

Islamic Guarantee Issuance User Guide  
**Oracle Banking Trade Finance Process  
Management**

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Oracle Banking Trade Finance Process Management - Guarantee Issuance 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.

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## Guarantee Issuance - Islamic

As part of Guarantee Issuance, the applicant (Customer) approaches a bank and requests the bank to issue a Bank Guarantee on their behalf to the beneficiary(Exporter).

The various activities involved in OBTFPM during issuance of a guarantee are:

- Receive and verify application and other documents (Non Online Channel) - Registration stage
- Input application details
- Upload of related mandatory and non mandatory documents
- Verify documents and capture details (Online/Non Online Channels)- Scrutiny stage
- Check balance availability for amount block
- Input/Modify details of the guarantee - Data enrichment stage
- Conduct legal checks
- Check for limit availability
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges
- Capture remarks for other users to check and act
- Draft guarantee copy for legal verification
- Generate acknowledgement and draft guarantee copies
- Notify customer on any negative statuses in any of the stages to the applicant
- Hand off request to back office

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

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

This section contains the following topics:

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

### Common Initiation Stage

The user can initiate the new Islamic guarantee issuance 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

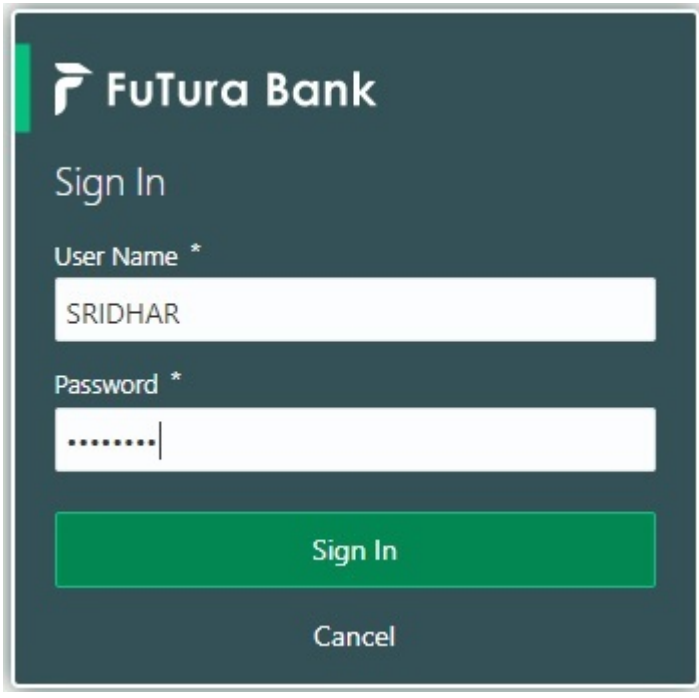
Use action buttons based on the description in the following table:

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 request for an Islamic Guarantee received at the front desk (as an application received physically/received by mail/fax). During registration, user captures the basic details of the application, check the signature of the applicant and upload related documents. On submit of the request, the customer should be notified with acknowledgment and the request should be available for an Guarantee expert to handle in the next stage.

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.

**FuTura Bank** Dashboard Bank Futura - (203) 04/13/18 SHUBHAM

**Draft Confirmation Pending**

Customer Name	Application Date	Stage Name
EMR & CO	25-06-2018	G
NA	25-06-2018	G
NA	21-06-2018	G

**Hand-off Failure**

Branch	Process Name	Stage Name
Bank Futura	NA	Retry HandOf

**Priority Details**

Branch	Process Name	Stage Name
Bank Futura	NA	Amount Blo
Bank Futura	NA	Amount Blo
004	NA	Loan Applic

**High Value Transactions**

140K  
100K  
60K  
20K  
-20K

● GBP

-2 0 2 4 6 8 10 12

**SLA Breach Details**

Customer Name	SLA Breached(mins)	Prior
NA	23474	H KEERTIV01
HSBC BANK	26667	M SHUBHAM
WALL MART	23495	SHUBHAM
EMR & CO	26780	M GOPINATH01

**Priority Summary** Cucumber Te...

Branch	Process Name	Stage Name
203	Cucumber Testing	test descrip

**Hold Transactions**

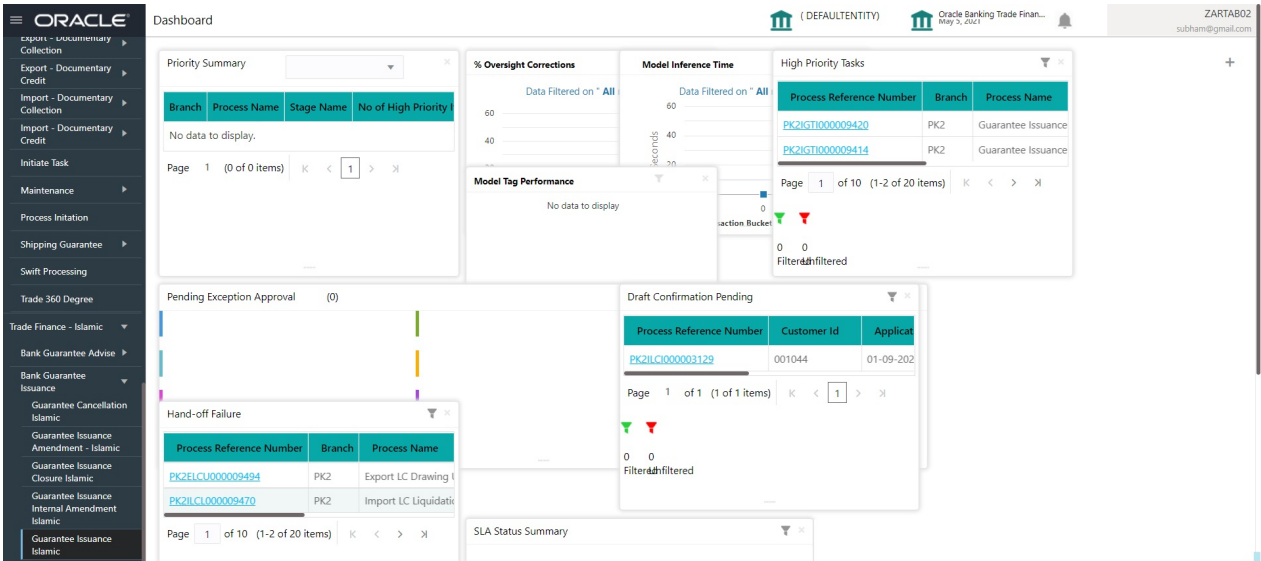
Branch	Process Name	Stage Name
--------	--------------	------------

**SLA Status** Cucumber Testing

**Tasks Detailed** Cucumber Testing

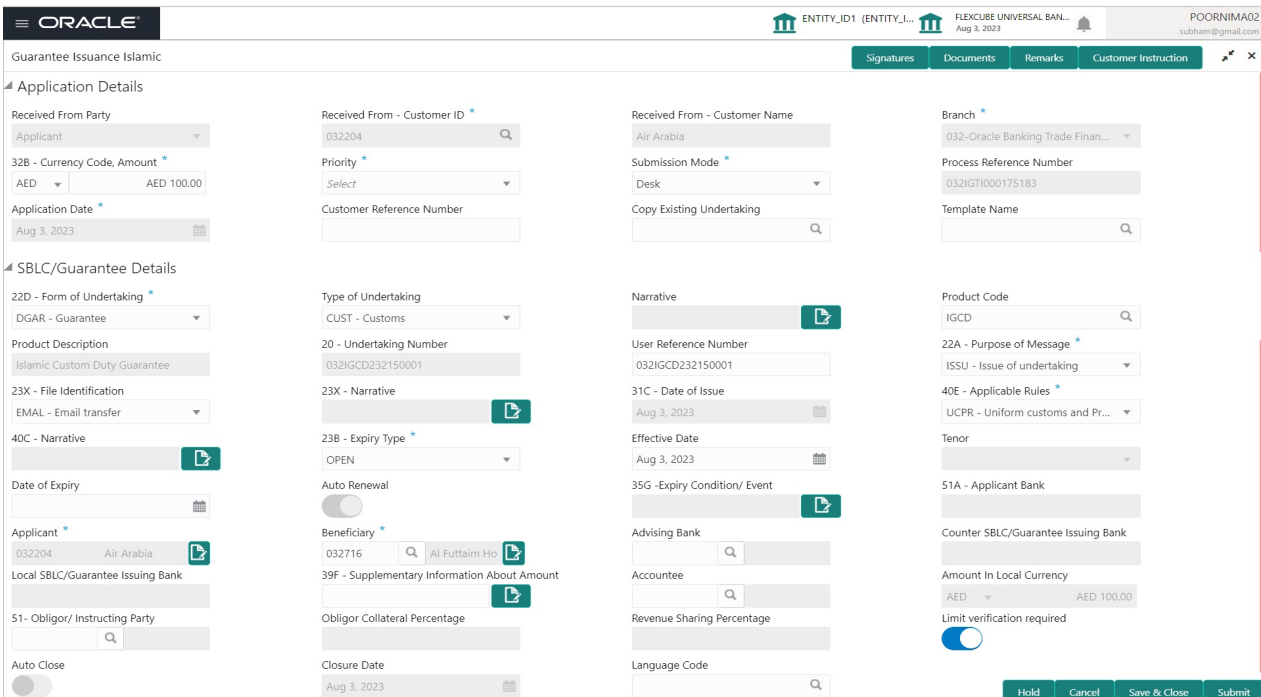
Process Reference Number	Proo
--------------------------	------

### 3. Click Trade Finance - Islamic > Bank Guarantee Issuance> Guarantee Issuance Islamic.



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



### Application Details

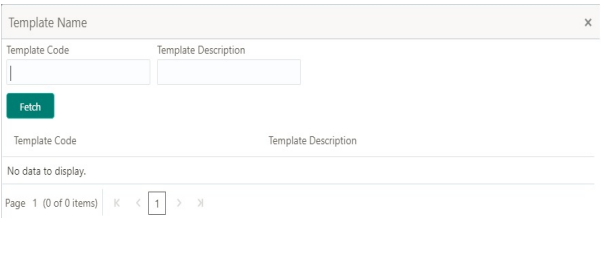


Provide the Application Details based on the description in the following table. In case of MT798, Application Details are defaulted to SWIFT.

Field	Description	Sample Values
Received From Party	Guarantee Issuance request can be received from the applicant, applicant's bank or accountee. User can select the option from drop-down.	



Field	Description	Sample Values
Received From - Customer ID	<p>Select the customer id of the applicant or applicant's bank.</p>  <p><b>Note</b> If the KYC non-compliant party is selected then the system immediately gives instant alert as "Customer ID - (CIF ID) is not KYC compliant."</p>	001345
Received From - Customer Name	Name of the customer or applicant. This field will be auto populated based on the selected customer ID.	EMR & CO
Branch	<p>Select the branch. Customer's home branch will be displayed based on the customer ID and it can be changed, if required.</p>  <p><b>Note</b> Once the request is submitted, Branch field is non-editable.</p>	203-Bank Futura -Branch FZ1
Currency code, Amount	Select the currency code and Provide the guarantee value (with decimal places) as per currency type.	GBP
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.	High
Submission Mode	<p>Select the submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'.</p> <p><b>Desk</b>- Request received through Desk <b>Fax</b> - Request received through Fax <b>Email</b> - Request received through Email</p> <p>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and SWIFT. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and SWIFT.</p>	Desk
Process Reference Number	<p>Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.</p>	203GTEISS000 001134
Application Date	<p>Read only field. By default, the application will display branch's current date .</p>	04/13/2018

Field	Description	Sample Values
Customer Reference Number	User can enter the 'Reference number' provided by the applicant/applicant bank.	
Copy Existing Undertaking	Select any existing undertaking to be copied, if required.	
Template Name	<p>This is applicable only for the non-online Guarantee Issuance request.</p> <p>This option allows user to select a template if the applicant details are already captured and the data can be reused with the template to reduce the effort. The details pertaining to the subsequent screens in Scrutiny and Data Enrichment screens will be persisted and populated when you move to the relevant screens.</p> <p>Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values.</p> <p>Click the look up icon to search the Template code with Template Code or Template Description.</p> 	

## Guarantee/SBLC Details

**SBLC/Guarantee Details**

22D - Form of Undertaking \*  
 DGAR - Guarantee

Product Description  
 Islamic Custom Duty Guarantee

23X - File Identification  
 EMAL - Email transfer

40C - Narrative

Date of Expiry

Applicant \*  
 032204 Air Arabia

Local SBLC/Guarantee Issuing Bank

51- Obligor/ Instructing Party

Auto Close

Type of Undertaking  
 CUST - Customs

20 - Undertaking Number  
 032IGCD232150001

23X - Narrative

23B - Expiry Type \*  
 OPEN

Auto Renewal

Beneficiary \*  
 032716 Al Futtaim Ho

39F - Supplementary Information About Amount

Obligor Collateral Percentage

Closure Date  
 Aug 3, 2023

Narrative

User Reference Number  
 032IGCD232150001

31C - Date of Issue  
 Aug 3, 2023

Effective Date  
 Aug 3, 2023

35G - Expiry Condition/ Event

Advising Bank

Accountee

Revenue Sharing Percentage

Language Code

Product Code  
 IGCD

22A - Purpose of Message \*  
 ISSU - Issue of undertaking

40E - Applicable Rules \*  
 UCPR - Uniform customs and Pr...

Tenor

51A - Applicant Bank

Counter SBLC/Guarantee Issuing Bank

Amount In Local Currency  
 AED AED 100.00


Limit verification required

Hold Cancel Save & Close Submit

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



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


Field	Description	Sample Values
Form of Undertaking	Select the Form of Undertaking from the available options: <ul style="list-style-type: none"> <li>• DGAR - Guarantee</li> <li>• STBY - Standby LC</li> </ul>	
Type of Undertaking	Select the type of undertaking from the following available options: <ul style="list-style-type: none"> <li>• Advance Payment Guarantee</li> <li>• BILL - Bill of Lading</li> <li>• CUST - Customs</li> <li>• DPAY - Direct Pay</li> <li>• INSU - Insurance</li> <li>• JUDI - Judicial</li> <li>• LEAS - Lease</li> <li>• PAYM - Payment</li> <li>• PERF - Performance</li> <li>• RETN - Retention</li> <li>• SHIP - Shipping</li> <li>• TEND - Tender or Bid</li> <li>• WARR - Warranty/ maintenance</li> <li>• OTHR - Others</li> </ul>	

Field	Description	Sample Values
Narrative	<p>Provide the narrative.</p>  <p><b>Note</b> This field is applicable only if the <b>Type of Undertaking</b> field value is <b>OTHR</b>.</p>	
Product Code	<p>Select the applicable product code.</p> <p>Click the look up icon to search the product code with code or product description.</p>  <p>You can also enter the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking.</p>	GUIS
Product Description	Auto populated by the application based on the Product Code selected.	Guarantee Issuance / Re-issuance upon receiving request
Undertaking Number	<p>Read only field.</p> <p>Undertaking number is auto-populated by the application based available in the guarantee/ SBLC.</p>	
User Reference Number	<p>System defaults the user reference number, depending on the selection of product code.</p> <p>User can change the User Reference Number.</p>	PK2GUI121144 0001

Field	Description	Sample Values
Purpose of message	<p>Select the purpose of message from the LOV:</p> <ul style="list-style-type: none"> <li>● <b>ISSU</b> - Issue of Undertaking</li> </ul> <p>In case the Undertaking is sent through SWIFT MT 760, the advising bank has to just advise the Undertaking to the Beneficiary.</p> <p>In case the Undertaking is advised through Mail Advice, the guarantee can be directly mailed by the Issuing bank to the Beneficiary.</p> <p>This is applicable for Guarantees/ Local Guarantees and SBLC (Standby LC)</p> <ul style="list-style-type: none"> <li>● <b>ICCO</b> - Issuance of counter-counter-undertaking and request to issue counter-undertaking</li> </ul> <p>The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue a Counter- undertaking to another bank requesting the third Bank to issue Local Undertaking favoring the Beneficiary.</p> <ul style="list-style-type: none"> <li>● <b>ISCO</b> - Issuance of counter-undertaking and request to issue local undertaking</li> </ul> <p>The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue Local Undertaking to the beneficiary.</p>	
File Identification	<p>This field enables the user to select the type of delivery channel and its associated file name or reference from the available values:</p> <ul style="list-style-type: none"> <li>● COUR - Courier delivery</li> <li>● EMAL - Email transfer</li> <li>● FACT - SWIFTNet FileAct</li> <li>● FAXT - Fax transfer</li> <li>● HOST - Host-to-Host</li> <li>● MAIL - Postal Delivery</li> <li>● OTHR - Other delivery channel</li> </ul>	
Narrative	<p>If File <b>Identification field</b> values are <b>COUR</b> or <b>OTHR</b>, user must be able to provide description in this field.</p>	
Date of Issue	<p>Read only field.</p> <p>Application will default the branch's current date in date of issue. User cannot change the defaulted date.</p> <p>Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration.</p>	04/13/18

Field	Description	Sample Values
Applicable Rules	<p>Select the applicable rules for the Guarantee Issuance from the available options:</p> <ul style="list-style-type: none"> <li>• URDG - Uniform rules for demand guarantees</li> <li>• UCPR - Uniform customs and Practices</li> <li>• ISPR - International standby Practices</li> <li>• NONE - Not subject to any rules</li> <li>• OTHR</li> </ul>	URDG - Uniform rules for demand guarantees
Narrative	If <b>Applicable Rules</b> field value is <b>OTHR</b> , user must be able to provide description in this field.	
Expiry Type	<p>This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options:</p> <ul style="list-style-type: none"> <li>• COND - With Expiry</li> <li>• COND - Without Expiry</li> <li>• FIXD - Specified expiry date (with/without automatic expansion)</li> <li>• OPEN - No specific date of expiry</li> </ul>	
Effective Date	<p>The effective date is defaulted from guarantee issuance.</p> <p>The user can change the date.</p>	
Tenor	<p>Specify the value for tenor and select the value from the drop-down.</p> <p>The drop down is enabled, if <b>Expiry Type</b> is <b>COND - With Expiry</b> or <b>FIXD</b>.</p>	
Date Of Expiry	<p>Provide the expiry date of the Guarantee Issuance.</p> <p>The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide an alert message.</p> <p>This field is mandatory if <b>Expiry Type</b> is <b>COND - With Expiry</b> or <b>FIXD</b>.</p>	09/30/18
Auto Renewal	<p>Enable the option for auto renewal.</p> <p>This field is enabled if <b>Applicable Rules</b> is <b>URDG - Uniform rules for demand guarantees</b> and <b>Expiry Type</b> is <b>OPEN</b>.</p>	
Expiry Condition/Event	<p>This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available.</p> <p>This field is enabled if <b>Expiry Type</b> is <b>COND - With Expiry</b> or <b>COND - Without Expiry</b>.</p>	

Field	Description	Sample Values
Applicant Bank	In application details, if <b>Received From Applicant Bank</b> toggle is on, the applicant bank details will be captured here. If request is not received from applicant bank, this field must be blank.	001342 -HSBC Bank
Applicant	Applicant details will be auto populated based on the details provided in <b>Application Details</b> section. If the request is received from Applicant bank, select the applicant from the List of Values.	001345 Nestle
Beneficiary	Select the beneficiary in whose favor the undertaking (or counter-undertaking) is issued. If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not Valid, then system will display alert message.	001344 EMR & CO
Advising Bank	Select the advising bank. Click the look up icon to search the advising bank based on Party ID/Party Name.You can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name.   <p><b>Note</b></p> <p>In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message “RMA arrangement not available, please change the bank or use MAIL Medium”.</p>	001343 - Bank Of America
Counter SBLC/Guarantee Issuing Bank	Select the Counter Guarantee Issuance Bank from the LOV. This field is applicable only if the <b>Purpose of Message</b> field has value as <b>ICCO</b> .   <p><b>Note</b></p> <p>If Counter Issuing Bank has value, and in case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”.</p>	

Field	Description	Sample Values
Local SBLC/Guarantee Issuing Bank	<p>Select the Local Guarantee Issuance Bank from the LOV.</p> <p>This field is applicable only if the <b>Purpose of Message</b> field has value as <b>ICCO</b> or <b>ISCO</b>.</p>  <p><b>Note</b></p> <p>If Local Issuing Bank has value and Counter Issuing Bank has no value, and in case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”.</p>	
Supplementary Information About Amount	Provide any additional amounts related to undertaking.	
Accountee	User can select the accountee from LOV.	8/2
Amount In Local Currency	System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Obligor/ Instructor Party	Click Search to search and select the name of the obligor from the lookup.	
Obligor Collateral Percentage	<p>Specify the value for obligor collateral percentage.</p> <p>This field is mandatory if the field <b>Obligor/ Instructor Party</b> has value.</p>	
Revenue Sharing Percentage	<p>Read only field.</p> <p>System populates the values from the “Trade Finance Customer Maintenance” if the below conditions are met.</p> <ul style="list-style-type: none"> <li>• Purpose of Message is “ISCO” or “ICCO”</li> <li>• CIB or LIB is captured in the Guarantee Contract.</li> <li>• If CIB and LIB is available in the Guarantee Contract, then system should populate the “Revenue sharing Percentage” maintained against party CIB.</li> <li>• If LIB is only available without CIB in the Guarantee Contract, then system should populate the “Revenue sharing Percentage” maintained against party LIB.</li> <li>• Percentage should be populated after tab out from LIB field.</li> </ul>	



Field	Description	Sample Values
Limits verification Required	<p>Enable the option to enable limit check during the process flow of this request.</p> <p>Disable the option to disable limit check during the process flow of this request.</p>	
Auto Close	<p>Toggle On: Enable the toggle, if Auto close is required for that transactions.</p> <p>Toggle Off: Disable the toggle, if Auto close is not required for that transactions.</p> <p>This field is enabled, if <b>Expiry Type</b> is <b>COND - With Expiry</b> or <b>FIXD</b>.</p>	
Closure Date	<p>System default the "Closure Date" with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created.</p> <p>System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract.</p> <p>User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions,</p> <ul style="list-style-type: none"> <li>• Closure Date must be after the Issue Date.</li> <li>• Closure Date must be after the Expiry Date.</li> <li>• Closure Date cannot be blank, when the "Auto Close" is checked.</li> </ul>	Closure Date
Language Code	Click <b>Search</b> to search and select the language code from the look-up.	

## Miscellaneous

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

Field	Description	Sample Values
Signature	<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>	

Field	Description	Sample Values
Customer Instructions	<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>	
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.</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 you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Guarantee Issuance Registration stage input.</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>	
Checklist	<p>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.</p>	

## Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

Offline Transactions means those transactions which are not initiated by OBDX, but are initiated directly by the bank user in OBTFPM upon request received from the customer.

### Pre- Conditions:

- Customer Maintenance details are replicated from OBTF to OBTFPM.
- Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.

### Steps of Bi-Directional Flow

1. Customer Maintenance details are replicated from OBTF to OBTFPM.

2. In OBTFPM, user clicks on **Request Clarification**, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online". In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder.
3. In case submission mode is not "Online", the system will validate if the counterparty is a OBDX customer by checking the flag "Trade Finance Portal" in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.
4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed to Trade Finance Portal'.
5. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

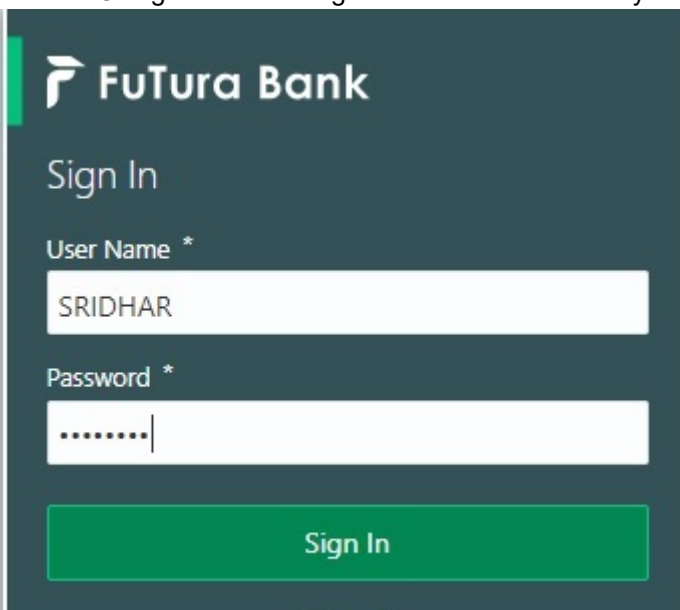
## Scrutiny

On successful completion of registration of a Islamic Guarantee issuance request, the request moves to Scrutiny stage. At this stage the gathered information during registration are scrutinized.

As part of Scrutiny, user can enter/update basic details of the Islamic Guarantee request and can verify if the request can be progressed further. The task initiated from the online channel should be created in the Scrutiny stage directly as in conventional process flow.

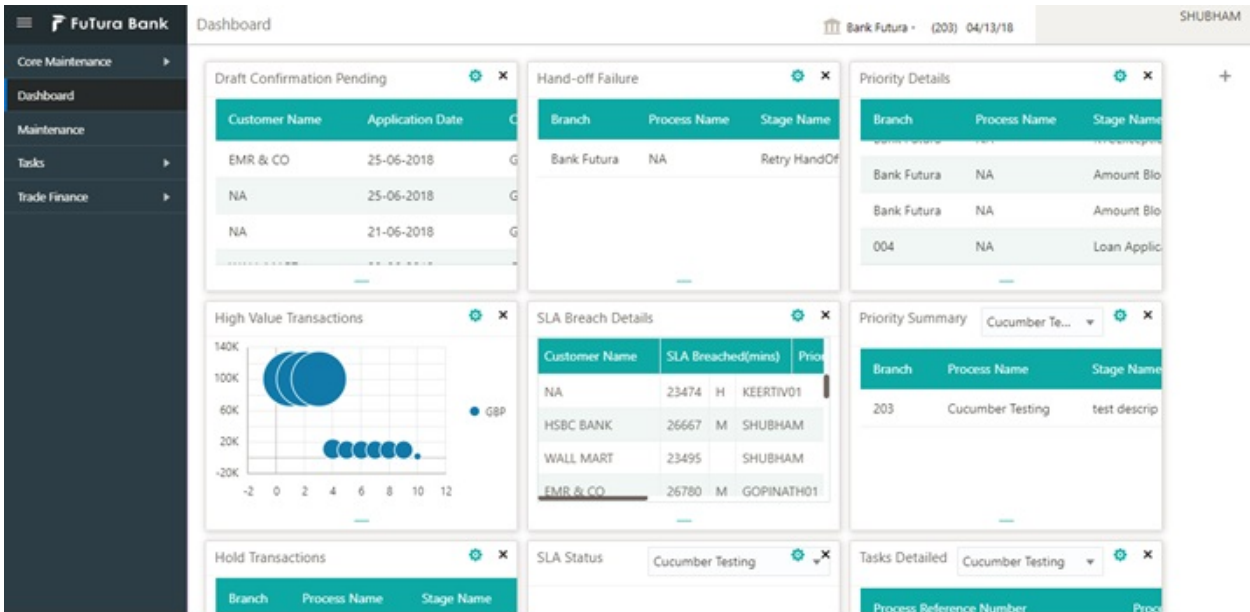
Do the following steps to acquire a task currently at Scrutiny stage:

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

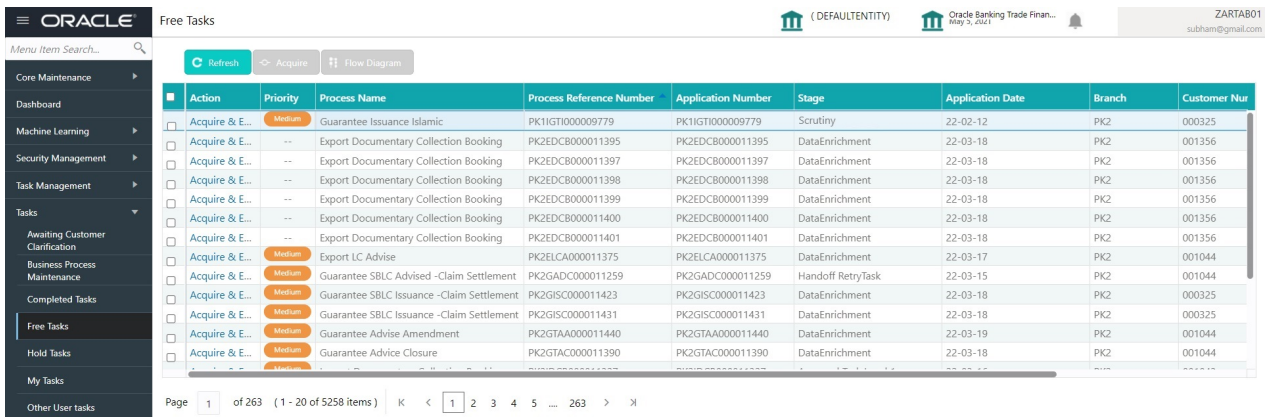


The screenshot shows a dark-themed login interface for FuTura Bank. At the top left is the FuTura Bank logo. Below it, the text "Sign In" is displayed. There are two input fields: "User Name \*" containing the text "SRIDHAR" and "Password \*" containing masked characters. A green button labeled "Sign In" is positioned at the bottom of the form.

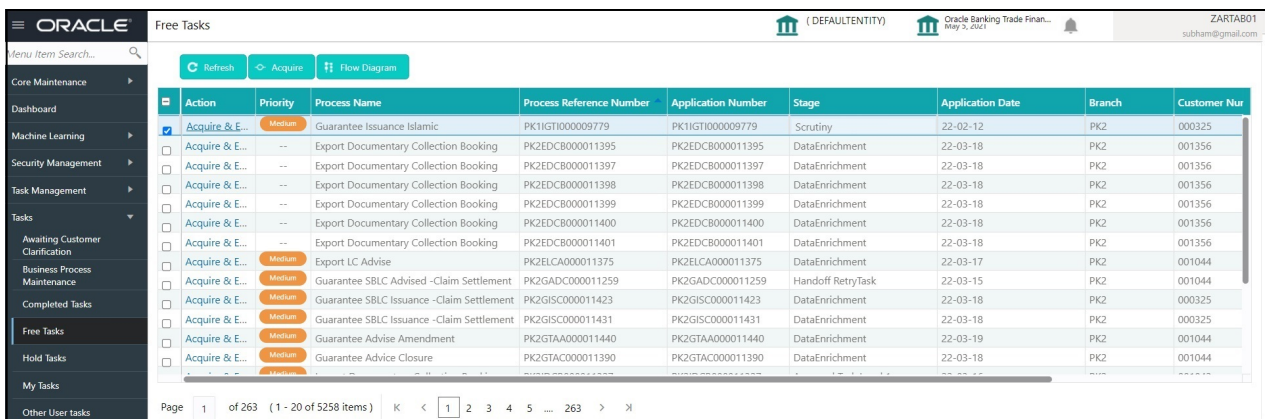
2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



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 scrutinize the registered task.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Edit	Medium	Guarantee Issuance Isla...	PK1IGT000009515	PK1IGT000009515	Scrutiny	22-02-09	PK2	000321	
<input type="checkbox"/> Edit	Medium	Islamic Export Docume...	PK2IEDL000009083	PK2IEDL000009083	DataEnrichment	22-02-03	PK2	001044	
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK2IDCU000008913	PK2IDCU000008913	Approval Task Level 1	22-02-01	PK2	000153	
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK1IDCB000008315	PK1IDCB000008315	Registration	22-01-21	PK2	000325	
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK1IDCB000008276	PK1IDCB000008276	DataEnrichment	22-01-20	PK2	000322	
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK2IDCR000008114	PK2IDCR000008114	DataEnrichment	22-01-18	PK2	000153	
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCR000008031	PK2EDCR000008031	DataEnrichment	22-01-17	PK2	000153	
<input type="checkbox"/> Edit	---	Export Documentary Co...	PK2EDCR000008023	PK2EDCR000008023	Registration	22-01-17	PK2	000153	
<input type="checkbox"/> Edit	---	Export Documentary Co...	PK2EDCR000007966	PK2EDCR000007966	Registration	22-01-14	PK2	000153	
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCL000007937	PK2EDCL000007937	DataEnrichment	22-01-13	PK2	000153	
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCU000007098	PK2EDCU000007098	KYC Exceptional approval	21-12-15	PK2	000153	
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCU000007766	PK2EDCU000007766	DataEnrichment	22-01-08	PK2	000153	
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK1EDCB000007422	PK1EDCB000007422	DataEnrichment	21-12-27	PK2	000322	

The Scrutiny stage has three sections as follows:

- Main Details
- Guarantee Preferences
- Local Guarantee
- Additional Details
- Summary

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

## Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

## Application Details

All fields displayed under Application details section, would be read only except for the **Priority** and **Customer Reference Number**. Refer to [Application Details](#) for more information of the fields.

**Oracle** (DEFAULTENTITY) Oracle Banking Trade Finan... Aug 3, 2023 ZARTAB01 subham@gmail.com

Guarantee Issuance Islamic Scrutiny :: Application No:- 032IGTI000166477

Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message Signatures

Main Application Details

Received From Party: Applicant  
 Received From - Customer ID: 032204  
 Received From - Customer Name: Air Arabia  
 Branch: 032-Oracle Banking Trade Finan...  
 32B - Currency Code, Amount: AED AED 100.00  
 Priority: Medium  
 Submission Mode: Desk  
 Process Reference Number: 032IGTI000166477  
 Application Date: Aug 3, 2023  
 Customer Reference Number: [Field]  
 Copy Existing Undertaking: [Field]  
 Template Name: [Field]

View/Use Template  
 View Guarantees/SBLC Use

SBLC/Guarantee Details

22D - Form of Undertaking\*: DGAR - Guarantee  
 Product Description: Guarantee Issuance upon receiving req  
 23X - File Identification: EMAL - Email transfer  
 40C - Narrative  
 31E - Date of Expiry\*: Aug 31, 2023  
 Applicant: 032204 Air Arabia  
 Local SBLC/Guarantee Issuing Bank  
 51- Obligor/ Instructing Party  
 Revenue Sharing Percentage

Type of Undertaking\*: BILL - Bill of lading  
 20 - Undertaking Number: 032GUR23215AZ6L  
 23X - Narrative  
 23B - Expiry Type\*: FIXD  
 Auto Renewal  
 Beneficiary: 032205 Aldar Properti  
 39F - Supplementary Information About Amount  
 Obligor Collateral Percentage  
 Limit verification required

Narrative  
 User Reference Number: 032GUR23215AZ6L  
 31C - Date of Issue\*: Aug 3, 2023  
 Effective Date: Aug 3, 2023  
 35G - Expiry Condition/ Event  
 Advising Bank  
 Accountee  
 Auto Close  
 Language Code

Product Code\*: GUR  
 22A - Purpose of Message: ISSU - Issue of undertaking  
 40C - Applicable Rules: URDG - Uniform rules for dema...  
 Tenor: 28 D  
 51A - Applicant Bank  
 Counter SBLC/Guarantee Issuing Bank  
 Amount In Local Currency: AED  
 Closure Date: Sep 30, 2023

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

## Guarantee Details

The fields listed under this section are same as the fields listed under the [Guarantee/SBLC Details](#) section in [Common Initiation Stage](#). Refer to [Guarantee/SBLC Details](#) for more information of the fields. During registration, if user has not captured input, then user can capture the details in this section.

Guarantee Preferences Local Guarantee Additional Details Summary

22D - Form of Undertaking\*: DGAR - Guarantee  
 Product Description: Guarantee Issuance upon receiving req  
 23X - File Identification: EMAL - Email transfer  
 40C - Narrative  
 31E - Date of Expiry\*: Aug 31, 2023  
 Applicant: 032204 Air Arabia  
 Local SBLC/Guarantee Issuing Bank  
 51- Obligor/ Instructing Party  
 Revenue Sharing Percentage

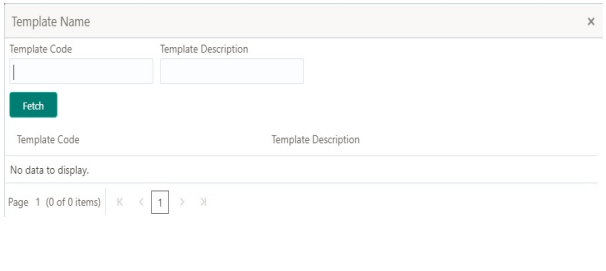
Type of Undertaking\*: BILL - Bill of lading  
 20 - Undertaking Number: 032GUR23215AZ6L  
 23X - Narrative  
 23B - Expiry Type\*: FIXD  
 Auto Renewal  
 Beneficiary: 032205 Aldar Properti  
 39F - Supplementary Information About Amount  
 Obligor Collateral Percentage  
 Limit verification required

Narrative  
 User Reference Number: 032GUR23215AZ6L  
 31C - Date of Issue\*: Aug 3, 2023  
 Effective Date: Aug 3, 2023  
 35G - Expiry Condition/ Event  
 Advising Bank  
 Accountee  
 Auto Close  
 Language Code

Product Code\*: GUR  
 22A - Purpose of Message: ISSU - Issue of undertaking  
 40C - Applicable Rules: URDG - Uniform rules for dema...  
 Tenor: 28 D  
 51A - Applicant Bank  
 Counter SBLC/Guarantee Issuing Bank  
 Amount In Local Currency: AED  
 Closure Date: Sep 30, 2023

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

Following fields are the additional new fields apart from the fields carried over from [Guarantee/SBLC Details](#) of [Registration](#). Provide the details for the two additional fields based on the description in the following table:

Field	Description	Sample Values
Copy Existing Undertaking	Select any existing undertaking to be copied, if required.	
Template name	<p>This is applicable only for the non-online Guarantee Issuance request.</p> <p>This option allows user to select a template if the applicant details are already captured and the data can be reused with the template to reduce the effort. The details pertaining to the subsequent screens in Scrutiny and Data Enrichment screens will be persisted and populated when you move to the relevant screens.</p> <p>Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values.</p> <p>Click the look up icon to search the Template code with Template Code or Template Description.</p> 	
View Guarantee/ SBLC	Click View to view the details of the selected template in Template Name.	
Use	Click Use to use the selected template in Template Name.	



## Action Buttons

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

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 view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.</p>	
Overrides	<p>Click to view overrides, if any.</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
Incoming Message	<p>This button displays the multiple messages (MT760 + up to 7 MT761).</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Issuance Scrutiny stage inputs.</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>	
Refer	<p>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.</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>	

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>	

## Guarantee Preferences

A Scrutiny user can scrutinize the guarantee preference details of the Islamic guarantee issuance request. In case the request is received through online channel, user will verify the details populated.

The screenshot displays the Oracle Guarantee Issuance Islamic Scrutiny interface. The main content area is titled 'Guarantee Preferences' and contains several sections:

- Preferences:** 77U - Terms and Conditions (non standard text), 44H - Governing Law and Jurisdiction (44HGOVRNLAW).
- Automatic Extension Details:** 23F - Auto Extension Period, 26E - Non Extension Notice Period, 31S - Auto Extension Final Expiry Date, 78 - Non Extension Details.
- Liability Change Schedule:** Liability Change Type (Time Based), Number of Periods, Units, Standard Type (Standard), Amount, Liability Type, Percentage.
- Demand Indicator:** 48B - Demand Indicator (Multiple demands not permitted).
- Underlying Transaction Details:** 45L - Underlying Transaction Details (45LTRNDTLS).
- Delivery of Original Undertaking:** 24E - Delivery of Original Undertaking (COLL - By Collection), 24G - Delivery to/ Collection by (BENE - Beneficiary), 24G - Narrative (Beneficiary Name address line1).
- Transfer Details:** 48D - Transfer Indicator, 39E - Transfer Conditions.
- Others:** 72Z - Sender to Receiver Information (SND2RECM760), 71D - Charges (chargesFromBene), 57A - Advise Through Bank, 41a-Available with, 49 - Confirmation Instruction, 58A - Requested Confirmation Party, Confirming Bank.

At the bottom, there is a table with columns: Sequence Number, Scheduled Date, Amount, Percentage, Liability Type, and Action. The table currently shows 'No data to display.' Below the table is a pagination control: Page 1 (0 of 0 items).

The interface also includes a navigation menu on the left (Main, Guarantee Preferences, Local Guarantee, Additional Details, Summary) and a top navigation bar with buttons: Clarification Details, Documents, Remarks, Overrides, Customer Instruction, Incoming Message, Signatures, Transaction Log. The bottom of the interface has buttons: Audit, Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next.






## Preferences


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

Field	Description	Sample Values
Terms and Conditions	Select the terms and conditions from the LOV that are not already mentioned. The field displays the content from MT760 and all the applicable MT 761.	
Governing Law and Jurisdiction	Select the applicable governing law and jurisdiction for the undertaking.	

## Automatic Extension Details

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

Field	Description	Sample Values
Automatic Extension Required	<p><b>Toggle On:</b> Set the toggle On, if automatic extension for expiry date is required.</p> <p><b>Toggle Off:</b> Set the toggle Off, if automatic extension for expiry date is not required.</p> <p> <b>Note:</b> This field is not applicable <b>Expiry Type</b> field in registration stage has value as <b>Open</b>.</p>	
Auto Extension Period	<p>Select the auto extension period for expiry date from the following options:</p> <ul style="list-style-type: none"> <li>• Days</li> <li>• One year</li> <li>• Others</li> </ul> <p> <b>Note</b> This field is applicable only if <b>Auto Extension Required</b> toggle is set to <b>On</b>.</p>	
Extension Details	<p>Provide the extension details for the expiry date.</p> <p> <b>Note</b> This field is applicable only if <b>Auto Extension Required</b> toggle is 'On' and <b>Auto Extension Period</b> field value is <b>Days/Others</b>.</p>	
Non-Extension Details	<p>Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details.</p> <p> <b>Note</b> This field is applicable only if <b>Auto Extension Required</b> toggle is 'On' and <b>Auto Extension Period</b> field has values.</p>	
Non-Extension Notice Period	<p>Provide the non-extension notice days.</p> <p> <b>Note</b> This field is applicable only if <b>Auto Extension Required</b> toggle is 'On' and <b>Auto Extension Period</b> field has values.</p>	



Field	Description	Sample Values
Auto Extension Final Expiry Date	<p>Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed.</p>  <p><b>Note</b> This field is applicable only if <b>Auto Extension Required</b> toggle is 'On' and <b>Auto Extension Period</b> field has values.</p> <p>If <b>Automatic Extension Required</b> toggle is set to <b>Yes</b>, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the “Auto Extension Period”.</p>	

### Liability Change Schedule

In this section, user can enter the details of increase or decrease of liability on a pre-scheduled date as applicable.

Provide the **Liability Change Schedule** based on the description in the following table:

Field	Description	Sample Values
Liability Change Type	<p>Select the liability change type. This field describes the basis for liability change.</p> <p>Values are:</p> <ul style="list-style-type: none"> <li>• Event Based - User can enter the Event details in “Additional Details” field. The actual liability change for Event based type should be operationally handled by the user based on the event details</li> <li>• Time Based - The liability change should happen automatically on the pre-scheduled date as given.</li> </ul>	
Additional Details	Specify the additional details to increase or decrease of liability or both are involved.	
Standard Type	This field describes whether liability change is standard or non-standard.	
Liability Type	This field describes whether Increase or decrease of liability or both are involved.	
Number of Periods	User can enter the numeric value of the period corresponding to the units.	

Field	Description	Sample Values
Units	User can select the value from drop down. Values are: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> </ul>	
Amount	User can enter the Liability Amount that should be increased or decreased on the liability change date.	
Percentage	User can either enter the amount of liability to be changed or percentage of liability to be changed. If percentage is chosen, then system should calculate the equivalent amount of liability to be changed.	
Schedule Grid	If the liability change is for more than one date, or if the liability change is not based on time, user can input the details in the schedule grid.	
Sequence Number	Serial number of the liability change.	
Scheduled Date	User can enter the date on which liability change to happen.	
Amount	User can enter the Liability Amount that should be increased or decreased on the liability change date.	
Percentage	The user can either enter the amount of liability to be changed or percentage of liability to be changed. If percentage is chosen, then system should calculate the equivalent amount of liability to be changed.	
Liability Type	This field describes whether Increase or decrease of liability or both are involved.	
Plus Icon 	Click plus icon to add a new row to input the liability change details in the grid.	
Minus Icon 	Click minus icon to remove any existing grid Details.	



## Demand Indicator

Field	Description	Sample Values
Demand Indicator	<p>This field specifies whether partial and/or multiple demands are not permitted. Select the demand indicator from the following options:</p> <ul style="list-style-type: none"> <li>• Multiple demands are not permitted - Partial amount can be claimed</li> <li>• Partial demands are not permitted - Entire amount can be claimed</li> <li>• Multiple and partial demands are not permitted - Entire amount can be claimed</li> </ul>	



## Underlying Transaction Details

Field	Description	Sample Values
Underlying Transaction Details	Select the underlying business transaction details (for which the undertaking is issued) from the LOV.	


## Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	<p>Select the method of the delivery from the following options by which the original local undertaking needs to be delivered:</p> <ul style="list-style-type: none"> <li>• COLL - By Collection</li> <li>• COUR - By Courier</li> <li>• MAIL - By Mail</li> <li>• MESS - By Messenger - Hand Deliver</li> <li>• OTHR - Other Method</li> <li>• REGM - By registered mail</li> </ul> <p> <b>Note</b> This field is not applicable, if <b>Purpose of Message</b> field value is <b>ICCO/ISCO</b>.</p>	
Narrative	<p>Provide the description of method of delivery of original undertaking.</p> <p> <b>Note</b> This field is applicable only if the <b>Delivery of Original Undertaking</b> field value is <b>COUR/OTHR</b>.</p>	










Field	Description	Sample Values
Delivery to/Collection by	<p>Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected:</p> <ul style="list-style-type: none"> <li>• BENE - Beneficiary</li> <li>• OTHR - Others</li> </ul> <div style="text-align: center;">  <p><b>Note</b></p> <p>This field is not applicable, if <b>Purpose of Message</b> field value is <b>ICCO/ISCO</b>.</p> </div>	
Narrative	<p>Provide the name and address.</p> <div style="text-align: center;">  <p><b>Note</b></p> <p>This field is applicable only if the <b>Delivery to/Collection by</b> field value is <b>OTHR</b>.</p> </div>	

## Transfer Details

Field	Description	Sample Values
Transfer Indicator	Select the check box if the undertaking is transferable.	
Transfer Conditions	<p>Provide the conditions to transfer the undertaking.</p> <p>  <b>Note</b>            This field is applicable only if the <b>Transfer Conditions</b> check box is checked.</p>	

## Others

Field	Description	Sample Values
Sender to Receiver Information	Select the additional information for receiver from the LOV.	
Charges	Provide the charges for the undertaking from the LOV.	
Advice Through Bank	<p>Select the additional bank to advise the undertaking from the LOV.</p> <p>  <b>Note</b>            This field is applicable only if <b>Advice Through Bank</b> field in <b>Main Details</b> has value.</p>	
Available With	<p>This field identifies the bank with which the credit is available of the issued LC.</p> <p>User must capture the bank details or any free text.</p> <ul style="list-style-type: none"> <li>• Search the bank with SWIFT code (BIC) or Bank Name.</li> </ul> <p>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.</p> <p>  <b>Note</b>            This field is applicable only for SBLC</p>	

Field	Description	Sample Values
Confirmation Instructions	<p>Select the confirmation instruction from the available values:</p> <ul style="list-style-type: none"> <li>• CONFIRM</li> <li>• MAY ADD</li> <li>• WITHOUT</li> </ul> <p> <b>Note</b> This field is applicable if the <b>Form of Undertaking</b> is <b>STBY - Standby LC</b>.</p>	
Requested Confirmation Party	<p>Select the requested confirmation party from the available options:</p> <ul style="list-style-type: none"> <li>• Advising Bank</li> <li>• Advise Through Bank</li> <li>• Others</li> </ul> <p> <b>Note</b> This field is applicable if the <b>Confirmation Instructions</b> is <b>Confirm or May Add</b>.</p> <p> <b>Note</b> This field is applicable only for SBLC.</p>	
Confirming Bank	<p>Select the Confirming Bank from the LOV.</p> <p> <b>Note</b> This field is applicable if the <b>Requested Confirmation Party</b> value is <b>Others</b>.</p> <p> <b>Note</b> This field is applicable only for SBLC.</p>	

## Action Buttons

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

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>	
Remarks	<p>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.</p>	
Overrides	<p>Click to view overrides, if any.</p>	
Incoming Message	<p>This button displays the multiple messages (MT760 + up to 7 MT761).</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Scrutiny Stage Inputs.</p>	
Refer	<p>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.</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>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

Field	Description	Sample Values
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.	

## Local Guarantee

A Scrutiny user can enter the local guarantee details of the Islamic guarantee issuance request.

The screenshot displays the Oracle Flexcube Universal Banking application interface for entering local guarantee details. The main content area is titled 'Local Guarantee - Sequence C' and is organized into several sections:

- Local Guarantee:** Includes fields for '22D - Form of Undertaking', '22K - Type of Undertaking', '32B - Undertaking Amount', '31E - Expiry Date', and '45C - Documents and Presentation Inst'.
- Auto Extension Details:** Includes '23F - Automatic Extension Reqd', '26E - Non Extension Notice Period', '23F - Auto Extension Period', and '315 - Auto Extension Final Expiry Date'.
- Transfer Details:** Includes '48D - Transfer Indicator' and '39E - Transfer Conditions'.
- Demand Details:** Includes '48B - Demand Indicator'.
- Underlying Transaction Details:** Includes '45L - Underlying Transaction Details'.
- Delivery of Local Undertaking:** Includes '24E - Delivery of Local Undertaking', '24E - Narrative', '24G - Delivery to/ Collection by', and '24G - Narrative'.

The interface also features a top navigation bar with tabs for 'Clarification Details', 'Documents', 'Remarks', 'Overrides', 'Customer Instruction', 'Incoming Message', and 'Signatures'. A bottom action bar contains buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.


User must provide Local Guarantee (Sequence C) details. Values from [Guarantee Preferences](#) (Sequence B) and [Main Details](#) will get defaulted to few of fields in this section. Provide the details based on the description in the following table:






Field	Description	Sample Values
Guarantee Details - Sequence C		
Form of Undertaking	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Req. Local Undertaking T & C	This field displays the content from MT760 and all applicable MT761.	
Applicable Rules	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Narrative	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Type of Undertaking	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Narrative	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Applicant	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Beneficiary	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Undertaking Amount	Read only field. The value will get defaulted from <a href="#">Main Details</a> .	
Available With	Read only field. The value will get defaulted from <a href="#">Guarantee Preferences</a> .	
Requested Issue Date	Read only field. The value will get defaulted from <a href="#">Guarantee Preferences</a> .	
Expiry Type	Read only field.  This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: <ul style="list-style-type: none"> <li>● COND - Conditional Expiry</li> <li>● FIXD - Specified expiry date (with/without automatic expansion)</li> <li>● OPEN - No specific date of expiry</li> </ul>	

Field	Description	Sample Values
Expiry Date	This field is applicable only if <b>Expiry Type</b> field has value <b>Fixed</b> .	
Expiry Condition/ Event	The value will get defaulted from <a href="#">Main Details</a> . This field is applicable only if <b>Expiry Type</b> field has value <b>COND</b> .	
Standard Wording Required	Read only field. Indicates if standard wording is required for the terms and conditions.	
Guarantee Language	Read only field. Indicates the guarantee language.	
Documents and Presentation Instructions	Read only field. Indicates the documents and presentation instructions.	
Supplementary Information About Amount	Read only field. Indicates the additional amounts.	
Governing Law	Read only field. The value will get defaulted from <a href="#">Guarantee Preferences</a> .	
Advise Through Bank	Read only field. The additional bank to advise the undertaking will get defaulted from guarantee issuance.	

### Automatic Extension Details

Auto extension details is applicable only if it is enabled in [Guarantee Preferences](#) The values will be defaulted from [Guarantee Preferences](#) and can be amended, if required. Provide the Automatic Extension Details based on the description in the following table:

Field	Description	Sample Values
Automatic Extension Required	<p>Read only field.</p> <p><b>Toggle On:</b> Indicates if automatic extension for expiry date is required.</p> <p><b>Toggle Off:</b> Indicates if automatic extension for expiry date is not required.</p> <p> <b>Note</b> This field is not applicable <b>Validity</b> field in registration stage has value as <b>Open</b>.</p>	

Field	Description	Sample Values
Auto Extension Period	<p>Indicates the auto extension period for expiry date.</p>  <p><b>Note</b> This field is applicable only if <b>Auto Extension Required</b> toggle is set to <b>On</b>.</p>	
Extension Details	<p>Indicates the extension details for the expiry date.</p>  <p><b>Note</b> This field is applicable only if <b>Auto Extension Period</b> field value is <b>Days/ Others</b>.</p>	
Non-Extension Details	<p>Indicates the non-extension details for automatic expiry date extension such as notification methods or notification recipient details.</p>  <p><b>Note</b> This field is applicable only if <b>Auto Extension Period</b> field has values.</p>	
Non-Extension Notice Period	<p>Indicates the non-extension notice days.</p>  <p><b>Note</b> This field is applicable only if <b>Auto Extension Period</b> field has values.</p>	
Auto Extension Final Expiry Date	<p>Indicates the final extension date for automatic expiry date extension after which no automatic extension is allowed.</p>  <p><b>Note</b> This field is applicable only if <b>Auto Extension Period</b> field has values.</p>	



## Transfer Details

Field	Description	Sample Values
Transfer Indicator	Read only field. The value will get defaulted from <a href="#">Guarantee Preferences</a> .	
Transfer Conditions	Read only field. The value will get defaulted from <a href="#">Guarantee Preferences</a> .	



## Demand Details



Field	Description	Sample Values
Demand Indicator	Read only field. The value will get defaulted from <a href="#">Guarantee Preferences</a> .	

## Underlying Transaction Details

Field	Description	Sample Values
Underlying Transaction Details	Read only field. Indicates the underlying business transaction details (for which the undertaking is issued).	

## Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	Read only field. Indicates the method of the delivery from the following options by which the original local undertaking needs to be delivered.   <b>Note</b> This field is not applicable, if <b>Purpose of Message</b> field value is <b>ICCO/ISCO</b> .	
Narrative	Indicates the description of method of delivery of original undertaking.   <b>Note</b> This field is applicable only if the <b>Delivery of Original Undertaking</b> field value is <b>COUR/OTHR</b> .	

Field	Description	Sample Values
Delivery to/Collection by	<p>Read only field.</p> <p>Indicates the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected.</p> <p> <b>Note</b> This field is not applicable, if <b>Purpose of Message</b> field value is <b>ICCO/ISCO</b>.</p>	
Narrative	<p>Indicates the narrative..</p> <p> <b>Note</b> This field is applicable only if the <b>Delivery to/Collection by</b> field value is <b>OTHR</b>.</p>	

## Additional Details

Scrutiny user can verify/input/update the additional details Data Segment of the Islamic Guarantee request. As part of Additional details section, Guarantee may have impact on the Limits, Collaterals and Charge section.

## 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 (OBTFFPM) 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:

Limits and Collaterals

Limit Details

<input type="checkbox"/>	Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message	Edit	Delete
<input type="checkbox"/>	000327		100	USD	\$100.00			000327	

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	Response
1	GBP	PK1000327018	1.3	100	\$67.00	0	VS	The arr can be


Deposit Linkage Details


<input type="checkbox"/>	Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
<input type="checkbox"/>	PK2CDP1210860501	GBP	2022-03-27	GBP	199100	\$990.00	PK2CDP1210860501	

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**Limit Details** ✕

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

Field	Description	Sample Values
	Click plus icon to add new Limit Details.	
<p>Limit Details</p> <p>Click + plus icon to add new limit details.</p> <p>Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.</p>		
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	

Field	Description	Sample Values
Linkage Type	<p>Select the linkage type. Linkage type can be:</p> <ul style="list-style-type: none"> <li>• Facility</li> <li>• Liability</li> </ul> <p>By default Linkage Type should be "Facility".</p>	
Contribution%	<p>System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.</p> <p>Once contribution % is provided, system will default the amount.</p> <p>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.</p>	
Liability Number	<p>Click <b>Search</b> to search and select the Liability Number from the look-up.</p> <p>The list has all the Liabilities mapped to the customer.</p>	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	<p>Click <b>Search</b> to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.</p> <p> <b>Note</b></p> <p>User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field.</p> <p>This field is disabled and read only, if <b>Linkage Type</b> is <b>Liability</b>.</p>	
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the <b>Liability Number</b>	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	

Field	Description	Sample Values
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.  The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message.  The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
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.	

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

Collateral Details
✕

<p>Total Collateral Amount * <input type="text" value="AED 10.00"/></p>	<p>Collateral Amount to be Collected * <input type="text" value="AED 10.00"/></p>
<p>Sequence Number <input type="text" value="1.0"/></p>	<p>Collateral Split % * <input type="text" value="10.0"/> <span>▼ ▲</span></p>
<p>Collateral Contribution Amount * <input type="text" value="AED 1.00"/></p>	<p>Settlement Account * <input type="text" value="0912160013"/> <span>🔍</span></p>
<p>Settlement Account Currency <input type="text" value="AED"/></p>	<p>Exchange Rate <input type="text" value="1.0"/> <span>▼ ▲</span></p>
<p>Contribution Amount in Account Currency <input type="text" value="AED 1.00"/></p>	<p>Account Available Amount <input type="text" value="AED 1,984,452.45"/></p>
<p>Response <input type="text" value="VS"/></p>	<p>Response Message <input type="text" value="The amount block can be performed as the account has sufficient balance"/></p>

Field	Description	Sample Values
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	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Select the Settlement Account Currency.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	

Field	Description	Sample Values
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. Account available amount will be auto-populated based on the Settlement Account selection.	
Response	Response can be 'Success' or 'Amount not Available'. System populates the response on clicking the <b>Verify</b> button.	
Response Message	Detailed Response message. System populates the response on clicking the <b>Verify</b> 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	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".	
Account Balance Check Response	This field displays the account balance check response.	

Field	Description	Sample Values
Delete Icon 	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

### Deposit Linkage Details

In this section which the deposit linkage details is captured.


System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly.

**Deposit Linkage Details** ✕

Customer Id <input type="text" value="091215"/>	Deposit Account <input type="text" value="PK2CDP1221100002"/>
Deposit Branch <input type="text" value="PK2"/>	Deposit Maturity Date <input type="text"/>
Deposit Available Amount <input type="text" value="AED 87,508.00"/>	Deposit Available In Transaction Currency <input type="text"/>
Exchange Rate <input type="text"/>	Linkage Amount(Transaction Currency) * <input type="text" value="AED 450.00"/>
Linkage Percentage % * <input type="text" value="45.00"/>	

Field	Description	Sample Values
	Click + plus icon to add new deposit details.	
Customer Id	Customer ID is defaulted from the system. User can change the customer ID.	
Deposit Account	Click <b>Search</b> to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	



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

## Charge Details

After payment, 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.

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

If the Guarantee Issuance is at Counter Issuing Bank (CIB), charges are simulated from back office, user can change the details.

If the Guarantee Issuance is at Local Issuing Bank (LIB), charges are simulated from back office, user can change the details.

Recalculate
Redefault

Commission Details

Event

Event Description

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

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Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Split	Charge Party	Settlement Account
CHGTRAMND			GBP	£100.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		PK20010440017

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Tax Details

Component	Type	Value Date	Currency	Amount	Billing	Defer	Settlement Account
No data to display.							

Split Settlement

select	Component	Currency	Amount
<input checked="" type="checkbox"/>	CHGTRAMND_LIQD	GBP	£100.00

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Split Settlement Details

Sequence	Component	Amount	Percentage	Branch	Account Currency	Account	Exchange Rate	Original Exchange Rate	Party Type	Customer	AR-AP Tracking	Loan/
1	CHGTRAMND_LIQD_S01	50	50.00	PK2	GBP	PK200104	1	1	BEN	001044	<input type="checkbox"/>	N
2	CHGTRAMND_LIQD_S02	50	50.00	PK2	GBP	PK20037	1	1	ISB	003763	<input type="checkbox"/>	N

Save & Close
Close

### Commission Details

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

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	

Field	Description	Sample Values
Amount	<p>An amount that is maintained under the product code defaults in this field.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	<p>Select the check box to waive charges/ commission.</p> <p>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</p> <p>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.</p>	
Split	The user can split the Commission by enabling/ disabling the flag as per the requirement.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	<p>Details of the Settlement Account is defaulted.</p> <p>User can change the settlement account.</p>	
Amend	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	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	<p>If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>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.</p> <p>The user can not select/de-select the check box if it is de-selected by default.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	
Defer	<p>If charges have to be deferred and collected at any future step, this check box has to be selected.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.</p> <p>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.</p>	
Waive	<p>If charges have to be waived, this check box has to be selected.</p> <p>Based on the customer maintenance, the charges should be marked for Billing or for Defer.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>	

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

#### Tax Details

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

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

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

#### Split Settlement

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

Field	Description	Sample Values
Component	The split component type eligible for Split .	
Currency	The currency of split settlement.	
Amount	The amount of split settlement.	

## Split Settlement Details

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

Split Settlement Details
✕

Component CHGTRAMND_LIQD_S01	Amount 50
Customer 001044	<input type="checkbox"/>
Account PK20010440017	Account Currency GBP
Branch PK2	Percentage 50.00
Exchange Rate 1	Original Exchange Rate 1
Party Type BEN	Negotiation Reference <input type="text"/>
AR-AP Tracking <input type="checkbox"/>	Loan/Finance Account N
Negotiation Rate <input type="text"/>	

Fetch Exchange Rate
Save & Close
Close

Field	Description	Sample Values
Sequence	The sequence number is auto populated with the value, generated by the system.	
Component	The split component type eligible for Split.	
Amount	The system splits the respective Charge/ Commission amount automatically between counter party and third party with 50% value by default.  The bank user can modify the amount.  More than two splits are not allowed.	
Customer	Indicates the ID of the Customer in Split Settlement Details section.	
Account	The system defaults the settlement account.  User can modify the settlement account. System initiates a call to common core tables within OBTFPM to select the account	
Account Currency	Defaults the currency of the account.	
Branch	Indicates the branch of the customer where transaction is getting processed.	

Field	Description	Sample Values
Percentage	<p>The system splits the respective Charge/ Commission percentage automatically between counter party and third party with 50% value by default.</p> <p>More than two splits are not allowed.</p> <p>The bank user can modify the amount.</p> <p>The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.</p>	
Exchange Rate	System populates the exchange rate maintained.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in split settlement details section.	
Party Type	System displays the party type in split settlement details section.	
Negotiation Reference	Specify the negotiation reference number.	
AR-AP Tracking	<p>Indicates to defer the charge/ commission in Split Settlement Details section.</p> <p>The user can modify the AR-AP Tracking flag as per the requirements.</p>	
Loan/Finance Account	Displays the loan account.	
Negotiation Rate	Specify the negotiation rate.	

### Action Buttons

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

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>	
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	<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>	
Incoming Message	<p>This button displays the multiple messages (MT760 + up to 7 MT761.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Scrutiny Stage Inputs.	
Refer	<p>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.</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>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	



Field	Description	Sample Values
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	Task moves to previous logical step.	
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>	

## Summary

User can review the summary of details updated in Scrutiny Guarantee Issuance Islamic request.

The summary tiles displays 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 details.
- Guarantee Preferences - User can view the guarantee preferences.
- Local Guarantee - User can view the local guarantee.
- Limits and Collaterals - User can view limits and collateral details.

- Commission, Charges and Taxes - User can view commission, charges and taxes details.

## 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 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 <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>	
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761.  Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.  In case of MT798, the User can click and view the MT798 message(784,760/761).  The user can also view the incoming MT765 by clicking the Incoming Message button.	
Submit	Task will get moved to next logical stage of Guarantee Issuance.  If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later.  This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	

Field	Description	Sample Values
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>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.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul>	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>● R1- Documents missing</li> <li>● R2- Signature Missing</li> <li>● R3- Input Error</li> <li>● R4- Insufficient Balance/Limits</li> <li>● R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Back	Task moves to previous logical step.	

## Data Enrichment

As part of Data Enrichment, user can input new Islamic Guarantee Issuance request. User can enter/update basic details of the incoming request.

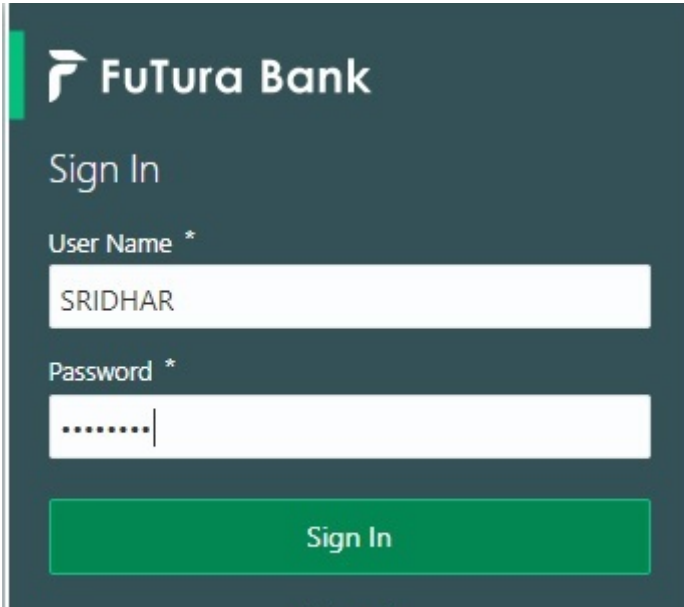


### Note

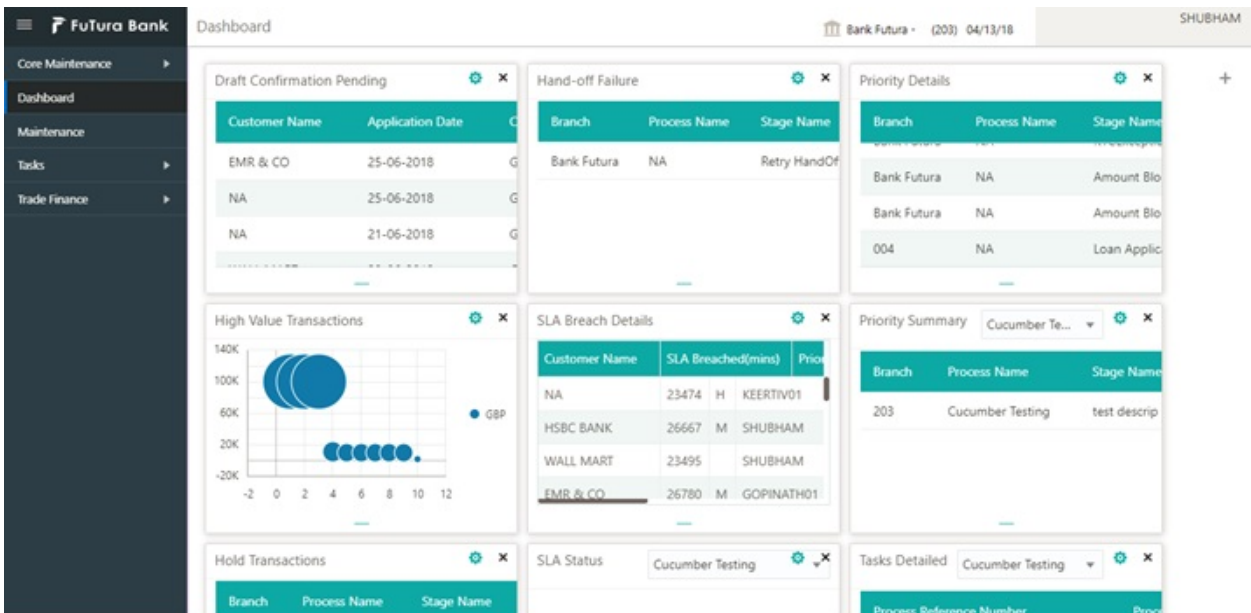
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

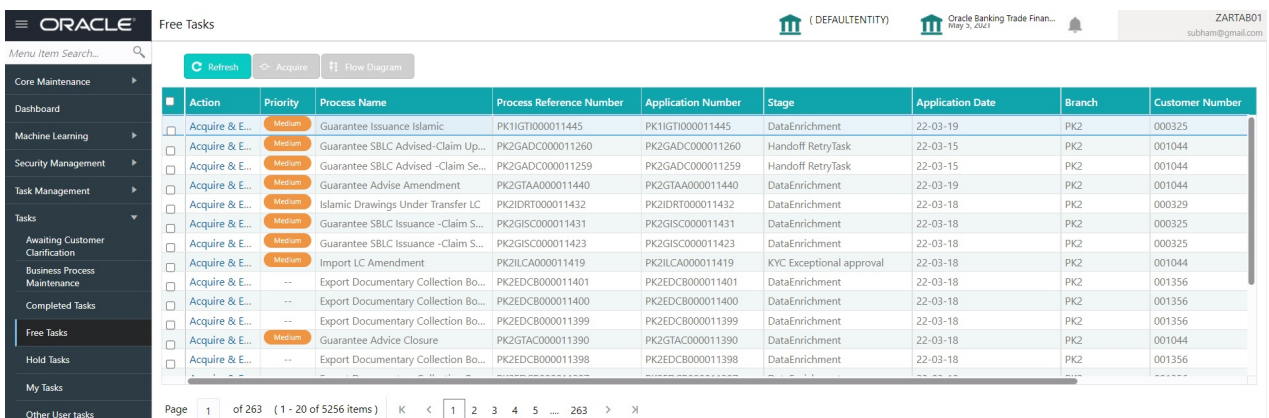
1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



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



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



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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Guarantee Issuance Islamic	PK11GT000011445	PK11GT000011445	DataEnrichment	22-03-19	PK2	000325
Acquire & Edit	Medium	Guarantee SBLC Advised-Claim Up...	PK2GADC000011260	PK2GADC000011260	Handoff RetryTask	22-03-15	PK2	001044
Acquire & Edit	Medium	Guarantee SBLC Advised -Claim Se...	PK2GADC000011259	PK2GADC000011259	Handoff RetryTask	22-03-15	PK2	001044
Acquire & Edit	Medium	Guarantee Advise Amendment	PK2GTA000011440	PK2GTA000011440	DataEnrichment	22-03-19	PK2	001044
Acquire & Edit	Medium	Islamic Drawings Under Transfer LC	PK2IDRT000011432	PK2IDRT000011432	DataEnrichment	22-03-18	PK2	000329
Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim S...	PK2GISC000011431	PK2GISC000011431	DataEnrichment	22-03-18	PK2	000325
Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim S...	PK2GISC000011423	PK2GISC000011423	DataEnrichment	22-03-18	PK2	000325
Acquire & Edit	Medium	Import LC Amendment	PK2ILCA000011419	PK2ILCA000011419	KYC Exceptional approval	22-03-18	PK2	001044
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011401	PK2EDCB000011401	DataEnrichment	22-03-18	PK2	001356
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011400	PK2EDCB000011400	DataEnrichment	22-03-18	PK2	001356
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011399	PK2EDCB000011399	DataEnrichment	22-03-18	PK2	001356
Acquire & Edit	Medium	Guarantee Advice Closure	PK2GTAC000011390	PK2GTAC000011390	DataEnrichment	22-03-18	PK2	001044
Acquire & Edit	--	Export Documentary Collection Bo...	PK2EDCB000011398	PK2EDCB000011398	DataEnrichment	22-03-18	PK2	001356

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Edit	Medium	Guarantee Issuance Isla...	PK11GT000011445	PK11GT000011445	DataEnrichment	22-03-19	PK2	000325	
Edit	Medium	Guarantee Advise Canc...	PK2GTAC000011011	PK2GTAC000011011	Approval Task Level 1	22-03-09	PK2	001044	
Edit	Medium	Guarantee Issuance Isla...	PK11GT000009779	PK11GT000009779	Handoff RetryTask	22-02-12	PK2	000325	
Edit	Medium	Islamic Export Docume...	PK2IEDC000011444	PK2IEDC000011444	DataEnrichment	22-03-19	PK2	001044	
Edit	Medium	Islamic Drawings Under...	PK2IDRT000011413	PK2IDRT000011413	Approval Task Level 1	22-03-18	PK2	001185	
Edit	Medium	Import Documentary C...	PK2IDCR000011403	PK2IDCR000011403	Approval Task Level 1	22-03-18	PK2	000153	
Edit	--	Islamic Export Docume...	PK2IEDC000011383	PK2IEDC000011383	Registration	22-03-17	PK2	000153	
Edit	Medium	Islamic Export Docume...	PK2IEDL000011377	PK2IEDL000011377	Approval Task Level 1	22-03-17	PK2	000326	
Edit	--	Islamic Import LC Liquid...	PK2IILL000011228	PK2IILL000011228	Registration	22-03-14	PK2	001044	
Edit	Medium	Islamic Import LC Liquid...	PK2IILL000011183	PK2IILL000011183	Approval Task Level 1	22-03-13	PK2	001044	
Edit	Medium	Islamic Export Docume...	PK1IEDB000011053	PK1IEDB000011053	Approval Task Level 1	22-03-10	PK2	000327	
Edit	--	Islamic Export LC Transfer	PK2IELT000009790	PK2IELT000009790	Scrutiny	22-02-12	PK2	001044	
Edit	Medium	Guarantee Advise Islamic	PK11GTA000009290	PK11GTA000009290	Approval Task Level 1	22-02-07	PK2	000322	

The Data Enrichment stage has five sections as follows:

- Main Details
- Guarantee Preferences
- Additional Fields
- Local Guarantee
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

### Main Details

Refer to [Main Details](#).

### Guarantee Preferences

As part of Data Enrichment, user will verify and enter the basic details available in the Islamic Guarantee request. In case the request is received through online channel, user verifies the details populated.

Refer to [Guarantee Preferences](#).

## Document and Conditions

Documents maintained at the product level will be populated and user must be able to update the details if required.

The screenshot shows the Oracle Flexcube Universal Banking interface. The main content area is titled 'Documents and Conditions' and is divided into two sections: 'Document Details' and 'Additional Conditions'.

**Document Details Table:**

Code	Document Description	Copy	Original	Clause Description	Document Received	Action
CLAIMDOC	Claim Doc	1	1	CLAIMDOC	<input type="checkbox"/>	

**Additional Conditions Table:**

FFT Code	FFT Description	Action
21PBANKREF		

Field	Description	Sample Values
Code	Click Search icon to search and select the document code based on the document received. User can add or delete the code by deleting the line on the grid.	
Document Description	System displays the document description based on the document code selection. User can edit the description.	
Copy	Specify the number copies received from the Drawer. User can edit the actual copies received.	
Original	Specify the number of original documents received from the Drawer. User can edit the actual originals received.	
Document Received	System displays whether original document is required or not. The user can enable the option, if original document is required.	
Action	Click Edit icon to edit the document details. Click Delete icon to delete the document details.	

### Additional Conditions

Online Channel - System will default the details received in the description column. System will parse the additional conditions required field into multiple line items based on line de-limiter (+) and shall populate

each line item as a separate description. User can read the description and make any changes required to the description, also must be able to add more conditions.

Non Online Channel - User can use FFT to capture additional conditions and can edit the description populated from FFT. You should also be able to add additional FFT.

Field	Description	Sample Values
FFT Code	Click Search icon to search and select the FFT code.  User can add or delete the code by deleting the line on the grid.	
FFT Description	This field displays the description of the FFT code as per the latest guarantee.	
Action	Click Edit icon to edit the additional conditions details.  Click Delete icon to delete the additional conditions details.	

## Additional Fields

Banks can configure these additional fields during implementation.

## Local Guarantee

As part of Data Enrichment, user can verify and enter the basic details available in the Islamic Guarantee Issuance request.

Refer to [Local Guarantee](#).

## Acknowledgement Details

An acknowledgment in format MT 768 is sent by advising bank to the issuing for Guarantee. The user can input the details required for issuing bank as part of MT 768. The outgoing MT 798 should display the 761 as applicable.

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

Field	Description	Sample Values
Issuing Bank Reference	This field specifies the issuing bank reference.	
Account Identification	This field identifies, where necessary, the account which is used for settlement of charges.	
Date of Acknowledgement	This field specifies the date on which the acknowledgement message being issued was sent. System displays the Branch Date. If the task is approved on a later date, then the date should be updated as the branch date as on approval.	
Amount of Charges	This field specifies the currency code and total amount of charges claimed by the advising bank. If the Sender services an account for the Receiver in the currency of the charges, and this System should default the Date of Debit as the branch date as on approval.	
Account with Bank	This field specifies the bank at which the Sender wishes to receive credit for charges claimed.	
Charges	The user should be able to input more details about the charges	
Sender to Receiver Information	This field should be available for the user to enter any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT	



## Additional Details

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

Guarantee Issuance Islamic  
DataEnrichment : Application No:- PK11GT1000009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Main  
Guarantee Preferences  
Additional Fields  
Local Guarantee  
Advices  
Additional Details  
Settlement Details  
Summary

Additional Details

Limit & Collateral	Charge Details
Limit Currency : Limit Contribution : Limit Status : Collateral Currency : Collateral : Contribution : Collateral Status :	Charge : USD 150 Commission : GBP 0.1 Tax : USD 3.2 Block Status : Not Initiated

Reject Refer Hold Cancel Save & Close Back Next

### Limit & Collateral

Refer to [Limits & Collateral](#).

### Commission, Charges and Taxes Details

Refer to [Charge Details](#).

### Preview Message

This screen provides preview of draft guarantee details. If required, the draft can be sent for legal verification to legal team and draft confirmation to customer. The system sends Draft MT760 along with up to seven MT761 messages as attachment to the customer.

The OBTFPM user can send the draft of the message to the registered email id of the corporate customer as an attachment containing PDF. The PDF sent to the corporate customer is protected by a password. Password to be generated with first four digits of Customer Name and last four digits of Customer Number.

The Transaction Reference Number is masked, before sending the Draft Import LC for Customer approval.

If the Guarantee Issuance is at Counter Issuing Bank (CIB)/ Local Issuing Bank (LIB), preview message is populated with the outgoing MT760 and all the applicable MT761.

### Guarantee Text

Select the language to preview the draft guarantee details. Based on the guarantee text captured in the previous screen, guarantee draft is generated in the back office and is displayed in this screen.

### Legal Verification

Set the Legal Verification toggle on, if the guarantee message is to be verified and approved by Legal department before issue. The Legal Verification details must be captured in legal verification stage.

## Draft Confirmation



### Note

Set the Draft Confirmation Required toggle on, if the guarantee message needs to be approved by customer before issue.

A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank.

Preview Messages
✕

**Preview - SWIFT Message**

Language: English

Message Type: 700

Message Status: GENERATED

Repair Reason:

**Preview - Mail Advice**

Language: English

Advice Type: DEBIT\_ADVICE

Message Status: REPAIRED

Repair Reason:

**Preview Message**

```
-----Instance Type and Transmission-----
Original Received from Application - Outgoing Draft
Priority/Delivery      : Normal
-----Message Header-----
Swift Input           : FIN 700 Issue of a Documentary Credit
Sender Swift address  : AAEMNL21XXX
                      ANTHOS ASSET MANAGEMENT B.V.
                      JACHTHAVENWEG 111
                      1008 AB AMSTERDAM
                      AAEMNL21XXX
Receiver Swift address : MQBANK08XXX
                      CITI BANK
                      PO Box 4831
                      Anna Road Post Office1
                      Chennai 600002
-----Header-----
```

**Draft Confirmation**

Draft Confirmation Required:

Customer Response:

Customer Remarks:

Customer Email ID 1:

Customer Email ID 2:

Save & Close Cancel

Field	Description	Sample Values
<b>Preview - SWIFT Message</b>		
Language	Read only field. English is set as default language for the preview.	
Message type	Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701.	
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.	

Field	Description	Sample Values
Preview Message	Display a preview of the draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of draft message of guarantee details.	
Repair Reason	Read only field. Display the message repair reason of draft message of guarantee details.	
Preview Message	Display a preview of the advice.	
Draft Confirmation		
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	
Following fields will have values on receipt of customer response.		
Customer Response	User can enter the response received from customer. If the response is received online, the response is auto populated in this field by the system	
Customer Remarks	Remarks from the customer for the draft	
Response Date	Customer Response received date.	
Customer Email ID 1	Default email address of the customer. System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID.	
Customer Email ID 2	By default this field is blank. User can search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM.	



## Advices

As part of Data Enrichment, user can verify the advices details data segment of the Islamic Guarantee Issuance request.

Advices menu displays the advices from the back office as tiles. User can verify the advices details Data Segment of the Guarantee Issuance request.

The user can also suppress the Advice, if required.

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	User can select the instruction code as a part of free text.	
Medium	The medium of advices is defaulted from the system. User can update if required.	

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

## Settlement Details

As part of Data Enrichment user will verify and enter the basic settlement details available in the Guarantee. In case the request is received through online channel i will verify the details populated.

Oracle Data Enrichment - Settlement Details

Guarantee Issuance Islamic DataEnrichment :: Application No:- 032IGT1000166477

Settlement Details

Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
AGLIR_COM1_LIQD	AED	Debit	0322040001	Air Arabia	AED	No	No
AGLIR_COMM_LIQD	AED	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	0912140012	Agthia Group	AED	No	No
COLLAMT_OS	AED	Debit	0322040001	Air Arabia	AED	No	No
COLLAMT_OSEQ	AED	Credit	0322040001	Air Arabia	AED	No	No
COLLAMT_OSEQ_OBP	AED	Credit	0320000011	HDFC House	AED	No	No

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.	
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.	

## Summary

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

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

The screenshot shows the Oracle Flexcube Universal Banking interface. The top navigation bar includes 'ORACLE', '(DEFAULTTENITY)', 'FLEXCUBE UNIVERSAL BAN...', 'Aug 3, 2023', and 'ZARTAB01 subham@gmail.com'. Below the navigation bar, there are tabs for 'Clarification Details', 'Documents', 'Remarks', 'Overrides', 'Customer Instruction', 'Incoming Message', and 'Signatures'. The main content area is titled 'Summary' and contains several data segments:

- Main:** SBLC/Guarantee Type : APAY, Submission Mode : Desk, Date of Issue : 2023-08-03
- Guarantee Preferences:** Collection by, Delivery of Original, UnderTaking
- Additional Fields:** Click here to view Additional fields
- Local Guarantee:** Collection by, Delivery of Original, UnderTaking
- Advices:** Advice 1 : GUA\_ACK\_ADVI..., Advice 2 : LC\_CASH\_COL..., Advice 3 : GUARANTEE, Advice 4 : PAYMENT\_MESS..., Advice 5 : PAYMENT\_MESS...
- Limits and Collaterals:** Contribution Currency, Amount to Earmark : null, Limit Status : Not Verified, Collateral Currency, Collateral Contr., Collateral Status : Not Verified, Deposit Linkage CCY, Deposit Linkage Amount
- Commission, Charges and Taxes:** Charge : AED 100.00 GBP 50.00, Commission : AED 0.25, Tax : AED 9.51, Block Status : Not Initiated
- Settlement Details:** Component : OTHBNKCHG\_LI..., Account Number : 0322040001, Currency : GBP
- Accounting Details:** Event : CLIQ, AccountNumber : 0322040001, Branch : 032
- Acknowledgement Details:** Account Identification, Ack. date : 2023-08-03, Amount, Currency
- Documents and Conditions:** Document 1, Document 2

At the bottom of the screen, there are buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', 'Next', and 'Submit'.

### Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Additional Fields - User can view the additional Fields.
- Local Guarantee - User can view the local guarantee.
- Advices - User can view the advices
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the Commission, charges and taxes details.
- 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."

- Documents and Conditions - User can view documents and conditions.

## 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 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 <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>	
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761).  Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.  In case of MT798, the User can click and view the MT798 message(784,760/761).  The user can also view the incoming MT765 by clicking the Incoming Message button.	
Submit	Task will get moved to next logical stage of Guarantee Issuance.  If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later.  This option will not submit the request	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be registered and status will be on hold.  This option is used, if there are any pending information yet to be received from applicant.	



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>	

## Exceptions

The Guarantee Issuance 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 Block Exception

This section will display the amount block exception details.

## Summary

Guarantee Issuance Islamic  
AmountBlock Exception Approval :: Application No:- PK11GT100009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Amount Block Exception Summary Screen (2 / 2)

Main	Guarantee Details	Additional Fields	Limits and Collaterals
SBLI/Guarantee Type : <b>APAY</b> Submission Mode : <b>Desk</b> Date of Issue : <b>2021-05-05</b>	FFT Code 1 : FFT Code 2 :	Click here to view : Additional fields	Limit Currency : Limit Contribution : Limit Status : <b>Not Verified</b> Collateral Currency : Collateral Contr. : Collateral Status : <b>Not Verified</b>
Commission,Charges and Taxes	Preview Messages	Parties Details	Compliance details
Charge : <b>USD150</b> Commission : <b>GBP0.1</b> Tax : <b>USD3.2</b> Block Status : <b>Failed</b>	Language : <b>ENG</b> Preview Message : -	Applicant : <b>NATIONAL F</b> Beneficiary : <b>Trade Indi</b>	KYC : <b>Not Verified</b> Sanctions : <b>Verified</b> AML : <b>Verified</b>
Accounting Details			
Event : <b>BISS</b> AccountNumber : <b>520000002</b> Branch : <b>PK2</b>			

Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Additional Fields - User can view the additional fields.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission, Charges and Taxes - User can view and modify charge details, if required.
- Preview Messages - User can view the preview message details.
- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.



### Note

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

## Action Buttons

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

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>	
Remarks	<p>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.</p>	
Overrides	<p>Click to view overrides, if any.</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>	
Incoming Message	<p>This button displays the multiple messages (MT760 + up to 7 MT761.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p>	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
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: <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>	
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 and modify details about application details and guarantee details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Additional Fields - User can view the additional fields.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission, Charges and Taxes - User can view and modify charge details, if required.
- Preview Messages - User can view the preview message details.
- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- 
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.



### Note

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

## Action Buttons

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

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>	
Remarks	<p>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.</p>	
Overrides	<p>Click to view overrides, if any.</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>	
Incoming Message	<p>This button displays the multiple messages (MT760 + up to 7 MT761.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p>	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others.</li> </ul> <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
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: <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>	
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 and modify details about application details and guarantee details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Additional Fields - User can view the additional fields.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission, Charges and Taxes - User can view and modify commission, charges and taxes details, if required.
- 
- Preview Messages - User can view the preview message details.
- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.



### Note

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

## 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 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>	
Incoming Message	<p>This button displays the multiple messages (MT760 + up to 7 MT761.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</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>	
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>	

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

## Multi Level Approval

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



### Note

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

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

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

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

- Currency
- Amount

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

The screenshot displays the Oracle OBTFPM interface. On the left is a navigation menu with categories like 'Core Maintenance', 'Dashboard', 'File Management', etc. The main area shows a table of tasks with columns for 'Edit', 'Priority', 'Process Name', 'Process Reference Num', 'Application Number', 'Stage', 'Application Date', 'Branch', and 'Customer Num'. A modal dialog titled 'Approval Rekey' is open, featuring buttons for 'View Signature', 'Documents', and 'Remarks'. Below these are input fields for 'Currency' (AED) and 'Contract Amount' (AED 100.00), both with green checkmarks. At the bottom of the dialog are 'Refer', 'Close', and 'Proceed' buttons.

## Summary

Main		Guarantee Preferences	Local Guarantee	Additional Fields	Limits and Collaterals
SBL/Guarantee Type : <b>APAY</b> Submission Mode : <b>Desk</b> Date of Issue : <b>2023-08-03</b>		Collection by : Delivery of Original : UnderTaking	Collection by : Delivery of Original : UnderTaking	Click here to view : Additional fields	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 :
Commission,Charges and Taxes		Preview Messages	Parties Details	Compliance details	Accounting Details
Charge : <b>AED 100.00 GBP</b> <b>50.00</b> Commission : <b>AED 0.25</b> Tax : <b>AED 9.51</b> Block Status : <b>Success</b>		Language : <b>ENG</b> Preview Message : -	Applicant : <b>Air Arabia</b> Beneficiary : <b>Agthia Group</b>	KYC Sanctions : <b>Not Verified</b> AML : <b>Verified</b>	Event : <b>CLIQ</b> AccountNumber : <b>263200001</b> Branch : <b>032</b>
Exception(Approval)					
KYC : <b>EXCEPTION</b> PLEASE VISIT REMARKS FOR MORE DETAILS					

### Tiles Displayed in Summary:

- Main Details - User can view details about application details and guarantee details.
- Guarantee Preferences - User can view guarantee preferences.
- Local Guarantee - User can view local guarantee details.
- Additional Fields - User can view the details of additional fields
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charge and Taxes Details - User can view commission, charge and taxes details.
- Preview Messages - User can view preview message.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.



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) Details - User can view the exception (Approval) details.

## Action Buttons

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

Field	Description	Sample Values
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 Approval 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 <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>	
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761). Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button.	
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.	
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: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance- Limits</li> <li>• R5 - Others</li> </ul>	
Cancel	Cancel the Guarantee Issuance Islamic approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

## Customer - Acknowledgement letter

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

The Transaction Reference Number is masked before sending the Draft Guarantee Issuance for Customer approval.

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

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

CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: < CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

APPLICANT NAME: <APPLICANT>

BENEFICIARY NAME: <BENEFICIARY>

Bank Guarantee Number: < Bank Guarantee Number>

DATE OF ISSUE: <DATE OF ISSUE>

DATE OF EXPIRY: <DATE OF EXPIRY>

Guaranty Type: <Guarantee Type>

We have also received the following Documents from you for processing the request:

Document Name 1

2. Document Name 2

n. Document Name n

We have registered your request. Please quote our reference < [PROCESS REF NUMBER](#)> in any future correspondence.

This acknowledgement does not constitute issuance of Guarantee.

Thank You for banking with us.

Regards,

<DEMO BANK>

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

## Customer - Reject Letter

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 <Customer Reference Number> under our Process Ref <Process Ref No> - Rejected

Further to your recent Guarantee 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 issue the Guarantee.

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

<Reject Reason >

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 Guarantee application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

## Reject Approval

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

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

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

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

## Application Details

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

## Summary

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

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

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

## Action Buttons

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

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



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### 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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