

Guarantee Issuance Closure User Guide

# **Oracle Banking Trade Finance Process Management**

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Oracle Banking Trade Finance Process Management - Guarantee Issuance Closure User Guide  
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# Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

- To create and handle Trade Finance transaction.
- Help users to conveniently create and process Trade Finance transaction.

## Overview

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

## Benefits

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

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

## Key Features

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

# Guarantee Issuance Closure

The Guarantee Issuance Closure process enables the closure of a Guarantee/SBLC after the expiry date but before the auto closure date. Guarantees/SBLC have a pre-scheduled auto closure date, which is a few days after the expiry of undertaking.

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

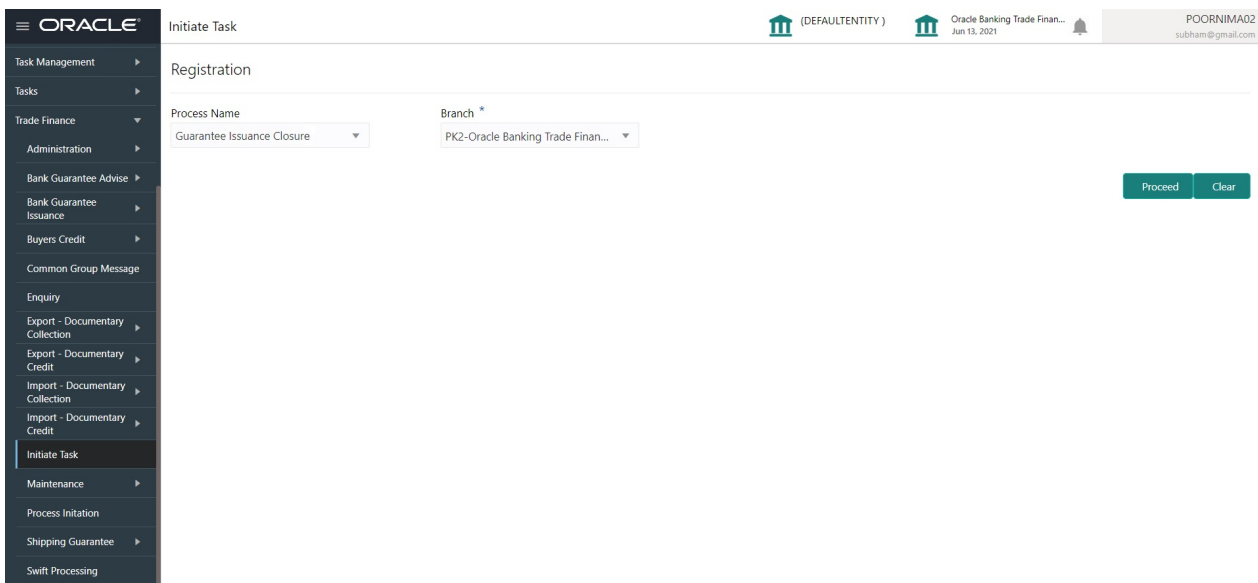
This section contains the following topics:

<a href="#">Common Initiation Stage</a>	<a href="#">Registration</a>
<a href="#">Data Enrichment</a>	<a href="#">Multi Level Approval</a>
<a href="#">Customer - Acknowledgement letter Format</a>	<a href="#">Customer - Reject Letter Format</a>

## Common Initiation Stage

The user can initiate the new Guarantee Issuance Closure 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:

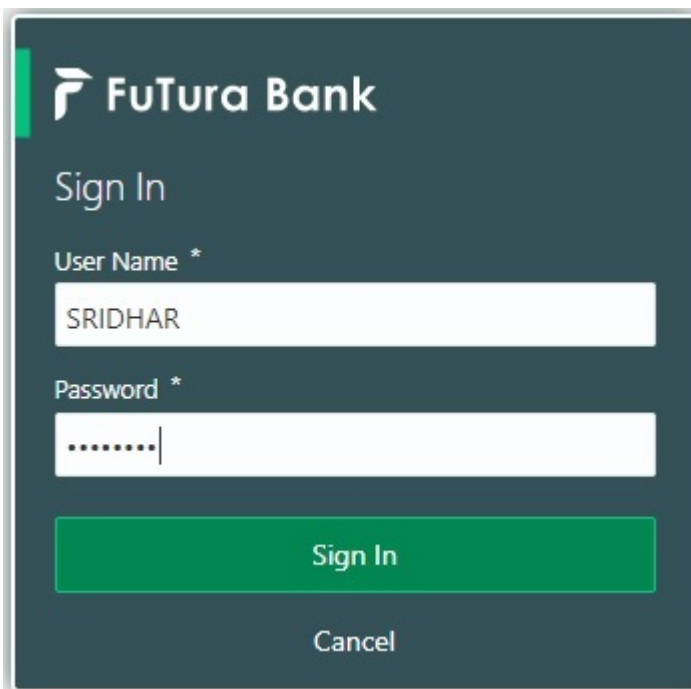
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

## Registration

The user can register a request for the Closure of Guarantee/SBLC Issued received at the front desk (as an application received physically/received by mail/fax).

During registration stage, user can capture the basic details of the application, check the signature of the applicant and upload the related documents of the applicant. It also enables the user to capture some additional product related details as an option. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for a Guarantee Issuance expert to handle the request in the next stage.

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



**FuTura Bank**

Sign In

User Name \*

SRIDHAR

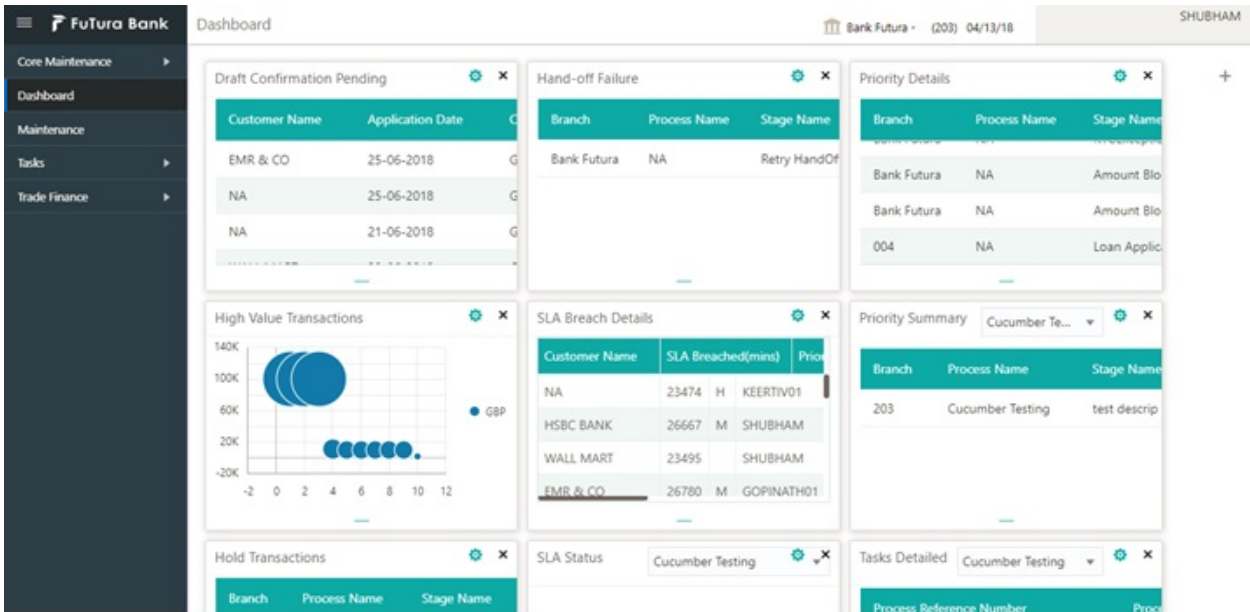
Password \*

.....

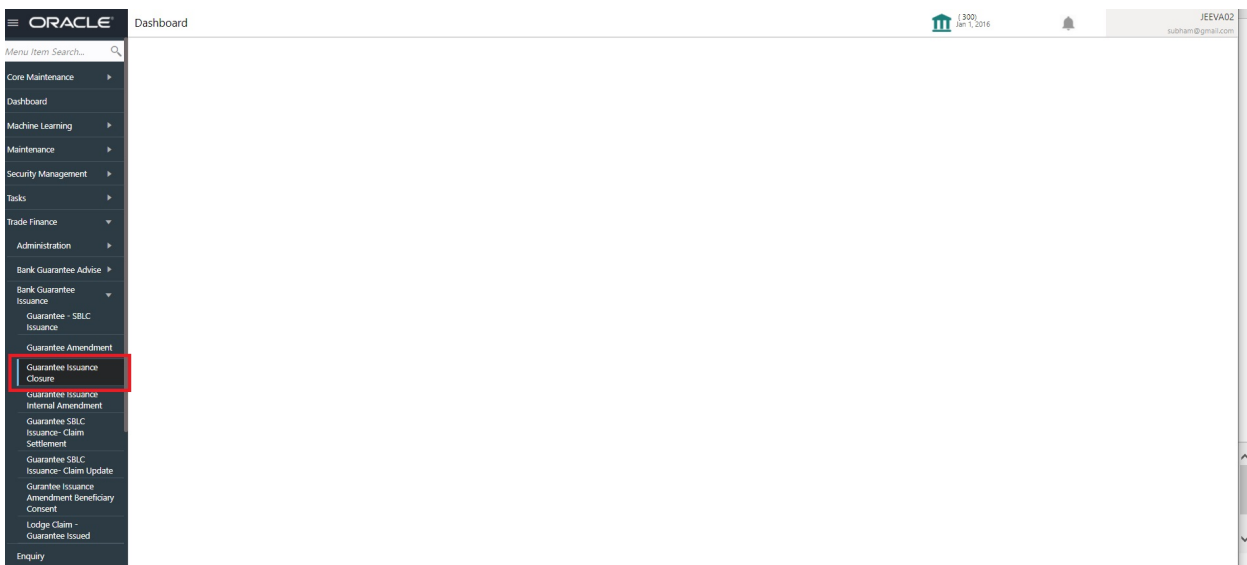
Sign In

Cancel

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



3. Click Trade Finance> Bank Guarantee Issuance> Guarantee Issuance Closure.



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

# Application Details

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

Field	Description	Sample Values
SBLC/Guarantee Number	<p>User can enter the SBLC/Guarantee Number. Alternatively, user can search for the same by using the LOV. As part of LOV criteria; user can input the Undertaking Number, Applicant, Currency, Amount or User Reference Number.</p> <p>System should display all the SBLC/Guarantee contracts where:</p> <ol style="list-style-type: none"> <li>1. Authorisation Status = Authorized</li> <li>2. Status = Active</li> <li>3. Expiry Date is earlier than Branch Date</li> <li>4. Product Codes which are of Product Type = Guarantee/Stand By.</li> </ol> <p>User can select the particular SBLC/Guarantee that can be closed</p>	
Received From Party	<p>Read only field.</p> <p>Guarantee Issuance request received from party as per the latest Guarantee/SBLC details is displayed.</p>	
Received From - Customer ID	<p>Read only field.</p> <p>Customer id of the applicant or applicant's bank as per the latest Guarantee/SBLC details is displayed.</p>	001345



Field	Description	Sample Values
Received From - Customer Name	Read only field. Name of the customer or applicant. This field will be auto populated based on the selected customer ID as per the latest Guarantee/SBLC details.	EMR & CO
Branch	Read only field. Customer's home branch will be displayed based on the customer ID as per the latest Guarantee/SBLC details.	203-Bank Futura -Branch FZ1
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted.  The user can change the priority.	High
Submission Mode	Submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'. Allowed values are:  <b>Desk</b> - Request received through Desk <b>Fax</b> - Request received through Fax <b>Email</b> - Request received through Email <b>Courier</b> - Request received through Courier  User is allowed to change the defaulted mode to another mode.	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.	203GTEISS000 001134
Transaction Date	Read only field. By default, the application will display branch's current date.	04/13/2018
Customer Reference Number	Read only field. The 'Reference number' provided by the applicant/applicant bank if any.	

## SBLC/ Guarantee Details

Registration user can provide Guarantee details in this section.

**SBLC/Guarantee Details**

<p>22D - Form of Undertaking DGAR - Guarantee</p> <p>Amount In Local Currency AED AED 100,000.00</p> <p>23B - Expiry Type FIXD</p> <p>40C - Narrative</p> <p>56A - Advising Bank 032312 MASHREQ BANK</p> <p>39D - Additional Amounts</p>	<p>Product Code GUIR</p> <p>22A - Purpose of Message ISSU - Issue of undertaking</p> <p>31E - Date of Expiry Oct 31, 2023</p> <p>Applicant Bank</p> <p>Advise Through Bank</p> <p>Auto Close</p>	<p>Product Description Guarantee Issuance upon receiving req</p> <p>23X - File Identification</p> <p>35G - Expiry Condition/ Event</p> <p>50 - Applicant Name 032204 Air Arabia</p> <p>Counter SBLC/Guarantee Issuing Bank</p> <p>Accountee</p>	<p>32B - Undertaking Amount AED AED 100,000.00</p> <p>23X - Narrative</p> <p>40C - Applicable Rules URDG - Uniform rules for dema...</p> <p>59A - Beneficiary Name 032207 Emaar Propertie</p> <p>Local SBLC/Guarantee Issuing Bank</p> <p>Closure Date Aug 3, 2023</p>
--	--	---	--

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee Issuance should be displayed.	GUIR
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC issuance is displayed.	Guarantee Issuance / Re-issuance upon receiving request
Undertaking Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC details is displayed.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Purpose of message	Read only field. The Purpose of message (Issue/Request) used during SBLC/Guarantee Issuance should be displayed.	
File Identification	Read only field. This File Identification as per the latest Guarantee/SBLC details is displayed.	

Field	Description	Sample Values
Narrative	Read only field. Narrative/additional text as per the latest Guarantee/SBLC details is displayed.	
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/SBLC details is displayed.	
Date Of Expiry	Read only field. The date of expiry as per the latest Guarantee/SBLC details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC details is displayed.	
Applicable Rules	Read only field. Applicable Rules as per the latest Guarantee/SBLC details is displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read only field. Any kind of Narrative/Additional text as per the latest Guarantee/SBLC details is displayed.	
Applicant Bank	Read only field. The applicant bank details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Applicant Name	Read only field. The applicant details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Beneficiary Name	Read only field. The beneficiary name whose favor the undertaking (or counter-undertaking) issued is displayed as per the latest Guarantee/SBLC details.	001344 EMR & CO
Advising Bank	Read only field. The advising bank as per the latest Guarantee/SBLC details is displayed.	001343 - Bank Of America
Advising Through Bank	Read only field. Any additional bank requested to advise the undertaking as per the latest Guarantee/SBLC details is displayed.	
Counter SBLC/ Guarantee Issuing Bank	Read only field. The counter guarantee issuance bank as per the latest Guarantee/SBLC details is displayed.	

Field	Description	Sample Values
Local SBLC/Guarantee Issuing Bank	Read only field. The Local Guarantee Issuance Bank as per the latest Guarantee/SBLC details is displayed.	
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	
Accountee	Read only field. The accountee value as per the latest Guarantee/SBLC details is displayed.	
Closure Date	Read only field. System defaults the value from the previous versions of the contracts.	

## Miscellaneous

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

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Documents	<p>Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Provide any additional information regarding the Guarantee Issuance. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	

Field	Description	Sample Values
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Undertaking Events	On click of this button, User can view all the Undertaking events under the Guarantee/ SBLC Issued till date.	
Action Buttons	After providing required data, user can perform one of the below actions.	
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 Guarantee Issuance Closure.  If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
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. If mandatory checklist items are not marked, system will display an error on submit.	

## Document Linkage

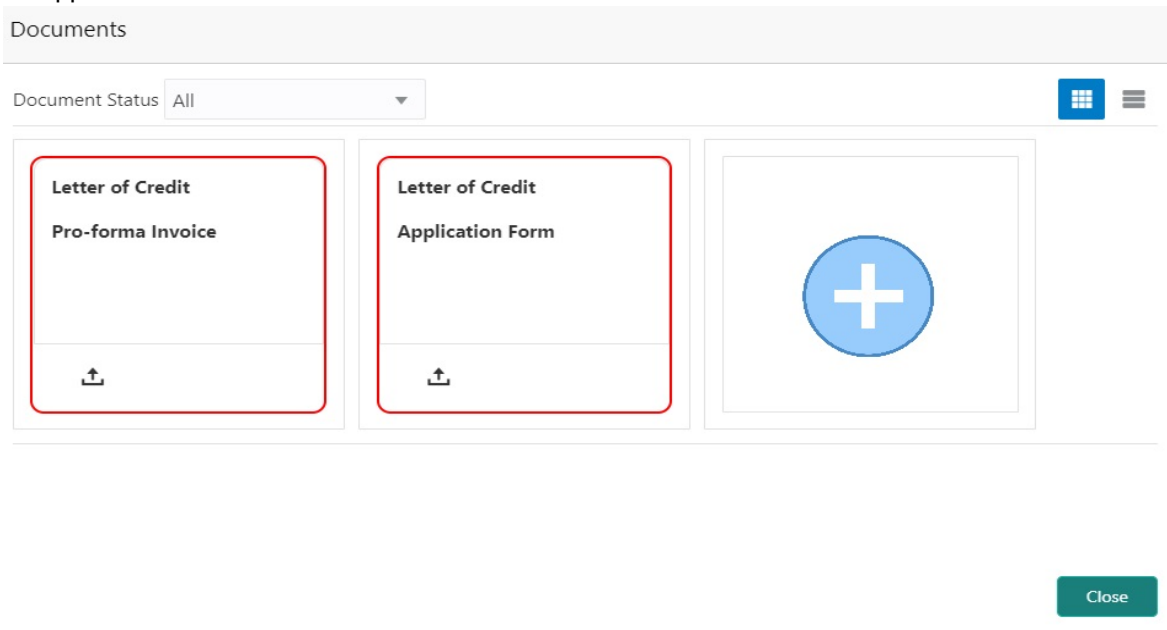
The user can link an existing uploaded document in any of the process stages.

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

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

1. Navigate to the Registration screen.

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



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

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

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

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

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

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

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



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

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

Link Document

Customer Id \*  
032204

Document Type \*  
Documentary Collection

Document Id

Document Code \*  
Insurance Policy

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

Page 1 of 2 (1-5 of 7 items)  < 1 2 > >

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.

Document Id: 2400

Document Title: wqwq

Application Reference Number: PK2ILCI000019041

Entity Reference Number: PK2ILCI000019041

Document Type Id: TFPM\_DOCTYPE001

Document Description:

Remarks:

Document Expiry Date: Jun 29, 2022

Drop files here or click to select

Current selected files: []

Update Cancel

## Data Enrichment

On successful completion of registration of a Guarantee issuance closure request, the request moves to the Data Enrichment stage. At this stage the gathered information during registration are scrutinized. The transaction will have the details entered during the registration stage.

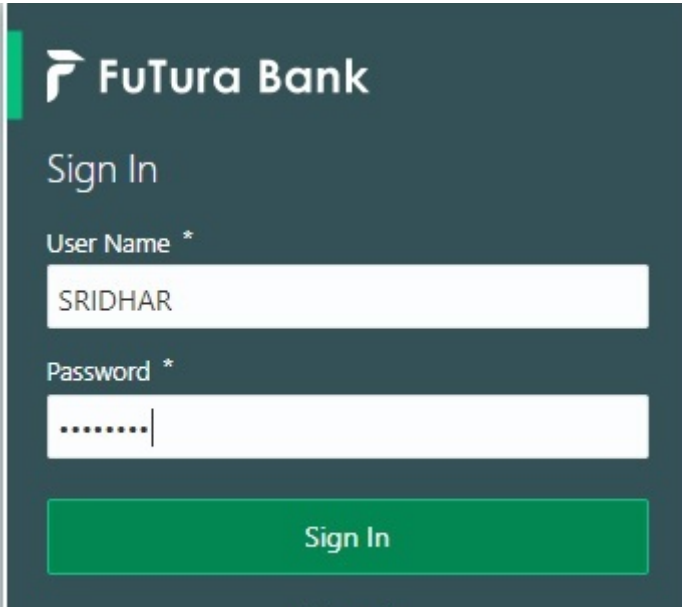


### Note

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”.

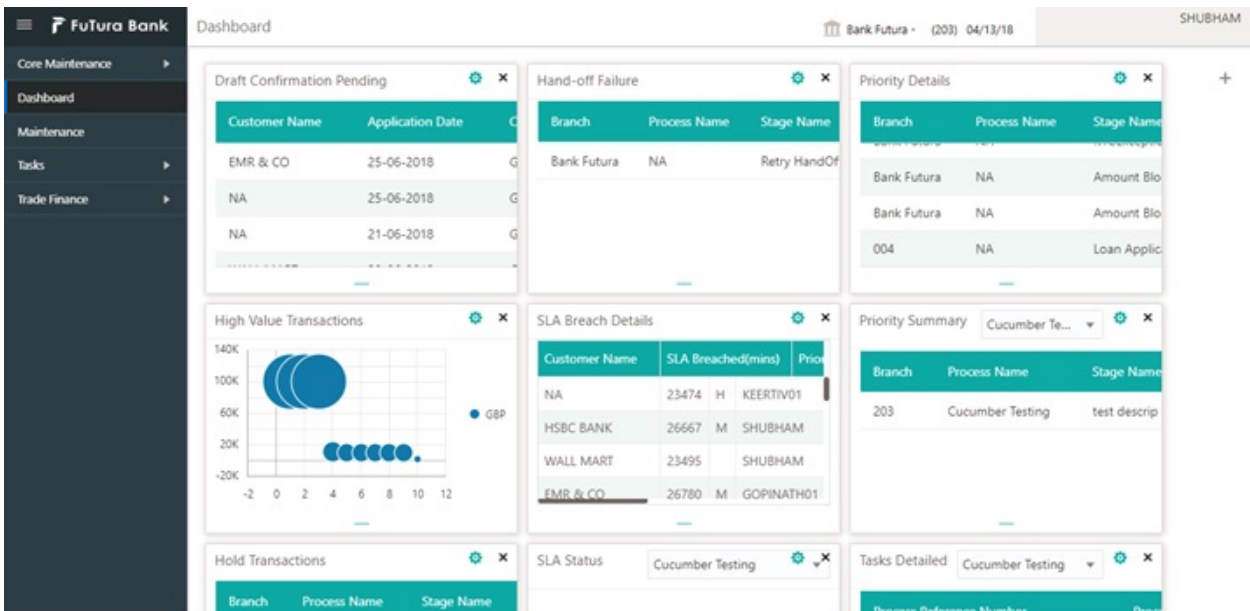
Do the following steps to acquire a task currently at Data Enrichment stage:

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



The image shows the login interface for FuTura Bank. It features a dark teal header with the bank's logo and name. Below the header, the text "Sign In" is displayed. There are two input fields: "User Name \*" with the value "SRIDHAR" and "Password \*" with masked characters. A large green "Sign In" button is positioned at the bottom of the form.

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



The image displays the FuTura Bank dashboard. On the left is a navigation menu with categories like Core Maintenance, Dashboard, Maintenance, Tasks, and Trade Finance. The main area contains several widgets:

- Draft Confirmation Pending:** A table with columns Customer Name, Application Date, and Stage Name. Data includes EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, and Retry HandOf.
- Priority Details:** A table with columns Branch, Process Name, and Stage Name. Data includes Bank Futura, NA, Amount Blo, and 004, NA, Loan Applic.
- High Value Transactions:** A bubble chart showing transaction values for GBP. The x-axis ranges from -2 to 12, and the y-axis from -20K to 140K.
- SLA Breach Details:** A table with columns Customer Name, SLA Breached(mins), and Priority. Data includes NA (23474, H, KEERTIV01), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and EMR & CO (26780, M, GOPINATH01).
- Priority Summary:** A table with columns Branch, Process Name, and Stage Name. Data includes 203, Cucumber Testing, and test descrip.
- Hold Transactions:** A table with columns Branch, Process Name, and Stage Name.
- SLA Status:** A dropdown menu currently set to "Cucumber Testing".
- Tasks Detailed:** A table with columns Process Reference Number and Process Name.

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

Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	M	Guarantee Issuance Closure	PK2ZELCC000052989	PK2ZELCC000052989	DataEnrichment	21-04-20	PK2	001043
Acquire & E...	M	Guarantee Advise	PK2GTEA000052977	PK2GTEA000052977	Approval Task Level 1	21-04-20	PK2	001044
Acquire & E...	M	Guarantee Issuance Closure	PK2GTETC000052964	PK2GTETC000052964	Handoff RetryTask	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ZELCC000052961	PK2ZELCC000052961	Registration	21-04-20	PK2	001043
Acquire & E...	M	Guarantee Issuance Closure	PK2GTETC000052957	PK2GTETC000052957	DataEnrichment	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ZELCC000052952	PK2ZELCC000052952	Registration	21-04-20	PK2	006465
Acquire & E...	M	Export LC Closure	PK2ZELCC000052950	PK2ZELCC000052950	Registration	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ZELCC000052947	PK2ZELCC000052947	Registration	21-04-20	PK2	001043
Acquire & E...	M	Export LC Closure	PK2ZELCC000052945	PK2ZELCC000052945	Registration	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ZELCC000052943	PK2ZELCC000052943	Registration	21-04-20	PK2	006214
Acquire & E...	M	Export LC Closure	PK2ZELCC000052941	PK2ZELCC000052941	Registration	21-04-20	PK2	001043
Acquire & E...	M	Export LC Closure	PK2ZELCC000052939	PK2ZELCC000052939	Registration	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ZELCC000052937	PK2ZELCC000052937	Registration	21-04-20	PK2	001044

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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**.

Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	M	Guarantee Issuance Closure	PK2ZELCC000054831	PK2ZELCC000054831	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	M	Export LC Cancellation	PK2ZELCC000054828	PK2ZELCC000054828	DataEnrichment	21-04-28	PK2	001043
Acquire & E...	M	Export LC Closure	PK2ZELCC000054826	PK2ZELCC000054826	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	M	Import LC Issuance	PK2ZELCC000054822	PK2ZELCC000054822	Scrutiny	21-04-28	PK2	001044
Acquire & E...	M	Guarantee Issuance	PK2ZELCC000054820	PK2ZELCC000054820	Scrutiny	21-04-28	PK2	001044
Acquire & E...	M	Guarantee Issuance	PK2ZELCC000054813	PK2ZELCC000054813	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	H	Import LC Issuance	PK2ZELCC000054809	PK2ZELCC000054809	Scrutiny	21-04-28	PK2	001043
Acquire & E...	M	Export LC Drawing	PK2ZELCC000054800	PK2ZELCC000054800	Scrutiny	21-04-28	PK2	001044
Acquire & E...	H	Import LC Issuance	PK2ZELCC000054799	PK2ZELCC000054799	Scrutiny	21-04-28	PK2	001043
Acquire & E...	M	Export LC Advise	PK2ZELCC000054792	PK2ZELCC000054792	Approval Task Level 1	21-04-28	PK2	001044
Acquire & E...	M	Guarantee Advise Cancellation	PK2ZELCC000054778	PK2ZELCC000054778	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	M	Import LC Internal Amendment	PK2ZELCC000054783	PK2ZELCC000054783	Registration	21-04-28	PK2	001044
Acquire & E...	M	Import LC Drawing	PK2ZELCC000054739	PK2ZELCC000054739	Scrutiny	21-04-28	PK2	001044

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

My Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Edit	M	Guarantee Issuance Closure	PK2ZELCC000052021	PK2ZELCC000052021	DataEnrichment	21-04-16	PK2	001044
Edit	M	Guarantee Advise Amendment	PK2ZELCC000052009	PK2ZELCC000052009	DataEnrichment	21-04-16	PK2	001044
Edit	M	Import LC Amendment Beneficiary Cons...	PK2ZELCC000052000	PK2ZELCC000052000	DataEnrichment	21-04-16	PK2	001044
Edit	M	Guarantee Issuance Closure	PK2ZELCC000052003	PK2ZELCC000052003	DataEnrichment	21-04-16	PK2	001044
Edit	M	Drawings Under Transfer LC	PK2ZELCC000051921	PK2ZELCC000051921	Scrutiny	21-04-16	PK2	001204
Edit	M	Import LC Reopen	PK2ZELCC000051919	PK2ZELCC000051919	Registration	21-04-16	PK2	001044
Edit	M	Import LC Reopen	PK2ZELCC000051917	PK2ZELCC000051917	Registration	21-04-16	PK2	001044
Edit	M	Import LC Closure	PK2ZELCC000051916	PK2ZELCC000051916	Registration	21-04-16	PK2	001044
Edit	M	Import LC Closure	PK2ZELCC000051915	PK2ZELCC000051915	Registration	21-04-16	PK2	001044
Edit	M	Import LC Issuance	PK2ZELCC000051911	PK2ZELCC000051911	Scrutiny	21-04-16	PK2	001044
Edit	M	Import LC Issuance	PK2ZELCC000051895	PK2ZELCC000051895	Scrutiny	21-04-16	PK2	006214
Edit	M	Export LC Transfer Amendment	PK2ZELCC000051882	PK2ZELCC000051882	Registration	21-04-16	PK2	006465
Edit	M	Export LC Amendment Beneficiary Cons...	PK2ZELCC000051881	PK2ZELCC000051881	Registration	21-04-16	PK2	001044

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The Data Enrichment stage has sections as follows:

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

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

## Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

## Application Details

The screenshot shows the Oracle application details form for a Guarantee Issuance Closure. The form is divided into sections: Application Details, SBLC/Guarantee Details, and Settlement Details. Fields include SBLG/Guarantee Number, Received From Party, Priority, Transaction Date, Product Code, Product Description, and various amounts and dates.

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

Field	Description	Sample Values
SBLG/Guarantee Number	Read only field. SBLC/Guarantee Number selected for closure is displayed.	
Received From Party	Read only field. Guarantee Issuance request received as per the latest Guarantee/SBLC details is displayed.	Toggle off
Received From - Customer ID	Read only field. Customer id of the applicant or applicant's bank as per the latest Guarantee/SBLC details is displayed.	001345
Received From - Customer Name	Read only field. Name of the customer or applicant as per the latest Guarantee/SBLC details is displayed.	EMR & CO
Branch	Read only field. Customer's home branch will be displayed as per the latest Guarantee/SBLC details.	203-Bank Futura -Branch FZ1

Field	Description	Sample Values
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. User can change the value.	High
Submission Mode	Read only field. Submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'. Allowed values are: <b>Desk</b> - Request received through Desk <b>Fax</b> - Request received through Fax <b>Email</b> - Request received through Email	Desk
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEISS000 001134
Transaction Date	Read only field. By default, the application will display branch's current date.	04/13/2018
Customer Reference Number	Read only field. User can enter the 'Reference number' provided by the applicant/applicant bank if any.	

## Guarantee Details

Summary

SBLC/Guarantee Details

22D - Form of Undertaking  
DGAR - Guarantee

Amount In Local Currency  
AED AED 100,000.00

23B - Expiry Type  
FIXD

40C - Narrative

56A - Advising Bank  
032312 MASHREQ BANK

39D - Additional Amounts

Product Code  
GUIR

22A - Purpose of Message  
ISSU - Issue of undertaking

31E - Date of Expiry  
Oct 31, 2023

Applicant Bank

Advise Through Bank

Auto Close

Product Description  
Guarantee Issuance upon receiving req

23X - File Identification

35G - Expiry Condition/ Event

50 - Applicant Name  
032204 Air Arabia

Counter SBLC/Guarantee Issuing Bank

Accountee

32B - Undertaking Amount  
AED AED 100,000.00

23X - Narrative

40C - Applicable Rules  
URDG - Uniform rules for dema...

59A - Beneficiary Name  
032207 Emaar Propertie...

Local SBLC/Guarantee Issuing Bank

Closure Date  
Aug 3, 2023

Audit
Request Clarification
Reject
Refer
Hold
Cancel
Save & Close
Back
Next

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee Issuance should be displayed.	GUIR
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC issuance is displayed.	Guarantee Issuance / Re-issuance upon receiving request
Undertaking Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC details is displayed.	
Amount In Local Currency	Read only field. The local currency equivalent value for the transaction amount from back office (with decimal places).	
Purpose of message	Read only field. The Purpose of message (Issue/Request) used during SBLC/Guarantee Issuance is displayed.	
File Identification	Read only field. This File Identification as per the latest Guarantee/SBLC details is displayed.	
Narrative	Read only field. Narrative/Additional text as per the latest Guarantee/SBLC details is displayed.	

Field	Description	Sample Values
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/ SBLC details is displayed.	
Date Of Expiry	Read only field. The date of Expiry as per the latest Guarantee/ SBLC details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC details is displayed.	
Applicable Rules	Read only field. Applicable Rules as per the latest Guarantee/ SBLC details is displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read only field. Any kind of Narrative/Additional text as per the latest Guarantee/SBLC details is displayed.	
Applicant Bank	Read only field. The Applicant bank details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Applicant Name	Read only field. The Applicant details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Beneficiary Name	Read only field. The beneficiary name whose favor the undertaking (or counter-undertaking) issued is displayed as per the latest Guarantee/SBLC details.	001344 EMR & CO
Advising Bank	Read only field. The advising bank as per the latest Guarantee/ SBLC details is displayed.	001343 - Bank Of America
Advising Through Bank	Read only field. Any additional bank requested to advise the undertaking as per the latest Guarantee/SBLC details is displayed.	
Counter SBLC/ Guarantee Issuing Bank	Read only field. The Counter Guarantee Issuance Bank as per the latest Guarantee/SBLC details is displayed.	
Local SBLC/Guarantee Issuing Bank	Read only field. The Local Guarantee Issuance Bank as per the latest Guarantee/SBLC details is displayed.	



Field	Description	Sample Values
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	
Accountee	Read only field. The Accountee details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Closure Date	Read only field. System default the value from the previous versions of the contracts.	

### Action Buttons

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

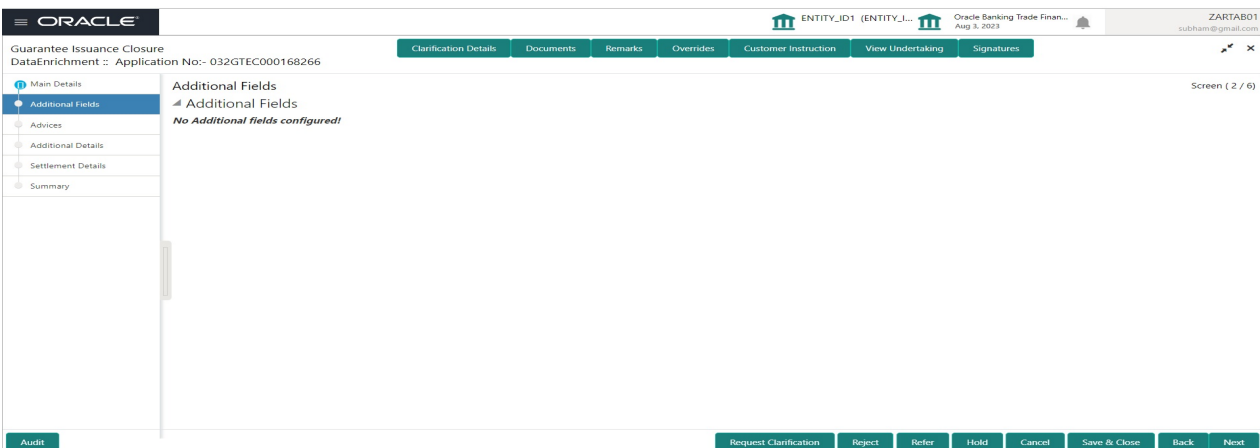
Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the 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 provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Save & Close	<p>Save the information provided and holds the task in ‘My Task’ for working later.</p> <p>This option will not submit the request.</p>	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

## Additional Fields

This stage displays the additional fields based on the User defined fields maintained in the system. The user can view the details of additional fields for Closure of Guarantee/SBLC Issued request.



## Action Buttons

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

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in 'My Task' for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system.  Reject Codes: <ul style="list-style-type: none"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul> Select a Reject code and give a reject description.  This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move the task to the previous segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

## Advices

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

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

The screenshot shows the Oracle Financials interface for 'Guarantee Issuance Closure'. The application number is 032IGCL000168267. The 'Advices' section is active, displaying two advices:

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

Navigation buttons at the bottom include: Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next.

The user can also suppress the Advice, if required.




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


- Advice Details:** Suppress Advice (toggle), Advice Name: AMD\_EXP\_CR, Medium: MAIL, Advice Party: BEN.
- Party ID:** 032204, Party Name: Air Arabia.
- FFT Code Table:**

FFT Code	FFT Description	Action
29BNKCONTACT		[Edit] [Delete]
- Instructions Table:**

Instruction Code	Instruction Description	Edit	Action
E202	. IN REIMBURSEMENT PLEASE TELE-REMIT THE FUND	[Edit]	[Delete]

Buttons: OK, Cancel.

Field	Description	Sample Values
Suppress Advice	<p><b>Toggle on:</b> Switch on the toggle if advice is suppressed.</p> <p><b>Toggle off:</b> Switch off the toggle if suppress advice is not required for the amendments</p>	
Advice Name	<p>Read only field.</p> <p>Displays the advise name.</p>	
Medium	<p>The medium of advices is defaulted from the system.</p> <p>User can update if required.</p>	
Advice Party	<p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p>	
Party ID	<p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p>	
Party Name	<p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p>	
Free Format Text		
	Click plus icon to add new FFT code.	
FFT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
	Click edit icon to edit any existing FFT code.	
Action	<p>Click Edit icon to edit the FFT details.</p> <p>Click Delete icon to delete the FFT details.</p>	
Instruction Details		
	Click plus icon to add new instruction code.	
Instruction Code	User can select the instruction code as a part of free text.	

Field	Description	Sample Values
Instruction Description	Instruction description is populated based on the Instruction code selected.	
	Click edit icon to edit any existing Instruction code.	
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details.	

## Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to 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 provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	



Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Save & Close	<p>Save the information provided and holds the task in ‘My Task’ for working later.</p> <p>This option will not submit the request.</p>	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Back	Click Back to move the task to the previous segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

## Additional Details

As a part of Additional details section, the user can view the Additional Details during Closure of Guarantee/SBLC Issued request.

Guarantee /SBLC Issued request may have impact on Limits and Collateral, Commission, Charges and Taxes and Preview Messages.

The screenshot displays the Oracle application interface for a 'Guarantee Issuance Closure' request. The main content area is divided into three sections:

- Limit & Collateral:**
  - Contribution Currency :
  - Contribution Amount :
  - Limit Status :
  - Collateral Currency :
  - Collateral Contr. :
  - Collateral Status : **Not Verified**
- Charge Details:**
  - Charge :
  - Commission :
  - Tax :
  - Block Status :
- Preview Message:**
  - Language :
  - Preview Message : -

The bottom toolbar contains the following buttons: Audit, Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next.

## 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.

Limit & Collateral
✕

▲ Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	View
No data to display.										

---

▲

Cash Collateral Details

Collateral Percentage \*

Collateral Currency and amount

Exchange Rate

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response
No data to display.							

---

▲ Deposit Linkage Details

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

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

Save & Close
Close


## Limit Details

Limit Details
✕

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

Verify Save & Close Close

Field	Description	Sample Values
Limit Details Click View link to view the limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks View link.		
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> <li>• Facility</li> <li>• Liability</li> <li>•</li> </ul> By default Linkage Type is "Facility".	

Field	Description	Sample Values
Contribution%	<p>System will default this to 100% and user can modify. System will display an alert message, if modified.</p> <p>Once contribution % is provided, system will default the amount.</p> <p>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.</p> <p> <b>Note</b></p> <p>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.</p>	
Liability Number	Click <b>Search</b> to search and select the Liability Number from the look-up.	
Contribution Currency	The guarantee currency will be defaulted in this field.	
Line ID/Linkage Ref No	User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.	
Limit/ Liability Currency	Limit Currency will be defaulted in this field.	
Limits Description	This field will display the description of the limits.	
Limit Check Response	<p>Response can be 'Success' or 'Limit not Available'.</p> <p>This field displays the value, if you click <b>Verify</b> button.</p>	
Amount to Earmark	<p>Amount to earmark will default based on the contribution %.</p> <p>User can change the value.</p>	
Expiry Date	This field displays the date up to which the Line is valid	

Field	Description	Sample Values
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount.  This field displays the value, if you click <b>Verify</b> button.	
Response Message	Detailed Response message.  This field displays the value, if you click <b>Verify</b> button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
Line Serial	Displays the serial of the various lines available and mapped under the customer id.  This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

### Collateral Details

Collateral Details
✕

Total Collateral Amount \*  
AED 10.00

Sequence Number  
1.0

Collateral Contribution Amount \*  
AED 1.00

Settlement Account Currency  
AED

Contribution Amount in Account Currency  
AED 1.00

Response  
VS

**Verify**

Collateral Amount to be Collected \*  
AED 10.00

Collateral Split % \*  
10.0

Settlement Account \*  
0912160013

Exchange Rate  
1.0

Account Available Amount  
AED 1,984,452.45

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

✓ Save & Close
✕ Cancel

### 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 <input style="width: 90%;" type="text" value="091215"/> <input style="width: 5%; border: none; border-bottom: 1px solid #ccc;" type="text"/>	Deposit Account <input style="width: 90%;" type="text" value="PK2CDP1221100002"/> <input style="width: 5%; border: none; border-bottom: 1px solid #ccc;" type="text"/>
Deposit Branch <input style="width: 95%;" type="text" value="PK2"/>	Deposit Maturity Date <input style="width: 95%; border: none; border-bottom: 1px solid #ccc;" type="text"/> <input style="width: 2%; border: none; border-bottom: 1px solid #ccc;" type="text"/>
Deposit Available Amount <input style="width: 20%; border: none; border-bottom: 1px solid #ccc;" type="text" value="AED"/> <input style="width: 70%; border: none; border-bottom: 1px solid #ccc;" type="text" value="AED 87,508.00"/>	Deposit Available In Transaction Currency <input style="width: 95%; border: none; border-bottom: 1px solid #ccc;" type="text"/>
Exchange Rate <input style="width: 95%; border: none; border-bottom: 1px solid #ccc;" type="text"/>	Linkage Amount(Transaction Currency) * <input style="width: 20%; border: none; border-bottom: 1px solid #ccc;" type="text" value="AED"/> <input style="width: 70%; border: none; border-bottom: 1px solid #ccc;" type="text" value="AED 450.00"/>
Linkage Percentage % * <input style="width: 60%; border: none; border-bottom: 1px solid #ccc;" type="text" value="45.00"/> <input style="width: 2%; border: none; border-bottom: 1px solid #ccc;" type="text"/> <input style="width: 2%; border: none; border-bottom: 1px solid #ccc;" type="text"/> <input style="width: 14%; border: none; border-bottom: 1px solid #ccc;" type="text"/>	

Field	Description	Sample Values
Click View link to view the deposit details.		
Customer Id	Customer ID is defaulted from the system. User can change the customer ID.	
Deposit Account	Click <b>Search</b> to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value.  System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.	

Field	Description	Sample Values
Below fields appear in the <b>Deposit Details</b> grid along with the above fields.		
Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	



## Commission, Charges and Taxes Details

Charge Details
✕

Recalculate
Redefault

Commission Details

Event

Event Description

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

Page 1 of 0 (0 of 0 items) ⏪ < 1 > ⏩

Charge Details

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

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Tax Details

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

Save & Close
Close

### Commission Details

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	Read only field. The commission component	
Rate	Read only field. Defaults from product.	
Modified Rate	Read only field. The new charge for the modified component.	
Currency	Read only field. Defaults the currency in which the commission needs to be collected.	
Amount	Read only field. An amount that is maintained under the product code defaults in this field.	
Modified Amount	Read only field. The new charge for the modified component.	
Defer	Read only field. Charges/commissions deferred and collected at any future step.	
Waive	Read only field. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.	

Field	Description	Sample Values
Charge Party	Read only field. Charge party will be 'Applicant' by Default.	
Settlement Account	Read only field. Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

## Charge Details

Field	Description	Sample Values
Component	Read only field. 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	Read only field. Defaults the currency in which the charges have to be collected.	
Amount	Read only field. An amount that is maintained under the product code gets defaulted in this field.	
Modified Amount	Read only field. The new charge for the modified component.	
Billing	Read only field. The details available for billing engine.	
Defer	Read only field. Deferred charges.	
Waive	Read only field. The charges waived.	
Charge Party	Read only field. Charge party will be applicant by default.	
Settlement Account	Read only field. Details of the settlement account.	

## Tax Details

The tax component defaults if maintained in the product level. Following Tax Details will be displayed:

Field	Description	Sample Values
Component	Read only field. Tax Component type.	
Type	Type of tax Component.	
Value Date	This field displays the value date of tax component.	
Currency	Read only field. The tax currency is the same as the commission.	

Field	Description	Sample Values
Amount	Read only field. The tax amount defaults based on the percentage of commission maintained.	
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	Read only field. Details of the settlement account.	

## Preview Message

The bank user can view a preview of the outgoing SWIFT message and advise simulated from back office. The preview message simulated from the back office and the user can view the message.

Field	Description	Sample Values
Preview SWIFT Message		
Language	Read only field. The language to preview the draft guarantee details.  English is set as default language for the preview.	
Message Type	Select the message type.	

Field	Description	Sample Values
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 Advice	Display a preview of the draft message.	
Preview Mail Device		
Language	Select the language for the advice message.	
Advice Type	Select the advice type.	
Message Type	Display a preview of the advice.	
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.	
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	

## 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.	

Field	Description	Sample Values
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Save & Close	<p>Save the information provided and holds the task in ‘My Task’ for working later.</p> <p>This option will not submit the request.</p>	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Back	Click Back to move the task to the previous segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

## Settlement Details

The user can view the settlement details during Closure of Guarantee/SBLC Issued request.

**Oracle Banking Trade Finance** | ENTITY\_ID1 (ENTITY\_I...) | Aug 9, 2023 | ZARTAB01 subham@gmail.com

Guarantee Issuance Closure | DataEnrichment :: Application No:- 032GTEC000168266

Clarification Details | Documents | Remarks | Overrides | Customer Instruction | View Undertaking | Signatures

Screen ( 5 / 6)

### Settlement Details

Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
AGUIR_COM1_LIQD	GBP	Debit	0322040001	Air Arabia	AED	No	No
AGUIR_COMM_LIQD	GBP	Debit	0322040001	Air Arabia	AED	No	No
AVL_SET_LCAMT	AED	Debit	0322040001	Air Arabia	AED	No	No
AVL_SET_LCAMTEQ	AED	Credit	0322040001	Air Arabia	AED	No	No
CLAIM_CUST_AMT	AED	Debit	0322040001	Air Arabia	AED	No	No
CLAIM_CUST_AMT_FX	AED	Debit	0322040001	Air Arabia	AED	No	No
CLAIM_SETTLE_AMT	AED	Credit	0323120012	MASHREQ BANK CAIRO	EGP	No	No
COLLAMT_OS	AED	Credit	0322040001	Air Arabia	AED	No	No
COLLAMT_OSEQ	AED	Debit	0322040001	Air Arabia	AED	No	No
COLLAMNDAMT	AED	Debit	0322040001	Air Arabia	AED	No	No

#### AGUIR\_COMM\_LIQD - Party Details

Transfer Type: None

Charge Details: Remitter All Charges

Netting Indicator: [Dropdown]

Ordering Institution: [Search Name/Account]

Senders Correspondent: [Search Name/Account]

Receivers Correspondent: [Search Name/Account]

Account With Institution: [Search Name/Account]

Beneficiary Institution: [Search Name/Account]

Ultimate Beneficiary: [Search Name/Account]

Receiver: 032204

Ordering Customer: [Search Name/Account]

Intermediary Institution: [Search Name/Account]

Intermediary Reimbursement Institution: [Search Name/Account]

#### Payment Details

Sender To Receiver 1: [Field] Only /BX/XXX format is allowed

Sender To Receiver 2: [Field] /BX/XXX or //XXX format is allowed

Sender To Receiver 3: [Field] /BX/XXX or //XXX format is allowed

Sender To Receiver 4: [Field] /BX/XXX or //XXX format is allowed

Sender To Receiver 5: [Field] /BX/XXX or //XXX format is allowed

Sender To Receiver 6: [Field] /BX/XXX or //XXX format is allowed

#### Remittance Information

Payment Detail 1: [Field] | Payment Detail 2: [Field] | Payment Detail 3: [Field] | Payment Detail 4: [Field]

Audit | Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Back | Next

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

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

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



## Party Details

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

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

## Payment Details

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

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

Field	Description	Sample Values
Sender to Receiver 5	Provide the sender to receiver message.	
Sender to Receiver 6	Provide the sender to receiver message.	

### Remittance Information

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

Field	Description	Sample Values
Payment Detail 1	Provide the payment details.	
Payment Detail 2	Provide the payment details.	
Payment Detail 3	Provide the payment details.	
Payment Detail 4	Provide the payment details.	

### Action Buttons

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

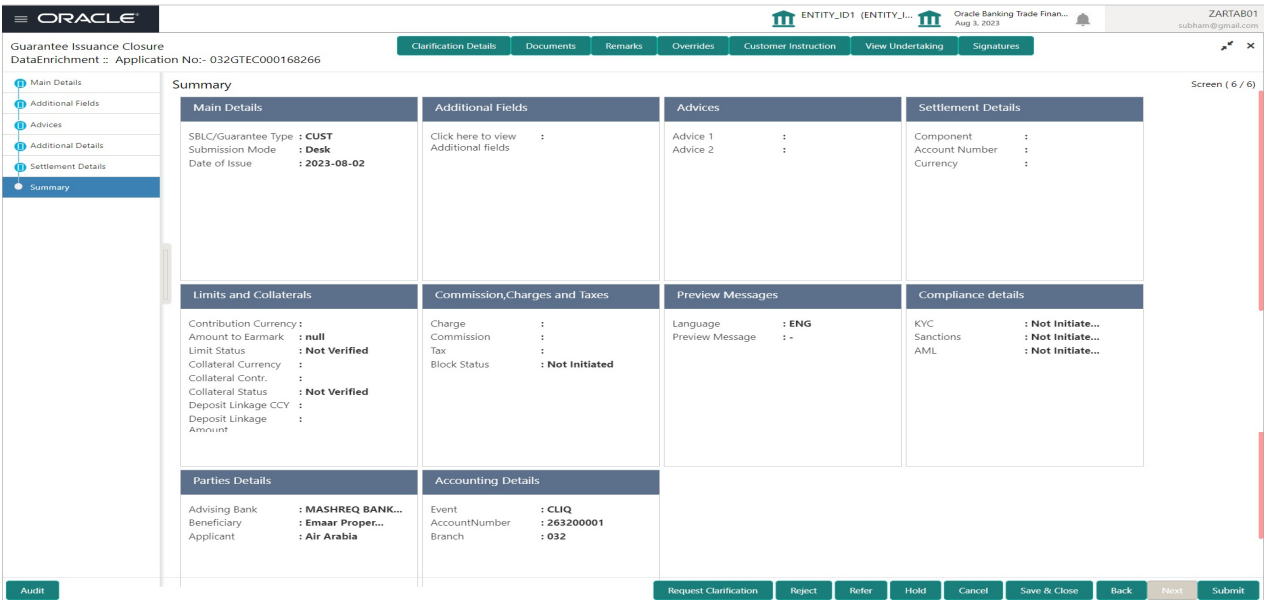
Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	

Field	Description	Sample Values
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in 'My Task' for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system.  Reject Codes: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> Select a Reject code and give a reject description.  This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move the task to the previous segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

## Summary

User can review the summary details for Closure of Guarantee/SBLC Issued request.

The user can see the summary tiles. The tiles must display a list of important fields with values. User must be also able to drill down from summary tiles into respective data segments.



### Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee/SBLC Closure details.
- Additional Fields - User can view the additional field details.
- Advices - User can view the advices details.
- Settlement Details: User can view the Settlement details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.
- Commission, Charges and Taxes - User can view the details provided for commission, charges and taxes.
- Preview Messages - : User can view the SWIFT message and Mail Advice.
- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Accounting Details: User can view the accounting details.



### Note

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

### Action Buttons

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

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>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.</p>	
Remarks	<p>Click the Remarks icon to provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request.</p> <p>Content from Remarks field should be handed off to Remarks field in Backend application.</p>	
Overrides	Click to view overrides, if any.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Submit	<p>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 Guarantee Issuance Closure.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Task' for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Back	<p>Click Back to move the task to the previous segment.</p>	

## Multi Level Approval

Approval user can review and approve the Closure of Guarantee/SBLC Issued. The user can view the summary of details updated in multilevel approval stage for Closure of Guarantee/SBLC Issued request.

The user log i to the application to see the summary tiles. The tiles should display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.



### Note

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

## Authorization Re-Key (Non-Online Channel)

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

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

- Currency
- Contract Amount

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

The screenshot shows a dialog box titled "Approval Rekey". At the top right is a close button (X). Below the title bar are two buttons: "Documents" and "Remarks". The main content area has two input fields. The first is labeled "Currency" and has a dropdown menu with "GBP" selected, followed by a green checkmark. The second is labeled "Undertaking Amount" and has a text input field containing "£10,000.00", also followed by a green checkmark. At the bottom of the dialog are three buttons: "Refer", "Close", and "Proceed".



# Approval Summary

Main Details		Limits and Collaterals		Commission,Charges and Taxes		Advices		Preview Messages	
SBLC/Guarantee Type : Submission Mode : <b>Desk</b> Date of Issue : <b>2023-08-03</b>		Contribution Currency : Amount to Earmark : <b>null</b> Limit Status : <b>Not Verified</b> Collateral Currency : Collateral Contr. : Collateral Status : <b>Not Verified</b> Deposit Linkage CCY : Deposit Linkage Amount :		Charge : <b>AED 50.00</b> Commission : Tax : Block Status : <b>Not Initiated</b>		Advice 1 : <b>LC_CLOSE_ADV</b> Advice 2 : <b>PAYMENT_MESS...</b>		Language : <b>ENG</b> Preview Message : -	
Additional Fields		Settlement Details		Parties Details		Accounting Details		Exception(Approval)	
Click here to view Additional fields :		Component : <b>LICLSCHG_LIQ...</b> Account Number : <b>0322040001</b> Currency : <b>AED</b>		Applicant : <b>Air Arabia</b> Beneficiary : <b>Emaar Proper...</b>		Event : <b>CLOS</b> AccountNumber : <b>313100003</b> Branch : <b>032</b>		EXCEPTION : <b>Nil</b>	

## Tiles Displayed in Summary:

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



### Note

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

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

## Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to verify already attached documents.</p> <p>Based on the transaction value, there can be one or more approvers.</p> <p>After verification and approval the transaction gets approved and if there are additional approvals, the task will move to the next approver. After all approvals, the system will hand-off the transaction details to the back end system for posting.</p>	
Remarks	Click the Remarks icon to view the remarks captured in the process during earlier stages.	
Overrides	Click to view overrides, if any.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul>	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>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.</p> <p>If more than one signature is available, system should display all the signatures.</p>	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance- Limits</li> <li>• R5 - Others</li> </ul>	
Cancel	<p>On click of Cancel the user can cancel the DE window and return to dashboard. The data input will not be saved.</p>	
Approve	<p>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.</p>	

## Customer - Acknowledgement letter Format

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

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

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

APPLICANT: <APPLICANT NAME>

BENEFICIARY NAME: <BENEFICIARY>

CURRENCY: < CCY>

AMOUNT: <AMT>

DATE OF ISSUE: <DATE OF ISSUE>

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

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

Thank You for banking with us.

Regards,

<DEMO BANK>

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## Customer - Reject Letter Format

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

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:

DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Guarantee Application for Closure of Guarantee/SBLC Issued <User Ref> under our Process Ref <Process Ref No> - Rejected

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

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

<Reject Reason 1>

<Reject Reason 2>

<Reject Reason 3>

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

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

Yours Truly

Authorized Signatory

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### References

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

- Getting Started User Guide
- Common Core User Guide

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