Guarantee Advice Internal Amendment User Guide

# Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management - Guarantee Advice Internal Amendment User Guide
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# Contents

# Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

## Overview

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

## Benefits

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

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

## Key Features

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

# Guarantee Advice Internal Amendment

Guarantee Advice Internal Amendment allows the user to change the Limit/ Cash collateral details or to capture the MT 768 acknowledgment details received from Advise through bank.

Limits and Cash Collateral change are usually done when the Advising Bank or Advise through bank has confirmed the SBLC and in such cases the Limits/ Cash Collateral maintained by Issuing Bank is changed.

Following data can be changed during Internal Amendment

- Line ID
- CASA account for Cash Collateral
- Charges Simulated on account of this task
- Suppress of Advices generated on account of this task

Data received on account of Incoming MT 768 need to be captured as received.

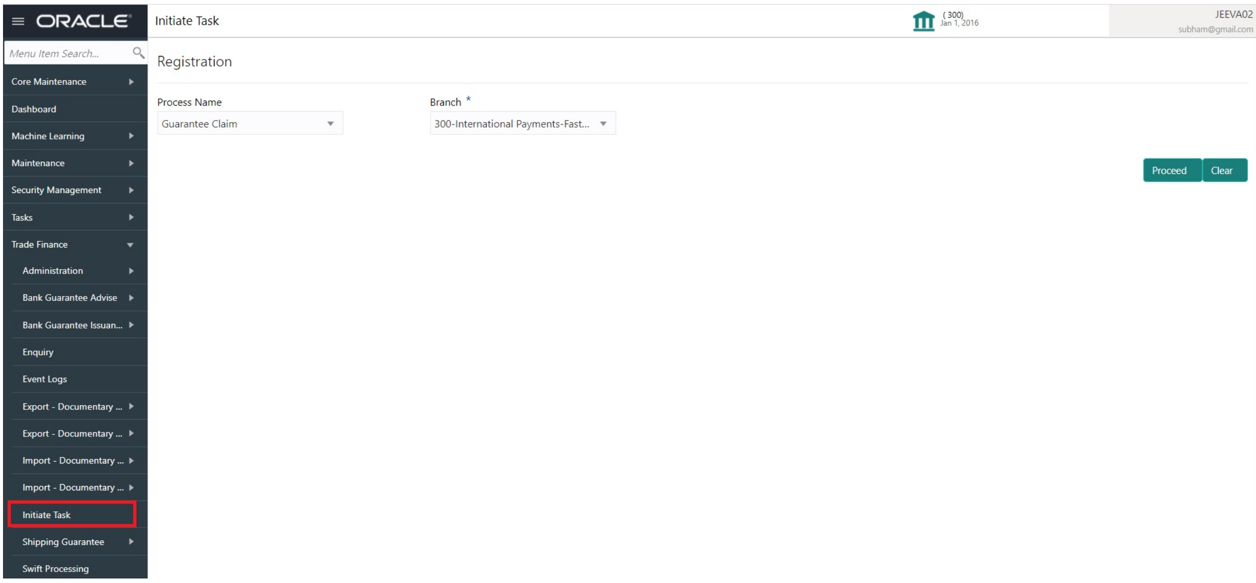
This chapter contains the following topics:

| | |
|---|---|
| Common Initiation Stage | Registration |
| Document Linkage | Multi Level Approval |

## Common Initiation Stage

The user can initiate the new guarantee advise internal amendment 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. |

| Field | Description |
|---|---|
| Branch | Select the branch. |

### Action Buttons

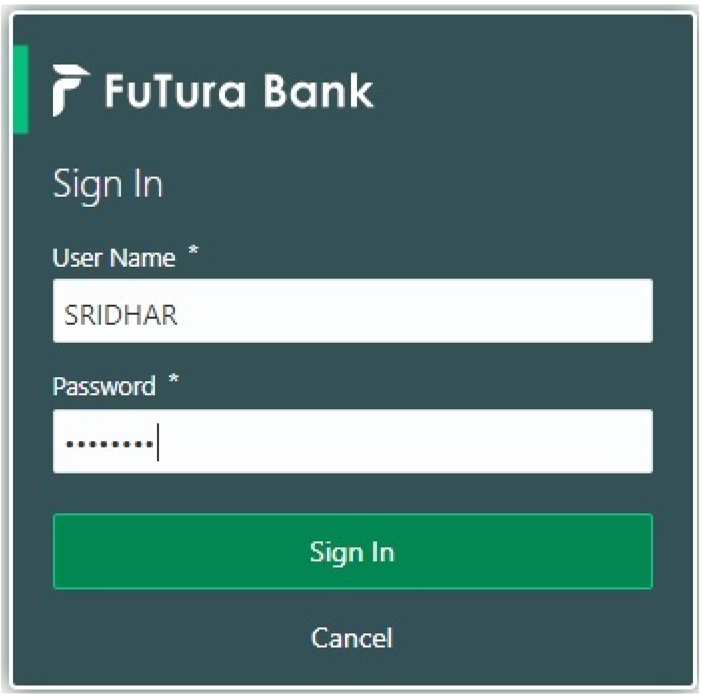
Use action buttons based on the description in the following table:

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

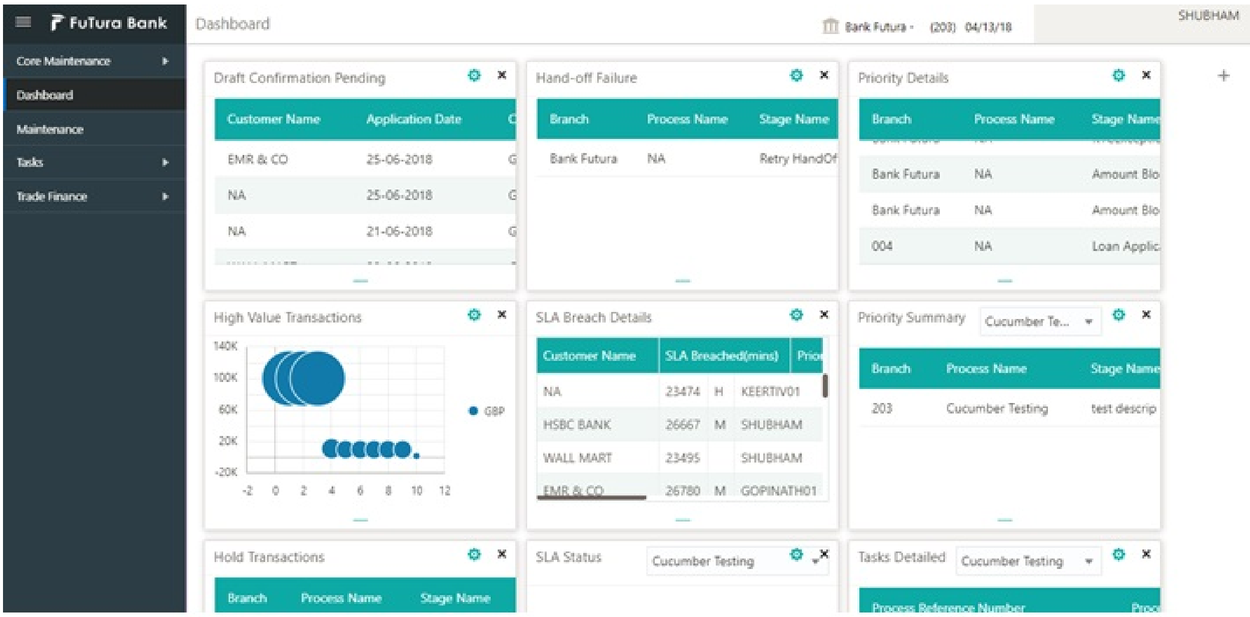
## Registration

As a Registration user, you can register an internal amendment to a Guaranteed/SBLC Advised request, also can upload relevant documents and verify checklist items. If the request is received by mail/Courier, you can update the request.

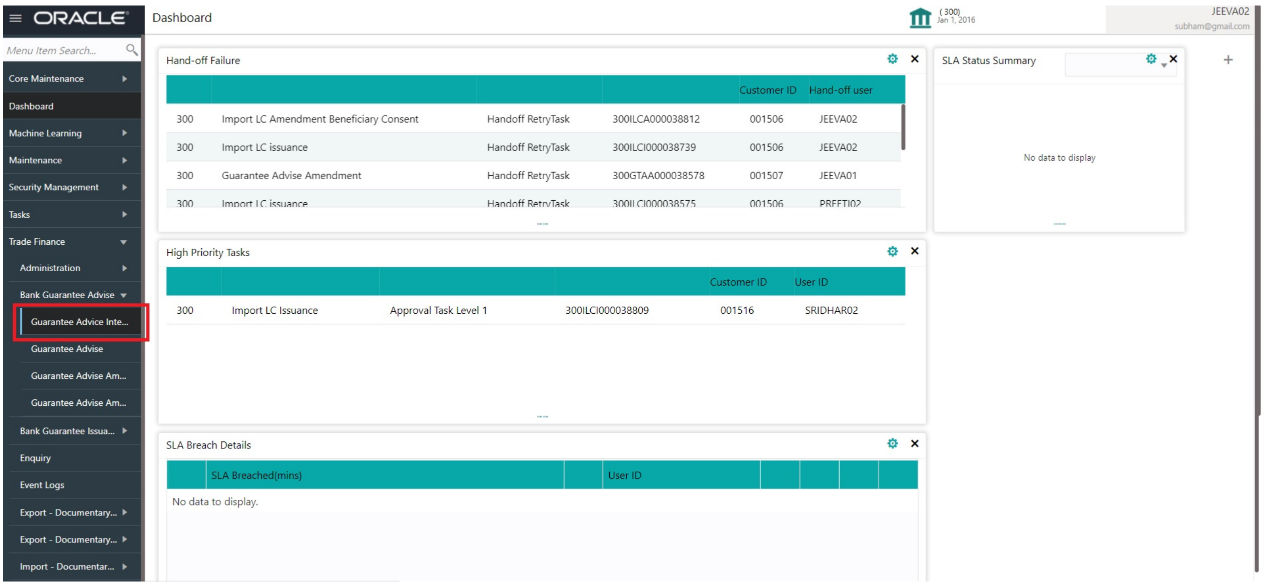
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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



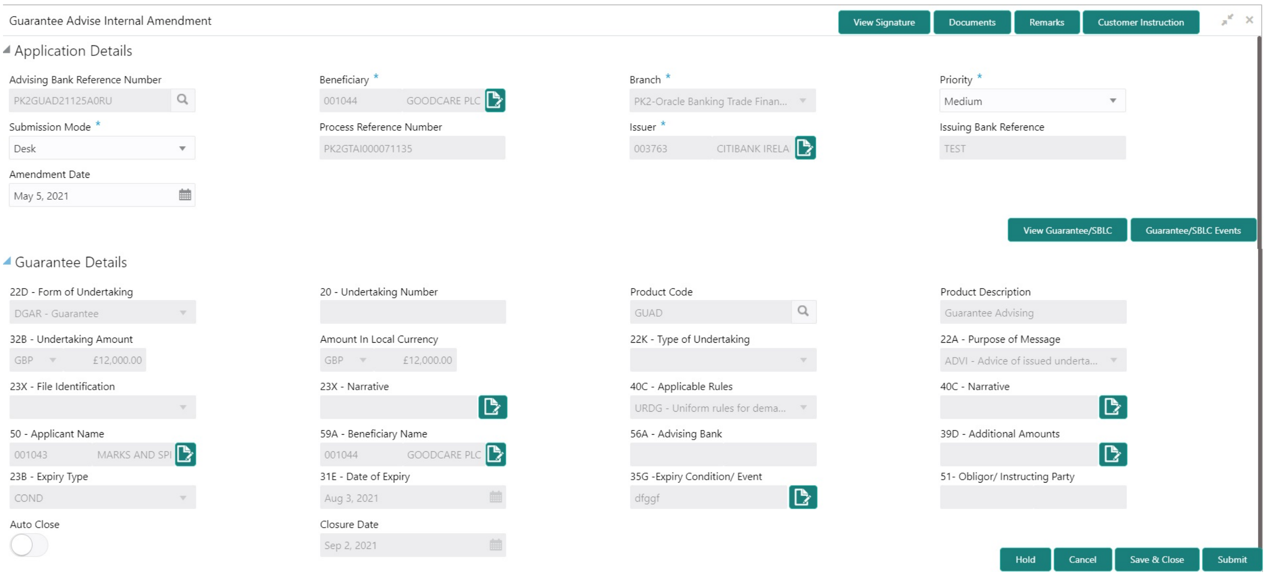

3. Click **Trade Finance> Bank Guarantee Advise > Guarantee Advice Internal Amendment.**




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

In case of STP of incoming SWIFT MT 768, a task should be directly created in Data Enrichment Stage after the required business validations and Registration stage is not applicable.

## Application Details



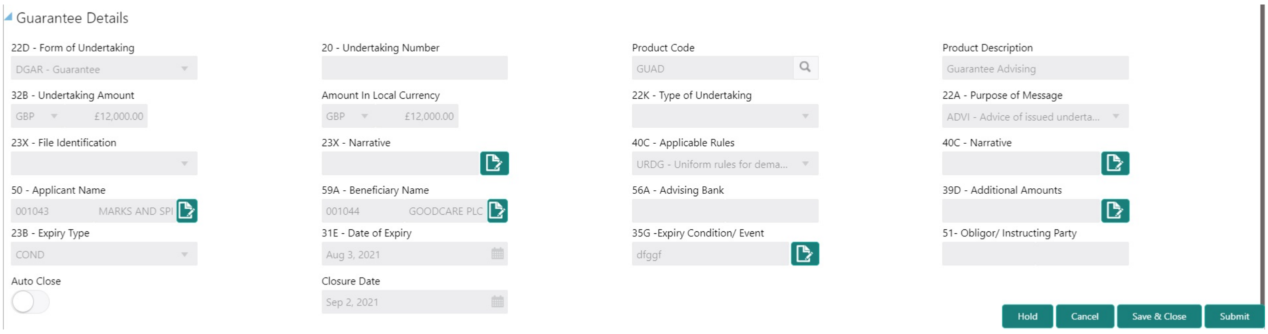

Provide the Application Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Advising Bank Reference Number | Enter the advising bank reference number or alternatively select it from LOV'.<br>As part of LOV criteria; user can input the Customer Id, Beneficiary name, Currency and amount. | |
| Beneficiary | Read only field.<br>Beneficiary name is auto-populated from Guarantee /SBLC Advise. | 001345 |
| Branch | Read only field.<br>Branch Name will be auto-populated from Guarantee /SBLC Advise. | 203-Bank Futura -Branch FZ1 |
| Priority | This field will be defaulted based on the priority maintained for the customer. If priority is not maintained for a customer, 'Medium' priority will be defaulted. | High |
| Submission Mode | Select the submission mode of Guarantee Advice Internal Amendment request.<br>**Desk-** Request received through Desk<br>**Courier-** Request received through Courier<br>**Email -** Request received through Email | Desk |
| 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 |

| Field | Description | Sample Values |
|---|---|---|
| Issuer | Read only field.<br>System defaults the Issuing Bank as per the Guarantee Advice details. | |
| Issuing Bank Reference | Read only field.<br>System defaults the Issuing Bank reference from Guarantee Advice details. | Advising Bank Reference |
| Amendment Date | System defaults the branch’s current system date. | 04/13/2018 |

## Guarantee Details

Registration user can view the latest LC values defaulted in the respective fields in the Guarantee Details in this section. All the fields in the Guarantee Details section is read only.



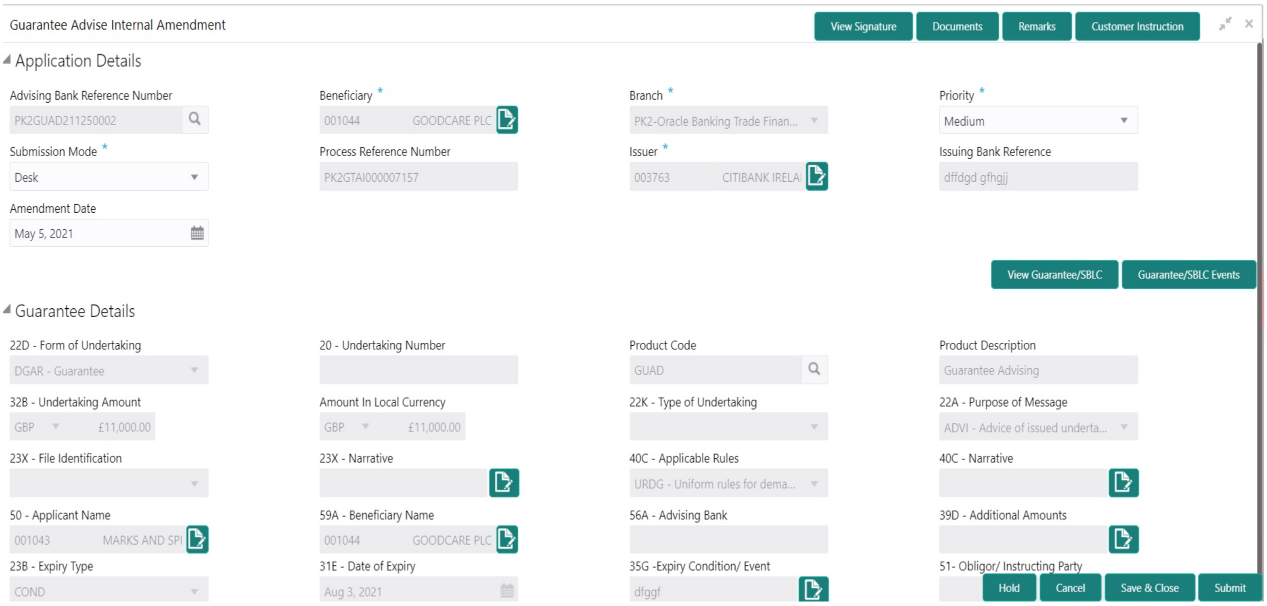

Provide the Guarantee Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Form of Undertaking | Read only field.<br>System defaults the value from Guarantee Advice details. | |
| Undertaking Number | Read only field.<br>System defaults the value from Guarantee/ SBLC Advise. | |
| Product Code | Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | GUIA |
| Product Description | Description of the product. Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | Guarantee Advising |
| Undertaking Amount | Read only field.<br>System defaults the outstanding value available from Guarantee/ SBLC Advise. | |

| Field | Description | Sample Values |
|---|---|---|
| Amount In Local Currency | System fetches the local currency equivalent value for the transaction amount from back office (with decimal places). | |
| Type of Undertaking | Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | ADVP |
| Purpose of message | Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | |
| File Identification | The type of delivery channel and its associated file name or reference.<br>Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | |
| Narrative | Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | |
| Applicable Rules | Rules for Guarantee. Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | URDG - Uniform rules for demand guarantees |
| Narrative | Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | |
| Applicant Name | Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | 001345 Nestle |
| Beneficiary Name | Read only field.<br>System defaults the beneficiary from Guarantee/ SBLC Issuance. User can modify the beneficiary if required. | 001345 Nestle |
| Advising Bank | Read only field.<br>System defaults the advising bank from Guarantee/ SBLC Advised. | |
| Additional Amounts | Read only field.<br>Additional Amount covered as per the latest LC details is displayed in Guarantee Advised. | |
| Expiry Type | Validity of the guarantee.<br>Read only field. System defaults the value from Guarantee/ SBLC Advised. | |

| Field | Description | Sample Values |
|---|---|---|
| Date Of Expiry | Expiry Date of Guarantee. System defaults the value from Guarantee/ SBLC Advised. | 09/30/18 |
| Expiry Condition/Event | Expiry Date of Guarantee.<br>Read only field.<br>System defaults the value from Guarantee/ SBLC Advised. | 09/30/18 |
| Obligor/Instructor Party | The party obligated to reimburse the issuer. | |
| Auto Close | Toggle On: Enable the toggle, if Auto close is required for that transactions.<br>Toggle Off: Disable the toggle, if Auto close is not required for that transactions. | |
| Closure Date | System default the “Closure Date” value, if any, from the contract.<br>If the system defaulted value for **Auto Close** is **Yes**, then **Closure Date** field will be a display only field and user is not allowed to edit the same.<br>If the system defaulted value for **Auto Close** is **No**, then user can edit the **Closure Date** field by enabling the “Auto Close” toggle as “Yes”.<br>User can provide the value in this field, if **Auto Close** is enabled as a part of this internal amendment. | |

## Miscellaneous




Enables the user to upload required documents. Provide the Miscellaneous Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Verify Signature | System displays the details of Authorized signatories. The pop up box displays the signature id, signature title and image of the signature for verification. | |
| Documents | Upload the required documents. E.g.: Guarantee/ SBLC Application, Indemnity, Counter Guarantee | |
| Remarks | Provide any additional information regarding the Guarantee Advise Amendment. This information can be viewed by other users processing the request. | |
| 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 Guarantee | Clicking on View Guarantee button, user can view the the snapshot of latest Guarantee Advised details. | |
| Guarantee Events | Clicking on Guarantee Events button, user can view the snapshot of various events under the Guarantee Advised. | |

| Field | Description | Sample Values |
|---|---|---|
| **Action Buttons** | | |
| Submit | On Submit, system will give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advise Amendment.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request. | |
| Cancel | Cancels the Guarantee Advise Amendment. Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Checklist | System displays the mandatory and optional checklist items. 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. | |

## Document Linkage

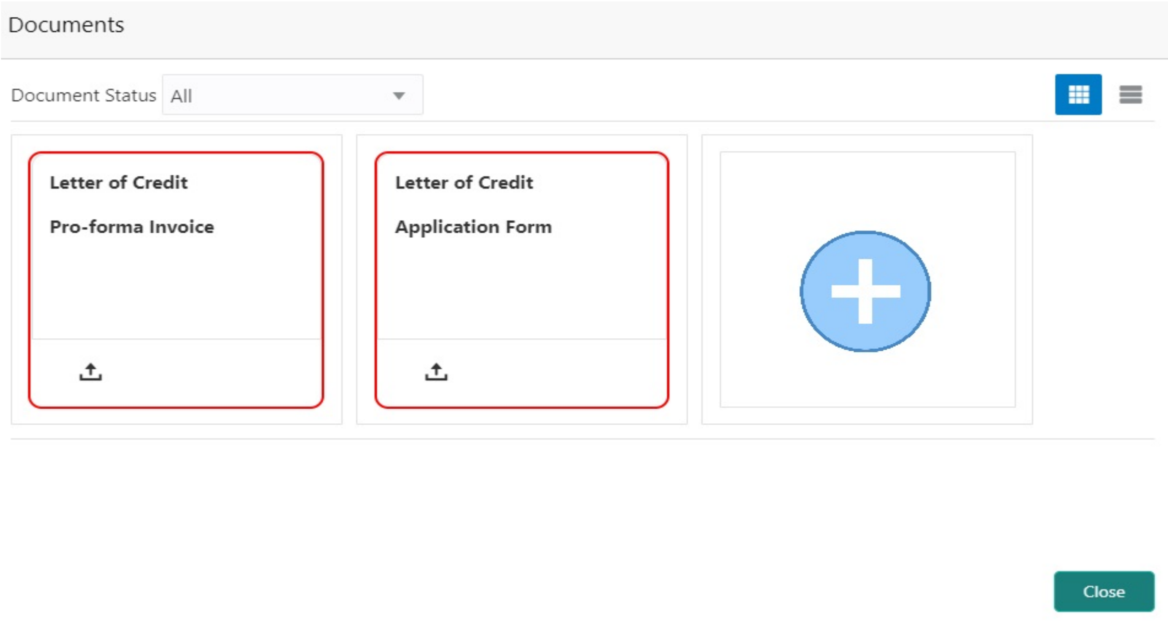
The user can link an existing uploaded document in any of the process stages.

In OBTFPM, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored in DMS will have a unique document id along with other Metadata. The uploaded Document image in the DMS should be available/queried in the Process flow stage screens to link with the task by using the Document ID.

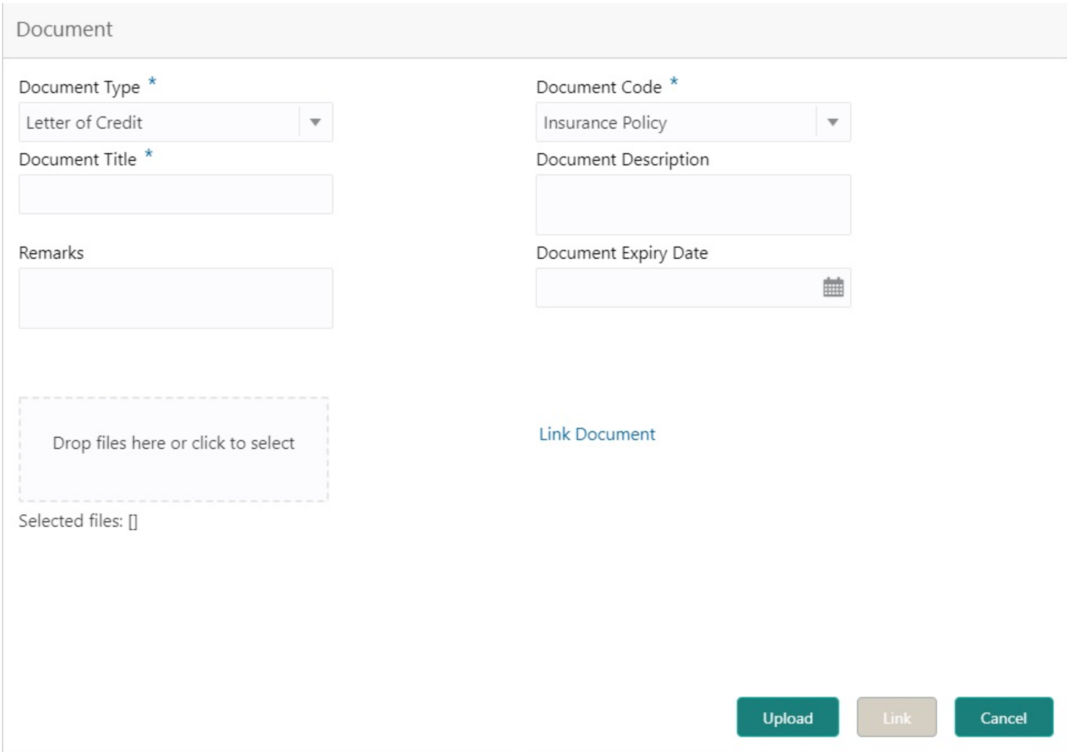
System displays the Documents ids which is not linked with any of the task. Mid office should allow either upload the document or link the document during task processing. The Mid office should allow to Link the same Document in multiple tasks.

1. Navigate to the Registration screen.

2. On the header of **Registration** screen, click **Documents** button. The Document pop-up screen appears.



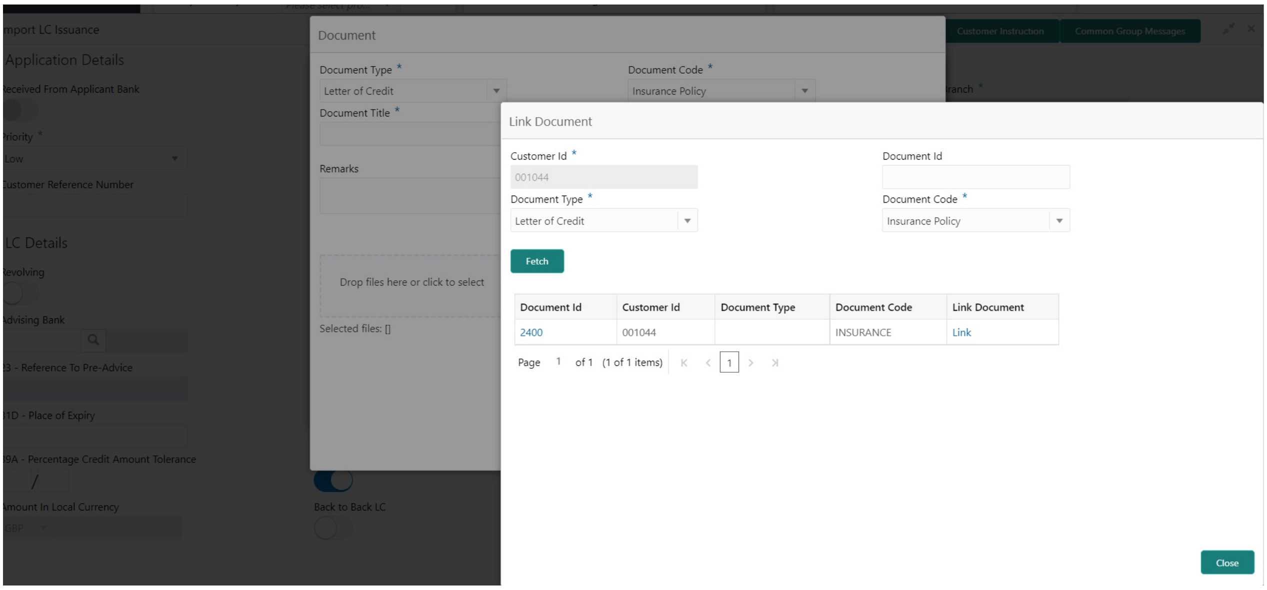

3. Click the Add Additional Documents button/ link. The **Document** screen appears.




| Field | Description | Sample Values |
|---|---|---|
| Document Type | Select the Document type from list.<br>Indicates the document type from metadata. | |
| Document Code | Select the Document Code from list.<br>Indicates the document Code from metadata. | |
| Document Title | Specify the document title. | |

| Field | Description | Sample Values |
|---|---|---|
| Document Description | Specify the document description. | |
| Remarks | Specify the remarks. | |
| Document Expiry Date | Select the document expiry date. | |
| Link Document | The link to link the existing uploaded documents from DMS to the workflow task. | |

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.
   The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.

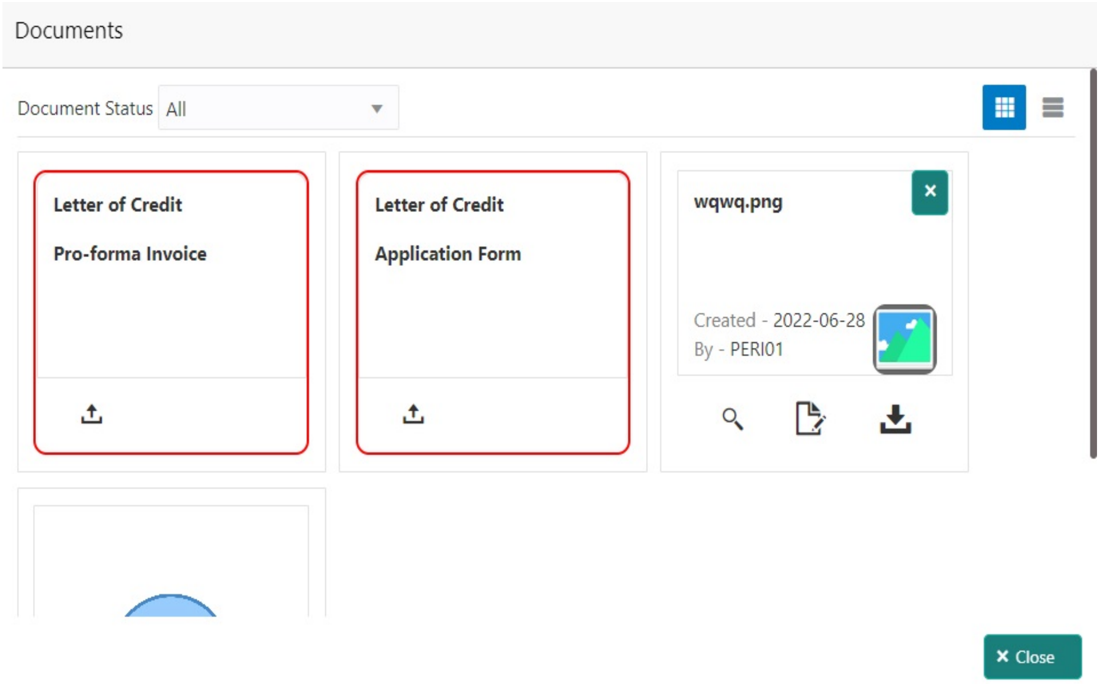


5. Click **Fetch** to retrieve the details from DMS. System Displays all the documents available for the given Document Type and Document Code for the Customer.

| Field | Description | Sample Values |
|---|---|---|
| Customer ID | This field displays the transaction Customer ID. | |
| Document ID | Specify the document Id. | |
| Document Type | Select the document type from list. | |
| Document Code | Select the document code from list. | |
| Search Result | | |
| Document ID | This field displays the document Code from meta data. | |
| Customer ID | This field displays the transaction Customer ID. | |
| Document Type | This field displays the document type from meta data. | |
| Document Code | This field displays the document code from meta data. | |

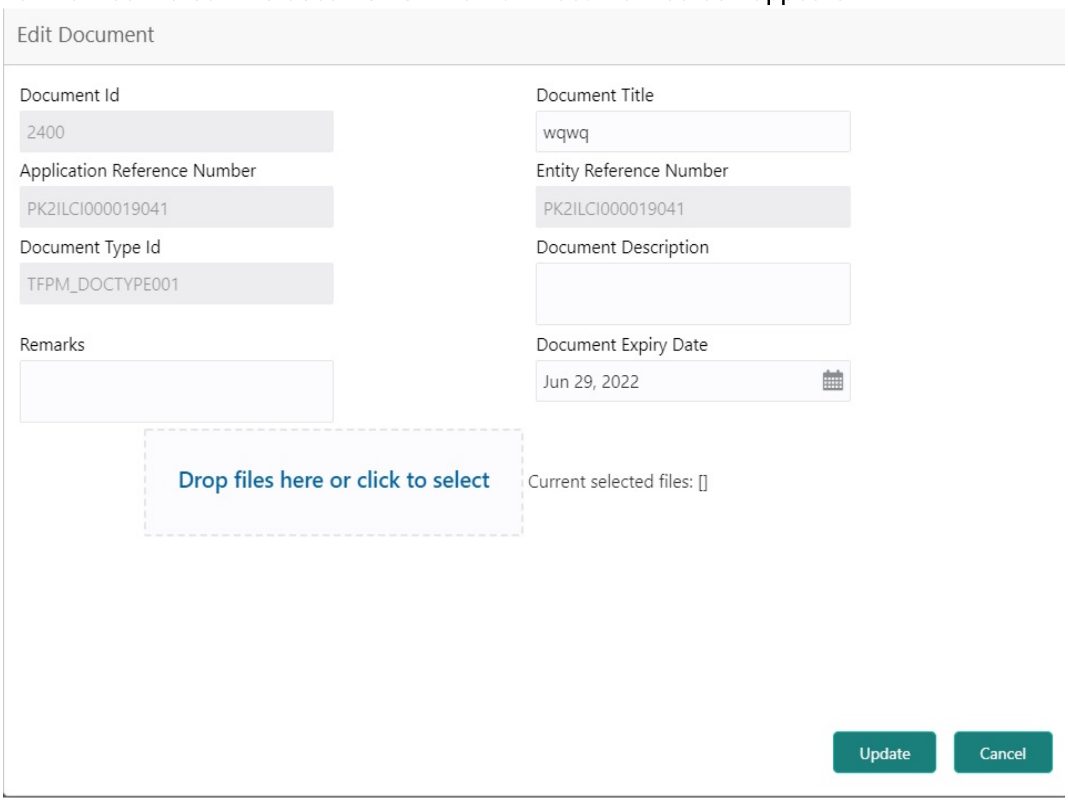
| Field | Description | Sample Values |
|---|---|---|
| Link Document | The link to link the existing uploaded documents from DMS to the workflow task. | |

6. Click **Link** to link the particular document required for the current transaction.




Post linking the document, the user can View, Edit and Download the document.

7. Click Edit icon to edit the documents. The Edit Document screen appears.



# Data Enrichment

At this stage you can register a request for Internal Amendment of Guarantee/SBLC Advised.

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

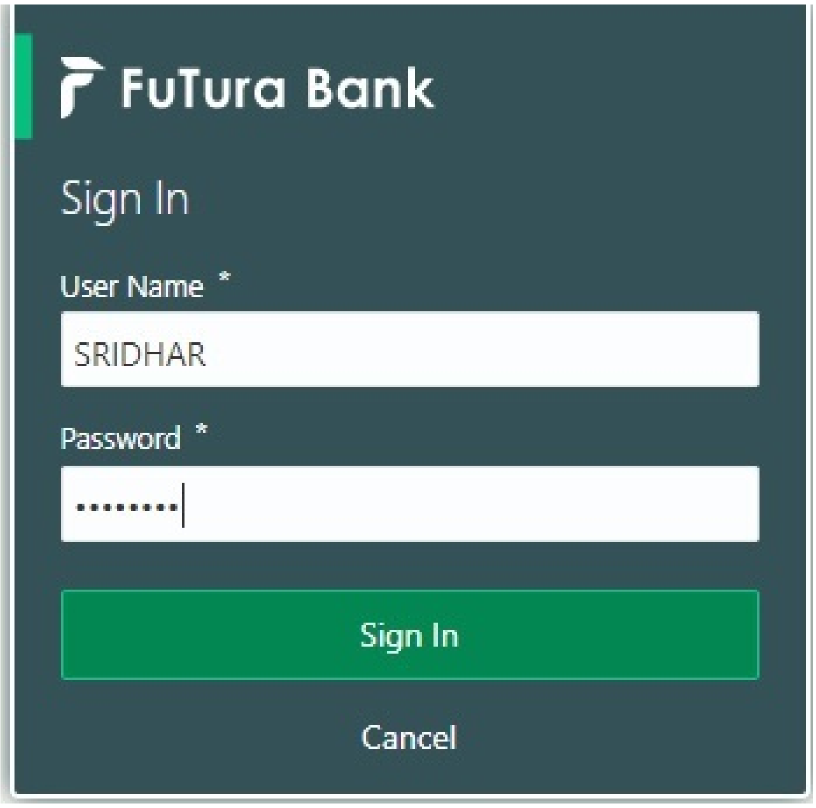
If the request is received by mail/Courier, the user can to update the request. The request will have the details entered during the Registration stage.

If the request is received by SWIFT, then the task needs to be auto created and available for the user to handle.

**Note**
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

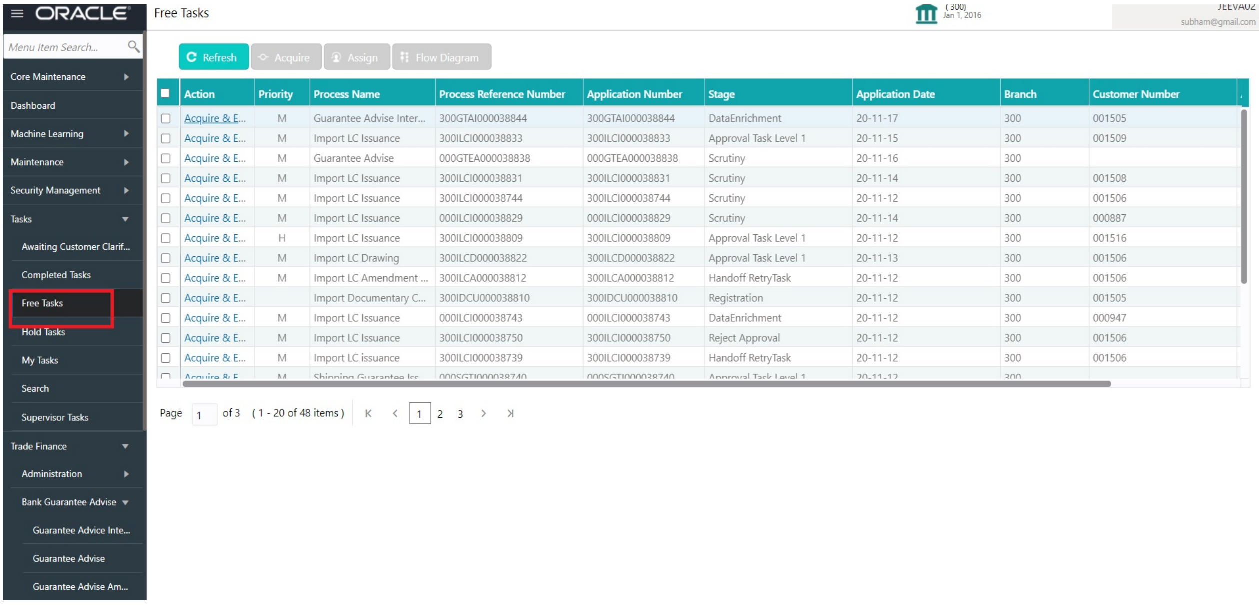
Do the following steps to acquire a task which completed the Registration and currently at Data enrichment stage:

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

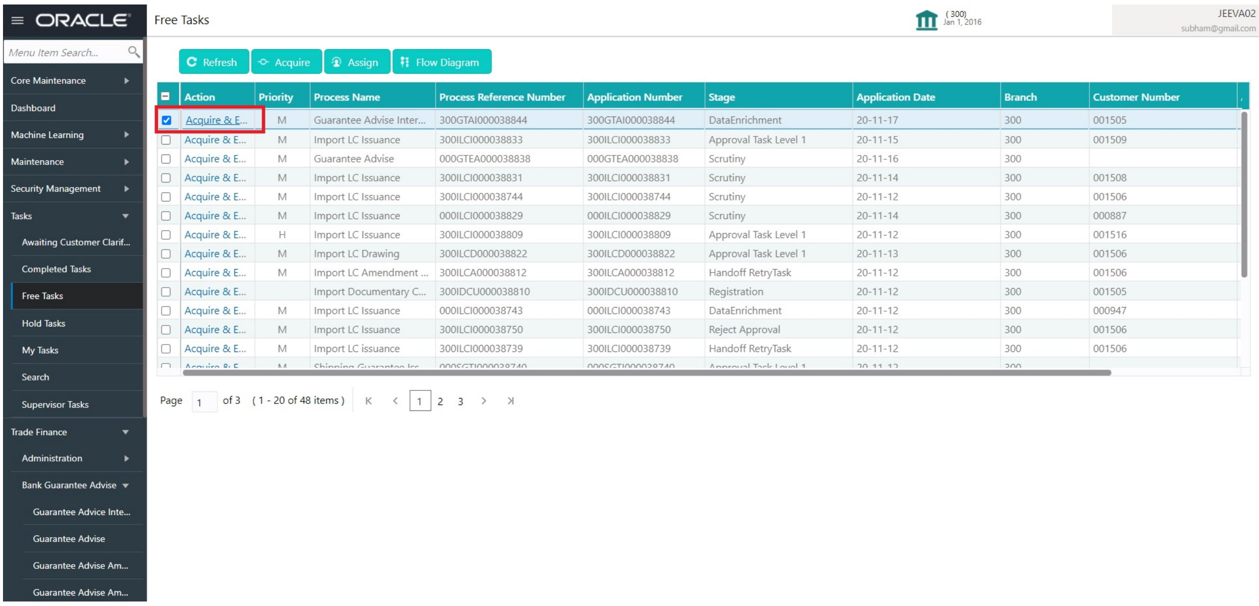



2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.

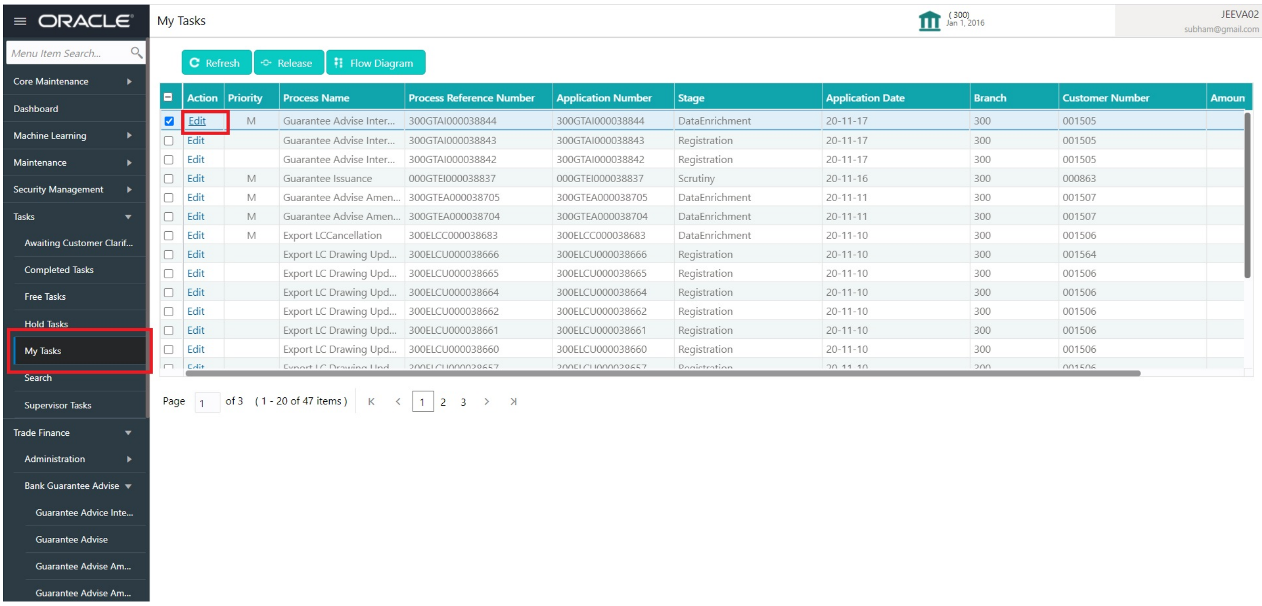
3. Click **Trade Finance> Tasks> Free Tasks.**



4. Select the appropriate amendment task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task.



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




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

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

Let's look at the details for Guarantee Advice Internal Amendment - Data Enrichment stage.

User can enter/update the following fields. Some of the fields that are already having value from Registration/online channels may not be editable.

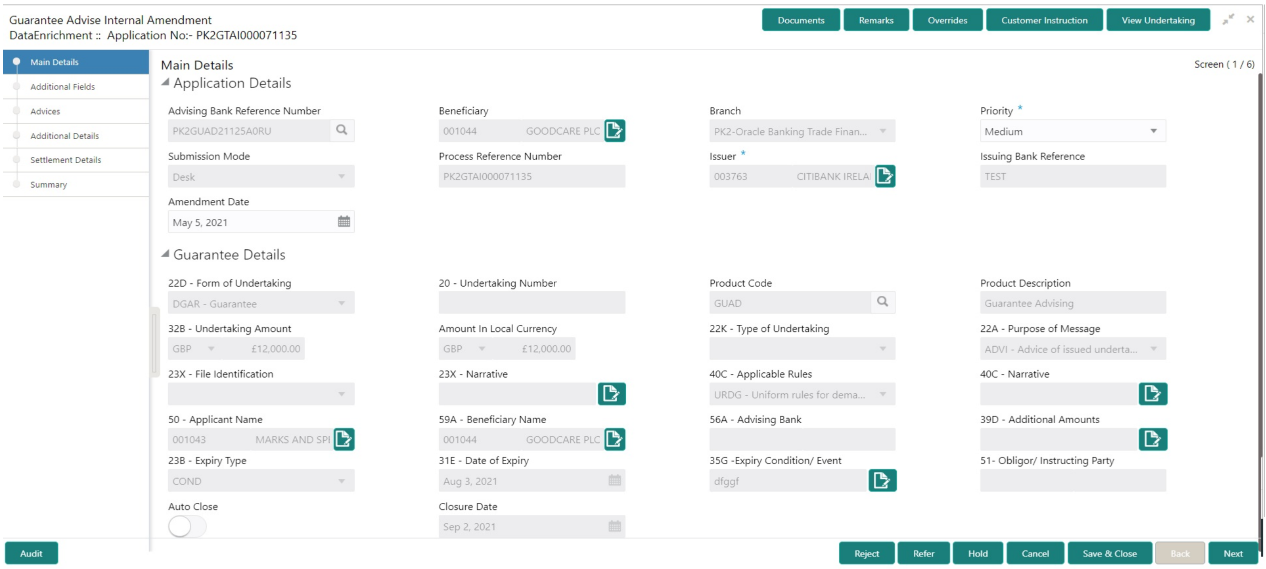
## Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

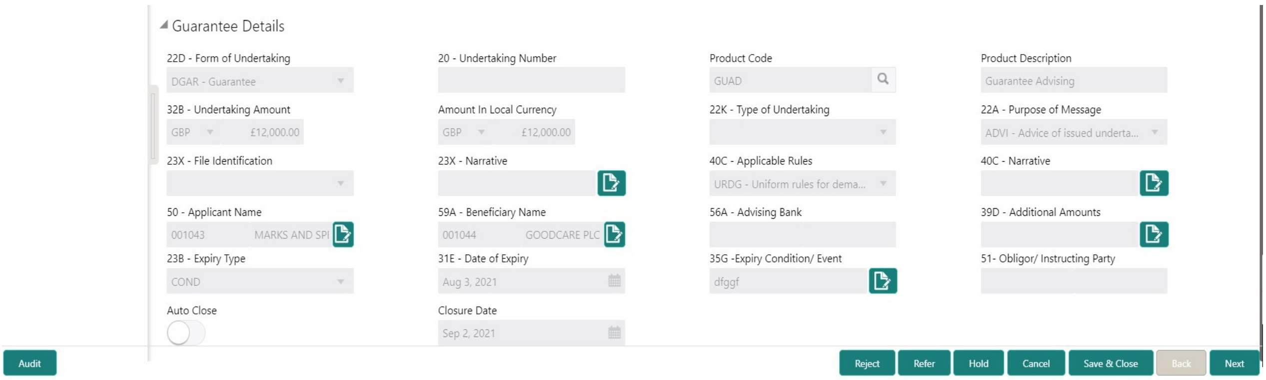
## Application Details

Refer to Application Details in in the Registration section for more information of the fields.




## Guarantee Details

The fields listed under this section are same as the fields listed under the Guarantee Details section in Registration. Refer to Guarantee Details for more information of the fields. User can Input/ update the fields except the Product Code field.




## Action Buttons

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

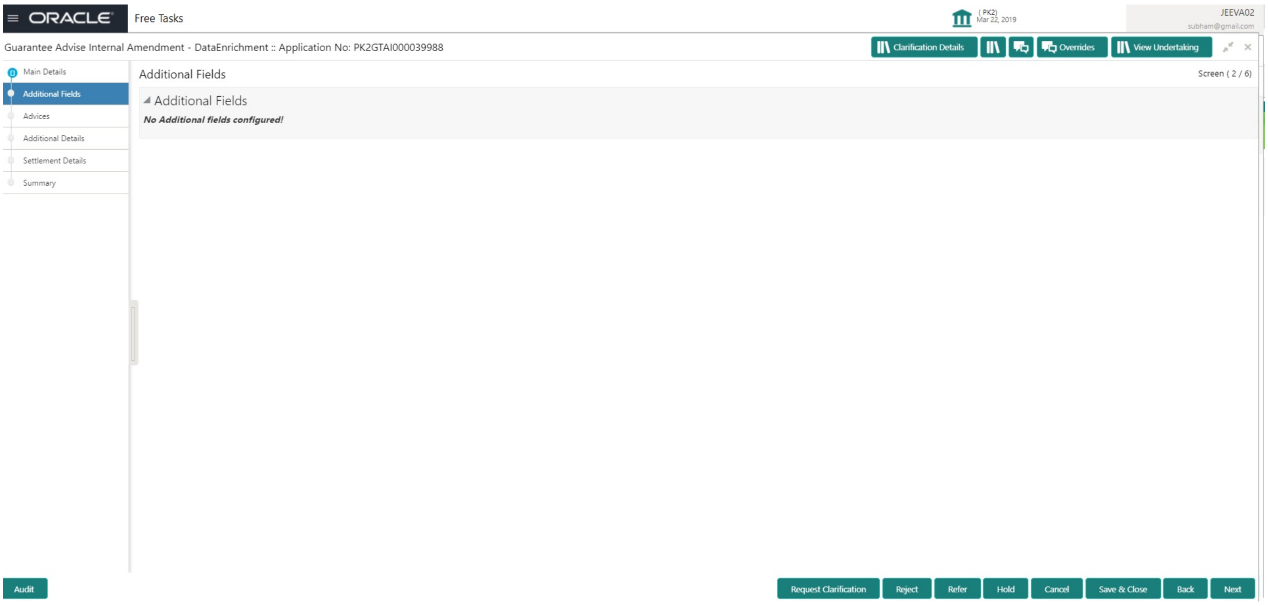
| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details. | |

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<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 details captured in the screen. | |
| Next | Task will get moved to next logical stage of Guarantee Amendment Advise.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| 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.<br>The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| 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. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View Undertaking | Clicking this button allows the user should to view the undertaking details. | |

## Additional Fields

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




## Action Buttons

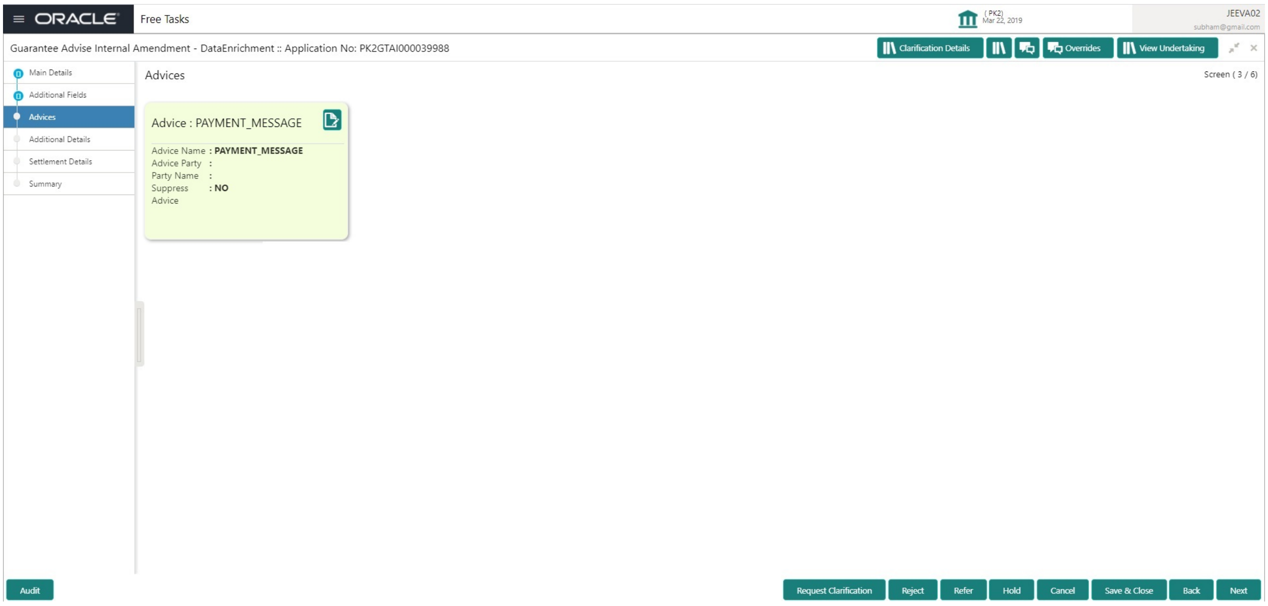
Use action buttons based on the description in the following table:

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

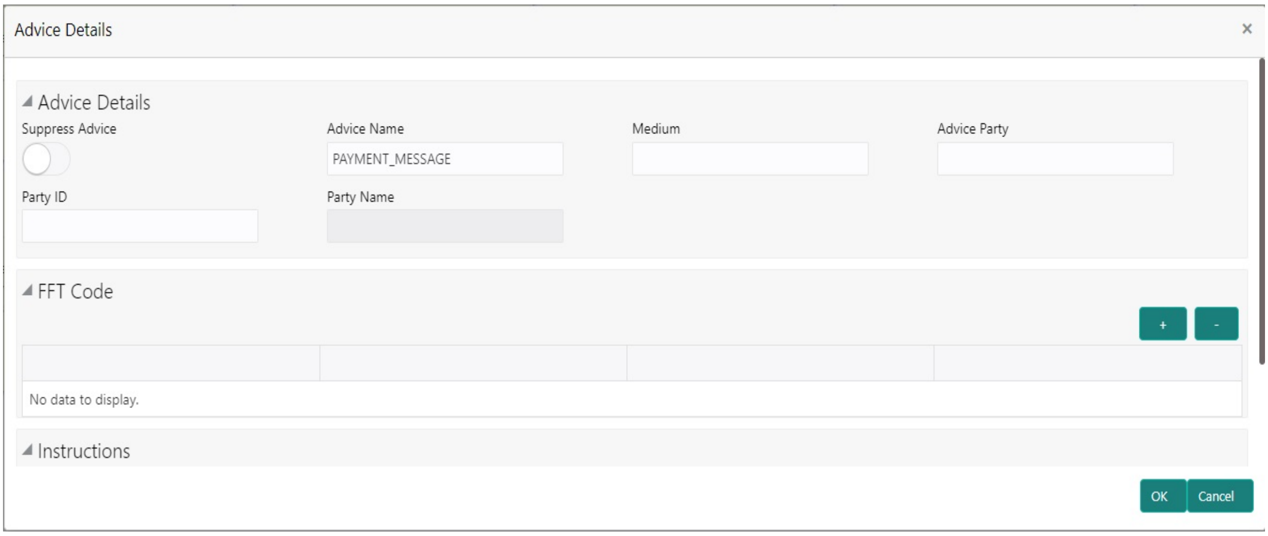
| Field | Description | Sample Values |
|---|---|---|
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• 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 Advise Amendment inputs. | |
| Next | Task will get moved to next logical stage of Guarantee Advise Amendment.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| 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. | |
| View Undertaking | Clicking this button allows the user should to view the undertaking details. | |

## Advices

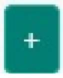
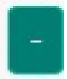
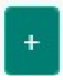
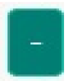
This section defaults the advices maintained for the product based on the advices maintained at the Product level.




The user can also suppress the Advice, if required.




| Field | Description | Sample Values |
|---|---|---|
| Suppress Advice | **Toggle on**: Switch on the toggle if advice is suppressed.<br>**Toggle off**: Switch off the toggle if suppress advice is not required 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. | |
|  | Click minus icon to remove any existing FFT code. | |
| Instruction Details | | |
| Instruction Code | User can select the instruction code as a part of free text. | |
| Instruction Description | Instruction description is populated based on the FFT code selected. | |
|  | Click plus icon to add new instruction  code. | |
|  | Click minus icon to remove any existing instruction  code. | |

### Action Buttons

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

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

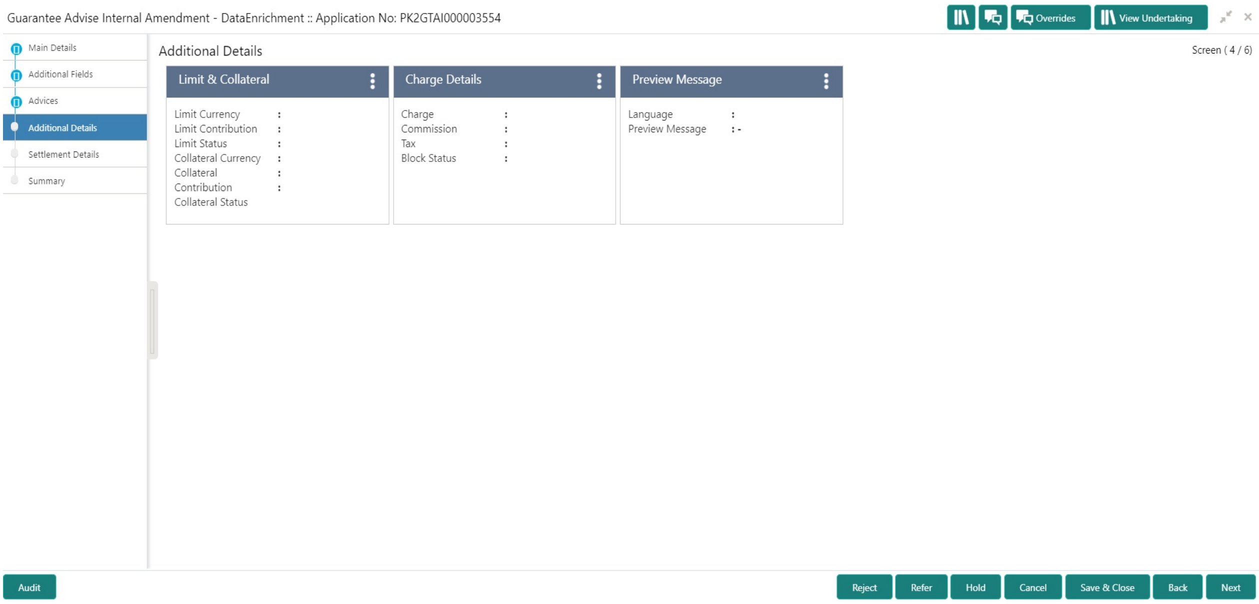
| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Cancel | Cancel the Guarantee Advice Scrutiny inputs. | |
| Next | Task will get moved to next logical stage of Guarantee Amendment Advise.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Back | On clicking the Back, system should move the task to the previous segment. | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

| 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. | |
| View Undertaking | Clicking this button allows the user should to view the undertaking details. | |

## Additional Details

In the Additional details section, user can enter, update and verify the additional details Data Segment of Internal Amendment of Guarantee/ SBLC Advised request. User can change the values in Limits and Collateral section and Charges section.

Change to existing Line or cash collateral is applicable when the advising bank has also confirmed the SBLC and changes the details Issuing bank Line/ Cash Collateral.



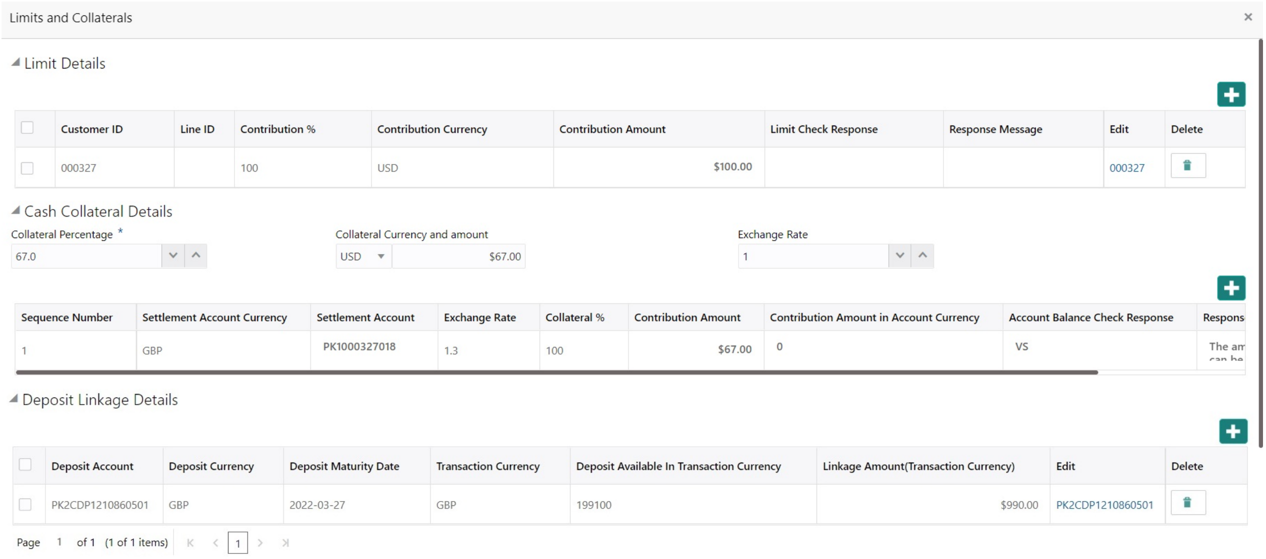

### Limit and Collateral

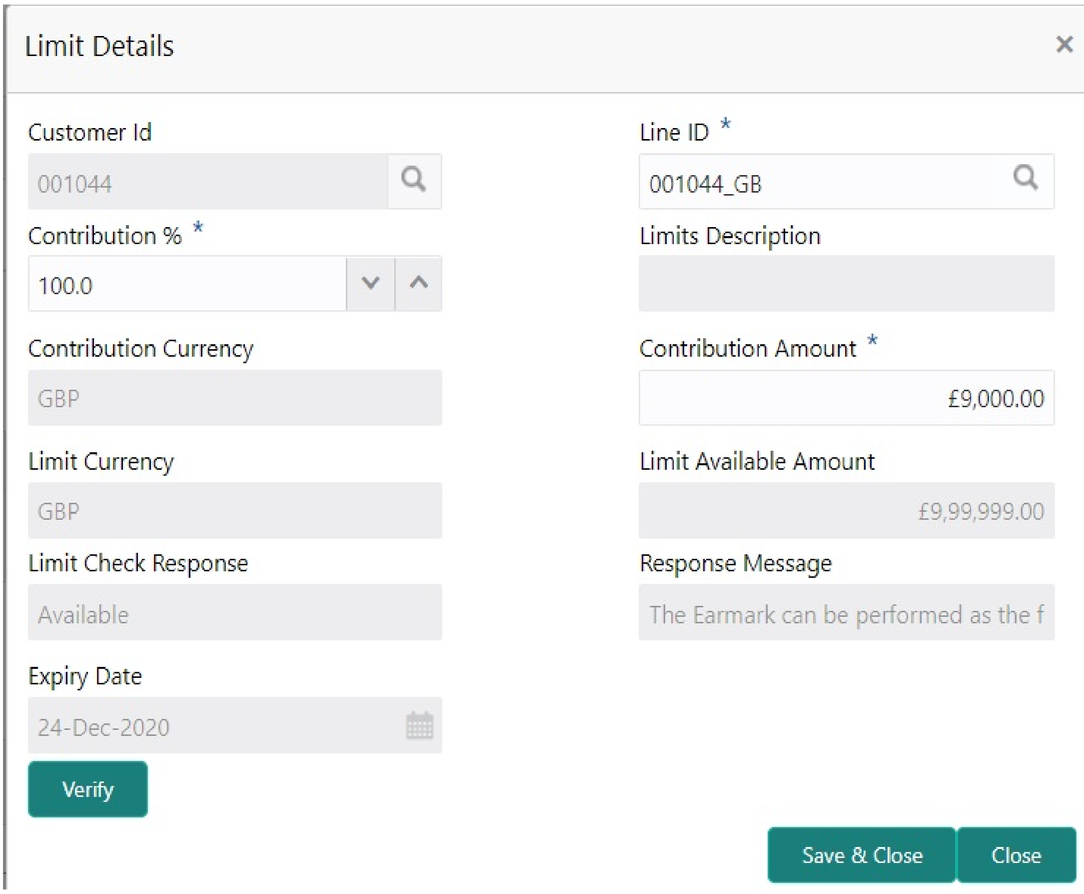
In this section user can to attach more than one line.

On Approval, system should not release the Earmarking against each limit line and system should handoff the "Limit Earmark Reference Number "to the back office. On successful handoff, back office will make use of these "Limit Earmark Reference Number" to release the Limit Earmark done in the mid office (OBTFPM) and should Earmark the limit from the Back office.

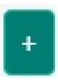
In case multiple Lines are applicable, Limit Earmark Reference for all lines to be passed to the back office.

## Limits Details



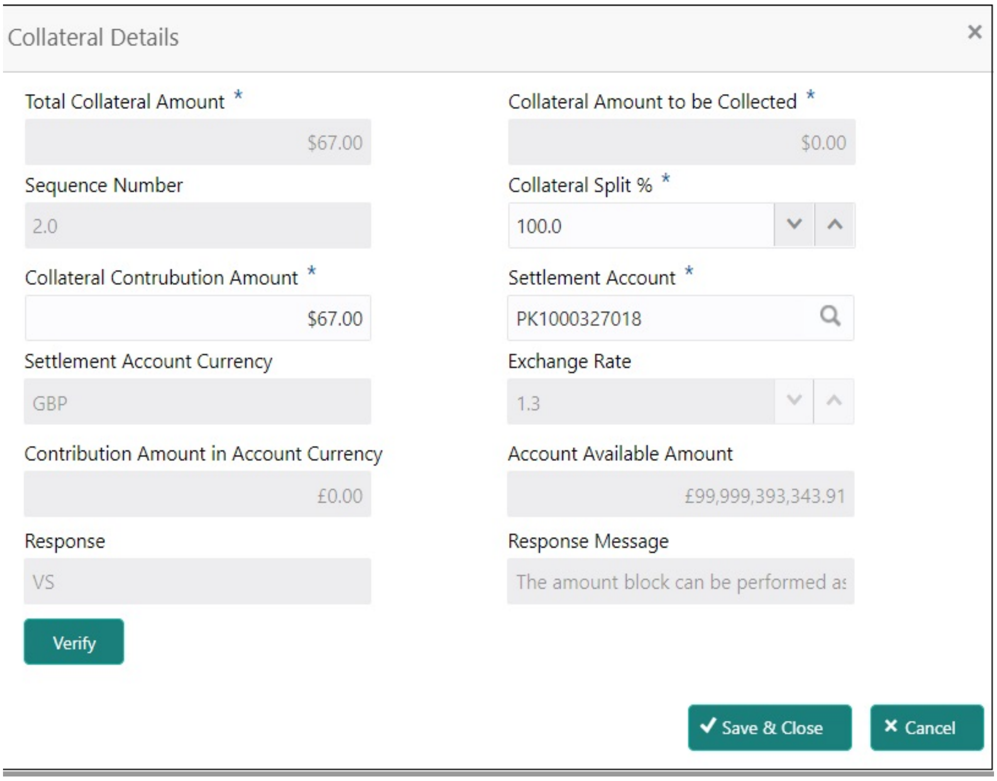

Provide the Limit Details based on the description in the following table:

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

| Field | Description | Sample Values |
|---|---|---|
| Limit Details<br>Click + plus icon to add new limit details.<br>Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon. | | |
| Customer ID | Applicant's/Applicant Bank customer ID will get defaulted. | |
| 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>**Note**<br>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field. | |
| Contribution% | System will default this to 100% and user can modify. System will display an alert message, if modified.<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 guarantee currency will be defaulted in this field. | |
| Contribution Amount | User can enter the contribution amount to be utilized under the selected limit. | |
| Limit Currency | Limit Currency will be defaulted in this field. | |
| Limit Available Amount | This field will display the value of available limit, i.e., limit available without any earmark. | |
| Limit Check Response | Response can be 'Success' or 'Limit not Available'. | |
| Response Message | Detailed Response message. | |

| Field | Description | Sample Values |
|---|---|---|
| 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 |
|---|---|---|
| Cash Collateral Details | | |
| Collateral Percentage | Specify the percentage of collateral to be linked to this transaction. | |
| Collateral Currency and amount | System populates the contract currency as collateral currency by default.<br>User can modify the collateral Currency and amount. | |
| Exchange Rate | System populates the exchange rate maintained.<br>User can modify the collateral Currency and amount.<br>System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. | |

Click + plus icon to add new collateral details.

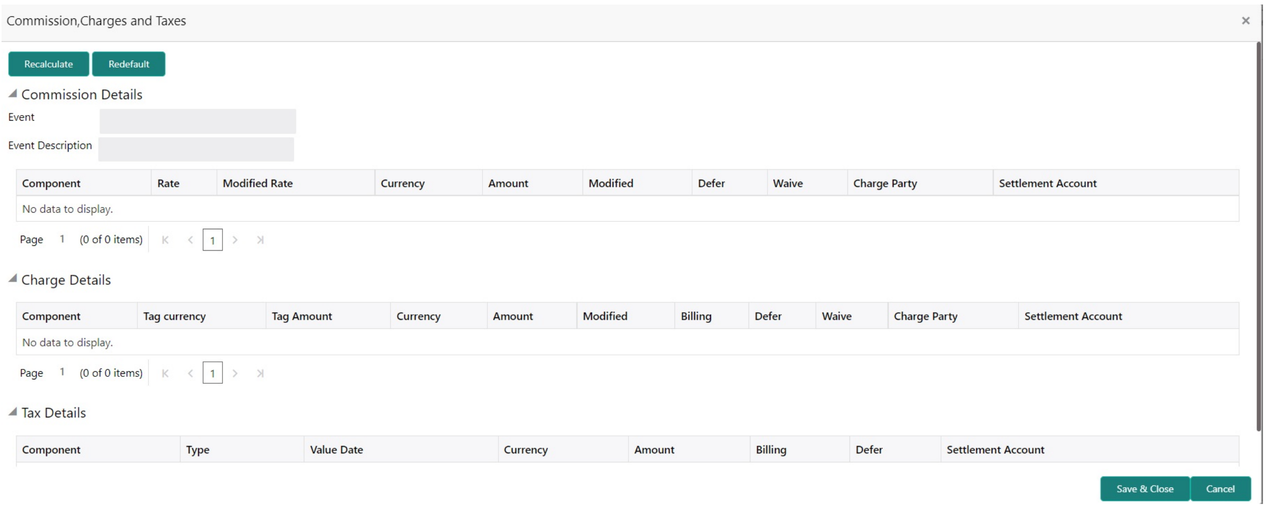
Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon.

| Field | Description | Sample Values |
|---|---|---|
| Total Collateral Amount | Read only field.<br>This field displays the total collateral amount provided by the user. | |
| Collateral Amount to be Collected | Read only field.<br>This field displays the collateral amount yet to be collected as part of the collateral split. | |
| Sequence Number | Read only field.<br>The sequence number is auto populated with the value, generated by the system. | |
| Collateral Split % | Specify the collateral split% to be collected against the selected settlement account. | |
| Contribution Amount | Collateral contribution amount will get defaulted in this field.<br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br>User can modify the defaulted collateral percentage, in which case system should display an override message “Defaulted Collateral Percentage modified”. | |
| Settlement Account | Select the settlement account for the collateral. | |
| Settlement Account Currency | Select the Settlement Account Currency. | |
| Exchange Rate | Read only field.<br>This field displays the exchange rate, if the settlement account currency is different from the collateral currency. | |
| Contribution Amount in Account Currency | Read only field.<br>This field displays the contribution amount in the settlement account currency as defaulted by the system. | |
| Account Available Amount | Read only field.<br>Account available amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be ‘Success’ or ‘Amount not Available’.<br>System populates the response on clicking the **Verify** button. | |

| Field | Description | Sample Values |
|---|---|---|
| Response Message | Detailed Response message.<br>System populates the response on clicking the **Verify** button. | |
| Verify | Click to verify the account balance of the Settlement Account. | |
| Save & Close | Click to save and close the record. | |
| Cancel | Click to cancel the entry. | |
| Below fields appear in the **Cash Collateral Details** grid along with the above fields. | | |
| 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 defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br>User can modify the defaulted collateral percentage, in which case system should display an override message “Defaulted Collateral Percentage modified”. | |
| Contribution Amount | This field displays the collateral contribution amount.<br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified. | |
| Account Balance Check Response | This field displays the account balance check response. | |
| Delete Icon  | Click minus icon to remove any existing Collateral Details. | |
| Edit Link | Click edit link to edit any existing Collateral Details. | |

### Commission, Charges and Taxes Details

After Advices, clicking on Next button and landing on the additional tab, charges and tax if any will get defaulted from Back end simulation. If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.




## Commission Details

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

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

| Field | Description | Sample Values |
|---|---|---|
| Waive | Select the check box to waive charges/ commission.<br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary. | |
| Settlement Account | Details of the Settlement Account. | |

### Charge Details

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

| Field | Description | Sample Values |
|---|---|---|
| Component | Charge Component type. | |
| Tag Currency | Defaults the tag currency in which the charges have to be collected. | |
| Tag Amount | Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required. | |
| 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 | User can enter a new amount in 'Modified' field. This will be the new charge for the modified component. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<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>The user can not select/de-select the check box if it is de-selected by default.<br>This field is disabled, if 'Defer' toggle is enabled. | |

| Field | Description | Sample Values |
|---|---|---|
| Defer | If charges have to be deferred and collected at any future step, this check box has to be selected.<br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.<br>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. | |
| Waive | If charges have to be waived, this check box has to be selected.<br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br>This field is disabled, if 'Defer' toggle is enabled. | |
| Charge Party | Charge party will be applicant by default. You can change the value to beneficiary | |
| Settlement Account | Details of the settlement account. | |

### Tax Details

The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system. Tax details are defaulted from the back-end system.

Following Tax Details will be displayed:

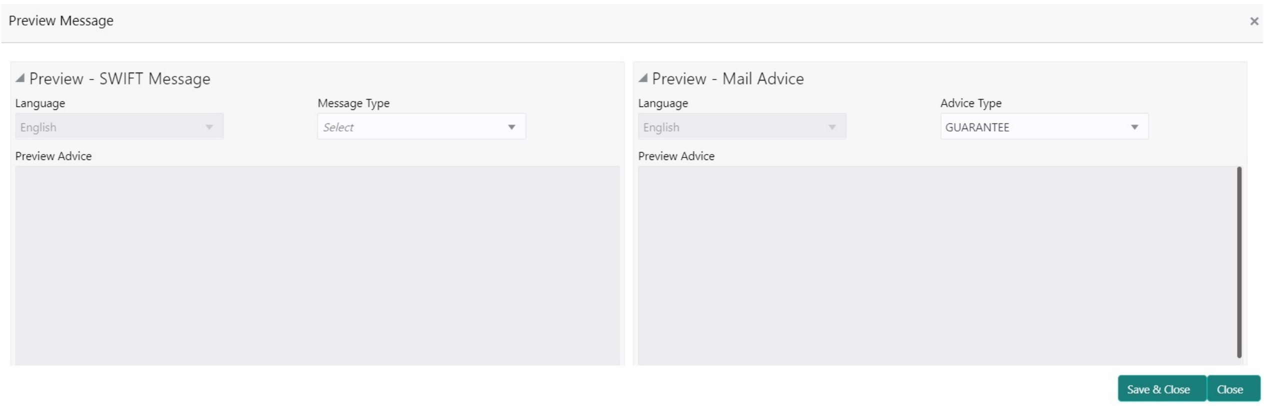
| Field | Description | Sample Values |
|---|---|---|
| Component | Tax Component type. | |
| Type | Type of tax Component. | |
| Value Date | This field displays the value date of tax component. | |
| Currency | The tax currency is the same as the commission. | |
| Amount | The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required. | |
| Billing | If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br>This field is disabled, if 'Defer' toggle is enabled. | |

| Field | Description | Sample Values |
|---|---|---|
| Defer | If taxes have to be deferred and collected at any future step, this option has to be enabled.<br>The user can enable/disable the option the check box. On de-selection the user has to click on ‘Recalculate’ charges button for re-simulation. | |
| Billing | If tax are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. | |
| Defer | Select the check box, if charges/commissions has to be deferred and collected at any future step. | |
| Settlement Account | Details of the settlement account. | |

### Preview

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

The preview message simulated from the back office and the user can view the message.




| 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 | |

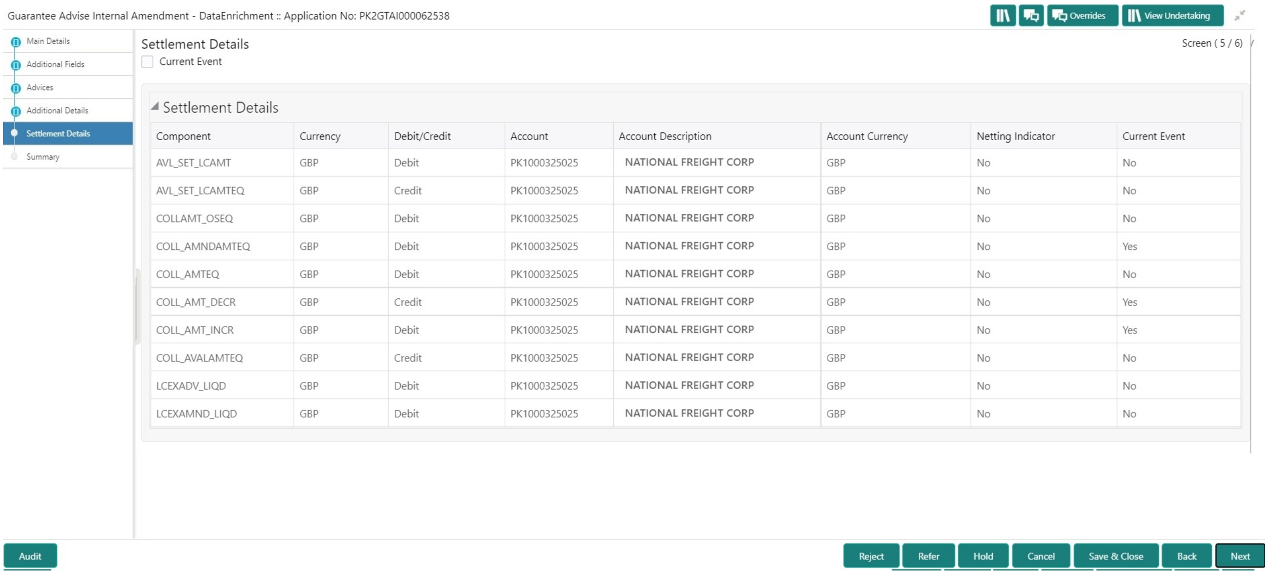
### Action Buttons

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. | |
| 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 Advice Scrutiny inputs. | |
| Next | Task will get moved to next logical stage of Guarantee Amendment Advise.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Back | On clicking the Back, system should move the task to the previous segment. | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<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. | |

| Field | Description | Sample Values |
|---|---|---|
| View Undertaking | Clicking this button allows the user should to view the undertaking details. | |

## Settlement Details



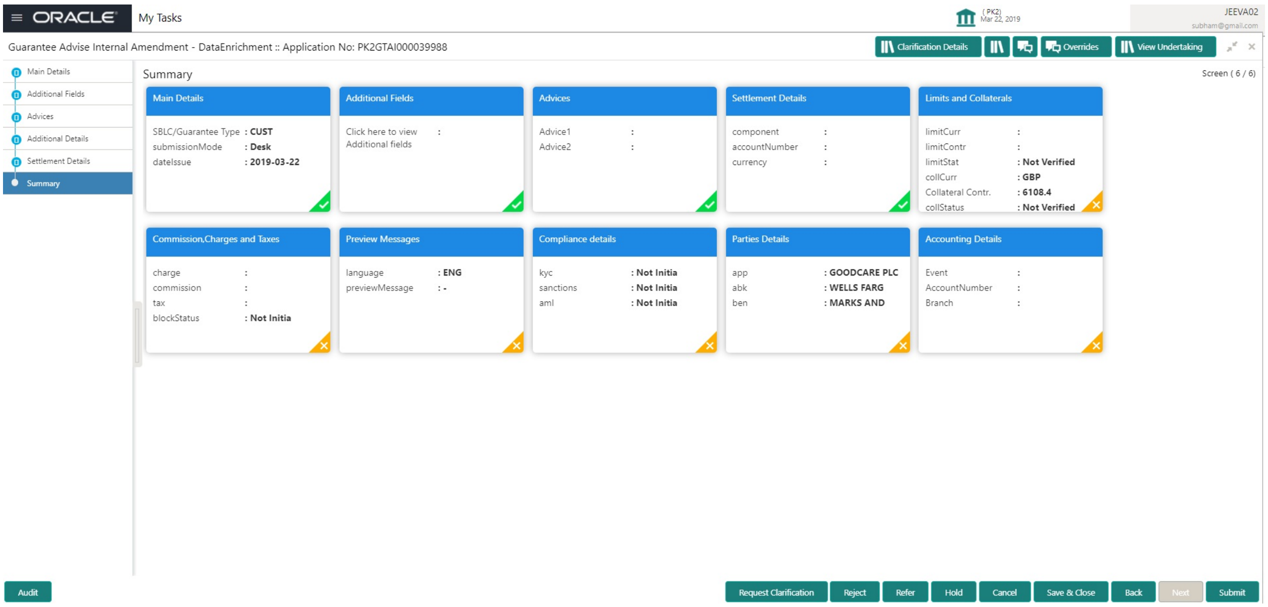

Provide the settlement details based on the description in the following table:

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

## Data Enrichment - Summary

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

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




### Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/ Standby details. User can only view but cannot modify the details.
- Additional Fields – User can view the UDF maintained.
- Advices - User can view the advice details.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- 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.
- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Guarantee Details - User can view the Guarantee details.
- Additional Details - User can view the User Defined Field details. User can only view but cannot modify the details.
- Accounting Entries - 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.

### 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 Advice Scrutiny inputs. | |
| Next | Task will get moved to next logical stage of Guarantee Amendment Advise.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<br>Application will display the mandatory and optional documents. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| View Undertaking | Clicking this button allows the user should to view the undertaking details. | |

## Multi Level Approval

The Approval user can approve a Guarantee Advice Internal Amendment Transaction.

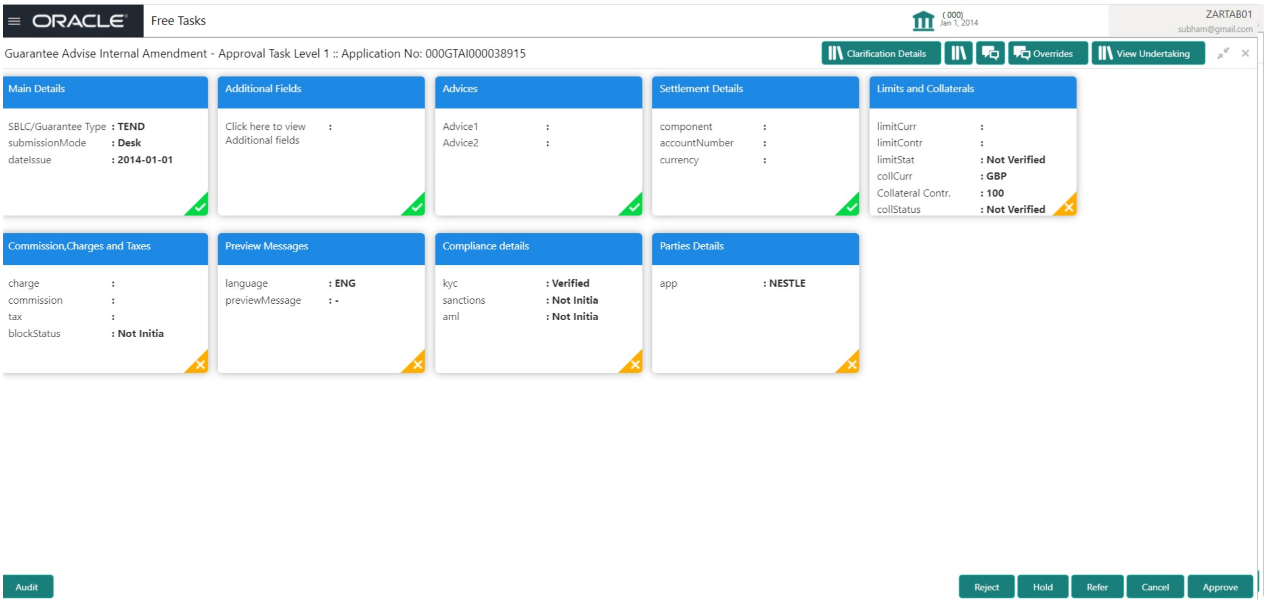
Log in into OBTFPM application and acquire the task to see the summary tiles. The tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

**Note**

The user can simulate/recalculate charge details and during calling the handoff, if handoff is failed with error the OBTFM displays the Handoff failure error during the Approval of the task.

The user should be able to view the Approval summary.

### Summary




Tiles Displayed in Summary:

The tiles pertaining to the fields that are amended is highlighted in different color for the approver user.

- Main Details - User can view the application details and Guarantee/ Standby details. User can only view but cannot modify the details.
- Additional Fields – User can view the UDF maintained.
- Advices - User can view the advice details.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- 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.
- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Guarantee Details - User can view the Guarantee details.
- Additional Details - User can view the User Defined Field details. User can only view but cannot modify the details.
- Accounting Entries - 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.

### 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. | |
| 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. | |
| 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 | |
| Cancel | Cancel the Guarantee Advice approval. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. | |

### Handoff:

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

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

# 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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