Guarantee Advice Amendment - Beneficiary Consent Islamic
User Guide
**Oracle Banking Trade Finance Process Management**
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Oracle Banking Trade Finance Process Management - Guarantee Advice Amendment - Beneficiary Consent - Islamic User Guide
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# Index

# 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 Guarantee Advise Amendment - Beneficiary Consent 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 Amendment - Beneficiary Consent - Islamic

As part of Guarantee Advice Amendment, the amendments may need consent from the beneficiary of the amendment and the amended Guarantee is parked awaiting beneficiary consent. Once the Beneficiary has accepted the amendment, the Guarantee amendment Confirmation will be triggered.

The various stages involved for Islamic Guarantee Advice Amendment Beneficiary Consent are:

- Input data and Upload of related mandatory and non-mandatory documents in Registration stage
- Input/Modify details of amendment of Guarantee - Data Enrichment stage
- Capture remarks for other users to check and act
- Notify customer on any negative statuses in any of the stages to the applicant
- Hand off request to back office for amendment confirmation

The design, development and functionality of the Islamic Guarantee Advice Amendment Beneficiary Consent process flow is similar to that of conventional Guarantee Advice Amendment Beneficiary Consent process flow.

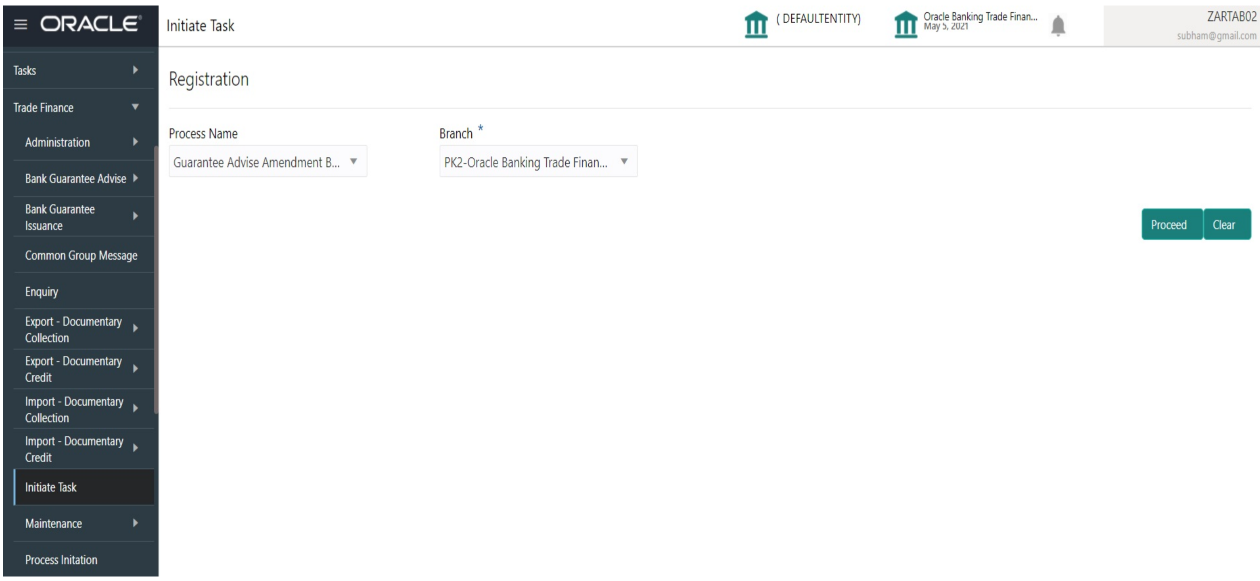
This section contains the following topics:



## Common Initiation Stage

The user can initiate the new Islamic guarantee advise amendment beneficiary consent 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

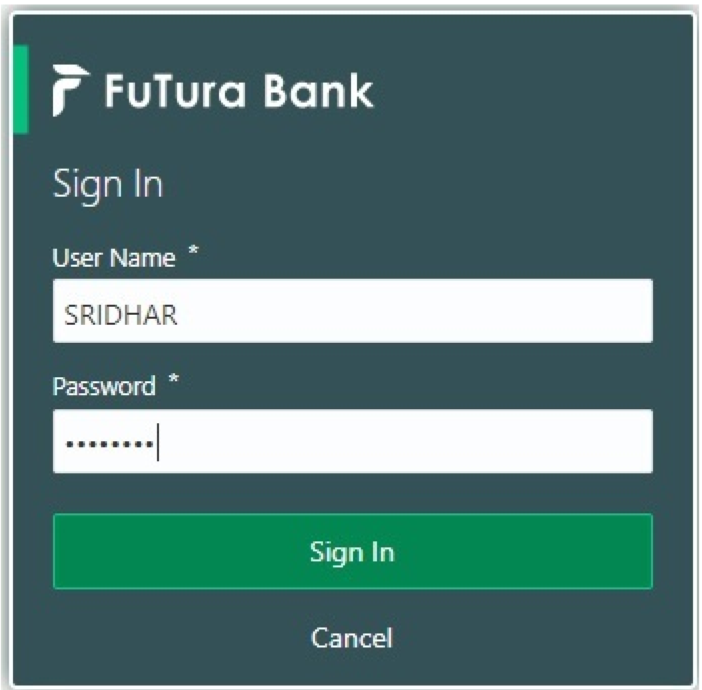
Use action buttons based on the description in the following table:

| Field | Description |
|---|---|
| Proceed | Task will get initiated to next logical stage. |
| Clear | The user can clear the contents update and can input values again. |

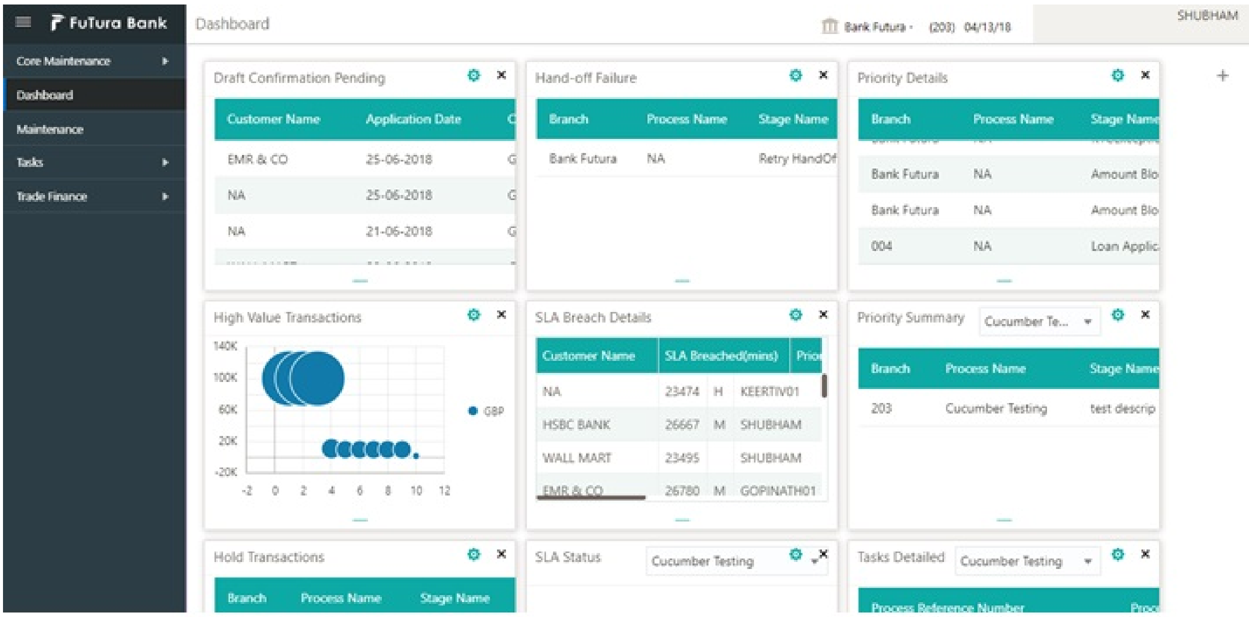
## Registration

During Registration stage, user can register the beneficiary consent response received for the amendment to Guarantee advised. User can enter the basic details of the amendment confirmation.

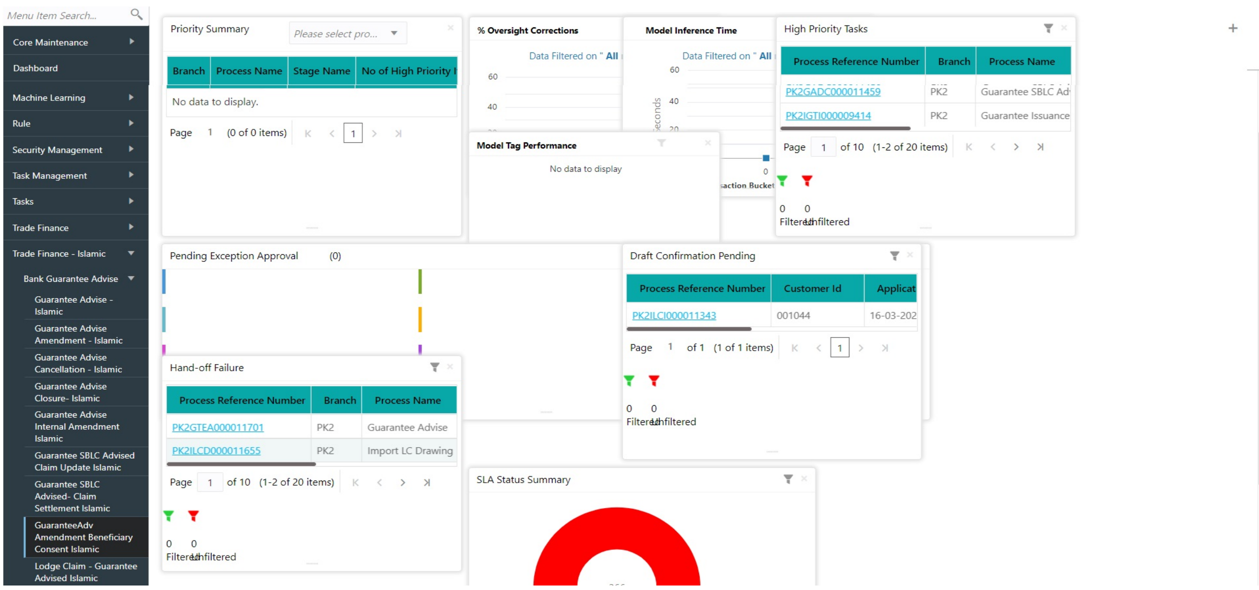
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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

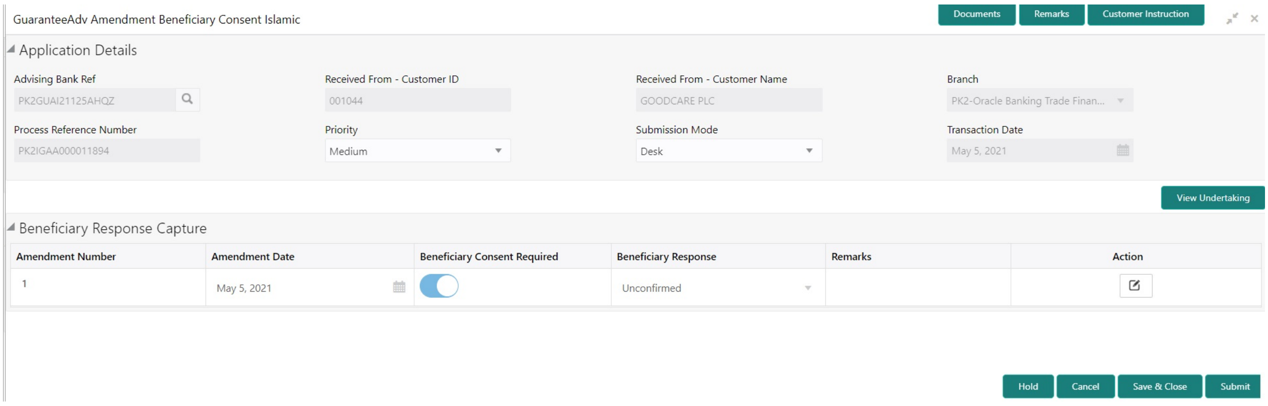


3. Click **Trade Finance - Islamic > Bank Guarantee Advice > Guarantee Advise Amendment - Beneficiary Consent - Islamic.**



The Registration stage has two sections Application Details and Beneficiary Response Capture. 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 Ref | Enter the Advising Bank Ref or alternatively select it from LOV'. | |
| Received From - Customer ID | Read only field.<br>Customer ID will be auto-populated from the Guarantee /SBLC Amendment. | 001344 |
| Received From - Customer Name | Read only field.<br>Customer Name will be auto-populated from the Guarantee /SBLC Amendment. | EMR & CO |
| Branch | Read only field.<br>Branch details will be auto-populated from the Guarantee /SBLC Amendment. | 203-Bank Futura -Branch FZ1 |
| Process Reference Number | Unique sequence number for the transaction.<br>This is auto generated by the system based on process name and branch code. | 203GTEADV0015920 |
| Priority | This field will be defaulted based on the priority maintained for the customer. Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. | High |
| Submission Mode | System defaults the submission mode as 'Desk' for the transactions created via Registration Users are allowed to change the values. The values are:<br>**Desk-** Request received through Desk<br>**Courier-** Request received through Courier<br>**Email -** Request received through Email | Desk |
| Transaction Date | System defaults the current branch date. User can not change the date to a back date and future date. | 04/13/2018 |

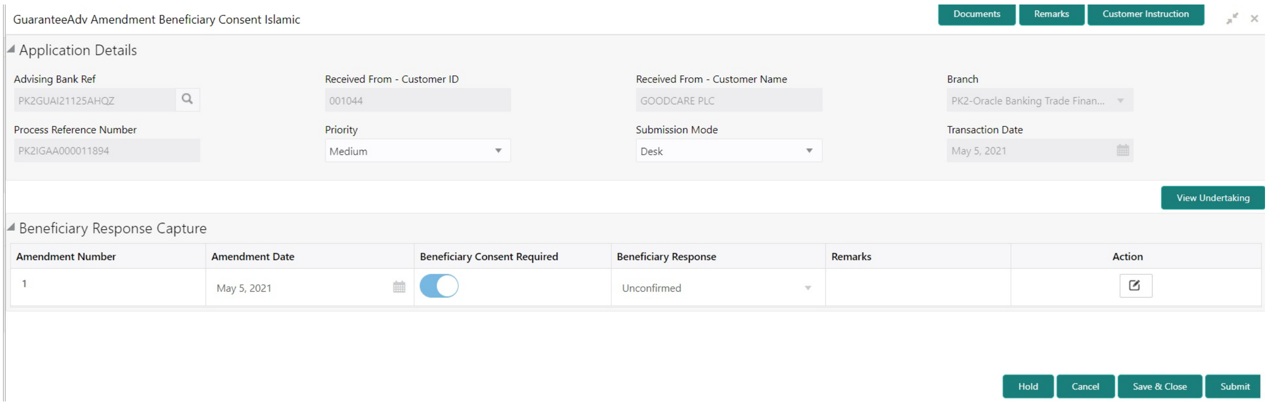
## Beneficiary Response Capture

Registration user can capture the beneficiary responses of each amendments made to the Guarantee in this section.

Capture the beneficiary response based on the description in the following table:

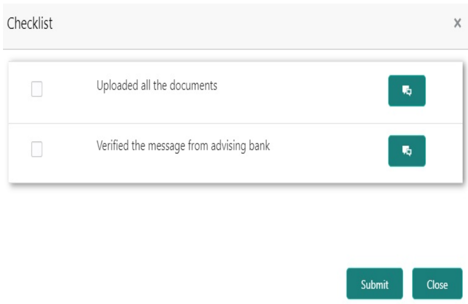
| Field | Description | Sample Values |
|---|---|---|
| Amendment Number | Read only field.<br>Amendment number will be auto-populated from the Guarantee /SBLC Amendment. | |
| Amendment Date | Read only field.<br>This field displays the date on which the amendment was made to Guarantee/ SBLC. | |
| Beneficiary Consent Required | Read only field.<br>Beneficiary Consent Required (Y/N) will be auto-populated from the Guarantee /SBLC Amendment. | |
| Beneficiary Response | Select the beneficiary response from the drop-down. The values are:<br>• Confirmed<br>• Rejected<br>**Note** | |
| Remarks | Enter the remarks of the beneficiary response. | |
| Action | Click the edit icon to edit the record. | |

## Miscellaneous




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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the required **Guarantee/ SBLC Amendment – Beneficiary Confirmation Message** documents. | |
| Remarks | Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request.<br><br>Content from Remarks Field should be handed off to Remarks field in Backend application. | |
| Customer Instructions | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| View Undertaking | Clicking this button allows the user should to view the undertaking details. | |
| **Action Buttons** | | |
| Submit | On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of SBLC/ Guarantee Amendment - Beneficiary Consent.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

| Field | Description | Sample Values |
|---|---|---|
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancels the SBLC/ Guarantee Amendment - Beneficiary Consent 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 and appropriate remarks must be provided. | |
| 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.<br> | |

## Data Enrichment

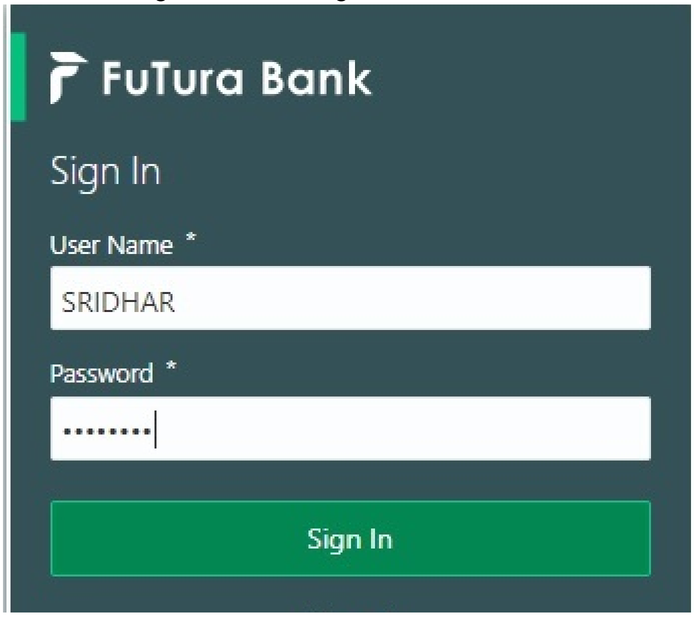
SBLC/ Guarantee Amendment - Beneficiary Consent request that were received at the desk will move to Data Enrichment stage post successful Registration. The requests will have the details entered during the Registration stage. Registration user can enter/update details of the amendment confirmation request. If Registration user has entered details only in Application details, then DE user can input the details.

DE user can also change the details in Beneficiary Response Capture if already captured by Registration user.

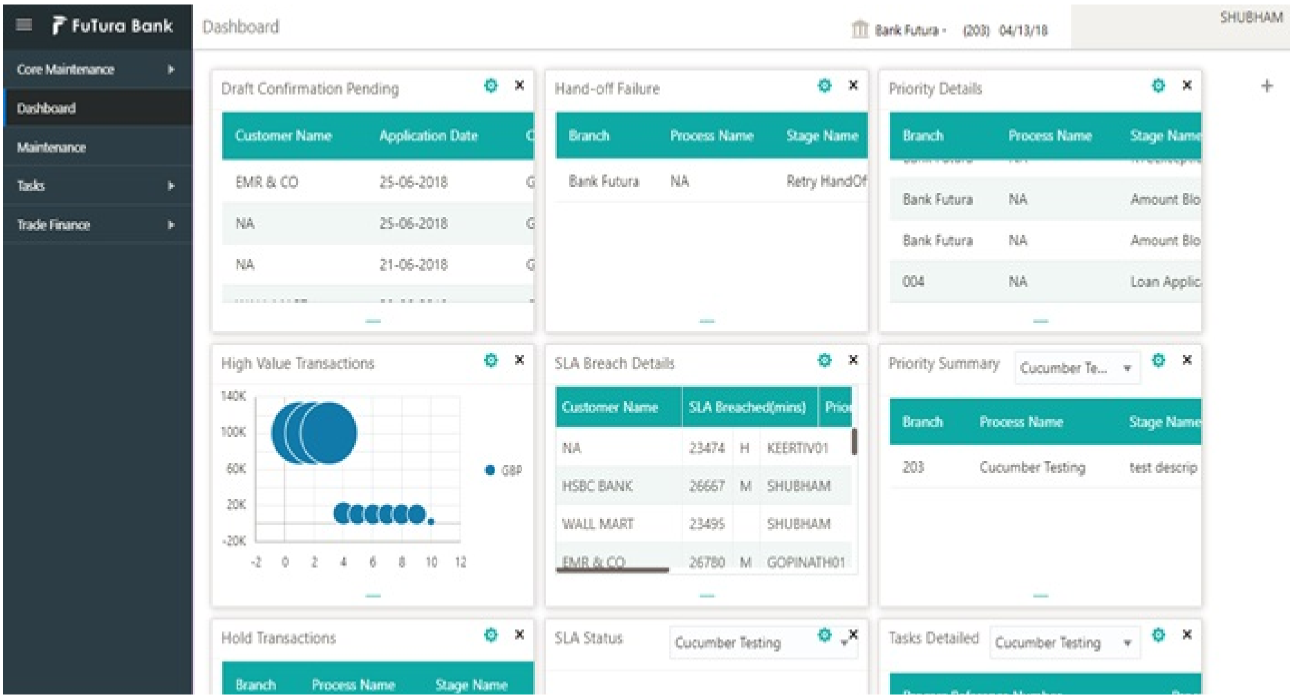
The user can view the requests that are received via online channel like SWIFT are available directly for further processing from Beneficiary Consent Response Capture stage.

Do the following steps to acquire a task currently at Beneficiary Consent Response Capture stage:

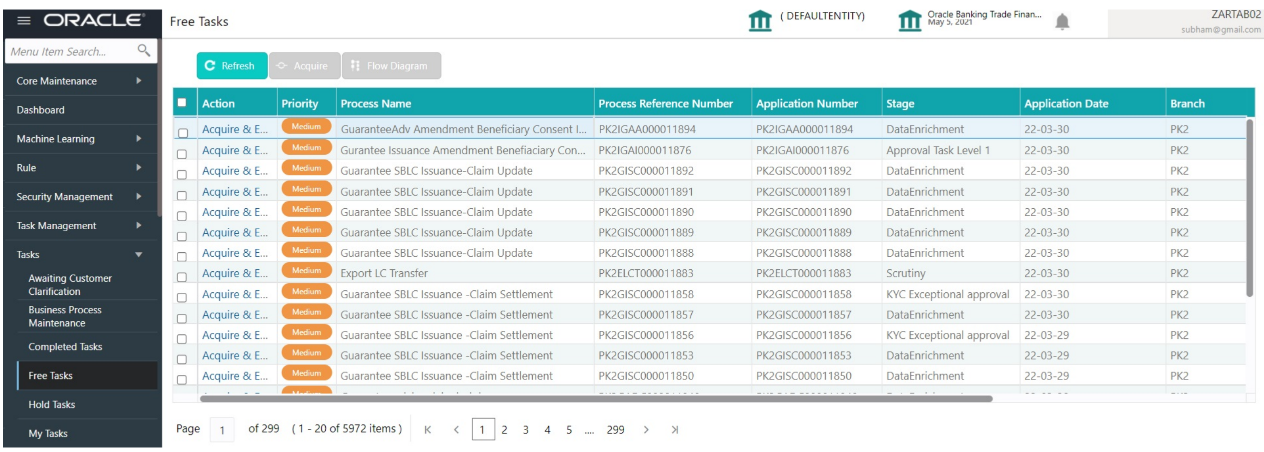
1. Using the entitled login credentials for Data Enrichment stage, login to the OBTFPM application.




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




3. Click **Tasks> Free Tasks.**



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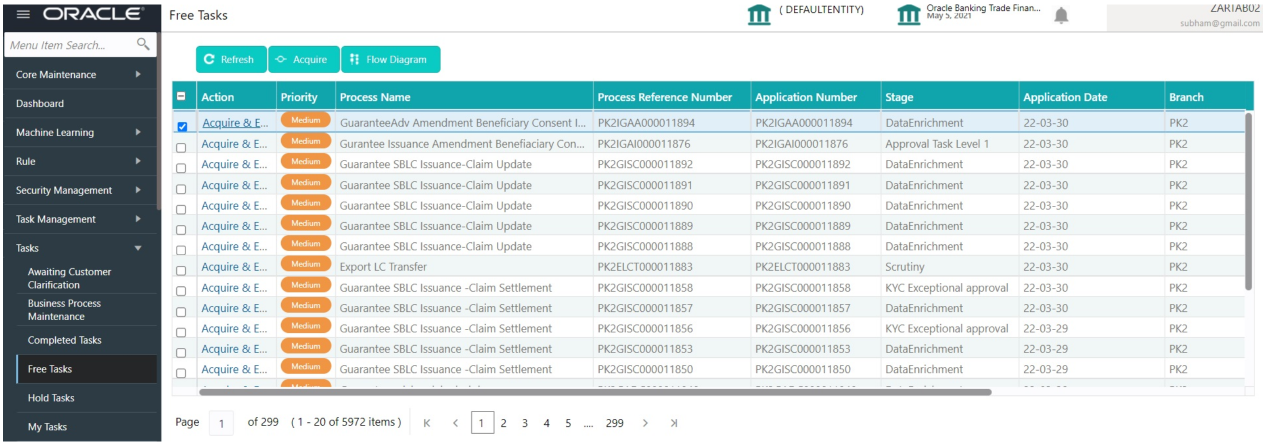
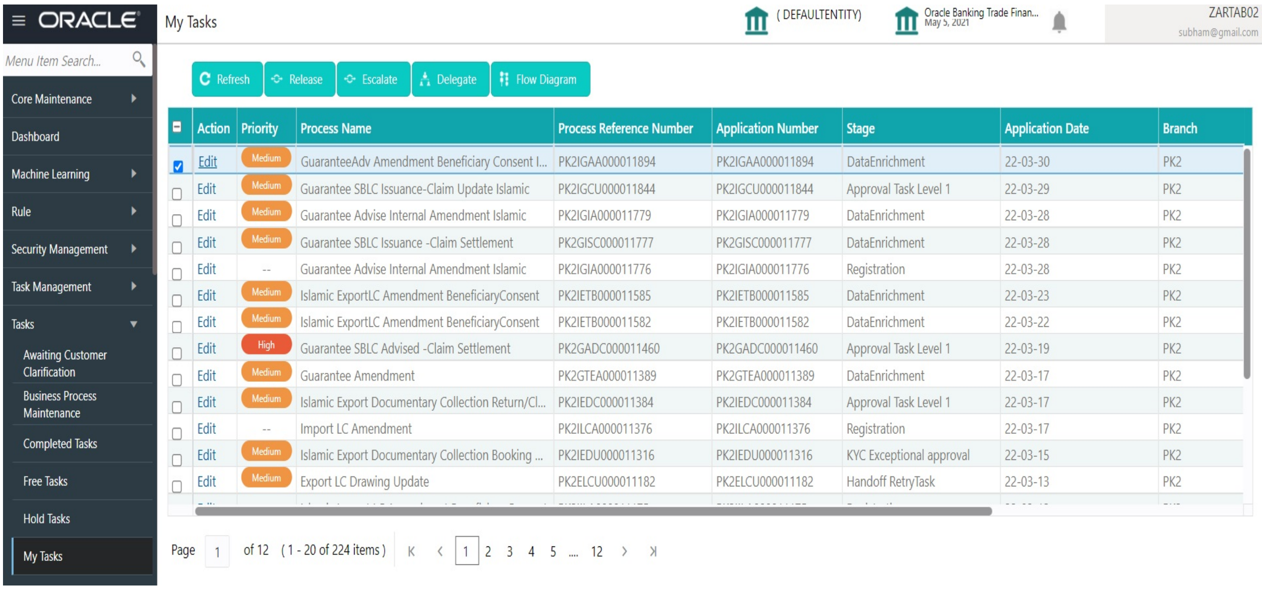
4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.




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




The beneficiary consent response capture stage has three sections as follows:

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

Let's look at the details for beneficiary consent response capture 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

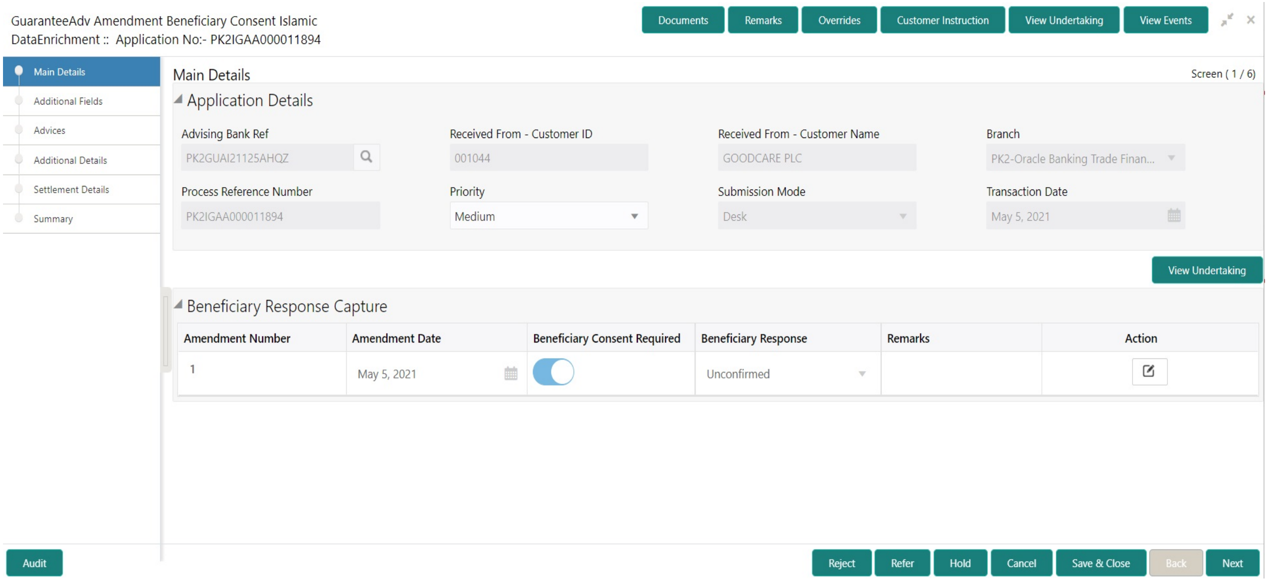
Data Enrichment user can enter/update details of the amendment confirmation request. Main details section has sub section as follows:

- Application Details

- Beneficiary Response Capture

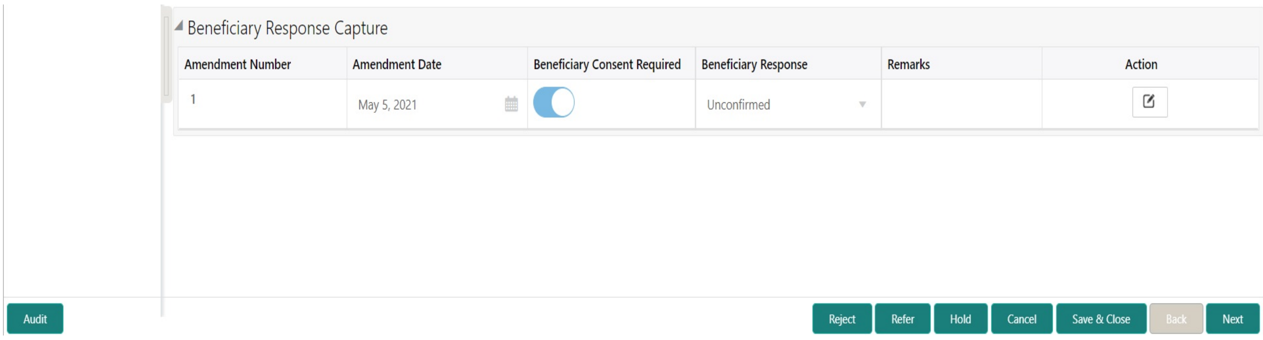
## Application Details

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




## Beneficiary Response Capture

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




## Action Buttons

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

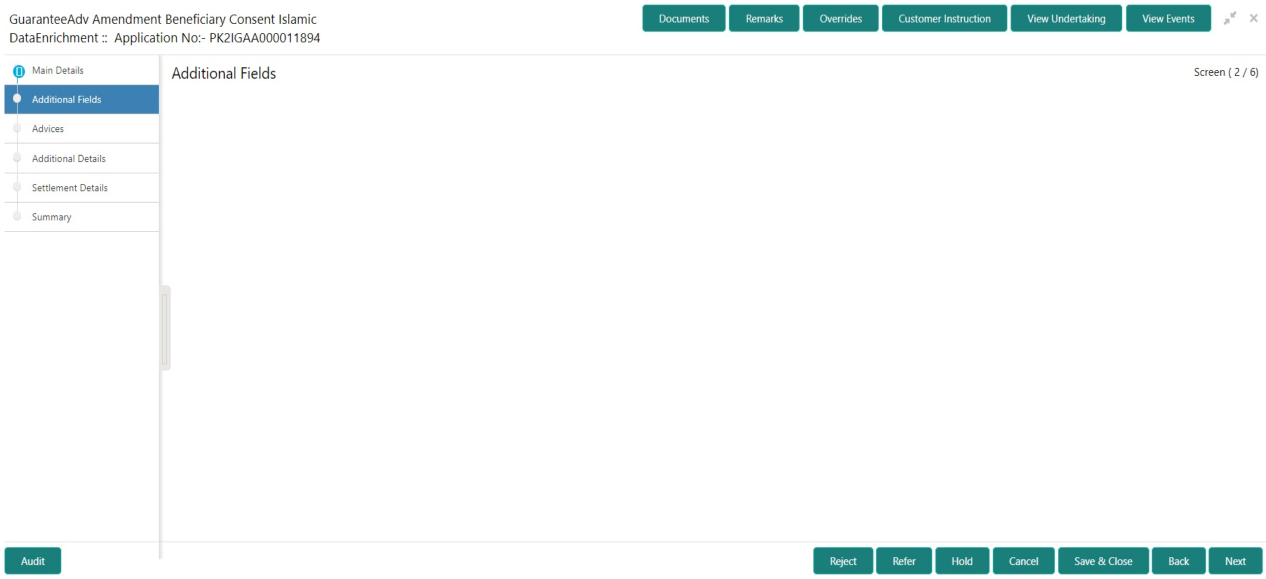
| Field | Description | Sample Values |
| --- | --- | --- |
| Request Clarification | On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details. | |

| 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 Beneficiary Consent Response Capture stage inputs. | |
| 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 | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |
| 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><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><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. | |
| Customer Instructions | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| Incoming Message | Clicking this button allows the user should be able to see the message in case of STP of incoming MT 767. | |

## Additional Fields

This stage allows adding more fields that are required to process the request. These fields can be configured as part of implementation of the product.




### Action Buttons

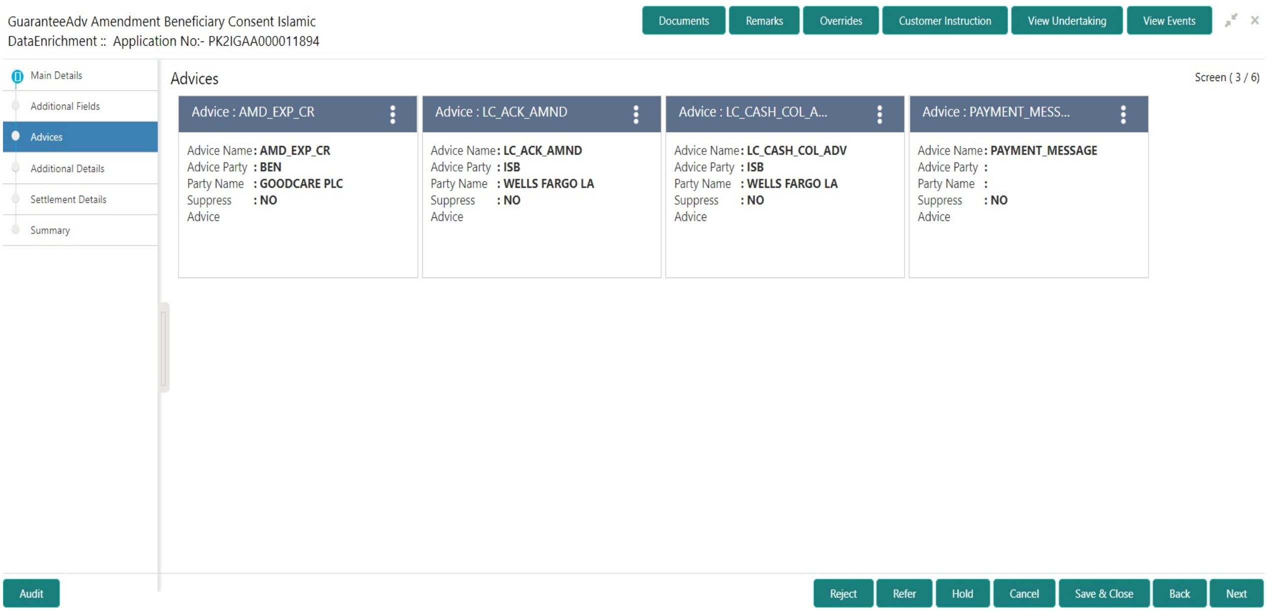
Use action buttons based on the description in the following table:

| 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. | |

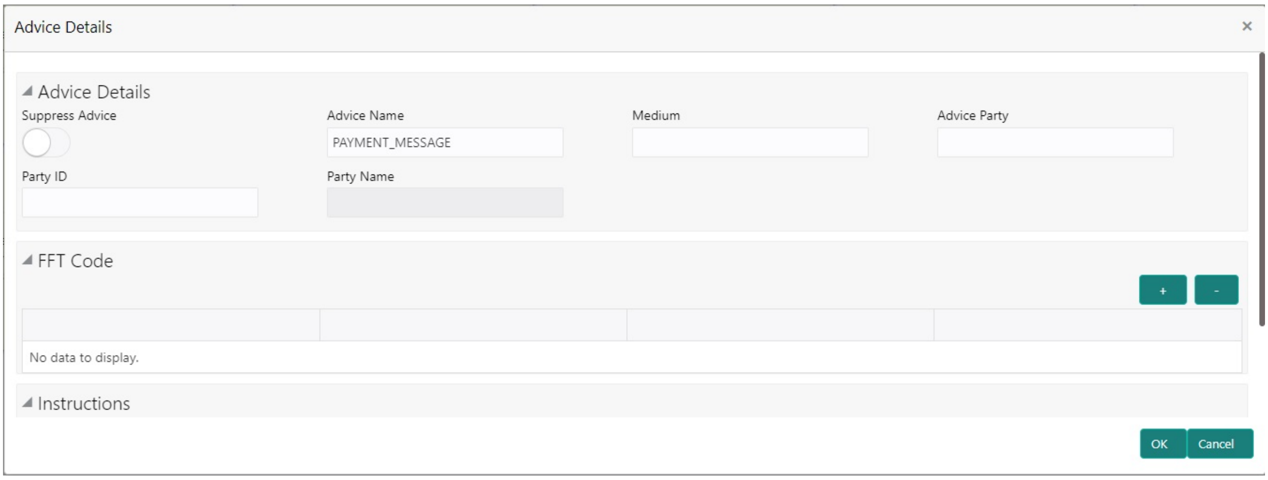
| Field | Description | Sample Values |
|---|---|---|
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• 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. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Back | On click of Back, system moves the task to the previous data segment. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<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 user should be able to see the message in case of STP of incoming MT 767. | |

## Advices

This section defaults the advices maintained for the product/event simulated from the advices maintained at the Product level in the back office. A Data Enrichment user can verify the Advices data segment details of Guarantee Advice amendment Beneficiary Consent Process.




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 for the amendments | |
| Advice Name | User can select the instruction code as a part of free text. | |
| Medium | The medium of advices is defaulted from the system. User can update if required. | |
| Advice Party | Value be defaulted from Guarantee /SBLC Issuance. User can update if required. | |

| Field | Description | Sample Values |
|---|---|---|
| Party ID | Value be defaulted from Guarantee /SBLC Issuance. User can update if required. | |
| Party Name | Read only field.<br>Value be defaulted from Guarantee /SBLC Issuance. | |
| 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. | |
| Delete icon | Click delete 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. | |
| Delete icon | Click delete 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. | |

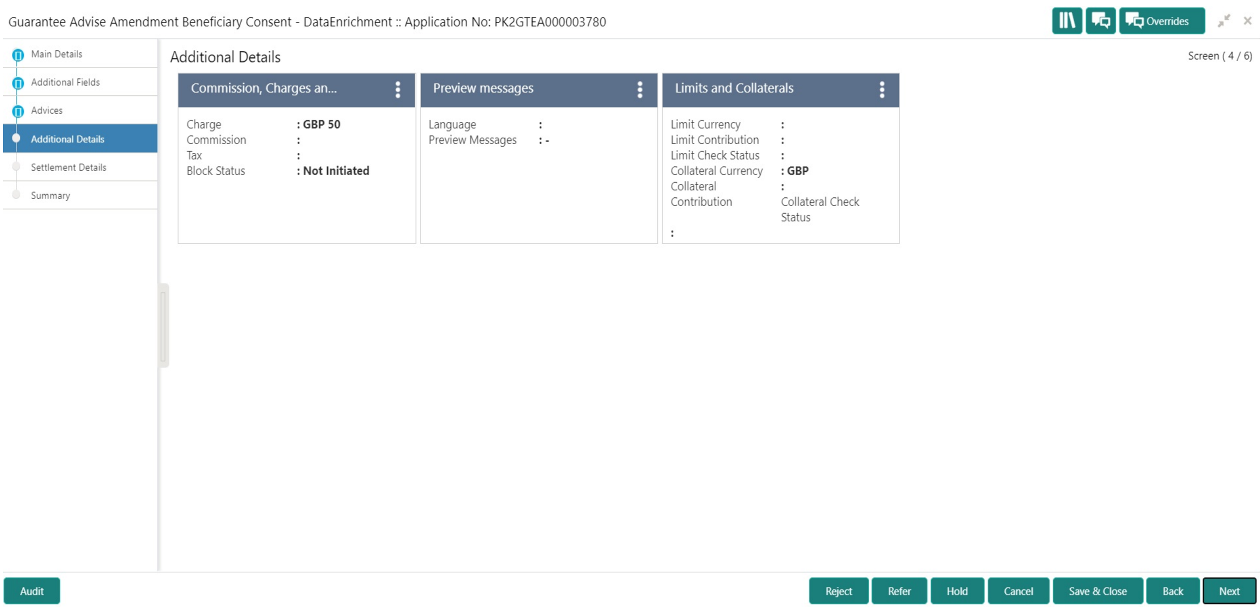
| Field | Description | Sample Values |
| --- | --- | --- |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<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. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Back | On click of Back, system moves the task to the previous data segment. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

| 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 user should be able to see the message in case of STP of incoming MT 767. | |

## Additional Details

As a part of Data Enrichment, user can verify and enter the basic additional details available in the incoming Claim Update request. In case the request is received through online channel, the user will verify the details populated. Following tiles are present in Additional Details section:

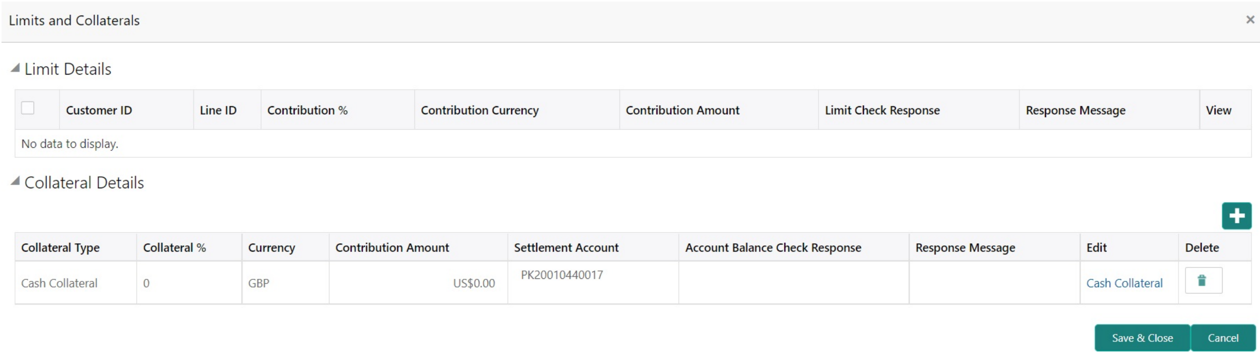
- Limits and Collateral section
- Charges, commission and Taxes simulated from back office and populated in this screen
- Preview Messages simulated from back office and populated in this screen

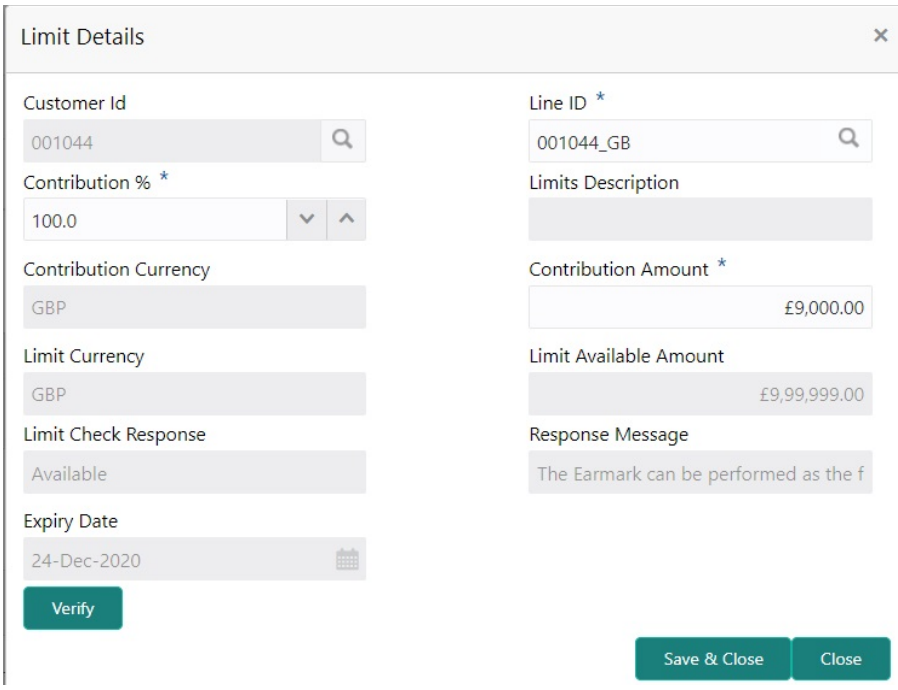



### Limit and Collateral

In this section user can to attach more than one line.

## Limits Details



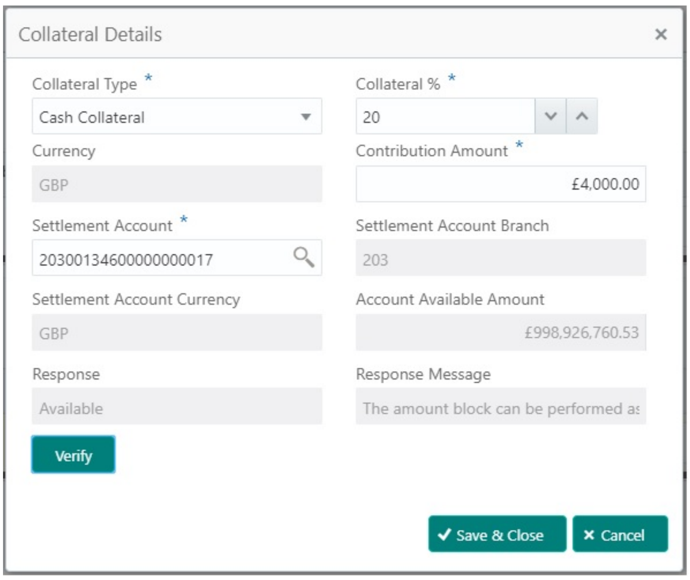




Provide the Limit Details based on the description in the following table:

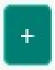
| Field | Description | Sample Values |
|---|---|---|
| Customer ID | This field displays the applicant's bank customer ID. | |
| Line ID | User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection 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.<br>• If the drawer has limit available then the limit ID of the drawer should get defaulted<br>• The Collecting Bank Limit will be mark in case Drawer limit is not available | |

| Field | Description | Sample Values |
|---|---|---|
| Contribution% | System will default this to 100% and user can modify. System will display an alert message, if contribution is more than 100%.<br>Once contribution % is provided, system will default the amount.<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 bill 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 | |

**Collateral Details**



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

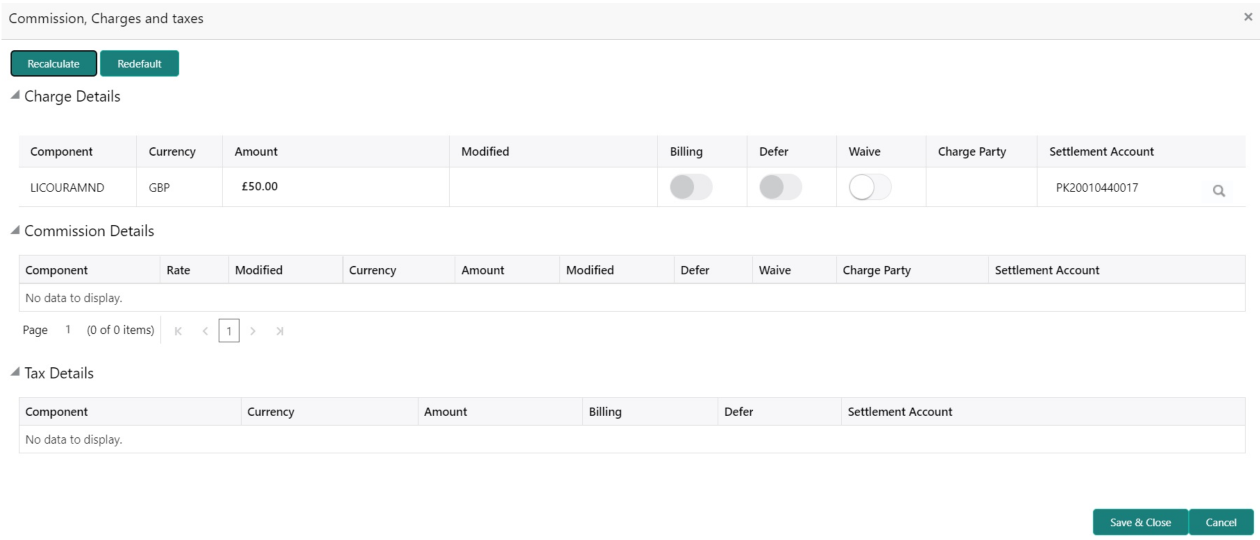
| Field | Description | Sample Values |
|---|---|---|
| Edit Link | Click edit link to edit any existing Limit Details. | |
|  | Click plus icon to add new Collateral Details. | |
| Delete icon | Click delete icon to remove any existing Collateral Details. | |
| Collateral Type | Cash Collateral (CASA) will be the default value available as collateral type. User can select either Cash Collateral or Deposits. | |
| Collateral % | User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.<br>System to validate that Limit Contribution% plus Collateral % is equal to 100. Otherwise system display an alert message. | |
| Currency | Read only field.<br>The bill currency will get defaulted in this field. | |
| Drawing Amount | Collateral drawing amount will get defaulted in this field. | |
| Settlement Account | The CASA accounts of the customer will be listed and the user to choose the settlement account. The user can verify the balance available in the settlement account by clicking on verify balance button. | |
| Settlement Account Branch | Settlement Account Branch will be auto-populated based on the Settlement Account selection. | |
| Settlement Account Currency | Select the Settlement Account Currency. | |
| Account Available Amount | Account Available Amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be ‘Success’ or ‘Amount not Available’. | |
| Response Message | Detailed Response message. | |

### Charge Details

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

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

Charge Details are auto-populated from the back-end system.

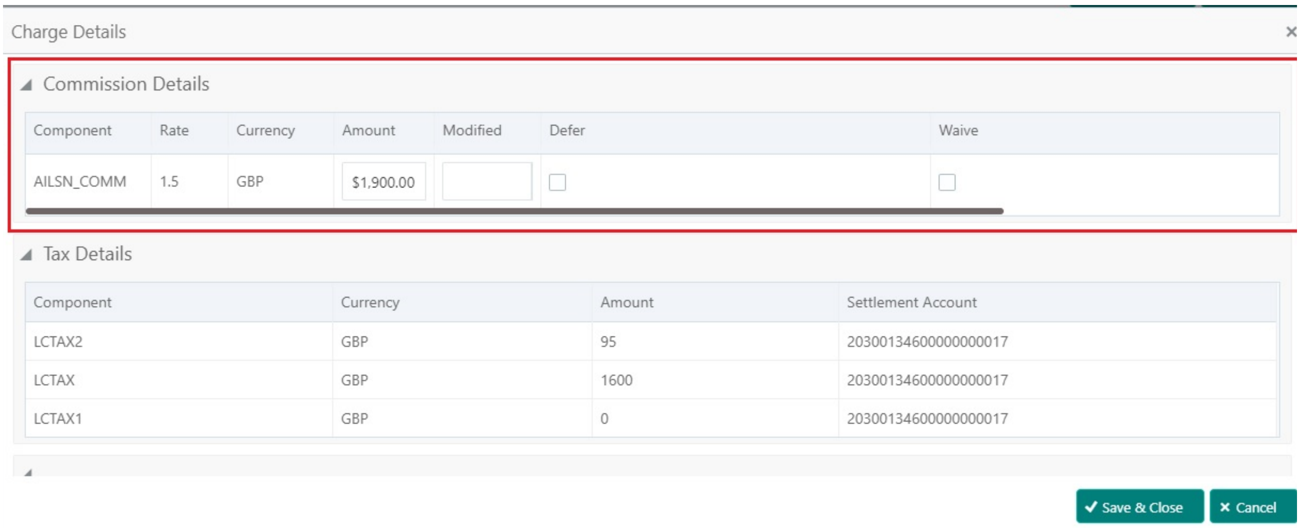



| Field | Description | Sample Values |
|---|---|---|
| Component | Charge Component type. | |
| Currency | Defaults the currency in which the charges have to be collected. | |
| Amount | An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required. | |
| Modified Amount | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<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. | |
| Defer | If charges have to be deferred and collected at any future step, this check box has to be selected.<br><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><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. | |

| Field | Description | Sample Values |
|---|---|---|
| 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>If the user changes the defaulted charging to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.<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

Commission Details are auto-populated from back-end system.



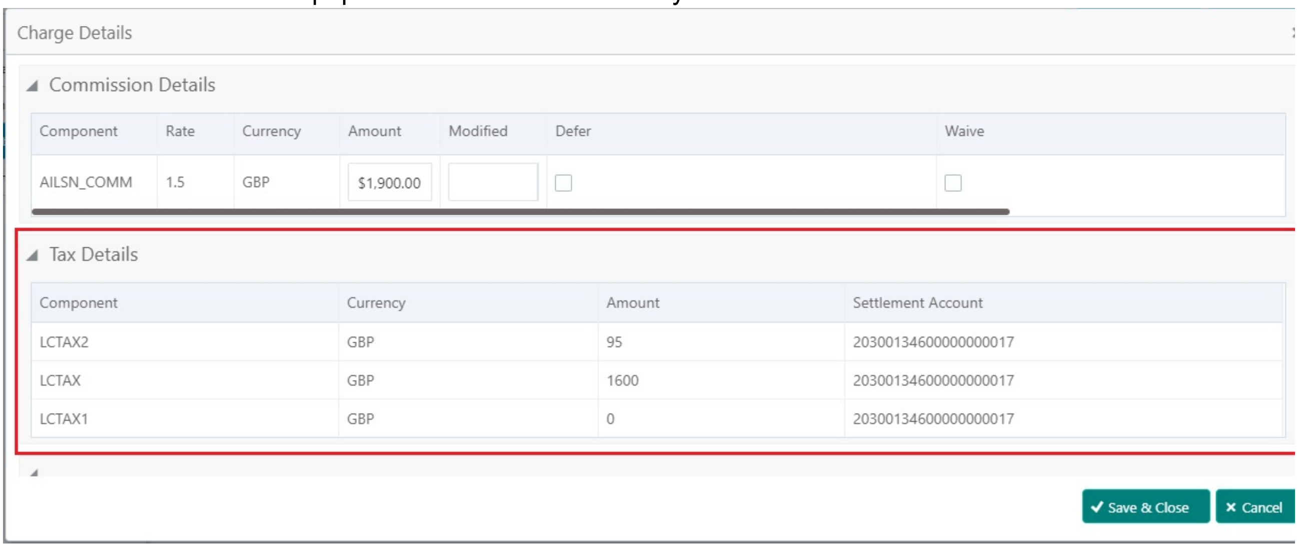

| Field | Description | Sample Values |
|---|---|---|
| Component | Select the commission component | |
| Rate | Defaults from product. User can change the rate, if required. | |
| Currency | Defaults the currency in which the commission needs to be collected | |
| Amount | An amount that is maintained under the product code defaults in this field. User can modify the value, if required. | |
| Modified Amount | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |

| Field | Description | Sample Values |
|---|---|---|
| Billing | If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. | |
| Defer | Select the check box, if charges/commissions has to be deferred and collected at any future step. | |
| Waive | Select the check box to waive charges/ commission.<br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Charge Party | Charge party will be '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 can update the default value.

Tax details are auto-populated from the back-end system.

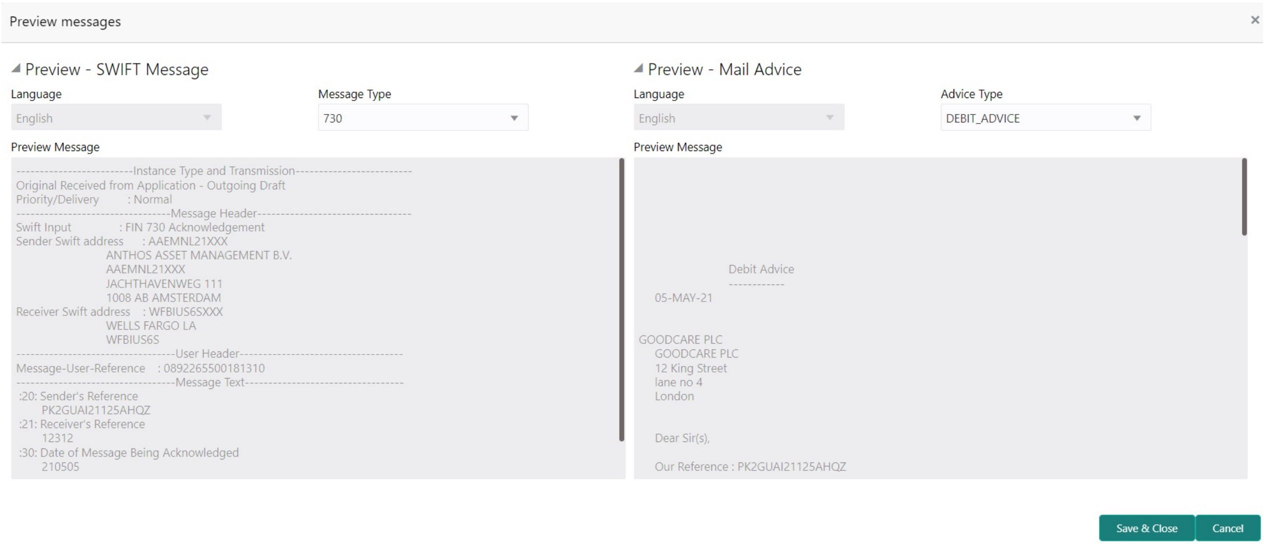



| Field | Description | Sample Values |
|---|---|---|
| Component | Tax Component type | |
| Currency | The tax currency is the same as the commission. | |

| Field | Description | Sample Values |
|---|---|---|
| Amount | The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required. | |
| Settlement Account | Details of the settlement account. | |
| Charges From Beneficiary | User can enter the amount to be collected from beneficiary on account of this transaction. | |

### Preview

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




| Field | Description | Sample Values |
|---|---|---|
| Preview SWIFT Message | | |
| 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 | |

### Action Buttons

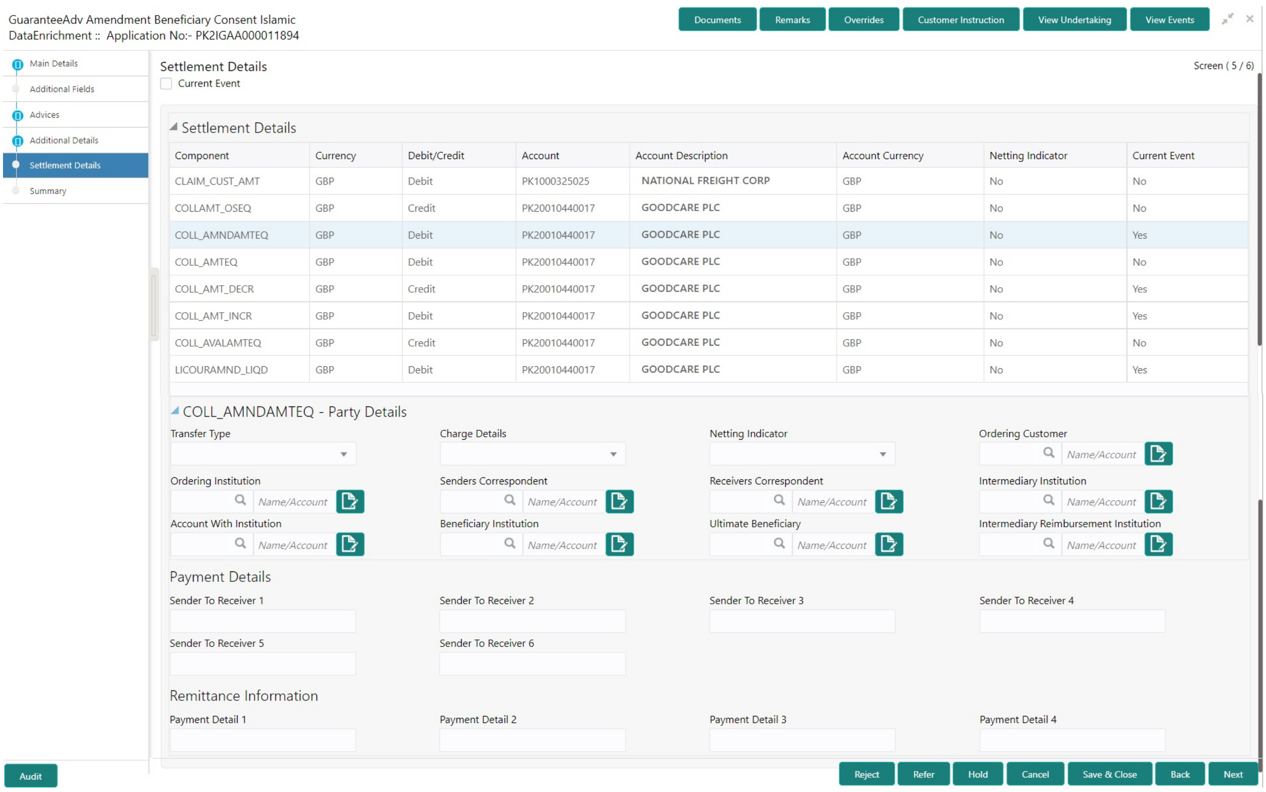
Use action buttons based on the description in the following table:

| 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. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Back | On click of Back, system moves the task to the previous data segment. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

| Field | Description | Sample Values |
|---|---|---|
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<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 user should be able to see the message in case of STP of incoming MT 767. | |

## Settlement Details

System should simulate the settlement details from back office and display the same in this screen. As a part of Data Enrichment, user can verify and enter the basic settlement details available in the incoming Claim Update request. In case the request is received through online channel, the user will verify the details populated.



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

| Field | Description | Sample Values |
|---|---|---|
| Current 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 | Application displays the default currency for the component. | |
| Debit/Credit | Application displays the debit/credit indicators for the components. | |
| Account | Application Displays the account details for the components. | |
| Account Description | Application displays the description of the selected account. | |
| Account Currency | Application defaults the currency for all the items based on the account number. | |
| Netting Indicator | Application displays the applicable netting indicator. | |
| Current Event | System displays the current event as Y or N. | |

### Action Buttons

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

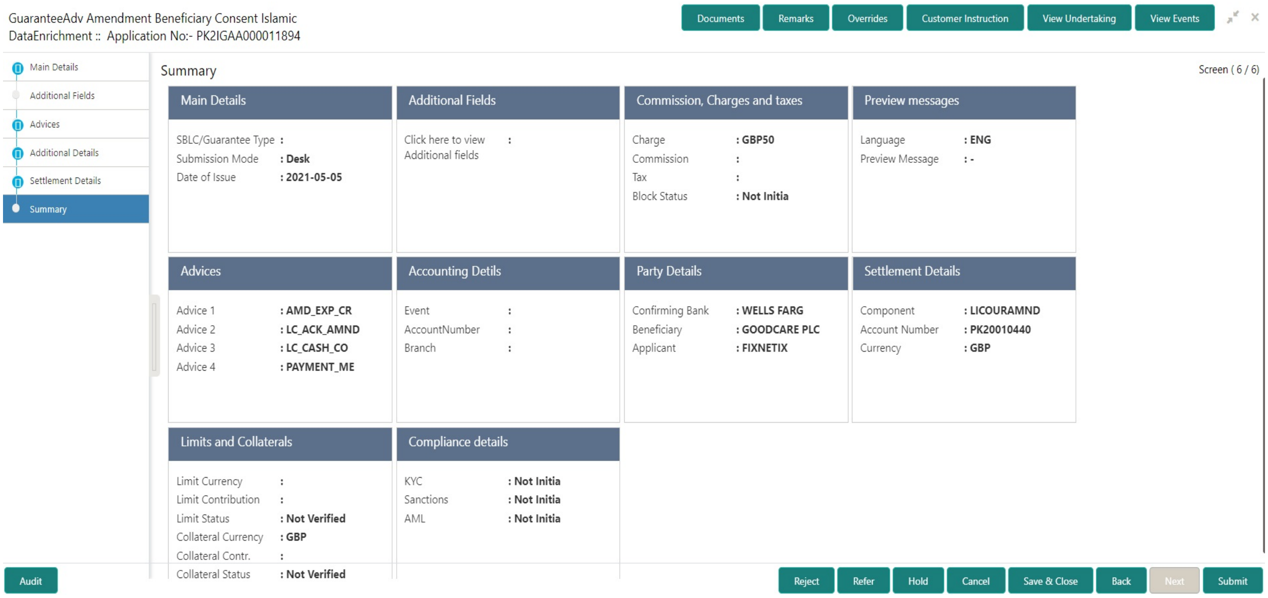
| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details. | |
| Reject | On click of Reject,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

| 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. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Back | On click of Back, system moves the task to the previous data segment. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<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 user should be able to see the message in case of STP of incoming MT 767. | |

## Summary

User can review the summary of details in Data Enrichment stage for Islamic Guarantee SBLC Advised Amendment Beneficiary Consent request.

User can view the summary tiles that displays 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 application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages - User can have the preview of message.
- Advices - User can view the advice details.
- Accounting Details - User can view the accounting entries generated in back office.

**Note**
When the Value Date is different from the Transaction Date for one or more accounting entries, system displays an Alert Message “Value Date is different from Transaction Date for one or more Accounting entries.

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Settlement Details - User can view the Settlement details.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.


ORACLE

### Action Button

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. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Back | On click of Back, system moves the task to the previous data segment. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

| 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 user should be able to see the message in case of STP of incoming MT 767. | |

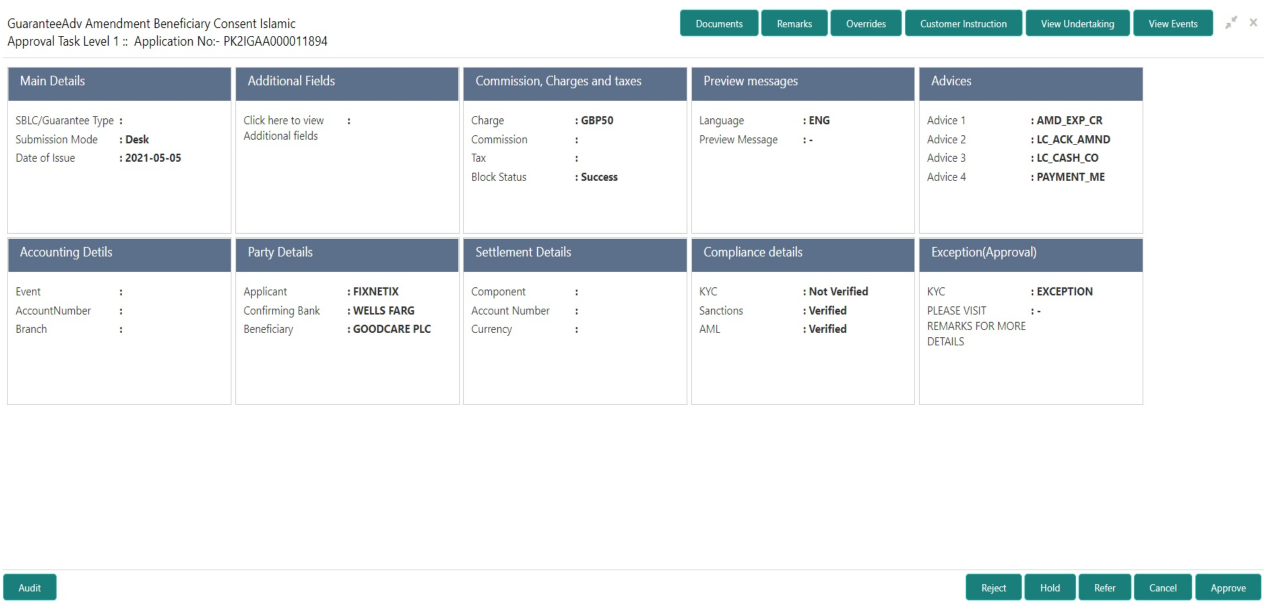
# Multi Level Approval

The Approval user can view the summary of details updated in multilevel approval stage of Islamic Guarantee Advice Amend of the Beneficiary Consent request.

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

Description Approval the user can view a snapshot of the beneficiary consent response to an amendment made to this transaction as read only.

## Summary




### Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.

- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages - User can have the preview of message.
- Advices - User can view the advice details.
- Accounting Details - User can view the accounting entries generated in back office.

**Note**
When the Value Date is different from the Transaction Date for one or more accounting entries, system displays an Alert Message "Value Date is different from Transaction Date for one or more Accounting entries.

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Settlement Details - User can view the Settlement details.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

### Documents and Checklist

- Documents: Approval user can open the uploaded documents and verify them.
- Checklist: Verify the uploaded documents.
- Remarks: Approval user can view the remarks captured in the process during earlier stages.
- Incoming Message: User can view the SWIFT MT 768 if applicable

### Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<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 | 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 registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Cancel | Cancel the Guarantee Issuance under beneficiary consent approval. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. | |

### Acceptance Criteria

As a OBTFPM user, the user can capture the beneficiary consent received for an Amendment of Guarantee/ SBLC to the beneficiary.

# Index

# Reference and Feedback

## References

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

- Getting Started User Guide
- Common Core User Guide

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