

Islamic Guarantee Issuance User Guide

Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management - Guarantee Issuance User Guide
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Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

- To create and handle trade finance transaction.
- Help users to conveniently create and process trade finance transaction.

Overview

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

Benefits

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

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

Key Features

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

Guarantee Issuance - Islamic

As part of Guarantee Issuance, the applicant (Customer) approaches a bank and requests the bank to issue a Bank Guarantee on their behalf to the beneficiary(Exporter).

The various activities involved in OBTFPM during issuance of a guarantee are:

- Receive and verify application and other documents (Non Online Channel) - Registration stage
- Input application details
- Upload of related mandatory and non mandatory documents
- Verify documents and capture details (Online/Non Online Channels)- Scrutiny stage
- Check balance availability for amount block
- Input/Modify details of the guarantee - Data enrichment stage
- Conduct legal checks
- Check for limit availability
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges
- Capture remarks for other users to check and act
- Draft guarantee copy for legal verification
- Generate acknowledgement and draft guarantee copies
- Notify customer on any negative statuses in any of the stages to the applicant
- Hand off request to back office

The design, development and functionality of the Islamic Guarantee Issuance process flow is similar to that of conventional Guarantee issuance process flow.

In the subsequent sections, let's look at the details for Guarantee Issuance process:

This section contains the following topics:

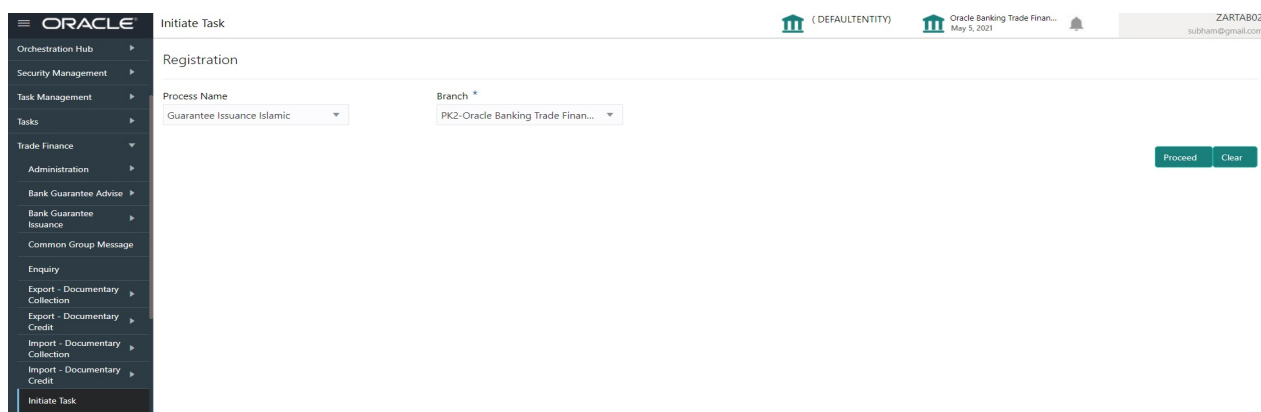
Common Initiation Stage	Registration
Data Enrichment	Exceptions
Multi Level Approval	Customer - Acknowledgement letter
Customer - Reject Letter	Reject Approval

Common Initiation Stage

The user can initiate the new Islamic guarantee issuance 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 request for an Islamic Guarantee received at the front desk (as an application received physically/received by mail/fax). During registration, user captures the basic details of the application, check the signature of the applicant and upload related documents. On submit of the request, the customer should be notified with acknowledgment and the request should be available for an Guarantee expert to handle in the next stage.

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



FuTura Bank

Sign In

User Name *

Password *

Sign In
Cancel

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



Core Maintenance

Dashboard

Maintenance

Tasks

Trade Finance

Dashboard

Bank Futura • (203) 04/13/18

SHUBHAM

Draft Confirmation Pending

Customer Name	Application Date	Stage Name
EMR & CO	25-06-2018	G
NA	25-06-2018	G
NA	21-06-2018	G

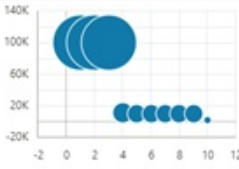
Hand-off Failure

Branch	Process Name	Stage Name
Bank Futura	NA	Retry HandOf

Priority Details

Branch	Process Name	Stage Name
Bank Futura	NA	Amount Blo
Bank Futura	NA	Amount Blo
004	NA	Loan Applic

High Value Transactions



SLA Breach Details

Customer Name	SLA Breached(mins)	Prior
NA	23474	H KEERTIV01
HSBC BANK	26667	M SHUBHAM
WALL MART	23495	SHUBHAM
EMR & CO	26780	M GOPINATH01

Priority Summary

Cucumber Te...

Branch	Process Name	Stage Name
203	Cucumber Testing	test descrip

Hold Transactions

Branch	Process Name	Stage Name
--------	--------------	------------

SLA Status

Cucumber Testing

Tasks Detailed

Cucumber Testing

Process Reference Number	Proo
--------------------------	------

3. Click Trade Finance - Islamic > Bank Guarantee Issuance> Guarantee Issuance Islamic.

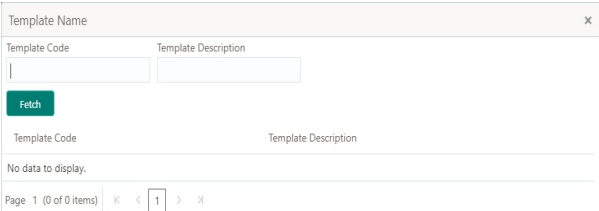
The registration stage has two sections Application Details and Guarantee Details. Let's look at the registration screens below:

Application Details

Provide the Application Details based on the description in the following table. In case of MT798, Application Details are defaulted to SWIFT.

Field	Description	Sample Values
Received From Applicant Bank	Guarantee Issuance request can be received from the applicant or from the applicant's bank. Toggle on: Switch on the toggle if Guarantee Issuance request is received from applicant's bank. Toggle off: Switch off the toggle if Guarantee Issuance request is received from applicant.	Toggle off

Field	Description	Sample Values
Received From - Customer ID	Select the customer id of the applicant or applicant's bank.	001345
Received From - Customer Name	Name of the customer or applicant. This field will be auto populated based on the selected customer ID.	EMR & CO
Branch	Select the branch. Customer's home branch will be displayed based on the customer ID and it can be changed, if required.  Note Once the request is submitted, Branch field is non-editable.	203-Bank Futura -Branch FZ1
Currency code, Amount	Select the currency code and Provide the guarantee value (with decimal places) as per currency type.	GBP
Priority	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	Select the submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'. Desk - Request received through Desk Fax - Request received through Fax Email - Request received through Email If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and SWIFT. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and SWIFT.	Desk
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEISS000 001134
Application Date	By default, the application will display branch's current date and enables the user to change the date to any back date.  Note Future date selection is not allowed.	04/13/2018
Customer Reference Number	User can enter the 'Reference number' provided by the applicant/applicant bank.	
Copy Existing Undertaking	Select any existing undertaking to be copied, if required.	

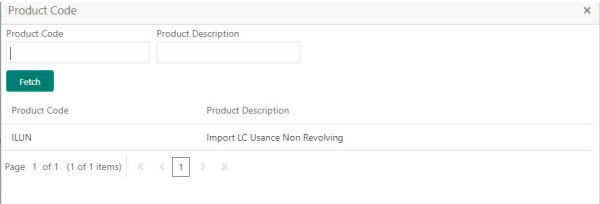
Field	Description	Sample Values
Template name	This is applicable only for the non-online Guarantee Issuance request. This option allows user to select a template if the applicant details are already captured and the data can be reused with the template to reduce the effort. The details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated when you move to the relevant screens. Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values. Click the look up icon to search the Template code with Template Code or Template Description. 	

Guarantee Details

Registration user can provide Guarantee details in this section. Alternately, guarantee details can be provided by Scrutiny user.

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

Field	Description	Sample Values
Form of Undertaking	Select the Form of Undertaking from the available options: • DGAR - Guarantee • STBY - Standby LC	

Field	Description	Sample Values
Product Code	Select the applicable product code. Click the look up icon to search the product code with code or product description.  You can also enter the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking.	GUIS
Product Description	Auto populated by the application based on the Product Code selected.	Guarantee Issuance / Re-issuance upon receiving request
Undertaking Number	Undertaking number is auto-populated by the application based available in the guarantee/ SBLC.	
Type of Undertaking	Select the guarantee type from the following available options: • Advance Payment Guarantee • Credit Facilities Guarantee • CUST - Customs • DPAY - Direct Pay • INSU - Insurance • JUDI - Judicial • LEAS - Lease • PAYM - Payment Guarantee • PERF - Performance • RETN - Retention • SHIP - Shipping - For shipping guarantee • TEND - Tender or Bid • WARR - Warranty/ maintenance • OTHR - Any other local undertaking type.	Financial Guarantee
Narrative	Provide the details of any other type of local undertaking. This field is applicable if the Type of Undertaking has value as OTHR .	

Field	Description	Sample Values
Purpose of message	Select the purpose of message from the LOV: • ISSU - Issue of Undertaking In case the Undertaking is sent through SWIFT MT 760, the advising bank has to just advise the Undertaking to the Beneficiary. In case the Undertaking is advised through Mail Advice, the guarantee can be directly mailed by the Issuing bank to the Beneficiary. This is applicable for Guarantees/ Local Guarantees and SBLC (Standby LC) • ICCO - Issuance of counter-counter-undertaking and request to issue counter-undertaking The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue a Counter- undertaking to another bank requesting the third Bank to issue Local Undertaking favoring the Beneficiary. • ISCO - Issuance of counter-undertaking and request to issue local undertaking The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue Local Undertaking to the beneficiary. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Purpose of Message is 'ISCO'. If the Guarantee Issuance is at Local Issuing Bank (LIB), Purpose of Message is 'ISSU'.	
File Identification	This field enables the user to select the type of delivery channel and its associated file name or reference from the available values: • COUR - Courier delivery • EMAL - Email transfer • FACT - SWIFTNet FileAct • FAXT - Fax transfer • HOST - Host-to-Host • MAIL - Postal Delivery • OTHR - Other delivery channel	
Narrative	If File Identification field values are COUR or OTHR, user must be able to provide description in this field.	
Date of Issue	Application will default the branch's current date in date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration.	04/13/18

Field	Description	Sample Values
Applicable Rules	Select the applicable rules for the Guarantee Issuance from the available options: • URDG - Uniform rules for demand guarantees • UCPR - Uniform customs and Practices • ISPR - International standby Practices • OTHR	URDG - Uniform rules for demand guarantees
Narrative	If Applicable Rules field value is OTHR , user must be able to provide description in this field.	
Expiry Type	This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: • COND - Conditional Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry	
Date Of Expiry	Provide the expiry date of the Guarantee Issuance. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide an alert message. This field is applicable only if Expiry Type is COND or FIXD.	09/30/18
Expiry Condition/Event	This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available. This field is applicable only if Date of Expiry field value is COND.	
Applicant Bank	In application details, if Received From Applicant Bank toggle is on, the applicant bank details will be captured here. Click the look up icon to search the Applicant Bank based on Party ID/Party Name. If request is not received from applicant bank, this field must be blank.	001342 -HSBC Bank
Applicant	Applicant details will be auto populated based on the details provided in Application Details section. If the request is received from Applicant bank, select the applicant from the List of Values.	001345 Nestle

Field	Description	Sample Values
Beneficiary	Select the beneficiary in whose favor the undertaking (or counter-undertaking) is issued. If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not Valid, then system will display alert message.	001344 EMR & CO
Advising Bank	Select the advising bank. Click the look up icon to search the advising bank based on Party ID/Party Name. You can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name.  Note In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available, please change the bank or use MAIL Medium".	001343 - Bank Of America
Counter SBLC/Guarantee Issuing Bank	Select the Counter Guarantee Issuance Bank from the LOV. This field is applicable only if the Purpose of Message field has value as ICCO.  Note If Counter Issuing Bank has value, and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".	
Local SBLC/Guarantee Issuing Bank	Select the Local Guarantee Issuance Bank from the LOV. This field is applicable only if the Purpose of Message field has value as ICCO or ISCO.  Note If Local Issuing Bank has value and Counter Issuing Bank has no value, and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".	

Field	Description	Sample Values
Additional Amounts	Provide any additional amounts related to undertaking.	
Accountee	User can select the accountee from LOV.	8/2
Amount In Local Currency	System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Revenue Sharing Percentage	Read only field. System populates the values from the "Trade Finance Customer Maintenance" if the below conditions are met. • Purpose of Message is "ISCO" or "ICCO" • CIB or LIB is captured in the Guarantee Contract. • If CIB and LIB is available in the Guarantee Contract, then system should populate the "Revenue sharing Percentage" maintained against party CIB. • If LIB is only available without CIB in the Guarantee Contract, then system should populate the "Revenue sharing Percentage" maintained against party LIB. • Percentage should be populated after tab out from LIB field.	

Miscellaneous

Guarantee Issuance Islamic
Documents
Remarks
Customer Instruction
Common Group Messages

Application Details

Received From Applicant Bank
32B - Currency Code, Amount
USD
\$120.00
Application Date
May 5, 2021

Received From - Customer ID
000323
Priority
Medium
Customer Reference Number

Received From - Customer Name
Trade Indiv 3
Submission Mode
Desk
Copy Existing Undertaking

Branch
PK1-Oracle Banking Trade Finan...
Process Reference Number
PK11GT100074014
Template Name

SBLC/Guarantee Details

22D - Form of Undertaking
DGAR - Guarantee
22K - Type of Undertaking
23X - Narrative
23B - Expiry Type
FIXD
Applicant
000323
Trade Indiv 3
Local SBLC/Guarantee Issuing Bank
Revenue Sharing Percentage
35

Product Code
GLIR
22K - Narrative
31C - Date of Issue
May 5, 2021
Date of Expiry
May 31, 2022
Beneficiary
000325
NATIONAL FR
39D - Additional Amounts

Product Description
Islamic Guarantee Issuance / Reissuanc
22A - Purpose of Message
ICCO - Issuance of counter-coun...
40E - Applicable Rules
URDG - Uniform rules for dema...
35G - Expiry Condition/ Event
Advising Bank
Accountee

20 - Undertaking Number
PK2GLIR211262501
23X - File Identification
40C - Narrative
51A - Applicant Bank
Counter SBLC/Guarantee Issuing Bank
001185
RBS PLC
Amount In Local Currency
GBP
£48.00

Hold
Cancel
Save & Close
Submit

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

Field	Description	Sample Values
Documents	Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Provide any additional information regarding the Guarantee Issuance. This information can be viewed by other users processing the request.	
Customer Instructions	Click to view/ input the following 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. 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.	
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 Guarantee Issuance. 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. This option will not submit the request.	
Cancel	Cancels the Guarantee Issuance Registration stage input.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.	

Scrutiny

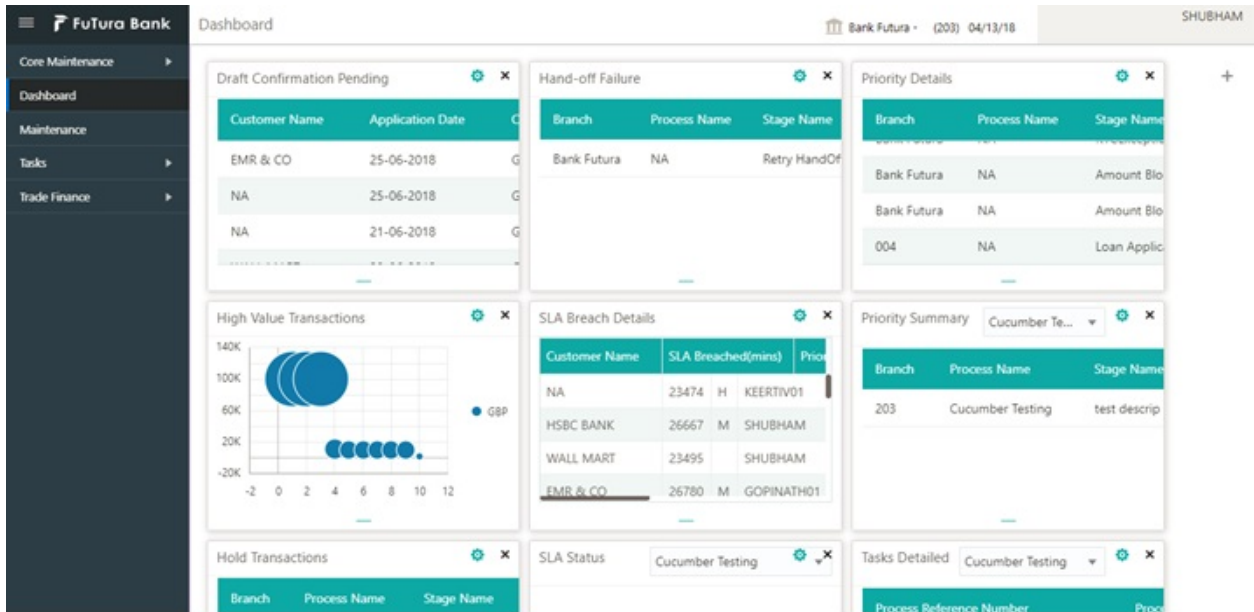
On successful completion of registration of a IslamicGuarantee issuance request, the request moves to scrutiny stage. At this stage the gathered information during registration are scrutinized.

As part of scrutiny, user can enter/update basic details of the Islamic Guarantee request and can verify if the request can be progressed further. The task initiated from the online channel should be created in the Scrutiny stage directly as in conventional process flow.

Do the following steps to acquire a task currently at Scrutiny stage:

1. Using the entitled login credentials for scrutiny 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**.

The screenshot shows the Oracle Free Tasks page. The table lists various tasks with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The first few rows are:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☐ Acquire & Edit	Medium	Guarantee Issuance Islamic	PK11GT000009779	PK11GT000009779	Scrutiny	22-02-12	PK2	000325
☐ Acquire & Edit	--	Export Documentary Collection Booking	PK2EDCB000011395	PK2EDCB000011395	DataEnrichment	22-03-18	PK2	001356
☐ Acquire & Edit	--	Export Documentary Collection Booking	PK2EDCB000011397	PK2EDCB000011397	DataEnrichment	22-03-18	PK2	001356

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

The screenshot shows the Oracle Free Tasks page. The table lists various tasks with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The first task is selected:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☒ Acquire & Edit	Medium	Guarantee Issuance Islamic	PK11GT000009779	PK11GT000009779	Scrutiny	22-02-12	PK2	000325
☐ Acquire & Edit	--	Export Documentary Collection Booking	PK2EDCB000011395	PK2EDCB000011395	DataEnrichment	22-03-18	PK2	001356
☐ Acquire & Edit	--	Export Documentary Collection Booking	PK2EDCB000011397	PK2EDCB000011397	DataEnrichment	22-03-18	PK2	001356

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

My Tasks										
Refresh Release Escalate Delegate Flow Diagram										
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
☒	Edit	Medium	Guarantee Issuance Isla...	PK1GTI000009515	PK1GTI000009515	Scrutiny	22-02-09	PK2	000321	
☐	Edit	Medium	Islamic Export Docume...	PK2IEDL000009083	PK2IEDL000009083	DataEnrichment	22-02-03	PK2	001044	
☐	Edit	Medium	Import Documentary C...	PK2IDCU000008913	PK2IDCU000008913	Approval Task Level 1	22-02-01	PK2	000153	
☐	Edit	Medium	Import Documentary C...	PK1IDCB000008315	PK1IDCB000008315	Registration	22-01-21	PK2	000325	
☐	Edit	Medium	Import Documentary C...	PK1IDCB000008276	PK1IDCB000008276	DataEnrichment	22-01-20	PK2	000322	
☐	Edit	Medium	Import Documentary C...	PK2IDCR000008114	PK2IDCR000008114	DataEnrichment	22-01-18	PK2	000153	
☐	Edit	Medium	Export Documentary Co...	PK2EDCR000008031	PK2EDCR000008031	DataEnrichment	22-01-17	PK2	000153	
☐	Edit	Medium	Export Documentary Co...	PK2EDCR000008023	PK2EDCR000008023	Registration	22-01-17	PK2	000153	
☐	Edit	Medium	Export Documentary Co...	PK2EDCR000007966	PK2EDCR000007966	Registration	22-01-14	PK2	000153	
☐	Edit	Medium	Export Documentary Co...	PK2EDCL000007937	PK2EDCL000007937	DataEnrichment	22-01-13	PK2	000153	
☐	Edit	Medium	Export Documentary Co...	PK2EDCU000007098	PK2EDCU000007098	KYC Exceptional approval	21-12-15	PK2	000153	
☐	Edit	Medium	Export Documentary Co...	PK2EDCU000007766	PK2EDCU000007766	DataEnrichment	22-01-08	PK2	000153	
☐	Edit	Medium	Export Documentary Co...	PK1EDCB000007422	PK1EDCB000007422	DataEnrichment	21-12-27	PK2	000322	

The scrutiny stage has three sections as follows:

- Main Details
- Guarantee Preferences
- Local Guarantee
- Additional Details
- Summary

Let's look at the details for scrutiny stage. User can enter/update the following fields. Some of the fields that are already having value from registration/online channels may not be editable.

Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

Application Details

All fields displayed under Application details section, would be read only except for the **Priority** and **Customer Reference Number**. Refer to [Application Details](#) for more information of the fields.

Guarantee Issuance Islamic

Scrutiny :: Application No:- PK1GTI000009515

Documents

Remarks

Overrides

Customer Instruction

Common Group Messages

Incoming Message

Main

Guarantee Preferences

Local Guarantee

Additional Details

Summary

Main

Application Details

Received From Applicant Bank

32B - Currency Code, Amount

USD \$1,200.00

Application Date

May 5, 2021

View/Use Template

View Guarantee/SBLC

Use

Received From - Customer ID

000321

Priority

Medium

Customer Reference Number

3778

Received From - Customer Name

Trade Indiv 1

Submission Mode

Desk

Copy Existing Undertaking

Branch

PK1-Oracle Banking Trade Finan...

Process Reference Number

PK1GTI000009515

Template Name

SBLC/Guarantee Details

22D - Form of Undertaking

DGAR - Guarantee

22K - Type of Undertaking

BILL - Bill of lading

23X - Narrative

23B - Expiry Type

FIXD

Applicant

000323 Trade Indiv 3

Local SBLC/Guarantee Issuing Bank

001186 CITIBANK NY

Revenue Sharing Percentage

35

Product Code

GLUR

22K - Narrative

31C - Date of Issue

May 5, 2021

Date of Expiry

May 31, 2022

Beneficiary

000325 NATIONAL FR

39D - Additional Amounts

Product Description

Islamic Guarantee Issuance / Reissuanc

22A - Purpose of Message

ICCO - Issuance of counter-coun...

40E - Applicable Rules

URDG - Uniform rules for dema...

35G - Expiry Condition/ Event

Advising Bank

Accountee

20 - Undertaking Number

PK2GLUR211262501

23X - File Identification

40C - Narrative

51A - Applicant Bank

Counter SBLC/Guarantee Issuing Bank

001185 RBS PLC

Amount In Local Currency

GBP £48.00

Audit

Reject

Refer

Hold

Cancel

Save & Close

Back

Next

Guarantee Details

The fields listed under this section are same as the fields listed under the [Guarantee Details](#) section in [Common Initiation Stage](#). Refer to [Guarantee Details](#) for more information of the fields. During registration, if user has not captured input, then user can capture the details in this section.

▲ SBLC/Guarantee Details

22D - Form of Undertaking * DGAR - Guarantee	Product Code * CAS6	Product Description Guarantee Issuance Reissuance upon r	20 - Undertaking Number PK2CAS6211250001
22K - Type of Undertaking Advance Payment Guarantee	22K - Narrative	22A - Purpose of Message ICCO - Issuance of counter-coun...	23X - File Identification
23X - Narrative	31C - Date of Issue * May 5, 2021	40E - Applicable Rules URDG - Uniform rules for dema...	40C - Narrative
23B - Expiry Type FIXD	Date of Expiry * Dec 27, 2021	35G - Expiry Condition/ Event	51A - Applicant Bank
Applicant 000325 NATIONAL FREI	Beneficiary 000326 PHIL HAMPTC	Advising Bank	Counter SBLC/Guarantee Issuing Bank * 001041 WELLS FARGO
Local SBLC/Guarantee Issuing Bank * 001183 RABO BANK	39D - Additional Amounts	Accountee	Amount In Local Currency GBP £480.00

[Reject](#)
[Refer](#)
[Hold](#)
[Cancel](#)
[Save & Close](#)
[Back](#)
[Next](#)

Following fields are the additional new fields apart from the fields carried over from [Guarantee Details](#) of [Registration](#). Provide the details for the two additional fields based on the description in the following table:

Field	Description	Sample Values
Copy Existing Undertaking	Select any existing undertaking to be copied, if required.	
Template name	This is applicable only for the non-online Guarantee Issuance request. This option allows user to select a template if the applicant details are already captured and the data can be reused with the template to reduce the effort. The details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated when you move to the relevant screens. Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values. Click the look up icon to search the Template code with Template Code or Template Description.	

Template Name

Template Code Template Description

Fetch

Template Code Template Description

No data to display.

Page 1 (0 of 0 items) 1 > <

Field	Description	Sample Values
View Guarantee/ SBLC	Click View to view the details of the selected template in Template Name.	
Use	Click Use to use the selected template in Template Name.	

Action Buttons

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

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

Field	Description	Sample Values
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761). Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). <u>The user can also view the incoming MT765 by clicking the Incoming Message button.</u>	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Issuance scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	

Field	Description	Sample Values
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.	

Guarantee Preferences

A Scrutiny user can scrutinize the guarantee preference details of the Islamic guarantee issuance request. In case the request is received through online channel, user will verify the details populated.

Guarantee Issuance Islamic
Scrutiny :: Application No:- PK1IGT000011445

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Main
Guarantee Preferences
Local Guarantee
Additional Details
Summary

Guarantee Preferences

Preferences

77U - Terms and Conditions *
Test1

44H - Governing Law and Jurisdiction

Automatic Extension Details

Automatic Extension Req'd
23F - Auto Extension Period
26E - Non Extension Notice Period
31S - Auto Extension Final Expiry Date

Extension Details
78 - Non Extension Details

Liability Change Schedule

Demand Indicator
48B - Demand Indicator

Underlying Transaction Details
45L - Underlying Transaction Details

Delivery of Original Undertaking
24E - Delivery of Original Undertaking
24E - Narrative
24G - Delivery to/ Collection by
24G - Narrative

Transfer Details
48D - Transfer Indicator
39E - Transfer Conditions

Others

72Z - Sender to Receiver Information
71D - Charges
57A - Advise Through Bank
41a - Available with
49 - Confirmation Instruction
58A - Requested Confirmation Party
Confirming Bank

Reject Refer Hold Cancel Save & Close Back Next

Preferences

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

Field	Description	Sample Values
Terms and Conditions	Select the terms and conditions from the LOV that are not already mentioned. The field displays the content from MT760 and all the applicable MT 761.	
Governing Law and Jurisdiction	Select the applicable governing law and jurisdiction for the undertaking.	

Automatic Extension Details

Provide the Automatic Extension Details based on the description in the following table:

Field	Description	Sample Values
Automatic Extension Required	Toggle On: Set the toggle On, if automatic extension for expiry date is required. Toggle Off: Set the toggle Off, if automatic extension for expiry date is not required.  Note: This field is not applicable Validity field in registration stage has value as Open.	
Auto Extension Period	Select the auto extension period for expiry date from the following options: • Days • One year • Others  Note This field is applicable only if Auto Extension Required toggle is set to On.	
Extension Details	Provide the extension details for the expiry date.  Note This field is applicable only if Auto Extension Period field value is Days/ Others.	
Non-Extension Details	Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details.  Note This field is applicable only if Auto Extension Period field has values.	
Non-Extension Notice Period	Provide the non-extension notice days.  Note This field is applicable only if Auto Extension Period field has values.	

Field	Description	Sample Values
Auto Extension Final Expiry Date	Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed.  Note This field is applicable only if Auto Extension Period field has values. If Automatic Extension Required toggle is set to Yes, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the “Auto Extension Period”.	

Demand Indicator

Field	Description	Sample Values
Demand Indicator	This field specifies whether partial and/or multiple demands are not permitted. Select the demand indicator from the following options: - Multiple demands are not permitted - Partial amount can be claimed - Partial demands are not permitted - Entire amount can be claimed - Multiple and partial demands are not permitted - Entire amount can be claimed	

Underlying Transaction Details

Field	Description	Sample Values
Underlying Transaction Details	Select the underlying business transaction details (for which the undertaking is issued) from the LOV.	

Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered: - COLL - By Collection - COUR - By Courier - MAIL - By Mail - MESS - By Messenger - Hand Deliver - OTHR - Other Method - REGM - By registered mail  Note This field is not applicable, if Purpose of Message field value is ICCO/ISCO.	
Narrative	Provide the description of method of delivery of original undertaking.  Note This field is applicable only if the Delivery of Original Undertaking field value is COUR/OTHR.	

Field	Description	Sample Values
Delivery to/Collection by	Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected: • BENE - Beneficiary • OTHR - Others  Note This field is not applicable, if Purpose of Message field value is ICCO/ISCO.	
Narrative	Provide the name and address.  Note This field is applicable only if the Delivery to/Collection by field value is OTHR.	

Transfer Details

Field	Description	Sample Values
Transfer Indicator	Select the check box if the undertaking is transferable.	
Transfer Conditions	Provide the conditions to transfer the undertaking.  Note This field is applicable only if the Transfer Conditions check box is checked.	

Others

Field	Description	Sample Values
Sender to Receiver Information	Select the additional information for receiver from the LOV.	
Charges	Provide the charges for the undertaking from the LOV.	
Advice Through Bank	Select the additional bank to advice the undertaking from the LOV.  Note This field is applicable only if Advice Through Bank field in Main Details has value.	
Available With	This field identifies the bank with which the credit is available of the issued LC. User must capture the bank details or any free text. Search the bank with SWIFT code (BIC) or Bank Name. On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.	

Field	Description	Sample Values
Confirmation Instructions	Select the confirmation instruction from the available values: • CONFIRM • MAY ADD • WITHOUT  Note This field is applicable if the Form of Undertaking is STBY - Standby LC.	
Requested Confirmation Party	Select the requested confirmation party from the available options: • Advising Bank • Advise Through Bank • Others  Note This field is applicable if the Confirmation Instructions is Confirm or May Add.	
Confirming Bank	Select the Confirming Bank from the LOV.  Note This field is applicable if the Requested Confirmation Party value is Others.	

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761). Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). <u>The user can also view the incoming MT765 by clicking the Incoming Message button.</u>	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move the task to the previous segment.	

Field	Description	Sample Values
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.	

Local Guarantee

A Scrutiny user can enter the local guarantee details of the Islamic guarantee issuance request.

Guarantee Issuance Islamic
Scrutiny :: Application No:- PK1G1000011445

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Screen (3 / 5)

Main
Guarantee Preferences
Local Guarantee
Additional Details
Summary

Local Guarantee
Guarantee Details - Sequence C

22D - Form of Undertaking
STBY - Standby LC

Applicant
000325 NATIONAL FREK

41a-Available with

35G - Expiry Condition/ Event

39D - Additional Amounts

Auto Extension Details
23F - Automatic Extension Req'd
26E - Non Extension Notice Period

Transfer Details
48D - Transfer Indicator

Demand Details
48B - Demand Indicator

Underlying Transaction Details
45L - Underlying Transaction Details
45LTRNDTSL

Delivery of Local Undertaking
24E - Delivery of Local Undertaking

77U - Terms and Conditions

44H - Governing Law

31C - Requested Issue Date

22Y - Standard Wording Required

23F - Auto Extension Period

31S - Auto Extension Final Expiry Date

39E - Transfer Conditions

24E - Narrative

40C - Applicable Rules
UCPR - Uniform customs and Pr...

Beneficiary
000322 Trade Indiv 2

23B - Expiry Type

40D - Guarantee Language

22K - Type of Undertaking
BILL - Bill of lading

32B - Undertaking Amount
\$1,000.00

Expiry Date

Documents and Presentation Instructions

23F - Non Extension Details

24G - Delivery to/ Collection by

24G - Narrative

Reject Refer Hold Cancel Save & Close Back Next

User must provide Local Guarantee (Sequence C) details. Values from [Guarantee Preferences](#) (Sequence B) and [Main Details](#) will get defaulted to few of fields in this section. Provide the details based on the description in the following table:

Field	Description	Sample Values
Guarantee Details - Sequence C		
Form of Undertaking	Read only field. The value will get defaulted from Main Details .	
Terms and Conditions	This field displays the content from MT760 and all applicable MT761.	
Applicable Rules	Read only field. The value will get defaulted from Main Details .	
Type of Undertaking	Read only field. The value will get defaulted from Main Details .	

Field	Description	Sample Values
Applicant	Read only field. The value will get defaulted from Main Details .	
Governing Law.	Read only field. The value will get defaulted from Main Details .	
Beneficiary	Read only field. The value will get defaulted from Main Details .	
Undertaking Amount	Read only field. The value will get defaulted from Main Details .	
Available With	Read only field. The value will get defaulted from Guarantee Preferences .	
Requested Issue Date	Read only field. The value will get defaulted from Guarantee Preferences .	
Expiry Type	Read only field. This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: • COND - Conditional Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry	
Expiry Date	Read only field. This field is applicable only if Expiry Type field has value Fixed .	
Expiry Condition/ Event	Read only field. The value will get defaulted from Main Details .	
Standard Wording Required	Read only field. Indicates if standard wording is required for the terms and conditions.	
Guarantee Language	Read only field. Indicates the guarantee language.	
Documents and Presentation Instructions	Read only field. Indicates the documents and presentation instructions.	
Additional Amounts	Read only field. Indicates the additional amounts.	

Automatic Extension Details

Auto extension details is applicable only if it is enabled in [Guarantee Preferences](#). The values will be defaulted from [Guarantee Preferences](#) and can be amended, if required. Provide the Automatic Extension Details based on the description in the following table:

Field	Description	Sample Values
Automatic Extension Required	Read only field. Toggle On: Indicates if automatic extension for expiry date is required. Toggle Off: Indicates if automatic extension for expiry date is not required.  Note This field is not applicable Validity field in registration stage has value as Open.	
Auto Extension Period	Indicates the auto extension period for expiry date.  Note This field is applicable only if Auto Extension Required toggle is set to On.	
Extension Details	Indicates the extension details for the expiry date.  Note This field is applicable only if Auto Extension Period field value is Days/ Others.	
Non-Extension Notice	Indicates the non-extension notice days.  Note This field is applicable only if Auto Extension Period field has values.	
Non-Extension Details	Indicates the non-extension details for automatic expiry date extension such as notification methods or notification recipient details.  Note This field is applicable only if Auto Extension Period field has values.	

Field	Description	Sample Values
Auto Extension Final Expiry Date	Indicates the final extension date for automatic expiry date extension after which no automatic extension is allowed.  Note This field is applicable only if Auto Extension Period field has values.	

Transfer Details

Field	Description	Sample Values
Transfer Indicator	Read only field. The value will get defaulted from Guarantee Preferences .	
Transfer Conditions	Read only field. The value will get defaulted from Guarantee Preferences .	

Demand Details

Field	Description	Sample Values
Demand Indicator	Read only field. The value will get defaulted from Guarantee Preferences .	

Underlying Transaction Details

Field	Description	Sample Values
Underlying Transaction Details	Indicates the underlying business transaction details (for which the undertaking is issued).	

Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	Indicates the method of the delivery from the following options by which the original local undertaking needs to be delivered.  Note This field is not applicable, if Purpose of Message field value is ICCO/ISCO .	
Narrative	Indicates the description of method of delivery of original undertaking.  Note This field is applicable only if the Delivery of Original Undertaking field value is COUR/OTHR .	

Field	Description	Sample Values
Delivery to/Collection by	Indicates the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected.  Note This field is not applicable, if Purpose of Message field value is ICCO/ISCO.	
Narrative	Indicates the name and address.  Note This field is applicable only if the Delivery to/Collection by field value is OTHR.	

Additional Details

Scrutiny user can verify/input/update the additional details Data Segment of the Islamic Guarantee request. As part of Additional details section, Guarantee may have impact on the Limits, Collaterals and Charge section.

Guarantee Issuance Islamic
Scrutiny :: Application No:- PK1IGTI000011445

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Main
Guarantee Preferences
Local Guarantee
Additional Details
Summary

Additional Details

Limit & Collateral	Charge Details
Limit Currency :	Charge :
Limit Contribution :	Commission :
Limit Status :	Tax :
Collateral Currency :	Block Status :
Collateral :	
Contribution :	
Collateral Status :	

Reject Refer Hold Cancel Save & Close Back Next

Screen (4 / 5)

Limits & Collateral

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 (OBTFFPM) 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.

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

Limits and Collaterals

Limit Details

	Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message	Edit	Delete
1	000327		100	USD	\$100.00			000327	

Cash Collateral Details

Collateral Percentage *

67.0

Collateral Currency and amount

USD

\$67.00

Exchange Rate

1

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response	Response
1	GBP	PK1000327018	1.3	100	\$67.00	0	VS	The arr can be

Deposit Linkage Details

	Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
1	PK2CDP1210860501	GBP	2022-03-27	GBP	199100	\$990.00	PK2CDP1210860501	

Page 1 of 1 (1 of 1 items)

Limit Details

Customer Id

001044

Contribution % *

100.0

Contribution Currency

GBP

Limit Currency

GBP

Limit Check Response

Available

Expiry Date

24-Dec-2020

Verify

Line ID *

001044_GB

Limits Description

Contribution Amount *

£9,000.00

Limit Available Amount

£9,99,999.00

Response Message

The Earmark can be performed as the f

Save & Close

Close

Field	Description	Sample Values
Plus Icon	Click plus icon to add new Limit Details.	
Limit Details Click + plus icon to add new limit details. 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.	

Field	Description	Sample Values
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.  Note 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. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	
Contribution Currency	The guarantee currency will be defaulted in this field.	
Contribution Amount	Contribution amount will default based on the contribution %.	
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. The Limit Available Amount must be greater than the Contribution Amount.	
Limit Check Response	Response can be 'Success' or 'Limit not Available'.	
Response Message	Detailed Response message.	
Expiry Date	This field displays the date up to which the Line is valid	

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

Collateral Details

Total Collateral Amount *

\$67.00

Sequence Number

2.0

Collateral Contribution Amount *

\$67.00

Settlement Account Currency

GBP

Contribution Amount in Account Currency

£0.00

Response

VS

Verify

Collateral Amount to be Collected *

\$0.00

Collateral Split % *

100.0

▼

▲

Settlement Account *

PK1000327018

Q

Exchange Rate

1.3

▼

▲

Account Available Amount

£99,999,393,343.91

Response Message

The amount block can be performed as:

✓ Save & Close

✕ Cancel

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. User can modify the collateral Currency and amount.	
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. 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.

Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	
Sequence Number	Read only field. 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.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Select the Settlement Account Currency.	
Exchange Rate	Read only field. 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. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. Account available amount will be auto-populated based on the Settlement Account selection.	

Field	Description	Sample Values
Response	Response can be 'Success' or 'Amount not Available'. System populates the response on clicking the Verify button.	
Response Message	Detailed Response message. 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. 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. User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified".	
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. 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.	

Deposit Linkage Details

In this section which the deposit linkage details should be captured.

Deposit Linkage Details

☐	Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
No data to display.								
Page	1	(0 of 0 items)	< 1 >					

Deposit Linkage Details

Deposit Account*

PK20010440017

Deposit Currency

GBP

Deposit Maturity Date

Jan 1, 2016

Transaction Currency

USD

Deposit Available in Transaction Currency

Deposit Branch

PK2

Deposit Available Amount

Exchange Rate

Linkage Amount (Transaction Currency)*

\$220,000.00

Save & Close

Cancel

Field	Description	Sample Values
Deposit Account	All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit Account selection.	
Deposit Currency	The currency will get defaulted in this field.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of Deposit to be displayed.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	

Field	Description	Sample Values
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value.	

Charge Details

After payment, 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.

If the Guarantee Issuance is at Counter Issuing Bank (CIB), charges are simulated from back office, user can change the details.

If the Guarantee Issuance is at Local Issuing Bank (LIB), charges are simulated from back office, user can change the details.

Commission,Charges and Taxes x

Recalculate

Redefault

Commission Details

Event

Event Description

Component	Rate	Modified Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settlement Account
No data to display.									

Page 1 (0 of 0 items) < 1 >

Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
No data to display.										

Page 1 (0 of 0 items) < 1 >

Tax Details

Component	Type	Value Date	Currency	Amount	Billing	Defer	Settlement Account
-----------	------	------------	----------	--------	---------	-------	--------------------

Save & Close

Cancel

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

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	

Field	Description	Sample Values
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 Amount	User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component.	
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. 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.	

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 Amount	User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component.	

Field	Description	Sample Values
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. 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. The user can not select/de-select the check box if it is de-selected by default. 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. 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. 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. Based on the customer maintenance, the charges should be marked for Billing or for Defer. 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.	

The tax component defaults if maintained in the product level. Tax detail cannot be updated by you 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.

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.	

Field	Description	Sample Values
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. This field is disabled, if 'Defer' toggle is enabled.	
Defer	If taxes have to be deferred and collected at any future step, this option has to be enabled. 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.	
Settlement Account	Details of the settlement account.	

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	

Field	Description	Sample Values
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Back	Task moves to previous logical step.	
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.	

Summary

User can review the summary of details updated in scrutiny Guarantee Issuance Islamic request.

The summary tiles displays a list of important fields with values. User must be also able to drill down from summary tiles into respective data segments.

Guarantee Issuance Islamic
Scrutiny :: Application No:- PK11GTI000011445

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Screen (5 / 5)

Main
Guarantee Preferences
Local Guarantee
Additional Details
Summary

Summary

Main	Guarantee Preferences	Local Guarantee	Limits and Collaterals
SBLC/Guarantee Type : BILL Submission Mode : Desk Date of Issue : 2021-05-05	Collection by : Delivery of Original : Amendment :	Collection by : Delivery of Original : Amendment :	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified

Commission,Charges and Taxes

Charge :
Commission :
Tax :
Block Status : Not Initia

Audit

Reject Refer Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Local Guarantee - User can view the local guarantee.
- Party Details - User can view party details like beneficiary, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761). Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). <u>The user can also view the incoming MT765 by clicking the Incoming Message button.</u>	
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Back	Task moves to previous logical step.	

Data Enrichment

As part of data enrichment, user can input new Islamic Guarantee Issuance request. User can enter/update basic details of the incoming request.



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 scrutiny and currently at Data enrichment stage:

1. Using the entitled login credentials for scrutiny 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.

The screenshot shows the Futura Bank Dashboard. The left sidebar contains navigation links: Core Maintenance, Dashboard, Maintenance, Tasks, and Trade Finance. The main dashboard area displays several widgets:

- Draft Confirmation Pending:** A table with columns Customer Name, Application Date, and Status. Data rows include EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** A table with columns Branch, Process Name, and Stage Name. Data row: Bank Futura, NA, Retry HandOf.
- Priority Details:** A table with columns Branch, Process Name, and Stage Name. Data rows include Bank Futura (NA, Amount Blo), Bank Futura (NA, Amount Blo), and 004 (NA, Loan Applic).
- High Value Transactions:** A bubble chart showing transactions over time (x-axis: -2 to 12, y-axis: -20K to 140K). A legend indicates GBP.
- SLA Breach Details:** A table with columns Customer Name, SLA Breached(mins), and Priority. Data rows include NA (23474, H, KEERTIV01), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and EMR & CO (26780, M, GOPINATH01).
- Priority Summary:** A table with columns Branch, Process Name, and Stage Name. Data row: 203, Cucumber Testing, test descrip.
- Hold Transactions:** A table with columns Branch, Process Name, and Stage Name.
- SLA Status:** A dropdown menu currently showing Cucumber Testing.
- Tasks Detailed:** A table with columns Process Reference Number and Process Name.

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

The screenshot shows the Oracle Free Tasks page. The left sidebar contains navigation links: Core Maintenance, Dashboard, Machine Learning, Security Management, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, and Other User tasks. The main area displays a table of tasks:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Guarantee Issuance Islamic	PK1IGT000011445	PK1IGT000011445	DataEnrichment	22-03-19	PK2	000325
Acquire & Edit	Medium	Guarantee SBLC Advised-Claim Up...	PK2GADC000011260	PK2GADC000011260	Handoff RetryTask	22-03-15	PK2	001044
Acquire & Edit	Medium	Guarantee SBLC Advised -Claim Se...	PK2GADC000011259	PK2GADC000011259	Handoff RetryTask	22-03-15	PK2	001044
Acquire & Edit	Medium	Guarantee Advise Amendment	PK2GTAA000011440	PK2GTAA000011440	DataEnrichment	22-03-19	PK2	001044
Acquire & Edit	Medium	Islamic Drawings Under Transfer LC	PK2IDRT000011432	PK2IDRT000011432	DataEnrichment	22-03-18	PK2	000329
Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim S...	PK2GISC000011431	PK2GISC000011431	DataEnrichment	22-03-18	PK2	000325
Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim S...	PK2GISC000011423	PK2GISC000011423	DataEnrichment	22-03-18	PK2	000325
Acquire & Edit	Medium	Import LC Amendment	PK2ILCA000011419	PK2ILCA000011419	KYC Exceptional approval	22-03-18	PK2	001044
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011401	PK2EDCB000011401	DataEnrichment	22-03-18	PK2	001356
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011400	PK2EDCB000011400	DataEnrichment	22-03-18	PK2	001356
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011399	PK2EDCB000011399	DataEnrichment	22-03-18	PK2	001356
Acquire & Edit	Medium	Guarantee Advice Closure	PK2GTAC000011390	PK2GTAC000011390	DataEnrichment	22-03-18	PK2	001044
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011398	PK2EDCB000011398	DataEnrichment	22-03-18	PK2	001356

Page 1 of 263 (1 - 20 of 5256 items) K < 1 2 3 4 5 ... 263 > X

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

This screenshot is identical to the previous one, showing the Oracle Free Tasks page. The 'Acquire & Edit' button for the first task (Guarantee Issuance Islamic) is highlighted with a blue checkmark, indicating it has been selected for editing.

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
☒ Edit	Medium	Guarantee Issuance Islamic	PK11GT000011445	PK11GT000011445	DataEnrichment	22-03-19	PK2	000325	
☐ Edit	Medium	Guarantee Advice Canc...	PK2GTAC000011011	PK2GTAC000011011	Approval Task Level 1	22-03-09	PK2	001044	
☐ Edit	Medium	Guarantee Issuance Isla...	PK11GT000009779	PK11GT000009779	Handoff RetryTask	22-02-12	PK2	000325	
☐ Edit	Medium	Islamic Export Docume...	PK2IEDC000011444	PK2IEDC000011444	DataEnrichment	22-03-19	PK2	001044	
☐ Edit	Medium	Islamic Drawings Under...	PK2IDRT000011413	PK2IDRT000011413	Approval Task Level 1	22-03-18	PK2	001185	
☐ Edit	Medium	Import Documentary C...	PK2IDCR000011403	PK2IDCR000011403	Approval Task Level 1	22-03-18	PK2	000153	
☐ Edit	--	Islamic Export Docume...	PK2IEDC000011383	PK2IEDC000011383	Registration	22-03-17	PK2	000153	
☐ Edit	Medium	Islamic Export Docume...	PK2IEDL000011377	PK2IEDL000011377	Approval Task Level 1	22-03-17	PK2	000326	
☐ Edit	--	Islamic Import LC Liquid...	PK2IILL000011228	PK2IILL000011228	Registration	22-03-14	PK2	001044	
☐ Edit	Medium	Islamic Import LC Liquid...	PK2IILL000011183	PK2IILL000011183	Approval Task Level 1	22-03-13	PK2	001044	
☐ Edit	Medium	Islamic Export Docume...	PK1IEDB000011053	PK1IEDB000011053	Approval Task Level 1	22-03-10	PK2	000327	
☐ Edit	--	Islamic Export LC Transfer	PK2IELT000009790	PK2IELT000009790	Scrutiny	22-02-12	PK2	001044	
☐ Edit	Medium	Guarantee Advice Islamic	PK11GTA000009290	PK11GTA000009290	Approval Task Level 1	22-02-07	PK2	000322	

The Data Enrichment stage has five sections as follows:

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

Main Details

Refer to [Main Details](#).

Guarantee Preferences

As part of Data Enrichment, user will verify and enter the basic details available in the Islamic Guarantee request. In case the request is received through online channel, i user verify the details populated.

Refer to [Guarantee Preferences](#).

Local Guarantee

As part of Data Enrichment, user can verify and enter the basic details available in the Islamic Guarantee Issuance request.

Refer to [Local Guarantee](#).

Additional Fields

Banks can configure these additional fields during implementation.

Guarantee Issuance Islamic
DataEnrichment :: Application No:- PK1GTI000009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

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

Additional Fields
Additional Fields
No Additional fields configured!

Screen (3 / 8)

Audit

Reject Refer Hold Cancel Save & Close Back Next

Advices

As part of Data Enrichment, user can verify the advices details data segment of the Islamic Guarantee Issuance request.

Advices menu displays the advices from the back office as tiles. User can verify the advices details Data Segment of the Guarantee Issuance request.

Guarantee Issuance Islamic
DataEnrichment :: Application No:- PK1GTI000009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Main
Guarantee Preferences
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Advices

Advice : LC_CASH_COL_A...	Advice : GUARANTEE	Advice : NTF_FOR_NEXN	Advice : PAYMENT_MESS...
Advice Name : LC_CASH_COL_ADV Advice Party : APP Party Name : NATIONAL FREIGHT CORP Suppress : NO Advice	Advice Name : GUARANTEE Advice Party : BEN Party Name : Trade Indiv 2 Suppress : NO Advice	Advice Name : NTF_FOR_NEXN Advice Party : Party Name : Suppress : YES Advice	Advice Name : PAYMENT_MESSAGE Advice Party : Party Name : Suppress : NO Advice

Screen (5 / 8)

Audit

Reject Refer Hold Cancel Save & Close Back Next

The user can also suppress the Advice, if required.

Advice Details ×

Suppress Advice

☐

Advice Name

GUARANTEE

Medium

MAIL

Advice Party

BEN

Party ID

000322

Party Name

Trade Indiv 2

FFT Code

+

FFT Code	FFT Description	Action
GUARANTEE		

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Instructions

+

Instruction Code	Instruction Description	Edit	Action

OK Cancel

Field	Description	Sample Values
Suppress Advice	Toggle on: Switch on the toggle if advice is suppressed. Toggle off: Switch off the toggle if suppress advice is not required for the amendments	
Advice Name	User can select the instruction code as a part of free text.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party ID	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party Name	Read only field. 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.	

Field	Description	Sample Values
Delete icon	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.	
Delete icon	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
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

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

Additional Details

As part of DE user can verify and enter the basic additional details available in the Guarantee. In case the request is received through online channel i will verify the details populated.

Guarantee Issuance Islamic
DataEnrichment : Application No:- PK11GT000009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Main Guarantee Preferences Additional Fields Local Guarantee Advices **Additional Details** Settlement Details Summary

Additional Details

Limit & Collateral	Charge Details
Limit Currency : USD 150	Charge : USD 150
Limit Contribution : GBP 0.1	Commission : GBP 0.1
Limit Status : USD 3.2	Tax : USD 3.2
Collateral Currency : Not Initiated	Block Status : Not Initiated
Collateral :	
Contribution :	
Collateral Status :	

Audit

Reject Refer Hold Cancel Save & Close Back Next

Screen (6 / 8)

Refer to [Additional Details](#).

Preview Message

This screen provides preview of draft guarantee details. If required, the draft can be sent for legal verification to legal team and draft confirmation to customer. The system sends Draft MT760 along with up to seven MT761 messages as attachment to the customer.

The Transaction Reference Number is masked, before sending the Draft Import LC for Customer approval.

If the Guarantee Issuance is at Counter Issuing Bank (CIB)/ Local Issuing Bank (LIB), preview message is populated with the outgoing MT760 and all the applicable MT761.

Guarantee Text

Language

English

Preview Message

Legal Verification

Legal Verification Required

Legal Response

Legal Remarks

verification Date

Draft Confirmation

Draft Confirmation Required

Customer Response

Customer Remarks

Response Date

Default Email List

Add Receipients

Guarantee Text

Select the language to preview the draft guarantee details. Based on the guarantee text captured in the previous screen, guarantee draft is generated in the back office and is displayed in this screen.

Legal Verification

Set the Legal Verification toggle on, if the guarantee message is to be verified and approved by Legal department before issue. The Legal Verification details must be captured in legal verification stage.

Draft Confirmation

Set the Draft Confirmation Required toggle on, if the guarantee message needs to be approved by customer before issue.

Settlement Details

As part of Data Enrichment user will verify and enter the basic settlement details available in the Guarantee. In case the request is received through online channel i will verify the details populated.

Guarantee Issuance Islamic

Data Enrichment :: Application No- PK11GTI00009779

Documents

Remarks

Overrides

Customer Instruction

Common Group Messages

Incoming Message

Main

Guarantee Preferences

Additional Fields

Local Guarantee

Advices

Additional Details

Settlement Details

Summary

Settlement Details

Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
CLAIM_SETTLE_AMT	USD	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLLAMT_OS	USD	Debit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLLAMT_OSEQ	USD	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLLAMT_OSEQ_OBP	USD	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLLAMT_OS_OBP	USD	Debit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLL_AMNDAMT	USD	Debit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLL_AMNDAMT_OBP	USD	Debit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLL_AMT	USD	Debit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	Yes
COLL_AMT_DECREQ	USD	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No
COLL_AMT_DECREQ_OBP	USD	Credit	PK1000325025	NATIONAL FREIGHT CORP	GBP	No	No

CLAIM_SETTLE_AMT - Party Details

Transfer Type

Charge Details

Netting Indicator

Ordering Customer

Ordering Institution

Senders Correspondent

Receivers Correspondent

Account With Institution

Beneficiary Institution

Ultimate Beneficiary

Intermediary Institution

Intermediary Reimbursement Institution

Payment Details

Sender To Receiver 1

Sender To Receiver 2

Sender To Receiver 3

Sender To Receiver 4

Sender To Receiver 5

Sender To Receiver 6

Remittance Information

Payment Detail 1

Payment Detail 2

Payment Detail 3

Payment Detail 4

Provide the settlement details based on the description in the following

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.	

Action Buttons

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

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

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

Summary

User can review the summary of details updated in Data Enrichment stage of Islamic Guarantee Issuance request.

The tiles will display a list of important fields with values. User must be also able to drill down from summary Tiles into respective data segments.

Guarantee Issuance Islamic
DataEnrichment :: Application No:- PK1GT1000009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Screen (8 / 8)

Summary

Main	Guarantee Preferences	Additional Fields	Local Guarantee
SBL/Guarantee Type : APAY Submission Mode : Desk Date of Issue : 2021-05-05	Collection by : Delivery of Original : Amendment :	Click here to view : Additional fields :	Collection by : Delivery of Original : Amendment :
Advices	Limits and Collaterals	Commission,Charges and Taxes	Settlement Details
Advice 1 : LC_CASH_CO Advice 2 : GUARANTEE Advice 3 : NTF_FOR_NEXN Advice 4 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified	Charge : USD150 Commission : GBP0.1 Tax : USD3.2 Block Status : Not Initia	Component : OTHBNKCHG_ Account Number : PK1000325036 Currency : GBP
Accounting Details			
Event : BISS AccountNumber : 412000001 Branch : PK2			

Reject Refer Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Documents and Instructions - User can view documents and instructions.
- Local Guarantee - User can view the local guarantee.
- Additional Fields - User can view the additional Fields.
- Advices - User can view the advices
- Party Details - User can view party details like beneficiary, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.



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
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	

Exceptions

The Guarantee Issuance request, before it reaches the approval stage, the application will validate the Amount Block, KYC and AML. If any of these failed in validation will reach exception stage for further clearance for the exceptions.

Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.

The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of important fields with values.

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number" to the back office. On successful handoff, back office will make use of these "Amount Block

Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block.

Reference for all accounts to be passed to the back office.

Exception is created when sufficient balance is not available for blocking the settlement account and the same can be addressed by the approver in the following ways:

Approve:

- Settlement amount will be funded (outside of this process)
- Allow account to be overdrawn during hand-off

Refer:

- Refer back to DE providing alternate settlement account to be used for block.
- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

Reject the transaction due to non-availability of sufficient balance in settlement account

Amount Block Exception

This section will display the amount block exception details.

Summary

Guarantee Issuance Islamic
AmountBlock Exception Approval :- Application No:- PK1IGTI00009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Amount Block Exception

Summary

Screen (2 / 2)

Main	Guarantee Details	Additional Fields	Limits and Collaterals
SBL/Guarantee Type : APAY Submission Mode : Desk Date of Issue : 2021-05-05	FFT Code 1 : FFT Code 2 :	Click here to view : Additional fields	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission,Charges and Taxes	Preview Messages	Parties Details	Compliance details
Charge : USD150 Commission : GBP0.1 Tax : USD3.2 Block Status : Failed	Language : ENG Preview Message : -	Applicant : NATIONAL F Beneficiary : Trade Indi	KYC : Not Verified Sanctions : Verified AML : Verified
Accounting Details			
Event : BISS AccountNumber : 520000002 Branch : PK2			

Audit

Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

- **Main Details** - User can view and modify details about application details and guarantee details, if required.
- **Guarantee Details** - User can view and modify Counter Guarantee details and Guarantee details, if required.
- **Additional Fields** - User can view the additional fields.
- **Limits and Collaterals** - User can view and modify limits and collateral details, if required.
- **Commission, Charges and Taxes** - User can view and modify charge details, if required.
- **Draft Confirmation** - User can view and modify draft guarantee details, legal verification and customer confirmation details, if required.
- **Party Details** - User can view and modify party details like beneficiary, advising bank etc., if required.
- **Compliance** - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- **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."

Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Amount Block Exception Inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Know Your Customer (KYC)

As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

Log in into OBTFPM application KYC exception queue. KYC exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

User can pick up a transaction and do the following actions:

Approve

- After changing the KYC status in the back end application (outside this process).
- Without changing the KYC status in the back end application.
- Reject (with appropriate reject reason).

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the KYC Exception inputs.	

Field	Description	Sample Values
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Limit Check/Credit

The transactions that have failed limit check due to non-availability of limits will be available in limit check exception queue for further handling.

Log in into OBTFPM application limit check exception queue. Limit check exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.



Note

On Approval of the exception task, system should validate the Limit Availability, Limit Expiry Date in the Limit System and create Earmark in the ELCM system. In case if the Limit is not available or the Limit is expired, then system should display an error message and should not allow the user to approve and proceed.

Limit check Exception approver can do the following actions:

Approve

- Limit enhanced in the back end (outside this process).
- Without enhancing limit in the back end.

Refer

- Refer back to DE providing alternate limit id to map
- Refer additional collateral to be mapped

Reject

The transaction due to non-availability of limits capturing reject reason.

Summary

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charges - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Draft Confirmation - User can view and modify draft guarantee details, legal verification and customer confirmation details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Limit check inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Multi Level Approval

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



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.

Authorization Re-Key (Non-Online Channel)

For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.

Open the task and re-key some of the critical field values from the request in the Re-key screen. Some of the fields below will dynamically be available for re-key.:

- Currency
- Amount

Re-key is applicable to the first approver in case of multiple approvers. All approvers will however be able to see the summary tiles and the details in the screen by drill down from tiles.

The screenshot displays the Oracle Flexcube Universal Banking interface. On the left is a navigation menu with options like Core Maintenance, Dashboard, Maintenance, Security Management, Tasks, Completed Tasks, Free Tasks (selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Trade Finance. The main area shows a 'Free Tasks' table with columns: Action, Priority, Process Name, Stage, Application Date, and Branch. A modal window titled 'Approval Rekey' is open, showing fields for 'Currency' (GBP) and 'Amount' (£25,000.00). The modal also has buttons for 'Incoming Message', 'Documents', 'Remarks', 'Refer', 'Cancel', and 'Proceed'.

Summary

Guarantee Issuance Islamic
Approval Task Level 1 :: Application No:- PK1IGTI00009779

Main	Guarantee Preferences	Local Guarantee	Additional Fields	Limits and Collaterals
SBL/Guarantee Type : APAY Submission Mode : Desk Date of Issue : 2021-05-05	Collection by : Delivery of Original : Amendment	Collection by : Delivery of Original : Amendment	Click here to view : Additional fields	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission, Charges and Taxes	Preview Messages	Parties Details	Compliance details	Accounting Details
Charge : USD150 Commission : GBP0.1 Tax : USD3.2 Block Status : Failed	Language : ENG Preview Message : -	Applicant : NATIONAL F Beneficiary : Trade Indi	KYC : Not Verified Sanctions : Verified AML : Verified	Event : BISS Account Number : PK1000325036 Branch : PK1
Exception (Approval)				
Amount Block/KYC : EXCEPTION PLEASE VISIT REMARKS FOR MORE DETAILS				

Audit [Reject] [Hold] [Refer] [Cancel] [Approve]

Tiles Displayed in Summary:

- Main Details - User can view details about application details and guarantee details.
- Guarantee Preferences - User can view guarantee preferences.

- Local Guarantee - User can view local guarantee details.
- Additional Fields - User can view the details of additional fields
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charge and Taxes Details - User can view commission, charge and taxes details.
- Preview Messages - User can view preview message.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.



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. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	

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

Customer - Acknowledgement letter

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

The Transaction Reference Number is masked before sending the Draft Import LC for Customer approval.

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

This letter is to inform you that we have received your application for issue of Guarantee with the below details:

CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: < CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

APPLICANT NAME: <APPLICANT>

BENEFICIARY NAME: <BENEFICIARY>

Bank Guarantee Number: < Bank Guarantee Number>

DATE OF ISSUE: <DATE OF ISSUE>

DATE OF EXPIRY: <DATE OF EXPIRY>

Guaranty Type: <Guarantee Type>

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

Document Name 1

2. Document Name 2

n. Document Name n

We have registered your request. Please quote our reference < [PROCESS REF NUMBER](#)> in any future correspondence.

This acknowledgement does not constitute issuance of Guarantee.

Thank You for banking with us.

Regards,

<DEMO BANK>

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Customer - Reject Letter

Reject Letter is generated by the system and addressed to the customer, when a task is rejected by the user. The Reject Letter format is as follows:

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

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

Further to your recent Guarantee application request dated <Application Date –DD/MM/YYYY>, under our process ref no <process ref no>, this is to advise you that we will not be able to issue the Guarantee.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the Guarantee due to the below reason

<Reject Reason >

On behalf of Demo Bank, we thank you for your ongoing business and trust we will continue to serve you in future.

For any further queries about details of your Guarantee application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

Reject Approval

As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Guarantee Issuance in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted in red.

User can drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

Application Details

The application details data segment have values for requests received from both non-online and online channels.

Summary

The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charge Details - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Draft Confirmation - User can view and modify draft guarantee details, legal verification and customer confirmation details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Remarks - As a Reject approval user, you will be able to view the remarks captured in the process during earlier stages. User also can see the Reject code with reason for rejection in the Remarks column

Action Buttons

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

Field	Description	Sample Values
Reject Approve	On click of Reject approve, the transaction is rejected.	

Field	Description	Sample Values
Reject Decline	On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks.	
Hold	User can put the transaction on 'Hold'. Task will remain in Pending state.	
Cancel	Cancel the Reject Approval.	

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References

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

- Getting Started User Guide
- Common Core User Guide

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