

Guarantee Issuance Amendment - Beneficiary Consent User
Guide

Oracle Banking Trade Finance Process Management
Release 14.7.5.0.0

Part No. G15303-01

September 2024

Oracle Banking Trade Finance Process Management - Guarantee Issuance 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 Issuance 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 Issuance Amendment - Beneficiary Consent

Guarantee/ SBLC issued by the Issuing Bank/Local Guarantee Bank can be amended to modify the underlying Terms and Conditions of the Guarantee/SBLC. Some of these amendments may require beneficiary to accept the terms of the amendment.

The Guarantee Issuance Amendment Beneficiary Consent process enables the bank user to capture the beneficiary response to the Guarantee amendment issued. Beneficiary Consent of Amendment Issued at the

- Issuing Bank
- Counter- Guarantee Issuing Bank (CIB)
- Local Guarantee Issuing Bank (LIB)

The consent may be either received direct from the beneficiary or through SWIFT messages.

This section contains the following topics:

[3.1 Common Initiation Stage](#)

[3.2 Registration](#)

[3.3 Data Enrichment](#)

[3.4 Exceptions](#)

3.1 Common Initiation Stage

The user can initiate the new Guarantee Issuance 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 dark sidebar contains a menu with various options. The 'Initiate Task' option is highlighted with a red rectangular box. The main content area is titled 'Initiate Task' and shows a 'Registration' form. The form has two dropdown menus: 'Process Name' (set to 'Guarantee Issuance Amendment...') and 'Branch' (set to 'PK2-FLEXCUBE UNIVERSAL BANK'). At the bottom right of the form, there are two buttons: 'Proceed' and 'Clear'. The top right of the interface shows the user's login information, including the name 'JEEV' and email 'subham@gmail.com', along with a date 'Mar 22, 2019'.

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.

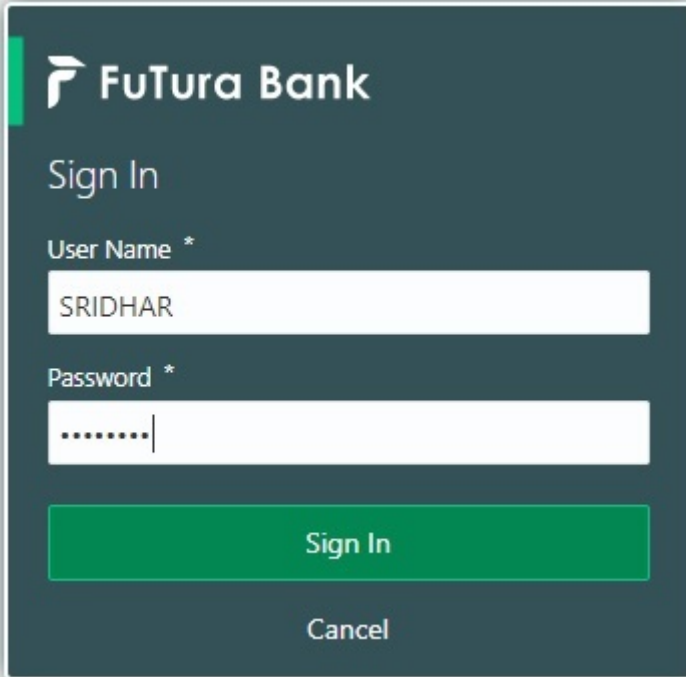
3.2 Registration

During Registration stage, user can register the Beneficiary's response for the amendment to the Guarantee. 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

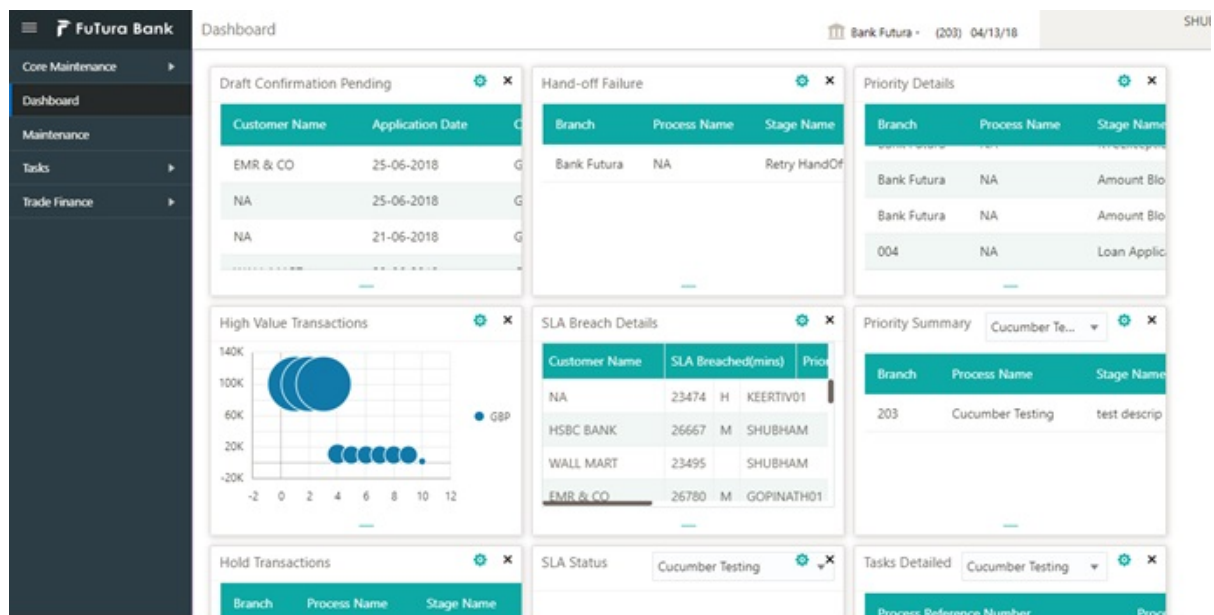
Password *

.....

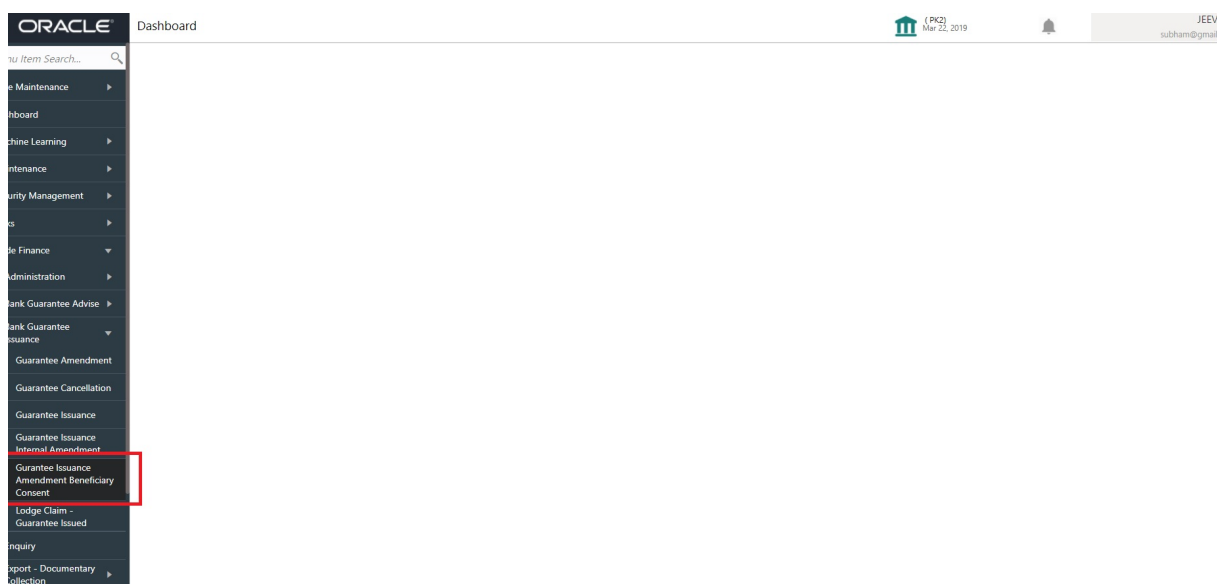
Sign In

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 Issuance > Guarantee Issuance 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

The screenshot shows the Oracle 'Guarantee Issuance Amendment Beneficiary Consent' screen. The 'Application Details' section is visible, showing fields for Undertaking Number, Received From - Customer ID, Received From - Customer Name, Branch, Amendment Number, and Process Reference Number. The 'Beneficiary Response Capture' section shows a table with columns for Amendment Number, Amendment Date, Ben. Consent Required, Beneficiary Response, Remarks, and Action.

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

Field	Description	Sample Values
Undertaking Number	Enter the undertaking number or alternatively select it from LOV'. As part of LOV criteria; user can input the SBLC/ Guarantee Number, Applicant, Currency and amount and User Reference Number.	
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
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. Users are allowed to 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 Email - Request received through Email FAX - Request received through FAX	Desk
Amendment Number	Read only field. Amendment number will be auto-populated based on the system maintenance. Amendment number increases by 1 for each amendment.	
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.	203GTEADV0015920
Response Received Date	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

System will default the list of amendment issued with details of amendment date, Beneficiary consent Required status, Beneficiary Response and Remarks in this section.

Beneficiary Response Capture					View Guarantee/SBLC	Guarantee/SBLC Events
Amendment Number	Amendment Date	Ben. Required	Beneficiary Response	Remarks	Action	
	May 5, 2021		Unconfirmed			

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

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 toggle (On/ Off) will be auto-populated from the Guarantee /SBLC Amendment.	
Beneficiary Response	Select the beneficiary response from the drop-down. The values are: <ul style="list-style-type: none"> Confirmed Unconfirmed Rejected 	
Remarks	Enter the remarks of the beneficiary response.	

3.2.3 Miscellaneous

ORACLE (DEFAULT ENTITY) Oracle Banking Trade Finance May 24, 2021 ZART/ subham@gmail

Guarantee Issuance Amendment Beneficiary Consent

Signatures Documents Remarks Customer Instruction

Application Details

Initiating Number: 2GUR21125AASY
 Received From - Customer ID: 001044
 Received From - Customer Name: GOODCARE PLC
 Branch: PK2-Oracle Banking Trade Finan...
 Priority: Medium
 Submission Mode: Desk
 Amendment Number: 1
 Process Reference Number: PK2GTEI000025617
 Response Received Date: May 24, 2021

View Guarantee/SBLC Guarantee/SBLC Event

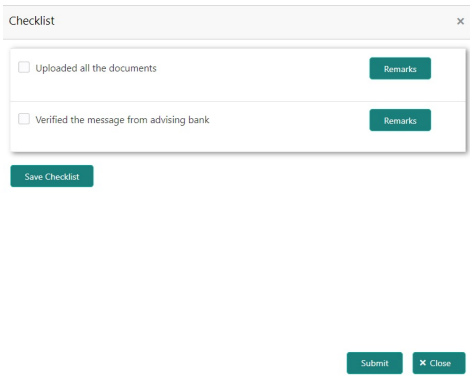
Beneficiary Response Capture

Amendment Number	Amendment Date	Ben. Consent Required	Beneficiary Response	Remarks	Action
	May 24, 2021	<input checked="" type="checkbox"/>	Unconfirmed		<input type="checkbox"/>
	May 24, 2021	<input checked="" type="checkbox"/>	Unconfirmed		<input type="checkbox"/>

Hold Cancel Save & Close Submit

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

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Documents	Upload the required Guarantee/ SBLC Amendment –Beneficiary Confirmation documents.	
Remarks	<p>Provide any additional information regarding the Beneficiary Consent. This information can be viewed by other users processing the request.</p> <p>Content from Remarks Field should be handed off to Remarks field in Backend application.</p>	
Customer Instructions	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View SBLC/ Guarantee	Clicking on View SBLC/ Guarantee button, user can view the the snapshot of latest Guarantee amendment details.	

Field	Description	Sample Values
SBLC/ Guarantee Events	Clicking on SBLC/ Guarantee Events button, user can view the snapshot of various events under the Guarantee amendment details.	
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 'My Task' 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 beneficiary 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.	
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.	
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.



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.



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.

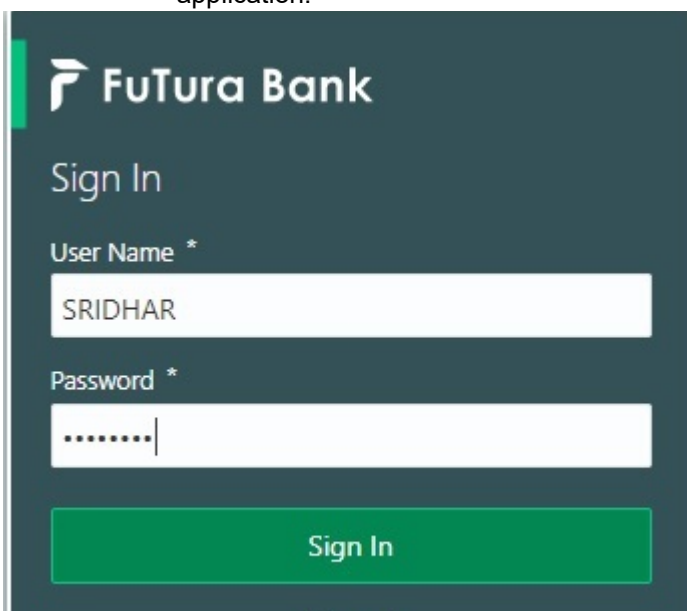
The user can view the requests that are received via online channel like SWIFT are available directly in Data Enrichment for further processing from Beneficiary Consent Response Capture stage.

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.



FuTura Bank

Sign In

User Name *

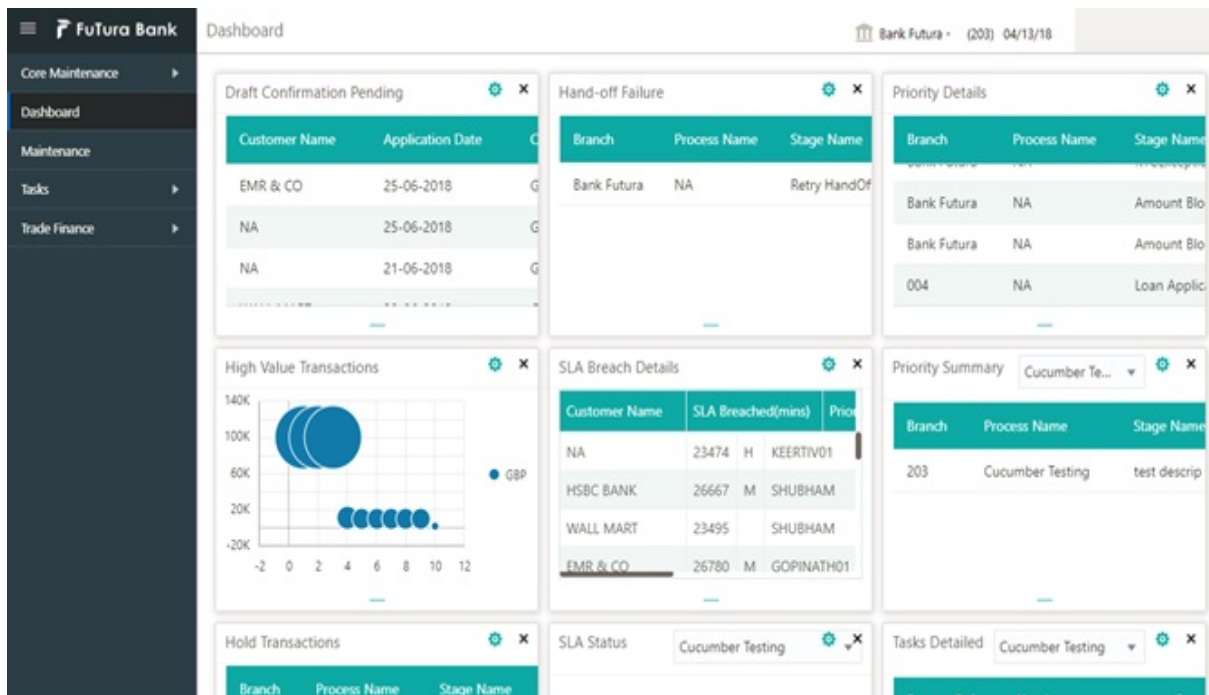
SRIDHAR

Password *

.....

Sign In

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



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

ORACLE Free Tasks

Item Search...

Refresh Acquire Assign Row Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	M	Guarantee Issuance Ame...	300GTEI000039417	300GTEI000039417	DataEnrichment	20-12-12	300	001506
<input type="checkbox"/> Acquire & E...	M	Import LC Issuance	300ILCI000038720	300ILCI000038720	KYC Exceptional approval	20-11-11	300	001506
<input type="checkbox"/> Acquire & E...	M	Import LC Issuance	300ILCI000039408	300ILCI000039408	Scrutiny	20-12-11	300	001506
<input type="checkbox"/> Acquire & E...	M	Import LC Drawing	300ILCD000039406	300ILCD000039406	Scrutiny	20-12-11	300	001506
<input type="checkbox"/> Acquire & E...	M	Export LC Advise	300ELCA000039390	300ELCA000039390	Handoff RetryTask	20-12-09	300	000823
<input type="checkbox"/> Acquire & E...	M	Export LC Advise	300ELCA000039384	300ELCA000039384	Scrutiny	20-12-09	300	001506
<input type="checkbox"/> Acquire & E...	M	Import LC Issuance	300ILCI000039377	300ILCI000039377	Scrutiny	20-12-09	300	001506
<input type="checkbox"/> Acquire & E...	M	Import LC Issuance	000ILCI000039374	000ILCI000039374	Scrutiny	20-12-09	300	001246
<input type="checkbox"/> Acquire & E...	M	Import Documentary C...	300IDCR000039317	300IDCR000039317	Registration	20-12-03	300	000009
<input type="checkbox"/> Acquire & E...	M	Import LC Issuance	300ILCI000039316	300ILCI000039316	Registration	20-12-03	300	001506
<input type="checkbox"/> Acquire & E...	M	Import LC Issuance	300ILCI000039315	300ILCI000039315	Registration	20-12-03	300	001506
<input type="checkbox"/> Acquire & E...	M	Guarantee Issuance Ame...	300GTEI000039313	300GTEI000039313	Registration	20-12-03	300	001506
<input type="checkbox"/> Acquire & E...	M	Import LC Issuance	300ILCI000039312	300ILCI000039312	Registration	20-12-03	300	001506
<input type="checkbox"/> Acquire & E...	M	Guarantee Issuance	300GTEI000039310	300GTEI000039310	Registration	20-12-03	300	000833

Page 1 of 6 (1 - 20 of 110 items) K < 1 2 3 4 5 6 > X

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Acquire & Edit	M	Guarantee Issuance Ame...	300GTEI000039417	300GTEI000039417	DataEnrichment	20-12-12	300	001506
<input type="checkbox"/> Acquire & Edit	M	Import LC Issuance	300ILCI000038720	300ILCI000038720	KYC Exceptional approval	20-11-11	300	001506
<input type="checkbox"/> Acquire & Edit	M	Import LC Issuance	300ILCI000039408	300ILCI000039408	Scrutiny	20-12-11	300	001506
<input type="checkbox"/> Acquire & Edit	M	Import LC Drawing	300ILCD000039406	300ILCD000039406	Scrutiny	20-12-11	300	001506
<input type="checkbox"/> Acquire & Edit	M	Export LC Advise	300ELCA000039390	300ELCA000039390	Handoff RetryTask	20-12-09	300	000823
<input type="checkbox"/> Acquire & Edit	M	Export LC Advise	300ELCA000039384	300ELCA000039384	Scrutiny	20-12-09	300	001506
<input type="checkbox"/> Acquire & Edit	M	Import LC Issuance	300ILCI000039377	300ILCI000039377	Scrutiny	20-12-09	300	001506
<input type="checkbox"/> Acquire & Edit	M	Import LC Issuance	000ILCI000039374	000ILCI000039374	Scrutiny	20-12-09	300	001246
<input type="checkbox"/> Acquire & Edit		Import Documentary C...	300IDCR000039317	300IDCR000039317	Registration	20-12-03	300	000009
<input type="checkbox"/> Acquire & Edit	M	Import LC Issuance	300ILCI000039316	300ILCI000039316	Registration	20-12-03	300	001506
<input type="checkbox"/> Acquire & Edit	M	Import LC Issuance	300ILCI000039315	300ILCI000039315	Registration	20-12-03	300	001506
<input type="checkbox"/> Acquire & Edit		Guarantee Issuance Ame...	300GTEI000039313	300GTEI000039313	Registration	20-12-03	300	001506
<input type="checkbox"/> Acquire & Edit	M	Import LC Issuance	300ILCI000039312	300ILCI000039312	Registration	20-12-03	300	001506

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Edit	M	Guarantee Issuance Amendment Beneficiary Consent	300GTEI000039417	300GTEI000039417	DataEnrichment	20-12-12	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Amendment Beneficiary Consent	300GTEI000039409	300GTEI000039409	Registration	20-12-12	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039396	300GTEI000039396	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039395	300GTEI000039395	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039394	300GTEI000039394	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039393	300GTEI000039393	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039391	300GTEI000039391	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039388	300GTEI000039388	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039385	300GTEI000039385	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039381	300GTEI000039381	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit		Guarantee Issuance Internal Amendment	300GTEI000039376	300GTEI000039376	Registration	20-12-09	300	001506
<input type="checkbox"/> Edit	L	Guarantee Advise	300GTEA000039361	300GTEA000039361	Scrutiny	20-12-07	300	
<input type="checkbox"/> Edit	M	Shipping Guarantee Issuance	300SGTI000039358	300SGTI000039358	DataEnrichment	20-12-07	300	001506

The beneficiary consent response capture stage has sections as follows:

- Main Details
- Additional Details
- 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 Banking Trade Finance
May 24, 2021
ZARTA
subham@gmail

ante Issuance Amendment Beneficiary Consent
sEnrichment :: Application No:- PK2GTEI000025617

Clarification Details Documents Remarks Overrides Customer Instruction Common Group Messages View Undertaking View Events

Signatures

Screen (1)

Main Details

Application Details

Undertaking Number
PK2GTEI000025617

Received From - Customer ID
001044

Received From - Customer Name
GOODCARE PLC

Branch
PK2-Oracle Banking Trade Finan...

Priority
Medium

Submission Mode
Desk

Amendment Number
1

Process Reference Number
PK2GTEI000025617

Response Received Date
May 24, 2021

Beneficiary Response Capture

Amendment Number	Amendment Date	Ben. Consent Required	Beneficiary Response	Remarks	Action
1	May 24, 2021	<input checked="" type="checkbox"/>	Unconfirmed		<input type="checkbox"/>
2	May 24, 2021	<input checked="" type="checkbox"/>	Unconfirmed		<input type="checkbox"/>

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.

Beneficiary Response Capture

Amendment Number	Amendment Date	Ben. Required	Beneficiary Response	Remarks	Action
1	May 5, 2021	<input checked="" type="checkbox"/>	Unconfirmed		<input type="checkbox"/>

Reject Refer Hold Cancel Save & Close Back Next

3.3.1.3 Action Buttons

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

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	NA for beneficiary consent.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Refer	<p>On click of Refer, user will be able to refer the task back to the Registration/previous user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided.</p>	
Cancel	Cancel the Beneficiary Consent Response Capture stage inputs.	
Save & Close	<p>Save the information provided and holds the task in 'My Task' for working later.</p> <p>This option will not submit the request.</p>	
Next	Click Next to move to next logical step in Beneficiary Consent Response stage.	

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.

Oracle My Tasks (300) Apr 1, 2016 JEE\subham@gmail.com

antea Issuance Amendment Beneficiary Consent - DataEnrichment :: Application No: 300GTEI000039417

Clarification Details Documents Overrides View Undertaking View Events

Main Details Additional Fields Advices Additional Details Settlement Details Summary

Additional Fields

edit

Request Clarification Reject Refer Hold Cancel Save & Close Back New

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. 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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	NA for beneficiary consent.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
Refer	<p>On click of Refer, user will be able to refer the task back to the Registration/previous stage user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	<p>Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Task' for working later.</p> <p>This option will not submit the request</p>	

3.3.3 Advices

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

The screenshot shows the Oracle application interface for 'Advices'. The top navigation bar includes the Oracle logo and 'My Tasks'. The breadcrumb trail indicates the current path: 'ntee Issuance Amendment Beneficiary Consent - DataEnrichment :: Application No: 300GTEI000039417'. The sidebar on the left lists navigation options: 'Main Details', 'Additional Fields', 'Advices' (selected), 'Additional Details', 'Settlement Details', and 'Summary'. The main content area displays an 'Advice : PAYMENT_MESSAGE' card with the following details: 'Advice Name : PAYMENT_MESSAGE', 'Advice Party :', 'Party Name :', 'Suppress : NO', and 'Advice :'. At the bottom of the interface, there is a row of buttons: 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

The user can also suppress the Advice, if required.

Advice Details

Advice Details

Suppress Advice

Party ID

Advice Name

AMD_EXP_CR

Medium

MAIL

Advice Party

BEN

Party Name

Air Arabia

FFT Code


FFT Code	FFT Description		Action
29BNKCONTACT			<div></div> <div></div>




Instructions

Instruction Code	Instruction Description	Edit	Action
E202	. IN REIMBURSEMENT PLEASE TELE-REMIT THE FUNC		<div></div> <div></div>

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.	
FTT Code	User can select the FFT code as a part of free text.	
FFT Description	FFT description is populated based on the FFT code selected.	

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 Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	NA for beneficiary consent.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

Field	Description	Sample Values
Refer	<p>On click of Refer, user will be able to refer the task back to the previous stage user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	<p>Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Save & Close	<p>Save the information provided and holds the task in you queue for working later.</p> <p>This option will not submit the request</p>	

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

ORACLE

ENTITY_ID1 (ENTITY_L...

FLEXCUBE UNIVERSAL BAN...

Aug 3, 2023

POORNIM

subham@gmail

arantee Issuance Amendment Beneficiary Consent

taEnrichment :: Application No:- 032GTEI000002902

Clarification Details

Documents

Remarks

Overrides

Customer Instruction

View Undertaking

View Events

Signatures

Main Details

Additional Fields

Advices

Additional Details

Settlement Details

Summary

Additional Details

Limit & Collateral

Charge Details

Preview Message

Contribution Currency : AED

Contribution Amount :

Limit Status :

Collateral Currency : AED

Collateral Contr. : 25.2

Collateral Status : Not Verified

Charge :

Commission :

Tax :

Block Status : Not Initiated

Language :

Preview Message : -

Screen (4

Request Clarification

Reject

Refer

Hold

Cancel

Save & Close

Back

Ne

3.3.4.1 Limit and Collateral

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

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

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

Limit & Collateral

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Ed
032204	Facility	032204	032204AED	1	100	AED	100	Not Available		03

ish Collateral Details

Collateral Percentage *

Collateral Currency and amount

Exchange Rate

0

AED

AED 45.00

1.0

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response
	AED	0322040001		56	25.2	NaN	VN

Save & Close

Close

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

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

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

Limit Details

Click Plus icon to view and add the limit details.

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

Customer ID	Applicant's/Applicant Bank customer ID will get defaulted.	
Linkage Type	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> Facility Liability By default Linkage Type is "Facility".	

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

Field	Description	Sample Values
Expiry Date	This field displays the date up to which the Line is valid	
Limit Available Amount	<p>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.</p> <p>This field displays the value, if you click Verify button.</p>	
Response Message	<p>Detailed Response message.</p> <p>This field displays the value, if you click Verify button.</p>	
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	<p>Displays the serial of the various lines available and mapped under the customer id.</p> <p>This field appears on the Limits grid.</p>	
Edit	Click the link to edit the Limit Details	
Delete icon	Click delete icon to delete the existing limit details.	

Collateral Details

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

Collateral Details

Total Collateral Amount *

AED 10.00

Sequence Number

1.0

Collateral Contribution Amount *

AED 1.00

Settlement Account Currency

AED

Contribution Amount in Account Currency

AED 1.00

Response

VS

Verify

Collateral Amount to be Collected *

AED 10.00

Collateral Split % *

10.0

Settlement Account *

0912160013

Exchange Rate

1.0

Account Available Amount

AED 1,984,452.45

Response Message

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

Save & Close

Cancel

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 %	<p>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.</p> <p>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.</p> <p>User can modify the defaulted collateral percentage, in which case system should display an override message "Defaulted Collateral Percentage modified".</p>	
Contribution Amount	<p>This field displays the collateral contribution amount.</p> <p>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.</p>	
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.	

3.3.4.2 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.

Charge Details are auto-populated from the back-end system.

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 items

Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
LCGCLM	AED	89000	GBP	£50.00		<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Air Arabia	0322040001

Page 1 of 1 (1 of 1 items)

Tax Details

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

Save & Close
Close

3.3.4.3 Commission Details

Commission Details are auto-populated from back-end system.

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. User can change the rate, if required.	
Modified Rate	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Currency	Defaults the currency in which the commission needs to be collected	
Amount	An amount that is maintained under the product code defaults in this field. User can modify the value, if required.	
Modified Amount	From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	

Field	Description	Sample Values
Waive	<p>Select the check box to waive charges/commission.</p> <p>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</p> <p>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.</p>	
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.	

3.3.4.4 Charge Details

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

3.3.4.5 Tax Details

The tax component is calculated based on the commission and defaults if maintained at product level. User can update the default value.

Tax details are auto-populated from the back-end system.

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.	

3.3.4.6 Preview

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

Preview messages

Preview - SWIFT Message

Language

English

Message Type

768

Message Status

Repair Reason

Preview - Mail Advice

Language

English

Advice Type

AMD_EXP_CR

Message Status

Repair Reason

Preview Message

```

-----Instance Type and Transmission-----
Original Received from Application - Outgoing Draft
Priority/Delivery : Normal
-----Message Header-----
Swift Input : FIN 768 Acknowledgement of a Guarantee / Standby Message
Sender Swift address : AAEMNL21XXX
: ARTHOS ASSET MANAGEMENT B.V.
: JACHTHAVENWEG 111
: 1008 AB AMSTERDAM
: AAEMNL21XXX
Receiver Swift address : MSHQEGCAXXX
: MASHREQ BANK CAIRO
: MSHQEGCAXXX
: ENGLAND
: UK - IND7
-----User Header-----
Message-User-Reference : 3102352193088222
-----Message Text-----
:20: Transaction Reference Number
: 032GUAD232156006
:21: Related Reference
: DPDF
:

```

Preview Message

03-AUG-23

PAGE :1

Air Arabia

gopinath.subramanian@oracle.com;CC;shahul.ha.hameed@oracle.com

DATE : 03-AUG-23

PAGE :1

Air Arabia

gopinath.subramanian@oracle.com;CC;shahul.ha.hameed@oracle.com

PAGE :1

OUR REFERENCE : 032GUAD232156006

AMENDMENT NO : 1

RECEIVER'S REFERENCE :

ISSUING BANK : MASHREQ BANK CAIRO

MSHQEGCAXXX

ENGLAND

UK - IND7

EUROPE

Save & Close

Cancel

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.	

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ORACLE®

Field	Description	Sample Values
Preview Message	Display a preview of the advice.	

3.3.4.7 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	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBT FPM 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 to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	NA for beneficiary consent.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Refer	<p>On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	<p>Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

3.3.5 Settlement Details

ORACLE ENTITY_ID1 [ENTITY_L... FLEXCUBE UNIVERSAL BAN... Aug 3, 2023 POORNIM subham@gmail

arantee Issuance Amendment Beneficiary Consent
taEnrichment :- Application No:- 032GTEI000002902

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

Main Details
Additional Fields
Advices
Additional Details
Settlement Details
Summary

Settlement Details
☐ Current Event

Screen (5

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
AGUIR_COM1_LIQD	AED	Debit	0322040001	Air Arabia	AED	No	No
AGUIR_COMM_LIQD	AED	Debit	0322040001	Air Arabia	AED	No	No
AVL_SET_LCAMT	AED	Debit	0322040001	Air Arabia	AED	No	No
AVL_SET_LCAMTEQ	AED	Credit	0322040001	Air Arabia	AED	No	No
CLAIM_CUST_AMT	AED	Debit	0322040001	Air Arabia	AED	No	No
CLAIM_CUST_AMT_FX	AED	Debit	0322040001	Air Arabia	AED	No	No
CLAIM_SETTLE_AMT	AED	Credit	0323020032	Abu Dhabi Islamic Bank	AED	No	No
COLLAMT_OS	AED	Credit	0322040001	Air Arabia	AED	No	No
COLLAMT_OSEQ	AED	Debit	0322040001	Air Arabia	AED	No	No
COLLAMNDAMT	AED	Debit	0322040001	Air Arabia	AED	No	No

AVL_SET_LCAMT - Party Details

Transfer Type

Charge Details

Netting Indicator

Ordering Customer

Ordering Institution

Senders Correspondent

Receivers Correspondent

Intermediary Institution

Account With Institution

Beneficiary Institution

Ultimate Beneficiary

Intermediary Reimbursement Institution

Receiver

Payment Details

Sender To Receiver 1

Sender To Receiver 2

Sender To Receiver 3

Sender To Receiver 4

Sender To Receiver 5

Sender To Receiver 6

Remittance Information

Payment Detail 1

Payment Detail 2

Payment Detail 3

Payment Detail 4

Request Clarification Reject Refer Hold Cancel Save & Close Back No

Provide the settlement details based on the description in the following

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

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

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

3.3.5.1 Party Details

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

Field	Description	Sample Values
Transfer Type	Select the transfer type from the drop list: <ul style="list-style-type: none"> • Customer Transfer • Bank Transfer for own account • Direct Debit Advice • Managers Check • Customer Transfer with Cover • Bank Transfer • None 	
Charge Details	Select the charge details for the transactions: <ul style="list-style-type: none"> • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges 	
Netting Indicator	Select the netting indicator for the component: <ul style="list-style-type: none"> • Yes • No 	
Ordering Customer	Select the ordering customer from the LOV.	
Ordering Institution	Select the ordering institution from the LOV.	
Senders Correspondent	Select the senders correspondent from the LOV.	
Receivers Correspondent	Select the receivers correspondent from the LOV.	
Intermediary Institution	Select the intermediary institution from the LOV.	
Account with Institution	Select the account with institution from the LOV.	
Beneficiary Institution	Select the beneficiary institution from the LOV.	
Ultimate Beneficiary	Select the ultimate beneficiary from the LOV.	
Intermediary Reimbursement Institution	Select the intermediary reimbursement institution from the LOV.	

Field	Description	Sample Values
Receiver	Click Search to search and select the receiver.	

3.3.5.2 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	NA for beneficiary consent.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Refer	<p>On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	<p>Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

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.

The screenshot displays the 'Summary' page for a 'Beneficiary Consent Response Capture' application. The page is organized into a grid of tiles representing different data segments. The top navigation bar includes the Oracle logo, user details (POORNIM subham@gmail), and various functional tabs. The left sidebar provides a navigation menu. The main content area is divided into several sections: Main Details (SBLC/Guarantee Type, Submission Mode, Date of Issue), Additional Fields (with a link to view details), Limits and Collaterals (Contribution Currency, Amount to Earmark, Limit Status, Collateral Currency, Collateral Contr., Collateral Status, Deposit Linkage CCY, Deposit Linkage Amount), Commission, Charges and Taxes (Charge, Commission, Tax, Block Status), Advices (Advice 1, Advice 2), Preview messages (Language, Preview Message), Settlement Details (Component, Account Number, Currency), Accounting Details (Event, Account Number, Branch), Party Details (Beneficiary, Advising Bank, Applicant), and Compliance details (KYC, Sanctions, AML). The bottom of the page features a status bar with buttons for 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', 'Next', and 'Submit'.

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.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice 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 by back office system.

Note

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

- 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 <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBT FPM 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 to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Request Clarification	NA for beneficiary consent.	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Refer	<p>On click of Refer, user will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. 	
Hold	<p>The details provided will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Cancel	Cancel the Guarantee Issuance Amendment Beneficiary Consent inputs.	
Next	<p>Task will get moved to next logical stage of Guarantee Issuance Amendment Beneficiary Consent.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request	

3.4 Exceptions

The Guarantee 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 Bock Exception**

This section will display the amount block exception details.

3.4.1.2 **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.
- **Limits and Collaterals** - User can view the limits and collateral details. User can only view but cannot modify the details.
- **Commission Charges and Taxes** - User can view the details provided for charges. User can only view but cannot modify the details.
- **Advices** - User can view the advice 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 by back office system.

Note

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

- **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.

3.4.1.3 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	Click to view/ input the following <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	

Field	Description	Sample Values
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
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.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice 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 by back office system.

Note

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

- 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.

3.4.2.2 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.	
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	Click to view/ input the following <ul style="list-style-type: none">● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	

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

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.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice 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 by back office system.

Note

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

- 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.

3.4.3.2 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.	

Field	Description	Sample Values
Remarks	Click the Remarks icon to view the remarks captured as part of Exception stage and also can input Remarks, which can be seen by other users.	
Overrides	Click to view the overrides accepted by the user.	
Customer Instruction	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> ● R1- Documents missing ● R2- Signature Missing ● R3- Input Error ● R4- Insufficient Balance/Limits ● R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	

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

3.5 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 Issued.

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.

Description 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.

3.5.0.1 Summary

ORACLE		ENTITY_ID1 (ENTITY_ID2)		FLEXCUBE UNIVERSAL BANK		Aug 3, 2023		POORNIM subham@gmail	
Guarantee Issuance Amendment Beneficiary Consent Approval Task Level 1 : Application No:- 0911GAI000015998									
Documents		Remarks		Overrides		Customer Instruction		View Undertaking	
View Events		Signatures							
Main Details		Additional Fields		Limits and Collaterals		Commission,Charges and Taxes		Advices	
3LC/Guarantee Type : APAY Submission Mode : Desk Date of Issue : 2023-08-03		Click here to view : Additional Fields		Contribution Currency : Amount to Earmark : null Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified Deposit Linkage CCV : Deposit Linkage Amount :		Charge : AED 100.00 Commission : AED 169.64 Tax : Block Status : Failed		Advice 1 : AMD_IMP_CR Advice 2 : GUA_ACK_ADV... Advice 3 : LC_CASH_COL... Advice 4 : GUA_AMD_INST... Advice 5 : PAYMENT_MESS...	
Preview messages		Settlement Details		Accounting Details		Party Details		Compliance details	
Language : ENG Preview Message : -		Component : LISWIFTAMN_L... Account Number : 0912140012 Currency : AED		Event : AccountNumber : Branch :		Beneficiary : ABU DHABI 1 Applicant : Aghthla Group		KYC : Not Verified Sanctions : Not Initiate... AML : Not Initiate...	
Exception(Approval)									
AmountBlockKYC.Amco: EXCEPTION LEASE VISIT : - REMARKS FOR MORE DETAILS									
edit		Reject Hold Refer Cancel Approve							

3.5.0.2 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.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice 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 by back office system.

Note

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

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

3.5.0.3 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

3.5.0.4 **Action Buttons**

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

Field	Description	Sample Values
Documents	<p>Click the Documents icon to View/Upload the required documents.</p> <p>Application will display the mandatory and optional documents.</p> <p>The user can view and input/view application details simultaneously.</p> <p>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.</p>	
Remarks	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	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. 	
View Undertaking	Clicking this button allows the user to view the undertaking details.	
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.	

Field	Description	Sample Values
Signatures	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>	
Reject	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. <p>Select a Reject code and give a Reject Description.</p> <p>This reject reason will be available in the remarks window throughout the process.</p>	
Refer	<p>User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others 	
Hold	<p>The details provided will be registered and status will be on hold.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>	
Cancel	<p>Cancel the Guarantee Issuance under beneficiary consent approval.</p>	
Approve	<p>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.</p>	

3.5.0.5 Acceptance Criteria

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

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