

# Oracle® Banking Trade Finance Enhancement Document - Patch Release Note



Release 14.7.3.0.0

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Oracle Banking Trade Finance Enhancement Document - Patch Release Note, Release 14.7.3.0.0

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# 1

## Overview

- [Issue Details](#)
- [Requirement Summary](#)

### 1.1 Issue Details

As a part of Mashreq requirements, support regulatory requirements and other committed items changes are made in OBTF 14.7.3.0.0 release.

### 1.2 Requirement Summary

The requirements specific to Trade incremental changes and other committed items on integration with product processors are to be addressed as part of 14.7.3.0.0 version.

# 2

## Deletion of Advice Through Bank

- [Feature 1 – Deletion of Advice Through Bank](#)

### 2.1 Feature 1 – Deletion of Advice Through Bank

System enhanced to support the removal of ATB party during LC Amendment.

- [Functional Flow Diagram](#)
- [Detailed Flow](#)

#### 2.1.1 Functional Flow Diagram

Not Applicable

#### 2.1.2 Detailed Flow

**Existing functionality:**

- Currently system does not allow to remove or modify ATB party during amendment.

**System enhanced with below changes:**

**Issuing Bank/Advising Bank:**

- Deletion of ATB to be allowed during amendment with/without beneficiary confirmation.
- MT707 SWIFT/Amendment Advice Generation: (During AMNV or AMND based on Beneficiary Confirmation)
  - Receiver
    - \* Issuing Bank:
      - \* MT707 to be sent to ABK.
    - \* Advising Bank:
      - \* MT707 to be sent to ATB during the corresponding amendment of delete ATB.
      - \* Amendment Advice (MAIL) to be sent to BEN, once ATB is removed and confirmed. (On amendments, where ATB is not available, amendment mail advice to be generated to BEN).
  - Deletion of ATB details to be provided in 47B. Details should be input manually. System will display an override “Advise Through Bank Party has been deleted, Additional condition to be provided for advice LC\_AMND\_INSTR.”
  - 57A should not be available in MT707.
- Amendment to delete ATB is initiated and not confirmed then system should not allow further amendments with or without Ben. Error message to be displayed.

- Amendment to delete ATB is rejected, 57A should be available in Subsequent amendments.

**Advise Through Bank:**

- Cancellation to be allowed during amendment with/without beneficiary confirmation.
- Amendment advice to be sent to Beneficiary on confirmation.
  - Existing System – MT707 is generated to ABK, if ABK is present.
  - Proposed System – LC\_AMND\_INSTR Mail advice to be always generated to BEN when cancel request checkbox is enabled during amendment.
- Initiate Cancellation .MT799(LC\_CANCEL\_ADV) to be sent to ABK (CANC) – Existing System, no changes required.
- [UI Prototype](#)
- [UI Elements](#)
- [UI Error Messages](#)

### 2.1.2.1 UI Prototype

Not Applicable

### 2.1.2.2 UI Elements

**Table 2-1 UI Elements**

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA

### 2.1.2.3 UI Error Messages

**Table 2-2 UI Error Messages**

Error Code	Error Condition	Message Text	User Action
NA	NA	NA	NA

# 3

## Deletion of Confirming Bank

- [Feature 1 – Deletion of Confirming Bank](#)

### 3.1 Feature 1 – Deletion of Confirming Bank

For an LC with Confirmation instruction Confirm or May Add, along with confirmation requested party. When there is an amendment for the LC, by requesting to change confirmation instruction detail, system enhanced to support the removal of Confirming Bank.

- [Functional Flow Diagram](#)
- [Detailed Flow](#)

#### 3.1.1 Functional Flow Diagram

Not Applicable

#### 3.1.2 Detailed Flow

**Existing functionality:**

- Currently system does not allow to remove or modify Confirming Bank during amendment.

**System enhanced with below changes:**

- System should allow user to delete or modify the existing confirming Bank detail in party detail through LCDAMEND/LIDAMEND Process.
- When user deletes/modifies Confirming Bank detail, system should throw an override message to user stating the same.
- In Import LC Amendment Process
  - When user deletes Confirming Bank detail, from party detail, system should check, in 'Requested Confirmation Party' value is not selected as "Confirming Bank". If in 'Requested Confirmation Party' Confirming Bank is selected, then system should prompt to provide Confirming Bank detail in party detail as per the existing process. o If in confirmation requested party, value changed from Confirming Bank to Advise Through Bank or Advising Bank, then system should look respective party available in party detail.
  - If not available, should prompt an error, as per existing process. And should allow to delete Confirming Bank detail from party detail.
  - If confirmation instruction changed from Confirm/May Add to Without, then "Requested Confirmation Party" will be null. Such case system should allow to deletion of "Confirming Bank" from party detail.
- In Export LC -Amendment process:



- When user deletes Confirming Bank detail, system should check in 'Requested Confirmation Party' value is not selected as "Confirming Bank". If in 'Requested Confirmation Party' Confirming Bank is selected then system should prompt to provide Confirming Bank detail in party detail as per the existing process.
- If in confirmation requested party value provided as "Advise Through Bank", then system should look Advise Through Bank party in party detail. If not available should prompt an error. o If confirmation instruction changed from Confirm/May Add to Without, then "Requested Confirmation Party" will be null. Such case system should allow to deletion of "Confirming Bank" from party detail.
- If LC already confirmed and operation code of LC is ANC/CNF/SCF, such case changing of confirmation instruction detail not allowed as per the existing process
- For Amendments, when user select "Beneficiary confirmation required", Amendment detail of deleting/modifying the Confirming Bank should come into force once Amendment is confirmed. If Amendment rejected original detail should retain as per existing process.
- [UI Prototype](#)
- [UI Elements](#)
- [UI Error Messages](#)

### 3.1.2.1 UI Prototype

Not Applicable

### 3.1.2.2 UI Elements

**Table 3-1 UI Elements**

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA

### 3.1.2.3 UI Error Messages

**Table 3-2 UI Error Messages**

Error Code	Error Condition	Type	Message Text	User Action
NA	NA	NA	NA	NA

# 4

## Accountee and Applicant Bank as Counterparty of Guarantee and SBLC

- [Feature 1 – Accountee and Applicant Bank as Counterparty of Guarantee and SBLC](#)

### 4.1 Feature 1 – Accountee and Applicant Bank as Counterparty of Guarantee and SBLC

System enhanced to support Accountee and Applicant Bank as Counterparty of Guarantee and SBLC.

- [Functional Flow Diagram](#)
- [Detailed Flow](#)

#### 4.1.1 Functional Flow Diagram

Not Applicable

#### 4.1.2 Detailed Flow

**Existing functionality:**

- Currently system supports Applicant as Counter party of Guarantee and SBLC.
- Party type will be defaulted as APP on Product default.

**System enhanced with below changes:**

- System defaults Applicant as counter party of Guarantee. Counter party can be modified as Accountee or Applicant Bank.
- When Accountee or Applicant Bank is counter party:
  - Settlement account of Accountee or APB should be considered for Charge, Commission, Tax and Collateral
  - Limits of Accountee or APB should be considered on Default Limits with Limit Tracking Required checked
  - Debit advices should be generated accordingly
  - Below advices should be sent to Accountee or Applicant Bank
    - \* Cash Collateral advice ( LC\_CASH\_COL\_ADV )
    - \* GUA\_ACK\_ADVICE
    - \* GUA\_RELEASE\_ADV
    - \* GUA\_CLAIM\_ADV
    - \* Trade Envelope Message should not be generated to Applicant Bank.

- No impact on other advices
- When Accountee is counter party :
  - Customer Reference Number should be mandatory when TRADE\_ENVELOPE message is configured and Accountee is a Counter Party
    - \* MT798 Guarantee Issuance notification messages (GUAR\_ISSUE\_NOTIF\_INDEX)
      - \* TAG 21A Customer Reference Number to be populated with Customer Reference Number of Accountee
    - \* Trade Envelope Message should be generated to Accountee if Accountee is a Corporate Customer

Guarantee	MT798 - B2C
Guarantee issuance	MT760/762
Guarantee amendment	MT767/764/739/787/766/769
Guarantee claim	MT765/779
Guarantee claim amendment	MT765/777

- Similar to applicant, below validations are introduced when APB/ACC is counter party.
  - Restrict amendment of counter party during Guarantee amendment (LCDGUAMD)
  - Customer reference to be provided for counter party.
  - Restrict amendment of party description for APB or ACC during Guarantee & SBLC issuance
- During Split Settlement of Charges and Commission:
  - Currently system considers APP/BEN to process Charges or Commission during Guarantee and SBLC issuance or Guarantee Amendment
  - System enhanced to consider counter party of the contract namely ACC/BEN or APB/BEN as applicable
- During Split Settlement of Collateral:
  - Currently system validates Split settlement account should be Counter party account.
  - The same will be applicable when counter party is Accountee or Applicant Bank
- [UI Prototype](#)
- [UI Elements](#)
- [UI Error Messages](#)

### 4.1.2.1 UI Prototype

Not Applicable

### 4.1.2.2 UI Elements

**Table 4-1 UI Elements**

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA

### 4.1.2.3 UI Error Messages

**Table 4-2 UI Error Messages**

Error Code	Error Condition	Type	Message Text	User Action
NA	NA	NA	NA	NA

# 5

## Auto Renewal of Open-Ended Guarantees

- [Feature 1 – Open Ended Guarantees Issuance](#)

### 5.1 Feature 1 – Open Ended Guarantees Issuance

- Auto Renewal support for Open ended guarantees during Issuance
- Expiry date processing based on applicable rule – URDG/Other than URDG
- MT760 : 72Z generation with expiry date details
- [Functional Flow Diagram](#)
- [Detailed Flow](#)

#### 5.1.1 Functional Flow Diagram

Not Applicable

#### 5.1.2 Detailed Flow

##### **Issuance of Open Ended Guarantees (LCDGUONL) :**

- Tenor will be defaulted as 3 years for guarantees and 3 years 30 days
- Applicable Rule will be defaulted based on product maintenance (URDG/Other than URDG)
- Expiry date derived based on tenor and cannot be modified if applicable rule is URDG
- MT760.72Z populated with expiry date related details. The FFT code SND2RECMT760 should be attached manually, else system will provide an override.

##### **Auto Renewal flag introduced to support automatic extension on expiry date as part of EOD (LCEOD)**

- Auto Renewal is supported only for Open ended guarantees
- Auto Renewal should be Y if applicable rule is other than URDG
- Auto Renewal can be modified as part of internal amendment (LCDGUONL)
- Open ended guarantees with Auto Renewal enabled will be picked and extended on expiry date as part of LCEOD batch
- AMND will be triggered and MT767 generated with extension details in 72Z
- FFT 'SND2RECMT767' should be maintained for the advice 'GUA\_AMD\_INSTR', for AMND event.

**Table 5-1 Open Ended Guarantees - Issuance (LCDGUONL) and Auto Renewal - Batch (LCEOD)**

Tenor default	Applicable Rule	Expiry Date	MT760.72Z	Auto Renewal	Batch (LCEOD)	MT767.72Z
3 years or 3 years 30 days	URDG	Expiry date default based on tenor. Expiry date should not be modified.	As per URDG, Expiry date is defaulted with 3 years	Y	Extension on expiry date for 3 years	As per URDG, Expiry date is extended with 3 years from current expiry date
3 years or 3 years 30 days	URDG	Expiry date default based on tenor. Expiry date should not be modified.	As per URDG, Expiry date is defaulted with 3 years	N	No impact	No impact
3 years or 3 years 30 days	Other than URDG	Expiry date default based on tenor. Expiry date not be modified.	Expiry date is defaulted with 3 years	Y	Extension on expiry date for 3 years	Expiry date is defaulted with 3 years from effective date and get auto extended for further 3 years
3 years or 3 years 30 days	Other than URDG	Expiry date default based on tenor. Expiry date modified. Override not required.	Expiry date is <expiry date>	Y	Extension on expiry date based on existing tenor.	Expiry date is extended for tenor <existing tenor> from current expiry date

- MT760, Tag 72Z population based on value given in FFT SND2RECMT760 as below:

SI.No	Scenario	Messaging impact
1	If SND2RECMT760 is provided without any description by user	Hardcoded message will be added to the FFT description
2	If SND2RECMT760 is provided with description /PHONBEN/ or /TELEBEN/	Hardcoded message will be appended, after the code / PHONBEN/ or /TELEBEN/
3	If SND2RECMT760 is provided with description other than /PHONBEN/ or / TELEBEN/	Hardcoded message will be added before the FFT description

SI.No	Scenario	Messaging impact
4	If SND2RECMT760 is provided with invalid codes like /PHOTEST/	Hardcoded message will be in the beginning before the FFT description

- Above functionality extended to Islamic Open Ended Guarantees (LIDGUONL/LIDGUAMD/LIEOD)
- Above functionality extended to simulation and handoff (LCDGUSIM/LCDGAMSM/LIDGUSIM/LIDGAMSIM)
- [UI Prototype](#)
- [UI Elements](#)
- [UI Error Messages](#)

### 5.1.2.1 UI Prototype

Not Applicable

### 5.1.2.2 UI Elements

Not Applicable

### 5.1.2.3 UI Error Messages

**Table 5-2 UI Error Messages**

Error Code	Error Condition	Type	Message Text	User Action
LC-GUA-175	On modifying the defaulted expiry date for an Open ended guarantee under URDG	Error	Expiry Date cannot be modified from the defaulted Expiry Date for Open Ended guarantees under URDG rule	Expiry date should not be modified

**Table 5-2 (Cont.) UI Error Messages**

<b>Error Code</b>	<b>Error Condition</b>	<b>Type</b>	<b>Message Text</b>	<b>User Action</b>
LC-GUA-176	On modifying the defaulted local undertaking expiry date for an Open ended counter guarantee under URDG	Error	Local Guarantee Expiry Date cannot be modified from the defaulted date for Open Ended guarantees under URDG rule	Local undertaking expiry date should not be modified
LC-GUA-177	On enabling auto renewal flag for Fixed/ Conditional guarantees	Error	Auto Renewal flag is only applicable for Open Ended Guarantees	Auto Renewal flag should be disabled
LC-GUA-178	When auto renewal flag is not enabled for Open ended guarantee not under URDG	Error	Auto Renewal flag should be enabled for Open Ended Guarantees not under URDG	Auto Renewal flag should be enabled
LC-GUA-181	For an Open ended/ Conditional Without Expiry type guarantee, if FFT SND2REC MT760 is not attached to GUARANTEE advice	Override	FFT \$1 is not attached in \$2 advice. Expiry date details will not be populated in message.	Attach FFT SND2REC MT760 for 72Z to be populated with expiry date details in MT760



# 6

## Conditional Guarantees With And Without Expiry Type

- [Feature 1 – Conditional with and without Expiry type Issuance](#)
- [Feature 2 – Guarantee amendment processing](#)
- [Feature 3 - Guarantees Not Advised](#)

### 6.1 Feature 1 – Conditional with and without Expiry type Issuance

- System enhanced to support Conditional Guarantees with and without Expiry type. Conditional Guarantees – With Expiry will support existing functionality of Conditional Guarantees
- Support for Conditional-Without Expiry extension
- MT760/MT767 : 72Z generation with expiry date details
- [Functional Flow Diagram](#)
- [Detailed Flow](#)

#### 6.1.1 Functional Flow Diagram

Not Applicable

#### 6.1.2 Detailed Flow

- Negotiated rate is considered in split settlement for BILL\_LIQD\_AMT split if both negotiated rate and card rate is populated.
- Issuance of Conditional guarantees (LCDGUONL)
  - Expiry Type enhanced to support Conditional–With Expiry and Conditional–Without Expiry
  - Existing option Conditional renamed as Conditional – With Expiry with current functionality
  - New option Conditional–Without Expiry introduced
  - Conditional-Without Expiry processing :
    - \* Tenor will be defaulted as 3 years for guarantees and 3 years 30 month for counter guarantees with 3 years for local undertaking.
    - \* Expiry date will be defaulted based on tenor and the same can be modified.
    - \* Expiry Condition should be provided
    - \* Auto closure will not be applicable

- \* Auto Renewal not applicable for Conditional Guarantees

**Table 6-1 Conditional-Without Expiry - Issuance (LCDGUONL)**

Tenor default	Applicable Rule	Expiry Date	MT760.7 2Z	Auto Renewal
3 years or 30 days	URDG/OTHR	Default expiry date can be modified. Override not required.	Expiry Date is < > Above details to be provided in 72Z irrespective of URDG/OTHR and Expiry date modified or not modified	NA

- Expiry Type in Local Undertaking enhanced on similar lines
- Messaging impact in MT760 :
  - \* Tag 23B (Expiry Type) will be COND
  - \* Tag 31E (Date of Expiry) will not be generated
- Amendment of Conditional guarantees (LCDGUAMD)
  - Conditional – Without Expiry Extension flag introduced in Guarantee amendment.
  - Flag can be selected only for Conditional-Without Expiry guarantees 13
  - Amendment initiated to extend the guarantee based on the existing tenor from the amendment date
- Above functionality extended for Islamic guarantees (LCDGUAMD/LIDGUAMD)
- Above functionality extended for simulation and handoff
  - Existing XSD tag value for Conditional – With Expiry : COND
  - XSD tag value for Conditional – Without Expiry : CONU
- [UI Prototype](#)
- [UI Elements](#)
- [UI Error Messages](#)

### 6.1.2.1 UI Prototype

Guarantees and Standby Letters of Credit Contract Input (LCDGUONL)

**Guarantees and Standby Letters of Credit Contract Input - Transaction Branch Code ::: 000**

Save Hold

Customer Name  
Party Type  
Language  
Dated MM/DD/YYYY  
Customer Reference

Description  
Purpose Of Guarantee  
Expiry Type  
Expiry Condition  
Auto Renewal

Amount Details  
Currency  
Contract Amount  
Amount In Local Currency  
Positive Tolerance

Liability Tolerance  
Liability Amount  
Outstanding Amount  
Outstanding Liability

Fixed  
Open  
Conditional - With Expiry  
Conditional - Without Expiry

Drafts Commission Charges Settlement Tax Collateral Events Linkage Details Fields MIS Split Settlement All Messages Audit Cancel

**Guarantees and Standby Letters of Credit Contract Input - Transaction Branch Code ::: 000**

Save Hold

Main Preferences **Local Undertaking Details** Parties Parties Limits Documents Tracers Terms and Conditions Liability Change Schedule Advices

Default Undertaking Details  
Fixed  
Open

Amount Details  
Currency  
Contract Amount  
Supplementary Information Amount

Transaction Details  
Issue Date  
Expiry Date  
Expiry Type

Other Details  
Credit Available With  
Applicable Rule  
Rule Narrative  
Charges From Beneficiary  
Claim Indicator  
Transferable  
Transfer Conditions

Conditional - With Expiry  
Conditional - Without Expiry

Drafts Commission Charges Settlement Tax Collateral Events Linkage Details Fields MIS Split Settlement All Messages Audit Cancel

**Guarantees and Standby Letters of Credit Contract Input - Transaction Branch Code ::: 000**

Save Hold

Main Preferences Local Undertaking Details **Parties** Parties Limits Documents Tracers Terms and Conditions Liability Change Schedule Advices

Customer Details  
Customer  
Customer Name  
Party Type  
Language  
Dated MM/DD/YYYY  
Customer Reference

Guarantee Details  
Type of guarantee  
Description  
Purpose Of Guarantee  
Expiry Type  
Expiry Condition  
Auto Renewal

Amount Details

Drafts Commission Charges Settlement Tax Collateral Events Linkage Details Fields MIS Split Settlement All Messages Audit Cancel

Islamic Guarantees and Standby Letters of Credit Contract Input (LIDGUONL)

Islamic Guarantees and Standby Letters of Credit Contract Input - Transaction Branch Code ::: 000

Save Hold

Main Preferences Local Undertaking Details Parties Parties Limits Documents Tracers Terms and Conditions Schedule Advises

**Customer Details**

Customer \*  
 Customer Name  
 Party Type \*  
 Language \*  
 Dated MM/DD/YYYY  
 Customer Reference

**Guarantee Details**

Type of guarantee  
 Description  
 Purpose Of Guarantee  
 Expiry Type  
 Expiry Condition  
 Auto Renewal

Fixed  
 Open  
 Conditional - With Expiry  
 Conditional - Without Expiry

**Amount Details**

Drafts Commission Charges Settlement Tax Collateral Events Linkage Details Fields MIS Split Settlement All Messages Audit Cancel

Islamic Guarantees and Standby Letters of Credit Contract Input - Transaction Branch Code ::: 000

Save Hold

Main Preferences Local Undertaking Details Parties Parties Limits Documents Tracers Terms and Conditions Liability Change Schedule Advises

**Amount Details**

Default Undertaking Details  
 Currency  
 Contract Amount  
 Supplementary Information Amount

Fixed  
 Open

**Transaction Details**

Issue Date  
 Expiry Date  
 Expiry Type  
 Expiry Condition

Conditional - With Expiry  
 Conditional - Without Expiry

**Other Details**

Credit Available With  
 Applicable Rule  
 Rule Narrative  
 Charges From Beneficiary  
 Claim Indicator  
 Transferable  
 Transfer Conditions

Drafts Commission Charges Settlement Tax Collateral Events Linkage Details Fields MIS Split Settlement All Messages Audit Cancel

Islamic Guarantees and Standby Letters of Credit Contract Input - Transaction Branch Code ::: 000

Save Hold

**Customer Details**

Customer \*  
 Customer Name  
 Party Type \*  
 Language \*  
 Dated MM/DD/YYYY  
 Customer Reference

**Guarantee Details**

Type of guarantee  
 Description  
 Purpose Of Guarantee  
 Expiry Type  
 Expiry Condition  
 Auto Renewal

**Amount Details**

Currency \*  
 Liability Tolerance

Drafts Commission Charges Settlement Tax Collateral Events Linkage Details Fields MIS Split Settlement All Messages Audit Cancel

Guarantees and Standby Letters of Credit Amendment - LCDGUAMD

Guarantees and Standby Letters of Credit Amendment - Transaction Branch Code ::: 000

Save Hold

**Other Details**

Positive Tolerance  
 Negative Tolerance  
 Reimbursement Type  
 Charges From Beneficiary  
 Expiry Type  
 Auto Renewal

Fixed  
 Open  
 Conditional - With Expiry  
 Conditional - Without Expiry

**Charges to be Claimed**

Mode  
 Credit Available With  
 Details  
 Currency  
 Amount  
 Issuing Bank Date  
 Issuing Bank Acc  
 Additional Amounts Covered

Drafts Commission Charges Settlement Tax Events Collateral Fields Message Preview Remarks Linkage Details Customer I Audit Cancel

**Guarantees and Standby Letters of Credit Amendment - Transaction Branch Code ::: 000**

Save Hold

Details | **Loc** | Parties | Terms and Conditions | Liability Change Schedule | Advices

**Amount Details**

Currency

Contract Amount

Increase Decrease Contract Amount

**Transaction Details**

Expiry Date

Expiry Type

Expiry Condition

Fixed

Open

Conditional - With Expiry

Conditional - Without Expiry

Drafts | Commission | **Charges** | Settlement | Tax | Events | Collateral | Fields | Message Preview | Remarks | Linkage Details | Customer I > | Audit | Cancel

**Guarantees and Standby Letters of Credit Amendment - Transaction Branch Code ::: 000**

New Enter Query

**Other Details**

Reimbursement Type

Charges From Beneficiary

Expiry Type

Auto Renewal

Conditional - Without Expiry Extension

Expiry Condition

Transferable

Advice of Reduction

**Charges to be Claimed**

Currency

Amount

Issuing Bank Date

Issuing Bank Acc

Additional Amounts Covered

**Counter / Counter - Counter Guarantee Revenue Sharing Details**

Revenue Sharing Percentage

Drafts | Commission | **Charges** | Settlement | Tax | Events | Collateral | Fields | Message Preview | Remarks | Linkage Details | Customer I > | Audit | Exit

Islamic Guarantees and Standby Letters of Credit Amendment – LIDGUAMD

**Islamic Guarantees and Standby Letters of Credit Amendment - Transaction Branch Code ::: 000**

Save Hold

**Other Details**

Reimbursement Type

Charges From Beneficiary

Expiry Type

Auto Renewal

Conditional - Without Expiry Extension

Expiry Condition

Transferable

Advice of Reduction

Available Date

Fixed

Open

Conditional - With Expiry

Conditional - Without Expiry

**Charges to be Claimed**

Currency

Amount

Issuing Bank Date

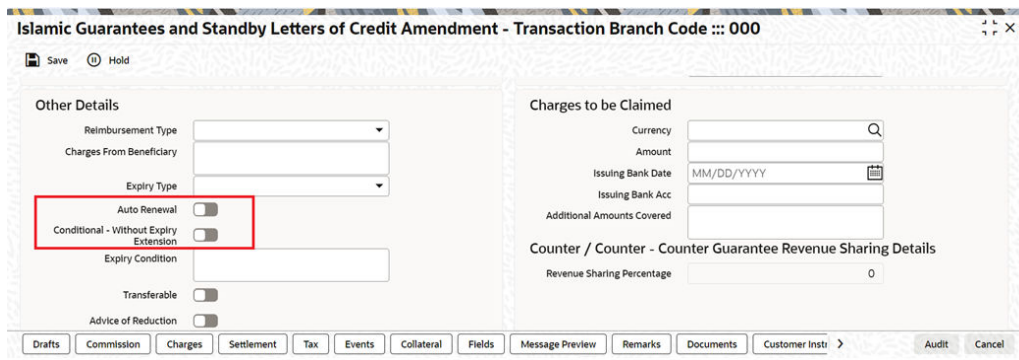
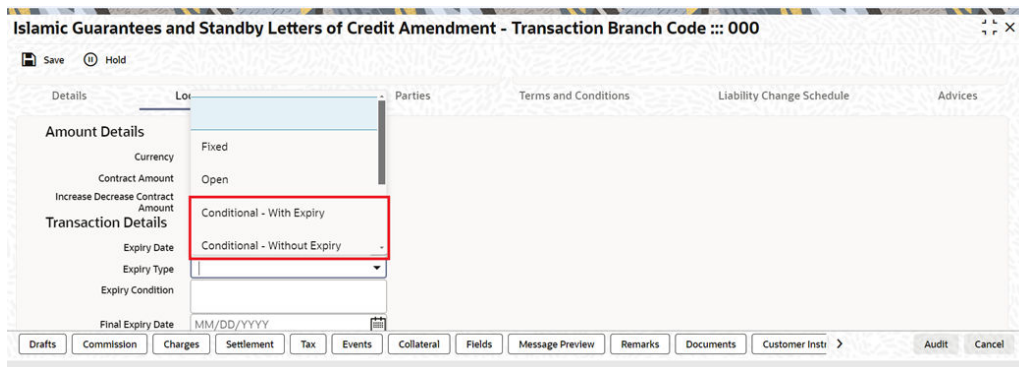
Issuing Bank Acc

Additional Amounts Covered

**Counter / Counter - Counter Guarantee Revenue Sharing Details**

Revenue Sharing Percentage

Drafts | Commission | **Charges** | Settlement | Tax | Events | Collateral | Fields | Message Preview | Remarks | Documents | Customer Insti > | Audit | Cancel



### 6.1.2.2 UI Elements

Not Applicable

### 6.1.2.3 UI Error Messages

**Table 6-2 UI Error Messages**

Error Code	Error Condition	Type	Message Text	User Action
LC-GUA-027	On giving Automatic Extension details for Conditional Without Expiry date	Error	Automatic Extension is not applicable for Open Ended/ Conditional Without Expiry Guarantees/SBLCs	Automatic Extension details should not be provided for Conditional – Without Expiry

**Table 6-2 (Cont.) UI Error Messages**

Error Code	Error Condition	Type	Message Text	User Action
LC-GUA-045	On giving Auto Closure for Conditional Without Expiry date	Error	Auto Closure not supported for Open ended/ Conditional Without Expiry Guarantees/ Standby LCs	Auto Closure should not be provided for Conditional – Without Expiry
LC-GUA-134	On giving Automatic Extension details for Conditional Without Expiry date in Local Undertaking	Error	Automatic Extension is not applicable for Open Ended/ Conditional Without Expiry Local Undertaking	Automatic Extension details should not be provided for Conditional – Without Expiry in Local Undertaking
LC-GUA-181	For an Open ended/ Conditional Without Expiry type guarantee , if FFT SND2RE CMT760 is not attached to GUARANTEE advice	Override	FFT \$1 is not attached in \$2 advice. Expiry date details will not be populated in message.	Attach FFT SND2RE CMT760 for 72Z to be populated with expiry date details in MT760

## 6.2 Feature 2 – Guarantee amendment processing

Guarantee amendment scenarios and related processing

- [Functional Flow Diagram](#)
- [Detailed Flow](#)

## 6.2.1 Functional Flow Diagram

Not Applicable

## 6.2.2 Detailed Flow

- Guarantee amendment scenarios and related processing (LCDGUAMD/ LIDGUAMD)
  - Auto Renewal amendment scenarios :
    - \* Cannot be modified for Open Ended Guarantees
    - \* Auto Renewal should be N for Conditional and Fixed guarantees
    - \* Auto Renewal can be modified from Y to N when Expiry Type is modified from Open Ended to other types namely Conditional or Fixed
  - Conditional-Without Expiry Extension flag can be selected only when Expiry Type is Conditional-Without Expiry
    - \* Extension should be initiated from amendment date :
    - \* For extension of counter guarantee, the local undertaking expiry date will be extended only if the local guarantee issue date and expiry date is provided.

Expiry type	Applicable Rule	Extension Required	Extension
Conditional-Without Expiry	URDG/OTHR	Y	Based on existing tenor

- Messaging impact :

**Table 6-3 MT767**

Tag Name	Tag Description	Generation
23B	Expiry Type	Generated during change in Expiry Type : <ol style="list-style-type: none"> <li>1. Fixed to Open/Conditional</li> <li>2. Conditional to Open/Fixed</li> <li>3. Open to Fixed/Conditional</li> </ol> Not generated in below scenario: <ol style="list-style-type: none"> <li>1. Conditional-With Expiry to Conditional Without-Expiry and vice-versa</li> </ol>



**Table 6-3 (Cont.) MT767**

Tag Name	Tag Description	Generation
31E	Date of Expiry	Generated : <ol style="list-style-type: none"> <li>1. When 31E was not sent in MT760 and irrespective of change in expiry date               <ol style="list-style-type: none"> <li>a. Open to Fixed/ Conditional-With Expiry</li> <li>b. Conditional-Without Expiry to Fixed/ Conditional-With Expiry</li> </ol> </li> </ol> Not Generated when Expiry Type is : <ol style="list-style-type: none"> <li>1. Open Ended</li> <li>2. Conditional-Without Expiry</li> </ol>
72Z	Sender to Receiver Information	Expiry Date related details to be provided when there is extension and 31E is not generated <ol style="list-style-type: none"> <li>1. Open Ended</li> <li>2. Conditional Without Expiry</li> </ol>

- Override to be provided with expiry date details in below scenarios
  - Open (With/Without Auto Renewal) to Conditional-With Expiry
  - Open (With/Without Auto Renewal) to Fixed
  - Conditional-Without Expiry to Fixed
- Simulation and handoff to support above functionality
- [UI Prototype](#)
- [UI Elements](#)
- [UI Error Messages](#)

### 6.2.2.1 UI Prototype

Not Applicable

## 6.2.2.2 UI Elements

**Table 6-4 UI Elements**

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
Auto Renewal	Indicates whether automatic extension of expiry date is enabled on EOD for an Open ended guarantee.	Checkbox	Checkbox	Mandatory for Open ended guarantee not under URDG rule	Char(1)	NA	N	Yes
Conditional/Without Expiry Extension	Indicates whether the expiry date to be extended by tenor days for Conditional Without Expiry type guarantee	Checkbox	Checkbox	Not Mandatory	Char(1)	NA	N	Yes

### 6.2.2.3 UI Error Messages

**Table 6-5 UI Error Messages**

Error Code	Error Condition	Type	Message Text	User Action
LC-GUA-028	On modifying to Conditional – Without Expiry and Automatic extension details are present.	Override	Automatic Extension is not applicable for Open Ended/ Conditional Without Expiry Guarantees/SBLCs. Automatic Extension details will be blank	Automatic extension details will be removed on save.
LC-GUA-142	On modifying to Conditional – Without Expiry and Automatic extension details are present in Local Undertaking details tab	Override	Automatic Extension is not applicable for Open Ended/ Conditional Without Expiry Local Undertaking. Automatic Extension details will be blank	Automatic extension details will be removed in local undertaking tab on save.
LC-GUA-179	On enabling Conditional Without Expiry Extension flag for a Conditional without expiry type counter guarantee, for which local undertaking issue date or expiry date is not present	Error	Local undertaking issue date/expiry date not available. Local undertaking cannot be extended.	Provide the local undertaking issue date and expiry date before trying to extend.

**Table 6-5 (Cont.) UI Error Messages**

<b>Error Code</b>	<b>Error Condition</b>	<b>Type</b>	<b>Message Text</b>	<b>User Action</b>
LC-GUA-180	On modifying Auto Renewal flag for an Open ended guarantee	Error	Auto Renewal cannot be modified for Open Ended Guarantees	Auto Renewal flag for open ended guarantee can only be modified as internal amendment from issuance screen.
LC-GUA-181	For an Open ended/ Conditional Without Expiry type guarantee, if FFT SND2REC MT767 is not attached to GUA_AMD_INSTR advice	Override	FFT \$1 is not attached in \$2 advice. Expiry date details will not be populated in message.	Attach FFT SND2REC MT767 for 72Z to be populated with expiry date details in MT767
LC-GUA-182	On enabling Conditional -without expiry extension flag for Open/ Fixed/ Conditional with expiry type guarantees	Error	Conditional - Without Expiry Extension can be selected only for Conditional -Without Expiry	Conditional -without expiry extension flag should not be enabled

Table 6-5 (Cont.) UI Error Messages

Error Code	Error Condition	Type	Message Text	User Action
LC-GUA-183	On modifying expiry type from Open to Conditional with expiry/ Fixed, or from Conditional without expiry to Fixed	Override	Expiry date is \$1	Expiry date will be displayed

## 6.3 Feature 3 - Guarantees Not Advised

Expiry Type for Guarantee Not Advised (LCDGCLM/LIDGCLM) enhanced to support Conditional–With Expiry and Conditional–Without Expiry options

- [Functional Flow Diagram](#)
- [Detailed Flow](#)

### 6.3.1 Functional Flow Diagram

Not Applicable

### 6.3.2 Detailed Flow

- Expiry Type for Guarantees Not Advised by Bank enhanced to support Conditional – With Expiry and Conditional – Without Expiry options
- Existing option Conditional is renamed as Conditional – With Expiry with current functionality
- New option Conditional – Without Expiry is introduced and processing will be similar to Open Ended guarantees.
- Transaction details namely Issue date, Effective date, Expiry Date, Claim date, Claim Expiry Date and Closure date to be provided manually.
- Expiry Condition to be provided for Conditional – Without Expiry
- Auto Renewal and Extension Required is not supported for Guarantees Not Advised
- Islamic guarantee claim (LIDGCLM) enhanced to support above functionality
- Simulation and handoff enhanced to support above functionality
  - COND is existing tag value for Conditional – With Expiry
  - CONU will be new tag value for Conditional – Without Expiry
- [UI Prototype](#)

- UI Elements
- UI Error Messages

### 6.3.2.1 UI Prototype

#### Guarantees Claim Lodgement (LCDGCLM)

#### Islamic Guarantees Claim Lodgement (LIDGCLM)

### 6.3.2.2 UI Elements

**Table 6-6 UI Elements**

Display Name	Description	Attribute Type	Object Type	Required/Mandatory	Data Type/Size	Field Validation	Default Value	Amendable
NA	NA	NA	NA	NA	NA	NA	NA	NA

### 6.3.2.3 UI Error Messages

**Table 6-7 UI Error Messages**

<b>Error Code</b>	<b>Error Condition</b>	<b>Type</b>	<b>Message Text</b>	<b>User Action</b>
NA	NA	NA	NA	NA