Shipping Guarantee Issuance - Islamic User Guide

Oracle Banking Trade Finance Process Management

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

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Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:
- To create and handle Trade Finance transaction.
- Help users to conveniently create and process trade finance transaction.

Overview

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

Benefits

OBTFPM helps banks to manage trade finance operations across the globe in different currencies. OBTFPM allows you to:
- Handle all Trade Finance transactions in a single platform.
- Provides support for limit verification and limit earmarking.
- Provide amount block support for customer account.
- Provides acknowledgement to customers.
- Enables the user to upload related documents during Transaction handling /processing.
- 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.

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Shipping Guarantee Issuance

As part of Shipping Guarantee Issuance, the Importer (Applicant in case of LC transaction and Drawee in case of Documentary Collection) approaches a bank and requests the bank to issue a Shipping Guarantee and the Shipping guarantee is presented by the Importer to the carrier for taking delivery of the goods in the case of arrival of cargo prior to the shipping document.

The various stages involved for issuance of Shipping Guarantees are:

- Input application details and Upload of related mandatory and non-mandatory documents in Registration stage.
- Input/Modify details of Shipping Guarantee - Data Enrichment stage
- Check for limit availability
- Check balance availability for amount block
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges
- Capture remarks for other users to check and act
- Generate acknowledgements.
- Hand off request to back office

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

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

This section contains the following topics:

Common Initiation Stage	Registration
Data Enrichment	Amount Block Exception Approval - Trade Finance Transactions
Amount Block Details	Multi Level Authorization

Common Initiation Stage

The user can initiate the new Islamic Shipping Guarantee request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.

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2. Click **Trade Finance > Initiate Task.**

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

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

Action Buttons

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

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

Registration

The first stage of Shipping Guarantee Issuance process starts from the Registration Stage. The user can initiate Islamic Shipping Guarantee issuance from the Registration process.

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.

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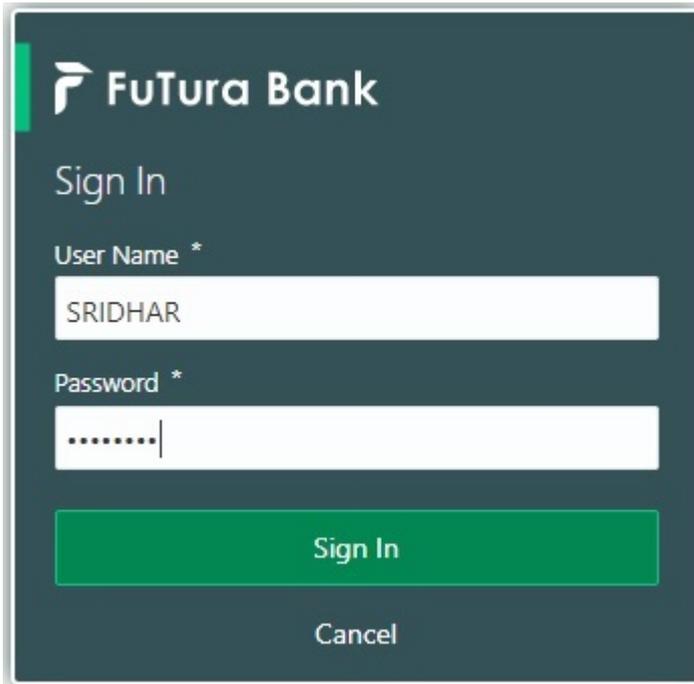
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.
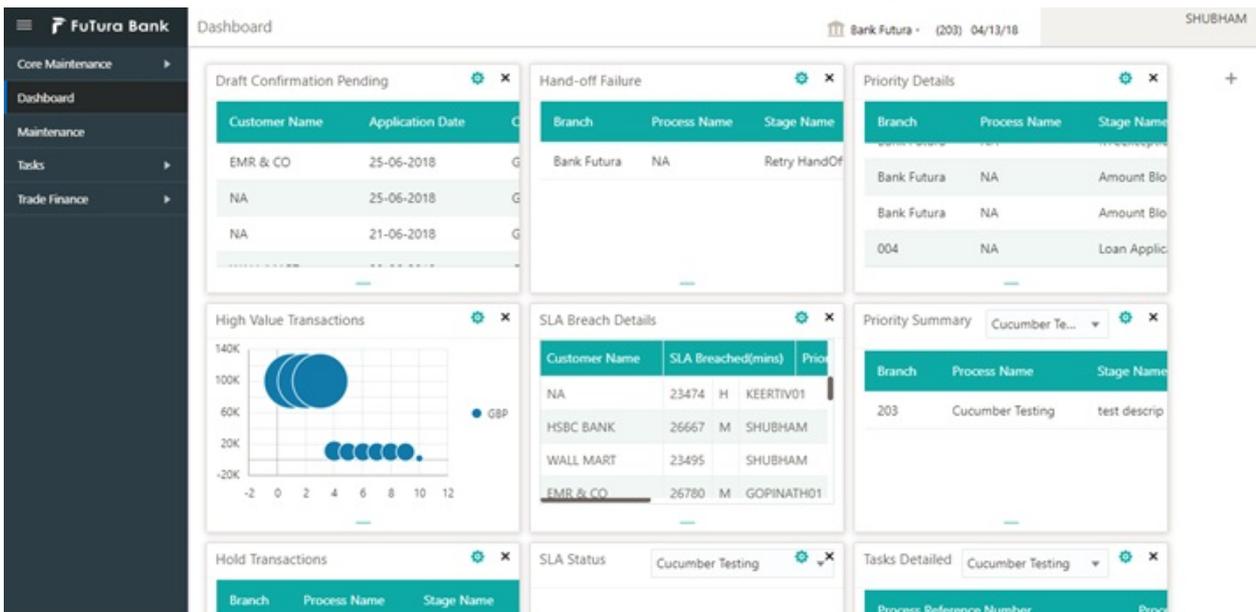
3. Click **Trade Finance - Islamic > Shipping Guarantee > Shipping Guarantee Issuance - Islamic.**
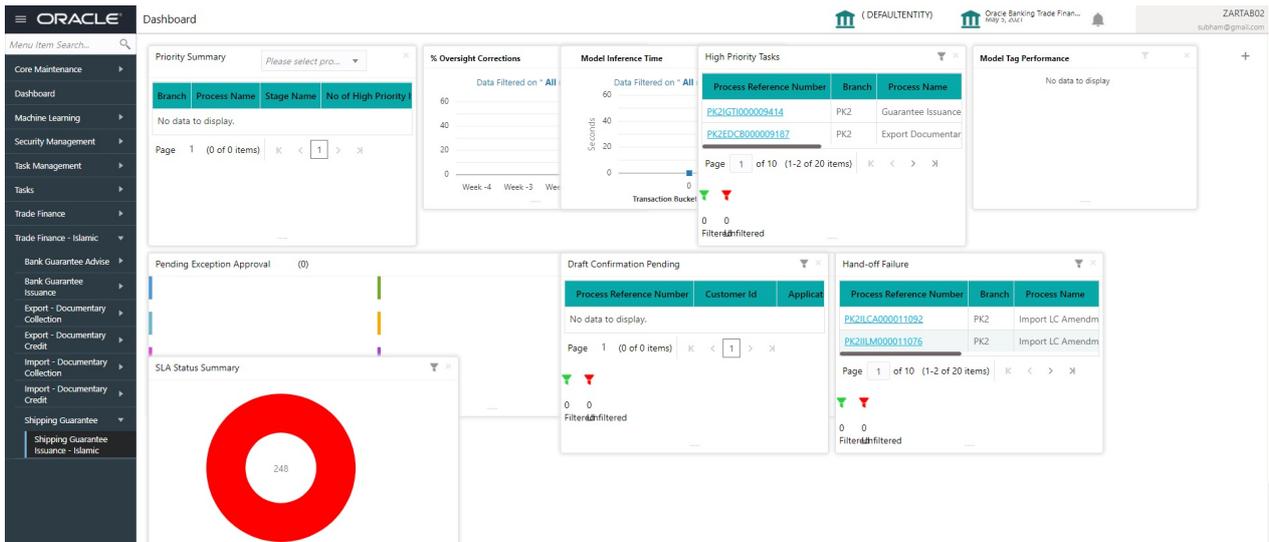
The Registration stage has two sections Application Details and Shipping Guarantee Details. Let's look at the Registration screens below:

Application Details

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

Field	Description	Sample Values
Issued Against	Select whether this Shipping Guarantee is issued against Documentary Credit or against a Documentary Collection from the drop-down. Drop down values are: • Documentary Credit • Documentary Collection	

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Field	Description	Sample Values
Documentary Credit Number	Select Documentary Credit Number from LOV or input the LC number. This field is enabled only if value in **Issued Against** field is **Documentary Credit**.	
Customer	Read only field If the value in **Issued Against** field is **Documentary Credit**, the customer ID for the selected Documentary credit is populated in this field and user should not be able to change the value. If the value in I**ssued Against** is **Documentary Collection**, the user can input the Customer ID or select the Customer ID from the LOV	
Branch	System defaults branch details.	203-Bank Futura -Branch FZ1
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEISS000 001134
Customer Reference Number	Shipping Guarantee back office reference gets simulated and displayed.	
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted.	Medium
Submission Mode	System defaults the mode from Registration stage.	Desk
Booking Date	System defaults the branch date. User cannot change the value. If the task gets approved on a later date, system will populate that date as the booking date.	04/13/2018

Shipping Guarantee Details

Registration user can provide Shipping Guarantee details in this section.

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

Field	Description	Sample Values
Product Code	Select the applicable Shipping Guarantee product code. Click the look up icon to search the product code with code or product description. You can also enter the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking.	GUIS
Product Description	Auto populated by the application based on the selected Product Code.	Shipping Guarantee
Outstanding LC Amount	Read only field. System defaults the outstanding amount if any.	
SG/DO Amount	User can enter the amount for which the shipping guarantee has to be issued.	
Amount In Local Currency	System fetches the local currency equivalent value for the LC amount from back office (with decimal places).	
Contract Reference Number	Read only field. Auto-generated by back end application. Shipping guarantee back office reference gets simulated and displayed.	203GUIS18103 ALP5
User Reference Number	User Reference Number will be auto populated by the system based on selection of **Product Code**. The user can change the User Reference Number.	
SG/DO Beneficiary	User can search and select the Shipping Guarantee beneficiary details from LOV.	
SG/DO Expiry Date	Provide the expiry date of the Shipping Guarantee Issuance.	09/30/18
Mode of Transport	User can select the mode of shipment from the drop-down. The values are: • Sea • Air	

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Field	Description	Sample Values
Cargo Arrival Details	User can capture the cargo arrival details.	

Miscellaneous

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

Field	Description	Sample Values
Documents	Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Provide any additional information regarding the Shipping Guarantee. This information can be viewed by other users processing the request.	
Customer Instructions	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
View LC	User can view the latest LC details.	

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Field	Description	Sample Values
Events	User can view all the previous events under the LC.	
Action Buttons		
Submit	On Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Shipping Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancels the Shipping Guarantee Issuance Registration stage input.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed. If mandatory checklist items are not marked, system will display an error on submit.	

Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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

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

Pre- Conditions:

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

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

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

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

4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed

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to Trade Finance Portal'. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

Data Enrichment

On successful completion of Registration of a Shipping Guarantee Issuance request, the request moves to Data Enrichment stage. At this stage the bank user would be able to input/update fields for OIslamic Shipping Guarantee Issuance.

Requests that are created online (Trade Portal) the task will be created in DE stage directly and the fields will be populated based on the incoming request and user can view and update if required. Submission mode for online requests will be "Online".

Note

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

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

1. Using the entitled login credentials for scrutiny stage, login to the OBTFPM application.
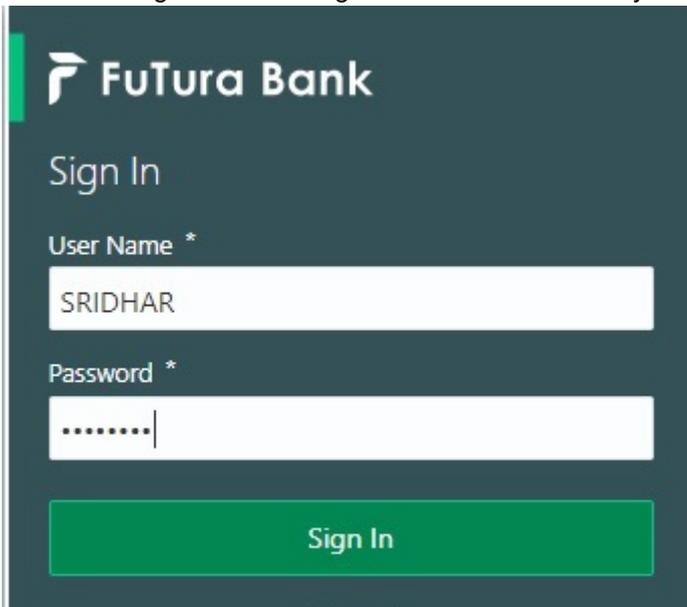
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2. On login, user must be able to view the dashboard screen with widgets mapped to the user.
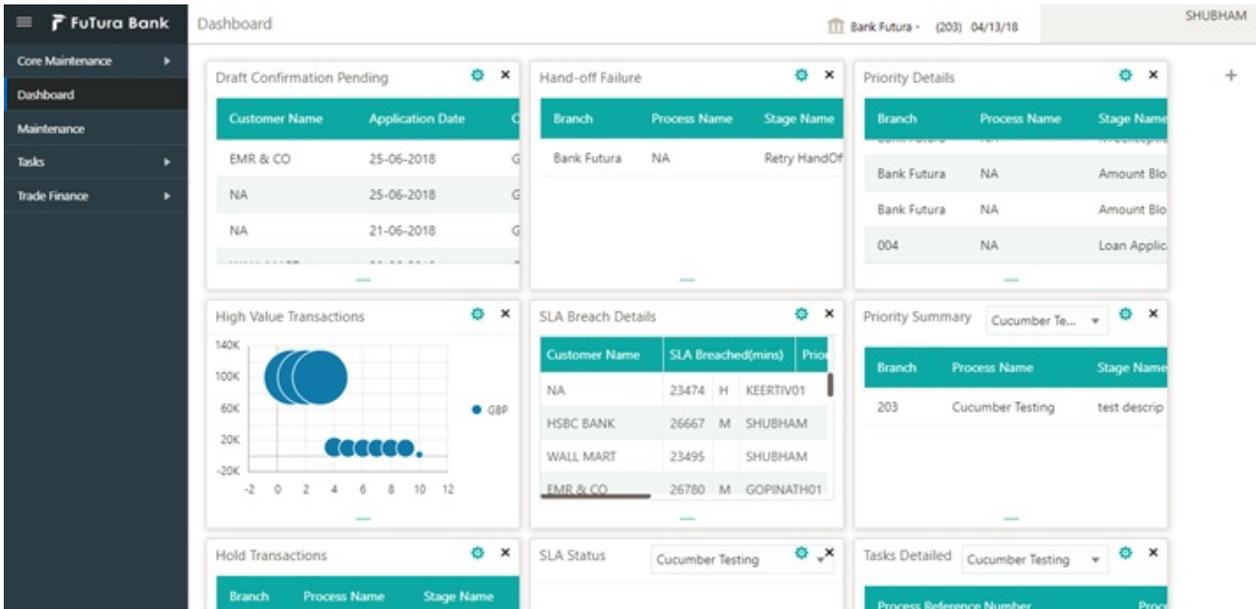
3. Click **Tasks> Free Tasks.**
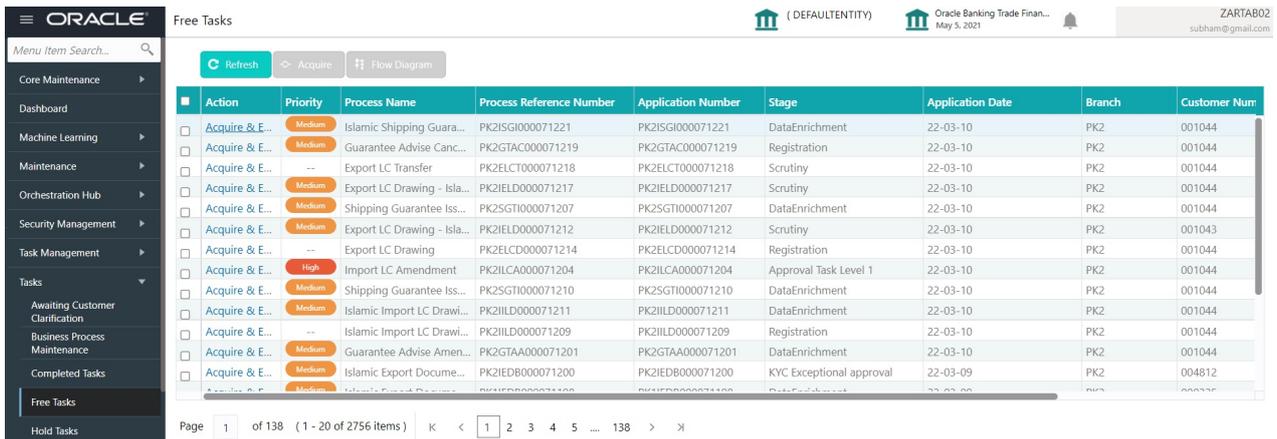
4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
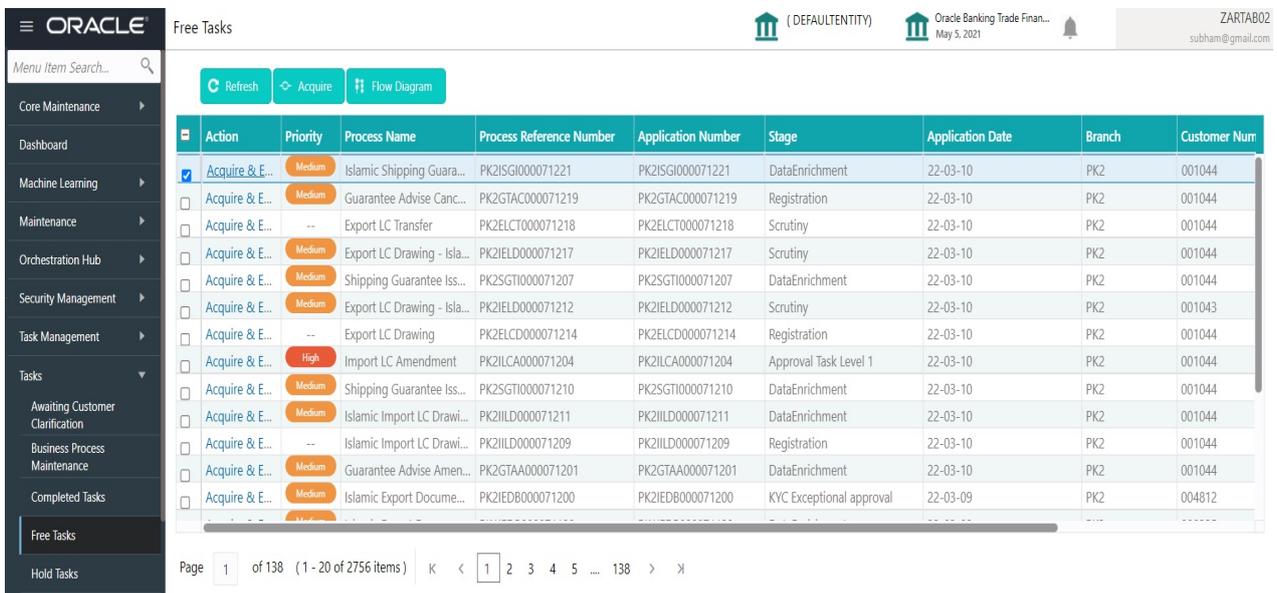
5. The acquired task will be available in **My Tasks** tab. Click **Edit** to modify the registered task.

The Data Enrichment stage has three sections as follows:

- Main Details
- Shipment Details
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

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

Main Details

Main details section has three sub section as follows:

- Application Details
- Shipping Guarantee Details

Application Details

All fields displayed under Application details section, would be read only except for the **Priority** and **Customer Reference Number**. Applications from Online channels will be directly available in the Data Enrichment stage and the fields will be populated with the details from incoming request.

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Refer to Application Details for more information of the fields.

Shipping Guarantee Details

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

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Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. Application displays mandatory documents to be uploaded for amendment. Place holders are also available to upload additional documents submitted by the applicant. 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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. User can reject the task and has to enter the Reject Reason and the task may get terminated or moved to Reject Approval Stage This reject reason will be available in the remarks window throughout the process.	

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Field	Description	Sample Values
Refer	User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 – Others	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance scrutiny stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
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.	

Shipment Details

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

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

Field	Description	Sample Values
Date of Shipment	Select the shipment date. If the shipment date is a future date, system should display an Error message.	
Port of Loading	Enter the port of loading details.	
Port of Discharge	Enter the port of discharge details.	
Carrier Name	Enter the carrier details.	
Bill of Landing/ AWB No.	Enter the Bill of Lading no. or Airway Bill number.	
Shipment Marks	Enter the Shipment marks and number.	
Shipping Agent	Enter the Shipping Agent details.	
Goods Details		
Goods Code	Against LC – System defaults the License Details as per LC details Against BC - User to select the License Details as per the documents	
Goods Type	System defaults the goods type as per the selected goods code.	
Goods Description	Against LC – System defaults the Goods Description as per LC Details Against BC - User to capture the Goods Description as per the documents	
No. of Units	Enter the goods quantity as per the documents.	
Price Per Unit	Enter the unit price as per the documents.	
Total Amount	Enter the Goods total amount as per the documents.	
Action	Click Edit to edit the goods details. Click Delete to delete the goods record.	
Shipping Guarantee Details		
Shipping Guarantee Text	Enter the Shipping Guarantee text.	

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.	

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Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents.	
	Application will display the mandatory and optional documents.	
	Application displays mandatory documents to be uploaded for amendment. Place holders are also available to upload additional documents submitted by the applicant.	
	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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following	
	• **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.	
	• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system.	
	User can reject the task and has to enter the Reject Reason and the task may get terminated or moved to Reject Approval Stage	
	This reject reason will be available in the remarks window throughout the process.	

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Field	Description	Sample Values
Refer	User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 – Others	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance scrutiny stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	On click **Back,** user navigates to previous step.	
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.	

Additional Fields

Based on the User defined fields maintained system defaults the UDF maintained.

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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. Application displays mandatory documents to be uploaded for amendment. Place holders are also available to upload additional documents submitted by the applicant. 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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

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Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. User can reject the task and has to enter the Reject Reason and the task may get terminated or moved to Reject Approval Stage This reject reason will be available in the remarks window throughout the process.	
Refer	User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 – Others	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance scrutiny stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	On click **Back,** user navigates to previous step.	
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.	

Advices

As part of DE, user will verify the advices details data segment of the Islamic Shipping Guarantee Issuance request.

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Based on the Advices maintained at the Product level, system should default the advices.

User can also suppress the Advice, if required.

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Advice Details

Advice Details

Advice Details

Suppress Advice	Advice Name	Medium	Advice Party
(toggle)	LC_CASH_COL_ADV	SWIFT	APP

Party ID	Party Name
000585	NESTLE

Free Format Text

[+] [-]

Select	FFT Code	FFT Description	
No data to display.			

Instructions

[+] [-]

Select	Instruction Code	Instruction Description	Action
☐	DELIVERACC	DELIVER DOCUMENTS AGAINST ACCEPTANCE	🔲

[OK] [Cancel]

Field	Description	Sample Values
Suppress Advice	**Toggle on**: Switch on the toggle if advice is suppressed. **Toggle off**: Switch off the toggle if suppress advice is not required for the amendments	
Advice Name	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party ID	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party Name	Read only field. Value be defaulted from Guarantee /SBLC Issuance.	
Free Format Text		
FTT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
[+]	Click plus icon to add new FFT code.	

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Field	Description	Sample Values
 －	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 selected instruction code.	

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. Application displays mandatory documents to be uploaded for amendment. Place holders are also available to upload additional documents submitted by the applicant. 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.	

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Field	Description	Sample Values
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. User can reject the task and has to enter the Reject Reason and the task may get terminated or moved to Reject Approval Stage This reject reason will be available in the remarks window throughout the process.	
Refer	User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 – Others	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Shipping Guarantee Data Enrichment stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	On click **Back,** user navigates to previous step.	

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.	

Additional Details

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

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.

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

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

Limit Details

Click + plus icon to add new limit details.

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

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Field	Description	Sample Values
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: ● Facility ● Liability By default Linkage Type should be "Facility".	
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	
Liability Number	Click **Search** to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	Click **Search** to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount. **Note** User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field. This field is disabled and read only, if **Linkage Type** is **Liability**.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.	

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Field	Description	Sample Values
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the **Liability Number**	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	
Contribution Amount	Contribution amount will default based on the contribution %. User can change the value.	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message. The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	

Collateral Details

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

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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.	
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Settlement Account Currency will be auto-populated based on the Settlement Account selection.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	

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Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. Account available amount will be auto-populated based on the Settlement Account selection.	
Response	Response can be 'Success' or 'Amount not Available'. System populates the response on clicking the **Verify** button.	
Response Message	Detailed Response message. System populates the response on clicking the **Verify** button.	
Verify	Click to verify the account balance of the Settlement Account.	
Save & Close	Click to save and close the record.	
Cancel	Click to cancel the entry.	

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

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

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Delete Icon	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

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.	

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Field	Description	Sample Values
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.

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

Commission, Charges and Taxes Details

After Advices, click on **Next** and landing on the Additional Details tab, the default commission, charges and tax if any will get populated.

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

Commission Details

The Commission Details with values is defaulted here, if default commission is available under the product.

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

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required. 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	User can enter a new amount in 'Modified amount' field. From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.	
Billing	If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	

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Field	Description	Sample Values
Waive	Select the check box to waive charges/ commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary.	
Settlement Account	Details of the Settlement Account.	

Fields and Description of Charge Details provided in the following table:

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified	User can enter a new amount in 'Modified' field. From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.	
Billing	If charges are handled AZ the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM. The user can not select/de-select the check box if it is de-selected by default. This field is disabled, if 'Defer' toggle is enabled.	

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Field	Description	Sample Values
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected.	
	On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.	
	The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.	
Waive	If charges have to be waived, this check box has to be selected.	
	Based on the customer maintenance, the charges should be marked for Billing or for Defer.	
	This field is disabled, if 'Defer' toggle is enabled.	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary.	
Settlement Account	Details of the settlement account.	

Tax Details

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

Following Tax Details will be displayed:

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

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

Preview Message

The Bank user can view a preview of the outgoing advise.

The Preview section consists of following.

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

Field	Description	Sample Values
Preview SWIFT Message		
Language	Select the language for the SWIFT message.	
Message Type	Select the message type.	
Preview Advice	Display a preview of the draft message.	
Preview Mail Device		
Language	Select the language for the advice message.	
Advice Type	Select the advice type.	
Preview Advice	Display a preview of the advice.	
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	
Following fields will have values on receipt of customer response.		
Customer Response	User can enter the response received from customer. If the response is received online, the response is auto populated in this field by the system	
Customer Remarks	Remarks from the customer for the draft	

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Field	Description	Sample Values
Response Date	Customer Response received date.	
Default Email list	Default email address of the customer.	
Add Recipients	Enables to add more recipients for the customer response.	

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. Application displays mandatory documents to be uploaded for amendment. Place holders are also available to upload additional documents submitted by the applicant. 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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	

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Field	Description	Sample Values
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Refer	User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 – Others	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance scrutiny stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	On click **Back,** user navigates to previous step.	
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.	

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Settlement Details

As part of DE, user will verify and enter the settlement details available in the Islamic Shipping Guarantee request. In case the request is received through online channel, user will verify the details populated.

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	Application displays the default currency for the component.	
Debit/Credit	Application displays the debit/credit indicators for the components.	
Account	Application Displays the account details for the components.	
Account Description	Application displays the description of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Netting Indicator	Application 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	

Field	Description	Sample Values
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	

Action Buttons

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

Field	Description	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. Application displays mandatory documents to be uploaded for amendment. Place holders are also available to upload additional documents submitted by the applicant. 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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	

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Field	Description	Sample Values
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Refer	User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 – Others	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance scrutiny stage inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	On click **Back,** user navigates to previous step.	
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.	

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Summary

User can review the summary of details updated in DE stage for Islamic Shipping Guarantee Issuance.

The Summary tiles displays a list of important fields with values. The tiles where fields have been modified have to be highlighted in different color. User can drill down from Summary Tiles into respective data segments.

Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/Standby details. User can modify the details if required.
- Shipment Details - User can view the shipment details.
- Additional Fields - User can view the additional fields.
- Advices - User can view the advices details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify the details if required.
- Commission, Charges and Taxes - User can view the provided charge details, if required. User can modify the details if required.
- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Party Details - User can view the party details like beneficiary, advising bank etc..
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction checks.

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.	

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Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. Application displays mandatory documents to be uploaded for amendment. Place holders are also available to upload additional documents submitted by the applicant. 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 the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

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

Amount Block Exception Approval - Trade Finance Transactions

As a part of Amount Block Exception, the user has to review the amount block exception for Trade Finance requests that failed to create Amount Block in backend system.

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.

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In Amount block, system checks whether the sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.

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

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

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

Application Details

Refer to Application Details. The fields are read only.

Summary

Tiles Displayed in Summary:

- Main Details - User can view about the application details and guarantee issuance details.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Limits and Collaterals - User can view the captured details of limits and collaterals.
- Charges - User can view the provided charge details.
- Remarks - User can view the remarks captured during earlier stages.
- Documents - User can view all the documents uploaded as part of the process.

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Action Buttons

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

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

Amount Block Details

Limits & Collateral

All the fields in the tables below will be read-only in the Amount Block exception System'

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

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

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Collateral Details

Field	Description	Sample Values
Collateral Type	The type for which the amount black is required eg: charges, cash collateral, deposit etc.	
Collateral %	Percentage of the transaction amount that needs to be marked against a collateral.	
Currency	Currency of transaction.	
Amount	Amount that is marked as collateral.	
Settlement Account	The account that will be blocked for collateral.	

Charge Details

Field	Description	Sample Values
Type	The type for which the amount black is required eg: charges, cash collateral, deposit etc.	
Contract Currency	The currency of the contract.	
Block Amount	The amount for which the block is required.	
Branch	The branch under which the amount block has to be made.	
Account	Settlement account to be used.	
Account Currency	Currency in which the settlement account is maintained.	
Available Balance	The outstanding balance in the account when the amount block was placed in contract currency.	
Block Reference Number	Unique Amount Block reference.	
Block Status	The status of amount block – Success or failure.	
Block Status Detail	Failed Reason (This field will have value only if amount block is failed).	

Action Buttons

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

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

Multi Level Authorization

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

Note

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

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Authorization Re-Key

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

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

- Applicant Name
- Beneficiary Name
- Undertaking Currency
- Undertaking
- Amount
- Expiry Date

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

Click Next to view the Summary screen.

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Summary

Tiles Displayed in Summary:

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

- Guarantee Preferences - User can view guarantee preferences.

- Local Guarantee - User can view local guarantee details.

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

- Additional Fields - User can view the details of additional fields.

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

- Charge - User can view the details provided for charges. User can modify the details if required.

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

Action Buttons

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

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

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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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Guarantee Issuance approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

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Index

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Reference and Feedback

References

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

- Getting Started User Guide
- Common Core User Guide

Documentation Accessibility

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

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