Guarantee Issuance Amendment - Beneficiary Consent 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 Issuance Amendment - Beneficiary Consent User Guide
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# Contents

# Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

- To create and handle Guarantee Issuance Amendment - Beneficiary Consent transaction.
- Help users to conveniently create and process Trade Finance transaction

## Overview

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

## Benefits

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

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

## Key Features

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

# Guarantee Issuance Amendment - Beneficiary Consent

Guarantee/ SBLC issued by the Issuing Bank/Local Guarantee Bank can be amended to modify the underlying Terms and Conditions of the Guarantee/SBLC. Some of these amendments may require beneficiary to accept the terms of the amendment.

The Guarantee Issuance Amendment Beneficiary Consent process enables the bank user to capture the beneficiary response to the Guarantee amendment issued. Beneficiary Consent of Amendment Issued at the

- Issuing Bank
- Counter- Guarantee Issuing Bank (CIB)
- Local Guarantee Issuing Bank (LIB)

The consent may be either received direct from the beneficiary or through SWIFT messages.

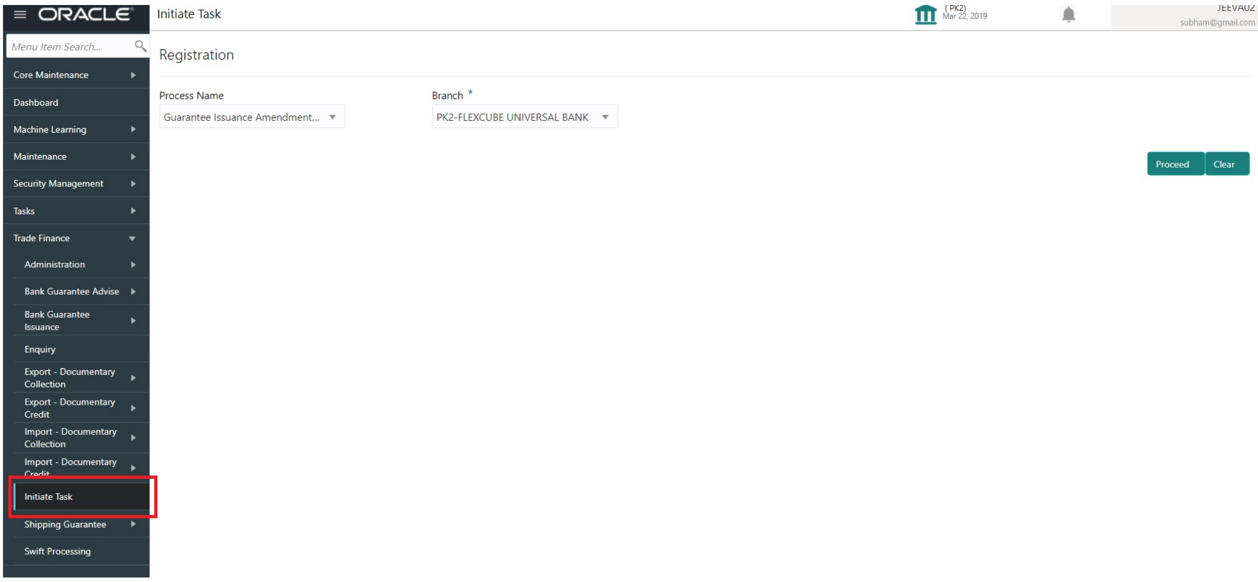
This section contains the following topics:

| | |
|---|---|
| Common Initiation Stage | Registration |
| Data Enrichment | Approval |

## Common Initiation Stage

The user can initiate the new Guarantee Issuance Amendment Beneficiary Consent request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.
2. Click **Trade Finance > Initiate Task.**




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

| Field | Description |
|---|---|
| Process Name | Select the process name to initiate the task. |
| Branch | Select the branch. |

### Action Buttons

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

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

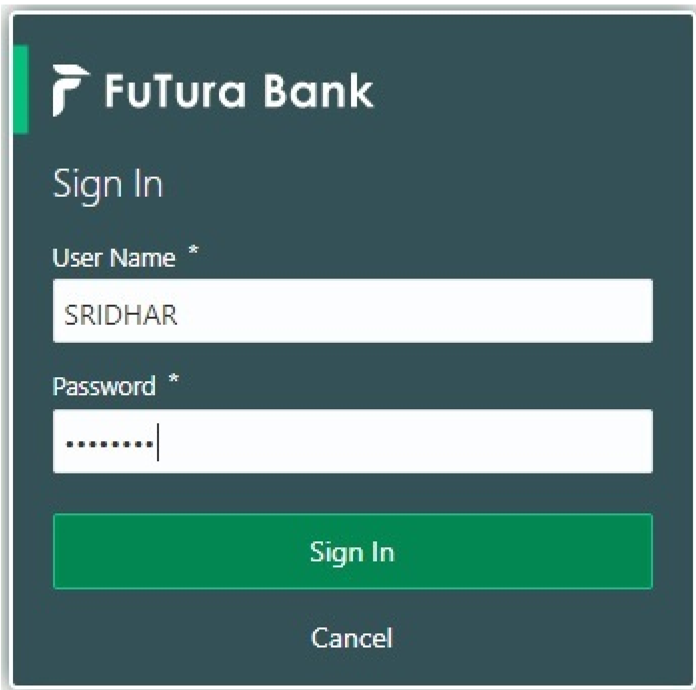
## Registration

During Registration stage, user can register the Beneficiary's response for the amendment to the Guarantee. User can enter the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents.

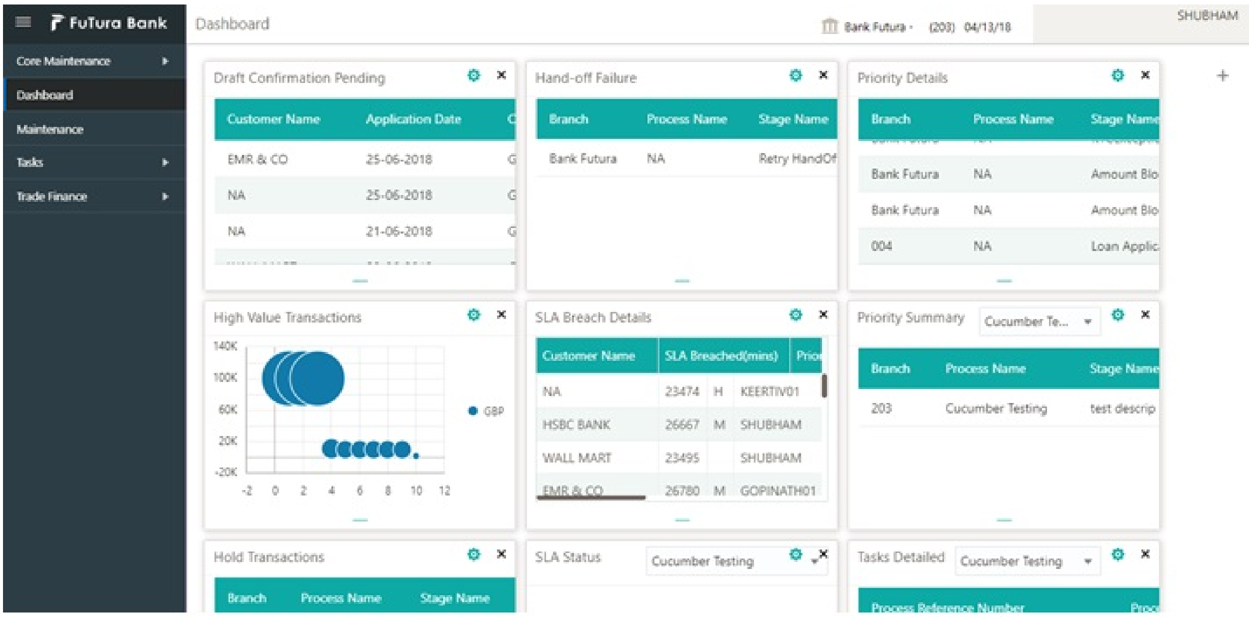
The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E ( of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 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**.**

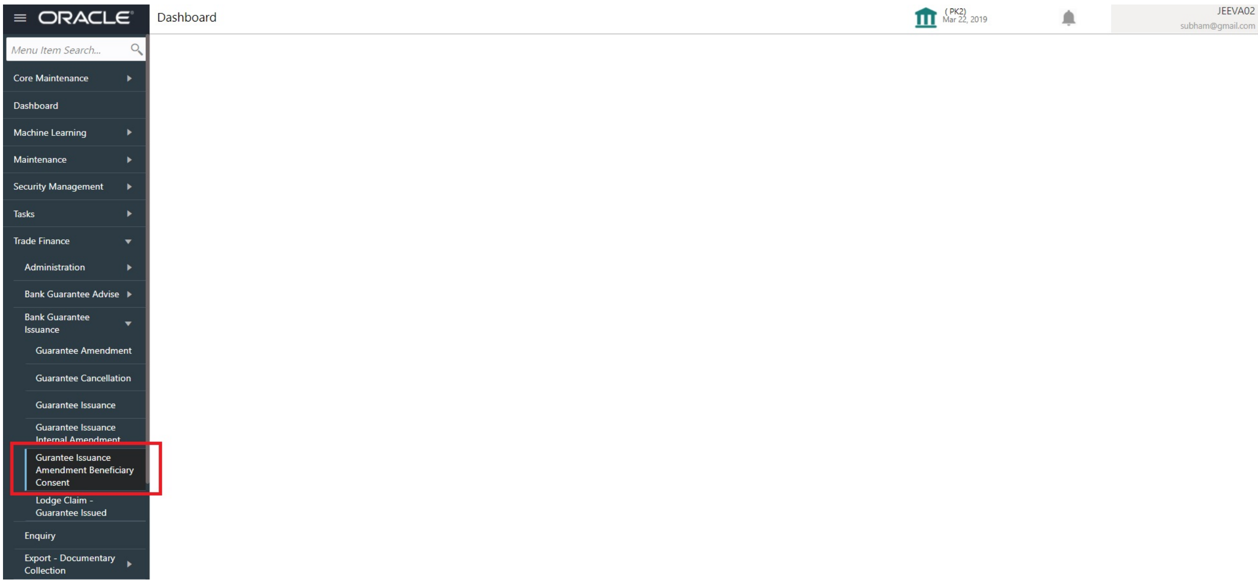
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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

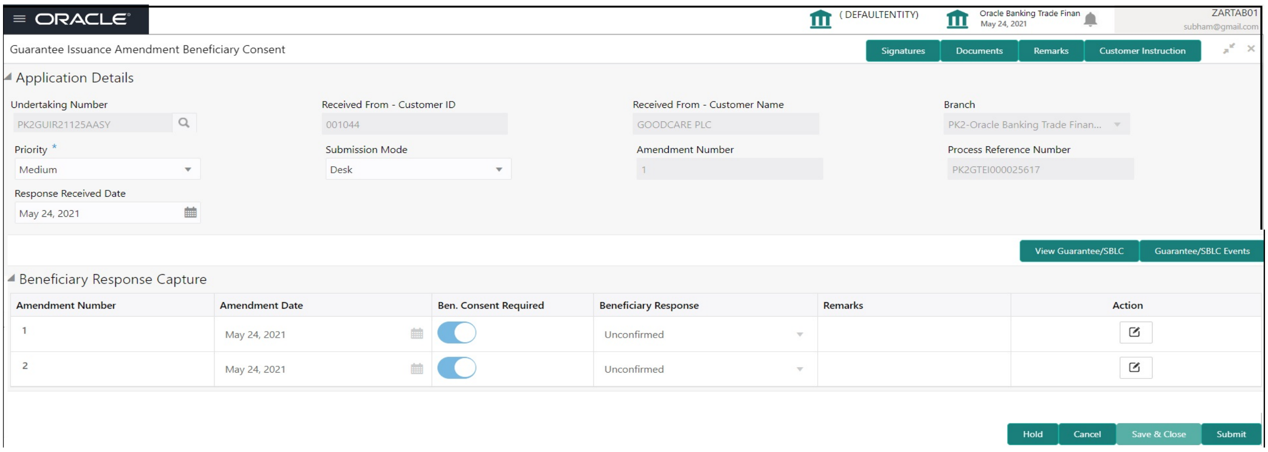



3. Click **Trade Finance> Bank Guarantee Issuance > Guarantee Issuance Amendment - Beneficiary Consent.**




The Registration stage has two sections Application Details and Beneficiary Response Capture. Let's look at the details of Registration screens below:

## Application Details



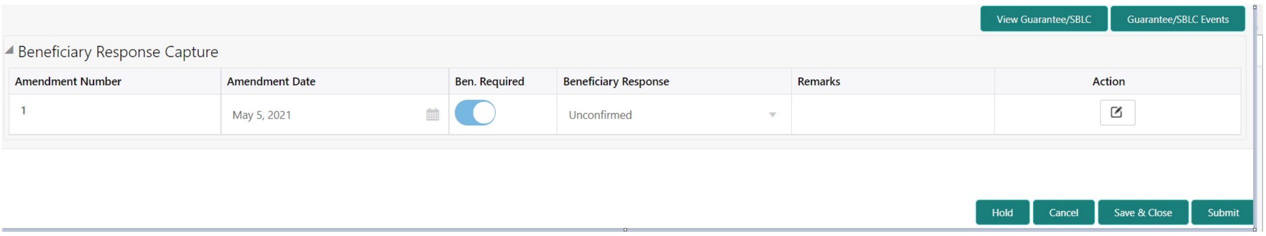

Provide the Application Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Undertaking Number | Enter the undertaking number or alternatively select it from LOV'.<br>As part of LOV criteria; user can input the Customer Id, Beneficiary name, Currency and amount. | |
| Received From - Customer ID | Read only field.<br>Customer ID will be auto-populated from the Guarantee /SBLC Amendment. | 001344 |
| Received From - Customer Name | Read only field.<br>Customer Name will be auto-populated from the Guarantee /SBLC Amendment. | EMR & CO |
| Branch | Read only field.<br>Branch details will be auto-populated from the Guarantee /SBLC Amendment. | 203-Bank Futura -Branch FZ1 |
| Priority | This field will be defaulted based on the priority maintained for the customer. Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted.<br>Users are allowed to change the priority. | High |
| Submission Mode | System defaults the submission mode as 'Desk' for the transactions created via Registration Users are allowed to change the values. The values are:<br>**Desk-** Request received through Desk<br>**Courier-** Request received through Courier<br>**Email -** Request received through Email<br>**FAX -** Request received through FAX | Desk |

| Field | Description | Sample Values |
|---|---|---|
| Amendment Number | Read only field.<br>Amendment number will be auto-populated based on the system maintenance.<br>Amendment number increases by 1 for each amendment. | |
| Process Reference Number | Unique sequence number for the transaction.<br>This is auto generated by the system based on process name and branch code. | 203GTEADV0015920 |
| Response Received Date | System defaults the current branch date. User can not change the date to a back date and future date. | 04/13/2018 |

## Beneficiary Response Capture

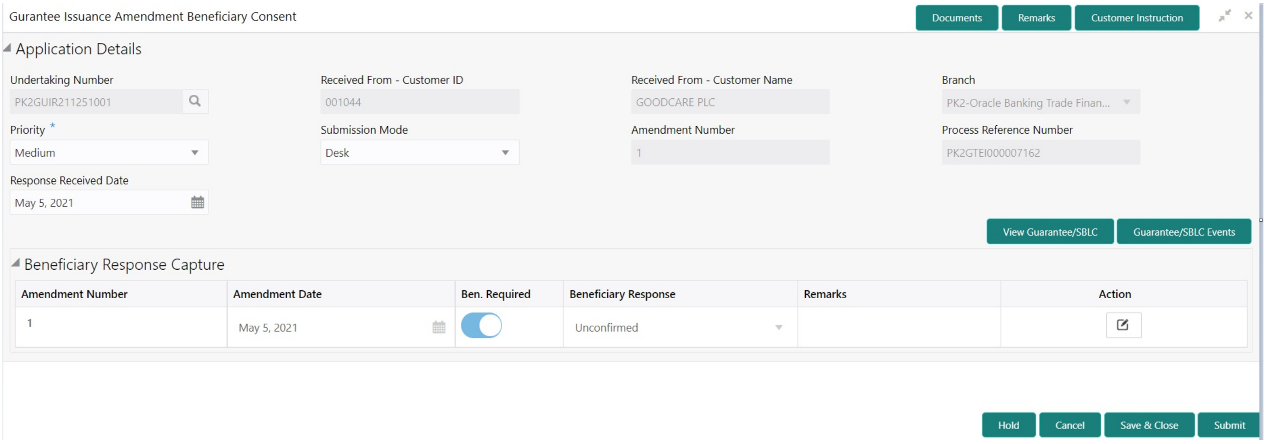
System will default the list of amendment issued with details of amendment date, Beneficiary consent Required status, Beneficiary Response and Remarks in this section.




| Field | Description | Sample Values |
|---|---|---|
| Amendment Number | Read only field.<br>Amendment number will be auto-populated from the Guarantee /SBLC Amendment. | |
| Amendment Date | Read only field.<br>This field displays the date on which the amendment was made to Guarantee/ SBLC. | |
| Beneficiary Consent Required | Read only field.<br>Beneficiary Consent Required toggle (On/ Off) will be auto-populated from the Guarantee /SBLC Amendment. | |
| Beneficiary Response | Select the beneficiary response from the drop-down. The values are:<br>• Confirmed<br>• Rejected<br>**Note** | |

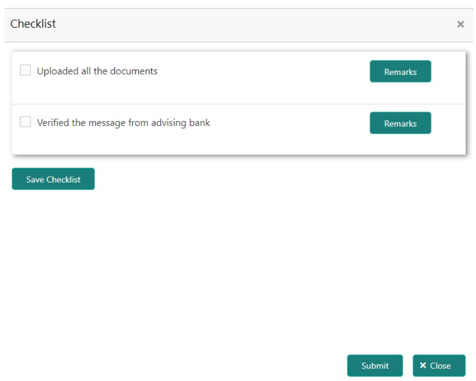
| Field | Description | Sample Values |
|---|---|---|
| Remarks | Enter the remarks of the beneficiary response. | |

## Miscellaneous




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

| Field | Description | Sample Values |
|---|---|---|
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br>If more than one signature is available, system should display all the signatures. | |
| Documents | Upload the required **Guarantee/ SBLC Amendment –Beneficiary Confirmation** documents. | |
| Remarks | Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request.<br>Content from Remarks Field should be handed off to Remarks field in Backend application. | |
| Customer Instructions | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |

| Field | Description | Sample Values |
|---|---|---|
| View SBLC/ Guarantee | Clicking on View SBLC/ Guarantee  button, user can view the the snapshot of latest Guarantee amendment details. | |
| SBLC/ Guarantee Events | Clicking on SBLC/ Guarantee Events button, user can view the snapshot of various events under the Guarantee amendment details. | |
| **Action Buttons** | | |
| Submit | On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of SBLC/ Guarantee Amendment - Beneficiary Consent.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in 'My Task' for working later.<br>This option will not submit the request. | |
| Cancel | Cancels the SBLC/ Guarantee Amendment - Beneficiary Consent Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from beneficiary and appropriate remarks must be provided. | |
| Checklist | Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.<br> | |

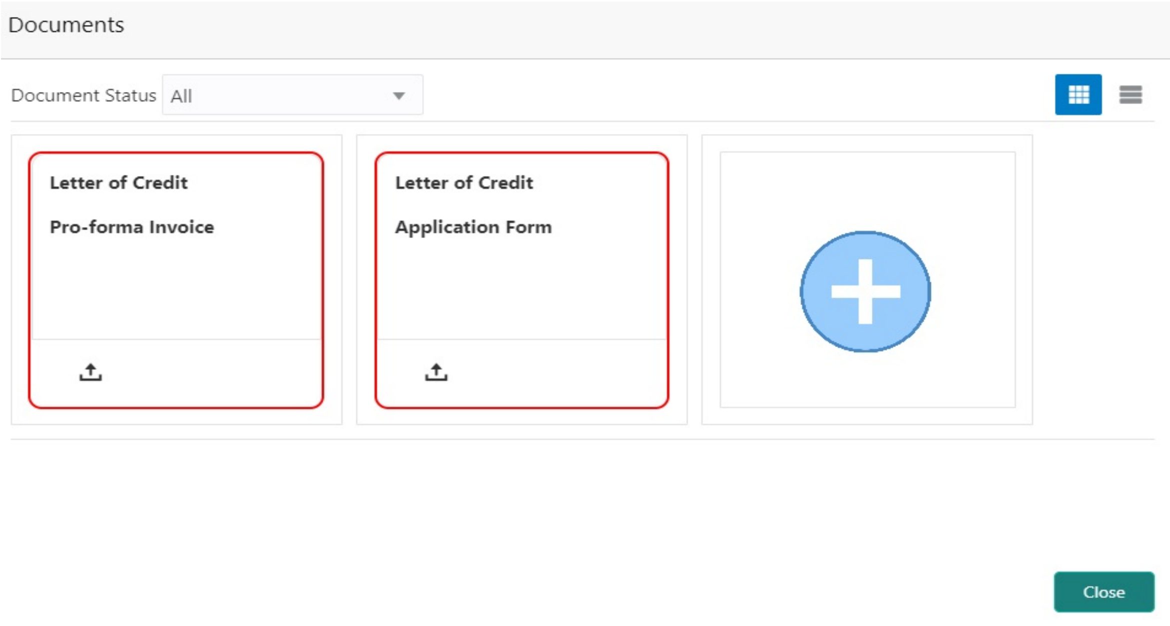
## Document Linkage

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

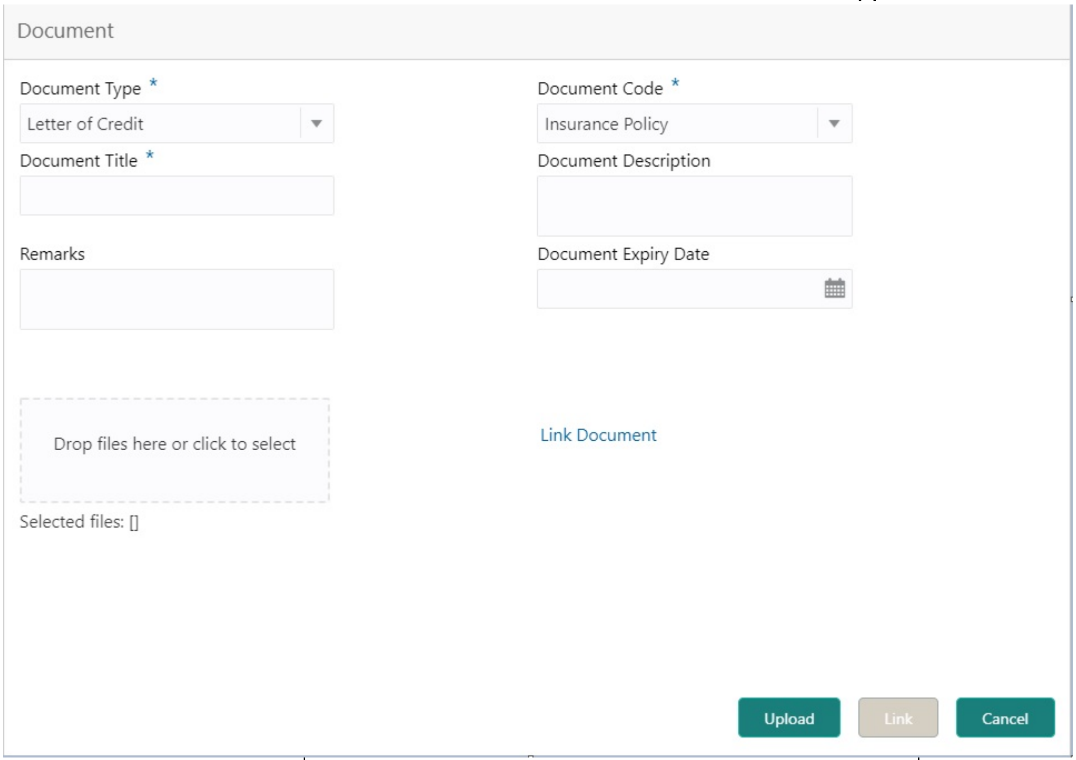
In OBTFPM, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored in DMS will have a unique document id along with other Metadata. The uploaded Document image in the DMS should be available/queried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

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

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



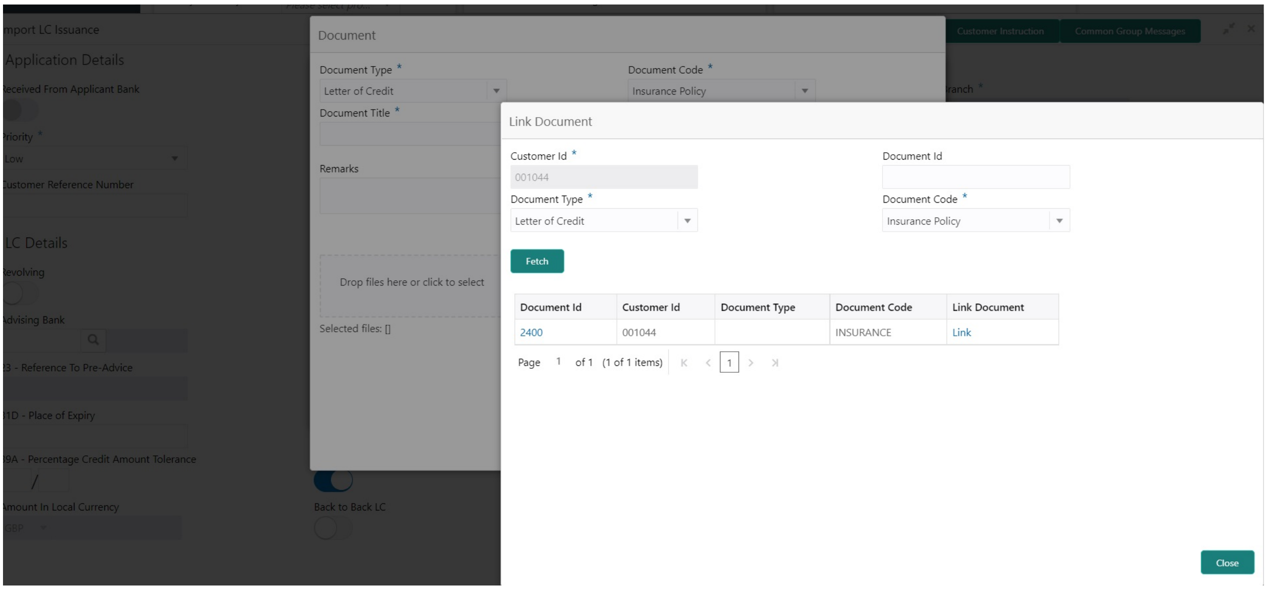
3. Click the Add Additional Documents button/ link. The **Document** screen appears.




| Field | Description | Sample Values |
|---|---|---|
| Document Type | Select the Document type from list.<br>Indicates the document type from metadata. | |
| Document Code | Select the Document Code from list.<br>Indicates the document Code from metadata. | |
| Document Title | Specify the document title. | |
| Document Description | Specify the document description. | |
| Remarks | Specify the remarks. | |
| Document Expiry Date | Select the document expiry date. | |
| Link Document | The link to link the existing uploaded documents from DMS to the workflow task. | |

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.

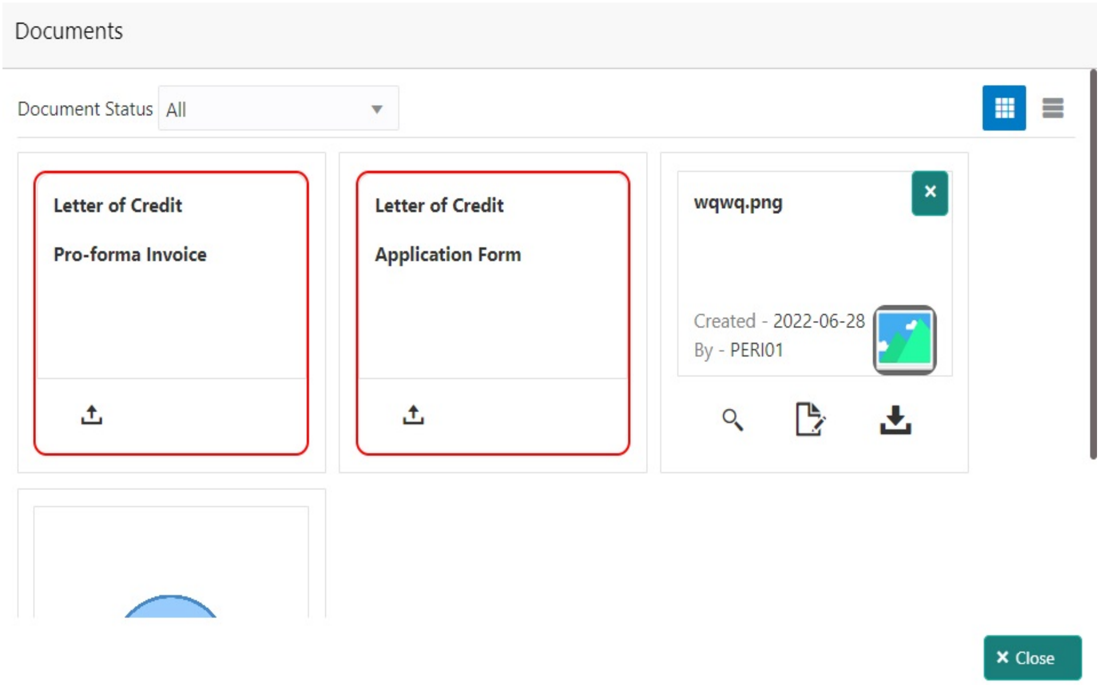
The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.



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

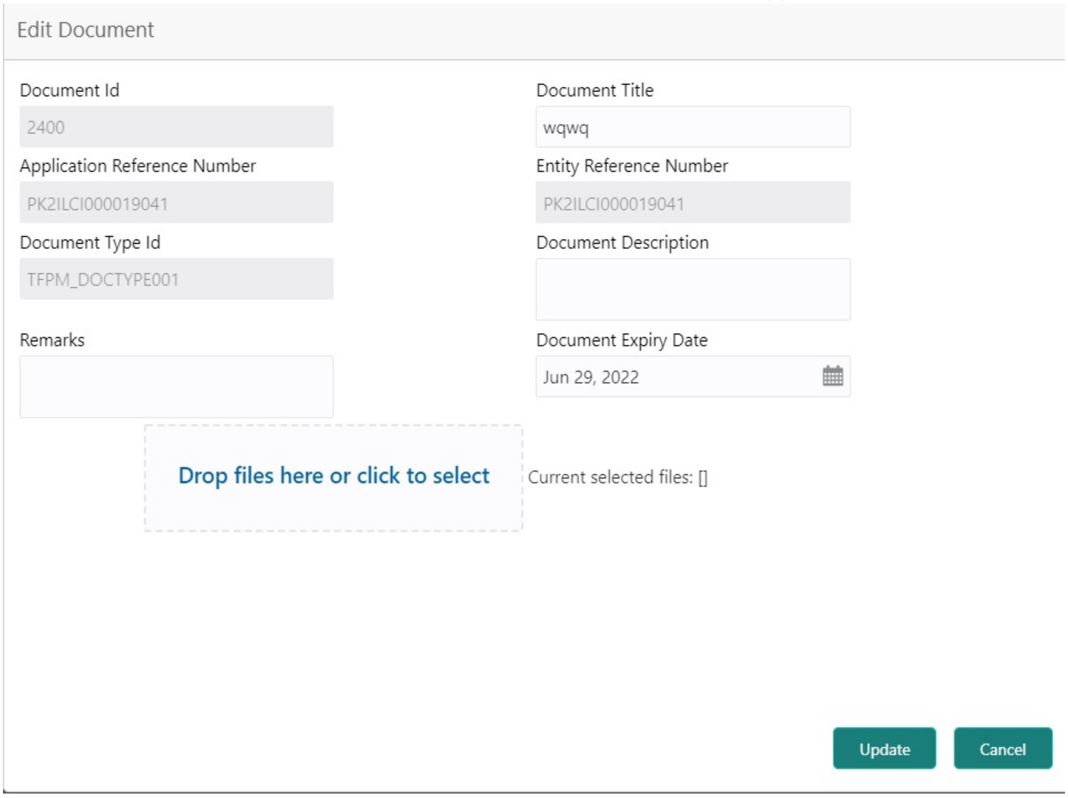
| Field | Description | Sample Values |
|---|---|---|
| Customer ID | This field displays the transaction Customer ID. | |
| Document ID | Specify the document Id. | |
| Document Type | Select the document type from list. | |
| Document Code | Select the document code from list. | |
| Search Result | | |
| Document ID | This field displays the document Code from meta data. | |
| Customer ID | This field displays the transaction Customer ID. | |
| Document Type | This field displays the document type from meta data. | |
| Document Code | This field displays the document code from meta data. | |
| Link Document | The link to link the existing uploaded documents from DMS to the workflow task. | |

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




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

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




# Data Enrichment

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

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

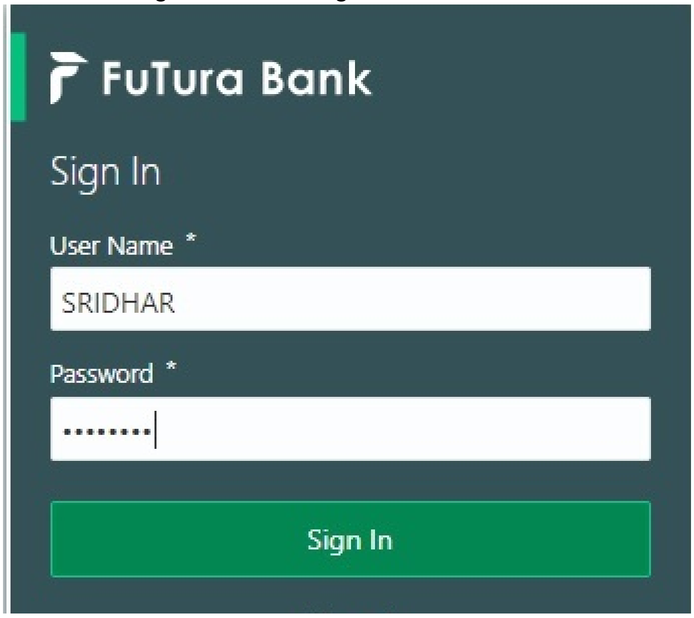
The user can view the requests that are received via online channel like SWIFT are available directly in Data Enrichment for further processing from Beneficiary Consent Response Capture stage.

**Note**

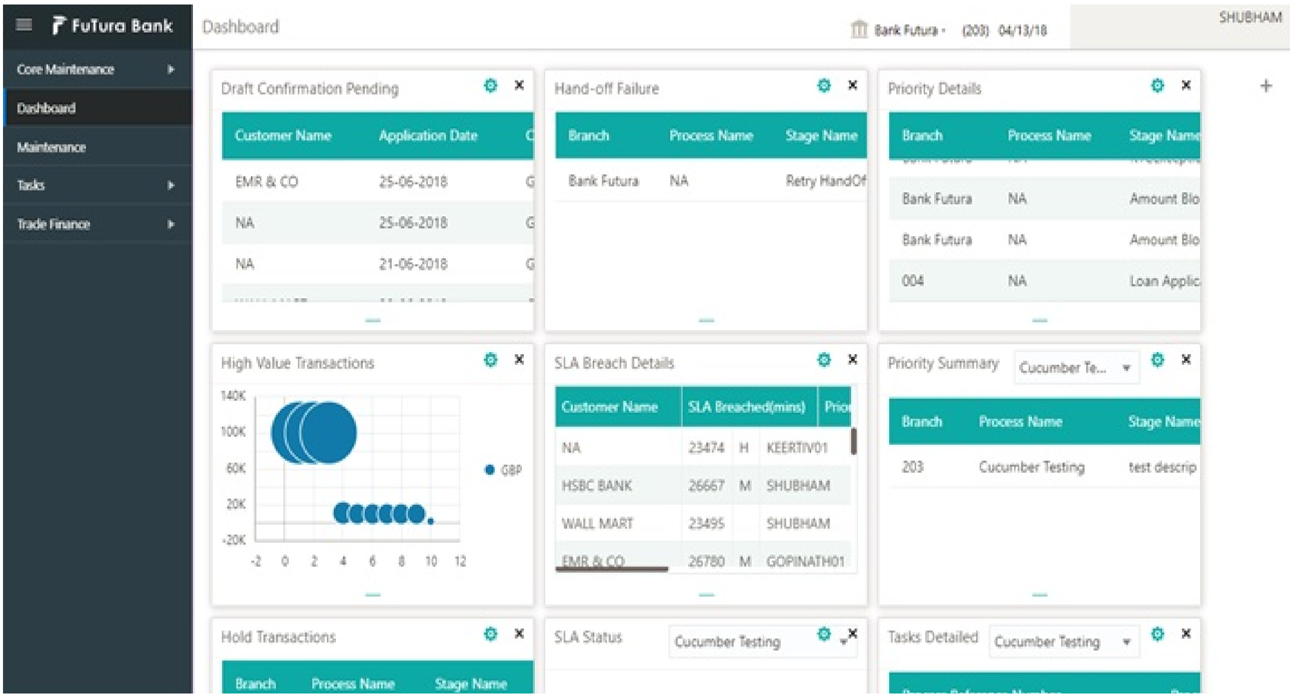
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

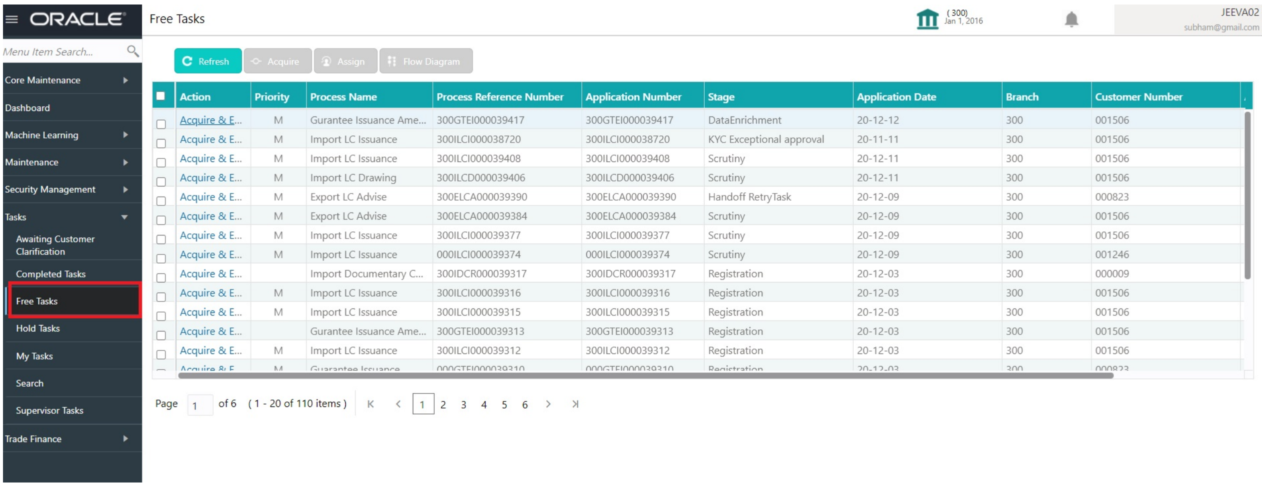
1. Using the entitled login credentials for Data Enrichment stage, login to the OBTFPM application.



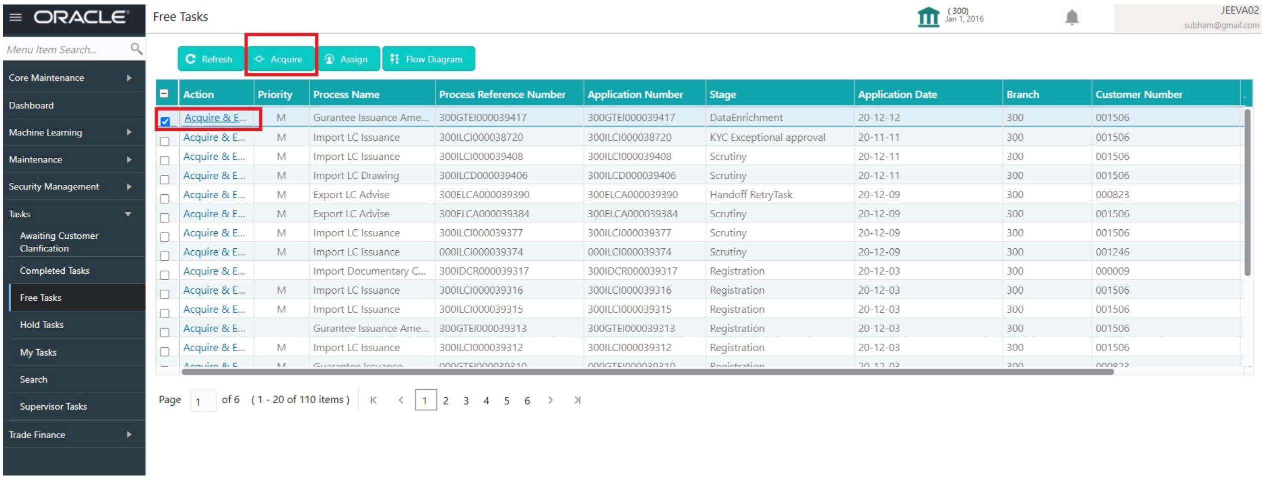

2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



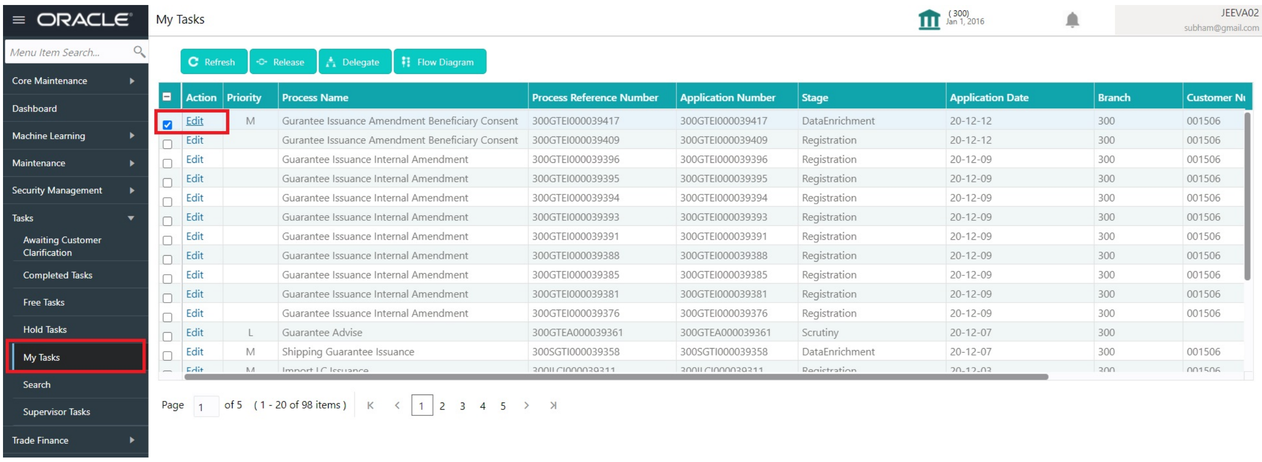

3. Click **Trade Finance> Tasks> Free Tasks.**




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




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




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

- Main Details
- Additional Details
- Advices

- Additional Details
- Settlement Details
- Summary

Let’s look at the details for beneficiary consent response capture stage. User can enter/update the following fields. Some of the fields that are already having value from Registration/online channels may not be editable.

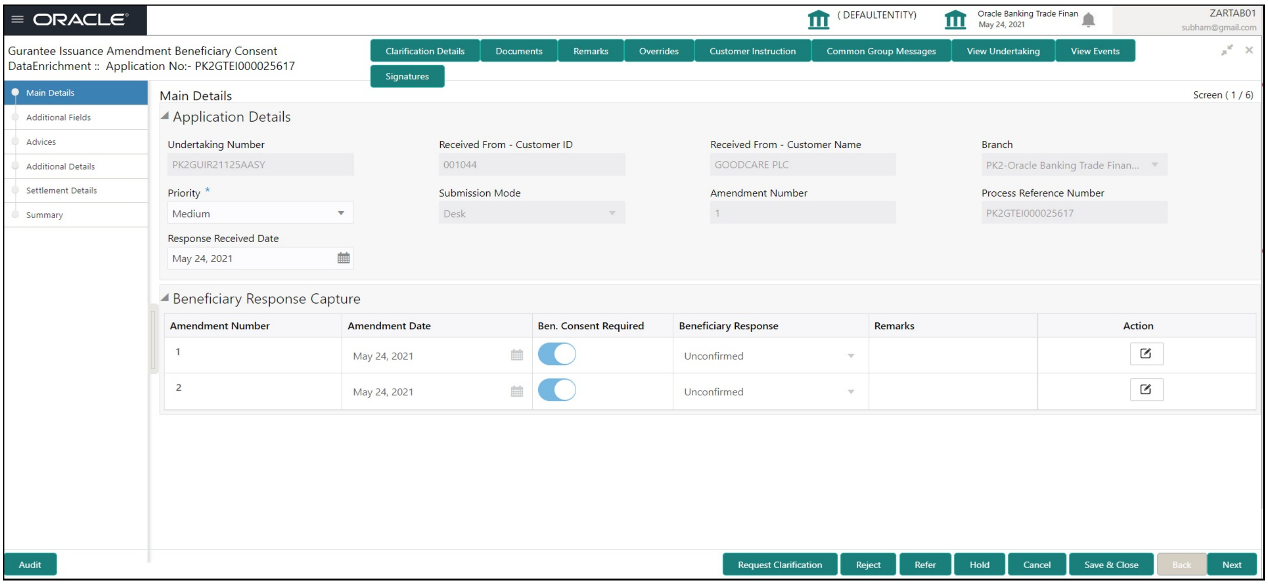
## Main Details

Main details section has sub section as follows:

- Application Details
- Beneficiary Response Capture

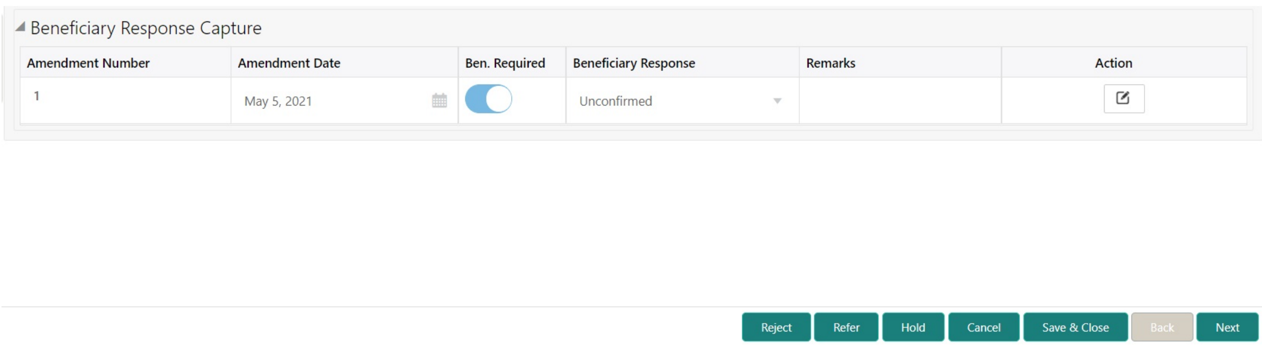
### Application Details

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



### Beneficiary Response Capture

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



### Action Buttons

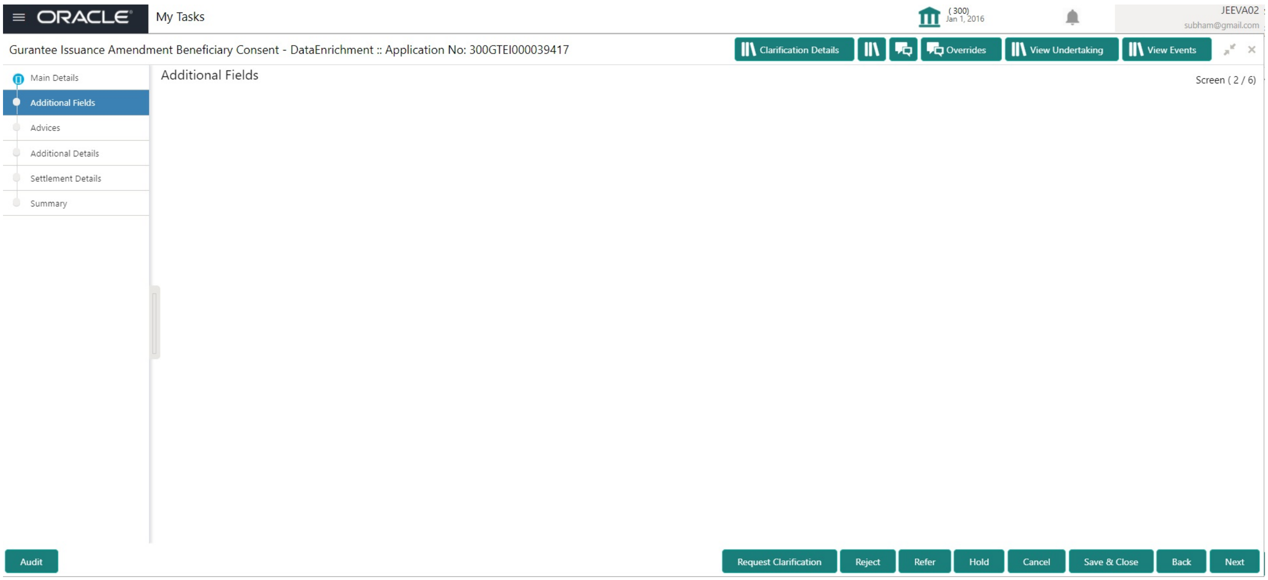
Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | NA for beneficiary consent. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | On click of Refer, user will be able to refer the task back to the Registration/previous user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Cancel | Cancel the Beneficiary Consent Response Capture stage inputs. | |
| Save & Close | Save the information provided and holds the task in 'My Task' for working later.<br>This option will not submit the request. | |
| Next | Click Next to move to next logical step in Beneficiary Consent Response stage. | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |

| Field | Description | Sample Values |
|---|---|---|
| Documents | Click the Documents icon to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| View Events | Clicking this button allows the user to view the various events under the Guarantee amendment details. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is available, system should display all the signatures. | |

## Additional Fields

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




### Action Buttons

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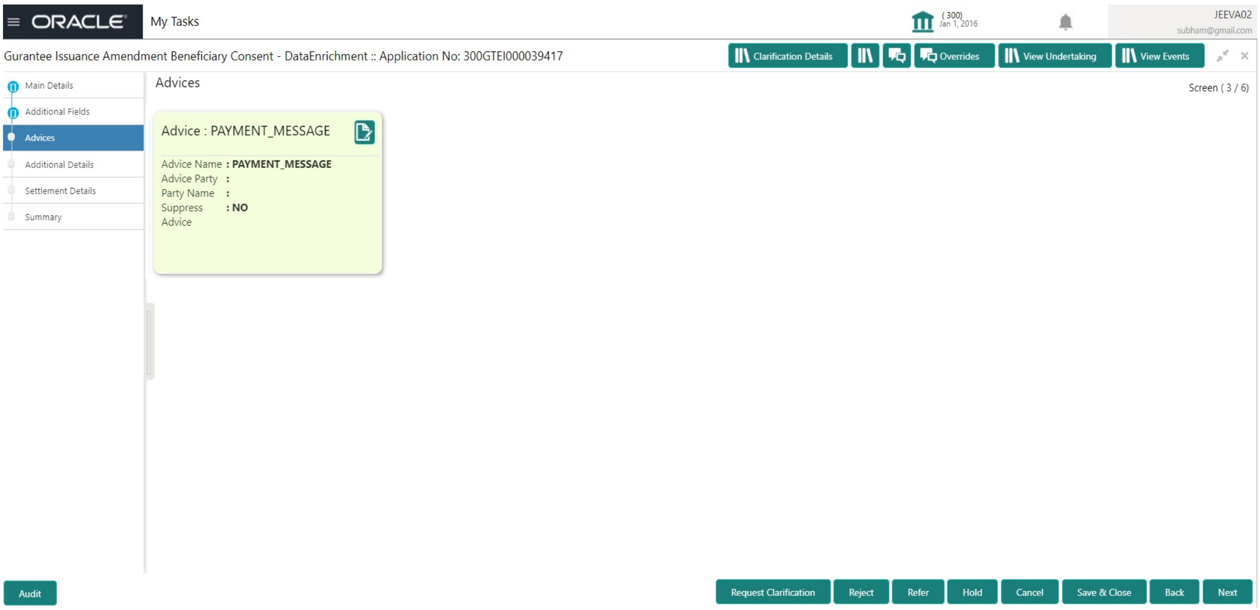
| Field | Description | Sample Values |
|---|---|---|
| Refer | On click of Refer, user will be able to refer the task back to the Registration/previous stage user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Next | Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in 'My Task' for working later.<br>This option will not submit the request | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<br>Application will display the mandatory and optional documents. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |

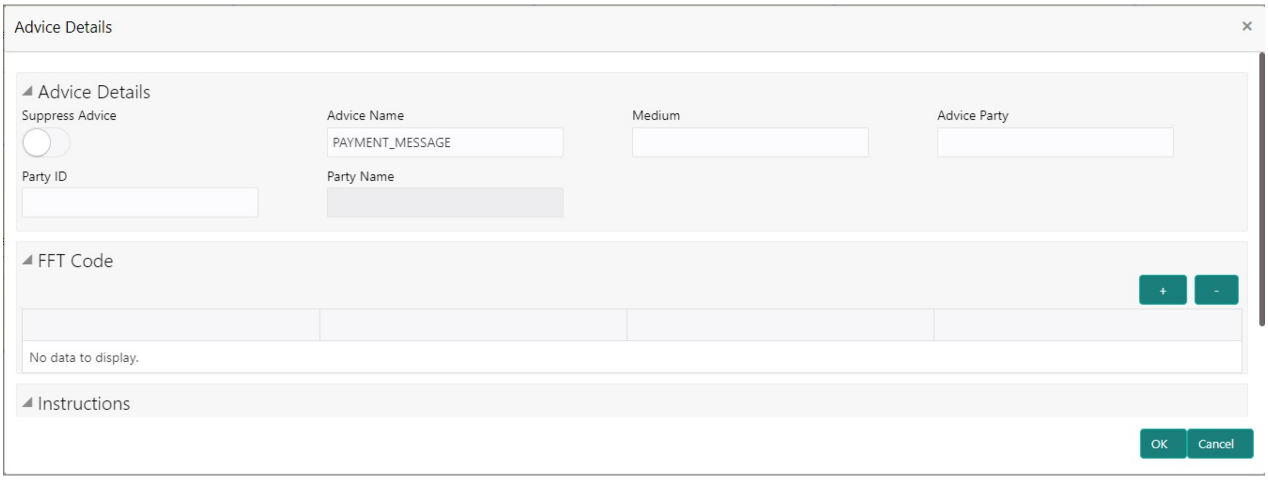
| Field | Description | Sample Values |
|---|---|---|
| Customer Instructions | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| View Events | Clicking this button allows the user to view the various events under the Guarantee amendment details. | |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required.<br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br>If more than one signature is available, system should display all the signatures. | |

## Advices

This section defaults the advices maintained for the product/event simulated from the advices maintained at the Product level.



The user can also suppress the Advice, if required.



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

| Field | Description | Sample Values |
|---|---|---|
| Party ID | Value be defaulted from Guarantee /SBLC Issuance. User can update if required. | |
| Party Name | Read only field.<br>Value be defaulted from Guarantee /SBLC Issuance. | |
| Free Format Text | | |
| FTT Code | User can select the FFT code as a part of free text. | |
| FFT Description | FFT description is populated based on the FFT code selected. | |
| + | Click plus icon to add new FFT code. | |
| - | Click minus icon to remove any existing FFT code. | |
| Instruction Details | | |
| Instruction Code | User can select the instruction code as a part of free text. | |
| Instruction Description | Instruction description is populated based on the FFT code selected. | |
| + | Click plus icon to add new instruction code. | |
| - | Click minus icon to remove any existing instruction code. | |

### Action Buttons

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

| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | NA for beneficiary consent. | |

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

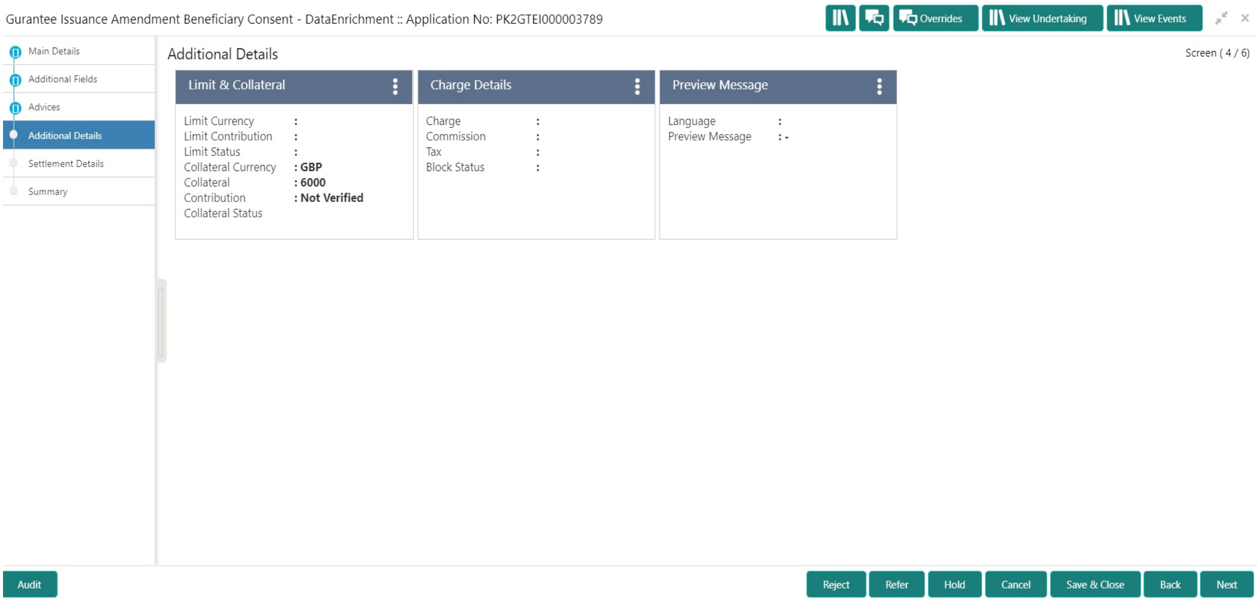
| Field | Description | Sample Values |
| --- | --- | --- |
| Documents | Click the Documents icon to View/Upload the required documents.<br>Application will display the mandatory and optional documents. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| View Events | Clicking this button allows the user to view the various events under the Guarantee amendment details. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br>If more than one signature is available, system should display all the signatures. | |

### Additional Details

Following tiles are present in Additional Details section:

- Limits and Collateral section

- Charges, commission and Taxes simulated from back office and populated in this screen

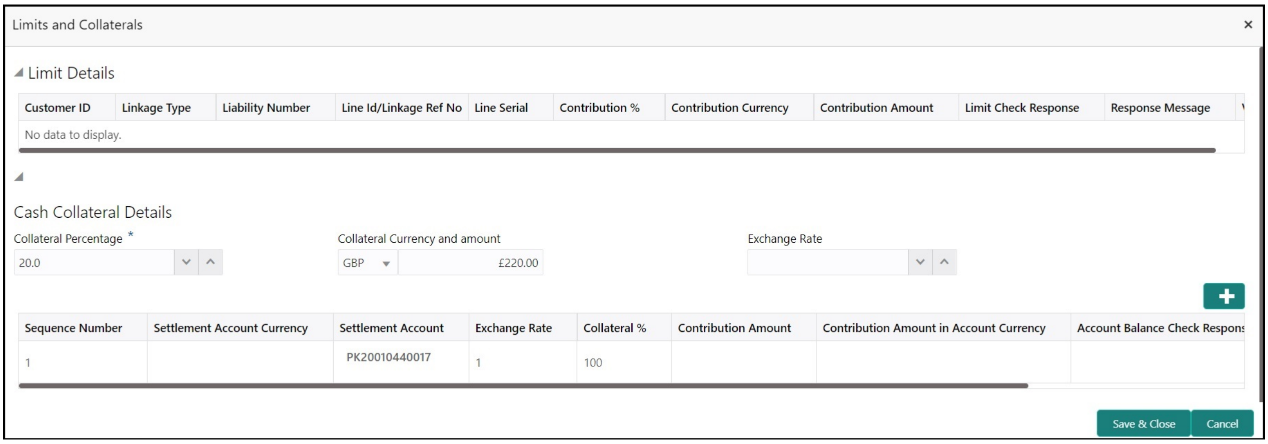


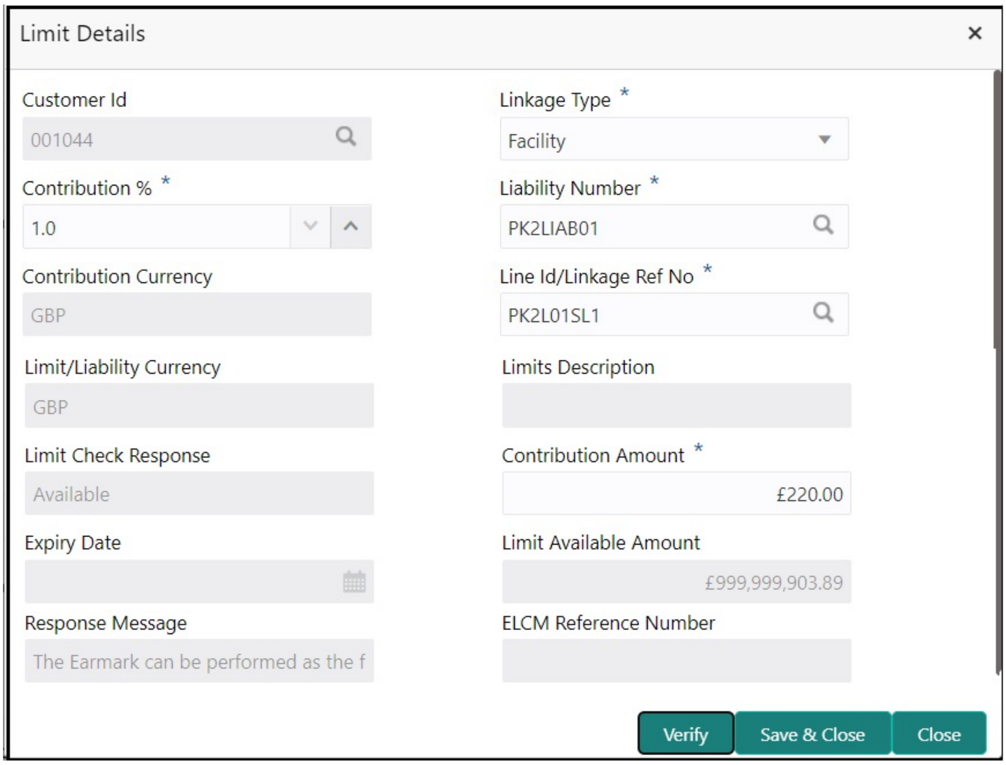
## Limit and Collateral

If the Guarantee Issuance is at Counter Issuing Bank (CIB), the user can enter the details.

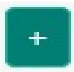
On Approval, system should not release the Earmarking against each limit line and system should handoff the “Limit Earmark Reference Number “to the back office. On successful handoff, back office will make use of these “Limit Earmark Reference Number” to release the Limit Earmark done in the mid office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

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






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

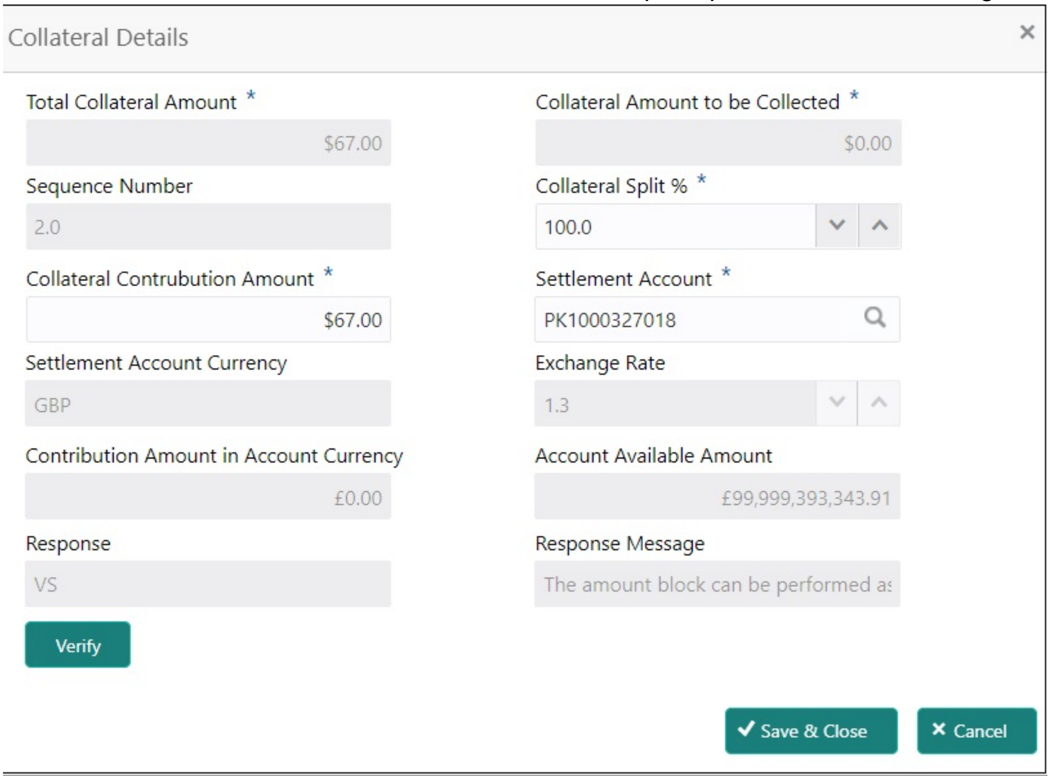
| Field | Description | Sample Values |
|---|---|---|
| Plus Icon  | Click plus icon to add new Limit Details. | |
| Limit Details<br>Click + plus icon to add new limit details.<br>Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon. | | |
| Customer ID | Applicant's/Applicant Bank customer ID will get defaulted. | |
| Linkage Type | Select the linkage type.<br>Linkage type can be:<br>• Facility<br>• Liability<br>By default Linkage Type should be "Facility". | |

| Field | Description | Sample Values |
|---|---|---|
| Contribution% | System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.<br>Once contribution % is provided, system will default the amount.<br>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message. | |
| Liability Number | Click **Search** to search and select the Liability Number from the look-up.<br>The list has all the Liabilities mapped to the customer. | |
| Contribution Currency | The LC currency will be defaulted in this field. | |
| 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.<br>**Note**<br>User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field.<br>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.<br>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. | |

| Field | Description | Sample Values |
|---|---|---|
| Contribution Amount | Contribution amount will default based on the contribution %.<br>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.<br>The value in this field appears, if you click the Verify button. | |
| Response Message | Detailed Response message.<br>The value in this field appears, if you click the Verify button. | |
| ELCM Reference Number | This field displays the ELCM reference number. | |

### Collateral Details

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




| Field | Description | Sample Values |
|---|---|---|
| Cash Collateral Details | | |
| Collateral Percentage | Specify the percentage of collateral to be linked to this transaction. | |

| Field | Description | Sample Values |
|---|---|---|
| Collateral Currency and amount | System populates the contract currency as collateral currency by default.<br>User can modify the collateral Currency and amount. | |
| Exchange Rate | System populates the exchange rate maintained.<br>User can modify the collateral Currency and amount.<br>System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. | |
| Click + plus icon to add new collateral details.<br>Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon. | | |
| Total Collateral Amount | Read only field.<br>This field displays the total collateral amount provided by the user. | |
| Collateral Amount to be Collected | Read only field.<br>This field displays the collateral amount yet to be collected as part of the collateral split. | |
| Sequence Number | Read only field.<br>The sequence number is auto populated with the value, generated by the system. | |
| Collateral Split % | Specify the collateral split% to be collected against the selected settlement account. | |
| Settlement Account | Select the settlement account for the collateral. | |
| Settlement Account Currency | Select the Settlement Account Currency. | |
| Exchange Rate | Read only field.<br>This field displays the exchange rate, if the settlement account currency is different from the collateral currency. | |
| Contribution Amount in Account Currency | Read only field.<br>This field displays the contribution amount in the settlement account currency as defaulted by the system. | |
| Account Available Amount | Read only field.<br>Account available amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be ‘Success’ or ‘Amount not Available’.<br>System populates the response on clicking the **Verify** button. | |

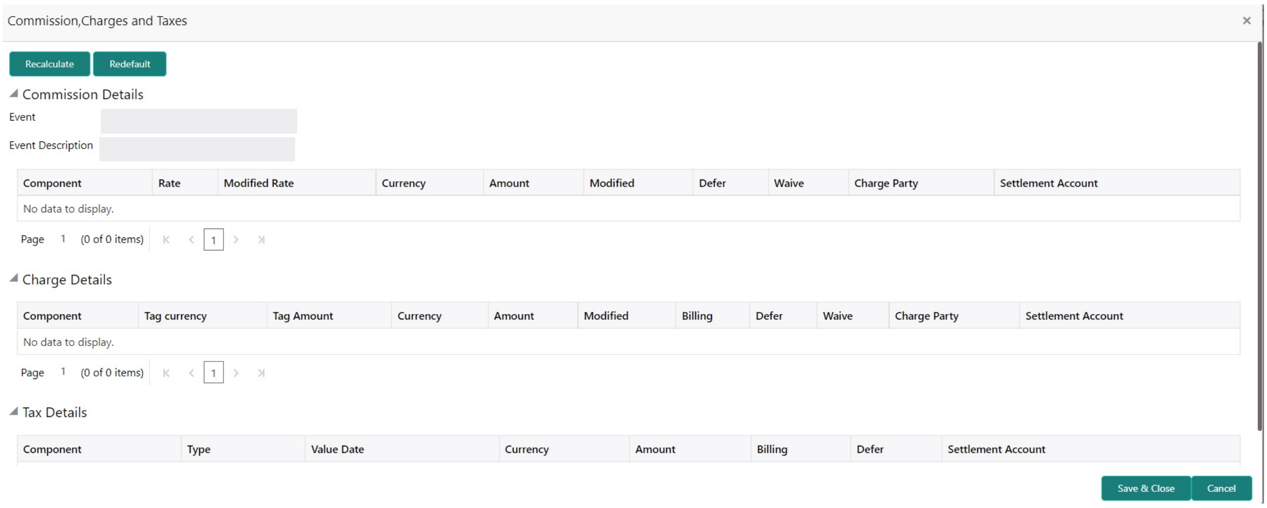
| Field | Description | Sample Values |
|---|---|---|
| Response Message | Detailed Response message.<br>System populates the response on clicking the **Verify** button. | |
| Verify | Click to verify the account balance of the Settlement Account. | |
| Save & Close | Click to save and close the record. | |
| Cancel | Click to cancel the entry. | |
| Below fields appear in the **Cash Collateral Details** grid along with the above fields. | | |
| Collateral % | User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.<br>System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product.<br>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified". | |
| Collateral Contribution Amount | Collateral contribution amount will get defaulted in this field.<br>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Account Balance Check Response | This field displays the account balance check response. | |
| Delete Icon<br> | Click minus icon to remove any existing Collateral Details. | |
| Edit Link | Click edit link to edit any existing Collateral Details. | |

### Commission, Charges and Taxes Details

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

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

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




## Commission Details

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

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

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

### Charge Details

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

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

### Tax Details

The tax component is calculated based on the commission and defaults if maintained at product level. User can update the default value.

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

| Field | Description | Sample Values |
|---|---|---|
| Component | Tax Component type | |
| Type | Type of tax Component. | |
| Value Date | This field displays the value date of tax component. | |
| Currency | The tax currency is the same as the commission. | |
| Amount | The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required. | |
| Billing | If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br>This field is disabled, if ‘Defer’ toggle is enabled. | |
| Defer | If taxes have to be deferred and collected at any future step, this option has to be enabled.<br>The user can enable/disable the option the check box. On de-selection the user has to click on ‘Recalculate’ charges button for re-simulation. | |
| Settlement Account | Details of the settlement account. | |

### Action Buttons

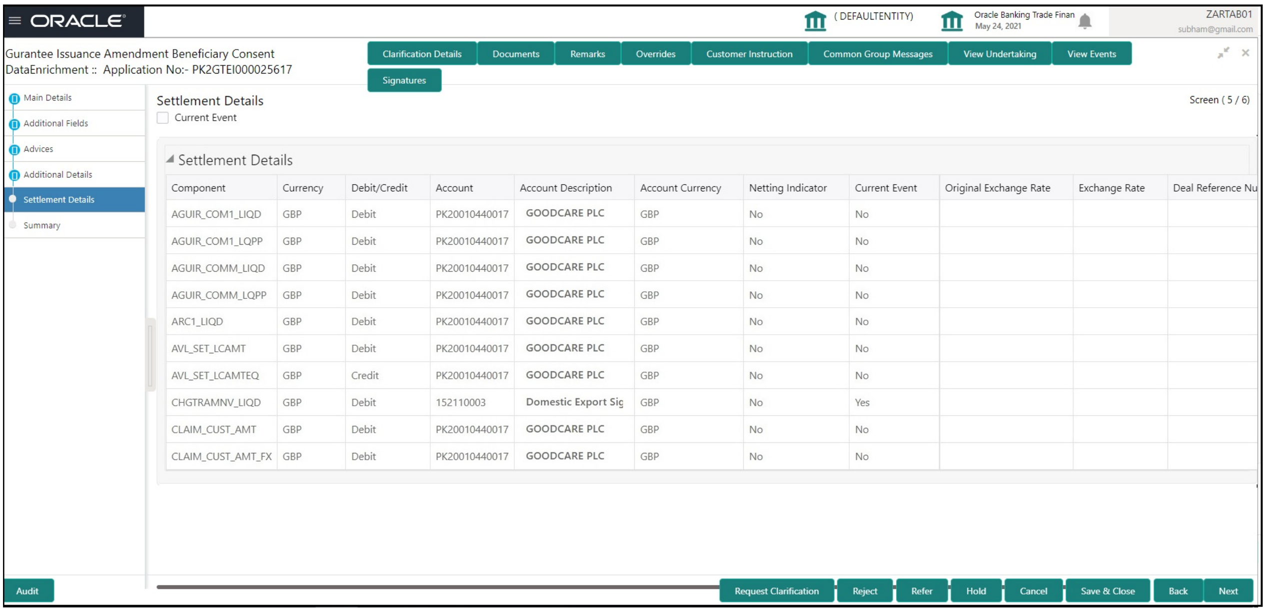
Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | NA for beneficiary consent. | |

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

| Field | Description | Sample Values |
|---|---|---|
| Documents | Click the Documents icon to View/Upload the required documents.<br><br>Application will display the mandatory and optional documents. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| View Events | Clicking this button allows the user to view the various events under the Guarantee amendment details. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is available, 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. | |
| Account Currency | System defaults the currency for all the items based on the account number. | |
| Netting Indicator | System displays the applicable netting indicator. | |
| Current Event | System displays the current event as Y or N. | |
| Original Exchange Rate | System displays the Original Exchange Rate as simulated in settlement details section from OBTF. | |
| Exchange Rate | The exchange rate. | |

| Field | Description | Sample Values |
|---|---|---|
| Deal Reference Number | The exchange deal reference number. | |

### Action Buttons

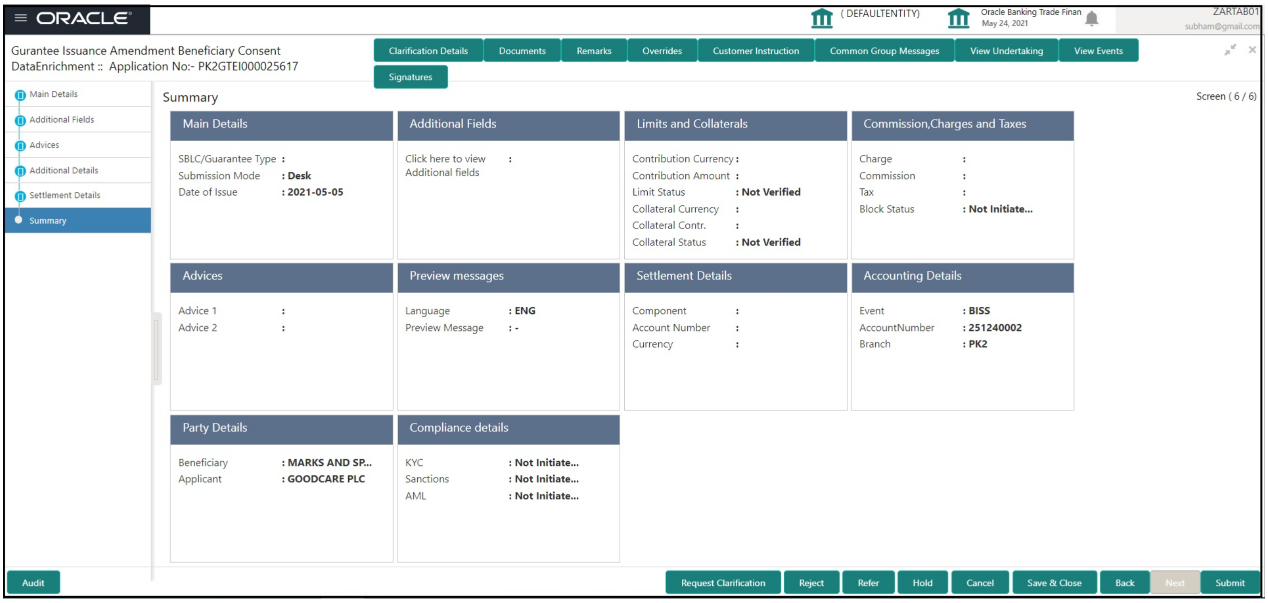
Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | NA for beneficiary consent. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others. | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Next | Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |

| Field | Description | Sample Values |
| --- | --- | --- |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents.<br>Application will display the mandatory and optional documents. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view overrides, if any. | |
| Customer Instructions | Click to view/ input the following<br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| View Events | Clicking this button allows the user to view the various events under the Guarantee amendment details. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br>If more than one signature is available, system should display all the signatures. | |

## Summary

User can review the summary of details updated in Beneficiary Consent Response Capture section. User can drill down from summary Tiles into respective data segments.



**Tiles Displayed in Summary**

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

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

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

### Action Button

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

| Field | Description | Sample Values |
|---|---|---|
| Request Clarification | NA for beneficiary consent. | |

| Field | Description | Sample Values |
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| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br>Reject Codes:<br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. | |
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| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Cancel | Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs. | |
| Next | Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
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| Field | Description | Sample Values |
|---|---|---|
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| 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. | |
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| Customer Instructions | Click to view/ input the following<br><br>• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
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| View Events | Clicking this button allows the user to view the various events under the Guarantee amendment details. | |
| Signature | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is available, system should display all the signatures. | |

## Approval

The Approval user can review and approve the details updated in approval stage of the Beneficiary Consent response for Amendment under Guarantee Issued.

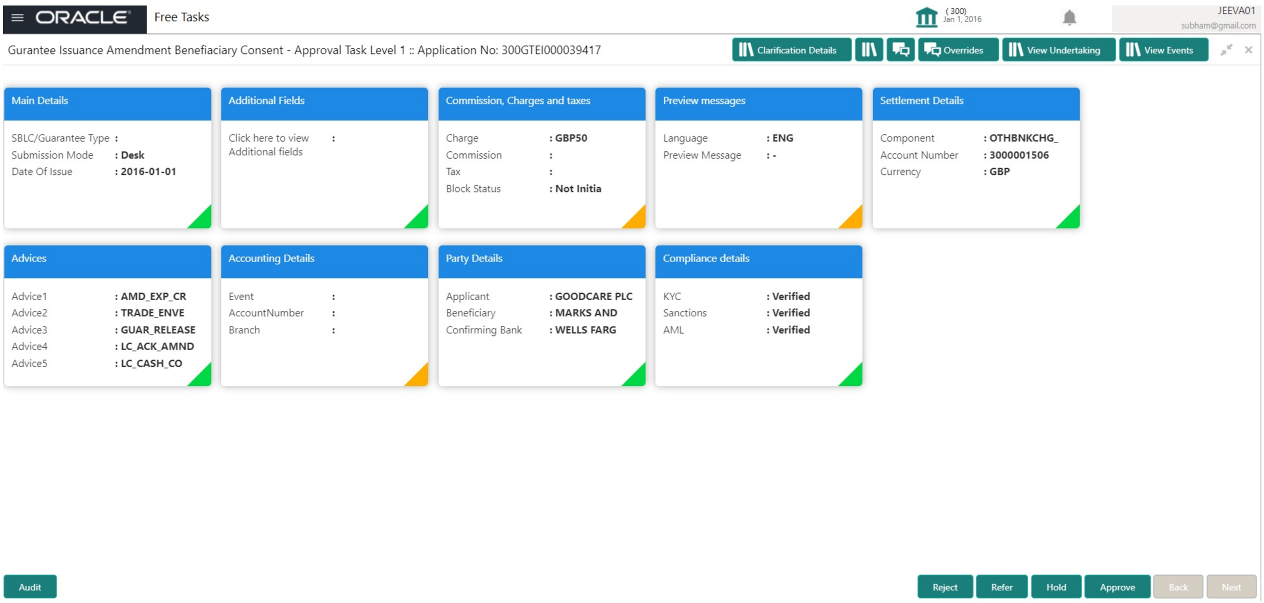
Log in into OBTFPM application and acquire the task to see the summary tiles. The tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

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

**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.

## Summary




### Tiles Displayed in Summary:

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

**Note**

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

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

### Documents and Checklist

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

### Action Buttons

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

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

### Acceptance Criteria

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

# Index

# Reference and Feedback

## References

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

- Getting Started User Guide
- Common Core User Guide

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