Guarantee Advice User Guide

# Oracle Banking Trade Finance Process Management

Release 14.6.1.0.0

**Part No. F61853-01**

August 2022

**ORACLE**®

Oracle Banking Trade Finance Process Management - Guarantee Advice User Guide
Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

# Contents

**ORACLE**®

# 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.

ORACLE®

# Guarantee Advice

As part of Guarantee Advice the advising bank advises a guarantee received from the issuing bank to the beneficiary of the guarantee.

The various stages involved in OBTFPM during advising of a guarantee are:

- Receive and verify guarantee (non-online channel) - Registration stage
- Input application details
- Upload of related mandatory and non mandatory documents
- Verify documents and capture details
- Input/Modify Details of LC - Data Enrichment Stage
- Check for sanctions & KYC status
- Capture remarks for other users to check and act
- Hand off request to back office

.In the following sections, let's look at the details for Guarantee Advising process:

This section contains the following topics:

| | |
|---|---|
| Registration | Scrutiny |
| Data Enrichment | Exceptions |
| Multi Level Approval | Reject Approval |

## Registration
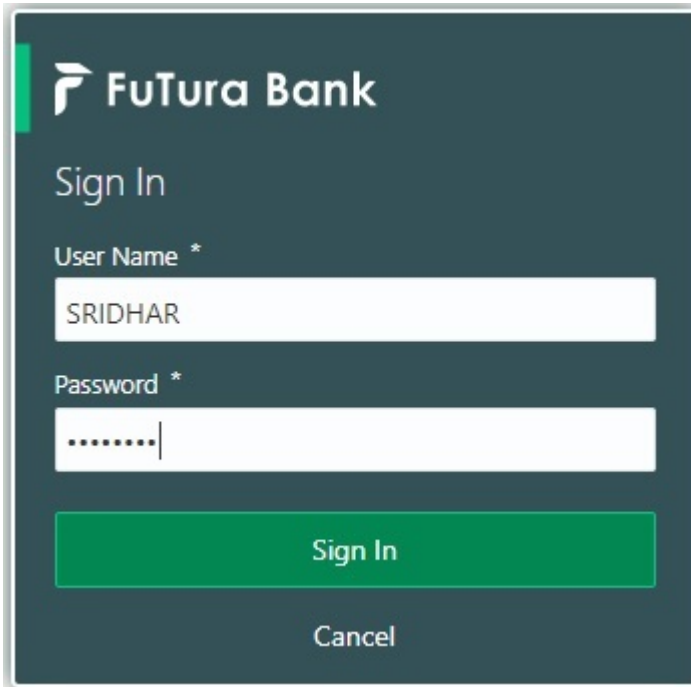
As a Registration user, you can register a Guarantee Advice request, also can upload relevant documents and verify checklist items. If Guarantee to be advised is received as physical instrument, the Guarantee Advice process starts from the Registration Stage.

During Registration stage, user can capture the basic details, check the signature of the authorized signatory of the Guarantee Issuing Bank and upload the guarantee. It also enables the user to capture some additional product related details as an option. On submit, the request will be available for an Guarantee Advice expert to handle the request in the next stage.

The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E ( of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.
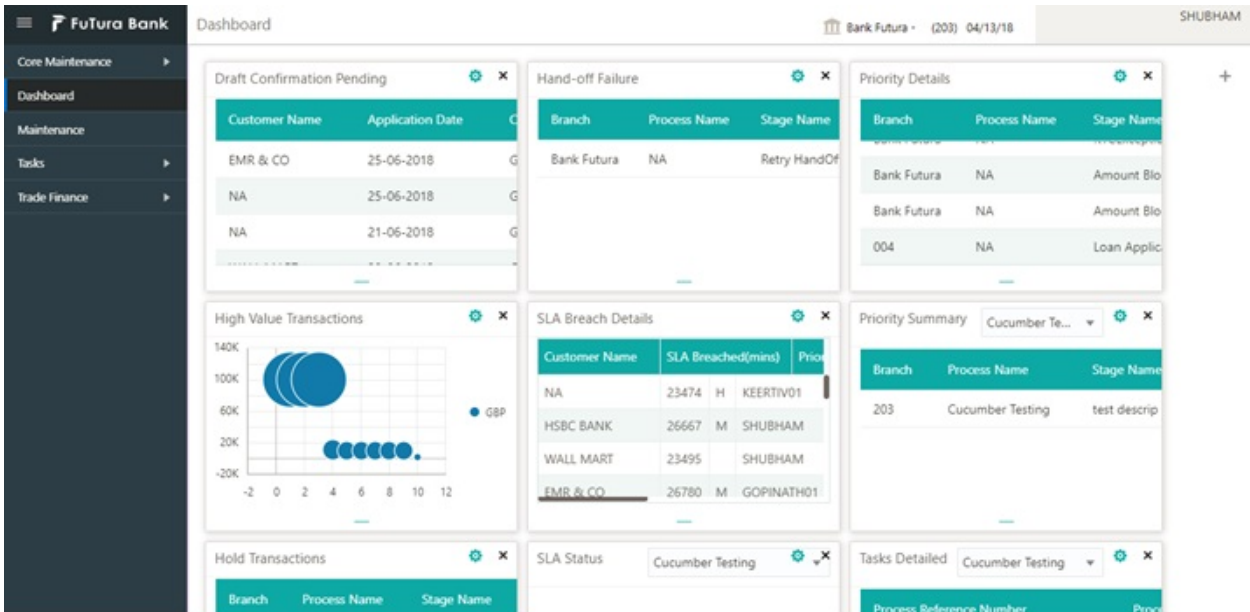
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

ORACLE®

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



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

ORACLE

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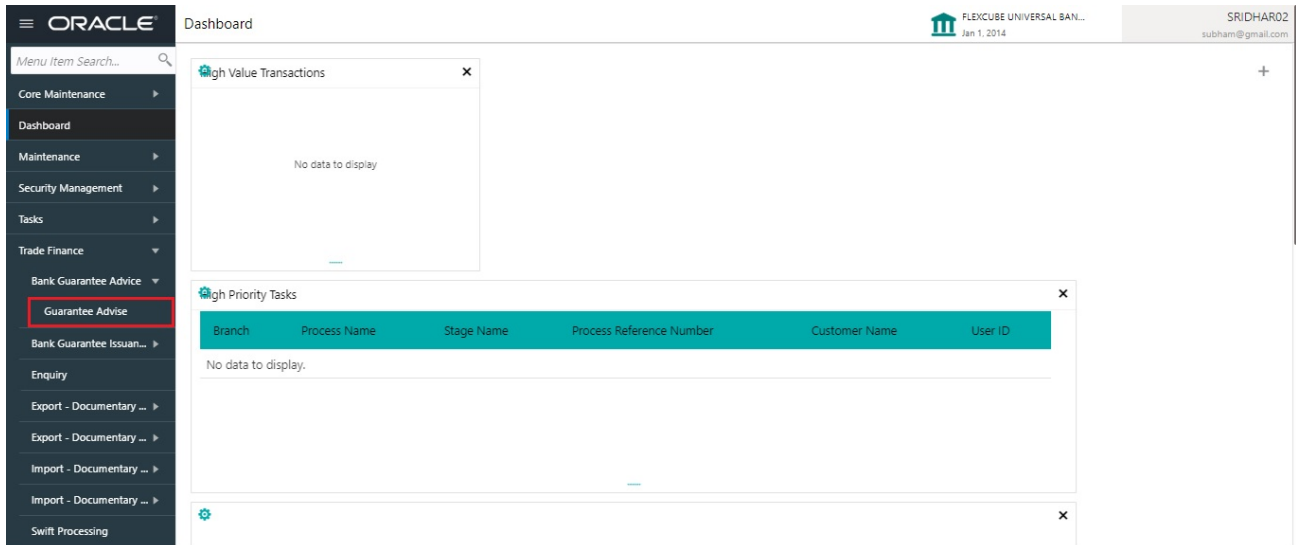


The Registration stage has two sections Application Details and Guarantee Details. Let's look at the Registration stage:

## Application Details



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

| Field | Description | Sample Values |
|---|---|---|
| Beneficiary | Select the beneficiary customer from the LOV.<br><br>If beneficiary is a customer of the bank, system will check for valid KYC status. If KYC status is not valid, system will display alert.<br><br>For Guarantee Advising MT760, the Customer ID to be resolved from incoming message. If required use Walk-in ID. Bene ID/ name should be made amendable by the user. | 001345 |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Branch | Customer's home branch will be displayed based on the customer ID and it can changed, if required.<br><br>**Note**<br>Once the request is submitted, Branch field is non-editable.<br><br>For Guarantee Advising MT760, the branch to be resolved from CIF. | 203-Bank Futura -Branch FZ1 |
| Currency code, Amount | Select the currency code. Provide the guarantee value (with decimal places) as per currency type.<br><br>For Guarantee Advising MT760, the currency code is Read only and populated from Incoming MT 760. | GBP, 1,000.00 |
| Priority | Set the priority of the Guarantee Advice request as Low/Medium/High. The user to change the priority as per the requirement.<br><br>If priority is not maintained for a customer, 'Medium' priority will be defaulted. For Guarantee Advising MT760, the field is defaulted and user can change its value. | High |
| Submission Mode | Select the submission mode of Guarantee Advice request. By default the submission mode will have the value as 'Desk'.<br><br>**Desk-** Request received through Desk<br><br>**Courier-** Request received through Courier<br><br>For Guarantee Advising MT760, the Submission Mode is Read only - SWIFT. | Desk |
| Process Reference Number | Unique sequence number for the transaction.<br><br>This is auto generated by the system based on process name and branch code.<br><br>For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system. | 203GTEADV00 15920 |
| Advising Date | System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here.<br><br>For Guarantee Advising MT760, the branch date to be defaulted. User cannot change the date. If approved on a later date, system should populate the branch date as on date of approval. | 04/13/2018 |

**ORACLE**
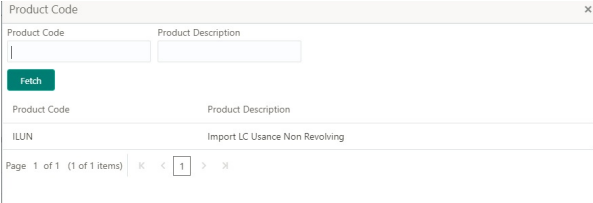
| Field | Description | Sample Values |
|---|---|---|
| Issuer | Select the issuing bank. Party type with banks will only be displayed in LOV.<br><br>The system will display the<br><br>a) SWIFT code (if available)<br><br>b) Name and address of the bank<br><br>On selection of the record if SWIFT code is available then SWIFT code will be populated, if SWIFT code is not available then the bank's name and address will be populated.<br><br>For Guarantee Advising MT760, the issuing bank is read only and populated from Incoming MT 760. | |

## 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:<br>● DGAR - Guarantee<br>● STBY - Standby LC<br><br>**Note**<br>This is a mandatory field.<br><br>For Guarantee Advising MT760, the Form of Undertaking value is read only and populated from Incoming MT 760. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Product Code | Select the applicable product code.<br><br>Click the look up icon to search the product code with code or product description.<br><br><br><br>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.<br><br>For Guarantee Advising MT760, user can enter the product code. | GUIA |
| Product Description | Auto populated by the application based on the Product Code.<br><br>For Guarantee Advising MT760, Product Description is populated based on product code selected. | Guarantee Advising |
| Contract Reference Number | Auto-generated by back end application. Number will be populated on the selection of Product Code.<br><br>For Guarantee Advising MT760, Contract Reference Number is generated from Back office System. | 203GUIS18103 ALP5 |
| Undertaking Number | Provide the undertaking number available in the guarantee/SBLC.<br><br>For Guarantee Advising MT760, the Undertaking Number is read only and populated from Incoming MT 760. | |
| User Reference Number | Auto populated by the application based on the Product Code. | |
| Purpose of message | Select the purpose of message from the LOV:<br><br>&bull; ACNF - Advice and confirmation of issued undertaking<br>&bull; ADVI - Advice of issued undertaking<br><br>For Guarantee Advising MT760, the Purpose of message is read only and populated from Incoming MT 760.<br><br>Values are:<br><br>&bull; ACNF - Advice and confirm (Limits required)<br>&bull; ADVI - Advice | |

| Field | Description | Sample Values |
|---|---|---|
| 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:<br><br>• COUR - Courier delivery<br>• EMAL - Email transfer<br>• FACT - SWIFTNet<br>• FAXT - Fax transfer<br>• HOST - Host-to-Host<br>• MAIL - Postal Delivery<br>• OTHR - Other delivery channel<br><br>For Guarantee Advising MT760, the File Identification value is read only and populated from Incoming MT 760. | |
| Narrative | If File **Identification field** values are **COUR** or **OTHR**, user must be able to provide description in this field.<br><br>For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760. | |
| Type of Undertaking | Select the guarantee type from the following available options:<br><br>• APAY - Advance Payment<br>• CUST - Customs Guarantee<br>• MAIN - Maintenance<br>• PAYM - Payment Guarantee<br>• PERF - Performance for bank guarantee<br>• RETN - Retention<br>• SHIP - Shipping - For shipping guarantee<br>• TEND - Tender or Bid<br>• WARR - Warranty<br>• OTHR - Any other local undertaking type<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | Financial Guarantee |
| Narrative | Provide the details of any other type of local undertaking. This field is applicable if the **Guarantee Type** has value as **OTHR**.<br><br>For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Date of Issue | Application will default the branch's current date in date of issue. User cannot change the defaulted date.<br><br>Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | 04/13/18 |
| Expiry Type | This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options:<br><br>• COND - Conditional Expiry<br>• FIXD - Specified expiry date (with/without automatic expansion)<br>• OPEN - No specific date of expiry<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Date Of Expiry | Provide the expiry date of the Guarantee Issuance.<br><br>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.<br><br>This field is applicable only if **Expiry Type** is **COND** or **FIXD**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | 09/30/18 |
| Expiry Condition/Event | This field specifies the documentary condition/ event that indicates when the local undertaking will cease to be available.<br><br>This field is applicable only if **Date of Expiry** field value is **COND**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Applicant | Search and select the applicant from the lookup.<br><br>If the request is received from Applicant bank, select the applicant from the List of Values.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | 001345 Nestle |
| Obligor/Instructor Party | Select the party obligated to reimburse the issuer.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Application Rules | Select the applicable rules for the Guarantee Issuance from the available options:<br><br>• URDG - Uniform rules for demand guarantees<br>• UCPR - Uniform customs and Practices<br>• ISPR - International standby Practices<br>• OTHR<br>• None - Not subject to any rules<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | URDG - Uniform rules for demand guarantees |
| Narrative | If **Applicable Rules** field value is **OTHR**, user must be able to provide description in this field.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Additional Amounts | Provide any additional amounts related to undertaking.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Amount In Local Currency | System fetches the local currency equivalent value for the transaction amount from back office (with decimal places). | |
| Auto Close | Toggle On: Enable the toggle, if Auto close is required for that transactions.<br><br>Toggle Off: Disable the toggle, if Auto close is not required for that transactions. | |
| Closure Date | System default the "Closure Date" with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created.<br><br>System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract.<br><br>User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions,<br><br>• Closure Date must be after the Issue Date.<br>• Closure Date must be after the Expiry Date.<br>• Closure Date cannot be blank, when the "Auto Close" is checked. | |

ORACLE®

## Miscellaneous



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

| Field | Description | Sample Values |
|---|---|---|
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is required, system should display all the signatures. | |
| Documents | Upload the required documents. | |
| Remarks | Provide any additional information regarding the Guarantee Advice. This information can be viewed by other users processing the request. | |
| Customer Instruction | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Messages | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |

**Action Buttons**

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Submit | On Submit, system will give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advice. 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 | Cancels the Guarantee Advice Registration 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. | |
| Checklist | Make sure that the details in the checklist are completed and acknowledge. | |

## Document Linkage

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

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

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

1. Navigate to the Registration screen.

ORACLE®

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

Documents

Document Status All ▼

Letter of Credit

Pro-forma Invoice

⬆

Letter of Credit

Application Form

⬆

➕

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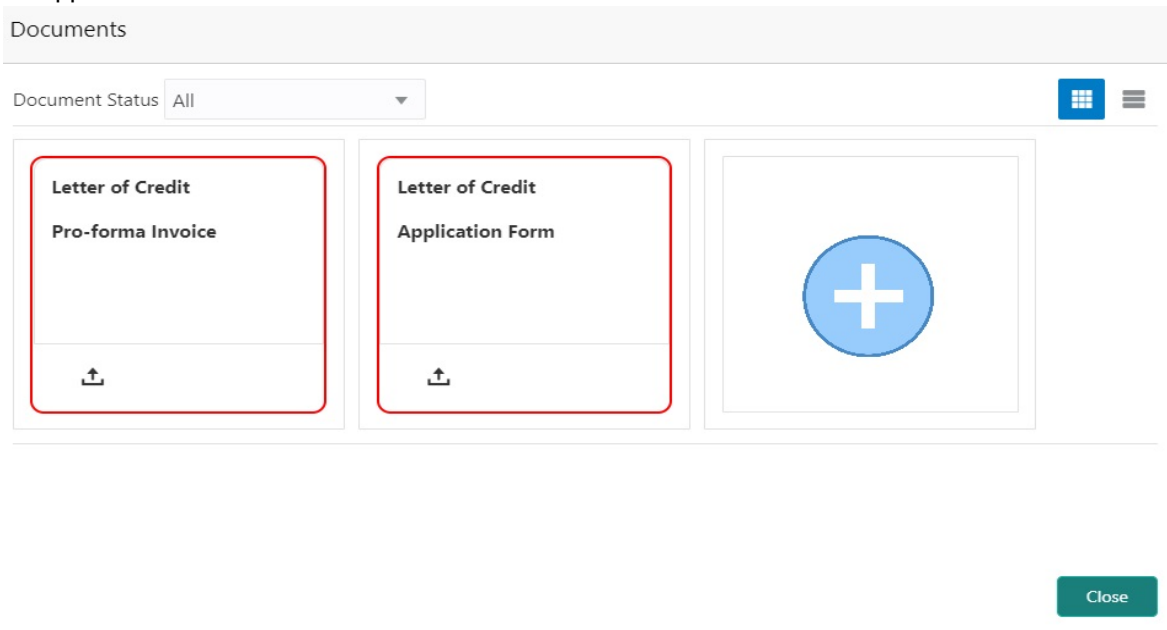
3. Click the Add Additional Documents button/ link. The **Document** screen appears.

Document

Document Type *
Letter of Credit ▼

Document Code *
Insurance Policy ▼

Document Title *

Document Description

Remarks

Document Expiry Date
📅

Drop files here or click to select

Link Document

Selected files: []

Upload    Link    Cancel

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

ORACLE®

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

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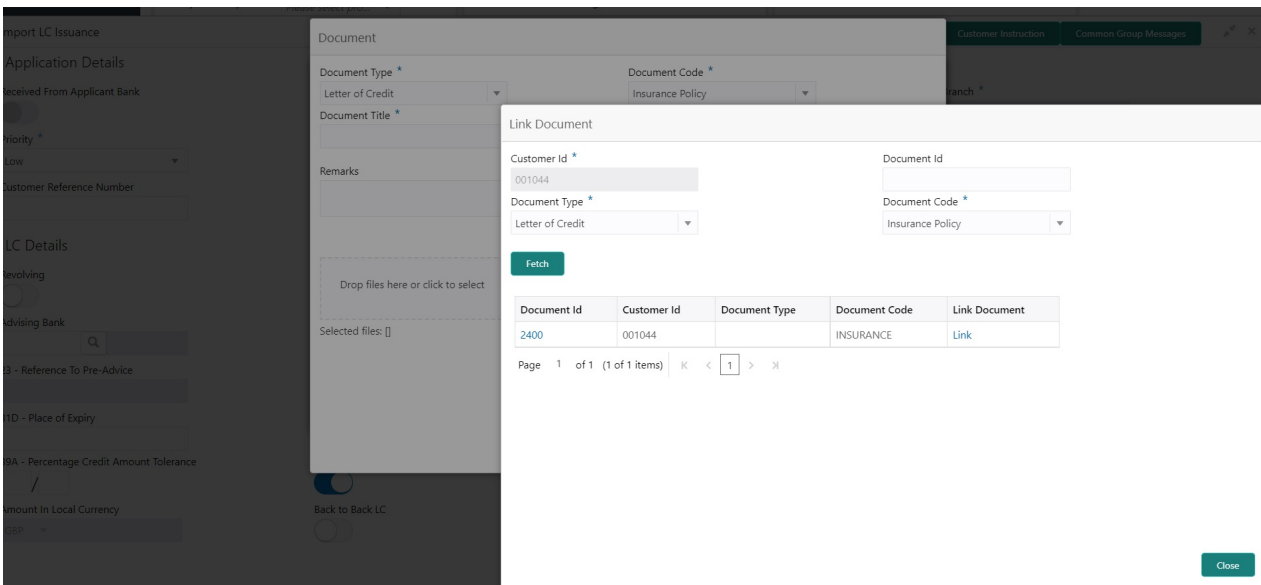


5. Click **Fetch** to retrieve the details from DMS. System Displays all the documents available for the given Document Type and Document Code for the Customer.

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

ORACLE®

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

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

Documents

Document Status All

Letter of Credit

Pro-forma Invoice

⬆

Letter of Credit

Application Form

⬆

wqwq.png ✕

Created - 2022-06-28
By - PERI01

🔍 📄 ⬇

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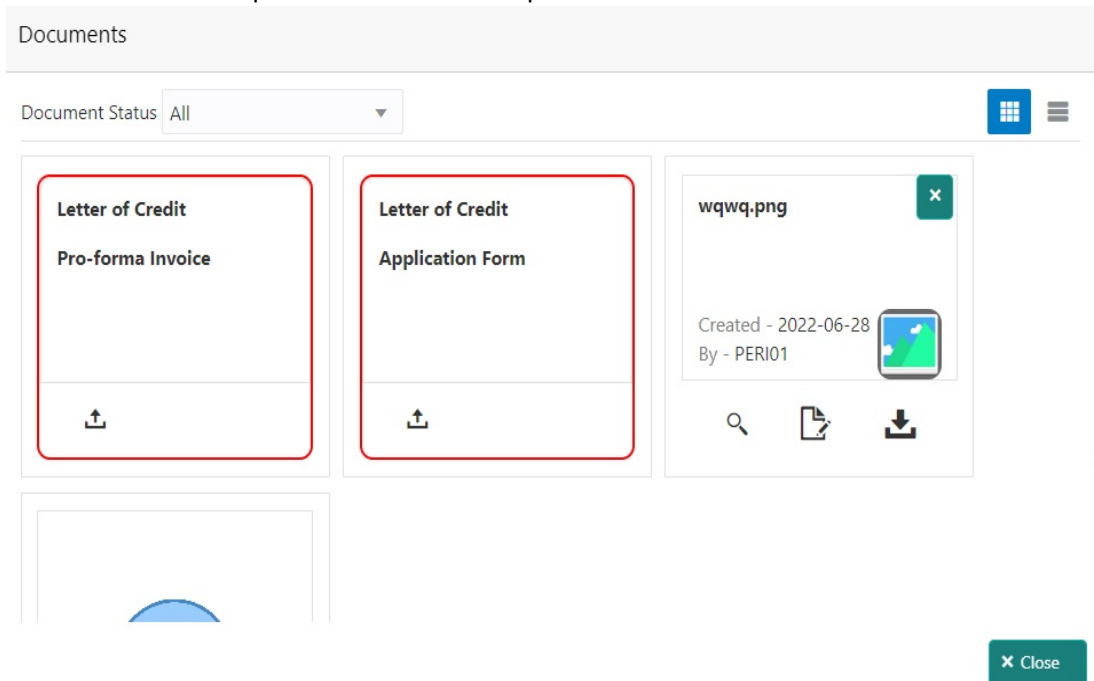
Post linking the document, the user can View, Edit and Download the document.

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

Edit Document

Document Id
2400

Document Title
wqwq

Application Reference Number
PK2ILCI000019041

Entity Reference Number
PK2ILCI000019041

Document Type Id
TFPM_DOCTYPE001

Document Description

Remarks

Document Expiry Date
Jun 29, 2022

Drop files here or click to select

Current selected files: []

Update     Cancel

ORACLE®

# Scrutiny

On successful completion of Registration of an Guarantee advice request, the request moves to Scrutiny stage.

**Non-Online Channel** - Guarantee Advice requests that were received at the desk will move to Scrutiny stage post successful Registration. The request will have the details entered during the Registration stage.

**Online Channel** -  Requests that are received via SWIFT are available directly for further processing from Scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.

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.

ORACLE®

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



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



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



The Scrutiny stage has three sections as follows:

- Main Details
- Guarantee Preferences
- Documents and Instructions

ORACLE®

- Additional Fields
- 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** field. Refer to Application Details for more information of the fields.



### Guarantee Details

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

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Incoming Message | This button displays the applicable MT761 with MT760.<br><br>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is required, system should display all the signatures. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Guarantee Advice Scrutiny inputs. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li><li>R5 - Others.</li></ul>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |

ORACLE®

| 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



### 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.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.<br><br>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.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

ORACLE®

## 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.<br><br>**Toggle Off:** Set the toggle Off, if automatic extension for expiry date is not required.<br><br>Note: This field is not applicable **Validity** field in Registration stage has value as **Open**.<br><br>In case of Guarantee Advising MT760, this button is enabled if 23F field has value. | |
| Auto Extension Period | Select the auto extension period for expiry date from the following options:<br><br>• Days<br>• One year<br>• Others<br><br>**Note**<br>This field is applicable only if **Auto Extension Required** toggle is set to **On**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Extension Details | Provide the extension details for the expiry date.<br><br>**Note**<br>This field is applicable only if **Auto Extension Period** field value is **Days/ Others**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Non-Extension Notice | Provide the non-extension notice days.<br><br>**Note**<br>This field is applicable only if A**uto Extension Period** field has values.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Non-Extension Details | Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details.<br><br>**Note**<br>This field is applicable only if A**uto Extension Period** field has values.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Auto Extension Final Expiry Date | Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed.<br><br>**Note**<br>This field is applicable only if A**uto Extension Period** field has values.<br><br>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".<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

ORACLE®

**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:<br><br>• Multiple demands are not permitted - Partial amount can be claimed<br>• Partial demands are not permitted - Entire amount can be claimed<br>• Multiple and partial demands are not permitted - Entire amount can be claimed<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

**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.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

**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:<br><br>• COLL - By Collection<br>• COUR - By Courier<br>• MAIL - By Mail<br>• MESS - By Messenger - Hand Deliver<br>• OTHR - Other Method<br><br>**Note**<br>This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

ORACLE®
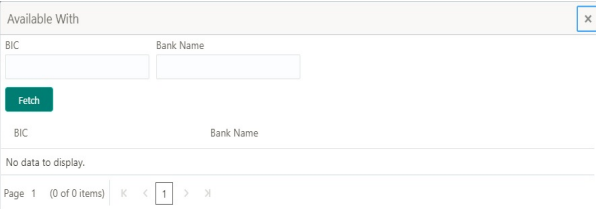
| Field | Description | Sample Values |
|---|---|---|
| Narrative | Provide the description of method of delivery of original undertaking.<br><br>**Note**<br>This field is applicable only if the **Delivery of Original Undertaking** field value is **COUR/OTHR**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| 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:<br><br>• BENE - Beneficiary<br>• OTHR - Others<br><br>**Note**<br>This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Narrative | Provide the name and address.<br><br>**Note**<br>This field is applicable only if the **Delivery to/Collection by** field value is **OTHR**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

ORACLE®

**Transfer Details**

| Field | Description | Sample Values |
|---|---|---|
| Transfer Indicator | Select the check box if the undertaking is transferable.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Transfer Conditions | Provide the conditions to transfer the undertaking.<br><br>📝 **Note**<br>This field is applicable only if the **Transfer Conditions** check box is checked.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

**Others**
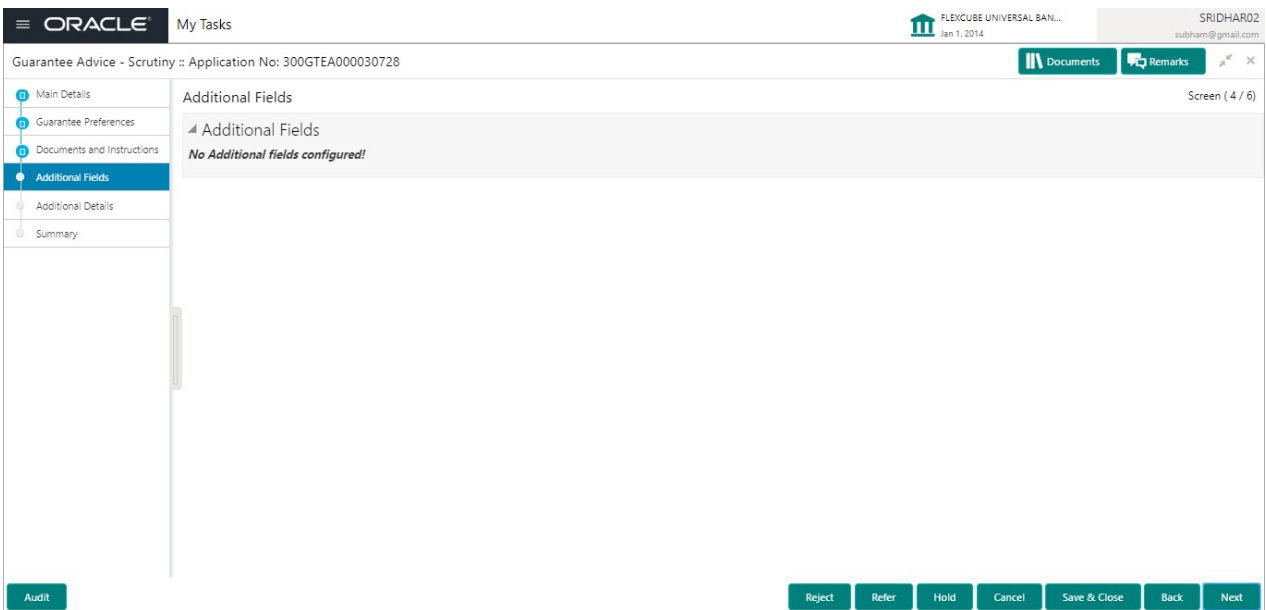
| Field | Description | Sample Values |
|---|---|---|
| Sender to Receiver Information | Select the additional information for receiver from the LOV.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Charges | Select the charger for the undertaking from the LOV.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Advice Through Bank | Select the additional bank to advice the undertaking from the LOV.<br><br>📝 **Note**<br>This field is applicable only if **Advice Through Bank** field in **Main Details** has value.<br><br>📝 **Note**<br>In case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".<br><br>For Guarantee Advising MT760, this field is blank. | |

**ORACLE®**

| Field | Description | Sample Values |
|---|---|---|
| Available With | This field identifies the bank with which the credit is available of the issued LC.<br><br>User must capture the bank details or any free text.<br><br>• Search the bank with SWIFT code (BIC) or Bank Name.<br><br><br><br>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.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Confirmation Instructions | Select the confirmation instruction from the available values:<br><br>• CONFIRM<br>• MAY ADD<br>• WITHOUT<br><br>**Note**<br>This field is applicable if the **Form of Undertaking** is **STBY - Standby LC**.<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |
| Requested Confirmation Party | Select the requested confirmation party from the available options:<br><br>• Advising Bank<br>• Advise Through Bank<br>• Others<br><br>**Note**<br>This field is applicable if the **Confirmation Instructions is Confirm or May Add.**<br><br>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. | |

ORACLE®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Confirming Bank | Select the Confirming Bank from the LOV.<br><br>![Note icon]<br>**Note**<br>This field is applicable if the **Requested Confirmation Party** value is **Others.** | |

## Additional Fields

Banks can configure these additional fields during implementation.

# Additional Details

Additional Details

Screen ( 4 / 5)

| Limit & Collateral | |
|---|---|
| Limit Currency | : |
| Limit Contribution | : |
| Limit Status | : |
| Collateral Currency | : |
| Collateral Contribution | : |
| Collateral Status | |

| Charge Details | |
|---|---|
| Charge | : |
| Commission | : |
| Tax | : |
| Block Status | : |

Audit          Reject   Refer   Hold   Cancel   Save & Close   Back   Next

## Charge Details

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.

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 |
|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | |

Save & Close    Close

## Commission Details

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

| Field | Description | Sample Values |
|---|---|---|
| Event | Read only field.<br>This field displays the event name. | |
| Event Description | Read only field.<br>This field displays the description of the event. | |
| Component | Select the commission component | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Rate | Defaults from product.<br><br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate.<br><br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. | |
| 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.<br><br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.<br><br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. | |
| Modified Amount | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Defer | Select the check box, if charges/commissions has to be deferred and collected at any future step. | |
| Waive | Select the check box to waive charges/commission.<br><br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br><br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |

ORACLE®

**Charge Details**

| 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 | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. 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 | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Settlement Account | Details of the settlement account. | |

**Tax Details**

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

Provide the Tax Details based on the information in the following table:

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

**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 (OBTFPM) and should Earmark the limit from the Back office.

ORACLE®

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

### Limits and Collaterals

#### Limit Details

| | Customer ID | Line ID | Contribution % | Contribution Currency | Contribution Amount | Limit Check Response | Response Message | Edit | Delete |
|---|---|---|---|---|---|---|---|---|---|
| ☐ | 000327 | | 100 | USD | $100.00 | | | 000327 | 🗑 |

#### Cash Collateral Details

Collateral Percentage *  |  Collateral Currency and amount  |  Exchange Rate
67.0  |  USD  $67.00  |  1

| Sequence Number | Settlement Account Currency | Settlement Account | Exchange Rate | Collateral % | Contribution Amount | Contribution Amount in Account Currency | Account Balance Check Response | Respons |
|---|---|---|---|---|---|---|---|---|
| 1 | GBP | PK1000327018 | 1.3 | 100 | $67.00 | 0 | VS | The am 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 |
|---|---|---|---|---|---|---|---|---|
| ☐ | PK2CDP1210860501 | GBP | 2022-03-27 | GBP | 199100 | $990.00 | PK2CDP1210860501 | 🗑 |

Page 1 of 1 (1 of 1 items) |< < [1] > >|

## Limits Details

### Limit Details

| Field | | |
|---|---|---|
| Customer Id | 001044 🔍 | Line ID * 001044_GB 🔍 |
| Contribution % * | 100.0 | Limits Description |
| Contribution Currency | GBP | Contribution Amount * £9,000.00 |
| Limit Currency | GBP | Limit Available Amount £9,99,999.00 |
| Limit Check Response | Available | Response Message The Earmark can be performed as the f |
| Expiry Date | 24-Dec-2020 | |

Verify

Save & Close    Close

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

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

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.

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Customer ID | Applicant's/Applicant Bank customer ID will get defaulted. | |
| Line ID | User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.<br><br>**Note**<br>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field. | |
| Contribution% | System will default this to 100% and user can modify. System will display an alert message, if modified.<br><br>Once contribution % is provided, system will default the amount.<br><br>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message. | |
| Limits Description | Description of limit. | |
| Contribution Currency | The guarantee currency will be defaulted in this field. | |
| Contribution Amount | User can enter the contribution amount to be utilized under the selected limit. | |
| Limit Currency | Limit Currency will be defaulted in this field. | |
| Limit Available Amount | This field will display the value of available limit, i.e., limit available without any earmark. | |
| Limit Check Response | Response can be 'Success' or 'Limit not Available'. | |
| Response Message | Detailed Response message. | |
| Expiry Date | This field displays the date up to which the Line is valid | |

**ORACLE**®

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



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. | |

**ORACLE**

Cash Collateral Details

| 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. | |
|---|---|---|
| Settlement Account | Select the settlement account for the collateral. | |
| Settlement Account Currency | Settlement Account Currency will be auto-populated based on the Settlement Account selection. | |
| 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. | |
| 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.

ORACLE®

Cash Collateral Details

| | | |
|---|---|---|
| Collateral % | User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.<br><br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br><br>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified". | |
| Contribution Amount | This field displays the collateral contribution amount.<br><br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Account Balance Check Response | This field displays the account balance check response. | |
| Delete Icon<br><br>🗑 | Click minus icon to remove any existing Collateral Details. | |
| Edit Link | Click edit link to edit any existing Collateral Details. | |

## Commission, Charges and Taxes Details

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.

For Guarantee Advising MT 760, charge details is simulated from back office, user can change the values.

ORACLE®

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



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

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

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Waive | Select the check box to waive charges/commission.<br><br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br><br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |

ORACLE®

**Charge Details**

| 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 | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. 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 beneficiary by default. You can change the value to applicant. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Settlement Account | Details of the settlement account. | |

## Tax Details

The tax component is calculated based on the commission. 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.

Provide the Tax Details based on the information in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Component | Tax Component type | |
| Type | Type of tax Component. | |
| Value Date | This field displays the value date of tax component. | |
| Currency | The tax currency is the same as the commission. | |
| Amount | The tax amount defaults based on the percentage of commission maintained. You can edit the same. | |
| 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. | |
| Charges from Beneficiary | Input the amount to be collected from beneficiary on account of this transaction. | |

## Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

**ORACLE**

| 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<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| Incoming Message | This button displays the applicable MT761 with MT760.<br><br>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Signature | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures. | |
| 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. | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li><li>R5 - Others.</li></ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. | |
| 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. | |
| Back | On click of Back, system moves the task to the previous data segment. | |

## Summary

User can review the summary of details updated in Scrutiny Guarantee Advice request. When you log in to Oracle Banking Trade Finance Process Management (OBTFPM) system, you can see the summary tiles.

**ORACLE**®

The tiles must display a list of important fields with values. User can drill down from summary tiles into respective data segments.
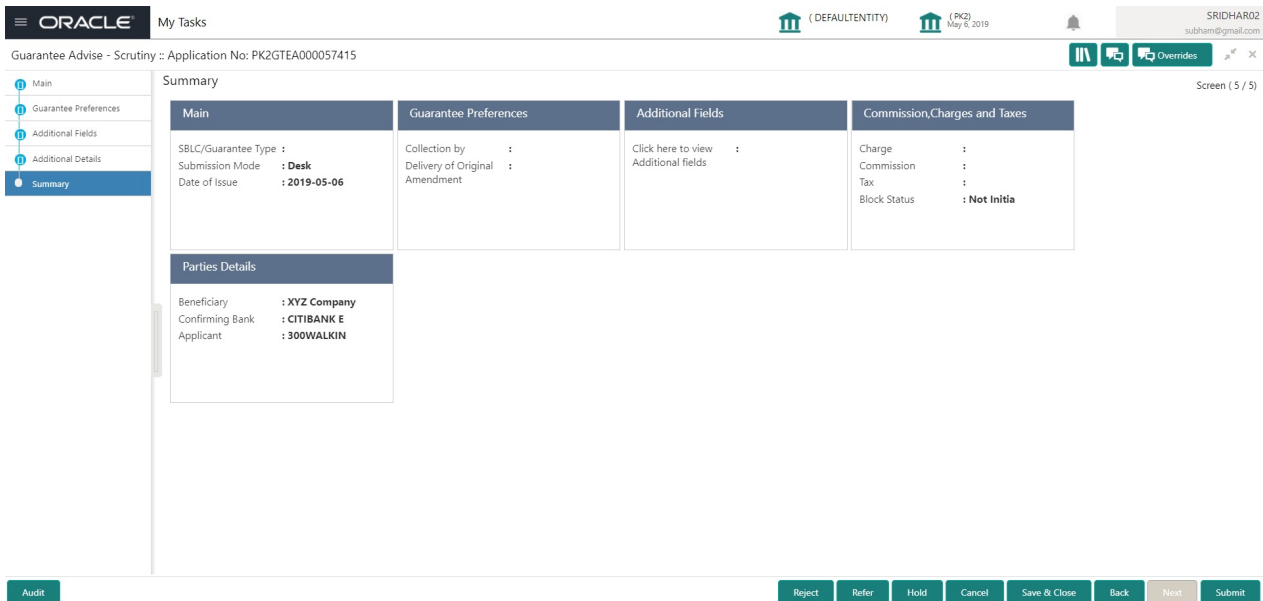


**Tiles Displayed in Summary**

- Main Details - User can view and modify details about application details and Guarantee details, if required.
- Guarantee Preferences - User can view and modify guarantee preferences, if required
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Commission, Charges and Taxes - User can view and modify charge details, if required.

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents. 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. | |

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| Incoming Message | This button displays the applicable MT761 with MT760.<br><br>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799)  in this placeholder in Header of the process-task. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is required, system should display all the signatures. | |
| Submit | Task will get moved to next logical stage of Guarantee Advice.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Back | On click of Back, system moves the task to the previous data segment. | |

**ORACLE**®

| Field | Description | Sample Values |
|---|---|---|
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>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.<br><br>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.<br><br>Reject Codes:<br><br><ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li><li>R5 - Others.</li></ul>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |

# Data Enrichment

As part of Data Enrichment, you can enter/update basic details of the incoming request.

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

**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".

**ORACLE**

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 **Trade Finance> Tasks> Free Tasks.**

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



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



The Data Enrichment stage has four sections as follows:

- Main Details
- Guarantee Preferences
- Acknowledgement Details
- Documents and Instructions
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

In the subsequent sub sections, let's look at the details for Data Enrichment stage. You should be able to enter/update the following fields. Some of the fields that are already having value from Scrutiny/Online channels may not be editable.

**Main Details**

Refer to Main Details.

ORACLE®

**Guarantee Details**

Refer to Guarantee Details.

## Guarantee Preferences

Refer to Guarantee preferences.

## Acknowledgement Details

An acknowledgment in format MT 768 is sent by advising bank to the issuing for Guarantee Advising. The user can input the details required for issuing bank as part of MT 768.



Provide the Acknowledgment Details based on the information in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Issuing Bank Reference | This field specifies the issuing bank reference. | |
| Account Identification | This field identifies, where necessary, the account which is used for settlement of charges. | |
| Date of Acknowledgement | This field specifies the date on which the message being acknowledged was sent.System displays the Branch Date. If the task is approved on a later date, then the date should be updated as the branch date as on approval. | |
| Charges to be Claimed | This field specifies the currency code and total amount of charges claimed by the advising bank. If the Sender services an account for the Receiver in the currency of the charges, and this System should default the Date of Debit as the branch date as on approval. | |
| Account with Bank | This field specifies the bank at which the Sender wishes to receive credit for charges claimed. | |

ORACLE®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Charges | The user should be able to input more details about the charges | |
| Sender to Receiver Information | This field should be available for the user to enter any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT | |
| Narrative | Narrative if applicable. | |
| File Identification | This field is used to identify the delivery channel. This is applicable only from 1 Nov 2021. | |

**Action Buttons**

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

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| Incoming Message | This button displays the applicable MT761 with MT760.<br><br>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is required, system should display all the signatures. | |
| 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. | |
| Back | On click of Back, system moves back to the previous step. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Scrutiny Stage Inputs. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant. | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Request Clarification | On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details. | |

ORACLE®

## Document and Instructions

Documents and Additional Conditions maintained at the product level will be populated and user must be able to update the details if required.



## Documents and Instructions

Refer to Additional Fields.

## Additional Fields

Refer to Additional Fields.

## Advices

Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required.

ORACLE®

For the Guarantee Advising MT 760, Payment message, Guarantee Instrument (Mail advise), Acknowledgement (MT 768) appears.



The user can also suppress the Advice, if required.



| Field | Description | Sample Values |
|---|---|---|
| Suppress Advice | **Toggle on**: Switch on the toggle if advice is suppressed.<br><br>**Toggle off**: Switch off the toggle if suppress advice is not required for the amendments | |
| Advice Name | User can select the instruction code as a part of free text. | |
| Medium | The medium of advices is defaulted from the system. User can update if required. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| 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. | |
| ![-] | Click minus icon to remove any existing FFT code. | |
| Instruction Details | | |
| Instruction Code | User can select the instruction code as a part of free text. | |
| Instruction Description | Instruction description is populated based on the FFT code selected. | |
| ![+] | Click plus icon to add new instruction code. | |
| ![-] | Click minus icon to remove any existing instruction code. | |

ORACLE®

## Additional Details



### Limit and Collateral

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

**Note**

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

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

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

ORACLE

**Limits Details**



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

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

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. | |
|---|---|---|
| Line ID | User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.<br><br>**Note**<br>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| 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. | |
| Limits Description | Description of limit. | |
| Contribution Currency | The guarantee currency will be defaulted in this field. | |
| Contribution Amount | User can enter the contribution amount to be utilized under the selected limit. | |
| Limit Currency | Limit Currency will be defaulted in this field. | |
| Limit Available Amount | This field will display the value of available limit, i.e., limit available without any earmark. | |
| Limit Check Response | Response can be 'Success' or 'Limit not Available'. | |
| Response Message | Detailed Response message. | |
| Expiry Date | This field displays the date up to which the Line is valid | |

ORACLE®

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



Cash Collateral Details

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

Click + plus icon to add new collateral details.

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

| | |
|---|---|
| Total Collateral Amount | Read only field.<br><br>This field displays the total collateral amount provided by the user. |
| Collateral Amount to be Collected | Read only field.<br><br>This field displays the collateral amount yet to be collected as part of the collateral split. |
| Sequence Number | Read only field.<br><br>The sequence number is auto populated with the value, generated by the system. |
| Collateral Split % | Specify the collateral split% to be collected against the selected settlement account. |

ORACLE®

Cash Collateral Details

| Collateral Contribution Amount | Collateral contribution amount will get defaulted in this field.<br><br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| --- | --- | --- |
| Settlement Account | Select the settlement account for the collateral. | |
| Settlement Account Currency | Settlement Account Currency will be auto-populated based on the Settlement Account selection. | |
| Exchange Rate | Read only field.<br><br>This field displays the exchange rate, if the settlement account currency is different from the collateral currency. | |
| Contribution Amount in Account Currency | Read only field.<br><br>This field displays the contribution amount in the settlement account currency as defaulted by the system. | |
| Account Available Amount | Read only field.<br><br>Account available amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be 'Success' or 'Amount not Available'.<br><br>System populates the response on clicking the **Verify** button. | |
| Response Message | Detailed Response message.<br><br>System populates the response on clicking the **Verify** button. | |
| Verify | Click to verify the account balance of the Settlement Account. | |
| Save & Close | Click to save and close the record. | |
| Cancel | Click to cancel the entry. | |

Below fields appear in the **Cash Collateral Details** grid along with the above fields.

ORACLE®

Cash Collateral Details

| 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". | |
| Contribution Amount | This field displays the collateral contribution amount. | |
| | The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Account Balance Check Response | This field displays the account balance check response. | |
| Delete Icon  | Click minus icon to remove any existing Collateral Details. | |
| Edit Link | Click edit link to edit any existing Collateral Details. | |

## Commission, Charges and Taxes Details

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.

For Guarantee Advising MT 760, charge details is simulated from back office, user can change the values.

ORACLE®

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



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

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

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Waive | Select the check box to waive charges/commission.<br><br>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br><br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |

ORACLE®

**Charge Details**

| 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 | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br><br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM.<br><br>The user can not select/de-select the check box if it is de-selected by default.<br><br>This field is disabled, if 'Defer' toggle is enabled. | |
| Defer | If charges have to be deferred and collected at any future step, this check box has to be selected.<br><br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.<br><br>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. | |
| Waive | If charges have to be waived, this check box has to be selected.<br><br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br><br>This field is disabled, if 'Defer' toggle is enabled. | |
| Charge Party | Charge party will be beneficiary by default. You can change the value to applicant. | |

ORACLE®

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Settlement Account | Details of the settlement account. | |

## Tax Details

The tax component is calculated based on the commission. 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.

Provide the Tax Details based on the information in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Component | Tax Component type | |
| Type | Type of tax Component. | |
| Value Date | This field displays the value date of tax component. | |
| Currency | The tax currency is the same as the commission. | |
| Amount | The tax amount defaults based on the percentage of commission maintained. You can edit the same. | |
| 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. | |
| Charges from Beneficiary | Input the amount to be collected from beneficiary on account of this transaction. | |

## 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.

For Guarantee Advising MT 760, preview message has Debit advice, Instrument Copy, MT 768.

ORACLE®

## Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| Incoming Message | This button displays the applicable MT761 with MT760.<br><br>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is required, system should display all the signatures. | |
| 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. | |
| Back | On click of Back, system moves back to the previous step. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Scrutiny Stage Inputs. | |

| Field | Description | Sample Values |
|---|---|---|
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant. | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>● R1- Documents missing<br>● R2- Signature Missing<br>● R3- Input Error<br>● R4- Insufficient Balance/Limits<br>● R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Request Clarification | On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details. | |

ORACLE®

## Settlement Details



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

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

## Summary

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

The tiles will display a list of important fields with values. User can drill down from summary tiles into respective data segments.



### Tiles Displayed in Summary

- Main Details - User can view 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.

- Charge Details - User can view and modify charge details, if required.

- Guarantee Details -  User can view and modify Guarantee details, if required.

- Advice Preview - User can view draft guarantee details.

- 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 |
|---|---|---|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

| Field | Description | Sample Values |
|---|---|---|
| Documents | Click the Documents icon to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| Incoming Message | This button displays the applicable MT761 with MT760.<br><br>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.<br><br>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.<br><br>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. | |

**ORACLE®**

| Field | Description | Sample Values |
|---|---|---|
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is required, system should display all the signatures. | |
| 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. | |
| Submit | Task will get moved to next logical stage of Guarantee Advice.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Back | On click of Back, system moves back to the previous step. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Scrutiny Stage Inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |

ORACLE®

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

# Exceptions

The Guarantee Advice 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)

ORACLE®

- 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

### Application

Refer to Application Details.

### Amount Bock Exception

This section will display the amount block exception details.

### Summary

Tiles Displayed in Summary:

- Main Details- User can view details about application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Commission, Charges and taxes - User can view details provided for charges.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view the compliance details tiles.

### Action Buttons

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

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

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br><br>• R2- Signature Missing<br><br>• R3- Input Error<br><br>• R4- Insufficient Balance- Limits<br><br>• 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.

ORACLE®

- Reject (with appropriate reject reason).



## Summary

Tiles Displayed in Summary:

- Main Details- User can view details about application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Commission, Charges and taxes - User can view details provided for charges.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view the compliance details tiles.

## 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: <br><br> - R1- Documents missing <br> - R2- Signature Missing <br> - R3- Input Error <br> - R4- Insufficient Balance/Limits <br> - R5 - Others. <br><br> Select a Reject code and give a Reject Description. <br><br> This reject reason will be available in the remarks window throughout the process. | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant. | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br><ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance- Limits</li><li>R5 - Others</li></ul> | |
| Cancel | Cancel the KYC 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 - 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

**ORACLE**®

**Reject**

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

## Summary

Tiles Displayed in Summary:

- Main Details- User can view details about application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Commission, Charges and taxes - User can view details provided for charges.
- Advice Preview - User can view draft guarantee details.
- Compliance - User can view the compliance details tiles.

## Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br> Reject Codes:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance- Limits<br>- R5 - Others | |

ORACLE®

| Field | Description | Sample Values |
|---|---|---|
| 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.
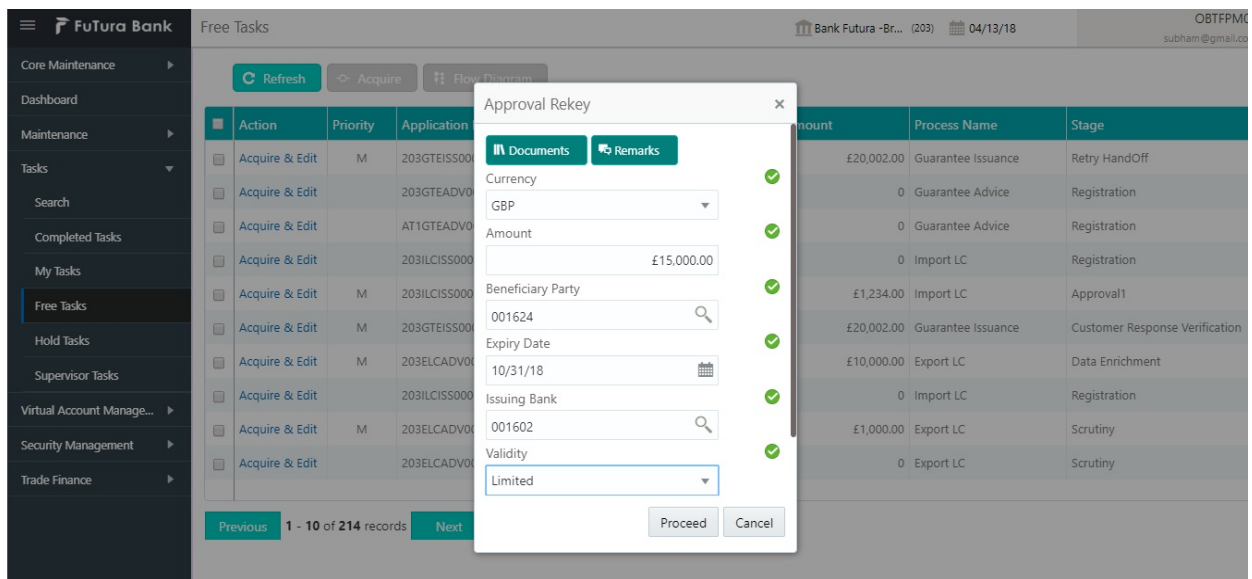
### Authorization Re-Key (Non-Online Channel)

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
- Beneficiary Party
- Expiry Date
- Issuing Bank
- Validity

ORACLE®

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



## Summary



Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.

- Guarantee Preferences - User can view the guarantee preference details.

- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.

- Commission, Charges and taxes Details - User can view and modify charge details, if required.

- Advices - User can view draft guarantee details.

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

**ORACLE®**

**Action Buttons**

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

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |
| Cancel | Cancel the Guarantee Advice approval. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. | |

# 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 Advice 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.

ORACLE®

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.

- 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.
- 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.
- Advice Preview - 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. | |
| 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. | |

ORACLE®

# Index

ORACLE®

# Reference and Feedback

## References

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

- Getting Started User Guide
- Common Core User Guide

### Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

## Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

ORACLE®