screen Trade Finance Bank Preference – STDTFBNK introduced to capture bank preference specific for Trade Finance.

4.1.1 Functional Flow Diagram

Not Applicable

4.1.2 Detailed Flow

- ✓ New screen Trade Finance Bank Preference – STDTFBNK introduced to capture bank preference specific to Trade Finance. Below fields will be provided in the same :

Field Name	Field description
Bank Code	System to default Bank Code
Bank Name	System to default Bank Name
Branch Code	System to default Head Office Branch code
Branch Description	System to default Head Office Branch description
Support - Islamic Trade Finance	Check box introduced to indicate support for Islamic Trade Finance. Option will be unchecked by default and the same can be enabled.

a. Operations supported :
    i. Unlock.
    ii. Close.
    iii. Enter Query

- ✓ Goods supporting Islamic Trade can be created from Bills Commodity Code maintenance if *Support – Islamic Trade Finance* is enabled.
- ✓ Support – Islamic Trade Finance cannot be disabled once goods supporting Islamic Trade are created. System will provide error message "Support – Islamic Trade Finance cannot be disabled since Goods supporting Islamic Trade are available".

4.1.2.1 UI Prototype

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Trade Finance Bank Preference - STDTFBNK

Trade Finance Bank Preference Summary – STSTFBNK

4.1.2.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/ Size	Field Validation	Default Value	Amendable
Bank Code	Indicates Bank Code	Display	Textbox	Y	Varchar2(4)	N	N	N
Bank Name	Indicates Bank Name	Display	Textbox	N	Varchar2(35)	N	N	N
Branch Code	Indicates Head office Branch Code	Display	Textbox	N	Varchar2(3)	N	N	N
Branch Description	Indicates Head office Branch Name	Display	Textbox	N	Varchar2(3)	N	N	N
Support - Islamic Trade Finance	Indicates Support for Islamic Trade Finance	Input	Checkbox	N	Varchar2(1)	Y	Y	Y

4.1.2.3 UI Error Messages

Error Code	Error Condition	Type	Message Text	User Action
LC-VALS-917	Support – Islamic Trade unchecked with Islamic Trade goods maintained in the system	E	Support Islamic Trade should be enabled since Islamic Trade Goods are available	Save

4.2 Feature 2 – Bills Commodity Code Maintenance – BCDCOMCD

✓ Bills Commodity Code maintenance enhanced with a new field to indicate goods supported for Islamic Trade Finance.

4.2.1 Functional Flow Diagram

Not Applicable

4.2.2 Detailed Flow

✓ New field "Allowed in Islamic Trade" to be introduced in Bills Commodity Code maintenance screen. Option to be selected for goods to be supported for Islamic Trade
✓ Field will be a checkbox and will be unchecked by default.
✓ User can modify the same using unlock option
✓ New field "Allowed in Islamic Trade" can be selected only if the "Support - Islamic Trade Finance" is enabled in the Trade Finance Bank Preference screen.

Field Name	Field Description
Allowed in Islamic Trade	Indicate Goods allowed for Islamic Trade

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✓ Bills Commodity Code Maintenance Summary Screen

a) New field "Allowed in Islamic Trade" to be introduced in the Bills Commodity Code Maintenance summary screen as a drop down with 'Yes' / "No" values

b) User can select any of these values in the search criteria and system should fetch the records based on that. If the user does not selects any of these values, system should fetch all the records.

c) Allowed in Islamic Trade to be available in summary details along with the existing columns.

4.2.2.1 UI Prototype

Bill Commodity Code Maintenance - BCDCOMCD

BCSCOMCD – Bill Commodity Code Maintenance Summary

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4.2.2.2 UI Elements

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
Allowed in Islamic Trade	Indicates Allowed in Islamic Trade	Input	Checkbox	N	Varchar2(1)	N	N	Y

4.2.2.3 UI Error Messages

Error Code	Error Condition	Type	Message Text	User Action
LC-VALS-918	Goods maintained with Allowed in Islamic Trade when Support – Islamic Trade is not enabled in Trade Finance Bank Parameter maintenance	E	Allowed in Islamic Trade cannot be selected since Support Islamic Trade is not enabled	Save

4.3 Feature 3 – Islamic LC Contract Input / Amendment - LIDTRONL/LIDAMEND

- Islamic issuance and amendment screens enhanced to support only goods with "Allow Islamic Trade" enabled

4.3.1 Functional Flow Diagram

Not Applicable

4.3.2 Detailed Flow

- Islamic issuance (LIDTRONL) and Islamic amendment (LIDAMEND) screens enhanced to support goods with "Allow Islamic Trade" enabled only.
- Goods code LOV modified to provide goods with "Allow Islamic Trade" enabled.
- System to validate the same and provide appropriate error message during save while processing request from external system.
- Functionality extended to Islamic issuance (LIDTRSIM) and Islamic amendment (LIDAMSIM) simulation screens

4.3.2.1 UI Prototype

Not Applicable

4.3.2.2 UI Elements

Not Applicable

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Error Code	Error Condition	Type	Message Text	User Action
LC-VALS-917	Goods with "Allowed in Islamic Trade" unchecked are provided during Islamic issuance and amendment	E	Goods code is not allowed for Islamic Trade	Save

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5. MT798 - Guarantee - B2C messages

5.1 Feature 1–Acknowledgment of demand for payment under Guarantee/SBLC–MT714

✓ The acknowledgment of demand for payment under Guarantee / Standby LC is sent to the corporate (Beneficiary) by its bank and comprises one MT 798 message. It is used to acknowledge the receipt of a claim under a Guarantee / Standby LC, and to provide further instructions and/or information as appropriate.

5.1.1 Functional Flow Diagram

Not Applicable

5.1.2 Detailed Flow

✓ The acknowledgment of demand for payment under Guarantee / Standby LC is sent to the corporate (Beneficiary) by its bank and comprises one MT 798 message. It is used to acknowledge the receipt of a claim under a Guarantee / Standby LC, and to provide further instructions and/or information as appropriate.

Acknowledgment of demand for payment under Guarantee / Standby Letter of Credit - B2C					
MT Message Type	**Sub-Message Type**	**Status**	**Max. Occur**	**Name**	**Base Message Type**
MT 798	714	M	1	Acknowledgment of demand for payment under Guarantee / Standby Letter of Credit Index	

Tag wise details :

MT714_Analysis.xlsx

Below changes are incorporated :

Messag e Type	Message Description				
714	Acknowledgment of demand for payment under Guarantee / Standby Letter of Credit Index				
Tag	**Tag Name**	**Format**	**Sta tus**	**Definition / Content / Additional Usage Rules/Guidelines**	**Changes incorporated**
21S		16x	M		

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				DEFN: This field specifies an additional reference number which may be assigned by the bank	1. Introduced mandatory Tag 21S, populated through FFT : 21SBANKREF
	Bank Business Reference				
21T	Customer Business Reference	16x	M	DEFN: This field specifies a business reference assigned by the customer, in this case demand reference number.	1. Introduced mandatory Tag 21T, populated through FFT : 21TCUSTREF
21A	Customer Reference Number	16x	M	DEFN: This field specifies the related reference number assigned by the customer	1. Code modified such that fixed value 'NONREF' removed and customer reference number of Beneficiary populated.
34D	Amount Claimed	3!a15d (Currency)(Amount)	M	DEFN: This field contains the currency and amount of the amount claimed.	1. Tag change from 39D to 34D
72Z	Bank to Corporate Information	6*35z (Narrative)	O	DEFN: This field specifies additional information for the corporate customer.	1. Tag value change from 72C to 72Z
					2. Tag charset change from x to z

5.1.2.1 UI Prototype

Not Applicable

5.1.2.2 UI Elements

Not Applicable

5.1.2.3 UI Error Messages

Not Applicable

5.2 Feature 2 – Notification of demand for payment of Guarantee / SBLC – MT779/765

✓ The Notification of demand for Payment of Guarantee is sent to the corporate (Applicant) by their bank and comprises two MT 798 message. This message is used by the bank to notify the corporate that the bank has received a demand for payment under a specified Guarantee / Standby LC.

5.2.1 Functional Flow Diagram

Not Applicable

5.2.2 Detailed Flow

✓ The Notification of demand for Payment of Guarantee is sent to the corporate (Applicant) by their bank and comprises two MT 798 message. This message is used by the bank to notify the corporate that the bank has received a demand for payment under a specified Guarantee / Standby LC.

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		Notification of Demand for payment of Guarantee / Standby Letter of Credit – B2C				
MT Message Type	**Sub-Message Type**	**Status**	**Max. Occur**	**Name**		**Base Message Type**
MT 798	779	M	1	Notification of demand for payment of Guarantee / Standby Letter of Credit Index		
MT 798	765	O	1	Notification of demand for payment of Guarantee / Standby Details		MT 765

Tag wise details

MT779_765_Analysis.
xlsx

Below changes are incorporated :

Message Type	**Message Description**			
779	Notification of Demand for payment of Guarantee / Standby Letter of Credit Index			
Tag	**Tag Name**	**Format**	**Status**	**Definition / Content / Additional Usage Rules/Guidelines**
27A	Message Index/Total	1!n/1!n (Message Index)/(Total)	M	DEFN: This field specifies the sequence number of this message in the series of MT 798 messages and the total number of MT 798 messages in the series.
21A	Customer Reference Number	16x	O	DEFN: This field specifies the reference number which has been assigned by the customer.
21T	Customer Business Reference	16x	O	DEFN: This field specifies a business reference assigned by the customer.
21P	Bank Reference Number	16x	M	DEFN: This field specifies the bank reference.
21S	Bank Business Reference	16x	M	DEFN: This field specifies a business reference assigned by the bank.
34D	Amount Claimed	3!a15d (Currency)(Amount)	M	DEFN: This field contains the currency and amount of the amount claimed.
72Z	Bank to Corporate Information	6*35z (Narrative)	O	DEFN: This field specifies additional information for the corporate customer.
Message Type	**Message Description**			
765	Notification of demand for payment of Guarantee / Standby Letter of Credit Details			
Tag	**Tag Name**	**Format**	**Status**	**Definition / Content / Additional Usage Rules/Guidelines**

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20	Transaction Reference Number	16x	M	DEFN: This field specifies the reference assigned by the Sender to unambiguously identify the message.
12	Sub-Message Type	3!n	M	DEFN: This field is used to specify the sub-message type number to allow a specific sub-message to be identified within the MT 798, e.g. 770 (LC Application Index), 700 (LC Application Details), 701 (LC Application Extension).
77E	Proprietary Message	73z (Text) [n*78z] (Text)	M	DEFN: This field is used to convey the message contents in a format agreed to by the Sender and the Receiver.
27A	Message Index/Total	1!n/1!n (Message Index)/(Total)	M	DEFN: This field specifies the sequence number of this message in the series of MT 798 messages and the total number of MT 798 messages in the series.
21P	Bank Reference Number	16x	M	DEFN: This field specifies the bank reference. RULE: It is required that in a single group (index, details, extensions) of MT 798, field 21P is identical, and different from the reference in other groups.

5.2.2.1 UI Prototype

Not Applicable

5.2.2.2 UI Elements

Not Applicable

5.2.2.3 UI Error Messages

Not Applicable

5.3 Feature 3 – LC Tracer generation - LCDTRGEN

✓ LC Tracer generation (LCDTRGEN) enhanced to generate MT798 - Notification of Non-Extension of Guarantee / Standby Letter of Credit MT727/785

5.3.1 Functional Flow Diagram

Not Applicable

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5.3.2 Detailed Flow

- ✓ LC Tracer generation (LCDTRGEN) enhanced to generate MT798 - Notification of Non-Extension of Guarantee / Standby Letter of Credit MT727/785
- ✓ MT727/785 Trade envelope messages to be generated manually from LC Tracer generation (LCDTRGEN)

- Messages to be generated only for Advice of Guarantee / Advice of Standby LC.
- Party Type to be Beneficiary
- Tracer code NTF_FOR_NEXN should be selected
- Additional FFTs to be captured for generation of MT727 index message.
  - Customer Business Reference – 21T
  - Bank Business Reference – 21S
  - Bank Contact – 29B
  - Bank to Corporate Information – 72Z
  - File Identification – 23X
- New fields introduced in existing screen (LCDTRGEN) to capture FFTs applicable for MT727 index message
- On click of FFT default, FFTs if any maintained in the product should get defaulted. User can modify the same.
- On click of Generate button, TRGN event to be triggered and MT727/785 to be generated
- Bank Business Reference 21S is a mandatory FFT for MT727 index message generation.
- The 'Sender to Receiver Information' and 'File Identification' under 'Non-Extension Notification Details' in LC Tracer generation(LCDTRGEN) screen is supported to generate tags 72Z and 23X for MT785- B2B message.
- Above two fields are currently not supported to generate TRADE_ENVELOPE (MT798 - B2C) message. This is a limitation

5.3.2.1 UI Prototype

LC Tracer Generation – LCDTRGEN

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5.3.2.2 UI Elements

Not Applicable

5.3.2.3 UI Error Messages

Not Applicable

5.4 Feature 4 – Notification of Non-Extension of Guarantee/SBLC – MT727/785

✓ The Notification of Non Extension of Guarantee / Standby LC is sent to the corporate (beneficiary) by their bank and comprises at least two MT 798 messages. These messages are sent to notify the beneficiary of the non-extension of the referenced undertaking beyond the current expiry date.

5.4.1 Functional Flow Diagram

Not Applicable

5.4.2 Detailed Flow

✓ The Notification of Non Extension of Guarantee / Standby LC is sent to the corporate (beneficiary) by their bank and comprises at least two MT 798 messages. These messages are sent to notify the beneficiary of the non-extension of the referenced undertaking beyond the current expiry date.

Notification of Non-Extension of Guarantee / Standby Letter of Credit – B2C					
MT Message Type	**Sub-Message Type**	**Status**	**Max. Occur**	**Name**	**Base Message Type**
MT 798	727	M	1	Non-extension of Guarantee / Standby Notification Index	
MT 798	785	M	1	Non-extension of Guarantee / Standby Notification Details	MT 785

Below changes are incorporated:

MT 798<727> - Notification of Guarantee / Standby LC Non Extension Index

Section 1 - MT 798 Structure						
N o.	**Tag**	**Field Name**	**Format**	**St at us**	**Definition / Content / Additional Usage Rules/Guidelines**	**Changes incorporated**
1.1	20	Transaction Reference Number	16x	M	DEFN: This field specifies the reference assigned by the Sender to	Populated tag 20 with DCN of message.

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No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
					unambiguously identify the message. GUID: For MT 798<727> this field should be assigned a value by the bank, to allow the individual MT 798 transaction to be uniquely identified, typically comprising a sequence number that is incremented by 1 for each message generated by the bank to the same corporate.	
1.2	12	Sub-Message Type	3!n	M	DEFN: This field is used to specify the sub-message type number to allow a specific sub-message to be identified within the MT 798, e.g. 770 (LC Application Index), 700 (LC Application Details), 701 (LC Application Extension). RULE: For MT 798<727> the sub-message type must have a fixed value of 727.	SWIFT Sub Messages Type 727 should display in this tag
1.3	77E	Proprietary Message	73z (Text) [n*78z] (Text)	M	DEFN: This field is used to convey the message contents in a format agreed to by the Sender and the Receiver. RULE: For MT 798<727> the contents of this field are specified in Section 2 that follows below.	Empty tag

Section 2 – Field 77E Structure

No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
2.1	27A	Message Index/Total	1!n/1!n (Message Index)/(Total)	M	DEFN: This field specifies the sequence number of this message in the series of MT 798 messages and the total number of MT 798 messages in the series. RULE: For MT 798<727> The message index number must have a fixed value of 1, i.e. 1/2.	Tag value for 727 index message should be 1 / 2

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2.2	21T	Customer Business Reference	16x	O	DEFN: This field specifies a business reference assigned by the customer.	New Tag Introduced with FFT Code - 21TCUSTREF
2.3	21P	Bank Reference Number	16x	M	DEFN: This field specifies the bank reference. RULE: It is required that in a single group (index, details, extensions) of MT 798, field 21P is identical, and different from the reference in other groups.	Tag should be Contract reference Number
2.4	21S	Bank Business Reference	16x	M	DEFN: This field specifies a business reference assigned by the bank.	Introduced mandatory Tag 21S with FFT Code - 21SBANKREF
2.5	13E	Message Creation Date Time	8!n4!n (Date)(Time)	M	DEFN: Date and time at which the message was created. Date format YYYYMMDD. Time format: HHMM.	Introduced mandatory Tag to display System date
2.6	29B	Bank Contact	4*35x (Narrative)	O	DEFN: This field specifies the contact details of the bank	New Tag Introduced with FFT Code - 29BCONTINF
2.7	72Z	Bank to Corporate Information	6*35z (Narrative)	O	DEFN: This field contains additional information for the Receiver.	New Tag Introduced with FFT Code - 72ZBNKCRPINF
2.8	23X	File Identification	4!c/65x (Code)(File Name or Reference)	O	DEFN: This field identifies the type of delivery channel and associated file name. CODES: FACT = SWIFTNet FileAct FAXT = Fax transfer EMAL = Email transfer MAIL = Postal delivery COUR = Courier delivery (e.g. FedEx, DHL, UPS) HOST = Host-to-Host (Proprietary bank channel) OTHR = Other delivery channel RULE: The file name should exclude any path attribute. GUID: The file name should be unique for a senderrecipient pair for an extended period to avoid instances of duplicate files.	New Tag Introduced with FFT Code - 23XFILEIDENT

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2.9	29S	Customer Identifier	4!c/35x (Code)(Party Identifier)	O	DEFN: This field specifies a code to identify the customer CODES: BICC = BIC OTHR = Other RULE: Mandatory for transactions that are exchanged under the Lead Bank Model.	BICC of Counterparty
2.10	29P	Processing Bank Identifier	4!a2!a2!c[3!c] (Identifier Code)	O	DEFN: This field specifies the BIC code to identify the bank responsible for processing the transaction. RULE: Mandatory for transactions that are exchanged under the Lead Bank Model.	BICC of Processing Bank
2.11	29U	Lead Bank Identifier	4!a2!a2!c[3!c] (Identifier Code)	O	DEFN: This field specifies the BIC code to identify the lead bank that provides the customer interface or channel. RULE: Mandatory for transactions that are exchanged under the Lead Bank Model.	BICC of Lead Bank

MT 798<785> - Guarantee / Standby LC Non Extension Notification Details

Section 1 - MT 798 Structure

No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
1.1	20	Transaction Reference Number	16x	M	DEFN: This field specifies the reference assigned by the Sender to unambiguously identify the message. GUID: For MT 798<785> this field should be assigned a value by the bank, to allow the individual MT 798 transaction to be uniquely identified, typically comprising a sequence number that is incremented by 1 for each message	Populated tag 20 with DCN of message.

No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
					generated by the bank to the same corporate.	
1.2	12	Sub-Message Type	3!n	M	DEFN: This field is used to specify the sub-message type number to allow a specific sub-message to be identified within the MT 798, e.g. 770 (LC Application Index), 700 (LC Application Details), 701 (LC Application Extension). RULE: For MT 798<785> the sub-message type must have a fixed value of 785.	SWIFT Sub Messages Type 785 should display in this tag
1.3	77E	Proprietary Message	73z (Text) [n*78z] (Text)	M	DEFN: This field is used to convey the message contents in a format agreed to by the Sender and the Receiver. RULE: For MT 798<785> the contents of this field are specified in Section 2 that follows below.	Empty tag

Section 2 – Field 77E Structure [MT 785]

No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
2.1	27A	Message Index/Total	1!n/1!n (Message Index)/(Total)	M	DEFN: This field specifies the sequence number of this message in the series of MT 798 messages and the total number of MT 798 messages in the series. RULE: MT 798<785> The message index number must have a fixed value of 2, i.e. 2/2. NOTE: This field is not present in the MT 785 Message Reference Guide.	Tag value for 785 details message should be 2 / 2
2.2	21P	Bank Reference Number	16x	M	DEFN: This field specifies the bank reference. RULE: It is required that in a single group (index, details, extensions) of MT 798, field 21P is identical, and different from the reference in other groups.	Tag should be Contract reference Number
2.3		**MT 785 Message**		M	MT 785 message contents. (Refer The *SWIFT User*	

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					Handbook, Volume Standards Category 7, *Documentary Credits and Guarantees/Standby Letters of Credit)* *Fields are listed below for convenience*	
2.4	20	Undertaking Number	16x	M	DEFN: This field specifies the unique and unambiguous identifier assigned by the issuer of the undertaking.	
2.5	21	Related Reference	16x	O	DEFN: This field specifies the reference which has been assigned by the beneficiary of the undertaking or counter-undertaking.	
2.6	52a	Issuer	**A** [/1!a][/34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) **D** [/1!a][/34x] (Party Identifier) 4*35x (Name & Address)	M	DEFN: This field specifies the party that issued the undertaking (or counter-undertaking).	
2.7	31C	Date of Issue	6!n (Date)	M	DEFN: This field specifies the date on which the undertaking was issued.	
2.8	59a	Beneficiary	**No letter option** [/34x] (Account) 4*35x (Name and Address) **A** [/34x] (Account) 4!a2!a2!c[3!c] (Identifier Code)	M	DEFN: This field specifies the party in whose favour the undertaking (or counter-undertaking) is issued.	
2.9	56a	Advising Bank	**A** [/1!a][/34x] (Party Identifier)	O	DEFN: This field specifies the advising bank.	

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			4!a2!a2!c[3 !c] (Identifier Code) **D** [/1!a][/34x] (Party Identifier) 4*35x (Name & Address)			
2.1 0	57a	'Advise Through' Bank	**A** [/1!a][/34x] (Party Identifier) 4!a2!a2!c[3 !c] (Identifier Code) **D** [/1!a][/34x] (Party Identifier) 4*35x (Name & Address)	O	DEFN: This field specifies an additional bank requested to advise the undertaking. RULE: If field 57a is present, then field 56a must be present.	
2.1 1	31 E	Final Date of Expiry	6!n (Date)	O	DEFN: This field specifies the final expiry date.	
2.1 2	72 Z	Sender to Receiver Informati on	6*35z (Narrative)	O	DEFN: This field specifies additional information for the Receiver. RULE: For MT 798<785> this field is not used	
2.1 3	23 X	File Identificat ion	4!c/65x (Code)(File Name or Reference)	O	DEFN: This field identifies the type of delivery channel and associated file name. CODES: FACT = SWIFTNet FileAct FAXT = Fax transfer EMAL = Email transfer MAIL = Postal delivery COUR = Courier delivery (e.g. FedEx, DHL, UPS) HOST = Host-to-Host (Proprietary bank channel) OTHR = Other delivery channel	

| | | | | RULE: The file name should exclude any path attribute.

GUID: The file name should be unique for a senderrecipient pair for an extended period to avoid instances of duplicate files.

RULE: For MT 798<785> this field is not used | |
|---|---|---|---|---|---|

5.4.2.1 UI Prototype

Not Applicable

5.4.2.2 UI Elements

Not Applicable

5.4.2.3 UI Error Messages

Not Applicable

5.5 Feature 5 – Demand refusal Advice under Guarantee / SBLC - MT729/786

✓ The Demand refusal advice under Guarantee / Standby LC message is sent to the corporate (Beneficiary) by its bank (Advising Bank) as advice of refusal to, a demand for payment under a Guarantee or Standby and comprises two MT 798 messages. It is used to notify the beneficiary that the demand on Guarantee / Standby LC has been refused.

5.5.1 Functional Flow Diagram

Not Applicable

5.5.2 Detailed Flow

✓ The Demand refusal advice under Guarantee / Standby LC message is sent to the corporate (Beneficiary) by its bank (Advising Bank) as advice of refusal to, a demand for payment under a Guarantee or Standby and comprises two MT 798 messages. It is used to notify the beneficiary that the demand on Guarantee / Standby LC has been refused.

Notification of Non-Extension of Guarantee / Standby Letter of Credit – B2C					
MT Message Type	**Sub-Message Type**	**Status**	**Max. Occur**	**Name**	**Base Message Type**

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MT 798	729	M		1	Demand Refusal under Guarantee / Standby Index	
MT 798	786	M		1	Demand Refusal under Guarantee / Standby Details	MT 785

Below changes are incorporated:

MT 798 - Advice of demand refusal under Guarantee / Standby LC Letter of Credit Index

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No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	Changes incorporated
Section 1 - MT 798 Structure						**Changes incorporated**
1.1	20	Transaction Reference Number	16x	M	DEFN: This field specifies the reference assigned by the Sender to unambiguously identify the message.	Populated tag 20 with DCN of message.
					GUID: For MT 798<729> this field should be assigned a value by the bank, to allow the individual MT 798 transaction to be uniquely identified, typically	
					comprising a sequence number that is incremented by 1 for each message generated by the bank to the same corporate.	
1.2	12	Sub-Message Type	3!n	M	DEFN: This field is used to specify the sub-message type number to allow a specific sub-message to be identified within the MT 798, e.g. 770 (LC Application Index), 700 (LC Application Details), 701 (LC Application Extension).	SWIFT Sub Messages Type 729 should display in this tag
					RULE: For MT 798<729> the sub-message type must have a fixed value of 729.	
1.3	77E	Proprietary Message	73z (Text)	M	DEFN: This field is used to convey the message contents in a format agreed to by the Sender and the Receiver.	Empty tag
			[n*78z] (Text)		RULE: For MT 798<729> the contents of this field are specified in Section 2 that follows below.	
Section 2 – Field 77E Structure						
No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
2.1	27A	Message Index/Total	1!n/1!n	M	DEFN: This field specifies the sequence number of this message in the series of MT 798 messages and the total number of MT 798 messages in the series.	Tag value for 729 index message should be 1 / 2
			(Message Index)/(Total)		RULE: For MT 798<729> The message index number must have a fixed value of 1, e.g. 1/3.	
2.2	21P	Bank Reference Number	16x	M	DEFN: This field specifies an additional reference number assigned by the bank.	Tag should be Contract reference Number
					RULE: It is required that in a single group (index, details, extensions) of MT 798, field 21P is identical, and different from the reference in other groups.	
2.3	21S	Bank Business Reference	16x	M	DEFN: This field specifies an additional reference number which may be assigned by the bank	Introduced mandatory Tag 21S
						with FFT Code - 21SBANKREF

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5.5.2.1 UI Prototype

Not Applicable

5.5.2.2 UI Elements

Not Applicable

5.5.2.3 UI Error Messages

Not Applicable

5.6 Feature 6 – Advice of acceptance/refusal of Guarantee / SBLC Amendment – MT739/787

✓ The Advice of Acceptance / Refusal of Amendment of Guarantee / Standby Letter of Credit is sent to the corporate (applicant) by their bank and comprises at least two MT 798 messages. It is used to advise the applicant that the amendment has been either accepted or refused.

5.6.1 Functional Flow Diagram

Not Applicable

5.6.2 Detailed Flow

✓ The Advice of Acceptance / Refusal of Amendment of Guarantee / Standby Letter of Credit is sent to the corporate (applicant) by their bank and comprises at least two MT 798 messages. It is used to advise the applicant that the amendment has been either accepted or refused.

Notification of Non-Extension of Guarantee / Standby Letter of Credit – B2C					
MT Message Type	**Sub-Message Type**	**Status**	**Max. Occur**	**Name**	**Base Message Type**
MT 798	739	M	1	Guarantee / Standby Amendment Acceptance/Refusal Advice Index	
MT 798	787	M	1	Guarantee / Standby Amendment Acceptance/Refusal Advice Details	MT 787

Below changes are incorporated:

MT 798<739> - Advice of Acceptance / Refusal of Amendment of Guarantee / Standby Letter of Credit Index

Section 1 - MT 798 Structure						Changes incorporated
No.	**Tag**	**Field Name**	**Format**	**Status**	**Definition / Content / Additional Usage Rules/Guidelines**	
1.1	20	Transaction Referenc	16x	M	DEFN: This field specifies the reference assigned by the Sender to unambiguously identify the message.	Populated tag 20 with DCN of message.

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No.	Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
		e Number			GUID: For MT 798<739> this field should be assigned a value by the corporate, to allow the individual MT 798 transaction to be uniquely identified, typically comprising a sequence number that is incremented by 1 for each message generated by the corporate.	
1.2	12	Sub-Message Type	3!n	M	DEFN: This field is used to specify the sub-message type number to allow a specific sub-message to be identified within the MT 798, e.g. 770 (LC Application Index), 700 (LC Application Details), 701 (LC Application Extension).	SWIFT Sub Messages Type 739 should display in this tag
1.3	77E	Proprietary Message	73z (Text) [n*78z] (Text)	M	DEFN: This field is used to convey the message contents in a format agreed to by the Sender and the Receiver. RULE: For MT 798<739> the contents of this field are specified in Section 2 that follows below.	Empty tag
Section 2 – Field 77E Structure						
No.	**Tag**	**Field Name**	**Format**	**Status**	**Definition / Content / Additional Usage Rules/Guidelines**	
2.1	27A	Message Index/Total	1!n/1!n (Message Index)/(Total)	M	DEFN: This field specifies the sequence number of this message in the series of MT 798 messages and the total number of MT 798 messages in the series. RULE: MT 798<787> The message index number must start with a value of 2 for the first MT 798<787> in the series and be incremented by 1 for each subsequent MT 798<765>, e.g. 2/3. NOTE: This field is not present in the MT 787 Message Reference Guide.	Tag value for 787 details message should be 2 / 2
2.2	21P	Bank Reference Number	16x	M	DEFN: This field specifies a reference number assigned by the bank. NOTE: This field is not present in the MT 787 Message Reference Guide. RULE: It is required that in a single group (index, details, extensions) of MT 798, field 21P is identical, and different from the reference in other groups.	Tag should be Contract reference Number
2.3		**MT 787 Message**		M	**MT 787** message contents. (Refer The *SWIFT User Handbook, Volume Standards Category 7, Documentary Credits and Guarantees/Standby Letters of Credit*)	

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5.6.2.1 UI Prototype

Not Applicable

5.6.2.2 UI Elements

Not Applicable

5.6.2.3 UI Error Messages

Not Applicable

5.7 Feature 7 – Settlement of Guarantee / Standby Letter of Credit claim for payment and/or charges– MT781

✓ The Settlement of Guarantee / Standby LC claim for payment and/or Charges under a specified Guarantee/Standby LC is sent by the bank to the corporate (Applicant) and comprises one MT 798 message. This message is used by the bank to inform the Applicant about the details of the settlement of a claim for payment and/or the settlement of commission and charges.

5.7.1 Functional Flow Diagram

Not Applicable

5.7.2 Detailed Flow

✓ The Settlement of Guarantee / Standby LC claim for payment and/or Charges under a specified Guarantee/Standby LC is sent by the bank to the corporate (Applicant) and comprises one MT 798 message. This message is used by the bank to inform the Applicant about the details of the settlement of a claim for payment and/or the settlement of commission and charges.

Settlement of Guarantee / Standby Letter of Credit claim for payment and/or charges - B2C					
MT Message Type	**Sub-Message Type**	**Status**	**Max. Occur**	**Name**	**Base Message Type**
MT 798	781	M	1	Settlement of Guarantee / Standby Letter of Credit claim for payment and/or charges Index	

Tag wise details :

MT781_Analysis.xlsx

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Below changes are incorporated :

Message Type	Message Description				
781	Settlement of Guarantee / Standby Letter of Credit claim for payment and/or charges Index				
Tag	Tag Name	Format	Sta tus	Definition / Content / Additional Usage Rules/Guidelines	Changes incorporated
21A	Customer Reference Number	16x	O	DEFN: This field specifies the related reference number assigned by the customer	1. Code modified such that fixed value 'NONREF' removed and customer reference number of Applicant populated. 2. Tag status changed to Optional
21T	Customer Business Reference	16x	O	DEFN: This field specifies a business reference assigned by the customer.	1. Introduced optional Tag 21T, populated through FFT : 21TCUSTREF
21P	Bank Reference Number	16x	M	DEFN: This field specifies the bank reference.	1. Introduced mandatory Tag 21P, populated through FFT: 21PBANKREF or contract ref number.
21S	Bank Business Reference	16x	M	DEFN: This field specifies a business reference assigned by the bank.	1. Introduced mandatory Tag 21S, populated through FFT : 21SBANKREF
12R	Reason for Message	4!c[/35x] (Code) [/Narrative]	M	DEFN: This field specifies the reason for the message.	1. Tag changed from 22R to 12R The codes to populated changed as PAYM/BOTH
34D	Amount Claimed	3!a15d (Currency)(Amount)	O	DEFN: This field contains the currency and amount of the amount claimed.	1. Tag change from 39D to 34D
72Z	Bank to Corporate Information	6*35z (Narrative)	O	DEFN: This field specifies additional information for the corporate customer.	1. Tag value change from 72C to 72Z 2. Tag charset change from x to z

5.7.2.1 UI Prototype

Not Applicable

5.7.2.2 UI Elements

Not Applicable

5.7.2.3 UI Error Messages

Not Applicable

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6. Guarantee Claim amendment to Extension

6.1 Feature 1 – Guarantee Claim amendment – LCDGCLM/LIDGCLM

- Guarantee claim amendment from Extend or Settle to Extension

6.1.1 Functional Flow Diagram

Not Applicable

6.1.2 Detailed Flow

- System enhanced to support amendment of Guarantee claim from Extend or Settle to Extension
- System will initiate Guarantee amendment without beneficiary confirmation and increase Expiry date from Guarantee Amendment screen (LCDGUAMD)
- Below events to be triggered :
    - GCAM - Amendment of Guarantee claim
    - AMND - Amendment of Guarantee expiry date
- Processing impact :
    - GCAM and AMND events will be authorized for auto auth user
    - GCAM and AMND events will be unauthorized for non-auto auth user
    - MT767 will be generated as per existing functionality
    - Accounting entries and other processing will continue as per existing functionality
- Above functionality supported for Islamic Guarantee claim amendment. System to initiate Islamic Guarantee amendment without beneficiary confirmation and increase Expiry date from Islamic Guarantee Amendment screen (LIDGUAMD)

6.1.2.1 UI Prototype

Not Applicable

6.1.2.2 UI Elements

Not Applicable

6.1.2.3 UI Error Messages

Not Applicable

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7. Claim Beneficiary Reference changes in Guarantee Claim Lodgment

7.1 Feature 1 – Guarantee Claim Lodgement changes – LCDGCLM / LIDGCLM

- Counterparty Party Reference renamed as Claim Beneficiary Reference and made as editable field
- Claim Beneficiary Reference populated in MT765 - Tag 23

7.1.1 Functional Flow Diagram

Not Applicable

7.1.2 Detailed Flow

- Counter Party Reference' in Guarantee Claim lodgement – LCDGCLM renamed as 'Claim Beneficiary Reference'
- Claim Beneficiary Reference modified as editable field
- For a claim lodged for Advice of Guarantee/Advice of SBLC product, the B2B MT765 message is sent from ABK to ISB

Field	Value
Counter Party Type	BEN
Claim Beneficiary Reference	No value defaulted, the field is editable to let user capture any reference

- The B2C - MT798_779_765 message: 'Notification of demand for payment of Guarantee / Standby Letter of Credit' is sent from ISB to APP

Field	Value
Counter Party Type	APP
Claim Beneficiary Reference	No value defaulted, the field is editable to let user capture any reference

The 'Claim Beneficiary Reference' captured will be populated in Tag 23 of the MT798_765 message.

- Above changes are supported for Islamic Guarantee Claim lodgement - LIDGCLM

7.1.2.1 UI Prototype

Guarantee Claim Lodgement: LCDGCLM

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Islamic Guarantee Claim Lodgement: LIDGCLM

7.1.2.2 UI Elements

Not Applicable

7.1.2.3 UI Error Messages

Not Applicable

8. Amendment of Closed LC - UI changes

8.1 Feature 3 –Amendment of Closed LC changes – LCDAMEND / LIDAMEND

- In LC Amendment screen (LCDAMEND), 'Reopen Request' field renamed as 'Amendment of Closed LC'.

8.1.1 Functional Flow Diagram

Not Applicable

8.1.2 Detailed Flow

- In LCDAMEND screen, 'Reopen Request' field renamed as 'Amendment of Closed LC' and this field should be above 'Contract Reference Number' with drop down value as 'Yes'/'No'.
  - If Yes, Contract Reference Number LOV should fetch only closed contracts.
  - If No, Contract Reference Number LOV should fetch only active contracts.
  - In Contract Reference Number LOV, STATUS field should be shown only in search result column.

- No impact in existing functionality

- No impact in gateway and simulation request.
  - REOPEN_REQUEST is the existing tag name and the same with be available.

Below are applicable values

REOPEN_REQUEST	Applicable values
Yes	Y
No	N

- Similar changes to be incorporated for Islamic LC Amendment (LIDAMEND)

8.1.2.1 UI Prototype

LC Amendment Confirmation: LCDAMEND

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LI Amendment Confirmation: LIDAMEND

8.1.2.2 UI Elements

Not Applicable

8.1.2.3 UI Error Messages

Not Applicable

9. Islamic Simulation Screens

9.1 Feature 1 – Islamic simulation screens

- Simulation screens introduced for Islamic LC Transfer, Islamic Guarantee Claim Lodgment and Islamic Guarantee Claim Settlement screens.

- Gateway support for summary query for Islamic Guarantee Claim Lodgement and Settlement screens

9.1.1 Functional Flow Diagram

Not Applicable

9.1.2 Detailed Flow

- Below simulation screens introduced corresponding to Islamic LC Transfer and Islamic Guarantee screens.

Function id	Function Description
LIDTRFSM	Islamic LC Transfer Simulation
LIDGCLMS	Islamic Guarantee and Standby Letters of Credit Claim Lodgment Simulation
LIDGCLPS	Islamic Guarantee and Standby Letters of Credit Claim Settlement Simulation

Function id	Action	Operation Code
LIDTRFSM	EXECUTEQUERY	QueryLITransferSim
LIDTRFSM	DELETE	DeleteLITransferSim
LIDTRFSM	MODIFY	ModifyLITransferSim
LIDTRFSM	NEW	CreateLITransferSim
LIDTRFSM	AUTH	AuthorizeLITransferSim
LIDGCLMS	EXECUTEQUERY	QueryGuaranteeClmSim
LIDGCLMS	DELETE	DeleteGuaranteeClmSim
LIDGCLMS	MODIFY	ModifyGuaranteeClmSim
LIDGCLMS	NEW	CreateGuaranteeClmSim
LIDGCLMS	AUTH	AuthorizeGuaranteeClmSim
LIDGCLMS	CLOSE	CloseGuaranteeClmSim
LIDGCLPS	EXECUTEQUERY	QueryGuarClmPmntSim

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LIDGCLPS	AUTH	AuthorizeGuarClmPmntSim
LIDGCLPS	NEW	CreateGuarClmPmntSim
LIDGCLPS	DELETE	DeleteGuarClmPmntSim

- Gateway support for Summary query introduced for below Islamic screens:

FUNCTION_ID	DESCRIPTION
LIDGCLM	Islamic Guarantee and Standby Letters of Credit Claim Lodgment
LIDGCLP	Islamic Guarantee and Standby Letters of Credit Claim Settlement

Function id	Action	Operation Code
LIDGCLM	SUMMARYQUERY	SummaryQueryGuaranteeClaim
LIDGCLP	SUMMARYQUERY	SummaryQueryISGuarClaimPmnt

9.1.2.1 UI Prototype

Not Applicable

9.1.2.2 UI Elements

Not Applicable

9.1.2.3 UI Error Messages

Not Applicable

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10. Free of Payment

10.1 Feature – Free of Payment

Banks gives option for the exporter to allow delivery of documents to the Importer at "Free of Payment" as part of Documentary Collection Transaction.

OBTF system enabled to process the Documentary Collection Bills with Free of Payment.

- o Introduced operation code "FOP" and change of operation flag from Acceptance to Free of Payment and Collection to Free of Payment at Bills/Islamic Bills product maintenance screen.
- o Bills/Islamic bills can be initiated with an operation as FOP or Change of operation from Acceptance/Collection to Free of Payment during the documentary collection transaction processing.

10.1.1 Functional Flow Diagram

Not Applicable

10.1.2 Detailed Flow

Bills/Islamic Bills and Collection Product Definition:

- Introduced operation code "FOP" and Change of operation flags "Acceptance to Free of Payment" and "Collection to Free of Payment" at Bills/Islamic Bills product definition screen.

- Below validations are handled for FOP Products, for operation FOP:
    - o Tenor Code must be "Sight", Document must be "Documentary" and Under Letter of Credit must be "No".
    - o Change of Operations is restricted.
    - o Only below Preferences can be provided,
        - ▪ Rekey requirements.
        - ▪ External Pricing.
        - ▪ Charge Claim Advice.
        - ▪ Sanction Check.
        - ▪ Product Restriction.
    - o Change of Operation "Acceptance to Free of Payment" and "Collection to Free of Payment" can be enabled only when operation of a product is Acceptance or Collection accordingly.

Bills/Islamic Bills and Collection Contract Input:

- Bills/Islamic Bills can be initiated with Operation as FOP.
- Change of operation from Acceptance/Collection to Free of Payment is allowed during Unlock of bill with corresponding operation as ACC or COL.
- Below validates are handled during Import or Export Bill Booking process,
    - o Stage of the bill should be FINAL.
    - o Parties Drawer, Drawee and Collecting Bank are the allowed parties.
    - o Linkage of packing credit, FX, CASA/CD and Limits are restricted for FOP contracts.
    - o Transit days and Collateral should not be available.
    - o In case of Export Bills,
        - o Instruction code "FREEOFPAYEXP" is mandatory against advice Remittance Letter.
    - o In case of Import Bills,

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- o Instruction code "FREEOFPAYIMP" is mandatory against advice Document Arrival Notice.
- o Change of operation to FOP allowed only for the bills for which change of operation to FOP is enabled at Bills product maintenance screen.
- o Change of operation to FOP not allowed for the bills, which are partially liquidated.
- On initiating the Bills/Islamic Bills with Operation as FOP,
  - o Closure event (CLOS) will be triggered along with INIT event.
  - o Charges and Tax applicable for Free of Payment to be attached to event INIT.
  - o An override message to be displayed on attaching Shipping Guarantee contract.
  - o Collateral default from the customer , if any will also be restricted and display the message for the same.
- On Unlock of bills and Change of operation from Acceptance/Collection to Free of ,
  - o Free of Payment event (FOPY) will be triggered and contract status will be updated to closed.
  - o Accounting Entries, Charges and Tax can be attached to FOPY event.
  - o An override message to be displayed on attaching Shipping Guarantee contract.
  - o Free of Payment Closure Advice (FOP_CLOSE_ADV) in mail format should be generated for Drawer.
  - o Free of Payment Advice (FREEOFPAY_ADV) in SWIFT format (MT499) should be generated for Collecting Bank.

10.1.2.1 UI Prototype

10.1.2.2 UI Elements

Not Applicable

10.1.2.3 UI Error Messages

Error Code	Type	Description

BC-VALS-006	Error	Free of Payment Operation is not applicable for Bills with collateral linkage
BC-VALS-007	Error	Instruction $1 is mandatory for $2 when Free of Payment Operation is selected
BC-VALS-008	Error	Free of Payment Operation is not applicable for Bills with preshipment credit linkage
BC-VALS-009	Error	Free of Payment Operation is not applicable for Bills with FX linkage
BC-VALS-010	Error	Free of Payment Operation is not applicable for Bills with CASA/CD linkage
BC-VALS-011	Override	Free of Payment Operation is selected for the Bill with Shipping Guarantee linkage
BC-VALS-012	Error	Free of Payment Operation is not applicable for Bills with limits
BC-VALS-013	Error	Free of Payment Operation is not applicable for Bills under Letters of Credit
BC-VALS-014	Error	Free of Payment Operation is not applicable for Bills with Stage as INITIAL
BC-VALS-015	Error	Change of Operation to Free of Payment is applicable only for Documentary Bills not Under Letters of Credit
BC-VALS-016	Error	Selected Tenor code not applicable if Operation is Free of Payment
BC-VALS-017	Error	Document cannot be Clean if Operation is Free of Payment
BC-VALS-018	Error	User cannot select Change of Operation, if Free of Payment Operation is selected for the product
BC-VALS-019	Error	$1 is not applicable, if Operation is Free of Payment
BC-VALS-020	Error	Transit days cannot be entered when the Operation is Free of Payment
BC-VALS-021	Error	Free of Payment Operation is not applicable for partial liquidated Bills
BC-VALS-022	Override	Modified value will be retained only for fields which are applicable for Free of Payment Operation
BC-VALS-023	Override	Collateral Percentage from Customer maintenance will not be defaulted for Free of Payment Operation

11. OBTF-OBDX API Enhancements – Q3

11.1 Feature 1 – Support for Islamic module.

API enhanced to fetch the list of Islamic Contract details, Islamic Product details, Islamic Customer Discrepancy details, Allowed Currency for Islamic products, Islamic Contract Discrepancy details and Islamic Letter of Credit Amendment details and new flag "Module Code" introduced in the request to differentiate Conventional and Islamic module details.

11.1.1 Functional Flow Diagram

Not Applicable

11.1.2 Detailed Flow

Service Name	Operation Code	Remarks
OBTFIFService	QueryIFDTFProdQry	Enhanced to fetch Islamic details.
OBTFIFService	QueryIFDTFAllowedCCY	
OBTFIFService	QueryIFDTFConDisp	
OBTFIFService	QueryIFDTFCustDisp	Enhanced to fetch Islamic details and "MODULE_CODE" tag introduced in the request to differentiate Conventional and Islamic module details.
OBTFIFService	QueryIFDTFBCContract	
OBTFLCService	QueryTransLCAmend	
OBTFLCService	QueryCustomerAccept	"MODULE_CODE" tag introduced in the request to differentiate Conventional and Islamic module details.
OBTFLIService	QueryLIContractListDtl	Enhanced with additional tags for Branch, Back-to-Back, Contract status, Current Availability, Applicant ID, Local currency, Contract amount in Local currency, Current availability in Local Currency and Has Open Claim to make the Islamic LC Contract query with same input and output fields like LC contract query.

API – OBTFLIService.QueryLIContractListDtl enhanced with additional tags as below

Tag	Description	Possible values	Input	Output
BRANCH	Contract Branch		Y	N
BACK_TO_BACK	Back to Back	Y(contract has back to back LC) N(contract doesn't have back to back LC)	Y	N
CONTRACT_STATUS	Contract Status	H (Hold) A(Active) S(Closed) K(Cancelled)	Y	N

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		V(Reversed) L(Liquidated) D(Devolved)		
CURRENT_AVAILABILITY	Outstanding Amount		Y	N
EXPIRY_STAT	Expiry Status	E(Expired) N(Not Expired)	N	Y
APPLICANT_ID	Contract Applicant		N	Y
LOCAL_CURR_LCY	Local Currency		N	Y
CONTRACT_AMT_LCY	Contract amount in local currency		N	Y
CURRENT_AVAILABILITY_LCY	Outstanding amount in local currency		N	Y
HAS_OPEN_CLAIM	Has Open Claim	Y(contract has open claims) N(contract doesn't have open claims)	N	Y

11.1.2.1 UI Prototype

Not Applicable

11.1.2.2 UI Elements

Not Applicable

11.1.2.3 UI Error Messages

Not Applicable

11.2 Feature 2 – Bill Sequence Number

- API – OBTFIFService-QueryIFDTFBCContract enhanced with the additional output filed Bill Sequence Number

11.2.1 Functional Flow Diagram

Not Applicable

11.2.2 Detailed Flow

- API – OBTFIFService-QueryIFDTFBCContract enhanced with the additional output tag. Query response includes Bill Sequence Number which shows the sequence number of the bill lodgment under the LC.

Field	Output
BILLSEQNO	Y

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11.2.2.1 UI Prototype

Not Applicable

11.2.2.2 UI Elements

Not Applicable

11.2.2.3 UI Error Messages

Not Applicable

11.2.2.4 UI Elements

Not Applicable

11.2.2.5 UI Error Messages

Not Applicable

11.3 Feature 3 – Free of Payment Product Query

API - OBTFIFService.QueryIFDTFProdQry enhanced with the additional FOP_FLAG in the input and Operation field in the output.

11.3.1 Functional Flow Diagram

Not Applicable

11.3.2 Detailed Flow

- Existing API "OBTFIFService.QueryIFDTFProdQry" enhanced with following changes.

Tag	Description	Possible values	Input	Output
FOP_FLAG	Indicates whether to fetch FOP products or non-FOP Products. If flag is Y, then only FOP Product will be fetched. If flag is N, then Non-FOP Product will be fetched.	Y - Yes N - No	Y	N
OPERATION	Indicates Operation Code of the Product. (Applicable only for BC/IB Products)		N	Y

11.3.2.1 UI Prototype

Not Applicable

11.3.2.2 UI Elements

Not Applicable

11.3.2.3 UI Error Messages

Not Applicable

11.3.2.4 UI Elements

Not Applicable

11.3.2.5 UI Error Messages

Not Applicable

11.4 Feature 4 – Acknowledgement Status in SWIFT header

- Acknowledged outgoing SWIFT message header enhanced with additional field Status.

11.4.1 Functional Flow Diagram

Not Applicable

11.4.2 Detailed Flow

- When an outgoing SWIFT message is generated, its Acknowledgement status can have the following values:
  - Accepted
  - Rejected
  - Pending
  - Not Required
- If the status is Accepted, then new field Status will be available in the message header with value as Acknowledged. For any other value of status, field Status won't be available in message header.

Field	Output Values
STATUS	Acknowledged

11.4.2.1 UI Prototype

```
----------------------Instance Type and Transmission----------------------
Original Received from Application - Outgoing Draft
Priority/Delivery          : Normal
--------------------------------Message Header----------------------------
Swift Input                : FIN 999 Free Format Message
Sender Swift address       : AAEMNL21XXX
                             ANTHOS ASSET MANAGEMENT B.V.
                             JACHTHAVENWEG 111
                             1008 AB AMSTERDAM
                             AAEMNL21XXX
Receiver Swift address     : PKBANK21XXX
                             PKBANK21XXX
                             PKBANK21XXX
                             PKBANK21XXX
                             PKBANK21XXX
Status                     : Acknowledged
-------------------------------User Header--------------------------------
Message-User-Reference     : 0122259126647182
-------------------------------Message Text-------------------------------
 :20: Transaction Reference Number
       PK1IUNA21125ALLZ
 :21: Related Reference
       S
 :79: Narrative
       410
       32A:210604GBP1000,
```

11.4.2.2 UI Elements

Not Applicable

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11.4.2.3 UI Error Messages

Not Applicable

11.4.2.4 UI Elements

Not Applicable

11.4.2.5 UI Error Messages

Not Applicable

12. Acceptance Advice for Import Bills

12.1 Feature – Acceptance Advice for Import Bills

OBTF system enhanced to send acceptance advice to drawee with accepted date, tenor details, bill amount and maturity date of the bill/Islamic bill to drawee for the bills/Islamic bills accepted by him for payment.

12.1.1 Functional Flow Diagram

Not Applicable

12.1.2 Detailed Flow

- OBTF system enhanced to send an Acceptance Advice to the Drawee indicating the Bill Details including the Date Accepted for Payment for the Import Bill/Islamic Bill on maturity.

  - Introduced message ACC_ADV_DRAWEE will be generated to the drawee (Counterparty), informing him of the accepted date and other bill details.

  - As per the existing system, once the User authorizes an Acceptance received from the Drawee under an Import Collection Bill (Bills not under LC). System generates acceptance advice MT412 to the Remitting Bank as part of BACP event (Acceptance of Bill).

  - Simultaneously OBTF system should generate a message (ACC_ADV_DRAWEE) to the drawee as part of BACP event.Advice format of is as follows,

12.1.2.1 UI Prototype

Not Applicable.

12.1.2.2 UI Elements

Not Applicable

12.1.2.3 UI Error Messages

Error Code	Type	Description

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13. Back to Back LC – Settlement Process

13.1 Feature – Back to Back LC –Settlement Process

In case of Back-to-Back LC, bank must ensure that the liquidation of Back-to-Back LC is made out of proceeds from the underlying Export LC. OBTF System enables to liquidate the Bills under Back-to-back LC from the proceeds of Export LC parked in GL account (Banks internal collection account).

13.1.1 Functional Flow Diagram

Not Applicable

13.1.2 Detailed Flow

- Introduced flag "Park Back to Back Export LC proceeds in GL" and field "GL Account Number" in BC branch parameter screen (BCDBRPRM).
- GL Account Number is mandatory when the flag Park Back to Back Export LC proceeds in GL is enabled.
- In case if "Park Back to Back Export LC proceeds in GL" flag is checked,
  - During liquidation of the import bill system should mark the settlement account for the Bill liquidation (Debit account) as GL account (Internal collection account), this Back to Back GL account should be debited to the extent of the Back to Back LC amount.
  - While booking an Import Bill, Settlement Available Amount and Advance by Loan options needs to be disabled when the GL account is provided
  - During liquidation of the export bill the system should mark the settlement account for bill liquidation(Credit account) as GL account (Internal collection account), this GL account should be Credited to the extent of the Back to Back LC amount
  - Negotiation or Financing of LC is not allowed when Export Bill amount is equal or less than the Back to back Bill amount. When Negotiating(Financing) a Bill under an Export LC, only the balance amount after the difference of Export Bill amount and Back to Back LC amount is eligible for financing.
  - "Liquidate using collateral" option is not supported for Back to Back LC.
  - During bill liquidation if cross currency is involved "Standard Mid Rate" is used to compute the available differential Back to Back LC amount in bill currency. Credit or Debit to GL will be based on the settlement currency rates on the computed amount in bill currency to branch local currency.
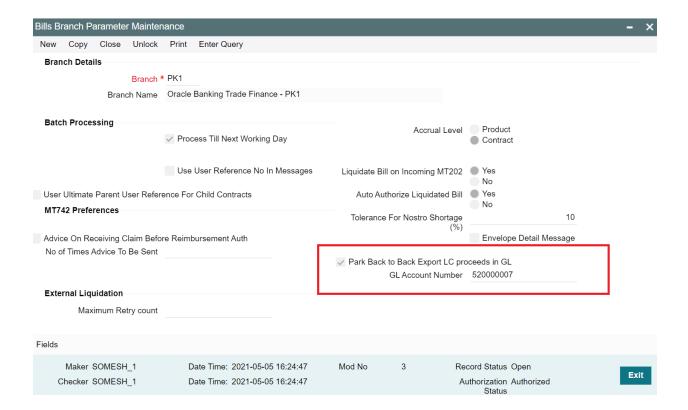 - Shortage or excess funding on GL should be verified operationally.
  - Scenarios matrix:

Scenarios_Matrix.xlsx

13.1.2.1 UI Prototype

Bills Branch Parameter Maintenance

Introduced flags "Park Back to Back Export LC proceeds in GL" and "GL Account Number".

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13.1.2.2 UI Elements

Not Applicable

13.1.2.3 UI Error Message

Error Code	Configurable	Error / Override	Message
BC-BBLC-02	N	E	Finance Amount provided should be less than or equal to differential amount between Bill and Back to Back LC amount
BC-BBLC-04	N	E	Advance By Loan or Settle Available Amount option shall not be chosen for Back to Back LC
BC-BBLC-06	Y	O	Shortage or excess funding on Back to Back GL should be verified
BC-BBLC-07	N	E	Liquidate using collateral flag shall not be chosen for Back to Back LC bill
BC-GLACC-01	N	E	Park Export LC proceeds in GL flag should be checked to provide GL Account Number

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14. OBTF Maintenance Data Replication to OBTFPM

14.1 Feature 1 – OBTF Maintenance Data Replication to OBTFPM

OBTF maintenance data replication into OBTPM.

14.1.1 Functional Flow Diagram

Not Applicable

14.1.2 Detailed Flow

- OBTF replication to OBTFPM enhanced and applied to following screens and tables. Refer the document "Oracle_Banking_Trade_Finance_14.5.3.0.0_Enhancement_Document.docx" for existing replication details.

Sr. No	OBTF Function Id	OBTF Screen Name	OBTF Table	OBTFPM Target Table
2	BCDPRMNT	Bills Product Definition	BCTM_PRODUCT_DOCS_CLAUSES	TFPM_TW_PROD_DOC_CLS_DTLS
3	IBDPRMNT	Islamic Bills @ Product Definition	BCTM_PRODUCT_DOCS_CLAUSES	TFPM_TW_PROD_DOC_CLS_DTLS
4	LCDPRMNT	Letters Of Credit Product Definition	LCTM_PRODUCT_DOC_CLAUSE	TFPM_TW_PROD_DOC_CLS_DTLS
5	LIDPRMNT	Islamic LC Product Definition	LCTM_PRODUCT_DOC_CLAUSE	TFPM_TW_PROD_DOC_CLS_DTLS
6	BCDDISCD	Bills Discrepancy Code Maintenance	BCTM_DISC_MASTER	TFPM_TW_DISCREPANCY_MASTER
7	BCDCOMCD	Bills Commodity Code Maintenance	BCTM_GOODS_MASTER	TFPM_TW_GOODS_MASTER
8	BCDDOCCD	Bills Document Code Maintenance	BCTM_DOCS_MASTER BCTM_DOCS_CLAUSES	TFPM_TW_DOCUMENT_MASTER TFPM_TW_DOC_MASTER_DTL
9	BCDINSCO	Bills Insurance Company Maintenance	BCTM_INSURANCE_COMP	TFPM_TW_INSURANCE_COMP_MASTER

14.1.2.1 UI Prototype

14.1.2.2 UI Elements

Not Applicable

14.1.2.3 UI Error Messages

Not Applicable

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15. Get Available Balance Process

15.1 Feature – Get Available Balance Process

OBTF system enhanced to verify the customer Account balance before processing the accounting,

During liquidation of bills with "Advance By Loan" and "Settle Available Amount" - Customer account to be debited to the extent of available amount and rest of the amount to be debited from the Loan GL.

During Settlement of Guarantee claim with "Liquidate using Collateral" – System split the debit entries to the extent of collateral amount and the remaining settlement amount as different split amount tags.

15.1.1 Functional Flow Diagram

Not Applicable

15.1.2 Detailed Flow

Import Bill Liquidation and Bill Liquidation Batch:
- Currently in OBTF during Import Bill liquidation with "Advance by Loan" and "Settle Available Amount" accounting entries are posted with BILL_LIQ_AMT (Dr) to Loan GL account and (Cr) to Customer/Nostro account.
- As part of the enhancement during the bill liquidation with "Advance by Loan" and "Settle Available Amount" customer account balance is retrieved from FCUBS using API service "FCUBSAccService" and operation "QueryAcctBal".
- Based on the balance retrieved from customer account for BILL_LIQ_AMT (Dr), bill will be liquidated to the extent of balance available.
- If the balance is not sufficient to liquidate the bill, split entries will be created. First BILL_LIQ_AMT (Dr) will be created to the extent of balance available in customer account and second BILL_LIQ_AMT (Dr) will assigned to Loan GL by computing the remaining amount (Bill Liquidation-Available Amount).

  E.g.:

AC_NO	AC_CCY	DRCR_IND	AMOUNT_TAG	LCY_AMOUNT
Customer Account	GBP	D	BILL_LIQ_AMT_S01	4000
Loan GL	GBP	D	BILL_LIQ_AMT_S02	6000
Nostro Account	GBP	C	BILL_LIQ_AMTEQ	10000

Claim Settlement (Guarantee):
- Currently in OBTF during Claim Settlement with "Liquidate using collateral" accounting entries are posted with CLAIM_CUST_AMT (Dr) to Collateral GL.
- As part of the enhancement during the Claim Settlement with "Liquidate using collateral" customer account balance is retrieved from FCUBS using API service "FCUBSAccService" and operation "QueryAcctBal".
- If the amount in collateral is not sufficient to make claim settlement, split entries will be created. First CLAIM_CUST_AMT (Dr) will be created to the extent of collateral available and Second CLAIM_CUST_AMT (Dr) will be computed for the remaining amount (Claim amount – Collateral amount). If customer account is having sufficient balance for the remaining amount then claim settlement will be succeeded.

  E.g.:

AC_NO	AC_CCY	DRCR_IND	AMOUNT_TAG	LCY_AMOUNT
Collateral GL	GBP	D	CLAIM_CUST_AMT_S01	4000
Customer Account	GBP	D	CLAIM_CUST_AMT_S02	6000
Nostro Account / GL	GBP	C	CLAIM_CUST_AMT	10000

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15.1.2.1 UI Prototype

Not Applicable

15.1.2.2 UI Elements

Not Applicable

15.1.2.3 UI Error Message

Not Applicable

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