Claim Lodged Under Guarantee Advised

Oracle Banking Trade Finance Process Management

Release 14.7.5.0.0

Part No. G15303-01

September 2024

ORACLE®

Oracle Banking Trade Finance Process Management - Claim Lodged under Guarantee Advised User Guide
Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Contents

1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Lodge Claim guarantee Advised 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

ORACLE

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>

1-2

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
🔍	Option List

ORACLE®

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.

ORACLE®

3. Claim Lodged Under Guarantee Advised

As part of Lodge Claim - Guarantee advised process, the applicant can lodge a claim against the Guarantee/SBLC advised.

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

The various scenarios to lodge the complaint against the guarantee issued:

- Claim received at Advising Bank from Beneficiary
- Claim received at Advising Bank from Advise through Bank
- Claim received at Advise through Bank from Beneficiary
- Claim received at Advise through Bank from Beneficiary
- Claims received from the Advising through Bank (ATB), Claiming Bank (Presenting Bank) or directly from the Beneficiary

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

This section contains the following topics:

3.1 Common Initiation Stage

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

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

2. Click **Trade Finance > Initiate Task.**

ORACLE®

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

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

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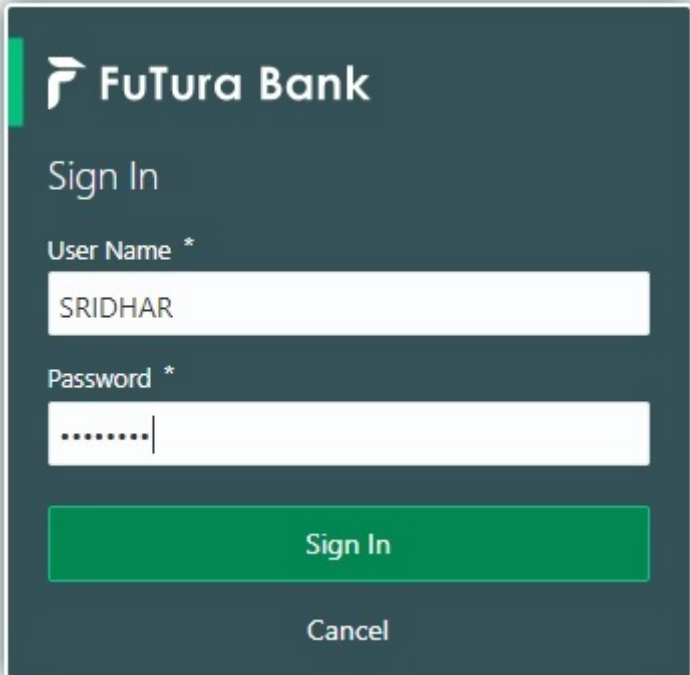
Use action buttons based on the description in the following table:

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

3.2   Registration

As a Registration user, you can register a claim request against the Guarantee/SBLC Advised.

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

FuTura Bank

Sign In

User Name *

SRIDHAR

Password *

••••••••

Sign In

Cancel

ORACLE®

2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.
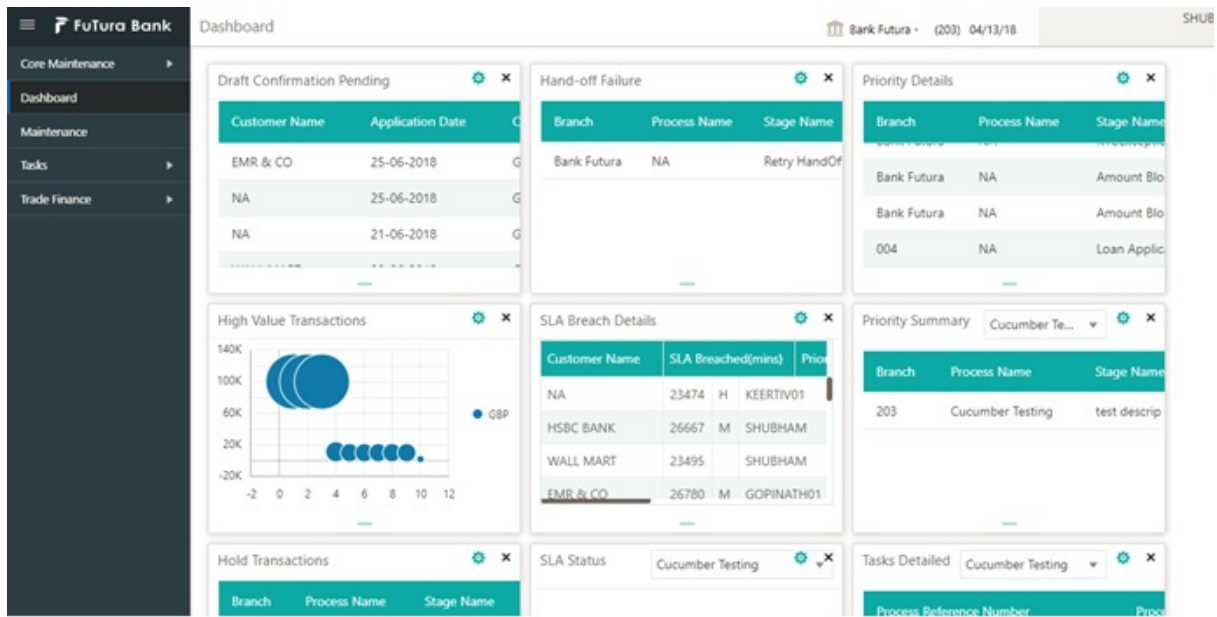
3. Click **Trade Finance> Bank Guarantee Advice> Lodge Claim - Guarantee Advised.**
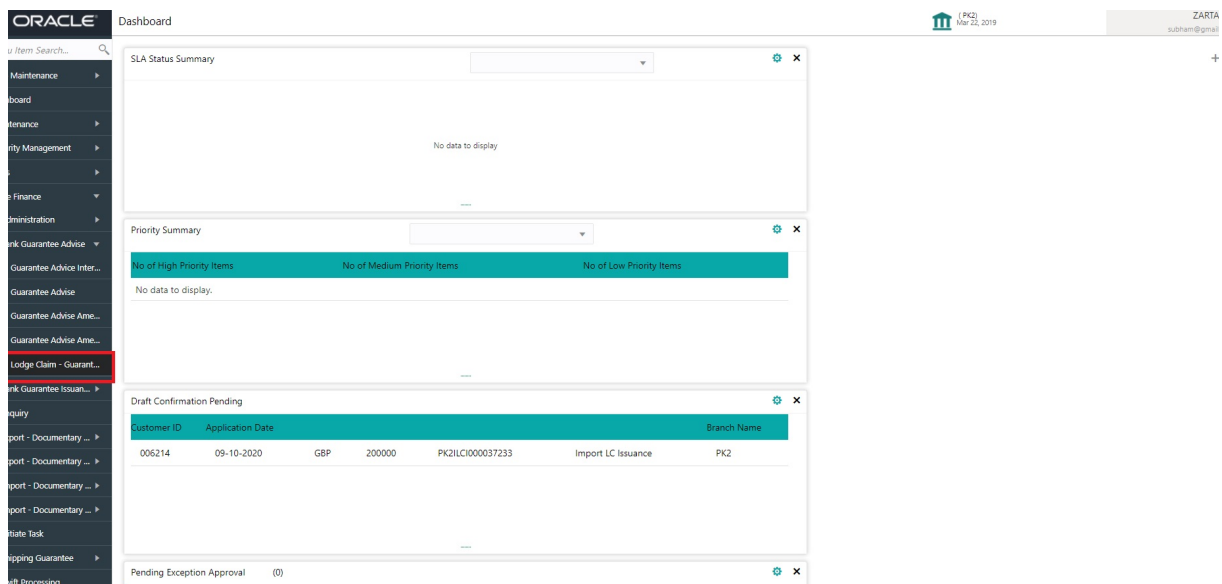
The Registration stage has two sections Application Details and Guarantee Details. Let's look at the Registration stage:

ORACLE®

3.2.1   Application Details

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

Field	Description	Sample Values
Guarantee Advised by Us	By default this Toggle button is enabled. Disable the option, if Guarantee not Advised by us. If the toggle is disabled, system enables the input of values for all the fields in the Main Details section. System also hide/disable the ABK/ATB Reference Number.	
ABK/ATB Reference Number	User can enter the Advising Bank/Advise Through Bank Guarantee Reference or select it from look-up. This field is disabled, if Guarantee Advised by Us toggle is disabled.	
Beneficiary ID/ Name	Read only field, if the **Guarantee Advised by Us** toggle button is enabled. System defaults the Beneficiary ID/ Name from Guarantee/ SBLC Advise. Specify the beneficiary Id/name or click search to search and select the customer id value from the look up, if Guarantee Advised by Us toggle is disabled. Once user input or select the customer id value from the look-up and on tab out, the process reference number will be generated.	001345
Branch	Customer's home branch will be displayed. Read only field. System defaults the branch name from Guarantee/ SBLC Advise.	203-Bank Futura -Branch FZ1

Field	Description	Sample Values
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code. Once user inputs the Beneficiary ID, the system will generate the process reference number.	203GTEISS000 001134
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. The user can change the priority.	High
Submission Mode	Submission Mode is defaulted as per maintenance. If not maintained, then system is to populate the default submission mode. By default the submission mode will have the value as 'Desk'. Select the submission mode of Guarantee Advise request. The values are: **Courier -** Request received through courier **Desk-** Request received through Desk **Fax -** Request received through Fax **Email -** Request received through Email **SWIFT-Non STP** - Request received through SWIFT-Non STP	Desk
Claim Lodgement Date	Read only field. By default, the application will display branch's current date.	04/13/2018
Beneficiary Reference Number	Specify the 'Beneficiary Reference number' if **Guarantee Advised by Us** toggle, button is disabled. System defaults the Beneficiary Reference number, if the **Guarantee Advised by Us** toggle button is enabled. User can change the Beneficiary Reference number.	

ORACLE®

Field	Description	Sample Values
Issuing Bank	System defaults the issuing bank from Guarantee/ SBLC Advise (applicable for CTB,LTB) if **Guarantee Advised by Us** toggle, button is enabled. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. Specify or click search to search and select the the issuing bank id value from the look-up. User to input the Customer Reference Number to capture the Issuing Bank's Reference. Except Customer Id and Customer Name, other fields are editable. In case of walkin id, customer name can also be editable.	
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of ABK/ATB Reference Number.	PK2GUI121144 0001
Claim Serial Number	Read only field, if the **Guarantee Advised by Us** toggle button is enabled. System defaults the claim serial number from Guarantee/ SBLC Advise. This should be the latest claim number available in back-end system +1. Specify the claim serial number (to validate with Back office system if data is available), if Guarantee Advised by Us toggle is disabled. This field will be editable when the toggle button "Guarantee Advised by Us" is disabled. This is a mandatory field.	

3.2.2 Guarantee Details

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

ORACLE®

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

Field	Description	Sample Values
Guarantee Type	Read only field. System defaults the value from Guarantee/ SBLC Advised. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. Specify the type of Guarantee from the following drop-down values: • APAY- Advance Payment Guarantee • BILL- Bill of Lading Guarantee • CUST- Customs Guarantee • DPAY- Direct pay Guarantee • INSU- Insurance Guarantee • JUDI- Judicial Guarantee • LEAS- Lease Guarantee • OTHR- Other Guarantee • PAYM- Payment Guarantee • PERF- Performance Guarantee • RETN- Retention Guarantee • SHIP- Shipping Guarantee • TEND- Tender Guarantee • WARR- Warranty/Maintenance	ADVP
Product Code	Click search to search and select the product codes related to Product Type A (Guarantee Advise) and B (SBLC Advise) from the look-up where **Guarantee Advised by Us** flag is disabled at the back office. System defaults the product code, if **Guarantee Advised by Us** flag is enabled.	
Product Description	Read only field. Product description is populated depending on the product code selection, when **Guarantee Advised by Us** flag is disabled. System defaults the product description, if **Guarantee Advised by Us** flag is enabled.	
Contract Reference Number	Read only field. The system will generate the Guarantee Number once the product code is selected by the user.	

ORACLE®

Field	Description	Sample Values
Date of Issue	Read only field. System defaults the value from Guarantee/ SBLC Advised. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. The system to default it to branch date, User can modify it.	04/13/18
Purpose of message	Read only field. System defaults the purpose of message from Guarantee/ SBLC Advised. ACNF - Advice and confirmation of issued under-taking is not applicable. Hence, the system will default the Purpose of Message as ADVI - Advice of issued undertaking, if the **Guarantee Advised by Us** toggle button is disabled.	
Expiry Type	Read only field, if the **Guarantee Advised by Us** toggle button is enabled. This field indicates whether undertaking has specified expiry date or is open-ended. System defaults the expiry type from Guarantee/ SBLC Advised. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. Select the type of Expiry from the drop-down list. The options are: ● Fixed ● Open ● Conditional.	
Date Of Expiry	Read only field, if the **Guarantee Advised by Us** toggle button is enabled. Indicates the expiry date of the Guarantee Advised. System defaults the expiry date from Guarantee/ SBLC Advised. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. Specify the expiry date. Available validation in OBTFPM is applicable here also.	09/30/18

ORACLE

Field	Description	Sample Values
Expiry Condition/Event	Read only field, if the **Guarantee Advised by Us** toggle button is enabled.	09/30/18
	This field is editable if the **Guarantee Advised by Us** toggle button is disabled.	
	This field is enabled, if **Expiry Type** is **Conditional**, this field will appear and user needs to input the condition.	
Claim Date	Read only field, if the **Guarantee Advised by Us** toggle button is enabled.	04/13/2018
	System defaults the claim date from Guarantee/ SBLC Advised.	
	Specify the claim date, if the **Guarantee Advised by Us** toggle button is disabled.	
Claim Expiry Date	Read only field, if the **Guarantee Advised by Us** toggle button is enabled.	04/13/2018
	System defaults the claim expiry date from Guarantee/ SBLC Advised.	
	Specify the claim expiry date, if the **Guarantee Advised by Us** toggle button is disabled.	
Guarantee Ccy and Amount	Read only field, if the **Guarantee Advised by Us** toggle button is enabled.	GBP
	System defaults the currency code and amount from Guarantee/ SBLC Advised.	
	This field is editable if the **Guarantee Advised by Us** toggle button is disabled.	
	Select the currency code from the drop-down and specify the guarantee amount (with decimal places) as per currency type.	
Outstanding Currency/ Amount	Read only field, if the **Guarantee Advised by Us** toggle button is enabled.	
	System defaults the outstanding currency and amount from Guarantee/ SBLC Advised.	
	This field is editable if the **Guarantee Advised by Us** toggle button is disabled.	
	If toggle button is enabled, this field should capture the Guarantee Contract Amount.	
	Specify the contract amount and select the currency from the drop-down list of available currency codes. Available validation in OBTFPM is applicable here also.	

ORACLE®

Field	Description	Sample Values
Applicable Rules	Rules for Guarantee. Read only field, if the **Guarantee Advised by Us** toggle button is enabled. System defaults the value from Guarantee/ SBLC Advised. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. It will be defaulted from Product Maintenance. User can change to following values using look-up: • ISPR - International Standby Practices • NONE - Not subject to any rules • OTHR - Others • UCPR - Uniform customs and Practices • URDG - Uniform rules for demand guarantees	URDG - Uniform rules for demand guarantees
Applicant Bank	Read only field. System defaults the applicant bank details from Guarantee/ SBLC Advised. <hr>**Note** This field does not appear if the toggle button Guarantee Advised by Us is disabled.	001345 Nestle
Applicant	Read only field, if the **Guarantee Advised by Us** toggle button is enabled. System defaults the applicant from Guarantee/ SBLC Advised. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. Specify the applicant details.	001345 Nestle
Advising Bank	Read only field, if the **Guarantee Advised by Us** toggle button is enabled. System defaults the advising bank if available. This field is editable when the toggle button **Guarantee Advised by Us** is disabled. Specify the Customer Reference Number to capture the Advising Bank's Contract Reference Number. Except Customer Id and Customer Name, other fields are editable. In case of walkin id, customer name can also be editable. If toggle button is enabled, this field should capture the Advising Bank (if any) and is grayed out.	001343 - Bank Of America

ORACLE

Field	Description	Sample Values
Advising Through Bank	Read only field, if the **Guarantee Advised by Us** toggle button is enabled. System defaults the advising through bank if available. This field is editable when the toggle button **Guarantee Advised by Us** is disabled. User can input Advise through bank details manually. If toggle button is enabled, this field should capture the Advising Bank (if any) and is greyed out.	Advising Bank Reference
Counter Guarantee Issuing Bank	Read only field. System defaults the counter guarantee issuing through bank if available. **Note** This field does not appear if the toggle button **Guarantee Advised by Us** is disabled.	
Local Guarantee Issuing Bank	Read only field. System defaults the local guarantee issuing bank if available. **Note** This field does not appear if the toggle button **Guarantee Advised by Us** is disabled.	

ORACLE®

3.2.3   Miscellaneous

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

Field	Description	Sample Values
Signatures	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 required, system should display all the signatures.	
Documents	Upload the required claim documents.	
Remarks	Provide any additional information regarding the Guarantee Advice. This information can be viewed by other users processing the request.	
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.	
View Guarantee/SBLC	User can view the the latest Guarantee/Standby LC details.	
Guarantee/SBLC Events	User can view all the previous events under the Guarantee/Standby LC.	

ORACLE

Field	Description	Sample Values
Action Buttons		
Submit	On Submit, system will give confirmation message for successful submission. Task will get moved to next logical stage of Lodge Claim Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	Cancels the Lodge Claim Guarantee Advise Registration stage inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. 1. Signatures on Claim verified 2. Documents are verified and uploaded	

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.

ORACLE®

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

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

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.	

ORACLE®

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.

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.	

ORACLE

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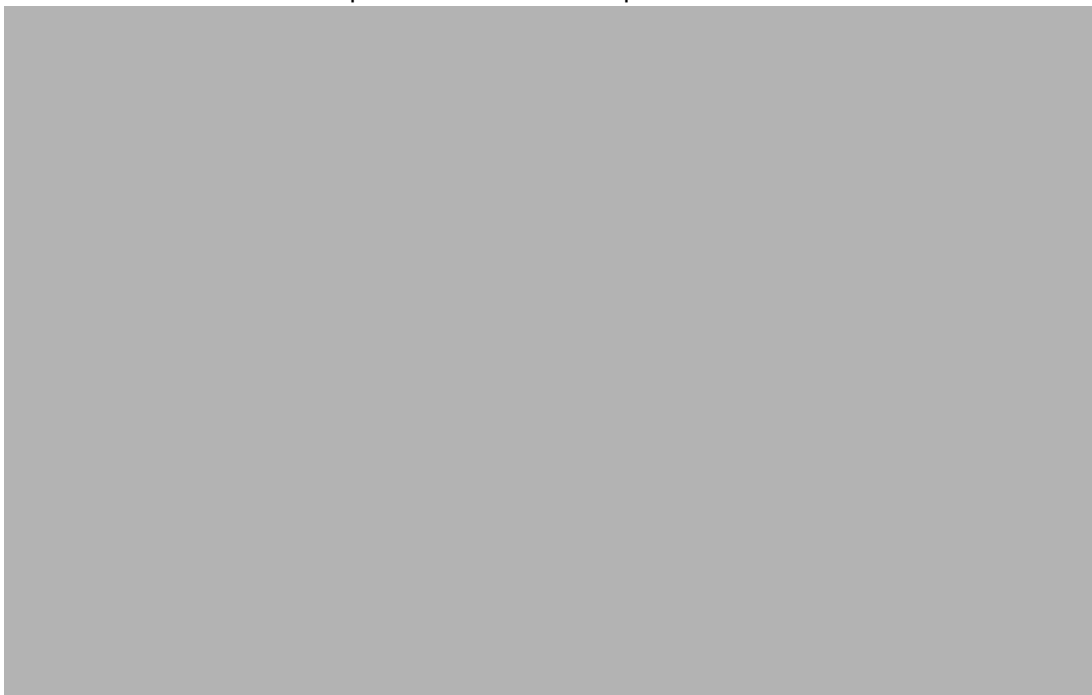
Post linking the document, the user can View, Edit and Download the document.

ORACLE®

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

3.2.5 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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

3.2.5.1 Pre- Conditions:

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

3.2.5.2 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.

ORACLE®

3.3   Data Enrichment

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

In case of requests received through SWIFT MT765, the task will be created in DE stage directly and the fields will be populated based on the incoming request.
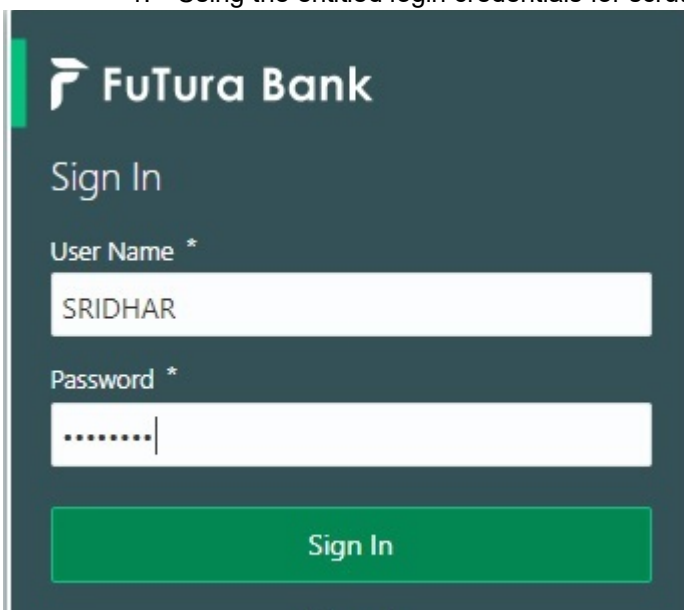

Note

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

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

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

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

3. Click **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**.

ORACLE

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

The Data Enrichment stage has three sections as follows:

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

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

3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

3.3.1.1 Application Details

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

ORACLE®

All fields displayed under Application details section, would be read only except for the **Priority Submission Mode and Beneficiary Reference Number** field. Refer to 1.2.1 Application Details for more information of the fields.

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

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

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

Field	Description	Sample Values
Guarantee Advised by Us	Read only field. System populates the value from **Registration** stage.	
ABK/ATB Reference Number	Read only field. System populates the undertaking number from the incoming SWIFT MT 765, Tag 21 Related Reference.	
Beneficiary ID/ Name	Read only field. System should populate the Applicant ID and Name and address from the underlying Guarantee/SBLC details from Back office.	001345
Branch	Read only field. System defaults the branch code as applicable.	203-Bank Futura -Branch FZ1

ORACLE®

Field	Description	Sample Values
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEISS000 001134
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. User can change the value.	Medium
Submission Mode	System should default the submission mode as SWIFT. User can change the value.	SWIFT
Claim Lodgement Date	Read only field. By default, the application will display branch's current date. ___ **Note** Future date and back date selection is not allowed.	04/13/2018
Beneficiary Reference Number	System populates Tag 23 - Beneficiary Reference Number from the Incoming MT 765. User can change the value.	
Issuing Bank	System defaults the issuing bank from Guarantee/ SBLC Advise (applicable for CTB,LTB) if **Guarantee Advised by Us** toggle, button is enabled. This field is editable if the **Guarantee Advised by Us** toggle button is disabled. Specify or click search to search and select the the issuing bank id value from the look-up. User to input the Customer Reference Number to capture the Issuing Bank's Reference. Except Customer Id and Customer Name, other fields are editable. In case of walkin id, customer name can also be editable.	
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of ABK/ATB Reference Number.	PK2GUI121144 0001
Claim Serial Number	Read only field. System defaults the claim serial number from Guarantee/ SBLC Advise. This should be the latest claim number available in back-end system +1.	

ORACLE®

3.3.1.2 Guarantee Details

The fields listed under this section are same as the fields listed under the 1.2.2 Guarantee Details section in 1.2 Registration. Refer to 1.2.2 Guarantee Details for more information of the fields. During Registration, if user has not captured input, then user can capture the details in this section.

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

Field	Description	Sample Values
Guarantee Type	Read only field. System defaults the value from underlying Guarantee/ SBLC Advised.	ADVP
Product Code	Click search to search and select the product codes related to Product Type A (Guarantee Advise) and B (SBLC Advise) from the look-up where **Guarantee Advised by Us** flag is enabled at the back office.	
Product Description	Read only field. System defaults the value from underlying Guarantee/ SBLC Advised.	
Contract Reference Number	Read only field. System defaults the value from underlying Guarantee/ SBLC Advised.	ADVP
Date of Issue	Read only field. System defaults the value from underlying Guarantee/ SBLC Advised.	04/13/18
Purpose of message	Read only field. System defaults the purpose of message from underlying Guarantee/ SBLC Advised.	
Expiry Type	Read only field. System defaults the value from underlying Guarantee/ SBLC Advised.	
Date Of Expiry	Read only field. System defaults the expiry date from underlying Guarantee/ SBLC Advised.	09/30/18

ORACLE®

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

ORACLE®

3.3.1.3 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Signatures	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 required, system should display all the signatures.	

ORACLE®

Field	Description	Sample Values
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	The user can cancel the details captured in the screen.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • 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.	
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.	

ORACLE

3.3.2 Claim Details

As a part of Claim Details user can enter and scrutinize the claim details under a Guarantee/ SBLC - DE stage.

Field	Description	Sample Values
Claiming Bank	Select the Claiming Party from whom the claim under the Bank Guarantee issued is received while lodging the Guarantee Claim. The options are: • Advising Bank • Others	
Claiming Bank Name & Address	This field is read only and displays the claiming bank details, if **Advising Bank** option is selected in **Claiming Bank** field. Click the **Search** icon to search and select the claiming bank customer id from the look-up, if it is a customer of the bank and if not select the WALKIN id and manually capture Bank name and address. This field is editable if **Others** option is selected in **Claiming Bank** field. This field is disabled for beneficiary. This field is mandatory if **Claiming Bank** field has values.	

Field	Description	Sample Values
Claiming Bank Reference	Specify the claiming bank reference details, if the claimed is not received from Beneficiary. This field is disabled for beneficiary. In case of SWIFT MT 765, system populates the Tag 20, Transaction Reference Number from the incoming MT 765. This field is mandatory if **Claiming Bank** field has values.	
Date of Demand	Specify the date on which the demand is issued by the beneficiary. **Note** The date cannot be a future date. In case of SWIFT MT 765, system populates the Tag 31L, Transaction Reference Number from the incoming MT 765.	
Demand Indicator	Read Only field. System defaults value from Guarantee /SBLC Advise.	
Demand Type	The demand type is defaulted by the system. The values are: ● Extend or Settle ● Settle The user can change the value. In case of SWIFT MT 765, system populates the Tag 22G, Transaction Reference Number from the incoming MT 765.	
Claim Currency/ Amount	The claim amount is defaulted by the system. The user can change the value.	
New Expiry Date	System defaults value from Guarantee /SBLC Advise. Specify the new expiry date, if **Demand Type** field has the value as **Extend or Settle**. The New Expiry Date is not earlier than the Expiry Date or not earlier than Branch Date. In case of SWIFT MT 765, system populates the Tag 31E, Transaction Reference Number from the incoming MT 765.	

ORACLE®

Field	Description	Sample Values
New Expiry Date-Local Undertaking	System defaults value from Guarantee /SBLC Advise. Specify the new expiry date-Local Undertaking , if **Demand Type** field has the value as **Extend or Settle**.	
Response Due Date	System defaults value from Guarantee /SBLC Advise. The user can change the value. Specify the response due date, if **Demand Type** field has the value as **Extend or Settle**.	
Demand Statement	Specify the narrative text that constitutes the demand. In case of SWIFT MT 765, system populates the Tag 49A, Transaction Reference Number from the incoming MT 765.	
Presentation Completion Details	Specify the presentation of completion details, if demand statement is provided. This field specifies information about the presentation documentation. If the presentation is incomplete, this must specify how the presentation will be completed In case of Online, this field is defaulted from the incoming message. In case of Non-Online, as per the value in the incoming message. In case of SWIFT MT 765, system populates the Tag 77, Transaction Reference Number from the incoming MT 765.	
Additional Amount Information	Specify the details on additional amount in this field. In case of Online, this field is defaulted from the incoming message. In case of Non-Online, as per the value in the incoming message. In case of SWIFT MT 765, system populates the Tag 78, Transaction Reference Number from the incoming MT 765.	

ORACLE

Field	Description	Sample Values
Intermediary	Click **Search** to search and select the Intermediary bank details. This field specifies the financial institution through which the amount claimed must pass to reach the account with institution. In case of Online, this field is defaulted from the incoming message. In case of Non-Online, as per the value in the incoming message. In case of SWIFT MT 765, system populates the Tag 56A, Transaction Reference Number from the incoming MT 765.	
Account with Institution	Specify the details of Account with Institution or Click **Search** to search and select the Account with Institution details. This field specifies the financial institution at which the amount claimed is to be settled. In case of Online, this field is defaulted from the incoming message. In case of Non-Online, as per the value in the incoming message. In case of SWIFT MT 765, system populates the Tag 57A, Transaction Reference Number from the incoming MT 765.	
Sender to Receiver Information	Specify the details of sender to receiver Information or click Search to search and select the Sender to Receiver Information from the look-up. In case of Online, this field is defaulted from the incoming message. In case of Non-Online, as per the value in the incoming message. In case of SWIFT MT 765, system populates the Tag 72Z, Transaction Reference Number from the incoming MT 765.	

3.3.2.1 Action Buttons

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

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

ORACLE

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Signatures	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 required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage. 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.	

ORACLE®

Field	Description	Sample Values
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 on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance 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	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.3 Document Details

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

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

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

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

Field	Description	Sample Values
Code	User can enter the document code.	
Document Description	System defaults the document name based on the document code.	
Copy	Copy of the document.	
Original	Original claim document.	
Documents Received	Enable this option if document is received.	
Action	Click Edit icon to edit the document details. Click Delete icon to delete the document details.	

3.3.3.1 Additional Conditions

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

3.3.3.2 Action Buttons

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

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

ORACLE®

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. --- **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Signatures	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 required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage. 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.	

ORACLE®

Field	Description	Sample Values
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 on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Issuance 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	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.4 Advices

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

ORACLE®

All the Advices maintained are also applicable for STP and are processed in the same manner.

3.3.4.1 **Advise Details**

3.3.5

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	Read only field. Displays the advise name.	
Medium	The medium of advices is defaulted from the system. User can update if required.	
Advice Party	Read only field. Value be defaulted from Guarantee /SBLC advise.	
Party ID	Read only field. Value be defaulted from Guarantee /SBLC advise.	
Party Name	Read only field. Value be defaulted from Guarantee /SBLC advise.	

Free Format Text

ORACLE®

Field	Description	Sample Values
➕	Click plus icon to add new FFT code.	
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 edit icon to edit any existing FFT code.	
Action	Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details.	
Instruction Details		
➕	Click plus icon to add new instruction code.	
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 edit icon to edit any existing Instruction code.	
Action	Click Edit icon to edit the instruction details. Click Delete icon to delete the instruction details.	

3.3.6 Additional Details

As a part of Additional details section, Guarantee /Standby Advise claim may have impact on the Limits & Collaterals.

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

ORACLE®

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

3.3.6.1 Limits & Collateral

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.	
Edit	Click edit link to edit the limit details.	

Limit Details

Click View link to view the limit details.

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

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 is "Facility".	

ORACLE®

Field	Description	Sample Values
Contribution%	System will default this to 100% and user can modify. 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. **Note** 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.	
Liability Number	Click **Search** to search and select the Liability Number from the look-up.	
Contribution Currency	The guarantee currency will be defaulted in this field.	
Line ID/Linkage Ref No	User can choose from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.	
Limit/ Liability Currency	Limit Currency will be defaulted in this field.	
Limits Description	This field will display the description of the limits.	
Limit Check Response	Response can be 'Success' or 'Limit not Available'. This field displays the value, if you click **Verify** button.	
Amount to Earmark	Amount to earmark will default based on the contribution %. User can change the value.	

ORACLE

Field	Description	Sample Values
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. This field displays the value, if you click **Verify** button.	
Response Message	Detailed Response message. This field displays the value, if you click **Verify** button.	
ELCM Reference Number	This field displays the ELCM reference number.	
Below fields appear in the Limit Details grid along with the above fields.		
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

Collateral Details

ORACLE®

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

Collateral Details   ✕

| Total Collateral Amount * | Collateral Amount to be Collected * |
| AED 10.00 | AED 10.00 |

| Sequence Number | Collateral Split % * |
| 1.0 | 10.0 |

| Collateral Contribution Amount * | Settlement Account * |
| AED 1.00 | 0912160013 |

| Settlement Account Currency | Exchange Rate |
| AED | 1.0 |

| Contribution Amount in Account Currency | Account Available Amount |
| AED 1.00 | AED 1,984,452.45 |

| Response | Response Message |
| VS | The amount block can be performed as the account has sufficient balance |

Verify

✔ Save & Close   ✕ Cancel

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

ClickView link to view the collateral details.

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

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.	
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	

ORACLE®

Field	Description	Sample Values
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Settlement Account Currency is auto populated by the system.	
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	Account Available Amount will be auto-populated based on the Settlement Account selection.	
Response	Response can be 'Success' or 'Amount not Available'.	
Response Message	Detailed Response message.	
Verify	Click to verify the account balance of the Settlement Account.	
Save & Close	Click to save and close the record.	
Cancel	Click to cancel the entry.	

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

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.	
Currency	The guarantee currency will get defaulted in this field.	
Contribution Amount	Collateral contribution amount will get defaulted in this field.	

ORACLE

Field	Description	Sample Values
Account Balance Check Response	Response for account balance check is defaulted in this field.	
Delete Icon	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

Charge Details

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

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

3.3.6.2 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	

ORACLE®

Field	Description	Sample Values
Rate	Defaults from product. User can change the rate, if required.	
Modified Rate	User can enter a new rate in 'this field. This will be the new charge for the modified component.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.	
Charge Party	Charge party will be 'Applicant' by Default. You can change the value to Beneficiary.	
Settlement Account	Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

3.3.6.3 Charge Details

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

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Tag amount that is maintained under the product code.	
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.	

ORACLE®

Field	Description	Sample Values
Modified	User can enter a new amount in 'Modified amount' field. This will be the new charge for the modified component.	
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM. The user can not select/de-select the check box if it is de-selected by default. This field is disabled, if 'Defer' toggle is enabled.	
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.	
Charge Party	Charge party will be applicant by default. You can change the value to beneficiary	
Settlement Account	Details of the settlement account.	

3.3.6.4 Tax Details

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

Following Tax Details will be displayed:

Field	Description	Sample Values
Component	Tax Component type.	
Type	Type of tax Component.	

ORACLE®

Field	Description	Sample Values
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.	

3.3.6.5 Tracers Details

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

Field	Description	Sample Values
Tracer Code	Read only field. Tracer code is defaulted by the system maintained in the Product level.	
Description	Read only field. Description of the racer code is auto populated.	
Party Type	Specify the party type or click 'Search' to search and select the party type from the lookup.	
Required	Enable this option, if the respective tracer is required.	

ORACLE®

Field	Description	Sample Values
Maximum Tracers	Specify the value for maximum number of tracers to be sent. Maximum allowed is 99 exceeding the same system should prompt an error message for the same "Maximum number of numerals allowed is: 2" and should clear the field to enter the correct value by the user. Maximum Tracers cannot be less than the "Number Sent", system needs to validate the same.	
Number Sent	Number Sent is defaulted by the System with the value, where the number of tracers sent so far. And it cannot be greater than the "Maximum Tracers".	
Start Days	Specify the number of days after which the tracer has to be sent from the Tracer Start date. It should be positive numeric value.	
Last Sent On	Read only field. Tracer last sent date is defaulted by the system.	
Medium	Select the medium in which the Tracer has to be generated. It lists all the possible mediums maintained in the system. The options are: ● SWIFT MAIL	
Frequency	Specify the medium in which the Tracer has to be generated. It should be positive numeric value.	
Template ID	Specify the party type or click 'Search' to search and select the template ID in which the tracer has to be generated from the lookup. It is a lookup which lists all the possible templates maintained in the system. Template ID is nothing but the data that goes in Tag 79 in MT799. This template ID is applicable only for medium 'SWIFT' Template lookup displays all the template ids applicable for the given Tracer Code.	
Action	Click the Edit icon to edit the tracer details.	

ORACLE®

3.3.7 Preview Message

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

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

ORACLE®

Field	Description	Sample Values
Message Status	Read only field. Display the message status of advice message of guarantee details.	
Repair Reason	Read only field. Display the message repair reason of advice message of guarantee details.	
Preview Message	Display a preview of the advice.	

3.3.7.1 FX Linkage

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

Linkage

FX Linkage

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

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

erage FX Rate

Save & Close   Close

ORACLE®

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

Field	Description	Sample Values
Click + plus icon to add new FX linkage details.		
Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.		
FX Reference Number	Select the FX contract reference number from the LOV. On select and save and close, system defaults the available amount, bot currency, sold currency and rate. Forward FX Linkage available for selection at bill would be as follows, • Counterparty of the FX contract should be the counterparty of the Bill contract. • Active Forward FX transactions authorized not marked for auto liquidation. Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.	
Currency	This field displays the FX BOT currency from the linked FX contract.	
Contract Amount	This field displays the FX BOT currency and Amount. The user can change the currency.	

ORACLE®

Field	Description	Sample Values
Available FX Contract Amount	This field displays the available FX contract amount. The value is from the "Available Amount" in FXDLINKG screen in OBTR. Available Amount BOT currency and Amount is displayed.	
Linkage Amount	This field displays the amount available for linkage. The Linkage amount should default the LC Contract Currency and allowed to change the linkage amount alone. The validation "Sum of Linked amount will not be greater than contract amount" or "Linkage amount will not be greater than the available amount for linkage" should be triggered on save of the FX linkage screen when trying to link the single FX or multiple FX.	
Rate	This field displays the exchange rate defaulted from the linked FX Contract.	
FX Amount in Local Currency	This field displays the FX amount in local currency. The value is defaulted as FX BOT currency and Amount from FXDTRONL	
FX Expiry Date	This field displays the expiry date from the linked FX contract.	
FX Delivery Period - From	This field displays the date from which the contract is valid for utilization.	
FX Delivery Period - To	This field displays the date to which the contract is valid for utilization.	

Below fields appear in the FX linkage grid along with the above fields.

Field	Description	Sample Values
Bought Currency	This field displays the currency from the linked FX contract.	
Sold Currency	This field displays the currency from the linked FX contract.	
Available Contract Amount	Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero.	
Linked Amount	Sum of Linked amount will not be greater than LC contract amount. Linked amount will not be greater than the available amount for linkage.	

ORACLE®

Field	Description	Sample Values
Total Utilized amount	This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version. The value is Total Utilized Amount BOT currency and Amount for Import LC/Guarantee Issuance from FXDLINKG	
Average FX Rate	Multiple forward FX contract could be linked, and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate.	
Action	Click the Edit icon to modify the FX details. Click the Delete icon to delete the FX details.	

3.3.7.2 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	

ORACLE®

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 required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Scrutiny Stage Inputs.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
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.	
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.	

ORACLE®

3.3.8 Settlement Details

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

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

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

Field	Description	Sample Values
Account Description	Application displays the description of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Netting Indicator	Application displays the applicable netting indicator.	
Current Event	System displays the current event as Y or N.	

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

3.3.8.1 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 • None	
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.	

ORACLE®

Field	Description	Sample Values
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimburse-ment Institution	Select the intermediary reimbursement institution from the LOV.	
Receiver	Click Search to search and select the receiver.	

3.3.8.2 Payment Details

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

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

3.3.8.3 Remittance Information

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

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

3.3.8.4 Action Buttons

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

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

ORACLE

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Signatures	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 required, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
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.	

ORACLE®

Field	Description	Sample Values
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 on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Next	Task will get moved to next logical stage of Guarantee Amendment Advise. 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	
Back	On clicking the Back, system should move the task to the previous segment.	
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	

3.3.9 Summary

User can review the summary screen for Guarantee Advised Claim request.

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

ORACLE®

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

Tiles Displayed in Summary

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

- Claim Details - User can view the claim details.

- Documents Details- User can view the Document details.

- Advices - User can view the advices details.

- Commission, Charges and taxes- User can view the details provided for charges. Preview Message - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.

- Settlement Details - User can view the settlement details.

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

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

- Accounting Details - User can view the accounting entries.

Note

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

- Tracer Details - User can view the tracer details.

- FX Linkage - User can view the FX linkage details.

ORACLE®

3.3.9.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Data Enrichment stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Signatures	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 required, system should display all the signatures.	
Request Clarification	User should be able to specify the clarification details for requests received online.	

ORACLE®

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 on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advice Scrutiny inputs.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Back	On clicking the Back, system should move the task to the previous segment.	
Submit	Task will get moved to next logical stage of Guarantee Advise Claim. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	

3.4 Exceptions

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

ORACLE®

3.4.1 Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.

The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of important fields with values.

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number "to the back office. On successful handoff, back office will make use of these "Amount Block Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block Reference for all accounts to be passed to the back office.

Exception is created when sufficient balance is not available for blocking the settlement account and the same can be addressed by the approver in the following ways:

Approve:

- Settlement amount will be funded (outside of this process)
- Allow account to be overdrawn during hand-off

Refer:

- Refer back to DE providing alternate settlement account to be used for block.
- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

Reject the transaction due to non-availability of sufficient balance in settlement account

3.4.1.1 Amount Bock Exception

This section will display the amount block exception details.

3.4.1.2 Summary

Tiles Displayed in Summary:

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

ORACLE®

- FX Linkage - User can view the FX linkage details.

3.4.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Reject	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.	

ORACLE®

Field	Description	Sample Values
Refer	User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes: - R1- Documents missing - R2- Signature Missing - R3- Input Error - R4- Insufficient Balance- Limits - R5 - Others	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.4.2 Exception - Know Your Customer (KYC)

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

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

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

Approve

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

ORACLE

3.4.2.1 Summary

Tiles Displayed in Summary:

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

- Claim Details - User can view the claim details.

- Documents Details- User can view the Document details.

- Advices - User can view the advices details.

- Commission, Charges and taxes- User can view the details provided for charges.

- Preview Message - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.

- Settlement Details - User can view the settlement details.

- Tracer Details - User can view the tracer details.

- FX Linkage - User can view the FX linkage details.

3.4.2.2 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	

ORACLE

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Reject	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	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 Guarantee Advice approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	

ORACLE®

3.4.3 Exception - Limit Check/Credit

The transactions that have failed limit check due to non-availability of limits will be available in limit check exception queue for further handling.

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

Note

On Approval of the exception task, system should validate the Limit Availability, Limit Expiry Date in the Limit System and create Earmark in the ELCM system. In case if the Limit is not available or the Limit is expired, then system should display an error message and should not allow the user to approve and proceed.

Limit check Exception approver can do the following actions:

Approve

- Limit enhanced in the back end (outside this process).
- Without enhancing limit in the back end.

Refer

- Refer back to DE providing alternate limit id to map
- Refer additional collateral to be mapped

Reject

The transaction due to non-availability of limits capturing reject reason.

3.4.3.1 Summary

Tiles Displayed in Summary:

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

ORACLE®

3.4.3.2 **Action Buttons**

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. **Note** Not applicable for STP of SWIFT MT 765.	
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
Reject	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	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	

ORACLE®

Field	Description	Sample Values
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Cancel	Cancel the Guarantee Advice approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	

3.5 <u>Multi Level Approval</u>

This stage allows the approver user to approve a Claim Lodged under Guarantee Advised Transaction.

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

Note

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

3.5.1 <u>Re-Key Authorization</u>

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

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

-
- Claim Amount
- Currency

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.

ORACLE®

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

Click Next to view the Summary

3.5.1.1 Summary

Tiles Displayed in Summary:

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

ORACLE®

- Claim Details - User can view the claim details.

- Documents Details- User can view the Document details.

- Advices - User can view the advices details.

- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.

- Commission, Charges and taxes- User can view the details provided for charges. User can modify the details if required.

- Preview Message - User can view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.

- Settlement Details - User can view the settlement details.

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

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

- Accounting Details - User can view the accounting entries.

Note

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

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

- Tracer Details - User can view the tracer details.

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

3.5.1.2 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. --- **Note** Not applicable for STP of SWIFT MT 765.	
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 the overrides accepted by the user.	

ORACLE®

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.	
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.	
View Undertaking	Clicking this button allows the user to view the underlying Guarantee/SBLC from the back office system.	
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	

ORACLE®

Field	Description	Sample Values
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.	

ORACLE®

Index

ORACLE®