

Guarantee Advice Closure - Islamic User Guide
**Oracle Banking Trade Finance Process
Management**

Release 14.7.1.0.0

Part No. F82594-01

May 2023

Oracle Banking Trade Finance Process Management - Guarantee Advice Closure - Islamic User Guide
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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.
- 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 Closure - Islamic

As part of Conventional Guarantee Advice Close, System enables the user to close the Guarantee which had been already Advised.

The various stages involved for Guarantee Advice Close are:

- Receive and verify documents and input basic details- Registration stage
- Upload of related mandatory and non-mandatory documents
- Input/Modify
- details of Close of Guarantee - Data Enrichment stage
- Capture remarks for other users to check and act
- Hand off request to back office

The design, development and functionality of the Islamic Guarantee Advice Close process flow is similar to that of conventional Guarantee Advice Close process flow.

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

This section contains the following topics:

Registration	Data Enrichment
Multi Level Approval	Customer - Acknowledgement letter Format

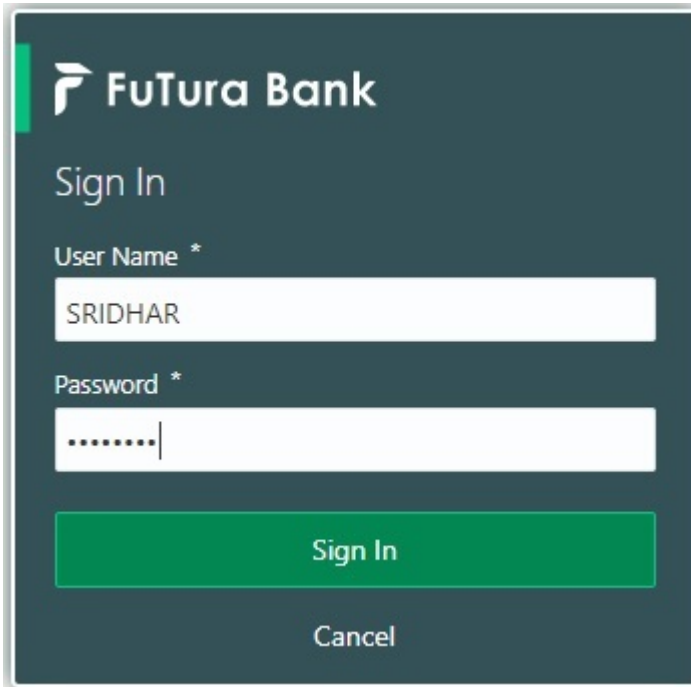
Registration

As a registration user, you can register a Guarantee Advice closure request received at the front desk (as an application received physically/received by mail/fax). 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. On submit, the request will be available for an Guarantee Advice Close 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.

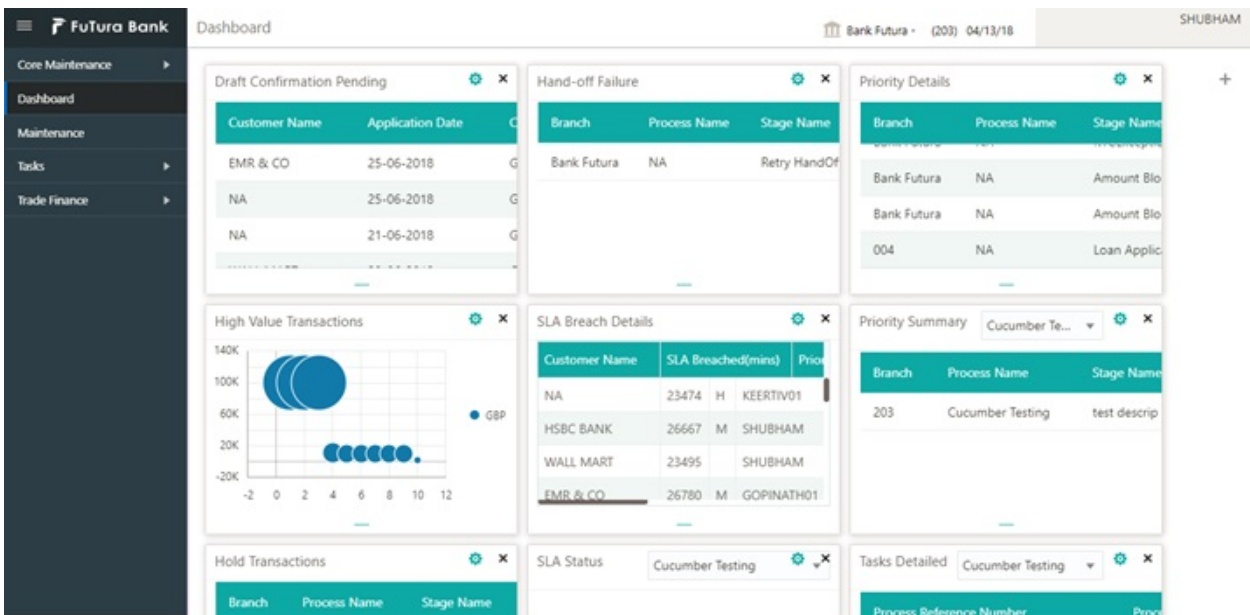
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

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 the bank's logo and name at the top. Below that is the text 'Sign In'. There are two input fields: 'User Name *' containing the text 'SRIDHAR' and 'Password *' which is masked with dots. At the bottom, 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 - Islamic > Bank Guarantee Advice> Guarantee Advise Closure - Islamic.

The screenshot displays the Oracle Trade Finance - Islamic dashboard. On the left is a navigation menu with options like Core Maintenance, Dashboard, Machine Learning, Rule, Security Management, Task Management, Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Other User tasks, Search, Supervisor Tasks, Trade Finance, and Trade Finance - Islamic. The main area contains several widgets:

- SLA Status Summary:** A donut chart showing 272 items. A legend indicates: Within SLA (green), Nearing SLA (orange), and SLA breached (red).
- Priority Summary:** A table with columns: Branch, Process Name, Stage Name, No of High Priority. It shows 'No data to display'.
- High Priority Tasks:** A table with columns: Process Reference Number, Branch, Process Name. It lists two items: PK2GADCC000011459 (Guarantee SBLC Adv) and PK2IGTI000009414 (Guarantee Issuance).
- % Oversight Corrections:** A line chart showing data filtered on 'All records'.
- Model Inference Time:** A line chart showing data filtered on 'All records'.
- Model Tag Performance:** A chart showing 'No data to display'.
- Pending Exception Approval:** A chart showing '(0)' items.

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

Application Details

The screenshot shows the Oracle application details form for 'Guarantee Advise Closure - Islamic'. The form is divided into two main sections: Application Details and Guarantee Details.

- Application Details:**
 - Advising Bank Reference Number: 032GUA232156001
 - Amount In Local Currency: [Empty]
 - Transaction Date: Aug 3, 2023
 - Beneficiary: 032204 Air Arabia
 - Priority: Medium
 - Issuer: 032316 MashreqBank Pl
 - Branch: 032-Oracle Banking Trade Finan...
 - Submission Mode: Desk
 - 32B - Currency Code, Amount: AED 1,000.00
 - Process Reference Number: 032IGCD000167910
- Guarantee Details:**
 - 22D - Form of Undertaking: DGAR - Guarantee
 - User Reference Number: 032GUA232156001
 - 22K - Type of Undertaking: BILL - Bill of lading
 - Date of Expiry: Aug 3, 2026
 - 40C - Applicable Rules: URDG - Uniform rules for dema...
 - Closure Date: Aug 3, 2023
 - Product Code: GUAJ
 - 22A - Purpose of Message: [Empty]
 - 22K - Narrative: Bill of Lading Guarantee
 - 35G - Expiry Condition/Event: [Empty]
 - 40C - Narrative: [Empty]
 - Product Description: Islamic Export LC - advising of Guaranti
 - 23X - File Identification: [Empty]
 - 30 - Date of Issue: Aug 3, 2023
 - Applicant: 032205 Aldar Properties
 - 39D - Additional Amounts: [Empty]
 - 20 - Undertaking Number: [Empty]
 - 23X - Narrative: [Empty]
 - 23B - Expiry Type: OPEN
 - 51 - Obligor/ Instructing Party: [Empty]
 - Auto Close: [Toggle]

 The form includes buttons for 'View Guarantee/SBLC', 'Guarantee/SBLC Events', 'Hold', 'Cancel', 'Save & Close', and 'Submit'.

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

Field	Description	Sample Values
Advising Bank Reference Number	The user can input the Advising Reference.. Alternatively, user can search the Advising Bank Reference Number using LOV. As part of LOV criteria; user can input the Customer Id, Beneficiary name, Currency and amount.	
Beneficiary	Read only field. The Beneficiary of Guarantee/SBLC as per the latest Guarantee/SBLC details should be displayed.	Toggle off
Branch	Read only field. System will default the branch from Guarantee Advise.	
Currency Code, Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC details should be displayed..	GBP, 1200
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Priority	This field will be defaulted based on the priority maintenance, also enables the user to change the priority as per the requirement. Set the priority of the Guarantee Advice request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted. The user can change the priority.	High
Submission Mode	Select the submission mode of Guarantee Advice request. By default the submission mode will have the value as 'Desk'. Desk - Request received through Desk Courier - Request received through Courier Fax - Request received through Fax Email - Request received through Email	Desk
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEADV00 15920
Transaction Date	Read only field. System will default branch date.	04/13/2018

Field	Description	Sample Values
Issuer	Read only field. The Issuing Bank as per the latest Guarantee/SBLC details should be displayed.	

Guarantee Details

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

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

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee advise should be displayed.	GUAJ
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC advise is displayed.	Guarantee Advising
Undertaking Number	The undertaking number as per the latest Guarantee/SBLC advise is displayed.	
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of Advising Bank Reference Number.	PK2GUI121144 0001
Purpose of message	Read Only – The Purpose of message (ACNF/ADVI) used during SBLC/Guarantee advise should be displayed.	
File Identification	Read Only - The File Identification as per the latest Guarantee/SBLC advise details should be displayed. only and populated from Incoming MT 760.	

Field	Description	Sample Values
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Type of Undertaking	Read only field. The type of Undertaking as per the latest Guarantee/SBLC advise details is displayed.	Financial Guarantee
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Date of Issue	Read Only - The date of issue as per the latest Guarantee/SBLC advise details should be displayed.	04/13/18
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/SBLC advise details is displayed.	
Date Of Expiry	Read only field. The date of Expiry as per the latest Guarantee/SBLC advise details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC advise details is displayed.	
Applicant	Read only field. Applicant details will be auto populated based on the details provided in Application Details section.	001345 Nestle
Obligor/Instructor Party	Read Only - The Obligor/Instructing Party as per the latest Guarantee/SBLC advise details should be displayed.	
Application Rules	Read Only - Applicable Rules as per the latest Guarantee/SBLC advise details should be displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC advise details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	

Field	Description	Sample Values
Closure Date	Read only field. System will default branch date.	04/13/2018

Miscellaneous

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

Field	Description	Sample Values
Documents	Upload the required documents.: The possible documents submitted under Guarantee/SBLC Advise closure request are: 1. Guarantee/SBLC Advise Closure request	
Remarks	Provide any additional information regarding the Guarantee Advice. This information can be viewed by other users processing the request.	
Customer Instruction	Click to view/ input the following <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. 	

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.	

Data Enrichment

On successful completion of registration of an Guarantee advice closure request, the request moves to DE stage.

Guarantee Advice requests that were received at the desk will move to DE stage post successful registration. The request will have the details entered during the registration stage.

The DE user can view the latest Guarantee/SBLC Advise values displayed in the respective fields.

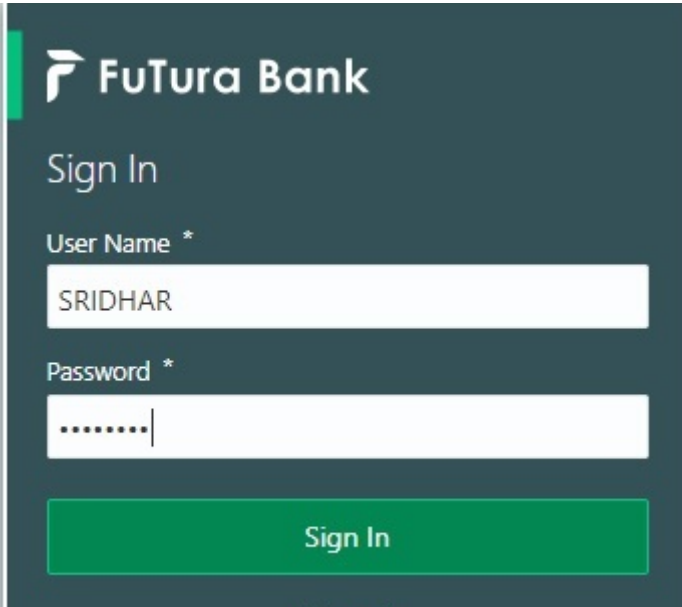


Note

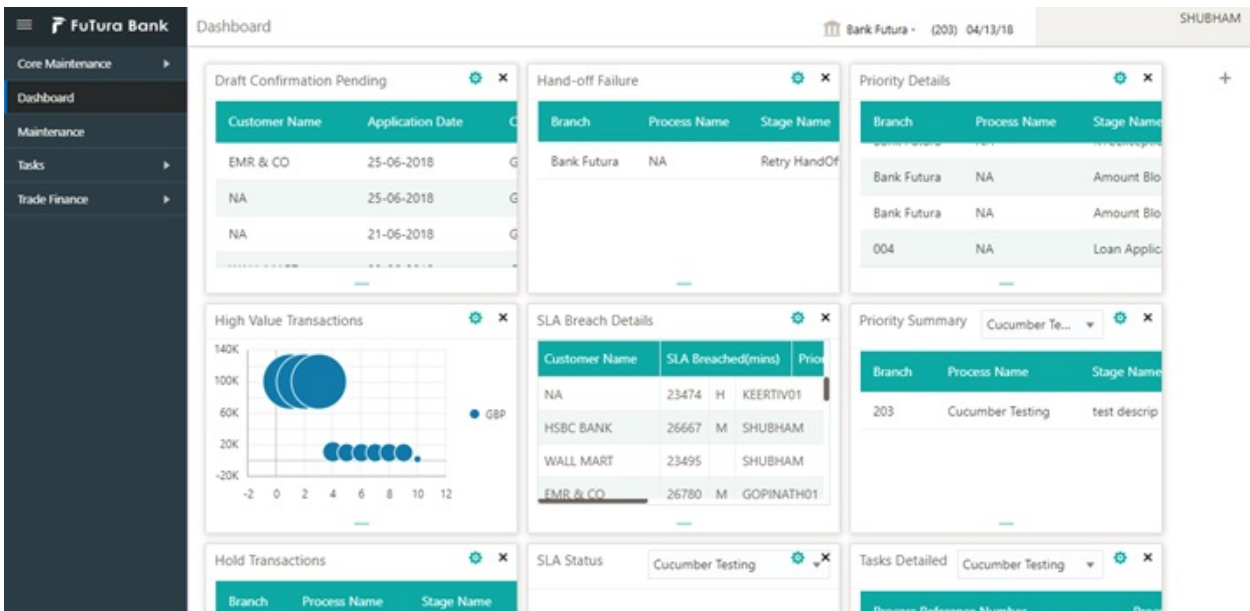
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

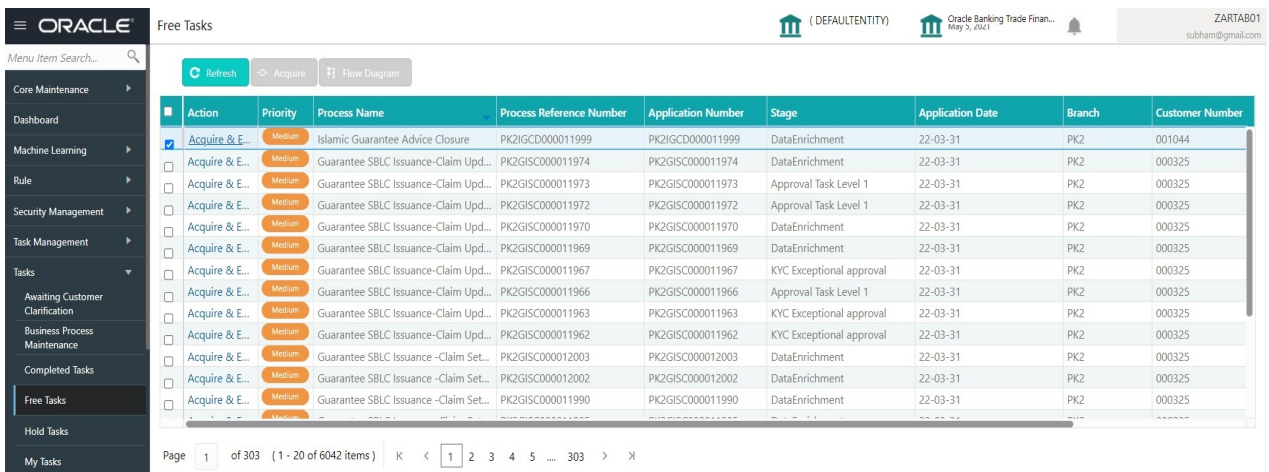
1. Using the entitled login credentials for DE stage, login to the OBTFPM application.



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



3. Click **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**.

The screenshot shows the Oracle 'Free Tasks' interface. The left sidebar contains navigation options like Maintenance, Orchestration Hub, Security Management, Task Management, Tasks, and My Tasks. The main area displays a table of tasks with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The first task is selected, and its 'Acquire & Edit' button is highlighted. The table shows various tasks related to Islamic Guarantee Advice Closure and Issuance.

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

The screenshot shows the Oracle 'My Tasks' interface. The left sidebar is similar to the previous screenshot, but the 'My Tasks' tab is selected. The main area displays a table of tasks with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The first task is selected, and its 'Edit' button is highlighted. The table shows various tasks related to Islamic Guarantee Advice Closure and Issuance.

The Data Enrichment stage has sections as follows:

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

Let's look at the details for DE 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

As part of data enrichment, user can enter/update basic details of the incoming request. 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.

The screenshot shows the Oracle application details interface for an Islamic Guarantee Advice Closure. The page is titled "Islamic Guarantee Advice Closure" with a Data Enrichment Application No. of 032IGCD000167910. The interface includes a navigation menu on the left with sections like Main Details, Additional Fields, Advices, Additional Details, Settlement Details, and Summary. The main content area is divided into several sections: Main Details, Application Details, Guarantee Details, and Beneficiary. Each section contains various fields with values and icons for document generation or editing. At the bottom, there are buttons for "Request Clarification", "Reject", "Refer", "Hold", "Cancel", "Save & Close", "Back", and "Next".

Section	Field Name	Value
Main Details	Advising Bank Reference Number	032GUAJ232156001
	Amount In Local Currency	
	Transaction Date	
	Guarantee Details	
Application Details	22D - Form of Undertaking	DGAR - Guarantee
	User Reference Number	032GUAJ232156001
	22K - Type of Undertaking	BILL - Bill of lading
	Date of Expiry	Aug 3, 2026
	40C - Applicable Rules	URDG - Uniform rules for dema...
	Closure Date	Aug 3, 2023
	Beneficiary	032204 Air Arabia
	Priority	Medium
	Issuer	032316 MashreqBank P...
	Product Code	GUAJ
Guarantee Details	22A - Purpose of Message	
	22K - Narrative	Bill of Lading Guarantee
	35G - Expiry Condition/Event	
	40C - Narrative	
Beneficiary	Branch	032-Oracle Banking Trade Finan...
	Submission Mode	Desk
	32B - Currency Code, Amount	AED AED 1,000.00
	Process Reference Number	032IGCD000167910
Product Details	Product Description	Islamic Export LC - advising of Guarant...
	23X - File Identification	
	30 - Date of Issue	Aug 3, 2023
	Applicant	032205 Aldar Properties
Additional	39D - Additional Amounts	
	20 - Undertaking Number	
	23X - Narrative	
	23B - Expiry Type	OPEN
	51 - Obligor/ Instructing Party	
	Auto Close	<input type="checkbox"/>

Field	Description	Sample Values
Advising Bank Reference Number	Read Only - The Advising Bank Reference Number as per the latest Guarantee/SBLC advise details should be displayed.	
Beneficiary	Read only field. The Beneficiary of Guarantee/SBLC as per the latest Guarantee/SBLC advise details should be displayed.	Toggle off
Branch	Read only field. System will default the branch from Guarantee Advise.	
Currency code, Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC advise details should be displayed..	GBP
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Priority	This field will be defaulted based on the priority maintenance, also enables the user to change the priority as per the requirement. Set the priority of the Guarantee Advice request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted. The user can change the priority.	High
Submission Mode	Read Only - Submission mode should default as 'Desk'. User should be allowed to change the defaulted mode to another mode. Allowed values are Desk, Fax, Email and Courier.	Desk
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEADV00 15920
Transaction Date	Read Only - System will default branch date.	04/13/2018
Issuer	Read Only - The Issuing Bank as per the latest Guarantee/SBLC details should be displayed.	

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.

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee advise should be displayed.	GUIA
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC advise is displayed.	Guarantee Advising
Undertaking Number	Read only field. The undertaking number as per the latest Guarantee/SBLC advise is displayed.	
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of Advising Bank Reference Number.	PK2GUI121144 0001
Purpose of message	Read Only – The Purpose of message (ACNF/ADVI) used during SBLC/Guarantee advise should be displayed.	
File Identification	Read Only - The File Identification as per the latest Guarantee/SBLC advise details should be displayed. only and populated from Incoming MT 760.	
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Type of Undertaking	Read only field. The type of Undertaking as per the latest Guarantee/SBLC advise details is displayed.	Financial Guarantee
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	

Field	Description	Sample Values
Date of Issue	Read Only - The date of issue as per the latest Guarantee/SBLC advise details should be displayed.	04/13/18
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/SBLC advise details is displayed.	
Date Of Expiry	Read only field. The date of Expiry as per the latest Guarantee/SBLC advise details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC advise details is displayed.	
Applicant	Read only field. Applicant details will be auto populated based on the details provided in Application Details section.	001345 Nestle
Obligor/Instructor Party	Read Only - The Obligor/Instructing Party as per the latest Guarantee/SBLC advise details should be displayed.	
Application Rules	Read Only - Applicable Rules as per the latest Guarantee/SBLC advise details should be displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC advise details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	
Closure Date	Read only field. System default the value from the previous versions of the contracts.	

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
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.	
Incoming Message	Clicking this button allows the user should be able to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
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 Closure DE 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>	

Field	Description	Sample Values
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 	
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>	

Additional Fields

DE user can view the additional fields implemented by the bank for Guarantee Advise Closure. Banks can configure these additional fields during implementation.

Islamic Guarantee Advice Closure
DataEnrichment :: Application No:- PK2IGCD000011999

Documents Remarks Overrides Customer Instruction Common Group Messages View Undertaking

Main Details
Additional Fields
Advices
Additional Details
Settlement Details
Summary

Additional Fields
Additional Fields
No Additional fields configured!

Screen (2 / 6)

Audit Reject Refer Hold Cancel Save & Close Back Next

Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Incoming Message	Clicking this button allows the user should be able to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
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 Closure DE 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>	
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>	
Back	Click Back to move to previous step in DE stage.	

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.	

Advices

This section defaults the advices for Closure of Islamic Guarantee/SBLC Advice, based on the advices maintained at the Product level.

DE User can view and verify the advices generated for Closure of Guarantee/SBLC Advice request. Some of the possible advices are Closure of Guarantee/SBLC Issued and Payment Message.

Islamic Guarantee Advice Closure
DataEnrichment :: Application No:- PK2IGCD000011999

Documents Remarks Overrides Customer Instruction Common Group Messages View Undertaking

Main Details
Additional Fields
Advices
Additional Details
Settlement Details
Summary

Advices

Screen (3 / 6)

Advice : LC_CLOSE_ADV	Advice : PAYMENT_MESS...
Advice Name: LC_CLOSE_ADV Advice Party : BEN Party Name : GOODCARE PLC Suppress : NO Advice	Advice Name: PAYMENT_MESSAGE Advice Party : Party Name : Suppress : NO Advice

Audit

Reject Refer Hold Cancel Save & Close Back Next

The user can also suppress the Advice, if required.

Advice Details
✕

Advice Details
+

Suppress Advice

Advice Name

Medium

Advice Party

Party ID

Party Name

FFT Code
+





FFT Code	FFT Description		Action
29BNKCNTACT		✎	✎ ✖

Instructions
+

Instruction Code	Instruction Description	Edit	Action
E202	. IN REIMBURSEMENT PLEASE TELE-REMIT THE FUND	✎	✎ ✖

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	<p>Read only field.</p> <p>Displays the advise name.</p>	
Medium	<p>The medium of advices is defaulted from the system.</p> <p>User can update if required.</p>	
Advice Party	<p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p>	
Party ID	<p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p>	
Party Name	<p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p>	

Free Format Text

Field	Description	Sample Values
	Click plus icon to add new FFT code.	
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 edit icon to edit any existing FFT code.	
Action	Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details.	
Instruction Details		
	Click plus icon to add new instruction code.	
Instruction Code	User can select the instruction code as a part of free text.	
Instruction Description	Instruction description is populated based on the Instruction code selected.	
	Click edit icon to edit any existing Instruction code.	
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction 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 Upload the required documents. Application will display the mandatory and optional documents.	

Field	Description	Sample Values
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
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. 	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
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 Closure DE 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>	
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
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 	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Back	Click Back to move to previous step in DE stage.	

Additional Details

DE User can view the Additional Details during Guarantee Advise Closure request. Some of the possible additional details could be:

- Limits and Collateral (Non-editable)
- Commission, Charges and Taxes
- Preview Messages (Non-editable)

Commission, Charges and Taxes

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.

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

Charge Details
✕

Recalculate
Redefault

Commission Details

Event

Event Description

Component	Rate	Mod. Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settl. Acct	Amendable
No data to display.										

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

Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
LCGCLM	AED	89000	GBP	£50.00		<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Air Arabia	0322040001

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

Tax Details

Component	Type	Value Date	Ccy	Amount	Billing	Defer	Settl. Acct
No data to display.							

Save & Close
Close

Commission Details

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

Field	Description	Sample Values
Event	Read only field. 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.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	

Field	Description	Sample Values
Defer	<p>Select the check box, if charges/commissions has to be deferred and collected at any future step.</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>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> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	
Charge Party	Charge party will be 'Beneficiary' by Default. You can change the value to Applicant.	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

Charge Details

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified Amount	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected.	
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.	
Charge Party	Charge party will be beneficiary by default. You can change the value to applicant	
Settlement Account	Details of the settlement account.	

Tax Details

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

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

Field	Description	Sample Values
Component	Tax Component type	
Type	Type of tax Component.	
Value Date	This field displays the value date of tax component.	

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

Limits and Collaterals

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 (OBTFFPM) and should Earmark the limit from the Back office.

Limit & Collateral
✕

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Edi
032204	Facility	032204	032204AED	1	100	AED	80000	Not Available		03

Cash Collateral Details

Collateral Percentage *

Collateral Currency and amount
AED

Exchange Rate
1.0

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Respons
1	AED	0322040001		NaN	44		VS

Deposit Linkage Details

<input type="checkbox"/>	Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	View
No data to display.							

Save & Close Close


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


Limit Details

Limit Details
✕

Customer Id <input type="text" value="032204"/>	Linkage Type * <input type="text" value="Facility"/>
Contribution % * <input type="text" value="100.0"/>	Liability Number * <input type="text" value="032204"/>
Contribution Currency <input type="text" value="AED"/>	Line Id/Linkage Ref No * <input type="text" value="032204AED"/>
Limit/Liability Currency <input type="text" value="AED"/>	Limits Description <input type="text"/>
Limit Check Response <input type="text" value="Available"/>	Amount to Earmark * <input type="text" value="AED 110.00"/>
Expiry Date <input type="text"/>	Limit Available Amount <input type="text" value="AED 0.00"/>
Response Message <input type="text" value="Balance available of AED 99994260148;"/>	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".	

Field	Description	Sample Values
Contribution%	<p>System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.</p> <p>Once contribution % is provided, system will default the amount.</p> <p>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.</p>	
Liability Number	<p>Click Search to search and select the Liability Number from the look-up.</p> <p>The list has all the Liabilities mapped to the customer.</p>	
Contribution Currency	The LC currency will be defaulted in this field.	
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.	

Field	Description	Sample Values
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

Collateral Details
✕

Total Collateral Amount *
AED 10.00

Sequence Number
1.0

Collateral Contribution Amount *
AED 1.00

Settlement Account Currency
AED

Contribution Amount in Account Currency
AED 1.00

Response
VS

Verify

Collateral Amount to be Collected *
AED 10.00

Collateral Split % *
10.0 ▼ ▲

Settlement Account *
0912160013 🔍

Exchange Rate
1.0 ▼ ▲

Account Available Amount
AED 1,984,452.45

Response Message
The amount block can be performed as the account has sufficient balance

✔ Save & Close
✕ Cancel

Field	Description	Sample Values
Cash Collateral Details		
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract.	
Collateral Currency and amount	System populates the contract currency as collateral currency by default.	
Exchange Rate	System populates the exchange rate maintained. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.	


ClickView link to view the 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 is auto populated by the system.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	

Field	Description	Sample Values
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	Account Available Amount will be auto-populated based on the Settlement Account selection.	
Response	Response can be 'Success' or 'Amount not Available'.	
Response Message	Detailed Response message.	
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.	
Currency	The guarantee currency will get defaulted in this field.	
Contribution Amount	Collateral contribution amount will get defaulted in this field.	
Account Balance Check Response	Response for account balance check is defaulted in this field.	
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.

Deposit Linkage Details
✕

Customer Id
091215

Deposit Branch
PK2

Deposit Available Amount
AED AED 87,508.00

Exchange Rate

Linkage Percentage % *
45.00


Deposit Account
PK2CDP1221100002

Deposit Maturity Date

Deposit Available In Transaction Currency

Linkage Amount(Transaction Currency) *
AED AED 450.00

Field	Description	Sample Values
Click + plus icon to add new deposit details.		
Customer Id	Customer ID is defaulted from the system. User can change the customer ID.	
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.	

Field	Description	Sample Values
Below fields appear in the Deposit Details grid along with the above fields.		
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.	

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 Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	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. 	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	

Field	Description	Sample Values
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Advice DE inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <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.	
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 	
Back	Click Back to move to previous step in DE stage.	
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.	

Settlement Details

The user can verify and enter the basic settlement details during Closure of Islamic Guarantee advised request.

The screenshot displays the Oracle Islamic Guarantee Advice Closure application. The main section is titled 'Settlement Details' and includes a 'Current Event' checkbox. Below this is a table of components with columns for Component, Currency, Debit/Credit, Account, Account Description, Account Currency, Netting Indicator, and Current Event. The table lists various components like CLAIM_CUST_AMT, CLAIM_CUST_AMT_FX, CLAIM_SETTLE_AMT, COLLAMT_OSEQ, COLLAMNDAMTEQ, COLLAMITEQ, COLLAMT_DECR, COLLAMT_INCR, LICOURAMND_LIQD, and LIEXADV_LIQD. Below the table are sections for 'CLAIM_SETTLE_AMT - Party Details', 'Payment Details', and 'Remittance Information'. The Party Details section includes fields for Ordering Institution, Account With Institution, Receiver, Senders Correspondent, Beneficiary Institution, Receivers Correspondent, Ultimate Beneficiary, and Ordering Customer. The Payment Details section includes fields for Sender To Receiver 1 through 6. The Remittance Information section includes fields for Payment Detail 1 through 4. The application also features a navigation bar at the top with tabs for Clarification Details, Documents, Remarks, Overrides, Customer Instruction, and View Undertaking. The bottom of the screen has a status bar with buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, and Print.

The following fields should be displayed during Closure of Guarantee/SBLC Issued:

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	Read only field. System defaults the components based on the product selected.	
Currency	Read only field. System displays the currency for components.	
Debit/Credit	Read only field. System defaults the debit/credit indicators for the components.	
Account	Read only field. System displays the account number chosen.	
Account Description	Read only field. System displays the account description for the account chosen.	
Account Currency	Read only field. System displays the account currency for all items based on account number.	

Field	Description	Sample Values
Netting Indicator	Read only field. System displays the applicable netting indicator.	
Current Event	Read only field. System displays the current event a Y or N.	

On click of any component in the grid, the application displays Party Details, Payment Details and Remittance Information.

Party Details

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

Field	Description	Sample Values
Transfer Type	Select the transfer type from the drop list: <ul style="list-style-type: none"> • Customer Transfer • Bank Transfer for own account • Direct Debit Advice • Managers Check • Customer Transfer with Cover • Bank Transfer 	
Charge Details	Select the charge details for the transactions: <ul style="list-style-type: none"> • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges 	
Netting Indicator	Select the netting indicator for the component: <ul style="list-style-type: none"> • Yes • No 	
Ordering Customer	Select the ordering customer from the LOV.	
Ordering Institution	Select the ordering institution from the LOV.	
Senders Correspondent	Select the senders correspondent from the LOV.	
Receivers Correspondent	Select the receivers correspondent from the LOV.	
Intermediary Institution	Select the intermediary institution from the LOV.	
Account with Institution	Select the account with institution from the LOV.	
Beneficiary Institution	Select the beneficiary institution from the LOV.	
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimbursement Institution	Select the intermediary reimbursement institution from the LOV.	

Payment Details

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

Field	Description	Sample Values
Sender to Receiver 1	Provide the sender to receiver message.	
Sender to Receiver 2	Provide the sender to receiver message.	
Sender to Receiver 3	Provide the sender to receiver message.	
Sender to Receiver 4	Provide the sender to receiver message.	
Sender to Receiver 5	Provide the sender to receiver message.	
Sender to Receiver 6	Provide the sender to receiver message.	

Remittance Information

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

Field	Description	Sample Values
Payment Detail 1	Provide the payment details.	
Payment Detail 2	Provide the payment details.	
Payment Detail 3	Provide the payment details.	
Payment Detail 4	Provide the payment 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 Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
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. 	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Advice DE inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
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
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 	
Back	Click Back to move to previous step in DE stage.	
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.	

Summary

User can review the summary of details updated in DE Guarantee Advice Closure request.

Log in to Oracle Banking Trade Finance Process Management (OBTfPM) system, user 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, user information (ENTITY_ID1), and the application name (Oracle Banking Trade Finance Process Management). The main content area is titled "Islamic Guarantee Advice Closure" and displays a summary of details for application No. 0321GCD000167910. The summary is organized into several tiles:

- Main Details:** SBLC/Guarantee Type : **BILL**, Submission Mode : **Desk**, Date of Issue : **2023-08-03**
- Additional Fields:** Click here to view Additional fields
- Advices:** Advice 1, Advice 2
- Limits and Collaterals:** Contribution Currency, Amount to Earmark : **null**, Limit Status : **Not Verified**, Collateral Currency, Collateral Contr., Collateral Status : **Not Verified**, Deposit Linkage CCY, Deposit Linkage Amount
- Commission, Charges and Taxes:** Charge, Commission, Tax, Block Status : **Not Initiated**
- Preview Message:** Language : **ENG**, Preview Message
- Parties Details:** Issuing Bank : **MashreqBank ...**, Applicant : **Aldar Proper...**, Beneficiary : **Air Arabia**
- Settlement Details:** Component, Account Number, Currency
- Accounting Details:** Event, AccountNumber, Branch

The bottom of the page features a navigation bar with buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next, and Submit.

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee Advice Closure details.
- Additional Fields - User can view the additional field details.
- Advices - User can view the advices details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.

- Commission, Charges and Taxes - User can view the details provided for commission, charges and taxes.
- Preview Message : User can view the SWIFT message and Mail Advice.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Settlement Details: User can view the Settlement details.
- Accounting Details: User can view the accounting details.



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.

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 Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	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. 	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
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
Submit	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	Cancel the DE 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.	
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.	
Back	Click Back to move to previous step in DE stage.	

Multi Level Approval

User can review and approve the Guarantee Advise Closure. The user can view the summary of details updated in multilevel approval stage for Guarantee Advise Closure request.

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



Note

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

Authorization Re-Key (Non-Online Channel)

For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open

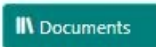

the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.


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


- Currency
- Contract Amount



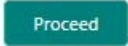
Re-key is applicable to the first approver in case of multiple approvers. All approvers will however be able see the summary tiles and the details in the screen by drill down from tiles.

Approval Rekey ×

 Documents  Remarks

Currency
USD 

Contract Amount
\$1,000.00 

Approval Summary

Islamic Guarantee Advice Closure
Approval Task Level 1 :: Application No: PK2IGCD000011999

Documents Remarks Overrides Customer Instruction Common Group Messages View Undertaking

Main Details	Additional Fields	Advices	Limits and Collaterals	Commission,Charges and Taxes
SBLC/Guarantee Type : OTHR Submission Mode : Desk Date of Issue : 2021-05-05	Click here to view : Additional fields	Advice 1 : LC_CLOSE_ADV Advice 2 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 266.64 Collateral Status : Not Verified	Charge : GBP50 Commission : Tax : Block Status : Success
Preview Message	Parties Details	Settlement Details	Exception(Approval)	Accounting Details
Language : ENG Preview Message : -	Beneficiary : GOODCARE PLC Applicant : MARKS AND Confirming Bank : RABO BANK	Component : LICOURAMND Account Number : PK20010440 Currency : GBP	EXCEPTION : Nil	Event : CLOS AccountNumber : PK20010440 Branch : PK2

Audit

Reject Hold Refer Cancel Approve

Tiles Displayed in Summary:

- Main Details - User can view application details and Guarantee/SBLC Closure details.
- Additional Fields - User can view the additional field details.
- Advices - User can view the advices details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.
- Commission, Charges and Taxes - User can view the details provided for commission, charges and taxes.
- Preview Message - : User can view the SWIFT message and Mail Advice.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Settlement Details: User can view the Settlement details.
- Accounting Details: User can view the accounting details.



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."

- Exception(Approval) - User can view the exception (approval) details.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	

Field	Description	Sample Values
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
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. 	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
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>	

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 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.	

Customer - Acknowledgement letter Format

Customer Acknowledgment is generated every time a new Guarantee Advice is requested from the customer. The acknowledgment letter format is as follows:

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

SUB: Acknowledgement to your Closure of Guarantee Advice Application number <CUSTOMER REFERENCE NUMBER> dated <APPLICATION DATE>

This letter is to inform you that we have received your application for Closure of Guarantee Advice with the below details:

APPLICANT: <APPLICANT NAME>

BENEFICIARY NAME: <BENEFICIARY>

CURRENCY: <CCY>

AMOUNT: <AMT>

DATE OF ISSUE: <DATE OF ISSUE>

We have registered your request. Please quote our reference < PROCESS REF NUMBER> in any future correspondence.

This acknowledgement does not constitute Closure of Guarantee/SBLC Issued.

Thank You for banking with us.

Regards,

<DEMO BANK>

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Customer - Reject Letter Format

Reject Letter is generated by the system and addressed to the customer, when a task is rejected by the user. The Reject Letter format is as follows:

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:

DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Guarantee Application for Closure of Guarantee Advise <User Ref> under our <Process Reference Number> under our Process Ref <Process Ref No> - Rejected

Further to your recent Closure of Guarantee Advise application request dated <Application Date –DD/MM/YYYY>, under our process ref no <process ref no>, this is to advise you that we will not be able to close the required Guarantee Advise.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the Guarantee due to the below reasons:

<Reject Reason 1>

<Reject Reason 2>

<Reject Reason 3>

On behalf of Demo Bank, we thank you for your ongoing business and trust we will continue to serve you in future.

For any further queries about details of your Closure of Guarantee/SBLC Issued application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

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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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