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. Contents

1. Preface

1.1 Introduction

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

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

1.7   <u>Conventions</u>

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.
italic	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   <u>Screenshot Disclaimer</u>

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   <u>Glossary of Icons</u>

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

Icons	Function
✕	Exit
+	Add row
—	Delete row
Q	Option List

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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.

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3. Guarantee Issuance

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

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 during any stage of transaction for other users to check and act
- Draft guarantee copy for legal verification
- Generate acknowledgement and draft guarantee copy to customer
- Notify customer on any negative statuses during any of the stages to the applicant
- Hand off approved transaction to back office

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

This section contains the following topics:

3.1   Common Initiation Stage

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

1. Using the entitled login credentials, login to the OBTFPM application.
2. Click **Trade Finance > Initiate Task.**

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

Field	Description
Process Name	Select the process name to initiate the task.
Customer ID	Select the customer id of the applicant or applicant's bank.
Branch	Select the branch.

3.1.0.1 Action Buttons

Use action buttons based on the description in the following table:
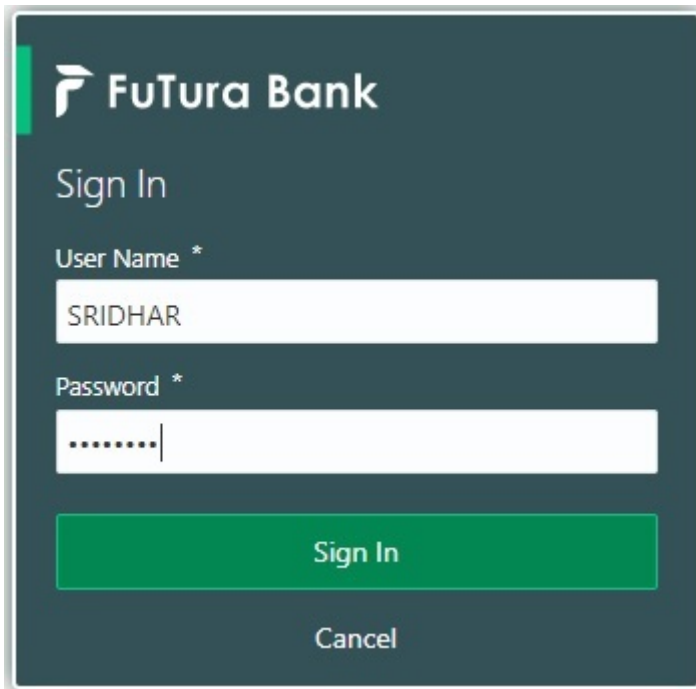
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

3.2 Registration

If the Guarantee Issuance request is given through branch either by fax, email or physical application form, the Guarantee Issuance process starts from the registration stage.
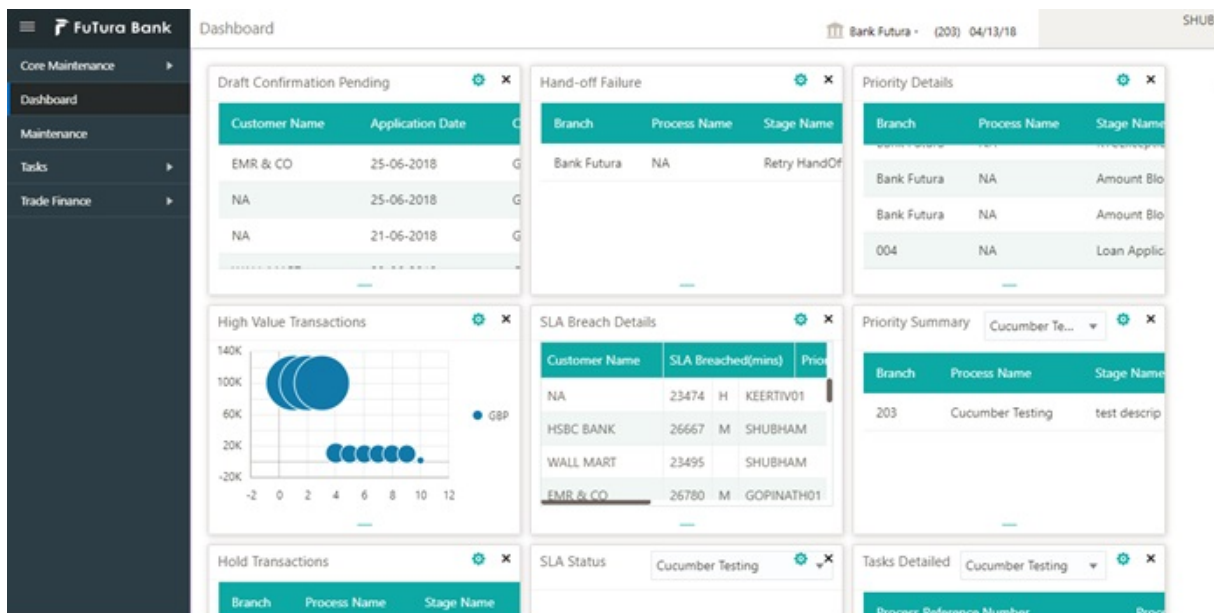
During registration stage, user can capture the basic details of the application, check the signature of the authorised signatories and upload the related documents of the applicant. It also enables the user to capture some additional product related details as an option. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for a Guarantee Issuance expert to handle the request in the next stage.

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

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

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5. Click **Trade Finance> Bank Guarantee Issuance> Guarantee Issuance.**
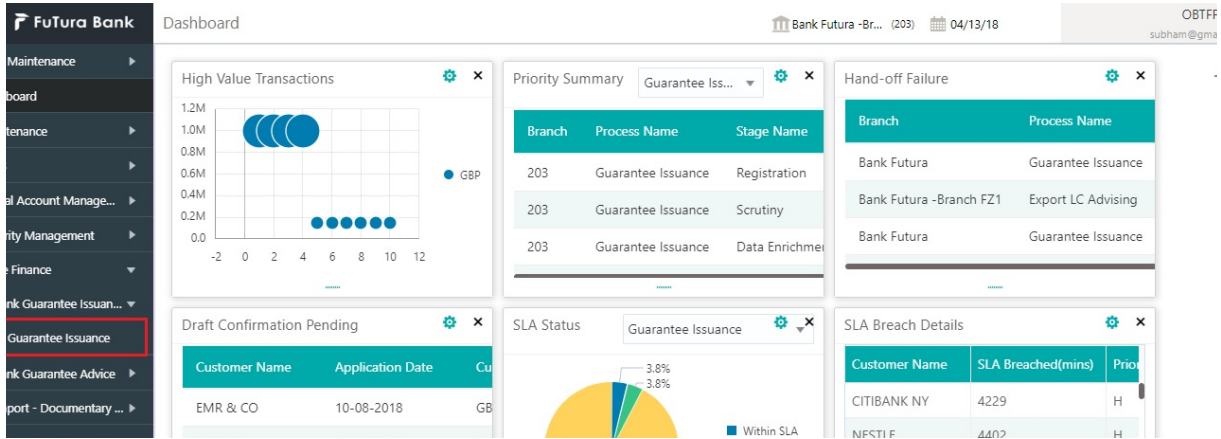
The registration stage has two sections Application Details and Guarantee Details. Let's look at the registration screens below:

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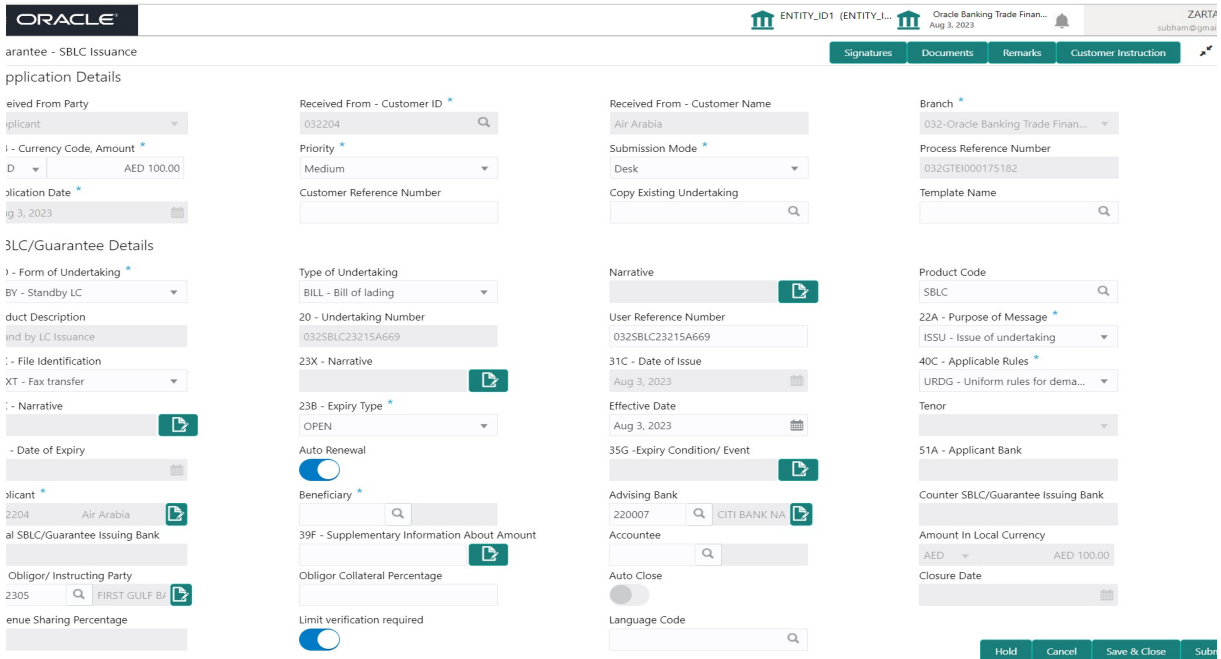
Provide the Application Details based on the description in the following table. In case of MT798, Application Details are defaulted to SWIFT.

Guarantee received from Applicant Bank has following three scenarios:

1. Guarantee/SBLC received through SWIFT MT 760 in favour of a beneficiary through an Advising Bank and Advise Through Bank.

2. Counter Guarantee/SBLC received through MT 760 in favour of a bank to issue Local guarantee/SBLC which in turn can advise the Local Guarantee/SBLC to the Beneficiary through an Advising Bank.

Note

Counter – Counter Guarantee/SBLC received through SWIFT MT 760, in favour a bank to issue Counter Guarantee/SBLC in favor another bank which in turn has to issue a Local Guarantee/ SBLC in favour of the beneficiary.

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Fields that are marked with asterisk '*' are mandatory.

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. **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 changed, if required. **Note** Once the request is submitted, Branch field is non-editable. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Branch to be resolved from CIF. If the Guarantee Issuance is at Local Issuing Bank (LIB), Branch to be resolved from CIF.	203-Bank Futura -Branch FZ1
Currency code, Amount	Select the currency code and Provide the guarantee value (with decimal places) as per currency type. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	GBP

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Field	Description	Sample Values
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted.	High
	If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is defaulted and user can change its value.	
	If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is defaulted and user can change its value.	
Submission Mode	Select the submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'.	Desk
	Desk- Request received through Desk	
	Fax - Request received through Fax	
	Email - Request received through Email	
	SWIFT-Non STP - Request received through SWIFT-Non STP to register the task for the failed STP messages (MT798 and other MT Messages)	
	Courier - Request received through Courier	
	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.	
Process Reference Number	Unique sequence number for the transaction.	203GTEISS000 001134
	This is auto generated by the system based on process name and branch code.	
	If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and generated by system.	
	If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and generated by system.	
Application Date	By default, the application will display branch's current date and enables the user to change the date to any back date.	04/13/2018
	Note Future date selection is not allowed.	
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.	

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Field	Description	Sample Values
Template name	This is applicable only for the non-online Guarantee Issuance request. 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. 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. Click the look up icon to search the Template code with Template Code or Template Description. ![Template Name dialog showing Template Code and Template Description fields, Fetch button, and "No data to display." with Page 1 (0 of 0 items)]	

3.2.2 SBLC/Guarantee Details

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

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

Field	Description	Sample Values
Form of Undertaking	Select the Form of Undertaking from the available options: ● DGAR - Guarantee ● STBY - Standby LC **Note** This is a mandatory field. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Type of Undertaking	Select the type of undertaking from the following available options: ● 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 If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Narrative	Provide the narrative. **Note** This field is applicable only if the **Type of Undertaking** field value is **OTHR**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Product Code	Select the applicable product code. Click the look up icon to search the product code with code or product description. 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. If the Guarantee Issuance is at Counter Issuing Bank (CIB), user can enter the product code. If the Guarantee Issuance is at Local Issuing Bank (LIB), user can enter the product code.	GUIS
Product Description	Auto populated by the application based on the Product Code selected.	Guarantee Issuance / Re-issuance upon receiving request

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Field	Description	Sample Values
Undertaking Number	Read only field. System defaults the undertaking number available in the guarantee/SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Undertaking Number is generated from Back office System and in incoming MT 760 to be populated against Reference field for party CIB. If the Guarantee Issuance is at Local Issuing Bank (LIB), Undertaking Number is generated from Back office System and in incoming MT 760 to be populated against Reference field for party CIB.	
User Reference Number	System defaults the user reference number, depending on the selection of product code. User can change the User Reference Number.	PK2GUI121144 0001
Purpose of message	Select the purpose of message from the LOV: ● ISSU - Issue of Undertaking In case the Undertaking is sent through SWIFT MT 760, the advising bank has to just advise the Undertaking to the Beneficiary. In case the Undertaking is advised through Mail Advice, the guarantee can be directly mailed by the Issuing bank to the Beneficiary. This is applicable for Guarantees/ Local Guarantees and SBLC (Standby LC) ● ICCO - Issuance of counter-counter-undertaking and request to issue counter-undertaking 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. ● ISCO - Issuance of counter-undertaking and request to issue local undertaking The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue Local Undertaking to the beneficiary. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Purpose of Message is 'ISCO'. If the Guarantee Issuance is at Local Issuing Bank (LIB), Purpose of Message is 'ISSU'.	

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Field	Description	Sample Values
File Identification	This field enables the user to select the type of delivery channel and its associated file name or reference from the available values: ● COUR - Courier delivery ● EMAL - Email transfer ● FACT - SWIFTNet FileAct ● FAXT - Fax transfer ● HOST - Host-to-Host ● MAIL - Postal Delivery ● OTHR - Other delivery channel If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Narrative	If File **Identification field** values are **COUR** or **OTHR**, user must be able to provide description in this field. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Date of Issue	Read only field. Application will default the branch's current date in date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Date of Issue = Branch Date (Date of Issue in incoming MT 760 should be mapped to Party CIB- Field Date). If the Guarantee Issuance is at Local Issuing Bank (LIB), Date of Issue = Branch Date (Date of Issue in incoming MT 760 should be mapped to Party CIB- Field Date).	04/13/18

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Field	Description	Sample Values
Applicable Rules	Select the applicable rules for the Guarantee Issuance from the available options: ● URDG - Uniform rules for demand guarantees ● UCPR - Uniform customs and Practices ● ISPR - International standby Practices ● NONE - Not subject to any rules ● OTHR If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	URDG - Uniform rules for demand guarantees
Narrative	If **Applicable Rules** field value is **OTHR**, user must be able to provide description in this field. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Expiry Type	This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: ● COND - With Expiry ● COND - Without Expiry ● FIXD - Specified expiry date (with/without automatic expansion) ● OPEN - No specific date of expiry If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
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** and **FIXD**	

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Field	Description	Sample Values
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**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	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**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Applicant Bank	In application details, if **Received From Applicant Bank** toggle is on, the applicant bank details will be displayed 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. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	001345 Nestle

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Field	Description	Sample Values
Beneficiary	Select the beneficiary in whose favor the under-taking (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. If the Guarantee Issuance at Counter Issuing Bank (CIB) the field is Read only and Populated from Incoming MT 760. If the Guarantee Issuance at Local Issuing Bank (LIB), Customer ID to be resolved from incoming message. If required use Walk-in ID. Bene ID/ name should be made amendable by the user.	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. **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". If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	001343 - Bank Of America

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Field	Description	Sample Values
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**. **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". If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760.	
Local SBLC/ Guarantee Issuing Bank	Select the Local Guarantee Issuance Bank from the LOV. This field is applicable only if the **Purpose of Message** field has value as **ICCO** or **ISCO**. **Note** 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". If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Supplementary Information About Amount	Provide any additional amounts related to under-taking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
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.	

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Field	Description	Sample Values
Obligor Collateral Percentage	Specify the value for obligor collateral percentage. This field is mandatory if the field **Obligor/ Instructor Party** has value.	
Auto Close	Toggle On: Enable the toggle, if Auto close is required for that transactions. Toggle Off: Disable the toggle, if Auto close is not required for that transactions.	Auto Close
Closure Date	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. System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract. User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions, ● 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
Revenue Sharing Percentage	Read only field. System populates the values from the "Trade Finance Customer Maintenance" if the below conditions are met. ● 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.	
Limits verification Required	Enable the option to enable limit check during the process flow of this request. Disable the option to disable limit check during the process flow of this request.	

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Field	Description	Sample Values
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
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. 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. If more than one signature is available, system should display all the signatures.	
Documents	Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Provide any additional information regarding the Guarantee Issuance. This information can be viewed by other users processing the request.	

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Field	Description	Sample Values
Customer Instruction	Click to view/ input the following ● **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	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. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancels the Guarantee Issuance Registration stage input.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.	

3.2.4   Document Linkage

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

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

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

1. Navigate to the Registration screen.

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

Documents

Document Status | All

Letter of Credit

Pro-forma Invoice

Letter of Credit

Application Form

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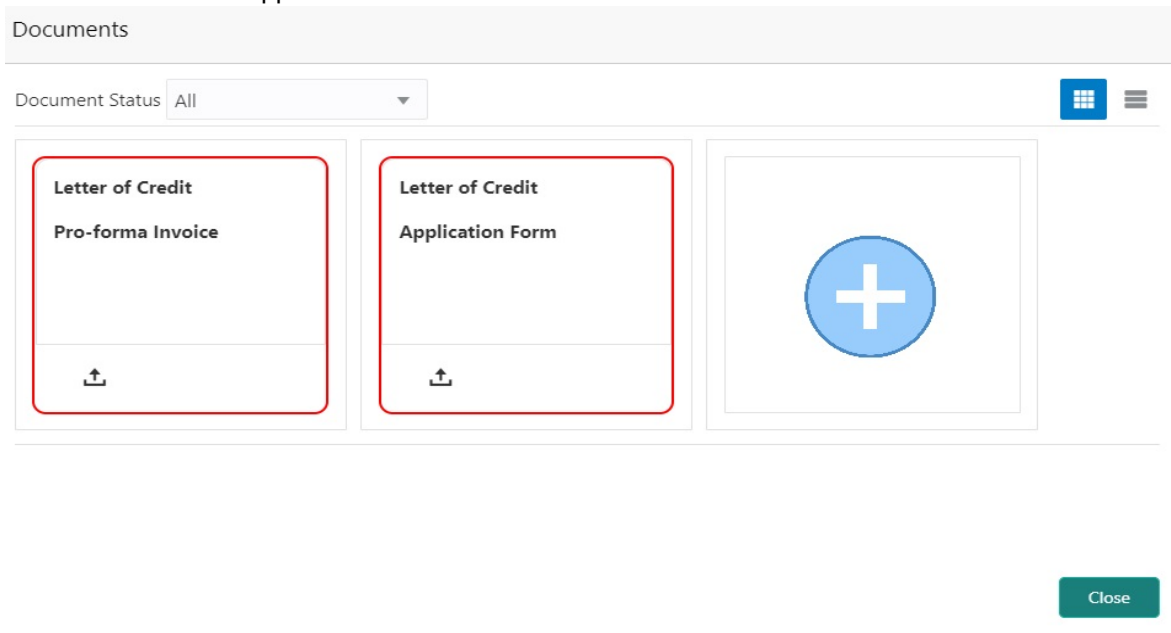
3. Click the Add Additional Documents button/ link. The **Document** screen appears.

Document

Document Type *

Letter of Credit

Document Code *

Insurance Policy

Document Title *

Document Description

Remarks

Document Expiry Date

Drop files here or click to select

Link Document

Selected files: []

Upload | Link | Cancel

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

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

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.
The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.

Link Document

Customer Id *   Document Id
032204 |
Document Type *   Document Code *
▼   ▼

Fetch

Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
No data to display.						

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

Close

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

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

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

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

Link Document

Customer Id *
032204

Document Id

Document Type *
Documentary Collection

Document Code *
Insurance Policy

Fetch

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

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

Close

Post linking the document, the user can View, Edit and Download the document.

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7. Click Edit icon to edit the documents. The Edit Document screen appears.

3.3 OBTFPM- OBDX Bidirectional flow

As a part of Digital Experience, customers can initiate Trade Finance Transactions from online channels and the respective task will be available in OBTFPM for further handling.

OBTFPM user, for task received from online channel, raise clarification and receive response from the customer.

1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.

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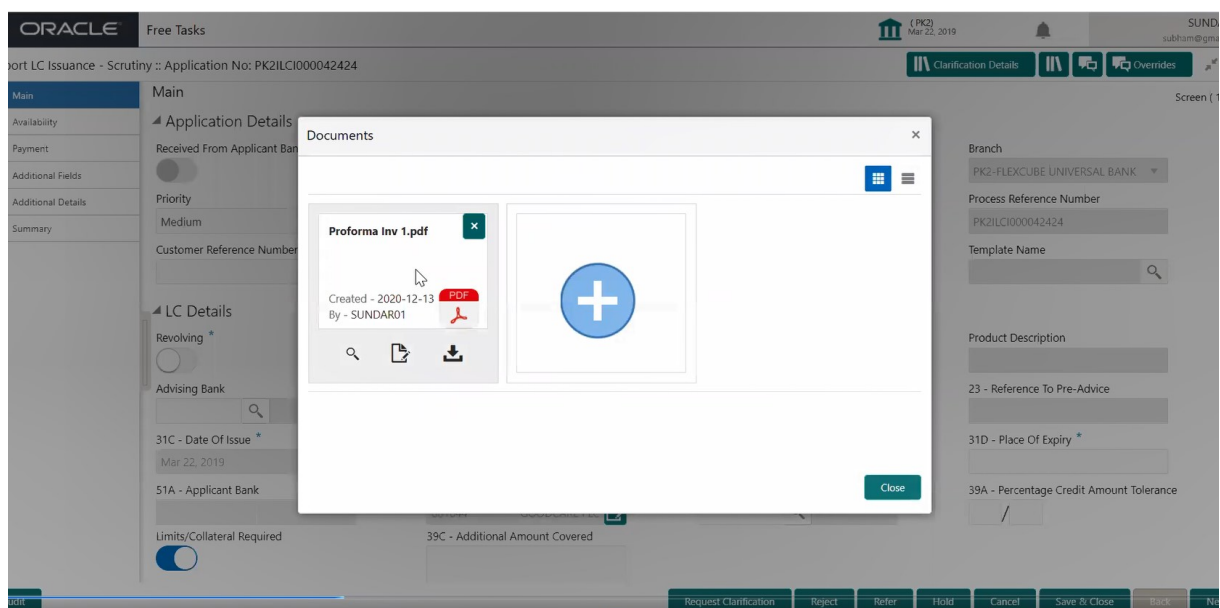
2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.

3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.

4. The **Request Clarification** detailed screen appears, user enters the information and clicks **Save** , the information should be sent to customer.

5. OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click Re clarification if required.

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6. The task goes to **Awaiting Customer Clarification** state until the response received from the customer.

7. Click **Edit**.

8. The user can click **Accept Clarification** button, if the query raised has been answered by the customer. The status should change to Clarification Accepted. on next the task moves to the next logical stage.

9. Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted

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document cannot be opened. System should also increment the version number of the documents.
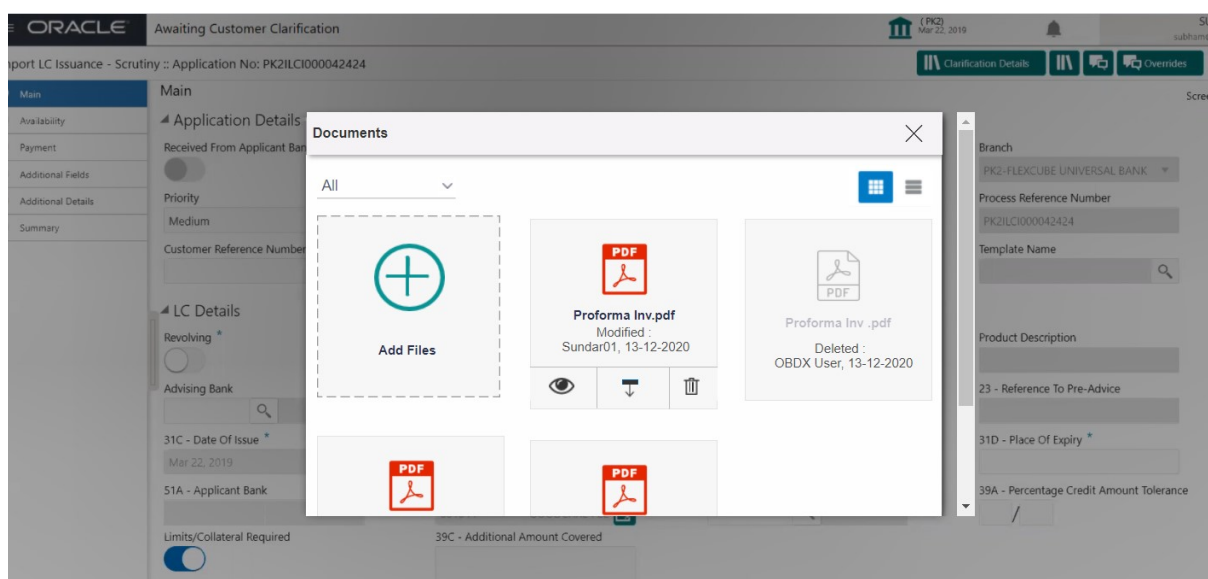
3.3.1 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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

3.3.1.1 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.

3.3.1.2 Steps of Bi-Directional Flow

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

2. In OBTFPM, user clicks on **Request Clarification**, , the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online". In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder, which is an existing functionality.

3. . In case submission mode is not "Online", the system will validate if the counterparty is a OBDX customer by checking the flag "Trade Finance Portal" in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.

4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system displays the error message that 'The customer is not subscribed to Trade Finance Portal'.

5. Once the request is submitted, the existing Request Clarification functionality would be applicable to offline initiated transactions also.

3.4 Scrutiny

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

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In case of MT798 message, if the User encounters validation error during handling the task, user can put the task on 'Hold' and resume after getting the correct details from the customer (by manually sending a message through common group messages). The user if required can update the editable fields. The fields that have been changed/updated have to be highlighted by the system and the user can check the incoming message place holder for the original value.

Guarantee Issuance request initiated by Customer having SWIFT for corporates (MT798-MT784/MT760/MT761) will be STP and task will be available in Scrutiny stage for further handling by the Bank User.

The Incoming MT798 message contains 3 sections.

- MT798 Index Message which contains the Sub message type 784
- MT798 Details Message which contains the Sub Message type 760 (MT700 tags with values)
- MT798 Extension Message which contains the Sub Message type 761 (MT761 Extension message tag values) if applicable.

The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E (of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.
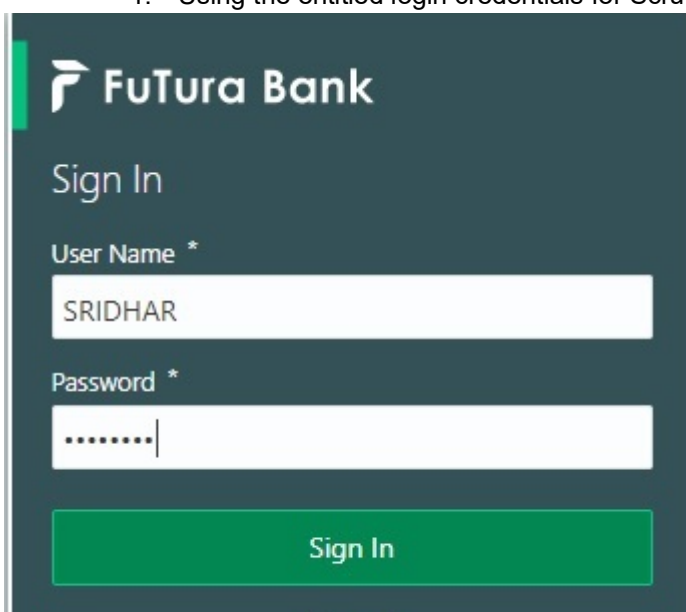
The OBTFPM user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

Note

Fields that are marked with asterisk '*' are mandatory.

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.

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

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

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

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☑	Acquire & Edit	M	Guarantee Issuance	300GTEI000030653	300GTEI000030653	Scrutiny	20-04-20	300
☐	Acquire & Edit	M	Export Documentary Li...	300EDCL000030634	300EDCL000030634	Approval Task Level 1	70-01-01	300
☐	Acquire & Edit	M	Import Documentary Li...	300IDCL000030640	300IDCL000030640	Approval Task Level 1	70-01-01	300
☐	Acquire & Edit	M	Export Documentary- B...	300EDCB000029491	300EDCB000029491	DataEnrichment	70-01-01	300
☐	Acquire & Edit	M	Export Documentary- B...	300EDCB000029489	300EDCB000029489	DataEnrichment	70-01-01	300
☐	Acquire & Edit	M	Export Documentary- B...	300EDCB000029490	300EDCB000029490	Registration	70-01-01	300
☐	Acquire & Edit	M	Export Documentary- B...	300EDCB000029487	300EDCB000029487	DataEnrichment	70-01-01	300
☐	Acquire & Edit	M	Export Documentary- B...	300EDCB000029488	300EDCB000029488	Registration	70-01-01	300
☐	Acquire & Edit	M	Export Documentary- B...	300EDCB000029486	300EDCB000029486	Registration	70-01-01	300
☐	Acquire & Edit	M	Guarantee Issuance	300GTEI000029484	300GTEI000029484	Registration	70-01-01	000

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

	Ac...	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☑	Edit	M	Guarantee Issuance	300GTEI000030653	300GTEI000030653	Scrutiny	20-04-20	300

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

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.

3.4.1   Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

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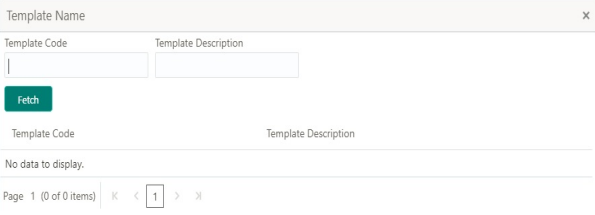
3.4.1.1 Application Details

All fields displayed under Application details section, would be read only except for the **Priority** and **Customer Reference Number**. Refer to 3.2.1 Application Details for more information of the fields.

3.4.1.2 Guarantee Details

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

Following fields are the additional new fields apart from the fields carried over from 3.2.2 SBLC/Guarantee Details of 3.2 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	This is applicable only for the non-online Guarantee Issuance request. 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. 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. Click the look up icon to search the Template code with Template Code or Template Description. 	
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.	

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3.4.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **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). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	

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Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. 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. If more than one signature is available, system should display all the signatures.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Issuance Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	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: • 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: • 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.	

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Field	Description	Sample Values
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

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3.4.2   Guarantee Preferences

3.4.2.1   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. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.	

Field	Description	Sample Values
Governing Law and Jurisdiction	Select the applicable governing law and jurisdiction for the undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

3.4.2.2 Automatic Extension Details

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

Field	Description	Sample Values
Automatic Extension Required	**Toggle On:** Set the toggle On, if automatic extension for expiry date is required. **Toggle Off:** Set the toggle Off, if automatic extension for expiry date is not required. > **Note** > This field is not applicable if, **Expiry Type** field in registration stage has value as **Open**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), this button is enabled if 23F field has value. If the Guarantee Issuance is at Local Issuing Bank (LIB), this button is enabled if 23F field has value.	
Auto Extension Period	Select the auto extension period for expiry date from the following options: ● Days ● One year ● Others > **Note** > This field is applicable only if **Auto Extension Required** toggle is set to **On**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Extension Details	Provide the extension details for the expiry date. **Note** This field is enabled if **Auto Extension Required** toggle is 'On' and **Auto Extension Period** field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Non-Extension Details	Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. **Note** This field is enabled if **Auto Extension Required** toggle is 'On' and **Auto Extension Period** field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Non-Extension Notice Period	Provide the non-extension notice days. **Note** This field is enabled if **Auto Extension Required** toggle is 'On' and **Auto Extension Period** field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Auto Extension Final Expiry Date	Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed. **Note** This field is enabled if **Auto Extension Required** toggle is 'On' and **Auto Extension Period** field has values. 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". If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

3.4.2.3 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	Select the liability change type. This field describes the basis for liability change. Values are: ● 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. This field is disable if, **Liability Change Type** is **Event Based**.	

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Field	Description	Sample Values
Liability Type	This field describes whether Increase or decrease of liability or both are involved.	
Number of Periods	User can enter the numeric value of the period corresponding to the units.	
Units	User can select the value from drop down. Values are: • 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.	

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3.4.2.4   Demand Indicator

Field	Description	Sample Values
Demand Indicator	This field specifies whether partial and/or multiple demands are not permitted. Select the demand indicator from the following options: • 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 If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

3.4.2.5   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. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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3.4.2.6 Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered: ● COLL - By Collection ● COUR - By Courier ● MAIL - By Mail ● MESS - By Messenger - Hand Deliver ● OTHR - Other Method ● REGM - By Registered Mail or Airmail **Note** This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Narrative	Provide the description of method of delivery of original undertaking. **Note** This field is applicable only if the **Delivery of Original Undertaking** field value is **COUR/OTHR**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Delivery to/Collection by	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: • BENE - Beneficiary • OTHR - Others **Note** This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Narrative	Provide the name and address. **Note** This field is applicable only if the **Delivery to/Collection by** field value is **OTHR**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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3.4.2.7 Transfer Details

Field	Description	Sample Values
Transfer Indicator	Select the check box if the undertaking is transferable. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Transfer Conditions	Provide the conditions to transfer the undertaking. **Note** This field is applicable only if the **Transfer Conditions** check box is checked. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

3.4.3 Others

Field	Description	Sample Values
Sender to Receiver Information	Select the additional information for receiver from the LOV. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Charges	Select the charger for the undertaking from the LOV. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Advice Through Bank	Select the additional bank to advice the undertaking from the LOV. **Note** This field is enabled only if **Advising Bank** in **Main Details** hop has value.	
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. ● 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. **Note** This field is applicable only for SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Confirmation Instructions	Select the confirmation instruction from the available values: ● CONFIRM ● MAY ADD ● WITHOUT **Note** This field is applicable if the **Form of Undertaking** is **STBY - Standby LC**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Requested Confirmation Party	Select the requested confirmation party from the available options: ● Advising Bank ● Advise Through Bank ● Others **Note** This field is applicable if the **Confirmation Instructions is Confirm or May Add.** **Note** This field is applicable only for SBLC**.** If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Confirming Bank	Select the Confirming Bank from the LOV. **Note** This field is applicable only for SBLC. **Note** This field is applicable if the **Requested Confirmation Party** value is **Others.**	

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3.4.3.1 **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. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **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). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	

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Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. 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. If more than one signature is available, system should display all the signatures.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Issuance Scrutiny stage inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	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: • 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: • 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	Click Back button to navigate to the previous screen.	

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Field	Description	Sample Values
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.4.4 Local Guarantee

User must provide Local Guarantee (Sequence C) details. Values from 3.4.2 Guarantee Preferences (Sequence B) and 3.4.1 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
Form of Undertaking	Read only field. The value will get defaulted from 3.4.1 Main Details. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Req. Local Undertaking T & C	Specify the terms and conditions. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is populated from Incoming MT 760. User can modify this field. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is populated from Incoming MT 760. User can modify this field. This field displays the content from MT760 and all applicable MT761.	
Applicable Rules	The value will get defaulted from 3.4.1 Main Details. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Narrative	Specify the description of type of undertaking. This field is enabled, if **Applicable Rules** field value is OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Type of Undertaking	Select the type of undertaking from the following available options: • 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 The value will get defaulted from 3.4.1 Main Details. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Narrative	Provide the narrative. **Note** This field is applicable only if the **Type of Undertaking** field value is **OTHR**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Applicant	Read only field. The value will get defaulted from 3.4.1 Main Details. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Beneficiary	Read only field. The value will get defaulted from 3.4.1 Main Details. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Undertaking Amount	Read only field. The value will get defaulted from 3.4.1 Main Details. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Available With	Read only field. The value will get defaulted from 3.4.2 Guarantee Preferences. **Note** This field is applicable only for SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Requested Issue Date	Provide the date on or by which the requested local undertaking must be issued. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Expiry Type	This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: • COND - Conditional Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Expiry Date	Provide the expiry date. This field is applicable only if **Expiry Type** field has value **Fixed**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Expiry Condition/Event	Read only field. The value will get defaulted from 3.4.1 Main Details. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Standard Wording Required	Select the check box if standard wording is required for the terms and conditions. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Guarantee Language	Select the guarantee language from the LOV. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is populated from Incoming MT 760. User can modify the field. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is populated from Incoming MT 760. User can modify the field.	
Documents and Presentation Instructions	Select the documents and presentation instructions from the LOV. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Supplementary Information About Amounts	Provide any additional amounts related to undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Governing Law	Select the applicable governing law and jurisdiction for the undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Advise Through Bank	Read only field. The additional bank to advice the undertaking will get defaulted from guarantee issuance.	

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3.4.4.1 Auto Extension Details

Auto extension details is applicable only if it is enabled in 3.4.2 Guarantee Preferences The values will be defaulted from 3.4.2 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	**Toggle On:** Set the toggle On, if automatic extension for expiry date is required. **Toggle Off:** Set the toggle Off, if automatic extension for expiry date is not required. Note: This field is not applicable **Validity** field in registration stage has value as **Open**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Auto Extension Period	Select the auto extension period for expiry date from the following options: • Days • One year • Others **Note** This field is applicable only if **Auto Extension Required** toggle is set to **On**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Extension Details	Provide the extension details for the expiry date. **Note** This field is applicable only if **Auto Extension Period** field value is **Days/ Others**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is populated from Incoming MT 760. User can modify this field. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is populated from Incoming MT 760. User can modify this field.	

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Field	Description	Sample Values
Non-Extension Details	Provide the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. **Note** This field is applicable only if **Auto Extension Period** field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is populated from Incoming MT 760. User can modify this field. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is populated from Incoming MT 760. User can modify this field.	
Non-Extension Notice Period	Provide the non-extension notice days. **Note** This field is applicable only if **Auto Extension Period** field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is populated from Incoming MT 760. User can modify this field. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is populated from Incoming MT 760. User can modify this field.	
Auto Extension Final Expiry Date	Provide the final extension date for automatic expiry date extension after which no automatic extension is allowed. **Note** This field is applicable only if **Auto Extension Period** field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is populated from Incoming MT 760. User can modify this field. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is populated from Incoming MT 760. User can modify this field.	

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3.4.4.2 Transfer Details

Field	Description	Sample Values
Transfer Indicator	Read only field. The value will get defaulted from 3.4.2 Guarantee Preferences.	
Transfer Conditions	Read only field. The value will get defaulted from 3.4.2 Guarantee Preferences.	

3.4.4.3 Demand Details

Field	Description	Sample Values
Demand Indicator	Read only field. The value will get defaulted from 3.4.2 Guarantee Preferences. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

3.4.4.4 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. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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3.4.4.5 Delivery of Original Undertaking

Field	Description	Sample Values
Delivery of Original Under-taking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered: • COLL - By Collection • COUR - By Courier • MAIL - By Mail • MESS - By Messenger - Hand Deliver • OTHR - Other Method • REGM - By Registered Mail or Airmail **Note** This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Narrative	Provide the description of method of delivery of original undertaking. **Note** This field is applicable only if the **Delivery of Original Undertaking** field value is **COUR/OTHR**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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Field	Description	Sample Values
Delivery to/Collection by	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: • BENE - Beneficiary • OTHR - Others **Note** This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	
Narrative	Provide the narrative. **Note** This field is applicable only if the **Delivery to/Collection by** field value is **OTHR**. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.	

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3.4.5   Additional Details

Overrides   Incoming Message

Additional Details   Screen (4 /

Main

Guarantee Preferences

Local Guarantee

Additional Details

Summary

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

Audit   Reject   Refer   Hold   Cancel   Save & Close   Back   Next

3.4.5.1   Limits & Collateral

If the Guarantee Issuance is at Counter Issuing Bank (CIB), the user can enter the details.

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.

If the Guarantee Issuance is at Local Issuing Bank (LIB), the user can enter the details.

Limit & Collateral

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Ed
100202	Facility				100	AED	100			10

Cash Collateral Details

Collateral Percentage *		Collateral Currency and amount		Exchange Rate	
0.0		AED AED 10.00		1.0	

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Respons
1	AED	0912160013	1	10	1	AED 1.00	VS

Deposit Linkage Details

Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
032CD01230310001	AED	Apr 2, 2023	AED	31323	45	032CD01230310001	🗑

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

Save & Close   Close

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

Field	Description	Sample Values
Plus Icon **+**	Click plus icon to add new Limit Details.	
Limit Details Click + plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.		
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: • Facility • Liability By default Linkage Type should be "Facility".	

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Field	Description	Sample Values
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	
Liability Number	Click **Search** to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	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. **Note** 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. This field is disabled and read only, if **Linkage Type** is **Liability**.	
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	

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Field	Description	Sample Values
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. 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.

Field	Description	Sample Values
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.	

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Collateral Details

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

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.

Field	Description	Sample Values
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.	

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Field	Description	Sample Values
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.	
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.

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Field	Description	Sample Values
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.	
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.

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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.	
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.	

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Field	Description	Sample Values
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.

Field	Description	Sample Values
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.	

3.4.5.2 Commission, Charges and Taxes 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.

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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

ent

ent Description

Component	Rate	Modified Rate	Currency	Amount	Modified	Defer	Waive	Split	Charge Party	Settl. Accnt	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		○	○	○	●		PK20010440017

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Tax Details

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

Split Settlement

elect	Component	Currency	Amount
✓	CHGTRAMND_LIQD	GBP	£100.00

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

plit 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	PK20010	1	1	BEN	001044	○	N
2	CHGTRAMND_LIQD_S02	50	50.00	PK2	GBP	PK20037	1	1	ISB	003763	○	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	

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Field	Description	Sample Values
Amount	An amount that is maintained under the product code defaults in this field. 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. 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	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	
Split	The user can split the Commission by enabling/disabling the flag as per the requirement.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary	
Settlement Account	Details of the Settlement Account is defaulted. User can change the settlement account.	
Amend	Displays if the field is amendable or not.	

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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	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM. The user can not select/de-select the check box if it is de-selected by default. This field is disabled, if 'Defer' toggle is enabled.	
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected. 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. The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.	
Waive	If charges have to be waived, this check box has to be selected. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if 'Defer' toggle is enabled.	

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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
Select	The option to select the split settlement record.	

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

Split Settlement Details

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

3.4.5.3

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

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Field	Description	Sample Values
Negotiation Rate	Specify the negotiation rate.	

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

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Field	Description	Sample Values
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).	
	In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task.	
	In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required.	
	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.	
	If more than one signature is available, system should display all the signatures.	
Save & Close	Save the information provided and holds the task in you queue for working later.	
	This option will not submit the request	
Cancel	Cancel the Guarantee Issuance Scrutiny stage inputs.	

3.4.6 Summary

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

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

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Local Guarantee - User can view the local guarantee.
- Party Details - User can view party details like beneficiary, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view charge details.

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

Field	Description	Sample Values
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● **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). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this place-holder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. 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. If more than one signature is available, system should display all the signatures.	

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Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Refer	On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Scrutiny Stage Inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	Click Back button to navigate to the previous screen.	
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.	

3.5 Data Enrichment

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

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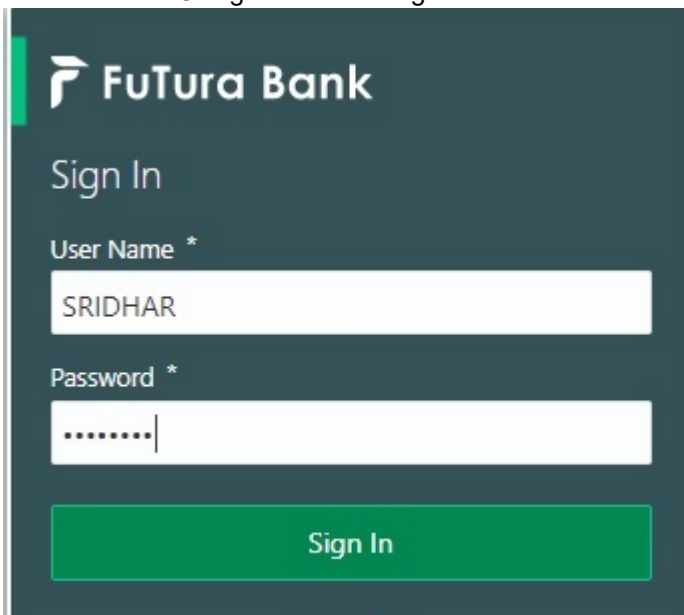
For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

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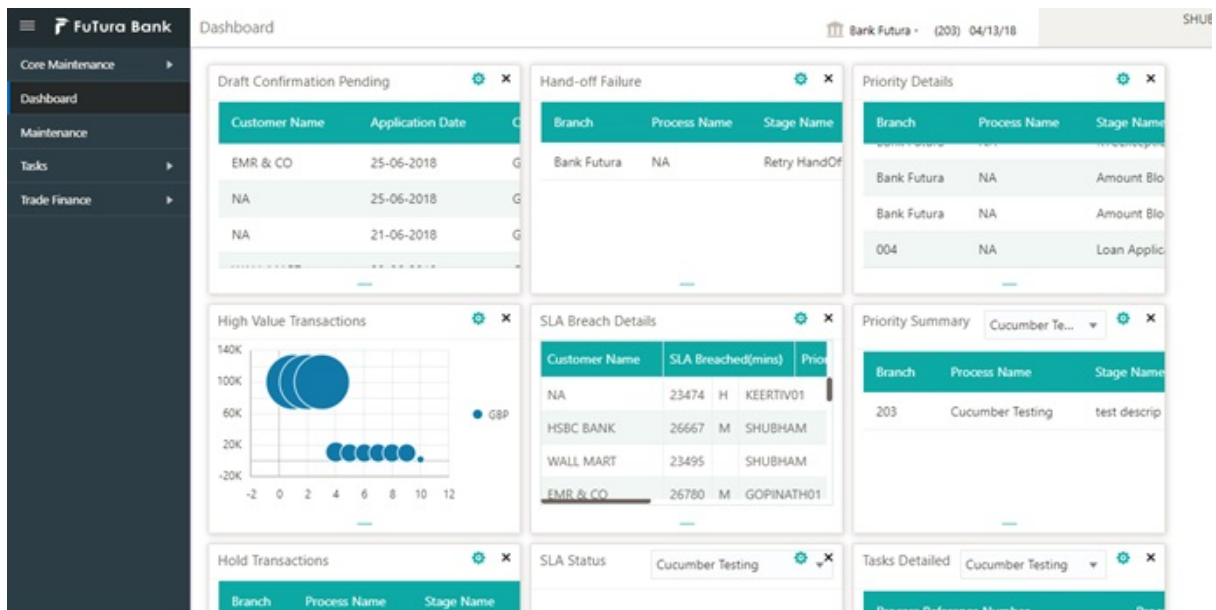
Note

Fields that are marked with asterisk '*' are mandatory.

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.

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

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

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

The Data Enrichment stage has five sections as follows:

- Main Details

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- Guarantee Preferences
- Documents and Instructions
- Local Guarantee
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

3.5.1 Main Details

Refer to 3.4.1 Main Details.

3.5.2 Guarantee Preferences

Refer to 3.4.2 Guarantee Preferences.

3.5.3 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.	

Field	Description	Sample Values
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.	

3.5.4

3.5.5 Additional Fields

Banks can configure these additional fields during implementation.

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3.5.6 Local Guarantee

3.5.7 Refer to 3.4.4 Local Guarantee.

3.5.8 Acknowledgement Details

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

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

Field	Description	Sample Values
Issuing Bank Reference	This field specifies the issuing bank reference.	
Account Identification	This field identifies, where necessary, the account which is used for settlement of charges.	
Issuing Bank Date	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	

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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	

3.5.9 Advices

Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required.

If the Guarantee Issuance is at Counter Issuing Bank (CIB) - Guarantee Instrument (MT 760), Acknowledgment (MT 768)

If the Guarantee Issuance is at Local Issuing Bank (LIB) - Guarantee Instrument - Mail Advice, Acknowledgment (MT 768)

The user can also suppress the Advice, if required.

Advice Details

uppress Advice	Advice Name	Medium	Advice Party
	GUARANTEE		ABK
arty ID	Party Name		
06218	HSBC Bank		

FFT Code

| | + | - |

Select	FFT Code	FFT Description	
☐	GUARANTEE	Details of Guarantee	🗨
☐	SND2RECMT760		🗨

Instructions

OK   Cancel

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

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Field	Description	Sample Values
−	Click minus icon to remove any existing FFT code.	

Instruction Details

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

3.5.9.1 Action Buttons

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

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

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Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • 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.	

3.5.10 Additional Details

3.5.10.1 Limit & Collateral

Refer to 3.4.5.1 Limits & Collateral.

3.5.10.2 Commission, Charges and Taxes Details

Refer to 3.4.5.2 Commission, Charges and Taxes Details.

3.5.10.3 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.

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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.

3.5.10.4 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.

3.5.10.5 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.

3.5.10.6 Draft Confirmation

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

Note

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.

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Field	Description	Sample Values
Preview - SWIFT Message		
Language	Read only field. English is set as default language for the preview.	
Message type	Select the message type from the drop down. 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 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.	

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Field	Description	Sample Values
Customer Email ID 1	Default email address of the customer.	
	System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID.	
Customer Email ID 2	By default this field is blank.	
	User can search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM.	

3.5.10.7 Create Template

This option allows user to create a new template with the already captured details and the data can be reused with the template to reduce the effort. The user can enter the template name and create the template, details pertaining to the subsequent screens in Scrutiny and Data Enrichment screens will be persisted and populated.

eate Template

Application Details

plicant	50 - Applicant Name	Branch Code	Branch Code
91216	Waha Capital	091	Islamic Trade Branch

duct Code	Product Description	SBLC/Guarantee Type	40E - Applicable Rules
HIR	Guarantee Issuance upon receiving req	TEND	URDG

A - Purpose of Message	Validity	Advising Bank	51A - Applicant Bank
SU			

- Beneficiary Name
rtel Customer

Additional Conditions

FFT Code	FFT Description
No data to display.	

age   1   (0 of 0 items) |K   < | 1 | >   >|

-Sender to Receiver Information

mplate Name

[Create]

[Save & Close] [Close]

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3.5.11 Settlement Details

Provide the settlement details based on the description in the following

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

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

3.5.11.1 Party Details

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

Field	Description	Sample Values
Transfer Type	Select the transfer type from the drop list: ● Customer Transfer ● Bank Transfer for own account ● Direct Debit Advice ● Managers Check ● Customer Transfer with Cover ● Bank Transfer	
Charge Details	Select the charge details for the transactions: ● Beneficiary All Charges ● Remitter Our Charges ● Remitter All Charges	
Netting Indicator	Select the netting indicator for the component: ● Yes ● No	
Ordering Customer	Select the ordering customer from the LOV.	
Ordering Institution	Select the ordering institution from the LOV.	
Senders Correspondent	Select the senders correspondent from the LOV.	
Receivers Correspondent	Select the receivers correspondent from the LOV.	
Intermediary Institution	Select the intermediary institution from the LOV.	
Account with Institution	Select the account with institution from the LOV.	
Beneficiary Institution	Select the beneficiary institution from the LOV.	
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimbursement Institution	Select the intermediary reimbursement institution from the LOV.	
Receiver	Click Search to search and select the receiver.	

3.5.11.2 Payment Details

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

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

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

3.5.11.3 Remittance Information

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

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

3.5.11.4 Action Buttons

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

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

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Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • 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.	

3.5.12   Summary

User can review the summary of details updated in Data Enrichment stage 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 commission,charges and taxes details.

- 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 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.

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

- Preview Message - User can view the preview message details.

- Documents and Conditions - User can view document details.

3.5.12.1 Action Buttons

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

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Data Enrichment stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

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Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system.	
	Reject Codes:	
	- 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.	

3.6 Exceptions

The Guarantee Issuance 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.

3.6.1 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

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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

3.6.1.1 Amount Bock Exception

This section will display the amount block exception details.

3.6.1.2 Summary

Tiles Displayed in Summary:

- 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.
- Charges - 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.

3.6.1.3 Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: - 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.	

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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Amount Block Exception Inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.6.2 Exception - Know Your Customer (KYC)

As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

Log in into OBTFPM application KYC exception queue. KYC exception failed tasks for Trade Finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

User can pick up a transaction and do the following actions:

Approve

- After changing the KYC status in the back end application (outside this process).
- Without changing the KYC status in the back end application.
- Reject (with appropriate reject reason).

3.6.2.1 Summary

Tiles Displayed in Summary:

- 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.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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3.6.2.2 Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: ● 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.	
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: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others	
Cancel	Cancel the KYC Exception inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.6.3 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.

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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.

3.6.3.1 Application

Refer to 3.4.1.1 Application Details.

3.6.3.2 Summary

Tiles Displayed in Summary:

- 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.
- Charges - 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.

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3.6.3.3 Action Buttons

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • 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.	
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: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Limit check inputs.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.7 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.

In case of MT798, on approval the task is handed off to back office system to create a Guarantee contract and generate the required MT760/761 messages.

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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.

3.7.1   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.

3.7.1.1 Summary

Tiles Displayed in Summary:

- Main Details - User can view details about application details and guarantee details.

- Guarantee Preferences - User can view guarantee preferences.

- Additional Fields - User can view the details of additional fields

- Limits and Collaterals - User can view limits and collateral details.

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

- Preview Messages - User can view the preview message details.

- 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 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.

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

- Settlement Details - User can view the settlement details.

- Advices - User can view the local advices details.

- Local Guarantee - User can view the local guarantee details.

3.7.1.2 **Action Buttons**

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

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: ● 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.	
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: ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance- Limits ● R5 - Others	
Cancel	Cancel the Guarantee Issuance 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.	

3.8 Customer - Acknowledgement letter

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

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

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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: <APPLLICANT>

BENEFICIARY NAME: <BENEFICIARY>

Bank Guarantee Number: < Bank Guarantee Number>

DATE OF ISSUE: <DATE OF ISSUE>

DATE OF EXPIRY: <DATE OF EXPIRY>

Guaranty Type: <Guarantee Type>

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

Document Name 1

2.   Document Name 2

n.   Document Name n

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

This acknowledgement does not constitute issuance of Guarantee.

Thank You for banking with us.

Regards,

<DEMO BANK>

Notice: This document is strictly private, confidential and personal to its recipients and will not be copied, distributed or reproduced in whole or in part, nor passed to any third party. The information contained in this e-mail/ message and/or attachments to it may contain confidential or privileged information.   If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this

e-mail message and/or attachments to it are strictly prohibited. If you have received this communication in error, please notify us by reply e-mail or telephone and immediately and permanently delete the message and any attachments. Thank you

3.9   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

3.10   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.

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

3.10.1 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

3.10.2 Action Buttons
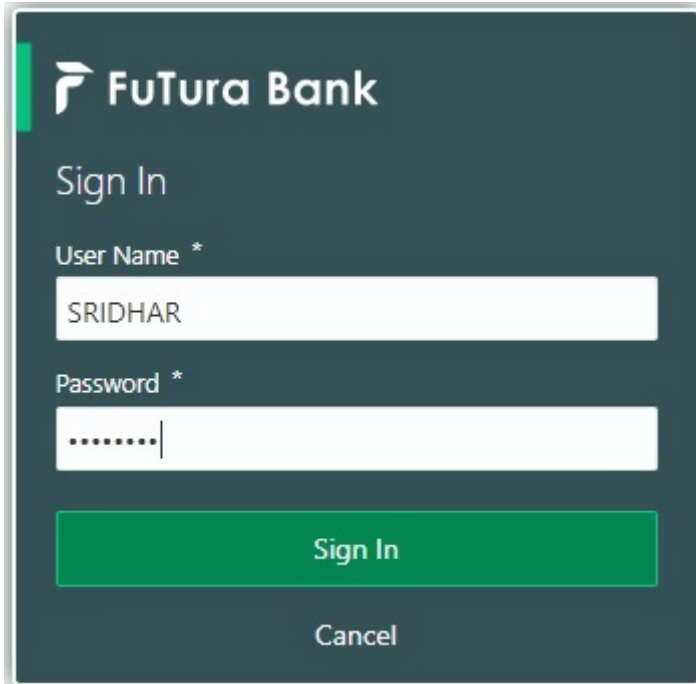
Use action buttons based on the description in the following table:

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.	

3.11 Initiate - Guarantee Issuance Template Maintenance
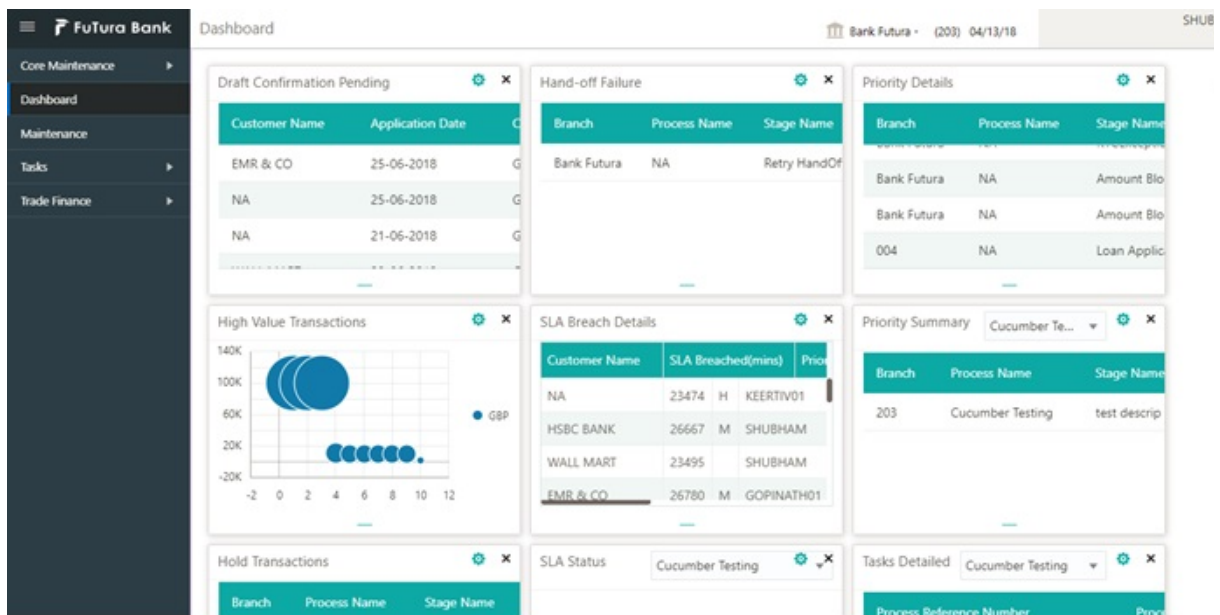
The user can create Guarantee Issuance Template and can use these templates to create Guarantee Issuance. The user can provide the basic application details to initiate the process.

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

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

7. Click **Maintenance> Guarantee Issuance Template Maintenance > Guarantee Issuance Template Maintenance.**

3.12 Create Guarantee Issuance Template Maintenance (SWIFT 2021)

User can create a new Guarantee Issuance template maintenance.

The user can capture the basic application details in the Guarantee Issuance Template Maintenance screen. The Guarantee Issuance Template Maintenance screen has three sections as SBLC Guarantee Details, Sequence B and Sequence C.

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3.12.1 SBLC/ Guarantee Details

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

Field	Description	Sample Values
Template Code	User can enter the Guarantee Issuance Template Code.	
Template Name	User can enter the Guarantee Issuance Template name.	
Branch	User can enter the branch.	203-Bank Futura -Branch FZ1

Guarantee Details

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Field	Description	Sample Values
Applicant	Applicant details will be auto populated based on the details provided in **Application Details** section. Alternatively user can search for the same by using the LOV. As part of LOV criteria; user can input the Customer Number, Customer Name. System will display all the Applicant combination and user can select the Applicant from the list.	001345 Nestle
Form of Undertaking	Select the Form of Undertaking from the available options: • DGAR - Guarantee • STBY - Standby LC **Note** This is a mandatory field.	
Product Code	Select the applicable product code. Click the look up icon to search the product code with code or product description. 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 Guarantee or Standby LC and not both.	GUIS
Product Description	Description of the product maintained at the Back Office is displayed based on the Product Code selected.	Guarantee Issuance / Re-issuance upon receiving request

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Field	Description	Sample Values
Type of Undertaking	Select the type of undertaking from the following available options: ● APAY - Advance Payment ● BILL - Bill of Lading ● CRED - Credit Facilities Guarantee ● CUST - Customs ● DPAY - Direct Pay ● INSU - Insurance ● JUDI - Judicial ● LEAS - Lease ● PAYM - Payment Guarantee ● PERF - Performance ● Performance Guarantee - Contractual Obligation ● Performance Guarantee - Delivery Obligation ● Performance Guarantee - Warrenty Obligation ● RETN - Retention ● SHIP - Shipping ● TEND - Tender or Bid ● WARR - Warranty/ Maintenance ● OTHR - Others	
Narrative	Provide the details of any other type of local undertaking. This field is applicable if the **Type of Undertaking** has value as **OTHR**.	
Purpose of message	Select the purpose of message from the LOV: ● ISSU - Issue of Undertaking In case the guarantee is issued directly to the beneficiary or issued to beneficiary through Advising Bank or Advise Through Bank. ● ICCO - Issuance of counter-counter-undertaking and request to issue counter-undertaking 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. ● ISCO - Issuance of counter-undertaking and request to issue local undertaking The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue Local.	

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Field	Description	Sample Values
Expiry Type	This field indicates whether undertaking has specified expiry date or is open-ended. Select the applicable value from the available options: ● COND - Conditional Expiry ● FIXD - Specified expiry date (with/without automatic expansion) ● OPEN - No specific date of expiry	
File Identification	This field enables the user to select the type of delivery channel and its associated file name or reference from the available values: ● COUR - Courier delivery (for example FedEx, DHL, UPS) ● EMAL - Email transfer ● FACT - SWIFTNet FileAct ● FAXT - Fax transfer ● HOST - Host-to-Host ● MAIL - Postal Delivery ● OTHR - Other delivery channel	
Narrative	Provide the description. This field is applicable if the **File Identification** has value as **COUR** or **OTHR**.	
Applicable Rules	Select the applicable rules for the Guarantee Issuance from the available options: ● 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	Provide the description. This field is applicable if the **Applicable Rules** has value as **OTHR**.	
Advising Bank	User can input the Party ID and on tab out system will populate the details. Alternatively user can search for the same by using the LOV. As part of LOV criteria; user can input the Customer ID, Customer Name or Walk in. System will display all the Advising Bank combination and user can select the Advising Bank from the list.	001343 - Bank Of America

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Field	Description	Sample Values
Beneficiary Name	This field specifies the party in whose favor the undertaking (or counter-undertaking) is issued. User can input the Party ID. Alternatively user can search for the same by using the LOV. As part of LOV criteria; user can input the Customer ID and Customer Name. System will display all the Beneficiary combination and user can select the Beneficiary from the list.	001344 EMR & CO
Counter SBLC/Guarantee Issuing Bank	Select the Counter Guarantee Issuance Bank from the LOV. Only Bank type of customer should be available for the user to select from LOV. This field is applicable only if the **Purpose of Message** field has value as **ICCO**.	
Local SBLC/Guarantee Issuing Bank	Select the Local Guarantee Issuance Bank from the LOV. This field is applicable only if the **Purpose of Message** field has value as **ICCO** or **ISCO**.	

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3.12.2 Sequence B

Field	Description	Sample Values
Terms and Conditions	Specifies the applicable terms and conditions of the undertaking that are not already mentioned in any other field in this message.	
Governing Law and Jurisdiction	Select the applicable governing law and jurisdiction that is applicable to the undertaking. User should be able to pick the FFT value from LOV. The FFT Code is 44HGOVRNLAW.	44HGOVRN-LAW

Field	Description	Sample Values
Auto Extension Period	Select the auto extension period for expiry date from the following options: ● Days (Number of Calendar Days after latest Expiry Date) ● One year (Same Date one year later) ● Others (Other Extension Clause) **Note** If value is available here, Auto Extension toggle is set to **On**. This field should be disabled if value in field 23 B- Validity is 'Open'	
Extension Details	Provide the extension details for the expiry date. **Note** This field is applicable only if **Auto Extension Period** field value is **Days** Or **Others**. For value 'Days' maximum value allowed is 999. This field is not applicable if field 23F has value as 'ONE YEAR'.	
Demand Indicator	This field specifies whether partial and/or multiple demands are not permitted. Select the demand indicator from the following options: ● 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	
Underlying Transaction Details	Select the underlying business transaction details (for which the undertaking is issued) from the LOV. User should be able to select the FFT details using LOV.	45LTRNDTLS

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Field	Description	Sample Values
Delivery of Local Under-taking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered: ● COLL - By Collection ● COUR - By Courier (e.g. Fedex, DHL, UPS) ● MAIL - By Mail ● MESS - By Messenger - Hand Deliver ● OTHR - Other Method ● REGM - By Registered Mail or Airmail **Note** This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**. Additional Information may be present if Code has the value COUR or OTHR, otherwise it is not allowed.	
Narrative	Provide the description of method of delivery of original undertaking. **Note** This field is applicable only if the **Delivery of Original Undertaking** field value is **COUR/OTHR**.	
Delivery to/Collection by	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: ● BENE - Beneficiary ● OTHR - Others **Note** This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**. If Code is OTHR, then Name and Address must be specified using Narrative Field.	
Narrative	Provide the description. **Note** This field is applicable only if the **Delivery to/Collection by** field value is **OTHR**.	

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Field	Description	Sample Values
Transfer Indicator	Select the check box if the undertaking is transferable. **Note** If field 22A is ISCO or ICCO, then, in sequence B, field 24G is to be disabled.	
Transfer Conditions	Provide the conditions to transfer the undertaking. **Note** This field should be enabled only if Transfer Indicator is set to 'Yes'.	
Sender to Receiver Information	This field specifies additional information for the Receiver. User should be able to choose the FFT value SND2RECMT760.	
Charges	Enter the information about charges associated with the undertaking.	
Advise Through Bank	Select the additional bank to advice the undertaking from the LOV. **Note** This field is applicable only if **Advice Through Bank** field in **Main Details** has value.	
Available With	This field identifies the bank with which the credit is available of the issued LC. User can enter the BIC Code or type any text or select a BIC code from LOV. Search the bank with SWIFT code (BIC) or Bank Name. System should validate if the text given is a BIC Code and provide a warning if the text typed is not aligned with number of BIC code characters.	

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Field	Description	Sample Values
Confirmation Instructions	Select the instructions from the issuing bank to the advising party. The values are: • CONFIRM (The requested confirmation party is requested to confirm the credit) • MAY ADD (The requested confirmation party may add its confirmation to the credit) • WITHOUT **Note** This field is enabled only if the form of undertaking is 'SBLC'.	
Requested Confirmation Party	Select the requested confirmation party from the available options: • Advising Bank • Advise Through Bank • Others **Note** This field is applicable if the **Confirmation Instructions** is **Confirm** or **May Add.**	
Confirming Bank	Select the Bank type of customer as the confirming bank using LOV. **Note** This field is applicable if the **Requested Confirmation Party** value is **Others.**	

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3.12.3 Sequence C

Field	Description	Sample Values
Form of Undertaking	Read Only field. The value is defaulted from previously entered value.	
Req. Local Undertaking T&C	Specifies the requested terms and conditions of the local undertaking.	GUIS

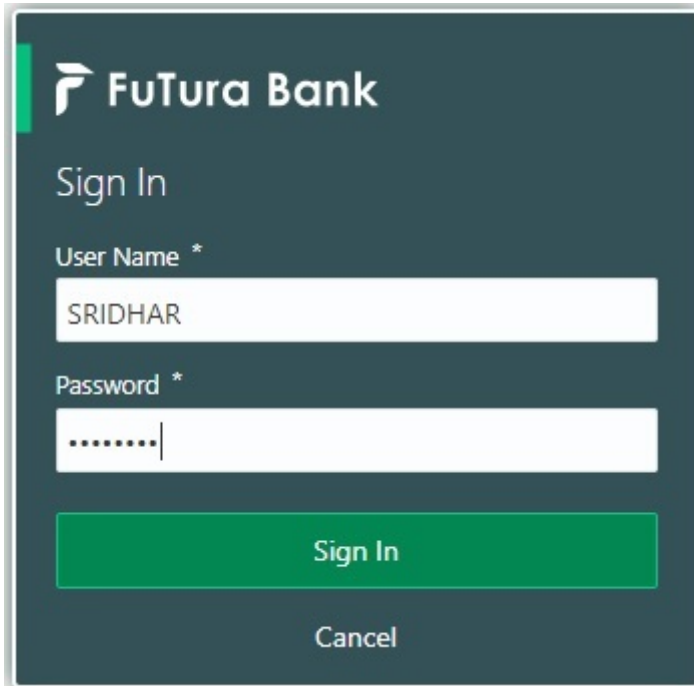| Field	Description	Sample Values
Applicable Rules	The value is defaulted from previously entered value. User can change. Values are: • URDG - Uniform Rules for Demand Guarantees • UCPR - Uniform Customs and Practices • ISPR - International Standby Practices • NONE - Not Subject to any rules • OTHR	
Type of Undertaking	Read only field. The value is defaulted from previously entered value.	
Applicant Name	Read only field. The value is defaulted from previously entered value.	
Governing Law	User can enter the details by selecting FFT from LOV. Details captured against FFT Code 44HGOVRN-LAW.	44HGOVRN-LAW
Beneficiary Name	Read only field. The value is defaulted from previously entered value.	
Available With	Read only field. The value is defaulted from previously entered value.	
Date of Issue	User can enter the specified date on or by which the requested local undertaking is to be issued.	
Standard Wording Required	Specifies that the wording of the terms and conditions must be the standard wording of the local undertaking issuer. Valid Code - STND Standard wording of issuer required.	
Guarantee Language	Select the specified language from LOV. Specifies the requested ISO 639 language code for the wording of the local undertaking.	

Field	Description	Sample Values
Documents and Presentation Instructions	Specifies the presentation instructions (for example, form and/or place of presentation) including documents required to make a complying demand.	
Auto Extension Period	The value is defaulted from previously entered value. User can change the value. Indicates details about the automatic extension of the expiry date. User should be able to pick the appropriate value from drop down. Valid codes: • DAYS (Number of Calendar Days after latest Expiry Date) • ONE YEAR (Same Date one year later) • OTHERS (Other Extension Clause) **Note** This field should be disabled if value in field 23 B- Validity is 'Open'.	
Extension Details	The value is defaulted from previously entered value. User can change the value. Provide the extension details for the expiry date. **Note** This field is applicable only if **Auto Extension Period** field value is **Days/ Others**.	
Transfer Indicator	The value is defaulted from Sequence B. User cannot change the value.	
Transfer Conditions	The value is defaulted from Sequence B. User cannot change the value.	
Demand Indicator	The value is defaulted from Sequence B. User cannot change the value.	
Underlying Transaction Details	Select the underlying business transaction details (for which the undertaking is issued) from the LOV.	

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Field	Description	Sample Values
Delivery of Local Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered: • COLL - By Collection • COUR - By Courier (e.g. Fedex, DHL, UPS) • MAIL - By Mail • MESS - By Messenger - Hand Deliver • OTHR - Other Method • REGM - By Registered Mail or Airmail **Note** If **Purpose of Message** field value is **ICCO/ISCO,** then in sequence B, field 24E is disabled. **Note** Additional Information may be present if Code has the value COUR or OTHR, otherwise it is not allowed.	
Narrative	Provide the details of any other type of local undertaking. This field is applicable if the **Delivery of Local Undertaking** has value as **COUR** OR **OTHR**.	
Delivery to/Collection by	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: The valid Codes are: • BENE - Beneficiary • OTHR - Others **Note** If **Purpose of Message** field value is **ICCO/ISCO,** then in sequence B, field 24E is disabled.	
Narrative	Provide the description/narrative. **Note** This field is applicable only if the **Delivery to/Collection by** field value is **OTHR**.	

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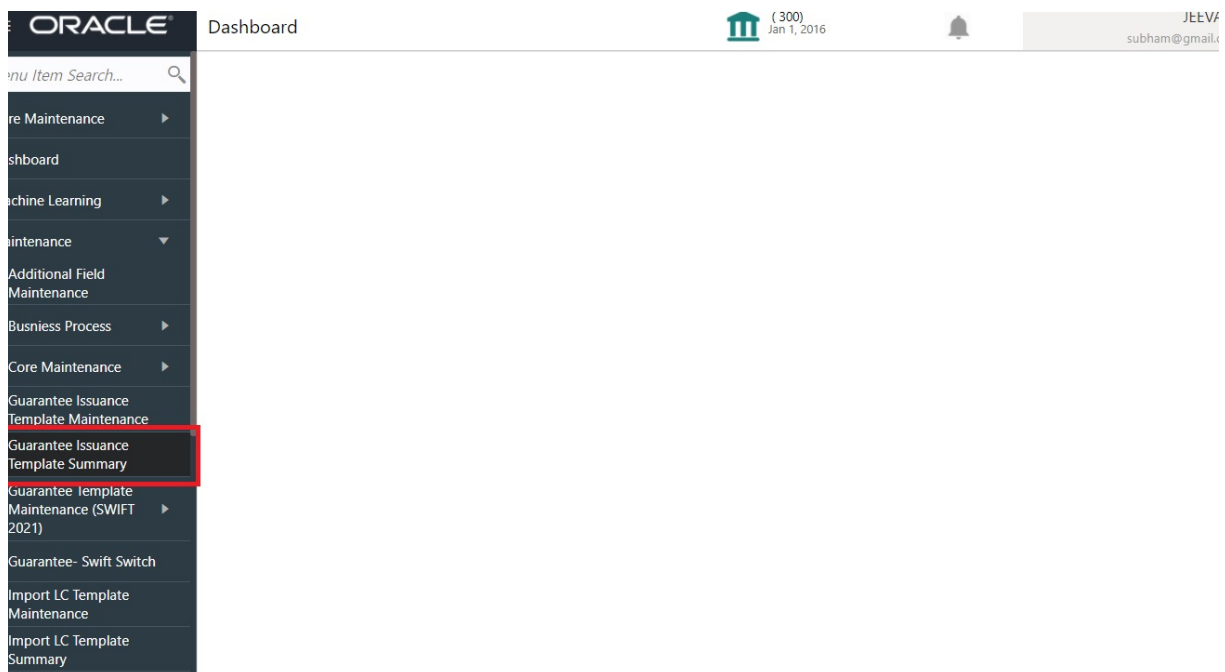## 3.13   Guarantee Issuance Template Summary

This screen allows the user to view the list of Guarantee Issuance Template/s saved.

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

2.   Click **Maintenance > Guarantee Issuance Template Summary**

3.13.1   Guarantee Issuance Template Summary

The Guarantee Issuance template/s Summary screen fetches and displays all the available templates. User can also filter the template using filter based on following parameters:

-   Template Code
-   Template Name

- Applicant Name
- Beneficiary Name

Search the template based on the description in the following table:

Field	Description	Sample Values
Template Code	Search the template by selecting the Template Code from LOV.	
Template Name	Template Name of the template maintained is displayed based on the Template Code selected.	
Applicant Name	Applicant Name in the template maintained is displayed based on the Template Code selected.	
Beneficiary Name	Beneficiary Name in the template maintained is displayed based on the Template Code selected.	

3. Select the Template Code from LOV, Template Name, Applicant Name, Beneficiary Name of the template maintained is displayed based on the selected Template Code is displayed.

4. Click "Search" button. The Guarantee Issuance Template maintained is displayed.

5. Click the specific template to modify, Copy and Delete the template.

3.13.2 Guarantee Issuance Template - Modify

The OBTFPM user can update the Guarantee Issuance data in the template by clicking the 'Modify' button and can save the updated details. System does not allow the user to edit the Template Code and Template Name.

All the validation applicable for creating new template are applicable here also.

ORACLE | Guarantee Issuance Template Maintenance

(PK2)
Mar 22, 2019

PRASHAN
subham@gmai

Template Code *
ABC1001

Template Name *
ABC Corporation

[Modify] [Copy] [Delete]

LC/Guarantee Details

Applicant *

22D - Form of Undertaking *

Product Code *

Product Description

- Type Of Undertaking *

22K - Narrative

22A - Purpose of Message *

23B - Expiry Type *
OPEN

- File Identification

23X - Narrative

40E - Applicable Rules *

40C - Narrative

Beneficiary *

Advising Bank

Counter SBLC/Guarantee Issuing Bank

Local SBLC/Guarantee Issuing Bank

Sequence B

- Terms and Conditions *

44H - Governing Law and Jurisdiction

23F - Auto Extension Period

Extension Details

- Demand Indicator

45L - Underlying Transaction Details

24E - Delivery of Original Undertaking

24E - Narrative

- Delivery to/Collection by

24G - Narrative

48D - Transfer Indicator

39E - Transfer Conditions

- Sender to Receiver Information

71D - Charges

57A - Advise Through Bank

41A - Available With

- Confirmation Instruction

58A - Requested Confirmation Party

Confirming Bank

Sequence C

- Form Of Undertaking
GAR - Guarantee

77L - Req. Local Undertaking T & C

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

22K - Type Of Undertaking
BILL - Bill of lading

Applicant
1044   GOODCARE PLC

44H - Governing Law

Beneficiary
001043   MARKS AND SP

Available With

- Requested Issue Date

22Y - Standard Wording Required

40D - Guarantee Language

Documents and Presentation Instructions

- Auto Extension Period

Extension Details

48D - Transfer Indicator

39E - Transfer Conditions

- Demand Indicator

45L - Underlying Transaction Details

24E - Delivery of Local Undertaking

24E - Narrative

- Delivery to/ Collection by

24G - Narrative

[Save] [Cancel]

6.   Modify the template details and click **Save** to save the modified details.

3.13.3   Guarantee Issuance Template - Copy

The OBTFPM user can copy the details of existing Guarantee Issuance Template by clicking the 'Copy' button and a new screen should get open with the copied details. System allows the user to name the Template Code and Template Name.

All the validation applicable for creating new template are applicable here also.

7.   Click **Copy** to copy the exiting details, a new screen is displayed with the copied details.

3.13.4   Guarantee Issuance Template - Delete

The OBTFPM user can delete the details of existing Guarantee Issuance Template by clicking the 'Delete' button.

8.   Click **Delete** to delete the template details, a pop-up screen with warning message "Are you sure you want to delete the Template?" Yes/No is displayed.

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9. Click '**Yes**' button, the Template gets deleted from the system.

10. Click '**No**' to go back on the Template details.

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