

Guarantee Issuance Closure User Guide

Oracle Banking Trade Finance Process Management

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Oracle Banking Trade Finance Process Management - Guarantee Issuance Closure User Guide
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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	2-3
2.1 Overview.....	2-3
2.2 Benefits.....	2-3
2.3 Key Features	2-3
3. Guarantee Issuance Closure	3-1
3.1 Common Initiation Stage	3-1
3.2 Registration	3-2
3.2.1 <i>Application Details</i>	3-4
3.2.2 <i>SBLC/ Guarantee Details</i>	3-6
3.2.3 <i>Miscellaneous</i>	3-9
3.2.4 <i>Document Linkage</i>	3-10
3.3 Data Enrichment.....	3-14
3.3.1 <i>Main Details</i>	3-17
3.3.2 <i>Additional Fields</i>	3-23
3.3.3 <i>Advices</i>	3-25
3.3.4 <i>Additional Details</i>	3-30
3.3.5 <i>Settlement Details</i>	3-44
3.3.6	3-47
3.3.7 <i>Summary</i>	3-48
3.4 Multi Level Approval	3-51
3.4.1 <i>Authorization Re-Key (Non-Online Channel)</i>	3-52
3.5 Customer - Acknowledgement letter Format.....	3-55
3.6 Customer - Reject Letter Format.....	3-56

1. Preface

1.1 Introduction

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Organization

This manual is organized into the following chapters:

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

1.5 Related Documents

- Getting Started User Guide
- Common Core User Guide

1.6 Diversity and Inclusion

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

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

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Screenshot Disclaimer

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

1.9 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Oracle Banking Trade Finance Process Management

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

This document will take you through following activities in OBTFPM:

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

2.1 Overview

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

2.2 Benefits

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

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

2.3 Key Features

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

3. Guarantee Issuance Closure

The Guarantee Issuance Closure process enables the closure of a Guarantee/SBLC after the expiry date but before the auto closure date. Guarantees/SBLC have a pre-scheduled auto closure date, which is a few days after the expiry of undertaking.

In the subsequent sections, let's look at the details for Guarantee Issuance Closure process:

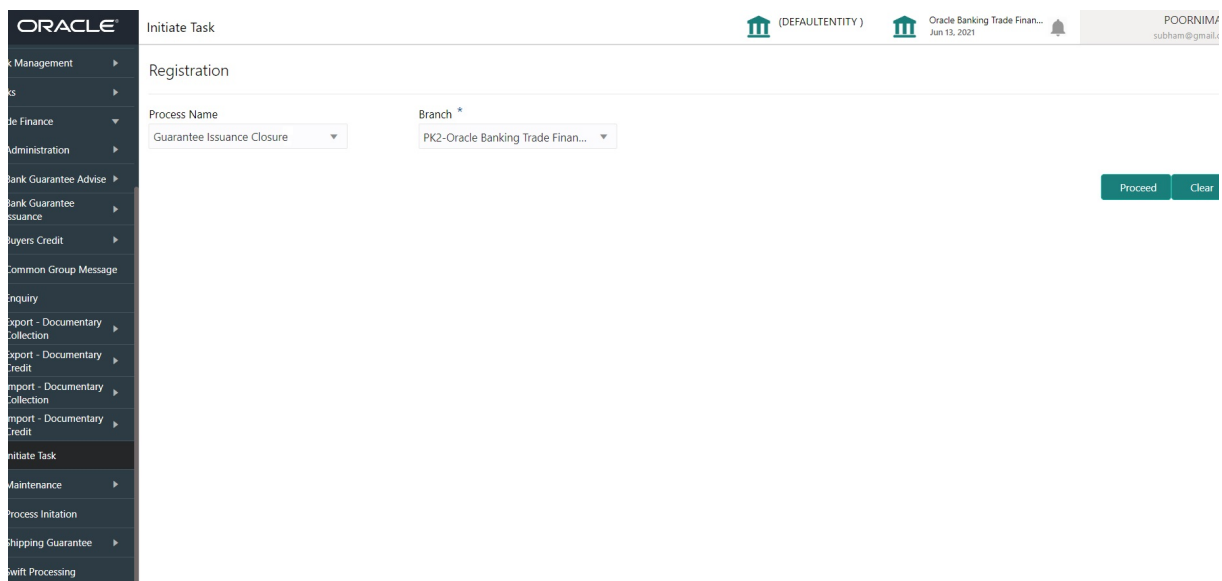
This section contains the following topics:

3.1 Common Initiation Stage	3.2 Registration
3.3 Data Enrichment	3.4 Multi Level Approval
3.5 Customer - Acknowledgement letter Format	3.6 Customer - Reject Letter Format

3.1 Common Initiation Stage

The user can initiate the new Guarantee Issuance Closure 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:

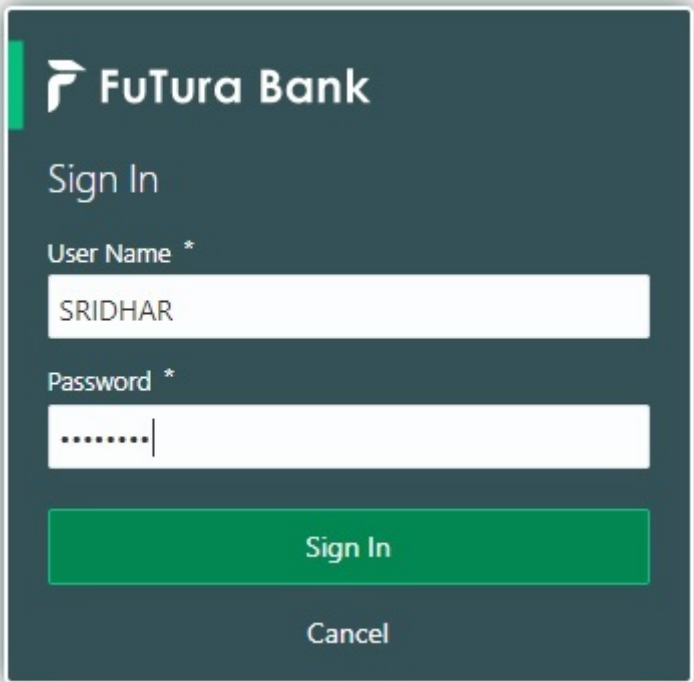
Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	The user can clear the contents update and can input values again.

3.2 Registration

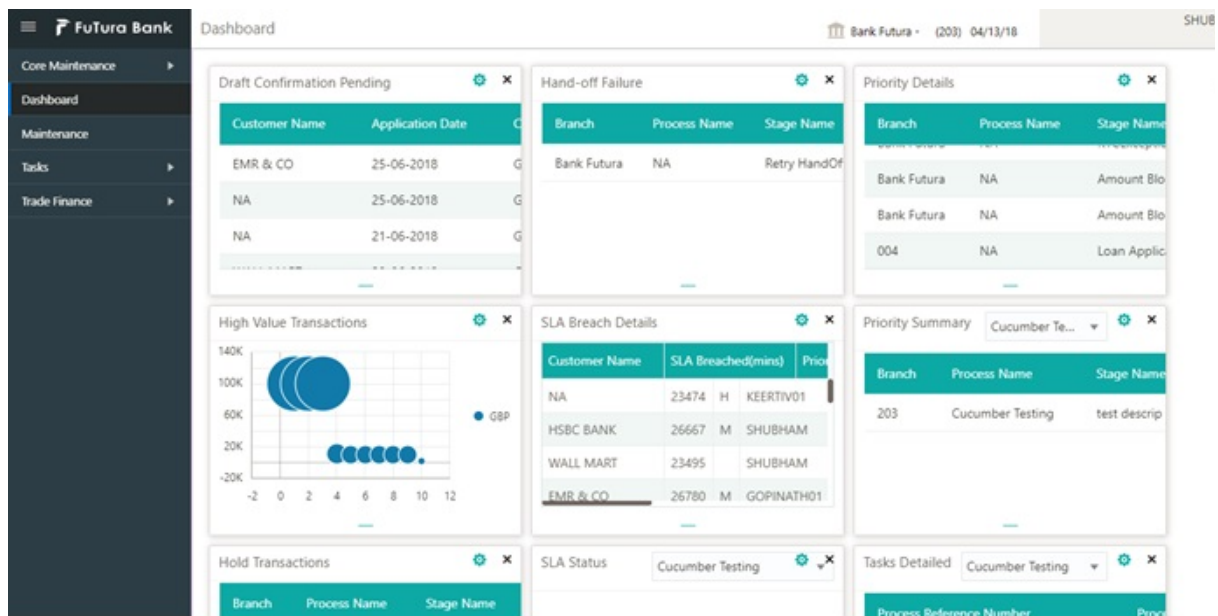
The user can register a request for the Closure of Guarantee/SBLC Issued received at the front desk (as an application received physically/received by mail/fax).

During registration stage, user can capture the basic details of the application, check the signature of the applicant and upload the related documents of the applicant. It also enables the user to capture some additional product related details as an option. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for a Guarantee Issuance expert to handle the request in the next stage.

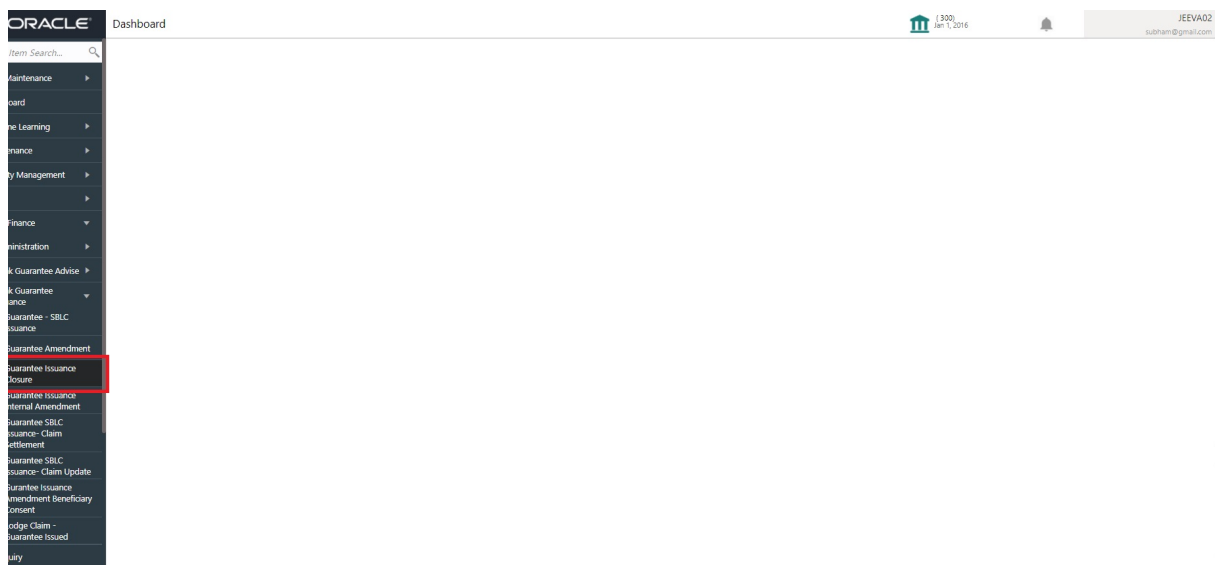
1. Using the entitled login credentials for registration stage, login to the OBTFPM application.

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 green stylized 'F' icon followed by the text 'FuTura Bank' in white. Below the logo, the text 'Sign In' is displayed in white. There are two input fields: the first is labeled 'User Name *' and contains the text 'SRIDHAR'; the second is labeled 'Password *' and contains seven dots. Below the password field is a green rectangular button with the text 'Sign In' in white. At the bottom center, the text 'Cancel' is displayed in white.

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



- Click **Trade Finance> Bank Guarantee Issuance> Guarantee Issuance Closure.**



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

3.2.1 Application Details

Application Details

Guarantee Number: 26GUR232142002

Received From Party: Applicant

Received From - Customer ID: 032204

Received From - Customer Name: Air Arabia

Priority: Medium

Submission Mode: Desk

Process Reference Number: 032GTEC000168266

Transaction Date: Aug 3, 2023

BLC/Guarantee Details

Form of Undertaking: SAR - Guarantee

Amount In Local Currency: AED 100,000.00

Expiry Type: 31E - Date of Expiry

Narrative: 31E - Date of Expiry

Advising Bank: 2312 MASHREQ BANK

Additional Amounts: 2312 MASHREQ BANK

Product Code: GUIR

Product Description: Guarantee Issuance upon receiving req

Undertaking Amount: AED 100,000.00

23X - Narrative: 23X - Narrative

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

59A - Beneficiary Name: 032207 Emaar Properties

Local SBLC/Guarantee Issuing Bank: 032207 Emaar Properties

Closure Date: Aug 3, 2023

Buttons: View Undertaking, Undertaking Event, Hold, Cancel, Save & Close, Submit

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

Field	Description	Sample Values
SBLC/Guarantee Number	User can enter the SBLC/Guarantee Number. Alternatively, user can search for the same by using the LOV. As part of LOV criteria; user can input the Undertaking Number, Applicant, Currency, Amount or User Reference Number. System should display all the SBLC/Guarantee contracts where: 1. Authorisation Status = Authorized 2. Status = Active 3. Expiry Date is earlier than Branch Date 4. Product Codes which are of Product Type = Guarantee/Stand By. User can select the particular SBLC/Guarantee that can be closed	
Received From Party	Read only field. Guarantee Issuance request received from party as per the latest Guarantee/SBLC details is displayed.	
Received From - Customer ID	Read only field. Customer id of the applicant or applicant's bank as per the latest Guarantee/SBLC details is displayed.	001345

Field	Description	Sample Values
Received From - Customer Name	Read only field. Name of the customer or applicant. This field will be auto populated based on the selected customer ID as per the latest Guarantee/SBLC details.	EMR & CO
Branch	Read only field. Customer's home branch will be displayed based on the customer ID as per the latest Guarantee/SBLC details.	203-Bank Futura -Branch FZ1
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. The user can change the priority.	High
Submission Mode	Submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'. Allowed values are: Desk - Request received through Desk Fax - Request received through Fax Email - Request received through Email Courier - Request received through Courier User is allowed to change the defaulted mode to another mode.	Desk
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEISS000001134
Transaction Date	Read only field. By default, the application will display branch's current date.	04/13/2018
Customer Reference Number	Read only field. The 'Reference number' provided by the applicant/applicant bank if any.	

3.2.2 SBLC/ Guarantee Details

Registration user can provide Guarantee details in this section.

3LC/Guarantee Details

Form of Undertaking SAR - Guarantee Amount In Local Currency AED 100,000.00 Expiry Type Narrative Advising Bank 2312 MASHREQ BANK Additional Amounts	Product Code GUIR 22A - Purpose of Message ISSU - Issue of undertaking 31E - Date of Expiry Oct 31, 2023 Applicant Bank Advise Through Bank Auto Close	Product Description Guarantee Issuance upon receiving req 23X - File Identification 35G - Expiry Condition/ Event 50 - Applicant Name 032204 Air Arabia Counter SBLC/Guarantee Issuing Bank Accountee	32B - Undertaking Amount AED 100,000.00 23X - Narrative 40C - Applicable Rules URDG - Uniform rules for dema... 59A - Beneficiary Name 032207 Emaar Properties Local SBLC/Guarantee Issuing Bank Closure Date Aug 3, 2023
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Hold Cancel Save & Close Sub

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

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee Issuance should be displayed.	GUIS
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC issuance is displayed.	Guarantee Issuance / Re-issuance upon receiving request
Undertaking Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC details is displayed.	
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).	
Purpose of message	Read only field. The Purpose of message (Issue/Request) used during SBLC/Guarantee Issuance should be displayed.	
File Identification	Read only field. This File Identification as per the latest Guarantee/SBLC details is displayed.	

Field	Description	Sample Values
Narrative	Read only field. Narrative/additional text as per the latest Guarantee/SBLC details is displayed.	
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/SBLC details is displayed.	
Date Of Expiry	Read only field. The date of expiry as per the latest Guarantee/SBLC details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC details is displayed.	
Applicable Rules	Read only field. Applicable Rules as per the latest Guarantee/SBLC details is displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read only field. Any kind of Narrative/Additional text as per the latest Guarantee/SBLC details is displayed.	
Applicant Bank	Read only field. The applicant bank details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Applicant Name	Read only field. The applicant details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Beneficiary Name	Read only field. The beneficiary name whose favor the undertaking (or counter-undertaking) issued is displayed as per the latest Guarantee/SBLC details.	001344 EMR & CO
Advising Bank	Read only field. The advising bank as per the latest Guarantee/SBLC details is displayed.	001343 - Bank Of America
Advising Through Bank	Read only field. Any additional bank requested to advise the undertaking as per the latest Guarantee/SBLC details is displayed.	
Counter SBLC/ Guarantee Issuing Bank	Read only field. The counter guarantee issuance bank as per the latest Guarantee/SBLC details is displayed.	

Field	Description	Sample Values
Local SBLC/Guarantee Issuing Bank	Read only field. The Local Guarantee Issuance Bank as per the latest Guarantee/SBLC details is displayed.	
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	
Accountee	Read only field. The accountee value as per the latest Guarantee/SBLC details is displayed.	
Closure Date	Read only field. System defaults the value from the previous versions of the contracts.	

3.2.3 Miscellaneous

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

Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Documents	Upload the required documents. Application will display the mandatory and optional documents.	
Remarks	Provide any additional information regarding the Guarantee Issuance. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Customer Instruction	Click to view/ input the following Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	

Field	Description	Sample Values
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Undertaking Events	On click of this button, User can view all the Undertaking events under the Guarantee/ SBLC Issued till date.	
Action Buttons	After providing required data, user can perform one of the below actions.	
Submit	On Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Issuance Closure. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in you queue for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.	

3.2.4 Document Linkage

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

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

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

1. Navigate to the Registration screen.

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



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



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

Field	Description	Sample Values
Document Title	Specify the document title.	
Document Description	Specify the document description.	
Remarks	Specify the remarks.	
Document Expiry Date	Select the document expiry date.	
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	

4. Select the document to be uploaded or linked and click the **Link Document** link. The link Document pop up appears.
The value selected in Document Type and Document code of Document screen are defaulted in the Link Document Search screen.

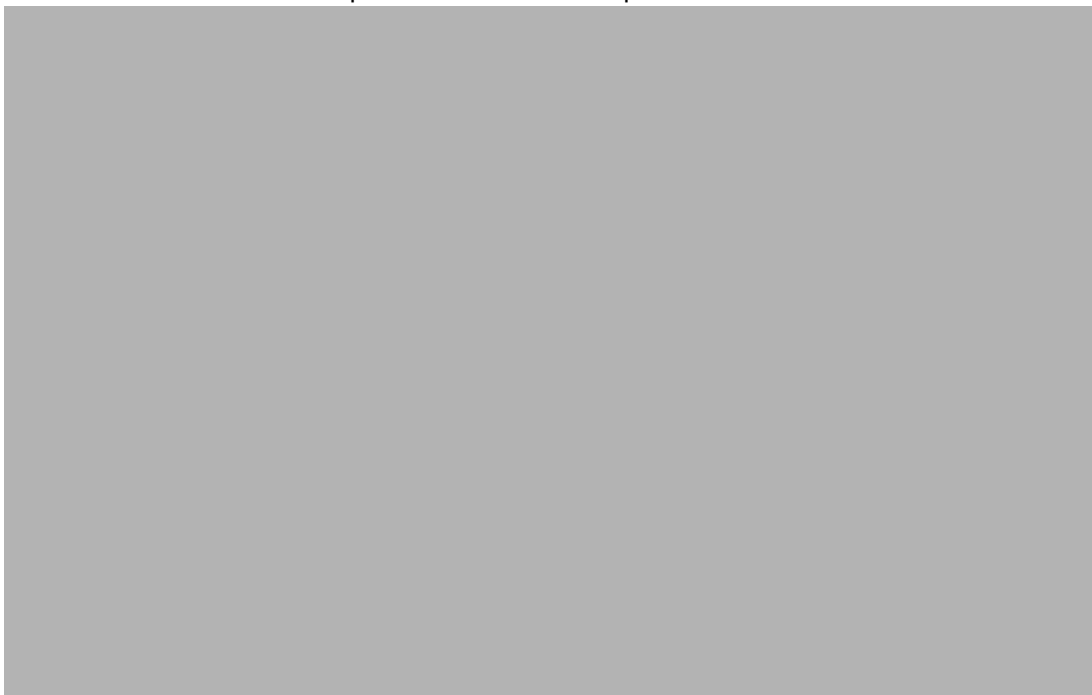


5. Click **Fetch** to retrieve the details from DMS. System Displays all the documents available for the given Document Type and Document Code for the Customer.

Field	Description	Sample Values
Customer ID	This field displays the transaction Customer ID.	
Document ID	Specify the document Id.	
Document Type	Select the document type from list.	
Document Code	Select the document code from list.	
Search Result		
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.	
Document ID	This field displays the document Code from meta data.	

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

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



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

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



3.3 **Data Enrichment**

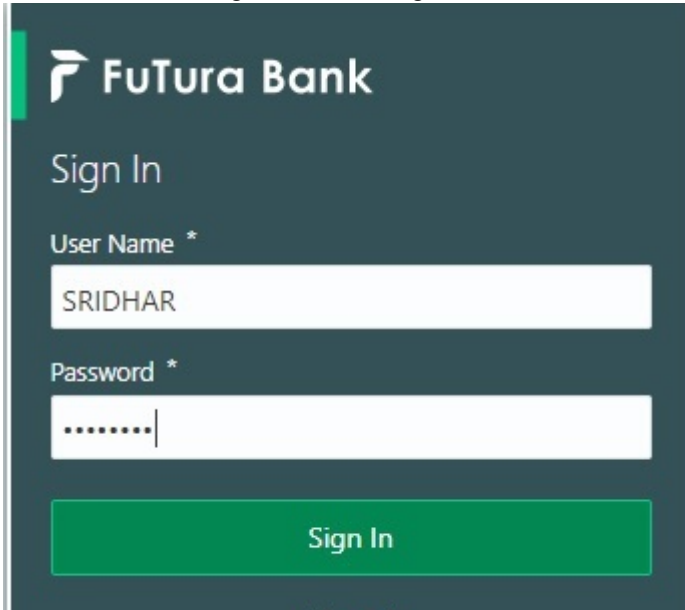
On successful completion of registration of a Guarantee issuance closure request, the request moves to the Data Enrichment stage. At this stage the gathered information during registration are scrutinized. The transaction will have the details entered during the registration stage.

Note

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

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

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



FuTura Bank

Sign In

User Name *

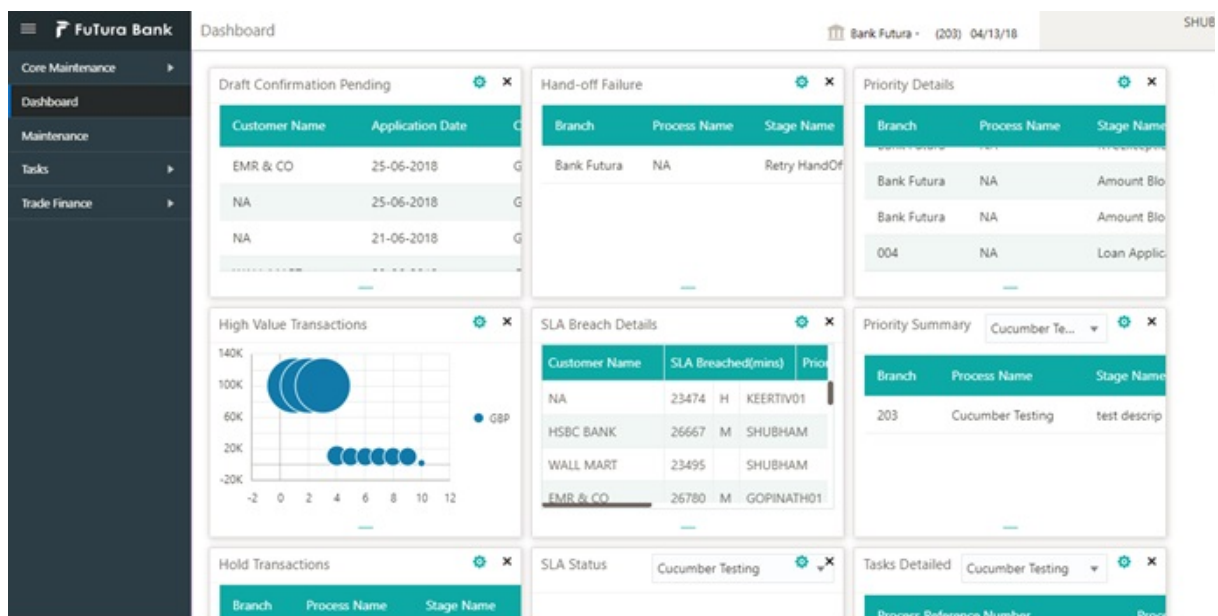
SRIDHAR

Password *

.....

Sign In

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



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

ORACLE Free Tasks (DEFAULTTENTY) (PK2) May 6, 2019 SRIDHA subham@gmail

Item Search...

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	M	Guarantee Issuance Closure	PK2ELCC000052989	PK2ELCC000052989	DataEnrichment	21-04-20	PK2	001043
Acquire & E...	M	Guarantee Advise	PK2GTEA000052977	PK2GTEA000052977	Approval Task Level 1	21-04-20	PK2	001044
Acquire & E...	M	Guarantee Issuance Closure	PK2GTEC000052964	PK2GTEC000052964	Handoff RetryTask	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ELCC000052961	PK2ELCC000052961	Registration	21-04-20	PK2	001043
Acquire & E...	M	Guarantee Issuance Closure	PK2GTEC000052957	PK2GTEC000052957	DataEnrichment	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ELCC000052952	PK2ELCC000052952	Registration	21-04-20	PK2	006465
Acquire & E...	M	Export LC Closure	PK2ELCC000052950	PK2ELCC000052950	Registration	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ELCC000052947	PK2ELCC000052947	Registration	21-04-20	PK2	001043
Acquire & E...	M	Export LC Closure	PK2ELCC000052945	PK2ELCC000052945	Registration	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ELCC000052943	PK2ELCC000052943	Registration	21-04-20	PK2	006214
Acquire & E...	M	Export LC Closure	PK2ELCC000052941	PK2ELCC000052941	Registration	21-04-20	PK2	001043
Acquire & E...	M	Export LC Closure	PK2ELCC000052939	PK2ELCC000052939	Registration	21-04-20	PK2	001044
Acquire & E...	M	Export LC Closure	PK2ELCC000052937	PK2ELCC000052937	Registration	21-04-20	PK2	001044

Page 1 of 174 (1 - 20 of 3461 items) K < 1 2 3 4 5 ... 174 > X

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

ORACLE Free Tasks (DEFAULTTENTY) (PK2) May 6, 2019 SRIDHA subham@gmail

Item Search...

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer
Acquire & E...	M	Guarantee Issuance Closure	PK2ELCC000054831	PK2ELCC000054831	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	M	Export LC Cancellation	PK2ELCC000054828	PK2ELCC000054828	DataEnrichment	21-04-28	PK2	001043
Acquire & E...	M	Export LC Closure	PK2ELCC000054826	PK2ELCC000054826	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	M	Import LC Issuance	PK2ILCI000054822	PK2ILCI000054822	Scrutiny	21-04-28	PK2	001044
Acquire & E...	M	Guarantee Issuance	PK2GTEI000054820	PK2GTEI000054820	Scrutiny	21-04-28	PK2	001044
Acquire & E...	M	Guarantee Issuance	PK2GTEI000054813	PK2GTEI000054813	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	H	Import LC Issuance	PK2ILCI000054809	PK2ILCI000054809	Scrutiny	21-04-28	PK2	001043
Acquire & E...	M	Export LC Drawing	PK2ELCD000054800	PK2ELCD000054800	Scrutiny	21-04-28	PK2	001044
Acquire & E...	H	Import LC Issuance	PK2ILCI000054799	PK2ILCI000054799	Scrutiny	21-04-28	PK2	001043
Acquire & E...	M	Export LC Advise	PK2ELCA000054792	PK2ELCA000054792	Approval Task Level 1	21-04-28	PK2	001044
Acquire & E...	M	Guarantee Advise Cancellation	PK2GTAC000054778	PK2GTAC000054778	DataEnrichment	21-04-28	PK2	001044
Acquire & E...	M	Import LC Internal Amendment	PK2ILCI000054783	PK2ILCI000054783	Registration	21-04-28	PK2	001044
Acquire & E...	M	Import LC Drawing	PK2ELCD000054739	PK2ELCD000054739	Scrutiny	21-04-28	PK2	001044

Page 1 of 175 (1 - 20 of 3495 items) K < 1 2 3 4 5 ... 175 > X

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

ORACLE My Tasks (DEFAULTTENTY) (PK2) May 6, 2019 JEEV subham@gmail

Item Search...

Refresh Release Escalate Delegate Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Edit	M	Guarantee Issuance Closure	PK2GTEI000052021	PK2GTEI000052021	DataEnrichment	21-04-16	PK2	001044
Edit	M	Guarantee Advise Amendment	PK2GTAA000052009	PK2GTAA000052009	DataEnrichment	21-04-16	PK2	001044
Edit	M	Import LC Amendment Beneficiary Con...	PK2ILCA000052000	PK2ILCA000052000	DataEnrichment	21-04-16	PK2	001044
Edit	M	Guarantee Issuance Closure	PK2GTEC000052003	PK2GTEC000052003	DataEnrichment	21-04-16	PK2	001044
Edit	M	Drawings Under Transfer LC	PK2TLCD000051921	PK2TLCD000051921	Scrutiny	21-04-16	PK2	001204
Edit	M	Import LC Reopen	PK2ILCR000051919	PK2ILCR000051919	Registration	21-04-16	PK2	001044
Edit	M	Import LC Reopen	PK2ILCR000051917	PK2ILCR000051917	Registration	21-04-16	PK2	001044
Edit	M	Import LC Closure	PK2ILCC000051916	PK2ILCC000051916	Registration	21-04-16	PK2	001044
Edit	M	Import LC Closure	PK2ILCC000051915	PK2ILCC000051915	Registration	21-04-16	PK2	001044
Edit	M	Import LC Issuance	PK2ILCI000051911	PK2ILCI000051911	Scrutiny	21-04-16	PK2	001044
Edit	M	Import LC Issuance	PK2ILCI000051895	PK2ILCI000051895	Scrutiny	21-04-16	PK2	006214
Edit	M	Export LC Transfer Amendment	PK2ELCT000051882	PK2ELCT000051882	Registration	21-04-16	PK2	006465
Edit	M	Export LC Amendment Beneficiary Cons...	PK2ELCA000051881	PK2ELCA000051881	Registration	21-04-16	PK2	001044

Page 1 of 42 (1 - 20 of 828 items) K < 1 2 3 4 5 ... 42 > X

The Data Enrichment stage has sections as follows:

- Main Details
- Additional Fields
- Advices
- Additional Details

- Settlement Details
- Summary

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

3.3.1 Main Details

Main details section has three sub section as follows:

- Application Details
- Guarantee Details

3.3.1.1 Application Details

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

Field	Description	Sample Values
SBLC/Guarantee Number	Read only field. SBLC/Guarantee Number selected for closure is displayed.	
Received From Party	Read only field. Guarantee Issuance request received as per the latest Guarantee/SBLC details is displayed.	Toggle off
Received From - Customer ID	Read only field. Customer id of the applicant or applicant's bank as per the latest Guarantee/SBLC details is displayed.	001345

Field	Description	Sample Values
Received From - Customer Name	Read only field. Name of the customer or applicant as per the latest Guarantee/SBLC details is displayed.	EMR & CO
Branch	Read only field. Customer's home branch will be displayed as per the latest Guarantee/SBLC details.	203-Bank Futura -Branch FZ1
Priority	Priority maintained will be populated as either 'Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. User can change the value.	High
Submission Mode	Read only field. Submission mode of Guarantee Issuance request. By default the submission mode will have the value as 'Desk'. Allowed values are: Desk - Request received through Desk Fax - Request received through Fax Email - Request received through Email	Desk
Process Reference Number	Read only field. Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.	203GTEISS000001134
Transaction Date	Read only field. By default, the application will display branch's current date.	04/13/2018
Customer Reference Number	Read only field. User can enter the 'Reference number' provided by the applicant/applicant bank if any.	

3.3.1.2 Guarantee Details

Summary

SBLC/Guarantee Details

22D - Form of Undertaking

DGAR - Guarantee

Amount In Local Currency

AED AED 100,000.00

23B - Expiry Type

FIXD

40C - Narrative

56A - Advising Bank

032312 MASHREQ BANK

39D - Additional Amounts

Product Code

GUIR

22A - Purpose of Message

ISSU - Issue of undertaking

31E - Date of Expiry

Oct 31, 2023

Applicant Bank

Advise Through Bank

Auto Close

Product Description

Guarantee Issuance upon receiving req

23X - File Identification

35G - Expiry Condition/ Event

50 - Applicant Name

032204 Air Arabia

Counter SBLC/Guarantee Issuing Bank

Accountee

32B - Undertaking Amount

AED AED 100,000.00

23X - Narrative

40C - Applicable Rules

URDG - Uniform rules for dema...

59A - Beneficiary Name

032207 Emaar Properties

Local SBLC/Guarantee Issuing Bank

Closure Date

Aug 3, 2023

Request Clarification

Reject

Refer

Hold

Cancel

Save & Close

Back

Net

Field	Description	Sample Values
Form of Undertaking	Read only field. Form of Undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is displayed.	
Product Code	Read only field. The product code used for SBLC/Guarantee Issuance should be displayed.	GUIS
Product Description	Read only field. The Product description as per the latest Guarantee/SBLC issuance is displayed.	Guarantee Issuance / Re-issuance upon receiving request
Undertaking Amount	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC details is displayed.	
Amount In Local Currency	Read only field. The local currency equivalent value for the transaction amount from back office (with decimal places).	
Purpose of message	Read only field. The Purpose of message (Issue/Request) used during SBLC/Guarantee Issuance is displayed.	
File Identification	Read only field. This File Identification as per the latest Guarantee/SBLC details is displayed.	
Narrative	Read only field. Narrative/Additional text as per the latest Guarantee/SBLC details is displayed.	

Field	Description	Sample Values
Expiry Type	Read only field. The type of Expiry as per the latest Guarantee/SBLC details is displayed.	
Date Of Expiry	Read only field. The date of Expiry as per the latest Guarantee/SBLC details is displayed.	09/30/18
Expiry Condition/Event	Read only field. The expiry condition/event as per the latest Guarantee/SBLC details is displayed.	
Applicable Rules	Read only field. Applicable Rules as per the latest Guarantee/SBLC details is displayed.	URDG - Uniform rules for demand guarantees
Narrative	Read only field. Any kind of Narrative/Additional text as per the latest Guarantee/SBLC details is displayed.	
Applicant Bank	Read only field. The Applicant bank details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Applicant Name	Read only field. The Applicant details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Beneficiary Name	Read only field. The beneficiary name whose favor the undertaking (or counter-undertaking) issued is displayed as per the latest Guarantee/SBLC details.	001344 EMR & CO
Advising Bank	Read only field. The advising bank as per the latest Guarantee/SBLC details is displayed.	001343 - Bank Of America
Advising Through Bank	Read only field. Any additional bank requested to advise the undertaking as per the latest Guarantee/SBLC details is displayed.	
Counter SBLC/ Guarantee Issuing Bank	Read only field. The Counter Guarantee Issuance Bank as per the latest Guarantee/SBLC details is displayed.	
Local SBLC/Guarantee Issuing Bank	Read only field. The Local Guarantee Issuance Bank as per the latest Guarantee/SBLC details is displayed.	

Field	Description	Sample Values
Additional Amounts	Read only field. Any additional amounts related to undertaking as per the latest Guarantee/SBLC details is displayed.	
Auto Close	Read only field. System default the value from the previous versions of the contracts.	
Accountee	Read only field. The Accountee details will be auto populated as per the latest Guarantee/SBLC details.	001345 Nestle
Closure Date	Read only field. System default the value from the previous versions of the contracts.	

3.3.1.3 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. 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 provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Customer Instruction	Click to view/ input the following ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in ‘My Task’ for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Next	On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.	

3.3.2 Additional Fields

This stage displays the additional fields based on the User defined fields maintained in the system. The user can view the details of additional fields for Closure of Guarantee/SBLC Issued request.

3.3.2.1 Action Buttons

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

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in 'My Task' for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move 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.	

3.3.3 Advices

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

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

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

arantee Issuance Closure
Enrichment :: Application No:- 032IGCL000168267

Clarification Details Documents Remarks Overrides Customer Instruction View Undertaking Signatures

Main Details
Additional Fields
Advices
Additional Details
Settlement Details
Summary

Advices

Advice : LC_CLOSE_ADV
Advice Name : **LC_CLOSE_ADV**
Advice Party : **APP**
Party Name : **Air Arabia**
Suppress : **NO**
Advice

Advice : PAYMENT_MESS...
Advice Name : **PAYMENT_MESSAGE**
Advice Party :
Party Name :
Suppress : **NO**
Advice

Screen (1)

Request Clarification Reject Refer Hold Cancel Save & Close Back No

The user can also suppress the Advice, if required.

Advice Details

Advice Details
suppress Advice
Party ID
032204

Advice Name
AMD_EXP_CR

Medium
MAIL

Advice Party
BEN

Party Name
Air Arabia

FFT Code

FFT Code	FFT Description	Action
29BNKCONTACT		

Instructions

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

OK Cancel

3.3.3.1

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

3.3.3.2 Action Buttons

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

Field	Description	Sample Values
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be Clarification Requested.	
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 provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	

Field	Description	Sample Values
Customer Instruction	Click to view/ input the following ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in ‘My Task’ for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move 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.	

3.3.4 Additional Details

As a part of Additional details section, the user can view the Additional Details during Closure of Guarantee/SBLC Issued request.

Guarantee /SBLC Issued request may have impact on Limits and Collateral, Commission, Charges and Taxes and Preview Messages.

The screenshot displays the Oracle Banking Trade Finance application interface. The top navigation bar includes 'Clarification Details', 'Documents', 'Remarks', 'Overrides', 'Customer Instruction', 'View Undertaking', and 'Signatures'. The main content area is titled 'Additional Details' and is divided into three panels: 'Limit & Collateral', 'Charge Details', and 'Preview Message'. The 'Limit & Collateral' panel shows fields for Contribution Currency, Contribution Amount, Limit Status, Collateral Currency, Collateral Contr., and Collateral Status (Not Verified). The 'Charge Details' panel shows fields for Charge, Commission, Tax, and Block Status. The 'Preview Message' panel shows fields for Language and Preview Message. The bottom of the screen features a row of buttons: 'Request Clarification', 'Reject', 'Refer', 'Hold', 'Cancel', 'Save & Close', 'Back', and 'Next'.

3.3.4.1 Limits & Collateral

On Approval, system should not release the Earmarking against each limit line and system should handoff the "Limit Earmark Reference Number" to the back office. On successful

handoff, back office will make use of these “Limit Earmark Reference Number” to release the Limit Earmark done in the mid office (OBT FPM) and should Earmark the limit from the Back office.

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

nit & Collateral

Limit Details

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

ash Collateral Details

Collateral Percentage *

Collateral Currency and amount

AED

Exchange Rate

1.0

Sequence Number	Settlement Account Currency	Settlement Account	Exchange Rate	Collateral %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Respon
No data to display.							

Deposit Linkage Details

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

Page 1 (0 of 0 items) < 1 >

Save & CloseClose

3.3.4.2 Limit Details

Limit Details

Customer Id

032204

Linkage Type *

Facility

Contribution % *

100.0

Liability Number *

032204

Contribution Currency

AED

Line Id/Linkage Ref No *

032204AED

Limit/Liability Currency

AED

Limits Description

Limit Check Response

Available

Amount to Earmark *

AED 110.00

Expiry Date

Limit Available Amount

AED 0.00

Response Message

Balance available of AED 99994260148;

ELCM Reference Number

Verify

Save & Close

Close

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

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

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

Collateral Details

×

Collateral Details

Total Collateral Amount *

AED 10.00

Sequence Number

1.0

Collateral Contribution Amount *

AED 1.00

Settlement Account Currency

AED

Contribution Amount in Account Currency

AED 1.00

Response

VS

Verify

Collateral Amount to be Collected *

AED 10.00

Collateral Split % *

10.0

⌵ ⌶

Settlement Account *

0912160013

🔍

Exchange Rate

1.0

⌵ ⌶

Account Available Amount

AED 1,984,452.45

Response Message

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

✓ Save & Close

✕ Cancel

Deposit Linkage Details

In this section which the deposit linkage details is captured.

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



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

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

3.3.4.3 Commission, Charges and Taxes Details

Charge Details

Recalculate

Redefault

Commission Details

Event

Event Description

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

Page 1 of 0 items

Charge Details

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

Page 1 of 1 (1 of 1 items)

Tax Details

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

Save & Close

Close

3.3.4.4 Commission Details

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	Read only field. The commission component	
Rate	Read only field. Defaults from product.	
Modified Rate	Read only field. The new charge for the modified component.	
Currency	Read only field. Defaults the currency in which the commission needs to be collected.	
Amount	Read only field. An amount that is maintained under the product code defaults in this field.	
Modified Amount	Read only field. The new charge for the modified component.	
Defer	Read only field. Charges/commissions deferred and collected at any future step.	

Field	Description	Sample Values
Waive	Read only field. Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.	
Charge Party	Read only field. Charge party will be 'Applicant' by Default.	
Settlement Account	Read only field. Details of the Settlement Account.	
Amendable	Displays if the field is amendable or not.	

3.3.4.5 Charge Details

Field	Description	Sample Values
Component	Read only field. Charge Component type.	
Tag Currency	Defaults the tag currency in which the charges have to be collected.	
Tag Amount	Defaults the tag amount that is maintained under the product code gets defaulted in this field. User can edit the value, if required.	
Currency	Read only field. Defaults the currency in which the charges have to be collected.	
Amount	Read only field. An amount that is maintained under the product code gets defaulted in this field.	
Modified Amount	Read only field. The new charge for the modified component.	
Billing	Read only field. The details available for billing engine.	
Defer	Read only field. Deferred charges.	
Waive	Read only field. The charges waived.	
Charge Party	Read only field. Charge party will be applicant by default.	
Settlement Account	Read only field. Details of the settlement account.	

3.3.4.6 Tax Details

The tax component defaults if maintained in the product level. Following Tax Details will be displayed:

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

Field	Description	Sample Values
Currency	Read only field. The tax currency is the same as the commission.	
Amount	Read only field. The tax amount defaults based on the percentage of commission maintained.	
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	Read only field. Details of the settlement account.	

3.3.4.7 Preview Message

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

Preview Message

Preview - SWIFT Message

Language

English

Message Type

Message Status

Preview - Mail Advice

Language

English

Advice Type

DEBIT_ADVICE

Message Status

Repair Reason

view Message

DEBIT ADVICE/TAX INVOICE

DATE: 03-AUG-23

PAGE : 1

BRANCH ID:

BRANCH NAME:

BANK TRN: 100282764800003

TRANS TIME:

Air Arabia

Air Arabia

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

Debit Advice

Save & Close

Close

Field	Description	Sample Values
Preview SWIFT Message		

Field	Description	Sample Values
Language	Read only field. The language to preview the draft guarantee details. 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 Advice	Display a preview of the draft message.	
Preview Mail Device		
Language	Select the language for the advice message.	
Advice Type	Select the advice type.	
Message Type	Display a preview of the advice.	
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.	
Draft Confirmation Required	This toggle enables the user to select if draft confirmation is required or not	

3.3.4.8

3.3.4.9 Action Buttons

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

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

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Save & Close	Save the information provided and holds the task in 'My Task' for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move 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.	

3.3.5 Settlement Details

The user can view the settlement details during Closure of Guarantee/SBLC Issued request.

Settlement Details

☐ Current Event

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
AGUIR_COM1_LIQD	GBP	Debit	0322040001	Air Arabia	AED	No	No
AGUIR_COMM_LIQD	GBP	Debit	0322040001	Air Arabia	AED	No	No
AVL_SET_LCAMT	AED	Debit	0322040001	Air Arabia	AED	No	No
AVL_SET_LCAMTEQ	AED	Credit	0322040001	Air Arabia	AED	No	No
CLAIM_CUST_AMT	AED	Debit	0322040001	Air Arabia	AED	No	No
CLAIM_CUST_AMT_FX	AED	Debit	0322040001	Air Arabia	AED	No	No
CLAIM_SETTLE_AMT	AED	Credit	0323120012	MASHREQ BANK CAIRO	EGP	No	No
COLLAMT_OS	AED	Credit	0322040001	Air Arabia	AED	No	No
COLLAMT_OSEQ	AED	Debit	0322040001	Air Arabia	AED	No	No
COLL_AMNDAMT	AED	Debit	0322040001	Air Arabia	AED	No	No

AGUIR_COMM_LIQD - Party Details

Transfer Type: None

Ordering Institution: Name/Account

Account With Institution: Name/Account

Receiver: 032204

Charge Details: Remitter All Charges

Senders Correspondent: Name/Account

Beneficiary Institution: Name/Account

Netting Indicator:

Receivers Correspondent: Name/Account

Ultimate Beneficiary: Name/Account

Ordering Customer: Name/Account

Intermediary Institution: Name/Account

Intermediary Reimbursement Institution: Name/Account

Payment Details

Sender To Receiver 1: Only /BX/XXX format is allowed

Sender To Receiver 2: /BX/XXX or //XXX format is allowed

Sender To Receiver 3: /BX/XXX or //XXX format is allowed

Sender To Receiver 4: /BX/XXX or //XXX format is allowed

Sender To Receiver 5: /BX/XXX or //XXX format is allowed

Sender To Receiver 6: /BX/XXX or //XXX format is allowed

Remittance Information

Payment Detail 1:

Payment Detail 2:

Payment Detail 3:

Payment Detail 4:

Request Clarification Reject Refer Hold Cancel Save & Close Back

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

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

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

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

3.3.5.1 **Party Details**

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

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

Field	Description	Sample Values
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:

3.3.6

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

Field	Description	Sample Values
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.	
Save & Close	Save the information provided and holds the task in 'My Task' for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move 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.	

3.3.7 Summary

User can review the summary details for Closure of Guarantee/SBLC Issued request.

The user can see the summary tiles. The tiles must display a list of important fields with values. User must be also able to drill down from summary tiles into respective data segments.

Tiles Displayed in Summary

- Main Details - User can view application details and Guarantee/SBLC Closure details.
- Additional Fields - User can view the additional field details.
- Advices - User can view the advices details.
- Settlement Details: User can view the Settlement details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.
- Commission, Charges and Taxes - User can view the details provided for commission, charges and taxes.
- Preview Messages - : User can view the SWIFT message and Mail Advice.
- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Accounting Details: User can view the accounting details.

Note

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

3.3.7.1 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.	

Field	Description	Sample Values
Documents	Click the Documents icon to View/Upload the required documents. Application will display the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application.	
Remarks	Click the Remarks icon to provide any additional information regarding the Guarantee Issuance closure. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	
Request Clarification	User should be able to submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline.	

Field	Description	Sample Values
Submit	On Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. Task will get moved to next logical stage of Guarantee Issuance Closure. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.	
Save & Close	Save the information provided and holds the task in 'My Task' for working later. This option will not submit the request.	
Cancel	On click of Cancel, the task gets cancelled and system should clear the details captured in the screen. The task will get deleted.	
Hold	The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Back	Click Back to move the task to the previous segment.	

3.4 Multi Level Approval

Approval user can review and approve the Closure of Guarantee/SBLC Issued. The user can view the summary of details updated in multilevel approval stage for Closure of Guarantee/SBLC Issued request.

The user log i to the application 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 **Authorization Re-Key (Non-Online Channel)**

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

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

- Currency
- Contract Amount

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

Approval Rekey

Documents Remarks

Currency
GBP ✓

Undertaking Amount
£10,000.00 ✓

Refer Close Proceed

3.4.1.1 Approval Summary

ORACLE

ENTITY_ID1 (ENTITY_I... Oracle Banking Trade Finan... Aug 3, 2023 POORNIM subham@gmail

arantee Issuance Closure
Approval Task Level 1 :: Application No:- 032IGCL000168267

DocumentsRemarksOverridesCustomer InstructionView UndertakingSignatures

Main Details	Limits and Collaterals	Commission,Charges and Taxes	Advices	Preview Messages
SLC/Guarantee Type : Submission Mode : Desk Date of Issue : 2023-08-03	Contribution Currency : Amount to Earmark : null Limit Status : Not Verified Collateral Currency : Collateral Contr. : Collateral Status : Not Verified Deposit Linkage CCY : Deposit Linkage Amount :	Charge : AED 50.00 Commission : Tax : Block Status : Not Initiated	Advice 1 : LC_CLOSE_ADV Advice 2 : PAYMENT_MESS...	Language : ENG Preview Message : -
Additional Fields	Settlement Details	Parties Details	Accounting Details	Exception(Approval)
Click here to view additional fields :	Component : LICLSCHG_LIQ... Account Number : 0322040001 Currency : AED	Applicant : Air Arabia Beneficiary : Emaar Proper...	Event : CLOS AccountNumber : 313100003 Branch : 032	EXCEPTION : NIL

uditRejectHoldReferCancelApprove

Tiles Displayed in Summary:

- Main Details - User can view application details and Guarantee/SBLC Closure details.
- Limits and Collaterals - User can view the limits and collateral details. User can modify any field details if required.
- Commission, Charges and Taxes - User can view the details provided for commission, charges and taxes.
- Advices - User can view the advices details.
- Preview Message - : User can view the SWIFT message and Mail Advice.
- Additional Fields - User can view the additional field details.
- Settlement Details: User can view the Settlement details.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Accounting Details: User can view the accounting details.Action Buttons.

Note

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

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

3.4.1.2 Action Buttons

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

Field	Description	Sample Values
Documents	Click the Documents icon to verify already attached documents. Based on the transaction value, there can be one or more approvers. After verification and approval the transaction gets approved and if there are additional approvals, the task will move to the next approver. After all approvals, the system will hand-off the transaction details to the back end system for posting.	
Remarks	Click the Remarks icon to view the remarks captured in the process during earlier stages.	
Overrides	Click to view overrides, if any.	
Customer Instruction	Click to view/ input the following ● Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. ● Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.	
View Undertaking	On click of this button, all SBLC/Guarantee details is displayed.	
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.	

Field	Description	Sample Values
Reject	On click of Reject, user must select a reject reason from a list displayed by the system. Reject Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others. Select a Reject code and give a reject description. This reject reason will be available in the remarks window throughout the process.	
Hold	The details provided will be registered and status will be on hold. This option is used, if there are any pending information yet to be received from applicant.	
Refer	User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance- Limits • R5 - Others	
Cancel	On click of Cancel the user can cancel the DE window and return to dashboard. The data input will not be saved.	
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.	

3.5 Customer - Acknowledgement letter Format

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

To:

<CUSTOMER NAME>DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

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

APPLICANT: <APPLICANT NAME>

BENEFICIARY NAME: <BENEFICIARY>

CURRENCY: <CCY>

AMOUNT: <AMT>

DATE OF ISSUE: <DATE OF ISSUE>

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

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

Thank You for banking with us.

Regards,

<DEMO BANK>

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

3.6 Customer - Reject Letter Format

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

FROM:

<BANK NAME>

<BANK ADDRESS>

TO:

DATE <DD/MM/YYYY>

<CUSTOMER NAME>

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Guarantee Application for Closure of Guarantee/SBLC Issued <User Ref> under our Process Ref <Process Ref No> - Rejected

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

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

<Reject Reason 1>

<Reject Reason 2>

<Reject Reason 3>

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

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

Yours Truly

Authorized Signatory

3.7

A

Additional Details	23
Action Buttons	21,
29,	31
Additional Fields	18
Action Buttons	18
Advices	20
Action Buttons	21
Application Details	5
Approval Summary	38
Authorization Re-Key (Non-Online Channel)	37

B

Benefits	4
----------------	---

C

Charge Details	27
Commission Details	27
Common Initiation Stage	2
Customer - Acknowledgement letter Format	40
Customer - Reject Letter	41

D

Data Enrichment	10
-----------------------	----

E

Exceptions	
Exception - Amount Block	46
Exception - Know Your Customer (KYC)	48
Exception - Limit Check	49

K

Key Features	4
--------------------	---

L

Limits & Collateral	23
Collateral Details	25
Limit Details	23

M

Main Details	13
Action Buttons	15,
17	
Application Details	13
Guarantee Details	13,
15	
Miscellaneous	9
Multi Level Approval	37

O

Overview	4
----------------	---

R

Registration	2
Guarantee Details	14
Miscellaneous	9

S

SBLC/ Guarantee Details	7
Settlement Details	31
Action Buttons	33
Party Details	32
Summary	35
Action Buttons	35

T

Tax Details	28
-------------------	----