

Guarantee SBLC Issuance Claim Settlement - Islamic 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 SBLC Issuance Claim Settlement - Islamic User Guide
Oracle Financial Services Software Limited

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

Copyright © 2018-2024, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization	1-1
1.5 Related Documents	1-1
1.6 Diversity and Inclusion.....	1-1
1.7 Conventions.....	1-2
1.8 Screenshot Disclaimer.....	1-2
1.9 Glossary of Icons.....	1-2
2. Oracle Banking Trade Finance Process Management	2-1
2.1 Overview.....	2-1
2.2 Benefits.....	2-1
2.3 Key Features	2-1
3. Guarantee Issuance Claim Settlement - Islamic	3-1
3.1 Common Initiation Stage	3-1
3.2 Registration	3-2
3.2.1 Application Details	3-4
3.2.2 Guarantee Details.....	3-6
3.2.3 Miscellaneous.....	3-8
3.2.4 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM.....	3-9
3.3 Data Enrichment.....	3-10
3.3.1 Main Details.....	3-12
3.3.2 Advices	3-16
3.3.3 Additional Details.....	3-21
3.3.4 The Preview section consists of following.	3-29
3.3.5 Settlement Details	3-38
3.3.6 Summary	3-43
3.4 Multi Level Approval	3-46
3.4.1 Re-Key Authorization.....	3-47

1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Guarantee SBLC Issuance Claim Settlement - Islamic User Guide process in Oracle Banking Trade Finance Process Management.

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

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

1.7 Conventions

The following text conventions are used in this document:





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

1.8 Screenshot Disclaimer

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

1.9 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

2.1 Overview

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

2.2 Benefits

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

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

2.3 Key Features

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

3. Guarantee Issuance Claim Settlement - Islamic

The claim requested for Guarantee/SBLC can be settled through the Settlement Process.

The various stages involved for Claim Settlement of Guarantee Issued are:

- Receive and verify documents (Non Online Channel) - Registration stage
- Input application details
- Upload of related mandatory and non-mandatory documents
- Verify documents and capture details (Online/Non Online Channels)- Data Enrichment stage
- Check balance availability for amount block
- Check for sanctions & KYC status
- Create amount block for charges
- Capture remarks for other users to check and act
- Hand off request to back office

The design, development and functionality of the Islamic Guarantee Issuance Claim Settlement process flow is similar to that of conventional Guarantee issuance process flow.

This section contains the following topics:.

3.1 Common Initiation Stage

3.2 Registration

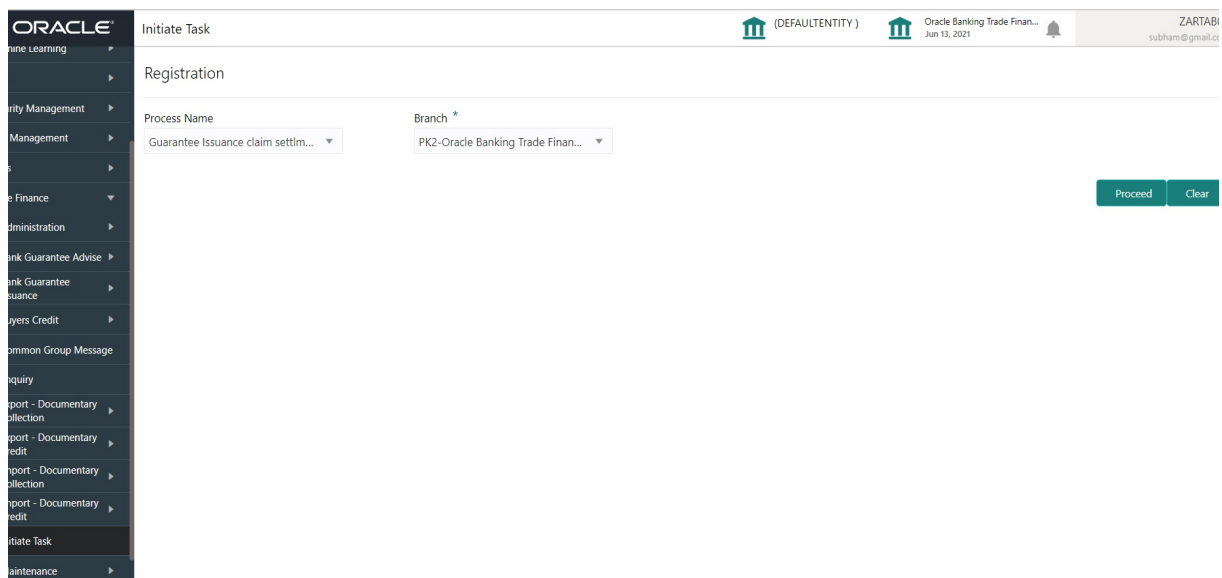
3.2.4 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

3.4 Multi Level Approval

3.1 Common Initiation Stage

The user can initiate the new update a claim lodged under a **Islamic Guarantee SBLC Issuance - Claim Settlement** request from the common Initiate Task screen.

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



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

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

3.1.0.1 Action Buttons

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

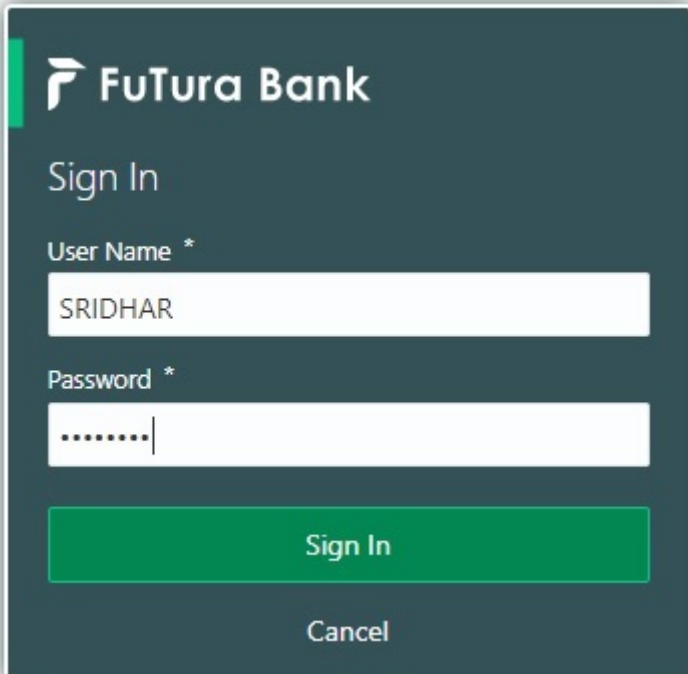
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

3.2 Registration

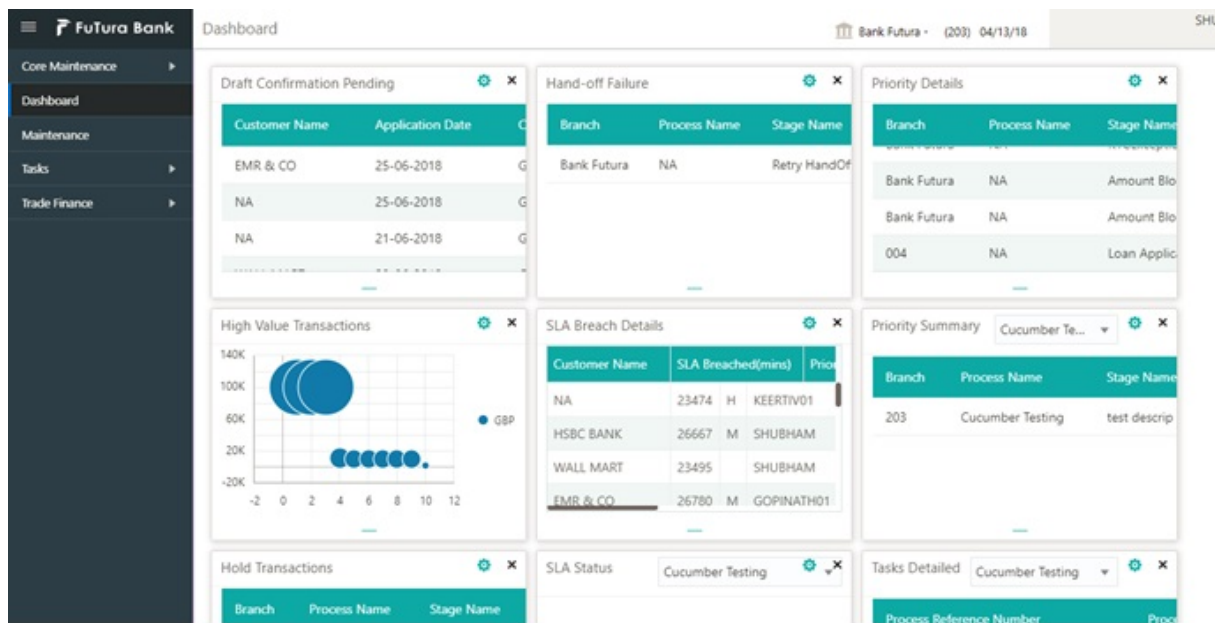
During the Registration stage, the user can register settlement of claim under Islamic Guarantee/SBLC Issued.

In this stage the user can initiate Settlement of Claim under Islamic Guarantee/ SBLC. The user can capture the basic details of the application.

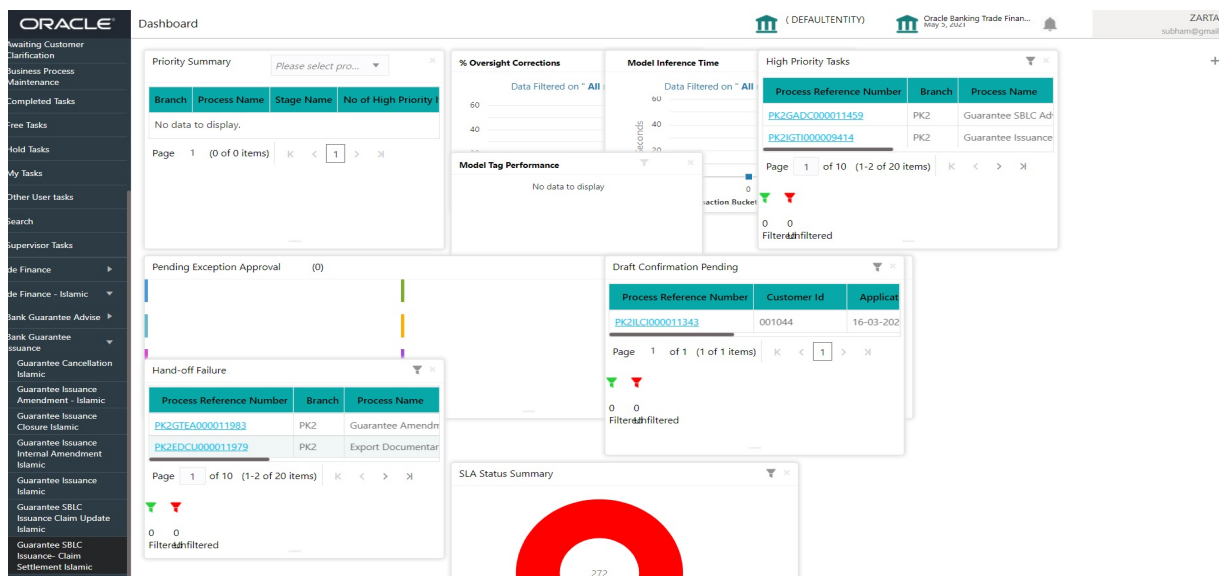
1. Using the entitled login credentials for registration stage, login to the OBTFPM application.

A screenshot of the FuTura Bank Sign In interface. The background is dark teal. At the top left is the FuTura Bank logo, which consists of a stylized 'F' icon followed by the text 'FuTura Bank'. Below the logo, the text 'Sign In' is displayed. There are two input fields: 'User Name *' with the text 'SRIDHAR' entered, and 'Password *' with masked characters '.....'. Below the input fields are two buttons: a green 'Sign In' button and a white 'Cancel' button.

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



- Click **Trade Finance - Islamic > Bank Guarantee Issuance > Guarantee SBLC Issuance - Claim Settlement - Islamic.**



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

3.2.1 Application Details

The screenshot displays the Oracle application interface for 'Guarantee/SBLC Issuance - Claim Settlement Islamic'. The interface is divided into two main sections: 'Application Details - Main' and 'Guarantee Details'.

Application Details - Main:

- Guarantee/SBLC Number:** GLR232159002
- Claim Serial Number:** 1
- Received From Customer ID/Name:** 032206 Aramex
- Branch:** 000-000-FLEXCUBE UNIVERSAL ...
- Claim Settlement Date:** Aug 3, 2023
- Issuing Bank:**
- Issuing Bank Reference Number:**
- Claiming Bank:**
- Claiming Bank Name & Address:**

Guarantee Details:

- Guarantee Type:**
- Date of Expiry:** 11, 2023
- Applicable Rules:** IG - Uniform rules for dema...
- Issuing Bank:**
- Claim Amount:** AED 11,000.00
- 30 Date of Issue:** Aug 3, 2023
- Claim Date:** Aug 3, 2023
- Applicant Bank:**
- Advise Through Bank:**
- Claim Payment Amount:** AED
- Purpose of Message:** ISSU
- Claim Expiry Date:** Nov 11, 2023
- 50 Applicant:** 032205 Aldar Properties
- Counter Guarantee Issuing Bank:**
- Unlinked FX rate:**
- 23B Expiry Type:** FIXD
- Outstanding Currency/ Amount:** AED 11,000.00
- 59A Beneficiary:** 032206 Aramex
- Local Guarantee Issuing Bank:**
- 79 Narrative:** MT799

The request is received at the Branch/ Front office or Processing centre. The user should be able to input the following details.

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

Field	Description	Sample Values
Guarantee/SBLC Number	User can enter the undertaking number. The user can also search the undertaking number through LOV search.	
Claim Serial Number	Read only field. System defaults the claim serial number from Guarantee/ SBLC claim.	
Received From Customer ID/Name	Read only field. System defaults the Beneficiary ID/ Name from Guarantee/ SBLC claim.	001345
Branch	Customer's home branch will be displayed. Read only field. System defaults the branch name from Guarantee/ SBLC Issuance.	203-Bank Futura -Branch FZ1
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEISS000 001134
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. User can change the priority.	High

Field	Description	Sample Values
Submission Mode	<p>Select the submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'.</p> <p>Desk - Request received through Desk</p> <p>Fax - Request received through Fax</p> <p>Email - Request received through Email</p>	Desk
Claim Settlement Date	<p>By default, the application will display branch's current date for the claim settlement date. Read only field.</p> <hr/> <p>Note</p> <p>Future date and back date selection is not allowed.</p> <hr/>	04/13/2018
Beneficiary Reference Number	Specify the Beneficiary Reference Number.	
Issuing Bank	<p>Read only field.</p> <p>System defaults the Issuing Bank name from Guarantee/ SBLC claim.</p>	
Issuing Bank Reference Number	<p>Read only field.</p> <p>System defaults the Issuing Bank Reference Number from Guarantee/ SBLC claim.</p>	203GTEISS000001134
Version	System defaults the version number.	
User Reference Number	<p>Read only field.</p> <p>System defaults the user reference number from Guarantee/ SBLC claim..</p>	PK2GUI1211440001
Claiming Bank	<p>Read only field.</p> <p>The Claiming Party from whom the claim under the Bank Guarantee issued is received while lodging the Guarantee Claim.</p>	
Claiming Bank Name & Address	<p>Read only field.</p> <p>Displays the claiming bank details.</p>	
Claiming Bank Reference	<p>Read only field.</p> <p>Displays the claiming bank reference details, if the claimed is not received from Beneficiary.</p>	

3.2.2 Guarantee Details

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

The screenshot shows the 'Guarantee Details' form in Oracle. The form is organized into four columns. The first column contains 'Guarantee Type' (ADVP) and 'Applicable Rules' (URDG - Uniform rules for demand guarantees). The second column contains 'Date of Issue' (04/13/18), 'Date of Expiry' (09/30/18), 'Claim Date' (04/13/2018), and 'Claim Expiry Date' (04/13/2018). The third column contains 'Purpose of Message' (ISSU), '50 Applicant' (032204 Air Arabia), and 'Counter Guarantee Issuing Bank'. The fourth column contains '23B Expiry Type' (COND), 'Outstanding Currency/Amount' (GBP, £75,000.00), '59A Beneficiary' (032207 Emaar Properties), and 'Local Guarantee Issuing Bank'. At the bottom, there are buttons for 'Hold', 'Cancel', 'Save & Close', and 'Submit'.

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

Field	Description	Sample Values
Guarantee Type	Read only field. System defaults the value from Guarantee/ SBLC Issuance.	ADVP
Date of Issue	Read only field. System defaults the value from Guarantee/ SBLC Issuance.	04/13/18
Purpose of message	Read only field. System defaults the purpose of message from Guarantee/ SBLC Issuance.	
Expiry Type	Read only field. System defaults the expiry type from Guarantee/ SBLC Issuance.	
Date Of Expiry	Expiry date of the Guarantee Issuance. System defaults the expiry date from Guarantee/ SBLC Issuance.	09/30/18
Claim Date	System defaults the claim date from Guarantee/ SBLC Issuance.	04/13/2018
Claim Expiry Date	System defaults the claim expiry date from Guarantee/ SBLC Issuance.	04/13/2018
Outstanding Currency/ Amount	System defaults the outstanding currency and amount from Guarantee/ SBLC Issuance.	
Applicable Rules	Rules for Guarantee. Read only field. System defaults the value from Guarantee/ SBLC Issuance.	URDG - Uniform rules for demand guarantees

Field	Description	Sample Values
Applicant Bank	Read only field. System defaults the applicant bank details from Guarantee/ SBLC Issuance.	001345 Nestle
Applicant	Read only field. System defaults the applicant from Guarantee/ SBLC Issuance.	001345 Nestle
Beneficiary	Read only field. System defaults the beneficiary from Guarantee/ SBLC Issuance.	001345 Nestle
Advising Bank	Read only field. System defaults the advising bank if available.	001343 - Bank Of America
Advising Through Bank	Read only field. System defaults the advising through bank if available.	Advising Bank Reference
Counter Guarantee Issuing Bank	Read only field. System defaults the counter guarantee issuing through bank if available.	
Local Guarantee Issuing Bank	Read only field. System defaults the local guarantee issuing bank if available.	
Claim Amount	Read only field. System defaults the claim amount from the Guarantee Claim Lodgment.	
Claim Payment Amount	User can enter the claim payment amount.	
Unlinked FX rate	If claim currency is different from local currency system will display the unlinked FX rate.	

3.2.3 Miscellaneous

ORACLE ENTITY_ID1 (ENTITY_J... FLEXCUBE UNIVERSAL BAN... Aug 3, 2023 ZART/ subham@gmail

arantee SBLC Issuance- Claim Settlement Islamic

Signatures Documents Remarks Customer Instruction

Application Details - Main

ante/SBLC Number: GUR232159002

Claim Serial Number: 1

Received From Customer ID/Name: 032206 Aramex

Branch: 000-000-FLEXCUBE UNIVERSAL ...

Iss Reference Number: GIC000188023

Priority: Medium

Submission Mode: Desk

Claim Settlement Date: Aug 3, 2023

Issuing Bank Reference Number

Version: 1

Reference Number: GUR232159002

Claiming Bank

Claiming Bank Name & Address

Claiming Bank Reference

View Guarantee/SBLC Guarantee/SBLC Even

Guarantee Details

ante Type

30 Date of Issue: Aug 3, 2023

Purpose of Message: ISSU

238 Expiry Type: FIXD

Date of Expiry: 11, 2023

Claim Date: Aug 3, 2023

Claim Expiry Date: Nov 11, 2023

Outstanding Currency/ Amount: AED AED 11,000.00

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

Applicant Bank

50 Applicant: 032205 Aldar Properties

59A Beneficiary: 032206 Aramex

Issuing Bank

Counter Guarantee Issuing Bank

Local Guarantee Issuing Bank

Claim Payment Amount: AED

Unlinked FX rate

79 Narrative - MT799

Hold Cancel Save & Close Sub

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	<p>User can upload the claim documents.</p> <p>Application will display the mandatory and optional documents.</p>	
Remarks	<p>User can enter the additional information regarding the Claim Guarantee Issuance. This information can be viewed by other users in other stages of the process.</p> <p>Content from Remarks Field should be handed off to Remarks field in Backend application.</p>	

Field	Description	Sample Values
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 Guarantee/SBLC	User can view all the latest Guarantee/Standby LC details.	
Guarantee/SBLC Events	User can view all the previous events under the Guarantee/Standby LC.	
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	The Task gets cancelled and system should clear the details captured in the screen. The task will be deleted.	
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>	
Submit	<p>On Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee/ SBLC Claim.</p> <p>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.</p>	
Checklist	<p>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.</p> <ol style="list-style-type: none"> 1. Signatures on Claim verified 2. Mandatory claim Documents received 	

3.2.4 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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

Pre- Conditions:

- Customer Maintenance details are replicated from OBTF to OBTFPM.
 - Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.
1. Customer Maintenance details are replicated from OBTF to OBTFPM.
 2. In OBTFPM, user clicks Request Clarification, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is “Online”.
 3. In case submission mode is “Online”, the user can enter the clarification details in “Clarification Required” placeholder.
 4. In case submission mode is not “Online”, the system will validate if the counterparty is a OBDX customer by checking the flag “Trade Finance Portal” in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification. In case submission mode is not “Online”, and if the “Trade Finance Portal” flag is set to ‘No’ in Customer Maintenance Table, the system should display the error message that ‘The customer is not subscribed to Trade Finance Portal’. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

3.3 Data Enrichment

On successful completion of Registration of a Guarantee SBLC Claim settlement request, the request moves to Data Enrichment stage. At this stage the bank user can update the various claim fields. The user can input the transaction details.

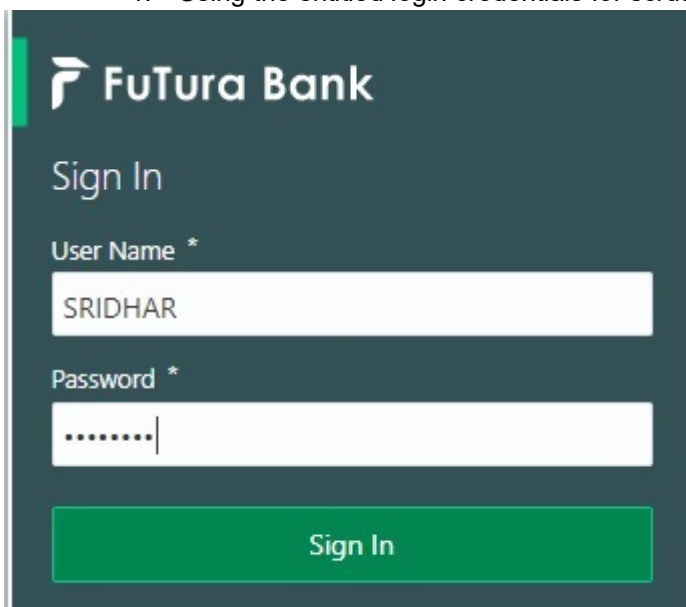
A Data Enrichment User can input/Update basic details of the incoming claim Settlement request. At this stage the gathered information during Registration stage and claim settlement request are scrutinized.

Note

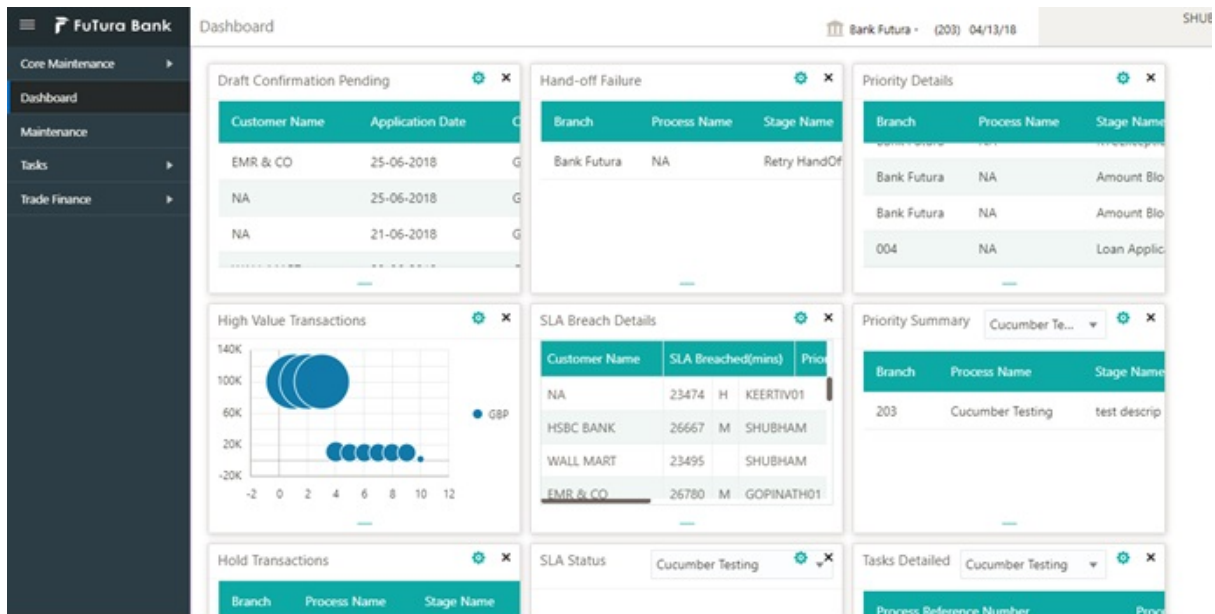
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

Do the following steps to acquire a task currently at Data Enrichment stage:

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



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



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

The screenshot shows the Oracle Free Tasks page. The left sidebar contains navigation links: Oracle, Security Management, Management, Waiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Other User tasks, Search, Supervisor Tasks, Finance, and Finance - Islamic. The main area displays a table of tasks:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & Edit	Medium	Islamic Guarantee SBLC Issuance -Claim Se...	PK2IGIC000012024	PK2IGIC000012024	DataEnrichment	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Advised-Claim Update	PK2GADC000012015	PK2GADC000012015	Approval Task Level 1	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee Cancellation	PK2GTEC000012023	PK2GTEC000012023	DataEnrichment	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000012003	PK2GISC000012003	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000012002	PK2GISC000012002	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Advised-Claim Update	PK2GADC000011995	PK2GADC000011995	DataEnrichment	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011990	PK2GISC000011990	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee Amendment	PK2GTEA000011983	PK2GTEA000011983	Handoff RetryTask	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011985	PK2GISC000011985	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011981	PK2GISC000011981	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Export Documentary Collection Booking U...	PK2EDCU000011979	PK2EDCU000011979	Handoff RetryTask	22-03-31	PK2	000153
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011978	PK2GISC000011978	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011975	PK2GISC000011975	DataEnrichment	22-03-31	PK2	000325

Page 1 of 303 (1 - 20 of 6046 items) | K < 1 2 3 4 5 ... 303 > X

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

The screenshot shows the Oracle Free Tasks page, similar to the previous one, but with the first task selected. The 'Action' column for the first row now shows a checked checkbox next to 'Acquire & Edit'.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Acquire & Edit	Medium	Islamic Guarantee SBLC Issuance -Claim Se...	PK2IGIC000012024	PK2IGIC000012024	DataEnrichment	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Advised-Claim Update	PK2GADC000012015	PK2GADC000012015	Approval Task Level 1	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee Cancellation	PK2GTEC000012023	PK2GTEC000012023	DataEnrichment	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000012003	PK2GISC000012003	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000012002	PK2GISC000012002	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Advised-Claim Update	PK2GADC000011995	PK2GADC000011995	DataEnrichment	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011990	PK2GISC000011990	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee Amendment	PK2GTEA000011983	PK2GTEA000011983	Handoff RetryTask	22-03-31	PK2	001044
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011985	PK2GISC000011985	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011981	PK2GISC000011981	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Export Documentary Collection Booking U...	PK2EDCU000011979	PK2EDCU000011979	Handoff RetryTask	22-03-31	PK2	000153
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011978	PK2GISC000011978	DataEnrichment	22-03-31	PK2	000325
<input type="checkbox"/> Acquire & Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011975	PK2GISC000011975	DataEnrichment	22-03-31	PK2	000325

Page 1 of 303 (1 - 20 of 6046 items) | K < 1 2 3 4 5 ... 303 > X

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Action
<input checked="" type="checkbox"/> Edit	Medium	Islamic Guarantee SBLC Issuance -Claim Set...	PK2IGIC000012024	PK2IGIC000012024	DataEnrichment	22-03-31	PK2	001044	
<input type="checkbox"/> Edit	Medium	Islamic Guarantee Advice Closure	PK2IGCD000011999	PK2IGCD000011999	Approval Task Level 1	22-03-31	PK2	001044	
<input type="checkbox"/> Edit	Medium	Guarantee Cancellation Islamic	PK2IGCI000011961	PK2IGCI000011961	DataEnrichment	22-03-31	PK2	001044	
<input type="checkbox"/> Edit	Medium	Guarantee SBLC Issuance-Claim Update Isla...	PK2IGCI000011844	PK2IGCI000011844	Approval Task Level 1	22-03-29	PK2	001044	
<input type="checkbox"/> Edit	Medium	Guarantee Advise Internal Amendment Isla...	PK2IGIA000011779	PK2IGIA000011779	DataEnrichment	22-03-28	PK2	001044	
<input type="checkbox"/> Edit	Medium	Guarantee SBLC Issuance -Claim Settlement	PK2GISC000011777	PK2GISC000011777	DataEnrichment	22-03-28	PK2	000325	
<input type="checkbox"/> Edit	--	Guarantee Advise Internal Amendment Isla...	PK2IGIA000011776	PK2IGIA000011776	Registration	22-03-28	PK2	001044	
<input type="checkbox"/> Edit	Medium	Islamic ExportLC Amendment BeneficiaryC...	PK2IETB000011585	PK2IETB000011585	DataEnrichment	22-03-23	PK2	001204	
<input type="checkbox"/> Edit	Medium	Islamic ExportLC Amendment BeneficiaryC...	PK2IETB000011582	PK2IETB000011582	DataEnrichment	22-03-22	PK2	001204	
<input type="checkbox"/> Edit	High	Guarantee SBLC Advised -Claim Settlement	PK2GADC000011460	PK2GADC000011460	Approval Task Level 1	22-03-19	PK2	001044	
<input type="checkbox"/> Edit	Medium	Guarantee Amendment	PK2GTEA000011389	PK2GTEA000011389	DataEnrichment	22-03-17	PK2	001044	
<input type="checkbox"/> Edit	Medium	Islamic Export Documentary Collection Ret...	PK2IEDC000011384	PK2IEDC000011384	Approval Task Level 1	22-03-17	PK2	001044	
<input type="checkbox"/> Edit	--	Import LC Amendment	PK2ILCA000011376	PK2ILCA000011376	Registration	22-03-17	PK2	001044	

The Data Enrichment stage has five sections as follows:

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

Let's look at the details for Data Enrichment stage. User can enter/update the following fields as part of settlement of claim under Guarantee/SBLC - Data Enrichment Stage.

3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

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](#) in the Registration stage for more information of the fields.

Oracle My Tasks

Refresh Release Escalate Delegate Flow Diagram

Page 1 of 12 (1 - 20 of 226 items) K < 1 2 3 4 5 ... 12 > X

Oracle ENTITY_ID1 (ENTITY_I... FLEXCUBE UNIVERSAL BAN... Aug 3, 2023 ZART subham@gnl

Islamic Guarantee SBLC Issuance - Claim Settlement
Data Enrichment - Application No:- 091IGIC000188020

Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message View Undertaking Signatures

Screen (1)

Main

Application Details - Main

Guarantee/SBLC Number
032GUR232159002

Process Reference Number
091IGIC000188020

Beneficiary Reference Number

User Reference Number
032GUR232159002

Claim Serial Number
1

Priority
Medium

Issuing Bank

Claiming Bank

Received From Customer ID/Name
032206 Aramex

Submission Mode
Desk

Issuing Bank Reference Number

Claiming Bank Name & Address

Branch
091-091-Islamic Trade Branch

Claim Settlement Date
Aug 3, 2023

Version
1

Claiming Bank Reference

Guarantee Details

Guarantee Type

31E Date of Expiry
Nov 1, 2023

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

Advising Bank

Claim Amount
AED 11,000.00

79 Narrative - MT799

30 Date of Issue
Aug 3, 2023

Claim Date
Aug 3, 2023

Applicant Bank

Advise Through Bank

Claim Payment Amount
AED

Purpose of Message
ISSU

Claim Expiry Date
Nov 11, 2023

50 Applicant
032205 Aldar Properties

Counter Guarantee Issuing Bank

Unlinked FX rate

23B Expiry Type
FIXD

Outstanding Currency/ Amount
AED 11,000.00

59A Beneficiary
032206 Aramex

Local Guarantee Issuing Bank

Status
Q

Request Clarification Reject Refer Hold Cancel Save & Close Back Ne

3.3.1.2 Guarantee Details

The fields listed under this section are same as the fields listed under the [3.2.2 Guarantee Details](#) section in [3.2 Registration](#) except 'Status' field. Refer to [3.2.2 Guarantee Details](#) for more information of the fields.

3.3.1.3

Field	Description	Sample Values
Status	This field displays the status of the Guarantee claim settlement.	

3.3.1.4 Action Buttons

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

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

Field	Description	Sample Values
Customer 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. 	
Incoming Message	<p>Clicking this button allows the user to see the message in case of STP of incoming MT 767.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
View Undertaking	Clicking this button allows the user to view the undertaking 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	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</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/ SBLC Claim update DE stage inputs.	
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>	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.2 Advices

A Data Enrichment User can verify the advices details data segment of the incoming claim Settlement request. This section defaults the advices maintained for the product based on the advices maintained at the Product level.

mic Guarantee SBLC Issuance -Claim Settlement
aEnrichment :: Application No:- PK2IGIC000012024

Documents Remarks Overrides Customer Instruction Incoming Message View Undertaking

Main
Additional Fields
Advices
Additional Details
Settlement Details
Summary

Advices

Advice : GUA_PAY_ADV

Advice Name : GUA_PAY_ADV
Advice Party : ABK
Party Name : RBS PLC
Suppress : NO
Advice

Screen (3

Reject Refer Hold Cancel Save & Close Back New

The user can also suppress the Advice, if required.

Advice Details

Advice Details

Suppress Advice

Party ID

Party Name

Advice Name

Medium

Advice Party

Party Name

FFT Code




FFT Code	FFT Description	Action
12FRETCOURSE		


Instructions

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

OK Cancel

3.3.2.1 Action Buttons

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

Field	Description	Sample Values
Instruction Code	User can select the instruction code as a part of free text.	
Instruction Description	Instruction description is populated based on the Instruction code selected.	
	Click 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.	

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. 	
Incoming Message	<p>Clicking this button allows the user to see the message in case of STP of incoming MT 767.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
View Undertaking	Clicking this button allows the user to view the undertaking 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	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</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	<p>On click of Cancel the user can cancel the task window and return to the dashboard. The data input will not be saved.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Tasks' for working later.</p> <p>This option will not submit the request</p>	
Back	<p>On clicking Back, system should move the task to the previous segment.</p>	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

3.3.3 Additional Details

A DE user can verify and enter the basic additional details available in the Claim Settlement request. In case the request is received through online channel user will verify the details populated. As a part of Additional details section, Guarantee /Standby claim settlement may have impact on Charges.

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

Oracle Financials - Additional Details Screen (3)

Charge Details: Charge : AED 148.00, Commission, Tax, Block Status : Not Initiated

Preview Message: Language, Preview Message

Payment Details: Component, Contract Currency, Amount

FX Linkage: FX Reference Number, Contract Currency, Linked Amount

3.3.3.1 Commission, Charges and Taxes

On landing the Additional Details section, 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.

Commission Details

Component	Rate	Mod. Rate	Currency	Amount	Modified	Defer	Waive	Charge Party	Settl. Acct	Amendable
AGUIR_COMM	1.25		GBP	£156.94		<input type="radio"/>	<input type="radio"/>	Air Arabia	0322040001	Yes

Page 1 of 1 (1 of 1 items)

Charge Details

Component	Tag currency	Tag Amount	Currency	Amount	Modified	Billing	Defer	Waive	Charge Party	Settlement Account
No data to display.										

Page 1 (0 of 0 items)

Tax Details

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

Save & Close Close

3.3.3.2 Commission Details

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

Field	Description	Sample Values
Event	Read only field. This field displays the event name.	
Event Description	Read only field. This field displays the description of the event.	
Component	Select the commission component	
Rate	Defaults from product. User can change the rate, if required.	
Modified Rate	From the default value, if the rate is changed or the amount is changed, the same gets updated in 'Modified' 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	From the default value, if the rate is changed or the amount is changed, the same gets updated in 'Modified' field.	
Defer	Select the check box, if charges/commissions has to be deferred and collected at any future step.	
Waive	Select the check box to waive charges/commission. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.	
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.	

3.3.3.3 Charge Details

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

Field	Description	Sample Values
Component	Charge Component type.	

Field	Description	Sample Values
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Tag amount that is maintained under the product code.	
Currency	Defaults the currency in which the charges have to be collected.	
Amount	An amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Modified	From the default value, if the rate is changed or the amount is changed, the same gets updated in 'Modified' 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	
Settlement Account	Details of the settlement account.	

3.3.3.4 Tax Details

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

Following Tax Details will be displayed:

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

3.3.3.5 Collateral Details

Collateral Details

Total Collateral Amount *

AED 10.00

Sequence Number

1.0

Collateral Contrubution Amount *

AED 1.00

Settlement Account Currency

AED

Contribution Amount in Account Currency

AED 1.00

Response

VS

Verify

Collateral Amount to be Collected *

AED 10.00

Collateral Split % *

10.0

Settlement Account *

0912160013

Exchange Rate

1.0

Account Available Amount

AED 1,984,452.45

Response Message

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

Save & Close

Cancel

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

Cash Collateral Details


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

Click + plus icon to add new collateral details.

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

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

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

Cancel	Click to cancel the entry.	
Below fields appear in the Cash Collateral Details grid along with the above fields.		
Collateral %	<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.	

3.3.3.6 Preview Message

The bank user can view a preview of the message and advice simulated from back office which is based on the guarantee Claim captured in the previous screen.

Preview messages

Preview - SWIFT Message

LanguageEnglish

Message Status

Message Type768

Repair Reason

Preview - Mail Advice

LanguageEnglish

Message Status

Advice TypeAMD_EXP_CR

Repair Reason

Preview Message

-----Instance Type and Transmission-----
Original Received from Application - Outgoing Draft
Priority/Delivery : Normal
-----Message Header-----
Swift Input : PTN 768 Acknowledgement of a Guarantee / Standby Message
Sender Swift address : AAENNL21XXX
ANTHOS ASSET MANAGEMENT B.V.
JACHTHAVENMEG 111
1008 AB AMSTERDAM
AAENNL21XXX
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
DFDF

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

3-28

ORACLE®

3.3.4 The Preview section consists of following.

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

3.3.4.1 Payment Details

As part of DE, the bank user can capture the payment details under a claim. The user can also be able to input the transaction details.

The user can scrutinize the claim settlement request and input data as required.

Payment Details

PaymentDetails

Liquidate using Collateral ☐ Outstanding Collateral Amount Settle Available Amount ☒ Loan For claim Settlement ☐

Split Settlement ☒

Settlement Details

Component	Currency	Debit/Credit	Account	Account Description	Branch	Account Currency	Original Exchange Rate	Exchange Rate	Deal Reference Number
No data to display.									

Page 1 (0 of 0 items) < 1 >

Split Settlement

Component Contract Currency Amount

No data to display.



Split Settlement Details

select	Sequence	Amount	Settlement Account	Account Customer	Account Currency	Account Branch	Original Exchange Rate	Exchange Rate	Deal Reference Number
<input type="checkbox"/>	1	<input type="text"/>	1000000137	100008	GBP	000			

Save & Close Close

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

Field	Description	Sample Values
Liquidate using Collateral	If the claim settlement has to be paid, vide collateral the user has to select the Liquidate using collateral. User can liquidate using collateral only if collateral has been mapped at the time of Guarantee Issuance. In case collateral not mapped during issuance, user cannot add collaterals and use the same during liquidation.	
Outstanding Collateral Amount	Read Only field. System defaults the outstanding collateral amount (if mapped).	
Settle Available Amount	If partial settlement amount is debited from applicant and the balance have to be settled against loan, user to select this option.	
Loan For claim Settlement	Enable the option, if loan is used for claim settlement.	
Split Settlement	Toggle On: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill Toggle Off: Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill	Disable
Settlement Details		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	

Field	Description	Sample Values
Debit/Credit	Application displays the debit/credit indicators for the components.	
Account	Application Displays the account details for the components.	
Account Description	Application displays the description of the selected account.	
Branch	Application displays the branch of the selected account.	
Account Currency	Application defaults the currency for all the items based on the account number.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate for the split settlement.	
Deal Reference Number	The exchange deal reference number.	
Split Settlement		
Component	Components gets defaulted based on the product selected.	
Currency	Application displays the default currency for the component.	
Amount	Amount for each component. This is populated from the transaction details of the drawing.	
Split Settlement Details		
Plus Icon 	Click plus icon to add new split settlement details record.	
Icon 	Click minus icon to remove any existing split settlement details record.	
Select	Check box to select the record	
Sequence	Sequence of the settlement details.	
Amount	Specify the amount for the split settlement.	
Settlement Account	Specify or click Search to search and select the settlement Account.	
Account Customer	Customer account is defaulted on selection of Settlement account.	



Field	Description	Sample Values
Account Currency	Currency of the account is defaulted on selection of Settlement account.	
Account Branch	Branch of the customer's account is defaulted on selection of Settlement account.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate for the split settlement.	
Deal Reference Number	The exchange deal reference number.	

3.3.4.2 FX Linkage

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

Linkage

FX Linkage +

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

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

Average FX Rate

Save & Close Close

FX Linkage

FX Reference Number *
032FXF2232153004

Contract Amount
AED ▼ AED 2,000,000.00

Linkage Amount *
AED ▼ AED 0.00

FX Amount in Local Currency
▼ AED 2,000,000.00

FX Delivery Period From

Currency
AED

Available FX Contract Amount
AED ▼ AED 0.00

Rate
1.5 ▼ ▲

FX Expiry Date
Jan 2, 2024

FX Delivery Period To

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

Field	Description	Sample Values
Click + plus icon to add new FX linkage details.		
Below fields are displayed on the FX linkage pop-up screen, if the user clicks plus icon.		
FX Reference Number	<p>Select the FX contract reference number from the LOV.</p> <p>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.</p> <p>Forward FX Linkage available for selection at bill would be as follows,</p> <ul style="list-style-type: none"> Counterparty of the FX contract should be the counterparty of the Bill contract. Active Forward FX transactions authorized not marked for auto liquidation. <p>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill.</p>	
Currency	This field displays the FX SOLD currency from the linked FX contract.	
Contract Amount	<p>This field displays the FX SOLD currency and Amount.</p> <p>The user can change the currency.</p>	

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

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

3.3.4.3 Action Buttons

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

Field	Description	Sample Values
Clarification Details	<p>Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.</p>	
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	<p>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.</p>	
Overrides	<p>Click to view overrides, if any.</p>	

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. 	
Incoming Message	<p>Clicking this button allows the user to see the message in case of STP of incoming MT 767.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
View Undertaking	Clicking this button allows the user to view the undertaking 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	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</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	<p>On click of Cancel the user can cancel the task window and return to the dashboard. The data input will not be saved.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Tasks' for working later.</p> <p>This option will not submit the request</p>	
Back	<p>On clicking Back, system should move the task to the previous segment.</p>	
Next	<p>On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>	

3.3.5 Settlement Details

A DE user can verify and enter the basic settlement details available in the Claim Settlement request. In case the request is received through online channel user will verify the details populated.

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

Field	Description	Sample Values
Current Event	The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event.	
Component	Read only field. System defaults the value from Guarantee /SBLC claim.	
Currency	Read only field. System defaults the value from Guarantee /SBLC claim.	
Debit/Credit	Read only field. System defaults the value from Guarantee /SBLC claim.	

Field	Description	Sample Values
Account	Read only field. System defaults the value from Guarantee /SBLC claim.	
Account Description	Read only field. System defaults the value from Guarantee /SBLC claim.	
Account Currency	Read only field. System defaults the value from Guarantee /SBLC claim.	
Netting Indicator	Read only field. System defaults the value from Guarantee /SBLC claim.	
Current Event	System displays the current event as Y or N.	
Original Exchange Rate	System displays the Original Exchange Rate as simulated in settlement details section from OBTF	
Exchange Rate	The exchange rate.	
Deal Reference Number	The exchange deal reference number.	

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 	
Charge Details	Select the charge details for the transactions: <ul style="list-style-type: none"> • Beneficiary All Charges • Remitter Our Charges • Remitter All Charges 	

Field	Description	Sample Values
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.	

3.3.5.2 Payment Details

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

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

3.3.5.3 Remittance Information

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

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

3.3.5.4 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	<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.	
Incoming Message	<p>Clicking this button allows the user to see the message in case of STP of incoming MT 767.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
View Undertaking	Clicking this button allows the user to view the undertaking 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	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</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	On click of Cancel the user can cancel the task window and return to the dashboard. The data input will not be saved.	

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

3.3.6 Summary

User can review the summary details in Data Enrichment stage of Guarantee /Standby Claim settlement request.

In this section the user can see the summary tiles. The tiles must display a list of important fields with values. The tiles where fields have been amended is highlighted in different color, User must be also able to drill down from summary tiles into respective data segments.

Oracle Banking Trade Finance
Aug 8, 2023

ENTITY_ID1 ENTITY_ID2

mic Guarantee SBL Issuance - Claim Settlement
taEnrichment :: Application No:- 091GIC000167378

Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message View Undertaking Signatures

Main Advices Additional Details Settlement Details Summary

Screen (5

Summary

Main Booking Date : 2023-08-03 Submission Mode : Desk Amount : AED 30000	Advices Advice 1 : Advice 2 :	Commission, Charges and taxes Charge : Commission : Tax : Block Status : Not Initiated	Preview Messages Language : ENG Preview Message : -
Payment Details Advance by Loan : Liquidate using : Collateral :	Settlement Details Component : LISWIFTAMN_L... Account Number : 0912140012 Currency : AED	Party Details Applicant : Agthia Group Beneficiary : Etisalat Advising Bank : MASHREQ BANK...	Compliance KYC : Not Initiate... Sanctions : Not Initiate... AML : Not Initiate...
Accounting Details Event : AMND AccountNumber : 0912140012 Branch : 091	FX Linkage Reference Number : Linkage Amount : Contract Currency :		

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

Tiles Displayed in Summary

- **Main** - User can view the application details and Guarantee/ Standby details. User can modify the details if required.
- **Advices** - User can view the advices details.
- **Commission, Charges and taxes** - User can view the details provided for charges. User can modify the details if required.
- **Preview Message** - User can drill down to view the message preview, legal verification and customer draft confirmation details.
- **Payment Details** - User can view the payment details.
- **Settlement Details** – User should be able to view the settlement details.
- **Party Details** - User can view the party details like beneficiary, advising bank etc.

- Compliance – The compliance tile has the KYC, Sanctions and AML.
- Accounting Details - User can see the accounting details.

Note

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

- FX Linkage – User can view the FX Linkages.

3.3.6.1 Action Buttons

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

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

Field	Description	Sample Values
Incoming Message	<p>Clicking this button allows the user to see the message in case of STP of incoming MT 767.</p> <p>In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task.</p> <p>In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.</p>	
View Undertaking	Clicking this button allows the user to view the undertaking 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	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Reject	<p>On click of Reject, user must select a reject reason from a list displayed by the system and the task may be terminated or moved to Reject Approval Stage.</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 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	<p>On click of Cancel the user can cancel the task window and return to the dashboard. The data input will not be saved.</p>	
Save & Close	<p>Save the information provided and holds the task in 'My Tasks' for working later.</p> <p>This option will not submit the request</p>	
Back	<p>On clicking Back, system should move the task to the previous segment.</p>	
Submit	<p>On clicking Submit, system validates for all mandatory field values and the task should move to the next logical stage. If the user submits without visiting other mandatory steps, then error message is displayed and force the user to visit mandatory tabs/update mandatory fields.</p>	

3.4 Multi Level Approval

This stage allows the approver user to approve a Claim settlement under Guarantee Issued Transaction. The user can view the summary of details updated in multilevel approval stage for Islamic Guarantee Claim Settlement request.

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

Note

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

3.4.1 Re-Key Authorization

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

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

- Applicant Name
- Beneficiary Name
- Undertaking Currency
- Undertaking Amount
- Expiry Date

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

Approval Rekey

[View Signature](#) [Documents](#) [Remarks](#)

Claim Amount

AED ✓

Currency

AED ✓

[Refer](#) [Close](#) [Proceed](#)

3.4.1.1 Approval Summary

ENTITY_ID1

ENTITY_ID2

FLEXCUBE UNIVERSAL BANK

Aug 3, 2023

ZART

subham@gmail

imic Guarantee SBLC Advised -Claim Settlement

Approval Task Level 1 : Application No:- 032IGTC000167463

Documents

Remarks

Overrides

Customer Instruction

Incoming Message

View Undertaking

Main	Advices	Commission, Charges and taxes	Preview Messages	Payment Details
<div> <div>Booking Date</div> <div>: 2023-08-03</div> </div> <div> <div>Submission Mode</div> <div>: Desk</div> </div> <div> <div>Amount</div> <div>: AED 500</div> </div>	<div> <div>Advice 1</div> <div>: GUA_PAY_ADV</div> </div> <div> <div>Advice 2</div> <div>: PAYMENT_MESS...</div> </div>	<div> <div>Charge</div> <div>: GBP 50.00</div> </div> <div> <div>Commission</div> <div>:</div> </div> <div> <div>Tax</div> <div>:</div> </div> <div> <div>Block Status</div> <div>: Not Initiated</div> </div>	<div> <div>Language</div> <div>: ENG</div> </div> <div> <div>Preview Message</div> <div>: -</div> </div>	<div> <div>Advance by Loan</div> <div>:</div> </div> <div> <div>Liquidate using</div> <div>:</div> </div> <div> <div>Collateral</div> <div>:</div> </div>
Settlement Details	Party Details	Compliance	Accounting Details	Exception(Approval)
<div> <div>Component</div> <div>: LIGCLP_LIQD</div> </div> <div> <div>Account Number</div> <div>: 0322040001</div> </div> <div> <div>Currency</div> <div>: GBP</div> </div>	<div> <div>Issuing Bank</div> <div>: MashreqBank ...</div> </div> <div> <div>Beneficiary</div> <div>: Air Arabia</div> </div> <div> <div>Applicant</div> <div>: Aldar Proper...</div> </div>	<div> <div>KYC</div> <div>: Verified</div> </div> <div> <div>Sanctions</div> <div>: Verified</div> </div> <div> <div>AML</div> <div>: Verified</div> </div>	<div> <div>Event</div> <div>:</div> </div> <div> <div>AccountNumber</div> <div>:</div> </div> <div> <div>Branch</div> <div>:</div> </div>	<div> <div>EXCEPTION</div> <div>: Nil</div> </div>
FX Linkage				
<div> <div>Reference Number</div> <div>:</div> </div> <div> <div>Linkage Amount</div> <div>:</div> </div> <div> <div>Contract Currency</div> <div>:</div> </div>				

Reject

Hold

Refer

Cancel

Approve

Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/ Standby details. User can modify the details if required.
- Advices - User can view the advices details.
- Commission, Charges and taxes - User can view the details provided for commission, charges and taxes. User can modify the details if required
- Preview Message - User can drill down to view the message preview, legal verification and customer draft confirmation details.
- Payment Details - User can view the payment details.
- Settlement Details – User should be able to view the settlement details.
- Party Details - User can view the party details like beneficiary, advising bank etc.
- Compliance – The compliance tile has the KYC, Sanctions and AML
- Accounting Details - User can see the accounting details.

Note

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

- Exception(Approval) – User can view the Exception(Approval) details.
- FX Linkage – User can view the FX Linkages.

3.4.1.2 Action Buttons

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

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	
Cancel	Cancel the Guarantee Issuance approval.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

A

Additional Details	19
Additional Fields	14
Action Buttons	14
Advices	16
Action Buttons	18
Application Details	4

B

Benefits	1
----------------	---

C

Charge Details	19
Commission Details	20
Common Initiation Stage	2
Action Buttons	2

D

Data Enrichment	9
-----------------------	---

F

FX Linkage	26
------------------	----

G

Guarantee Details	5
-------------------------	---

K

Key Features	1
--------------------	---

L

Loan Preferences	25
------------------------	----

M

Main Details	11
Action Buttons	13
Application	11
Application Details	11
Guarantee Details	12
Miscellaneous	8
Multi Level Approval	35
Action Buttons	37
Summary	36

O

Overview	1
----------------	---

P

Payment Details	24
Preview Message	22

R

Registration	3
Application Details	4
Guarantee Details	5
Miscellaneous	8
Re-Key Authorization	35

T

Tax Details	21
-------------------	----