Guarantee Issuance Amendment - Beneficiary Consent - Islamic
User Guide
Oracle Banking Trade Finance Process Management
Release 14.7.2.0.0

Part No. F89934-01

November 2023

Oracle Banking Trade Finance Process Management - Guarantee Issuance Amendment - Beneficiary Consent - Islamic User Guide
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Contents

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 Guarantee Issuance Amendment - Beneficiary Consent transaction.
- Help users to conveniently create and process Trade Finance transaction

Overview

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

Benefits

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

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

Key Features

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

Guarantee Issuance Amendment - Beneficiary Consent - Islamic

As part of Guarantee Issuance Amendment, the amendments may need consent from the beneficiary of the amendment and the amended Guarantee is parked awaiting beneficiary consent. Once the Beneficiary has accepted the amendment, the Guarantee amendment Confirmation will be triggered.

The various stages involved for Islamic Guarantee Issuance Amendment Beneficiary Consent are:

- Input data and Upload of related mandatory and non-mandatory documents in Registration stage
- Input/Modify details of amendment of Guarantee - Data Enrichment stage
- Capture remarks for other users to check and act
- Notify customer on any negative statuses in any of the stages to the applicant
- Hand off request to back office for amendment confirmation

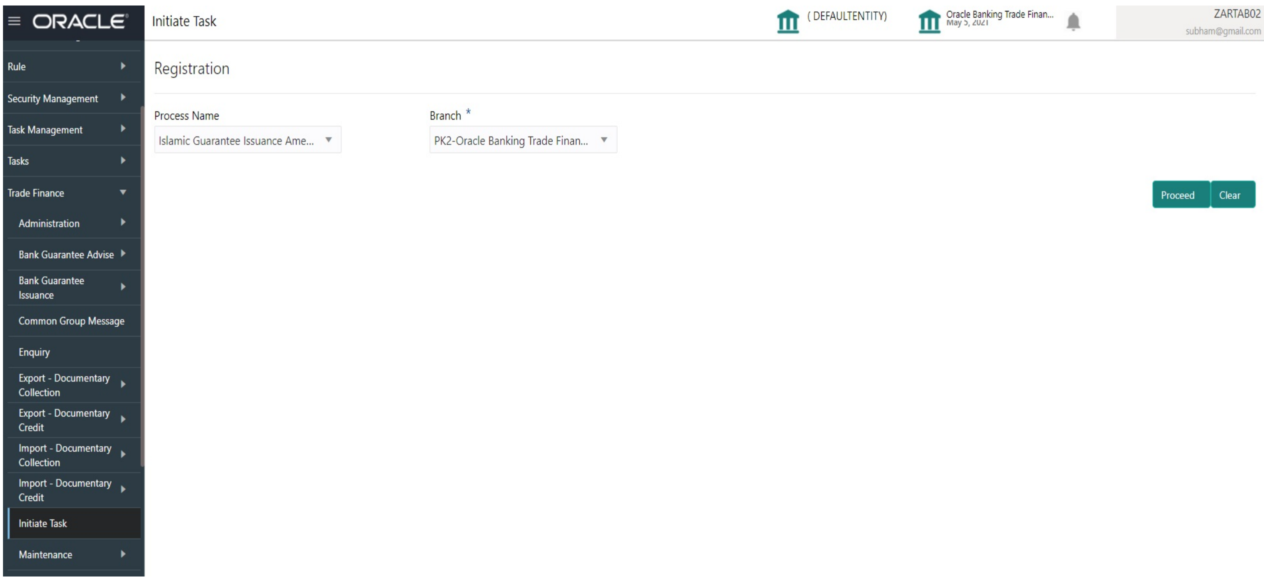
The design, development and functionality of the Islamic Guarantee Issuance Amendment Beneficiary Consent process flow is similar to that of conventional Guarantee Issuance Amendment Beneficiary Consent process flow.

This section contains the following topics:

Common Initiation Stage

The user can initiate the new Islamic Guarantee Issuance Amendment Beneficiary Consent request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.
2. Click **Trade Finance > Initiate Task.**



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

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

Action Buttons

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

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

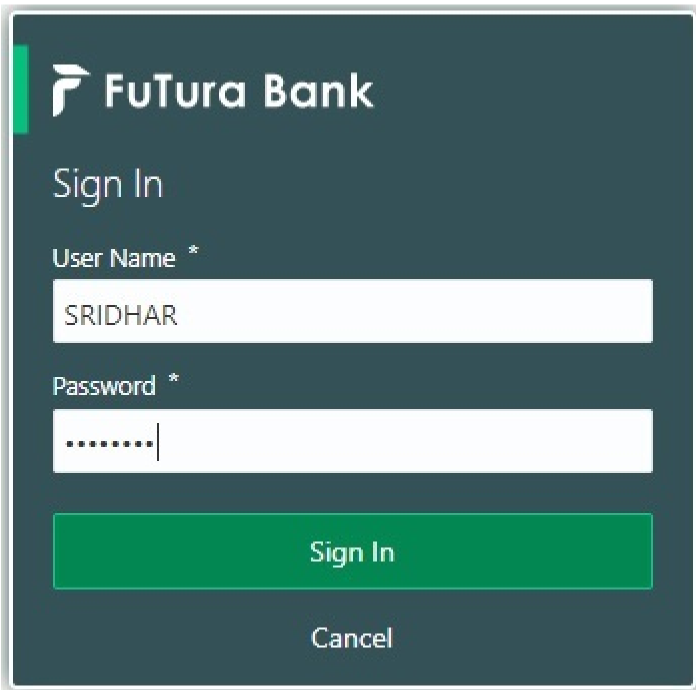
Registration

During Registration stage, user can register the Beneficiary's response for the amendment to the Guarantee. User can enter the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents.

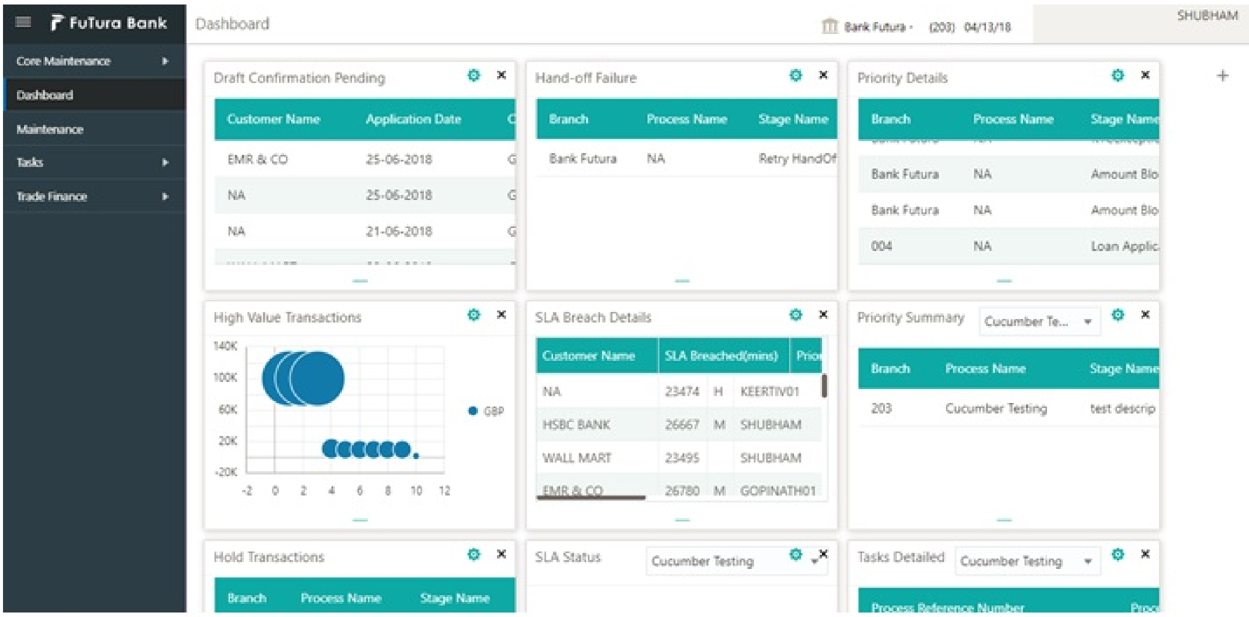
The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT**.** The OBTFPM verifies the field 21 and 26E (of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798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

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

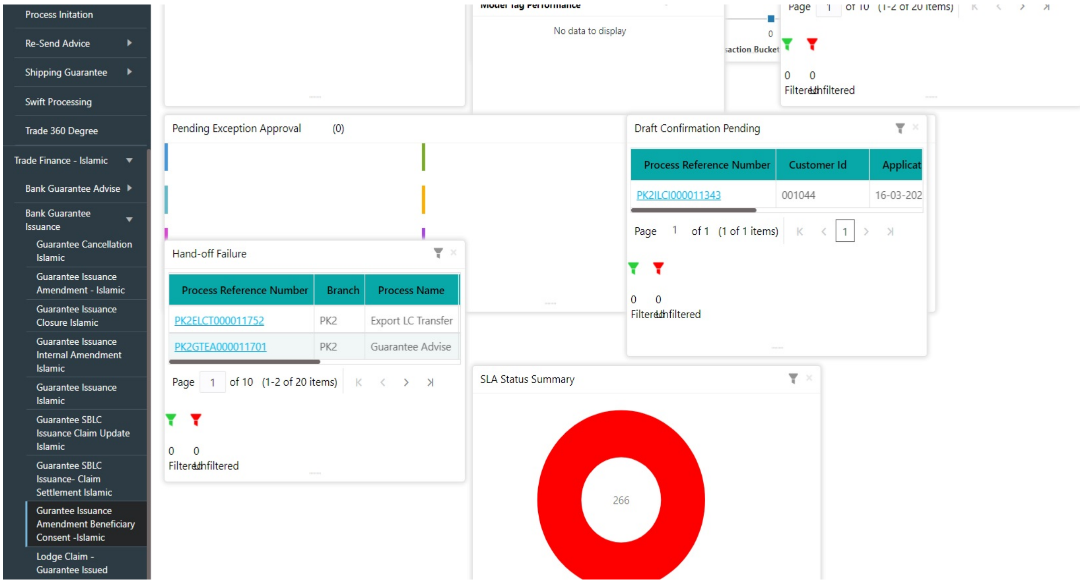
1. Using the entitled login credentials for Registration stage, login to the OBTFPM application.



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

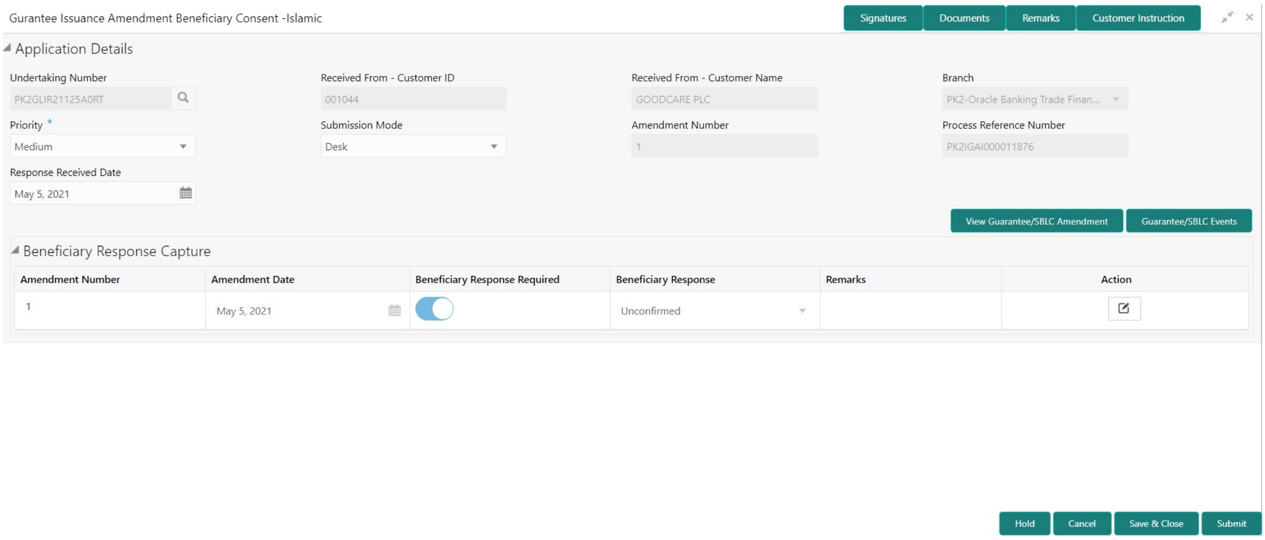


3. Click **Trade Finance - Islamic > Bank Guarantee Issuance > Guarantee Issuance Amendment - Beneficiary Consent - Islamic.**



The Registration stage has two sections Application Details and Beneficiary Response Capture. Let’s look at the details of Registration screens below:

Application Details



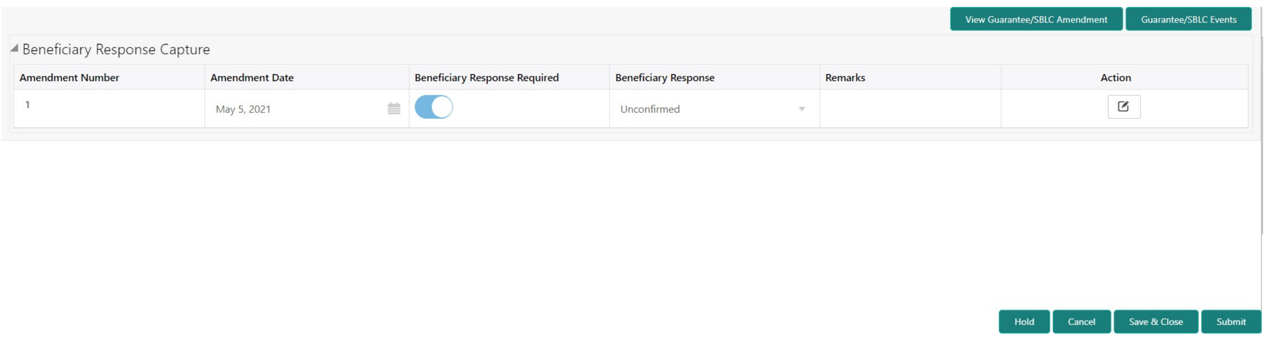
Provide the Application Details based on the description in the following table:

Field	Description	Sample Values
Undertaking Number	Enter the undertaking number or alternatively select it from LOV'. As part of LOV criteria; user can input the SBLC/ Guarantee Number, Applicant, Currency and amount and User Reference Number.	
Received From - Customer ID	Read only field. Customer ID will be auto-populated from the Guarantee /SBLC Amendment.	001344
Received From - Customer Name	Read only field. Customer Name will be auto-populated from the Guarantee /SBLC Amendment.	EMR & CO
Branch	Read only field. Branch details will be auto-populated from the Guarantee /SBLC Amendment.	203-Bank Futura -Branch FZ1
Priority	This field will be defaulted based on the priority maintained for the customer. Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. Users are allowed to change the priority.	High

Field	Description	Sample Values
Submission Mode	System defaults the submission mode as ‘Desk’ for the transactions created via Registration Users are allowed to change the values. The values are: **Desk-** Request received through Desk **Courier-** Request received through Courier **Email -** Request received through Email **FAX -** Request received through FAX	Desk
Amendment Number	Read only field. Amendment number will be auto-populated based on the system maintenance. Amendment number increases by 1 for each amendment.	
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.	203GTEADV0015920
Response Received Date	System defaults the current branch date. User can not change the date to a back date and future date.	04/13/2018

Beneficiary Response Capture

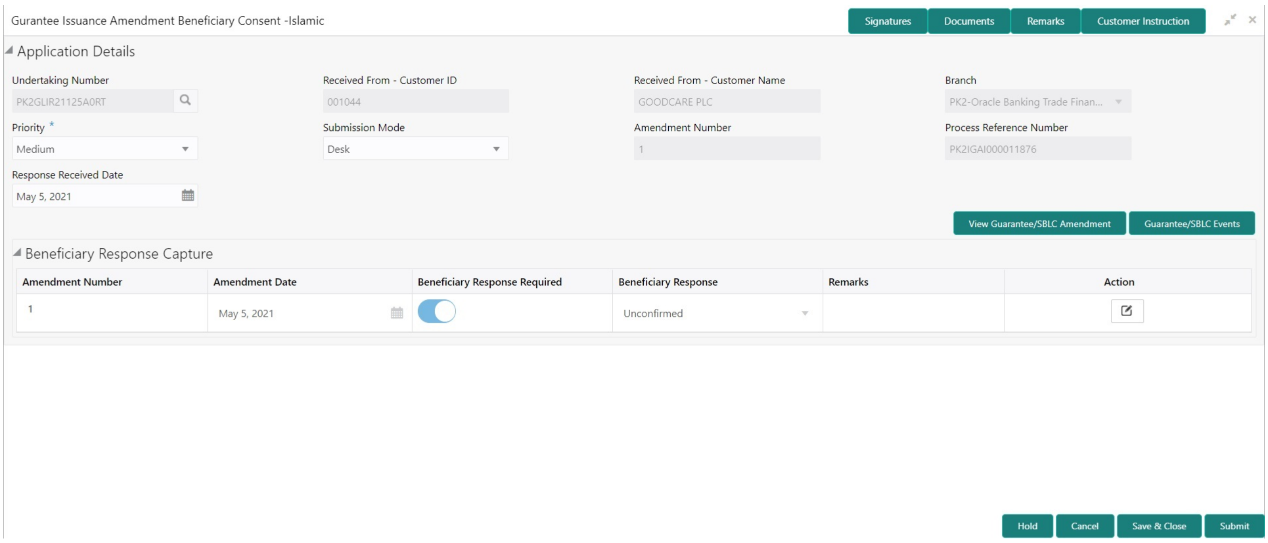
System will default the list of amendment issued with details of amendment date, Beneficiary consent Required status, Beneficiary Response and Remarks in this section.



Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated from the Guarantee /SBLC Amendment.	
Amendment Date	Read only field. This field displays the date on which the amendment was made to Guarantee/ SBLC.	

Field	Description	Sample Values
Beneficiary Consent Required	Read only field. Beneficiary Consent Required toggle (On/ Off) will be auto-populated from the Guarantee /SBLC Amendment.	
Beneficiary Response	Select the beneficiary response from the drop-down. The values are: • Confirmed • Unconfirmed Rejected	
Remarks	Enter the remarks of the beneficiary response.	

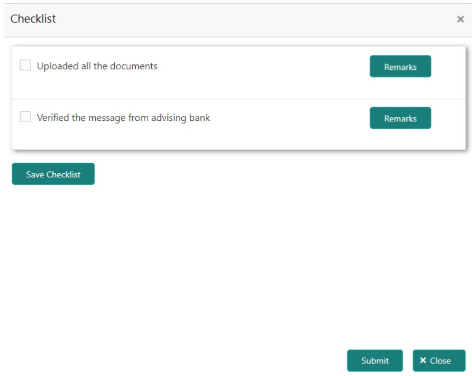
Miscellaneous



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 available, system should display all the signatures.	
Documents	Upload the required **Guarantee/ SBLC Amendment –Beneficiary Confirmation** documents.	

Field	Description	Sample Values
Remarks	Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request. Content from Remarks Field should be handed off to Remarks field in Backend application.	
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View SBLC/ Guarantee Amendment	Clicking on View SBLC/ Guarantee Amendment button, user can view the the snapshot of latest Guarantee amendment details.	
SBLC/ Guarantee Events	Clicking on SBLC/ Guarantee Events button, user can view the snapshot of various events under the Guarantee amendment details.	
Action Buttons		
Submit	On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of SBLC/ Guarantee Amendment - Beneficiary Consent. 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 'My Task' for working later. This option will not submit the request.	
Cancel	Cancels the SBLC/ Guarantee Amendment - Beneficiary Consent 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 beneficiary and appropriate remarks must be provided.	

Field	Description	Sample Values
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. 	

Data Enrichment

SBLC/ Guarantee Amendment - Beneficiary Consent request that were received at the desk will move to Data Enrichment stage post successful Registration. The requests will have the details entered during the Registration stage. Registration user can input details in Application Details and in Beneficiary Response Capture section. If Registration user has entered details only in Application details, then DE user can input the details.

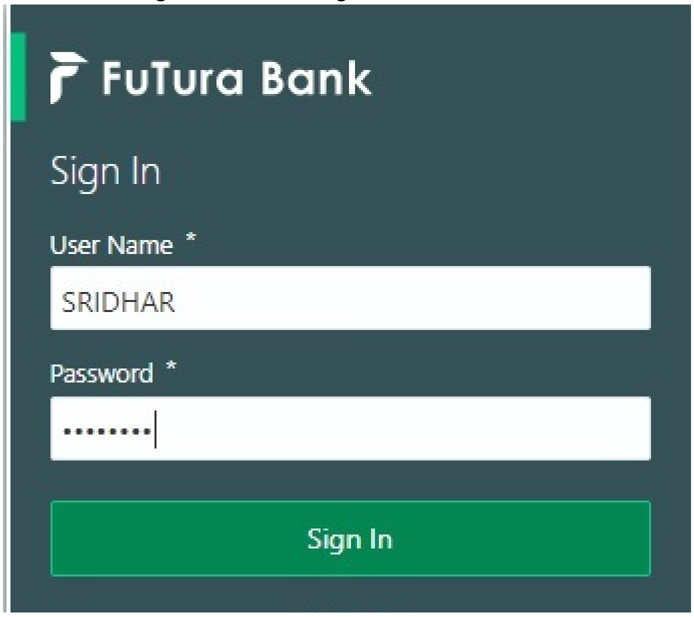
DE user can also change the details in Beneficiary Response Capture if already captured by Registration user.

Note

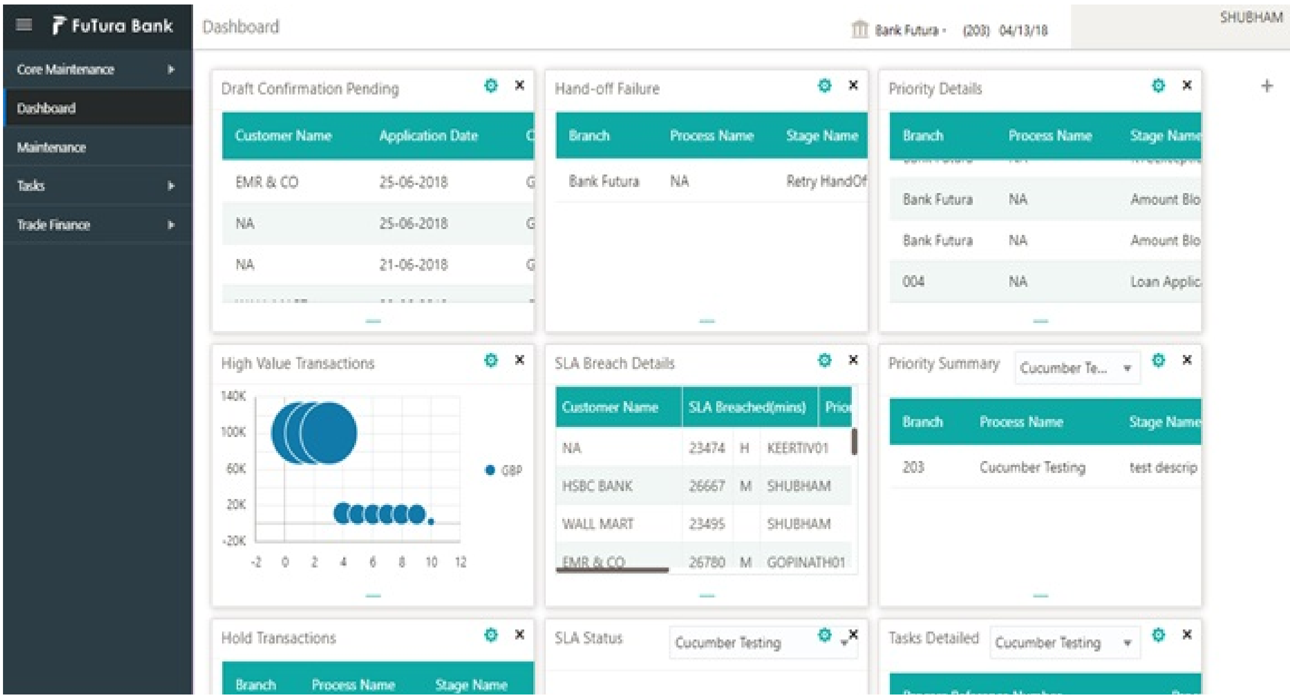
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

Do the following steps to acquire a task currently at Beneficiary Consent Response Capture stage:

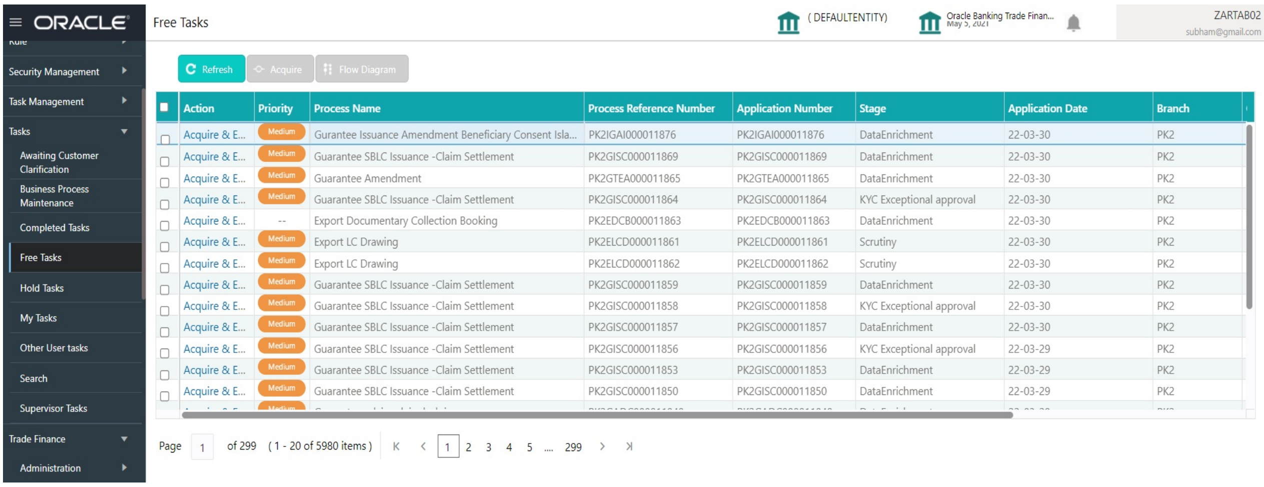
1. Using the entitled login credentials for Data Enrichment stage, login to the OBTFPM application.



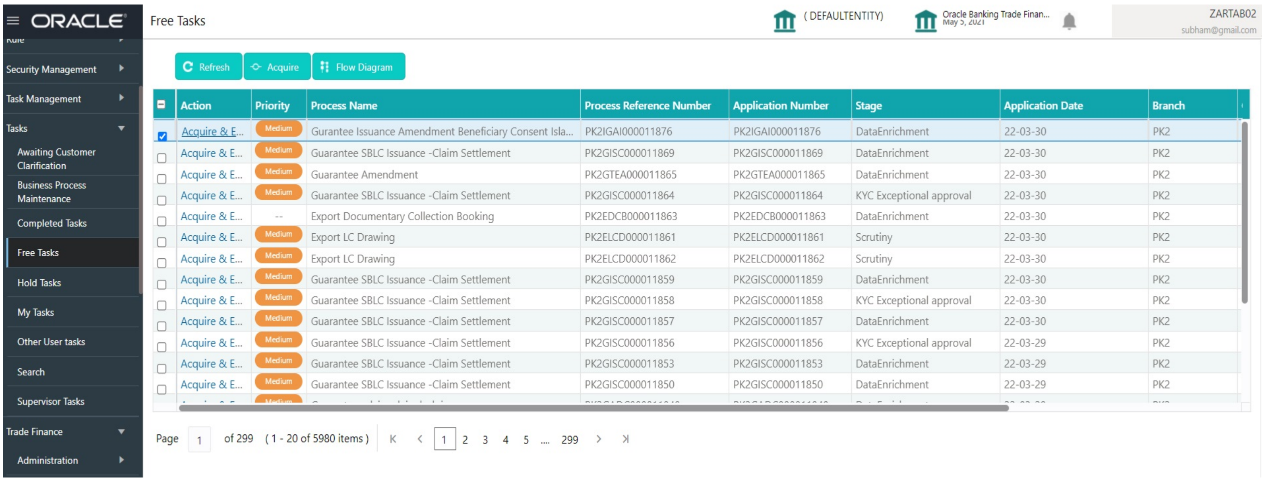
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



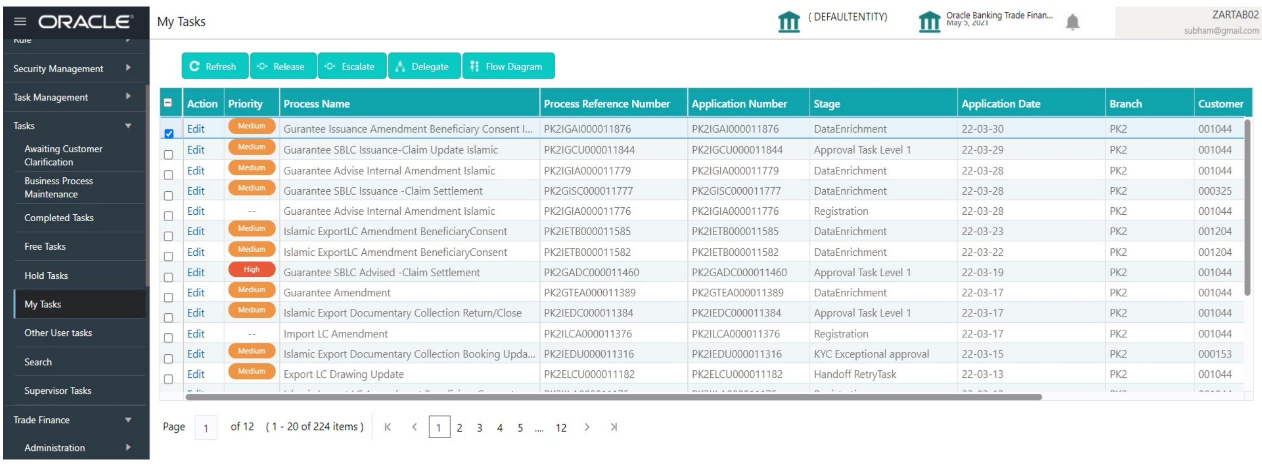
3. Click **Tasks> Free Tasks.**



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



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



The beneficiary consent response capture stage has sections as follows:

- Main Details
- Additional Details
- Advices

- Additional Details
- Settlement Details
- Summary

Let’s look at the details for beneficiary consent response capture 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

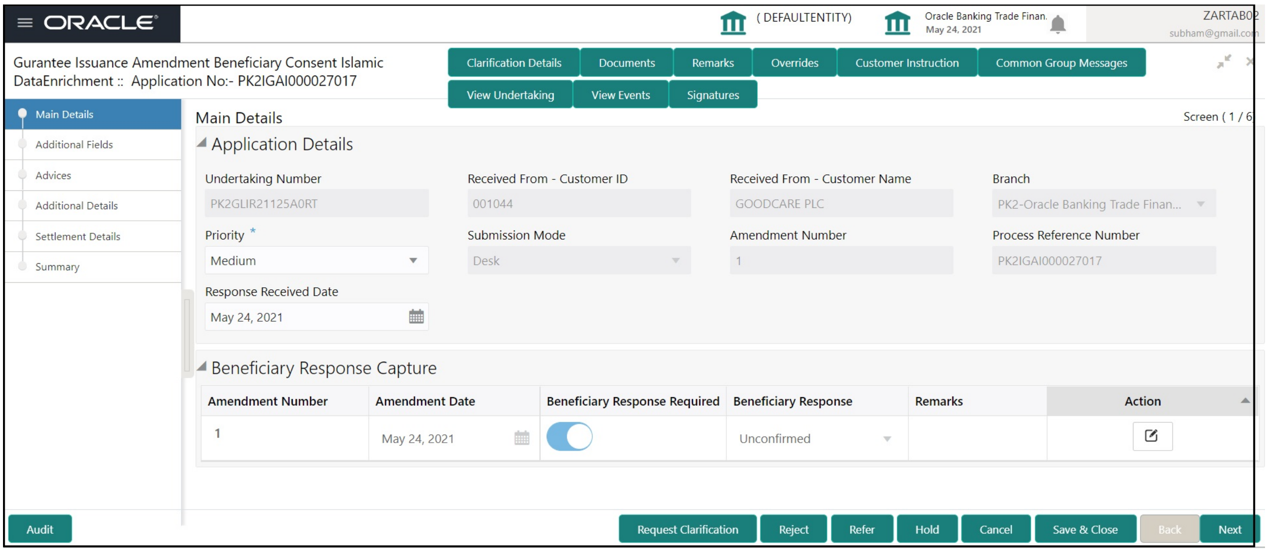
At this stage the bank user can enter/update the information on amendment confirmation request.

Main details section has sub section as follows:

- Application Details
- Beneficiary Response Capture

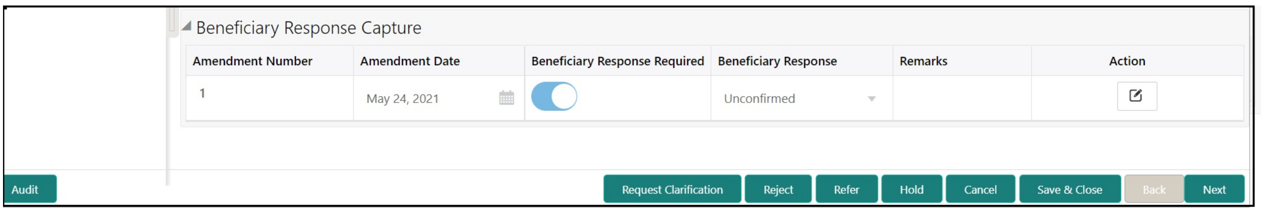
Application Details

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



Beneficiary Response Capture

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



Action Buttons

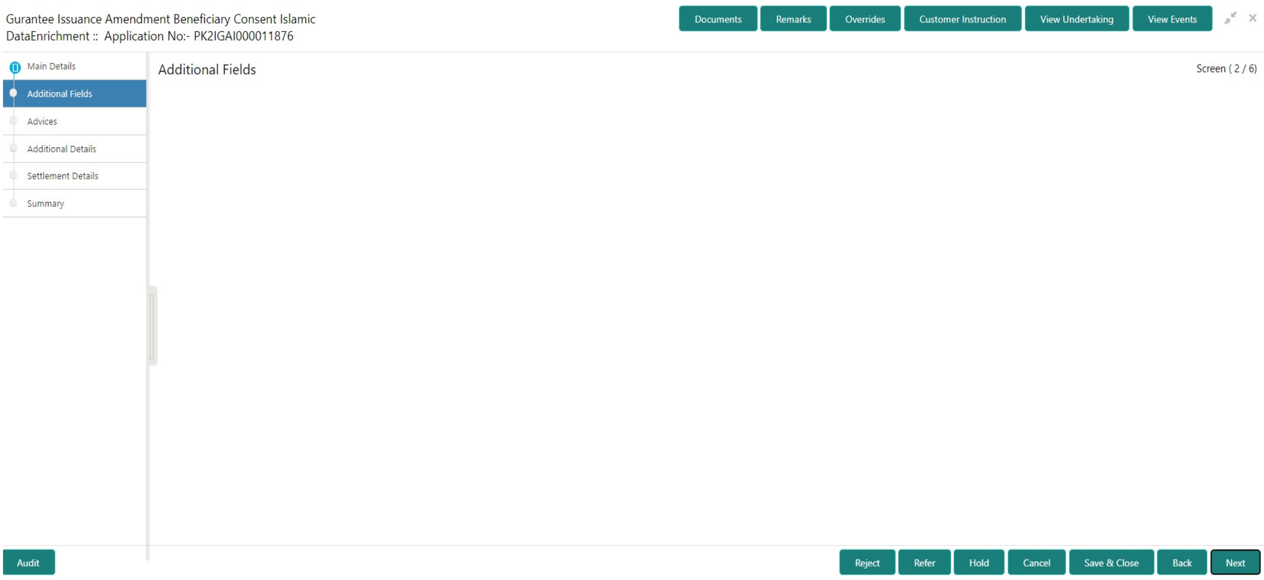
Use action buttons based on the description in the following table:

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

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 available, system should display all the signatures.	
Request Clarification	NA for beneficiary consent.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	On click of Refer, user will be able to refer the task back to the Registration/previous user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Save & Close	Save the information provided and holds the task in 'My Task' for working later. This option will not submit the request.	
Next	Click Next to move to next logical step in Beneficiary Consent Response stage.	

Additional Fields

This stage allows adding more fields that are required to process the request. These fields can be configured as part of implementation of the product.



Action Buttons

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

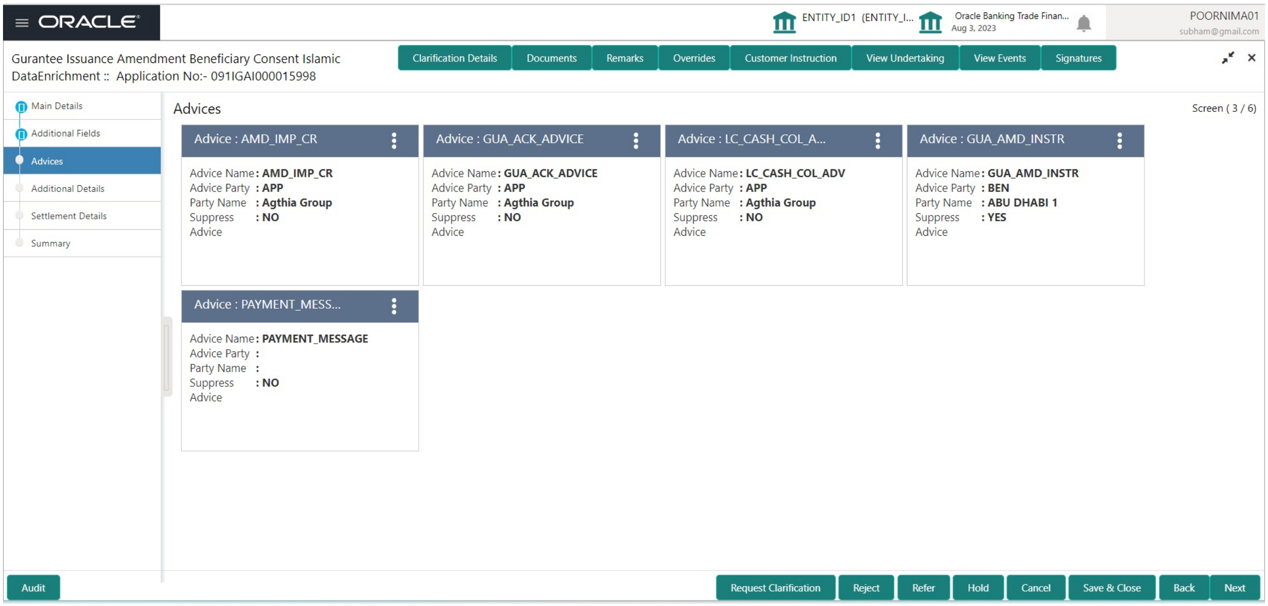
Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the 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.	

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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
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 available, system should display all the signatures.	
Request Clarification	NA for beneficiary consent.	
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.	

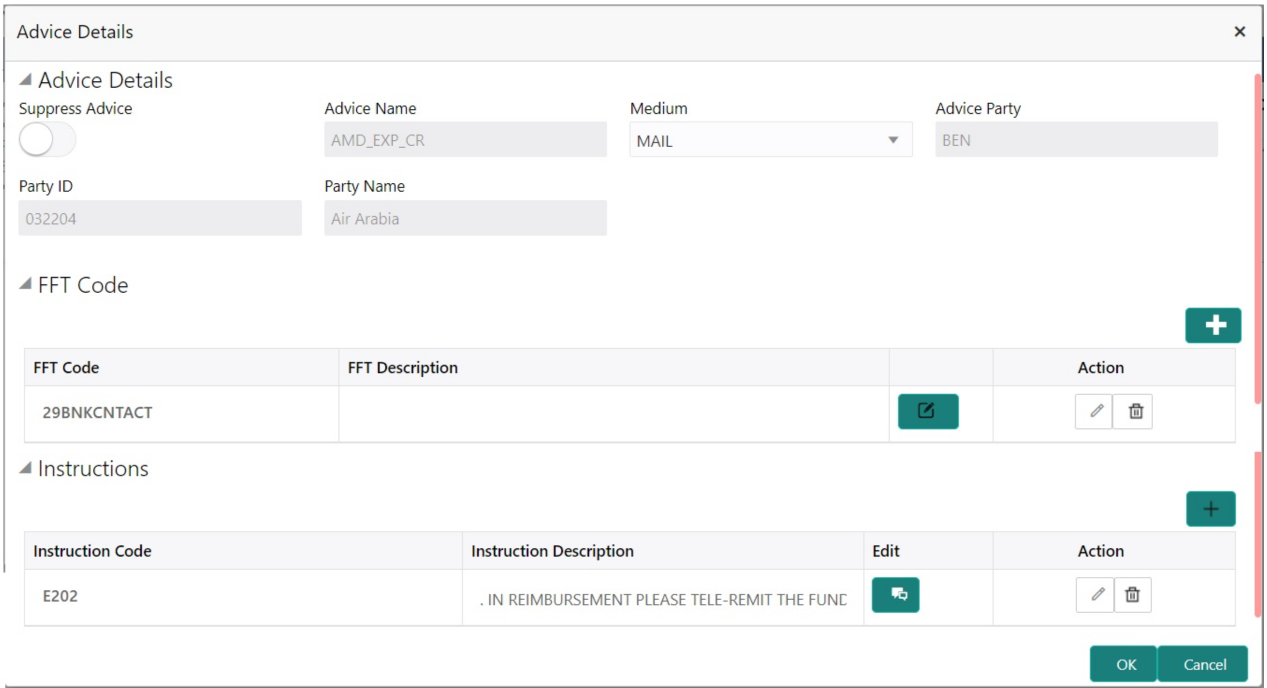
Field	Description	Sample Values
Refer	On click of Refer, user will be able to refer the task back to the Registration/previous stage user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent. 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 'My Task' for working later. This option will not submit the request	

Advices

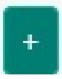
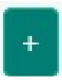
This section defaults the advices maintained for the product/event simulated from the advices maintained at the Product level. At this stage the bank user can verify the advices data segment details of Guarantee amendment Beneficiary Consent Process.



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	

Field	Description	Sample Values
Advice Name	Read only field. Displays the advise name.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
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		
	Click plus icon to add new FFT code.	
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 edit icon to edit any existing FFT code.	
Action	Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details.	
Instruction Details		
	Click plus icon to add new instruction code.	
Instruction Code	User can select the instruction code as a part of free text.	
Instruction Description	Instruction description is populated based on the Instruction code selected.	
	Click edit icon to edit any existing Instruction code.	

Field	Description	Sample Values
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details.	

Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to 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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Overrides	Click to view overrides, if any.	
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View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

Field	Description	Sample Values
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Request Clarification	NA for beneficiary consent.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	On click of Refer, user will be able to refer the task back to the previous stage user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	

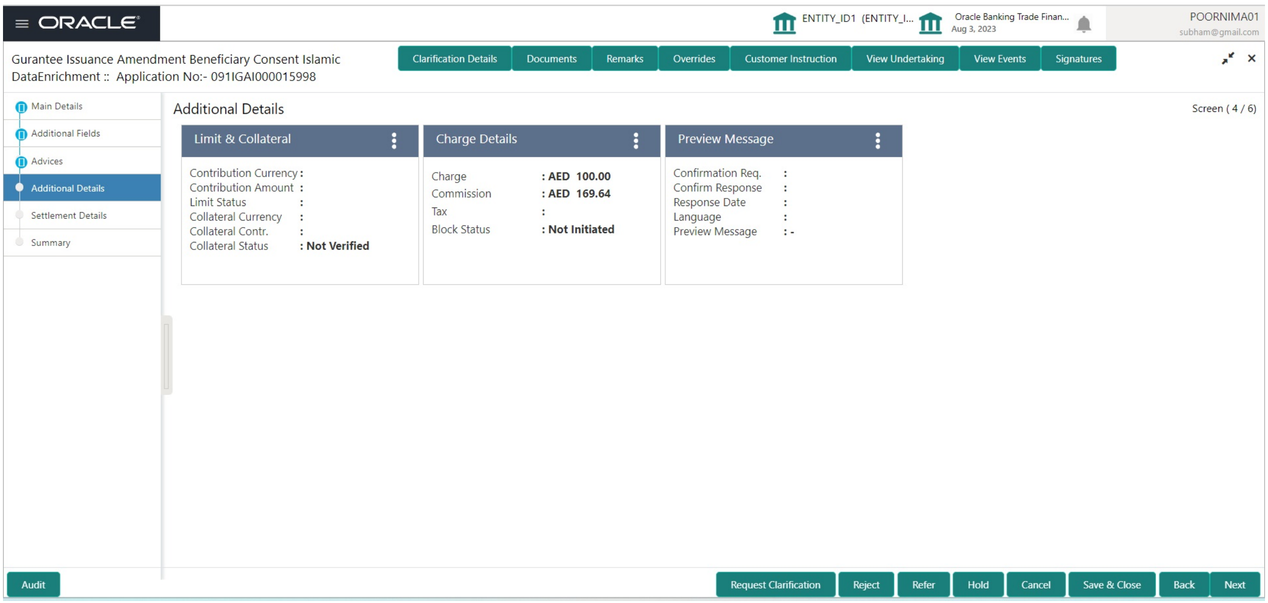
Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	

Additional Details

As a part of Data Enrichment, user can verify and enter the basic additional details available in the Guarantee amendment Beneficiary Consent Process request. In case the request is received through online channel, the user will verify the details populated.

Following tiles are present in Additional Details section:

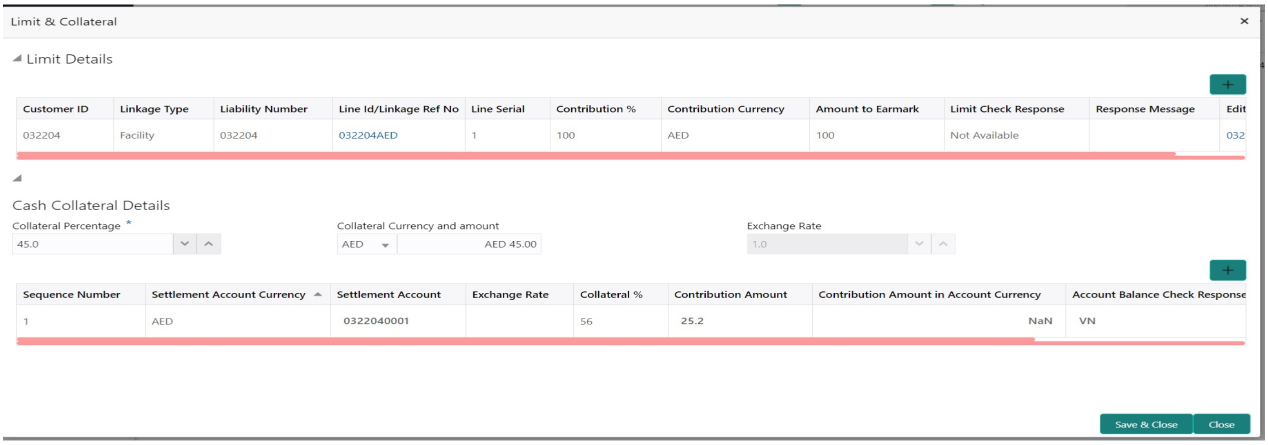
- Limits and Collateral section
- Charges, commission and Taxes simulated from back office and populated in this screen

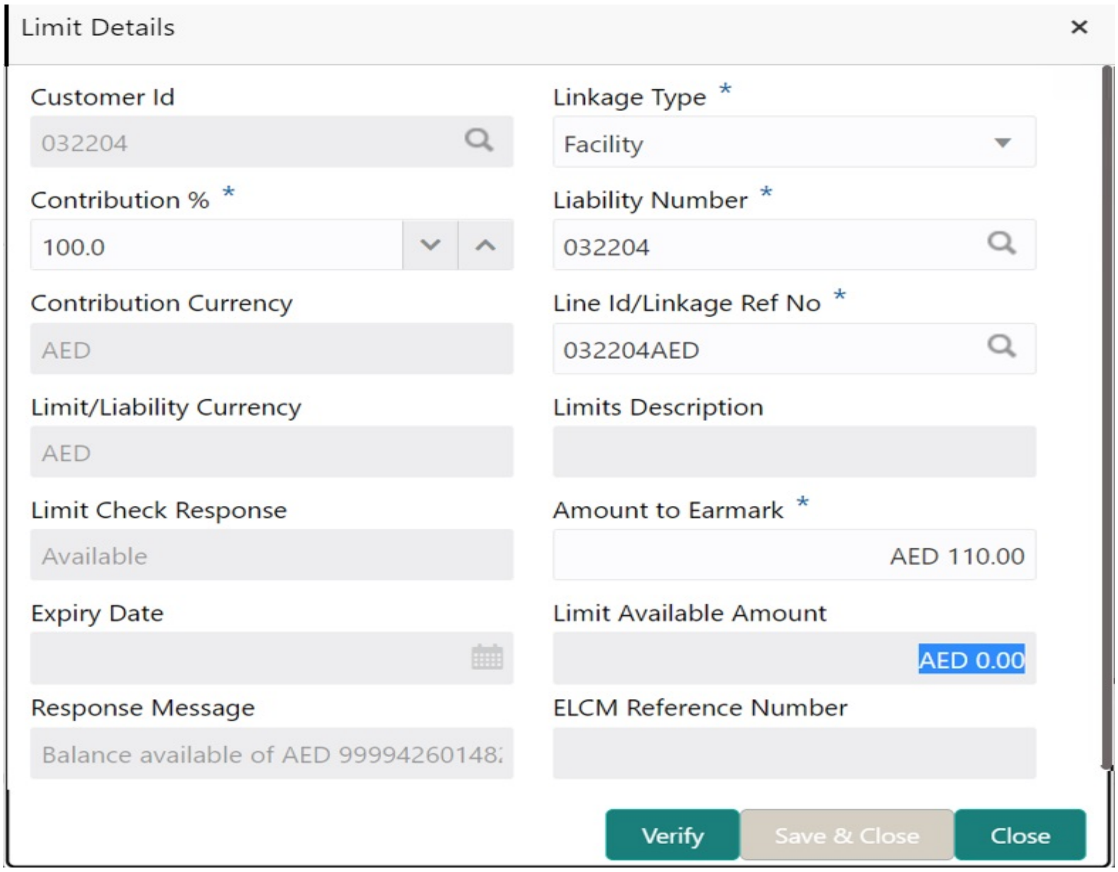


Limit and Collateral

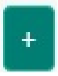
On Approval, system should not release the Earmarking against each limit line and system should handoff the “Limit Earmark Reference Number “to the back office. On successful handoff, back office will make use of these “Limit Earmark Reference Number” to release the Limit Earmark done in the mid office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





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

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

Limit Details

Click Plus icon to view and add the limit details.

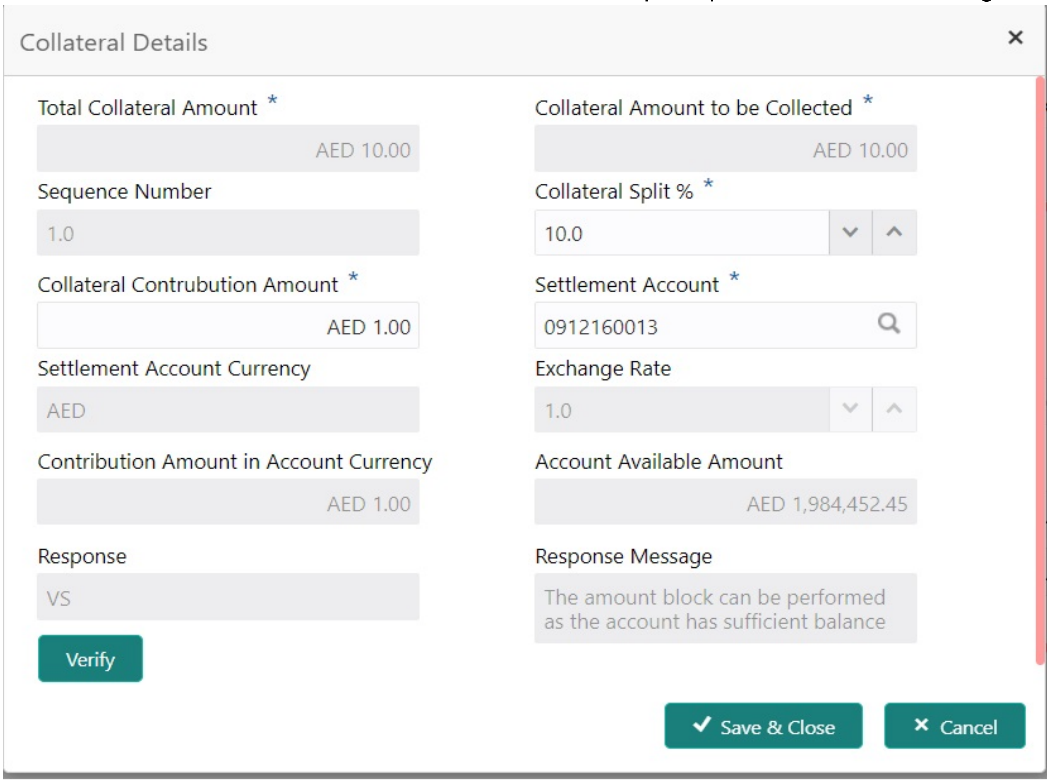
Below fields are displayed on the Limit Details pop-up screen, if the user clicks View link.

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 is “Facility”.	
Contribution%	System will default this to 100% and user can modify. 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. **Note** 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.	
Liability Number	Click **Search** to search and select the Liability Number from the look-up.	
Contribution Currency	The guarantee currency will be defaulted in this field.	
Line ID/Linkage Ref No	User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.	
Limit/ Liability Currency	Limit Currency will be defaulted in this field.	
Limits Description	This field will display the description of the limits.	

Field	Description	Sample Values
Limit Check Response	Response can be 'Success' or 'Limit not Available'. This field displays the value, if you click **Verify** button.	
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	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. This field displays the value, if you click **Verify** button.	
Response Message	Detailed Response message. This field displays the value, if you click **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.		
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:



Cash Collateral Details		
Collateral Percentage	Specify the percentage of collateral to be linked to this transaction.	
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.	
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.	
Click + plus icon to add new collateral details. Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon.		
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	

Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Read only field. 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.	
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 on clicking the Verify button.	
Response	Read only field. Response can be ‘Success’ or ‘Amount not Available’. System populates the response on clicking the **Verify** button.	
Response Message	Read only field. 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.

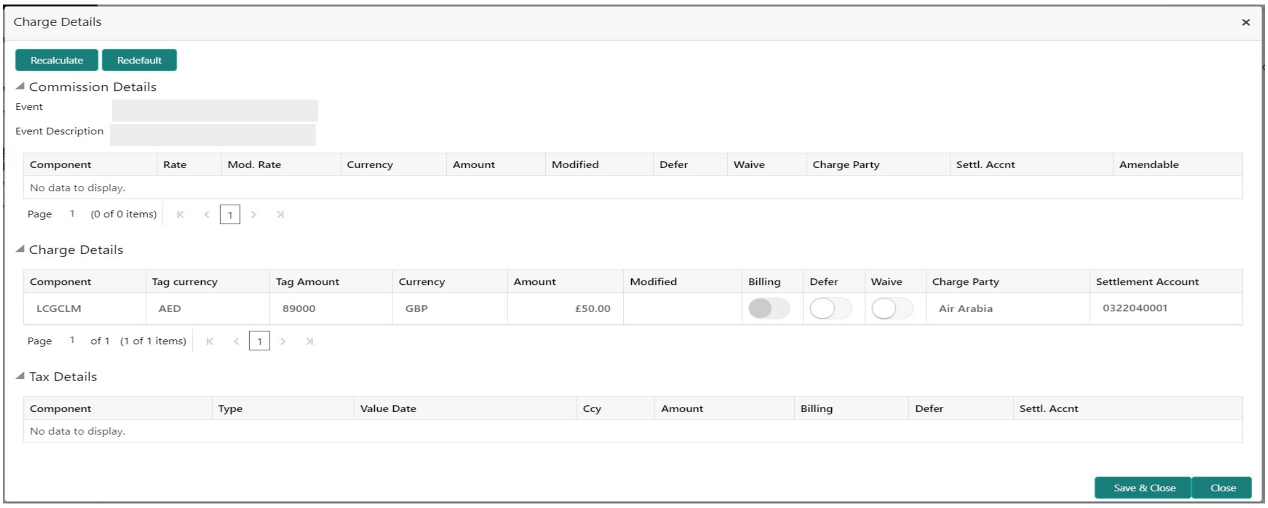
Collateral %	User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. System defaults the collateral % maintained for the customer into the Collateral Details screen. If collateral % is not maintained for the customer, 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.	
Delete Icon 	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

Commission, Charges and Taxes Details

Click on **Default Charges** button to the default commission, charges and tax if any will get populated.

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

Charge Details are auto-populated from the back-end system.



Commission Details

Commission Details are auto-populated from back-end system.

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	

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.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

Charge Details

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

Field	Description	Sample Values
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 can update the default value.

Tax details are auto-populated from the back-end system.

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.	

Action Buttons

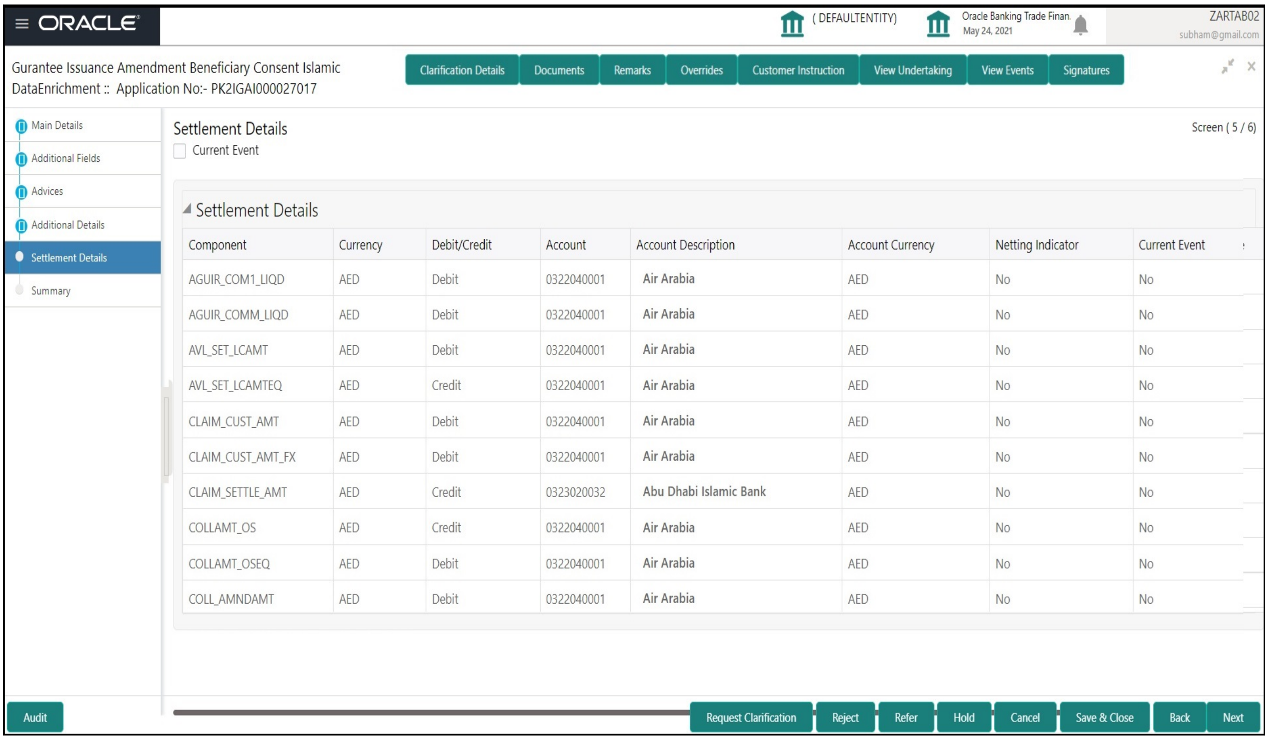
Use action buttons based on the description in the following table: **Settlement Details**

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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

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 available, system should display all the signatures.	
Request Clarification	NA for beneficiary consent.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Refer	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.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	

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	
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.	

As a part of Data Enrichment, user can verify and enter the basic settlement details available in the Guarantee amendment Beneficiary Consent Process request. In case the request is received through online channel, the user will verify the details populated.



Provide the settlement details based on the description in the following

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.	

Field	Description	Sample Values
Account	System displays the account details for the components.	
Account Description	System displays the description of the selected account.	
Account Currency	System defaults the currency for all the items based on the account number.	
Netting Indicator	System displays the applicable netting indicator.	
Current Event	System displays the current event as Y or N.	
~~Original Exchange Rate~~	~~System displays the Original Exchange Rate as simulated in settlement details section from OBTF.~~	
~~Exchange Rate~~	~~The exchange rate.~~	
~~Deal Reference Number~~	~~The exchange deal reference number.~~	

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.	

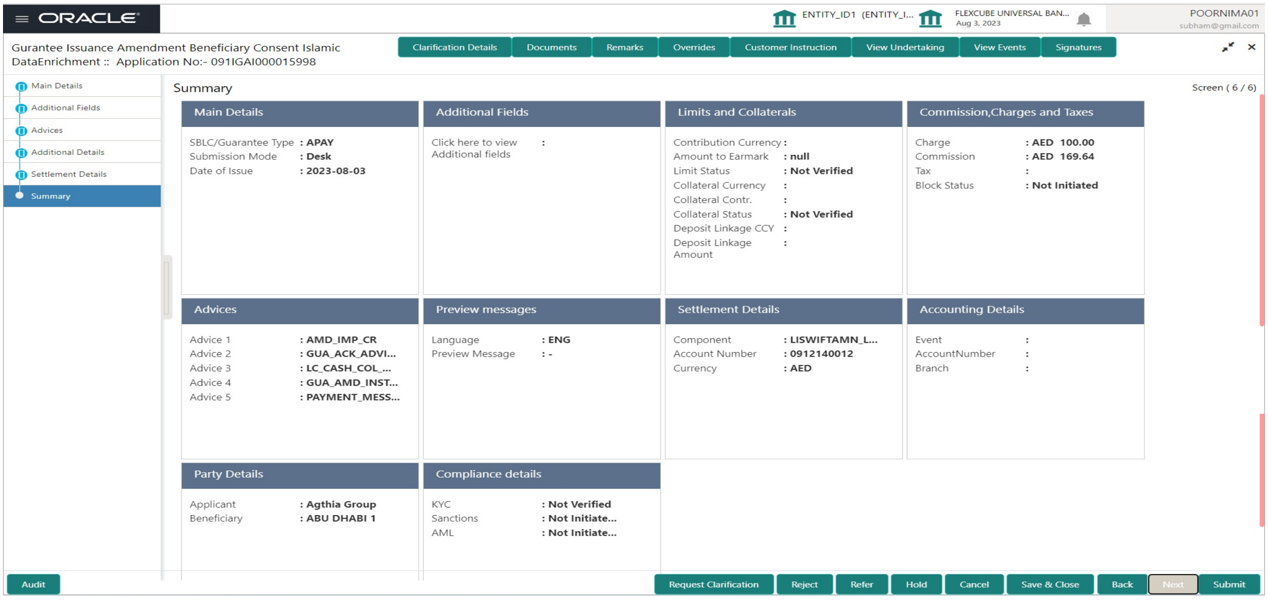
Field	Description	Sample Values
Customer Instruction~~s~~	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – 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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
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 available, system should display all the signatures.	
Request Clarification	NA for beneficiary consent.	
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.	

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.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent. 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	
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.	

Summary

User can review the summary of details in Data Enrichment stage for Islamic Guarantee SBLC Issuance amendment Beneficiary Consent request.

User can review the summary of details updated in Beneficiary Consent Response Capture section. 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 the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

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.

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Button

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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

<table>
<tr><th>Field</th><th>Description</th><th>Sample Values</th></tr>
<tr><td>Signatures</td><td>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 available, system should display all the signatures.</td><td></td></tr>
<tr><td>Request Clarification</td><td>NA for beneficiary consent.</td><td></td></tr>
<tr><td>Reject</td><td>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.</td><td></td></tr>
<tr><td>Refer</td><td>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.</td><td></td></tr>
<tr><td>Hold</td><td>The details provided will be on hold.
This option is used, if there are any pending information yet to be received from applicant.</td><td></td></tr>
<tr><td>Cancel</td><td>Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.</td><td></td></tr>
<tr><td>Next</td><td>Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.

If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</td><td></td></tr>
</table>

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	
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.	

Exceptions

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

Exception - Amount Block

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

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

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

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

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

Approve:

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

Refer:

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

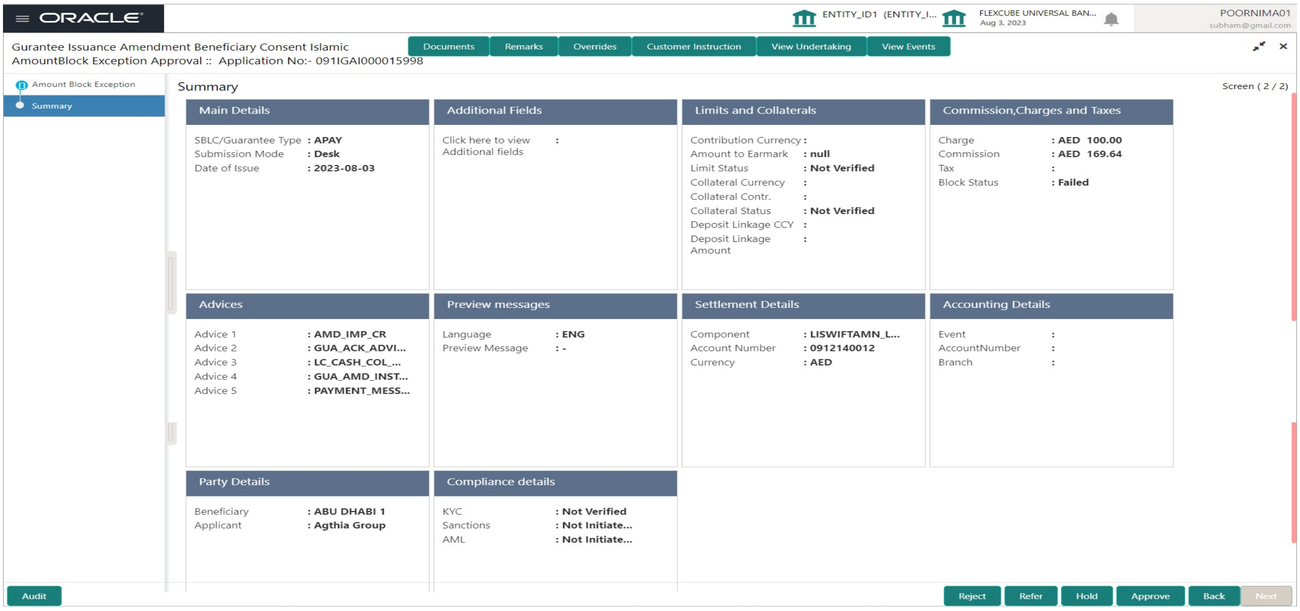
Reject:

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

Amount Bock Exception

This section will display the amount block exception details.

Summary



Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

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.

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

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

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
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 available, system should display all the signatures.	
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.	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

Exception - Know Your Customer (KYC)

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

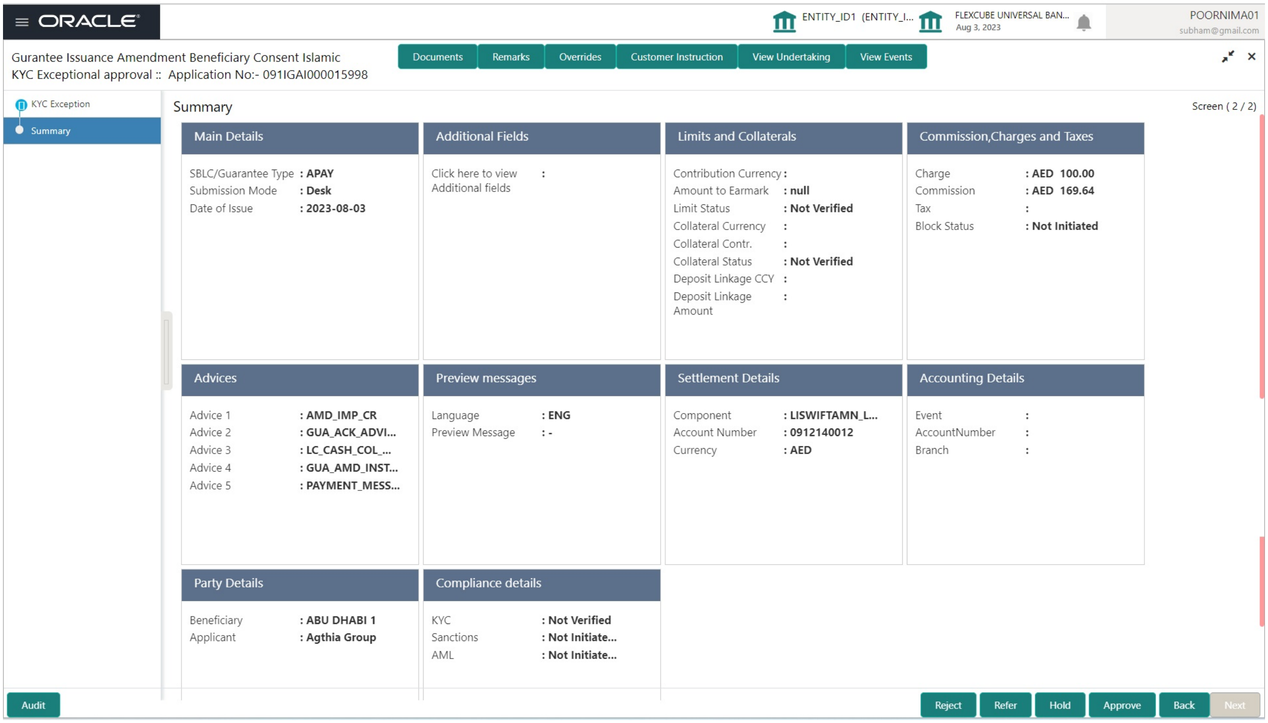
Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

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

Approve

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

Summary



Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

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.

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
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 available, system should display all the signatures.	

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

Exception - Limit Check/Credit

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

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

Note

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Summary

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

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.

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

Action Buttons

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

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

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
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 available, system should display all the signatures.	
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.	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
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

A User can view the summary of details updated in multilevel approval stage of Guarantee Issuance Amend request. The Approval user can review and approve the details updated in approval stage of the Beneficiary Consent response for Amendment under Guarantee Issued.

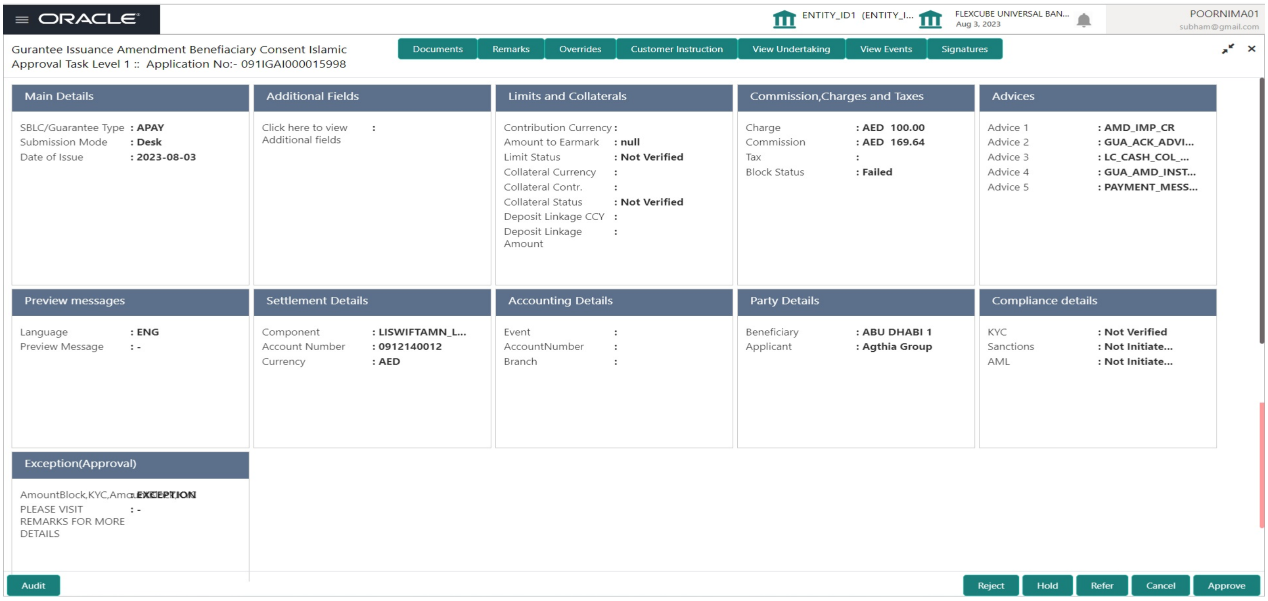
Log in into OBTFPM application and acquire the task to see the summary tiles. The tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

Description Approval the user can view a snapshot of the beneficiary consent response to an amendment made to this transaction as read only.

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.

Summary



Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

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.

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- 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) - User can view the exception (Approval) details.

Documents and Checklist

- Documents: Approval user can open the uploaded documents and verify them.
- Checklist: Verify the uploaded documents.
- Remarks: Approval user can view the remarks captured in the process during earlier stages.
- Incoming Message: User can view the SWIFT MT 768 if applicable

Action Buttons

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

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.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
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 available, system should display all the signatures.	

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

Acceptance Criteria

As a OBTFPM user, the user can capture the beneficiary consent received for an Amendment of Guarantee/ SBLC to the beneficiary.

Index

Reference and Feedback

References

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

- Getting Started User Guide
- Common Core User Guide

Documentation Accessibility

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

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