

Claim Lodged Under Guarantee Advised - Islamic
**Oracle Banking Trade Finance Process
Management**

Release 14.7.4.0.0

Part No. F99447-01

June 2024

Oracle Banking Trade Finance Process Management - Claim Lodged under Guarantee Advised - Islamic User Guide
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1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Claim Lodged Under Guarantee Advised - Islamic process in Oracle Banking Trade Finance Process Management.

1.2 Audience

This manual is intended for the following User/User Roles:

- Oracle Implementers
- Customer Service Representatives (CSRs)
- Oracle user

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Organization

This manual is organized into the following chapters:

- Preface gives information on the intended audience, structure, and related documents for this User Manual.
- The subsequent chapters provide an overview to the module.

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry

standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.7 Conventions

The following text conventions are used in this document:





| Convention | Meaning |
|-----------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| monospace | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

1.8 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.9 Glossary of Icons

This User Manual may refer to all or some of the following icons.

| Icons | Function |
|---|-------------|
|  | Exit |
|  | Add row |
|  | Delete row |
|  | Option List |

2. 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

2.1 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).

2.2 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.

2.3 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.

3. Claim Lodged Under Guarantee Advised - Islamic

The beneficiary of the Guarantee/SBLC can raise a claim under the Guarantee/SBLC within the validity period of Guarantee/SBLC.

The system is enabled to process the claim for the Bank Guarantee which is not advised by the bank.

The various stages involved for Claim under Guarantees Advised process are:

- Receive and verify documents (Non Online Channel)- Registration stage
- Input application details
- Upload of related mandatory and non-mandatory documents
- Input/Modify (On-Line/Non-Online) details of Claim - Data Enrichment stage
- Check balance availability for amount block
- Check for sanctions & KYC status
- Create amount block for charges
- Capture remarks for other users to check and act
- Hand off request to back office

The design, development and functionality of the Islamic Guarantee Advice Lodge Claim process flow is similar to that of conventional Guarantee Advice process flow.

In the subsequent sections, let's look at the details for Lodge Claim - Guarantee Advised process:

This section contains the following topics:

[3.1 Common Initiation Stage](#)

[3.2 Registration](#)

[3.3 Data Enrichment](#)

[3.4 Exceptions](#)

3.1 Common Initiation Stage

The user can initiate the new Claim under Islamic Guarantee Advise request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.

2. Click Trade Finance > Initiate Task.

The screenshot shows the Oracle 'Initiate Task' registration form. The 'Process Name' dropdown is set to 'Lodge Claim Guarantee Advised...' and the 'Branch' dropdown is set to 'PK2-Oracle Banking Trade Finan...'. The 'Proceed' and 'Clear' buttons are visible on the right side of the form. The left sidebar contains a navigation menu with 'Initiate Task' selected.

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. |

3.1.0.1 Action Buttons

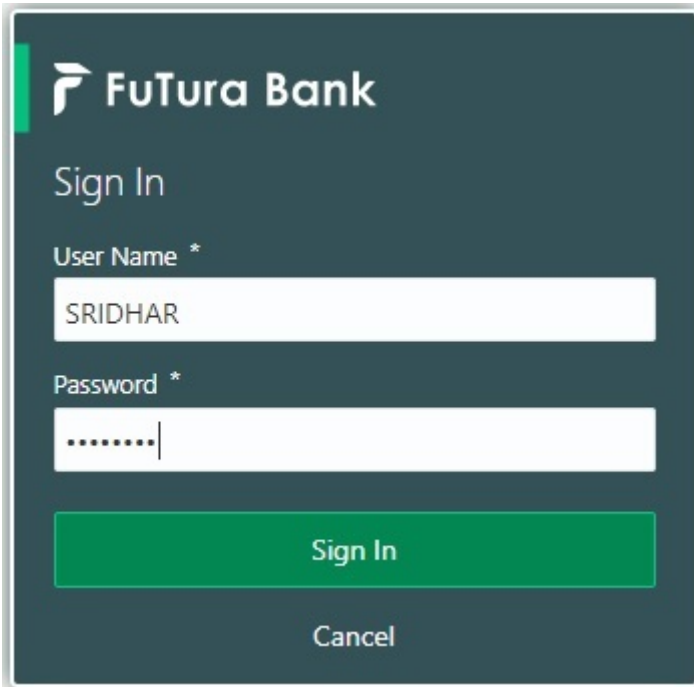
Use action buttons based on the description in the following table:

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

3.2 Registration

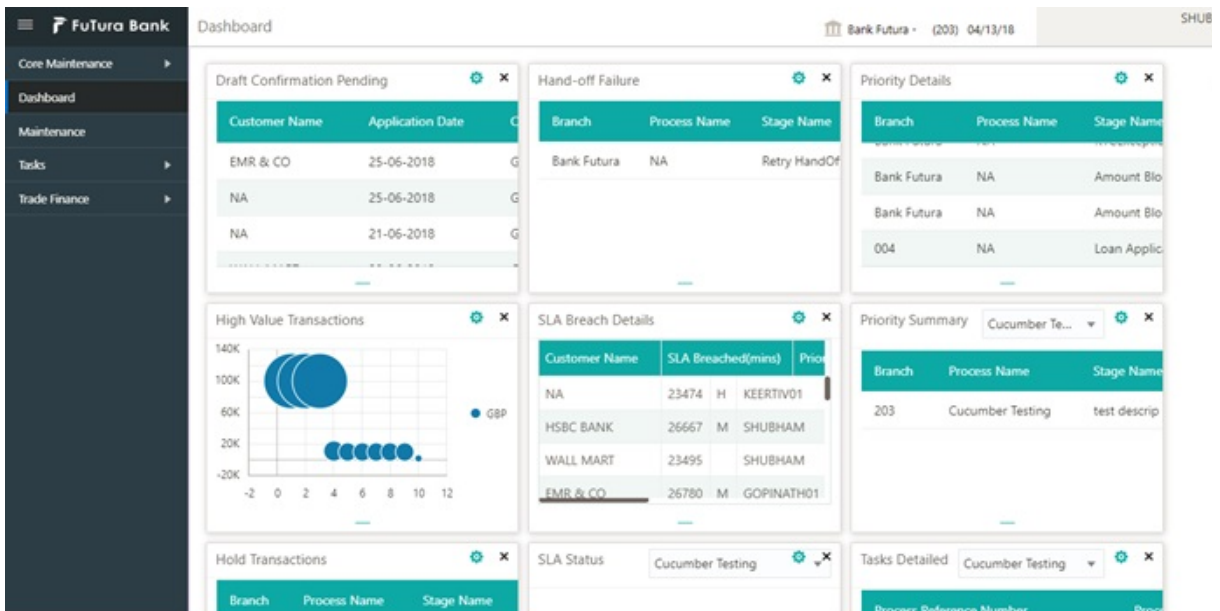
As a Registration user, you can register a claim request against the Guarantee/SBLC Advised Islamic. During registration user can capture the basic details of the Claim information.

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



The image shows a 'Sign In' screen for FuTura Bank. It features a dark blue header with the bank's logo and name. Below the header, there are two input fields: 'User Name *' containing the text 'SRIDHAR' and 'Password *' with masked characters. A green 'Sign In' button is positioned below the password field, and a 'Cancel' button is located at the bottom center.

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



The screenshot displays the FuTura Bank dashboard. On the left is a dark sidebar with navigation options: Core Maintenance, Dashboard (selected), Maintenance, Tasks, and Trade Finance. The main dashboard area contains several widgets:

- Draft Confirmation Pending:** A table with columns 'Customer Name' and 'Application Date'. Data rows include EMR & CO (25-06-2018), NA (25-06-2018), and NA (21-06-2018).
- Hand-off Failure:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data row: Bank Futura, NA, Retry HandOf.
- Priority Details:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data rows include Bank Futura, NA, Amount Blo; Bank Futura, NA, Amount Blo; and 004, NA, Loan Applic.
- High Value Transactions:** A bubble chart showing transaction values on the y-axis (ranging from -20K to 140K) and a time-based x-axis (ranging from -2 to 12). A legend indicates 'GBP'.
- SLA Breach Details:** A table with columns 'Customer Name', 'SLA Breached(mins)', and 'Prio'. Data rows include NA (23474, H, KEERTIV01), HSBC BANK (26667, M, SHUBHAM), WALL MART (23495, SHUBHAM), and EMR & CO (26780, M, GOPINATH01).
- Priority Summary:** A table with columns 'Branch', 'Process Name', and 'Stage Name'. Data row: 203, Cucumber Testing, test descrip.
- Hold Transactions:** A table with columns 'Branch', 'Process Name', and 'Stage Name'.
- SLA Status:** A widget showing 'Cucumber Testing'.
- Tasks Detailed:** A widget showing 'Cucumber Testing'.

The top right of the dashboard shows the user's profile information: 'Bank Futura - (203) 04/13/18' and 'SHUB'.

3. Click Trade Finance - Islamic > Bank Guarantee Advice> Lodge Claim - Guarantee Advised Islamic.

The screenshot shows the Oracle dashboard with the following components:

- SLA Status Summary:** A donut chart showing 268 total items. The legend indicates: Within SLA (green), Nearing SLA (orange), and SLA breached (red).
- High Priority Tasks:** A table with columns: Process Reference Number, Branch, and Process Name.

| Process Reference Number | Branch | Process Name |
|--------------------------|--------|--------------------|
| PK2GADC000011459 | PK2 | Guarantee SBLC Adv |
| PK2GTI000009414 | PK2 | Guarantee Issuance |
- Oversight Corrections:** A chart showing data filtered on "All records".
- Model Inference Time:** A chart showing data filtered on "All records".
- Priority Summary:** A table with columns: Branch, Process Name, Stage Name, and No of High Priority. It shows "No data to display."

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

3.2.1 Application Details

The screenshot shows the Oracle application details and guarantee details for a guarantee advised Islamic claim. The application details section includes:

- Application Details - Main:**
 - Guarantee Advised by Us:
 - ABK/ATB Reference Number: PK2GUAJ211252001
 - Priority: Medium
 - Issuing Bank: 032312 MASHREQ BANK
 - Beneficiary ID/Name: 001044 GOODCARE PLC
 - Submission Mode: Desk
 - User Reference Number: 032GUAD232140507
 - Branch: PK2-Oracle Banking Trade Finan...
 - Claim Lodgement Date: Aug 3, 2023
 - Claim Serial Number: [Empty]
- Guarantee Details:**
 - Guarantee Type: Bill of Lading Guarantee
 - Product Code: GIUAD
 - Product Description: Guarantee Advising
 - Contract Reference Number: [Empty]
 - Date of Issue: Aug 2, 2023
 - Purpose of Message: ADVI - Advice of issued underta...
 - 23B - Expiry Type: OPEN
 - 31E Date of Expiry: Aug 2, 2026
 - Expiry Condition/Event: [Empty]
 - Claim Date: Aug 2, 2026
 - Claim Expiry Date: Aug 2, 2026
 - 32B Guarantee Ccy and Amount: AED 80,000.00
 - Standing Currency/Amount: AED 80,000.00
 - 40C Applicable Rules: OTHR - Others
 - Applicant Bank: 032207 Emaar Propertie
 - 50 Applicant: 032207 Emaar Propertie
 - Issuing Bank: [Empty]
 - Counter Guarantee Issuing Bank: [Empty]
 - Local Guarantee Issuing Bank: [Empty]

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

| Field | Description | Sample Values |
|-------------------------|---|---------------|
| Guarantee Advised by Us | By default this Toggle button is enabled. Disable the option, if Guarantee not Advised by us. If the toggle is disabled, system enables the input of values for all the fields in the Main Details section. System also hide/disable the ABK/ATB Reference Number. | |

| Field | Description | Sample Values |
|--------------------------|--|-----------------------------|
| ABK/ATB Reference Number | User can enter the Advising Bank/Advise Through Bank Guarantee Reference or select it from look-up. This field is disabled, if Guarantee Advised by Us toggle is disabled. | |
| Beneficiary ID/ Name | Read only field, if the Guarantee Advised by Us toggle button is enabled. System defaults the Beneficiary ID/ Name from Guarantee/ SBLC Advise. Specify the beneficiary Id/name or click search to search and select the customer id value from the look up, if Guarantee Advised by Us toggle is disabled. Once user input or select the customer id value from the LOV and on tab out, the process reference number will be generated. | 001345 |
| Branch | Customer's home branch will be displayed. Read only field. System defaults the branch name from Guarantee/ SBLC Advise. | 203-Bank Futura -Branch FZ1 |
| Process Reference Number | Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code. Once user inputs the Beneficiary ID, the system will generate the process reference number. | 203GTEISS000001134 |
| Priority | Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. The user can change the priority. | High |

| Field | Description | Sample Values |
|------------------------------|--|---------------|
| Submission Mode | <p>Submission Mode is defaulted as per maintenance.</p> <p>If not maintained, then system is to populate the default submission mode.</p> <p>By default the submission mode will have the value as 'Desk'.</p> <p>Select the submission mode of Guarantee Advise request. By default the submission mode will have the value as 'Desk'.</p> <p>The values are:</p> <p>Courier - Request received through courier</p> <p>Desk- Request received through Desk</p> <p>Fax - Request received through Fax</p> <p>Email - Request received through Email</p> <p>SWIFT-Non STP - Request received through SWIFT-Non STP</p> | Desk |
| Claim Lodgement Date | <p>Read only field.</p> <p>By default, the application will display branch's current date.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Future date and back date selection is not allowed.</p> | 04/13/2018 |
| Beneficiary Reference Number | <p>Specify the 'Beneficiary Reference number' if Guarantee Advised by Us toggle, button is disabled.</p> <p>System defaults the Beneficiary Reference number, if the Guarantee Advised by Us toggle button is enabled.. User can change the Beneficiary Reference number.</p> | |
| Issuing Bank | <p>System defaults the issuing bank from Guarantee/ SBLC Advise (applicable for CTB,LTB), if Guarantee Advised by Us toggle, button is enabled.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>Specify or click search to search and select the the issuing bank id value from the look-up. User to input the Customer Reference Number to capture the Issuing Bank's Reference. Except Customer Id and Customer Name, other fields are editable. In case of walkin id, customer name can also be editable.</p> | |

| Field | Description | Sample Values |
|-----------------------|---|----------------------|
| User Reference Number | Read only field. System defaults the user reference number, depending on the selection of ABK/ATB Reference Number. | PK2GUI121144 0001 |
| Claim Serial Number | Read only field, if the Guarantee Advised by Us toggle button is enabled.. System defaults the claim serial number from Guarantee/ SBLC Advise. This should be the latest claim number available in back-end system +1. Specify the claim serial number (to validate with Back office system if data is available), if Guarantee Advised by Us toggle is disabled. This field will be editable when the toggle button "Guarantee Advised by Us" is disabled. This is a mandatory field. | |

3.2.2 Guarantee Details

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 |
|---------------------------|---|---------------|
| Guarantee Type | <p>Read only field.</p> <p>System defaults the value from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled. Specify the type of Guarantee from the following drop-down values:</p> <ul style="list-style-type: none"> ● APAY- Advance Payment Guarantee ● BILL- Bill of Lading Guarantee ● CUST- Customs Guarantee ● DPAY- Direct pay Guarantee ● INSU- Insurance Guarantee ● JUDI- Judicial Guarantee ● LEAS- Lease Guarantee ● OTHR- Other Guarantee ● PAYM- Payment Guarantee ● PERF- Performance Guarantee ● RETN- Retention Guarantee ● SHIP- Shipping Guarantee ● TEND- Tender Guarantee ● WARR- Warranty/Maintenance | ADVP |
| Product Code | <p>Click search to search and select the product codes related to Product Type A (Guarantee Advise) and B (SBLC Advise) from the look-up where Guarantee Advised by Us flag is disabled at the back office.</p> <p>System defaults the product code, if Guarantee Advised by Us flag is enabled.</p> | |
| Product Description | <p>Read only field.</p> <p>Product description is populated depending on the product code selection, when Guarantee Advised by Us flag is disabled.</p> <p>System defaults the product description, if Guarantee Advised by Us flag is enabled.</p> | |
| Contract Reference Number | <p>Read only field.</p> <p>The system will generate the Guarantee Number once the product code is selected by the user.</p> | |

| Field | Description | Sample Values |
|------------------------|---|---------------|
| Date of Issue | <p>Read only field.</p> <p>System defaults the value from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>The system to default it to branch date, User can modify it.</p> | 04/13/18 |
| Purpose of message | <p>Read only field.</p> <p>System defaults the purpose of message from Guarantee/ SBLC Advised.</p> <p>ACNF - Advice and confirmation of issued undertaking is not applicable. Hence, the system will default the Purpose of Message as ADVI - Advice of issued undertaking.</p> | |
| Expiry Type | <p>This field indicates whether undertaking has specified expiry date or is open-ended.</p> <p>System defaults the expiry type from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled. Select the type of Expiry from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Fixed • Open • Conditional. | |
| Date Of Expiry | <p>Expiry date of the Guarantee Advised.</p> <p>System defaults the expiry date from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>Specify the expiry date. Available validation in OBTFPM is applicable here also.</p> | 09/30/18 |
| Expiry Condition/Event | <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>This field is enabled, if Expiry Type is Conditional, this field will appear and user needs to input the condition.</p> | 09/30/18 |
| Claim Date | <p>System defaults the claim date from Guarantee/ SBLC Advised.</p> <p>Specify the claim date, if the Guarantee Advised by Us toggle button is disabled.</p> | 04/13/2018 |

| Field | Description | Sample Values |
|------------------------------|--|--|
| Claim Expiry Date | <p>Read only field, if the Guarantee Advised by Us toggle button is enabled.</p> <p>System defaults the claim expiry date from Guarantee/ SBLC Advised.</p> <p>Specify the claim expiry date, if the Guarantee Advised by Us toggle button is disabled.</p> | 04/13/2018 |
| Guarantee Ccy and Amount | <p>Read only field, if the Guarantee Advised by Us toggle button is enabled.</p> <p>System defaults the currency code and amount from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>Select the currency code from the drop-down and specify the guarantee amount (with decimal places) as per currency type.</p> | GBP |
| Outstanding Currency/ Amount | <p>System defaults the outstanding currency and amount from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>If toggle button is enabled, this field should capture the Guarantee Contract Amount.</p> <p>Specify the contract amount and select the currency from the drop-down list of available currency codes. Available validation in OBTFPM is applicable here also.</p> | |
| Applicable Rules | <p>Rules for Guarantee. Read only field.</p> <p>System defaults the value from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>It will be defaulted from Product Maintenance. User can change to following values using look-up:</p> <ul style="list-style-type: none"> ● ISPR - International Standby Practices ● NONE- Not subject to any rules ● OTHR - Others ● UCPR - Uniform customs and Practices ● URDG- Uniform rules for demand guarantees | URDG - Uniform rules for demand guarantees |

| Field | Description | Sample Values |
|--------------------------------|--|--------------------------|
| Applicant Bank | <p>Read only field.</p> <p>System defaults the applicant bank details from Guarantee/ SBLC Advised.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field does not appear if the toggle button Guarantee Advised by Us is disabled.</p> | 001345 Nestle |
| Applicant | <p>Read only field.</p> <p>System defaults the applicant from Guarantee/ SBLC Advised.</p> <p>This field is editable if the Guarantee Advised by Us toggle button is disabled.</p> <p>Specify the applicant details.</p> | 001345 Nestle |
| Advising Bank | <p>Read only field.</p> <p>System defaults the advising bank if available.</p> <p>This field is editable when the toggle button Guarantee Advised by Us is disabled.</p> <p>Specify the Customer Reference Number to capture the Advising Bank's Contract Reference Number. Except Customer Id and Customer Name, other fields are editable. In case of walkin id, customer name can also be editable. If toggle button is enabled, this field should capture the Advising Bank (if any) and is grayed out.</p> | 001343 - Bank Of America |
| Advising Through Bank | <p>Read only field.</p> <p>System defaults the advising through bank if available.</p> <p>This field is editable when the toggle button Guarantee Advised by Us is disabled.</p> <p>User can input Advise through bank details manually. If toggle button is enabled, this field should capture the Advising Bank (if any) and is greyed out.</p> | Advising Bank Reference |
| Counter Guarantee Issuing Bank | <p>Read only field.</p> <p>System defaults the counter guarantee issuing through bank if available.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field does not appear if the toggle button Guarantee Advised by Us is disabled.</p> | |

| Field | Description | Sample Values |
|------------------------------|---|---------------|
| Local Guarantee Issuing Bank | <p>Read only field.</p> <p>System defaults the local guarantee issuing bank if available.</p> <hr/> <p style="text-align: center;">Note</p> <p>This field does not appear if the toggle button Guarantee Advised by Us is disabled.</p> | |

3.2.3 Miscellaneous

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

| Field | Description | Sample Values |
|------------|---|---------------|
| Signatures | <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 required, system should display all the signatures.</p> | |
| Documents | Upload the required claim documents. | |

| Field | Description | Sample Values |
|-----------------------|--|---------------|
| Remarks | Provide any additional information regarding the Lodge Claim Guarantee Advice Islamic. This information can be viewed by other users processing the request. | |
| Customer Instruction | Click to view/ input the following <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| View Guarantee/SBLC | User can view the the latest Guarantee/Standby LC details. | |
| Guarantee/SBLC Events | User can view all the previous events under the Guarantee/Standby LC. | |
| Action Buttons | | |
| Submit | On Submit, system will give confirmation message for successful submission. Task will get moved to next logical stage of Lodge Claim Guarantee Advice Islamic. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Cancel | Cancels the Lodge Claim Guarantee Advice Islamic Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant. | |
| Checklist | Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. <ol style="list-style-type: none"> 1. Signatures on Claim verified 2. Documents are verified and uploaded | |

3.2.4 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

OBTFPM supports the Bi-Directional Flow for Offline Transactions initiated from OBTFPM directly. 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.

3.2.4.1 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.

3.2.4.2 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, which is an existing functionality.
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 displays the error message that ‘The customer is not subscribed to Trade Finance Portal’.
5. Once the request is submitted, the existing Request Clarification functionality would be applicable to offline initiated transactions also.

3.3 Data Enrichment

As part of Data Enrichment, user can enter/update the various fields of the claim request. The user can also input the transaction details.

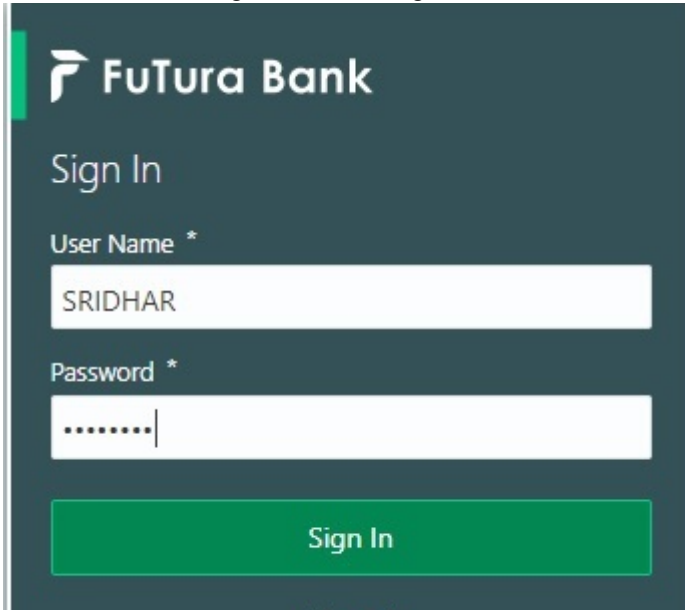
For claims initiated through Registration stage, the user can verify/update details in Data Enrichment stage. For Claims received through MT 765/Internet Banking/MT 798 upload, the task will be created directly in Data Enrichment stage for further processing.

Note

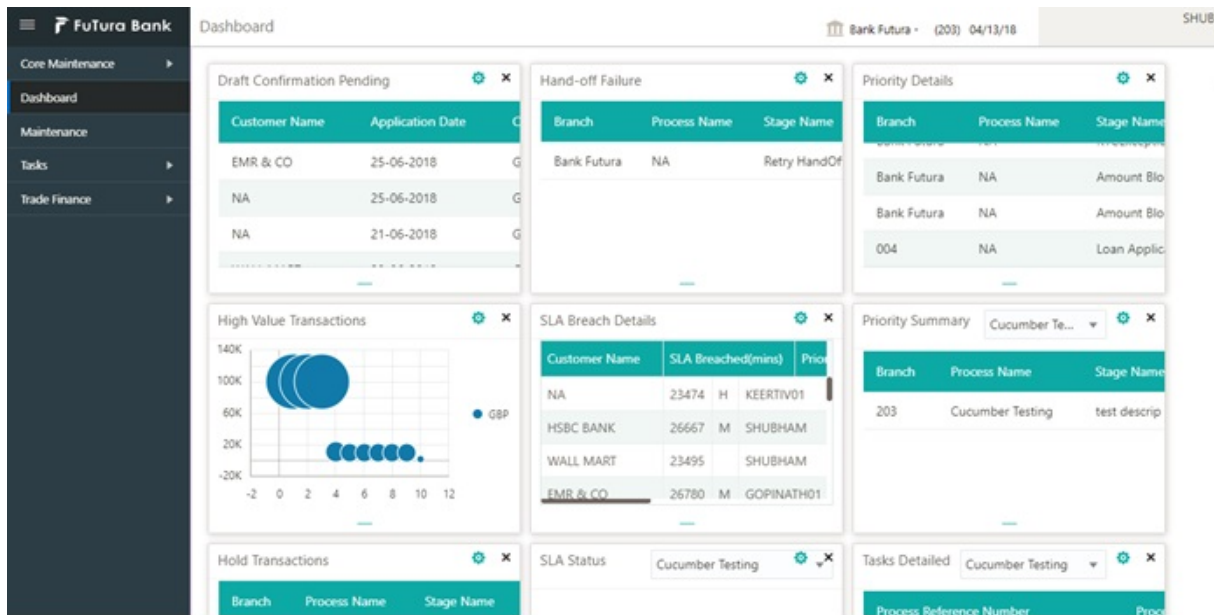
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

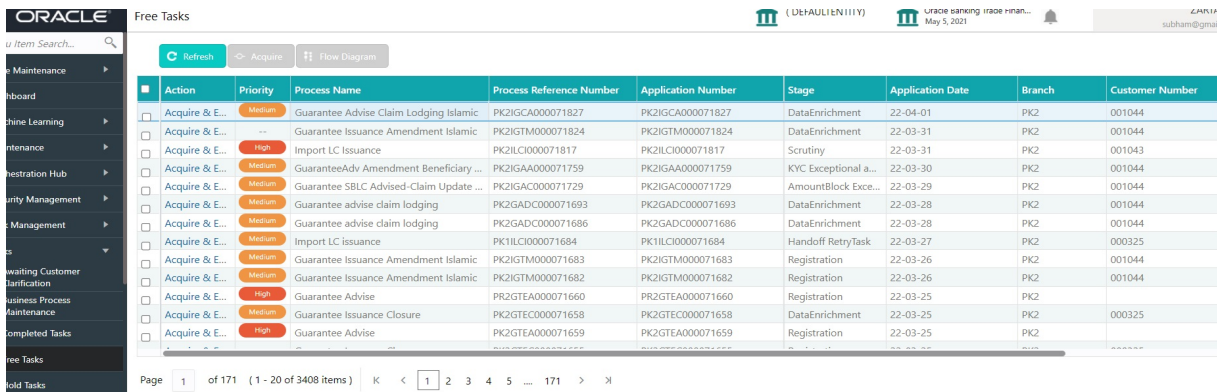
1. Using the entitled login credentials for scrutiny stage, login to the OBTFPM application.



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



3. Click Tasks > Free Tasks.



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

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|-------------------------------------|----------|---|--------------------------|--------------------|----------------------|------------------|--------|-----------------|
| <input checked="" type="checkbox"/> | Medium | Guarantee Advise Claim Lodging Islamic | PK2IGCA000071827 | PK2IGCA000071827 | DataEnrichment | 22-04-01 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Amendment Islamic | PK2IGTM000071824 | PK2IGTM000071824 | DataEnrichment | 22-03-31 | PK2 | 001044 |
| <input type="checkbox"/> | High | Import LC Issuance | PK2ILCI000071817 | PK2ILCI000071817 | Scrutiny | 22-03-31 | PK2 | 001043 |
| <input type="checkbox"/> | Medium | GuaranteeAdv Amendment Beneficiary ... | PK2IGAA000071759 | PK2IGAA000071759 | KYC Exceptional a... | 22-03-30 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee SBLC Advised-Claim Update ... | PK2IGAC000071729 | PK2IGAC000071729 | AmountBlock Exce... | 22-03-29 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee advise claim lodging | PK2GADC000071693 | PK2GADC000071693 | DataEnrichment | 22-03-28 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee advise claim lodging | PK2GADC000071686 | PK2GADC000071686 | DataEnrichment | 22-03-28 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Import LC Issuance | PK1ILCI000071684 | PK1ILCI000071684 | Handoff RetryTask | 22-03-27 | PK2 | 000325 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Amendment Islamic | PK2IGTM000071683 | PK2IGTM000071683 | Registration | 22-03-26 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Amendment Islamic | PK2IGTM000071682 | PK2IGTM000071682 | Registration | 22-03-26 | PK2 | 001044 |
| <input type="checkbox"/> | High | Guarantee Advise | PK2GTEA000071660 | PK2GTEA000071660 | Registration | 22-03-25 | PK2 | |
| <input type="checkbox"/> | Medium | Guarantee Issuance Closure | PK2GTEC000071658 | PK2GTEC000071658 | DataEnrichment | 22-03-25 | PK2 | 000325 |
| <input type="checkbox"/> | High | Guarantee Advise | PK2GTEA000071659 | PK2GTEA000071659 | Registration | 22-03-25 | PK2 | |

- 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 |
|-------------------------------------|----------|--------------------------------------|--------------------------|--------------------|--------------------------|------------------|--------|-----------------|
| <input checked="" type="checkbox"/> | Medium | Guarantee Advise Claim Lodging Is... | PK2IGCA000071827 | PK2IGCA000071827 | DataEnrichment | 22-04-01 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee SBLC Advised-Claim Up... | PK2IGAC000071820 | PK2IGAC000071820 | DataEnrichment | 22-03-31 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Islamic Guarantee Advise Closure | PK2IGCD000071813 | PK2IGCD000071813 | DataEnrichment | 22-03-31 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Closure Islamic | PK2IGCL000071804 | PK2IGCL000071804 | DataEnrichment | 22-03-31 | PK2 | 000153 |
| <input type="checkbox"/> | Medium | Guarantee Cancellation Islamic | PK2IGCI000071767 | PK2IGCI000071767 | Approval Task Level 1 | 22-03-30 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee SBLC Advised-Claim Up... | PK2IGAC000071725 | PK2IGAC000071725 | Approval Task Level 1 | 22-03-28 | PK2 | 001204 |
| <input type="checkbox"/> | Medium | Islamic Export LC Closure | PK2IECL000071551 | PK2IECL000071551 | Approval Task Level 1 | 22-03-23 | PK2 | 001043 |
| <input type="checkbox"/> | Medium | Islamic ExportLC Amendment Bene... | PK2IETB000071466 | PK2IETB000071466 | KYC Exceptional approval | 22-03-22 | PK2 | 001204 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Amendment Is... | PK2IGTM000071450 | PK2IGTM000071450 | Registration | 22-03-22 | PK2 | 000153 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Amendment Is... | PK2IGTM000071448 | PK2IGTM000071448 | Registration | 22-03-22 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Closure | PK2GTEC000071396 | PK2GTEC000071396 | DataEnrichment | 22-03-17 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee Issuance Closure | PK2GTEC000071394 | PK2GTEC000071394 | DataEnrichment | 22-03-17 | PK2 | 001044 |
| <input type="checkbox"/> | Medium | Guarantee Advise Amendment | PK2GTAA000071391 | PK2GTAA000071391 | DataEnrichment | 22-03-17 | PK2 | 001044 |

The Data Enrichment stage has three sections as follows:

- Main Details
- Claim Details
- Document Details
- Advices
- Additional Details
- Settlement Details
- Summary

Let's look at the details for Data Enrichment stage. User can enter/update the following fields as part of claim under Guarantee/SBLC - DE Stage. Some of the fields that are already having value from registration/online channels may not be editable.

3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

3.3.1.1 Application Details

The Details input in Registration Stage will be automatically populate in Application Details and Guarantee Details Sections (Main Details).

All fields displayed under Application details section, would be read only except for the **Priority, Submission Mode and Beneficiary Reference Number** field. Refer to [3.2.1 Application Details](#) for more information of the fields.

In case of SWIFT MT 765, the bank/ Financial institution can lodge a claim under a Guarantee/SBLC.

STP of MT 765 for Guarantee/SBLC advised is triggered when an incoming claim is received by the advising bank from the Presenting bank or Advise through bank or Beneficiary through SWIFT.

The incoming MT 765 should be parsed and the system should create a task directly in Data Enrichment Stage. Once the user clicks on the free task, the system should display the following fields.

| Field | Description | Sample Values |
|--------------------------|---|---------------|
| Guarantee Advised by Us | Read only field. System populates the value from Registration stage. | |
| ABK/ATB Reference Number | Read only field. System populates the undertaking number from the incoming SWIFT MT 765, Tag 21 Related Reference. | |
| Beneficiary ID/ Name | Read only field. System should populate the Applicant ID and Name and address from the underlying Guarantee/SBLC details from Back office. | 001345 |

| Field | Description | Sample Values |
|------------------------------|---|-----------------------------|
| Branch | Read only field. System defaults the branch code and name as applicable. | 203-Bank Futura -Branch FZ1 |
| Process Reference Number | Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code. | 203GTEISS000 001134 |
| Priority | Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. User can change the value. | Medium |
| Submission Mode | System should default the submission mode as SWIFT. User can change the value. | SWIFT |
| Claim Lodgement Date | Read only field. By default, the application will display branch's current date. <hr/> Note Future date and back date selection is not allowed. | 04/13/2018 |
| Beneficiary Reference Number | System populates Tag 23 - Beneficiary Reference Number from the Incoming MT 765. User can change the value. | |
| Issuing Bank | System defaults the issuing bank from Guarantee/ SBLC Advise (applicable for CTB,LTB) if Guarantee Advised by Us toggle, button is enabled. This field is editable if the Guarantee Advised by Us toggle button is disabled. Specify or click search to search and select the the issuing bank id value from the look-up. User to input the Customer Reference Number to capture the Issuing Bank's Reference. Except Customer Id and Customer Name, other fields are editable. In case of walkin id, customer name can also be editable. | |
| User Reference Number | Read only field. System defaults the user reference number, depending on the selection of ABK/ATB Reference Number. | PK2GUI121144 0001 |

| Field | Description | Sample Values |
|---------------------|--|---------------|
| Claim Serial Number | Read only field. System defaults the claim serial number from Guarantee/ SBLC Advise. This should be the latest claim number available in back-end system +1. | |

3.3.1.2 Guarantee Details

The fields listed under this section are same as the fields listed under the [3.2.2 Guarantee Details](#) section in [3.2 Registration](#). Refer to [3.2.2 Guarantee Details](#) for more information of the fields. During Registration, if user has not captured input, then user can capture the details in this section.

In case of SWIFT MT 765, the system displays the following fields.

| Field | Description | Sample Values |
|---------------------------|---|---------------|
| Guarantee Type | Read only field. System defaults the value from underlying Guarantee/ SBLC Advised. | ADVP |
| Product Code | Read only field. System defaults the value from underlying Guarantee/ SBLC Advised. | |
| Product Description | Read only field. System defaults the value from underlying Guarantee/ SBLC Advised. | |
| Contract Reference Number | Read only field. System defaults the value from underlying Guarantee/ SBLC Advised. | |
| Date of Issue | Read only field. System defaults the value from underlying Guarantee/ SBLC Advised. | 04/13/18 |
| Purpose of message | Read only field. System defaults the purpose of message from underlying Guarantee/ SBLC Advised. | |

| Field | Description | Sample Values |
|------------------------------|--|--|
| Expiry Type | Read only field. System defaults the value from underlying Guarantee/ SBLC Advised. | |
| Date Of Expiry | Read only field. System defaults the expiry date from underlying Guarantee/ SBLC Advised. | 09/30/18 |
| Expiry Condition/ Event | Read only field. System defaults the expiry condition/event from underlying Guarantee/ SBLC Advised. | |
| Claim Date | Read only field. System defaults the claim date from underlying Guarantee/ SBLC Advised. | 04/13/2018 |
| Claim Expiry Date | Read only field. System defaults the claim expiry date from underlying Guarantee/ SBLC Advised. | 04/13/2018 |
| Guarantee Ccy and Amount | Read only field. System defaults the guarantee currency and amount from underlying Guarantee/ SBLC Advised. | |
| Outstanding Currency/ Amount | Read only field. System defaults the outstanding currency and amount from underlying Guarantee/ SBLC Advised. | |
| Applicable Rules | Read only field. System defaults the value from underlying Guarantee/ SBLC Advised. | URDG - Uniform rules for demand guarantees |
| Applicant Bank | Read only field. System defaults the applicant bank details from underlying Guarantee/ SBLC Advised. | 001345 Nestle |
| Applicant | Read only field. System defaults the applicant from underlying Guarantee/ SBLC Advised. | 001345 Nestle |
| Advising Bank | Read only field. System defaults the advising bank from underlying Guarantee/ SBLC Advised. | 001343 - Bank Of America |
| Advising Through Bank | Read only field. System defaults the advising through bank from underlying Guarantee/ SBLC Advised. | Advising Bank Reference |

| Field | Description | Sample Values |
|--------------------------------|---|---------------|
| Counter Guarantee Issuing Bank | Read only field. System defaults the counter guarantee issuing through bank from underlying Guarantee/ SBLC Advised. | |
| Local Guarantee Issuing Bank | Read only field. System defaults the local guarantee issuing bank from underlying Guarantee/ SBLC Advised. | |

3.3.1.3 Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|--|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. <hr/> Note Not applicable for STP of SWIFT MT 765. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Customer Instructions | Click to view/ input the following <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| 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 required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Save & Close | <p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p> | |
| Cancel | The user can cancel the details captured in the screen. | |
| Hold | <p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p> | |
| Reject | <p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p> | |

| Field | Description | Sample Values |
|-------|---|---------------|
| Refer | <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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. | |
| 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> | |

3.3.2 Claim Details

As a part of Claim Details user can enter and scrutinize the claim details under a Guarantee/ SBLC - DE stage. In case the request is received through online channel, user will verify the details populated.

The screenshot displays the Oracle claim details interface. The top navigation bar includes the Oracle logo, user information (DEFAULTENTITY), and bank information (FLEXCUBE UNIVERSAL BANK, Aug 3, 2023). The main header shows the application name and number: "arantee Advise Claim Lodging Islamic taEnrichment :: Application No:- 0911GCA000002814".

The interface is divided into several sections:

- Navigation:** A menu on the left includes "Main", "Claim Details", "Document Details", "Advices", "Additional Details", "Settlement Details", and "Summary".
- Claim Details Section:**
 - Claiming Bank:** Includes "Claiming Bank Name & Address" (032705, Al Futtaim Tw), "Claiming Bank Reference", and "31L Date of Demand" (Aug 3, 2023).
 - Additional Details:** Includes "48B Demand Indicator" (Settle), "22G Demand Type", "Response Due Date" (Aug 8, 2023), "31E New Expiry Date-Local Undertaking", "78 Additional Amount Information", and "72Z Sender to Receiver Information".
 - Settlement Details:** Includes "49A Demand Statement", "57A Account with Institution", "31E New Expiry Date", "77 Presentation Completion Details", and "23X File Identification".
- Bottom Navigation:** A bar at the bottom contains buttons for "Request Clarification", "Reject", "Refer", "Hold", "Cancel", "Save & Close", "Back", and "N".

| Field | Description | Sample Values |
|------------------------------|--|---------------|
| Claiming Bank | <p>Select the Claiming Party from whom the claim under the Bank Guarantee issued is received while lodging the Guarantee Claim.</p> <p>The options are:</p> <ul style="list-style-type: none"> ● Advising Bank ● Others | |
| Claiming Bank Name & Address | <p>This field is read only and displays the claiming bank details, if Advising Bank option is selected in Claiming Bank field.</p> <p>Click the Search icon to search and select the claiming bank customer id from the look-up, if it is a customer of the bank and if not select the WALKIN id and manually capture Bank name and address.</p> <p>This field is editable if Others option is selected in Claiming Bank field.</p> <p>This field is disabled for beneficiary.</p> <p>This field is mandatory if Claiming Bank field has values.</p> | |
| Claiming Bank Reference | <p>Specify the claiming bank reference details, if the claimed is not received from Beneficiary.</p> <p>This field is disabled for beneficiary.</p> <p>In case of SWIFT MT 765, system populates the Tag 20, Transaction Reference Number from the incoming MT 765.</p> <p>This field is mandatory if Claiming Bank field has values.</p> | |
| Date of Demand | <p>User can enter the date on which the demand is issued by the beneficiary.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">The date cannot be a future date.</p> <p>In case of SWIFT MT 765, system populates the Tag 31L, Transaction Reference Number from the incoming MT 765.</p> | |
| Demand Indicator | <p>Read Only field.</p> <p>System defaults value from Guarantee /SBLC Advise.</p> | |

| Field | Description | Sample Values |
|-----------------------------------|---|---------------|
| Demand Type | <p>The demand type is defaulted by the system.</p> <p>The values are:</p> <ul style="list-style-type: none"> • Extend or Settle • Settle • <p>The user can change the value. In case of SWIFT MT 765, system populates the Tag 22G, Transaction Reference Number from the incoming MT 765.</p> | |
| Claim Currency/ Amount | <p>The claim amount is defaulted by the system.</p> <p>The user can change the value.</p> | |
| New Expiry Date | <p>System defaults value from Guarantee /SBLC Advise.</p> <p>The New Expiry Date is not earlier than the Expiry Date or not earlier than Branch Date.</p> <p>In case of SWIFT MT 765, system populates the Tag 31E, Transaction Reference Number from the incoming MT 765.</p> | |
| New Expiry Date-Local Undertaking | <p>System defaults value from Guarantee /SBLC Advise.</p> <p>Specify the new expiry date-Local Undertaking , if Demand Type field has the value as Extend or Settle.</p> | |
| Response Due Date | <p>System defaults value from Guarantee /SBLC Advise.</p> <p>User can change the Response Due Date.</p> <p>Specify the response due date, if Demand Type field has the value as Extend or Settle.</p> | |
| Demand Statement | <p>This field specifies the narrative text that constitutes the demand.</p> <p>In case of SWIFT MT 765, system populates the Tag 49A, Transaction Reference Number from the incoming MT 765.</p> | |

| Field | Description | Sample Values |
|---------------------------------|--|---------------|
| Presentation Completion Details | <p>The user can enter the presentation of completion details, if demand statement is provided. This field specifies information about the presentation documentation. If the presentation is incomplete, this must specify how the presentation will be completed</p> <p>In case of Online, this field is defaulted from the incoming message.</p> <p>In case of Non-Online, as per the value in the incoming message.</p> <p>In case of SWIFT MT 765, system populates the Tag 77, Transaction Reference Number from the incoming MT 765.</p> | |
| Additional Amount Information | <p>System defaults value from Guarantee /SBLC Advise. The user can change the details of additional amount in this field.</p> <p>In case of Online, this field is defaulted from the incoming message.</p> <p>In case of Non-Online, as per the value in the incoming message.</p> <p>In case of SWIFT MT 765, system populates the Tag 78, Transaction Reference Number from the incoming MT 765.</p> | |
| Intermediary | <p>The user can enter the Intermediary bank details. This field specifies the financial institution through which the amount claimed must pass to reach the account with institution.</p> <p>In case of Online, this field is defaulted from the incoming message.</p> <p>In case of Non-Online, as per the value in the incoming message.</p> <p>In case of SWIFT MT 765, system populates the Tag 56A, Transaction Reference Number from the incoming MT 765.</p> | |
| Account with Institution | <p>The user can enter the details of Account with Institution.</p> <p>This field specifies the financial institution at which the amount claimed is to be settled.</p> <p>In case of Online, this field is defaulted from the incoming message.</p> <p>In case of Non-Online, as per the value in the incoming message.</p> <p>In case of SWIFT MT 765, system populates the Tag 57A, Transaction Reference Number from the incoming MT 765.</p> | |

| Field | Description | Sample Values |
|--------------------------------|---|---------------|
| File Identification | <p>The user can enter the File identification.</p> <p>This field identifies the type of delivery channel and associated file name or reference.</p> <p>In case of Online, this field is defaulted from the incoming message.</p> <p>In case of Non-Online, as per the value in the incoming message.</p> <p>In case of SWIFT MT 765, system populates the Tag 23X, Transaction Reference Number from the incoming MT 765.</p> | |
| Sender to Receiver Information | <p>The user can enter the Sender to receiver information from the incoming message in this field.</p> <p>In case of Online, this field is defaulted from the incoming message.</p> <p>In case of Non-Online, as per the value in the incoming message.</p> <p>In case of SWIFT MT 765, system populates the Tag 72Z, Transaction Reference Number from the incoming MT 765.</p> | |

3.3.2.1 Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|--|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | <p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |

| Field | Description | Sample Values |
|-----------------------|--|---------------|
| Customer Instructions | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| | | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| 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 required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. | |
| Reject | <p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p> | |

| Field | Description | Sample Values |
|--------------|---|---------------|
| Refer | <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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. | |
| 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> | |
| Cancel | <p>Cancel the Guarantee Issuance scrutiny stage inputs.</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> | |
| 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> | |

3.3.3 Document Details

In Document Details, the system defaults the document required under claim. If the claim is received to a Presenting bank, then the documents tile will be read only (non editable). A Data Enrichment user can verify the document details.

The screenshot displays the Oracle interface for document details. The top navigation bar includes the Oracle logo, user information (ZART/subham@gmail), and system details (FLEXCUBE UNIVERSAL BAN., Aug 3, 2023). The main content area is titled 'Document Details' and contains two tables. The first table, 'Document Details', has columns for Code, Document Description, Copy, Original, Clause Description, Document Received, and Action. The second table, 'Additional Conditions', has columns for FFT Code, FFT Description, and Action. A toolbar at the bottom provides actions like Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, and Next.

If documents to be submitted were provided in the Guarantee Advise they will be defaulted, else the user cannot capture the documents submitted under the claim in this documents hop.

All the Document Details fields are also applicable for STP and are processed in the same manner.

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

| Field | Description | Sample Values |
|----------------------|--|---------------|
| Code | Document code is auto-populated, user can click plus + icon and can enter the document code. | |
| Document Description | System defaults the document name based on the document code. | |
| Copy | Copy of the document. | |
| Original | Original claim document. | |
| Clause Description | User can click the link to view the clause description of the document if any. | |
| Documents Received | User can enter the details of document received. | |
| Action | Click Edit icon to edit the document details. Click Delete icon to delete the document details. | |

3.3.3.1 Additional Conditions

| Field | Description | Sample Values |
|-----------------|--|---------------|
| FFT Code | FFT code is auto-populated, | |
| FFT Description | System defaults the FFT description based on the FFT code. | |
| Action | Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details. | |

3.3.3.2 Action Buttons

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

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Documents | <p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Customer Instructions | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| | | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| 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 required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. | |

| Field | Description | Sample Values |
|--------------|--|---------------|
| Reject | <p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <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> | |
| 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"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. | |
| 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> | |
| Cancel | <p>Cancel the Guarantee Issuance scrutiny stage inputs.</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> | |
| 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> | |

3.3.4 Advices

This section defaults the advices maintained for the product based on the advices maintained at the Product level.

All the Advices maintained are also applicable for STP and are processed in the same manner. A DE user, can verify the advices details Data Segment of the Guarantee claim request.

ORACLE (DEFAULTTENITY) FLEXCUBE UNIVERSAL BAN... Aug 3, 2023 ZARTI sulham@gmail

Guarantee Advise Claim Lodging Islamic
 Enrichment :: Application No:- 091IGCA000002814

Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message View Undertaking Signatures

Main Advices Screen (4)

| Advice - GUA_CLAIM_ADV | Advice - PAYMENT_MESS... |
|-------------------------------------|--------------------------------------|
| Advice Name : GUA_CLAIM_ADV | Advice Name : PAYMENT_MESSAGE |
| Advice Party : ISB | Advice Party : ISB |
| Party Name : MASHREQ BANK... | Party Name : MASHREQ BANK... |
| Suppress : NO | Suppress : NO |
| Advice | Advice |

edit Request Clarification Reject Refer Hold Cancel Save & Close Back Ne

3.3.4.1 Advise Details

Advice Details

Advice Details

Suppress Advice

Advice Name:
 Medium:
 Advice Party:

Party ID:
 Party Name:

FFT Code

| FFT Code | FFT Description | | Action |
|--------------|-----------------|--|--------|
| 12FRETCOURSE | | | |




Instructions

| Instruction Code | Instruction Description | Edit | Action |
|------------------|---|------|--------|
| E202 | . IN REIMBURSEMENT PLEASE TELE-REMIT THE FUNDS TO | | |

3.3.5

| Field | Description | Sample Values |
|-----------------|--|---------------|
| Suppress Advice | <p>Toggle on: Switch on the toggle if advice is suppressed.</p> <p>Toggle off: Switch off the toggle if suppress advice is not required for the amendments</p> | |
| Advice Name | <p>Read only field.</p> <p>Displays the advise name.</p> | |
| Medium | <p>The medium of advices is defaulted from the system.</p> <p>User can update if required.</p> | |
| Advice Party | <p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p> | |
| Party ID | <p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p> | |
| Party Name | <p>Read only field.</p> <p>Value be defaulted from Guarantee /SBLC advise.</p> | |

Free Format Text

| Field | Description | Sample Values |
|---|--|---------------|
|  | Click plus icon to add new FFT code. | |
| FFT Code | User can select the FFT code as a part of free text. | |
| FFT Description | FFT description is populated based on the FFT code selected. | |
|  | Click edit icon to edit any existing FFT code. | |
| Action | Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details. | |
| 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 edit icon to edit any existing Instruction code. | |
| Action | Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details. | |

3.3.5.1 Action Buttons

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

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Documents | <p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Customer Instructions | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| | | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| 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 required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. | |

| Field | Description | Sample Values |
|--------------|--|---------------|
| Reject | <p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <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> | |
| 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"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. | |
| 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> | |
| Cancel | <p>Cancel the Guarantee Issuance scrutiny stage inputs.</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> | |
| 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> | |

3.3.6 Additional Details

As part of Data Enrichment, user can verify and enter the basic additional details available in the Claim request. In case the request is received through online channel user will verify the details populated. As a part of Additional details section, Guarantee /Standby Advise claim may have impact on the Limits & Collaterals.

If any of the fields in the financial section of the pop up screen is checked then the limits and collaterals screen will be enabled.

All the Additional Details are also applicable for STP and are processed in the same manner.

The screenshot displays the Oracle Financials interface for 'Additional Details'. The top navigation bar includes 'ORACLE', '(DEFAULTTENITY)', and 'Oracle Banking Trade Finan... Jun 10, 2021'. The user 'ZART/ subham@gmail' is logged in. The main content area is divided into several sections:

- Limit & Collateral:** Contribution Currency, Contribution Amount, Limit Status, Collateral Currency, Collateral Contr., Collateral Status.
- Tracer Details:** Tracer Code, Required, Medium, Frequency.
- Charge Details:** Charge (GBP 50.00), Commission, Tax, Block Status (Not Initiated).
- Preview Message:** Language, Preview Message.
- FX Linkage:** FX Reference Number, Contract Currency, Linked Amount.

The bottom toolbar contains buttons: Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, and New.

3.3.6.1 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:

The screenshot shows the 'Limit Details' table and 'Collateral Details' section. The table has the following columns:

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

The 'Collateral Details' section includes:


- Collateral Percentage: [input field]
- Collateral Currency and amount: AED [input field]
- Exchange Rate: 1.0 [input field]

Below this is another table with columns: Invoice Number, Settlement Account Currency, Settlement Account, Exchange Rate, Collateral %, Contribution Amount, Contribution Amount in Account Currency, and Account Balance Check Respor. The row contains 'data to display.'

The bottom right corner has a 'Save & Close' button.

Limit Details
✕

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

| Field | Description | Sample Values |
|---|--|---------------|
|  | Click plus icon to add new Limit Details. | |
| Edit | Click edit link to edit the limit details. | |

Limit Details

Click View link to view the limit details.

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

| | | |
|--------------|--|--|
| Customer ID | Applicant's/Applicant Bank customer ID will get defaulted. | |
| Linkage Type | Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> • Facility • Liability • By default Linkage Type is "Facility". | |

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

| Field | Description | Sample Values |
|------------------------|--|---------------|
| Expiry Date | This field displays the date up to which the Line is valid | |
| Limit Available Amount | This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. This field displays the value, if you click Verify button. | |
| Response Message | Detailed Response message. This field displays the value, if you click Verify button. | |
| ELCM Reference Number | This field displays the ELCM reference number. | |

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

| | | |
|-------------|--|--|
| Line Serial | Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid. | |
| Edit | Click the link to edit the Limit Details | |
| Delete icon | Click delete icon to delete the existing limit details. | |

Collateral Details

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

Collateral Details
✕

| | |
|---|---|
| <p>Total Collateral Amount * <input type="text" value="AED 10.00"/></p> <p>Sequence Number <input type="text" value="1.0"/></p> <p>Collateral Contribution Amount * <input type="text" value="AED 1.00"/></p> <p>Settlement Account Currency <input type="text" value="AED"/></p> <p>Contribution Amount in Account Currency <input type="text" value="AED 1.00"/></p> <p>Response <input type="text" value="VS"/></p> <p style="text-align: center;"><input type="button" value="Verify"/></p> | <p>Collateral Amount to be Collected * <input type="text" value="AED 10.00"/></p> <p>Collateral Split % * <input type="text" value="10.0"/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Settlement Account * <input type="text" value="0912160013"/> <input type="button" value="🔍"/></p> <p>Exchange Rate <input type="text" value="1.0"/> <input type="button" value="v"/> <input type="button" value="^"/></p> <p>Account Available Amount <input type="text" value="AED 1,984,452.45"/></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

| Field | Description | Sample Values |
|--------------------------------|---|---------------|
| Collateral Percentage | System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. | |
| Collateral Currency and amount | System populates the contract currency as collateral currency by default. | |
| Exchange Rate | System populates the exchange rate maintained. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. | |

ClickView link to view the collateral details.

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

| | | |
|-----------------------------------|--|--|
| Total Collateral Amount | Read only field. This field displays the total collateral amount provided by the user. | |
| Collateral Amount to be Collected | Read only field. This field displays the collateral amount yet to be collected as part of the collateral split. | |
| Sequence Number | Read only field. The sequence number is auto populated with the value, generated by the system. | |
| Collateral Split % | Specify the collateral split% to be collected against the selected settlement account. | |
| Collateral Contribution Amount | Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified. | |
| Settlement Account | Select the settlement account for the collateral. | |
| Settlement Account Currency | 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 | Account Available Amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be 'Success' or 'Amount not Available'. | |
| Response Message | Detailed Response message. | |
| Verify | Click to verify the account balance of the Settlement Account. | |
| Save & Close | Click to save and close the record. | |
| Cancel | Click to cancel the entry. | |
| Below fields appear in the Cash Collateral Details grid along with the above fields. | | |
| Collateral % | User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. | |
| Currency | The guarantee currency will get defaulted in this field. | |
| Contribution Amount | Collateral contribution amount will get defaulted in this field. | |
| Account Balance Check Response | Response for account balance check is defaulted in this field. | |
| Delete Icon  | Click minus icon to remove any existing Collateral Details. | |
| Edit Link | Click edit link to edit any existing Collateral Details. | |

3.3.6.2 Charge Details

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

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

Charge Details

Recalculate Redefault

Commission Details

Event

Event Description

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

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

Charge Details

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

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

Tax Details

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

Save & Close Close

3.3.6.3 Commission Details

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

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

| Field | Description | Sample Values |
|--------------------|--|---------------|
| Waive | Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary. | |
| Settlement Account | Details of the Settlement Account. | |
| Amendable | Displays if the field is amendable or not. | |

3.3.6.4 Charge Details

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

| Field | Description | Sample Values |
|--------------|--|---------------|
| Tag Currency | Defaults the tag currency in which the charges have to be collected. | |
| Tag Amount | Tag amount that is maintained under the product code. | |
| Component | Charge Component type. | |
| 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 | User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component. | |
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM. The user can not select/de-select the check box if it is de-selected by default. This field is disabled, if 'Defer' toggle is enabled. | |

| Field | Description | Sample Values |
|--------------------|--|---------------|
| 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> | |
| Charge Party | Charge party will be applicant by default. You can change the value to beneficiary | |
| Settlement Account | Details of the settlement account. | |

3.3.6.5 Tax Details

The tax component defaults if maintained in the product level. Tax detail cannot be updated by you and any change in Tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Following Tax Details will be displayed:

| 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 | <p>If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p> | |

| Field | Description | Sample Values |
|--------------------|---|---------------|
| 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. | |

3.3.6.6 Tracers Details

The bank users can capture these tracer details for Claim Lodgment in Guarantee and should send the tracers to the customer till its Settled / Extended / Rejected / Injunction.

Tracer Details

Tracer Details

| Tracer Code | Description | Party Type | Required | Maximum Tracers | Number Sent | Start Days | Last Sent On | Medium | Frequency | Template Id | Action |
|--------------|-------------|------------|-------------------------------------|-----------------|-------------|------------|--------------|--------|-----------|-------------|--------|
| GUA_CLM_TRAC | | | <input checked="" type="checkbox"/> | 5 | | 1 | | | 1 | | |

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[Save & Close](#) [Close](#)

| Field | Description | Sample Values |
|-----------------|---|---------------|
| Tracer Code | Read only field. Tracer code is defaulted by the system maintained in the Product level. | |
| Description | Read only field. Description of the racer code is auto populated. | |
| Party Type | Specify the party type or click 'Search' to search and select the party type from the lookup. | |
| Required | Enable this option, if the respective tracer is required. | |
| Maximum Tracers | Specify the value for maximum number of tracers to be sent. Maximum allowed is 99 exceeding the same system should prompt an error message for the same "Maximum number of numerals allowed is: 2" and should clear the field to enter the correct value by the user. Maximum Tracers cannot be less than the "Number Sent", system needs to validate the same. | |
| Number Sent | Number Sent is defaulted by the System with the value, where the number of tracers sent so far. And it cannot be greater than the "Maximum Tracers". | |
| Start Days | Specify the number of days after which the tracer has to be sent from the Tracer Start date. It should be positive numeric value. | |

| Field | Description | Sample Values |
|--------------|---|---------------|
| Last Sent On | Read only field. Tracer last sent date is defaulted by the system. | |
| Medium | Select the medium in which the Tracer has to be generated. It lists all the possible mediums maintained in the system. The options are: <ul style="list-style-type: none"> SWIFT MAIL | |
| Frequency | Specify the medium in which the Tracer has to be generated. It should be positive numeric value. | |
| Template ID | Specify the party type or click 'Search' to search and select the template ID in which the tracer has to be generated from the lookup. It is a lookup which lists all the possible templates maintained in the system. Template ID is nothing but the data that goes in Tag 79 in MT799. This template ID is applicable only for medium 'SWIFT' Template lookup displays all the template ids applicable for the given Tracer Code. | |
| Action | Click the Edit icon to edit the tracer details. | |

3.3.6.7 Preview Message

Based on the guarantee Claim captured in the previous screen, the preview message simulated from the back office and the user can view a preview of the outgoing SWIFT message and advise.

Preview - SWIFT Message

Language: English

Message Status: GENERATED

Message Type: 765

Repair Reason:

Preview - Mail Advice

Language: English

Message Status: GENERATED

Advice Type: DEBIT_ADVICE

Repair Reason:

Preview Message

```

-----Instance Type and Transmission-----
Original Received from Application - Outgoing Draft
Priority/Delivery : Urgent
-----Message Header-----
Swift Input : FIN 765 Guarantee/Standby Letter of Credit Demand
Sender Swift address : AAEMNL21XXX
                    JACHTHAVENWEG 111
                    1008 AB AMSTERDAM
                    AAEMNL21XXX
Receiver Swift address : MSHQEGCAXXX
                    MASHREQ BANK CAIRO
                    MSHQEGCAXXX
                    ENGLAND
                    UK - IND7
-----User Header-----
Message-User-Reference : 3032335946920317
-----Message Text-----
:20: Transaction Reference Number
      032GUAD232141505
:21: Related Reference
      FDFDR6578

```

Preview Message

```

DEBIT ADVICE/TAX INVOICE
-----
DATE: 03-AUG-23 PAGE : 1
BRANCH ID:
BRANCH NAME:
BANK TRN: 100282764800003
TRANS TIME:
Air Arabia
Air Arabia
gopinath.subramanian@oracle.com;CC;shahul.ha.hameed@oracle.com

03-AUG-23 Debit Advice
-----

```

Save & Close Close



| Field | Description | Sample Values |
|-----------------------|---|----------------------|
| Preview SWIFT Message | | |
| | | |
| Language | Read only field. English is set as default language for the preview. | |
| Message Type | Select the message 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 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 Type | Display a preview of the advice. | |
| Message Status | Read only field. Display the message status of advice message of guarantee details. | |
| Repair Reason | Read only field. Display the message repair reason of advice message of guarantee details. | |
| Preview Message | Display a preview of the advice. | |

3.3.6.8 FX Linkage

This section enables the user to link the existing FX contract(s) to the Guarantee/SBLC Claim Settlement. FX Linkage call should be triggered on DE-submit.

Linkage

FX Linkage +



| FX Reference Number | Bought Currency | SOLD Currency | Available Contract Amount | Rate | Linked Amount | Total Utilized Amount | FX Expiry Date | Action |
|---------------------|-----------------|---------------|---------------------------|------|---------------|-----------------------|----------------|---|
| 032FXF2232153004 | | | AED 0.00 | 1.5 | AED 0.00 | | Jan 2, 2024 |   |

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Average FX Rate

Save & Close Close

FX Linkage ✕

| | |
|--|---|
| <p>FX Reference Number * <input type="text" value="032FXF2232153004"/> </p> <p>Contract Amount <input type="text" value="AED 2,000,000.00"/></p> <p>Linkage Amount * <input type="text" value="AED 0.00"/></p> <p>FX Amount in Local Currency <input type="text" value="AED 2,000,000.00"/></p> <p>FX Delivery Period From <input type="text" value=""/></p> | <p>Currency <input type="text" value="AED"/></p> <p>Available FX Contract Amount <input type="text" value="AED 0.00"/></p> <p>Rate <input type="text" value="1.5"/> ▼ ▲</p> <p>FX Expiry Date <input type="text" value="Jan 2, 2024"/> </p> <p>FX Delivery Period To <input type="text" value=""/></p> |
|--|---|

Save & Close Close

Provide the FX linkage detail based on the description in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
|-------|-------------|---------------|

Click + plus icon to add new FX linkage details.

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

| Field | Description | Sample Values |
|------------------------------|--|---------------|
| FX Reference Number | <p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. <p>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.</p> | |
| Currency | This field displays the FX BOT currency from the linked FX contract. | |
| Contract Amount | <p>This field displays the FX BOT currency and Amount.</p> <p>The user can change the currency.</p> | |
| Available FX Contract Amount | <p>This field displays the available FX contract amount.</p> <p>The value is from the “Available Amount” in FXDLINKG screen in OBTR.</p> <p>Available Amount BOT currency and Amount is displayed.</p> | |
| Linkage Amount | <p>This field displays the amount available for linkage.</p> <p>The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone.</p> <p>The validation “Sum of Linked amount will not be greater than contract amount” or “Linkage amount will not be greater than the available amount for linkage” should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX.</p> | |
| Rate | This field displays the exchange rate defaulted from the linked FX Contract. | |
| FX Amount in Local Currency | <p>This field displays the FX amount in local currency.</p> <p>The value is defaulted as FX BOT currency and Amount from FXDTRONL</p> | |
| FX Expiry Date | This field displays the expiry date from the linked FX contract. | |

| Field | Description | Sample Values |
|---|--|---------------|
| FX Delivery Period - From | This field displays the date from which the contract is valid for utilization. | |
| FX Delivery Period - To | This field displays the date to which the contract is valid for utilization. | |
| Below fields appear in the FX linkage grid along with the above fields. | | |
| Bought Currency | This field displays the currency from the linked FX contract. | |
| Sold Currency | This field displays the currency from the linked FX contract. | |
| Available Contract Amount | Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. | |
| Linked Amount | Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage. | |
| Total Utilized amount | This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version. The value is Total Utilized Amount BOT currency and Amount for Import LC/Guarantee Issuance from FXDLINKG | |
| Average FX Rate | Multiple forward FX contract could be linked, and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate. | |
| Action | Click the Edit icon to modify the FX details. Click the Delete icon to delete the FX details. | |

3.3.6.9 Action Buttons

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

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Documents | <p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Customer Instructions | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| | | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| 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 required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. | |
| Save & Close | <p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p> | |

| Field | Description | Sample Values |
|--------|---|---------------|
| Cancel | Cancel the Scrutiny Stage Inputs. | |
| Hold | The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant. | |
| 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"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

3.3.7 Settlement Details

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

details populated. All the Settlement Details fields are also applicable for STP and are processed in the same manner.

The screenshot displays the Oracle Settlement Details interface. At the top, there's a navigation bar with 'ORACLE' logo and user information. Below it, a breadcrumb trail shows 'arantee Advise Claim Lodging Islamic' and 'Enrichment :: Application No- 091IGCA000002814'. The main content area is titled 'Settlement Details' and includes a 'Current Event' checkbox. A table lists settlement components with columns for Component, Currency, Debit/Credit, Account, Account Description, Account Currency, Netting Indicator, and Current Event. Below the table, there are sections for 'CLAIM_SETTLE_AMT - Party Details' (including Transfer Type, Ordering Institution, and various correspondents) and 'Payment Details' (with fields for Sender To Receiver 1-6).

| Component | Currency | Debit/Credit | Account | Account Description | Account Currency | Netting Indicator | Current Event |
|-------------------|----------|--------------|------------|---------------------|------------------|-------------------|---------------|
| CLAIM_CUST_AMT | AED | Debit | 0323100010 | Union National Bank | AED | No | No |
| CLAIM_CUST_AMT_FX | AED | Debit | 0323100010 | Union National Bank | AED | No | No |
| CLAIM_SETTLE_AMT | AED | Credit | 0912140012 | Agthia Group | AED | No | No |
| COLLAMT_OSEQ | AED | Credit | 0912140012 | Agthia Group | AED | No | No |
| COLL_AMNDAMTEQ | AED | Debit | 0912140012 | Agthia Group | AED | No | No |
| COLL_AMT | AED | Debit | 0912140012 | Agthia Group | AED | No | No |
| COLL_AMT_DECR | AED | Credit | 0912140012 | Agthia Group | AED | No | No |
| COLL_AMT_INCR | AED | Debit | 0912140012 | Agthia Group | AED | No | No |
| LIEXADV_LIQD | AED | Debit | 0912140012 | Agthia Group | AED | No | No |
| LIGCLM_LIQD | AED | Debit | 0912140012 | Agthia Group | AED | No | Yes |

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

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

| Field | Description | Sample Values |
|-------------------|--|---------------|
| Netting Indicator | Application displays the applicable netting indicator. | |
| Current Event | System displays the current event as Y or N. | |

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

3.3.7.1 Party Details

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

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

3.3.7.2 Payment Details

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

| Field | Description | Sample Values |
|----------------------|---|---------------|
| Sender to Receiver 1 | Provide the sender to receiver message. | |
| Sender to Receiver 2 | Provide the sender to receiver message. | |
| Sender to Receiver 3 | Provide the sender to receiver message. | |
| Sender to Receiver 4 | Provide the sender to receiver message. | |
| Sender to Receiver 5 | Provide the sender to receiver message. | |
| Sender to Receiver 6 | Provide the sender to receiver message. | |

3.3.7.3 Remittance Information

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

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

3.3.7.4 Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. <hr/> Note Not applicable for STP of SWIFT MT 765. | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users. | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Overrides | Click to view the overrides accepted by the user. | |
| Customer Instructions | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| 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 required, system should display all the signatures.</p> | |
| Request Clarification | User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline. | |
| 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"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p> | |

| Field | Description | Sample Values |
|--------------|---|---------------|
| Refer | <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"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. | |
| 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> | |
| Cancel | Cancel the Guarantee Advice Scrutiny inputs. | |
| Next | <p>Task will get moved to next logical stage of Guarantee Amendment Advise.</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> | |
| Back | On clicking the Back, system should move the task to the previous segment. | |

3.3.8 Summary

User can review the summary details in Data Enrichment for Islamic Guarantee Advised Claim request.

Log in to Oracle Banking Trade Finance Process Management (OBTFPM) system, user can see the summary tiles. The tiles must display a list of important fields with values.

The Summary stage is also applicable for STP and are processed in the same manner.

The screenshot shows the Oracle Flexcube Universal Banking Summary screen for a claim lodging application. The interface includes a top navigation bar with tabs for Clarification Details, Documents, Remarks, Overrides, Customer Instruction, Incoming Message, View Undertaking, and Signatures. The main content area is divided into several sections:

- Main:** Booking Date: 2023-08-03, Submission Mode: Online, Amount: AED 100.
- Claim Details:** Demand Type: Extend or Se..., New ExpiryDate: 2023-12-01, Intermediary.
- Document Details:** Document 1, Document 2.
- Advices:** Advice 1: GUA_CLAIM_AD..., Advice 2: PAYMENT_MESS...
- Limits and Collaterals:** Contribution Currency, Amount to Earmark, Limit Status, Collateral Currency, Collateral Contr., Collateral Status, Deposit Linkage CCY, Deposit Linkage Amount.
- Commission, Charges and Taxes:** Charge: AED 55.00, Commission, Tax, Block Status: Not Initiated.
- Preview Messages:** Language: ENG, Preview Message.
- Settlement Details:** Component: LIGGLM_LIQD, Account Number: 0912140012, Currency: AED.
- Party Details:** Beneficiary: Agthia Group, Applicant: Etisalat, Issuing Bank: MASHREQ BANK...
- Compliance:** KYC: Not Initiate..., Sanctions: Not Initiate..., AML: Not Initiate...
- Accounting Details:** Event, AccountNumber, Branch.
- Tracers Details:** Tracer Code, Required, Medium, Frequency.
- FX Linkage:** Reference Number, Linkage Amount, Contract Currency.

At the bottom of the screen, there is a navigation bar with buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next, and S.

Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/ Standby details. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Advices - User can view the advices details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required. Commission, Charges and taxes- User can view the details provided for charges. User can modify the details if required.
- Preview Message - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- 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.

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.

- Tracer Details - User can view the tracer details.
- FX Linkage Details - User can view the FX linkage details.

3.3.8.1 Action Buttons

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

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Clarification Details | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested. | |
| Documents | <p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Customer Instructions | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| 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 required, system should display all the signatures.</p> | |

| Field | Description | Sample Values |
|-----------------------|---|---------------|
| Request Clarification | User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline. | |
| Submit | Task will get moved to next logical stage of Guarantee Advise Claim. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| 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"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. | |
| Refer | On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. | |
| Hold | The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant. | |
| Cancel | Cancel the Guarantee Advice Claim inputs. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request | |
| Back | On clicking the Back, system should move the task to the previous segment. | |

3.4 Exceptions

The Lodge Claim Guarantee Advised 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.

3.4.1 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

3.4.1.1 **Amount Bock Exception**

This section will display the amount block exception details.

3.4.1.2 **Summary**

Tiles Displayed in Summary:

- Main - User can view the application details and Guarantee/ Standby details. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Advices - User can view the advices details.

- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.
- Commission, Charges and taxes- User can view the details provided for charges.
- Preview Message - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.
- Tracer Details - User can view the tracer details.
- FX Linkage - User can view the FX linkage details.

3.4.1.3 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> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| Reject | <p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |
| Back | Task moves to previous logical step. | |

3.4.2 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).

3.4.2.1 Summary

(DEFAULTTENTY)

FLEXCLUBE UNIVERSAL BAN...
Aug 3, 2023

ZART/ subham@gmail

arantee Advise Claim Lodging Islamic

Exceptional approval :: Application No:- 0911GCA000001028

Documents
Remarks
Overrides
Customer Instruction
Incoming Message
View Undertaking

KYC Exception

Summary

Screen (2

| Main | Claim Details | Document Details | Additional Fields |
|---|---|---|---|
| <p>Booking Date : 2023-08-02</p> <p>Submission Mode : Online</p> <p>Amount : AED 19000</p> | <p>Demand Type : Extend or Se...</p> <p>New ExpiryDate : 2023-11-14</p> <p>Intermediary :</p> | <p>Document 1 :</p> <p>Document 2 :</p> | <p>Click here to view :</p> <p>Additional fields</p> |
| Advices | Limits and Collaterals | Commission,Charges and Taxes | Preview Messages |
| <p>Advice 1 :</p> <p>Advice 2 :</p> | <p>Contribution Currency :</p> <p>Amount to Earmark : null</p> <p>Limit Status : Not Verified</p> <p>Collateral Currency :</p> <p>Collateral Contr. :</p> <p>Collateral Status : Not Verified</p> <p>Deposit Linkage CCY :</p> <p>Deposit Linkage Amount :</p> | <p>Charge :</p> <p>Commission :</p> <p>Tax :</p> <p>Block Status : Not Initiated</p> | <p>Language : ENG</p> <p>Preview Message : -</p> |
| Settlement Details | Tracer Details | FX Linkage | |
| <p>Component :</p> <p>Account Number :</p> <p>Currency :</p> | <p>Tracer Code :</p> <p>Required :</p> <p>Medium :</p> <p>Frequency :</p> | <p>Reference Number :</p> <p>Linkage Amount :</p> <p>Contract Currency :</p> | |

edit

Reject
Refer
Hold
Approve
Back
Na

Tiles Displayed in Summary:

- **Main** - User can view the application details and Guarantee/ Standby details. User can modify the details if required.
- **Claim Details** - User can view the claim details.
- **Documents Details**- User can view the Document details.
- **Advices** - User can view the advices details.
- **Limits and Collaterals** - User can view the limits and collateral details. User can modify any field details if required.
- **Commission, Charges and taxes**- User can view the details provided for charges.
- **Preview Message** - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- **Settlement Details** - User can view the settlement details.
- **Tracer Details** - User can view the tracer details.
- **FX Linkage** - User can view the FX linkage details.

3.4.2.2 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> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| Reject | <p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <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> | |
| 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"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others | |

| 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. | |
| Cancel | Cancel the Guarantee Advice approval. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |

3.4.3 **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.

3.4.3.1 **Summary**

Tiles Displayed in Summary:

- Main - User can view the application details and Guarantee/ Standby details. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Advices - User can view the advices details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.

- Commission, Charges and taxes- User can view the details provided for charges.
- Preview Message - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.
- Tracer Details - User can view the tracer details.
- FX Linkage - User can view the FX linkage details.

3.4.3.2 **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> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">Not applicable for STP of SWIFT MT 765.</p> | |
| Remarks | Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users. | |
| Overrides | Click to view the overrides accepted by the user. | |
| Incoming Message | Clicking this button allows the user to see the message in case of STP of incoming MT 767. | |
| View Undertaking | Clicking this button allows the user to view the undertaking details. | |
| Reject | <p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p> | |

| Field | Description | Sample Values |
|---------|---|---------------|
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others | |
| Hold | The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant. | |
| Cancel | Cancel the Guarantee Advice approval. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |

3.5 Multi Level Approval

A user can view the summary of details updated in multilevel approval stage of Guarantee claim request. This stage allows the approver user to approve a Claim Lodged under Guarantee Advised Transaction.

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.

3.5.1 Re-Key Authorization

The 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.:

- Applicant Name
- Beneficiary Name
- Undertaking Currency
- Undertaking
- Amount

- Expiry Date

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

Approval Rekey
✕

Documents
Remarks

Contract Amount

£25,000.00
✓

Currency

GBP
▼
✓

Maturity Date

Jan 26, 2021
📅
✓

Refer
Close
Proceed

In Approval the user can view a snapshot of the changes made to this transaction. Corresponding to the field the current latest Guarantee value and the new amended value is displayed.

3.5.1.1 Summary

| Main | | Claim Details | Document Details | Advices | Limits and Collaterals |
|---|--|---|---|--|------------------------|
| Working Date : 2023-08-03 Submission Mode : Online Amount : AED 8000 | Demand Type : Settle New ExpiryDate : Intermediary : | Document 1 : Document 2 : | Advice 1 : GUA_CLAIM_AD... Advice 2 : PAYMENT_MESS... | 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 | Preview Messages | Settlement Details | Party Details | Compliance | |
| Charge : AED 48.00 Commission : Lock Status : Not Initiated | Language : ENG Preview Message : - | Component : LIGCLM_LIQD Account Number : 0912140012 Currency : AED | Beneficiary : Agthia Group Applicant : Etisalat Issuing Bank : MASHREQ BANK... | KYC : Not Verified Sanctions : Not Initiate... AML : Not Initiate... | |
| Accounting Details | Exception(Approval) | Tracer Details | FX Linkage | | |
| Account Number : Branch : | KYC : EXCEPTION PLEASE VISIT : REMARKS FOR MORE DETAILS : | Tracer Code : Required : Medium : Frequency : | Reference Number : Linkage Amount : Contract Currency : | | |

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee/ Standby details. User can modify the details if required.
- Claim Details - User can view the claim details.

- Documents Details- User can view the Document details.
- Advices - User can view the advices details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.
- Commission, Charges and taxes- User can view the details provided for charges. User can modify the details if required.
- Preview Message - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- 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.

Note

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

- Exception (Approval) - User can view the exception (Approval) details.
- Tracer Details - User can view the tracer details.
- FX Linkage Details - User can view the FX linkage details.

3.5.1.2 Action Buttons

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

| 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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p> | |
| Hold | <p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p> | |

| Field | Description | Sample Values |
|---------|--|---------------|
| Refer | <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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others | |
| Cancel | Cancel the Guarantee Advice approval. | |
| Approve | <p>On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.</p> | |

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