

# Oracle Banking Trade Finance Process Management Cloud Service

## Guarantee Issuance Closure User Guide



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April 2026

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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## 2 Guarantee Issuance Closure

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# Preface

- [Purpose](#)
- [Audience](#)

This document is intended for the following audience:
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Structure](#)

This manual is organized into the following chapters:
- [Conventions](#)
- [Related Documents](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

## Purpose

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management Cloud Service **Guarantee Issuance Closure** process.

## Audience

This document is intended for the following audience:

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

## Documentation Accessibility

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

### Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## Critical Patches

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

## 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.

## Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

**Table 1 Acronyms and Abbreviations**

Abbreviation	Description
OBTFPM	Oracle Banking Trade Finance Process Management
OBTFPMCS	Oracle Banking Trade Finance Process Management Cloud Service
LC	Letter of Credit
BC	Bankers Cheque
FX	Foreign Exchange
CCY	Currency
LCY	Local Currency
FCY	Foreign Currency
LOV	List of Values
CIF	Customer Information File
UDF	User Defined Fields
FFT	Free Format Text
SBLC	Standby Letter of Credit

## 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 2 Common Action Buttons and its Definitions

Action Buttons	Description
<b>Reject</b>	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
<b>Refer</b>	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to cancel the transaction input midway without saving any data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.</p>
<b>Next</b>	<p>Click <b>Next</b>, 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.</p>
<b>Submit</b>	<p>Click <b>Submit</b> 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.</p>

## Symbols and Icons

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

Table 3 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
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts

Table 3 (Cont.) Symbols and Icons - Common










Symbol/Icon	Function
	Unlock Option
	View Option
	Reopen Option

Table 4 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 Issuance Closure

This chapter is documented to get familiar with the Guarantee Issuance Closure process of Oracle Banking Trade Finance Process Management Cloud Service.

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

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

This topic contains following subtopics:

- [Common Initiation Stage](#)  
This topic provides the systematic instructions to initiate the **Guarantee Issuance Closure** request.
- [Registration](#)  
This topic provides the systematic instructions to initiate the Registration stage of Guarantee Issuance Closure request.
- [Data Enrichment](#)  
This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Issuance Closure 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.
- [Customer - Acknowledgement](#)  
This topic helps you quickly get acquainted with the Customer Acknowledgement process.

### 2.1 Common Initiation Stage

This topic provides the systematic instructions to initiate the **Guarantee Issuance Closure** 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.

**Note**

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

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

Table 2-1 Initiate Task - Field Description

Field	Description
<b>Process Name</b>	Select a process name from the drop-down list.
<b>Branch</b>	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
<b>Proceed</b>	Task will get initiated to next logical stage.
<b>Clear</b>	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 Issuance Closure request.

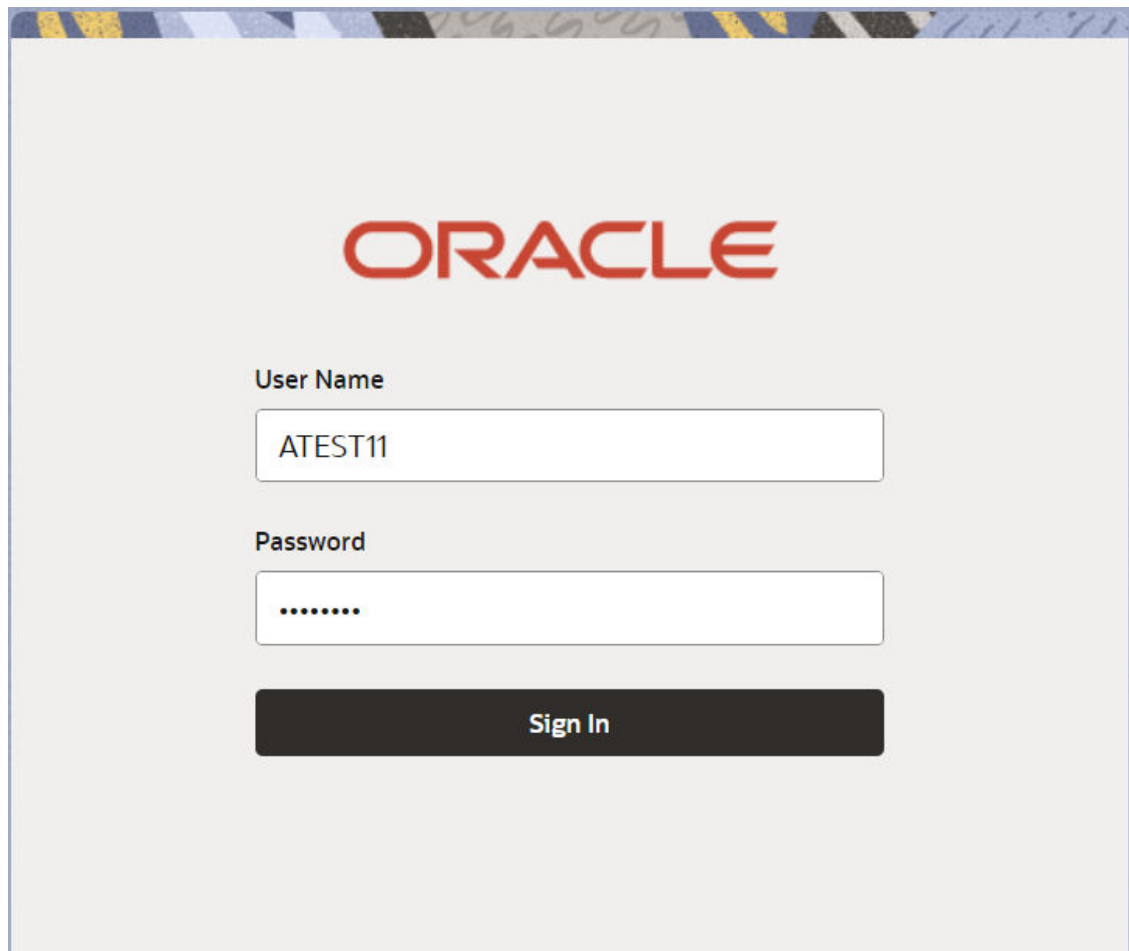
The user can register a request for the Closure of Guarantee/SBLC Issued received at the front desk (as an application received physically/received by mail/fax).

During registration stage, user can capture the basic details of the application, check the signature of the applicant and upload the related documents of the applicant. It also enables the user to capture some additional product related details as an option. On submit of the

request, the customer will be notified with an acknowledgment and the request will be available for a Guarantee Issuance expert to handle the request in the next stage.

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

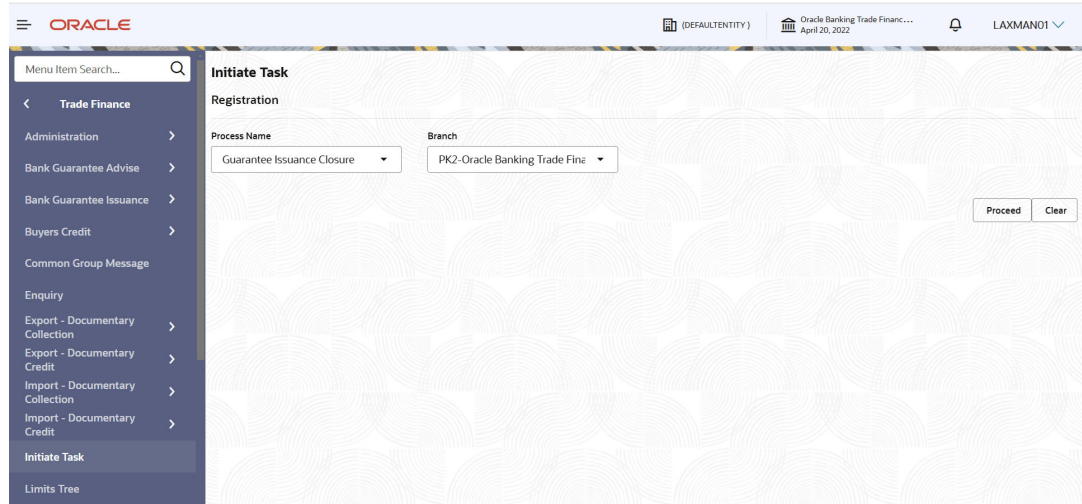
**Figure 2-2** LogIn Screen



The screenshot shows the Oracle login interface. At the top, the Oracle logo is displayed in red. Below the logo, the text 'User Name' is followed by a text input field containing 'ATEST11'. Below that, the text 'Password' is followed by a password input field with masked characters '.....'. At the bottom of the form is a black button with the text 'Sign In' in white.

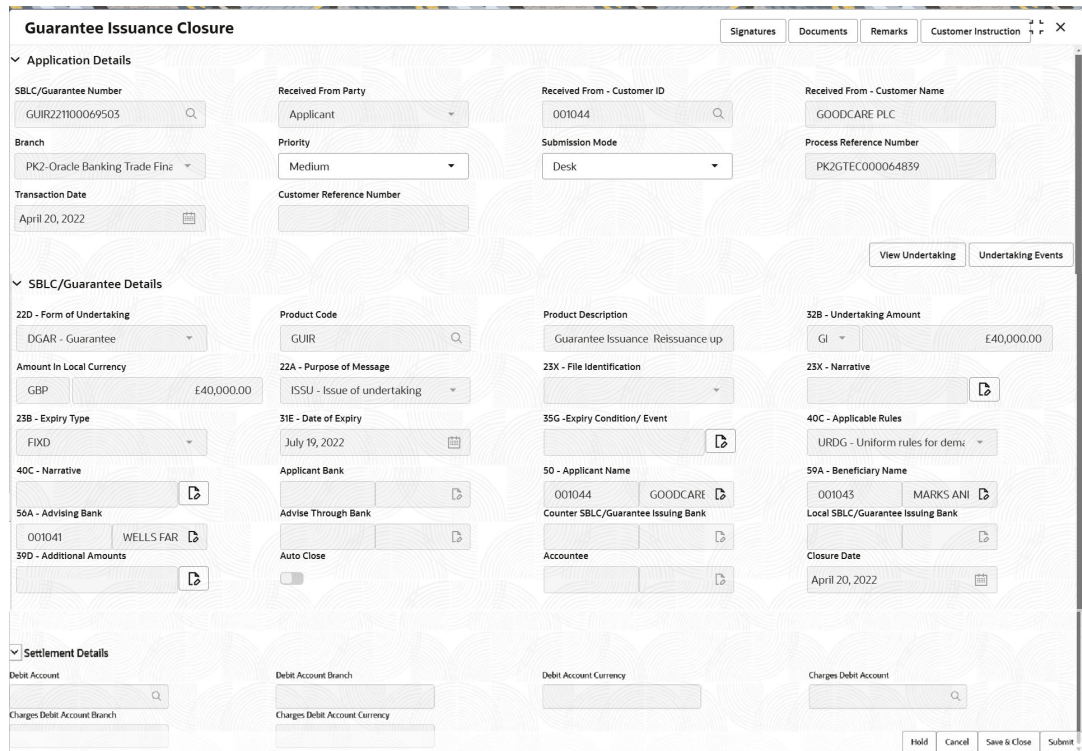
1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Bank Guarantee Issuance**.
2. Under **Bank Guarantee Issuance**, click **Guarantee Issuance Closure**.

Figure 2-3 Guarantee Issuance Closure



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

Figure 2-4 Guarantee Issuance Closure - Registration - Application Details



3. On **Guarantee Issuance Closure - 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 Issuance Closure - Registration - Application Details - Field Description**

Field	Description
<b>SBLC/Guarantee Number</b>	<p>Click <b>Search</b> to search and select the SBLC/Guarantee number of the Guarantee to be cancelled from the look-up. Alternatively, specify the advising SBLC/Guarantee number.</p> <p>In the look-up search, user can specify the Undertaking Number, Applicant, Currency, Amount and User Reference to fetch the Guarantee details.</p> <p>System should display all the SBLC/Guarantee contracts where:</p> <ul style="list-style-type: none"> <li>a. Authorisation Status = Authorized</li> <li>b. Status = Active</li> <li>c. Expiry Date is earlier than Branch Date</li> <li>d. Product Codes which are of Product Type = Guarantee/Stand By</li> </ul> <p>Based on the search result, select the applicable Guarantee to be closed.</p>
<b>Received from Applicant Bank</b>	<p>Read only field.</p> <p>System defaults the value as per the latest Guarantee/SBLC details from the received guarantee issuance request.</p>
<b>Received From - Customer ID</b>	<p>Read only field.</p> <p>Displays the customer ID of the applicant or applicant's bank as per the latest Guarantee/SBLC details.</p>
<b>Received From - Customer Name</b>	<p>Read only field.</p> <p>Name of the customer or applicant is auto-populated as per the latest Guarantee/SBLC details.</p>
<b>Branch</b>	<p>Read only field.</p> <p>Customer's home branch details is auto-populated based on the customer ID as per the latest guarantee /SBLC issuance details.</p>
<b>Priority</b>	<p>System populates the priority of the customer based on priority maintenance, also enables the user to change the priority as per the requirement.</p> <p>Set the priority of the Guarantee Issuance Closure request as Essential/Critical/Low/Medium/High. If priority is not maintained for a customer, 'Medium' priority will be defaulted.</p>

**Table 2-3 (Cont.) Guarantee Issuance Closure - Registration - Application Details - Field Description**

Field	Description
<b>Submission Mode</b>	System populates the submission mode of the Guarantee Issuance Closure request.  By default the submission mode will have the value as 'Desk'. Allowed values are: <ul style="list-style-type: none"> <li>• <b>Desk</b> - Request received through Desk</li> <li>• <b>Email</b> - Request received through Email</li> <li>• <b>Fax</b> - Request received through Fax</li> </ul> User can change the value of the submission mode.
<b>Process Reference Number</b>	Unique sequence number for the transaction.  This is auto generated by the system based on process name and branch code.
<b>Transaction Date</b>	Read only field.  By default, the application will display branch's current date.
<b>Customer Reference Number</b>	Read only field.  The 'Reference number' provided by the applicant/applicant bank if any.

**SBLC/Guarantee Details**

Registration user can provide SBLC/Guarantee details in this section. Alternately, details can be provided by Data Enrichment user.

The screenshot shows the 'SBLC/Guarantee Details' form with the following fields and values:

- 22D - Form of Undertaking:** DGAR - Guarantee
- Product Code:** GUIR
- Product Description:** Guarantee Issuance Reissuance up
- 32B - Undertaking Amount:** £40,000.00
- Amount in Local Currency:** GBP, £40,000.00
- 22A - Purpose of Message:** ISSU - Issue of undertaking
- 23X - File Identification:** (Empty)
- 23X - Narrative:** (Empty)
- 23B - Expiry Type:** FXD
- 31E - Date of Expiry:** July 19, 2022
- 35G - Expiry Condition/ Event:** (Empty)
- 40C - Applicable Rules:** URDG - Uniform rules for dem...
- 40C - Narrative:** (Empty)
- 50 - Applicant Name:** 001044 GOODCARE
- 59A - Beneficiary Name:** 001043 MARKS ANI
- 56A - Advising Bank:** 001041 WELLS FAR
- Advise Through Bank:** (Empty)
- Counter SBLC/Guarantee Issuing Bank:** (Empty)
- Local SBLC/Guarantee Issuing Bank:** (Empty)
- 39D - Additional Amounts:** (Empty)
- Accountee:** (Empty)
- Auto Close:** (Off)
- Closure Date:** April 20, 2022

4. On **Guarantee Issuance Closure - SBLC/Guarantee 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 2-4 Guarantee Issuance Closure - Registration - SBLC/Guarantee Details - Field Description**

Field	Description
<b>Form of Undertaking</b>	Read only field. Form of undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details is auto-populated from Guarantee / SBLC Issuance.
<b>Product Code</b>	Read only field. Product code is auto-populated from guarantee /SBLC issuance.
<b>Product Description</b>	Read only field. This field displays the description of the product as per the product code.
<b>Undertaking Amount</b>	Read only field. The amount of Undertaking as per the latest Guarantee/SBLC details is displayed.
<b>Amount In Local Currency</b>	Read only field. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
<b>Purpose of Message</b>	Read only field. System defaults the purpose of message (Issue/Request) used during SBLC/Guarantee Issuance from guarantee.  The values are: <ul style="list-style-type: none"> <li>• <b>ISSU</b> - Issue of Undertaking:</li> <li>• <b>ICCO</b> - Issuance of counter-counter-undertaking</li> <li>• <b>ISCO</b> - Issuance of counter undertaking</li> </ul>
<b>File Identification</b>	Read only field. System defaults the file identification value as per the latest Guarantee/SBLC details.
<b>Narrative</b>	Read only field. System defaults the narrative/additional text as per the latest Guarantee/SBLC details.
<b>Expiry Type</b>	Read only field. System defaults the type of Expiry as per the latest Guarantee/SBLC details.
<b>Date of Expiry</b>	Read only field. System defaults the date of expiry as per the latest Guarantee/SBLC details.
<b>Expiry Condition/Event</b>	Read only field. System defaults the expiry condition/event as per the latest Guarantee/SBLC details.

**Table 2-4 (Cont.) Guarantee Issuance Closure - Registration - SBLC/Guarantee Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Applicable Rules</b>	Read only field. This field displays the applicable rules as per the latest Guarantee/SBLC details.
<b>Narrative</b>	Read only field.  System defaults the narrative/additional text as per the latest Guarantee/SBLC details.
<b>Applicant Bank</b>	Read only field. The applicant bank details will be auto populated as per the latest Guarantee/SBLC details.
<b>Applicant Name</b>	Read only field. The applicant details will be auto populated as per the latest Guarantee/SBLC details.
<b>Beneficiary Name</b>	The beneficiary name whose favor the undertaking (or counter-undertaking) issued is displayed as per the latest Guarantee/SBLC details.
<b>Advising Bank</b>	Read only field.  This field displays the details of the advising bank as per the latest Guarantee/SBLC details.
<b>Advising Through Bank</b>	Read only field.  Any additional bank requested to advise the undertaking as per the latest Guarantee/SBLC details is displayed.
<b>Counter SBLC/Guarantee Issuing Bank</b>	Read only field.  System defaults the counter SBLC/guarantee issuing bank details available in guarantee.
<b>Local SBLC/Guarantee Issuing Bank</b>	Read only field.  System defaults the local SBLC/guarantee issuing bank details as per the latest Guarantee/SBLC details.
<b>Additional Amounts</b>	Read only field.  This field displays the details of the additional amount covered as per the latest guarantee details.
<b>Auto Close</b>	Read only field.  System defaults the value from the previous versions of the contracts.
<b>Accountee</b>	Read only field.  System defaults the accountee value as per the latest guarantee details.

**Table 2-4 (Cont.) Guarantee Issuance Closure - Registration - SBLC/Guarantee Details - Field Description**

Field	Description
<b>Closure Date</b>	Read only field.  System defaults the value from the previous versions of the contracts.

5. On **Guarantee Issuance Closure - Registration - Settlement Details** screen, specify the fields.

**Figure 2-5 Guarantee Issuance Closure - 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 Issuance Closure - Registration - Settlement Details - Field Description**

Field	Description
<b>Settlement Details</b>	Specify the following settlement details:
<b>Debit Account</b>	Select the customer <b>Debit Account</b> from the list of values. If not selected, the default settlement account is used for debit components in this contract.
<b>Debit Account Branch</b>	Read only field.  This field displays the <b>Debit Account Branch</b> as per the <b>Debit Account</b> selected.
<b>Debit Account Currency</b>	Read only field.  This field displays the <b>Debit Account Currency</b> as per the <b>Debit Account</b> selected.

**Table 2-5 (Cont.) Guarantee Issuance Closure - Registration - Settlement Details - Field Description**

Field	Description
<b>Charges Debit Account</b>	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. <ul style="list-style-type: none"> <li>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.</li> <li>If only the Charges Debit account is selected, that is applicable only for Commission, Charge, and Tax, not for Cash Collateral.</li> <li>If only the debit account is selected, it applies to Commission, Charge, Tax and Cash Collateral.</li> </ul>
<b>Charges Debit Account Branch</b>	Read only field. This field displays the <b>Charges Debit Account Branch</b> as per the <b>Charges Debit Account</b> selected.
<b>Charges Debit Account Currency</b>	Read only field. This field displays the <b>Charges Debit Account Currency</b> as per the <b>Charges Debit Account</b> selected.

7. Click **Submit**.

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

**Table 2-6 Guarantee Issuance Closure - Registration - Action Buttons - Field Description**

Field	Description
<b>Signatures</b>	Click the <b>Signatures</b> to verify the signature of the customer/ bank if required.  The user can view the Customer Number and Name of the signatory, signature id, signature title, image of the signature for verification and the applicable operation instructions if any available in the back-office system.  If more than one signature is required, system should display all the authorized signatories.
<b>Documents</b>	Upload the documents received under the Guarantee Issuance Closure. The user has to upload all the mandatory documents required by the system to proceed for the guarantee cancellation application.If mandatory documents are not uploaded, system should display an error on submit.
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users handling the request. Content from Remarks field should be handed off to Remarks field in Backend application.

**Table 2-6 (Cont.) Guarantee Issuance Closure - Registration - Action Buttons - Field Description**

Field	Description
<b>Customer Instruction</b>	Click to view/ input the following. <ul style="list-style-type: none"> <li><b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li><b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.
<b>Undertaking Events</b>	Clicking the button enables the user to view all the Undertaking events under the Guarantee/SBLC Issued till date.
<b>Hold</b>	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.
<b>Cancel</b>	Cancels the Guarantee Issuance Closure task. Details entered will not be saved and the task will be removed
<b>Save &amp; Close</b>	Save the information provided and holds the task in 'My Task' queue for working later.  This option will not submit the request.
<b>Submit</b>	The task will move to next logical stage of Guarantee Issuance Closure. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
<b>Checklist</b>	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 Data Enrichment

This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Issuance Closure request.

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

### Note

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

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

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

1. On **Home** screen, click, **Tasks**.

- Under **Tasks**, click **Free Tasks**.

**Figure 2-6 Free Tasks**

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Medium	Guarantee Issuance Closure	PK2GTEC000064839	PK2GTEC000064839	DataEnrichment	22-04-20
Medium	Guarantee Advise Amend...	PK2GTEA000064814	PK2GTEA000064814	DataEnrichment	22-04-20
Medium	Guarantee Advise Amend...	PK2GTEA000064815	PK2GTEA000064815	DataEnrichment	22-04-20
Medium	Guarantee Advise Amend...	PK2GTEA000064811	PK2GTEA000064811	DataEnrichment	22-04-20
Medium	Guarantee Advise Amend...	PK2GTEA000064809	PK2GTEA000064809	DataEnrichment	22-04-20
Medium	Guarantee Advise Amend...	PK2GTEA000064810	PK2GTEA000064810	DataEnrichment	22-04-20
Medium	Guarantee Advise Amend...	PK2GTEA000064812	PK2GTEA000064812	DataEnrichment	22-04-20
Medium	ExportLC Amendment Be...	PK2IEAM000064808	PK2IEAM000064808	DataEnrichment	22-04-20
Medium	Import LC Issuance	PK2ILCI000064791	PK2ILCI000064791	Scrutiny	22-04-20
High	Import LC Issuance	PK2ILCI000064790	PK2ILCI000064790	Scrutiny	22-04-20
Medium	Export LC Transfer Amen...	PK2ELCT000064786	PK2ELCT000064786	Scrutiny	22-04-20
Medium	ExportLC Amendment Be...	PK2ELCA000064774	PK2ELCA000064774	DataEnrichment	22-04-20
Medium	ExportLC Amendment Be...	PK2ELCA000064777	PK2ELCA000064777	DataEnrichment	22-04-20

The **Free Task** screen displays.

- Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
- The acquired task will be available in **My Tasks** tab. Click **Edit** to provide input for Data Enrichment stage.

**Figure 2-7 My Tasks**

Priority	Process Name	Process Reference...	Application Number	Stage	Application Date
Medium	Guarantee Issuance Closure	PK2GTEC000064...	PK2GTEC000064839	DataEnrichment	22-04-20
Medium	Guarantee SBLC Issuance -Clai...	PK2GISC000064...	PK2GISC000064833	DataEnrichment	22-04-20
Medium	Guarantee SBLC Issuance -Clai...	PK2GISC000062281	PK2GISC000062281	Approval Task Level 1	22-04-20
Medium	Guarantee Amendment	PK2GTEA000064...	PK2GTEA000064804	DataEnrichment	22-04-20
Medium	Guarantee SBLC Issuance -Clai...	PK2GISC000064...	PK2GISC000064800	DataEnrichment	22-04-20
Medium	Guarantee Issuance	PK2GTEI000064517	PK2GTEI000064517	DataEnrichment	22-04-20
Medium	Guarantee Issuance	PK2GTEI0000647...	PK2GTEI000064742	DataEnrichment	22-04-20
Medium	Islamic Export Documentary Co...	PK2IEDC000064...	PK2IEDC000064757	Approval Task Level 1	22-04-20
Medium	Islamic Export Documentary Co...	PK2IEDU000064...	PK2IEDU000064689	Approval Task Level 1	22-04-20
Medium	Islamic Export Documentary Co...	PK2IEDL000064...	PK2IEDL000064643	DataEnrichment	22-04-20
Medium	Export Documentary Collection...	PK2EDCB000064...	PK2EDCB000064574	DataEnrichment	22-04-20
Medium	Islamic Export LC Closure	PK2IECL0000645...	PK2IECL000064549	DataEnrichment	22-04-20
Medium	Export LC Drawing - Islamic	PK2IELD000064...	PK2IELD000064491	DataEnrichment	22-04-20

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

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

- [Main Details](#)  
This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Guarantee Issuance Closure request.
- [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 of Guarantee Issuance Closure process.
- [Additional Details](#)  
This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Guarantee Issuance Closure process.
- [Settlement Details](#)  
This topic provides the systematic instructions to capture the settlement details of Guarantee Issuance Closure request.
- [Summary](#)  
This topic provides the systematic instructions to view the summary details in Data Enrichment stage of Guarantee Issuance Closure request.

## 2.3.1 Main Details

This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Guarantee Issuance Closure request.

Main details section has two sub section as follows:

- Application Details
- SBLC/ Guarantee Details.

### **Application Details**

The fields listed under this section are same as the fields listed under the SBLC Guarantee Details section in Registration. During Registration, if user has not captured input, then user can capture the details in this section.

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

**Figure 2-8 Main Details**

**Guarantee Issuance Closure DataEnrichment :: Application No:- PK2GTEC000051211**

Clarification Details Documents Remarks Overrides Customer Instruction View Undertaking Signatures

Main Details

**Main Details**

Application Details

SBLC/Guarantee Number: GUI5221100015518

Received From Party: Applicant

Received From - Customer ID: 001044

Received From - Customer Name: GOODCARE PLC

Branch: PK2-Oracle Banking Trade Fine

Priority: Medium

Submission Mode: Desk

Process Reference Number: PK2GTEC000051211

Transaction Date: April 20, 2022

Customer Reference Number:

SBLC/Guarantee Details

22D - Form of Undertaking: DGAR - Guarantee

Product Code: GUI5

Product Description: Guarantee Issuance Reissuance upc

32B - Undertaking Amount: GI, £5,000.00

Amount in Local Currency: GBP, £5,000.00

22A - Purpose of Message: ISSU - Issue of undertaking

23X - Narrative:

23B - Expiry Type: FIXD

31E - Date of Expiry: August 4, 2023

23X - File Identification:

35G - Expiry Condition/ Event:

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

40C - Narrative:

50 - Applicant Name: 001044, GOODCARE

59A - Beneficiary Name: 001043, MARKS ANI

56A - Advising Bank: 001041, WELLS FAR

Counter SBLC/Guarantee Issuing Bank:

Local SBLC/Guarantee Issuing Bank:

39D - Additional Amounts:

Accountee:

Closure Date: April 20, 2022

Auto Close:

Audit

Request Clarification Reject Refer Hold Cancel Save & Close Next

**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 Guarante Issuance Closure - Main Details - Application Details - Field Description**

Field	Description
<b>SBLC/Guarantee Number</b>	Read only field. Displays the SBLC/Guarantee number selected for closure in Registration stage.
<b>Received from Applicant Bank</b>	Read only field. Displays the name of the applicant as per the latest Guarantee/SBLC details from the received guarantee issuance request.
<b>Received From - Customer ID</b>	Read only field. Displays the customer ID of the applicant or applicant's bank, as per the latest Guarantee/SBLC details.
<b>Received From - Customer Name</b>	Read only field. Displays the name of the customer or applicant, as per the latest Guarantee/SBLC details.

**Table 2-7 (Cont.) Guarantee Issuance Closure - Main Details - Application Details - Field Description**

Field	Description
<b>Branch</b>	Read only field.  Diaplays the customer's home branch details, as per the latest guarantee /SBLC issuance details.
<b>Priority</b>	System populates the priority of the customer based on priority maintenance, also enables the user to change the priority as per the requirement.  Set the priority of the Guarantee Issuance Closure request as Essential/Critical/Low/Medium/High. If priority is not maintained for a customer, <b>Medium</b> priority will be defaulted.
<b>Submission Mode</b>	Read only field.  Diaplays the submission mode of the Guarantee Issuance Closure request.  By default the submission mode will have the value as 'Desk'. Allowed values are: <ul style="list-style-type: none"> <li>• <b>Desk</b> - Request received through Desk</li> <li>• <b>Email</b> - Request received through Email</li> <li>• <b>Fax</b> - Request received through Fax</li> </ul>
<b>Process Reference Number</b>	Read only field.  Unique sequence number for the transaction.  This is auto generated by the system based on process name and branch code.
<b>Transaction Date</b>	Read only field.  By default, the application will display branch's current date.
<b>Customer Reference Number</b>	Read only field.  Diaplays the 'Reference number' provided by the applicant/ applicant bank if any.

**SBLC/ Guarantee Details**

The fields listed under this section are same as the fields listed under the **SBLC/ Guarantee Details** section in Registration stage. During registration, if user has not captured input, then user can capture the details in this section.

**Figure 2-9 SBLC/ Guarantee Details**

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

**Table 2-8 Guarantee Issuance Closure - SBLC/ Guarantee Details - Field Description**

Field	Description
<b>Form of Undertaking</b>	Read only field. Displays the form of undertaking (Guarantee/Standby LC) as per the latest Guarantee/SBLC details.
<b>Product Code</b>	Read only field. Displays the product code used for SBLC/Guarantee Issuance.
<b>Product Description</b>	Read only field. Displays the description of the product as per the product code.
<b>Undertaking Amount</b>	Read only field. Displays the amount of Undertaking as per the latest Guarantee/SBLC details.
<b>Amount In Local Currency</b>	Read only field. Displays the local currency equivalent value for the LC amount from back office (with decimal places).
<b>Purpose of Message</b>	Read only field. Displays the purpose of message (Issue/Request) used during SBLC/Guarantee Issuance.
<b>File Identification</b>	Read only field. Displays the file identification as per the latest Guarantee/SBLC details.
<b>Narrative</b>	Read only field. Displays the narrative/additional text as per the latest Guarantee/SBLC details.

**Table 2-8 (Cont.) Guarantee Issuance Closure - SBLC/ Guarantee Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Expiry Type</b>	Read only field. Displays the expiry type as maintained in guarantee issuance as per the latest Guarantee/SBLC details.
<b>Date of Expiry</b>	Read only field. Displays the expiry date of the guarantee as per the latest Guarantee/SBLC details.
<b>Expiry Condition/Event</b>	Read only field. Displays the expiry condition/event as per the latest Guarantee/SBLC details.
<b>Applicable Rules</b>	Read only field. Displays the applicable rules of the guarantee as per the latest Guarantee/SBLC details.
<b>Narrative</b>	Read only field. Displays the narrative/additional text as per the latest Guarantee/SBLC details.
<b>Applicant Bank</b>	Read only field. Displays the applicant bank details as per the latest Guarantee/SBLC details.
<b>Applicant Name</b>	Read only field. Displays the applicant details as per the latest Guarantee/SBLC details.
<b>Beneficiary Name</b>	Read only field. Displays the beneficiary name whose favor the undertaking (or counter-undertaking) is issued, as per the latest Guarantee/SBLC details.
<b>Advising Bank</b>	Read only field. Displays the details of the advising bank as per the latest Guarantee/SBLC details.
<b>Advising Through Bank</b>	Read only field. Displays any additional bank requested to advise the undertaking as per the latest Guarantee/SBLC details.
<b>Counter SBLC/Guarantee Issuing Bank</b>	Read only field. Displays the counter SBLC/guarantee issuing bank details as per the latest Guarantee/SBLC details.
<b>Local SBLC/Guarantee Issuing Bank</b>	Read only field. Displays the local SBLC/guarantee issuing bank details as per the latest Guarantee/SBLC details.

**Table 2-8 (Cont.) Guarantee Issuance Closure - SBLC/ Guarantee Details - Field Description**

Field	Description
<b>Additional Amounts</b>	Read only field. Displays Any additional amounts related to undertaking as per the latest Guarantee/SBLC details.
<b>Auto Close</b>	Read only field. Displays the the from the previous versions of the contracts.
<b>Accountee</b>	Read only field. System defaults the accountee value as per the latest guarantee details.
<b>Closure Date</b>	Read only field. System defaults the value from the previous versions of the contracts.

**Audit**

**Task Audit Trail Details**

Application No.  Branch Code  Initiated Date  Initiated By

Process Name

S.No	Stage Name	Pickup Time	Completed Time	Completed By	Outcome
1	Registration	Thu, 11 Jul 2024 08:01:31 GMT	Thu, 11 Jul 2024 08:02:39 GMT	ATEST11	PROCEED

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
<b>Application No.</b>	This field displays the application number of the process.
<b>Branch Code</b>	This field displays the branch code.
<b>Initiated Date</b>	This field displays the date on which process is initiated.
<b>Initiated By</b>	This field displays the user ID of the user who had initiated the process.
<b>Process Name</b>	This field displays the name of the process which is initiated.
<b>S. No</b>	This field displays the serial number of the audit record.
<b>Stage Name</b>	This field displays the current stage of the process.

Table 2-9 (Cont.) Audit - Field Description

Field	Description
<b>Completed Time</b>	This field displays the time on which the audit of the current stage is completed.
<b>Completed By</b>	This field displays the user ID of the user who had completed the audit.
<b>Outcome</b>	This field displays the outcome of the audit.

2. Click **Next**.

The task will move to next data segment.

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

Field	Description
<b>Clarification Details</b>	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
<b>Documents</b>	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
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users handling the request.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following. <ul style="list-style-type: none"> <li><b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li><b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.
<b>Signatures</b>	Click the Signature button to verify the signature of the customer/bank if required.  The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.  If more than one signature is required, system should display all the signatures.
<b>Request Clarification</b>	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.

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

Field	Description
<b>Reject</b>	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
<b>Refer</b>	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	<p>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.</p>
<b>Cancel</b>	<p>Cancels the Guarantee Issuance Closure task. Details entered will not be saved and the task will be removed</p>
<b>Save &amp; Close</b>	<p>Save the information provided and holds the task in 'My Task' queue for working later.</p> <p>This option will not submit the request.</p>
<b>Next</b>	<p>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.</p>
<b>Checklist</b>	<p>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.</p>

## 2.3.2 Additional Fields

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

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

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

**Figure 2-10 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 field description table below.

**Table 2-11 Additional Fields - Action Buttons - Field Description**

Field	Description
<b>Clarification Details</b>	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
<b>Documents</b>	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
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users handling the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following. <ul style="list-style-type: none"> <li><b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li><b>Transaction Level Instructions</b> – 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.</li> </ul>

Table 2-11 (Cont.) Additional Fields - Action Buttons - Field Description

Field	Description
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.
<b>Signatures</b>	<p>Click the Signature button to verify the signature of the customer/bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>
<b>Request Clarification</b>	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
<b>Reject</b>	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
<b>Refer</b>	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>
<b>Cancel</b>	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
<b>Save &amp; Close</b>	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
<b>Back</b>	On click of Back, task moves to previous logical step.
<b>Next</b>	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 Advices

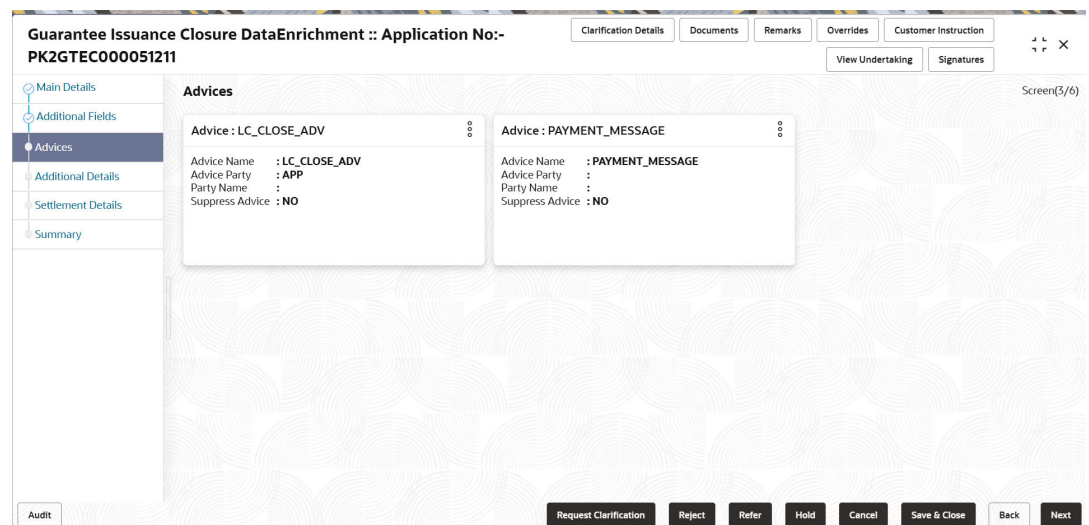
This topic provides the systematic instructions to capture the advices details of Guarantee Issuance Closure process.

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

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

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

**Figure 2-11 Advices**



### Advice Details

This section displays the Advice details.

Figure 2-12 Advice Details

**Advice Details**

▼ Advice Details

Suppress Advice

Advice Name: LC\_CLOSE\_ADV Medium: MAIL Advice Party: BEN

Party ID: 001044 Party Name: GOODCARE PLC

▼ FFT Code

FFT Code	FFT Description	Action
REPFFT	REPFFT	[Edit] [Delete]

▼ Instructions

Instruction Code	Instruction Description	Edit	Action
E023	IN CASE, REIMBURSING BANK IN NEW YORK, FAILS TO F	[Edit]	[Delete]

OK Cancel

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

Table 2-12 Advice Details



Field	Description
<b>Suppress Advice</b>	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
<b>Advice Name</b>	Displays the advice name.
<b>Medium</b>	Displays the medium of advices is defaulted from the system.
<b>Advice Party</b>	Displays the advice party is defaulted from the system.
<b>Party ID</b>	Displays the party Id defaulted from system.
<b>Party Name</b>	Displays the defaulted from Guarantee.
<b>FFT Code</b>	Specify the <b>FFT Code</b> details. Click plus icon to add new FFT code.
<b>FFT Code</b>	Click <b>Search</b> to search and select the FFT Code.
<b>FFT Description</b>	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.
<b>Action</b>	Click delete icon to remove any existing FFT code. Click edit icon to edit the existing FFT code.

Table 2-12 (Cont.) Advice Details

Field	Description
<b>Instructions</b>	Click plus icon to add new instruction code.
<b>Instruction Code</b>	Click <b>Search</b> to search and select the instruction Code.
<b>Instruction Description</b>	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.
<b>Action</b>	Click delete icon to remove any existing instruction code.  Click edit icon to edit the existing instruction code.

2. Click **Next**.

The task will move to next data segment.

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

Table 2-13 Advices - Action Buttons - Field Description

Field	Description
<b>Clarification Details</b>	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
<b>Documents</b>	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
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users processing the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>

**Table 2-13 (Cont.) Advices - Action Buttons - Field Description**


Field	Description
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.
<b>Signatures</b>	<p>Click the Signature button to verify the signature of the customer/bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>
<b>Request Clarification</b>	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
<b>Reject</b>	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
<b>Refer</b>	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	<p>The details provided will be saved and status will be on hold. sUser must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>
<b>Cancel</b>	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
<b>Save &amp; Close</b>	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
<b>Back</b>	Clicking on Back button, takes the user to the previous screen.
<b>Next</b>	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 in Data Enrichment stage of Guarantee Issuance Closure process.

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

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

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

**Figure 2-13 Additional Details**

### Limits and Collaterals

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

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.

Figure 2-14 Limits and Collaterals

**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	View
No data to display.										

▼ **Cash Collateral Details**

Collateral Percentage
Collateral Currency and amount
Exchange Rate

Sequence Number	Settlement Account...	Settlement Account	Default Exchange...	Exchange Rate	Deal Reference...	Collateral Split %	Contribution Amount	Contribution Amount in Accou...	Account Balance Chec...	Response Message	View
No data to display.											

▼ **Deposit Linkage Details**

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

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Figure 2-15 Limit Details

### Limit Details

<p><b>Customer Id</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="001044"/>	<p><b>Linkage Type</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Facility"/>
<p><b>Contribution %</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="100.0"/>	<p><b>Liability Number</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="001044"/>
<p><b>Contribution Currency</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="USD"/>	<p><b>Line Id/Linkage Ref No</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="001044_US"/>
<p><b>Limit/Liability Currency</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="USD"/>	<p><b>Limits Description</b></p> <div style="border: 1px solid #ccc; height: 40px; width: 100%;"></div>
<p><b>Limit Check Response</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/>	<p><b>Amount to Earmark</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="\$4,840.00"/>
<p><b>Expiry Date</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/>	<p><b>Limit Available Amount</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="\$0.00"/>
<p><b>Response Message</b></p> <div style="border: 1px solid #ccc; height: 30px; width: 100%;"></div>	<p><b>ELCM Reference Number</b></p> <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>

Figure 2-16 Collateral Details

**Collateral Details**

Total Collateral Amount: £15,000.00

Collateral Amount to be Collected: [Empty]

Sequence Number: 1.0

Collateral Split %: 100.0

Collateral Contribution Amount: £15,000.00

Settlement Account: PK20010440017

Settlement Account Currency: GBP

Default Exchange Rate: [Empty]

Exchange Rate: [Empty]

Deal Reference Number: [Empty]

Contribution Amount in Account Currency: [Empty]

Account Available Amount: [Empty]

Response: NA

Response Message: [Empty]

Cancel

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

Table 2-14 Limit Details - Field Description

Field	Description
<b>Limit Details</b>	Specify the limit details based on the description of following table. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon. Click plus icon to add new limit details.
<b>Customer ID</b>	This field displays the applicant's/applicant bank customer ID defaulted from the application.
<b>Linkage Type</b>	Select the linkage type. Linkage type can be: <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Liability</b></li> </ul> By default Linkage Type should be <b>Facility</b> .

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

Field	Description
<b>Contribution %</b>	<p>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.</p> <p>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.”</p> </div>
<b>Liability Number</b>	<p>Click <b>Search</b> to search and select the Liability Number from the look-up.</p> <p>The list has all the Liabilities mapped to the customer.</p>
<b>Contribution Currency</b>	This field displays the contribution currency.
<b>Line ID/Linkage Ref No</b>	<p>Click <b>Search</b> 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.</p> <p>The user can click the Line Id link to view the limit details.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>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.</p> </div> <p>This field is disabled and read only, if <b>Linkage Type</b> is Liability.</p>
<b>Limit/Liability Currency</b>	This field displays the limit currency, when the user select the <b>Liability Number</b> .
<b>Limits Description</b>	This field displays the limits description.
<b>Limit Check Response</b>	<p>This field displays the limit check response.</p> <p>Response can be 'Success' or 'Limit not Available' based on the limit service call response.</p> <p>The value in this field appears, if you click the <b>Verify</b> button.</p>
<b>Amount to Earmark</b>	<p>This field defaults the amount to earmark.</p> <p>Contribution amount will default based on the contribution %.</p> <p>User can change the value.</p>
<b>Expiry Date</b>	This field displays the date up to which the Line is valid.

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

Field	Description
<b>Limit Available Amount</b>	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 <b>Verify</b> button.
<b>Response Message</b>	This field displays the detailed response message. The value in this field appears, if you click the <b>Verify</b> button.
<b>ELCM Reference Number</b>	This field displays the ELCM reference number.
<b>Limit Details grid</b>	Below fields appear in the <b>Limit Details</b> grid along with the above fields.
<b>Line Serial</b>	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.
<b>Edit</b>	Click the link to edit the <b>Limit Details</b> .
<b>Cash Collateral Details</b>	Specify the <b>Cash Collateral</b> details.
<b>Collateral Percentage</b>	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.
<b>Collateral Currency and amount</b>	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.
<b>Exchange Rate</b>	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.
<b>Collateral Details pop-up screen</b>	Click plus icon to add new collateral details. Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon.
<b>Edit</b>	Click edit link to edit the collateral details.
<b>Total Collateral Amount</b>	Read only field. This field displays the total collateral amount provided by the user.
<b>Collateral Amount to be Collected</b>	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.
<b>Sequence Number</b>	Read only field. The sequence number is auto populated with the value, generated by the system.
<b>Collateral Split %</b>	Specify the collateral split% to be collected against the selected settlement account.
<b>Collateral Contribution Amount</b>	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 %.
<b>Settlement Account</b>	Click <b>Search</b> to search and select the settlement account for the collateral.
<b>Settlement Account Currency</b>	Read only field. This field displays the settlement account currency defaulted by the system.

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

Field	Description
<b>Default Exchange Rate</b>	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.
<b>Exchange Rate</b>	Specify <b>Exchange Rate</b> upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals. <ul style="list-style-type: none"> <li>Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components.</li> <li>Specify Exchange Rate within the allowed range. System allows save without any message.</li> <li>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.</li> <li>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.</li> </ul>
<b>Deal Reference Number</b>	<b>Deal Reference Number</b> allows up to <b>30 characters</b> . Entries longer than 30 characters are not allowed. <b>Deal Reference Number</b> can be specified only when <b>Exchange Rate</b> has a value. If <b>Exchange Rate</b> is blank and a <b>Deal Reference Number</b> is specified, the system displays: "Cannot add Deal Reference without specifying the Exchange Rate value."
<b>Contribution Amount in Account Currency</b>	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.
<b>Account Available Amount</b>	Read only field. System populates the account available amount on clicking the <b>Verify</b> button.
<b>Response</b>	Read only field. System populates the response on clicking the <b>Verify</b> button.
<b>Response Message</b>	Read only field. System populates the response message on clicking the <b>Verify</b> button.
<b>Verify</b>	Click to verify the account balance of the Settlement Account.
<b>Save &amp; Close</b>	Click to to save and close the record.
<b>Cancel</b>	Click to cancel the entry.
<b>Cash Collateral Details grid</b>	Below fields appear in the <b>Cash Collateral Details</b> grid along with the above fields.
<b>Collateral %</b>	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."

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

Field	Description
<b>Contribution Amount</b>	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.
<b>Edit</b>	Click edit link to edit the collateral details.
<b>Account Available Amount</b>	This field displays the account available amount which will be auto-populated based on the settlement account selection.
<b>Deposit Linkage Details</b>	Specify the Deposit Linkage details. In this section which the deposit linkage details is captured. System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly. Click + plus icon to add new Deposit Linkage details.
<b>Edit</b>	Click edit link to edit the deposit linkage details.
<b>Deposit Linkage Details pop-up screen</b>	Below fields are displayed on the <b>Deposit Linkage Details</b> pop-up screen, if the user clicks plus icon.
<b>Deposit Account</b>	Click <b>Search</b> to search and select deposit for linkage from the list of all the customer Deposits.  All the Deposits of the customer should be listed in the LOV search. User should be able to select the deposit for linkage.
<b>Deposit Branch</b>	This field displays the deposit branch which will be auto-populated based on the deposit account selection.
<b>Deposit Available Amount</b>	This field displays the deposit available amount and currency which will be auto-populated based on the deposit account selection.
<b>Deposit Maturity Date</b>	This field displays the maturity date of deposit based on the deposit account selection.
<b>Exchange Rate</b>	This field displays the latest exchange rate for deposit linkage. This will be picked up from the exchange rate maintenance from the common core.
<b>Deposit Available In Transaction Currency</b>	This field displays the deposit amount available, after exchange rate conversion, if applicable.
<b>Linkage Percentage %</b>	Specify the value for linkage percentage.
<b>Linkage Amount (Transaction Currency)</b>	This field displays the transaction amount, user can change the value.  System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.
<b>Deposit Details grid</b>	Below fields appear in the <b>Deposit Details</b> grid along with the above fields.
<b>Deposit Currency</b>	This field displays the deposit currency.
<b>Transaction Currency</b>	This field displays the transaction currency.

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

### Commission, Charges and Taxes

This section displays Commission, Charges and Taxes details. On landing the additional tab, charges and tax if any will get defaulted from back end simulation. 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.

**Figure 2-17 Charge Details**

The screenshot shows a web interface titled "Commission, Charges and Taxes". At the top, there are buttons for "Recalculate" and "Re-default". Below this, there are three expandable sections:

- Commission Details:** Includes a "Single Collection Cycle" toggle and a "Arrear Commission on Reduced Balance" toggle. Below is a table with columns: Component, Component Description, Rate, Mod. Rate, Currency, Amount, Modified, Defer, Waive, Charge Party, Settl. Account, Settlement Account Currency, Default Exchange Rate, Exchange Rate, Deal Reference Number, and Amendable. The table is empty.
- Charge Details:** Includes a table with columns: Component, Component Description, Tag currency, Tag Amount, Currency, Amount, Modified, Billing, Defer, Waive, Charge Party, Settlement Account, Settlement Account Currency, Default Exchange Rate, Exchange Rate, and Deal Reference Number. The table is empty.
- Tax Details:** Includes a table with columns: Component, Component Description, Type, Value Date, CCY, Amount, Billing, Defer, Settl. Account, Settlement Account Currency, Default Exchange Rate, Exchange Rate, and Deal Reference Number. The table is empty.

At the bottom right of the interface are "Save & Close" and "Cancel" buttons.

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

**Table 2-15 Charge Details - Field Description**

Field	Description
<b>Commission Details</b>	This section displays the commission details.
<b>Component</b>	This field displays the commission component.
<b>Rate</b>	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.
<b>Modified Rate</b>	From the default value, if the rate is changed the value gets updated in this field.
<b>Currency</b>	This field displays the currency in which the commission have to be collected.
<b>Amount</b>	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.

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

Field	Description
<b>Modified Amount</b>	From the default value, if the amount is changed, the value gets updated in the modified amount field.
<b>Defer</b>	If enabled, charges/commissions has to be deferred and collected at any future step.
<b>Waive</b>	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.
<b>Charge Party</b>	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
<b>Settlement Account</b>	Select the settlement account.
<b>Settlement Account Currency</b>	Read only field. This field displays the settlement account currency defaulted by the system.
<b>Default Exchange Rate</b>	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.
<b>Exchange Rate</b>	Specify <b>Exchange Rate</b> upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals. <ul style="list-style-type: none"> <li>Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components.</li> <li>Specify Exchange Rate within the allowed range. System allows save without any message.</li> <li>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.</li> <li>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.</li> </ul>
<b>Deal Reference Number</b>	<b>Deal Reference Number</b> allows up to <b>30 characters</b> . Entries longer than 30 characters are not allowed. <b>Deal Reference Number</b> can be specified only when <b>Exchange Rate</b> has a value. If <b>Exchange Rate</b> is blank and a <b>Deal Reference Number</b> is specified, the system displays: "Cannot add Deal Reference without specifying the Exchange Rate value."
<b>Charge Details</b>	This section displays the charge details.
<b>Component</b>	This field displays the charge component type.
<b>Tag Currency</b>	This field displays the tag currency in which the charges have to be collected.
<b>Tag Amount</b>	This field displays the tag amount that is maintained under the product code.
<b>Currency</b>	This field displays the currency in which the charges have to be collected.
<b>Amount</b>	This field displays the amount that is maintained under the product code.

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

Field	Description
<b>Modified</b>	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.
<b>Billing</b>	<p>If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically enabled in OBTFPMCS.</p> <p>The user can not enable/disable the option, if it is de-selected by default.</p> <p>This field is disabled, if 'Defer' toggle is enabled.</p>
<b>Defer</b>	<p>If charges have to be deferred and collected at any future step, this check box has to be selected.</p> <p>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPMCS.</p> <p>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.</p>
<b>Waive</b>	<p>Enable the toggle, if charges has to be waived.</p> <p>Based on the customer maintenance, the charges should be marked for Billing or for Defer.</p> <p>This field is disabled, if <b>Defer</b> toggle is enabled.</p>
<b>Charge Party</b>	Charge party is applicant by default. User can change the value to beneficiary.
<b>Settlement Account</b>	Select the settlement account.
<b>Settlement Account Currency</b>	<p>Read only field.</p> <p>This field displays the settlement account currency defaulted by the system.</p>
<b>Default Exchange Rate</b>	<p>Read only field.</p> <p>This field displays the maintained exchange rate when the component currency differs from the settlement account currency.</p>
<b>Exchange Rate</b>	<p>Specify <b>Exchange Rate</b> upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals.</p> <ul style="list-style-type: none"> <li>Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components.</li> <li>Specify Exchange Rate within the allowed range. System allows save without any message.</li> <li>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.</li> <li>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.</li> </ul>

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

Field	Description
<b>Deal Reference Number</b>	<b>Deal Reference Number</b> allows up to <b>30 characters</b> . Entries longer than 30 characters are not allowed. <b>Deal Reference Number</b> can be specified only when <b>Exchange Rate</b> has a value. If <b>Exchange Rate</b> is blank and a <b>Deal Reference Number</b> is specified, the system displays: "Cannot add Deal Reference without specifying the Exchange Rate value."
<b>Tax Details</b>	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.
<b>Component</b>	This field displays the tax component.
<b>Type</b>	This field displays the type of tax component.
<b>Value Date</b>	This field displays the value date of tax component.
<b>Currency</b>	This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission.
<b>Amount</b>	This field displays the tax amount based on the percentage of commission maintained. You can edit the tax amount, if applicable.
<b>Billing</b>	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.
<b>Defer</b>	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.
<b>Settlement Account</b>	System defaults the settlement account. The user can modify the settlement account.
<b>Settlement Account Currency</b>	Read only field. This field displays the settlement account currency defaulted by the system.
<b>Default Exchange Rate</b>	Read only field. This field displays the maintained exchange rate when the component currency differs from the settlement account currency.

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

Field	Description
<b>Exchange Rate</b>	<p>Specify <b>Exchange Rate</b> upto 4 decimal places, if applicable. System rounds off values beyond 4 decimals.</p> <ul style="list-style-type: none"> <li>Do not specify Exchange Rate for deferred charges, commission, and tax components under AR-AP. System restricts input for these components.</li> <li>Specify Exchange Rate within the allowed range. System allows save without any message.</li> <li>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.</li> <li>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.</li> </ul>
<b>Deal Reference Number</b>	<p><b>Deal Reference Number</b> allows up to <b>30 characters</b>. Entries longer than 30 characters are not allowed.</p> <p><b>Deal Reference Number</b> can be specified only when <b>Exchange Rate</b> has a value. If <b>Exchange Rate</b> is blank and a <b>Deal Reference Number</b> is specified, the system displays: "Cannot add Deal Reference without specifying the Exchange Rate value."</p>

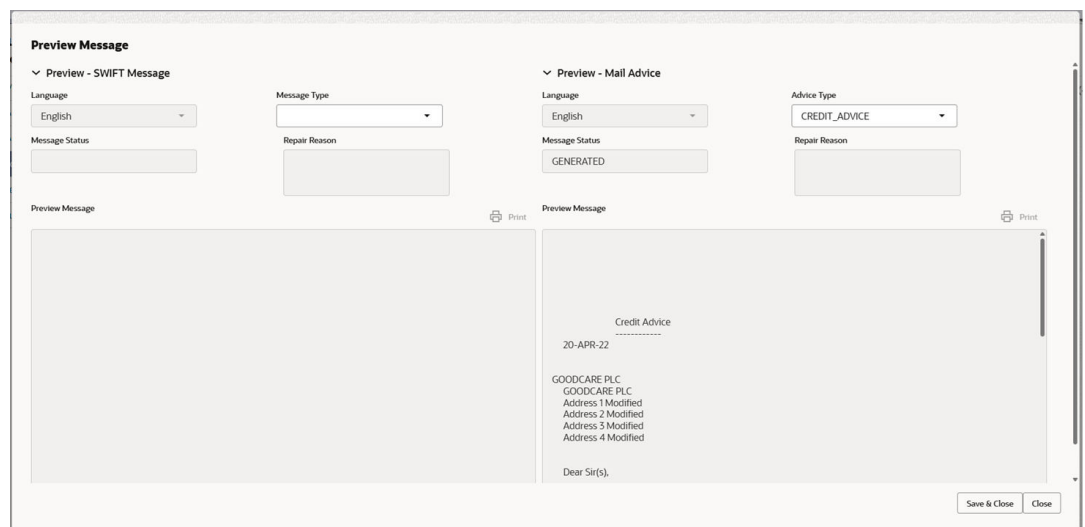
- Click **Save and Close** to save the details and close the screen.

**Preview Messages**

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

The Preview section consists of following.

**Figure 2-18 Preview Messages**



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

Table 2-16 Preview Messages - Field Description

Field	Description
<b>Preview SWIFT Message</b>	This section displays the <b>Preview SWIFT Message</b> details.
<b>Language</b>	Read only field. English is set as default language for the preview.
<b>Message Type</b>	Select the message type from the drop-down.
<b>Message Status</b>	Read only field. This field displays the message status of draft message of guarantee details.
<b>Repair Reason</b>	Read only field. This field displays the message repair reason of draft message of guarantee details.
<b>Preview Message</b>	This field displays a preview of the draft message.
<b>Preview - Mail Advice</b>	This section displays the <b>Preview - Mail Advice</b> details. 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.
<b>Language</b>	Read only field. English is set as default language for the preview.
<b>Advice Type</b>	Select the advice type.
<b>Message Status</b>	Read only field. This field displays the message status of draft message of liquidation details.
<b>Repair Reason</b>	Read only field. This field displays the message repair reason of draft message of liquidation details.
<b>Preview Message</b>	This field displays a preview of the advice.
<b>Print (SWIFT messages)</b>	If the required SMS rights are available, user can print SWIFT message previews and enquiry views, and Mail advice previews and enquiry views.  Printed output matches the back-office format and includes a watermark based on context: <b>DRAFT MESSAGE/DRAFT ADVICE</b> for previews and midoffice enquiries, and <b>COPY MESSAGE/COPY ADVICE</b> for back-office enquiries. <b>Note:</b> If printing fails due to a technical issue (for example, printer, workstation, or connectivity issues), the system displays the error message: “ <b>Unable to Print. Try again later !</b> ”
<b>Print (Mail advices)</b>	If the required SMS rights are available, user can print Mail advice previews and enquiry views. Printed output matches the back-office format and includes a watermark based on context: <b>DRAFT MESSAGE/DRAFT ADVICE</b> for previews and midoffice enquiries, and <b>COPY MESSAGE/COPY ADVICE</b> for back-office enquiries. <b>Note:</b> If printing fails due to a technical issue (for example, printer, workstation, or connectivity issues), the system displays the error message: “ <b>Unable to Print. Try again later !</b> ”

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

This section displays the account receivable and account payable (AR/AP) records for the contract, using the data elements defined for the tile.

Figure 2-19 AR-AP Outstanding Details

Table 2-17 AR-AP Outstanding Details - Field Description

Field	Description
<b>Contract Reference</b>	System displays the <b>Contract Reference</b> .
<b>Recalculate</b>	Click <b>Recalculate</b> to apply updated values such as Negotiated Rate or charge changes. System recalculates all amounts and refreshes the Settlement and related details accordingly.
<b>AR-AP Reference</b>	System displays the reference number of the Account Receivable.
<b>Liquidate</b>	Select the toggle to mark the Account Receivable component for liquidation.
<b>Amount Tag</b>	System displays the <b>Amount Tag</b> associated with the receivable component.
<b>Module</b>	System displays the <b>Module</b> from which the Account Receivable is generated.
<b>Booking Date</b>	System displays the date on which the Account Receivable was created.
<b>User Reference</b>	System displays the <b>User Reference</b> number associated with the receivable entry.
<b>AR-AP Code</b>	System displays the <b>AR-AP Code</b> defined for the receivable component.
<b>Component</b>	System displays the charge or <b>Component</b> component for which the receivable is generated.
<b>GL Code</b>	System displays the General Ledger account associated with the receivable component.
<b>Account Currency</b>	System displays the currency of the receivable component.
<b>Outstanding Amount</b>	System displays the <b>Outstanding Amount</b> available for liquidation.
<b>Liquidation Amount</b>	Specify the amount to be liquidated for the selected receivable component.
<b>Offset Account</b>	Specify the account to be debited for liquidation of the receivable amount.
<b>Offset Branch</b>	System displays the branch associated with the selected offset account.

**Table 2-17 (Cont.) AR-AP Outstanding Details - Field Description**

Field	Description
<b>Offset Currency</b>	System displays the currency of the selected offset account.
<b>Amount</b>	System displays the debit amount calculated based on the liquidation amount and exchange rate.
<b>Exchange Rate</b>	System displays the system derived exchange rate between receivable currency and offset account currency.
<b>Negotiated Rate</b>	Specify a negotiated exchange rate to override the system derived rate for the transaction.

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

The task will move to next data segment.

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

**Table 2-18 Additional Details - Action Buttons - Field Description**

Field	Description
<b>Clarification Details</b>	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
<b>Documents</b>	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
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users handling the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following. <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.

Table 2-18 (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
<b>Signatures</b>	<p>Click the Signature button to verify the signature of the customer/bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>
<b>Request Clarification</b>	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
<b>Reject</b>	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
<b>Refer</b>	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>
<b>Cancel</b>	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
<b>Save &amp; Close</b>	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
<b>Back</b>	On click of Back, task moves to previous logical step.
<b>Next</b>	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 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Guarantee Issuance Closure request.

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

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

**Figure 2-20 Settlement Details**

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
AGUIR_COMI...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AGUIR_COMI...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AGUIR_COMI...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AGUIR_COMM...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AGUIR_COMM...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AGUIR_COMM...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AVI_SET_LCAMT	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AVI_SET_LCAM...	GBP	Credit	PK2001044...	GOODCARE PLC	GBP	No	No
CLAIM_CUST_A...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
CLAIM_SETTLE...	GBP	Credit	PK20010410...	WELLS FARGO LA	USD	No	No
COLI AMT OS	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No

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

**Table 2-19 Settlement Details – Field Description**

Field	Description
<b>Current Event</b>	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
<b>Component</b>	This field displays the components based on the product selected.
<b>Currency</b>	This field displays the default currency for the component.
<b>Debit/Credit</b>	This field displays the debit/credit indicators for the components.
<b>Account</b>	This field displays the account details for the components.
<b>Account Description</b>	This field displays the the description of the selected account.
<b>Account Currency</b>	This field displays the currency for all the items based on the account number.
<b>Netting Indicator</b>	This field displays the applicable netting indicator.
<b>Current Event</b>	This field displays the current event.
<b>Default Exchange Rate</b>	System displays the Default Exchange Rate as simulated in settlement details section from OBTF.
<b>Exchange Rate</b>	This field displays exchange rate.
<b>Deal Reference Number</b>	This field displays exchange deal reference number.

- Click any component in the grid.

### Party Details

**Table 2-20 Party Details – Field Description**

Field	Description
<b>Transfer Type</b>	Select the transfer type from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Customer Transfer</b></li> <li>• <b>Bank Transfer for own account</b></li> <li>• <b>None</b></li> <li>• <b>Direct Debit Advice</b></li> <li>• <b>Managers Check</b></li> <li>• <b>Customer Transfer with Cover</b></li> <li>• <b>Bank Transfer</b></li> </ul>
<b>Charge Details</b>	Select the charge details for the transaction. The options are: <ul style="list-style-type: none"> <li>• <b>Beneficiary All Charges</b></li> <li>• <b>Remitter Our Charges</b></li> <li>• <b>Remitter All Charges</b></li> </ul>
<b>Netting Indicator</b>	Select the netting indicator for the component. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Ordering Customer</b>	Click search icon to search and select the ordering customer from the look up.
<b>Ordering Institution</b>	Click search icon to search and select the ordering institution from the look up.
<b>Senders Correspondent</b>	Click search icon to search and select the senders correspondent from the look up.
<b>Receivers Correspondent</b>	Click search icon to search and select the receivers correspondent from the look up.
<b>Intermediary Institution</b>	Click search icon to search and select the intermediary institution from the look up.
<b>Account with Institution</b>	Click search icon to search and select the account with institution from the look up.
<b>Beneficiary Institution</b>	Click search icon to search and select the beneficiary institution from the look up.
<b>Ultimate Beneficiary</b>	Click search icon to search and select the ultimate beneficiary from the look up.
<b>Intermediary Reimbursement Institution</b>	Click search icon to search and select the intermediary reimbursement institution from the look up.
<b>Receiver</b>	Click search icon to search and select the Receiver from the look up.

### Payment Details

**Table 2-21 Payment Details - Field Description**

Field	Description
<b>Sender to Receiver 1</b>	Specify the sender to receiver message.
<b>Sender to Receiver 2</b>	Specify the sender to receiver message.

**Table 2-21 (Cont.) Payment Details - Field Description**

Field	Description
<b>Sender to Receiver 3</b>	Specify the sender to receiver message.
<b>Sender to Receiver 4</b>	Specify the sender to receiver message.
<b>Sender to Receiver 5</b>	Specify the sender to receiver message.
<b>Sender to Receiver 6</b>	Specify the sender to receiver message.

**Remittance Information****Table 2-22 Remittance Information - Field Description**

Field	Description
<b>Payment Detail 1</b>	Specify the payment details.
<b>Payment Detail 2</b>	Specify the payment details.
<b>Payment Detail 3</b>	Specify the payment details.
<b>Payment Detail 4</b>	Specify the payment details.

**3. Click Next.**

The task will move to next data segment. For more information refer [Summary](#).

**Table 2-23 Settlement Details - Action Buttons - Field Description**

Field	Description
<b>Clarification Details</b>	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
<b>Documents</b>	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
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users processing the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.

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

Field	Description
<b>Customer Instruction</b>	<p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.
<b>Signatures</b>	<p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>
<b>Request Clarification</b>	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
<b>Reject</b>	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
<b>Refer</b>	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>
<b>Hold</b>	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>
<b>Cancel</b>	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

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

Field	Description
<b>Save &amp; Close</b>	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
<b>Back</b>	Click the Back button, to go back to the previous screen.
<b>Next</b>	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.

## 2.3.6 Summary

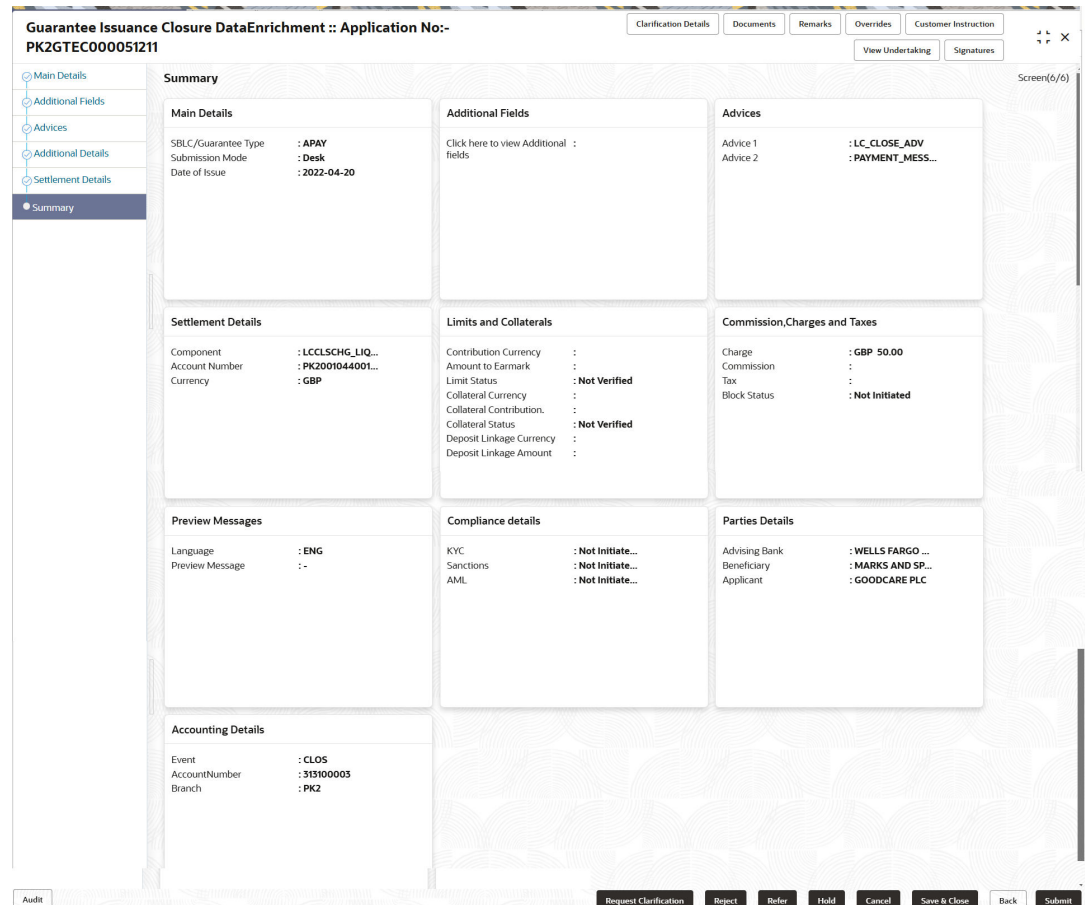
This topic provides the systematic instructions to view the summary details in Data Enrichment stage of Guarantee Issuance Closure request.

User can review the summary of details updated in Data Enrichment stage of Guarantee Issuance Closure request.

The user can see the summary tiles. 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 2-21 Summary**



### Tiles Displayed in Summary

- Main Details - User can view the application details and Guarantee/Standby closure details.
- Additional Fields - User can view the user defined field details.
- Advices - User can view the details of advices.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the Commission, charges and taxes details.
- Preview Messages - User can view the preview messages.
- Settlement Details: User can view the Settlement details.
- Parties Details - User can view the 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.
- Accounting Details - User can view the accounting entries generated by back office system.

#### Note

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

#### 2. Click **Submit**.

The task will move to next logical stage.

**Table 2-24 Summary - Action Buttons - Field Description**

Field	Description
<b>Clarification Details</b>	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
<b>Documents</b>	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 2-24 (Cont.) Summary - Action Buttons - Field Description

Field	Description
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users handling the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following. <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.
<b>Signatures</b>	Click the Signature button to verify the signature of the customer/ bank if required.  The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.  If more than one signature is required, system should display all the signatures.
<b>Request Clarification</b>	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
<b>Reject</b>	On click of Reject, user must select a Reject Reason from a list displayed by the system.  Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
<b>Refer</b>	Select a Refer Reason from the values displayed by the system.  Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>

**Table 2-24 (Cont.) Summary - Action Buttons - Field Description**

Field	Description
<b>Hold</b>	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.
<b>Cancel</b>	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
<b>Save &amp; Close</b>	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
<b>Back</b>	On click of Back, task moves to previous logical step.
<b>Submit</b>	Task will get moved to next logical stage of Guarantee Issuance Closure.  If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

## 2.4 Exceptions

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

The Guarantee /Standby Issuance Closure 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.

### Amount Block Exception Approval

User can review the amount block exception for Trade Finance requests that failed to create Amount Block in backend system.

Log in into Trade Mid Office (TMO) system amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue.

Log in into Trade Mid Office (TMO) system amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue.

Open the task to view the summary tiles. The tiles should display a list of important fields with values.

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

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.

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 (OBTFCMCS) and should debit the CASA account from the Back office. If multiple accounts are applicable, Amount Block.

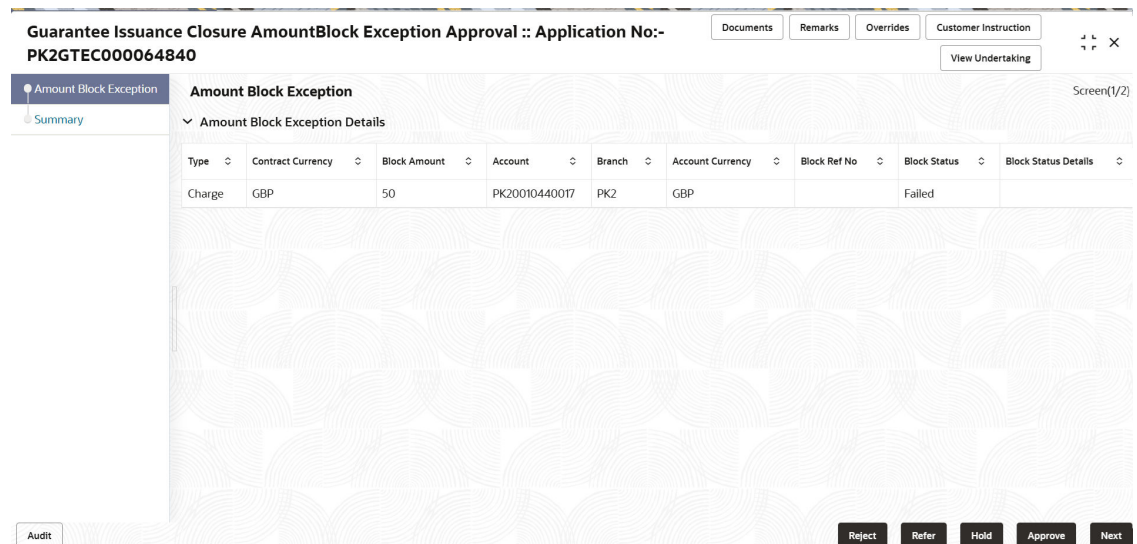
Reference for all accounts to be passed to the back office.

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 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.

**Amount Bock Exception**

**Figure 2-22 Amount Bock Exception Summary**



This section will display the amount block exception details.

**Summary**

Figure 2-23 Amount Block Exception Summary

Guarantee Issuance Closure AmountBlock Exception Approval :: Application No:- PK2GTEC000064840

Documents Remarks Overrides Customer Instruction View Undertaking

Amount Block Exception Summary

Screen(2/2)

Main Details	Limits and Collaterals	Commission,Charges and Taxes
SBLC/Guarantee Type : <b>BILL</b> Submission Mode : <b>Desk</b> Date of Issue : <b>2022-04-20</b>	Contribution Currency : Amount to Earmark : Limit Status : <b>Not Verified</b> Collateral Currency : Collateral Contribution : Collateral Status : <b>Not Verified</b> Deposit Linkage Currency : Deposit Linkage Amount :	Charge : <b>GBP 50.00</b> Commission : Tax : Block Status : <b>Failed</b>
Advices	Preview Messages	Additional Fields
Advice 1 : <b>LC_CLOSE_ADV</b> Advice 2 : <b>PAYMENT_MESS...</b>	Language : <b>ENG</b> Preview Message : -	Click here to view Additional : fields
Settlement Details	Parties Details	Accounting Details
Component : <b>LCCLSCHG_LIQ...</b> Account Number : <b>PK2001044001...</b> Currency : <b>GBP</b>	Applicant : <b>GOODCARE PLC</b> Advising Bank : <b>WELLS FARGO ...</b> Beneficiary : <b>MARKS AND SP...</b>	Event : <b>CLOS</b> AccountNumber : <b>PK2001044001...</b> Branch : <b>PK2</b>

Audit

Reject Refer Hold Approve Back

## Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee details.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the Commission, charges and taxes details.
- Advices - User can view the details of advices.
- Preview Messages - User can view the preview messages and mail advice.
- Additional Fields - User can view the user defined field details.
- Settlement Details: User can view the settlement details.
- Parties Details - User can view the party details like beneficiary, advising bank etc.
- Accounting Details - User can view the accounting entries generated by back office system.

**Note**

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

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 2-25 Amount Bock Exception - Action Buttons - Field Description

Field	Description
<b>Documents</b>	View/Upload the required document.
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users processing the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>View Undertaking</b>	Clicking this button allows the user to view the undertaking details.
<b>Reject</b>	On click of Reject, user must select a Reject Reason from a list displayed by the system.  Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
<b>Refer</b>	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: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	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.
<b>Approve</b>	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
<b>Back</b>	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.

#### Figure 2-24 KYC Exception

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

#### Figure 2-25 Know Your Customer (KYC) Exception

Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee details.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the Commission, charges and taxes details.
- Advices - User can view the details of advices.
- Preview Messages - User can view the preview messages and mail advice.
- Additional Fields - User can view the user defined field details.
- Settlement Details: User can view the settlement details.
- Parties Details - User can view the party details like beneficiary, advising bank etc.
- Accounting Details - User can view the accounting entries generated by back office system.

##### Note

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

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

**Table 2-26 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description**

Field	Description
<b>Documents</b>	View/Upload the required document.
<b>Remarks</b>	Specify any additional information regarding the Guarantee /Standby Closure. This information can be viewed by other users processing the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>Incoming Message</b>	Clicking this button allows the user to see the message in case of STP of incoming MT 767.
<b>View Undertaking</b>	Clicking this button allows the user to view the undertaking details.
<b>Reject</b>	On click of Reject, user must select a Reject Reason from a list displayed by the system.  Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
<b>Refer</b>	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: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	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 2-26 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description**

Field	Description
<b>Approve</b>	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
<b>Back</b>	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 application and Guarantee details.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the Commission, charges and taxes details.
- Advices - User can view the details of advices.
- Preview Messages - User can view the preview messages and mail advice.

- Additional Fields - User can view the user defined field details.
- Settlement Details: User can view the settlement details.
- Parties Details - User can view the party details like beneficiary, advising bank etc.
- Accounting Details - User can view the accounting entries generated by back office system.

**Note**

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

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

**Table 2-27 Exception - Limit Check/Credit - Action Buttons – Field Description**

Field	Description
<b>Documents</b>	View/Upload the required document.
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users processing the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.
<b>Customer Instruction</b>	Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>Incoming Message</b>	Clicking this button allows the user to see the message in case of STP of incoming MT 767.
<b>View Undertaking</b>	Clicking this button allows the user to view the undertaking details.
<b>Reject</b>	On click of Reject, user must select a Reject Reason from a list displayed by the system.  Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-27 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
<b>Refer</b>	<p>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</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Hold</b>	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>
<b>Approve</b>	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
<b>Back</b>	Task moves to previous logical step.

## 2.5 Multi Level Approval

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

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

1. Log in into OBTFPMCS application and on **Home** screen, click, **Tasks**.
2. Under **Tasks**, click **Free Tasks**.
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 approve the task.

The **Approval Re-Key** pop-up screen appears.

Figure 2-26 Approval Re-Key

**Approval Rekey**

View Signature Documents

Remarks

Currency

GBP

Contract Amount

GBP £90,000.00

Refer Close Proceed

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.

5. Open the task and re-key some of the critical field values from the request in the **Approval 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.

6. Click **Proceed** to proceed for the approval.

The **Approval Summary** screen appears. The user can view the Summary tiles which displays list of important fields with values.

7. 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.

**Approval Summary**

This section displays the Approval Summary details.

**Figure 2-27 Approval Summary**

The screenshot displays the Oracle Approval Summary interface for a task titled "Guarantee Issuance Closure Approval Task Level 1 :: Application No:- PK2GTEC000064840". The interface includes a top navigation bar with the Oracle logo and user information (ADMIN01). Below the title, there are tabs for Documents, Remarks, Overrides, and Customer Instruction, along with buttons for View Undertaking and Signatures.

The main content area is divided into several summary tiles:

- Main Details:** SBLC/Guarantee Type: BILL, Submission Mode: Desk, Date of Issue: 2022-04-20.
- Limits and Collaterals:** Contribution Currency, Amount to Earmark, Limit Status (Not Verified), Collateral Currency, Collateral Contribution, Collateral Status (Not Verified), Deposit Linkage Currency, Deposit Linkage Amount.
- Commission, Charges and Taxes:** Charge: GBP 50.00, Commission, Tax, Block Status: Not Initiated.
- Advices:** Advice 1: LC\_CLOSE\_ADV, Advice 2: PAYMENT\_MESS...
- Preview Messages:** Language: ENG, Preview Message: --
- Additional Fields:** Click here to view Additional fields.
- Settlement Details:** Component: LCCLSCHG\_LIQ..., Account Number: PK2001044001..., Currency: GBP.
- Parties Details:** Advising Bank: WELLS FARGO..., Beneficiary: MARKS AND SP..., Applicant: GOODCARE PLC.
- Accounting Details:** Event: CLOS, AccountNumber: 520000002, Branch: PK2.
- Exception(Approval):** AmountBlock: EXCEPTION, PLEASE VISIT REMARKS FOR MORE DETAILS.

At the bottom of the screen, there are buttons for Audit, Reject, Hold, Refer, Cancel, and Approve.

## Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee/Standby closure details.
- Limits and Collaterals - User can view the limits and collateral details.
- Commission, Charges and taxes - User can view the Commission, charges and taxes details.
- Advices - User can view the details of advices.
- Preview Messages - User can view the preview messages and mail advice.
- Additional Fields - User can view the user defined field details.
- Settlement Details: User can view the settlement details.
- Parties Details - User can view the party details like beneficiary, advising bank etc.
- Accounting Details - User can view the accounting entries generated by back office system.

**Note**

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

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

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

**Table 2-28 Approval Summary - Action Buttons - Field Description**

Field	Description
<b>Documents</b>	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
<b>Remarks</b>	Specify any additional information regarding the Guarantee Issuance Closure. This information can be viewed by other users processing the request.  Content from Remarks field should be handed off to Remarks field in Backend application.
<b>Overrides</b>	Click to view the overrides accepted by the user.

Table 2-28 (Cont.) Approval Summary - Action Buttons - Field Description

Field	Description
<b>Customer Instruction</b>	<p>Click to view/ input the following.</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – 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.</li> </ul>
<b>View Undertaking</b>	Clicking the button enables the user to view all SBLC/Guarantee details.
<b>Signatures</b>	<p>Click the Signature button to verify the signature of the customer/bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is required, system should display all the signatures.</p>
<b>Reject</b>	<p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
<b>Hold</b>	<p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>
<b>Refer</b>	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>
<b>Cancel</b>	Cancel the Approval stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

**Table 2-28 (Cont.) Approval Summary - Action Buttons - Field Description**

Field	Description
<b>Approve</b>	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.

8. Click **Approve**.

## 2.6 Customer - Acknowledgement

This topic helps you quickly get acquainted with the Customer Acknowledgement process.

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

To: <CUSTOMER NAME> DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

Dear Sir,

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

This letter is to let you know that we have received your application requesting Guarantee Issuance Closure with the below details:

APPLICANT NAME: <APPLICANT NAME>

BENEFICIARY: <BENEFICIARY NAME>

CURRENCY: <CCY>

AMOUNT: <AMT>

DATE OF ISSUE: <DATE OF ISSUE>

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

This acknowledgment does not constitute Closure of Guarantee/SBLC.

Thank you for banking with us.

Regards,

<DEMO BANK>

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

Thank you

- [Customer - Reject Letter Format](#)  
This topic helps you quickly get acquainted with the Customer - Reject Advice.

## 2.6.1 Customer - Reject Letter Format

This topic helps you quickly get acquainted with the Customer - Reject Advice.

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

FROM:

<BANK NAME>>

<BANK ADDRESS

To: <CUSTOMER NAME> DATE: DD-MM-YYYY

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

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

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

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

1. <Reject Reason 1>
2. <Reject Reason 2>
3. <Reject Reason 3>

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

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

Yours Truly

Authorized Signatory

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