

Guarantee Advice Amendment - Beneficiary Consent User Guide
Oracle Banking Trade Finance Process Management
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Oracle Banking Trade Finance Process Management - Guarantee Advice Amendment - Beneficiary Consent 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 Amendment Beneficiary Consent 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

- Settlements User Manual
- Core Services User Manual
- Procedures User Manual
- Common Core - Automated End of Day User Manual

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 Advise Amendment Beneficiary Consent

The Guarantee Advise Amendment Beneficiary Consent process takes care of Capture of Beneficiary Consent of Amendment Advised at the

- Advising Bank and
- Advise through Bank

In the amendment process for beneficiary consent, there is a provision for sending consent responses as MT799 messages.

This process has following three stages:

1. Registration
2. Data Enrichment
3. Authorization

The process may also have the following additional stages depending on the scenario:

- Amount Block Exception
- Limit Earmark Exception

This section contains the following topics:

[3.1 Common Initiation Stage](#)

[3.2 Registration](#)

[3.3 Data Enrichment](#)

[3.4 Exceptions](#)

[3.5 Multi Level Approval](#)

3.1 Common Initiation Stage

The user can initiate the new guarantee advise amendment beneficiary consent request from the common Initiate Task screen.

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

The screenshot displays the Oracle OBTFPM application interface. On the left, a vertical sidebar menu contains various navigation options, with 'Initiate Task' highlighted in red. The main content area is titled 'Initiate Task' and features a 'Registration' section. This section includes two dropdown menus: 'Process Name' (set to 'Guarantee Advise Amendment B...') and 'Branch' (set to 'PKZ-FLEXCUBE UNIVERSAL BANK'). At the bottom right of the registration area, there are two buttons: 'Proceed' and 'Clear'. The top of the application shows the Oracle logo, the title 'Initiate Task', and user information including the name 'JEEVA02' and email 'subham@gmail.com'.

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.

3.1.1 Action Buttons

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

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

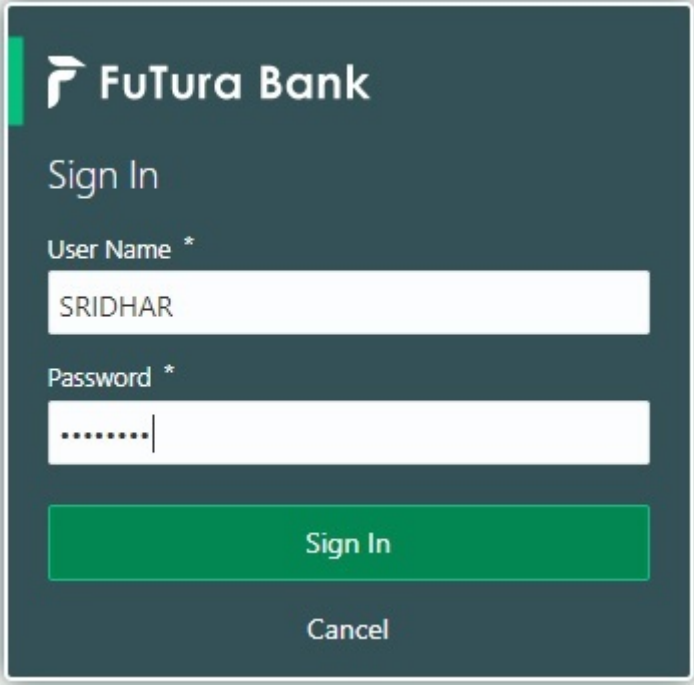
3.2 Registration

During Registration stage, user can register the beneficiary consent response received for the amendment to Guarantee advised. User can enter the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents.

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

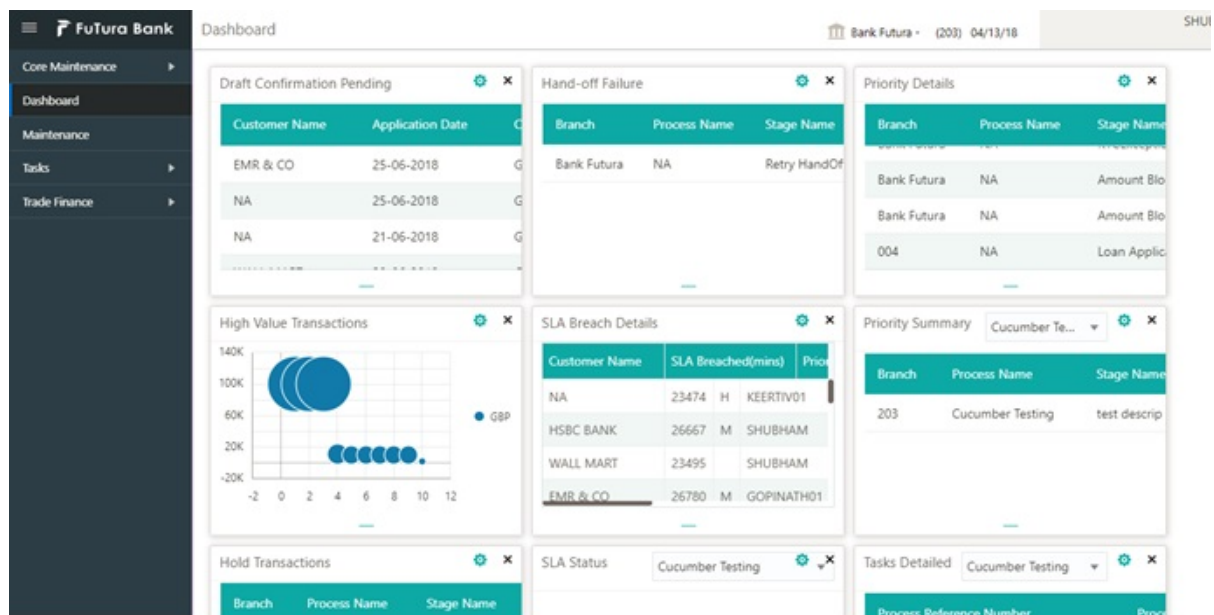
Password *

.....

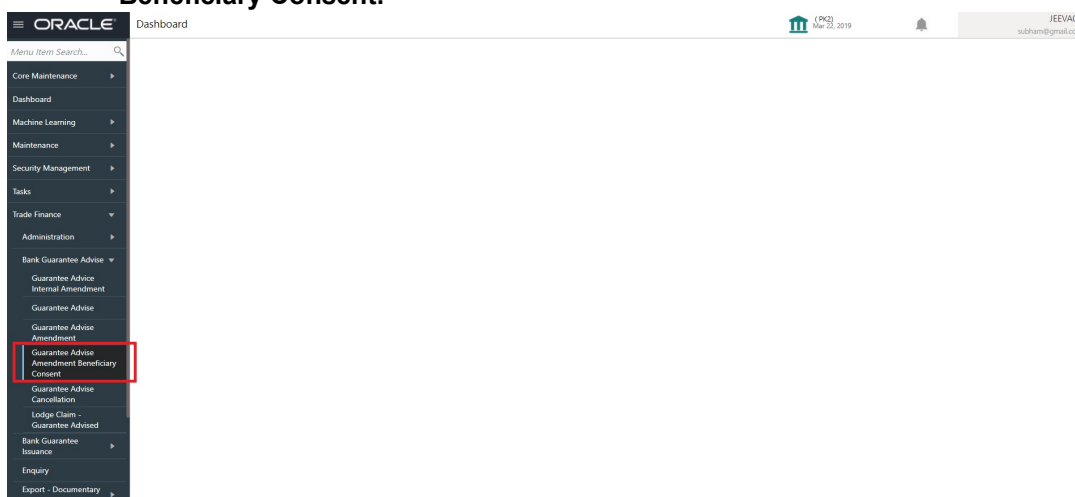
Sign In

Cancel

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



3. Click Trade Finance> Bank Guarantee Advice > Guarantee Advise Amendment Beneficiary Consent.



The Registration stage has two sections Application Details and Beneficiary Response Capture. Let's look at the details of Registration screens below:

3.2.1 Application Details

Guarantee Advise Amendment Beneficiary Consent

Application Details

Advising Bank Ref: 032GUAD23215A0RV

Process Reference Number: 032GTEA000167577

Transaction Date: Aug 3, 2023

Received From - Customer ID: 032204

User Reference Number: 032GUAD23215A0RV

Priority: Medium

Submission Mode: Desk

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Aug 3, 2023	☒	Unconfirmed		

Information To Issuing Bank

79 - Narrative

Buttons: Hold, Cancel, Save & Close, Submit

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

Field	Description	Sample Values
Advising Bank Ref	Enter the Advising Bank Ref or alternatively select it from LOV'.	
Received From - Customer ID	Read only field. Customer ID will be auto-populated from the Guarantee /SBLC Amendment.	001344

Field	Description	Sample Values
Received From - Customer Name	Read only field. Customer Name will be auto-populated from the Guarantee /SBLC Amendment.	EMR & CO
Branch	Read only field. Branch details will be auto-populated from the Guarantee /SBLC Amendment.	203-Bank Futura - Branch FZ1
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.	203GTEA DV001592 0
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of Advising Bank Reference Number.	PK2GUI12 11440001
Priority	This field will be defaulted based on the priority maintained for the customer. 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	System defaults the submission mode as 'Desk' for the transactions created via Registration Users are allowed to change the values. The values are: Desk- Request received through Desk Courier- Request received through Courier	Desk
Transaction Date	Read only field. System defaults the current branch date. User can not change the date to a back date and future date.	04/13/2018

3.2.2 Beneficiary Response Capture

Registration user can capture the beneficiary responses of each amendments made to the Guarantee in this section.

# Beneficiary Response Capture					
Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Aug 3, 2023		Unconfirmed		

3.2.2.1 Capture the beneficiary response based on the description in the following table:

Field	Description	Sample Values
Amendment Number	Read only field. Amendment number will be auto-populated from the Guarantee /SBLC Amendment.	
Amendment Date	Read only field. This field displays the date on which the amendment was made to Guarantee/ SBLC.	
Beneficiary Consent Required	Read only field. Beneficiary Consent Required (Y/N) will be auto-populated from the Guarantee /SBLC Amendment.	
Beneficiary Response	Select the beneficiary response from the drop-down. The values are: - Confirmed - Unconfirmed - Rejected	
Remarks	Enter the remarks of the beneficiary response.	
Action	Click the edit icon to edit the remarks and Beneficiary Response.	

3.2.2.2 Information to Issuing Bank

Information to Issuing Bank 79-Narrative  Hold Cancel Save & Close Submit		
Field	Description	Sample Values
Information to Issuing Bank		
Narrative	Specify the narrative for MT799. The user can modify the details of the FFT text related to beneficiary consent response. Note System displays the error message to review MT799 narrative details and suppress message if it is not required.	

3.2.3 Miscellaneous

Oracle ENTITY_ID1 (ENTITY_ID1) Oracle Banking Trade Finan... Aug 3, 2023 ZARTAB01

Guarantee Advise Amendment Beneficiary Consent

Application Details

Advising Bank Ref: 032GUAD23215A0RV
 Received From - Customer ID: 032204
 Received From - Customer Name:
 Branch: 032-Oracle Banking Trade Finan...
 Process Reference Number: 032GTEA000187577
 User Reference Number: 032GUAD23215A0RV
 Priority: Medium
 Submission Mode: Desk
 Transaction Date: Aug 3, 2023

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Aug 3, 2023	☒	Unconfirmed		

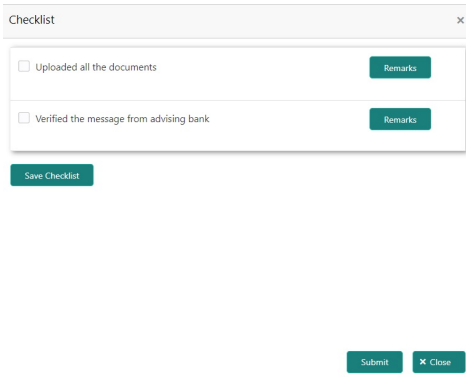
Information To Issuing Bank

79 - Narrative

Hold Cancel Save & Close Submit

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 Guarantee/ SBLC Amendment – Beneficiary Confirmation Message documents.	
Remarks	Provide any additional information regarding the Beneficiary Consent. 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.	
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 view the undertaking details.	

Field	Description	Sample Values
Action Buttons		
Submit	On submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of SBLC/ Guarantee Amendment - Beneficiary Consent. 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 SBLC/ Guarantee Amendment - Beneficiary Consent 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 and appropriate remarks must be provided.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. 	

3.2.4 Document Linkage

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

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

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

1. Navigate to the Registration screen.
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.	

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

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

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

Link Document

Customer Id *

032204

Document Id

Document Type *

Documentary Collection

Document Code *

Insurance Policy

Fetch

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

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<

1

2

>

Close

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

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

Edit Document

Document Id	Document Title
2400	wqwq
Application Reference Number	Entity Reference Number
PK2ILCI000019041	PK2ILCI000019041
Document Type Id	Document Description
TFPM_DOCTYPE001	
Remarks	Document Expiry Date
	Jun 29, 2022
Drop files here or click to select	
Current selected files: []	

Update

Cancel

3.2.5 Bi-Directional Flow

1. 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.
2. 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.
3. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed to Trade Finance Portal'.
4. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

3.3 Data Enrichment

SBLC/ Guarantee Amendment - Beneficiary Consent request that were received at the desk will move to Data Enrichment stage post successful Registration. The requests will have the details entered during the Registration stage. Registration user can input details in Application Details and in Beneficiary Response Capture section. If Registration user has entered details only in Application details, then DE user can input the details.

DE user can also change the details in Beneficiary Response Capture if already captured by Registration user.

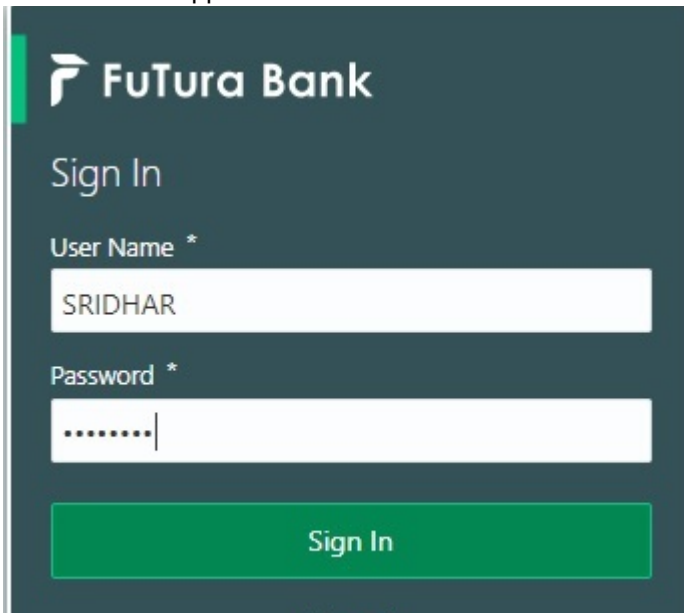
The user can view the requests that are received via online channel like SWIFT are available directly for further processing from Beneficiary Consent Response Capture stage.

Note

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

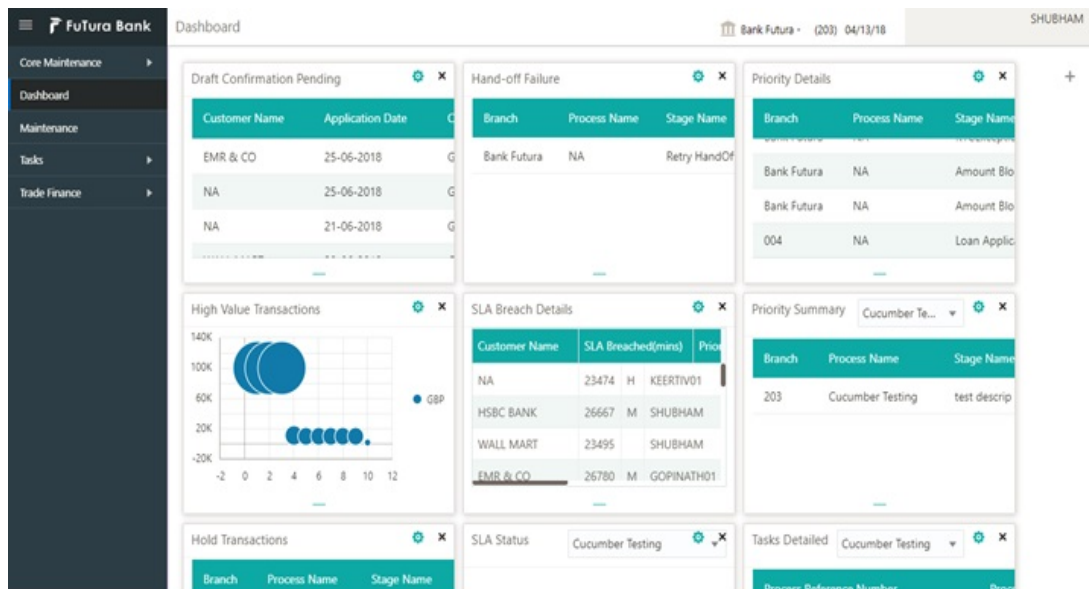
Do the following steps to acquire a task currently at Beneficiary Consent Response Capture stage:

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



The image shows the login interface for FuTura Bank. It features a dark blue header with the FuTura Bank logo and name. Below the header, the text "Sign In" is displayed. There are two input fields: "User Name *" with the value "SRIDHAR" and "Password *" with masked characters. A green "Sign In" button is located at the bottom.

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



Click Trade Finance> Tasks> Free Tasks.

Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☐ Acquire & E...	M	Guarantee Advise Amen...	PK2GTEA000042470	PK2GTEA000042470	DataEnrichment	20-12-15	PK2	001043
☐ Acquire & E...	M	Import LC Drawing	PK2ILCD000042463	PK2ILCD000042463	Scrutiny	20-12-14	PK2	001044
☐ Acquire & E...	M	Guarantee Advise Amen...	PK2GTEA000042456	PK2GTEA000042456	Approval Task Level 1	20-12-14	PK2	001043
☐ Acquire & E...	M	Import LC Drawing	PK2ILCD000042447	PK2ILCD000042447	Registration	20-12-14	PK2	001044
☐ Acquire & E...	M	Export LC Advise	PK2ELCA000042435	PK2ELCA000042435	DataEnrichment	20-12-14	PK2	006214
☐ Acquire & E...	H	Import LC Issuance	PK2ILCI000042439	PK2ILCI000042439	Limit Earmark Exception App...	20-12-14	PK2	001043
☐ Acquire & E...	M	Import LC Drawing	PK2ILCD000042437	PK2ILCD000042437	Scrutiny	20-12-14	PK2	001044
☐ Acquire & E...	M	Export LC Advise	PK2ELCA000042367	PK2ELCA000042367	DataEnrichment	20-12-12	PK2	001044
☐ Acquire & E...	M	Guarantee Issuance	PK2GTEI000042421	PK2GTEI000042421	Approval Task Level 1	20-12-14	PK2	001044
☐ Acquire & E...	M	Guarantee Issuance	PK2GTEI000042405	PK2GTEI000042405	Scrutiny	20-12-14	PK2	001044
☐ Acquire & E...	H	Import LC Issuance	PK2ILCI000042393	PK2ILCI000042393	Scrutiny	20-12-14	PK2	001043
☐ Acquire & E...	M	Lodge Claim - Guarantee...	PK2GADC000042385	PK2GADC000042385	Handoff RetryTask	20-12-13	PK2	001044
☐ Acquire & E...	M	Lodge Claim - Guarantee...	PK2GTEC000042386	PK2GTEC000042386	Approval Task Level 1	20-12-13	PK2	001044
☐ Acquire & E...	M	Export LC Amendment	PK2ELCA000042370	PK2ELCA000042370	Approval Task Level 1	20-12-13	PK2	001044

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

Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☒ Acquire & E...	M	Guarantee Advise Amen...	PK2GTEA000042470	PK2GTEA000042470	DataEnrichment	20-12-15	PK2	001043
☐ Acquire & E...	M	Import LC Drawing	PK2ILCD000042463	PK2ILCD000042463	Scrutiny	20-12-14	PK2	001044
☐ Acquire & E...	M	Guarantee Advise Amen...	PK2GTEA000042456	PK2GTEA000042456	Approval Task Level 1	20-12-14	PK2	001043
☐ Acquire & E...	M	Import LC Drawing	PK2ILCD000042447	PK2ILCD000042447	Registration	20-12-14	PK2	001044
☐ Acquire & E...	M	Export LC Advise	PK2ELCA000042435	PK2ELCA000042435	DataEnrichment	20-12-14	PK2	006214
☐ Acquire & E...	H	Import LC Issuance	PK2ILCI000042439	PK2ILCI000042439	Limit Earmark Exception App...	20-12-14	PK2	001043
☐ Acquire & E...	M	Import LC Drawing	PK2ILCD000042437	PK2ILCD000042437	Scrutiny	20-12-14	PK2	001044
☐ Acquire & E...	M	Export LC Advise	PK2ELCA000042367	PK2ELCA000042367	DataEnrichment	20-12-12	PK2	001044
☐ Acquire & E...	M	Guarantee Issuance	PK2GTEI000042421	PK2GTEI000042421	Approval Task Level 1	20-12-14	PK2	001044
☐ Acquire & E...	M	Guarantee Issuance	PK2GTEI000042405	PK2GTEI000042405	Scrutiny	20-12-14	PK2	001044
☐ Acquire & E...	H	Import LC Issuance	PK2ILCI000042393	PK2ILCI000042393	Scrutiny	20-12-14	PK2	001043
☐ Acquire & E...	M	Lodge Claim - Guarantee...	PK2GADC000042385	PK2GADC000042385	Handoff RetryTask	20-12-13	PK2	001044
☐ Acquire & E...	M	Lodge Claim - Guarantee...	PK2GTEC000042386	PK2GTEC000042386	Approval Task Level 1	20-12-13	PK2	001044
☐ Acquire & E...	M	Export LC Amendment	PK2ELCA000042370	PK2ELCA000042370	Approval Task Level 1	20-12-13	PK2	001044

Page 1 of 70 (1 - 20 of 1392 items) K < 1 2 3 4 5 ... 70 > X

4. The acquired task will be available in **My Tasks** tab. Click **Edit** to capture responses of the registered task.

My Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☒ Edit	M	Guarantee Advise Amendment B...	PK2GTEA000042470	PK2GTEA000042470	DataEnrichment	20-12-15	PK2	001043
☐ Edit	M	Lodge Claim - Guarantee Issued	PK2GTEC000042427	PK2GTEC000042427	Registration	20-12-14	PK2	001044
☐ Edit	M	Lodge Claim - Guarantee Issued	PK2GTEC000042426	PK2GTEC000042426	Registration	20-12-14	PK2	001044
☐ Edit	M	Lodge Claim - Guarantee Issued	PK2GTEC000042416	PK2GTEC000042416	Registration	20-12-14	PK2	001044
☐ Edit	M	Guarantee Issuance Amendment ...	PK2GTEI000042373	PK2GTEI000042373	DataEnrichment	20-12-12	PK2	000153
☐ Edit	M	Guarantee Issuance Amendment ...	PK2GTEI000042363	PK2GTEI000042363	DataEnrichment	20-12-12	PK2	001044
☐ Edit	M	Guarantee Issuance Amendment ...	PK2GTEI000042362	PK2GTEI000042362	DataEnrichment	20-12-12	PK2	000153
☐ Edit	M	Guarantee Advise Amendment B...	PK2GTEA000042340	PK2GTEA000042340	Registration	20-12-11	PK2	001043
☐ Edit	M	Guarantee Issuance Amendment ...	PK2GTEI000042339	PK2GTEI000042339	DataEnrichment	20-12-11	PK2	001044
☐ Edit	M	Guarantee Issuance Amendment ...	PK2GTEI000042338	PK2GTEI000042338	DataEnrichment	20-12-11	PK2	001044
☐ Edit	M	Guarantee Advise Amendment B...	PK2GTEA000042337	PK2GTEA000042337	DataEnrichment	20-12-11	PK2	001043
☐ Edit	M	Guarantee Issuance Amendment ...	PK2GTEI000042332	PK2GTEI000042332	DataEnrichment	20-12-11	PK2	001044
☐ Edit	M	Import Documentary Collection ...	PK2IDCB000042316	PK2IDCB000042316	DataEnrichment	20-12-11	PK2	001044
☐ Edit	M	Import Documentary Collection ...	PK2IDCB000042315	PK2IDCB000042315	DataEnrichment	20-12-11	PK2	001044

Page 1 of 18 (1 - 20 of 357 items) K < 1 2 3 4 5 ... 18 > X

The beneficiary consent response capture stage has sections as follows:

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

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

3.3.1 Main Details

Main details section has sub section as follows:

- Application Details
- Beneficiary Response Capture

3.3.1.1 Application Details

All fields displayed under Application details section, would be read only except for the **Priority**. Refer to [3.2.1 Application Details](#) for more information of the fields.

Oracle

Guarantee Advise Amendment Beneficiary Consent
DataEnrichment :: Application No:- 032GTEA000184960

Clarification Details Documents Remarks Overrides Customer Instruction View Undertaking View Events Signatures

ENTITY_ID1 (ENTITY_J... FLEXCUBE UNIVERSAL BAN... Aug 3, 2023 ZARTAB01 subham@gmail.com

Screen (1 / 6)

Main Details

Application Details

Advising Bank Ref: 032GUAD2321SEBX7
Received From - Customer ID: 032209
Received From - Customer Name: Jumeirah Group
Branch: 032-Oracle Banking Trade Finan...
Process Reference Number: 032GTEA000184960
User Reference Number: 032GUAD2321SEBX7
Priority: Medium
Submission Mode: Desk
Transaction Date: Aug 3, 2023

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Aug 3, 2023	☒	Unconfirmed		

Information To Issuing Bank
79 - Narrative
Mayavar888

Audit Request Clarification Reject Refer Hold Cancel Save & Close Back Next

3.3.1.2 Beneficiary Response Capture

The fields listed under this section are same as the fields listed under the [3.2.2 Beneficiary Response Capture](#) section in [3.2 Registration](#). Refer to [3.2.2 Beneficiary Response Capture](#) for more information of the During Registration, if user has not captured input, then user can capture the details in this section.

View Undertaking

Beneficiary Response Capture

Amendment Number	Amendment Date	Beneficiary Consent Required	Beneficiary Response	Remarks	Action
1	Aug 3, 2023	☒	Unconfirmed		

3.3.1.3 Information to Issuing Bank

Information To Issuing Bank 79 - Narrative Mayavar888 Audit Request Clarification Reject Refer Hold Cancel Save & Close Back Next		
Field	Description	Sample Values
Information to Issuing Bank		
Narrative	Specify the narrative for MT799. The user modifies the details of the FFT text concerning beneficiary consent responses. Note: The user is prompted to review MT799 narrative details and the system suppresses the error message if it is not required.	

3.3.1.4 Action Buttons

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

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

Field	Description	Sample Values
Customer Instructions	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.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
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.	

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 and appropriate remarks must be provided.	
Cancel	Cancel the Beneficiary Consent Response Capture 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.	

3.3.2 Additional Fields

This stage allows adding more fields that are required to process the request. These fields can be configured as part of implementation of the product.

The screenshot displays the Oracle Banking Trade Finance application interface. The top navigation bar includes the Oracle logo and user information (ENTITY_J01, ENTITY_J...). Below the navigation bar, a breadcrumb trail shows the current stage: 'Guarantee Advise Amendment Beneficiary Consent'. The main content area is titled 'Additional Fields' and contains a list of fields for configuration. The left sidebar shows a navigation menu with options like 'Main Details', 'Additional Fields', 'Advices', 'Additional Details', 'Settlement Details', and 'Summary'. The bottom of the screen features a toolbar with buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

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.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
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.	

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 Amendment Beneficiary Consent inputs.	
Back	On click of Back, system moves the task to the previous data segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

3.3.3 Advices

This section defaults the advices maintained for the product/event simulated from the advices maintained at the Product level in the back office.

The screenshot shows the Oracle application interface for 'Guarantee Advice Amendment Beneficiary Consent'. The top navigation bar includes tabs for Clarification Details, Documents, Remarks, Overrides, Customer Instruction, View Undertaking, View Events, and Signatures. The left sidebar has a menu with options: Main Details, Additional Fields, Advices (selected), Additional Details, Settlement Details, and Summary. The main content area displays a table titled 'Advices' with four columns: Advice Name, Advice Party, Party Name, Suppress, and Advice. The table contains four rows of advice data. At the bottom, there is a navigation bar with buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, and Next.

Advice Name	Advice Party	Party Name	Suppress	Advice
AMD_EXP_CR	BEN	Alir Aralia	NO	
GUA_AMD_INSTR	BEN	Alir Aralia	YES	
GUA_ACK_ADVICE	ISB	MASHREQ BANK...	NO	
LC_CASH_COL_A...	ISB	MASHREQ BANK...	YES	

The user can also suppress the Advice, if required.

Advice Details

Advice Details

Suppress Advice

☒

Party ID

032204

Party Name

Air Arabia

Advice Name

TRADE_ENVELOPE

Medium

MAIL

Advice Party

BEN

FFT Code

FFT Code	FFT Description		Action
12FRETCOURSE			

Instructions

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

OK

Cancel

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

Field	Description	Sample Values
	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.	

3.3.3.1 Action Buttons

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

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

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instructions	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.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
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
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 Issuance Amendment Beneficiary Consent inputs.	
Back	On click of Back, system moves the task to the previous data segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

3.3.4 Additional Details

Following tiles are present in Additional Details section:

- Limits and Collateral section

- Charges, commission and Taxes simulated from back office and populated in this screen
- Preview Messages simulated from back office and populated in this screen

Oracle Banking Trade Finance
Aug 3, 2023

ZARTAB01
subham@gmail.com

Guarantee Advise Amendment Beneficiary Consent
DataEnrichment : Application No:- 032GTEA000167352

Clarification Details Documents Remarks Overrides Customer Instruction View Undertaking View Events Signatures

Main Details
Additional Fields
Advices
Additional Details
Settlement Details
Summary

Additional Details Screen (4 / 6)

Commission, Charges and Taxes	Limits and Collaterals	Preview messages
Charge : Commission : Tax : Block Status : Not Initiated	Contribution Currency : Contribution Amount : Limit Check Status : Collateral Currency : Collateral Contr. : Collateral Check : Status :	Language : Preview Messages : -

Audit Request Clarification Reject Refer Hold Cancel Save & Close Back Next

3.3.4.1 Limit and Collateral

In this section user can to attach more than one line.

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.

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

3.3.4.2 Limits Details

Limits and Collaterals

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Contribution Amount	Limit Check Response	Response Message
No data to display.									

Cash Collateral Details

Collateral Percentage * 20.0

Collateral Currency and amount GBP £220.00

Exchange Rate

+

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response
1		PK20010440017	1	100			

Save & Close Cancel

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

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

Field	Description	Sample Values
+	Click plus icon to add new 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.	
-------------	--	--

Field	Description	Sample Values
Linkage Type	Select the linkage type. Linkage type can be: • Facility • Liability By default Linkage Type is "Facility".	
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.	

Field	Description	Sample Values
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.	
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.	

3.3.4.3 Collateral Details

Collateral Details

Total Collateral Amount *

AED 10.00

Sequence Number

1.0

Collateral Contrubution 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

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

Cash Collateral Details

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

Click + plus icon to add new collateral details.

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

Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.	
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.	

Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.	
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.	
Collateral Contribution Amount	Collateral contribution amount will get defaulted in this field. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.	
Settlement Account	Select the settlement account for the collateral.	
Settlement Account Currency	Read only field. Settlement Account Currency will be auto-populated based on the Settlement Account selection.	
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.	
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.	
Account Available Amount	Read only field. Account available amount will be auto-populated on clicking the Verify button.	
Response	Read only field. Response can be 'Success' or 'Amount not Available'. System populates the response on clicking the Verify button.	
Response Message	Read only field. Detailed Response message. System populates the response on clicking the Verify button.	
Verify	Click to verify the account balance of the Settlement Account.	
Save & Close	Click to save and close the record.	

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

3.3.4.4 **Commission, Charges and Taxes 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.

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

Charge Details

Recalculate
Redefault

Commission Details

Event

Event 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) < 1 >										

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) < 1 >										

Tax Details

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

Save & Close
Close

3.3.4.5 Commission Details

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

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

Field	Description	Sample Values
Amount	An amount that is maintained under the product code defaults in this field. The commission rate, if available in Back Office defaults in OBTFCM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFCM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.	
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.	

3.3.4.6 Charge Details

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

Field	Description	Sample Values
Settlement Account	Details of the settlement account.	

3.3.4.7 Tax Details

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

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

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

3.3.4.8 Preview

The bank user can view a preview of the outgoing SWIFT message and advise simulated from back office. The message MT799 is displayed.

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.	
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.	

3.3.4.9 Action Buttons

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

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

Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
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.	
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 Amendment Beneficiary Consent inputs.	
Back	On click of Back, system moves the task to the previous data segment.	

Field	Description	Sample Values
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

3.3.5 Settlement Details

System should simulate the settlement details from back office and display the same in this screen.

The screenshot displays the 'Settlement Details' screen in the Oracle system. The main area contains a table with the following data:

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
AVL_SET_LCAMT	AED	Debit	0322040001	Air Arabia	AED	No	No
AVL_SET_LCAMTEQ	AED	Credit	0322040001	Air Arabia	AED	No	No
CLAIM_CUST_AMT	AED	Debit	0323100010	Union National Bank	AED	No	No
CLAIM_CUST_AMT_FX	AED	Debit	0323100010	Union National Bank	AED	No	No
CLAIM_SETTLE_AMT	AED	Credit	0322040001	Air Arabia	AED	No	No
COLLAMT_OSEQ	AED	Debit	0322040001	Air Arabia	AED	No	No
COLL_AMINDAMTEQ	AED	Debit	0322040001	Air Arabia	AED	No	Yes
COLL_AMTEQ	AED	Debit	0322040001	Air Arabia	AED	No	No
COLL_AMT_DECR	AED	Credit	0322040001	Air Arabia	AED	No	Yes
COLL_AMT_INCR	AED	Debit	0322040001	Air Arabia	AED	No	Yes

The interface also includes a sidebar with navigation options (Main Details, Additional Fields, Additional Details, Settlement Details, Summary) and a bottom bar with action buttons (Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Back, Next).

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.	
Account Description	Application displays the description of the selected account.	

Field	Description	Sample Values
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.	

3.3.5.1 Action Buttons

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

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

Field	Description	Sample Values
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
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.	
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.	

Field	Description	Sample Values
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Back	On click of Back, system moves the task to the previous data segment.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

3.3.6 Summary

User can review the summary of details updated in Beneficiary Consent Response Capture section. User can drill down from summary Tiles into respective data segments.

Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Advices - User can view the advice details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

3.3.6.1 Action Button

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

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

Field	Description	Sample Values
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
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.	
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.	

Field	Description	Sample Values
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Back	On click of Back, system moves the task to the previous data segment.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

3.4 Exceptions

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

3.4.1 Exception - Amount Block

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

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

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

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

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

Approve:

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

Refer:

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

Reject:

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

3.4.1.1 Amount Block Exception

This section will display the amount block exception details.

3.4.1.2 Summary

Oracle Amount Block Exception Summary screen. The screen displays the following details:

Main Details	Additional Fields	Commission, Charges and taxes	Preview messages
SBL/Guarantee Type : DPAY Submission Mode : Desk Date of Issue : 2023-08-03	Click here to view Additional fields	Charge : Commission : Tax : Block Status : Not Initiated	Language : ENG Preview Message : -

Advices	Accounting Details	Party Details
Advice 1 : AMD_EXP_CR Advice 2 : GUA_AMD_INST... Advice 3 : GUA_ACK_ADVIL... Advice 4 : LC_CASH_COI...	Event : AccountNumber : Branch :	Applicant : Emaar Proper... Beneficiary : Air Arabia Issuing Bank : MASHREQ BANK...

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages - User can have the preview of message.
- Advices - User can view the advice details.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	

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

3.4.2 Exception - Know Your Customer (KYC)

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

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

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

Approve

- After changing the KYC status in the back end application (outside this process).

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

3.4.2.1 **Summary**

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages - User can have the preview of message.
- Advices - User can view the advice details.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the 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. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Customer 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, OBTFFPM 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.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	
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.	

Field	Description	Sample Values
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.	
Back	Task moves to previous logical step.	

3.4.3 **Exception - Limit Check/Credit**

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

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

Note

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

3.4.3.1 **Summary**

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages - User can have the preview of message.
- Advices - User can view the advice details.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.

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. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	

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

3.5 Multi Level Approval

The Approval user can review and approve the details updated in approval stage of the Beneficiary Consent response for Amendment under Guarantee Advised.

Log in into OBTFPM application and acquire 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.

Approval the user can view a snapshot of the beneficiary consent response to an amendment made to this transaction as read only.

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 Summary

The screenshot shows the Oracle OBTFM interface for a task titled "Guarantee Advise Amendment Beneficiary Consent" with Application No: 032GTEA000167352. The interface is divided into several tabs: Documents, Remarks, Overrides, Customer Instruction, View Undertaking, View Events, and Signatures. The main content area is organized into a grid of sections:

- Main Details:** SBL/Guarantee Type : DPAY, Submission Mode : Desk, Date of Issue : 2023-08-03.
- Additional Fields:** Click here to view Additional fields.
- Commission, Charges and taxes:** Charge, Commission, Tax, Block Status : Not Initiated.
- Preview messages:** Language : ENG, Preview Message : -.
- Advices:** Advice 1 : AMD_EXP_CR, Advice 2 : GUA_AMD_INST..., Advice 3 : GUA_ACK_ADV..., Advice 4 : LC_CASH_COL...
- Accounting Details:** Event, Account Number, Branch.
- Party Details:** Beneficiary : Air Arabia, Issuing Bank : MASHREQ BANK..., Applicant : Emaar Proper...
- Settlement Details:** Component : COLL_AMT_INC..., Account Number : 0322040001, Currency : AED.
- Compliance details:** KYC : Not Verified, Sanctions : Verified, AML : Verified.
- Exception(Approval):** AmountBlockKYC : EXCEPTION, PLEASE VISIT REMARKS FOR MORE DETAILS.

At the bottom, there are buttons for Audit, Report, Hold, Refer, Cancel, and Approve.

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages - User can have the preview of message.
- Advices - User can view the advice details.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Settlement Details - User can view the Settlement details.
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Exception(Approval) Details - User can view the exception (Approval) details.

3.5.1.1 Documents and Checklist

- Documents: Approval user can open the uploaded documents and verify them.
- Checklist: Verify the uploaded documents.
- Remarks: Approval user can view the remarks captured in the process during earlier stages.

- Incoming Message: User can view the SWIFT MT 768 if applicable

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. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to view the remarks captured as part of Registration stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view overrides, if any.	
Customer 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.	
View Undertaking	Clicking this button allows the user should to view the undertaking details.	
View Events	Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.	

Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	Cancel the Guarantee Issuance under beneficiary consent 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.	

3.5.1.3 Acceptance Criteria

As a OBTFPM user, the user can capture the beneficiary consent received for an Amendment of Guarantee/ SBLC to the beneficiary.

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