Guarantee Advice User Guide

Oracle Banking Trade Finance Process Management

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

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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.

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Guarantee Advice

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

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

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

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

This section contains the following topics:

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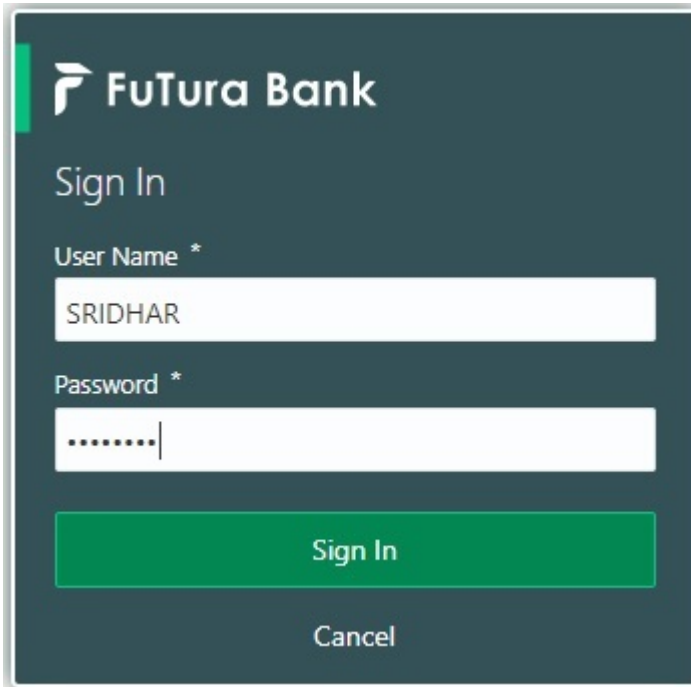
As a Registration user, you can register a Guarantee Advice request, also can upload relevant documents and verify checklist items. If Guarantee to be advised is received as physical instrument, the Guarantee Advice process starts from the Registration Stage.

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

The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT**.** The OBTFPM verifies the field 21 and 26E (of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.
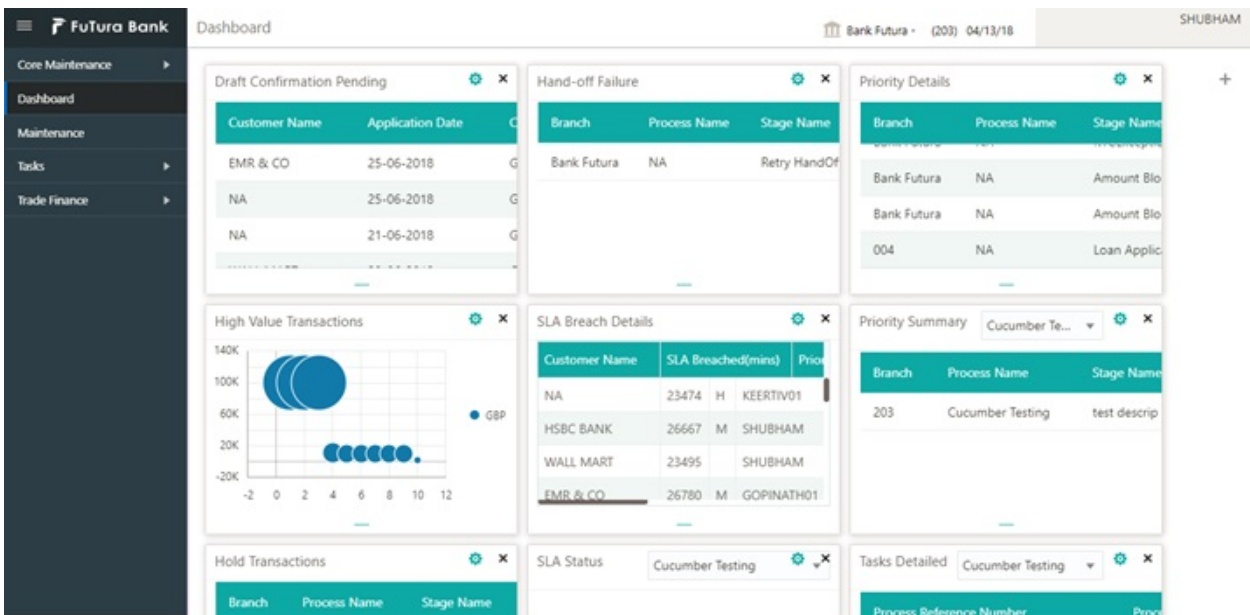
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process**.**

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

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

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3. Click **Trade Finance> Bank Guarantee Advice> Guarantee Advise.**
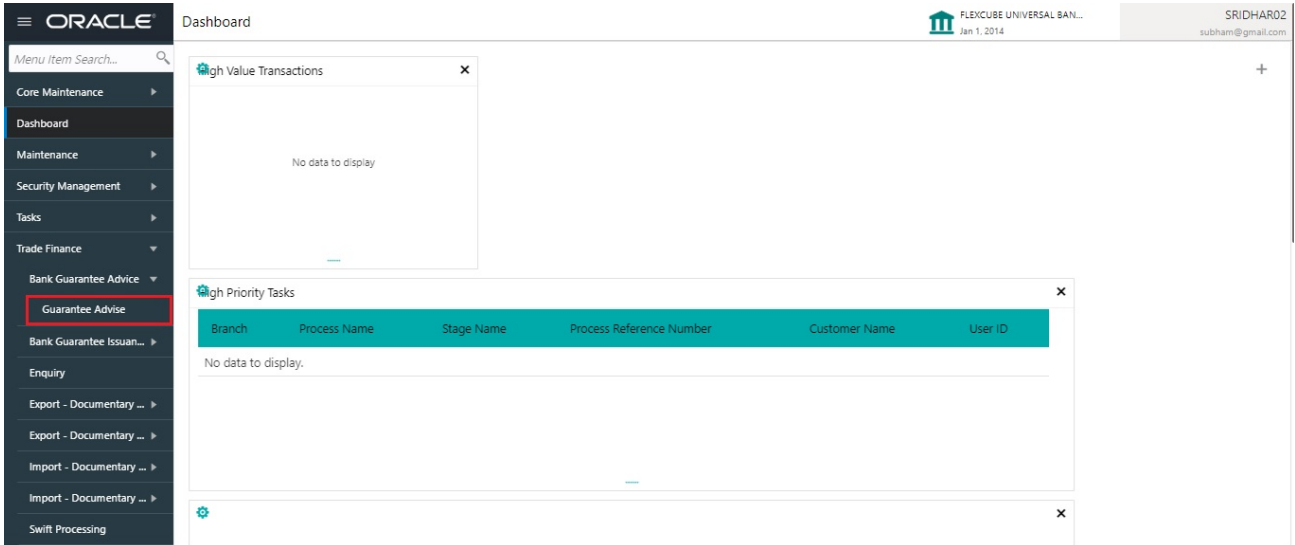
The Registration stage has two sections Application Details and Guarantee Details. Let's look at the Registration stage:

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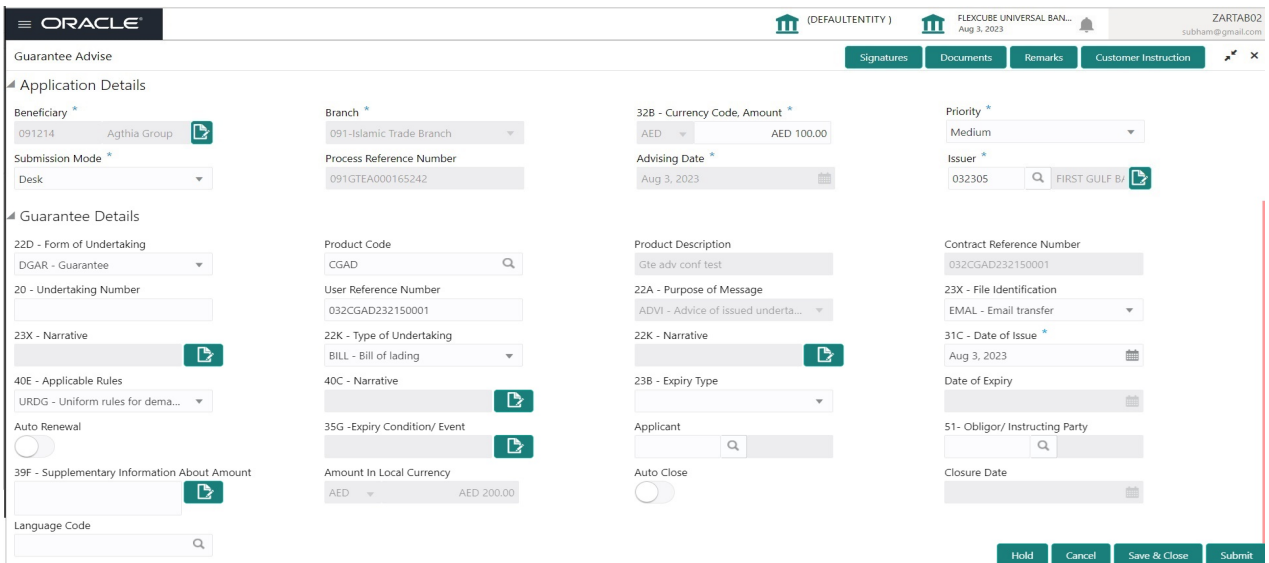
Provide the Application Details based on the description in the following table:

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

Field	Description	Sample Values
Branch	**Note:** Customer's home branch will be displayed based on the customer ID. Once the request is submitted, Branch field is non-editable. For Guarantee Advising MT760, the branch to be resolved from CIF.	203-Bank Futura -Branch FZ1
Currency code, Amount	Select the currency code. Provide the guarantee value (with decimal places) as per currency type. For Guarantee Advising MT760, the currency code is Read only and populated from Incoming MT 760.	GBP, 1,000.00
Priority	Set the priority of the Guarantee Advice request as Low/Medium/High. The user to change the priority as per the requirement. If priority is not maintained for a customer, 'Medium' priority will be defaulted. For Guarantee Advising MT760, the field is defaulted and user can change its value.	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 **Fax -** Request received through Fax **Email -** Request received through Email **SWIFT-Non STP -** Request received through SWIFT-Non STP to register the task for the failed STP messages (MT798 and other MT Messages) **Courier** - Request received through Courier For Guarantee Advising MT760, the Submission Mode is Read only - SWIFT.	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. For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system.	203GTEADV00 15920

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Field	Description	Sample Values
Advising Date	Read only field. System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here. For Guarantee Advising MT760, the branch date to be defaulted. User cannot change the date. If approved on a later date, system should populate the branch date as on date of approval.	04/13/2018
Issuer	Select the issuing bank. Party type with banks will only be displayed in LOV. The system will display the a) SWIFT code (if available) b) Name and address of the bank On selection of the record if SWIFT code is available then SWIFT code will be populated, if SWIFT code is not available then the bank's name and address will be populated. **Note** If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." For Guarantee Advising MT760, the issuing bank is read only and populated from Incoming MT 760.	

Guarantee Details

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

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

Field	Description	Sample Values
Form of Undertaking	Select the Form of Undertaking from the available options: • DGAR - Guarantee • STBY - Standby LC **Note** This is a mandatory field. For Guarantee Advising MT760, the Form of Undertaking value is read only and populated from Incoming MT 760.	
Product Code	Select the applicable product code. Click the look up icon to search the product code with code or product description. You can also enter the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking. For Guarantee Advising MT760, user can enter the product code.	GUIA
Product Description	Read only field. Auto populated by the application based on the Product Code. For Guarantee Advising MT760, Product Description is populated based on product code selected.	Guarantee Advising
Contract Reference Number	Read only field. Auto-generated by back end application. Number will be populated on the selection of Product Code. For Guarantee Advising MT760, Contract Reference Number is generated from Back office System.	203GUIS18103 ALP5
Undertaking Number	Provide the undertaking number available in the guarantee/SBLC. For Guarantee Advising MT760, the Undertaking Number is read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
User Reference Number	Auto populated by the application based on the Product Code. The user can change the value.	
Purpose of message	Select the purpose of message from the LOV: ● ACNF - Advice and confirmation of issued undertaking ● ADVI - Advice of issued undertaking This field is read only if **Form of Undertaking** value is **DGAR - Guarantee.** For Guarantee Advising MT760, the Purpose of message is read only and populated from Incoming MT 760. Values are: ● ACNF - Advice and confirm (Limits required) ● ADVI - Advice	
File Identification	This field enables the user to select the type of delivery channel and its associated file name or reference from the available values: ● COUR - Courier delivery ● EMAL - Email transfer ● FACT - SWIFTNet ● FAXT - Fax transfer ● HOST - Host-to-Host ● MAIL - Postal Delivery ● OTHR - Other delivery channel For Guarantee Advising MT760, the File Identification value is read only and populated from Incoming MT 760.	
Narrative	If File **Identification field** values are **COUR** or **OTHR**, user must be able to provide description in this field. For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Type of Undertaking	Select the guarantee type from the following available options: ● Advance Payment Guarantee ● BILL - Bill of Lading ● CUST - Customs ● DPAY - Direct Pay I ● INSU - Insurance ● JUDI - Judicial ● LEAS - Lease ● PAYM - Payment ● PERF - Performance ● RETN - Retention ● SHIP - Shipping - For shipping guarantee ● TEND - Tender or Bid ● WARR - Warranty/ maintenance ● OTHR - Any other local undertaking type. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	Financial Guarantee
Narrative	Provide the details of any other type of local undertaking. This field is applicable if the **Type of Undertaking** has value as **OTHR**. For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.	
Date of Issue	Application will default the branch's current date in date of issue. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	04/13/18
Applicable Rules	Select the applicable rules for the Guarantee advise from the available options: ● URDG - Uniform rules for demand guarantees ● UCPR - Uniform customs and Practices ● ISPR - International standby Practices ● ● None - Not subject to any rules For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	URDG - Uniform rules for demand guarantees
Narrative	If **Applicable Rules** field value is **None**, user must be able to provide description in this field. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Expiry Type	This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: • COND - Without Expiry • COND - With Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Date Of Expiry	Provide the expiry date of the Guarantee advise. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide an alert message. This field is applicable only if **Expiry Type** is **COND - With Expiry** or **FIXD**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	09/30/18
Auto Renewal	Enable the option for auto renewal. This field is enabled if **Applicable Rules** is **URDG - Uniform rules for demand guarantees** and **Expiry Type** is **OPEN.**	
Expiry Condition/Event	This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available. This field is applicable only if **Expiry Type** field value is **COND - With Expiry** or **COND - Without Expiry**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Applicant	Search and select the applicant from the lookup. If the request is received from Applicant bank, select the applicant from the List of Values. **Note** If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	001345 Nestle

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Field	Description	Sample Values
Obligor/Instructor Party	Select the party obligated to reimburse the issuer. **Note** If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant." For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Supplementary Information About Amount	Provide any additional information about amount related to undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Auto Close	Toggle On: Enable the toggle, if Auto close is required for that transactions. Toggle Off: Disable the toggle, if Auto close is not required for that transactions. This field is disabled, if **Expiry Type** field value is **OPEN**.	
Closure Date	System default the "Closure Date" with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created. System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract. User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions, - Closure Date must be after the Issue Date. - Closure Date must be after the Expiry Date. - Closure Date cannot be blank, when the "Auto Close" is checked. This field is disabled, if **Expiry Type** field value is **OPEN**.	
Language Code	Click **Search** to search and select the language code from the look-up.	

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Miscellaneous

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

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

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.

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

Documents

Document Status All ▼

Letter of Credit

Pro-forma Invoice

⬆

Letter of Credit

Application Form

⬆

➕

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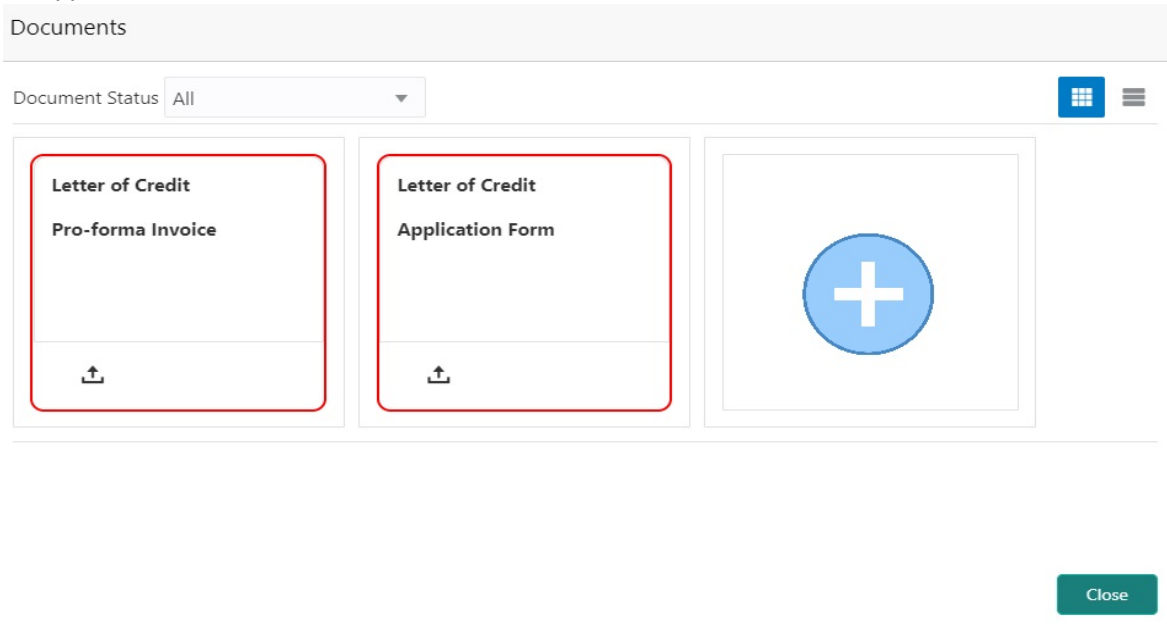
3. Click the Add Additional Documents button/ link. The **Document** screen appears.

Document

Document Type *
Letter of Credit ▼

Document Code *
Insurance Policy ▼

Document Title *

Document Description

Remarks

Document Expiry Date
📅

Drop files here or click to select

Link Document

Selected files: []

Upload   Link   Cancel

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.	

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

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.
   The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.

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

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

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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.

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	Document Title
2400	wqwq

Application Reference Number	Entity Reference Number
PK2ILCI000019041	PK2ILCI000019041

Document Type Id	Document Description
TFPM_DOCTYPE001	

Remarks	Document Expiry Date
	Jun 29, 2022

Drop files here or click to select   Current selected files: []

[Update]   [Cancel]

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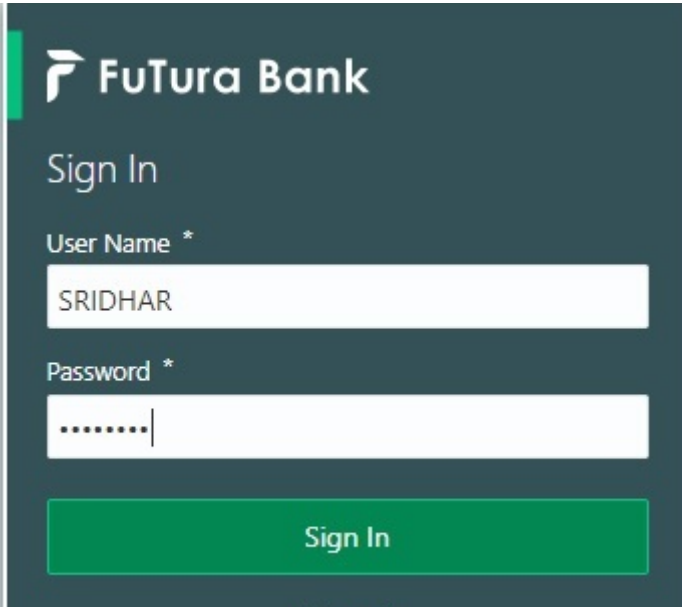
On successful completion of Registration of an Guarantee advice request, the request moves to Scrutiny stage.

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

Online Channel - Requests that are received via SWIFT are available directly for further processing from Scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.
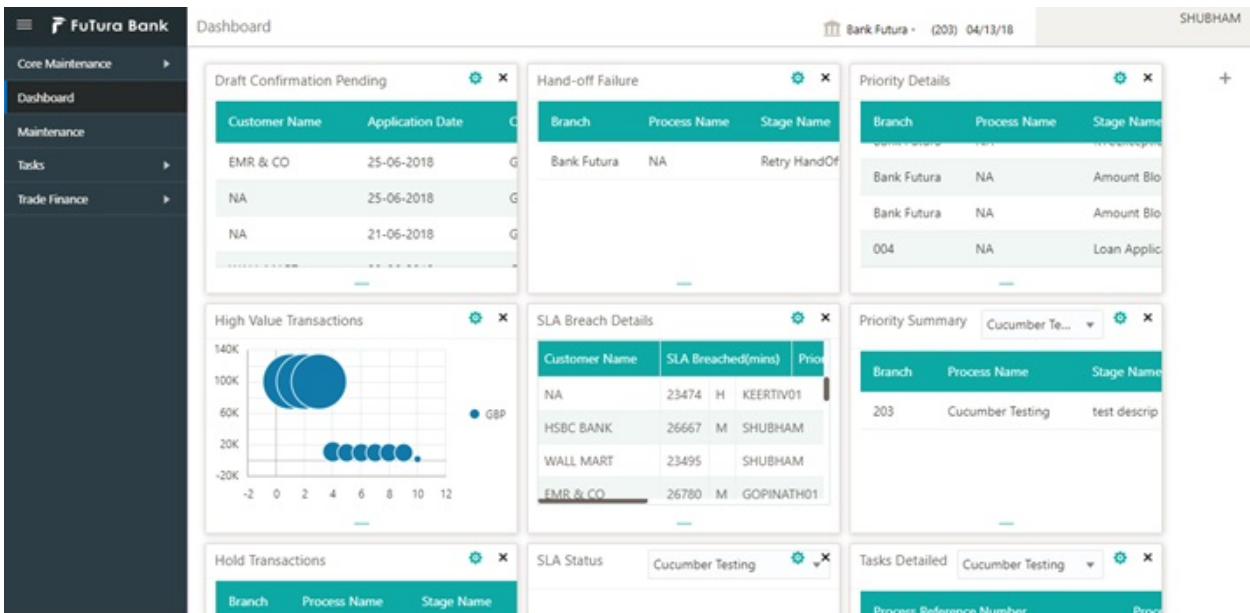
Do the following steps to acquire a task currently at Scrutiny stage:

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

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

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

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

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

The Scrutiny stage has three sections as follows:

- Main Details
- Guarantee Preferences
- Documents and Instructions

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- Additional Fields
- Additional Details
- Summary

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

Main Details

Main details section has three sub section as follows:
- Application Details
- Guarantee Details

Application Details

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

Guarantee Details

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

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Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee advise. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	

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Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
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 Scrutiny 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.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: - R1- Documents missing - R2- Signature Missing - R3- Input Error - R4- Insufficient Balance/Limits - R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

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Guarantee preferences

Preferences

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

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

Automatic Extension Details

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

Field	Description	Sample Values
Automatic Extension Required	**Toggle On:** Set the toggle On, if automatic extension for expiry date is required. **Toggle Off:** Set the toggle Off, if automatic extension for expiry date is not required. Note: This field is not applicable **Validity** field in Registration stage has value as **Open**. In case of Guarantee Advising MT760, this button is enabled if 23F field has value.	
Auto Extension Period	Select the auto extension period for expiry date from the following options: • Days • One year • Others **Note** This field is applicable only if **Auto Extension Required** toggle is set to **On**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Extension Details	Provide the extension details for the expiry date. **Note** This field is applicable only if **Auto Extension Required** toggle is set to **On** and **Auto Extension Period** field value is **Days/Others**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Non-Extension Details	Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. **Note** This field is applicable only if **Auto Extension Required** toggle is set to **On** and A**uto Extension Period** field has values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Non-Extension Notice Period	Provide the non-extension notice days. **Note** This field is applicable only if **Auto Extension Required** toggle is set to **On** and A**uto Extension Period** field has values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Auto Extension Final Expiry Date	Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed. **Note** This field is applicable only if A**uto Extension Period** field has values. If **Automatic Extension Required** toggle is set to **Yes**, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the "Auto Extension Period". For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

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Demand Indicator

Field	Description	Sample Values
Demand Indicator	This field specifies whether partial and/or multiple demands are not permitted. Select the demand indicator from the following options: ● Multiple demands not permitted - Partial amount can be claimed ● Partial demands not permitted - Entire amount can be claimed ● Multiple and partial demands not permitted - Entire as well as partial amount can be claimed For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

Underlying Transaction Details

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

Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered: ● COLL - By Collection ● COUR - By Courier ● MAIL - By Mail ● MESS - By Messenger - Hand Deliver ● OTHR - Other Method ● REGM - By Registered Mail or Airmail **Note** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Narrative	Provide the description of method of delivery of original undertaking. **Note** This field is applicable only if the **Delivery of Original Undertaking** field value is **COUR/OTHR**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Delivery to/Collection by	Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected: • BENE - Beneficiary • OTHR - Others **Note** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Narrative	Provide the name and address. **Note** This field is applicable only if the **Delivery to/Collection by** field value is **OTHR**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

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Transfer Details

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

Others

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

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Field	Description	Sample Values
Available With	This field identifies the bank with which the credit is available of the issued LC. User must capture the bank details or any free text. • Search the bank with SWIFT code (BIC) or Bank Name. **Available With** ☒ BIC Bank Name [Fetch] BIC Bank Name No data to display. Page 1 (0 of 0 items) �|< < 1 > >| On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted. **Note** This field is applicable if the **Form of Undertaking** is **STBY - Standby LC**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Confirmation Instructions	Select the confirmation instruction from the available values: • CONFIRM • MAY ADD • WITHOUT **Note** This field is applicable if the **Form of Undertaking** is **STBY - Standby LC**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Requested Confirmation Party	Select the requested confirmation party from the available options: • Advising Bank • Advise Through Bank • Others **Note** This field is applicable if the **Confirmation Instructions is Confirm or May Add.** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.	
Confirming Bank	Select the Confirming Bank from the LOV. **Note** This field is applicable if the **Requested Confirmation Party** value is **Others.**	

Additional Fields

Banks can configure these additional fields during implementation.

Additional Details

Charge Details

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

The system also default the Charges/Commission Party maintained for the customer as per defined Class Maintenance in OBTF. System simulates the Charges, Commission and Tax details from the Back office.

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

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

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Commission Details

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

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

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Field	Description	Sample Values
Waive	Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. 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.	
Split	The user can split the Commission by enabling/disabling the flag as per the requirement.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amend	Displays if the field is amendable or not.	

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Charge Details

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

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Field	Description	Sample Values
Split	The bank User can split the Charges/Commission by enabling/disabling the flag as per the requirement.	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

Tax Details

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

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

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

Split Settlement

Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF.

Field	Description	Sample Values
Select	The option to select the split settlement record.	
Component	The split component type eligible for Split .	
Currency	The currency of split settlement.	

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Field	Description	Sample Values
Amount	The amount of split settlement.	

Split Settlement Details

Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.

Split Settlement Details	✕

Component
CHGTRAMND_LIQD_S01

Amount
50

Customer
001044 ▼

⬭

Account
PK20010440017 🔍

Account Currency
GBP

Branch
PK2

Percentage
50.00

Exchange Rate
1

Original Exchange Rate
1

Party Type
BEN

Negotiation Reference

AR-AP Tracking
⬭

Loan/Finance Account
N

Negotiation Rate

[Fetch Exchange Rate] [Save & Close] [Close]

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Field	Description	Sample Values
Sequence	The sequence number is auto populated with the value, generated by the system.	
Component	The split component type eligible for Split.	
Amount	The system splits the respective Charge/ Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.	
Customer	Indicates the ID of the Customer in Split Settlement Details section.	
Account	The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBTFPM to select the account.	
Account Currency	Defaults the currency of the account.	
Branch	Indicates the branch of the customer where transaction is getting processed.	
Percentage	The system splits the respective Charge/ Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.	
Exchange Rate	System populates the exchange rate maintained.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in split settlement details section.	
Party Type	System displays the party type in split settlement details section.	
Negotiation Reference	Specify the negotiation reference number.	
AR-AP Tracking	Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements.	
Loan/Finance Account	Displays the loan account.	

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Field	Description	Sample Values
Negotiation Rate	Specify the negotiation rate.	

Limits & Collateral

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

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

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Limits Details

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.

Field	Description	Sample Values
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: • Facility • Liability By default Linkage Type should be "Facility".	

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

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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. 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.	

Below fields appear in the Limit Details grid along with the above fields.

Field	Description	Sample Values
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

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

Collateral Details ✕

Total Collateral Amount *		Collateral Amount to be Collected *	
	$67.00		$0.00

Sequence Number	Collateral Split % *
2.0	100.0

Collateral Contrubution Amount *	Settlement Account *
$67.00	PK1000327018

Settlement Account Currency	Exchange Rate
GBP	1.3

Contribution Amount in Account Currency	Account Available Amount
£0.00	£99,999,393,343.91

Response	Response Message
VS	The amount block can be performed as

Verify

✔ Save & Close   ✗ Cancel

Cash Collateral Details

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

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Cash Collateral Details

Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.	
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.	

Click + plus icon to add new collateral details.

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

Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Settlement Account Currency will be auto-populated based on the Settlement Account selection.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	

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Cash Collateral Details

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

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

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

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Cash Collateral Details

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	Deposit Account
091215 🔍	PK2CDP1221100002 🔍
Deposit Branch	
PK2	
Deposit Available Amount	Deposit Maturity Date
AED ▾ AED 87,508.00	🗓
Exchange Rate	Deposit Available In Transaction Currency
	▾
Linkage Percentage % *	Linkage Amount(Transaction Currency) *
45.00 ⌄ ⌃	AED ▾ AED 450.00
	Save & Close Close

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.	

44

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Field	Description	Sample Values
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.	

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

Field	Description	Sample Values
Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 	Click delete 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.	

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Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee advise. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	

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Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required.	
	The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.	
	If more than one signature is required, system should display all the signatures.	
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 Scrutiny 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.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system.	
	Reject Codes:	
	- R1- Documents missing - R2- Signature Missing - R3- Input Error - R4- Insufficient Balance/Limits - R5 - Others.	
	Select a Reject code and give a Reject Description.	
	This reject reason will be available in the remarks window throughout the process.	
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	On click of Back, system moves the task to the previous data segment.	

Summary

User can review the summary of details updated in Scrutiny Guarantee Advice request. When you log in to Oracle Banking Trade Finance Process Management (OBTFPM) system, you can see the summary tiles.

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The tiles must display a list of important fields with values. User can drill down from summary tiles into respective data segments.
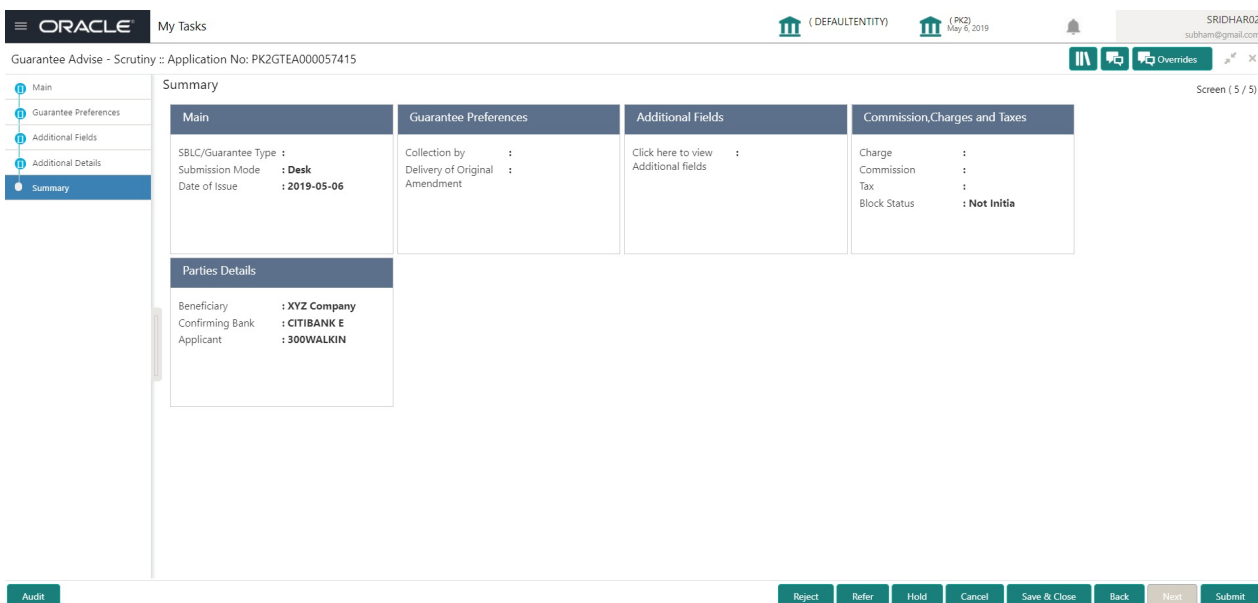
Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Guarantee details, if required.
- Guarantee Preferences - User can view and modify guarantee preferences, if required
- Additional Fields - User can view the additional fields details.
- PartiesDetails - User can view and modify party details like beneficiary, advising bank etc., if required.
- Commission, Charges and Taxes - User can view and modify charge details, if required.

Action Buttons

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

| Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	

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Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee advise. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
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.	
Back	On click of Back, system moves the task to the previous data segment.	

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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 Scrutiny 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: • 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.	

Data Enrichment

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

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

Note

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

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

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

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

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

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

The Data Enrichment stage has four sections as follows:

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

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

Main Details

Refer to Main Details.

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Guarantee Details

Refer to Guarantee Details.

Guarantee Preferences

Refer to Guarantee preferences.

Acknowledgement Details

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

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

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

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Field	Description	Sample Values
Charges	The user should be able to input more details about the charges	
Sender to Receiver Information	This field should be available for the user to enter any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT	

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	

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Field	Description	Sample Values
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee advise. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
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	On click of Back, system moves back to the previous step.	
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 Scrutiny 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.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

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Field	Description	Sample Values
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	

Additional Fields

Refer to Additional Fields.

Advices

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

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

The user can also suppress the Advice, if required.

Field	Description	Sample Values
Suppress Advice	**Toggle on**: Switch on the toggle if advice is suppressed. **Toggle off**: Switch off the toggle if suppress advice is not required for the amendments	
Advice Name	Read only field. Displays the advice name.	
Medium	The medium of advices is defaulted from the system. User can update if required.	

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

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Additional Details

Limit and Collateral

Refer to Limits & Collateral.

Charges Details

Refer to Charge Details.

Preview Message

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

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

Field	Description	Sample Values

Preview - SWIFT Message

Field	Description	Sample Values
Language	Read only field. English is set as default language for the preview.	
Message type	Select the message type from the drop down.	
Message Status	Read only field. Display the message status of draft message of guarantee details.	
Repair Reason	Read only field. Display the message repair reason of draft message of guarantee details.	
Preview Message	Display a preview of the draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of advice message of guarantee details.	
Repair Reason	Read only field. Display the message repair reason of advice message of guarantee details.	
Preview Message	Display a preview of the advice.	

Action Buttons

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

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

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Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee advise. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	

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Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
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	On click of Back, system moves back to the previous step.	
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 Scrutiny 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.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	

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Field	Description	Sample Values
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	

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Settlement Details

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

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

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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: • 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: • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges	
Netting Indicator	Select the netting indicator for the component: • 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.	
Receiver	Click Search to search and select the receiver.	

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.	

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Field	Description	Sample Values
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.	

Summary

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

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

Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Acknowledgement Details - User can view the acknowledgement details.

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

- Advices - User can view the advices details.

- Commission and Charges and Taxes - User can view the commission, charge and tax details.

- Preview Messages - User can view the preview of draft messages of guarantee details.

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

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

- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Settlement Details - User can view the settlement details.

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

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Field	Description	Sample Values
Customer Instruction	Click to view/ input the following ● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is required, system should display all the signatures.	
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.	
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.	
Back	On click of Back, system moves back to the previous step.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

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Field	Description	Sample Values
Cancel	Cancel the Scrutiny 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.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Request Clarification	On click the Request Clarification button the user can request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.	

Exceptions

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

Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit

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charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

Amount Bock Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

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

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Action Buttons

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

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

Exception - Know Your Customer (KYC)

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

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

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

Approve

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

Summary

Tiles Displayed in Summary:

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

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Action Buttons

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

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

Exception - Limit Check/Credit

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

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

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Note

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Summary

Tiles Displayed in Summary:

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

Action Buttons

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

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

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Field	Description	Sample Values
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Limit check inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Multi Level Approval

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

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

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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.**Summary**

Tiles Displayed in Summary:

- Main Details - User can view the application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view advices.
- Commission, Charges and taxes - User can view commission, charges and taxes details.
- Advice Preview Details - User can view the preview message details
- Parties Details - User can view party details like beneficiary, advising bank etc.

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- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Exception(Approval) Details - User can view the exception (Approval) details.

Action Buttons

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

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

Reject Approval

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

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

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

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

Application Details

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

Summary

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

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

Action Buttons

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

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

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Reference and Feedback

References

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

- Getting Started User Guide
- Common Core User Guide

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