

Guarantee Advice User Guide

Oracle Banking Trade Finance Process Management

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

Oracle Banking Trade Finance Process Management	1
Overview.....	1
Benefits.....	1
Key Features	1
Guarantee Advice	2
Registration	2
Application Details	4
Guarantee Details.....	6
Miscellaneous.....	11
Document Linkage.....	12
Scrutiny	16
Main Details	18
Guarantee preferences.....	21
Additional Fields	28
Additional Details.....	29
Summary	45
Data Enrichment	48
Main Details.....	50
Guarantee Preferences	50
Acknowledgement Details	51
Documents and Instructions	54
Additional Fields	54
Advices	54
Additional Details.....	57
Preview Message	57
Settlement Details	61
Summary	62
Exceptions.....	65
Exception - Amount Block	65
Exception - Know Your Customer (KYC).....	67
Exception - Limit Check/Credit	69
Multi Level Approval.....	70
Authorization Re-Key (Non-Online Channel).....	71
Reject Approval.....	73
Application Details	73
Summary	73
Action Buttons	74
Reference and Feedback	76
References.....	76
Documentation Accessibility.....	76
Feedback and Support.....	76

Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

Overview

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

Benefits

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

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

Key Features

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

Guarantee Advice

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

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

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

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

This section contains the following topics:

Registration	Scrutiny
Data Enrichment	Exceptions
Multi Level Approval	Reject Approval

Registration

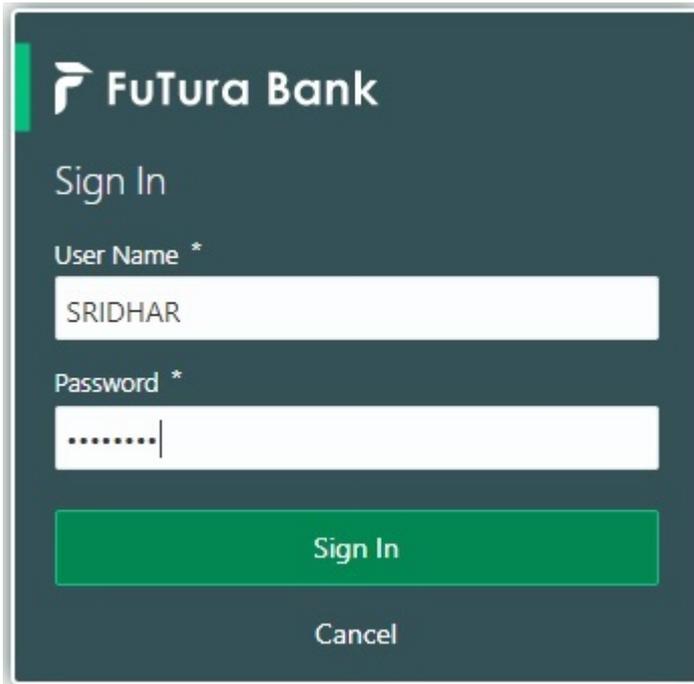
As a Registration user, you can register a Guarantee Advice request, also can upload relevant documents and verify checklist items. If Guarantee to be advised is received as physical instrument, the Guarantee Advice process starts from the Registration Stage.

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

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

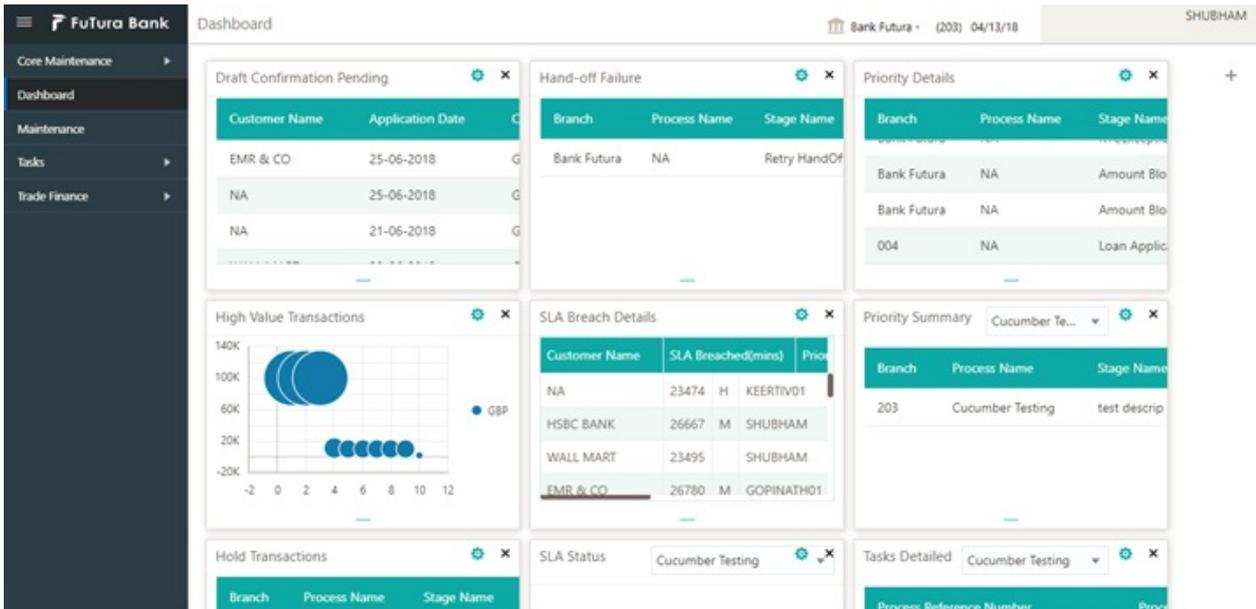
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

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



The image shows the login interface for FuTura Bank. It features a dark blue header with the FuTura Bank logo and the text 'Sign In'. Below the header, there are two input fields: 'User Name *' containing the text 'SRIDHAR' and 'Password *' which is masked with dots. At the bottom of the form, there are two buttons: a green 'Sign In' button and a white 'Cancel' button.

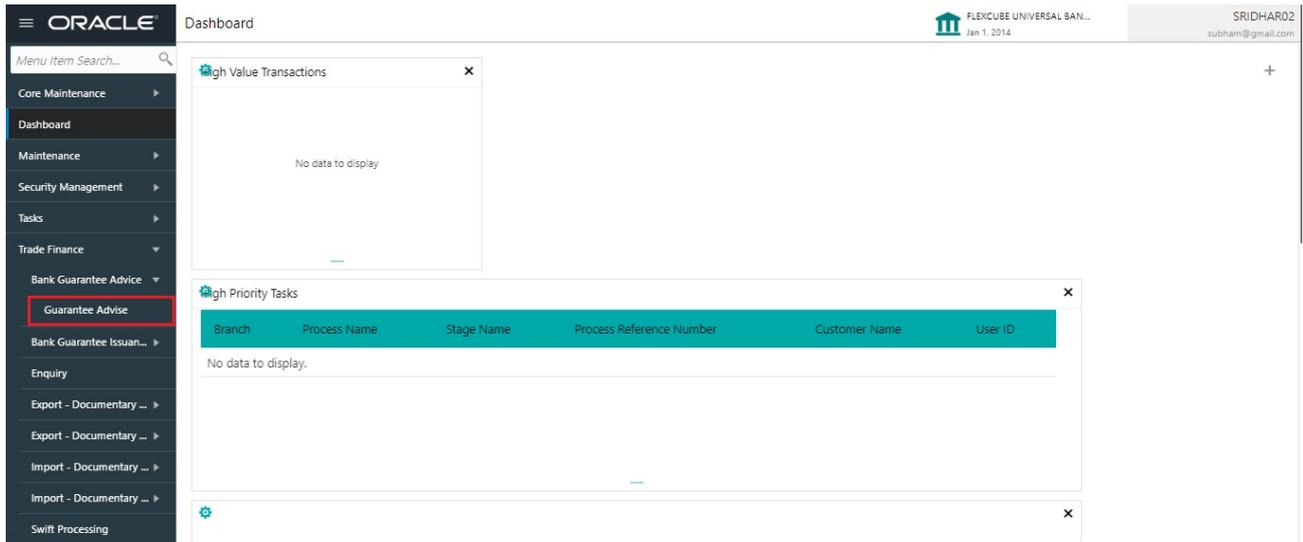
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



The image shows a screenshot of the FuTura Bank dashboard. The dashboard is titled 'Dashboard' and includes a navigation menu on the left with options like 'Core Maintenance', 'Dashboard', 'Maintenance', 'Tasks', and 'Trade Finance'. The main content area displays several widgets:

- Draft Confirmation Pending:** A table with columns 'Customer Name' and 'Application Date'. Data rows include 'EMR & CO' (25-06-2018), 'NA' (25-06-2018), and 'NA' (21-06-2018).
- Hand-off Failure:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data row: 'Bank Futura', 'NA', 'Retry HandOf'.
- Priority Details:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data rows include 'Bank Futura', 'NA', 'Amount Blo', and '004', 'NA', 'Loan Applic'.
- High Value Transactions:** A bubble chart showing transaction values for 'GBP'.
- SLA Breach Details:** A table with columns 'Customer Name', 'SLA Breached(mins)', and 'Prio'. Data rows include 'NA' (23474, H, KEERTIV01), 'HSBC BANK' (26667, M, SHUBHAM), 'WALL MART' (23495, SHUBHAM), and 'EMR & CO' (26780, M, GOPINATH01).
- Priority Summary:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data row: '203', 'Cucumber Testing', 'test descrip'.
- Hold Transactions:** A table with columns 'Branch', 'Process Name', and 'Stage Name'.
- SLA Status:** A widget showing 'Cucumber Testing'.
- Tasks Detailed:** A widget showing 'Cucumber Testing'.

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



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

Application Details

Guarantee Advise			
Application Details			
Beneficiary *	Branch *	32B - Currency Code, Amount *	Priority *
001204 PK2WALKIN1	PK2-Oracle Banking Trade Finan...	USD \$1,200.00	Medium
Submission Mode *	Process Reference Number	Advising Date *	Issuer *
Desk	PK2GTEA000023684	May 22, 2021	000330 CITIBANK
Guarantee Details			
22D - Form of Undertaking	Product Code	Product Description	Contract Reference Number
DGAR - Guarantee	GUA2	Guarantee Advising	PK2GUA2211420001
20 - Undertaking Number	User Reference Number	22A - Purpose of Message	23X - File Identification
	PK2GUA2211420001	confirmation of issued undertaking	
23X - Narrative	22K - Type of Undertaking	22K - Narrative	31C - Date of Issue *
			May 22, 2021
23B - Expiry Type	Date of Expiry	35G - Expiry Condition/ Event	Applicant
51 - Obligor/ Instructing Party	40E - Applicable Rules	40C - Narrative	39D - Additional Amounts
	URDG - Uniform rules for dema...		
Amount In Local Currency	Auto Close	Closure Date	Language Code
GBP £480.00	<input type="checkbox"/>		ENG

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

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

Field	Description	Sample Values
Branch	<p>Customer's home branch will be displayed based on the customer ID and it can be changed, if required.</p>  <p>Note Once the request is submitted, Branch field is non-editable.</p> <p>For Guarantee Advising MT760, the branch to be resolved from CIF.</p>	203-Bank Futura -Branch FZ1
Currency code, Amount	<p>Select the currency code. Provide the guarantee value (with decimal places) as per currency type.</p> <p>For Guarantee Advising MT760, the currency code is Read only and populated from Incoming MT 760.</p>	GBP, 1,000.00
Priority	<p>Set the priority of the Guarantee Advice request as Low/Medium/High. The user to change the priority as per the requirement.</p> <p>If priority is not maintained for a customer, 'Medium' priority will be defaulted. For Guarantee Advising MT760, the field is defaulted and user can change its value.</p>	High
Submission Mode	<p>Select the submission mode of Guarantee Advice request. By default the submission mode will have the value as 'Desk'.</p> <p>Desk- Request received through Desk Courier- Request received through Courier</p> <p>For Guarantee Advising MT760, the Submission Mode is Read only - SWIFT.</p>	Desk
Process Reference Number	<p>Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.</p> <p>For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system.</p>	203GTEADV0015920
Advising Date	<p>System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here.</p> <p>For Guarantee Advising MT760, the branch date to be defaulted. User cannot change the date. If approved on a later date, system should populate the branch date as on date of approval.</p>	04/13/2018

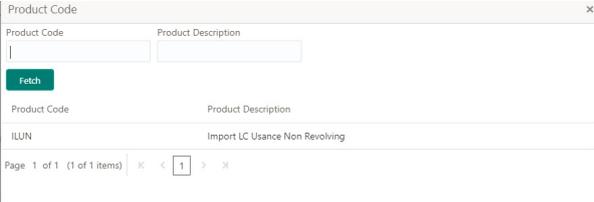
Field	Description	Sample Values
Issuer	<p>Select the issuing bank. Party type with banks will only be displayed in LOV.</p> <p>The system will display the</p> <ul style="list-style-type: none"> a) SWIFT code (if available) b) Name and address of the bank <p>On selection of the record if SWIFT code is available then SWIFT code will be populated, if SWIFT code is not available then the bank's name and address will be populated.</p> <p>For Guarantee Advising MT760, the issuing bank is read only and populated from Incoming MT 760.</p>	

Guarantee Details

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

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

Field	Description	Sample Values
Form of Undertaking	<p>Select the Form of Undertaking from the available options:</p> <ul style="list-style-type: none"> • DGAR - Guarantee • STBY - Standby LC <p> Note</p> <p>This is a mandatory field.</p> <p>For Guarantee Advising MT760, the Form of Undertaking value is read only and populated from Incoming MT 760.</p>	

Field	Description	Sample Values
Product Code	<p>Select the applicable product code.</p> <p>Click the look up icon to search the product code with code or product description.</p>  <p>You can also enter the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking.</p> <p>For Guarantee Advising MT760, user can enter the product code.</p>	GUIA
Product Description	<p>Auto populated by the application based on the Product Code.</p> <p>For Guarantee Advising MT760, Product Description is populated based on product code selected.</p>	Guarantee Advising
Contract Reference Number	<p>Auto-generated by back end application. Number will be populated on the selection of Product Code.</p> <p>For Guarantee Advising MT760, Contract Reference Number is generated from Back office System.</p>	203GUIS18103 ALP5
Undertaking Number	<p>Provide the undertaking number available in the guarantee/SBLC.</p> <p>For Guarantee Advising MT760, the Undertaking Number is read only and populated from Incoming MT 760.</p>	
User Reference Number	<p>Auto populated by the application based on the Product Code.</p>	
Purpose of message	<p>Select the purpose of message from the LOV:</p> <ul style="list-style-type: none"> ● ACNF - Advice and confirmation of issued undertaking ● ADVI - Advice of issued undertaking <p>For Guarantee Advising MT760, the Purpose of message is read only and populated from Incoming MT 760.</p> <p>Values are:</p> <ul style="list-style-type: none"> ● ACNF - Advice and confirm (Limits required) ● ADVI - Advice 	

Field	Description	Sample Values
File Identification	<p>This field enables the user to select the type of delivery channel and its associated file name or reference from the available values:</p> <ul style="list-style-type: none"> ● COUR - Courier delivery ● EMAL - Email transfer ● FACT - SWIFTNet ● FAXT - Fax transfer ● HOST - Host-to-Host ● MAIL - Postal Delivery ● OTHR - Other delivery channel <p>For Guarantee Advising MT760, the File Identification value is read only and populated from Incoming MT 760.</p>	
Narrative	<p>If File Identification field values are COUR or OTHR, user must be able to provide description in this field.</p> <p>For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.</p>	
Type of Undertaking	<p>Select the guarantee type from the following available options:</p> <ul style="list-style-type: none"> ● Advance Payment Guarantee ● BILL - Bill of Lading ● CUST - Customs ● DPAY - Direct Pay I ● INSU - Insurance ● JUDI - Judicial ● LEAS - Lease ● PAYM - Payment ● PERF - Performance ● RETN - Retention ● SHIP - Shipping - For shipping guarantee ● TEND - Tender or Bid ● WARR - Warranty/ maintenance ● OTHR - Any other local undertaking type. <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	Financial Guarantee
Narrative	<p>Provide the details of any other type of local undertaking. This field is applicable if the Type of Undertaking has value as OTHR.</p> <p>For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.</p>	

Field	Description	Sample Values
Date of Issue	<p>Application will default the branch's current date in date of issue. User cannot change the defaulted date.</p> <p>Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	04/13/18
Expiry Type	<p>This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options:</p> <ul style="list-style-type: none"> • COND - Conditional Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Date Of Expiry	<p>Provide the expiry date of the Guarantee Issuance.</p> <p>The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide an alert message.</p> <p>This field is applicable only if Expiry Type is COND or FIXD.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	09/30/18
Expiry Condition/Event	<p>This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available.</p> <p>This field is applicable only if Date of Expiry field value is COND.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Applicant	<p>Search and select the applicant from the lookup.</p> <p>If the request is received from Applicant bank, select the applicant from the List of Values.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	001345 Nestle
Obligor/Instructor Party	<p>Select the party obligated to reimburse the issuer.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

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

Miscellaneous

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

Field	Description	Sample Values
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Documents	Upload the required documents.	
Remarks	Provide any additional information regarding the Guarantee Advice. This information can be viewed by other users processing the request.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • 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.	

Action Buttons

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

Document Linkage

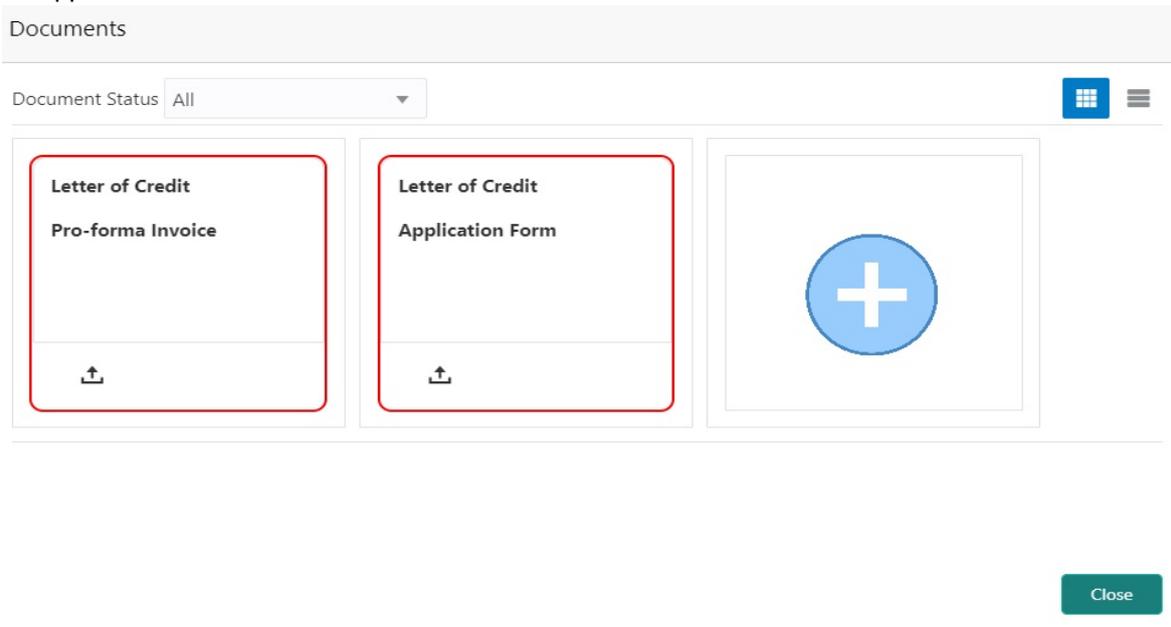
The user can link an existing uploaded document in any of the process stages.

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

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

1. Navigate to the Registration screen.

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



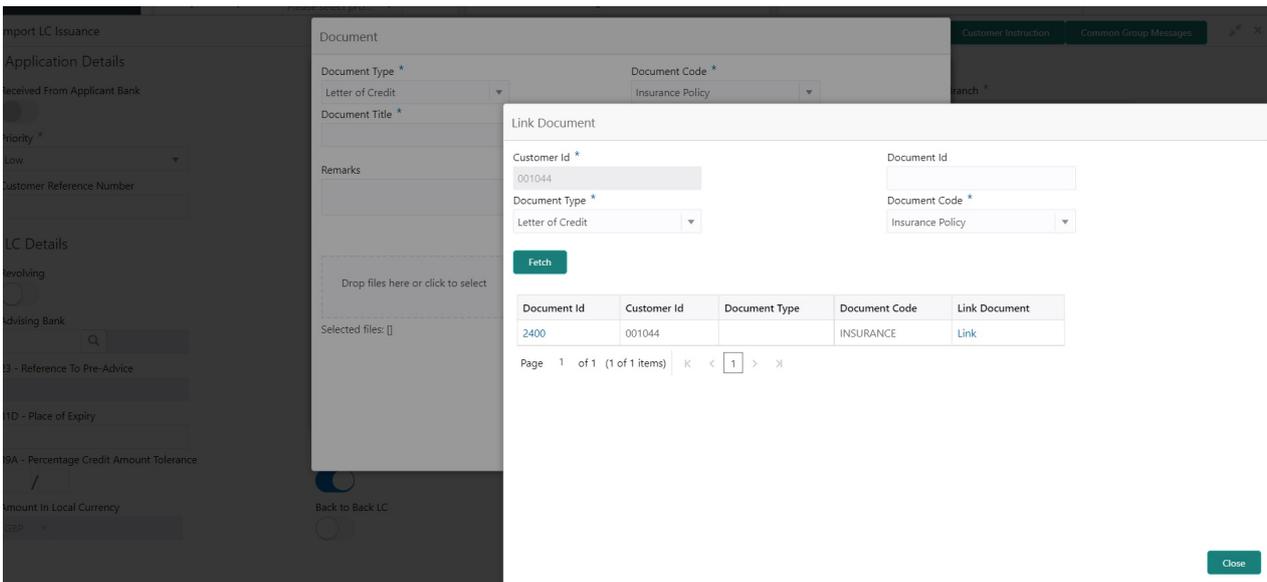
3. Click the Add Additional Documents button/ link. The **Document** screen appears.

Field	Description	Sample Values
Document Type	Select the Document type from list. 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.	

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

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

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

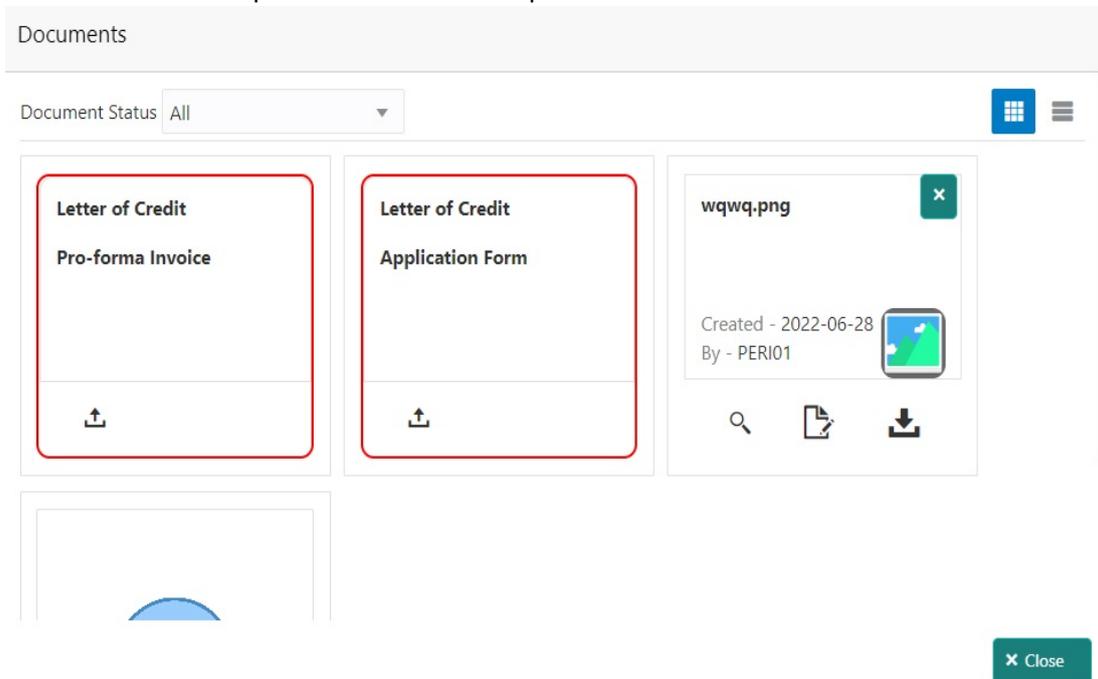


5. Click **Fetch** to retrieve the details from DMS. System Displays all the documents available for the given Document Type and Document Code for the Customer.

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

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

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



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

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

The 'Edit Document' form contains the following fields:

- Document Id: 2400
- Document Title: wqwq
- Application Reference Number: PK2ILCI000019041
- Entity Reference Number: PK2ILCI000019041
- Document Type Id: TFPM_DOCTYPE001
- Document Description: (empty text area)
- Remarks: (empty text area)
- Document Expiry Date: Jun 29, 2022

At the bottom, there is a dashed box with the text 'Drop files here or click to select' and 'Current selected files: []'. 'Update' and 'Cancel' buttons are located at the bottom right.

Scrutiny

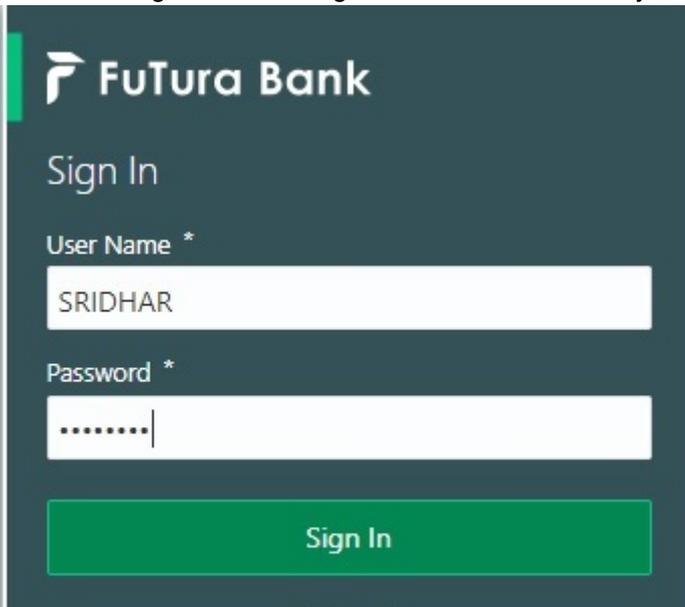
On successful completion of Registration of an Guarantee advice request, the request moves to Scrutiny stage.

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

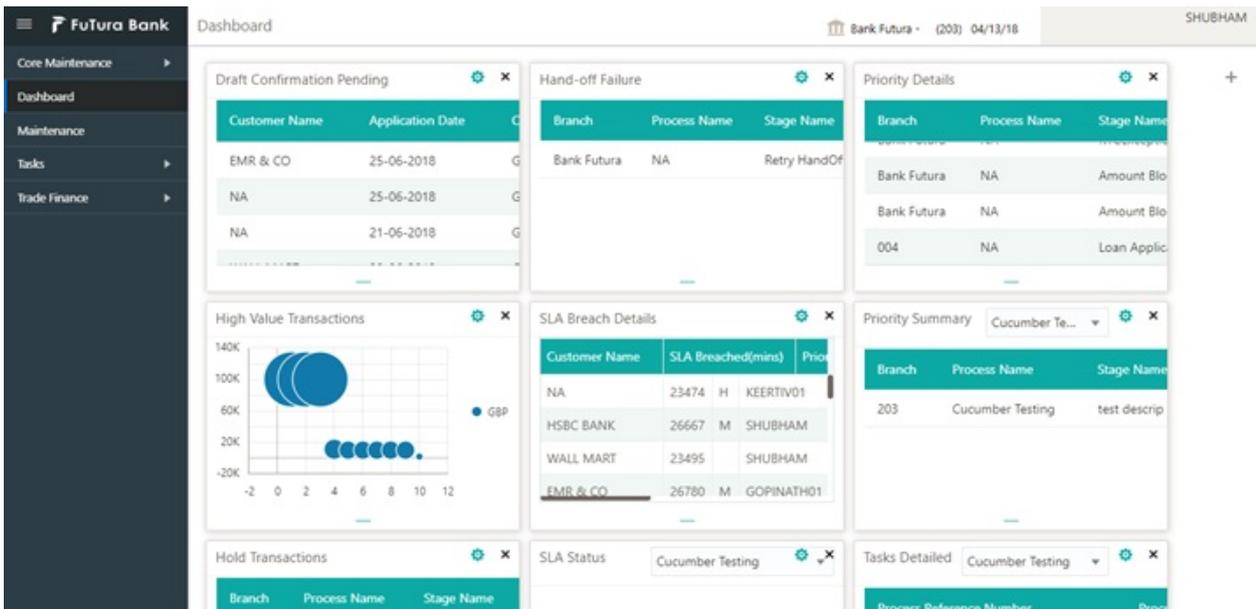
Online Channel - Requests that are received via SWIFT are available directly for further processing from Scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.

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

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



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



3. Click Trade Finance> Tasks> Free Tasks.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	C
Acquire & Edit	M	Guarantee Advice	300GTEA000030728	300GTEA000030728	Scrutiny	20-04-20	000	
Acquire & Edit	M	Guarantee Issuance	300GTEI000030653	300GTEI000030653	HandoffRetryTask	70-01-01	000	0
Acquire & Edit	M	Import LC Issuance	300ILCI000030672	300ILCI000030672	HandoffRetryTask	70-01-01	000	0
Acquire & Edit	M	Export LC Cancellation	GS1ILCI000028828	GS1ILCI000028828	HandoffRetryTask	70-01-01	GS1	0
Acquire & Edit	M	Export LC Liquidation	300ELCL000030681	300ELCL000030681	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	M	Export LC Update Drawi...	300ELCU000030671	300ELCU000030671	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	M	Export LC Drawing	300ELCD000030665	300ELCD000030665	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	H	Import Documentary- B...	300IDCB000030667	300IDCB000030667	DataEnrichment	20-04-20	300	0
Acquire & Edit	M	Export LC Advising	300ELCA000030639	300ELCA000030639	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	M	Export Documentary Li...	300EDCL000030634	300EDCL000030634	Approval Task Level 1	70-01-01	300	0

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	C
Acquire & Edit	M	Guarantee Advice	300GTEA000030728	300GTEA000030728	Scrutiny	20-04-20	000	
Acquire & Edit	M	Guarantee Issuance	300GTEI000030653	300GTEI000030653	HandoffRetryTask	70-01-01	000	0
Acquire & Edit	M	Import LC Issuance	300ILCI000030672	300ILCI000030672	HandoffRetryTask	70-01-01	000	0
Acquire & Edit	M	Export LC Cancellation	GS1ILCI000028828	GS1ILCI000028828	HandoffRetryTask	70-01-01	GS1	0
Acquire & Edit	M	Export LC Liquidation	300ELCL000030681	300ELCL000030681	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	M	Export LC Update Drawi...	300ELCU000030671	300ELCU000030671	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	M	Export LC Drawing	300ELCD000030665	300ELCD000030665	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	H	Import Documentary- B...	300IDCB000030667	300IDCB000030667	DataEnrichment	20-04-20	300	0
Acquire & Edit	M	Export LC Advising	300ELCA000030639	300ELCA000030639	Approval Task Level 1	70-01-01	300	0
Acquire & Edit	M	Export Documentary Li...	300EDCL000030634	300EDCL000030634	Approval Task Level 1	70-01-01	300	0

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

Ac...	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer
Edit	M	Guarantee Advice	300GTEA000030728	300GTEA000030728	Scrutiny	20-04-20	000	
Edit	M	Import Documentary Re...	000IDCR000030521	000IDCR000030521	Approval Task Level 1	70-01-01	000	000020
Edit	M	Import Documentary Li...	000IDCL000030383	000IDCL000030383	Approval Task Level 1	70-01-01	000	000020
Edit	M	Import Documentary U...	000IDCU000030286	000IDCU000030286	Approval Task Level 1	70-01-01	000	000004
Edit	M	Export Documentary Up...	000EDCU000029469	000EDCU000029469	Approval Task Level 1	70-01-01	000	000009

The Scrutiny stage has three sections as follows:

- Main Details
- Guarantee Preferences
- Documents and Instructions

- Additional Fields
- Additional Details
- Summary

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

Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

Application Details

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

Guarantee Details

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

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_ MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

Guarantee preferences

Preferences

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

Field	Description	Sample Values
Terms and Conditions	Select the terms and conditions from the LOV that are not already mentioned. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.	
Governing Law and Jurisdiction	Select the applicable governing law and jurisdiction for the undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

Automatic Extension Details

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

Field	Description	Sample Values
Automatic Extension Required	<p>Toggle On: Set the toggle On, if automatic extension for expiry date is required.</p> <p>Toggle Off: Set the toggle Off, if automatic extension for expiry date is not required.</p> <p>Note: This field is not applicable Validity field in Registration stage has value as Open.</p> <p>In case of Guarantee Advising MT760, this button is enabled if 23F field has value.</p>	
Auto Extension Period	<p>Select the auto extension period for expiry date from the following options:</p> <ul style="list-style-type: none"> • Days • One year • Others <p> Note This field is applicable only if Auto Extension Required toggle is set to On.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Extension Details	<p>Provide the extension details for the expiry date.</p> <p> Note This field is applicable only if Auto Extension Period field value is Days/ Others.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Non-Extension Notice	<p>Provide the non-extension notice days.</p> <p> Note This field is applicable only if Auto Extension Period field has values.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Field	Description	Sample Values
Non-Extension Details	<p>Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details.</p>  <p>Note This field is applicable only if Auto Extension Period field has values.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Auto Extension Final Expiry Date	<p>Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed.</p>  <p>Note This field is applicable only if Auto Extension Period field has values.</p> <p>If Automatic Extension Required toggle is set to Yes, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the “Auto Extension Period”.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Demand Indicator

Field	Description	Sample Values
Demand Indicator	<p>This field specifies whether partial and/or multiple demands are not permitted. Select the demand indicator from the following options:</p> <ul style="list-style-type: none"> • Multiple demands are not permitted - Partial amount can be claimed • Partial demands are not permitted - Entire amount can be claimed • Multiple and partial demands are not permitted - Entire amount can be claimed <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Underlying Transaction Details

Field	Description	Sample Values
Underlying Transaction Details	<p>Select the underlying business transaction details (for which the undertaking is issued) from the LOV.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	<p>Select the method of the delivery from the following options by which the original local undertaking needs to be delivered:</p> <ul style="list-style-type: none"> • COLL - By Collection • COUR - By Courier • MAIL - By Mail • MESS - By Messenger - Hand Deliver • OTHR - Other Method <p> Note This field is not applicable, if Purpose of Message field value is ICCO/ISCO.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

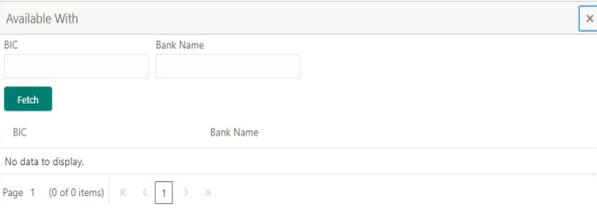
Field	Description	Sample Values
Narrative	<p>Provide the description of method of delivery of original undertaking.</p>  <p>Note</p> <p>This field is applicable only if the Delivery of Original Undertaking field value is COUR/OTHR.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Delivery to/Collection by	<p>Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected:</p> <ul style="list-style-type: none"> • BENE - Beneficiary • OTHR - Others  <p>Note</p> <p>This field is not applicable, if Purpose of Message field value is ICCO/ISCO.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Narrative	<p>Provide the name and address.</p>  <p>Note</p> <p>This field is applicable only if the Delivery to/Collection by field value is OTHR.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Transfer Details

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

Others

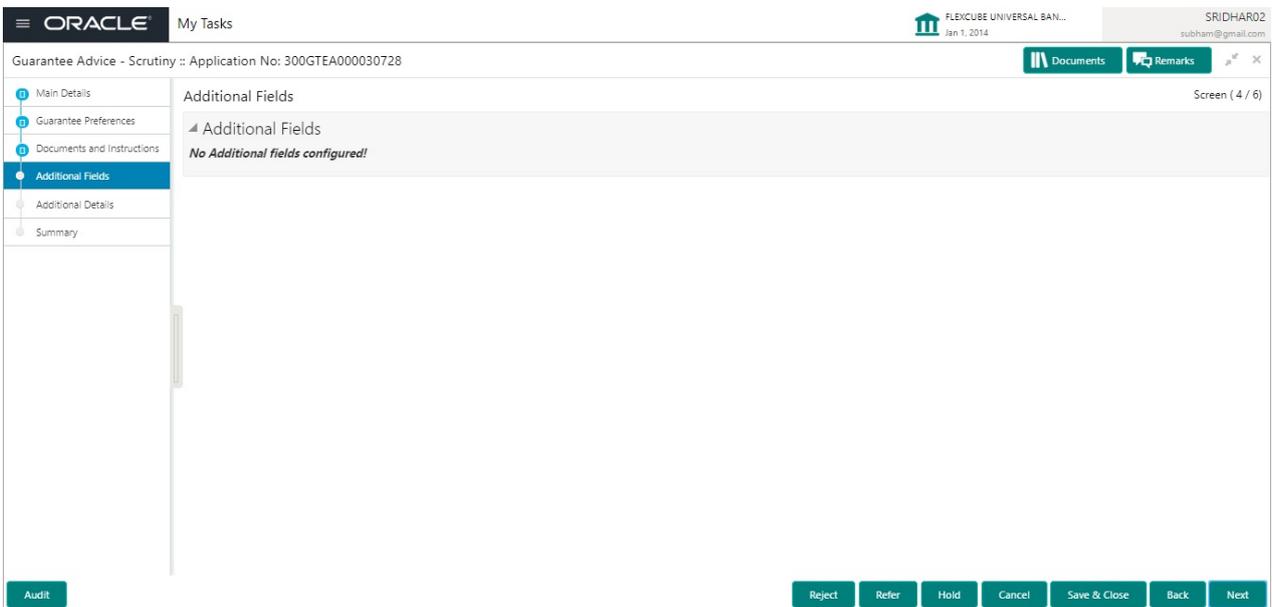
Field	Description	Sample Values
Sender to Receiver Information	<p>Select the additional information for receiver from the LOV.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Charges	<p>Select the charger for the undertaking from the LOV.</p> <p>For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

Field	Description	Sample Values
Available With	<p>This field identifies the bank with which the credit is available of the issued LC.</p> <p>User must capture the bank details or any free text.</p> <ul style="list-style-type: none"> • Search the bank with SWIFT code (BIC) or Bank Name.  <p>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Confirmation Instructions	<p>Select the confirmation instruction from the available values:</p> <ul style="list-style-type: none"> • CONFIRM • MAY ADD • WITHOUT  <p>Note</p> <p>This field is applicable if the Form of Undertaking is STBY - Standby LC.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Requested Confirmation Party	<p>Select the requested confirmation party from the available options:</p> <ul style="list-style-type: none"> • Advising Bank • Advise Through Bank • Others  <p>Note</p> <p>This field is applicable if the Confirmation Instructions is Confirm or May Add.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Field	Description	Sample Values
Confirming Bank	Select the Confirming Bank from the LOV. <div style="text-align: center;">  Note This field is applicable if the Requested Confirmation Party value is Others. </div>	

Additional Fields

Banks can configure these additional fields during implementation.



The screenshot shows the Oracle Flexcube Universal Bank interface. The top navigation bar includes the Oracle logo, 'My Tasks', and user information for SRIDHAR02. The main content area is titled 'Guarantee Advice - Scrutiny :: Application No: 300GTEA000030728'. A left-hand navigation pane lists several sections: Main Details, Guarantee Preferences, Documents and Instructions, **Additional Fields** (highlighted), Additional Details, and Summary. The 'Additional Fields' section is currently active, displaying a message: 'Additional Fields' followed by 'No Additional fields configured!'. At the bottom of the screen, there is a row of action buttons: Audit, Reject, Refer, Hold, Cancel, Save & Close, Back, and Next.

Additional Details

Guarantee Advise - Scrutiny :: Application No: PK1GTEA00003761

Screen (4 / 5)

- 1 Main
- 2 Guarantee Preferences
- 3 Additional Fields
- 4 Additional Details
- 5 Summary

Additional Details

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

Audit Reject Refer Hold Cancel Save & Close Back Next

Charge Details

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

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.

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

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

Recalculate Redefault

Commission Details

Event:

Event Description:

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

Page 1 of 0 (0 of 0 items) < 1 >

Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Split	Charge Party	Settlement Account
CHGTRAMND			GBP	£100.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		PK20010440017

Page 1 of 1 (1 of 1 items) < 1 >

Tax Details

Component	Type	Value Date	Currency	Amount	Billing	Defer	Settlement Account
No data to display.							

Split Settlement

select	Component	Currency	Amount
<input checked="" type="checkbox"/>	CHGTRAMND_LIQD	GBP	£100.00

Page 1 of 1 (1 of 1 items) < 1 >

Split Settlement Details

Sequence	Component	Amount	Percentage	Branch	Account Currency	Account	Exchange Rate	Original Exchange Rate	Party Type	Customer	AR-AP Tracking	Loan/
1	CHGTRAMND_LIQD_S01	50	50.00	PK2	GBP	PK20010	1	1	BEN	001044	<input type="checkbox"/>	N
2	CHGTRAMND_LIQD_S02	50	50.00	PK2	GBP	PK20037	1	1	ISB	003763	<input type="checkbox"/>	N

Save & Close Close

Commission Details

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

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	

Field	Description	Sample Values
Waive	<p>Select the check box to waive charges/ commission.</p> <p>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</p> <p>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.</p>	
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.	

Charge Details

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

Field	Description	Sample Values
Split	The bank User can split the Charges/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.	

Tax Details

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

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

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

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.	

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	<input type="checkbox"/>
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
<input type="checkbox"/>	N
Negotiation Rate	

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.	

Field	Description	Sample Values
Negotiation Rate	Specify the negotiation rate.	

Limits & Collateral

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

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

Limits and Collaterals x

▲ Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message
No data to display.									

▲

Cash Collateral Details

Collateral Percentage * +

Collateral Currency and amount +

Exchange Rate +

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Respons
1		PK20010440017	1	100			

▲ Deposit Linkage Details +

<input type="checkbox"/>	Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
<input type="checkbox"/>	PK2CDP1221100002	GBP	2023-04-20	GBP	87508	£495.00	PK2CDP1221100002	

Save & Close Cancel

Limits Details

Limit Details x

Customer Id <input type="text" value="001044"/>	Linkage Type * <input type="text" value="Facility"/>
Contribution % * <input type="text" value="1.0"/>	Liability Number * <input type="text" value="PK2LIAB01"/>
Contribution Currency <input type="text" value="GBP"/>	Line Id/Linkage Ref No * <input type="text" value="PK2L01SL1"/>
Limit/Liability Currency <input type="text" value="GBP"/>	Limits Description <input type="text"/>
Limit Check Response <input type="text" value="Available"/>	Contribution Amount * <input type="text" value="£220.00"/>
Expiry Date <input type="text"/>	Limit Available Amount <input type="text" value="£999,999,903.89"/>
Response Message <input type="text" value="The Earmark can be performed as the f"/>	ELCM Reference Number <input type="text"/>

Verify Save & Close Close

Field	Description	Sample Values
Plus Icon 	Click plus icon to add new Limit Details.	
Limit Details Click + plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.		
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> • 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.	

Field	Description	Sample Values
Line ID/Linkage Ref No	<p>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.</p> <p> Note</p> <p>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.</p> <p>This field is disabled and read only, if Linkage Type is Liability.</p>	
Line Serial	<p>Displays the serial of the various lines available and mapped under the customer id.</p> <p>This field appears on the Limits grid.</p>	
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	<p>Contribution amount will default based on the contribution %.</p> <p>User can change the value.</p>	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	<p>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.</p> <p>The value in this field appears, if you click the Verify button.</p>	
Response Message	<p>Detailed Response message.</p> <p>The value in this field appears, if you click the Verify button.</p>	
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:

Collateral Details
✕

Total Collateral Amount * <input style="width: 90%;" type="text" value="\$67.00"/>	Collateral Amount to be Collected * <input style="width: 90%;" type="text" value="\$0.00"/>
Sequence Number <input style="width: 90%;" type="text" value="2.0"/>	Collateral Split % * <input style="width: 80%;" type="text" value="100.0"/> ▼ ▲
Collateral Contribution Amount * <input style="width: 90%;" type="text" value="\$67.00"/>	Settlement Account * <input style="width: 90%;" type="text" value="PK1000327018"/> 🔍
Settlement Account Currency <input style="width: 90%;" type="text" value="GBP"/>	Exchange Rate <input style="width: 80%;" type="text" value="1.3"/> ▼ ▲
Contribution Amount in Account Currency <input style="width: 90%;" type="text" value="£0.00"/>	Account Available Amount <input style="width: 90%;" type="text" value="£99,999,393,343.91"/>
Response <input style="width: 90%;" type="text" value="VS"/>	Response Message <input style="width: 90%;" type="text" value="The amount block can be performed as"/>

Verify

✔ Save & Close
✕ Cancel

Cash Collateral Details

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

Click + plus icon to add new collateral details.

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

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

Cash Collateral Details

Collateral Contribution Amount	<p>Collateral contribution amount will get defaulted in this field.</p> <p>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.</p>	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Settlement Account Currency will be auto-populated based on the Settlement Account selection.	
Exchange Rate	<p>Read only field.</p> <p>This field displays the exchange rate, if the settlement account currency is different from the collateral currency.</p>	
Contribution Amount in Account Currency	<p>Read only field.</p> <p>This field displays the contribution amount in the settlement account currency as defaulted by the system.</p>	
Account Available Amount	<p>Read only field.</p> <p>Account available amount will be auto-populated based on the Settlement Account selection.</p>	
Response	<p>Response can be 'Success' or 'Amount not Available'.</p> <p>System populates the response on clicking the Verify button.</p>	
Response Message	<p>Detailed Response message.</p> <p>System populates the response on clicking the Verify button.</p>	
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.

Cash Collateral Details

Collateral %	<p>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.</p> <p>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.</p> <p>User can modify the defaulted collateral percentage, in which case system should display an override message “Defaulted Collateral Percentage modified”.</p>	
Contribution Amount	<p>This field displays the collateral contribution amount.</p> <p>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.”</p>	
Account Balance Check Response	<p>This field displays the account balance check response.</p>	
Delete Icon 	<p>Click minus icon to remove any existing Collateral Details.</p>	
Edit Link	<p>Click edit link to edit any existing Collateral Details.</p>	

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.

Deposit Linkage Details
✕

Deposit Account

Deposit Available Amount

Exchange Rate

Linkage Percentage % *

Deposit Branch

Deposit Maturity Date

Deposit Available In Transaction Currency

Linkage Amount(Transaction Currency) *

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.
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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.	

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
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 <ul style="list-style-type: none"> • 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. 	

Field	Description	Sample Values
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Scrutiny Stage Inputs.	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
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	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Next	<p>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.</p>	
Back	<p>On click of Back, system moves the task to the previous data segment.</p>	

Summary

User can review the summary of details updated in Scrutiny Guarantee Advice request. When you log in to Oracle Banking Trade Finance Process Management (OBTFPM) system, you can see the summary tiles. The tiles must display a list of important fields with values. User can drill down from summary tiles into respective data segments.

The screenshot shows the Oracle Banking Trade Finance Process Management (OBTFPM) system interface. The top navigation bar includes the Oracle logo, 'My Tasks', and user information (SRIDHAR02, subham@gmail.com). The main content area is titled 'Guarantee Advise - Scrutiny :: Application No: PK2GTEA000057415'. A left-hand navigation menu is visible, with 'Summary' selected. The main content area displays a 'Summary' section with four tiles: 'Main', 'Guarantee Preferences', 'Additional Fields', and 'Commission, Charges and Taxes'. Below these tiles is a 'Parties Details' section. The bottom of the page features a toolbar with buttons for 'Audit', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', 'Next', and 'Submit'.

Tiles Displayed in Summary

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

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

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_ MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Submit	<p>Task will get moved to next logical stage of Guarantee Advice.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Back	<p>On click of Back, system moves the task to the previous data segment.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Scrutiny Stage Inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Data Enrichment

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

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



Note

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

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

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

The dashboard displays several widgets for the user 'SHUBHAM' at 'Bank Futura'. The widgets include:

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

3. Click Trade Finance> Tasks> Free Tasks.

The 'Free Tasks' page shows a list of tasks. The 'Free Tasks' option in the left sidebar is highlighted with a red box. The table below lists the tasks:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cl
Acquire & Edit	M	Guarantee Advice	300GTEA000030728	300GTEA000030728	DataEnrichment	20-04-20	000	
Acquire & Edit	M	Import LC Issuance	300ILCI000030061	300ILCI000030061	Registration	70-01-01	300	0i
Acquire & Edit	M	Export Documentary Li...	300EDCL000030058	300EDCL000030058	DataEnrichment	20-04-16	300	0i
Acquire & Edit	M	Export LC Liquidation	300ELCL000030053	300ELCL000030053	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Export LC Drawing	300ELCD000030760	300ELCD000030760	Scrutiny	20-04-20	300	0i
Acquire & Edit	M	Export Documentary- B...	300EDCB000030351	300EDCB000030351	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Import LC Issuance	300ILCI000030056	300ILCI000030056	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Export LC Update Drawi...	300ELCU000030046	300ELCU000030046	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Export LC Update Drawi...	300ELCU000030748	300ELCU000030748	Approval Task Level 1	70-01-01	300	0i
Acquire & Edit	M	Export LC Liquidation	300ELCL000030051	300ELCL000030051	Registration	20-04-16	300	0i

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

The 'Free Tasks' page shows the same list of tasks as above. The 'Acquire & Edit' button for the first task (Guarantee Advice) is highlighted with a red box. The table below lists the tasks:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cl
Acquire & Edit	M	Guarantee Advice	300GTEA000030728	300GTEA000030728	DataEnrichment	20-04-20	000	
Acquire & Edit	M	Import LC Issuance	300ILCI000030061	300ILCI000030061	Registration	70-01-01	300	0i
Acquire & Edit	M	Export Documentary Li...	300EDCL000030058	300EDCL000030058	DataEnrichment	20-04-16	300	0i
Acquire & Edit	M	Export LC Liquidation	300ELCL000030053	300ELCL000030053	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Export LC Drawing	300ELCD000030760	300ELCD000030760	Scrutiny	20-04-20	300	0i
Acquire & Edit	M	Export Documentary- B...	300EDCB000030351	300EDCB000030351	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Import LC Issuance	300ILCI000030056	300ILCI000030056	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Export LC Update Drawi...	300ELCU000030046	300ELCU000030046	HandoffRetryTask	70-01-01	300	0i
Acquire & Edit	M	Export LC Update Drawi...	300ELCU000030748	300ELCU000030748	Approval Task Level 1	70-01-01	300	0i
Acquire & Edit	M	Export LC Liquidation	300ELCL000030051	300ELCL000030051	Registration	20-04-16	300	0i

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

The screenshot shows the Oracle My Tasks interface. On the left is a navigation menu with 'My Tasks' highlighted. The main area displays a table of tasks. The first row is highlighted, and its 'Edit' button is circled in red. The table columns are: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer.

Ac...	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer
Edit	M	Guarantee Advice	300GTEA000030728	300GTEA000030728	DataEnrichment	20-04-20	000	
Edit	M	Import Documentary Re...	000IDCR000030521	000IDCR000030521	Approval Task Level 1	70-01-01	000	000020
Edit	M	Import Documentary Li...	000IDCL000030383	000IDCL000030383	Approval Task Level 1	70-01-01	000	000020
Edit	M	Import Documentary U...	000IDCU000030286	000IDCU000030286	Approval Task Level 1	70-01-01	000	000004
Edit	M	Export Documentary Up...	000EDCU000029469	000EDCU000029469	Approval Task Level 1	70-01-01	000	000009

The Data Enrichment stage has four sections as follows:

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

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

Main Details

Refer to [Main Details](#).

Guarantee Details

Refer to [Guarantee Details](#).

Guarantee Preferences

Refer to [Guarantee preferences](#).

Acknowledgement Details

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

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

Field	Description	Sample Values
Issuing Bank Reference	This field specifies the issuing bank reference.	
Account Identification	This field identifies, where necessary, the account which is used for settlement of charges.	
Date of Acknowledgement	This field specifies the date on which the message being acknowledged was sent. System displays the Branch Date. If the task is approved on a later date, then the date should be updated as the branch date as on approval.	
Amount of Charges	This field specifies the currency code and total amount of charges claimed by the advising bank. If the Sender services an account for the Receiver in the currency of the charges, and this System should default the Date of Debit as the branch date as on approval.	
Account with Bank	This field specifies the bank at which the Sender wishes to receive credit for charges claimed.	
Charges	The user should be able to input more details about the charges	
Sender to Receiver Information	This field should be available for the user to enter any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT	

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_ MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Next	<p>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.</p>	
Back	<p>On click of Back, system moves back to the previous step.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Scrutiny Stage Inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	

Field	Description	Sample Values
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Request Clarification	<p>On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.</p>	

Documents and Instructions

Refer to [Additional Fields](#).

Additional Fields

Refer to [Additional Fields](#).

Advices

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

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

The user can also suppress the Advice, if required.

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

Field	Description	Sample Values
Advice Party	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party ID	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party Name	Read only field. Value be defaulted from Guarantee /SBLC Issuance.	
Free Format Text		
FFT 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.	

Additional Details

Guarantee Advise - DataEnrichment :: Application No: PK1GTEA000002981

Overrides Incoming Message

- Main
- Guarantee Preferences
- Acknowledgement Details
- Additional Fields
- Advices
- Additional Details**
- Settlement Details
- Summary

Additional Details

Screen (6 / 8)

Limit & Collateral	Charge Details	Preview Message
Limit Currency : Limit Contribution : Limit Status : Collateral Currency : Collateral : Contribution : Collateral Status :	Charge : Commission : Tax : Block Status :	Language : Guarantee Number : PK2GUAD21125A005

Audit Reject Refer Hold Cancel Save & Close Back Next

Limit and Collateral

Refer to [Limits & Collateral](#).

Charges Details

Refer to [Charge Details](#).

Preview Message

This screen provides preview of draft guarantee details. If required, the draft can be sent for legal verification to legal team and draft confirmation to customer.

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

Preview

<p>Preview - SWIFT Message</p> <p>Language: English</p> <p>Message Type: 768</p> <p>Preview Message</p> <pre> -----Instance Type and Transmission----- --- Original Received from Application - Outgoing Draft Priority/Delivery : Normal ----- Message Header----- Swift Input : FIN 768 Acknowledgement of a Guarantee / Standby Message Sender Swift address : AAEMNL21XXX ANTHOS ASSET MANAGEMENT B.V. JACHTHAVENWEG 111 1008 AB AMSTERDAM </pre>	<p>Preview - Mail Advice</p> <p>Language: English</p> <p>Advice Type: DEBIT_ADVICE</p> <p>Preview Message</p> <pre> Debit Advice ----- 06-MAY-19 GOODCARE PLC GOODCARE PLC 12 King Street Dear Sir(s), Our Reference : </pre>
---	---

Save & Close Close

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Next	<p>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.</p>	
Back	<p>On click of Back, system moves back to the previous step.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Scrutiny Stage Inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	

Field	Description	Sample Values
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Request Clarification	<p>On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.</p>	

Settlement Details

The screenshot shows the Oracle Settlement Details interface. At the top, there are navigation tabs: Clarification Details, Documents, Remarks, Overrides, Customer Instruction, Common Group Messages, Incoming Message, and Signatures. Below the tabs, the application name 'Guarantee Advise' and 'DataEnrichment - Application No:- PK1GTEA000025504' are displayed. A sidebar on the left contains a menu with options like Main, Guarantee Preferences, Acknowledgement Details, Additional Fields, Advices, Additional Details, Settlement Details (selected), and Summary. The main area displays a table titled 'Settlement Details' with a 'Current Event' checkbox. The table has columns for Component, Currency, Debit/Credit, Account, Account Description, Account Currency, Netting Indicator, Current Event, Original Exchange Rate, Exchange Rate, and Deal Reference Number. The table contains 11 rows of data for various components like AVI_SET_ICAMT, AVI_SET_ICAMTEQ, CLAIM_CUST_AMT, etc. At the bottom, there are buttons for Audit, Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, and Next.

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event	Original Exchange Rate	Exchange Rate	Deal Reference Number
AVI_SET_ICAMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
AVI_SET_ICAMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No			
CLAIM_CUST_AMT	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
CLAIM_CUST_AMT_FX	GBP	Debit	PK2003763016	CITIBANK IRELAND	GBP	No	No			
COLLAMT_OSEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
COLLAMNDAMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	Yes			
COLLAMTEQ	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	No			
COLLAMT_DECR	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	Yes			
COLLAMT_INCR	GBP	Debit	PK20010440017	GOODCARE PLC	GBP	No	Yes			
COLLAVALAMTEQ	GBP	Credit	PK20010440017	GOODCARE PLC	GBP	No	No			

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

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

Summary

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

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

Guarantee Advise - DataEnrichment :: Application No: PK1GTEA00003761

Screen (8 / 8)

Main	Guarantee Preferences	Acknowledgement Details	Additional Fields
SBLC/Guarantee Type : Submission Mode : Desk Date of Issue : 2021-05-05	Collection by : Delivery of Original : Amendment :	Account Identification : Date of Acknowledgement : Amount : Currency :	Click here to view : Additional fields :
Advises	Commission,Charges and Taxes	Advice Preview Details	Parties Details
Advice 1 : Advice 2 :	Charge : Commission : Tax : Block Status : Not Initia	Language : ENG Preview Message : -	Confirming Bank : RABO BANK Beneficiary : PHIL HAMPTON
Compliance details	Accounting Details	Settlement Details	
KYC : Not Initia Sanctions : Not Initia AML : Not Initia	Event : AccountNumber : Branch :	Component : Account Number : Currency :	

Audit

Reject Refer Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the details of additional fields.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Advice Preview Details - User can view the draft guarantee details
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.



Note

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

- Settlement Details - User can view the settlement details.

Action Buttons

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

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
Remarks	<p>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.</p>	
Overrides	<p>Click to view overrides, if any.</p>	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Common Group Message	<p>Click Common Group Message button, to send MT799 and MT999 messages from within the task.</p>	
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	

Field	Description	Sample Values
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Next	<p>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.</p>	
Submit	<p>Task will get moved to next logical stage of Guarantee Advice.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Back	<p>On click of Back, system moves back to the previous step.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Scrutiny Stage Inputs.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Request Clarification	<p>On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.</p>	

Exceptions

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

Exception - Amount Block

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

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

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

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number" to the back office. On successful handoff, back office will make use of these "Amount Block Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block Reference for all accounts to be passed to the back office.

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

Approve:

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

Refer:

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

Reject:

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

Amount Block Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

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

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance/Limits• R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	

Field	Description	Sample Values
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: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	Cancel the Amount Block Exception Inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Know Your Customer (KYC)

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

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

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

Approve

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

The screenshot displays the 'KYC Exception Details' screen in the OBTFPM application. The page title is 'Guarantee Advise - KYC Exception'. The application ID is '203GTEADV000008032'. The KYC Details table is as follows:

Party ID	KYC Status	KYC Verified On	KYC Verified Till
001630	Failed		
001624	Failed		

At the bottom of the screen, there are buttons for 'Reject', 'Hold', 'Refer', 'Cancel', 'Approve', 'Back', and 'Next'.

Summary

Tiles Displayed in Summary:

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

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Cancel	<p>Cancel the KYC Exception inputs.</p>	

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

Exception - Limit Check/Credit

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

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



Note

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Summary

Tiles Displayed in Summary:

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

Action Buttons

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

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	
Refer	<p>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	<p>Cancel the Limit check inputs.</p>	
Approve	<p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage.</p>	
Back	<p>Task moves to previous logical step.</p>	

Multi Level Approval

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



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

Authorization Re-Key (Non-Online Channel)

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

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

- Currency
- Contract Amount

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

Amount	Process Name	Stage
£20,002.00	Guarantee Issuance	Retry HandOff
0	Guarantee Advice	Registration
0	Guarantee Advice	Registration
0	Import LC	Registration
£1,234.00	Import LC	Approval1
£20,002.00	Guarantee Issuance	Customer Response Verification
£10,000.00	Export LC	Data Enrichment
0	Import LC	Registration
£1,000.00	Export LC	Scrutiny
0	Export LC	Scrutiny

Summary

Guarantee Advise - Approval Task Level 1 :: Application No: PK2GISC00054432

III III Overrides III Incoming Message

Summary

Screen (2 / 2)

Main	Guarantee Details	Acknowledgement Details	Additional Fields	ADVICES
SBLC/Guarantee Type : Submission Mode : Desk Date of Issue : 2021-05-05	FFT Code 1 : FFT Code 2 :	Account Identification : Date of : Acknowledgement Amount : Currency :	Click here to view Additional fields :	Advice 1 : Advice 2 :
Commission, Charges and taxes	Advice Preview Details	Parties Details	Compliance details	
Charge : Commission : Tax : Block Status : Not Initia	Language : ENG Preview Message : -	Confirming Bank : RABO BANK Beneficiary : PHIL HAMPTON	KYC : Not Verified Sanctions : Not Initia AML : Not Initia	

Audit

Reject Hold Refer Cancel Approve

Tiles Displayed in Summary:

- Main Details - User can view the application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view advices.
- Commission, Charges and taxes - User can view commission, charges and taxes details.
- Advice Preview Details - User can view the preview message details
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Exception(Approval) Details - User can view the exception (Approval) details.

Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

Field	Description	Sample Values
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others 	
Cancel	Cancel the Guarantee Advice approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

Reject Approval

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

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

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

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

Application Details

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

Summary

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

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Charge Details - User can view and modify charge details, if required.

- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Advice Preview - User can view and modify draft guarantee details, legal verification and customer confirmation details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Remarks - As a Reject approval user, you will be able to view the remarks captured in the process during earlier stages. User also can see the Reject code with reason for rejection in the Remarks column

Action Buttons

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

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

A

Additional Details	
Action Buttons	17, 26
Application	15, 24
Charge Details	15, 24

D

Data Enrichment	
Additional Details	24
Guarantee Details	23
Main Details	22
Summary	27

E

Exceptions	
Exception - Amount Block	28
Exception - Know Your Customer (KYC)	30
Exception - Limit Check	32

G

Guarantee Advice	5
Data Enrichment	20
Exceptions	28
Multi Level Approval	33
Registration	5
Reject Approval	36
Scrutiny	11
Guarantee Details	
Application	23
Details Of Guarantee	23

K

Key Features	4
--------------------	---

M

Main Details	
Action Buttons	14
Application	13
Application Details	13
Guarantee Details	13
Multi Level Approval	
Authorization Re-Key	34

O

Overview	4
----------------	---

R

Registration	5
Application Details	7
Guarantee Details	8
Miscellaneous	10

S

Scrutiny	11
Additional Details	15
Main Details	13
Summary	18

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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