

Guarantee Advice Closure User Guide

# **Oracle Banking Trade Finance Process Management**

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Oracle Banking Trade Finance Process Management - Guarantee Advice Closure 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

Guarantees/SBLC have a pre-scheduled auto closure date, a few days after the expiry of undertaking. This process enables, closure of a Guarantee/SBLC after the expiry date but before the auto closure date. In the following sections, let's look at the details for Guarantee Advising process:

This section contains the following topics:

<a href="#">Registration</a>	<a href="#">Data Enrichment</a>
<a href="#">Multi Level Approval</a>	<a href="#">Customer - Acknowledgement letter Format</a>

## Registration

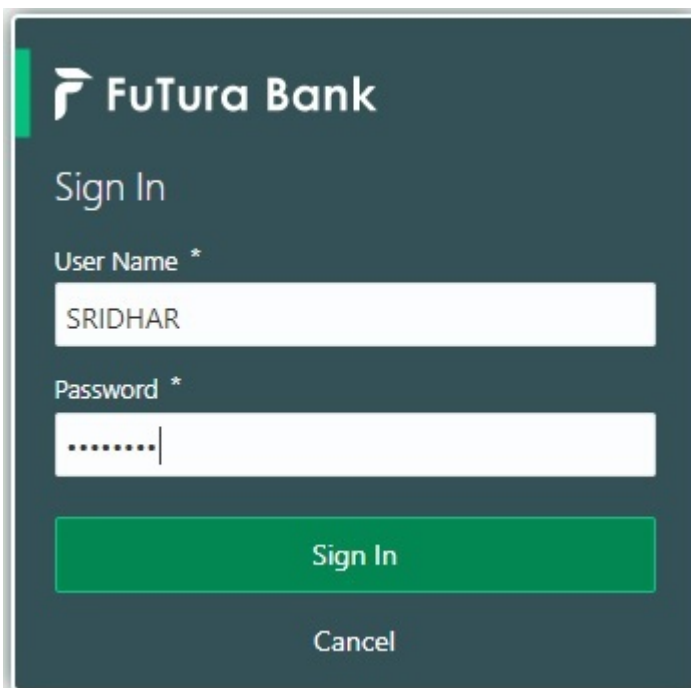
As a registration user, you can register a Guarantee Advice closure request, also can upload relevant documents and verify checklist items. If Guarantee to be advised is received as physical instrument, the Guarantee Advice process starts from the Registration Stage.

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

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

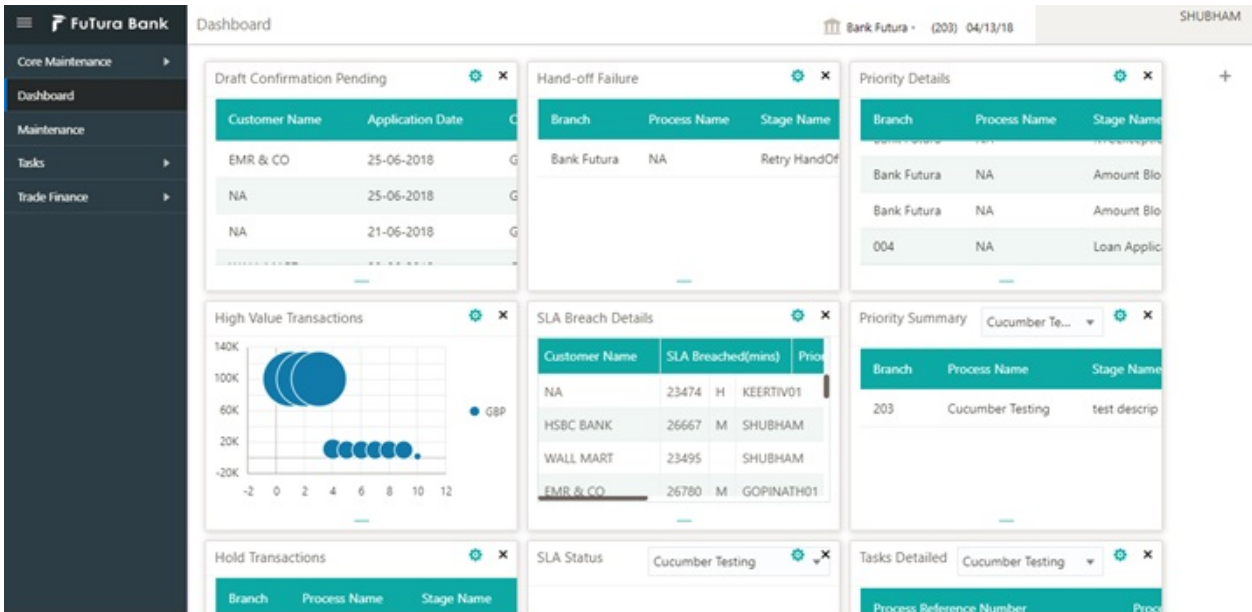
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

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

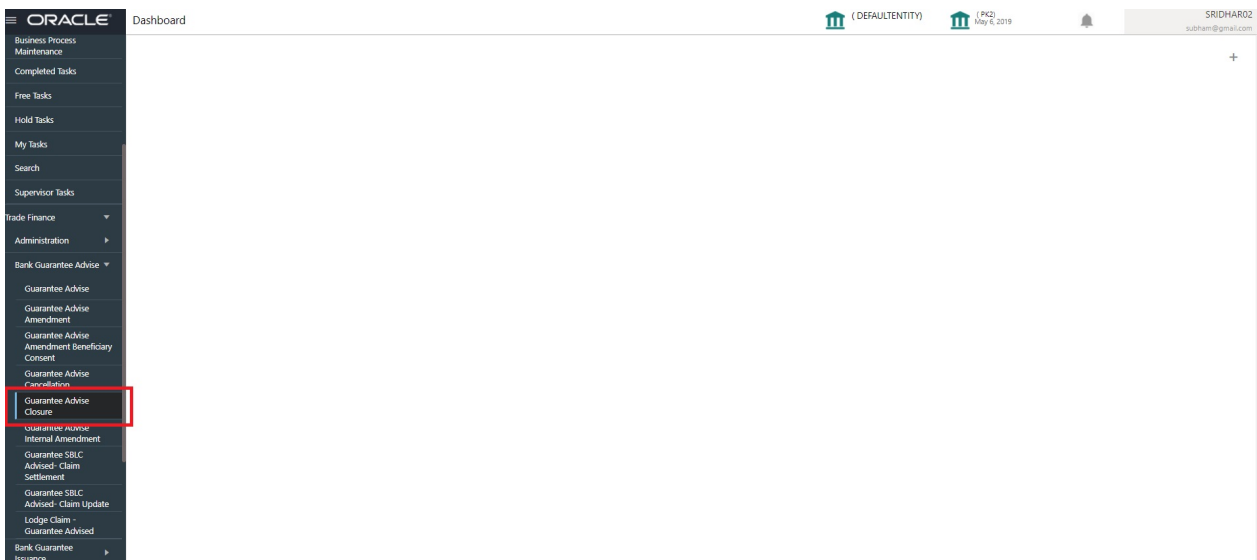


The screenshot shows a dark-themed login window for FuTura Bank. At the top left is the FuTura Bank logo. Below it, the text 'Sign In' is displayed. There are two input fields: 'User Name \*' containing the text 'SRIDHAR' and 'Password \*' containing masked characters. At the bottom, there are two buttons: 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.



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



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

# Application Details

**Application Details**

Advising Bank Reference Number: 032GUAD232140002

Amount In Local Currency

Transaction Date: Aug 3, 2023

Beneficiary: 032204 Air Arabia

Priority: Medium

Issuer: 032312 MASHREQ BANK

Branch: 032-Oracle Banking Trade Finan...

Submission Mode: Desk

32B - Currency Code, Amount: AED 80,000.00

Process Reference Number: 032GTAC000167911

**Guarantee Details**

22D - Form of Undertaking: DGAR - Guarantee

User Reference Number: 032GUAD232140002

22K - Type of Undertaking: BILL - Bill of lading

Date of Expiry: Aug 2, 2026

40C - Applicable Rules: None - Not subject to any rules

Closure Date: Sep 1, 2026

Product Code: GUAD

22A - Purpose of Message

22K - Narrative: Bill of Lading Guarantee

35G - Expiry Condition/Event

40C - Narrative: OTHR

Product Description: Guarantee Advising

23X - File Identification

30 - Date of Issue: Aug 2, 2023

Applicant: 032207 Emaar Propertie

39D - Additional Amounts

20 - Undertaking Number

23X - Narrative

23B - Expiry Type: OPEN

51 - Obligor/ Instructing Party

Auto Close:

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).	

Field	Description	Sample Values
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'.  <b>Desk</b> - Request received through Desk <b>Courier</b> - Request received through Courier <b>Fax</b> - Request received through Fax <b>Email</b> - 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
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.	



Field	Description	Sample Values
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.	
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.	

Field	Description	Sample Values
Applicant	Read only field. Applicant details will be auto populated based on the details provided in <b>Application Details</b> 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.	

## 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 Instructions	Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>	

### Action Buttons

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

## Document Linkage

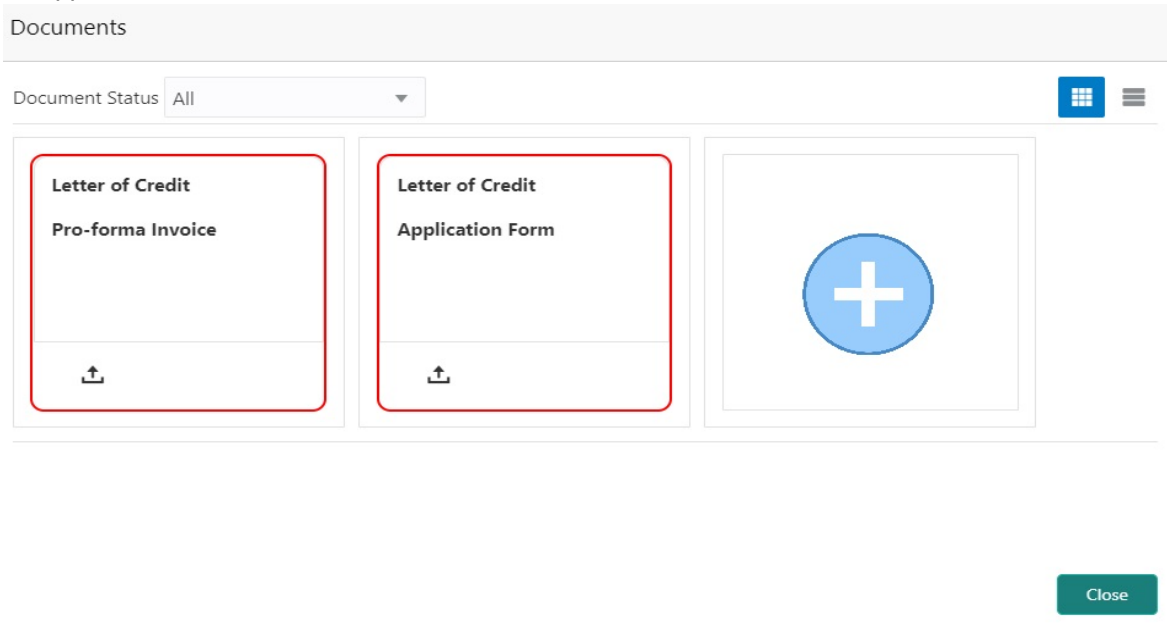
The user can link an existing uploaded document in any of the process stages.

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

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

1. Navigate to the Registration screen.

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



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

Field	Description	Sample Values
Document Type	Select the Document type from list. Indicates the document type from metadata.	
Document Code	Select the Document Code from list. Indicates the document Code from metadata.	
Document Title	Specify the document title.	

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

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

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

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

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

Field	Description	Sample Values
Document Code	This field displays the document code from meta data.	
Upload Date	The field displays the upload date of the document.	
Reference Number	The field displays the reference number of the document.	

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

Link Document

Customer Id \*  
032204

Document Type \*  
Documentary Collection

Document Id

Document Code \*  
Insurance Policy

[Fetch](#)

Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
<a href="#">Link</a>	1559	032204	HGJH	INSURANCE	Mar 9, 2023	032IDCB000017631
<a href="#">Link</a>	2649	032204	testing	INSURANCE	Mar 29, 2023	032ILCC000021179
<a href="#">Link</a>	4143	032204		INSURANCE	May 8, 2023	032ILCU000032029
<a href="#">Link</a>	4145	032204		INSURANCE	May 8, 2023	032ILCU000032042
<a href="#">Link</a>	4305	032204		INSURANCE	May 10, 2023	032IDCB000033105

Page 1 of 2 (1-5 of 7 items) [K](#) < 1 2 > [X](#)

[Close](#)

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

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

Edit Document

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

Drop files here or click to select

Current selected files: []

Update Cancel

## 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.



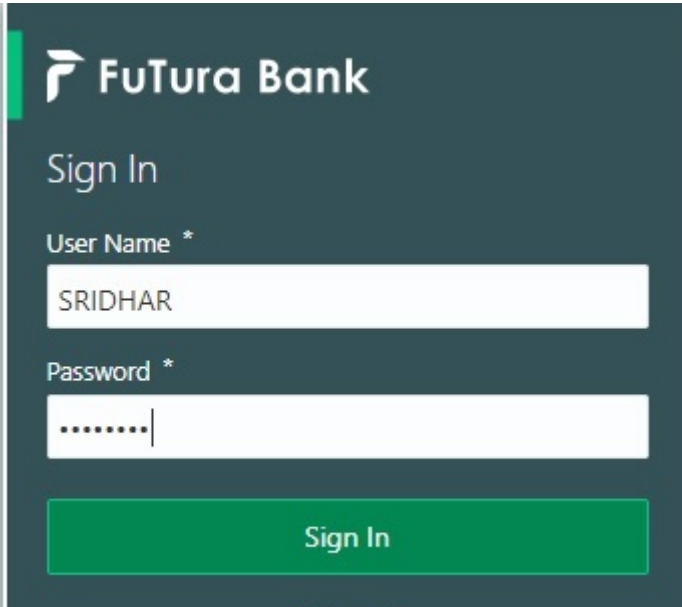
### Note

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”.

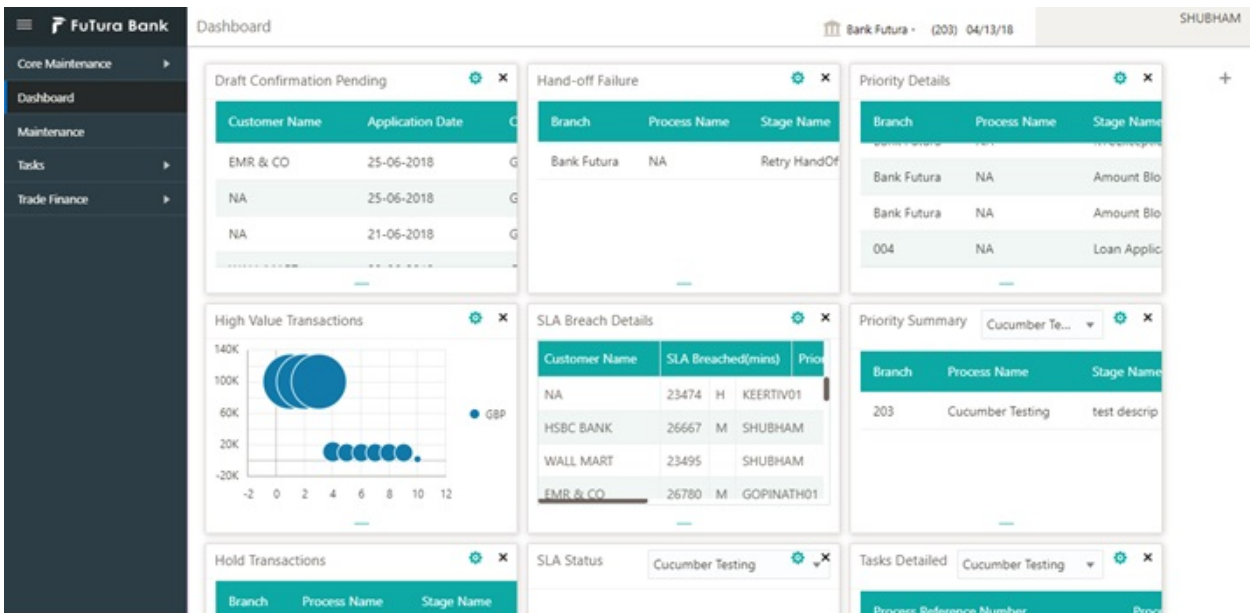
Do the following steps to acquire a task currently at DE stage:



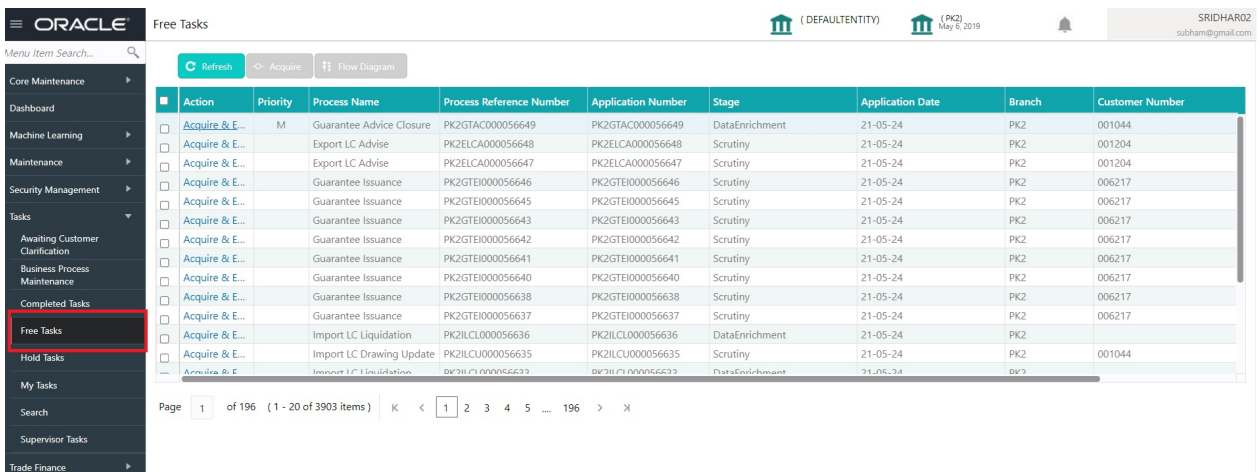
1. Using the entitled login credentials for DE stage, login to the OBTFPM application.



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



3. Click Trade Finance> Tasks> Free Tasks.



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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Acquire & E...	M	Guarantee Advice Closure	PK2GTAC000056649	PK2GTAC000056649	DataEnrichment	21-05-24	PK2	001044
<input type="checkbox"/> Acquire & E...		Export LC Advise	PK2ELCA000056648	PK2ELCA000056648	Scrutiny	21-05-24	PK2	001204
<input type="checkbox"/> Acquire & E...		Export LC Advise	PK2ELCA000056647	PK2ELCA000056647	Scrutiny	21-05-24	PK2	001204
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056646	PK2GTEI000056646	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056645	PK2GTEI000056645	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056643	PK2GTEI000056643	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056642	PK2GTEI000056642	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056641	PK2GTEI000056641	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056640	PK2GTEI000056640	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056638	PK2GTEI000056638	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Guarantee Issuance	PK2GTEI000056637	PK2GTEI000056637	Scrutiny	21-05-24	PK2	006217
<input type="checkbox"/> Acquire & E...		Import LC Liquidation	PK2ILCL000056636	PK2ILCL000056636	DataEnrichment	21-05-24	PK2	
<input type="checkbox"/> Acquire & E...		Import LC Drawing Update	PK2ILCU000056635	PK2ILCU000056635	Scrutiny	21-05-24	PK2	001044

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Edit	M	Guarantee Advice Closure	PK2GTAC000056649	PK2GTAC000056649	DataEnrichment	21-05-24	PK2	001044	
<input type="checkbox"/> Edit	M	Drawings Under Transfe...	PK2TLCD000056575	PK2TLCD000056575	KYC Exceptional approval	21-05-23	PK2	000152	
<input type="checkbox"/> Edit		Drawings Under Transfe...	PK2TLCD000056573	PK2TLCD000056573	Registration	21-05-23	PK2	000150	
<input type="checkbox"/> Edit		Import LC Liquidation	PK2ILCL000056570	PK2ILCL000056570	DataEnrichment	21-05-22	PK2		
<input type="checkbox"/> Edit		Export LC Transfer Ame...	PK2ELCT000056562	PK2ELCT000056562	Registration	21-05-22	PK2	001044	
<input type="checkbox"/> Edit	M	Export LC Transfer Ame...	PK2ELCT000056556	PK2ELCT000056556	DataEnrichment	21-05-22	PK2	001044	
<input type="checkbox"/> Edit		Export LC Transfer Ame...	PK2ELCT000056554	PK2ELCT000056554	Registration	21-05-22	PK2	001044	
<input type="checkbox"/> Edit	M	Export LC Transfer Ame...	PK2ELCT000056552	PK2ELCT000056552	KYC Exceptional approval	21-05-22	PK2	001044	
<input type="checkbox"/> Edit	M	Export LC Amendment B...	PK2ELCA000056551	PK2ELCA000056551	DataEnrichment	21-05-22	PK2	001044	
<input type="checkbox"/> Edit		Import LC Issuance	PK2ILCI000056548	PK2ILCI000056548	Scrutiny	21-05-22	PK2	001044	
<input type="checkbox"/> Edit	M	Export LC Transfer Ame...	PK2ELCT000056498	PK2ELCT000056498	KYC Exceptional approval	21-05-21	PK2	000156	
<input type="checkbox"/> Edit	M	Guarantee SBLC Advise...	PK2GADC000056493	PK2GADC000056493	DataEnrichment	21-05-20	PK2	001044	
<input type="checkbox"/> Edit	M	Guarantee SBLC Advise...	PK2GADC000056467	PK2GADC000056467	AmountBlock Exception App...	21-05-20	PK2	001044	
<input type="checkbox"/> Edit	M	Guarantee SBLC Advise...	PK2GADC000056436	PK2GADC000056436	AmountBlock Exception App...	21-05-20	PK2	001044	

The DE 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

Main details section has 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.

ORACLE

ENTITY\_ID1 (ENTITY\_J...
Oracle Banking Trade Finan...  
Aug 3, 2023
ZARTAB01  
subham@gmail.com

Guarantee Advice Closure  
DataEnrichment :: Application No:- 032GTAC000167911

Clarification Details
Documents
Remarks
Overrides
Customer Instruction
View Undertaking

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

**Main Details**

Application Details

Screen ( 1 / 6)

<p>Advising Bank Reference Number 032GUAD232140002</p> <p>Amount In Local Currency</p> <p>Transaction Date Aug 3, 2023</p>	<p>Beneficiary 032204 Air Arabia</p> <p>Priority Medium</p> <p>Issuer 032312 MASHREQ_BANI</p>	<p>Branch 032-Oracle Banking Trade Finan...</p> <p>Submission Mode Desk</p> <p>32B - Currency Code, Amount AED AED 80,000.00</p> <p>Process Reference Number 032GTAC000167911</p>
<p><b>Guarantee Details</b></p> <p>22D - Form of Undertaking DGAR - Guarantee</p> <p>User Reference Number 032GUAD232140002</p> <p>22K - Type of Undertaking BILL - Bill of lading</p> <p>Date of Expiry Aug 2, 2026</p> <p>40C - Applicable Rules None - Not subject to any rules</p> <p>Closure Date Sep 1, 2026</p>	<p>Product Code GUAD</p> <p>22A - Purpose of Message</p> <p>22K - Narrative Bill of Lading Guarantee</p> <p>35G - Expiry Condition/Event</p> <p>40C - Narrative OTHR</p>	<p>Product Description Guarantee Advising</p> <p>23X - File Identification</p> <p>30 - Date of Issue Aug 2, 2023</p> <p>Applicant 032207 Emaar Propertie</p> <p>39D - Additional Amounts</p> <p>20 - Undertaking Number</p> <p>23X - Narrative</p> <p>23B - Expiry Type OPEN</p> <p>51- Obligor/ Instructing Party</p> <p>Auto Close</p>

Audit

Request Clarification
Reject
Refer
Hold
Cancel
Save & Close
Back
Next

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 <b>Application Details</b> 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
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"> <li>● <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>● <b>Transaction Level Instructions</b> – 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.</li> </ul>	
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 Closure 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.	

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"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance- Limits</li> <li>● R5 - Others</li> </ul>	
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"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul> <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.

## 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"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>	
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 Closure 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"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <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.	
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 Guarantee/SBLC Advise, based on the advices maintained at the Product level.

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

The screenshot shows the Oracle Banking Trade Finance interface for a Guarantee Advice Closure. The main content area displays two advice cards:

Advice : LC_CLOSE_ADV	Advice : PAYMENT_MESS...
Advice Name : <b>LC_CLOSE_ADV</b>	Advice Name : <b>PAYMENT_MESSAGE</b>
Advice Party : <b>BEN</b>	Advice Party :
Party Name : <b>Air Arabia</b>	Party Name :
Suppress : <b>NO</b>	Suppress : <b>NO</b>
Advice	Advice

The interface also includes a navigation menu on the left with options like Main Details, Additional Fields, Advices, Additional Details, Settlement Details, and Summary. The bottom toolbar contains buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, and Next.

The user can also suppress the Advice, if required.

The 'Advice Details' dialog box shows the following information:

**Advice Details**

Suppress Advice:

Advice Name: AMD\_EXP\_CR | Medium: MAIL | Advice Party: BEN

Party ID: 032204 | Party Name: Air Arabia




**FFT Code**


FFT Code	FFT Description	Action
29BNKCNTACT		

**Instructions**

Instruction Code	Instruction Description	Edit	Action
E202	. IN REIMBURSEMENT PLEASE TELE-REMIT THE FUNC		

Buttons: OK, Cancel

Field	Description	Sample Values
Suppress Advice	<p><b>Toggle on:</b> Switch on the toggle if advice is suppressed.</p> <p><b>Toggle off:</b> 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		
	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	<p>Click Edit icon to edit the FFT details.</p> <p>Click Delete icon to delete the FFT details.</p>	
Instruction Details		
	Click plus icon to add new instruction code.	
Instruction Code	User can select the instruction code as a part of free text.	

Field	Description	Sample Values
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.	
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"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>	
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
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 Closure 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"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul> 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"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance- Limits</li> <li>● R5 - Others</li> </ul>	
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)

## Charge Details

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

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) ⏪ < 1 > ⏩

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="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Air Arabia	0322040001

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

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
	Click plus icon to add new Limit Details.	
<a href="#">Edit</a>	Click edit link to edit the limit details.	

#### Limit Details

Click View link to view the limit details.

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

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"> <li>Facility</li> <li>Liability</li> <li></li> </ul> By default Linkage Type is "Facility".	

Field	Description	Sample Values
Contribution%	<p>System will default this to 100% and user can modify. 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> <p> <b>Note</b></p> <p>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.</p>	
Liability Number	Click <b>Search</b> to search and select the Liability Number from the look-up.	
Contribution Currency	The guarantee currency will be defaulted in this field.	
Line ID/Linkage Ref No	User can choose 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.	
Limit/ Liability Currency	Limit Currency will be defaulted in this field.	
Limits Description	This field will display the description of the limits.	
Limit Check Response	<p>Response can be 'Success' or 'Limit not Available'.</p> <p>This field displays the value, if you click <b>Verify</b> button.</p>	
Amount to Earmark	<p>Amount to earmark will default based on the contribution %.</p> <p>User can change the value.</p>	
Expiry Date	This field displays the date up to which the Line is valid	

Field	Description	Sample Values
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.  This field displays the value, if you click <b>Verify</b> button.	
Response Message	Detailed Response message.  This field displays the value, if you click <b>Verify</b> button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
Line Serial	Displays the serial of the various lines available and mapped under the customer id.  This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

## Collateral Details

Collateral Details
✕

Total Collateral Amount \*

Sequence Number

Collateral Contribution Amount \*

Settlement Account Currency

Contribution Amount in Account Currency

Response

Collateral Amount to be Collected \*

Collateral Split % \*

Settlement Account \*

Exchange Rate

Account Available Amount

Response Message

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 <b>Search</b> 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 <b>Deposit Details</b> 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"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>	
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"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul> 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"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance- Limits</li> <li>● R5 - Others</li> </ul>	
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 view the settlement details during Closure of Guarantee advised request.

The screenshot displays the Oracle Settlement Details interface. At the top, there's a navigation bar with 'ORACLE' logo and user information. Below it, a breadcrumb trail shows 'Guarantee Advice Closure' and 'DataEnrichment :: Application No:- 032GTAC000167911'. The main content area is divided into several sections:

- Settlement Details Table:** A table with columns: Component, Currency, Debit/Credit, Account, Account Description, Account Currency, Netting Indicator, and Current Event. Rows include components like AVL\_SET\_LCAMT, CLAIM\_CUST\_AMT, and COLLAMT\_OSEQ.
- CLAIM\_CUST\_AMT - Party Details:** A section with various dropdowns and search fields for 'Transfer Type', 'Bank Transfer', 'Ordering Institution', 'Account With Institution', 'Receiver', 'Senders Correspondent', 'Beneficiary Institution', 'Netting Indicator', 'Receivers Correspondent', 'Ultimate Beneficiary', and 'Ordering Customer'.
- Payment Details:** Fields for 'Sender To Receiver 1' through 'Sender To Receiver 6' and 'Payment Detail 1' through 'Payment Detail 4'.
- Remittance Information:** A section for 'Payment Detail 1' through 'Payment Detail 4'.

At the bottom, there's a navigation bar with buttons: 'Audit', 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

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.	

Field	Description	Sample Values
Account Currency	Read only field. System displays the account currency for all items based on account number.	
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"> <li>• Customer Transfer</li> <li>• Bank Transfer for own account</li> <li>• Direct Debit Advice</li> <li>• Managers Check</li> <li>• Customer Transfer with Cover</li> <li>• Bank Transfer</li> </ul>	
Charge Details	Select the charge details for the transactions: <ul style="list-style-type: none"> <li>• Beneficiary All Charges</li> <li>• Remitter Our Charges</li> <li>• Remitter All Charges</li> </ul>	
Netting Indicator	Select the netting indicator for the component: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
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.	

Field	Description	Sample Values
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.	

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"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>	
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 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"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <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"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance- Limits</li> <li>● R5 - Others</li> </ul>	
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. When you log in to Oracle Banking Trade Finance Process Management (OBTfPM) system, you can see the summary tiles. The tiles must display a list of important fields with values. User can drill down from summary tiles into respective data segments.

The screenshot shows the Oracle Banking Trade Finance Process Management (OBTfPM) system interface. The user is logged in as SRIDHAR02 (subham@gmail.com) on May 6, 2019. The page title is "Guarantee Advice Closure - DataEnrichment :: Application No: PK2GTAC000056649". The "Summary" page is displayed, showing a grid of summary tiles:

- Main Details:** SBLC/Guarantee Type : **BILL**, Submission Mode : **Desk**, Date of Issue : **2019-03-22**
- Additional Fields:** Click here to view Additional fields
- Advices:** Advice 1, Advice 2
- Limits and Collaterals:** Limit Currency, Limit Contribution, Limit Status : **Not Verified**, Collateral Currency : **GBP**, Collateral Contr. : **2700**, Collateral Status : **Not Verified**
- Commission, Charges and Taxes:** Charge, Commission, Tax, Block Status : **Not Initia**
- Preview Message:** Language : **ENG**, Preview Message : -
- Parties Details:** Beneficiary : **GOODCARE PLC**, Applicant : **Blackworth**, Confirming Bank : **CITIBANK**
- Settlement Details:** Component, Account Number, Currency
- Accounting Details:** Event : **GCLM**, Account Number : **PK10000154**, Branch : **PK1**

At the bottom of the page, there are buttons for "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"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>	
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 Closure. 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"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> 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

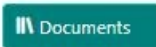
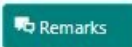
the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.


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

Main Details		Additional Fields		Advices		Limits and Collaterals		Commission,Charges and Taxes	
SBLC/Guarantee Type : <b>BILL</b> Submission Mode : <b>Desk</b> Date of Issue : <b>2023-08-02</b>		Click here to view : Additional fields		Advice 1 : <b>LC_CLOSE_ADV</b> Advice 2 : <b>PAYMENT_MESS...</b>		Contribution Currency : Amount to Earmark : <b>null</b> Limit Status : <b>Not Verified</b> Collateral Currency : Collateral Contr. : Collateral Status : <b>Not Verified</b> Deposit Linkage CCY : Deposit Linkage Amount :		Charge : <b>AED 50.00</b> Commission : Tax : Block Status : <b>Not Initiated</b>	
Preview Message		Parties Details		Settlement Details		Accounting Details		Exception(Approval)	
Language : <b>ENG</b> Preview Message : -		Applicant : <b>Emaar Proper...</b> Beneficiary : <b>Air Arabia</b> Issuing Bank : <b>MASHREQ BANK...</b>		Component : <b>LCCLSCHG_LIQ...</b> Account Number : <b>0322040001</b> Currency : <b>AED</b>		Event : <b>CLOS</b> AccountNumber : <b>620000001</b> Branch : <b>032</b>		EXCEPTION : <b>Nil</b>	

### 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"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>	
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"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <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"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance- Limits</li> <li>• R5 - Others</li> </ul>	
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>

Notice: This document is strictly private, confidential and personal to its recipients and will not be copied, distributed or reproduced in whole or in part, nor passed to any third party. The information contained in this e-mail/ message and/or attachments to it may contain confidential or privileged information. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this e-mail message and/or attachments to it are strictly prohibited. If you have received this communication in error, please notify us by reply e-mail or telephone and immediately and permanently delete the message and any attachments. Thank you

## 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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