

Islamic Guarantee Issuance User Guide

Oracle Banking Trade Finance Process Management

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

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Guarantee Issuance 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 Issuance - Islamic

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

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

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

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

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

This section contains the following topics:

1.1 Common Initiation Stage	1.2 Registration
1.4 Data Enrichment	1.5 Exceptions
1.6 Multi Level Approval	1.7 Customer - Acknowledgement letter
1.8 Customer - Reject Letter	1.9 Reject Approval

3.1 Common Initiation Stage

The user can initiate the new Islamic guarantee issuance request from the common Initiate Task screen.

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

2. Click Trade Finance > Initiate Task.

Oracle Initiate Task

Registration

Process Name: Guarantee Issuance Islamic

Branch *: PK2-Oracle Banking Trade Finan...

Proceed Clear

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

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

3.1.0.1 Action Buttons

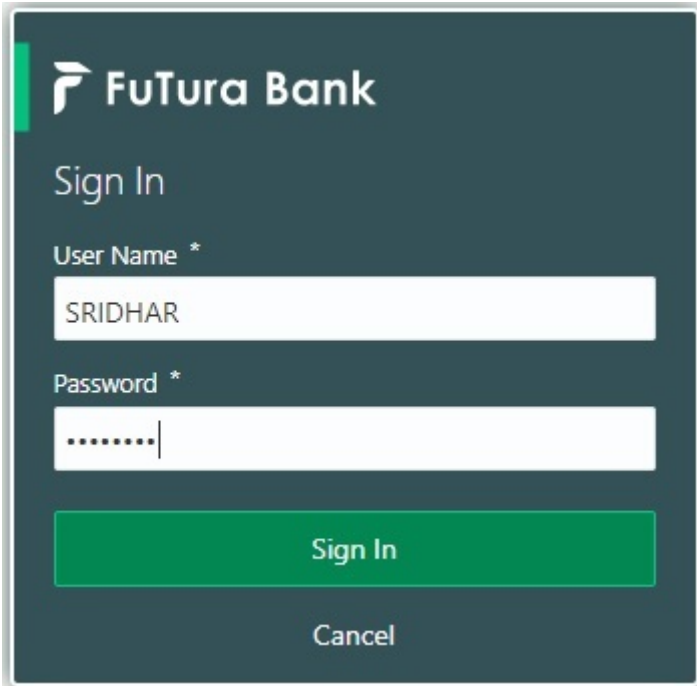
Use action buttons based on the description in the following table:

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

3.2 Registration

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

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



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

Draft Confirmation Pending

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

Hand-off Failure

Branch	Process Name	Stage Name
Bank Futura	NA	Retry HandOf

Priority Details

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

High Value Transactions

140K
100K
60K
20K
-20K

-2 0 2 4 6 8 10 12

● GBP

SLA Breach Details

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

Priority Summary

Branch	Process Name	Stage Name
203	Cucumber Testing	test descrip

Hold Transactions

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

SLA Status

Cucumber Testing

Tasks Detailed

Process Reference Number	Process Name
--------------------------	--------------

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

The screenshot shows the Oracle Banking Trade Finance dashboard. The left sidebar contains navigation options for various trade finance products. The main area displays several data tables and charts:

- Priority Summary:** A table with columns: Branch, Process Name, Stage Name, No of High Priority. It shows "No data to display."
- % Oversight Corrections:** A line chart showing data filtered on "All".
- Model Inference Time:** A line chart showing data filtered on "All".
- High Priority Tasks:** A table with columns: Process Reference Number, Branch, Process Name. It lists two tasks with reference numbers PK2IGTI000009420 and PK2IGTI000009414.
- Model Tag Performance:** A table with columns: Process Reference Number, Branch, Process Name. It shows "No data to display."
- Pending Exception Approval:** A table with columns: Process Reference Number, Branch, Process Name. It lists two items with reference numbers PK2ELCU000009494 and PK2ILCU000009470.
- Draft Confirmation Pending:** A table with columns: Process Reference Number, Customer Id, Application Date. It lists one item with reference number PK2ILCU000003129.
- Hand-off Failure:** A table with columns: Process Reference Number, Branch, Process Name. It lists two items with reference numbers PK2ELCU000009494 and PK2ILCU000009470.
- SLA Status Summary:** A table with columns: Process Reference Number, Branch, Process Name. It shows "No data to display."

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

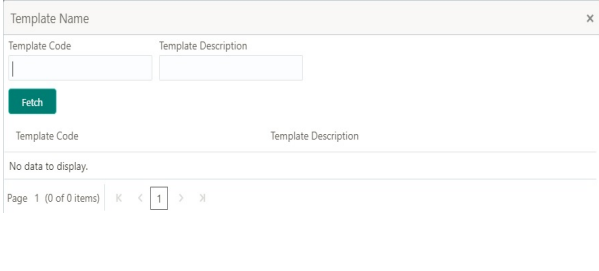
3.2.1 Application Details

The screenshot shows the 'Application Details' registration screen in Oracle Banking Trade Finance. The screen is divided into several sections for data entry:

- Application Details:**
 - Received From Party: Applicant (dropdown)
 - Received From - Currency Code, Amount: AED 100.00
 - Application Date: Aug 3, 2023
 - Received From - Customer ID: 032204
 - Priority: (dropdown)
 - Customer Reference Number: (input field)
 - Received From - Customer Name: Air Arabia
 - Submission Mode: Desk
 - Copy Existing Undertaking: (input field)
 - Branch: 032-Oracle Banking Trade Finan...
 - Process Reference Number: 032IGTI000175183
 - Template Name: (input field)
- SBLC/Guarantee Details:**
 - Form of Undertaking: SAR - Guarantee
 - Product Description: Islamic Custom Duty Guarantee
 - File Identification: Email transfer
 - Narrative: (input field)
 - Expiry: (input field)
 - Auto Renewal: (checkbox)
 - Beneficiary: 032716 Al Futtaim Ho
 - Supplementary Information About Amount: (input field)
 - Obligor Collateral Percentage: (input field)
 - Closure Date: Aug 3, 2023
 - Narrative: (input field)
 - User Reference Number: 032IGCD232150001
 - Date of Issue: Aug 3, 2023
 - Effective Date: Aug 3, 2023
 - Expiry Condition/Event: (input field)
 - Advising Bank: (input field)
 - Accountee: (input field)
 - Revenue Sharing Percentage: (input field)
 - Language Code: (input field)
 - Product Code: IGCD
 - Purpose of Message: 22A - Purpose of Message
 - Issue of undertaking: ISSU - Issue of undertaking
 - Applicable Rules: 40E - Applicable Rules
 - UCPR: Uniform customs and Pr...
 - Tenor: (input field)
 - Applicant Bank: 51A - Applicant Bank
 - Counter SBLC/Guarantee Issuing Bank: (input field)
 - Amount In Local Currency: AED 100.00
 - Limit verification required: (checkbox)

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

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

Field	Description	Sample Values
Application Date	<p>Read only field.</p> <p>By default, the application will display branch's current date .</p>	04/13/2018
Customer Reference Number	User can enter the 'Reference number' provided by the applicant/applicant bank.	
Copy Existing Undertaking	Select any existing undertaking to be copied, if required.	
Template Name	<p>This is applicable only for the non-online Guarantee Issuance request.</p> <p>This option allows user to select a template if the applicant details are already captured and the data can be reused with the template to reduce the effort. The details pertaining to the subsequent screens in Scrutiny and Data Enrichment screens will be persisted and populated when you move to the relevant screens.</p> <p>Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/ No'. If the you click on Yes the existing details will be over-written with the template values.</p> <p>Click the look up icon to search the Template code with Template Code or Template Description.</p> 	

3.2.2 Guarantee/SBLC Details

3LC/Guarantee Details

> Form of Undertaking *
 SAR - Guarantee

Product Description
 Specific Custom Duty Guarantee

File Identification
 Email - Email transfer

Narrative

Expiry
 Expiry Date

Applicant *
 2204 Air Arabia

Issuing Bank
 Issuing Bank

Obligor/ Instructing Party

Type of Undertaking
 CUST - Customs

20 - Undertaking Number
 032IGCD232150001

23X - Narrative

23B - Expiry Type *
 OPEN

Auto Renewal

Beneficiary *
 032716 Al Futtaim Ho

39F - Supplementary Information About Amount

Obligor Collateral Percentage

Closure Date
 Aug 3, 2023

Narrative

User Reference Number
 032IGCD232150001

31C - Date of Issue
 Aug 3, 2023

Effective Date
 Aug 3, 2023

35G - Expiry Condition/ Event

Advising Bank

Accountee

Revenue Sharing Percentage

Language Code

Product Code
 IGCD

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

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

Tenor

51A - Applicant Bank

Counter SBLC/Guarantee Issuing Bank

Amount In Local Currency
 AED AED 100.00

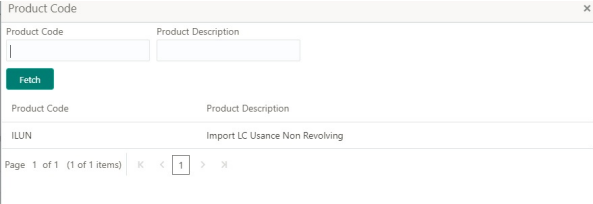
Limit verification required

Hold Cancel Save & Close Submit

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

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

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

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

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

Field	Description	Sample Values
Applicable Rules	Select the applicable rules for the Guarantee Issuance from the available options: <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 • OTHR 	URDG - Uniform rules for demand guarantees
Narrative	If Applicable Rules field value is OTHR , user must be able to provide description in this field.	
Expiry Type	This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: <ul style="list-style-type: none"> • COND - With Expiry • COND - Without Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry 	
Effective Date	The effective date is defaulted from guarantee issuance. The user can change the date.	
Tenor	Specify the value for tenor and select the value from the drop-down. The drop down is enabled, if Expiry Type is COND - With Expiry or FIXD .	
Date Of Expiry	Provide the expiry date of the Guarantee Issuance. 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. This field is mandatory if Expiry Type is COND - With Expiry or FIXD .	09/30/18
Auto Renewal	Enable the option for auto renewal. This field is enabled if Applicable Rules is URDG - Uniform rules for demand guarantees and Expiry Type is OPEN .	
Expiry Condition/Event	This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available. This field is enabled if Expiry Type is COND - With Expiry or COND - Without Expiry .	

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

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

Field	Description	Sample Values
Limits verification Required	<p>Enable the option to enable limit check during the process flow of this request.</p> <p>Disable the option to disable limit check during the process flow of this request.</p>	
Auto Close	<p>Toggle On: Enable the toggle, if Auto close is required for that transactions.</p> <p>Toggle Off: Disable the toggle, if Auto close is not required for that transactions.</p> <p>This field is enabled, if Expiry Type is COND - With Expiry or FIXD.</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. 	Closure Date
Language Code	Click Search to search and select the language code from the look-up.	

3.2.3 Miscellaneous

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

Field	Description	Sample Values
Signature	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Documents	<p>Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Provide any additional information regarding the Guarantee Issuance. This information can be viewed by other users processing the request.</p>	

Field	Description	Sample Values
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • 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. 	
Submit	<p>On Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Issuance.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request.</p>	
Cancel	<p>Cancels the Guarantee Issuance Registration stage input.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Checklist	<p>Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.</p>	

3.2.4 **Bi-Directional Flow for Offline Transactions Initiated from OBTFPM**

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

3.2.4.1 **Pre- Conditions:**

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

3.2.4.2 **Steps of Bi-Directional Flow**

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

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

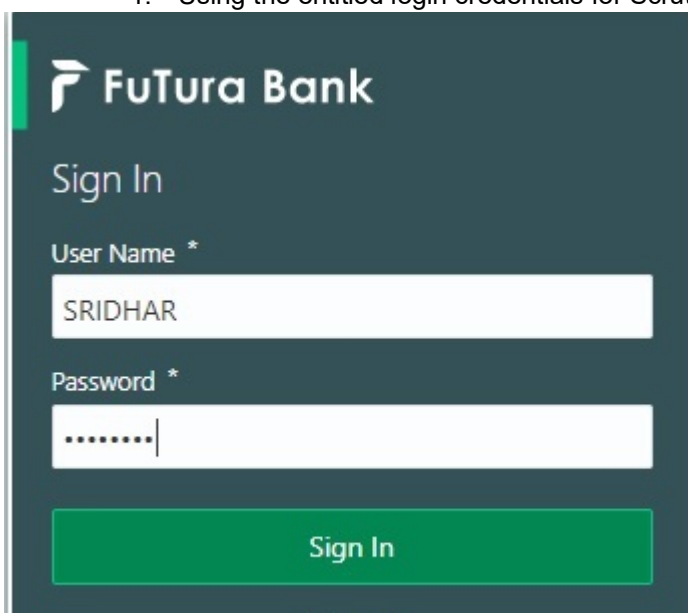
3.3 Scrutiny

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

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

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

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



The screenshot shows a 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.

- 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-related widgets. The 'Draft Confirmation Pending' widget shows a table with columns for Customer Name, Application Date, and Stage Name. The 'Hand-off Failure' widget lists Branch, Process Name, and Stage Name. The 'Priority Details' widget provides a breakdown of tasks by Branch, Process Name, and Stage Name. The 'High Value Transactions' widget features a bubble chart showing transaction values in GBP. The 'SLA Breach Details' widget lists Customer Name, SLA Breached (mins), and Priority. The 'Priority Summary' widget shows a summary of tasks for a specific branch. The 'Hold Transactions' widget displays a table of held transactions. The 'SLA Status' widget shows the current status of SLA compliance. The 'Tasks Detailed' widget provides a detailed view of tasks for a specific process.

- 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 Name. The tasks are listed in a table with checkboxes for each row. The first row is highlighted in blue. The table shows various tasks with different priorities and stages.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Name
<input type="checkbox"/>	Medium	Guarantee Issuance Islamic	PK11GTI000009779	PK11GTI000009779	Scrutiny	22-02-12	PK2	000325
<input type="checkbox"/>	--	Export Documentary Collection Booking	PK2EDCB000011395	PK2EDCB000011395	DataEnrichment	22-03-18	PK2	001356
<input type="checkbox"/>	--	Export Documentary Collection Booking	PK2EDCB000011397	PK2EDCB000011397	DataEnrichment	22-03-18	PK2	001356
<input type="checkbox"/>	--	Export Documentary Collection Booking	PK2EDCB000011398	PK2EDCB000011398	DataEnrichment	22-03-18	PK2	001356
<input type="checkbox"/>	--	Export Documentary Collection Booking	PK2EDCB000011399	PK2EDCB000011399	DataEnrichment	22-03-18	PK2	001356
<input type="checkbox"/>	--	Export Documentary Collection Booking	PK2EDCB000011400	PK2EDCB000011400	DataEnrichment	22-03-18	PK2	001356
<input type="checkbox"/>	--	Export Documentary Collection Booking	PK2EDCB000011401	PK2EDCB000011401	DataEnrichment	22-03-18	PK2	001356
<input type="checkbox"/>	Medium	Export LC Advise	PK2ELCA000011375	PK2ELCA000011375	DataEnrichment	22-03-17	PK2	001044
<input type="checkbox"/>	Medium	Guarantee SBLC Advised -Claim Settlement	PK2GADC000011259	PK2GADC000011259	Handoff RetryTask	22-03-15	PK2	001044
<input type="checkbox"/>	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISCO00011423	PK2GISCO00011423	DataEnrichment	22-03-18	PK2	000325
<input type="checkbox"/>	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISCO00011431	PK2GISCO00011431	DataEnrichment	22-03-18	PK2	000325
<input type="checkbox"/>	Medium	Guarantee Advise Amendment	PK2GTAA000011440	PK2GTAA000011440	DataEnrichment	22-03-19	PK2	001044
<input type="checkbox"/>	Medium	Guarantee Advice Closure	PK2GTAC000011390	PK2GTAC000011390	DataEnrichment	22-03-18	PK2	001044

- 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 the same table of tasks as above. The first row is now selected, and the 'Acquire & Edit' button is highlighted in blue. The table shows various tasks with different priorities and stages.

- 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	Amc
<input type="checkbox"/>		Guarantee Issuance Isla...	PK11GTI000009515	PK11GTI000009515	Scrutiny	22-02-09	PK2	000321	
<input type="checkbox"/>	Medium	Islamic Export Docume...	PK2IEDL000009083	PK2IEDL000009083	DataEnrichment	22-02-03	PK2	001044	
<input type="checkbox"/>	Medium	Import Documentary C...	PK2IDCU000008913	PK2IDCU000008913	Approval Task Level 1	22-02-01	PK2	000153	
<input type="checkbox"/>	Medium	Import Documentary C...	PK1IDCB000008315	PK1IDCB000008315	Registration	22-01-21	PK2	000325	
<input type="checkbox"/>	Medium	Import Documentary C...	PK1IDCB000008276	PK1IDCB000008276	DataEnrichment	22-01-20	PK2	000322	
<input type="checkbox"/>	Medium	Import Documentary C...	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"/>	Medium	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 Scrutiny stage has three sections as follows:

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

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

3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

3.3.1.1 Application Details

All fields displayed under Application details section, would be read only except for the **Priority** and **Customer Reference Number**. Refer to [1.2.1 Application Details](#) for more information of the fields.

The screenshot shows the Oracle application details form for a Guarantee Issuance Islamic Scrutiny. The application number is 032IGTI000166477. The form is divided into several sections:

- Application Details:** Includes fields for Received From Party (Applicant), Received From - Customer ID (032204), Received From - Customer Name (Air Arabia), Branch (032-Oracle Banking Trade Finan...), 32B - Currency Code, Amount (AED 100.00), Priority (Medium), Submission Mode (Desk), Application Date (Aug 3, 2023), Customer Reference Number, Copy Existing Undertaking, and Template Name.
- SBLC/Guarantee Details:** Includes fields for 22D - Form of Undertaking (DGAR - Guarantee), Product Description (Guarantee Issuance upon receiving req), 23X - File Identification (EMAL - Email transfer), 40C - Narrative, 31E - Date of Expiry (Aug 31, 2023), Applicant (032204 Air Arabia), Local SBLC/Guarantee Issuing Bank, 51 - Obligor/ Instructing Party, Revenue Sharing Percentage, Type of Undertaking (BILL - Bill of lading), 20 - Undertaking Number (032GUR23215AZ6L), 23X - Narrative, 23B - Expiry Type (FIXD), Auto Renewal, Beneficiary (032205 Aldar Properti), 39F - Supplementary Information About Amount, Obligor Collateral Percentage, Limit verification required, Narrative, User Reference Number (032GUR23215AZ6L), 31C - Date of Issue (Aug 3, 2023), Effective Date (Aug 3, 2023), 35G - Expiry Condition/ Event, Advising Bank, Accountee, Auto Close, and Language Code.
- Product Code:** GUR.
- 22A - Purpose of Message:** ISSU - Issue of undertaking.
- 40C - Applicable Rules:** URDG - Uniform rules for dema...
- Tenor:** 28 D.
- 51A - Applicant Bank:**
- Counter SBLC/Guarantee Issuing Bank:**
- Amount In Local Currency:** AED.
- Closure Date:** Sep 30, 2023.

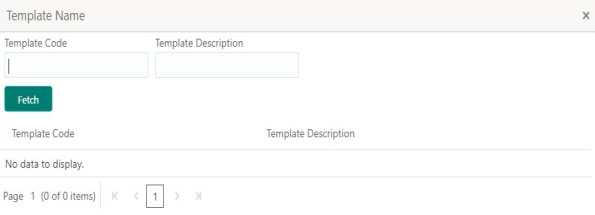
3.3.1.2 Guarantee Details

The fields listed under this section are same as the fields listed under the [1.2.2 Guarantee/SBLC Details](#) section in [1.1 Common Initiation Stage](#). Refer to [1.2.2 Guarantee/SBLC Details](#) for more information of the fields. During registration, if user has not captured input, then user can capture the details in this section.

The screenshot shows the Oracle Guarantee Details form, which is a subset of the Application Details form. It includes the following fields:

- 22D - Form of Undertaking:** DGAR - Guarantee.
- Product Description:** Guarantee Issuance upon receiving req.
- 23X - File Identification:** EMAL - Email transfer.
- 40C - Narrative:**
- 31E - Date of Expiry:** Aug 31, 2023.
- Applicant:** 032204 Air Arabia.
- Local SBLC/Guarantee Issuing Bank:**
- 51 - Obligor/ Instructing Party:**
- Revenue Sharing Percentage:**
- Type of Undertaking:** BILL - Bill of lading.
- 20 - Undertaking Number:** 032GUR23215AZ6L.
- 23X - Narrative:**
- 23B - Expiry Type:** FIXD.
- Auto Renewal:**
- Beneficiary:** 032205 Aldar Properti.
- 39F - Supplementary Information About Amount:**
- Obligor Collateral Percentage:**
- Limit verification required:**
- Narrative:**
- User Reference Number:** 032GUR23215AZ6L.
- 31C - Date of Issue:** Aug 3, 2023.
- Effective Date:** Aug 3, 2023.
- 35G - Expiry Condition/ Event:**
- Advising Bank:**
- Accountee:**
- Auto Close:**
- Language Code:**
- Product Code:** GUR.
- 22A - Purpose of Message:** ISSU - Issue of undertaking.
- 40C - Applicable Rules:** URDG - Uniform rules for dema...
- Tenor:** 28 D.
- 51A - Applicant Bank:**
- Counter SBLC/Guarantee Issuing Bank:**
- Amount In Local Currency:** AED.
- Closure Date:** Sep 30, 2023.

Following fields are the additional new fields apart from the fields carried over from [1.2.2 Guarantee/SBLC Details](#) of [1.2 Registration](#). Provide the details for the two additional fields based on the description in the following table:

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

3.3.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	<p>Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.</p>	
Overrides	<p>Click to view overrides, if any.</p>	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● 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 multiple messages (MT760 + up to 7 MT761).</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	<p>Cancel the Guarantee Issuance Scrutiny stage inputs.</p>	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> ● 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>	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

3.3.2 Guarantee Preferences

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

3.3.2.1 Preferences

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

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

3.3.2.2 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 Expiry Type field in registration stage has value as Open.</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 Required toggle is set to On.</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 'On' and Auto Extension Period field value is Days/Others.</p>	
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 'On' and Auto Extension Period field has values.</p>	



Field	Description	Sample Values
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 'On' and Auto Extension Period field has values.</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 Required toggle is 'On' and Auto Extension Period field has values.</p> <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>	

3.3.2.3 Liability Change Schedule

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

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

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

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

3.3.2.4 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 are not permitted - Partial amount can be claimed • Partial demands are not permitted - Entire amount can be claimed • Multiple and partial demands are not permitted - Entire amount can be claimed 	

3.3.2.5 Underlying Transaction Details

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

3.3.2.6 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 <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field is not applicable, if Purpose of Message field value is ICCO/ISCO.</p>	
Narrative	<p>Provide the description of method of delivery of original undertaking.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field is applicable only if the Delivery of Original Undertaking field value is COUR/OTHR.</p>	

Field	Description	Sample Values
Delivery to/Collection by	<p>Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected:</p> <ul style="list-style-type: none"> • BENE - Beneficiary • OTHR - Others <hr/> <p>Note</p> <p>This field is not applicable, if Purpose of Message field value is ICCO/ISCO.</p>	
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>	

3.3.2.7 Transfer Details

Field	Description	Sample Values
Transfer Indicator	Select the check box if the undertaking is transferable.	
Transfer Conditions	Provide the conditions to transfer the undertaking. <hr/> <p style="text-align: center;">Note</p> <p>This field is applicable only if the Transfer Conditions check box is checked.</p>	

3.3.3 Others

Field	Description	Sample Values
Sender to Receiver Information	Select the additional information for receiver from the LOV.	
Charges	Provide the charges for the undertaking from the LOV.	
Advice Through Bank	Select the additional bank to advice the undertaking from the LOV. <hr/> <p style="text-align: center;">Note</p> <p>This field is applicable only if Advice Through Bank field in Main Details has value.</p>	
Available With	This field identifies the bank with which the credit is available of the issued LC. User must capture the bank details or any free text. <ul style="list-style-type: none"> • Search the bank with SWIFT code (BIC) or Bank Name. 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. <hr/> <p style="text-align: center;">Note</p> <p>This field is applicable only for SBLC</p>	

Field	Description	Sample Values
Confirmation Instructions	<p>Select the confirmation instruction from the available values:</p> <ul style="list-style-type: none"> • 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>	
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 style="text-align: center;">Note</p> <p style="text-align: center;">This field is applicable if the Confirmation Instructions is Confirm or May Add.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field is applicable only for SBLC.</p>	
Confirming Bank	<p>Select the Confirming Bank from the LOV.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field is applicable if the Requested Confirmation Party value is Others.</p> <hr/> <p style="text-align: center;">Note</p> <p style="text-align: center;">This field is applicable only for SBLC.</p>	

3.3.3.1 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.	
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button.	
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.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • 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>	
Back	Click Back to move the task to the previous segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.4 Local Guarantee

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

The screenshot shows the Oracle FLEXCUBE Universal Banking application interface. The main header includes the Oracle logo, user information (ZARTÁ subham@gnsf), and the date (Aug 3, 2023). The application title is 'Guarantee Issuance Islamic' with 'Application No: 032IGTI000166477'. The navigation bar contains tabs for 'Clarification Details', 'Documents', 'Remarks', 'Overrides', 'Customer Instruction', 'Incoming Message', and 'Signatures'. The main content area is titled 'Local Guarantee' and is divided into several sections:

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

The form also includes fields for 77L - Req. Local Undertaking T & C, 40C - Applicable Rules, 50 - Applicant, 31C - Requested Issue Date, 22Y - Standard Wording Required, 44J - Governing Law, 40C - Narrative, 59A - Beneficiary, 23B - Expiry Type, 40D - Guarantee Language, 57A - Advise Through Bank, and 78 - Non Extension Details. The bottom of the screen shows a navigation bar with buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

User must provide Local Guarantee (Sequence C) details. Values from [1.3.2 Guarantee Preferences](#) (Sequence B) and [1.3.1 Main Details](#) will get defaulted to few of fields in this section. Provide the details based on the description in the following table:

Field	Description	Sample Values
Guarantee Details - Sequence C		
Form of Undertaking	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Req. Local Undertaking T & C	This field displays the content from MT760 and all applicable MT761.	
Applicable Rules	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Narrative	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Type of Undertaking	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Narrative	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Applicant	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Beneficiary	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Undertaking Amount	Read only field. The value will get defaulted from 1.3.1 Main Details .	
Available With	Read only field. The value will get defaulted from 1.3.2 Guarantee Preferences .	
Requested Issue Date	Read only field. The value will get defaulted from 1.3.2 Guarantee Preferences .	

Field	Description	Sample Values
Expiry Type	<p>Read only field.</p> <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 - Conditional Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry 	
Expiry Date	<p>This field is applicable only if Expiry Type field has value Fixed.</p>	
Expiry Condition/ Event	<p>The value will get defaulted from 1.3.1 Main Details.</p> <p>This field is applicable only if Expiry Type field has value COND.</p>	
Standard Wording Required	<p>Read only field.</p> <p>Indicates if standard wording is required for the terms and conditions.</p>	
Guarantee Language	<p>Read only field.</p> <p>Indicates the guarantee language.</p>	
Documents and Presentation Instructions	<p>Read only field.</p> <p>Indicates the documents and presentation instructions.</p>	
Supplementary Information About Amount	<p>Read only field.</p> <p>Indicates the additional amounts.</p>	
Governing Law	<p>Read only field.</p> <p>The value will get defaulted from 1.3.2 Guarantee Preferences.</p>	
Advise Through Bank	<p>Read only field.</p> <p>The additional bank to advise the undertaking will get defaulted from guarantee issuance.</p>	

3.3.4.1 Automatic Extension Details

Auto extension details is applicable only if it is enabled in [1.3.2 Guarantee Preferences](#). The values will be defaulted from [1.3.2 Guarantee Preferences](#) and can be amended, if required. Provide the Automatic Extension Details based on the description in the following table:

Field	Description	Sample Values
Automatic Extension Required	<p>Read only field.</p> <p>Toggle On: Indicates if automatic extension for expiry date is required.</p> <p>Toggle Off: Indicates 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>	
Auto Extension Period	<p>Indicates the auto extension period for expiry date.</p> <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Required toggle is set to On.</p>	
Extension Details	<p>Indicates the extension details for the expiry date.</p> <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Period field value is Days/ Others.</p>	
Non-Extension Details	<p>Indicates 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 Period field has values.</p>	
Non-Extension Notice Period	<p>Indicates the non-extension notice days.</p> <hr/> <p>Note</p> <p>This field is applicable only if Auto Extension Period field has values.</p>	

Field	Description	Sample Values
Auto Extension Final Expiry Date	<p data-bbox="619 264 1177 360">Indicates the final extension date for automatic expiry date extension after which no automatic extension is allowed.</p> <hr data-bbox="774 409 1206 412"/> <p data-bbox="783 421 847 450">Note</p> <p data-bbox="724 483 1145 544">This field is applicable only if Auto Extension Period field has values.</p>	

3.3.4.2 Transfer Details

Field	Description	Sample Values
Transfer Indicator	Read only field. The value will get defaulted from 1.3.2 Guarantee Preferences .	
Transfer Conditions	Read only field. The value will get defaulted from 1.3.2 Guarantee Preferences .	

3.3.4.3 Demand Details

Field	Description	Sample Values
Demand Indicator	Read only field. The value will get defaulted from 1.3.2 Guarantee Preferences .	

3.3.4.4 Underlying Transaction Details

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

3.3.4.5 Delivery of Original Undertaking

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

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

3.3.4.6

Additional Details

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

3.3.4.7 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.

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

Limits and Collaterals

Limit Details +

Customer ID	Line ID	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message	Edit	Delete
000327		100	USD	\$100.00			000327	

Cash Collateral Details

Collateral Percentage * +

Collateral Currency and amount Exchange Rate +

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response	Response
	GBP	PK1000327018	1.3	100	\$67.00	0	VS	The a can b

Deposit Linkage Details +

Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
PK2CDP1210860501	GBP	2022-03-27	GBP	199100	\$990.00	PK2CDP1210860501	

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Limit Details ✕

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

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

Field	Description	Sample Values
<p>Limit Details</p> <p>Click + plus icon to add new limit details.</p> <p>Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.</p>		
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	<p>Select the linkage type.</p> <p>Linkage type can be:</p> <ul style="list-style-type: none"> • Facility • Liability <p>By default Linkage Type should be "Facility".</p>	
Contribution%	<p>System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified.</p> <p>Once contribution % is provided, system will default the amount.</p> <p>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.</p>	
Liability Number	<p>Click Search to search and select the Liability Number from the look-up.</p> <p>The list has all the Liabilities mapped to the customer.</p>	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	<p>Click 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>	

Field	Description	Sample Values
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the Liability Number	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	
Amount to Earmark	Amount to earmark will default based on the contribution %. User can change the value.	
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message. The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

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

Collateral Details ✕

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

Verify

✓ Save & Close ✕ Cancel

3.3.4.8

Field	Description	Sample Values
Cash Collateral Details		
Collateral Percentage	Specify the percentage of collateral to be linked to this transaction.	
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.	
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.	

Click + plus icon to add new collateral details.


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

Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Select the Settlement Account Currency.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	

Field	Description	Sample Values
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. Account available amount will be auto-populated based on the Settlement Account selection.	
Response	Response can be 'Success' or 'Amount not Available'. System populates the response on clicking the 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	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.	
Account Balance Check Response	This field displays the account balance check response.	

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

Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

Deposit Linkage Details
✕

Customer Id

Deposit Branch

Deposit Available Amount
AED

Exchange Rate

Linkage Percentage % *

Deposit Account

Deposit Maturity Date

Deposit Available In Transaction Currency


Linkage Amount(Transaction Currency) *
AED

Save & Close
Close

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

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

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

Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	

3.3.4.9 Charge Details

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

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

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

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

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

Recalculate
Redefault

Commission Details

Event:

Event Description:

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

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Charge Details

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

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Tax Details

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

Split Settlement

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

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Split Settlement Details

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

Save & Close
Close

Commission Details

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

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

Field	Description	Sample Values
Amount	<p>An amount that is maintained under the product code defaults in this field.</p> <p>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.</p> <p>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.</p>	
Modified	<p>From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.</p>	
Defer	<p>Select the check box, if charges/commissions has to be deferred and collected at any future step.</p>	
Waive	<p>Select the check box to waive charges/commission.</p> <p>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</p> <p>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.</p>	
Split	<p>The user can split the Commission by enabling/ disabling the flag as per the requirement.</p>	
Charge Party	<p>Charge party will be 'Applicant' by Default. You can change the value to Beneficiary</p>	
Settlement Account	<p>Details of the Settlement Account is defaulted. User can change the settlement account.</p>	
Amend	<p>Displays if the field is amendable or not.</p>	

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

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

Tax Details

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

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

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

Split Settlement

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

Field	Description	Sample Values
Component	The split component type eligible for Split .	

Field	Description	Sample Values
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.

×

Component
CHGTRAMND_LIQD_S01

Customer
001044

Account
PK20010440017

Branch
PK2

Exchange Rate
1

Party Type
BEN

AR-AP Tracking

Negotiation Rate

Amount
50

Account Currency
GBP

Percentage
50.00

Original Exchange Rate
1

Negotiation Reference

Loan/Finance Account
N

Fetch Exchange Rate
Save & Close
Close

Field	Description	Sample Values
Sequence	The sequence number is auto populated with the value, generated by the system.	
Component	The split component type eligible for Split.	
Amount	The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.	
Customer	Indicates the ID of the Customer in Split Settlement Details section.	

Field	Description	Sample Values
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.	

3.3.4.10 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.	
Customer Instruction	Click to view/ input the following <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button.	
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.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. 	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • 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>	
Back	Task moves to previous logical step.	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

3.3.5 Summary

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

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

The screenshot shows the Oracle application interface for a Guarantee Issuance Islamic request. The main content area is titled 'Summary' and is divided into four columns of summary tiles:

- Main:** SBLC/Guarantee Type : **APAY**, Submission Mode : **Desk**, Date of Issue : **2023-08-03**
- Guarantee Preferences:** Collection by, Delivery of Original, UnderTaking
- Local Guarantee:** Collection by, Delivery of Original, UnderTaking
- Limits and Collaterals:** Contribution Currency, Amount to Earmark : **null**, Limit Status : **Not Verified**, Collateral Currency, Collateral Contr., Collateral Status : **Not Verified**, Deposit Linkage CCY, Deposit Linkage Amount

Below these tiles is a section for 'Commission, Charges and Taxes':

- Charge : **AED 100.00 GBP**
- Commission : **AED 0.25**
- Tax : **AED 9.51**
- Block Status : **Not Initiated**

The interface includes a top navigation bar with Oracle logo, user information (ZART7, subham@gmail), and various menu options (Clarification Details, Documents, Remarks, Overrides, Customer Instruction, Incoming Message, Signatures). A bottom navigation bar contains buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next, and Submit.

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Local Guarantee - User can view the local guarantee.
- Limits and Collaterals - User can view limits and collateral details.

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

3.3.5.1 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following <ul style="list-style-type: none"> • 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	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button.	
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	

Field	Description	Sample Values
Hold	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. 	
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.	
Back	Task moves to previous logical step.	

3.4 Data Enrichment

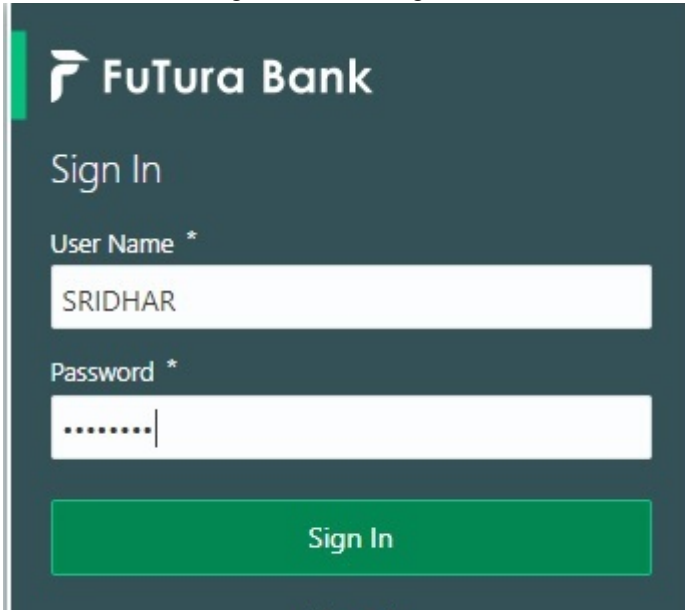
As part of Data Enrichment, user can input new Islamic Guarantee Issuance request. User can enter/update basic details of the incoming request.

Note

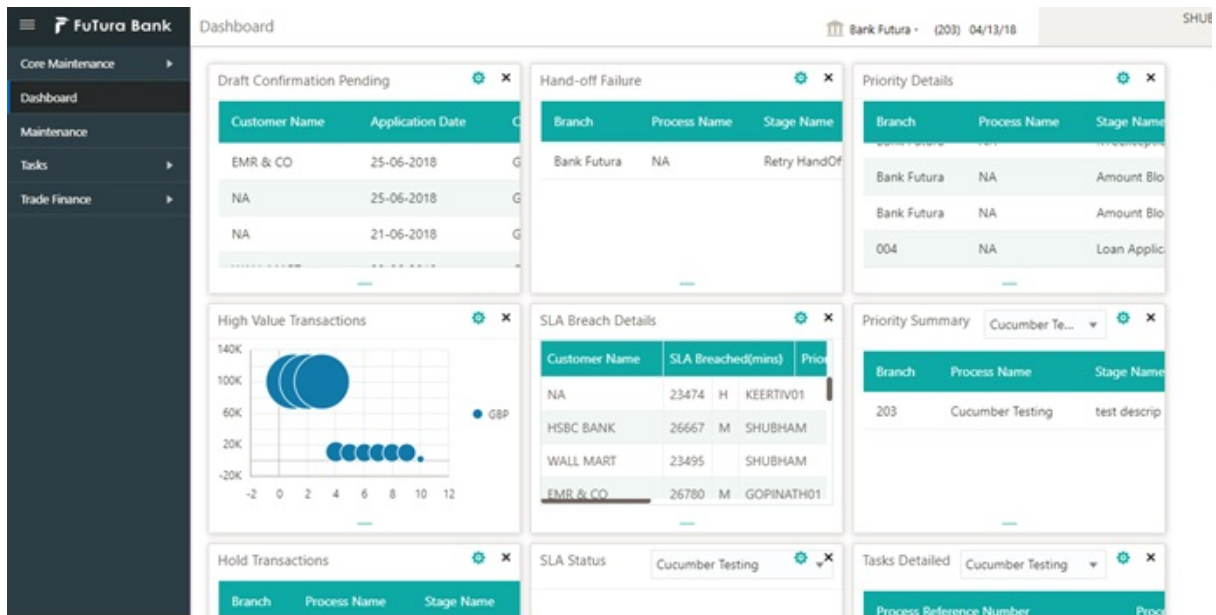
For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

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

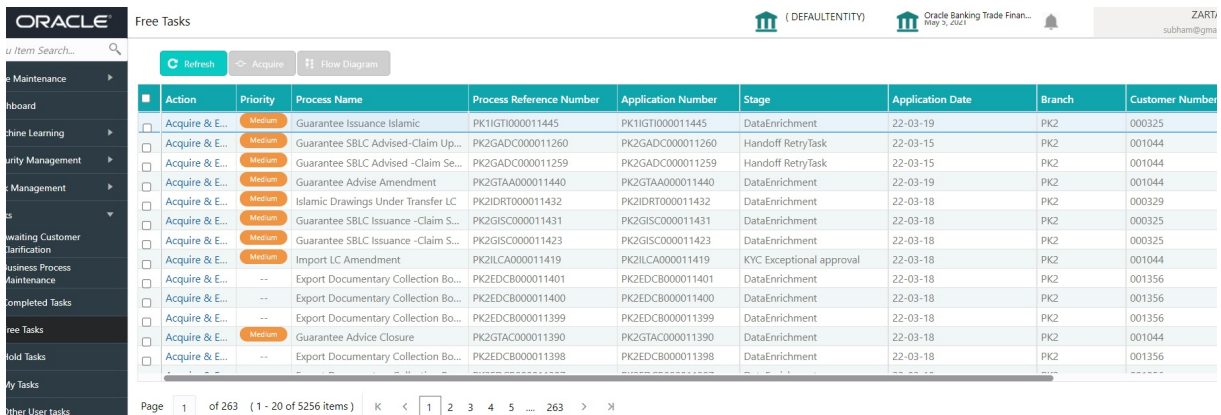
1. Using the entitled login credentials for Scrutiny stage, login to the OBTFPM application.



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



3. Click Tasks > Free Tasks.



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

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

- 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	Amo
Edit	Medium	Guarantee Issuance Isla...	PK11GT000011445	PK11GT000011445	DataEnrichment	22-03-19	PK2	000325	
Edit	Medium	Guarantee Advise Canc...	PK2GTAC000011011	PK2GTAC000011011	Approval Task Level 1	22-03-09	PK2	001044	
Edit	Medium	Guarantee Issuance Isla...	PK11GT000009779	PK11GT000009779	Handoff RetryTask	22-02-12	PK2	000325	
Edit	Medium	Islamic Export Docume...	PK2IEDC000011444	PK2IEDC000011444	DataEnrichment	22-03-19	PK2	001044	
Edit	Medium	Islamic Drawings Under...	PK2IDRT000011413	PK2IDRT000011413	Approval Task Level 1	22-03-18	PK2	001185	
Edit	Medium	Import Documentary C...	PK2IDCR000011403	PK2IDCR000011403	Approval Task Level 1	22-03-18	PK2	000153	
Edit	--	Islamic Export Docume...	PK2IEDC000011383	PK2IEDC000011383	Registration	22-03-17	PK2	000153	
Edit	Medium	Islamic Export Docume...	PK2IEDL000011377	PK2IEDL000011377	Approval Task Level 1	22-03-17	PK2	000326	
Edit	--	Islamic Import LC Liquid...	PK2IILL000011228	PK2IILL000011228	Registration	22-03-14	PK2	001044	
Edit	Medium	Islamic Import LC Liquid...	PK2IILL000011183	PK2IILL000011183	Approval Task Level 1	22-03-13	PK2	001044	
Edit	Medium	Islamic Export Docume...	PK11EDB000011053	PK11EDB000011053	Approval Task Level 1	22-03-10	PK2	000327	
Edit	--	Islamic Export LC Transfer	PK2IELT000009790	PK2IELT000009790	Scrutiny	22-02-12	PK2	001044	
Edit	Medium	Guarantee Advise Islamic	PK11GTA000009290	PK11GTA000009290	Approval Task Level 1	22-02-07	PK2	000322	

The Data Enrichment stage has five sections as follows:

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

3.4.1 Main Details

Refer to [1.3.1 Main Details](#).

3.4.2 Guarantee Preferences

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

Refer to [1.3.2 Guarantee Preferences](#).

3.4.3 Document and Conditions

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

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

Additional Conditions

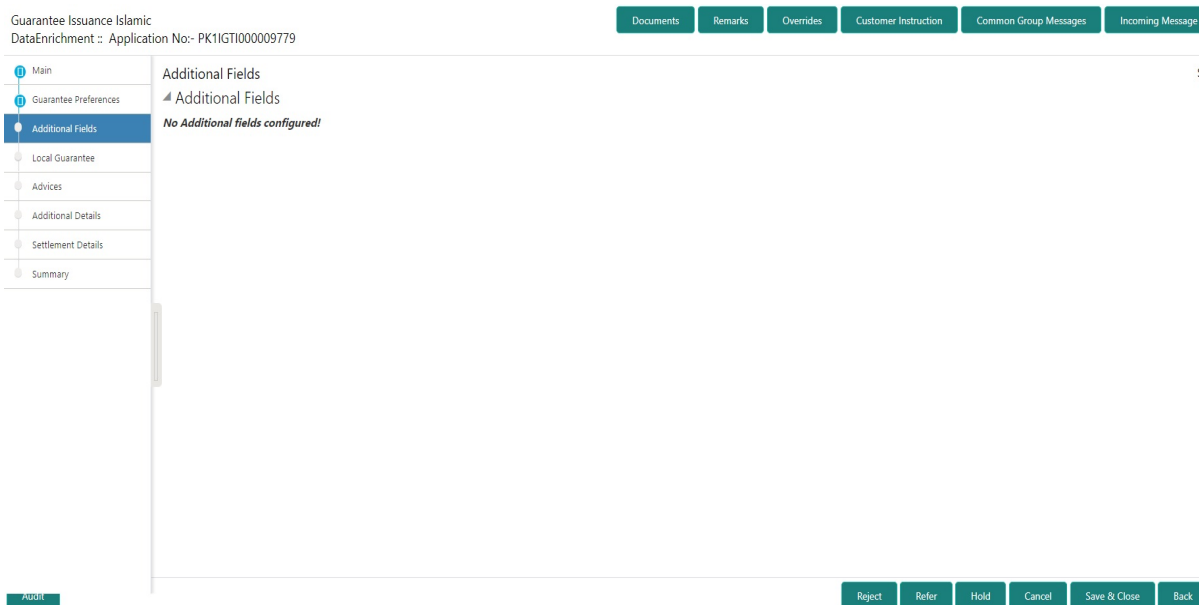
Online Channel - System will default the details received in the description column. System will parse the additional conditions required field into multiple line items based on line delimiter (+) and shall populate each line item as a separate description. User can read the description and make any changes required to the description, also must be able to add more conditions.

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

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

3.4.4 Additional Fields

Banks can configure these additional fields during implementation.



3.4.5 Local Guarantee

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

3.4.6 Refer to [1.3.4 Local Guarantee](#).

3.4.7 **Acknowledgement Details**

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

The screenshot displays the Oracle Financials 'Acknowledgement Details' form for an MT 768 Guarantee Acknowledgment. The form includes a navigation menu on the left with options like 'Main', 'Guarantee Preferences', 'Documents and Conditions', 'Additional Fields', 'Local Guarantee', 'Acknowledgement Details', 'Limits and Collaterals', 'Advices', 'Settlement Details', and 'Summary'. The main form area contains several input fields: 'Issuing Bank Reference' (220007, CITI BANK NA), '25 Account Identification' (1000000136), '30 Date of Acknowledgement' (Aug 3, 2023), '32a Amount of Charges' (AED 100.00), '57a - Account with Bank', '71 D Charges', and '72-Sender to Receiver Information' (SND2RECM768). The top of the screen shows the Oracle logo, user information (ZART/ subham@gmail), and application details (Application No: 032IGTI000166477). The bottom of the screen has a toolbar with buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'New'.

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

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

Field	Description	Sample Values
Sender to Receiver Information	This field should be available for the user to enter any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT	

3.4.8 Additional Details

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

Guarantee Issuance Islamic Data Enrichment : Application No:- PK11GTI000009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

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

Additional Details

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

Reject Refer Hold Cancel Save & Close Back New

3.4.8.1 Limit & Collateral

Refer to [1.3.4.7 Limits & Collateral](#).

3.4.8.2 Commission, Charges and Taxes Details

Refer to [1.3.4.9 Charge Details](#).

3.4.8.3 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. The system sends Draft MT760 along with up to seven MT761 messages as attachment to the customer.

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

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

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

3.4.8.4 Guarantee Text

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

3.4.8.5 Legal Verification

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

3.4.8.6 Draft Confirmation

Note

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

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

Preview Messages

Preview - SWIFT Message

Language: English

Message Status: GENERATED

Message Type: 700

Repair Reason:

Preview - Mail Advice

Language: English

Message Status: REPAIRED

Advice Type: DEBIT_ADVICE

Repair Reason:

Preview Message

```

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

Preview Message

Draft Confirmation

Draft Confirmation Required:

Customer Remarks:

Customer Email ID 1 *:

Customer Response:

Response Date:

Customer Email ID 2:

Save & Close Cancel

Field	Description	Sample Values
Preview - SWIFT Message		

Field	Description	Sample Values
Language	Read only field. English is set as default language for the preview.	
Message type	Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701.	
Message Status	Read only field. Display the message status of draft message of guarantee details.	
Repair Reason	Read only field. Display the message repair reason of draft message of guarantee details.	
Preview Message	Display a preview of the draft message.	
Preview - Mail Device		
Language	Read only field. English is set as default language for the preview.	
Advice Type	Select the advice type.	
Message Status	Read only field. Display the message status of draft message of guarantee details.	
Repair Reason	Read only field. Display the message repair reason of draft message of guarantee details.	
Preview Message	Display a preview of the advice.	
Draft Confirmation		
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	
Following fields will have values on receipt of customer response.		
Customer Response	User can enter the response received from customer. If the response is received online, the response is auto populated in this field by the system	
Customer Remarks	Remarks from the customer for the draft	
Response Date	Customer Response received date.	
Customer Email ID 1	Default email address of the customer. System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID.	

Field	Description	Sample Values
Customer Email ID 2	By default this field is blank. User can search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM.	

3.4.9 Advices

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

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

Guarantee Issuance Islamic
DataEnrichment :: Application No:- PK11GTI000009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

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

Advices

Advice : LC_CASH_COL_A...	Advice : GUARANTEE	Advice : NTF_FOR_NEXN	Advice : PAYMENT_MESS...
Advice Name : LC_CASH_COL_ADV Advice Party : APP Party Name : NATIONAL FREIGHT CORP Suppress : NO Advice	Advice Name : GUARANTEE Advice Party : BEN Party Name : Trade Indiv 2 Suppress : NO Advice	Advice Name : NTF_FOR_NEXN Advice Party : Party Name : Suppress : YES Advice	Advice Name : PAYMENT_MESSAGE Advice Party : Party Name : Suppress : NO Advice

Audit


Reject Refer Hold Cancel Save & Close Back

The user can also suppress the Advice, if required.

Advice Details




Suppress Advice	Advice Name GUARANTEE	Medium MAIL	Advice Party BEN
Party ID 10322	Party Name Trade Indiv 2		

FFT Code

FFT Code	FFT Description	Action
GUARANTEE		 

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


Instructions

Instruction Code	Instruction Description	Edit	Action
			 

OK Cancel

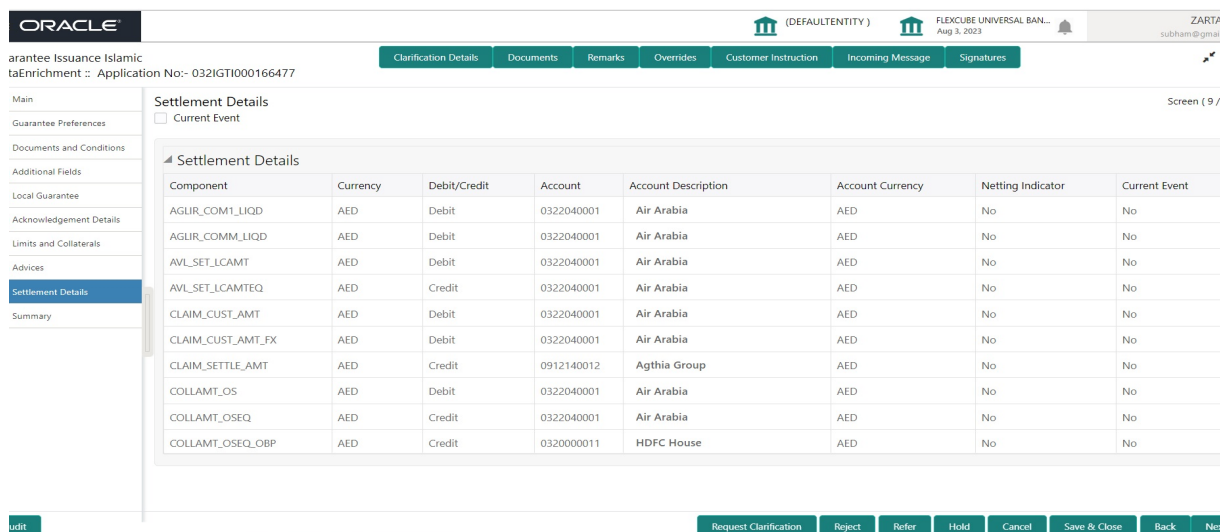
Field	Description	Sample Values
Suppress Advice	<p>Toggle on: Switch on the toggle if advice is suppressed.</p> <p>Toggle off: Switch off the toggle if suppress advice is not required for the amendments</p>	
Advice Name	User can select the instruction code as a part of free text.	
Medium	The medium of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



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

3.4.10 Settlement Details

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



The screenshot displays the Oracle Fusion CRM Settlement Details interface. At the top, there's a navigation bar with tabs like Clarification Details, Documents, Remarks, Overrides, Customer Instruction, Incoming Message, and Signatures. Below the navigation, there's a sidebar with options like Main, Guarantee Preferences, Documents and Conditions, Additional Fields, Local Guarantee, Acknowledgement Details, Limits and Collaterals, Advices, Settlement Details (selected), and Summary. The main area shows a table titled 'Settlement Details' with the following data:

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

Provide the settlement details based on the description in the following

Field	Description	Sample Values
Current Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Components gets defaulted based on the product selected.	

Field	Description	Sample Values
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.	

3.4.11 Summary

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

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

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Additional Fields - User can view the additional Fields.
- Local Guarantee - User can view the local guarantee.
- Advices - User can view the advices
- Limits and Collaterals - User can view limits and collateral details.

- Commission,Charges and Taxes - User can view the Commission, charges and taxes details.
- Settlement Details - User can view the settlement details.
-
- Accounting Details - User can view the accounting entries generated by back office system.

Note

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

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

3.4.11.1 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following <ul style="list-style-type: none"> • 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 multiple messages (MT760 + up to 7 MT761).</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p>	
Submit	<p>Task will get moved to next logical stage of Guarantee Issuance.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	
Cancel	Cancel the Data Enrichment stage inputs.	
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>	
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>	

3.5 Exceptions

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

3.5.1 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

3.5.1.1 Amount Bock Exception

This section will display the amount block exception details.

3.5.1.2 Summary

Amount Block Exception
 rantee Issuance Islamic
 xuntBlock Exception Approval : Application No- PK1GTI00009779

Documents Remarks Overrides Customer Instruction Common Group Messages Incoming Message

Summary

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

Reject Refer Hold Approve Back

Tiles Displayed in Summary:

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

Note

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

3.5.1.3 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.	

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 Instruction	Click to view/ input the following <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.5.2 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).

The screenshot shows the Oracle application interface for a KYC Exception. The main content area is titled "Summary" and is divided into several sections:

- Main:** SBL/Guarantee Type : **APAY**, Submission Mode : **Desk**, Date of Issue : **2023-08-03**
- Guarantee Details:** FFT Code 1, FFT Code 2
- Additional Fields:** Click here to view, Additional fields
- Limits and Collaterals:** Contribution Currency, Amount to Earmark : **null**, Limit Status : **Not Verified**, Collateral Currency, Collateral Contr., Collateral Status : **Not Verified**, Deposit Linkage CCY, Deposit Linkage Amount
- Commission, Charges and Taxes:** Charge : **AED 100.00 GBP**, Commission : **AED 0.25**, Tax : **AED 9.51**, Block Status : **Not Initiated**
- Preview Messages:** Language : **ENG**, Preview Message : -
- Parties Details:** Applicant : **Air Arabia**, Beneficiary : **Agthia Group**
- Compliance details:** KYC : **Not Verified**, Sanctions : **Not Initiate...**, AML : **Not Initiate...**
- Accounting Details:** Event : **CLIQ**, AccountNumber : **0322040001**, Branch : **032**

The bottom navigation bar includes buttons for **Reject**, **Refer**, **Hold**, **Approve**, **Back**, and **Next**.

3.5.2.1 Summary

Tiles Displayed in Summary:

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

Note

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

3.5.2.2 Action Buttons

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.</p>	
Overrides	<p>Click to view overrides, if any.</p>	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● 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 multiple messages (MT760 + up to 7 MT761.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p>	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

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

3.5.3 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.

3.5.3.1 **Summary**

Tiles Displayed in Summary:

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

Note

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

3.5.3.2 **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.	
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● 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 multiple messages (MT760 + up to 7 MT761.</p> <p>Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance.</p> <p>In case of MT798, the User can click and view the MT798 message(784,760/761).</p> <p>The user can also view the incoming MT765 by clicking the Incoming Message button.</p>	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a reject description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.6 Multi Level Approval

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

Note

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

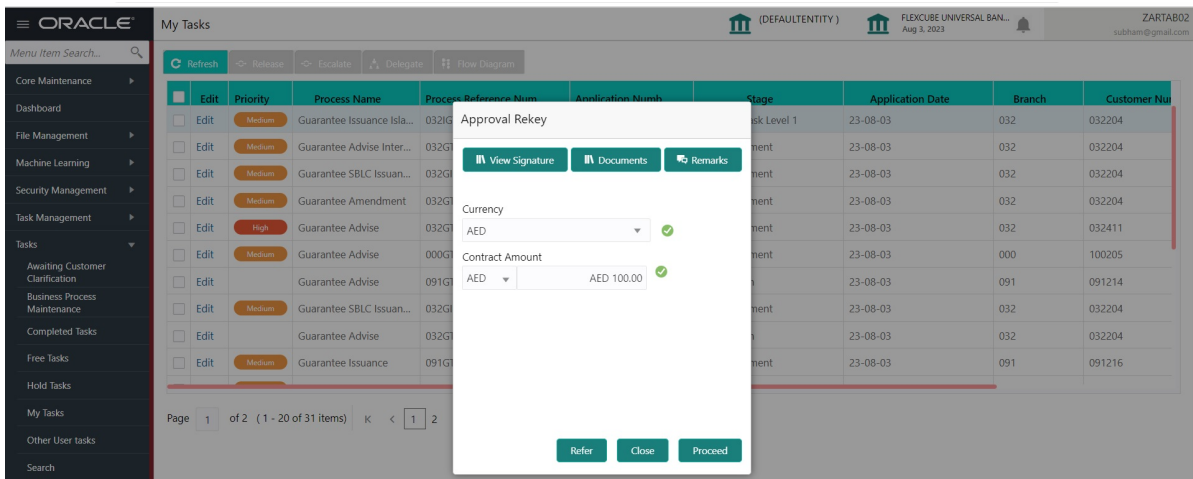
3.6.1 Authorization Re-Key (Non-Online Channel)

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
- 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.



3.6.1.1 Summary

The screenshot shows the Oracle Summary screen for a Guarantee Issuance Islamic task. The interface includes a top navigation bar with 'ORACLE' and user information. Below the navigation bar, there are tabs for 'Documents', 'Remarks', 'Overrides', 'Customer Instruction', 'Incoming Message', and 'Signatures'. The main content area is divided into several summary tiles:

- Main:** 3LC/Guarantee Type : APAY, Admission Mode : Desk, Date of Issue : 2023-08-03
- Guarantee Preferences:** Collection by, Delivery of Original, Undertaking
- Local Guarantee:** Collection by, Delivery of Original, Undertaking
- Additional Fields:** Click here to view, Additional fields
- Limits and Collaterals:** Contribution Currency, Amount to Earmark, Limit Status, Collateral Currency, Collateral Contr., Collateral Status, Deposit Linkage CCY, Deposit Linkage Amount
- Commission, Charges and Taxes:** Charge, Commission, Tax, Lock Status
- Preview Messages:** Language, Preview Message
- Parties Details:** Applicant, Beneficiary
- Compliance details:** KYC, Sanctions, AML
- Accounting Details:** Event, AccountNumber, Branch
- Exception(Approval):** KYC, LEASE VISIT, REMARKS FOR MORE DETAILS

At the bottom of the screen, there are buttons for 'Reject', 'Hold', 'Refer', 'Cancel', and 'Approve'.

Tiles Displayed in Summary:

- Main Details - User can view details about application details and guarantee details.
- Guarantee Preferences - User can view guarantee preferences.
- Local Guarantee - User can view local guarantee details.
- Additional Fields - User can view the details of additional fields
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charge and Taxes Details - User can view commission, charge and taxes details.
- Preview Messages - User can view preview message.
- Parties Details - User can view party details like beneficiary, advising bank etc.

- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated by back office system.

Note

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

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

3.6.1.2 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.	
Remarks	Click the Remarks icon to view the remarks captured as part of Approval stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following <ul style="list-style-type: none"> • 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	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button.	

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 Issuance Islamic approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

3.7 Customer - Acknowledgement letter

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

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

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

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

CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: < CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

APPLICANT NAME: <APPLICANT>

BENEFICIARY NAME: <BENEFICIARY>

Bank Guarantee Number: < Bank Guarantee Number>

DATE OF ISSUE: <DATE OF ISSUE>

DATE OF EXPIRY: <DATE OF EXPIRY>

Guaranty Type: <Guarantee Type>

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

Document Name 1

2. Document Name 2

n. Document Name n

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

This acknowledgement does not constitute issuance of Guarantee.

Thank You for banking with us.

Regards,

<DEMO BANK>

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3.8 Customer - Reject Letter

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

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Guarantee Application <Customer Reference Number> under our Process Ref <Process Ref No> - Rejected

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

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

<Reject Reason >

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

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

Yours Truly

Authorized Signatory

3.9 Reject Approval

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

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

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

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

3.9.1 Application Details

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

3.9.2 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.

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

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

3.9.3 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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