

Guarantee Advice - Islamic User Guide

Oracle Banking Trade Finance Process Management

Release 14.7.4.0.0

Part No. F99447-01

June 2024

Oracle Banking Trade Finance Process Management - Guarantee Advice User Guide
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1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Guarantee Advise 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. Guarantee Advice - Islamic

As part of Conventional Guarantee Advice, the advising bank receive the Guarantee through MT760, 761. The Guarantee can be advise directly to the beneficiary.

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

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

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

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

This section contains the following topics:

Section 3.1, "Registration"	Section 3.2, "Scrutiny"
Section 3.3, "Data Enrichment"	Section 3.4, "Exceptions"
Section 3.5, "Multi Level Approval"	Section 3.6, "Reject Approval"

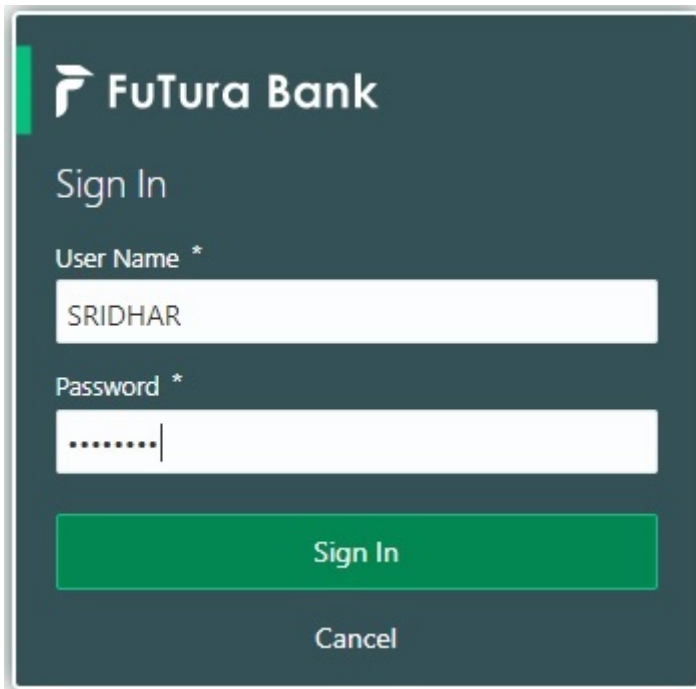
3.1 Registration

As a Registration user, you can register a Guarantee Advice - Islamic request received by mail/Courier at the front desk. During Registration stage, user captures the basic details, check the signature of the authorized signatory of the Guarantee Issuing Bank and upload the related documents. On submit, the request will be available for an Guarantee Advice expert to handle the request in the next stage.

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

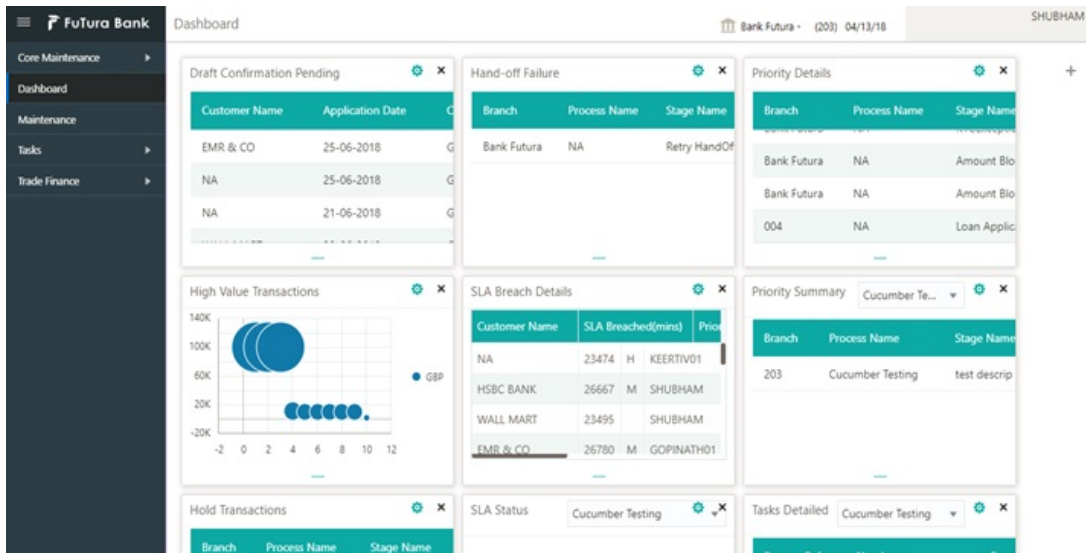
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

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



The image shows the 'FuTura Bank Sign In' screen. It features a dark blue header with the FuTura Bank logo and the text 'FuTura Bank Sign In'. Below the header, there are two input fields: 'User Name *' containing the text 'SRIDHAR' and 'Password *' with masked characters. At the bottom, there are two buttons: a green 'Sign In' button and a white 'Cancel' button.

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

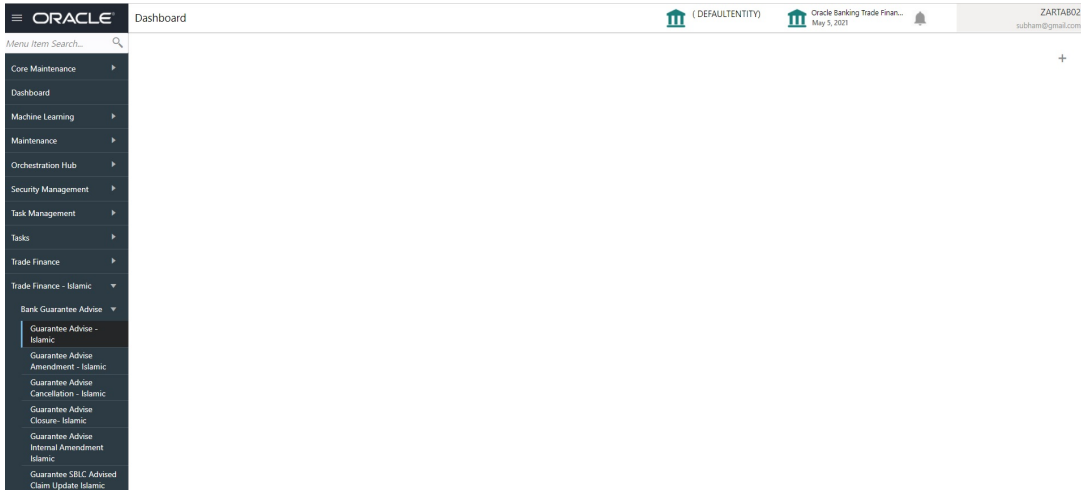


The image shows the FuTura Bank Dashboard. The dashboard is titled 'Dashboard' and includes a sidebar menu with options like 'Core Maintenance', 'Dashboard', 'Maintenance', 'Tasks', and 'Trade Finance'. The main content area displays several widgets:

- Draft Confirmation Pending:** A table with columns 'Customer Name', 'Application Date', and 'Status'. 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 for GBP. The y-axis ranges from -20K to 140K, and the x-axis ranges from -2 to 12.
- SLA Breach Details:** A table with columns 'Customer Name', 'SLA Breached(mins)', and 'Priority'. 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' with a status icon.
- Tasks Detailed:** A widget showing 'Cucumber Testing' with a status icon.

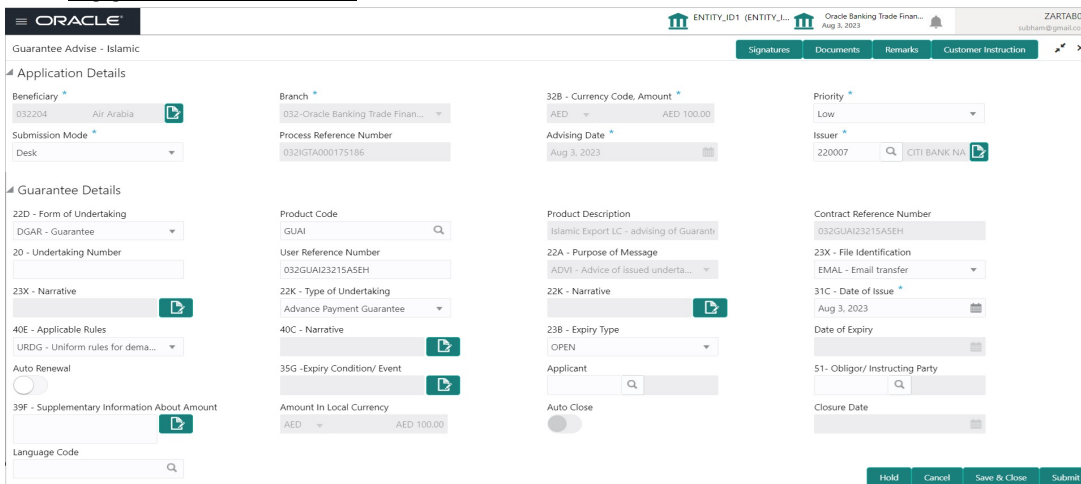
-

4. Click Trade Finance - Islamic > Bank Guarantee Advice > Guarantee Advise - Islamic.



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

3.1.1 Application Details



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

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

Field	Description	Sample Values
Branch	<p>Customer's home branch will be displayed based on the customer ID .</p> <hr/> <p>Note</p> <p>Once the request is submitted, Branch field is non-editable.</p> <hr/> <p>For Guarantee Advising MT760, the branch to be resolved from CIF.</p>	203-Bank Futura - Branch FZ1
Currency Code, Amount	<p>Select the currency code. Provide the guarantee value (with decimal places) as per currency type.</p> <p>For Guarantee Advising MT760, the currency code is Read only and populated from Incoming MT 760.</p>	GBP, 1,000.00
Priority	<p>Set the priority of the Guarantee Advice request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted.</p> <p>For Guarantee Advising MT760, the field is defaulted and user can change its value.</p>	High
Submission Mode	<p>Select the submission mode of Guarantee Advice request. By default the submission mode will have the value as 'Desk'.</p> <p>Desk- Request received through Desk</p> <p>Courier- Request received through Courier</p> <p>For Guarantee Advising MT760, the Submission Mode is Read only - SWIFT.</p>	Desk
Process Reference Number	<p>Read only field.</p> <p>Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.</p> <p>For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system.</p>	203GTEAD V0015920
Advising Date	<p>Read only field.</p> <p>System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here.</p> <p>For Guarantee Advising MT760, the branch date to be defaulted. User cannot change the date. If approved on a later date, system should populate the branch date as on date of approval.</p>	04/13/2018

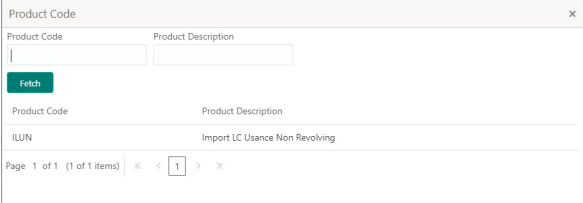
Field	Description	Sample Values
Issuer	<p>Select the issuing bank. Party type with banks will only be displayed in LOV.</p> <p>The system will display the</p> <ul style="list-style-type: none"> a) SWIFT code (if available) b) Name and address of the bank <p>On selection of the record if SWIFT code is available then SWIFT code will be populated, if SWIFT code is not available then the bank's name and address will be populated.</p> <p>For Guarantee Advising MT760, the issuing bank is read only and populated from Incoming MT 760.</p>	

3.1.2 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
Form of Undertaking	<p>Select the Form of Undertaking from the available options:</p> <ul style="list-style-type: none"> • DGAR - Guarantee • STBY - Standby LC <hr/> <p>Note</p> <p>This is a mandatory field.</p> <hr/> <p>For Guarantee Advising MT760, the Form of Undertaking value is read only and populated from Incoming MT 760.</p>	

Field	Description	Sample Values
Product Code	<p>Select the applicable product code.</p> <p>Click the look up icon to search the product code with code or product description.</p>  <p>You can also enter the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking.</p> <p>For Guarantee Advising MT760, user can enter the product code.</p>	GUIA
Product Description	<p>Read only field.</p> <p>Auto populated by the application based on the Product Code.</p> <p>For Guarantee Advising MT760, Product Description is populated based on product code selected.</p>	Guarantee Advising
Contract Reference Number	<p>Read only field.</p> <p>Auto-generated by back end application. Number will be populated on the selection of Product Code.</p> <p>For Guarantee Advising MT760, Contract Reference Number is generated from Back office System.</p>	203GUIS 18103AL P5
Undertaking Number	<p>Provide the undertaking number available in the guarantee/SBLC.</p> <p>For Guarantee Advising MT760, the Undertaking Number is read only and populated from Incoming MT 760.</p>	
User Reference Number	<p>System defaults the user reference number, depending on the selection of product code.</p> <p>The user can change the value.</p>	PK2GUI1 21144000 1

Field	Description	Sample Values
Purpose of message	<p>Select the purpose of message from the LOV:</p> <ul style="list-style-type: none"> ● ACNF - Advice and confirmation of issued undertaking ● ADVI - Advice of issued undertaking <p>This field is read only if Form of Undertaking value is DGAR - Guarantee.</p> <p>For Guarantee Advising MT760, the Purpose of message is read only and populated from Incoming MT 760.</p> <p>Values are:</p> <ul style="list-style-type: none"> ● ACNF - Advice and confirm (Limits required) ● ADVI - Advice 	
File Identification	<p>This field enables the user to select the type of delivery channel and its associated file name or reference from the available values:</p> <ul style="list-style-type: none"> ● COUR - Courier delivery ● EMAL - Email transfer ● FACT - SWIFTNet FileAct ● FAXT - Fax transfer ● HOST - Host-to-Host ● MAIL - Postal delivery ● OTHR - Other delivery channel <p>For Guarantee Advising MT760, the File Identification value is read only and populated from Incoming MT 760.</p>	
Narrative	<p>If File Identification field values are COUR or OTHR, user must be able to provide description in this field.</p> <p>For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.</p>	

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

Field	Description	Sample Values
Narrative	<p>If Applicable Rules field value is None, user must be able to provide description in this field.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Expiry Type	<p>This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options:</p> <ul style="list-style-type: none"> ● COND - Without Expiry ● COND - With Expiry ● FIXD - Specified expiry date (with/without automatic expansion) ● OPEN - No specific date of expiry <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Date Of Expiry	<p>Provide the expiry date of the Islamic Guarantee advise.</p> <p>The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide an alert message.</p> <p>This field is applicable only if Expiry Type is COND - With Expiry or FIXD.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	09/30/18
Auto Renewal	<p>Enable the option for auto renewal.</p> <p>This field is enabled if Applicable Rules is URDG - Uniform rules for demand guarantees and Expiry Type is OPEN.</p>	
Expiry Condition/Event	<p>This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available.</p> <p>This field is applicable only if Date of Expiry field value is COND - With Expiry or COND - Without Expiry.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Applicant	<p>Search and select the applicant from the lookup.</p> <p>If the request is received from Applicant bank, select the applicant from the List of Values.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	001345 Nestle

Field	Description	Sample Values
Obligor/Instructor Party	<p>Select the party obligated to reimburse the issuer.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Supplementary Information About Amount	<p>Provide any additional information about amount related to undertaking.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Amount In Local Currency	<p>Read only field.</p> <p>System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).</p>	
Auto Close	<p>Toggle On: Enable the toggle, if Auto close is required for that transactions.</p> <p>Toggle Off: Disable the toggle, if Auto close is not required for that transactions.</p>	
Closure Date	<p>System default the “Closure Date” with the value “Expiry Date” + No of Closure days maintained in the respective Product in which the contract has been created.</p> <p>System automatically close the contract on the specified “Closure Date” if “Auto Close” is selected as “Yes” for the specific contract.</p> <p>User can modify the system defaulted “Closure Date” and system should validate the same for the below conditions,</p> <ul style="list-style-type: none"> ● Closure Date must be after the Issue Date. ● Closure Date must be after the Expiry Date. ● Closure Date cannot be blank, when the “Auto Close” is checked. <p>This field is enabled, if Auto Close field is enabled.</p>	
Language Code	<p>Click Search to search and select the language code from the look-up.</p>	

3.1.3 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 documents.	
Remarks	Provide any additional information regarding the Guarantee Advice. This information can be viewed by other users processing the request.	
Customer Instruction	<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. 	

Action Buttons

Field	Description	Sample Values
Submit	On Submit, system will give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancels the Guarantee Advice Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge.	

3.2 Scrutiny

On successful completion of Registration of an Islamic Guarantee advice request, the request moves to Scrutiny stage. The user can scrutinize request for Islamic Guarantee advice.

As part of scrutiny, user can enter/update basic details of the Islamic Guarantee request and can verify if the request can be progressed further. The task initiated from the online channel (SWIFT MT760, 761 parsing) should be created in the Scrutiny stage directly as in conventional process flow.

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

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

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

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

The dashboard for FuTura Bank displays several key performance indicators and task lists. The 'Draft Confirmation Pending' widget shows a table with columns for Customer Name, Application Date, and Status. The 'Hand-off Failure' widget shows a table with Branch, Process Name, and Stage Name. The 'Priority Details' widget shows a table with Branch, Process Name, and Stage Name. The 'High Value Transactions' widget is a bubble chart showing transaction values for GBP. The 'SLA Breach Details' widget shows a table with Customer Name, SLA Breached (mins), and Priority. The 'Priority Summary' widget shows a table with Branch, Process Name, and Stage Name. The 'Hold Transactions' widget shows a table with Branch, Process Name, and Stage Name. The 'SLA Status' widget shows a dropdown menu for Cucumber Testing. The 'Tasks Detailed' widget shows a table with Process Reference Number and Process Name.

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

The Oracle Free Tasks page displays a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The tasks listed include:

- Acquire & Edit (Medium) - Guarantee Advise Islamic - PK1GTA000009290 - PK1GTA000009290 - Scrutiny - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Islamic Export LC Drawing Up... - PK2IELU000009296 - PK2IELU000009296 - Scrutiny - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - GuaranteeAdv Amendment B... - PK2IGAA000009288 - PK2IGAA000009288 - DataEnrichment - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - GuaranteeAdv Amendment B... - PK2IGAA000009286 - PK2IGAA000009286 - DataEnrichment - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Guarantee Cancellation Islamic... - PK2IGCI000009285 - PK2IGCI000009285 - DataEnrichment - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - GuaranteeAdv Amendment B... - PK2IGAA000009282 - PK2IGAA000009282 - DataEnrichment - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Guarantee Cancellation Islamic... - PK2IGCI000009281 - PK2IGCI000009281 - DataEnrichment - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Islamic Export LC Transfer Am... - PK2IETR000009280 - PK2IETR000009280 - Scrutiny - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Islamic Export Documentary Co... - PK2IELDU000009278 - PK2IELDU000009278 - DataEnrichment - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Export LC Amendment Islamic... - PK2IELM000009276 - PK2IELM000009276 - Scrutiny - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Export LC Drawing - Islamic... - PK2IELD000009274 - PK2IELD000009274 - Scrutiny - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Guarantee Cancellation Islamic... - PK2IGCI000009271 - PK2IGCI000009271 - DataEnrichment - 22-02-07 - PK2 - 001044
- Acquire & Edit (Medium) - Shipping Guarantee Issuance... - PK2SGTI000009270 - PK2SGTI000009270 - DataEnrichment - 22-02-07 - PK2 - 001044

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

The Oracle Free Tasks page displays a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The tasks listed include:

- Acquire & Edit (Medium) - Guarantee Advise Islamic - PK1GTA000011462 - PK1GTA000011462 - Scrutiny - 22-03-19 - PK2 - 001044
- Acquire & Edit (High) - Guarantee SBLC Advise... - PK2GADC000011460 - PK2GADC000011460 - Approval Task Level 1 - 22-03-19 - PK2 - 001044
- Acquire & Edit (High) - Guarantee SBLC Advise... - PK2GADC000011459 - PK2GADC000011459 - DataEnrichment - 22-03-19 - PK2 - 001044
- Acquire & Edit (Medium) - Guarantee Advise Amen... - PK2GTEA000011453 - PK2GTEA000011453 - DataEnrichment - 22-03-19 - PK2 - 001044
- Acquire & Edit (Medium) - Guarantee SBLC Advise... - PK2GADC000011260 - PK2GADC000011260 - Handoff RetryTask - 22-03-15 - PK2 - 001044
- Acquire & Edit (Medium) - Guarantee Advise Amen... - PK2GTA000011259 - PK2GTA000011259 - Handoff RetryTask - 22-03-15 - PK2 - 001044
- Acquire & Edit (Medium) - Guarantee Advise Amen... - PK2GTA000011440 - PK2GTA000011440 - DataEnrichment - 22-03-19 - PK2 - 001044
- Acquire & Edit (Medium) - Islamic Drawings Under... - PK2IDRT000011432 - PK2IDRT000011432 - DataEnrichment - 22-03-18 - PK2 - 000329
- Acquire & Edit (Medium) - Guarantee SBLC Issuanc... - PK2GISCO000011431 - PK2GISCO000011431 - DataEnrichment - 22-03-18 - PK2 - 000325
- Acquire & Edit (Medium) - Guarantee SBLC Issuanc... - PK2GISCO000011423 - PK2GISCO000011423 - DataEnrichment - 22-03-18 - PK2 - 000325
- Acquire & Edit (Medium) - Import LC Amendment... - PK2ILCA000011419 - PK2ILCA000011419 - KYC Exceptional approval - 22-03-18 - PK2 - 001044
- Acquire & Edit (Medium) - Export Documentary Co... - PK2EDCB000011401 - PK2EDCB000011401 - DataEnrichment - 22-03-18 - PK2 - 001356
- Acquire & Edit (Medium) - Export Documentary Co... - PK2EDCB000011400 - PK2EDCB000011400 - DataEnrichment - 22-03-18 - PK2 - 001356

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Edit	Medium	Guarantee Advise Islamic	PK11GTA000009290	PK11GTA000009290	Scrutiny	22-02-07	PK2	
<input type="checkbox"/> Edit	Medium	Islamic Export Docume...	PK2IEDL000009083	PK2IEDL000009083	DataEnrichment	22-02-03	PK2	001044
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK2IDCU000008913	PK2IDCU000008913	Approval Task Level 1	22-02-01	PK2	000153
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK1IDCB000008315	PK1IDCB000008315	Registration	22-01-21	PK2	000325
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK1IDCB000008276	PK1IDCB000008276	DataEnrichment	22-01-20	PK2	000322
<input type="checkbox"/> Edit	Medium	Import Documentary C...	PK2IDCR000008114	PK2IDCR000008114	DataEnrichment	22-01-18	PK2	000153
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCR000008031	PK2EDCR000008031	DataEnrichment	22-01-17	PK2	000153
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCR000008023	PK2EDCR000008023	Registration	22-01-17	PK2	000153
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCR000007966	PK2EDCR000007966	Registration	22-01-14	PK2	000153
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCL000007937	PK2EDCL000007937	DataEnrichment	22-01-13	PK2	000153
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCU000007098	PK2EDCU000007098	KYC Exceptional approval	21-12-15	PK2	000153
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK2EDCU000007766	PK2EDCU000007766	DataEnrichment	22-01-08	PK2	000153
<input type="checkbox"/> Edit	Medium	Export Documentary Co...	PK1EDCB000007422	PK1EDCB000007422	DataEnrichment	21-12-27	PK2	000322

The Scrutiny stage has three sections as follows:

- Main Details
- Guarantee Preferences
- Documents and Instructions
- Additional Fields
- Additional Details
- Summary

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

3.2.1 **Main Details**

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

3.2.1.1 **Application Details**

All fields displayed under Application details section, would be read only except for the **Priority** field. Refer to [Section 3.1.1, "Application Details"](#) for more information of the fields.

3.2.1.2 Guarantee Details

The fields listed under this section are same as the fields listed under the [Section 3.1.2, "Guarantee Details"](#) section in [Section 3.1, "Registration"](#). Refer to [Section 3.1.2, "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.

3.2.1.3 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.	

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.</p>	
Overrides	<p>Click to view overrides, if any.</p>	
Customer 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, OBTFFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	

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>	
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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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 	
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
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.2.2 Guarantee preferences

The user scrutinizes the request for Islamic Guarantee. In case the request is received through online channel, user verifies the details populated.

The screenshot displays the Oracle Trade Finance Portal interface for 'Guarantee Preferences'. The page title is 'Guarantee Advise' with 'Scrutiny : Application No: 032GTEA000166696'. The interface includes a navigation menu on the left with options like 'Main', 'Guarantee Preferences', 'Additional Fields', 'Additional Details', and 'Summary'. The main content area is divided into several sections: 'Preferences' (77U - Terms and Conditions, 44J - Governing Law and Jurisdiction), 'Automatic Extension Details' (23F - Auto Extension Period, 26E - Non Extension Notice Period, 315 - Auto Extension Final Expiry Date), 'Demand Indicator' (488 - Demand Indicator), 'Underlying Transaction Details' (45L - Underlying Transaction Details), 'Delivery of Original Undertaking' (24E - Narrative, 24G - Delivery to/ Collection by), 'Transfer Details' (48D - Transfer Indicator, 39E - Transfer Conditions), and 'Others' (72Z - Sender to Receiver Information, 49 - Confirmation Instruction, 71D - Charges, 58A - Requested Confirmation Party, 57A - Advise Through Bank, 41a - Available with). The bottom of the screen features a toolbar with buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

Preferences

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

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

Automatic Extension Details

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

Field	Description	Sample Values
Automatic Extension Required	<p>Toggle On: Set the toggle On, if automatic extension for expiry date is required.</p> <p>Toggle Off: Set the toggle Off, if automatic extension for expiry date is not required.</p> <hr/> <p>Note</p> <p>This field is not applicable Validity field in Registration stage has value as Open.</p> <p>In case of Guarantee Advising MT760, this button is enabled if 23F field has value.</p>	
Auto Extension Period	<p>Select the auto extension period for expiry date from the following options:</p> <ul style="list-style-type: none"> • Days • One year • Others <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Reqd toggle is set to On.</p> <hr/> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Extension Details	<p>Provide the extension details for the expiry date.</p> <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Required toggle is set to On and Auto Extension Period field value is Days/Others.</p> <hr/> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Field	Description	Sample Values
Non-Extension Details	<p>Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details.</p> <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Required toggle is set to On and Auto Extension Period field has values.</p> <hr/> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Non-Extension Notice Period	<p>Provide the non-extension notice days.</p> <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Required toggle is set to On and Auto Extension Period field has values.</p> <hr/> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Auto Extension Final Expiry Date	<p>Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed.</p> <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Period field has values.</p> <hr/> <p>If Automatic Extension Required toggle is set to Yes, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the “Auto Extension Period”.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Demand Indicator

Field	Description	Sample Values
Demand Indicator	<p>This field specifies whether partial and/or multiple demands are not permitted. Select the demand indicator from the following options:</p> <ul style="list-style-type: none"> • Multiple demands not permitted - Partial amount can be claimed • Multiple and partial demands not permitted - Entire as well as partial amount can be claimed • Partial demands not permitted - Entire amount can be claimed <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Underlying Transaction Details

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

Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	<p>Select the method of the delivery from the following options by which the original local undertaking needs to be delivered:</p> <ul style="list-style-type: none"> • COLL - By Collection • COUR - By Courier • MAIL - By Mail • MESS - By Messenger - Hand Deliver • OTHR - Other Method • REGM - By Registered Mail or Airmail <hr/> <p>Note</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p> <hr/>	

Field	Description	Sample Values
Narrative	<p>Provide the description of method of delivery of original undertaking.</p> <hr/> <p>Note</p> <p>This field is applicable only if the Delivery of Original Undertaking field value is COUR/OTHR.</p> <hr/> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Delivery to/Collection by	<p>Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected:</p> <ul style="list-style-type: none"> • BENE - Beneficiary • OTHR - Others <hr/> <p>Note</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p> <hr/>	
Narrative	<p>Provide the name and address.</p> <hr/> <p>Note</p> <p>This field is applicable only if the Delivery to/Collection by field value is OTHR.</p> <hr/> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

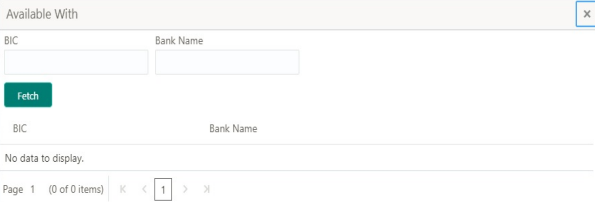
Transfer Details

Field	Description	Sample Values
Transfer Indicator	<p>Select the check box if the undertaking is transferable.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

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

Others

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

Field	Description	Sample Values
Available With	<p>This field identifies the bank with which the credit is available of the issued LC.</p> <p>User must capture the bank details or any free text.</p> <ul style="list-style-type: none"> ● Search the bank with SWIFT code (BIC) or Bank Name.  <p>On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field is applicable if the Form of Undertaking is STBY - Standby LC.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Confirmation Instructions	<p>Select the confirmation instruction from the available values:</p> <ul style="list-style-type: none"> ● CONFIRM ● MAY ADD ● WITHOUT <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field is applicable if the Form of Undertaking is STBY - Standby LC.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	

Field	Description	Sample Values
Requested Confirmation Party	<p>Select the requested confirmation party from the available options:</p> <ul style="list-style-type: none"> • Advising Bank • Advise Through Bank • Others <hr/> <p>Note</p> <p>This field is applicable if the Confirmation Instructions is Confirm or May Add.</p> <p>For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.</p>	
Confirming Bank	<p>Select the Confirming Bank from the LOV.</p> <hr/> <p>Note</p> <p>This field is applicable if the Requested Confirmation Party value is Others.</p>	

3.2.2.1 Action Buttons

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

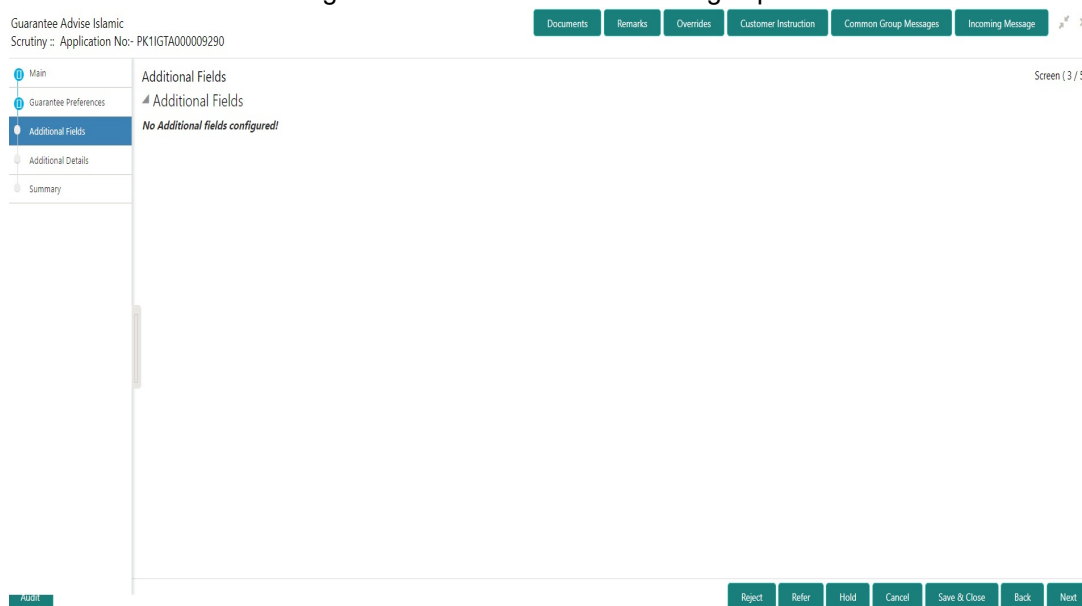
Field	Description	Sample Values
Clarification Details	<p>Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.</p>	
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application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

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer 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	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
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.	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
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 	
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.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.2.3 Additional Fields

Banks can configure these additional fields during implementation.



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

Field	Description	Sample Values
Customer 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	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

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 	
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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

Additional Details

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

Guarantee Advise Islamic
Scrutiny : Application No:- PK11GTA000009290

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Main
Guarantee Preferences
Additional Fields
Additional Details
Summary

Additional Details
Screen (4 / 5)

Limit & Collateral	Charge Details
Limit Currency :	Charge :
Limit Contribution :	Commission :
Limit Status :	Tax :
Collateral Currency :	Block Status :
Collateral :	
Contribution :	
Collateral Status :	

Reject Refer Hold Cancel Save & Close Back Next

3.2.3.2 Commission, Charges and Taxes Details

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

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

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

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

Commission,Charges and Taxes
✕

Recalculate
Redefault

☒ Commission Details

Event

Event Description

Component	Rate	Modified Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settlement Account
No data to display.									

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

☒ Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
No data to display.										

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

☒ Tax Details

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

Save & Close
Cancel

Commission Details

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	
Split	The user can split the Commission by enabling/disabling the flag as per the requirement.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account.	
Amend	The value is auto-populated as the commission can be amended or not.	

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

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

Tax Details

The tax component is calculated based on the commission. 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.

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

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

Split Settlement

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

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

Split Settlement Details

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

Split Settlement Details
✕

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

Fetch Exchange Rate
Save & Close
Close

Field	Description	Sample Values
Sequence	The sequence number is auto populated with the value, generated by the system.	
Component	The split component type eligible for Split.	

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

3.2.3.3 Limits & Collateral

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

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

x

Limit & Collateral

Limit Details +

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message
032204	Facility	032204	032204AD1	1	100	AED	100	Not Available	The Earmark cannot be performed

Cash Collateral Details

Collateral Percentage *
15.0 v ^

Collateral Currency and amount
AED v AED 15.00

Exchange Rate
1.0 v ^

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response
1	AED	1003216615	1	15	2.25	AED 2.25	VS

Save & Close
Close

3.2.3.4 Limits Details

x

Limit Details

Customer Id
032204 Q

Contribution % *
100.0 v ^

Contribution Currency
AED

Limit/Liability Currency
AED

Limit Check Response
Not Available

Expiry Date
📅

Response Message
The Earmark cannot be performed as t

Linkage Type *
Facility v

Liability Number *
032204 Q

Line Id/Linkage Ref No *
032204AD1 Q

Limits Description


Amount to Earmark *
AED 100.00

Limit Available Amount
AED -5,294,125.19

ELCM Reference Number

Verify
Save & Close
Close

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

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

Limit Details

Click + plus icon to add new 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. The user can change the customer ID.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> • Facility • Liability By default Linkage Type should be "Facility".	
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	
Liability Number	Click Search to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.	
Contribution Currency	Read only field. The LC currency will be defaulted in this field.	

Field	Description	Sample Values
Line ID/Linkage Ref No	<p>Click Search to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field.</p> <p>This field is disabled and read only, if Linkage Type is Liability.</p>	
Limit/ Liability Currency	<p>Read only field.</p> <p>Limit Currency will be defaulted in this field, when you select the Liability Number</p>	
Limits Description	<p>Read only field.</p> <p>This field displays the limits description.</p>	
Limit Check Response	<p>Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response.</p> <p>The value in this field appears, if you click the Verify button.</p>	
Amount to Earmark	<p>Amount to Earmark will default based on the contribution %.</p> <p>User can change the value.</p>	
Expiry Date	<p>Read only field.</p> <p>This field displays the date up to which the Line is valid</p>	
Limit Available Amount	<p>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.</p> <p>The value in this field appears, if you click the Verify button.</p>	

Field	Description	Sample Values
Response Message	Detailed Response message. The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id.	

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

Collateral Details
✕

<p>Total Collateral Amount * \$67.00</p> <p>Sequence Number 2.0</p> <p>Collateral Contribution Amount * \$67.00</p> <p>Settlement Account Currency GBP</p> <p>Contribution Amount in Account Currency £0.00</p> <p>Response VS</p> <p style="text-align: center;">Verify</p>	<p>Collateral Amount to be Collected * \$0.00</p> <p>Collateral Split % * 100.0 ▼ ▲</p> <p>Settlement Account * PK1000327018 🔍</p> <p>Exchange Rate 1.3 ▼ ▲</p> <p>Account Available Amount £99,999,393,343.91</p> <p>Response Message The amount block can be performed as</p>
---	--

✔ Save & Close
✕ Cancel

Cash Collateral Details

Collateral Percentage	Specify the percentage of collateral to be linked to this transaction.	
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.	

Cash Collateral Details

Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.	
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Click + plus icon to add new collateral details.


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

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

Cash Collateral Details

Account Available Amount	Read only field. Account available amount will be auto-populated based on the Settlement Account selection.	
Response	Response can be 'Success' or 'Amount not Available'. System populates the response on clicking the Verify button.	
Response Message	Detailed Response message. System populates the response on clicking the Verify button.	
Verify	Click to verify the account balance of the Settlement Account.	
Save & Close	Click to save and close the record.	
Cancel	Click to cancel the entry.	

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

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

Cash Collateral Details

Edit Link	Click edit link to edit any existing Collateral Details.	
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3.2.3.5 Action Buttons

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

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

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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
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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.2.4 Summary

User can review the summary of details updated in Scrutiny stage of Islamic Guarantee Advice request. When you log in to Oracle Banking Trade Finance Process Management (OBTfPM) system, you can see the summary tiles. The tiles must display a list of important fields with values. User can drill down from summary tiles into respective data segments.

Guarantee Advise Islamic Scrutiny - Application No: PK11GTA000009290

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Summary

Main	Guarantee Preferences	Additional Fields	Commission,Charges and Taxes
SBL/Guarantee Type : RETN Submission Mode : Desk Date of Issue : 2021-05-05	Collection by : Delivery of Original : Amendment :	Click here to view : Additional fields	Charge : Commission : Tax : Block Status : Not Initia

Parties Details

Applicant	: PHIL HAMPTON
Beneficiary	: Trade Indi
Confirming Bank	: WELLS FARG

Reject Refer Hold Cancel Save & Close Back Next Submit

Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Guarantee details, if required.
- Guarantee Preference - User can view the details of Guarantee preference.
- Additional fields - User can view the details of Additional fields.
- Commission, Charges and Taxes - User can view and modify charge details, if required.
- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required.

3.2.4.1 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> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	<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. 	

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Submit	<p>Task will get moved to next logical stage of Guarantee Advice Islamic.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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
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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3 Data Enrichment

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

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

Note

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

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**.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Guarantee Advise Islamic	PK11GTA000009290	PK11GTA000009290	DataEnrichment	22-02-07	PK2	001044
Acquire & Edit	---	Guarantee SBLC Advised-CL...	PK2IGAC000009349	PK2IGAC000009349	DataEnrichment	22-02-08	PK2	001044
Acquire & Edit	Medium	Export Documentary Collect...	PK2EDCB000009321	PK2EDCB000009321	Handoff RetryTask	22-02-07	PK2	001044
Acquire & Edit	Medium	Islamic Import Documentar...	PK2IIDB000009335	PK2IIDB000009335	DataEnrichment	22-02-07	PK2	001044
Acquire & Edit	Medium	Guarantee Cancellation Isla...	PK2IGCI000009309	PK2IGCI000009309	Approval Task Level 1	22-02-07	PK2	000153
Acquire & Edit	Medium	Export Documentary Collect...	PK2EDCB000009331	PK2EDCB000009331	DataEnrichment	22-02-07	PK2	001044
Acquire & Edit	---	Export Documentary Collect...	PK2EDCB000009327	PK2EDCB000009327	DataEnrichment	22-02-07	PK2	001044
Acquire & Edit	---	Islamic Export LC Drawing ...	PK2IELU000009323	PK2IELU000009323	Scrutiny	22-02-07	PK2	001044
Acquire & Edit	---	Guarantee Issuance Amend...	PK2IGTM000009311	PK2IGTM000009311	DataEnrichment	22-02-07	PK2	000153
Acquire & Edit	Medium	Guarantee Issuance Islamic	PK2IGTI000009299	PK2IGTI000009299	Scrutiny	22-02-07	PK2	001044
Acquire & Edit	---	Islamic Import LC Drawing ...	PK2IILU000009297	PK2IILU000009297	Scrutiny	22-02-07	PK2	001044
Acquire & Edit	---	Islamic Export LC Drawing ...	PK2IELU000009296	PK2IELU000009296	Scrutiny	22-02-07	PK2	001044
Acquire & Edit	---	GuaranteeAdv Amendment ...	PK2IGAA000009288	PK2IGAA000009288	DataEnrichment	22-02-07	PK2	001044

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

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/>	Medium	Guarantee Advise Islamic	PK1GTA000009290	PK1GTA000009290	DataEnrichment	22-02-07	PK2		
<input type="checkbox"/>	Medium	Islamic Export Document...	PK2IEDL000009083	PK2IEDL000009083	DataEnrichment	22-02-03	PK2	001044	
<input type="checkbox"/>	Medium	Import Documentary Co...	PK2IDCU000008913	PK2IDCU000008913	Approval Task Level 1	22-02-01	PK2	000153	
<input type="checkbox"/>	Medium	Import Documentary Co...	PK1IDCB000008315	PK1IDCB000008315	Registration	22-01-21	PK2	000325	
<input type="checkbox"/>	Medium	Import Documentary Co...	PK1IDCB000008276	PK1IDCB000008276	DataEnrichment	22-01-20	PK2	000322	
<input type="checkbox"/>	Medium	Import Documentary Co...	PK2IDCR000008114	PK2IDCR000008114	DataEnrichment	22-01-18	PK2	000153	
<input type="checkbox"/>	Medium	Export Documentary Co...	PK2EDCR000008031	PK2EDCR000008031	DataEnrichment	22-01-17	PK2	000153	
<input type="checkbox"/>	--	Export Documentary Co...	PK2EDCR000008023	PK2EDCR000008023	Registration	22-01-17	PK2	000153	
<input type="checkbox"/>	--	Export Documentary Co...	PK2EDCR000007966	PK2EDCR000007966	Registration	22-01-14	PK2	000153	
<input type="checkbox"/>	Medium	Export Documentary Co...	PK2EDCL000007937	PK2EDCL000007937	DataEnrichment	22-01-13	PK2	000153	
<input type="checkbox"/>	Medium	Export Documentary Co...	PK2EDCU000007098	PK2EDCU000007098	KYC Exceptional approval	21-12-15	PK2	000153	
<input type="checkbox"/>	Medium	Export Documentary Co...	PK2EDCU000007766	PK2EDCU000007766	DataEnrichment	22-01-08	PK2	000153	
<input type="checkbox"/>	Medium	Export Documentary Co...	PK1EDCB000007422	PK1EDCB000007422	DataEnrichment	21-12-27	PK2	000322	

The Data Enrichment stage has four sections as follows:

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

In the subsequent sub sections, let's look at the details for Data Enrichment stage. As part of Data Enrichment, user can enter/update basic details of the incoming request. Some of the fields that are already having value from Scrutiny/Online channels may not be editable.

3.3.1 Main Details

Refer to [Section 3.2.1, "Main Details"](#).

3.3.2 Guarantee Preferences

As part of DE, User can verify and enter the basic details available in the Guarantee request. In case the request is received through online channel, user can verify the details populated.

For more details, refer to [Section 3.2.2, "Guarantee preferences"](#).

3.3.3 Acknowledgement Details

Data Enrichment user wants to enter the basic acknowledgement details of the Islamic Guarantee Advice request.

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

Field	Description	Sample Values
MT 768 Guarantee Acknowledgment		
Advising Bank Reference	Specify the advising bank reference.	
Account Identification	Select the account which is used for settlement of charges where necessary.	
Date of Acknowledgement	Select the date on which the message being acknowledged was sent. System displays the Branch Date. If the task is approved on a later date, then the date should be updated as the branch date as on approval.	
Amount of Charges	Select the currency code and enter the total amount of charges claimed by the advising bank. If the Sender services an account for the Receiver in the currency of the charges, and this System should default the Date of Debit as the branch date as on approval.	
Account with Bank	Select the bank at which the Sender wishes to receive credit for charges claimed.	
Charges	The user should be able to input more details about the charges	
Sender to Receiver Information	Select the any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT	

3.3.3.1 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> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer 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. 	

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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
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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3.4 Additional Fields

Refer to [Section 3.2.3, "Additional Fields"](#).

3.3.5 Advices

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

The screenshot shows the Oracle 'Advices' menu interface. At the top, there are navigation tabs: Documents, Remarks, Overrides, Customer Instruction, Common Group Messages, and Incoming Message. Below the tabs, the 'Advices' section is displayed with four tiles:

Advice : ISB_BEN_CL	Advice : LC_ACK_ADVICE	Advice : ADV_THIRD_BANK	Advice : PAYMENT_MESS...
Advice Name : ISB_BEN_CL Advice Party : BEN Party Name : Trade Indiv 2 Suppress : NO Advice	Advice Name : LC_ACK_ADVICE Advice Party : ISB Party Name : WELLS FARGO LA Suppress : NO Advice	Advice Name : ADV_THIRD_BANK Advice Party : Party Name : Suppress : YES Advice	Advice Name : PAYMENT_MESSAGE Advice Party : Party Name : Suppress : NO Advice

At the bottom of the interface, there are buttons for 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'. The page number 'Screen (5 / 8)' is visible in the top right corner.

The user can also suppress the Advice, if required.

Advice Details
✕

Advice Details

Suppress Advice

Party ID
001041

Advice Name
LC_ACK_ADVICE

Party Name
WELLS FARGO LA

Medium
SWIFT

Advice Party
ISB

FFT Code

+



FFT Code	FFT Description	Action
71CHARGEDESC	71chargedesc	<input type="checkbox"/> <input type="checkbox"/>

Page 1 of 1 (1 of 1 items) K < 1 > X


Instructions

+

Instruction Code	Instruction Description	Edit	Action
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

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	The name of advice is defaulted from the system.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party ID	Value be defaulted from Guarantee /SBLC Issuance. User can update if required.	
Party Name	Read only field. Value be defaulted from Guarantee /SBLC Issuance.	
Free Format Text		
FTT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	
	Click plus icon to add new FFT code.	
	Click delete icon to remove any existing FFT code.	

Instruction Details

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

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

Field	Description	Sample Values
Customer 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	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

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 	
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>	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

3.3.6 Additional Details

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

Guarantee Advise Islamic
DataEnrichment - Application No: PK11GTA000009290

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

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

Additional Details

Limit & Collateral	Charge Details	Preview Message
Limit Currency : Limit Contribution : Limit Status : Collateral Currency : Collateral : Contribution : Collateral Status :	Charge : Commission : Tax : Block Status :	Language : Guarantee Number : PK2GUA12125AGZ6

Screen (6 / 8)

Reject Refer Hold Cancel Save & Close Back Next

3.3.6.1 Limit and Collateral

Refer to [Section 3.2.3.3, "Limits & Collateral"](#).

3.3.6.2 Commission, Charges and Taxes Details

Refer to [Section 3.3.6.2, "Commission, Charges and Taxes Details"](#).

3.3.6.3 Preview Message

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

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

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

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

3.3.6.4 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. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Customer 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	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	

Field	Description	Sample Values
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>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 	
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>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</p>	

3.3.7 Settlement Details

As part of DE, the user verifies and enters the basic additional details available in the Guarantee. In case the request is received through online channel, the user verifies the details populated.

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

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

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 	
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 Action Buttons

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

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

Field	Description	Sample Values
Incoming Message	<p>This button displays the applicable MT761 with MT760.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise.</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>	
Request Clarification	<p>User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.</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>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Advice Scrutiny inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

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 	
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>	

3.3.8 Summary

User can view the summary of details updated in multilevel approval stage of Guarantee request

The tiles will display a list of important fields with values. User can drill down from summary tiles into respective data segments, where the user verifies the details of all fields under the data segment.

The screenshot displays the Oracle Financials application interface for a Guarantee request. The main content area is titled 'Summary' and is divided into several data segments:

- Main:** SBL/Guarantee Type : **BILL**, Submission Mode : **Desk**, Date of Issue : **2023-08-03**
- Guarantee Preferences:** Collection by, Delivery of Original, Under Taking
- Acknowledgement Details:** Account Identification, Ack. date : **2023-08-03**, Amount, Currency
- Additional Fields:** Click here to view, Additional fields
- Advices:** Advice 1, Advice 2
- Commission, Charges and Taxes:** Charge, Commission, Tax, Block Status : **Not Initiated**
- Preview Messages:** Language : **ENG**, Preview Message
- Parties Details:** Applicant : **Acon Consult...**, Beneficiary : **Air Arabia**, Issuing Bank : **RAKBANK**
- Compliance details:** KYC : **Not Initiate...**, Sanctions : **Not Initiate...**, AML : **Not Initiate...**
- Accounting Details:** Event, Account Number, Branch
- Settlement Details:** Component, Account Number, Currency

The application header includes 'ORACLE' and 'FIEKUCBE UNIVERSAL BANK'. The bottom navigation bar contains buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', 'Print', and 'Submit'.

Tiles Displayed in Summary

- Main - User can view and modify details about application details and guarantee details, if required.
- Guarantee Preferences - User can view the Guarantee Preferences.
- Acknowledgement Details - User can view the acknowledgement details
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the details of advices.
- Commission and Charges and Taxes Details - User can view and modify commission and charges and taxes details, if required.
- Preview Message - User can view the preview of draft guarantee details.
- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

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	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
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
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Submit	Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Back	On click of Back, system moves back to the previous step.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
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.	
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. 	

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>	

3.4 Exceptions

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

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 Block Exception

This section will display the amount block exception details.

3.4.1.2 Summary

Tiles Displayed in Summary:

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

3.4.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

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

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

arantee Advise Islamic
 Exceptional approval :: Application No:- PK11GTA000009290

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

KYC Exception Summary Screen (2 / 2)

Main	Guarantee Details	Acknowledgement Details	Additional Fields
SBLC/Guarantee Type : RETN Submission Mode : Desk Date of Issue : 2021-05-05	FFT Code 1 : FFT Code 2 :	Account Identification : Date of Acknowledgement : Amount : Currency :	Click here to view : Additional Fields :
ADVICES	Commission,Charges and Taxes	Advice Preview Details	Parties Details
Advice 1 : ISB_BEN_CL Advice 2 : LC_ACK_ADV Advice 3 : ADV_THIRD Advice 4 : PAYMENT_ME	Charge : Commission : Tax : Block Status : Not Initia	Language : ENG Preview Message : -	Confirming Bank : WELLS FARG Applicant : PHIL HAMPTON Beneficiary : Trade Indi
Compliance details			
KYC : Not Verified Sanctions : Not Initia AML : Not Initia			

Reject Refer Hold Approve Back Next

Tiles Displayed in Summary:

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

3.4.2.2 Action Buttons

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

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

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
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>	
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 KYC Exception inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

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 Details- User can view details about application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the additional fields.
- Advice - User can view the advice details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Preview Message - User can view draft guarantee details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Advice Preview - User can view draft guarantee details.
- Compliance details - User can view the compliance details tiles.

3.4.3.2 Action Buttons

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

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

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
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>	
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 Limit check inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.5 Multi Level Approval

A user can view the summary of details updated in multilevel approval stage of Islamic Guarantee Advice request.

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 Authorization Re-Key (Non-Online Channel)

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

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

- Currency
- Contract Amount

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

Approval Rekey

View Signature Documents Remarks

Currency
AED ✓

Contract Amount
AED AED 1,000.00 ✓

Refer Close Proceed

3.5.1.1 Summary

Guarantee Advise Islamic
Approval Task Level 1 :: Application No:- PK1GTIA000009290

[Documents](#)
[Remarks](#)
[Overrides](#)
[Customer Instruction](#)
[Common Group Messages](#)
[Incoming Message](#)

Main	Guarantee Preferences	Additional Fields	ADVICES	Limits and Collaterals
SBL/Guarantee Type : RETN Submission Mode : Desk Date of Issue : 2021-05-05	Collection by : Delivery of Original Amendment :	Click here to view Additional Fields :	Advice 1 : ISB_BEN_CL Advice 2 : LC_ACK_ADV Advice 3 : ADV_THIRD Advice 4 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified
Commission,Charges and Taxes	Advice Preview Details	Parties Details	Compliance details	Acknowledgement Details
Charge : Commission : Tax : Block Status : Not Initia	Language : ENG Preview Message : -	Applicant : PHIL HAMPTON Confirming Bank : WELLS FARG Beneficiary : Trade Indi	KYC : Not Verified Sanctions : Verified AML : Verified	Account Identification : Date of : Acknowledgement Amount : Currency :
Accounting Details	Exception(Approval)			
Event : BANC AccountNumber : 620000003 Branch : PK2	KYC : EXCEPTION PLEASE VISIT : - REMARKS FOR MORE DETAILS			

[Audit](#)
[Reject](#)
[Hold](#)
[Refer](#)
[Cancel](#)
[Approve](#)

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view advices.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes Details - User can view and modify commission, charges and taxes details, if required.
- Preview Message - User can view the preview message details.
- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Exception(Approval) Details - User can view the exception (Approval) 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>	
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>	

3.6 Reject Approval

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

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

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

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

3.6.1 **Application Details**

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

3.6.2 **Summary**

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

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

3.6.3 **Action Buttons**

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

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

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Multi Level Approval	
Authorization Re-Key	60
O	
Overview	1
R	
Registration	2
Application Details	4
Guarantee Details	6
Miscellaneous	11
S	
Scrutiny	12
Additional Details	24
Main Details	14
Summary	33