

Guarantee Advice Closure - Islamic User Guide

Oracle Banking Trade Finance Process Management

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

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Guarantee Advise Closure process in Oracle Banking Trade Finance Process Management.

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

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

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Screenshot Disclaimer

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

1.9 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Oracle Banking Trade Finance Process Management

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) User Guide. This guide provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing Trade Finance transactions.

This document will take you through following activities in OBTFPM:

- To create and handle Trade Finance transaction.
- Help users to conveniently create and process Trade Finance transaction

2.1 Overview

OBTFPM is a Trade Finance middle office platform, which enables bank to streamline the Trade Finance operations. OBTFPM enables the customers to send request for new Trade Finance transaction either by visiting the branch (offline channels) or through SWIFT/Trade Portal/other external systems (online channels).

2.2 Benefits

OBTFPM helps banks to manage Trade Finance operations across the globe in different currencies. OBTFPM allows you to:

- Handle all Trade Finance transactions in a single platform.
- Provides support for limit verification and limit earmarking.
- Provide amount block support for customer account.
- Provides acknowledgement to customers.
- Enables the user to upload related documents during transaction.
- Enables to Integrate with back end applications for tracking limits, creating limit earmarks, amount blocks, checking KYC, AML and Sanction checks status.
- Create, track and close exceptions for the above checks.
- Enables to use customer specific templates for fast and easy processing of trade transactions that reoccur periodically.

2.3 Key Features

- Stand-alone system that can be paired with any back end application.
- Minimum changes required to integrate with bank's existing core systems.
- Faster time to market.
- Capable to interface with corporate ERP and SWIFT to Corporate.
- Highly configurable based on bank specific needs.
- Flexibility in modifying processes.

3. Guarantee Advice Closure - Islamic

As part of Conventional Guarantee Advise Close, System enables the user to close the Guarantee which had been already Advised.

The various stages involved for Guarantee Advise Close are:

- Receive and verify documents and input basic details- Registration stage
- Upload of related mandatory and non-mandatory documents
- Input/Modify
- details of Close of Guarantee - Data Enrichment stage
- Capture remarks for other users to check and act
- Hand off request to back office

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

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

This section contains the following topics:

[3.1 Registration](#)

[3.2 Data Enrichment](#)

[3.3 Multi Level Approval](#)

[3.4 Customer - Acknowledgement letter Format](#)

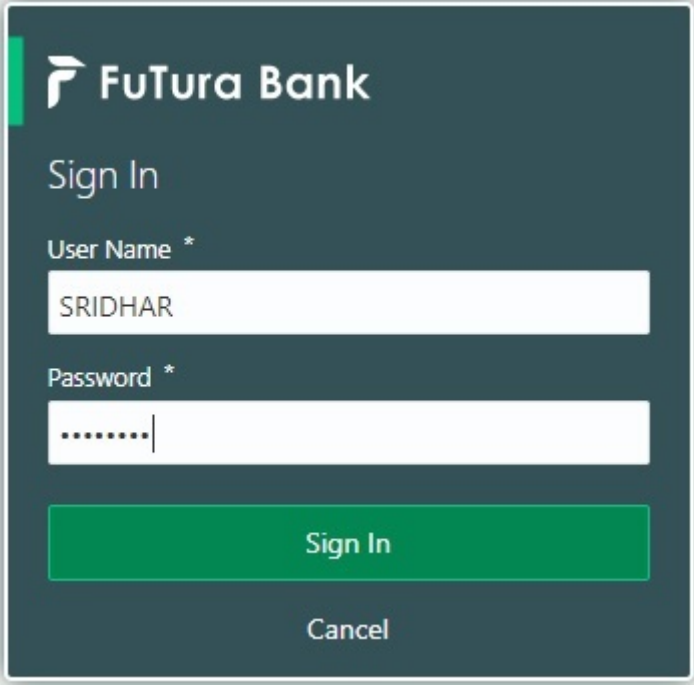
3.1 Registration

As a registration user, you can register a Guarantee Advice closure request received at the front desk (as an application received physically/received by mail/fax). During registration stage, user can capture the basic details, check the signature of the authorized signatory of the Guarantee Issuing Bank and upload the guarantee. On submit, the request will be available for an Guarantee Advice Close expert to handle the request in the next stage.

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

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

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



FuTura Bank

Sign In

User Name *

SRIDHAR

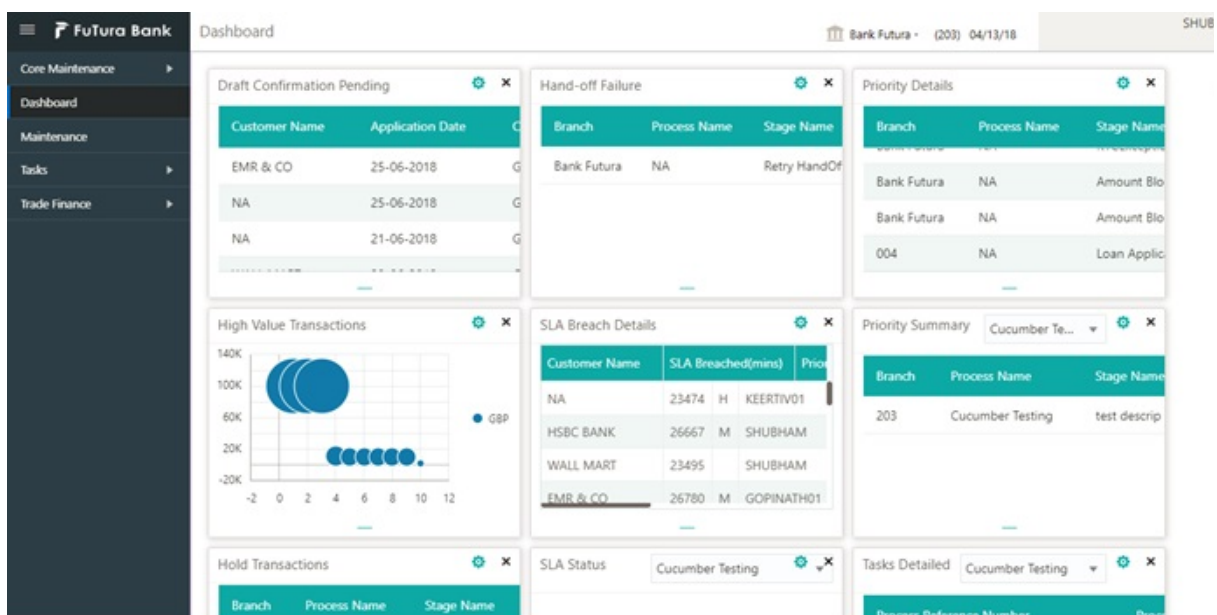
Password *

.....

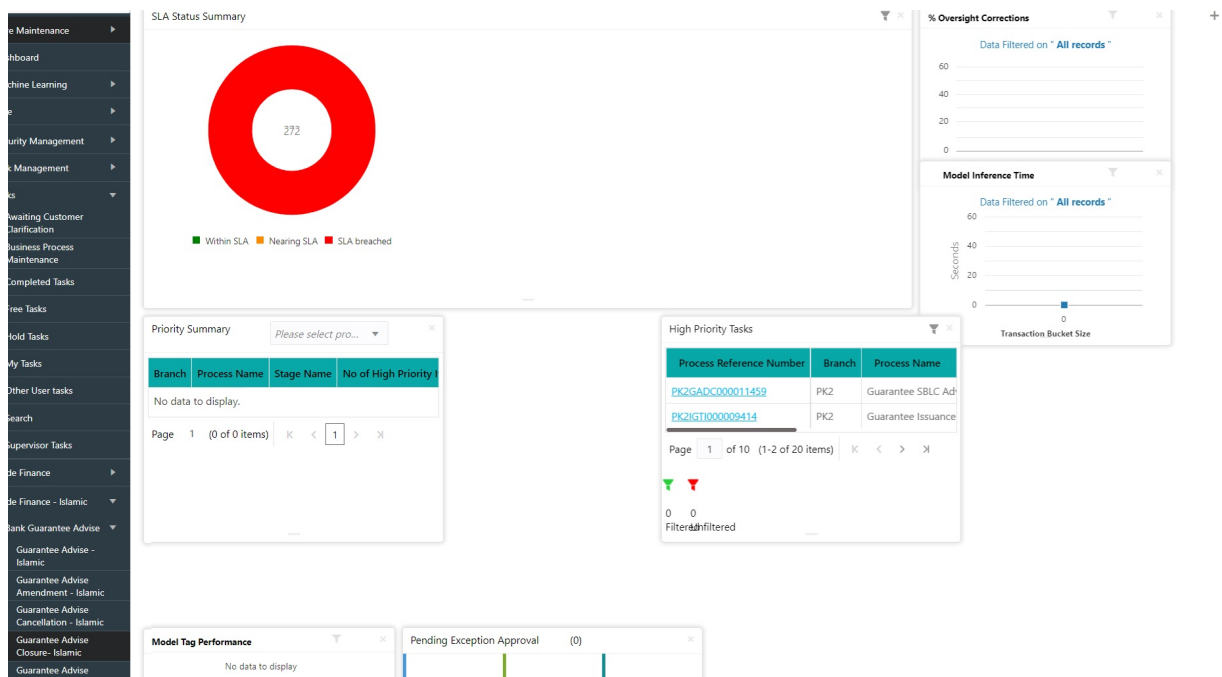
Sign In

Cancel

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



3. Click Trade Finance - Islamic > Bank Guarantee Advice> Guarantee Advise Closure - Islamic.



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

3.1.1 Application Details

ORACLE ENTITY_ID1 (ENTITY_ID1) Oracle Banking Trade Finan... Aug 3, 2023 ZART# subham@gmail

Guarantee Advise Closure- Islamic Documents Remarks Customer Instruction

Application Details

Rising Bank Reference Number: 2GUA1232156001

Amount In Local Currency: AED 1,000.00

Transaction Date: Aug 3, 2023

Beneficiary: 032204 Air Arabia

Priority: Medium

Issuer: 032316 MashreqBank Plc

Branch: 032-Oracle Banking Trade Finan...

Submission Mode: Desk

32B - Currency Code, Amount: AED 1,000.00

Process Reference Number: 032IGCD000167910

[View Guarantee/SBLC](#) [Guarantee/SBLC Event](#)

Guarantee Details

Form of Undertaking: SAR - Guarantee

Product Code: GUAI

Product Description: Islamic Export LC - advising of Guaranti

20 - Undertaking Number: 20

Reference Number: 2GUA1232156001

22A - Purpose of Message: 22A

23X - File Identification: 23X

23B - Expiry Type: OPEN

Type of Undertaking: Bill of Lading Guarantee

22K - Narrative: 22K

30 - Date of Issue: Aug 3, 2023

51 - Obligor/ Instructing Party: 51

Bill of Lading Guarantee: 22K

35G - Expiry Condition/Event: 35G

Applicant: 032205 Aldar Properties

39D - Additional Amounts: 39D

Expiry of Expiry: Aug 3, 2026

40C - Narrative: 40C

Applicable Rules: IDG - Uniform rules for dema...

Auto Close: ☐

Transaction Date: Aug 3, 2023

[Hold](#) [Cancel](#) [Save & Close](#) [Sub](#)

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

Field	Description	Sample Values
Advising Bank Reference Number	The user can input the Advising Reference.. Alternatively, user can search the Advising Bank Reference Number using LOV. As part of LOV criteria; user can input the Customer Id, Beneficiary name, Currency and amount.	
Beneficiary	Read only field. The Beneficiary of Guarantee/SBLC as per the latest Guarantee/SBLC details should be displayed.	Toggle off
Branch	Read only field. System will default the branch from Guarantee Advise.	
Currency Code, Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC details should be displayed..	GBP, 1200
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Priority	This field will be defaulted based on the priority maintenance, also enables the user to change the priority as per the requirement. Set the priority of the Guarantee Advice request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted. The user can change the priority.	High
Submission Mode	Select the submission mode of Guarantee Advice request. By default the submission mode will have the value as 'Desk'. Desk - Request received through Desk Courier - Request received through Courier Fax - Request received through Fax Email - Request received through Email	Desk
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.	203GTEADV00 15920
Transaction Date	Read only field. System will default branch date.	04/13/2018

Field	Description	Sample Values
Issuer	Read only field. The Issuing Bank as per the latest Guarantee/SBLC details should be displayed.	

3.1.2 Guarantee Details

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

Guarantee Details

Form of Undertaking
BAR - Guarantee
Reference Number
2GUA1232156001
Type of Undertaking
LL - Bill of lading
Date of Expiry
Aug 3, 2026
Applicable Rules
UDG - Uniform rules for dema...
Issuance Date
Aug 3, 2023

Product Code
GUA1
Purpose of Message
22K - Narrative
Bill of Lading Guarantee
35G - Expiry Condition/Event
40C - Narrative

Product Description
Islamic Export LC - advising of Guarant...
File Identification
30 - Date of Issue
Aug 3, 2023
Applicant
032205 Aldar Properties
39D - Additional Amounts

20 - Undertaking Number
23X - Narrative
23B - Expiry Type
OPEN
51 - Obligor/ Instructing Party
Auto Close

Hold Cancel Save & Close Sub

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

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee advise should be displayed.	GUA1
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC advise is displayed.	Guarantee Advising
Undertaking Number	The undertaking number as per the latest Guarantee/SBLC advise is displayed.	
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of Advising Bank Reference Number.	PK2GUI1211440001
Purpose of message	Read Only – The Purpose of message (ACNF/ADVI) used during SBLC/Guarantee advise should be displayed.	
File Identification	Read Only - The File Identification as per the latest Guarantee/SBLC advise details should be displayed. only and populated from Incoming MT 760.	

Field	Description	Sample Values
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Type of Undertaking	Read only field. The type of Undertaking as per the latest Guarantee/SBLC advise details is displayed.	Financial Guarantee
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Date of Issue	Read Only - The date of issue as per the latest Guarantee/SBLC advise details should be displayed.	04/13/18
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/SBLC advise details is displayed.	
Date Of Expiry	Read only field. The date of Expiry as per the latest Guarantee/SBLC advise details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC advise details is displayed.	
Applicant	Read only field. Applicant details will be auto populated based on the details provided in Application Details section.	001345 Nestle
Obligor/Instructor Party	Read Only - The Obligor/Instructing Party as per the latest Guarantee/SBLC advise details should be displayed.	
Application Rules	Read Only - Applicable Rules as per the latest Guarantee/SBLC advise details should be displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC advise details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	

Field	Description	Sample Values
Closure Date	Read only field. System will default branch date.	04/13/2018

3.1.3 Miscellaneous

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

Field	Description	Sample Values
Documents	Upload the required documents.: The possible documents submitted under Guarantee/SBLC Advise closure request are: 1. Guarantee/SBLC Advise Closure request	
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.	

Action Buttons

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

3.2 Data Enrichment

On successful completion of registration of an Guarantee advice closure request, the request moves to DE stage.

Guarantee Advice requests that were received at the desk will move to DE stage post successful registration. The request will have the details entered during the registration stage.

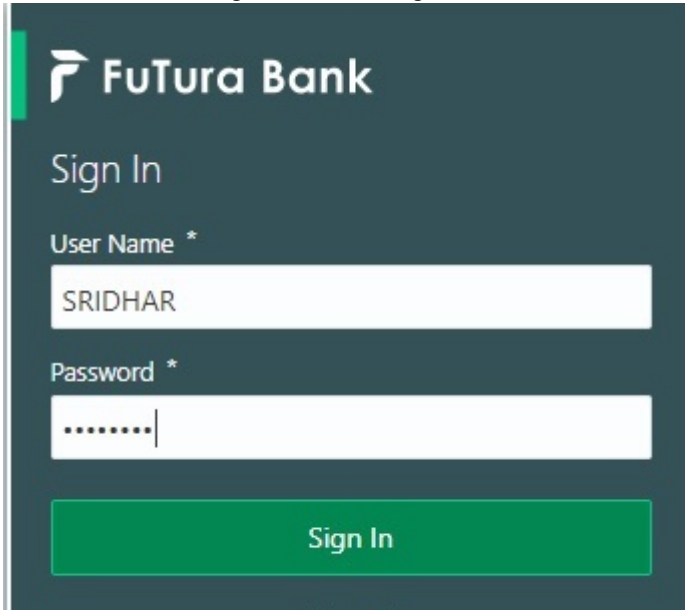
The DE user can view the latest Guarantee/SBLC Advise values displayed in the respective fields.

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 currently at DE stage:

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



FuTura Bank

Sign In

User Name *

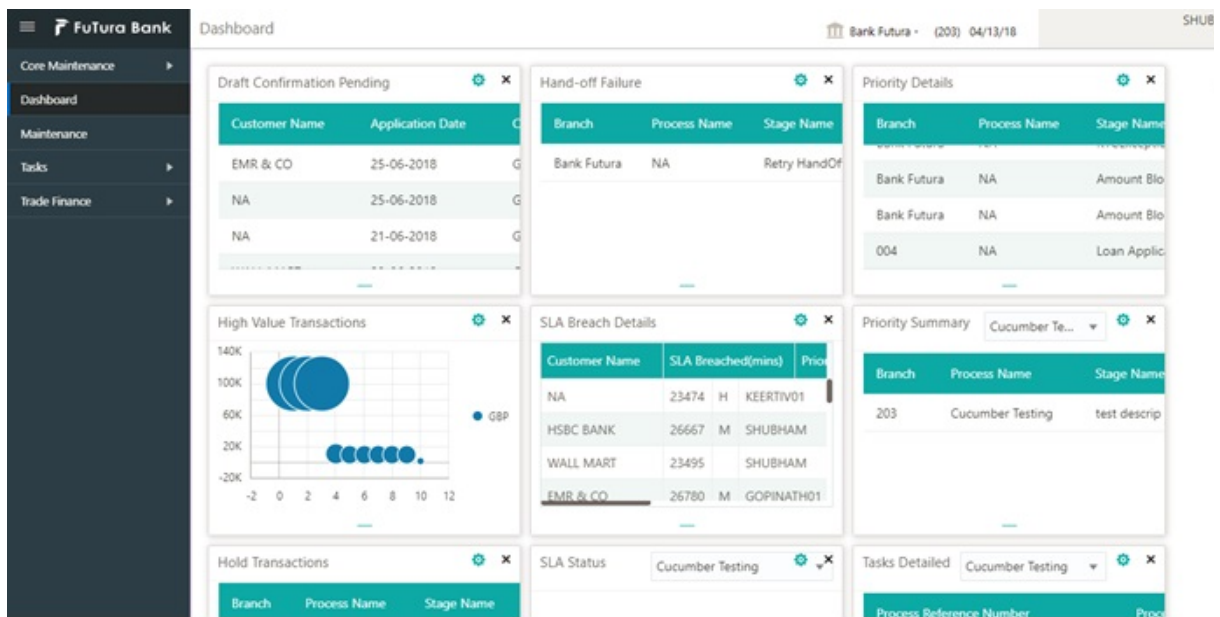
SRIDHAR

Password *

.....

Sign In

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



FuTura Bank Dashboard

Bank Futura - (203) 04/13/18 SHUB

Draft Confirmation Pending

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

Hand-off Failure

Branch	Process Name	Stage Name
Bank Futura	NA	Retry HandOf

Priority Details

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

High Value Transactions

140K
100K
60K
20K
-20K

-2 0 2 4 6 8 10 12

GBP

SLA Breach Details

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

Priority Summary Cucumber Te...

Branch	Process Name	Stage Name
203	Cucumber Testing	test descrip

Hold Transactions

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

SLA Status Cucumber Testing

Tasks Detailed Cucumber Testing

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

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

ORACLE Free Tasks (DEFAULTTIVITY) Oracle Banking Trade Finan... May 2, 2021 ZART/ subham@gmail

Item Search...

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☒ Acquire & Edit	Medium	Islamic Guarantee Advice Closure	PK2IGCD000011999	PK2IGCD000011999	DataEnrichment	22-03-31	PK2	001044
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011974	PK2IGSC000011974	DataEnrichment	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011973	PK2IGSC000011973	Approval Task Level 1	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011972	PK2IGSC000011972	Approval Task Level 1	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011970	PK2IGSC000011970	DataEnrichment	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011969	PK2IGSC000011969	DataEnrichment	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011967	PK2IGSC000011967	KYC Exceptional approval	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011966	PK2IGSC000011966	Approval Task Level 1	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011963	PK2IGSC000011963	KYC Exceptional approval	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Upd...	PK2IGSC000011962	PK2IGSC000011962	KYC Exceptional approval	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Set...	PK2IGSC000012003	PK2IGSC000012003	DataEnrichment	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Set...	PK2IGSC000012002	PK2IGSC000012002	DataEnrichment	22-03-31	PK2	000325
☐ Acquire & Edit	Medium	Guarantee SBLC Issuance-Claim Set...	PK2IGSC000011990	PK2IGSC000011990	DataEnrichment	22-03-31	PK2	000325

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

ORACLE Free Tasks (DEFAULTTIVITY) Oracle Banking Trade Finan... May 3, 2021 ZART/ subham@gmail

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☒ Acquire & Edit	Medium	Islamic Guarantee Advice Clos...	PK2IGCD000071816	PK2IGCD000071816	DataEnrichment	22-03-31	PK2	001044
☐ Acquire & Edit	Medium	Islamic Guarantee Advice Clos...	PK2IGCD000071813	PK2IGCD000071813	DataEnrichment	22-03-31	PK2	001044
☐ Acquire & Edit	Medium	GuaranteeAdv Amendment Be...	PK2IGAA000071759	PK2IGAA000071759	KYC Exceptional approval	22-03-30	PK2	001044
☐ Acquire & Edit	Medium	Guarantee advise claim lodging	PK2GADC000071735	PK2GADC000071735	DataEnrichment	22-03-29	PK2	001044
☐ Acquire & Edit	Medium	Guarantee SBLC Advised-Claim...	PK2IGAC000071729	PK2IGAC000071729	AmountBlock Exception App...	22-03-29	PK2	001044
☐ Acquire & Edit	Medium	Guarantee advise claim lodging	PK2GADC000071693	PK2GADC000071693	DataEnrichment	22-03-28	PK2	001044
☐ Acquire & Edit	Medium	Guarantee SBLC Advised-Claim...	PK2GADC000071689	PK2GADC000071689	DataEnrichment	22-03-28	PK2	001044
☐ Acquire & Edit	Medium	Guarantee advise claim lodging	PK2GADC000071686	PK2GADC000071686	DataEnrichment	22-03-28	PK2	001044
☐ Acquire & Edit	Medium	Import LC Issuance	PK1ILCI000071684	PK1ILCI000071684	Handoff RetryTask	22-03-27	PK2	000325
☐ Acquire & Edit	Medium	Guarantee Issuance Amendme...	PK2IGTM000071683	PK2IGTM000071683	Registration	22-03-26	PK2	001044
☐ Acquire & Edit	Medium	Guarantee Issuance Amendme...	PK2IGTM000071682	PK2IGTM000071682	Registration	22-03-26	PK2	001044
☐ Acquire & Edit	High	Guarantee Advise	PK2GTEA000071660	PK2GTEA000071660	Registration	22-03-25	PK2	000325
☐ Acquire & Edit	High	Guarantee Issuance Closure	PK2GTEC000071658	PK2GTEC000071658	DataEnrichment	22-03-25	PK2	000325

Page 1 of 171 (1 - 20 of 3410 items) K < 1 2 3 4 5 ... 171 > X

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

ORACLE My Tasks (DEFAULTTIVITY) Oracle Banking Trade Finan... May 3, 2021 ZART/ subham@gmail

Refresh Release Escalate Delegate Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☒ Edit	Medium	Islamic Guarantee Advice Closure	PK2IGCD000071816	PK2IGCD000071816	DataEnrichment	22-03-31	PK2	001044
☐ Edit	Medium	Islamic Guarantee Advice Closure	PK2IGCD000071813	PK2IGCD000071813	DataEnrichment	22-03-31	PK2	001044
☐ Edit	Medium	Guarantee Issuance Closure Isla...	PK2IGCL000071804	PK2IGCL000071804	DataEnrichment	22-03-31	PK2	000153
☐ Edit	Medium	Guarantee Cancellation Islamic	PK2IGCI000071767	PK2IGCI000071767	Approval Task Level 1	22-03-30	PK2	001044
☐ Edit	Medium	Guarantee SBLC Advised-Claim ...	PK2IGAC000071725	PK2IGAC000071725	Approval Task Level 1	22-03-28	PK2	001204
☐ Edit	Medium	Islamic Export LC Closure	PK2IECL000071551	PK2IECL000071551	Approval Task Level 1	22-03-23	PK2	001043
☐ Edit	Medium	Islamic ExportLC Amendment Be...	PK2IETB000071466	PK2IETB000071466	KYC Exceptional approval	22-03-22	PK2	001204
☐ Edit	Medium	Guarantee Issuance Amendment...	PK2IGTM000071450	PK2IGTM000071450	Registration	22-03-22	PK2	000153
☐ Edit	Medium	Guarantee Issuance Amendment...	PK2IGTM000071448	PK2IGTM000071448	Registration	22-03-22	PK2	001044
☐ Edit	Medium	Guarantee Issuance Closure	PK2GTEC000071396	PK2GTEC000071396	DataEnrichment	22-03-17	PK2	001044
☐ Edit	Medium	Guarantee Issuance Closure	PK2GTEC000071394	PK2GTEC000071394	DataEnrichment	22-03-17	PK2	001044
☐ Edit	Medium	Guarantee Advise Amendment	PK2GTAA000071391	PK2GTAA000071391	DataEnrichment	22-03-17	PK2	001044
☐ Edit	Medium	Guarantee Issuance Closure	PK2GTEC000071390	PK2GTEC000071390	Registration	22-03-17	PK2	001044

Page 1 of 3 (1 - 20 of 45 items) K < 1 2 3 > X

The Data Enrichment stage has sections as follows:

- Main Details
- Additional Fields
- Advices

- Additional Details
- Settlement Details
- Summary

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

3.2.1 Main Details

As part of data enrichment, user can enter/update basic details of the incoming request. Main details section has three sub section as follows:

- Application Details
- Guarantee Details

3.2.1.1 Application Details

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

ORACLE ENTITY_ID1 [ENTITY_ID1] Oracle Banking Trade Finan... Aug 3, 2023 ZART/ subham@gmail

Islamic Guarantee Advice Closure
taEnrichment :: Application No:- 032IGCD000167910

Clarification Details Documents Remarks Overrides Customer Instruction View Undertaking

Main Details Screen (1)

Application Details

Advising Bank Reference Number: 032GUAJ232156001

Amount In Local Currency

Transaction Date

Beneficiary: 032204 Air Arabia

Priority: Medium

Branch: 032-Oracle Banking Trade Finan...

Submission Mode: Desk

32B - Currency Code, Amount: AED AED 1,000.00

Process Reference Number: 032IGCD000167910

Guarantee Details

22D - Form of Undertaking: DGAR - Guarantee

User Reference Number: 032GUAJ232156001

22K - Type of Undertaking: BILL - Bill of lading

Date of Expiry: Aug 3, 2026

40C - Applicable Rules: URDG - Uniform rules for dema...

Closure Date: Aug 3, 2023

Product Code: GUAI

22A - Purpose of Message

22K - Narrative: Bill of Lading Guarantee

35G - Expiry Condition/Event

40C - Narrative

Product Description: Islamic Export LC - advising of Guarant...

23X - File Identification

30 - Date of Issue: Aug 3, 2023

Applicant: 032205 Aldar Properties

39D - Additional Amounts

20 - Undertaking Number

23X - Narrative

23B - Expiry Type: OPEN

51 - Obligor/ Instructing Party

Auto Close

udit Request Clarification Reject Refer Hold Cancel Save & Close Back No

3.2.1.2

Field	Description	Sample Values
Advising Bank Reference Number	Read Only - The Advising Bank Reference Number as per the latest Guarantee/SBLC advise details should be displayed.	
Beneficiary	Read only field. The Beneficiary of Guarantee/SBLC as per the latest Guarantee/SBLC advise details should be displayed.	Toggle off
Branch	Read only field. System will default the branch from Guarantee Advise.	
Currency code, Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC advise details should be displayed..	GBP
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Priority	This field will be defaulted based on the priority maintenance, also enables the user to change the priority as per the requirement. Set the priority of the Guarantee Advice request as Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted. The user can change the priority.	High
Submission Mode	Read Only - Submission mode should default as 'Desk'. User should be allowed to change the defaulted mode to another mode. Allowed values are Desk, Fax, Email and Courier.	Desk
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEADV0015920
Transaction Date	Read Only - System will default branch date.	04/13/2018
Issuer	Read Only - The Issuing Bank as per the latest Guarantee/SBLC details should be displayed.	

3.2.1.3 Guarantee Details

The fields listed under this section are same as the fields listed under the [3.1.2 Guarantee Details](#) section in [3.1 Registration](#). Refer to [3.1.2 Guarantee Details](#) for more information of

the fields.

The screenshot displays the Oracle Financial Guarantees interface. It features several sections with input fields:

- Guarantee Details:** Includes fields for 22D - Form of Undertaking, 22A - Purpose of Message, 22K - Narrative, 35G - Expiry Condition/Event, and 40C - Narrative.
- Product Code:** Includes fields for 23X - File Identification, 30 - Date of Issue, Applicant, and 39D - Additional Amounts.
- Product Description:** Includes fields for Product Description, 23X - Narrative, 23B - Expiry Type, and 51- Obligor/ Instructing Party.
- Undertaking Number:** Includes fields for 20 - Undertaking Number, 22K - Type of Undertaking, Date of Expiry, 40C - Applicable Rules, and URDG - Uniform rules for dema...

 At the bottom, there is a navigation bar with buttons: Reject, Refer, Hold, Cancel, Save & Close, Back, and Next.

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee advise should be displayed.	GUIA
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC advise is displayed.	Guarantee Advising
Undertaking Number	Read only field. The undertaking number as per the latest Guarantee/SBLC advise is displayed.	
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of Advising Bank Reference Number.	PK2GUI1211440001
Purpose of message	Read Only – The Purpose of message (ACNF/ADVI) used during SBLC/Guarantee advise should be displayed.	
File Identification	Read Only - The File Identification as per the latest Guarantee/SBLC advise details should be displayed. only and populated from Incoming MT 760.	
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Type of Undertaking	Read only field. The type of Undertaking as per the latest Guarantee/SBLC advise details is displayed.	Financial Guarantee

Field	Description	Sample Values
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Date of Issue	Read Only - The date of issue as per the latest Guarantee/SBLC advise details should be displayed.	04/13/18
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/SBLC advise details is displayed.	
Date Of Expiry	Read only field. The date of Expiry as per the latest Guarantee/SBLC advise details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC advise details is displayed.	
Applicant	Read only field. Applicant details will be auto populated based on the details provided in Application Details section.	001345 Nestle
Obligor/Instructor Party	Read Only - The Obligor/Instructing Party as per the latest Guarantee/SBLC advise details should be displayed.	
Application Rules	Read Only - Applicable Rules as per the latest Guarantee/SBLC advise details should be displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read Only – Any kind of Narrative/Additional text as per the latest Guarantee/SBLC advise details should be displayed.	
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC advise details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	
Closure Date	Read only field. System default the value from the previous versions of the contracts.	

3.2.1.4 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
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.	
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.	
Incoming Message	Clicking this button allows the user should be able to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Advice Closure DE inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

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	
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.	

3.2.2 Additional Fields

DE user can view the additional fields implemented by the bank for Guarantee Advise Closure. Banks can configure these additional fields during implementation.

mic Guarantee Advice Closure
aEnrichment :: Application No:- PK2IGCD000011999

Documents Remarks Overrides Customer Instruction Common Group Messages View Undertaking

Main Details
Additional Fields
Advices
Additional Details
Settlement Details
Summary

Additional Fields
Additional Fields
No Additional fields configured!

Screen (2)

edit Reject Refer Hold Cancel Save & Close Back New

3.2.2.1 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Incoming Message	Clicking this button allows the user should be able to see the message in case of STP of incoming MT 767.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	
Cancel	Cancel the Guarantee Advice Closure DE inputs.	

Field	Description	Sample Values
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.	
Back	Click Back to move to previous step in DE stage.	
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.	

3.2.3 Advices

This section defaults the advices for Closure of Islamic Guarantee/SBLC Advise, based on the advices maintained at the Product level.

DE User can view and verify the advices generated for Closure of Guarantee/SBLC Advice request. Some of the possible advices are Closure of Guarantee/SBLC Issued and Payment Message.

mic Guarantee Advice Closure
aEnrichment :: Application No:- PK2IGCD000011999

Documents Remarks Overrides Customer Instruction Common Group Messages View Undertaking

Main Details Additional Fields **Advices** Additional Details Settlement Details Summary

Advices

Advice : LC_CLOSE_ADV	Advice : PAYMENT_MESS...
Advice Name : LC_CLOSE_ADV	Advice Name : PAYMENT_MESSAGE
Advice Party : BEN	Advice Party : BEN
Party Name : GOODCARE PLC	Party Name : BEN
Suppress : NO	Suppress : NO
Advice	Advice

Screen (3)

Reject Refer Hold Cancel Save & Close Back Ne

The user can also suppress the Advice, if required.

Advice Details

Advice Details

Suppress Advice

Party ID

032204

Advice Name

AMD_EXP_CR

Medium

MAIL

Advice Party

BEN

Party Name

Air Arabia

FFT Code

FFT Code	FFT Description	Action
29BNKCNTACT		 

Instructions

Instruction Code	Instruction Description	Edit	Action
E202	. IN REIMBURSEMENT PLEASE TELE-REMIT THE FUNC		 

OK Cancel

Field	Description	Sample Values
Suppress Advice	Toggle on: Switch on the toggle if advice is suppressed. Toggle off: Switch off the toggle if suppress advice is not required for the amendments	

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

Field	Description	Sample Values
	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.	

3.2.3.1 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
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	

Field	Description	Sample Values
Cancel	Cancel the Guarantee Advice Closure DE inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
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	
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.	
Back	Click Back to move to previous step in DE stage.	

3.2.4 Additional Details

DE User can view the Additional Details during Guarantee Advise Closure request. Some of the possible additional details could be:

- Limits and Collateral (Non-editable)
- Commission, Charges and Taxes

- Preview Messages (Non-editable)

ENTITY_ID1 (ENTITY_J...

Oracle Banking Trade Finan...

Aug 3, 2023

ZART

subham@gmail

mic Guarantee Advice Closure

taEnrichment :: Application No:- 032IGCD000167910

Clarification Details

Documents

Remarks

Overrides

Customer Instruction

View Undertaking

Main Details

Additional Fields

Advices

Additional Details

Settlement Details

Summary

Additional Details

Limit & Collateral

Charge Details

Screen (4)

udit

Request Clarification

Reject

Refer

Hold

Cancel

Save & Close

Back

Ne

Contribution Currency :

Contribution Amount :

Limit Status :

Collateral Currency :

Collateral Contr. :

Collateral Status :

Charge :

Commission :

Tax :

Block Status :

3.2.4.1 Commission, Charges and Taxes

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.

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

Charge Details

Recalculate

Redefault

Commission Details

ent

ent Description

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

Page 1 of 0 (0 of 0 items)

Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
LCGCLM	AED	89000	GBP	£50.00		☒	☐	☐	Air Arabia	0322040001

Page 1 of 1 (1 of 1 items)

Tax Details

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

Save & Close

Close

3.2.4.2 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.	

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

3.2.4.3 Charge Details

Field	Description	Sample Values
Component	Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified Amount	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.	
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.	
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected.	
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.	
Charge Party	Charge party will be beneficiary by default. You can change the value to applicant	
Settlement Account	Details of the settlement account.	

3.2.4.4 Tax Details

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

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

Field	Description	Sample Values
Component	Tax Component type	
Type	Type of tax Component.	
Value Date	This field displays the value date of tax component.	

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

Limits and Collaterals

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

Limit & Collateral

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Ec
032204	Facility	032204	032204AED	1	100	AED	80000	Not Available		0:

Cash Collateral Details

Collateral Percentage *

Collateral Currency and amount

Exchange Rate

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Respon
1	AED	0322040001		NaN	44		VS

Deposit Linkage Details

Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	View
No data to display.						

Save & Close
Close

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

3.2.4.6 Limit Details

Limit Details

Customer Id

032204

Linkage Type *

Facility

Contribution % *

100.0

Liability Number *

032204

Contribution Currency

AED

Line Id/Linkage Ref No *

032204AED

Limit/Liability Currency

AED

Limits Description

Limit Check Response

Available

Amount to Earmark *

AED 110.00

Expiry Date

Limit Available Amount

AED 0.00

Response Message

Balance available of AED 99994260148;

ELCM Reference Number

Verify

Save & Close

Close

3.2.4.7

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

Field	Description	Sample Values
Contribution%	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.	
Liability Number	Click Search to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.	
Contribution Currency	The LC currency will be defaulted in this field.	
Line ID/Linkage Ref No	Click Search to search and select the from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount. Note User can also select expired Line ID from the lookup and on clicking the verify button, system should default "The Earmarking cannot be performed as the Line ID is Expired" in the "Response Message" field. This field is disabled and read only, if Linkage Type is Liability.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.	
Limit/ Liability Currency	Limit Currency will be defaulted in this field, when you select the Liability Number	
Limits Description	This field displays the limits description.	
Limit Check Response	Response can be 'Success' or 'Limit not Available' based on the limit service call response.	
Amount to Earmark	Amount to Earmark will default based on the contribution %. User can change the value.	

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. The value in this field appears, if you click the Verify button.	
Response Message	Detailed Response message. The value in this field appears, if you click the Verify button.	
ELCM Reference Number	This field displays the ELCM reference number.	

3.2.4.8 Collateral Details

Collateral Details

Total Collateral Amount *

AED 10.00

Sequence Number

1.0

Collateral Contribution Amount *

AED 1.00

Settlement Account Currency

AED

Contribution Amount in Account Currency

AED 1.00

Response

VS

Verify

Collateral Amount to be Collected *

AED 10.00

Collateral Split % *

10.0

▼ ▲

Settlement Account *

0912160013

🔍

Exchange Rate

1.0

▼ ▲

Account Available Amount

AED 1,984,452.45

Response Message

The amount block can be performed as the account has sufficient balance

✓ Save & Close

✕ Cancel

3.2.4.9

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.

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

Field	Description	Sample Values
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.

Collateral %	User must enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message.	
Currency	The guarantee currency will get defaulted in this field.	
Contribution Amount	Collateral contribution amount will get defaulted in this field.	
Account Balance Check Response	Response for account balance check is defaulted in this field.	
Delete Icon 	Click minus icon to remove any existing Collateral Details.	
Edit Link	Click edit link to edit any existing Collateral Details.	

Deposit Linkage Details

In this section which the deposit linkage details is captured.

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

Deposit Linkage Details

Customer Id

091215

Deposit Account

PK2CDP1221100002

Deposit Branch

PK2

Deposit Available Amount

AED

AED 87,508.00

Deposit Maturity Date

Exchange Rate

Deposit Available In Transaction Currency

Linkage Percentage % *

45.00

Linkage Amount(Transaction Currency) *

AED

AED 450.00

Save & Close

Close

Field	Description	Sample Values
Click + plus icon to add new deposit details.		
Customer Id	Customer ID is defaulted from the system. User can change the customer ID.	
Deposit Account	Click Search to search and select the deposit account from the look-up. All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.	
Deposit Branch	Branch will be auto populated based on the Deposit account selection.	
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.	
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.	
Exchange Rate	Latest Exchange Rate for deposit linkage should be displayed. This will be picked up from the exchange rate maintenance from the common core.	
Deposit Available in Transaction Currency	Deposit amount available should be displayed after exchange rate conversion, if applicable.	
Linkage Percentage%	Specify the value for linkage percentage.	
Linkage Amount (Transaction Currency):	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.	

Field	Description	Sample Values
Below fields appear in the Deposit Details grid along with the above fields.		
Deposit Currency	The currency will get defaulted in this field.	
Transaction Currency	The currency will get defaulted in this field from the underlying task.	
Delete Icon 	Click minus icon to remove the existing Linked deposit details by selecting the Deposit.	
Edit Link	Click edit link to edit any existing deposit Details.	

3.2.4.10

3.2.4.11 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 Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	

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	Cancel the Guarantee Advice DE inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
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	
Back	Click Back to move to previous step in DE stage.	
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.	

3.2.5 Settlement Details

The user can verify and enter the basic settlement details during Closure of Islamic Guarantee advised request.

The following fields should be displayed during Closure of Guarantee/SBLC Issued:

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	Read only field. System defaults the components based on the product selected.	
Currency	Read only field. System displays the currency for components.	
Debit/Credit	Read only field. System defaults the debit/credit indicators for the components.	
Account	Read only field. System displays the account number chosen.	
Account Description	Read only field. System displays the account description for the account chosen.	

Field	Description	Sample Values
Account Currency	Read only field. System displays the account currency for all items based on account number.	
Netting Indicator	Read only field. System displays the applicable netting indicator.	
Current Event	Read only field. System displays the current event a Y or N.	

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

3.2.5.1 Party Details

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

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

Field	Description	Sample Values
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimbursement Institution	Select the intermediary reimbursement institution from the LOV.	

3.2.5.2 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.	

3.2.5.3 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.	

3.2.5.4 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to Upload the required documents. Application will display the mandatory and optional documents.	

Field	Description	Sample Values
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
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 Guarantee Advice DE inputs.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	

Field	Description	Sample Values
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	
Back	Click Back to move to previous step in DE stage.	
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.	

3.2.6 Summary

User can review the summary of details updated in DE Guarantee Advice Closure 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. User can drill down from summary tiles into respective data segments.

The screenshot shows the Oracle Banking Trade Finance Process Management (OBTfPM) system interface. The top navigation bar includes the Oracle logo, user information (ENTITY_ID1, ENTITY_ID2, Oracle Banking Trade Finance, Aug 3, 2023), and a ZAR7 subham@gmail.com user profile. The left sidebar contains navigation options: Main Details, Additional Fields, Advices, Additional Details, Settlement Details, and Summary (highlighted). The main content area displays a Summary screen for a Guarantee Advice Closure request (Application No: 032IGCD000167910). The summary is organized into a grid of tiles:

- Main Details:** SBLC/Guarantee Type : **BILL**, Submission Mode : **Desk**, Date of Issue : **2023-08-03**
- Additional Fields:** Click here to view Additional fields
- Advices:** Advice 1, Advice 2
- Limits and Collaterals:** Contribution Currency, Amount to Earmark : **null**, Limit Status : **Not Verified**, Collateral Currency, Collateral Contr., Collateral Status : **Not Verified**, Deposit Linkage CCV, Deposit Linkage Amount
- Commission, Charges and Taxes:** Charge, Commission, Tax, Block Status : **Not Initiated**
- Preview Message:** Language : **ENG**, Preview Message : -
- Parties Details:** Issuing Bank : **MashreqBank ...**, Applicant : **Aldar Proper...**, Beneficiary : **Air Arabia**
- Settlement Details:** Component, Account Number, Currency
- Accounting Details:** Event, Account Number, Branch

The bottom action bar includes buttons: Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next, and Submit.

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee Advice Closure details.
- Additional Fields - User can view the additional field 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 commission, charges and taxes.
- Preview Message : User can view the SWIFT message and Mail Advice.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Settlement Details: User can view the Settlement details.
- Accounting Details: User can view the accounting details.

Note

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

3.2.6.1 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 Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Submit	Task will get moved to next logical stage of Guarantee Advice. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
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 DE 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.	
Back	Click Back to move to previous step in DE stage.	

3.3 Multi Level Approval

User can review and approve the Guarantee Advise Closure. The user can view the summary of details updated in multilevel approval stage for Guarantee Advise Closure request.

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

Note

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

3.3.1 Authorization Re-Key (Non-Online Channel)

For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen,

system will allow user to open the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message.

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

- Currency
- Contract Amount

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

Approval Rekey

Documents

Remarks

Currency

USD

✓

Contract Amount

\$1,000.00

✓

Refer

Close

Proceed

3.3.1.1 Approval Summary

mic Guarantee Advice Closure
Approval Task Level 1 :: Application No:- PK2IGCD000011999

Documents
Remarks
Overrides
Customer Instruction
Common Group Messages
View Undertaking

Main Details	Additional Fields	Advices	Limits and Collaterals	Commission,Charges and Taxes
iLC/Guarantee Type : OTHR Submission Mode : Desk Date of Issue : 2021-05-05	Click here to view : Additional fields	Advice 1 : LC_CLOSE_ADV Advice 2 : PAYMENT_ME	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 266.64 Collateral Status : Not Verified	Charge : GBP50 Commission : Tax : Block Status : Success
Review Message	Parties Details	Settlement Details	Exception(Approval)	Accounting Details
Language : ENG Review Message : -	Beneficiary : GOODCARE PLC Applicant : MARKS AND Confirming Bank : RABO BANK	Component : LICOURAMND Account Number : PK20010440 Currency : GBP	EXCEPTION : Nil	Event : CLOS AccountNumber : PK20010440 Branch : PK2

Edit
Reject
Hold
Refer
Cancel
Approve

Tiles Displayed in Summary:

- Main Details - User can view application details and Guarantee/SBLC Closure details.
- Additional Fields - User can view the additional field 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 commission, charges and taxes.
- Preview Message - : User can view the SWIFT message and Mail Advice.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Settlement Details: User can view the Settlement details.
- Accounting Details: User can view the accounting details.

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.

3.3.1.2 Action Buttons

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

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

Field	Description	Sample Values
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user should 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.	

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	
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. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

3.4 Customer - Acknowledgement letter Format

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

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

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

APPLICANT: <APPLICANT NAME>

BENEFICIARY NAME: <BENEFICIARY>

CURRENCY: < CCY>

AMOUNT: <AMT>

DATE OF ISSUE: <DATE OF ISSUE>

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

This acknowledgement does not constitute Closure of Guarantee/SBLC Issued.

Thank You for banking with us.

Regards,

<DEMO BANK>

Notice: This document is strictly private, confidential and personal to its recipients and will not be copied, distributed or reproduced in whole or in part, nor passed to any third party. The information contained in this e-mail/ message and/or attachments to it may contain confidential or privileged information. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this e-mail message and/or attachments to it are strictly prohibited. If you have received this communication in error, please notify us by reply e-mail or telephone and immediately and permanently delete the message and any attachments. Thank you

3.5 Customer - Reject Letter Format

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

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:

DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Guarantee Application for Closure of Guarantee Advise <User Ref> under our <Process Reference Number> under our Process Ref <Process Ref No> - Rejected

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

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

<Reject Reason 1>

<Reject Reason 2>

<Reject Reason 3>

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

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

Yours Truly

Authorized Signatory

A

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