Oracle Banking Trade Finance Process Management Cloud Service

Guarantee Advise Islamic User Guide

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Oracle Banking Trade Finance Process Management Cloud Service Guarantee Advise Islamic User Guide, Release 14.8.2.0.0

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Preface

Purpose

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management **Guarantee Advise Islamic** process.

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and BulletinsCritical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security AssuranceOracle Software Security Assurance.

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.

Structure

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.

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.
italic	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.

Related Documents

For more information on any related features, you can refer to the following documents:

- Getting Started User Guide
- Oracle Banking Common Core User Guide

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.

Basic Actions

Most of the screens contain Action Buttons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 1 Common Action Buttons and its Definitions

Action Buttons	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Click **Cancel** to cancel the transaction input midway without saving any data.
Save & Close	Click **Save & Close** to save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Next	Click **Next**, system validates 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.

Table 1 (Cont.) Common Action Buttons and its Definitions

Action Buttons	Description
Submit	Click **Submit** to complete the transaction after you specify all the input parameters for a particular process. The task will get moved to next logical stage of the process. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table 2 Symbols and Icons - Common

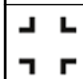
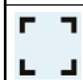
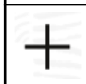
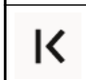
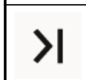
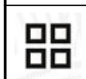
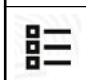
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view

Table 2 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	Reopen Option

Table 3 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number

1

Oracle Banking Trade Finance Process Management Cloud Service

This topic helps you quickly get acquainted with the Oracle Banking Trade Finance Process Management Cloud Service process.

Welcome to the Oracle Banking Trade Finance Process Management Cloud Service User Guide. This guide provides an overview on the OBTFPMCS 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 OBTFPMCS:

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

Overview

Oracle Banking Trade Finance Process Management Cloud Service is a Trade Finance middle office platform, which enables bank to streamline the Trade Finance operations. Oracle Banking Trade Finance Process Management Cloud Service 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).

Benefits

Oracle Banking Trade Finance Process Management Cloud Service helps banks to manage Trade Finance operations across the globe in different currencies. OBTFPMCS 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.

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.

2 Guarantee Advise - Islamic

The Guarantee Advise - Islamic process is similar to Conventional Guarantee Advice process where the advising bank advises a guarantee received from the issuing bank to the beneficiary of the guarantee.

The various stages involved in Oracle Banking Trade Finance Process Management during advising of a guarantee are:

- Receive and verify guarantee (non-online channel) - Registration stage
- Input application details
- Upload of related mandatory and non mandatory documents
- Verify documents and capture details
- Input/Modify Details of LC - Data Enrichment Stage
- Check for sanctions & KYC status
- Capture remarks for other users to check and act
- Hand off request to back office

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

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

This topic contains following subtopics:

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the new **Guarantee Advise - Islamic** request.
- Registration
  This topic provides the systematic instructions to initiate the Registration stage of Guarantee Advise Islamic request.
- Scrutiny
  This topic provides the systematic instructions to initiate the Scrutiny stage of Guarantee Advise Islamic request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Advise Islamic request.

- Exceptions
  This topic helps you quickly get acquainted with the Exceptions process.
- Multi Level Approval
  This topic helps you quickly get acquainted with the Multi Level Approval process.

2.1 Common Initiation Stage

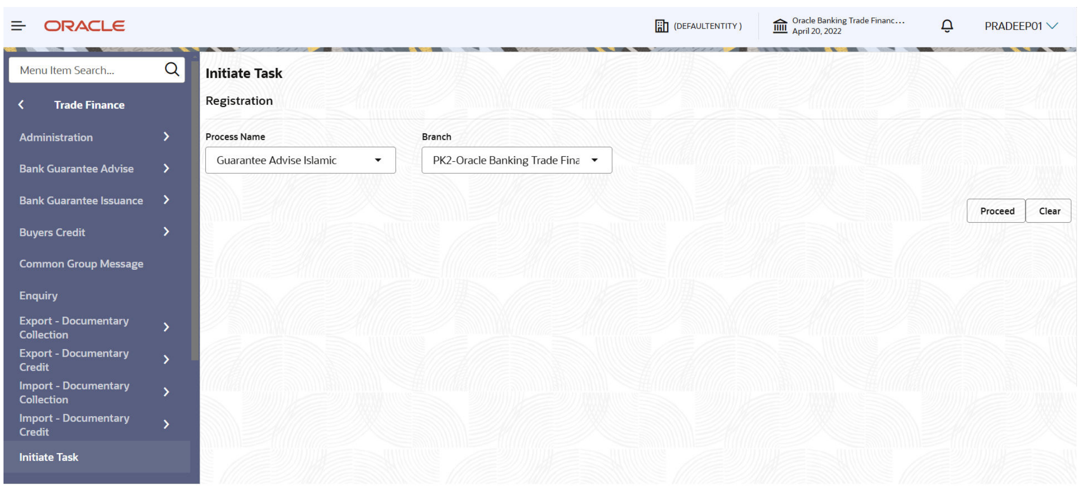
This topic provides the systematic instructions to initiate the new **Guarantee Advise - Islamic** request.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Initiate Task**.

   The **Initiate Task** screen appears.

   Figure 2-1 Initiate Task

2. On **Initiate Task** screen, specify the fields.

   Table 2-1 Initiate Task - Field Description

Field	Description
Process Name	Select a process name from the drop-down list.
Branch	Select the required branch code from the drop-down list.

   For more information on action buttons, refer to the field description table below.

   Table 2-2 Action Buttons - Field Description

Field	Description
Proceed	Task will get initiated to next logical stage.
Clear	Click to clear the contents update and enter the values again.

3. Click **Proceed** to proceed to the next step.

2.2 Registration

This topic provides the systematic instructions to initiate the Registration stage of Guarantee Advise Islamic request.

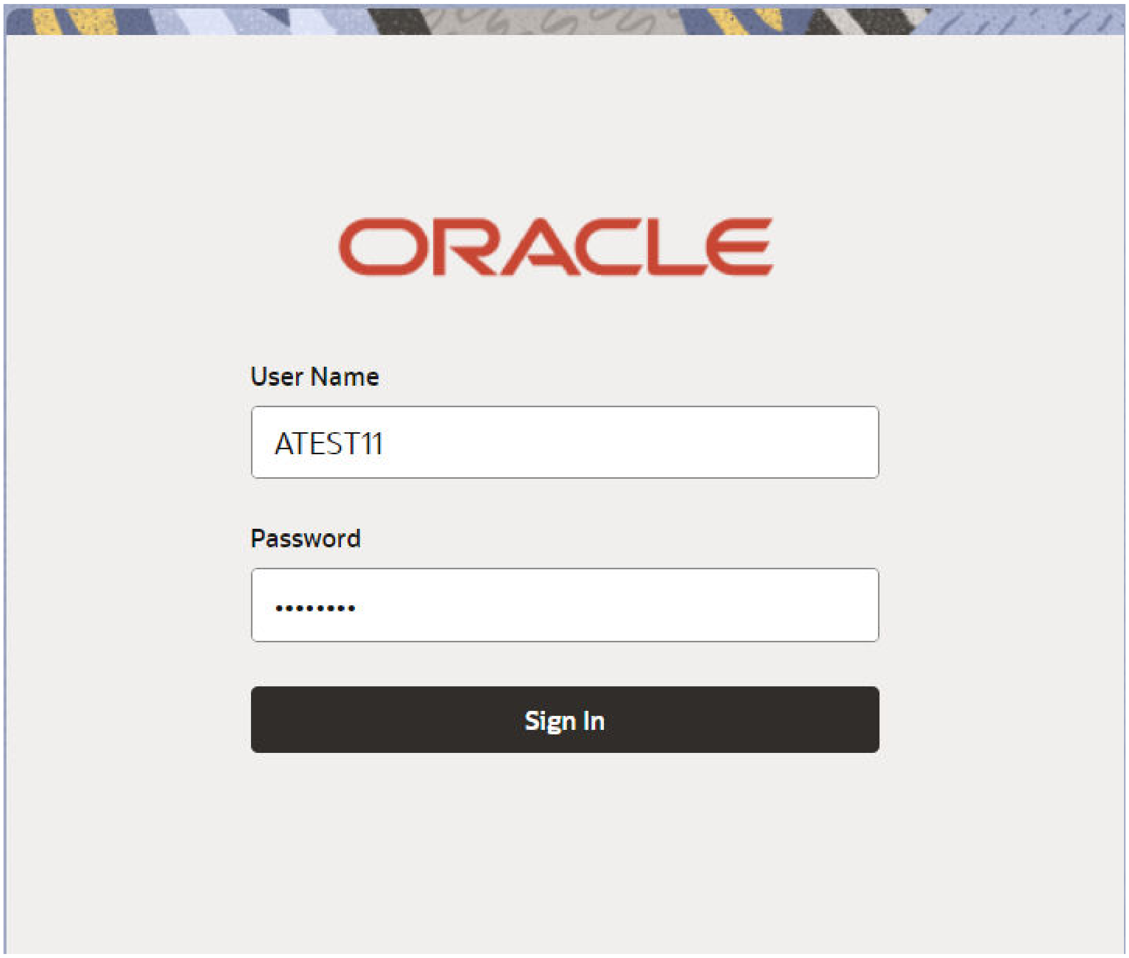
As a Registration user, you can register a Guarantee Advise Islamic request, also can upload relevant documents and verify checklist items. If Guarantee to be advised is received as physical instrument, the Guarantee Advise process starts from the Registration Stage. During Registration stage, user can capture the basic details, check the signature of the authorized signatory of the Guarantee Issuing Bank and upload the guarantee. It also enables the user to capture some additional product related details as an option. On submit, the request will be available for an Guarantee Advice Islamic expert to handle the request in the next stage.

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

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

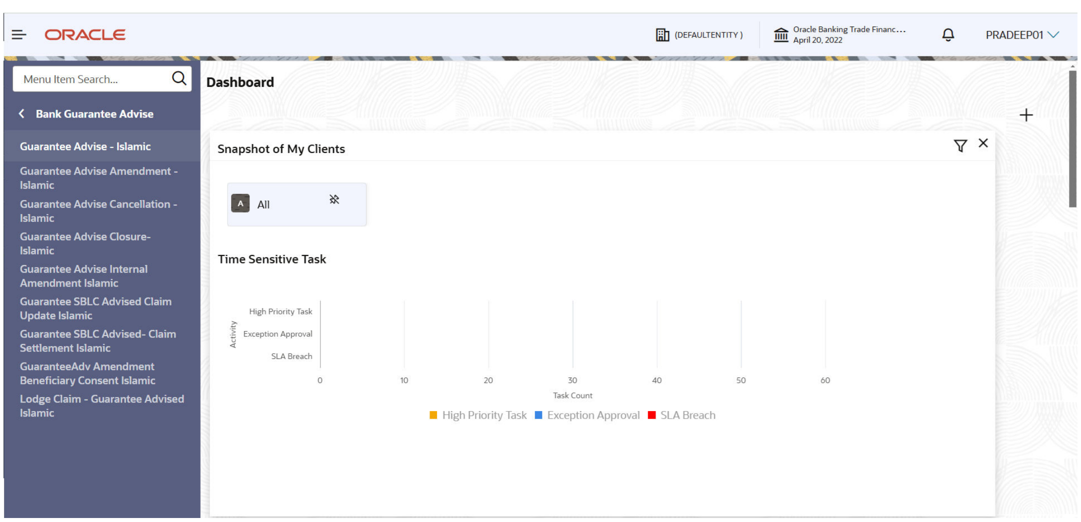
Specify **User ID** and **Password**, and login to **Home** screen.

Figure 2-2 LogIn Screen



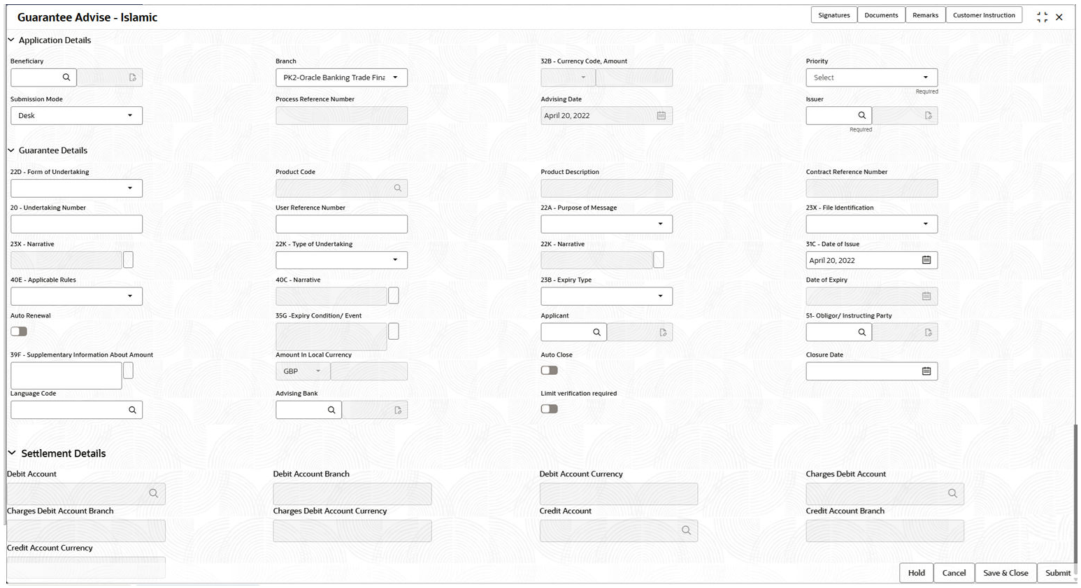
1. On **Home** screen, click **Trade Finance Islamic**. Under **Trade Finance Islamic**, click **Bank Guarantee Advise**.
2. Under **Bank Guarantee Advise**, click **Guarantee Advise Islamic**.

Figure 2-3 Guarantee Advice Islamic



The **Guarantee Advise Islamic - Registration** screen appears.
The Guarantee Advise Islamic - Registration stage has two sections Application Details and Guarantee Details. Let's look at the details of Registration screens below:

Figure 2-4 Guarantee Advise Islamic - Registration - Application Details



3. On **Guarantee Advise Islamic - Registration - Application Details** screen, specify the fields.

> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table below.

Table 2-3 Guarantee Advise Islamic - Registration - Application Details - Field Description

Field	Description
Beneficiary	Specify the beneficiary or click **Search** to search and select the beneficiary customer from look-up. If beneficiary is a customer of the bank, system will check for valid KYC status. If KYC status is not valid, system will display alert. For Guarantee Advising MT760, the Customer ID to be resolved from incoming message. If required use Walk-in ID. Bene ID/ name should be made amendable by the user.

Table 2-3 (Cont.) Guarantee Advise Islamic - Registration - Application Details - Field Description

Field	Description
Branch	Displays the customer's home branch based on the customer ID. **Note** Once the request is submitted, Branch field is non-editable. For Guarantee Advising MT760, the branch to be resolved from CIF.
Currency Code, Amount	Select the currency code from the drop-down list. Specify the value of guarantee (with decimal places) as per currency type. For Guarantee Advising MT760, the currency code is Read only and populated from Incoming MT 760.
Priority	Set the priority of the Guarantee Advise request as Low/Medium/High/Essential/Critical. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. For Guarantee Advising MT760, the field is defaulted and user can change its value.
Submission Mode	Select the submission mode of Guarantee Advise request from the drop-down list. By default the submission mode will have the value as 'Desk'. • **Desk** - Request received through Desk • **Courier** - Request received through Courier For Guarantee Advising MT760, the Submission Mode is Read only - SWIFT.
Process Reference Number	Read only field. Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code. For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system.
Advising Date	Read only field. System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here. For Guarantee Advising MT760, the branch date to be defaulted. User cannot change the date. If approved on a later date, system should populate the branch date as on date of approval.

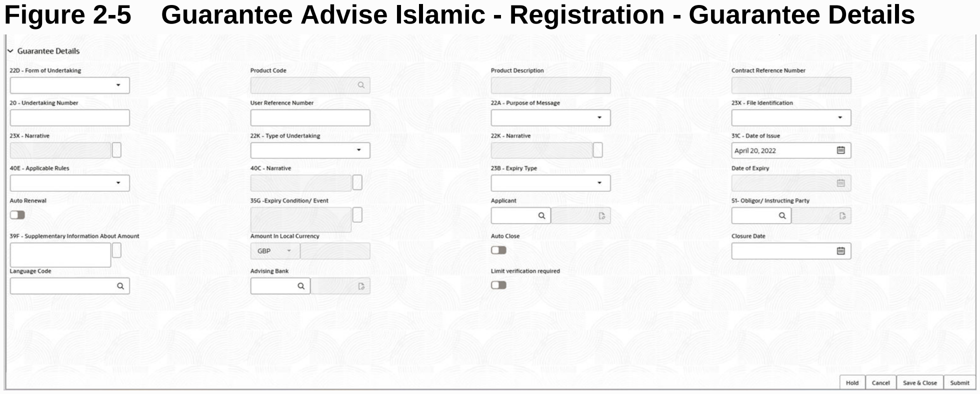
Table 2-3 (Cont.) Guarantee Advise Islamic - Registration - Application Details - Field Description

Field	Description
Issuer	Specify the issuing bank name or click **Search** to search and select the issuing bank. Party type with banks will only be displayed in look-up. The system will display the a. SWIFT code (if available) b. Name and address of the bank On selection of the record if SWIFT code is available then SWIFT code will be populated, if SWIFT code is not available then the bank's name and address will be populated. For Guarantee Advising MT760, the issuing bank is read only and populated from Incoming MT 760.

Guarantee Details

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

4. On **Guarantee Advise Islamic - Registration - Guarantee Details** screen, specify the fields.

> **Note**
>
> The fields which are marked in asterisk are mandatory.
>
> **Figure 2-5 Guarantee Advise Islamic - Registration - Guarantee Details**
>
> 

> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table below.

Table 2-4 Guarantee Advise Islamic - Registration - Guarantee Details - Field Description

Field	Description
Form of Undertaking	Select the type of LC (Documentary Credit) as per the requirement. By default LC type is Irrevocable. • **DGAR - Guarantee** • **STBY - Standby LC** For Guarantee Advising MT760, the Form of Undertaking value is read only and populated from Incoming MT 760.
Product Code	Specify the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking. Alternatively, click **Search** to search and select the product code with code or product description. For Guarantee Advising MT760, user can enter the product code.
Product Description	Read only field. This field displays the description of the product as per the product code. For Guarantee Advising MT760, Product Description is populated based on product code selected.
Contract Reference Number	Read only field. Auto-generated by back end application. Number will be populated on the selection of Product Code. For Guarantee Advising MT760, Contract Reference Number is generated from Back office System.
Undertaking Number	Specify the undertaking number available in the guarantee/SBLC. For Guarantee Advising MT760, the Undertaking Number is read only and populated from Incoming MT 760.
User Reference Number	System defaults the user reference number, depending on the selection of product code. The user can change the value.
Purpose of Message	Select the purpose of message from the drop-down. The values are: • **ACNF** - Advice and confirmation of issued undertaking • **ADVI** - Advice of issued undertaking. This field is read only if **Form of Undertaking** value is **DGAR - Guarantee**. For Guarantee Advising MT760, the Purpose of message is read only and populated from Incoming MT 760. Values are: • **ACNF** - Advice and confirm (Limits required) • **ADVI** - Advice

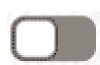
Table 2-4 (Cont.) Guarantee Advise Islamic - Registration - Guarantee Details - Field Description

Field	Description
File Identification	Select the type of delivery channel and its associated file name or reference from the available values. The options are: • **COUR - Courier delivery** • **EMAL - Email transfer** • **FACT - SWIFTNet FileAct** • **FAXT - Fax transfer** • **HOST - Host-to-Host** • **MAIL - Postal Delivery** • **OTHR - Other delivery channel** For Guarantee Advising MT760, the File Identification value is read only and populated from Incoming MT 760.
Narrative	Specify the description in this field, if **File Identification** field values are **COUR** or **OTHR** . For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.
Type of Undertaking	Select the guarantee type from the following available options: • **Advance Payment Guarantee** • **BILL - Bill of Lading** • **CUST - Customs** • **DPAY - Direct Pay** • **INSU - Insurance** • **JUDI - Judicial** • **LEAS - Lease** • **PAYM - Payment** • **PERF - Performance** • **RETN - Retention** • **SHIP - Shipping - For shipping guarantee** • **TEND - Tender or Bid** • **WARR - Warranty/ maintenance** • **OTHR - Any other local undertaking type.** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the details of any other type of local undertaking. This field is enabled if the **Type of Undertaking** has value as **OTHR** . For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.
Date of Issue	This field displays the branch's current date as date of issue defaulted from the application. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.

Table 2-4 (Cont.) Guarantee Advise Islamic - Registration - Guarantee Details - Field Description

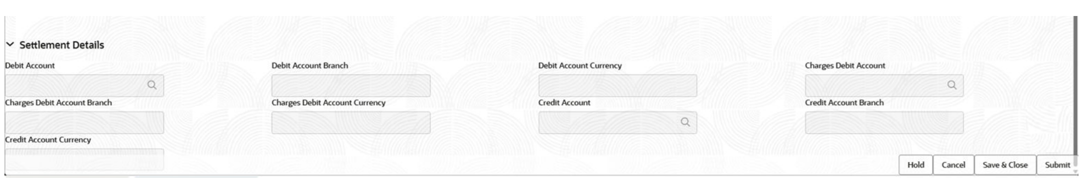
Field	Description
Expiry Type	Select the expiry type for guarantee advise. This field indicates whether undertaking has specified expiry date or is open-ended. The options are: • **COND**- Without Expiry • **COND** - With Expiry • **FIXD** - Specified expiry date (with/without automatic expansion) • **OPEN** - No specific date of expiry For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Date of Expiry	Select the expiry date of the Islamic Guarantee advise. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message. The field is enabled, if **Expiry Type** is **COND - With Expiry** and **FIXD**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Expiry Condition/Event	Specifies the documentary condition/event that indicates when the local undertaking will cease to be available. The field is enabled, if **Expiry Type** is **COND - With Expiry** or **COND - Without Expiry**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Applicant	Specify the applicant or alternatively, click **Search** to search and select the applicant from the look-up. If the request is received from Applicant bank, select the applicant from the List of Values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Obligor/ Instructor Party	Specify the party obligated to reimburse the issuer or click **Search** to search and select the name of the obligor from the lookup. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Applicable Rules	Select the applicable rules for guarantee issuance. The options are: • **URDG - Uniform rules for demand guarantees** • **UCPR - Uniform customs and Practices** • **ISPR - International standby Practices** • **NONE - Not subject to any rules** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the description in this field, if **Applicable Rules** field values is **None** . For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.

Table 2-4 (Cont.) Guarantee Advise Islamic - Registration - Guarantee Details - Field Description

Field	Description
Supplementary Information About Amount	Specify the additional information about amount related to undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Amount In Local Currency	Read only field. After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).
Auto Close	Enable the option, if Auto close is required for that transactions. Disable the option, if Auto close is not required for that transactions.
Closure Date	This field displays the "Closure Date"defaulted by the system, with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created. System automatically close the contract on the specified **Closure Date** if **Auto Close** is selected as "Yes" for the specific contract. User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions, • Closure Date must be after the Issue Date. • Closure Date must be after the Expiry Date. • Closure Date cannot be blank, when the "Auto Close" is checked. The field is enabled, if **Auto Close** field is enabled.
Language Code	Click **Search** to search and select the language code from the look-up.
Advising Bank	Specify the **Advising Bank** reference number or click Search to search and select the advising bank reference number from look-up, by entering the search criteria.
Limit verification required	Switch to  to enables for limit verification. Switch to  , and provide the **Finance Amount**, the system prompts an override message on Submit.

5. On **Guarantee Advise Islamic - Registration - Settlement Details** screen, specify the fields.

Figure 2-6 Guarantee Advise Islamic - Registration - Settlement Details



6. For more information on fields, refer to the field description table below.

> **Note**
>
> The fields which are marked as 'Required' are mandatory.

Table 2-5 Guarantee Advise Islamic - Registration - Settlement Details - Field Description

Field	Description
Settlement Details	Specify the following settlement details:
Debit Account	Select the customer **Debit Account** from the list of values. If not selected, the default settlement account is used for debit components in this contract.
Debit Account Branch	Read only field. This field displays the **Debit Account Branch** as per the **Debit Account** selected.
Debit Account Currency	Read only field. This field displays the **Debit Account Currency** as per the **Debit Account** selected.
Charges Debit Account	Select the account for debiting charges, commission, and taxes. If not selected, the system defaults to the maintained settlement account for all applicable components, and users can modify it at the component level. • If both the Debit Account and the Charges Debit Account are selected, the Debit Account applies to Cash Collateral, and the Charges Debit Account applies to Charges, Commission, and Taxes. • If only the Credit account is selected, that is applicable only for Commission, Charge, and Tax, not for Cash Collateral. • If only the Debit account is selected, it applies to Commission, Charge, Tax and Cash Collateral.
Charges Debit Account Branch	Read only field. This field displays the **Charges Debit Account Branch** as per the **Charges Debit Account** selected.
Charges Debit Account Currency	Read only field. This field displays the **Charges Debit Account Currency** as per the **Charges Debit Account** selected.
Credit Account	Select the customer **Credit Account** from the list of values. If a **Credit Account** is selected in the Main Settlement Details section, it is applied as the settlement credit account for all components. If not selected, the system defaults the maintained settlement credit account, that can be modified at component level.
Credit Account Branch	Read only field. This field displays the **Credit Account Branch** as per the **Credit Account** selected.

Table 2-5 (Cont.) Guarantee Advise Islamic - Registration - Settlement Details - Field Description

Field	Description
Credit Account Currency	Read only field. This field displays the **Credit Account Currency** as per the **Credit Account** selected.

7. Click **Submit**.

   The task will move to next logical stage of Guarantee Advise Islamic.
   For more information on action buttons, refer to the field description table below.

Table 2-6 Guarantee Advise Islamic - Registration - Action Buttons - Field Description

Field	Description
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 documents received. Application displays mandatory documents to be uploaded for Guarantee Advise. Place holders are also available to upload additional documents submitted by the applicant
Remarks	Specify any additional information regarding the Islamic Guarantee Advise. This information can be viewed by other users processing the request.
Customer Instruction	Click to view/ input the following: • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Islamic Guarantee Advise task. Details entered will not be saved and the task will be removed.
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Submit	Click Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. The task will move to next logical stage of Guarantee Advise. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

Table 2-6 (Cont.) Guarantee Advise Islamic - Registration - Action Buttons - Field Description

Field	Description
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.3 Scrutiny

This topic provides the systematic instructions to initiate the Scrutiny stage of Guarantee Advise Islamic request.

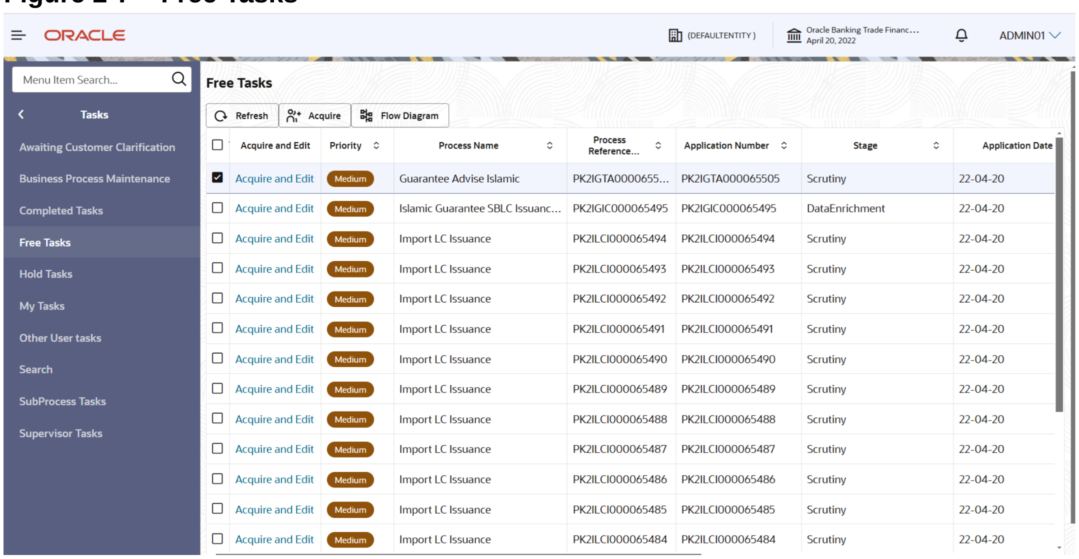
On successful completion of Registration of an Guarantee Advise Islamic, the task moves to Scrutiny stage. At this stage the gathered information during Registration are scrutinized for Islamic Guarantee advice.
As part of scrutiny, user can enter/update basic details of the Islamic Guarantee request and can verify if the request can be progressed further. The task initiated from the online channel (SWIFT MT760, 761 parsing) should be created in the Scrutiny stage directly as in conventional process flow.

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

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

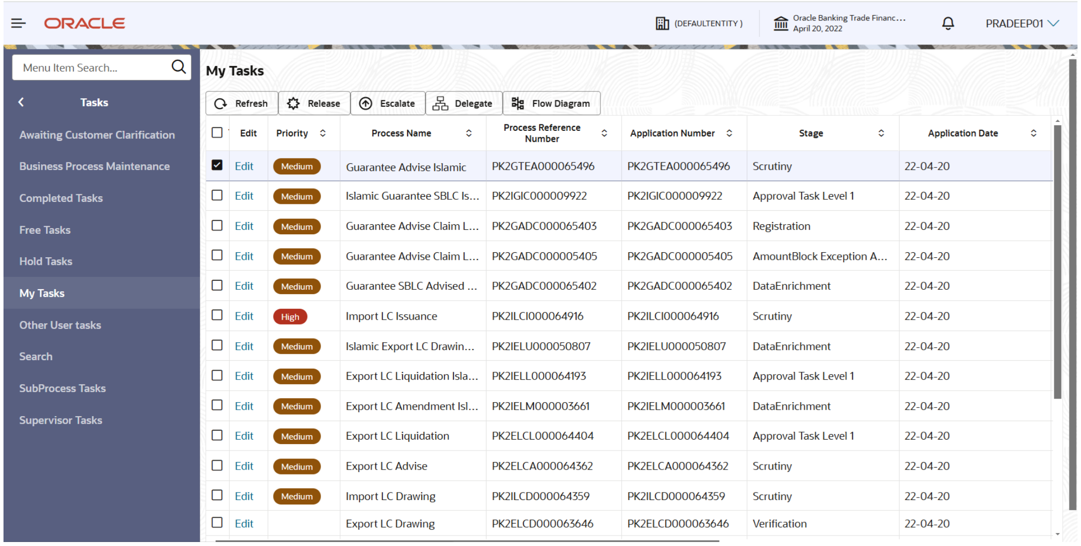
Figure 2-7 Free Tasks



The **Free Task** screen is displayed.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
4. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.

Figure 2-8 My Tasks



Let's look at the details for Scrutiny stage. User can enter/update the following fields. Some of the application details that are already having value from Registration channels may not be editable.
The Scrutiny stage has the following hops for data capture:

- Main Details
  This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Guarantee Advise Islamic request.
- Guarantee Preferences
  This topic provides the systematic instructions to capture the Guarantee preference details in Scrutiny tage.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Additional Details
  This topic provides the systematic instructions to capture the additional details
- Summary
  This topic provides the systematic instructions to view the summary of Guarantee Advise Islamic request.

2.3.1 Main Details

This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Guarantee Advise Islamic request.

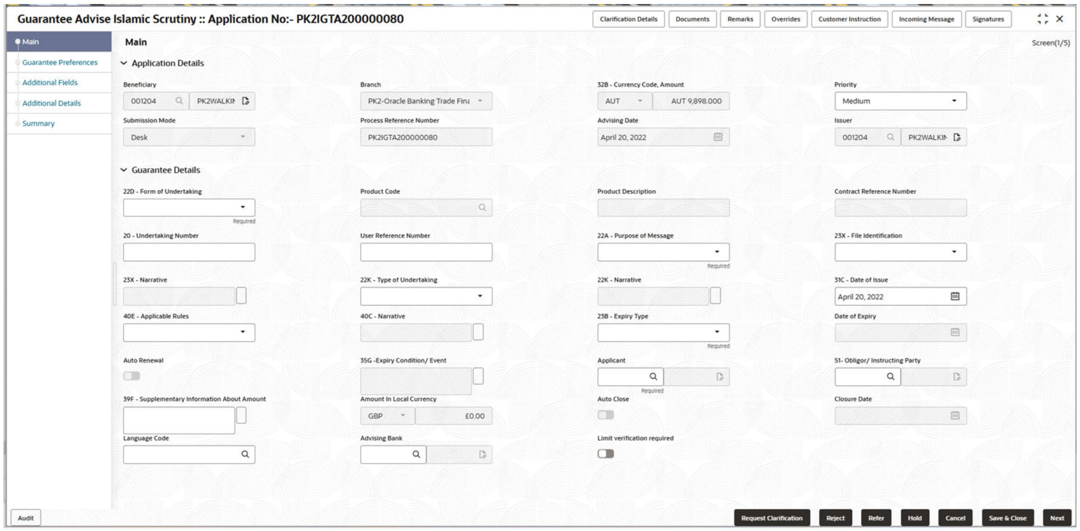
Main details section has two sub section as follows:

- Application Details
- Guarantee Details.

Application Details

1. On **Scrutiny - Main Details** screen, specify the fields that were not entered at Registration stage.

Figure 2-9 Scrutiny - Main Details



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table below.

Table 2-7 Guarantee Advise Islamic - Main - Application Details - Field Description

Field	Description
Beneficiary	Read-only field. Displays the beneficiary.
Branch	Read-only field. Displays the customer's home branch based on the customer ID.
Currency Code, Amount	Read-only field. Displays the currency code of guarantee (with decimal places) as per currency type.
Priority	Set the priority of the Guarantee issuance request as Low/Medium/ High/Essential/Critical. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit of Registration stage as per the requirement. If priority is not maintained for a customer, 'Medium' priority will be defaulted. For Guarantee Advising MT760, the field is defaulted and user can change its value.
Submission Mode	Read-only field. Displays the submission mode of Guarantee Advise Islamic request. By default the submission mode will have the value as 'Desk'. • **Desk** - Request received through Desk • **Courier** - Request received through Courier

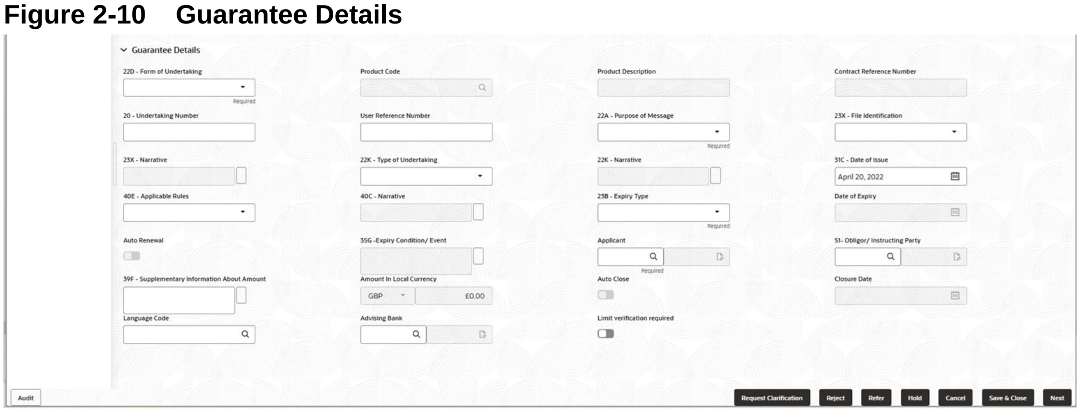
Table 2-7 (Cont.) Guarantee Advise Islamic - Main - Application Details - Field Description

Field	Description
Process Reference Number	Read-only field. Unique OBTFPMCS task reference number for the transaction. This is auto generated by the system based on process name and branch code. For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system.
Advising Date	Read-only field. Displays the branch's current date by default. If approved on a subsequent date, that date will be populated here.
Issuer	Read-only field. Displays the issuing bank name.

Guarantee Details

The fields listed under this section are same as the fields listed under the Guarantee Details section in Registration stage. For more information on the fields, refer **Registration** stage. During Registration, if user has not captured input, then user can capture the details in this section.

Figure 2-10 Guarantee Details



> ⓘ **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table below.

Table 2-8 Guarantee Advise Islamic - Main - Guarantee Details - Field Description

Field	Description
Form of Undertaking	Select the type of LC (Documentary Credit) as per the requirement. By default LC type is Irrevocable. • **DGAR - Guarantee** • **STBY - Standby LC**
Product Code	Specify the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking. Alternatively, click **Search** to search and select the product code with code or product description.
Product Description	Read only field. This field displays the description of the product as per the product code. For Guarantee Advising MT760, Product Description is populated based on product code selected.
Contract Reference Number	Read only field. Auto-generated by back end application. Number will be populated on the selection of Product Code. For Guarantee Advising MT760, Contract Reference Number is generated from Back office System.
Undertaking Number	Specify the undertaking number available in the guarantee/SBLC.
User Reference Number	System defaults the user reference number, depending on the selection of product code. The user can change the value.
Purpose of Message	Select the purpose of message from the drop-down. The values are: • **ACNF** - Advice and confirmation of issued undertaking • **ADVI** - Advice of issued undertaking. This field is read only if **Form of Undertaking** value is **DGAR - Guarantee**.
File Identification	Select the type of delivery channel and its associated file name or reference from the available values. The options are: • **COUR - Courier delivery** • **EMAL - Email transfer** • **FACT - SWIFTNet FileAct** • **FAXT - Fax transfer** • **HOST - Host-to-Host** • **MAIL - Postal Delivery** • **OTHR - Other delivery channel**
Narrative	Specify the description in this field, if **File Identification** field values are **COUR** or **OTHR** .

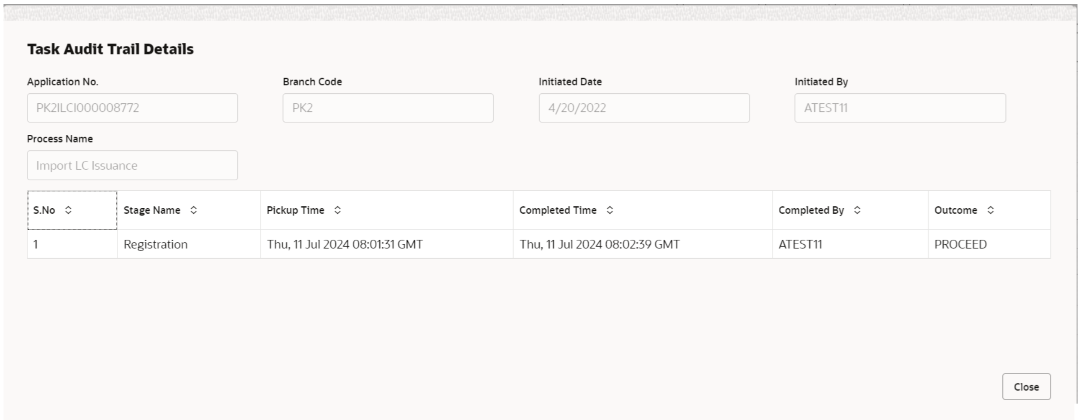
Table 2-8 (Cont.) Guarantee Advise Islamic - Main - Guarantee Details - Field Description

Field	Description
Type of Undertaking	Select the guarantee type from the following available options: • **Advance Payment Guarantee** • **BILL - Bill of Lading** • **CUST - Customs** • **DPAY - Direct Pay** • **INSU - Insurance** • **JUDI - Judicial** • **LEAS - Lease** • **PAYM - Payment** • **PERF - Performance** • **RETN - Retention** • **SHIP - Shipping - For shipping guarantee** • **TEND - Tender or Bid** • **WARR - Warranty/ maintenance** • **OTHR - Any other local undertaking type.**
Narrative	Specify the details of any other type of local undertaking. This field is enabled if the **Type of Undertaking** has value as **OTHR** .
Date of Issue	Displays the branch's current date as date of issue defaulted from the application. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration.
Expiry Type	Select the expiry type for guarantee advise. This field indicates whether undertaking has specified expiry date or is open-ended. The options are: • **COND**- Without Expiry • **COND**- With Expiry • **FIXD** - Specified expiry date (with/without automatic expansion) • **OPEN** - No specific date of expiry
Date of Expiry	Select the expiry date of the LC. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message. The field is enabled, if **Expiry Type** is **COND - With Expiry** and **FIXD**..
Expiry Condition/Event	Specifies the documentary condition/event that indicates when the local undertaking will cease to be available. The field is enabled, if **Expiry Type** is **COND - With Expiry** or **COND - Without Expiry**.
Applicant	Specify the applicant or alternatively, click **Search** to search and select the applicant from the look-up. If the request is received from Applicant bank, select the applicant from the List of Values.
Obligor/ Instructor Party	Specify the party obligated to reimburse the issuer or click **Search** to search and select the name of the obligor from the lookup.

Table 2-8 (Cont.) Guarantee Advise Islamic - Main - Guarantee Details - Field Description

Field	Description
Applicable Rules	Select the applicable rules for guarantee issuance. The options are: • **URDG - Uniform rules for demand guarantees** • **UCPR - Uniform customs and Practices** • **ISPR - International standby Practices** • **NONE - Not subject to any rules**
Narrative	Specify the description in this field, if **Applicable Rules** field values is **NONE** .
Supplementary Information About Amount	Specify the additional information about amount related to undertaking.
Amount In Local Currency	Read only field. After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).
Auto Close	Enable the option, if Auto close is required for that transactions. Disable the option, if Auto close is not required for that transactions.
Closure Date	Displays the "Closure Date"defaulted by the system, with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created. System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract. User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions, • Closure Date must be after the Issue Date. • Closure Date must be after the Expiry Date. • Closure Date cannot be blank, when the "Auto Close" is checked. The field is enabled, if **Auto Close** field is enabled.
Language Code	Click **Search** to search and select the language code from the look-up.
Advising Bank	Specify the **Advising Bank** reference number or click Search to search and select the advising bank reference number from look-up, by entering the search criteria.
Limit verification required	Switch to  to enables for limit verification. Switch to  , and provide the **Finance Amount**, the system prompts an override message on Submit.

Audit



This button provides information about user initiated the transaction, initiated date, stage wise detail etc.

For more information on audit, refer to the field description table below.

Table 2-9 Audit - Field Description

Field	Description
Application No.	This field displays the appliation number of the process.
Branch Code	This field displays the branch code.
Initiated Date	This field displays the date on which process is initiated.
Initiated By	This field displays the user ID of the user who had initiated the process.
Process Name	This field displays the name of the process which is initiated.
S. No	This field displays the serial number of the audit record.
Stage Name	This field displays the current stage of the process.
Completed Time	This field displays the time on which the audit of the current stage is completed.
Completed By	This field displays the user ID of the user who had completed the audit.
Outcome	This field displays the outcome of the audit.

2. Click **Next**.

   The task will move to next data segment.

Table 2-10 Scrutiny Main Details - Action Buttons - Field Description

Field	Description
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'.

Table 2-10 (Cont.) Scrutiny Main Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays 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	Specify 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.
Overrides	Click to view the overrides accepted by the user.
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, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise Islamic. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
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 can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

Table 2-10 (Cont.) Scrutiny Main Details - Action Buttons - Field Description

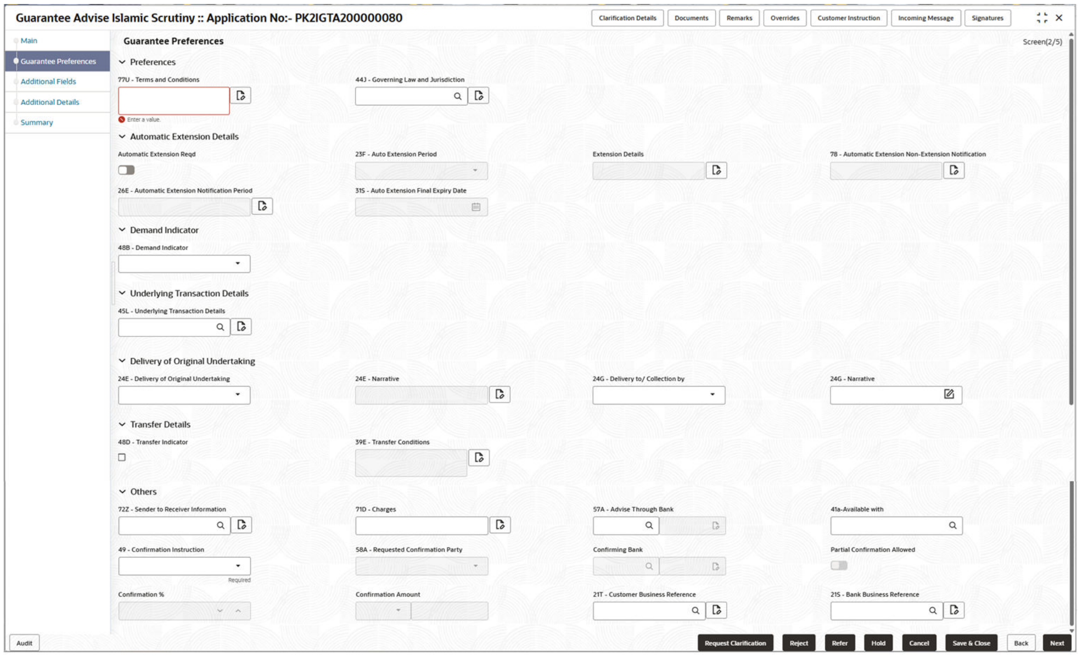
Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates 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.

2.3.2 Guarantee Preferences

This topic provides the systematic instructions to capture the Guarantee preference details in Scrutiny tage.

1. On **Scrutiny - Guarantee Preferences** screen, specify the fields.

Figure 2-11 Scrutiny - Guarantee Preferences



For more information on fields, refer to the field description table below.

Table 2-11 Guarantee Preferences - Field Description

Field	Description
Preferences	
Terms and Conditions	Specify the terms and conditions that are not already mentioned. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.
Governing Law and Jurisdiction	Click **Search** to search and select the applicable governing law and jurisdiction for the undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Automatic Extension Details	
Automatic Extension Required	Enable the option, if automatic extension for expiry date is required. Disable the option, if automatic extension for expiry date is not required. **Note** This field is not applicable if, **Expiry Type** field in registration stage has value as **Open**. In case of Guarantee Advising MT760, this button is enabled if 23F field has value.

Table 2-11 (Cont.) Guarantee Preferences - Field Description

Field	Description
Auto Extension Period	Select the auto extension period for expiry date from the following options. The options are: • **Days** • **One year** • **Others** This field is available only if **Auto Extension Required** toggle is set On. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Extension Details	Specify the extension details for the expiry date. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field value is **Days/Others**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Non-Extension Details	Specify the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field has values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Non-Extension Notice Period	Specify the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field has values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Auto Extension Final Expiry Date	Specify the final extension date for automatic expiry date extension after which no automatic extension is allowed. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field has values. If **Auto Extension Required** toggle is set On, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the “Auto Extension Period”. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Demand Indicator	
Demand Indicator	Select the demand indicator from the drop-down. This field specifies whether partial and/or multiple demands are not permitted. The options are: • **Multiple demands not permitted** - Partial amount can be claimed • **Multiple and Partial demands not permitted**- Entire as well as partial amount can be claimed. • **Partial demands not permitted** - Entire amount can be claimed. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Underlying Transaction Details	

Table 2-11 (Cont.) Guarantee Preferences - Field Description

Field	Description
Underlying Transaction Details	Click **Search** to search and select the underlying business transaction details (for which the undertaking is issued) from the look-up. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Delivery of Loacal Undertaking	
Delivery of Original Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered. The options are: • **COLL - By Collection** • **COUR - By Courier** • **MAIL - By Mail** • **MESS - By Messenger - Hand Deliver** • **OTHR - Other Method** • **REGM - By Registered Mail or Airmail** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the description of method of delivery of original undertaking. This field is not applicable, if **Delivery of Original Undertaking** field value is **COUR/OTHR**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Delivery to/Collection by	Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected. The options are: • **BENE - Beneficiary** • **OTHR - Other Method** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the name and address. This field is not applicable, if **Delivery to/Collection by** field value is **OTHR**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Transfer Details	
Transfer Indicator	Select the check box if the undertaking is transferable. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Transfer Conditions	Specify the conditions to transfer the undertaking. This field is available, if **Transfer Indicator** check box is selected. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Others	
Sender to Receiver Information	Click **Search** to search and select the additional information for receiver from the look-up. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Charges	Specify the value for the charger for the undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.

Table 2-11 (Cont.) Guarantee Preferences - Field Description

Field	Description
Advice Through Bank	Specify the additional bank to advice the undertaking. **Note** In case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”. For Guarantee Advising MT760, this field is blank.
Available With	This field identifies the bank with which the credit is available of the issued LC. User must capture the bank details or any free text. Search the bank with SWIFT code (BIC) or Bank Name. On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted. This field is not enabled, if **Form of Undertaking** field value is **STBY - Standby LC**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Confirmation Instructions	Select the confirmation instruction from the available values. The options are: • **CONFIRM** • **MAY ADD** • **WITHOUT** This field is not enabled, if **Form of Undertaking** field value is **STBY - Standby LC**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Requested Confirmation Party	Select the requested confirmation party from the available options. The options are: • **Advising Bank** • **Advise Through Bank** • **Others** This field is enabled, if **Confirmation Instructions** field value is **Confirm** or **May Add**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Confirming Bank	Specify the name of confirming bank . This field is not enabled, if **Requested Confirmation Party** field value is **Others**.
Partial Confirmation Allowed	The **Partial Confirmation Allowed** field indicates whether the Standby Letter of Credit (SBLC) is confirmed partially or in full. The default value is **No**.
Confirmation %	Specifies the percentage of confirmation for the SBLC. The field accepts values from **1 to 100** and activates only when confirmation is requested.
Confirmation Amount	Specifies the confirmation amount for the SBLC. The field activates only when confirmation is requested and accepts any numeric value.

Table 2-11 (Cont.) Guarantee Preferences - Field Description

Field	Description
Customer Business Reference	Specify the customer reference number related to the guarantee transaction. This reference helps link the transaction to the customer internal records
Bank Business Reference	Specify the bank internal reference number for the guarantee transaction. This field identifies the transaction within the bank system for tracking and reconciliation.

2. Click **Next**.

   The task will move to next data segment.

Table 2-12 Scrutiny Guarantee Preferences - Action Buttons - Field Description

Field	Description
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 to View/Upload the required document. Application displays 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	Specify any additional information regarding the guarantee. 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 the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.

Table 2-12 (Cont.) Scrutiny Guarantee Preferences - Action Buttons - Field Description

Field	Description
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 can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. 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 are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates 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.

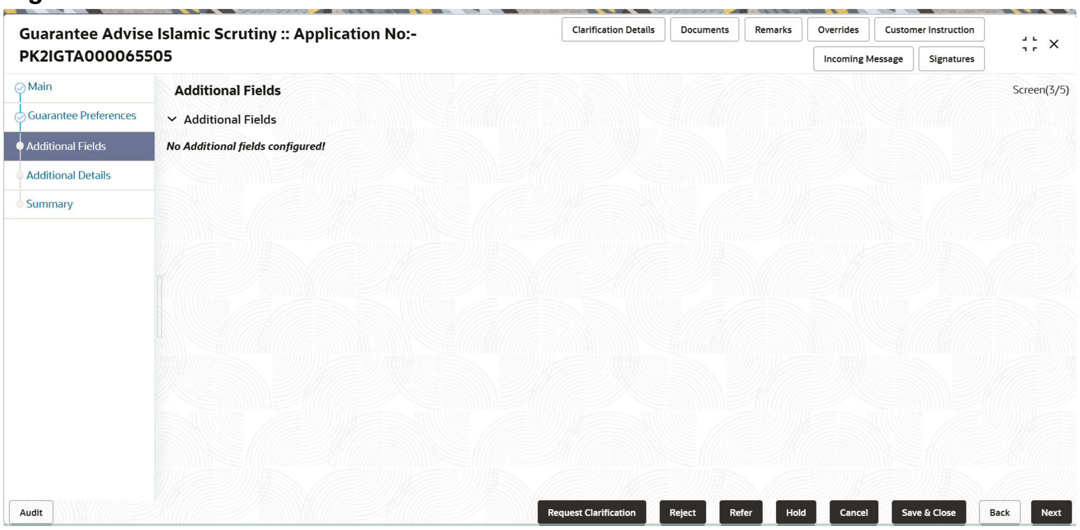
2.3.3 Additional Fields

This topic provides the systematic instructions to capture the additional fields.

Banks can configure user defined fields as per their requirement in the Additional Fields Screen.

1. On **Additional Fields** screen, specify the fields, if any.

Figure 2-12 Additional Fields



2. Click **Next**.

   The task will move to next data segment. For more information refer Additional Details. For more information on action buttons, refer to the field description table below.

Table 2-13 Additional Fields - Action Buttons - Field Description

Field	Description
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 to View/Upload the required document. Application displays 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	Specify any additional information regarding the Guarantee. 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.

Table 2-13 (Cont.) Additional Fields - Action Buttons - Field Description

Field	Description
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise Islamic. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
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 can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. 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 are: • 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.

Table 2-13 (Cont.) Additional Fields - Action Buttons - Field Description

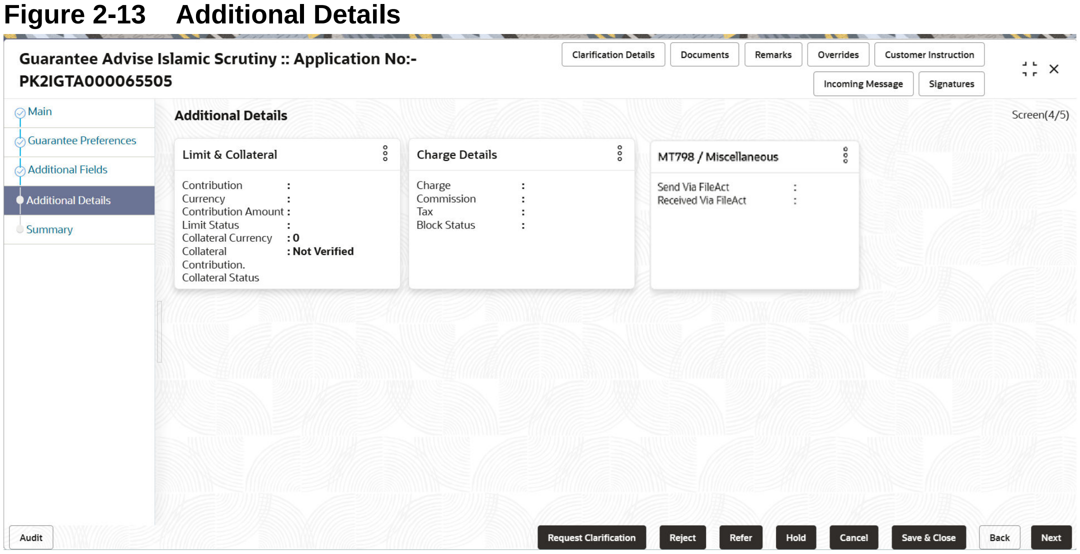
Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	Click to move to the previous logical step.
Next	On click of Next, system validates 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.

2.3.4 Additional Details

This topic provides the systematic instructions to capture the additional details

1. On **Additional Details** screen, click the 3 dots on any Additional Details tile to view the details.

Figure 2-13 Additional Details



Limits and Collaterals

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

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

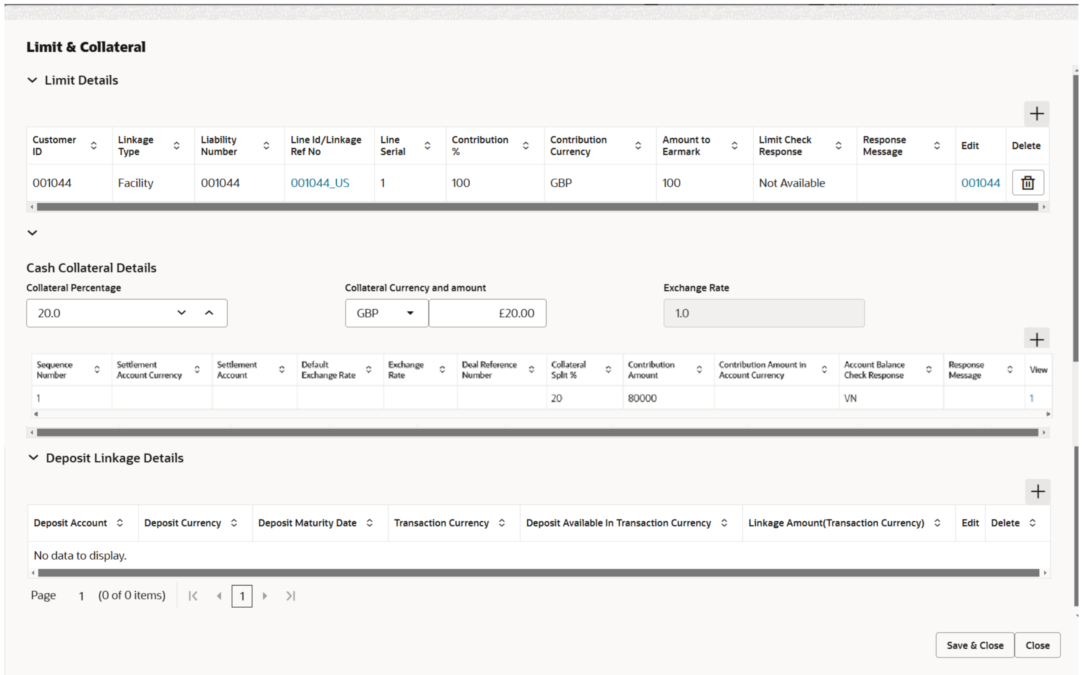

Limit & Collateral
Limit Details
Customer ID
Linkage Type
Liability Number
Line Id/Linkage Ref No
Line Serial
Contribution %
Contribution Currency
Amount to Earmark
Limit Check Response
Response Message
Edit
Delete
001044
Facility
001044
001044_US
1
100
GBP
100
Not Available
001044
Cash Collateral Details
Collateral Percentage
20.0
Collateral Currency and amount
GBP
£20.00
Exchange Rate
1.0
Sequence Number
Settlement Account Currency
Settlement Account
Default Exchange Rate
Exchange Rate
Deal Reference Number
Collateral Split %
Contribution Amount
Contribution Amount in Account Currency
Account Balance Check Response
Response Message
View
1
20
80000
VN
1
Deposit Linkage Details
Deposit Account
Deposit Currency
Deposit Maturity Date
Transaction Currency
Deposit Available In Transaction Currency
Linkage Amount(Transaction Currency)
Edit
Delete
No data to display.
Page
1
(0 of 0 items)
1
Save & Close
Close

Figure 2-14 Limit Details

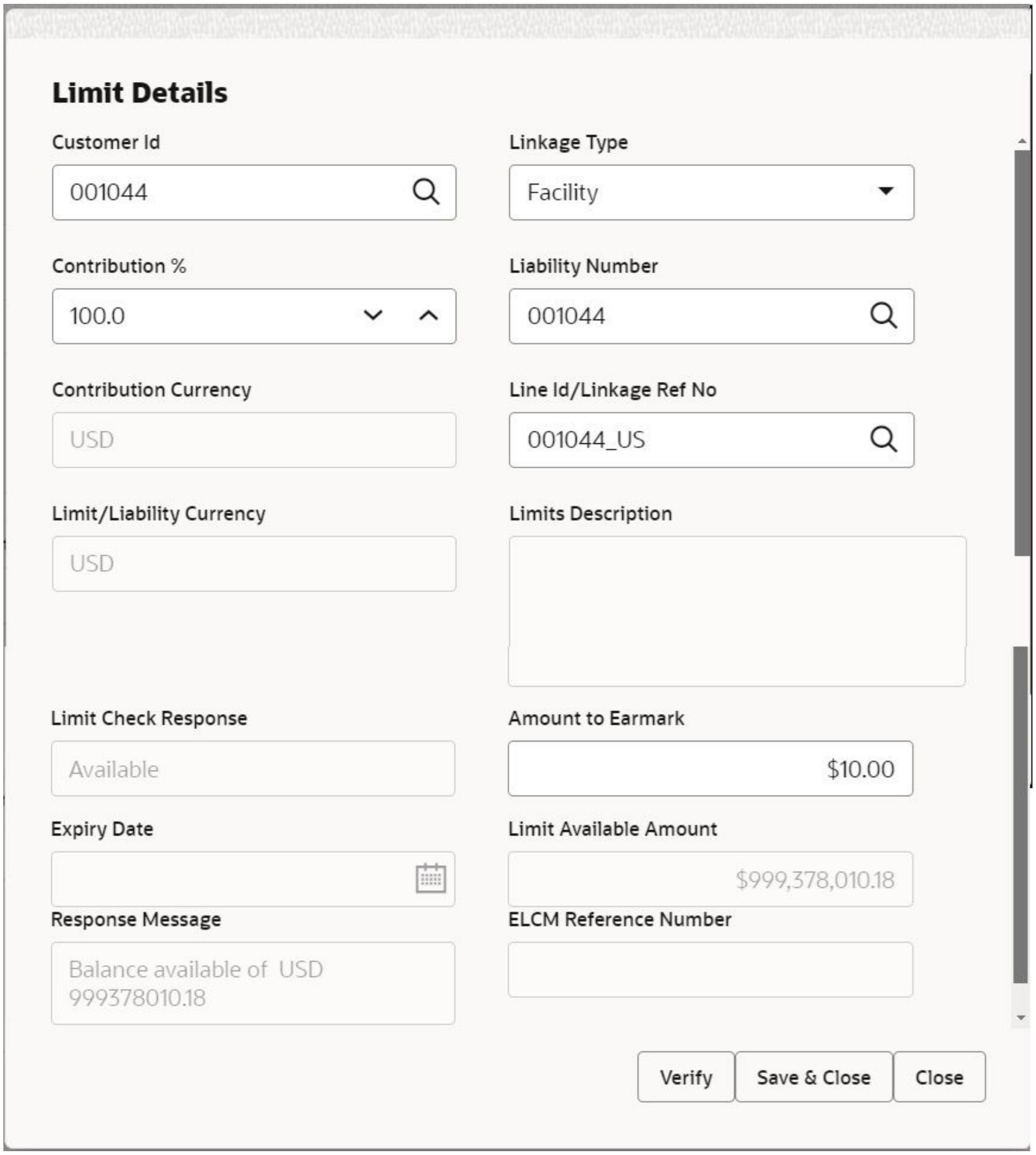
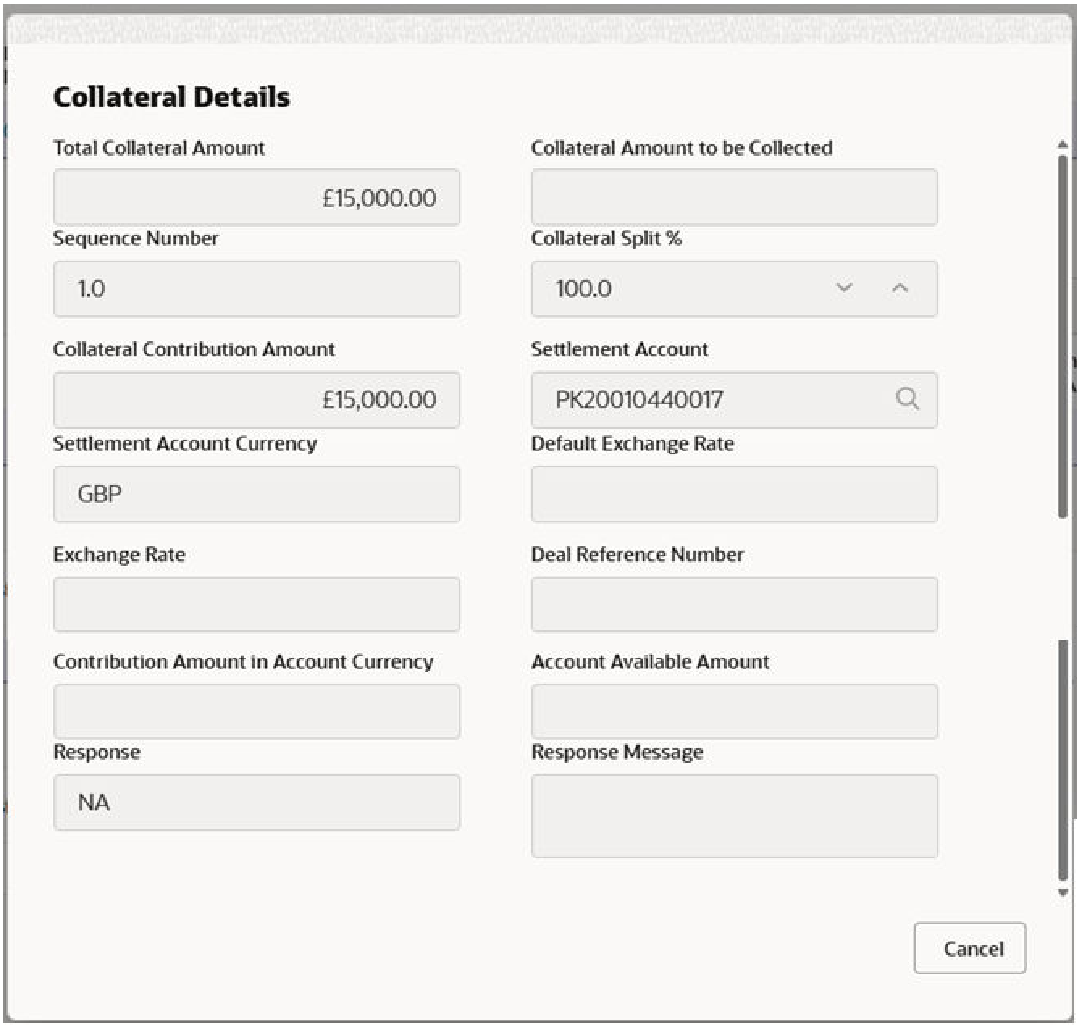


Figure 2-15 Collateral Details



For more information on fields, refer to the field description table below.

Table 2-14 Limit Details - Field Description

Field	Description
Limit Details	Specify the limit details. Click plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted. The user can change the customer ID.
Linkage Type	Select the linkage type. Linkage type can be: • **Facility** • **Liability** By default Linkage Type is **Facility**.

Table 2-14 (Cont.) Limit Details - Field Description

Field	Description
Contribution %	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message. **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. The list has all the Liabilities mapped to the customer.
Contribution Currency	Read only field. This field displays the contribution currency.
Line ID/Linkage Ref No	Click **Search** to search and select 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. The user can click the Line Id link to view the limit details. **Note** User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field. This field is disabled and read only, if **Linkage Type** is Liability.
Limit/Liability Currency	Read only field. This field displays the limit currency, when the user select the **Liability Number**.
Limits Description	Read only field. This field displays the limits description.
Limit Check Response	This field displays the limit check response. Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response. The value in this field appears, if you click the **Verify** button.

Table 2-14 (Cont.) Limit Details - Field Description

Field	Description
Amount to Earmark	This field defaults the amount to earmark. Contribution amount will default based on the contribution %. User can change the value.
Expiry Date	Read only field. This field displays the date up to which the Line is valid.
Limit Available Amount	This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the **Verify** button.
Response Message	This field displays the detailed response message. The value in this field appears, if you click the **Verify** button.
ELCM Reference Number	This field displays the ELCM reference number.
Limit Details grid	Below fields appear in the **Limit Details** grid along with the above fields.
Edit	Click the link to edit the **Limit Details**.
Line Serial	Displays the serial of the various lines available and mapped under the customer id.
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.
Cash Collateral Details pop-up screen	Click plus icon to add new collateral details. Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table: Below fields are displayed on the **Cash 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	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.
Settlement Account	Click **Search** to search and select the settlement account for the collateral.

Table 2-14 (Cont.) Limit Details - Field Description

Field	Description
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
Default Exchange Rate	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.
Exchange Rate	Specify **Exchange Rate** upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals. • Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components. • Specify Exchange Rate within the allowed range. System allows save without any message. • If Exchange Rate exceeds the allowed range but is within the override band. Click Save and Close. System displays the override message - "Exchange Rate has exceeded Override Limit" Proceed after accepting the override. • If Exchange Rate exceeds the stop limit. Click Save and Close. System displays the error message - "Exchange Rate has exceeded Stop Limit" System does not allow the transaction to proceed.
Deal Reference Number	**Deal Reference Number** allows up to **30 characters**. Entries longer than 30 characters are not allowed. **Deal Reference Number** can be specified only when **Exchange Rate** has a value. If **Exchange Rate** is blank and a **Deal Reference Number** is specified, the system displays: “Cannot add Deal Reference without specifying the Exchange Rate value.”
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. This field displays the account available amount which will be auto-populated on clicking the **Verify** button.
Response	Read only field. System populates the response on clicking the **Verify** button.
Response Message	Read only field. System populates the response message on clicking the **Verify** button.
Verify	Click to verify the account balance of the Settlement Account.
Save & Close	Click to to save and close the record.
Cancel	Click to cancel the entry.
Cash Collateral Details - Grid	Below fields appear in the **Cash Collateral Details** grid along with the above fields.

Table 2-14 (Cont.) Limit Details - Field Description

Field	Description
Collateral %	Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. 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.
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Account Balance Check Response	Read only field. System populates the Account Balance Check Response on clicking the **Verify** button.
Edit	Click edit link to edit the collateral details.

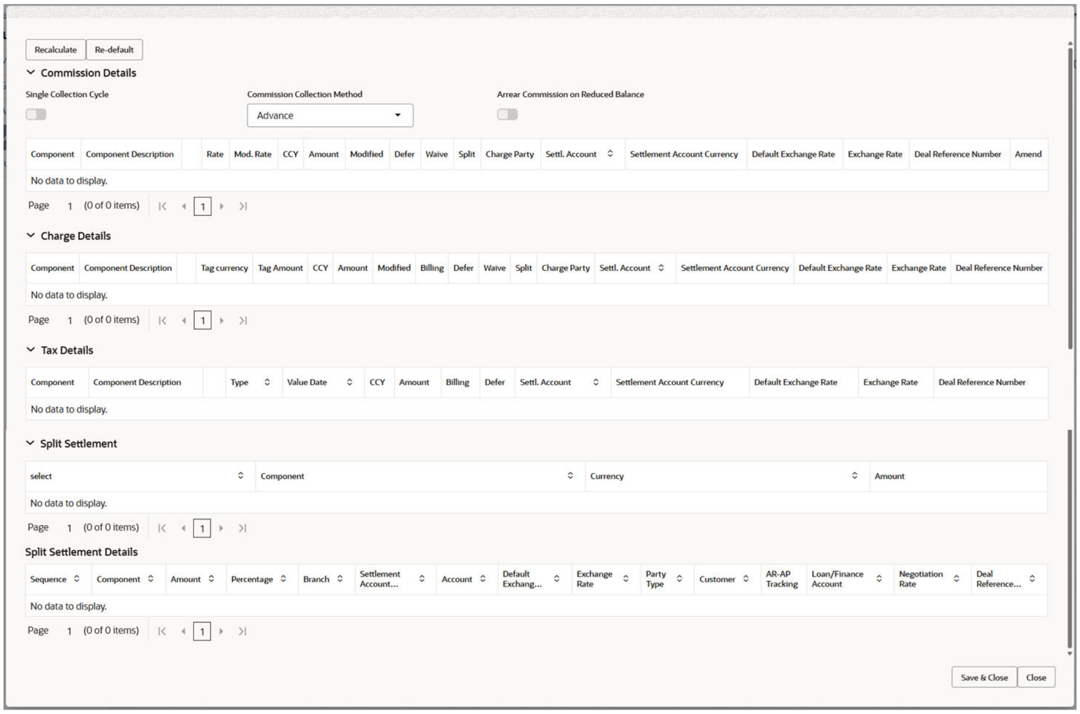
2. Click **Save and Close** to save the details and close the screen.

Commission, Charges and Taxes Details

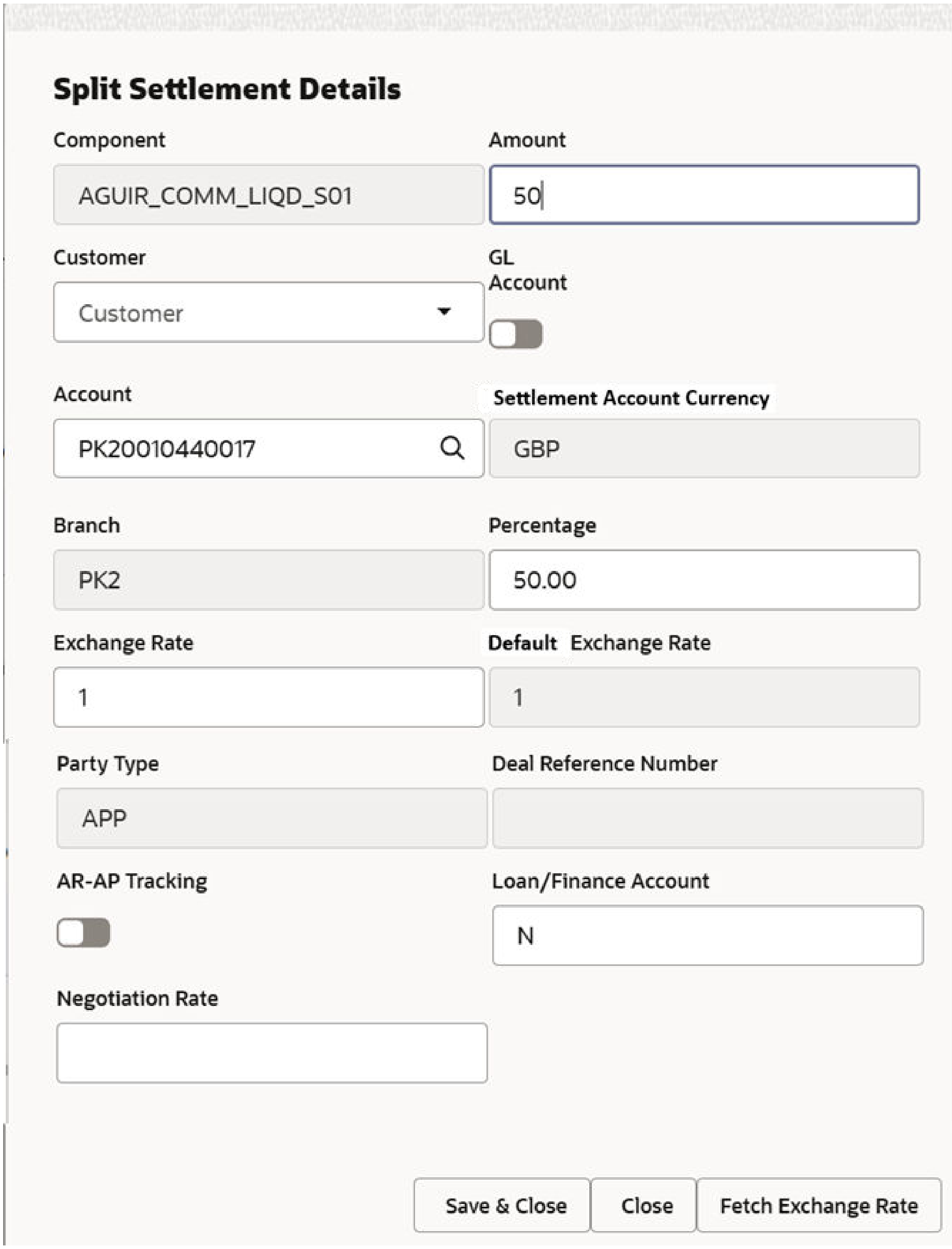
This section displays charge details. If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.

The system also default the Charges/Commission Party maintained for the customer as per defined Class Maintenance in OBTF. System simulates the Charges, Commission and Tax details from the Back office.

For Guarantee Advising MT 760, charge details is simulated from back office, user can change the values.


Recalculate
Re-default
Commission Details
Single Collection Cycle
Commission Collection Method
Advance
Arrear Commission on Reduced Balance
Component
Component Description
Rate
Mod. Rate
CCY
Amount
Modified
Defer
Waive
Split
Charge Party
Settl. Account
Settlement Account Currency
Default Exchange Rate
Exchange Rate
Deal Reference Number
Amend
No data to display.
Page 1 (0 of 0 items)
Charge Details
Component
Component Description
Tag currency
Tag Amount
CCY
Amount
Modified
Billing
Defer
Waive
Split
Charge Party
Settl. Account
Settlement Account Currency
Default Exchange Rate
Exchange Rate
Deal Reference Number
No data to display.
Page 1 (0 of 0 items)
Tax Details
Component
Component Description
Type
Value Date
CCY
Amount
Billing
Defer
Settl. Account
Settlement Account Currency
Default Exchange Rate
Exchange Rate
Deal Reference Number
No data to display.
Split Settlement
select
Component
Currency
Amount
No data to display.
Page 1 (0 of 0 items)
Split Settlement Details
Sequence
Component
Amount
Percentage
Branch
Settlement Account...
Account
Default Exchang...
Exchange Rate
Party Type
Customer
AR-AP Tracking
Loan/Finance Account
Negotiation Rate
Deal Reference...
No data to display.
Page 1 (0 of 0 items)
Save & Close
Close

Split Settlement Details



For more information on fields, refer to the field description table below.

Table 2-15 Charge Details - Field Description

Field	Description
Commission Details	Specify the commission details. All charges, commission and margin are collected from the counter-party by default.

Table 2-15 (Cont.) Charge Details - Field Description

Field	Description
Single Collection Cycle for Commission	This field is display only. The value displays as available in Bank Parameter at Back office When Single Cycle toggle is on, back office system follows single cycle for collecting commission as per the issuance commission cycle period for periodic commission.
Commission Collection Method	Select the Commission Collection Method from the following values: • **Advance** • **Arrears** The values are defaulted for commission Collection method as per product, which user can change. Based on collection method provided at contract level, for all commission component commission are collected and same is applicable for life cycle of the transaction.
Component	This field displays the commission component.
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPMCS. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified Rate	From the default value, if the rate is changed the value gets updated in this field.
Currency	This field displays the currency in which the commission have to be collected.
Amount	This field displays the amount that is maintained under the product code. The commission rate, if available in Back Office defaults in OBTFPMCS. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPMCS. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified Amount	From the default value, if the amount is changed, the value gets updated in the modified amount field.
Defer	If enabled, charges/commissions has to be deferred and collected at any future step.
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the ‘Remarks’ place holder.
Split	The user can split the Commission by enabling/ disabling the flag as per the requirement.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settlement Account	Select the settlement account.
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.

Table 2-15 (Cont.) Charge Details - Field Description

Field	Description
Default Exchange Rate	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.
Exchange Rate	Specify **Exchange Rate** upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals. • Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components. • Specify Exchange Rate within the allowed range. System allows save without any message. • If Exchange Rate exceeds the allowed range but is within the override band. Click Save and Close. System displays the override message - "Exchange Rate has exceeded Override Limit" Proceed after accepting the override. • If Exchange Rate exceeds the stop limit. Click Save and Close. System displays the error message - "Exchange Rate has exceeded Stop Limit" System does not allow the transaction to proceed.
Deal Reference Number	**Deal Reference Number** allows up to **30 characters**. Entries longer than 30 characters are not allowed. **Deal Reference Number** can be specified only when **Exchange Rate** has a value. If **Exchange Rate** is blank and a **Deal Reference Number** is specified, the system displays: “Cannot add Deal Reference without specifying the Exchange Rate value.”
Amend	The value is auto-populated as the commission can be amended or not.
Charge Details	This section displays the charge details.
Component	This field displays the charge component type.
Tag Currency	This field displays the tag currency in which the charges have to be collected.
Tag Amount	This field displays the tag amount that is maintained under the product code.
Currency	This field displays the currency in which the charges have to be collected.
Amount	This field displays the amount that is maintained under the product code.
Modified	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is ‘Billing’ enabled, ‘Billing’ toggle for that component should be automatically enabled in OBTFPMCS. The user can not enable/disable the option, if it is de-selected by default. This field is disabled, if ‘Defer’ toggle is enabled.

Table 2-15 (Cont.) Charge Details - Field Description

Field	Description
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPMCS. 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.
Waive	Enble the toggle, if charges has to be waived. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if **Defer** toggle is enabled.
Split	The bank User can split the Charges/Commission by enabling/ disabling the flag as per the requirement.
Charge Party	Charge party is applicant by default. User can change the value to beneficiary.
Settlement Account	Select the settlement account.
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
Default Exchange Rate	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.
Exchange Rate	Specify **Exchange Rate** upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals. • Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components. • Specify Exchange Rate within the allowed range. System allows save without any message. • If Exchange Rate exceeds the allowed range but is within the override band. Click Save and Close. System displays the override message - "Exchange Rate has exceeded Override Limit" Proceed after accepting the override. • If Exchange Rate exceeds the stop limit. Click Save and Close. System displays the error message - "Exchange Rate has exceeded Stop Limit" System does not allow the transaction to proceed.
Deal Reference Number	**Deal Reference Number** allows up to **30 characters**. Entries longer than 30 characters are not allowed. **Deal Reference Number** can be specified only when **Exchange Rate** has a value. If **Exchange Rate** is blank and a **Deal Reference Number** is specified, the system displays: "Cannot add Deal Reference without specifying the Exchange Rate value."
Tax Details	This section displays the tax details. The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Table 2-15 (Cont.) Charge Details - Field Description

Field	Description
Component	This field displays the tax component.
Type	This field displays the type of tax component.
Value Date	This field displays the value date of tax component.
Currency	This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission.
Amount	This field displays the tax amount based on the percentage of commission maintained. You can edit the tax amount, if applicable.
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	System defaults the settlement account. The user can modify the settlement account.
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
Default Exchange Rate	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.
Exchange Rate	Specify **Exchange Rate** upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals. • Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components. • Specify Exchange Rate within the allowed range. System allows save without any message. • If Exchange Rate exceeds the allowed range but is within the override band. Click Save and Close. System displays the override message - "Exchange Rate has exceeded Override Limit" Proceed after accepting the override. • If Exchange Rate exceeds the stop limit. Click Save and Close. System displays the error message - "Exchange Rate has exceeded Stop Limit" System does not allow the transaction to proceed.
Deal Reference Number	**Deal Reference Number** allows up to **30 characters**. Entries longer than 30 characters are not allowed. **Deal Reference Number** can be specified only when **Exchange Rate** has a value. If **Exchange Rate** is blank and a **Deal Reference Number** is specified, the system displays: "Cannot add Deal Reference without specifying the Exchange Rate value."
Split Settlement	Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF.

Table 2-15 (Cont.) Charge Details - Field Description

Field	Description
Component	The split component type eligible for Split .
Currency	The currency of split settlement.
Amount	The amount of split settlement.
Split Settlement Details	Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.
Seqence	The sequence number is auto populated with the value, generated by the system.
Component	The split component type eligible for Split.
Amount	The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.
Customer	Indicates the ID of the Customer in Split Settlement Details section.
Account	The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBTFPMCS to select the account.
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
Branch	Indicates the branch of the customer where transaction is getting processed.
Percentage	The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.
Default Exchange Rate	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.
Exchange Rate	Specify **Exchange Rate** upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals. • Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components. • Specify Exchange Rate within the allowed range. System allows save without any message. • If Exchange Rate exceeds the allowed range but is within the override band. Click Save and Close. System displays the override message - "Exchange Rate has exceeded Override Limit" Proceed after accepting the override. • If Exchange Rate exceeds the stop limit. Click Save and Close. System displays the error message - "Exchange Rate has exceeded Stop Limit" System does not allow the transaction to proceed.
Party Type	System displays the party type in split settlement details section.

Table 2-15 (Cont.) Charge Details - Field Description

Field	Description
Negotiation Reference	Specify the negotiation reference number.
AR-AP Tracking	Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements.
Loan/Finance Account	Displays the loan account.
Negotiation Rate	Specify the negotiation rate.
Deal Reference Number	**Deal Reference Number** allows up to **30 characters**. Entries longer than 30 characters are not allowed. **Deal Reference Number** can be specified only when **Exchange Rate** has a value. If **Exchange Rate** is blank and a **Deal Reference Number** is specified, the system displays: “Cannot add Deal Reference without specifying the Exchange Rate value.”

3. Click **Save and Close** to save the details and close the screen.
4. Click **Next**.

   The task will move to next data segment.
   For more information on action buttons, refer to the field description table below.

Table 2-16 Additional Details - Action Buttons - Field Description

Field	Description
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 to View/Upload the required document. Application displays 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	Specify any additional information regarding the guarantee. 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 the overrides accepted by the user.
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, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-16 (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise Islamic. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
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 can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. 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 are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.

Table 2-16 (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
Next	On click of Next, system validates 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.

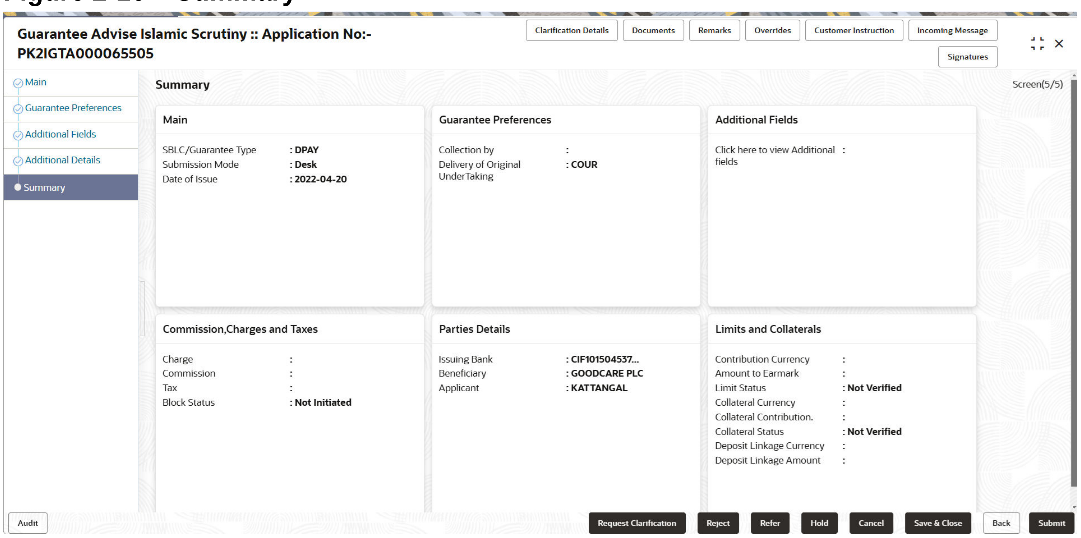
2.3.5 Summary

This topic provides the systematic instructions to view the summary of Guarantee Advise Islamic request.

User can review the summary of details updated in Scrutiny stage of Guarantee Advise Islamic request.
The tiles must display a list of important fields with values. User can drill down from Summary Tiles into respective data segments.

1. On **Summary** screen, click the 3 dots on any tile to view the details.

Figure 2-16 Summary



Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Guarantee details, if required.
- Guarantee Preferences - User can view and modify guarantee preferences, if required.
- Additional Fields - User can view the details of additional fields.
- Commission, Charges and Taxes - User can view and modify charge details, if required.
- Parties Details - User can view party details like beneficiary, advising bank etc.

2. Click **Submit**.

   The task will move to next logical stage.

Table 2-17 Summary - Action Buttons - Field Description

Field	Description
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 to View/Upload the required document. Application displays 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	Specify any additional information regarding the Guarantee. 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.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit..
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise Islamic. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
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 can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.

Table 2-17 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. 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 are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Submit	Task will get moved to next logical stage of Guarantee Advise Islamic. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office.

2.4 Data Enrichment

This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Advise Islamic request.

On successful completion of Registration of an Guarantee Advise Islamic, the task moves to Data Enrichment stage. As part of Data Enrichment, user can enter/update basic details of the incoming request.

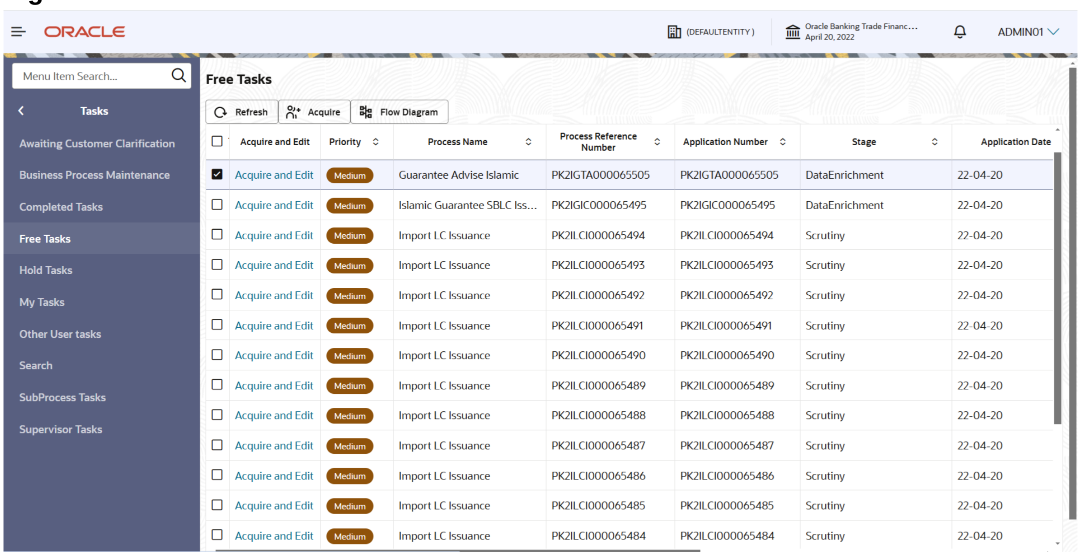
> **Note**
>
> For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

Do the following steps to acquire a task which completed the registration and scrutiny and currently at Data enrichment stage.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click, **Task**.
2. Under **Task**, click **Free Task**.

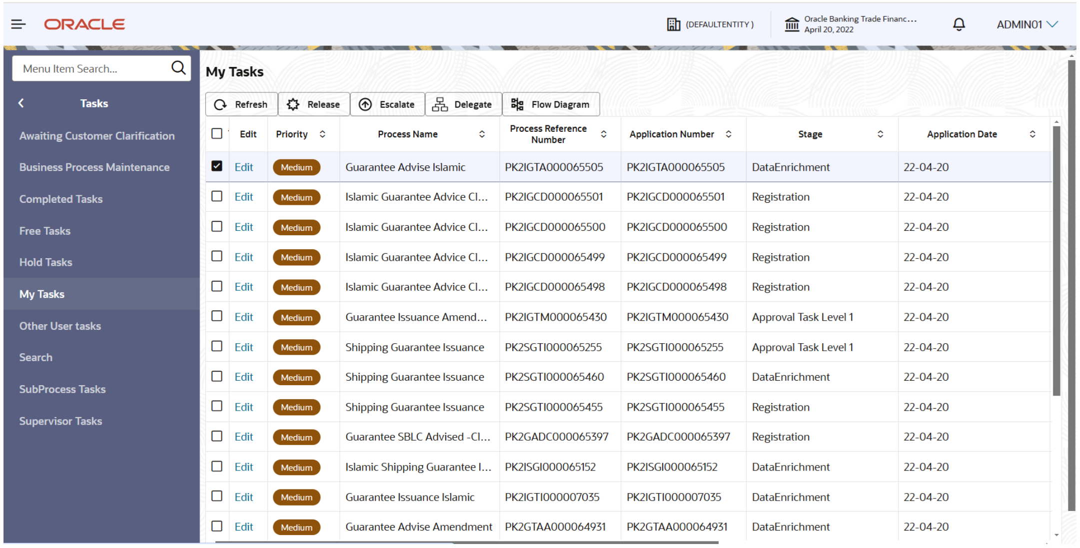
Figure 2-17



The **Free Task** screen appears.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
4. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.

Figure 2-18 My Task



The Data Enrichment stage has the following hops for data capture:

- Main Details
- Guarantee Preferences
- Acknowledgement Details
- Additional Fields
- Advices
- Additional Details
- Settlement Details
- Summary

In the subsequent sub sections, let’s look at the details for Data Enrichment stage. You should be able to enter/update the fields. Some of the fields that are already having value from Scrutiny/Online channels may not be editable.

- Main Details
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Advise Islamic request.
- Guarantee Preferences
  This topic provides the systematic instructions to capture the Guarantee preference details in Scrutiny tage.
- Acknowledgement Details
  This topic provides the systematic instructions to capture the acknowledgement details of Data Enrichment stage.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Advices
  This topic provides the systematic instructions to capture the advices details.
- Additional Details
  This topic provides the systematic instructions to capture the additional details.

- Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Guarantee Advise Islamic request.
- Summary
  This topic provides the systematic instructions to view the summary of Guarantee Advise Islamic request.

2.4.1 Main Details

This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Advise Islamic request.

Main details section has two sub section as follows:

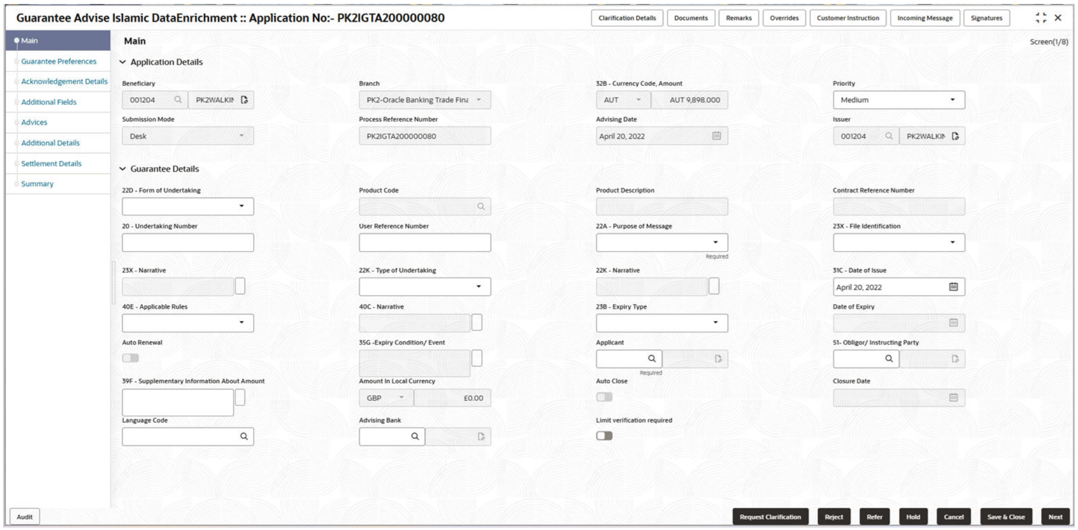
- Application Details
- Guarantee Details.

Application Details

All fields displayed under Basic details section, would be read only except the **Priority** field. For more information on the fields, refer Main Details of **Scrutiny** stage .

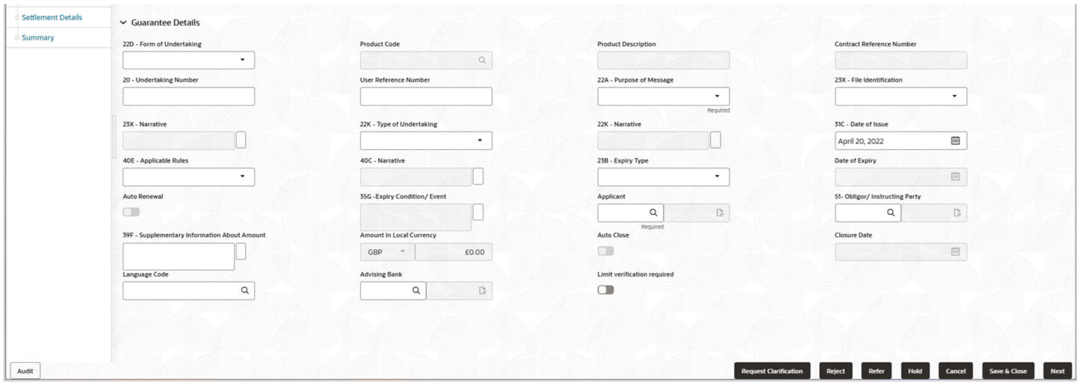
1. On **Data Enrichment - Main Details** screen, specify the fields that were not entered at Registration stage.

Figure 2-19 Data Enrichment - Main Details



Guarantee Details
The fields listed under this section are same as the fields listed under the **Guarantee Details** section in **Scrutiny** stage. For more information on the fields, refer to refer Main Details of **Scrutiny** stage. During Registration, if user has not captured input, then user can capture the details in this section.

Figure 2-20 Guarantee Details



2. Click **Next**.

   The task will move to next data segment. For more information refer .
   For more information on action buttons, refer to the field description table **Action Buttons - Field Description** in [Main Details](#) of **Scrutiny** stage.

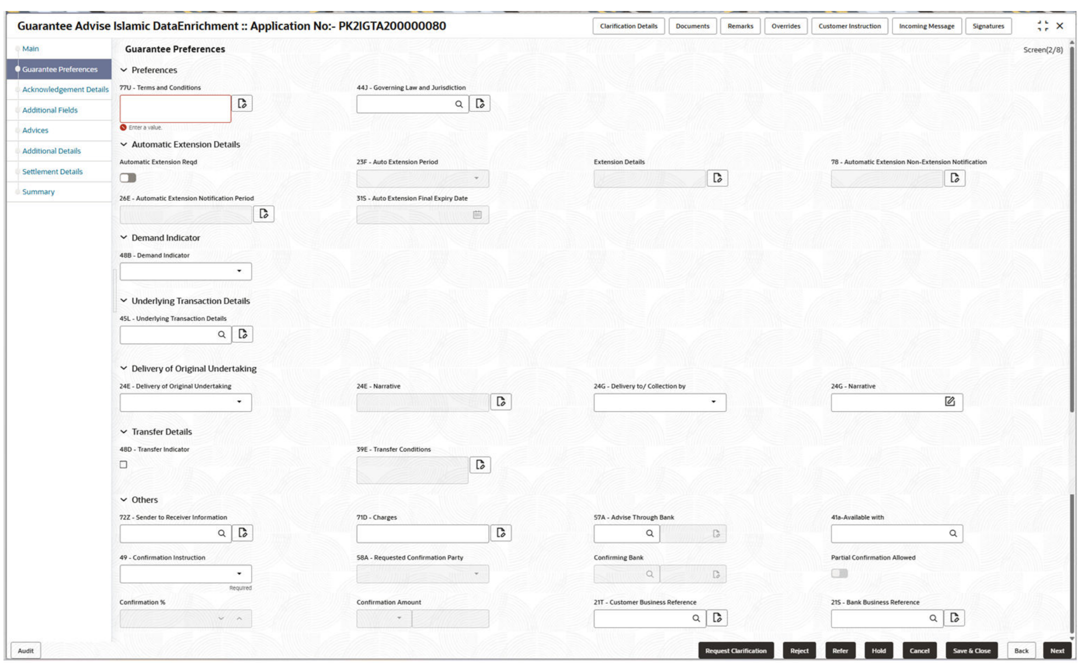
2.4.2 Guarantee Preferences

This topic provides the systematic instructions to capture the Guarantee preference details in Scrutiny tage.

As part of DE, User can verify and enter the basic details available in the Guarantee request. In case the request is received through online channel, user can verify the details populated.

1. On **Data Enrichment - Guarantee Preferences** screen, specify the fields.

Figure 2-21 Data Enrichment - Guarantee Preferences



For more information on fields, refer to the field description table of [Guarantee Preferences](#) in **Scrutiny** stage.

2. Click **Next**.

   The task will move to next data segment. For more information refer [Acknowledgement Details](#) .
   For more information on action buttons, refer to the field description **Action Buttons** of [Guarantee Preferences](#) in **Scrutiny** stage.

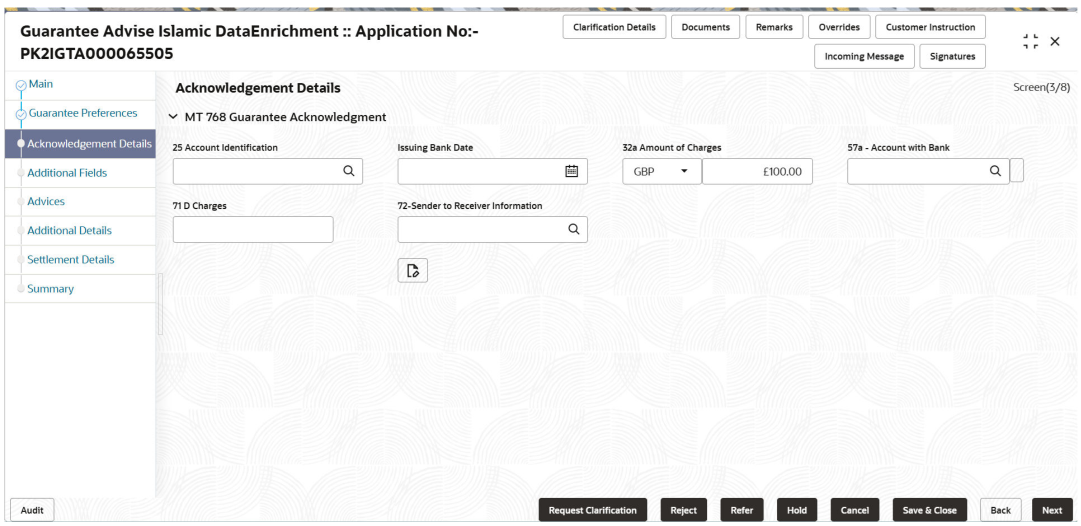
2.4.3 Acknowledgement Details

This topic provides the systematic instructions to capture the acknowledgement details of Data Enrichment stage.

Data Enrichment user wants to enter the basic acknowledgement details of the Islamic Guarantee Advice request.

1. On **Acknowledgement Details** screen, specify the fields.

Figure 2-22 Acknowledgement Details



For more information on fields, refer to the field description table below:

Table 2-18 Acknowledgement Details - Field Description

Field	Description
MT 768 Guarantee Acknowledgment	Specify the **MT 768 Guarantee Acknowledgment** details.
Advising Bank Reference	Specify the advising bank reference.
Account Identification	Click **Search** to search and select the account identification. This field identifies the account which is used for settlement of charges, where necessary.

Table 2-18 (Cont.) Acknowledgement Details - Field Description

Field	Description
Date of Acknowledgement	Specify the date on which the message being acknowledged was sent. System displays the Branch Date. If the task is approved on a later date, then the date should be updated as the branch date as on approval.
Amount of Charges	Specify the total amount of charges claimed by the advising bank and select the currency code. If the Sender services an account for the Receiver in the currency of the charges, and this System should default the Date of Debit as the branch date as on approval.
Account with Bank	Click **Search** to search and select the bank at which the Sender wishes to receive credit for charges claimed.
Charges	Specify the more details about the charges.
Sender to Receiver Information	Click **Search** to search and select any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT.

2. Click **Next**.

   The task will move to next data segment.

Table 2-19 Acknowledgement Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays 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	Specify any additional information regarding the Guarantee. 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 the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-19 (Cont.) Acknowledgement Details - Action Buttons - Field Description

Field	Description
Incoming Messages	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. The user can also view the incoming MT765 by clicking the Incoming Message button. n case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
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.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. 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 are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates 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.

.

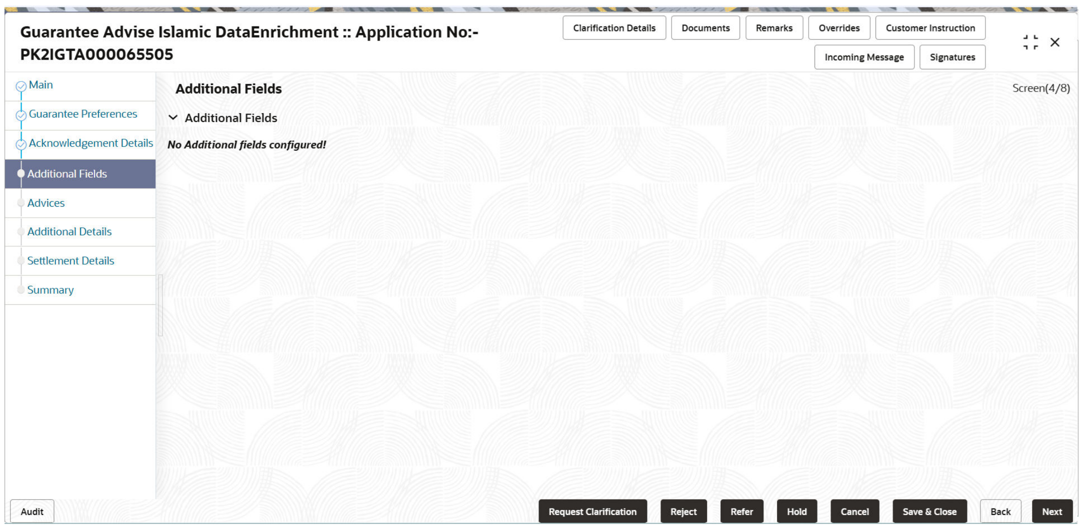
2.4.4 Additional Fields

This topic provides the systematic instructions to capture the additional fields.

Banks can configure user defined fields as per their requirement in the Additional Fields Screen.

1. On **Additional Fields** screen, specify the fields, if any.

Figure 2-23 Additional Fields



2. Click **Next**.

   The task will move to next data segment. For more information refer Advices.
   For more information on action buttons, refer to the Table 2-13Table 2-13 table.

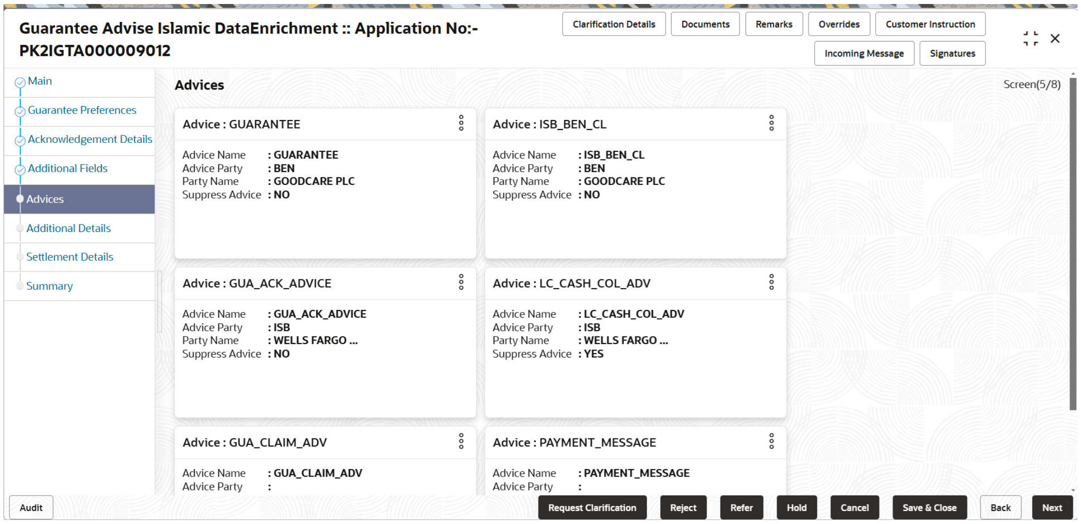
2.4.5 Advices

This topic provides the systematic instructions to capture the advices details.

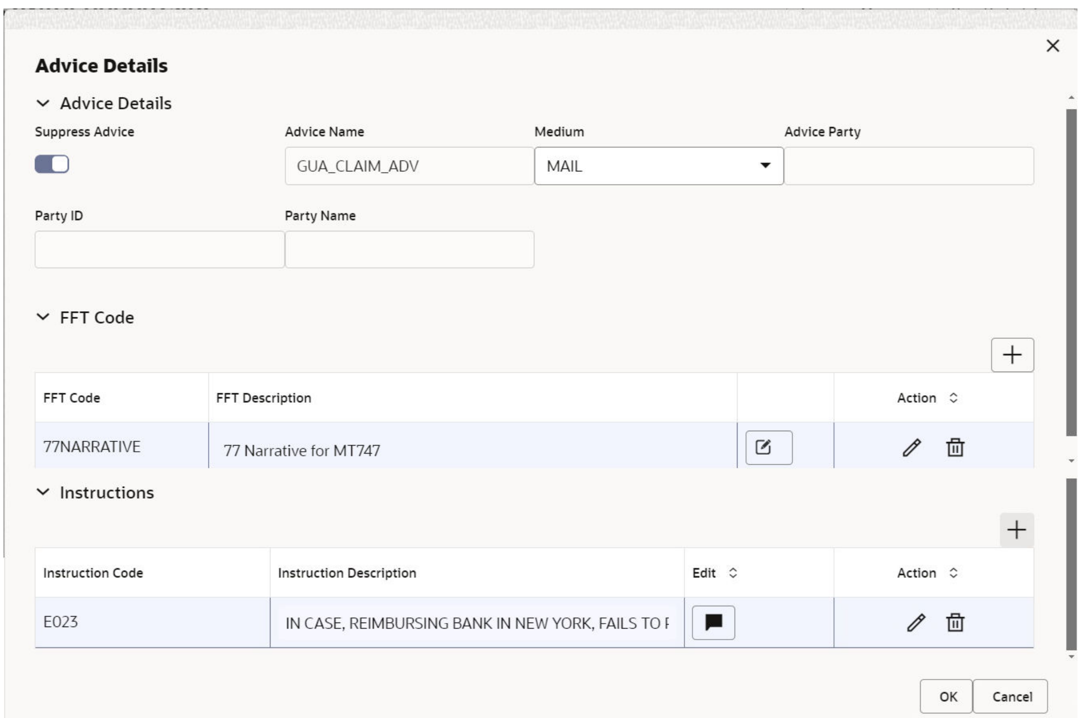
Advices menu displays the advices from the back office as tiles. User can verify the advices details Data Segment of the Guarantee Advise request.

1. On **Advices** screen, click the 3 dots on any advice tile to view the advice details.

Figure 2-24 Advices



Advice Details

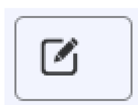


For more information on fields, refer to the field description table below.

Table 2-20 Advice Details

Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Select the advice name.
Medium	The medium of advices is defaulted from the system. User can update, if required.

Table 2-20 (Cont.) Advice Details

Field	Description
Advice Party	The medium of advices is defaulted from the system. User can update, if required.
Party ID	Value be defaulted from Guarantee Advise. User can update, if required.
Party Name	Read only field. Value be defaulted from Guarantee Advise.
FTT Code	Specify the free format text based on the following table. Click plus icon to add new FFT code.
FTT Code	Click **Search** to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected. User can edit the FFT description.
	Click edit icon to edit the existing FFT description.
Instructions	Specify the instruction details based on the following table. Click plus icon to add new instruction code.
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected. User can edit the instruction description.
	Click edit icon to edit the existing instruction description.

2. Click **Next**.

   The task will move to next data segment.
   For more information on fields, refer to the field description table below.

Table 2-21 Advices - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays 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

Table 2-21 (Cont.) Advices - Action Buttons - Field Description

Field	Description
Remarks	Specify any additional information regarding the Guarantee. 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 the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
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.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-21 (Cont.) Advices - Action Buttons - Field Description

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

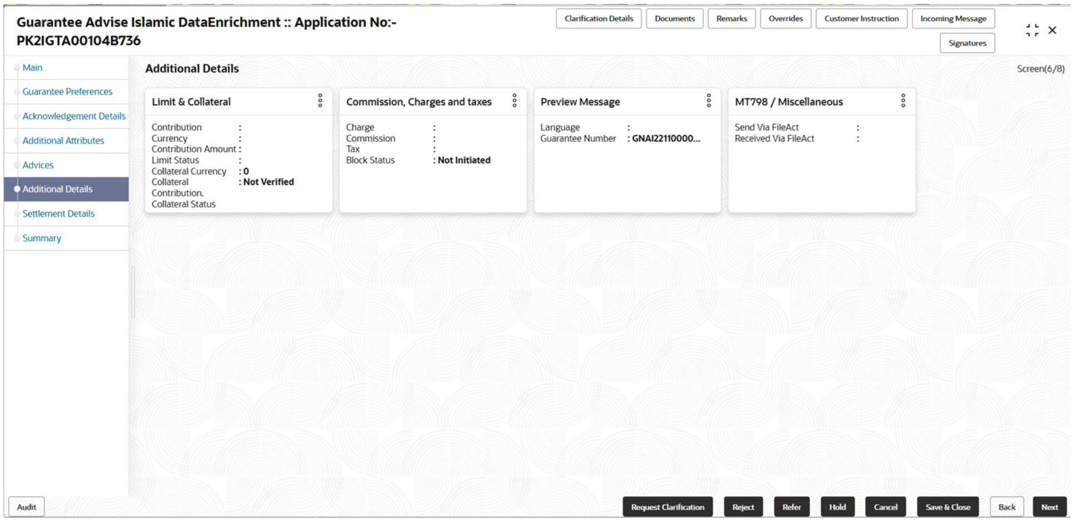
2.4.6 Additional Details

This topic provides the systematic instructions to capture the additional details.

As part of Data Enrichment, the user can verify and enter the basic additional details available in the Guarantee. In case the request is received through online channel, the user verifies the details populated.

1. On **Additional Details** screen, click the 3 dots on any Additional Details tile to view the details.

Figure 2-25 Additional Details



2. Click **Save and Close** to save the details and close the screen.

   Limits and Collaterals

   The limits and collateral details are displayed as tile. The tiles displays a list of important fields with values.

   > **Note**
   >
   > For Guarantee Advising MT 760, user can input the values, applicable if Advising bank confirms undertaking.

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

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

   For more information, refer Table 2-14 of in **Scrutiny** stage.

3. Click **Save and Close** to save the details and close the screen.

   Charge Details

   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.

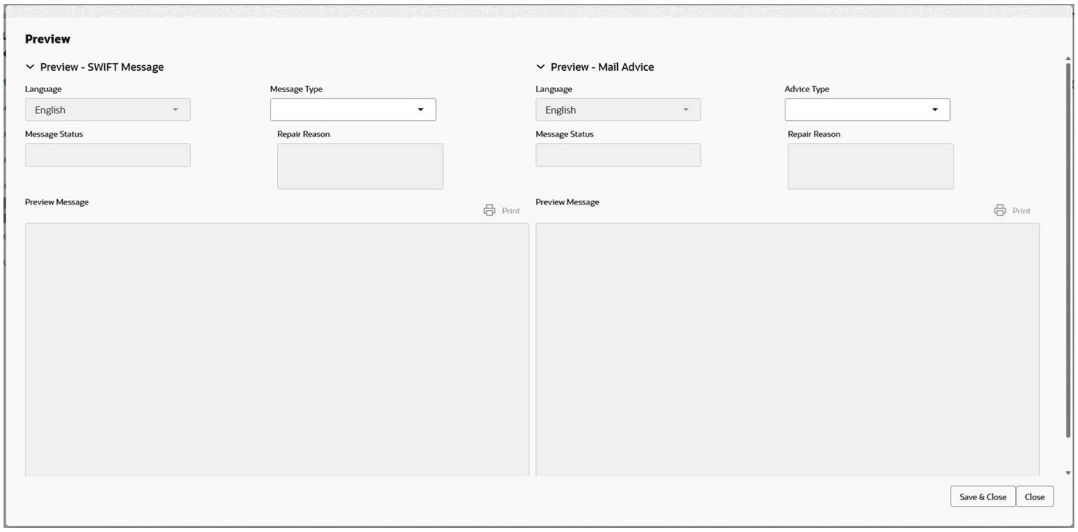
   For Guarantee Advising MT 760, charge details is simulated from back office, user can change the values.

   For more information, refer Table 2-15 of **Scrutiny** stage.

4. Click **Save and Close** to save the details and close the screen.

   Preview Mesage
   This screen provides preview of draft guarantee details. If required, the draft can be sent for legal verification to legal team and draft confirmation to customer.

For Guarantee Advising MT 760, preview message has Debit advice, Instrument Copy, MT 768.



For more information on fields, refer to the field description table below.

Table 2-22 Preview Message - Field Description

Field	Description
Preview SWIFT Message	This section displays the **Preview SWIFT Message** details.
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 from the drop down.
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	This field displays a preview of the draft message. Based on the guarantee text captured in the previous screen, guarantee draft is generated in the back office and is displayed in this screen.
Preview Mail Advice	Based on the guarantee amendment captured in the previous screen, the preview message-mail advice is simulated from the back office and the user can view the message.
Language	Read only field. The language for the advice message. 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

Table 2-22 (Cont.) Preview Message - Field Description

Field	Description
Repair Reason	Read only field. Display the message repair reason of advice message of guarantee details.
Preview Message	This field displays a preview of advice.

5. Click **Save and Close** to save the details and close the screen.
6. **Next**.

   The task will move to next data segment.

Table 2-23 Additional Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays 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	Specify any additional information regarding the Guarantee. 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 the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Messages	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.

Table 2-23 (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
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.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. 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 are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates 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.

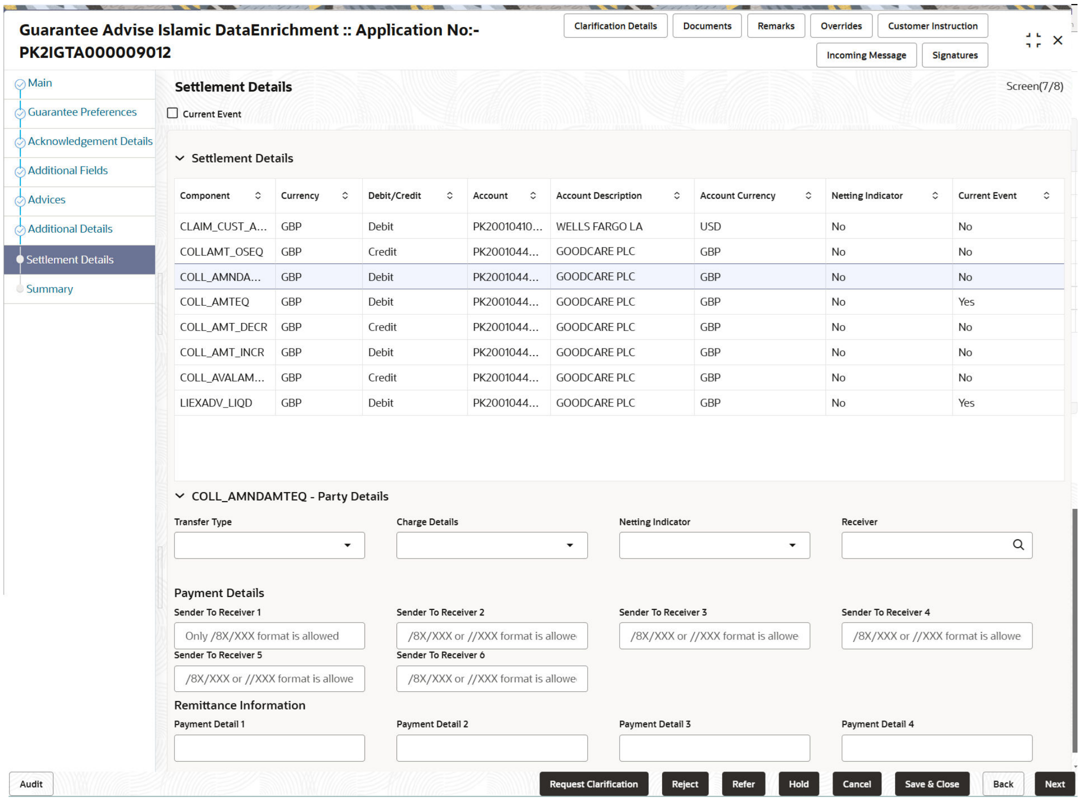
2.4.7 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Guarantee Advise Islamic request.

As part of DE, the user verifies and enters the basic additional details available in the Guarantee. In case the request is received through online channel, the user verifies the details populated.

1. On **Settlement Details** screen, specify the fields.

Figure 2-26 Settlement Details



For more information on fields, refer to the field description table below.

Table 2-24 Settlement Details – Field Description

Field	Description
Current Event	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	This field displays the components based on the product selected.
Currency	This field displays the default currency for the component.
Debit/Credit	This field displays the debit/credit indicators for the components.
Account	This field displays the account details for the components.
Account Description	This field displays the the description of the selected account.
Account Currency	This field displays the currency for all the items based on the account number.
Netting Indicator	This field displays the applicable netting indicator.
Current Event	This field displays the current event.
Default Exchange Rate	This field displays the Default Exchange Rate.
Exchange Rate	This field displays the Exchange Rate.
Deal Reference Number	This field displays the Deal Reference Number.

2. Click any component in the grid.

Party Details

Table 2-25 Party Details – Field Description

Field	Description
Transfer Type	Select the transfer type from the drop-down list. The options are: • **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 transaction. The options are: • **Beneficiary All Charges** • **Remitter Our Charges** • **Remitter All Charges**
Netting Indicator	Select the netting indicator for the component. The options are: • **Yes** • **No**
Ordering Customer	Click search icon to search and select the ordering customer from the look up.
Ordering Institution	Click search icon to search and select the ordering institution from the look up.
Senders Correspondent	Click search icon to search and select the senders correspondent from the look up.
Receivers Correspondent	Click search icon to search and select the receivers correspondent from the look up.
Intermediary Institution	Click search icon to search and select the intermediary institution from the look up.
Account with Institution	Click search icon to search and select the account with institution from the look up.
Beneficiary Institution	Click search icon to search and select the beneficiary institution from the look up.
Ultimate Beneficiary	Click search icon to search and select the ultimate beneficiary from the look up.
Intermediary Reimbursement Institution	Click search icon to search and select the intermediary reimbursement institution from the look up.
Receiver	Click search icon to search and select the Receiver from the look up.

Payment Details

Table 2-26 Payment Details - Field Description

Field	Description
Sender to Receiver 1	Specify the sender to receiver message.
Sender to Receiver 2	Specify the sender to receiver message.
Sender to Receiver 3	Specify the sender to receiver message.

Table 2-26 (Cont.) Payment Details - Field Description

Field	Description
Sender to Receiver 4	Specify the sender to receiver message.
Sender to Receiver 5	Specify the sender to receiver message.
Sender to Receiver 6	Specify the sender to receiver message.

Remittance Information

Table 2-27 Remittance Information – Field Description

Field	Description
Payment Detail 1	Specify the payment details.
Payment Detail 2	Specify the payment details.
Payment Detail 3	Specify the payment details.
Payment Detail 4	Specify the payment details.

3. Click **Next**.

   The task will move to next data segment.

Table 2-28 Settlement Details - Action Buttons - Field Description

Field	Description
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 to View/Upload the required document. Application displays 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	Specify any additional information regarding the Guarantee. 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 the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-28 (Cont.) Settlement Details - Action Buttons - Field Description

Field	Description
Incoming Messages	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
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 can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. 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 are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others

Table 2-28 (Cont.) Settlement Details - Action Buttons - Field Description

Field	Description
Next	On click of Next, system validates 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.

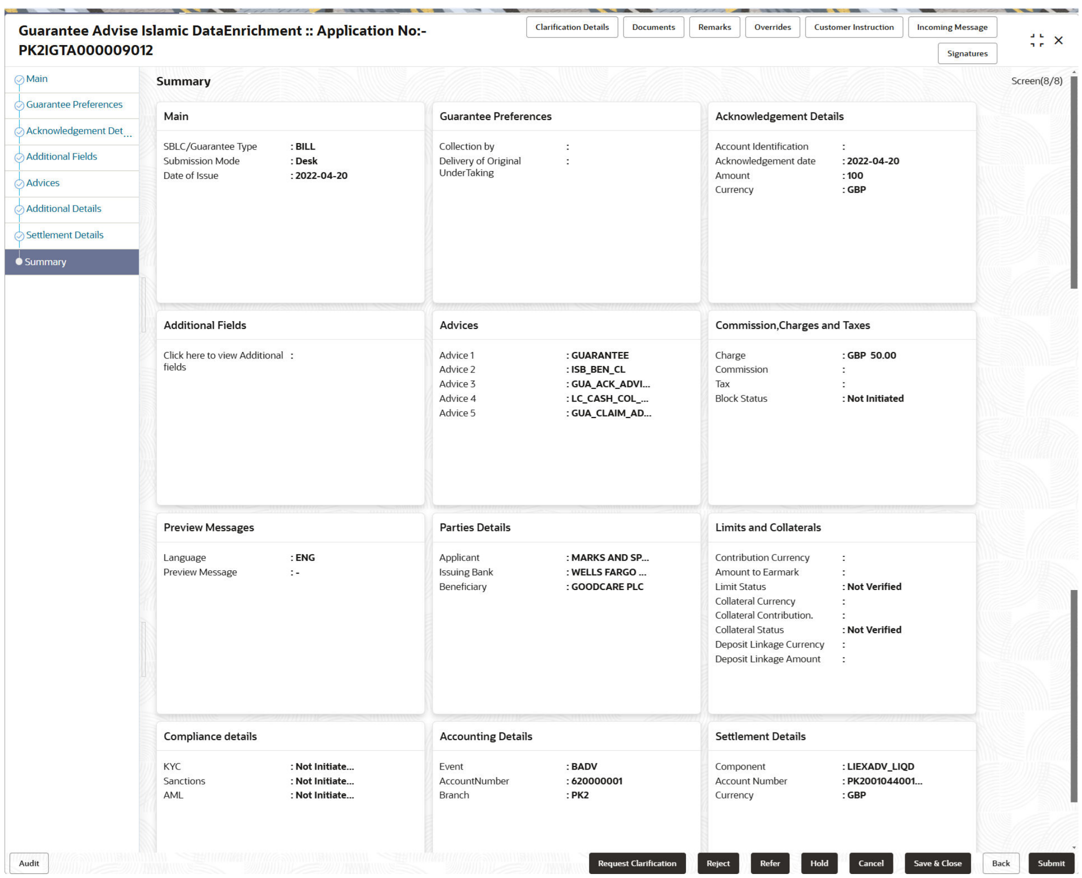
2.4.8 Summary

This topic provides the systematic instructions to view the summary of Guarantee Advise Islamic request.

User can review the summary of details updated in Data Enrichment stage of Guarantee Advise Islamic request.
The tiles must display a list of important fields with values. User can drill down from Summary tiles into respective data segments.

1. On **Summary** screen, click the 3 dots on any tile to view the details.

Figure 2-27 Summary



Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.

- Guarantee Preferences - User can view the guarantee preferences.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the details of advices.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Preview Messages - User can view the preview of draft guarantee details.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

2. Click **Submit**.

   The task will move to next logical stage.

Table 2-29 Summary - Action Buttons - Field Description

Field	Description
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 to View/Upload the required document. Application displays 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	Specify any additional information regarding the Guarantee Advise. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

Table 2-29 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
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 can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. 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 are: • 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.

Table 2-29 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Submit	Task will get moved to next logical stage of Guarantee Advise Islamic. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office.
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.

2.5 Exceptions

This topic helps you quickly get acquainted with the Exceptions process.

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

Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.
The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

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

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

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

Approve:

- Settlement amount will be funded (outside of this process)

- Allow account to be overdrawn during hand-off

Refer:

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

Reject:

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

Amount Bock Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view the details about application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the additional fields.
- Advice - User can view the advice details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Preview Message - User can view draft guarantee details.
- Parties Details - User can view the party details like beneficiary, advising bank etc., if required.
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

1. Click **Approve**. to approve thw export booking amount bolck exception check.

For more information on Action Buttons, refer to the field description table below.

Table 2-30 Amount Bock Exception - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Guarantee. 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 the overrides accepted by the user.
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, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-30 (Cont.) Amount Bock Exception - Action Buttons - Field Description

Field	Description
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. 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 are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

Exception - Know Your Customer (KYC)

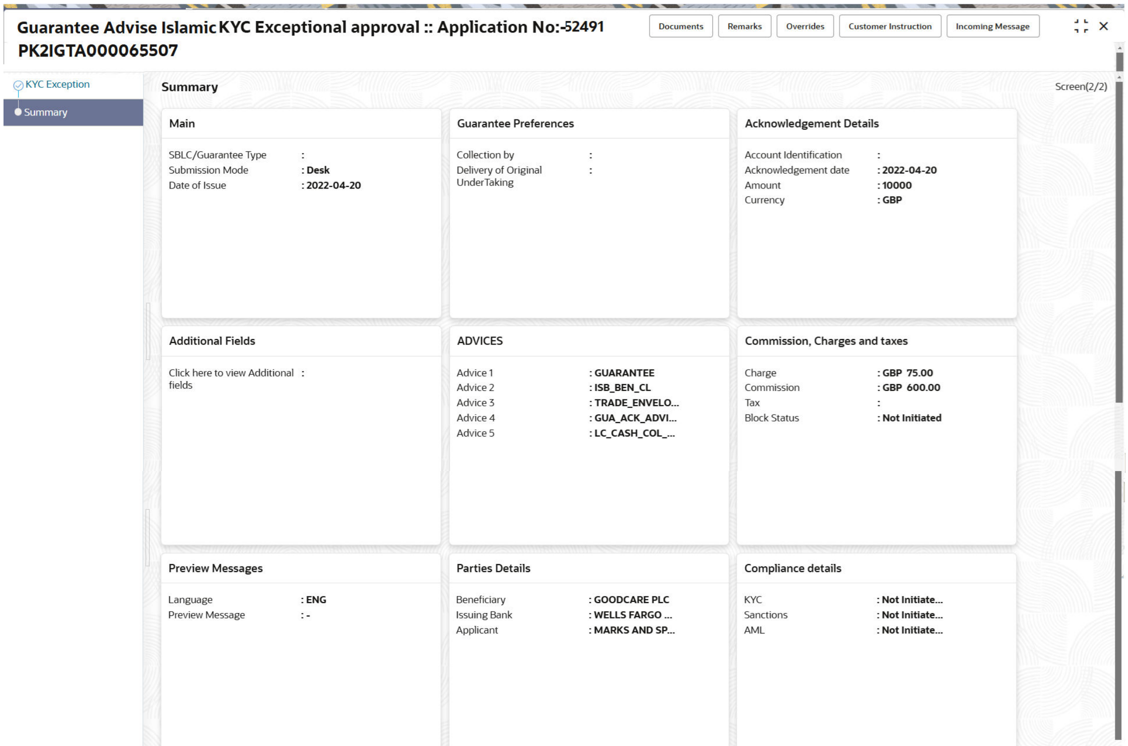
As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

1. Log in into OBTFPMCS application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.
2. Open the task, to see summary tiles that display a summary of available updated fields with values.
   User can pick up a transaction and do the following actions:

Approve

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

Summary



Tiles Displayed in Summary:

- Main Details - User can view the details about application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the additional fields.
- Advice - User can view the advice details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Preview Message - User can view draft guarantee details.
- Parties Details - User can view the party details like beneficiary, advising bank etc., if required.
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

For more information on Action Buttons, refer to the field description table below.

Table 2-31 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the guarantee. 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 the overrides accepted by the user.
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, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. The user can also view the incoming MT765 by clicking the Incoming Message button. In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others

Table 2-31 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. 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.
Back	Task moves to previous logical step.

Exception - Limit Check/Credit

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

1. Log in into OBTFPMCS application, limit check exception queue. Limit check exception failed tasks for Trade Finance transactions must be listed in your queue.
2. Click **My Task**. The summary tiles displays summary of important fields with values.

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Limit/Credit Check

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view the details about application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the additional fields.
- Advice - User can view the advice details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Preview Message - User can view draft guarantee details.
- Parties Details - User can view the party details like beneficiary, advising bank etc., if required.
- Compliance details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

For more information on action butons, refer to the field description table below.

Table 2-32 Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the collection. 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 the overrides accepted by the user.
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, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • 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.

Table 2-32 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

2.6 Multi Level Approval

This topic helps you quickly get acquainted with the Multi Level Approval process.

A user can view the summary of details updated in multilevel approval stage of Islamic Guarantee Advice request.

1. Log in into OBTFPMCS application and acquire the task available in the approval stage in free task queue. The user can view the Summary tiles which displays list of important fields with values.
2. Click each tile 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.

Authorization Re-Key (Non-Online Channel)

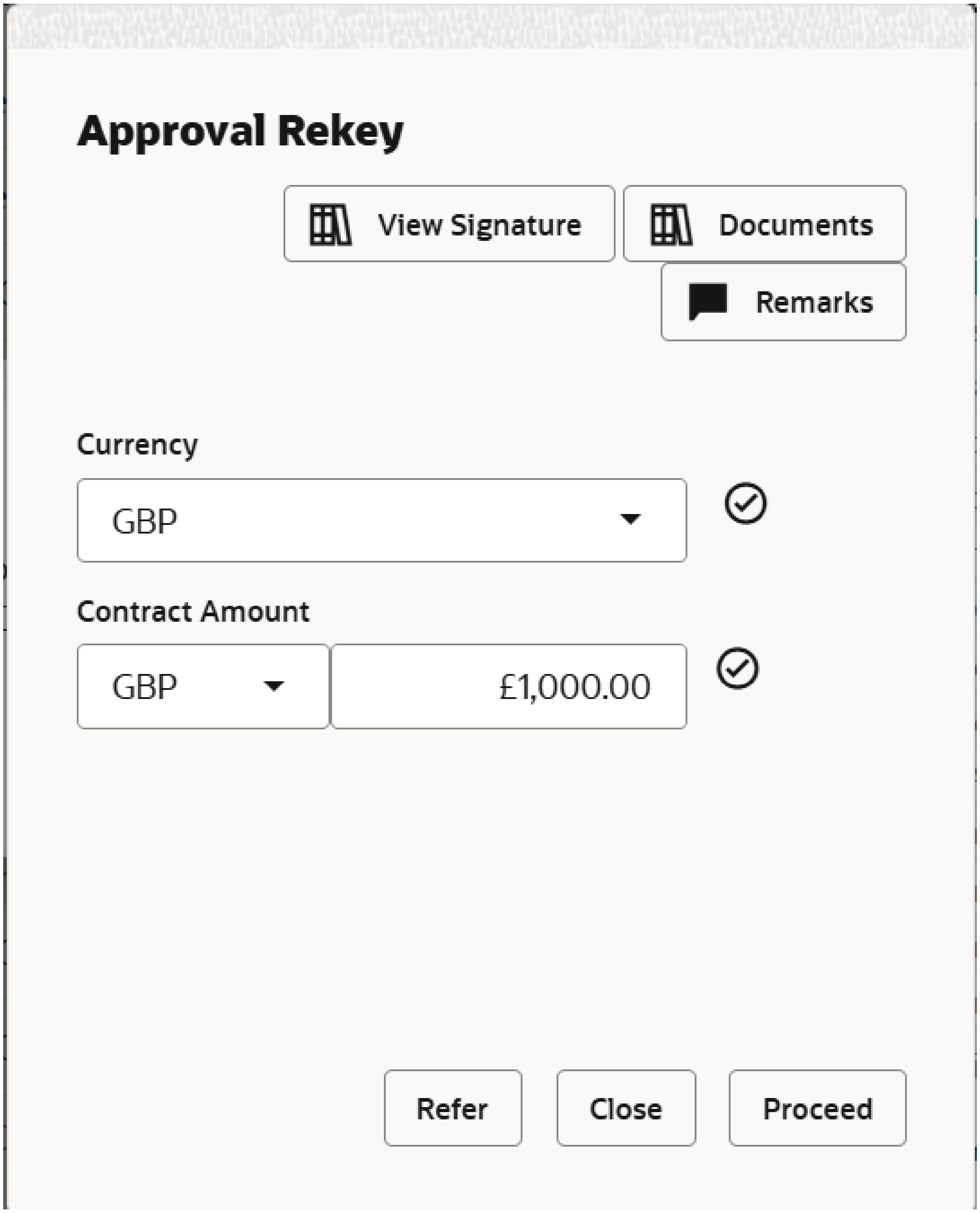
For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from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

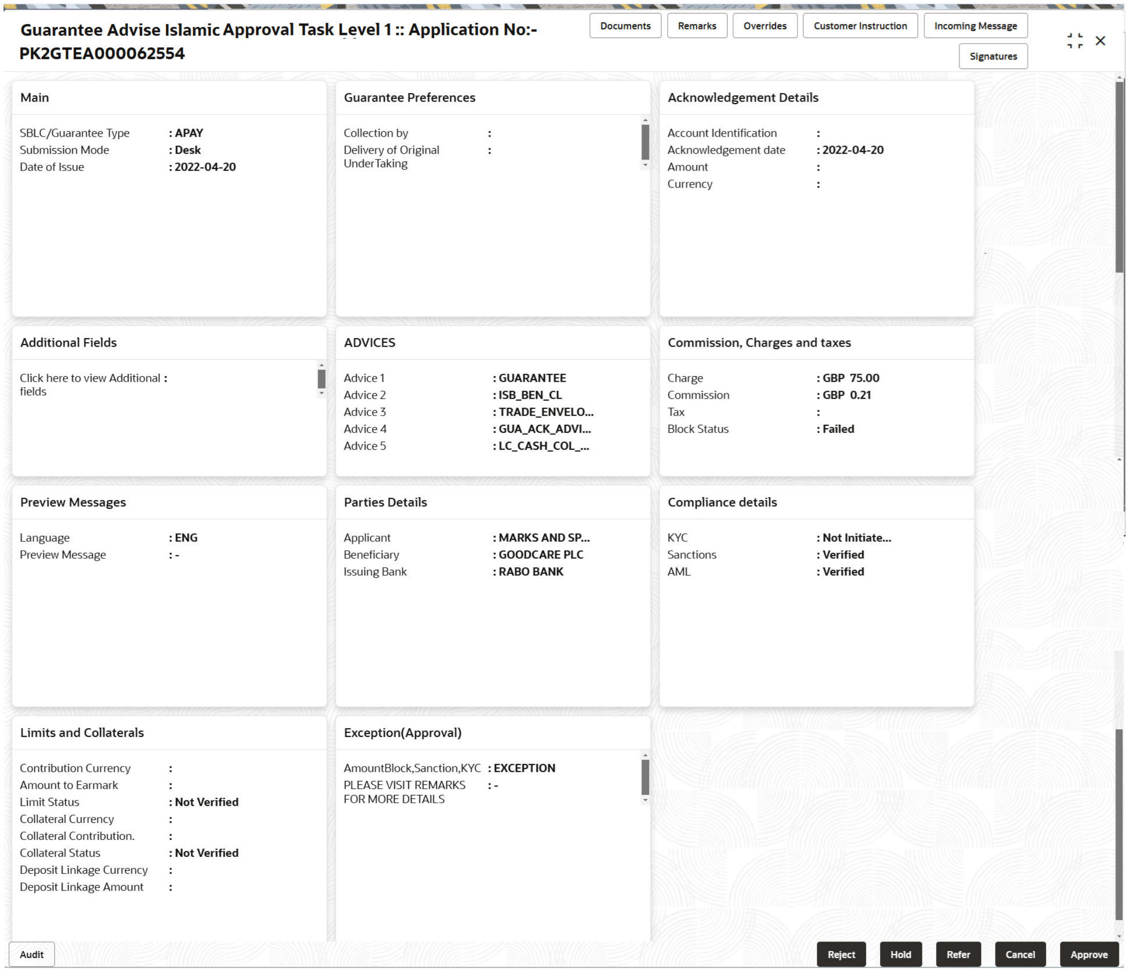
- Currency
- Contract Amount

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.

Figure 2-28 Authorization Re-Key



Approval Summary



Tiles Displayed in Summary:

- Main Details - User can view the application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view advices.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view commission, charges and taxes details.
- Preview Message - User can view the preview message details.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Exception(Approval) Details - User can view the exception (Approval) details.

1. Click **Approve**.

For more information on Action Buttons, refer to the field description table below.

Table 2-33 Approval Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays 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	Specify any additional information regarding the guarantee. 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 the overrides accepted by the user.
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, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
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.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-33 (Cont.) Approval Summary - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. 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.

- Reject Approval
  This topic helps you quickly get acquainted with the Reject Approval process.

2.6.1 Reject Approval

This topic helps you quickly get acquainted with the Reject Approval process.

As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Guarantee Advise Islamic available in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted.

User can drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

Summary

The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Charge Details - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Advice Preview - User can view and modify draft guarantee details, legal verification and customer confirmation details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Remarks - As a Reject approval user, you will be able to view the remarks captured in the process during earlier stages. User also can see the Reject code with reason for rejection in the Remarks column

1. Click **Reject Approve** to reject the transaction.

For more information on Action Buttons, refer to the field description table below.

Table 2-34 Action Buttons - Field Description

Field	Description
Reject Approve	On click of Reject Approve, the transaction is rejected.
Reject Decline	On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks.
Hold	User can put the transaction on ‘Hold’. Task will remain in Pending state.
Cancel	Cancel the Reject Approval.

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