Guarantee Amendment User Guide

Oracle Banking Trade Finance Process Management

Release 14.7.0.0.0

Part No. F73628-01

November 2022

ORACLE®

Oracle Banking Trade Finance Process Management - Guarantee Amendment 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.

Guarantee Amendment

Guarantee Amendment enables the user to amend an already issued guarantee to the Beneficiary or to the Bank designated to Advise the Guarantee Amendment to the Beneficiary or to another Advising Bank.

If the undertaking has been issued through another counter- counter issuing bank or Local Issuing Bank, the amendment would also be passed on through the same set of banks.

This section contains the following topics:

Registration	Bi-Directional Flow for Offline Transactions Initiated from OBTFPM
Document Linkage	Multi Level Authorization

Registration

The first stage of Guarantee Amendment process starts from the Registration Stage. During Registration stage, user captures the basic details as well as undertaking details of the amendment application. On submit of the request, the customer will be notified with an acknowledgment letter.

The user has the option to submit, hold, save and hold and cancel the application.

For MT798 message with sub message MT763 when customer initiates a Guarantee Amendment request through SWIFT (Corporate to SWIFT) channel, the MT798 message along with the submessage MT763 containing the request is parsed and based on the STP parameters maintained, can create a Guarantee Amendment Task in OBTFPM. The MT798 message, is routed to the Issuing Bank. Issuing Bank receives the MT798 and creates a task in Guarantee Amendment Process in DE stage in OBTFPM.

The Incoming MT798 message contains 3 sections.

- MT798 Index Message which contains the Sub message type 763
- MT798 Details Message which contains the Sub Message type 767 (MT767 tags with values)
- MT798 Extension Message which contains the Sub Message type 768 (MT708 Extension message tag values) if applicable.

Note

The user can process beneficiary's response to the Guarantee/Standby LC amendment received vide MT798 message through SWIFT.

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.

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

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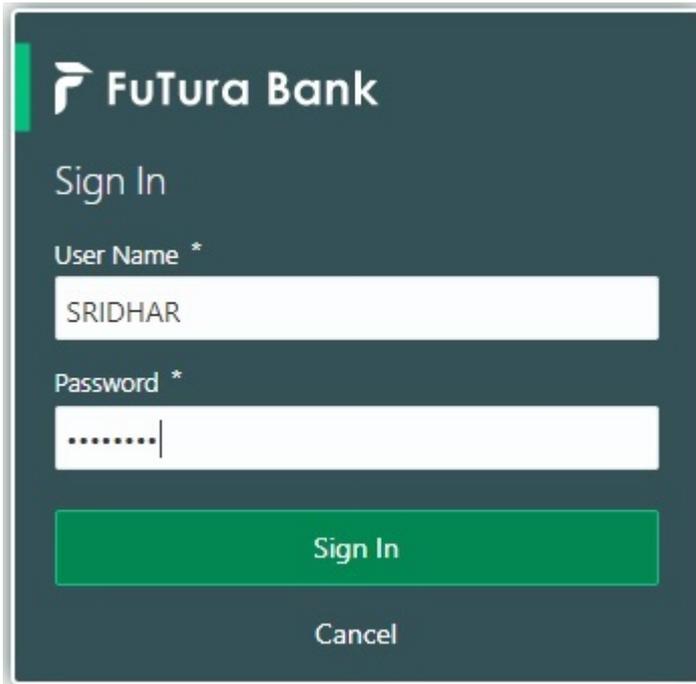
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.

3. Click **Trade Finance > Bank Guarantee Issuance > Guarantee Amendment**.
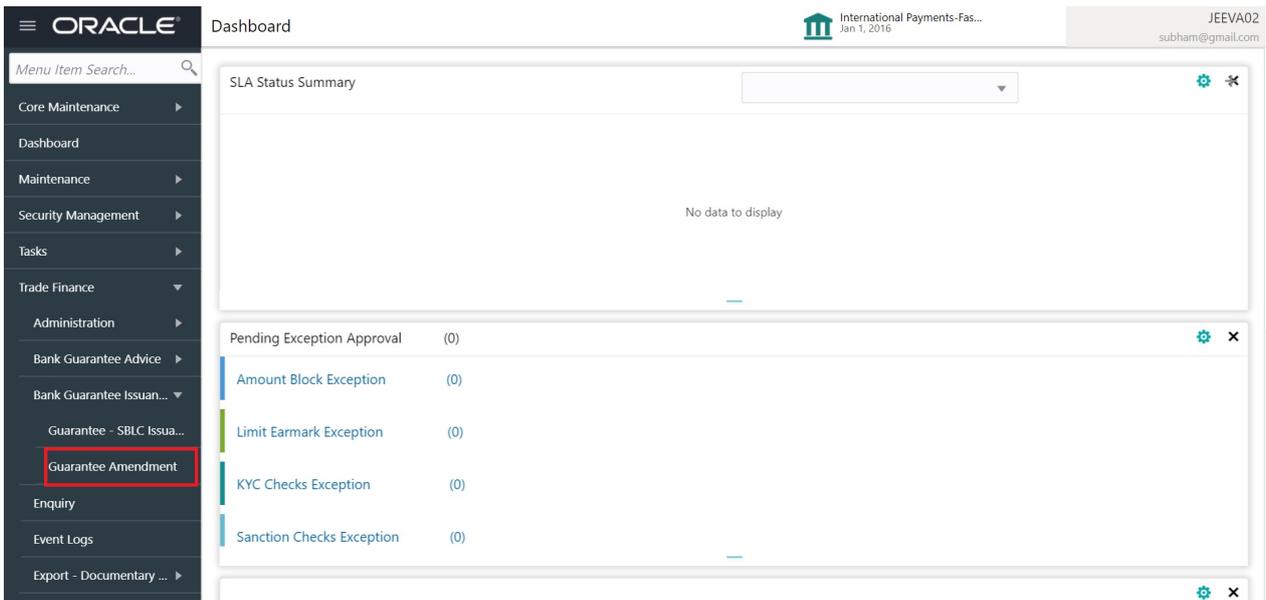
The Registration stage has two sections Application Details and SBLC/ Guarantee Details. Let's look at the details of Registration screens below:

ORACLE®

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

Field	Description	Sample Values
Application Details		
SBLC/Guarantee Number	The user identification of your external bank account. Provide the undertaking number. Alternatively, user can search the documentary undertaking number using LOV.	
Received From Applicant Bank	Read only field. System will default the name of the customer as available in Guarantee.	Toggle off
Received From - Customer ID	Read only field. Customer ID will be auto-populated from Guarantee /SBLC Issuance.	001345
Received From - Customer Name	Read only field. Applicant Name will be auto-populated from Guarantee /SBLC Issuance.	

Field	Description	Sample Values
Branch	Read only field. Branch Name will be auto-populated from Guarantee /SBLC Issuance. **Note** Once the request is submitted, Branch field is non-editable.	
Priority	System will default the Priority as Low/Medium/. High based on maintenance. If no priority is maintained, system defaults the priority as Medium.	High
Amendment Number	Read only field. Amendment number will be auto-populated based on the system maintenance. Amendment number increases by 1 for each amendment.	
Submission Mode	Submission mode of Guarantee. Amendment request. By default the submission mode will have the value as 'Desk'. **Desk-** Request received through Desk **Email -** Request received through Email **Courier**- Request received through Courier	Desk
Process Reference Number	Unique process reference number for the transaction. This is auto generated by the system.	203GTEISS000 001134
Amendment Date	By default, the application will display branch's current date. User cannot change the date to back date or future date.	04/13/2018
Customer Reference Number	User can enter the 'Reference number' provided by the applicant/applicant bank. Enables the user to provide a unique Customer Reference Number for the amendment.	
Related Reference	Related reference number will be auto-populated based on the system maintenance	
Beneficiary Consent Required	**Toggle on**: Beneficiary consent required for the amendment made to the fields. **Toggle off**: Switch off the toggle if beneficiary consent is not required for the amendments	

SBLC/ Guarantee Details

ORACLE®

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking defaults from Guarantee/ Standby Issuance	
Product Code	Read only field. This field displays the product code defaulted from Guarantee/ Standby Issuance.	
Product Description	Read only field. This field displays the description of the product as per the product code.	
Undertaking Amount	System defaults undertaking amount from registration stage. User can amend the value.	
Amount In Local Currency	System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Purpose of Message	Read only field. Purpose of message defaults from Guarantee/ Standby Issuance.	
File Identification	This field enables the user to select the type of delivery channel and its associated file name or reference from the available values: • COUR - Courier delivery • EMAL - Email transfer • FACT - SWIFTNet FileAct • FAXT - Fax transfer • HOST - Host-to-Host • MAIL - Postal Delivery • OTHR - Other delivery channel	
Narrative	If File **Identification field** values are **COUR** or **OTHR**, user must provide description in this field.	
Expiry Type	Select the expiry type. By default the system displays the expiry date as maintained in Issuance.	
Date of Expiry	Provide the expiry date of the Guarantee Issuance.	
Expiry Condition/Event	This field specifies the documentary condition/ event that indicates when the local undertaking will cease to be available. This field is applicable only if **Date of Expiry** field value is **COND**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

ORACLE®

Field	Description	Sample Values
Applicable Rules	Read only field. This field displays the rules of the Guarantee/ Standby issuance.	
Narrative	The system displays the default expiry date. User can update the values.	
Applicant Bank	Read only field. This system defaults the applicant bank name available in Guarantee.	
Applicant	Read only field. This field displays the details of the applicant of the selected LC.	
Beneficiary	Read only field. This field displays the beneficiary details of the selected Guarantee/ Standby issuance and user can amend if required.	
Advising Bank	Read only field. This field displays the details of the advising bank. **Note** In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available, please change the bank or use MAIL Medium".	
Advising Through Bank	Read only field. The value of advising through bank defaults from Guarantee/ Standby Issuance.	
Counter SBLC/Guarantee Issuing Bank	The value of Counter Guarantee Issuing Bank defaults from Guarantee/ Standby Issuance. This field is applicable only if the **Purpose of Message** field has value as **ICCO**. **Note** If Counter Issuing Bank has value, and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".	

ORACLE®

Field	Description	Sample Values
Local SBLC/Guarantee Issuing Bank	The value of Local Guarantee Issuing Bank defaults from Guarantee/ Standby Issuance. This field is applicable only if the **Purpose of Message** field has value as **ICCO** or **ISCO**. **Note** If Local Issuing Bank has value and Counter Issuing Bank has no value, and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available".	
Additional Amounts	Provide any additional amounts related to undertaking.	
Obligor/ Instructor Party	Click Search to search and select the name of the obligor from the lookup.	
Obligor Collateral Percentage	Specify the value for obligor collateral percentage.	
Closure Date	System default the "Closure Date" value from the previous version of the contract. User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions, • Closure Date must be after the Issue Date. • Closure Date must be after the Expiry Date. • Closure Date cannot be blank	
Accountee	Read only field. System defaults the accountee name available in Guarantee.	
Revenue Sharing Percentage	Read only field. System populates the values from the "Trade Finance Customer Maintenance" if any from the Guarantee Contract.	

ORACLE®

Action Buttons

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

Field	Description
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 available, system should display all the signatures.
Documents	The user can upload the documents.
Remarks	The user can provide any additional information regarding the Guarantee ammendment. This information can be viewed by the users in other stages of the process.
Customer Instructions	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
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 and appropriate remarks must be provided.
Cancel	Cancels the Guarantee Amendment Registration stage inputs and system should clear the details captured in the screen. The task will get deleted.
Save and Close	Save the information provided and displays the task in you queue for working later. This option will not submit the request
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

ORACLE®

Document Linkage

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

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

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

1. Navigate to the Registration screen.

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

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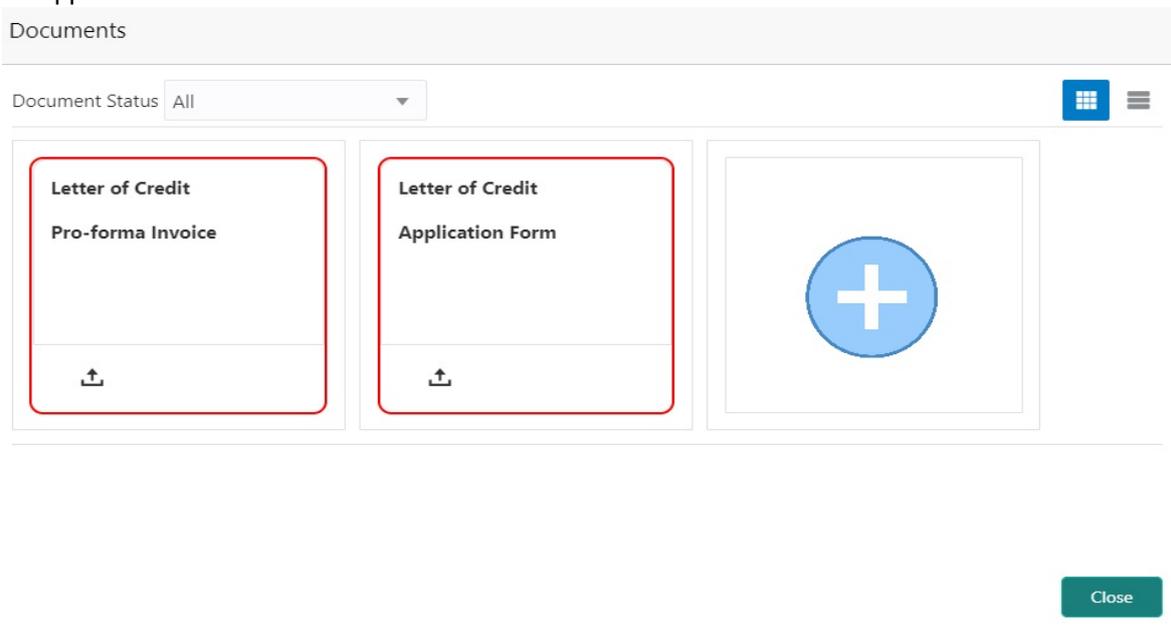
3. Click the Add Additional Documents button/ link. The **Document** screen appears.

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.	
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.

ORACLE®

The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.
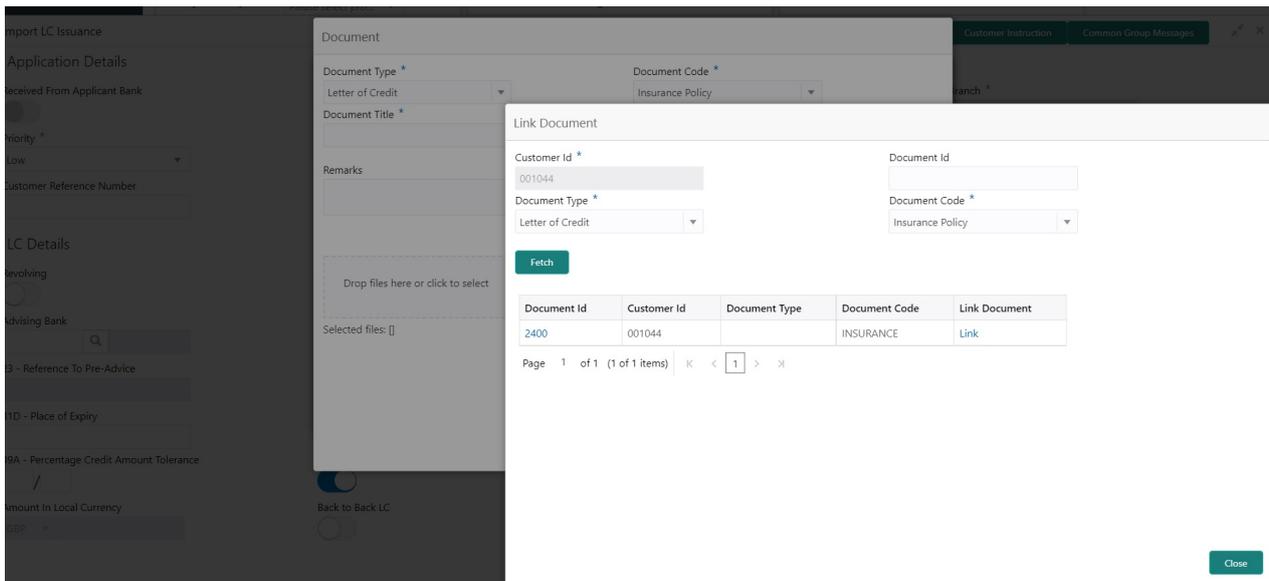
5. Click **Fetch** to retrieve the details from DMS. System Displays all the documents available for the given Document Type and Document Code for the Customer.

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.	
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

ORACLE®

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

Documents

Document Status All ▼   ⊞ ☰

Letter of Credit	Letter of Credit	wqwq.png ☒
Pro-forma Invoice	Application Form	
		Created - 2022-06-28
		By - PERI01
⭡	⭡	🔍 📄 ⭳

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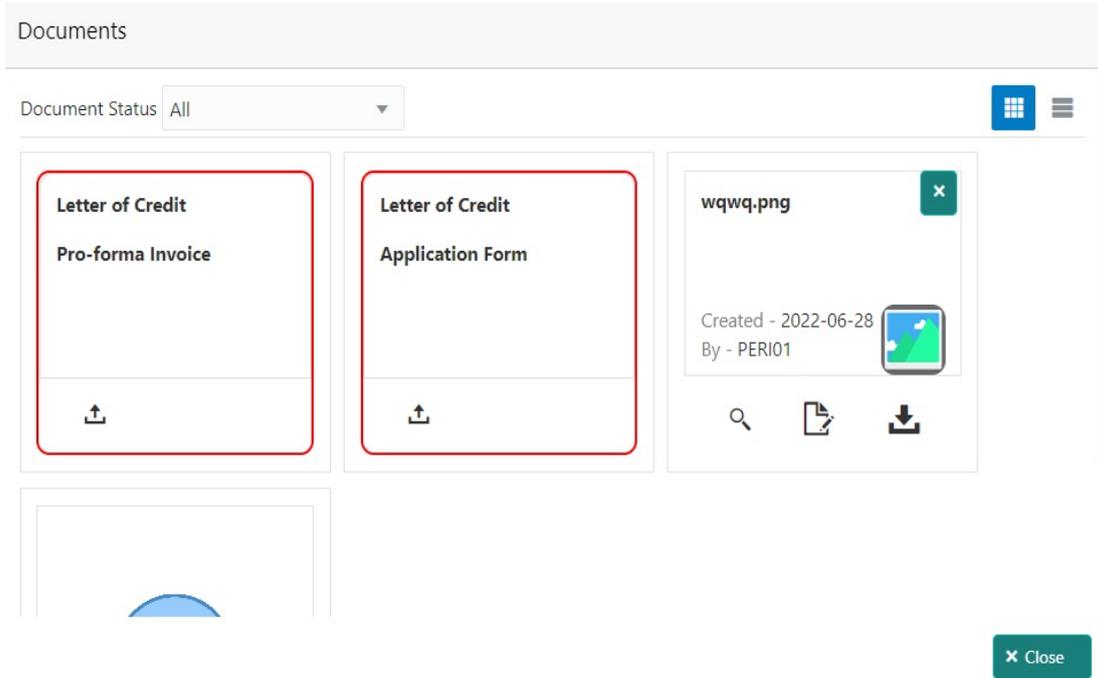
 Post linking the document, the user can View, Edit and Download the document.

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

Edit Document

Document Id	Document Title
2400	wqwq
Application Reference Number	Entity Reference Number
PK2ILCI000019041	PK2ILCI000019041
Document Type Id	Document Description
TFPM_DOCTYPE001	
Remarks	Document Expiry Date
	Jun 29, 2022 📅

Drop files here or click to select   Current selected files: []

Update   Cancel

OBTFPM- OBDX Bidirectional flow

As a part of Digital Experience, customers can initiate Trade Finance Transactions from online channels and the respective task will be available in OBTFPM for further handling.

OBTFPM user, for task received from online channel, raise clarification and receive response from the customer.

ORACLE®

1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.
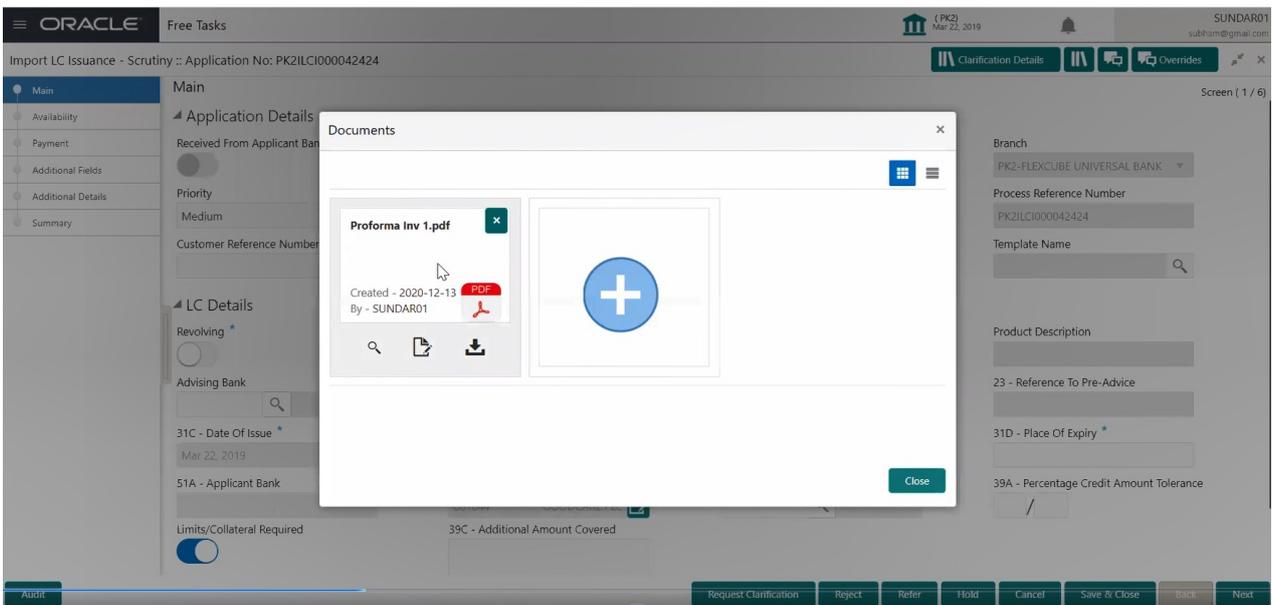
2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.

3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.
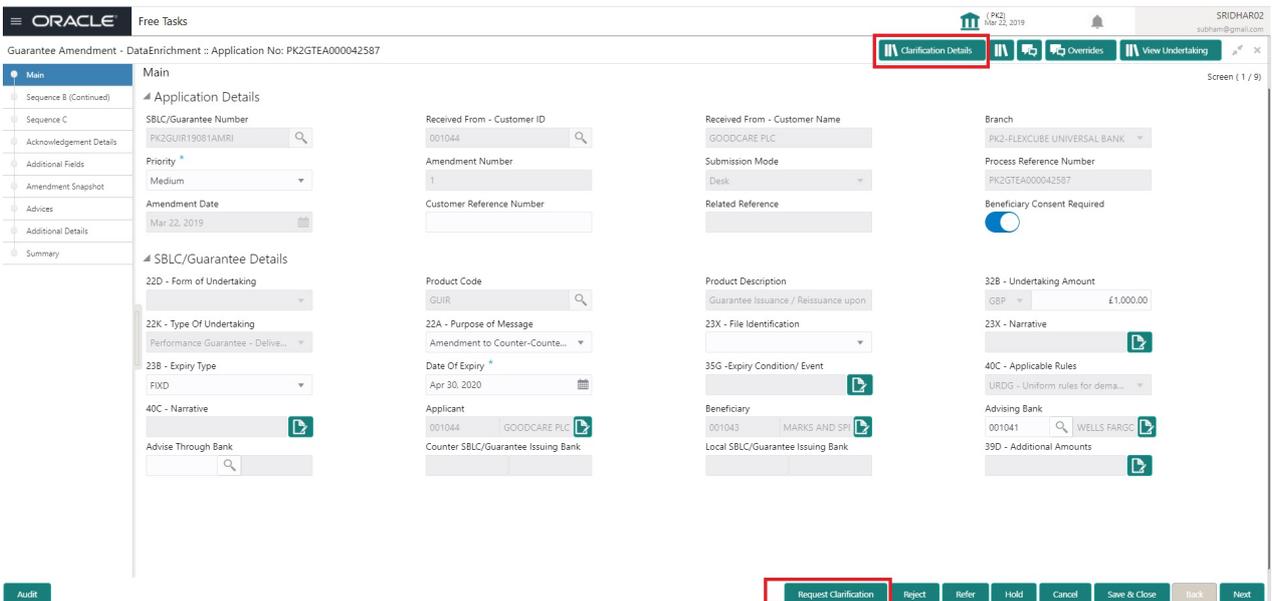
4. The **Request Clarification** detailed screen appears, user enters the information and clicks **Save** , the information should be sent to customer.

5. OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click Re clarification if required.
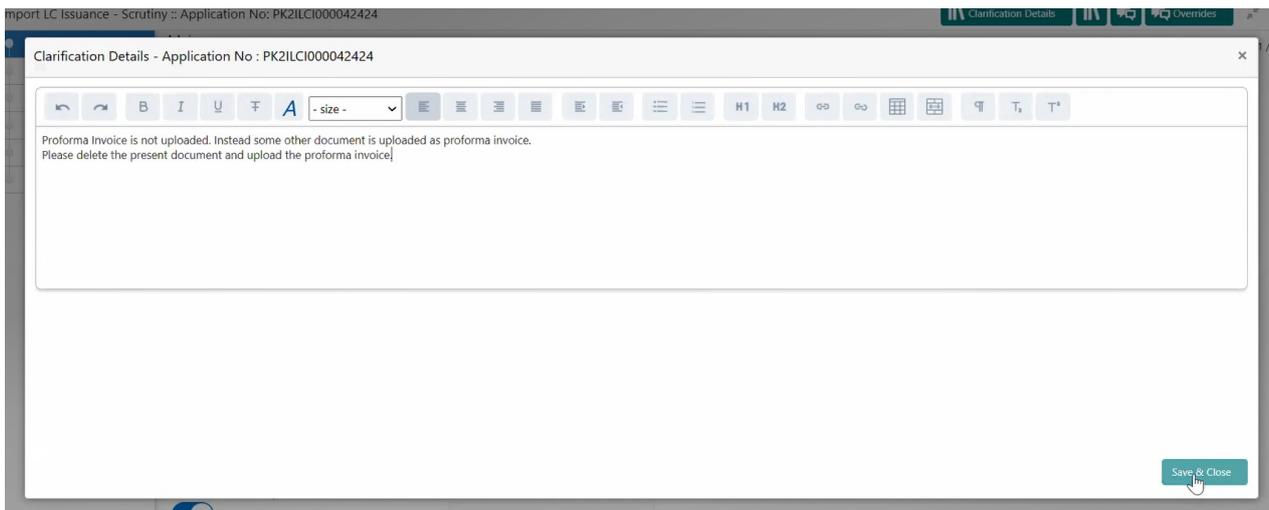
6. The task goes to **Awaiting Customer Clarification** state until the response received from the customer.

7. Click **Edit**.

ORACLE
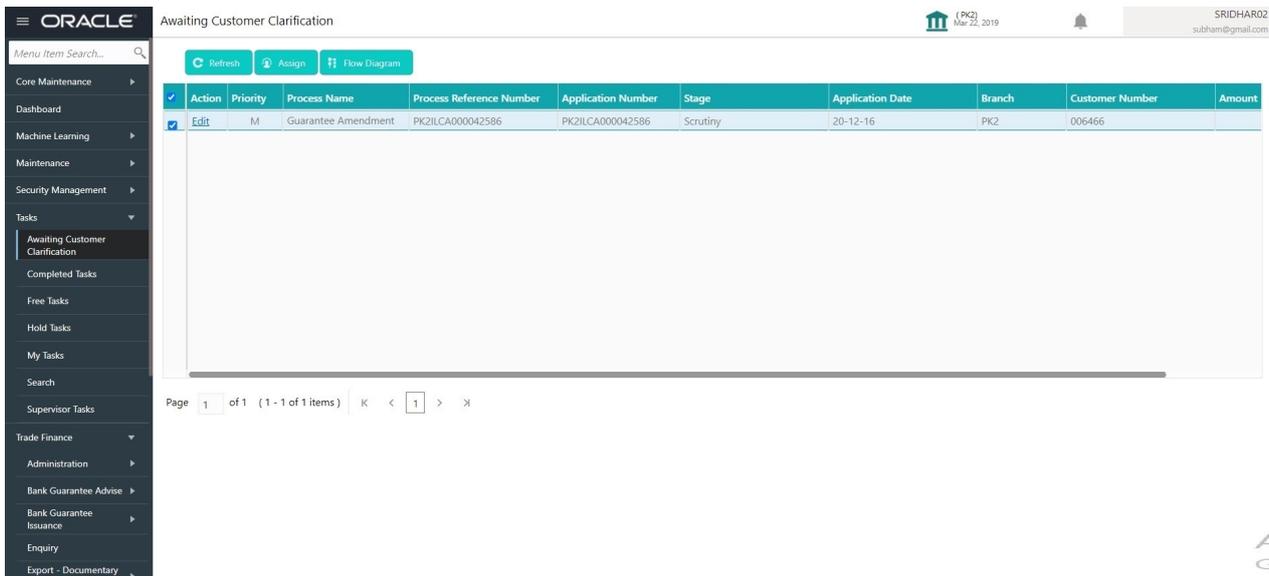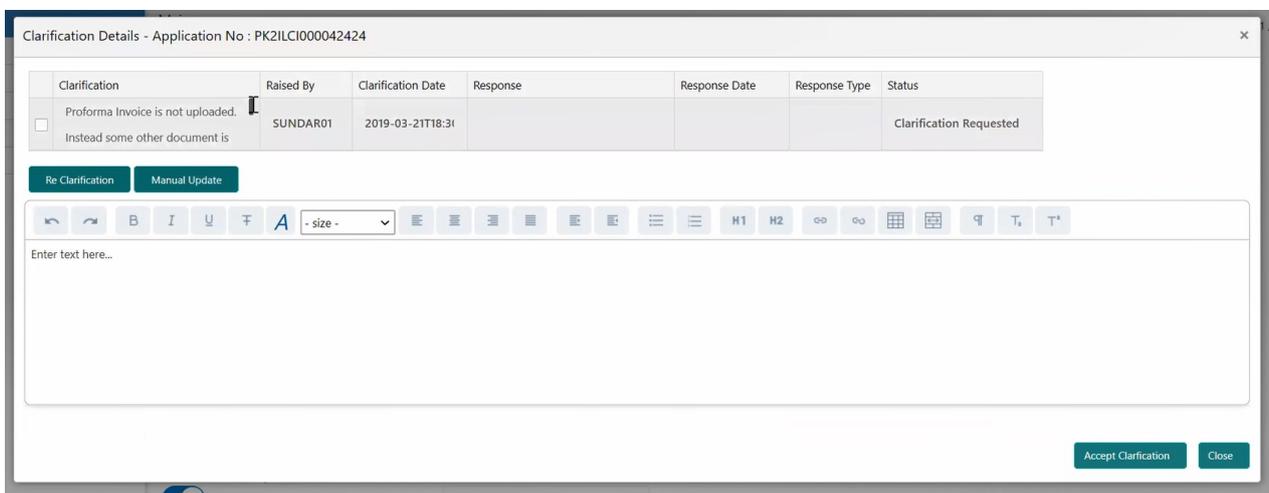
8. The user can click **Accept Clarification** button, if the query raised has been answered by the customer. The status should change to Clarification Accepted. on next the task moves to the next logical stage.

9. Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted document cannot be opened. System should also increment the version number of the documents.
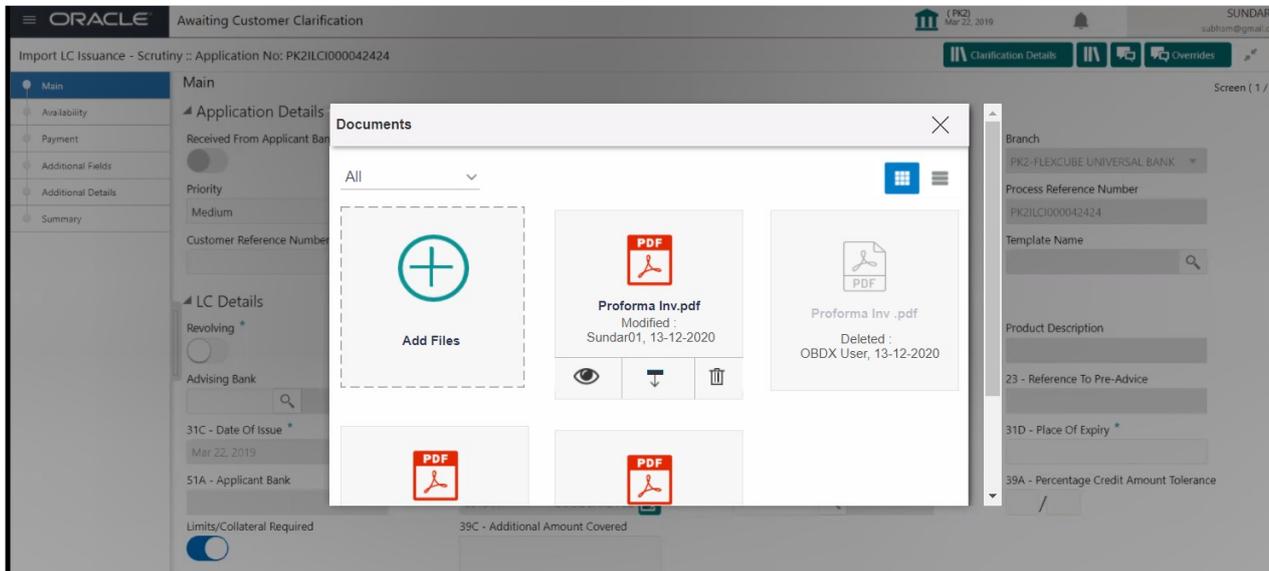
Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

This topic provides the systematic instructions to initiate the Bi-Directional Flow for Offline Transactions Initiated from OBTFPM.

Offline Transactions means those transactions which are not initiated by OBDX, but are initiated directly by the bank user in OBTFPM upon request received from the customer.

Pre- Conditions:

- Customer Maintenance details are replicated from OBTF to OBTFPM.
- Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.

1. Customer Maintenance details are replicated from OBTF to OBTFPM.

2. In OBTFPM, user clicks Request Clarification, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online".

3. In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder.In case submission mode is not "Online", the system will validates if the counterparty is a OBDX customer by checking the flag "Trade Finance Portal" in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.

4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed to Trade Finance Portal'. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

Data Enrichment

As part of Data Enrichment, user can amend the various allowed fields, check the limits and other legal and financial risks, the bank is exposed to and either approve or reject or refer the transaction to the customer for changes.

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".

In case of MT798 message, if the User encounters validation error during handling the task, user can put the transaction into hold and seek clarification from the customer in this stage. In DE stage the task is verified and enriched. The user if required can update the editable fields. The fields that have been changed/updated have to be highlighted by the system and the user can check the incoming message place holder for the original value.

Do the following steps to acquire a task at Data Enrichment stage:

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

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

ORACLE®

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

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

ORACLE®

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

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

- Main Details
- Amendment Details
- Additional Details
- Advices
- Additional Details
- Settlement Details
- Summary

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

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

Main Details

Main details section has three sub section as follows:

- Application Details
- SBLC/ Guarantee Details

ORACLE®

Application Details

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

SBLC/ Guarantee Details

The fields listed under this section are same as the fields listed under the SBLC Guarantee Details section in Registration. 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
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
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 Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. 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
View Undertaking	Clicking this button allows the user should to view the undertaking details.
Signatures	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.
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 and the task may get terminated or moved to Reject Approval Stage.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

Sequence B (Continued)

This section lists the amendments made to the issued guarantee. This is the next step of Guarantee Amendment process. The step has following three sections:

● Preferences
● Delivery of Original Amendment

ORACLE®

- Others

Field	Description	Sample Values
Preferences		
Other Amendments to Undertaking	User can select the requesting bank details. The field displays the content from MT767 and all the applicable MT 775.	
Delivery of Original Amendment		
Delivery of Amendment	User can select the issuing date.Select the type of delivery mode by which the original local undertaking is to be delivered from the LOV: • COLL - By Collection • COUR - By Courier (e.g. Fedex, DHL, UPS) • MAIL - By Mail • MESS - By Messenger - Hand-deliver • OTHR - Other method • REGM - By Registered Mail or Airmail Additional Information may be present if Code has the value COUR or OTHR, otherwise it is not allowed.	
Narrative	User can enter the description only if the File Identification values are: • COUR • OTHR	

ORACLE®

Field	Description	Sample Values
Delivery to/ Collection by	Select the value to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected, from the LOV: ● BENE – Beneficiary ● OTHR - Specified Address Additional Information may be present if Code has the value COUR or OTHR, otherwise it is not allowed.	
Narrative	User can enter the description only if the **Delivery to/ Collection by** values is 'OTHR': ● COUR ● OTHR	
Others		
Sender to Receiver Information	Select the additional information for the Receiver.	
Liability Change Schedule		
Liability Change Type	Read only field. Displays the liability change type.	
Additional Details	Read only field. Displays the additional details, if any.	
Standard Type	Select the standard type. The options are: ● Standard ● Non-Standard	
Sequence Number	Displays the sequence number of liability record.	
Schedule Date	Schedule date of the liability change.	
Amount	Amount of liability.	
Percentage	Percentage of liability.	
Liability Type	Type of liability.	
Action	Click to edit the record.	

Action Buttons

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

Field	Description
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.

ORACLE®

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. The reject codes are: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others. The user would be able to select a Reject code and give a Reject Description. Other users should be able to see the reject reason in remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.

ORACLE®

Field	Description
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 Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.
Signatures	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.
View Undertaking	Clicking this button allows the user should to view the undertaking details.

ORACLE®

Sequence C

The fields listed under this section are same as the fields listed under the Amendment of Guarantee/SBLC Issued – Sequence C and allow the user to amend them. In case of requests received from online channels (Internet Banking), the details will be populated directly in the screen.

The hop has following three sections:

- Preferences
- Underlying Transaction Details
- Delivery of Original Undertaking

Field	Description	Sample Values
Preferences		
Beneficiary	This field displays the beneficiary details of the guarantee and user can amend. **Note** In case of Online requests, the details are auto-populated and user cannot change the value.	
Currency Code, Amount	System defaults the currency code and amount from Amendment of Guarantee/SBLC Issued – Sequence B and allow as a read only field. **Note** In case of Online requests, the details are auto-populated and user cannot change the value.	

Field	Description	Sample Values
Expiry Type	System defaults expiry type from Amendment of Guarantee/SBLC Issued – Sequence B and user can amend. **Note** In case of Online requests, the details are auto-populated and user cannot change the value.	
Maturity Date	The maturity date of the Guarantee Issuance. The maturity date cannot be greater than the expiry date mentioned in Amendment of Guarantee/SBLC Issued – Sequence B and earlier than the application dated. **Note** In case of Online requests, the details are auto-populated and user cannot change the value.	
Expiry Condition/ Event	System defaults expiry type from Amendment of Guarantee/SBLC Issued – Sequence B and user can amend. **Note** In case of Online requests, the details are auto-populated and user cannot change the value.	
Underlying Transaction Details		
Other Amendments To Undertaking	System defaults the amend values in this field. The field displays the content from MT767 and all the applicable MT 775.	
Delivery of Original Undertaking		

ORACLE®

Field	Description	Sample Values
Delivery of Original Amendment	Select the type of delivery mode by which the original local undertaking is to be delivered from the LOV: • COLL - By Collection • COUR - By Courier (e.g. Fedex, DHL, UPS) • MAIL - By Mail • MESS - By Messenger - Hand-deliver • OTHR - Other method • REGM - By Registered Mail or Airmail Additional Information may be present if Code has the value COUR or OTHR, otherwise it is not allowed.	
Narrative	User can enter the description only if the File Identification values are: • COUR • OTHR	
Delivery to/ Collection by	Select the value to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected, from the LOV: • BENE – Beneficiary • OTHR - Specified Address Additional Information may be present if Code has the value COUR or OTHR, otherwise it is not allowed.	
Narrative	User can enter the description only if the Delivery to/ Collection by values is 'OTHR':	

Action Buttons

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

Field	Description
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.

ORACLE®

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. The reject codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others. The user would be able to select a Reject code and give a Reject Description. Other users should be able to see the reject reason in remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.

ORACLE®

Field	Description
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 Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.
Signatures	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.
View Undertaking	Clicking this button allows the user should to view the undertaking details.

ORACLE®

Acknowledgement Details

At this stage user can update details for the acknowledgment and response details. This Acknowledgment related section is applicable only for Counter Issuing bank and Local issuing bank.

Field	Description	Sample Values
MT 768 - Acknowledgment Details		
(This is applicable in case of Counter Guarantee/Counter Counter Guarantee Issuing Bank)		
Issuing Bank Reference	Specify the values for issuing bank reference.	
Account Identification	Click **Search** to search and select the values for account identification from the lookup. Alternatively user can specify the account identification details.	
Date of Acknowledgement	System defaults the current system date as date of message acknowledgment.	
Amount of Charges	Specify the values for the amount of charges and select the currency. .	
Account with Bank	Click **Search** to search and select the account with bank details from the lookup. Alternatively user can also specify the account with bank details.	
Charges	Specify the details of charges if applicable.	
Sender to Receiver Information	Provide sender to receiver details if applicable.	

ORACLE®

Action Buttons

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

Field	Description
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. The reject codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others. The user would be able to select a Reject code and give a Reject Description. Other users should be able to see the reject reason in remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Back	On click **Back,** user navigates to previous step.
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
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.
Overrides	Click to view overrides, if any.
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.

ORACLE®

Field	Description
Signatures	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.

Additional Fields

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

Action Buttons

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

Field	Description
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. The reject codes are: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others. The user would be able to select a Reject code and give a Reject Description. Other users should be able to see the reject reason in remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Back	On click **Back,** user navigates to previous step.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
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.

Field	Description
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 Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.
Signatures	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.

ORACLE®

Amendment Snapshot

At this step user can view all the fields that are amended with the old values and the amended value of the Guarantee/Standby undertaking.

The screen displays the latest Guarantee /SBLC value before amendment and the new amended value.

Action Buttons

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

Field	Description
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. The reject codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others. The user would be able to select a Reject code and give a Reject Description. Other users should be able to see the reject reason in remarks window throughout the process.

Field	Description
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Back	On click **Back,** user navigates to previous step.
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.
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
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.
Signatures	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.

ORACLE®

Advices

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

The user can also suppress the Advice, if required.

Field	Description	Sample Values
Suppress Advice	**Toggle on**: Switch on the toggle if advice is suppressed. **Toggle off**: Switch off the toggle if suppress advice is not required for the amendments	

Field	Description	Sample Values
Advice Name	User can select the instruction code as a part of free text.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party ID	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party Name	Read only field. Value be defaulted from Guarantee /SBLC Issuance.	
Free Format Text		
FTT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
	Click plus icon to add new FFT code.	
Action	Click Edit icon to edit the FFT code details. Click Delete icon to delete the FFT code details.	
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.	
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details.	

ORACLE®

Action Buttons

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

Field	Description
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. The reject codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others. The user would be able to select a Reject code and give a Reject Description. Other users should be able to see the reject reason in remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others
Hold	The details provided will be registered and status will be on hold.
Cancel	Cancels the details captured in the screen. The task will get deleted.
Save and Close	User will save the information provided and close the details captured. This option will not submit the request.
Back	On click **Back,** user navigates to previous step.
Next	On click next user moves to next logical step.
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
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.
Overrides	Click to view overrides, if any.
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.

ORACLE®

Field	Description
Signatures	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.

Additional Details

In the Additional details section, Guarantee /Standby amendment can have impact on the Limits and Collaterals section.

If any of the fields in the financial section of the pop up screen is checked then the limits and collaterals screen will be enabled.

For non-financial and narrative field amendments, the Limits and Collaterals screen will be read only. User cannot make changes.

Limit and Collateral

There is change in limits, if the below fields were amendment.

- Increase in Amount
- Increase in Expiry Date

The additional details are displayed as tile. The tiles displays a list of important fields with values. User will be able to drill down from tiles into respective data segments. User can select the tile, an update the respective details.

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

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

ORACLE®

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.

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

ORACLE®

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.	
Linkage Type	Select the linkage type. Linkage type can be: • Facility • Liability By default Linkage Type should be "Facility".	
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. 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.	
Liability Number	Click **Search** to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.	
Contribution Currency	The LC currency will be defaulted in this field.	

ORACLE®

Field	Description	Sample Values
Line ID/Linkage Ref No	Click **Search** to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount. **Note** User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field. This field is disabled and read only, if **Linkage Type** is **Liability**.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.	
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the **Liability Number**	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	
Contribution Amount	Contribution amount will default based on the contribution %. User can change the value.	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message. The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	

ORACLE®

Collateral Details

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

Click + plus icon to add new collateral details.

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

Field	Description	Sample Values
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.	

ORACLE®

Field	Description	Sample Values
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Select the Settlement Account Currency.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. Account available amount will be auto-populated based on the Settlement Account selection.	
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®

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

Deposit Linkage Details

In this section which the deposit linkage details is captured.

System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly.

ORACLE®

Deposit Linkage Details

Deposit Account
PK2CDP1221100002 🔍

Deposit Branch
PK2

Deposit Available Amount
GBP ▾ £87,508.00

Deposit Maturity Date
Apr 20, 2023 📅

Exchange Rate
1

Deposit Available In Transaction Currency
▾ 87,508.00

Linkage Percentage % *
45.00 ⌄ ⌃

Linkage Amount(Transaction Currency) *
GBP ▾ £495.00

[Save & Close] [Close]

Field	Description	Sample Values
Click + plus icon to add new deposit details.		
Deposit Account	Click **Search** to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.	
Below fields appear in the **Deposit Details** grid along with the above fields.		
Deposit Currency	The currency will get defaulted in this field.	

Field	Description	Sample Values
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 🗑	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	

Commission, Charges and Taxes Details

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

The system also default the Charges/Commission Party maintained for the customer as per defined Class Maintenance in OBTF. System simulates the Charges, Commission and Tax details from the Back office.

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

Commission Details

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

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	

Field	Description	Sample Values
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/ commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.	
Split	The user can split the Commission by enabling/ disabling the flag as per the requirement.	
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	User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component.	
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. 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.	
Split	The bank User can split the Charges/Commission by enabling/disabling the flag as per the requirement.	

ORACLE®

Field	Description	Sample Values
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

Tax Details

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

Following Tax Details will be displayed:

Field	Description	Sample Values
Component	Tax Component type.	
Type	Type of tax Component.	
Value Date	This field displays the value date of tax component.	
Currency	The tax currency is the same as the commission.	
Amount	The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required.	
Billing	If tax are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Settlement Account	Details of the settlement account.	

Split Settlement

Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF.

Field	Description	Sample Values
Component	The split component type eligible for Split .	
Currency	The currency of split settlement.	
Amount	The amount of split settlement.	

ORACLE®

Split Settlement Details

Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.

Split Settlement Details	✕
Component	**Amount**
CHGTRAMND_LIQD_S01	50
Customer	
001044 ▼	⚪
Account	**Account Currency**
PK20010440017 🔍	GBP
Branch	**Percentage**
PK2	50.00
Exchange Rate	**Original Exchange Rate**
1	1
Party Type	**Negotiation Reference**
BEN	
AR-AP Tracking	**Loan/Finance Account**
⚪	N
Negotiation Rate	

Fetch Exchange Rate   Save & Close   Close

ORACLE®

Field	Description	Sample Values
Sequence	The sequence number is auto populated with the value, generated by the system.	
Component	The split component type eligible for Split.	
Amount	The system splits the respective Charge/ Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.	
Customer	Indicates the ID of the Customer in Split Settlement Details section.	
Account	The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBTFPM to select the account	
Account Currency	Defaults the currency of the account.	
Branch	Indicates the branch of the customer where transaction is getting processed.	
Percentage	The system splits the respective Charge/ Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.	
Exchange Rate	System populates the exchange rate maintained.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in split settlement details section.	
Party Type	System displays the party type in split settlement details section.	
Negotiation Reference	Specify the negotiation reference number.	
AR-AP Tracking	Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements.	
Loan/Finance Account	Displays the loan account.	

ORACLE®

Field	Description	Sample Values
Negotiation Rate	Specify the negotiation rate.	

Amendment of Guarantee/SBLC Issued – Preview Message

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

Note

A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank.

The OBTFPM user can send the draft of the message to the registered email id of the corporate customer as an attachment containing PDF. The PDF sent to the corporate customer is protected by a password. Password to be generated with first four digits of Customer Name and last four digits of Customer Number.

The Preview section consists of following.

Preview – SWIFT Message

Based on the guarantee amendment captured in the previous screen, the preview message simulated from the back office and the user can view the message.

Preview – Mail Advice

Based on the guarantee amendment captured in the previous screen, the preview message-mail advice is simulated from the back office and the user can view the message.

Legal Verification Required:

If the guarantee amendment message has to be verified and approved by Legal department before issue, the user can select the option for legal verification.

ORACLE®

Draft Confirmation Required:

If the guarantee amendment message is to be approved by the customer before issue, then the user has to select the option for draft confirmation.

Field	Description	Sample Values
Preview - SWIFT Message		
Language	Read only field. English is set as default language for the preview.	
Message type	Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701.	
Preview Message	Display a preview of the draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Preview Message	Display a preview of the advice.	
Draft Confirmation		
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	
Following fields will have values on receipt of customer response.		
Customer Response	User can enter the response received from customer. If the response is received online, the response is auto populated in this field by the system	
Customer Remarks	Remarks from the customer for the draft	
Response Date	Customer Response received date.	
Customer Email ID 1	Default email address of the customer. System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID.	
Customer Email ID 2	By default this field is blank. User can search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM.	

ORACLE®

Action Buttons

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

Field	Description
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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment Stage Inputs.
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request
Back	On click **Back,** user navigates to previous step.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

ORACLE®

Field	Description
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.
Overrides	Click to view overrides, if any.
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.

ORACLE®

Field	Description
Signatures	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.

Settlement Details

Provide the settlement details based on the description in the following

Field	Description	Sample Values
Current Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Components gets defaulted based on the product selected.	
Currency	System displays the default currency for the component.	
Debit/Credit	System displays the debit/credit indicators for the components.	
Account	System displays the account details for the components.	
Account Description	System displays the description of the selected account.	

ORACLE®

Field	Description	Sample Values
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.	
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.	

Action Buttons

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

Field	Description
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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others

ORACLE®

Field	Description
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.
Cancel	Cancel the Data Enrichment Stage Inputs.
Save & Close	Save the information provided and holds the task in you queue for working later.
	This option will not submit the request
Back	On click **Back,** user navigates to previous step.
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Documents	Click the Documents icon to View/Upload the required documents.
	Application will display the mandatory and optional documents.
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.
Overrides	Click to view overrides, if any.
Customer Instruction	Click to view/ input the following
	● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.
	● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.

ORACLE®

Field	Description
Incoming Message	This button displays the multiple messages (MT767+ up to 7 MT775. Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
View Undertaking	Clicking this button allows the user should to view the undertaking details.
Signatures	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.

DE -Summary

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

Log in to Oracle Banking Trade Finance Process Management (OBTFPM) system to see the Summary tiles. The tiles must display a list of important fields with values. User can drill down from Summary Tiles into respective data segments.

ORACLE®

Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/Standby details. User can modify the details if required.

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

- Sequence B - User can view the details of the sequence B message if any.

- Sequence C - User can view the details of the sequence B message if any.

- Limits and Collaterals - User can view the limits and collateral details. User can modify the details if required.

- Amendment Details - User can view the comprehensive fields amended with the previous value and new amended value.

- Charges - User can view the charge details. User can modify the details if required. Revolving Details - User can view revolving details on revolving LC, if applicable.

- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification 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
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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. The user would be able to select a Reject code and give a Reject Description Other users should be able to see the reject reason in remarks window throughout the process.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes. • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	

Field	Description	Sample Values
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.	
Cancel	Cancel the Scrutiny Stage Inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Messages	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 multiple messages (MT767+ up to 7 MT775.	
	Click to allow parsing of MT 767 along with MT775 (up to 7) messages together to create a Guarantee Issuance.	
	In case of MT798, the User can click and view the MT798 message(763,767/768) and MT798 message(728,787).	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
Signatures	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.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	

Legal Verification

The Legal verification stage allows the user to review and approved the guarantee message received under a Guarantee Amendment.

Legal Verification may be required for Guarantee amendment based on guarantee text format (standard vs non-standard) and other factors. In case Legal verification is required, this task is created in the system.

As a legal approver, log in to Oracle Banking Trade Finance Process Management (OBTFPM) system to see the legal verification required tasks for Trade Finance transactions listed in queue. On opening the task, the user views the guarantee text that has to be verified.

Application Details

All fields displayed under Application details section, would be read only.

ORACLE®

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

Field	Description
Application Details	
Received From Applicant	Read only field.
Received From - Customer ID	Read only field.
Customer Name	Read only field.
Branch	Read only field.
Currency Code	Read only field.
Amount	Read only field.
Priority	Read only field.
Submission Mode	Read only field.
Process Reference Number	Read only field.
Application Date	Read only field.
Customer Reference Number	Read only field.
Draft Message	
All fields displayed under Draft Message section, would be read only.	
Language	Select the language for the SWIFT message.
Draft Message	Read only field.
Legal Verification	
Legal Verification required	Read only field.
Legal Verification Outcome	The user can update any of the below response based on vetting the guarantee text ● Accepted ● Not accepted - Change and Send for Review Again ● Not accepted - Change and Proceed ● Pending
Legal Remarks	The user can enter the observation/changes/ remarks to be done to the guarantee text.

ORACLE®

Field	Description
Verification Date	The user can enter the date on which the verification was done. The system date will be defaulted and the user can change the same.

Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/Standby details. User can modify the details if required.

- Party Details - User can view the application details and Guarantee/Standby details. User can modify the details if required.

- Guarantee Details - User can view the Counter Guarantee details and Guarantee text. User can modify the details if required.

- Limits and Collaterals - User can view the limits and collateral details. User can modify the details if required.

- Charges - User can view the charge details. User can modify the 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.

- Draft Confirmation – User can view the draft guarantee details, legal verification and customer confirmation details. User can modify the details if required.

- Documents - User can view the document details

- 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

ORACLE®

Action Buttons

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

Field	Description
Submit	On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee/SBLC Amendment.
	If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Hold	The details provided will be registered and status will be on hold.
	This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a reject reason from a list displayed by the system.
	Reject Codes:
	• R1- Documents missing
	• R2- Signature Missing
	• R3- Input Error
	• R4- Insufficient Balance/Limits
	• R5 - Others. The user would be able to select a Reject code and give a Reject Description
	Other users should be able to see the reject reason in remarks window throughout the process.

ORACLE®

Field	Description
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes. ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others.
Cancel	Cancel the Scrutiny Stage Inputs.
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request
Back	On click **Back,** user navigates to previous step.

Customer Draft Confirmation

In this section, the user can review and handle the customer's response received for the draft confirmation for Guarantee Amendment transactions, which is sent to the customer for their verification and confirmation. The system sends Draft MT767 along with up to seven MT775 messages as attachment to the customer.

The customer response can be received both by online and offline mode.

In non-online mode, user receives the response in the branch. Log in into OBTFPM application, and open the task to see customer response pending tasks for trade transactions listed in queue. On opening the task, the user views and update the customer response.

In online mode, the customer would receive a mail notification from the bank with a draft of the Guarantee Amendment. The customer can 'Approve' or 'Reject' post reviewing the draft through mail. The customer response will automatically be updated in OBTFPM. Based on the customer response; the task will move to the next stage or are referred to the previous stage for further update.

The draft mail will be addressed to a primary contact and a secondary contact. On approval or reject, an acknowledgement will be sent to the primary and secondary contacts confirming receipt of response. As the draft mail is sent to more than one recipients, system to follow the below guidelines to register the customer response.

● Approved from Primary Mail, Rejected from Secondary Mail - Application already Approved from Primary mail

● Approved from Primary Mail, Approved from Secondary Mail - Application already Approved from Primary mail

● Rejected from Primary Mail, Approved from Secondary Mail - Application already Rejected from Primary mail

● Rejected from Primary Mail, Rejected from Secondary Mail – Application already Rejected from Primary mail

● Approved from Secondary Mail, Approved from Primary Mail - Application already Approved from Secondary mail

● Approved from Secondary Mail, Rejected from Primary Mail - Application already Approved from Secondary mail

ORACLE®

Rejected from Secondary Mail, Approved from Primary Mail - Application already Rejected from Secondary mail

Rejected from Secondary Mail, Rejected from Primary Mail - Application already Rejected from Secondary mail

Draft mail to customer
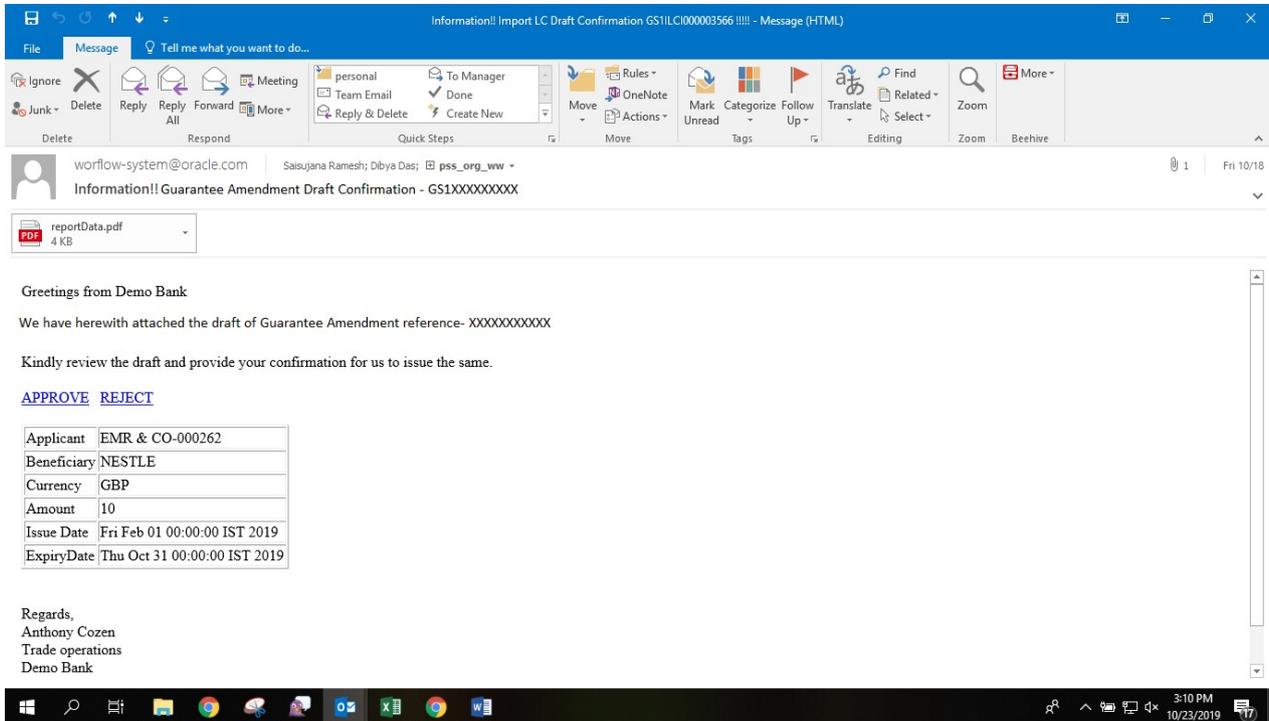
Response from Customer

From: Saisujana Ramesh
Sent: Thursday, October 17, 2019 3:41 PM
To: Saisujana Ramesh <saisujana.ramesh@oracle.com>
Subject: Action Required: Guarantee Amendment Draft Confirmation

Dear Bank,

Add comments between the brackets in Remarks section. Do not delete any of the content in the mail.

You can also add attachments to the task by attaching them to this email.

Customer Response: [Approved]

Remarks: [approved this task]

-----Do not edit below this line-----

Application Number: [GS1ILCI000003469]
Token: [9c0e60ab635b62ce9f7ac6cca5ad0056f0bb1aadd6337e88cb231d8df57d4f36]

Application Details

All fields displayed under Application details section, would be read only.

ORACLE®

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

Field	Description
Application Details	
Received From Applicant	Read only field.
Received From - Customer ID	Read only field.
Customer Name	Read only field.
Branch	Read only field.
Currency Code	Read only field.
Amount	Read only field.
Priority	Read only field.
Submission Mode	Read only field.
Process Reference Number	Read only field.
Application Date	Read only field.
Customer Reference Number	Read only field.

Customer Response

All fields displayed under Customer Response section, would be read only.

Field	Description	Sample Values
Language	Select the language for the SWIFT message.	
Draft Message	Read only field.	

Draft Confirmation

All fields displayed under Draft Confirmation section, would be read only.

Field	Description	Sample Values
Draft Verification required	Read only field.	

Customer Response - This field will be available for you to update any of the below response based on the customer's reply

- Accepted

ORACLE®

- Rejected

For non-online response – User can select customer response from one of the three drop list values mentioned above.

For Online response – Read only

Customer Remarks - Capture the remarks of the customer.

Response Date - Non-Online channel – Update the date on which the customer response has been received. Online Channel – Read only

Tiles Displayed in Summary

- Main Details - Read Only. User can view the application details and Guarantee/Standby details. User can modify the details if required.
- Party Details - Read Only. User can view the application details and Guarantee/Standby details. User can modify the details if required
- Sequence B: User can view the details of the Sequence B message if available
- Sequence C – User can view the details of Sequence C message if available
- Amendment Details - Read Only. User can view the amended field details
- Limits and Collaterals - Read Only. User can view the limits and collateral details. User can modify the details if required.
- Charges - Read Only. User can view the charge details. User can modify the details if required.
- Preview Messages - User can view the preview details. User can modify the details if required.
- Settlement Details - User can view the settlement 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
Submit	On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee/SBLC Amendment. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
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.

ORACLE®

Field	Description
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. The user would be able to select a Reject code and give a Reject Description Other users should be able to see the reject reason in remarks window throughout the process.
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes. • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.

Amount Block Exception Approval - Trade Finance Transactions

User can review the amount block exception for Trade Finance requests that failed to create Amount Block in backend system.

Log in into Trade Mid Office (TMO) system amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue.

Open the task to view the summary tiles. The tiles should display a list of important fields with values.

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

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.

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.

ORACLE®

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

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

- Approve:
  – Settlement amount will be funded (outside of this process)
  – Allow account to be overdrawn during hand-off Refer:
- Refer
  – Refer back to DE providing alternate settlement account to be used for block.
  – Different collateral to be mapped or utilize lines in place of collateral.
- Reject: Reject the transaction due to non-availability of sufficient balance in settlement account Amount Bock Exception This section will display the amount block exception details

Application Details

All fields displayed under Application details section, would be read only.

Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/Standby details. User can modify the details if required.
- Limits and Collaterals - User can view the limits and collateral details. User can modify the details if required.
- Charges - User can view the charge details. User can modify the details if required.
- Documents - User can view the document details
- Remarks - User can view the remarks details captured during earlier stagesApprove:
- Settlement amount will be funded (outside of this process)
- Allow account to be overdrawn during hand-off

Amount Block Details

All the data elements shown in the tables below will go in as read-only information to the Amount Block exception System

Provide the Amount Block Details based on the description in the following table:

ORACLE®

Limits Details

Field	Description	Sample Values
Customer ID	Unique Customer Identification Number of the customer for whom the credit exception approval is required.	
Line ID	Line ID under which the limit check was originally performed.	
Contribution%	Percentage of the transaction amount that need to be earmarked.	
Contribution Currency	Currency of the transaction.	
Contribution Amount	User can enter the contribution amount to be utilized under the selected limit.	
Limit Check Response	Response received from backend system. Response can be Limit Earmark Created or Limits not available.	

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

Field	Description	Sample Values
Collateral Type	This can be either Cash Collateral or Deposits.	
Collateral %	Percentage of the transaction amount that needs to be marked against a collateral.	
Currency	Currency of transaction.	
Amount	Amount that will be marked as collateral.	
Settlement Account	Amount that will be marked as collateral	

Charge Details

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

Field	Description	Sample Values
Type	The type for which the amount black is required eg: charges, cash collateral, deposit etc.	
Contact Currency	The currency of contact.	
Block Amount	The amount for which the block is required.	
Branch	The branch under which the amount block has to be made.	
Account	Settlement account to be used.	

ORACLE®

Field	Description	Sample Values
Account Currency	Currency in which the settlement account is maintained.	
Available Balance	The outstanding balance in the account when the amount block was placed in contract currency.	
Block Reference Number	Unique Amount Block reference.	
Block Status	The status of amount block – Success or failure	
Block Status Detail	Failed Reason (This field will have value only if amount block is failed).	

Action Buttons

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

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

ORACLE®

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

Multi Level Authorization

The Approval user can approve a Guarantee Amendment Transaction.

As an approver user, 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 validate 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.

In case of MT798, on approval the task is handed off to back office system to amend the Guarantee contract and generate the required MT767/768 messages. Re-Key Authorization

The 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 and user will not be able to approve the task.

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.:

- Applicant Party
- Application Date
- Undertaking Currency
- Undertaking Amount
- Expiry Date

Re-key is applicable only in case of 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.

ORACLE

Approval Rekey

Documents **Remarks**

Currency

GBP ▾ ✅

Amount

£25,000.00 ✅

Refer **Cancel** **Proceed**

In Approval the user can view a snapshot of the amendment made to this transaction.

Click Next to view the Summary

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee/Standby details. User can modify the details if required.
- Party Details - User can view the party details like beneficiary, advising bank etc. User can modify the details if required.
- Sequence B - User can view the details of the sequence B message if any
- Sequence C - User can view the details of the sequence B message if any
- Documents - User can view the document details
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Amendment Details - User can view the comprehensive fields amended with the previous value and new amended value
- Charges - User can view the charge details. User can modify the details if required.
  Revolving Details - User can view revolving details on revolving LC, if applicable.
- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.
- Legal Verification - User should be able to drill down to view the legal verification response and confirmation details.

ORACLE®

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

Index

ORACLE®

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®