Oracle Banking Trade Finance Process Management

Lodge Claim Guarantee Issued Islamic User Guide

Release 14.8.1.0.0
G46187-01
October 2025

Oracle Banking Trade Finance Process Management Lodge Claim Guarantee Issued Islamic User Guide, Release 14.8.1.0.0

G46187-01

Contents

Index

Preface

Purpose

This manual is designed to help you quickly get acquainted with the Oracle Banking Trade Finance Process Management **Lodge Claim - Guarantee Issued Islamic** 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

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. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by 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: Preface gives information on the intended audience, structure, and related documents for this User Manual.
- Chapters: The subsequent chapters provide an overview to the module.
- Screen Shot Disclaimer - The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; information used in the interface or documents are dummy, it does not exist in real world, and its only for reference purpose.

Conventions

The following text conventions are used in this document:

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

Related Documents

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

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

Screenshot Disclaimer

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

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
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
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Click **Cancel** to cancel the transaction input midway without saving any data.
Save & Close	Click **Save & Close** to save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Next	Click **Next**, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.
Submit	Click **Submit** to complete the transaction after you specify all the input parameters for a particular process. The task will get moved to next logical stage of the process. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

Symbols and Icons

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

Table 3   Symbols and Icons - Common

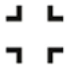
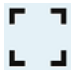
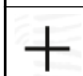
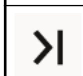
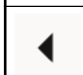
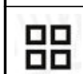
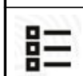
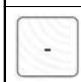
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click 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

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

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

This document will take you through following activities in OBTFPM:

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

Overview

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

Benefits

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

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

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 Lodge Claim - Guarantee Issued Islamic

This User Manual describes the various stages of Lodge Claim - Guarantee Issued Islamic process.

The beneficiary of the Guarantee/SBLC can raise a claim under the Guarantee/SBLC within the validity period of Guarantee/SBLC.

The various stages involved for Claim under Guarantees Issued process are:

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

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

In the subsequent sections, let's look at the details for Lodge Claim - Guarantee Issuance Islamic process:

This topic contains following subtopics:

- Common Initiation Stage
- Registration
- Scrutiny
- Data Enrichment
- Exceptions
- Multi Level Approval

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the new **Lodge Claim Guarantee Issued Islamic** request.
- Registration
  This topic provides the systematic instructions to initiate the Registration stage of Lodge Claim Guarantee Issued Islamic request.
- Scrutiny
  This topic provides the systematic instructions to initiate the Scrutiny stage of Lodge Claim Guarantee Issued Islamic request.

- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Lodge Claim Guarantee Issued Islamic request.
- Exceptions
  This topic helps you quickly get acquainted with the Exceptions process.
- Multi Level Approval
  This topic helps you quickly get acquainted with the Multi Level Approval process.

2.1 Common Initiation Stage

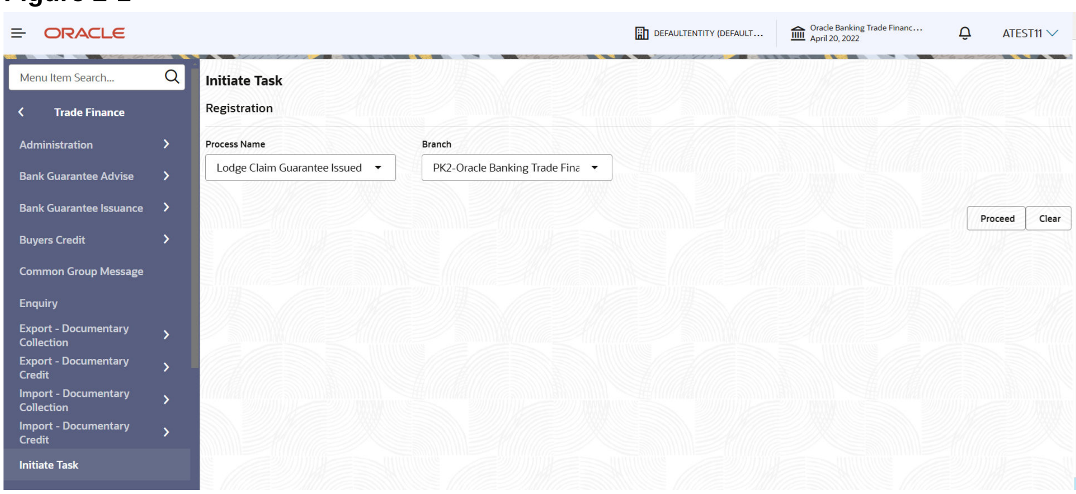
This topic provides the systematic instructions to initiate the new **Lodge Claim Guarantee Issued Islamic** request.

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

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

   The **Initiate Task** screen appears.

Figure 2-1



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

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

Table 2-2 Action Buttons - Field Description

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

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

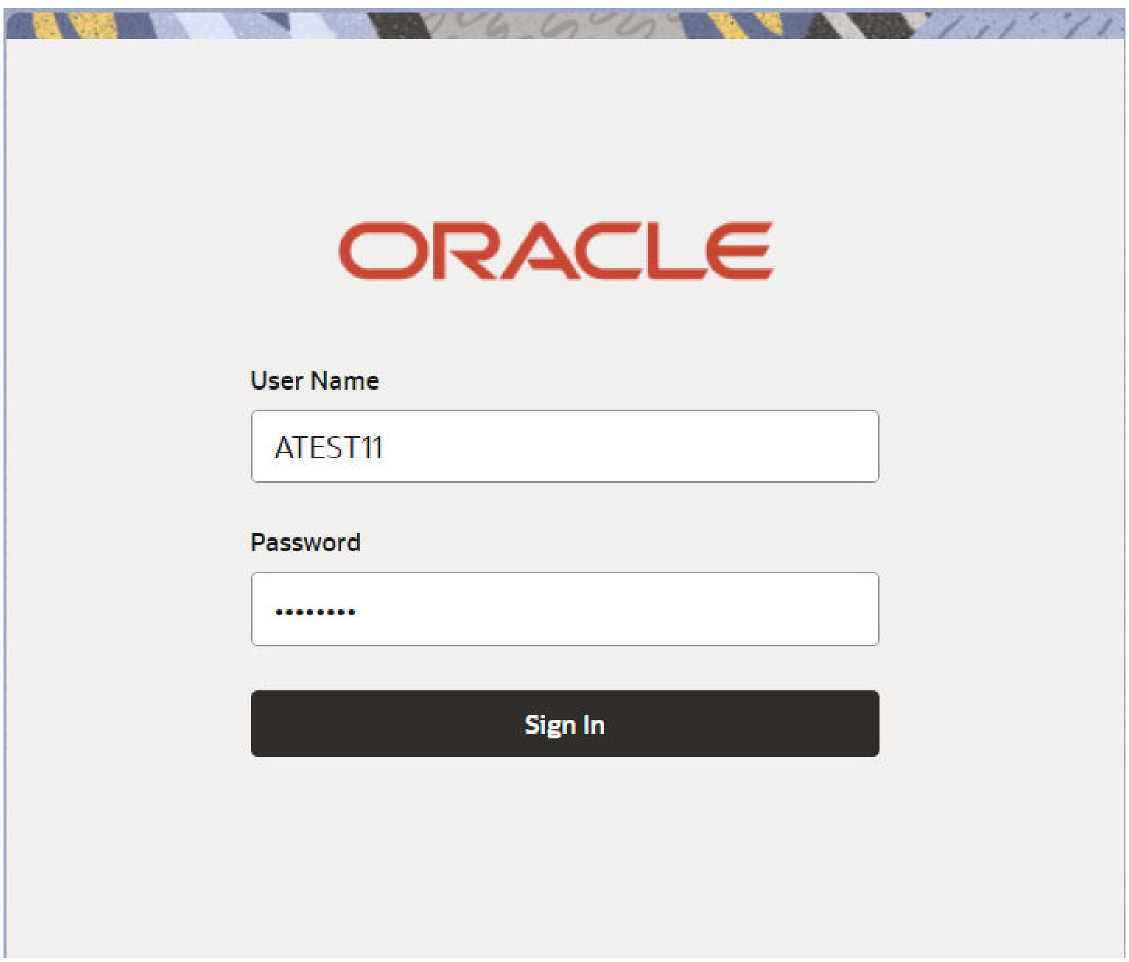
2.2 Registration

This topic provides the systematic instructions to initiate the Registration stage of Lodge Claim Guarantee Issued Islamic request.

During the Registration stage, the user can register a claim request against the Islamic Guarantee/SBLC issued.
The user can capture the basic details of the application, check the signature of the applicant and upload the related documents of the applicant.

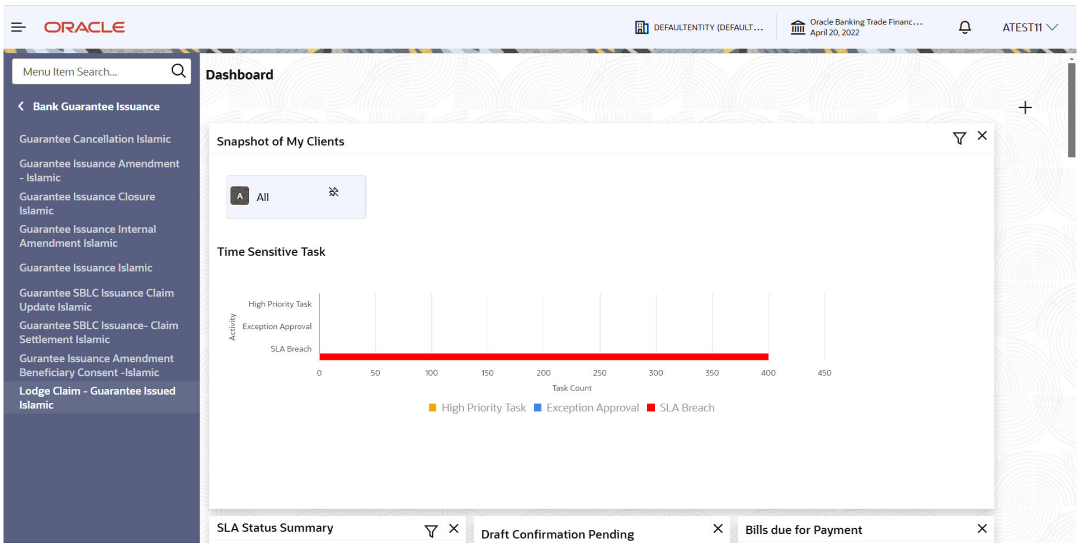
Specify **User ID** and **Password**, and login to **Home** screen.

Figure 2-2 LogIn Screen



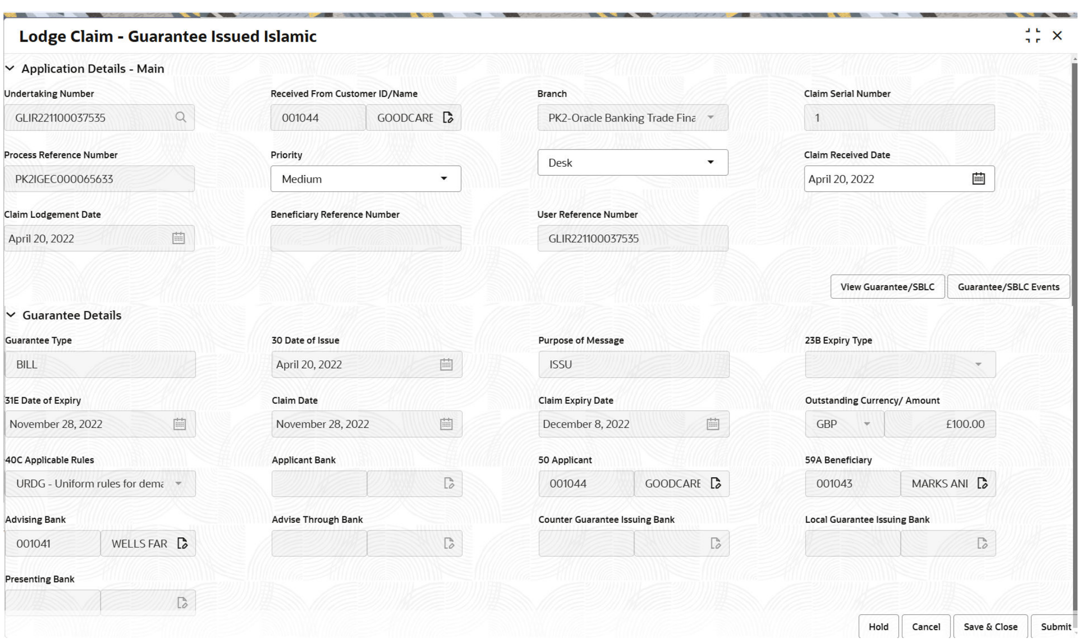
1. On **Home** screen, click **Trade Finance - Islamic**. Under **Trade Finance**, click **Bank Guarantee Issuance**.
2. Under **Bank Guarantee Issuance**, click **Lodge Claim Guarantee Issued Islamic**.

Figure 2-3 Lodge Claim Guarantee Issued Islamic



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

Figure 2-4 Lodge Claim Guarantee Issued Islamic - Registration - Application Details



3. On **Lodge Claim Guarantee Issued Islamic - Registration - Application Details** screen, specify the fields.

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

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

Table 2-3 Lodge Claim Guarantee Issued Islamic - Registration - Application Details

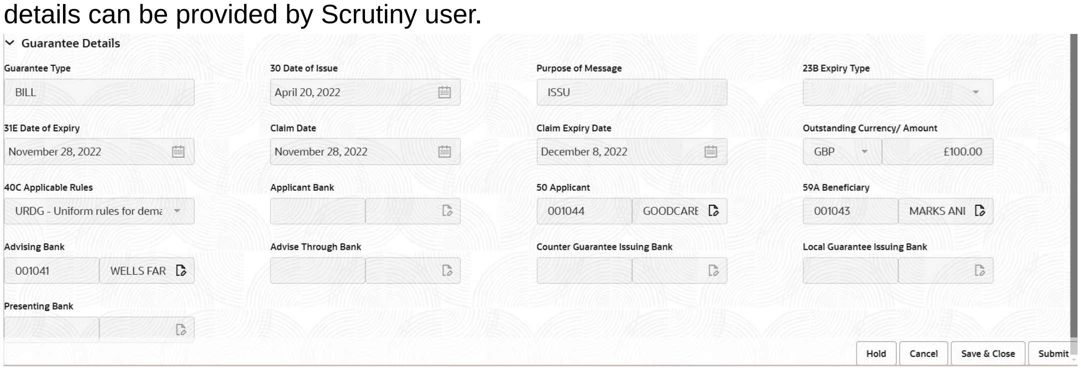
Field	Description
Undertaking Number	Specify the undertaking number. Alternatively, click **Search** to search and select the documentary undertaking number from the look-up. As part of search criteria; user can input the Applicant, User Reference Number, Product Code, Currency and Amount.
Customer ID/Name	Read only field. System defaults the customer ID/ Name from Guarantee/ SBLC Issuance.
Branch	Read only field. System defaults the branch name from Guarantee /SBLC issuance. Customer’s home branch will be displayed.
Claim Serial Number	Read only field. System defaults the claim serial number from Guarantee/ SBLC Issuance. This should be the latest claim number available in back-end system +1.
Process Reference Number	Unique sequence number for the transaction. This is auto generated by the system based on process name and branch code.
Priority	Set the priority of the Lodge Claim Guarantee Issued Islamic request as Platinum/Medium/High/Low/Special. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit of Registration stage.

Table 2-3 (Cont.) Lodge Claim Guarantee Issued Islamic - Registration - Application Details

Field	Description
Submission Mode	Select the submission mode of Guarantee Issuance request from the drop-down list. By default the submission mode will have the value as 'Desk'. • Desk - Request received through Desk • Fax- Request received through Fax • Email- Request received through Email • Courier - Request received through Courier
Claim Received Date	Indicates the date on which claim is received. The user can change date. By default, the application will display branch's current date.
Claim Lodgement Date	Read only field. By default, the application will display branch's current date.
Beneficiary Reference Number	Specify the Beneficiary Reference Number, if available.

Guarantee Details

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



4. On **Lodge Claim Guarantee Issued Islamic - Registration - 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 Lodge Claim Guarantee Issued Islamic - Registration - Guarantee Details - Field Description

Field	Description
Guarantee Type	Read only field. Guarantee type defaults from Guarantee/ Standby Issuance.
Date of Issue	Read only field. System defaults the date of issue from Guarantee /SBLC issuance.
Purpose of Message	Read only field. System defaults the purpose of message from Guarantee/ Standby Issuance. The value can be: • URDG - Uniform rules for demand guarantees • UCPR - Uniform customs and Practices • ISPR - International standby Practices • NONE - Not subject to any rules • OTHR
Expiry Type	Read only field. This field indicates whether undertaking has specified expiry date or is open-ended. System defaults the expiry type from Guarantee/ SBLC Issuance.
Date of Expiry	Read only field. Expiry date of the Guarantee Issuance. System defaults the expiry date from Guarantee/ SBLC Issuance.
Claim Date	Read only field. System defaults the claim date from Guarantee/ SBLC Issuance.
Claim Expiry Date	Read only field. System defaults the claim expiry date from Guarantee/ SBLC Issuance.
Outstanding Currency/ Amount	Read only field. System defaults outstanding currency and amount from Guarantee/ Standby Issuance.
Applicable Rules	Read only field. This field displays the rules of the Guarantee/ Standby issuance. System defaults the value from Guarantee issuance details.
Applicant Bank	Read only field. This system defaults the applicant bank details available in Guarantee.
Applicant	Read only field. System defaults the applicant from Guarantee issuance details.
Beneficiary	System defaults the beneficiary from Guarantee/ SBLC Issuance. User can modify the beneficiary if required. Alternatively, click **Search** to search and select the beneficiary from the look-up.

Table 2-4 (Cont.) Lodge Claim Guarantee Issued Islamic - Registration - Guarantee Details - Field Description

Field	Description
Advising Bank	Read only field. System defaults the details of the advising bank, if available.
Advising Through Bank	Read only field. System defaults the value of advising through bank defaults from Guarantee/ Standby Issuance, if available.
Counter Guarantee Issuing Bank	Read only field., System defaults the counter guarantee issuing through bank, if available.
Local Guarantee Issuing Bank	Read only field. System defaults the loacl guarantee issuing bank, if available.
Presenting Bank	User can select the presenting bank reference, if available. **Note** Currently this field is not available in OBTF.

5. Click **Submit**.

The task will move to next logical stage of Lodge Claim Guarantee Issued Islamic. For more information refer #unique_33.
For more information on action buttons, refer to the field description table below.

Table 2-5 Lodge Claim Guarantee Issued Islamic - Registration - Action Buttons - Field Description

Field	Description
Documents	Upload the documents received. Application displays mandatory documents to be uploaded for Lodge Claim Guarantee Issued. Place holders are also available to upload additional documents submitted by the applicant
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued. This information can be viewed by other users processing the request.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following: • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Guarantee/SBLC	Clicking this button allows the user to view the underlying Guarantee/ SBLC from the back office system.

Table 2-5 (Cont.) Lodge Claim Guarantee Issued Islamic - Registration - Action Buttons - Field Description

Field	Description
Guarantee/SBLC Events	Clicking Guarantee/SBLC Events button allows the user to view the snapshot of various events under the Lodge Claim Guarantee Issued.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Lodge Claim Guarantee Issued Islamic task. Details entered will not be saved and the task will be removed.
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Submit	Click Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. The task will move to next logical stage of Lodge Claim Guarantee Issued. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.3 Scrutiny

This topic provides the systematic instructions to initiate the Scrutiny stage of Lodge Claim Guarantee Issued Islamic request.

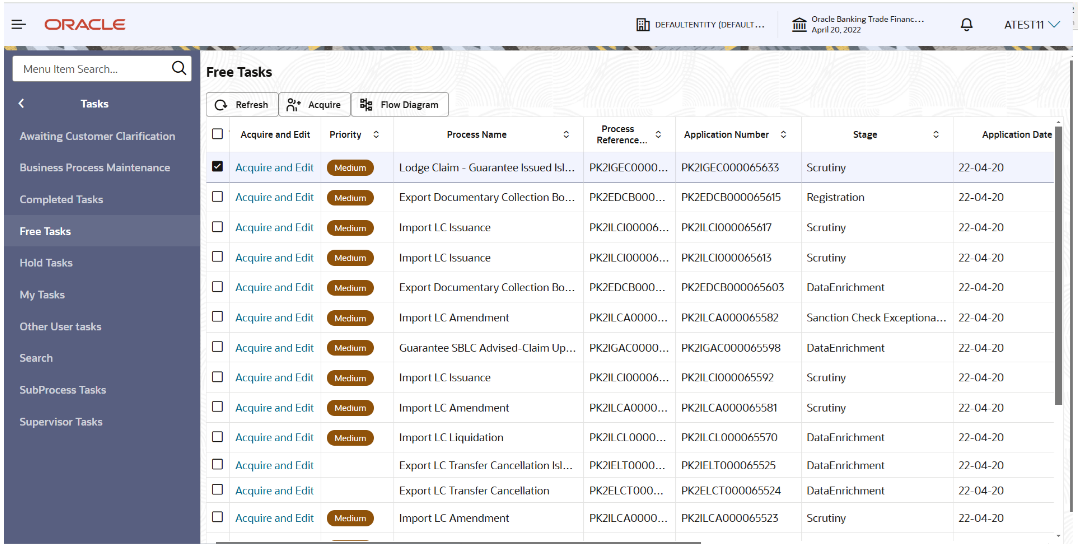
On successful completion of Registration of an Lodge Claim Guarantee Issued Islamic, the task moves to Scrutiny stage.
At this stage the gathered information during Registration stage and claim request are scrutinized. As part of scrutiny, the bank user can update the various claim fields. For claims initiated through Registration stage, the user can verify/update details in scrutiny stage. For Claims received through MT 765 upload, the message will be parsed and uploaded directly to Scrutiny stage for further processing.

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

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

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

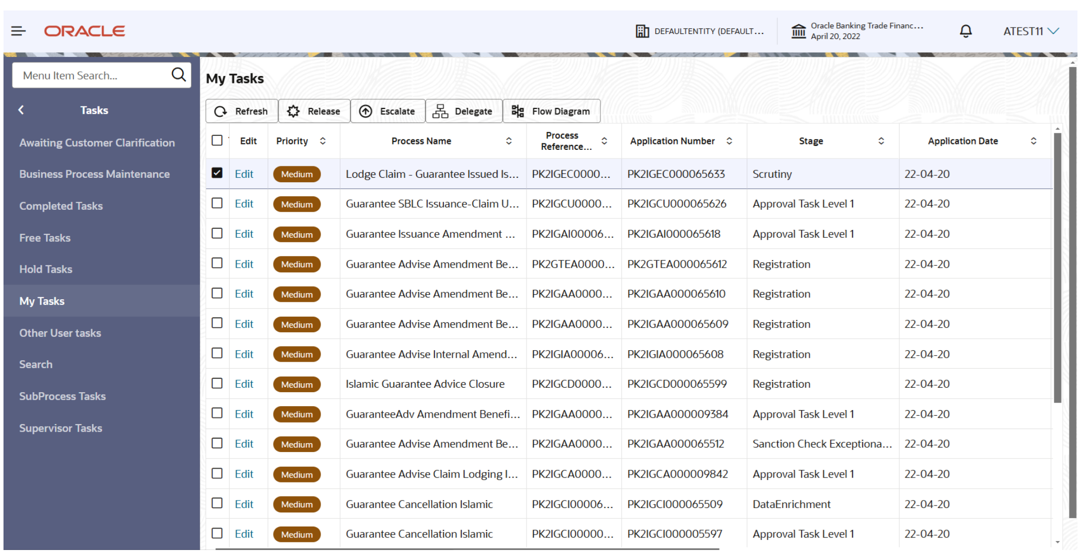
Figure 2-5 Free Tasks



The **Free Tasks** screen displays.

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

Figure 2-6 My Tasks



Let's look at the details for scrutiny stage. User can enter/update the following fields as part of claim under Guarantee/SBLC - Scrutiny Stage. Some of the fields that are already having value from registration/ online channels may not be editable.
In case of requests received through SWIFT MT765, the task will be created in Scrutiny stage directly and the fields will be populated based on the incoming request.

The Scrutiny stage has the following hops for data capture:

- Main Details
  This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Lodge Claim Guarantee Issued Islamic request.
- Claim Details
  This topic provides the systematic instructions to capture the additional details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic process.
- Document Details
  This topic provides the systematic instructions to capture the document details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic process.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Additional Details
  This topic provides the systematic instructions to capture the additional details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic process.
- Summary
  This topic provides the systematic instructions to view the summary details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic request.

2.3.1 Main Details

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

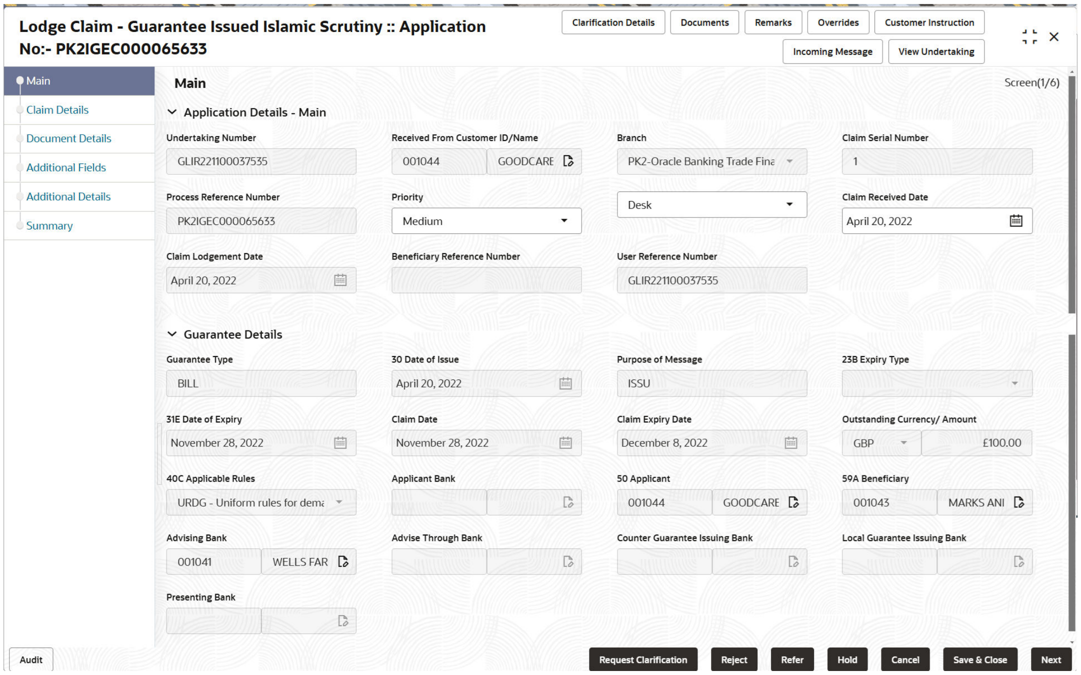
Main details section has two sub section as follows:

- Application Details
- Guarantee Details.

Application Details

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

Figure 2-7 Scrutiny - Main Details



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

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

Table 2-6 Application Details - Field Description

Field	Description
Undertaking Number	Read only field. In case of SWIFT MT 765, system to populate the undertaking number from the incoming SWIFT MT 765, Tag 21 Related Reference.
Customer ID/Name	Read only field. System defaults the customer ID/name from Guarantee / SBLC Issuance.
Branch	Read only field. System defaults the branch code as applicable.
Claim Serial Number	Read only field. System defaults the claim serial number from Guarantee/ SBLC Issuance. This should be the latest claim number available in back-end system +1.

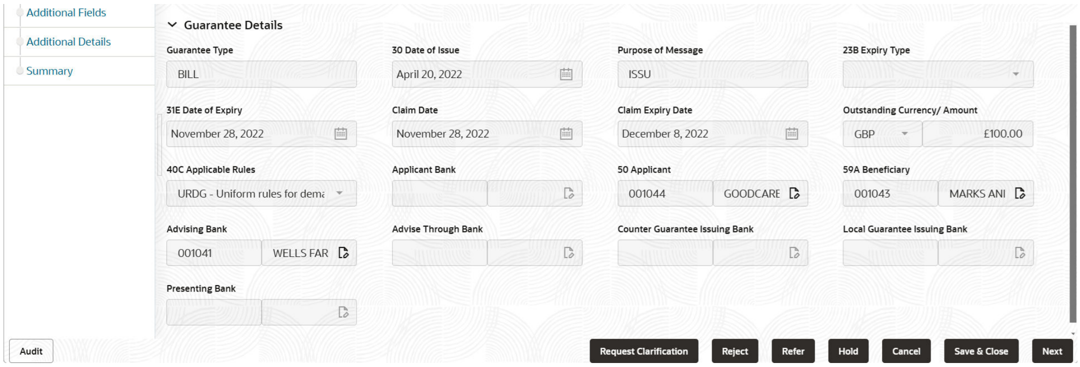
Table 2-6 (Cont.) Application Details - Field Description

Field	Description
Process Reference Number	Read only field. Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Priority	Priority maintained will be populated as either 'Low or Medium or High or Essential or Critical'. If priority is not maintained for a customer, 'Medium' priority will be defaulted.
Submission Mode	System defaults the submission mode of Lodge Claim Guarantee Issued request. By default the submission mode will have the value as 'Desk'. • **Desk** - Request received through Desk • **Fax**- Request received through Fax • **Email** - Request received through Email • **Courier** - Request received through Courier The user can change the submission mode. In case of SWIFT MT 765 system defaults the submission mode as 'SWIFT'.
Claim Received Date	Indicates the date on which claim is received. The user can change date. By default, the application will display branch's current date.
Claim Lodgement Date	Read only field. By default, the application will display branch's current date.
Beneficiary Reference Number	Read only field. Displays the Beneficiary Reference Number, if available. In case of SWIFT MT 765, System populates Tag 23 - Beneficiary Reference Number from the Incoming MT 765.

Guarantee Details

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

Figure 2-8 Guarantee Details



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

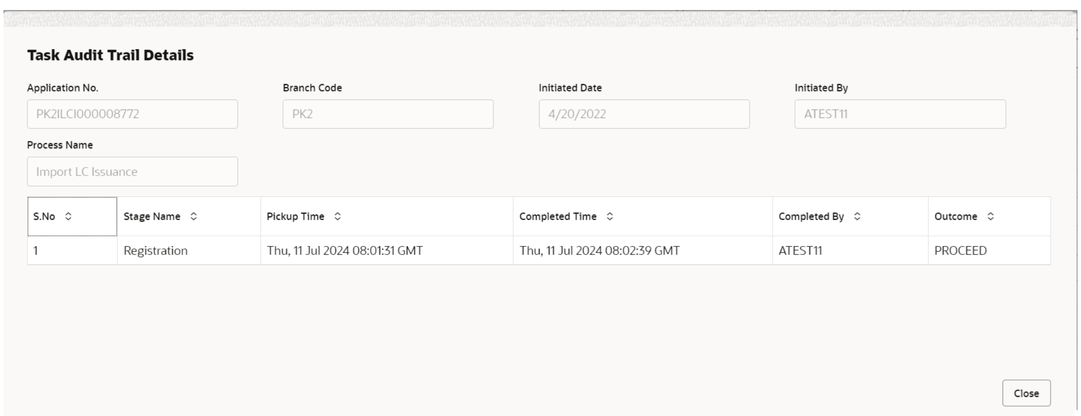
Table 2-7 Guarantee Details - Field Description

Field	Description
Guarantee Type	Read only field. Guarantee type defaults from Guarantee/ Standby Issuance.
Date of Issue	Read only field. System defaults the date of issue from Guarantee /SBLC issuance.
Purpose of Message	Read only field. System dafaults the purpose of message from Guarantee/ Standby Issuance.
Expiry Type	Read only field. System defaults the expiry type from Guarantee/ SBLC Issuance.
Date of Expiry	Read only field. Expiry date of the Guarantee Issuance. System defaults the expiry date from Guarantee/ SBLC Issuance.
Claim Date	Read only field. System defaults the claim date from Guarantee/ SBLC Issuance.
Claim Expiry Date	Read only field. System defaults the claim expiry date from Guarantee/ SBLC Issuance.
Outstanding Currency/ Amount	Read only field. System defaults outstanding currency and amount from Guarantee/ Standby Issuance.
Applicable Rules	Read only field. System defaults the value from Guarantee issuance details.
Applicant Bank	Read only field. This system defaults the applicant bank details available in Guarantee.

Table 2-7 (Cont.) Guarantee Details - Field Description

Field	Description
Applicant	Read only field. System defaults the applicant from Guarantee/ SBLC Issuance.
Beneficiary	Read only field. System defaults the beneficiary as in Guarantee/ SBLC Issuance.
Advising Bank	Read only field. System defaults the advising bank if available in issuance.
Advising Through Bank	Read only field. System defaults the advising through bank if available in issuance.
Counter Guarantee Issuing Bank	Read only field. System defaults the counter guarantee issuing through bank, if available in issuance.
Local Guarantee Issuing Bank	Read only field. System defaults the local guarantee issuing bank, if available in issuance.
Presenting Bank	User can select the presenting bank reference, if available. **Note** Currently this field is not available in OBTF.
Accountee	Read only field. System defaults the accountee name, if available in Guarantee.

Audit



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

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

Table 2-8 Audit - Field Description

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

2. Click **Next**.

   The task will move to next data segment.

Table 2-9 Main Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

Table 2-9 (Cont.) Main Details - Action Buttons - Field Description

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

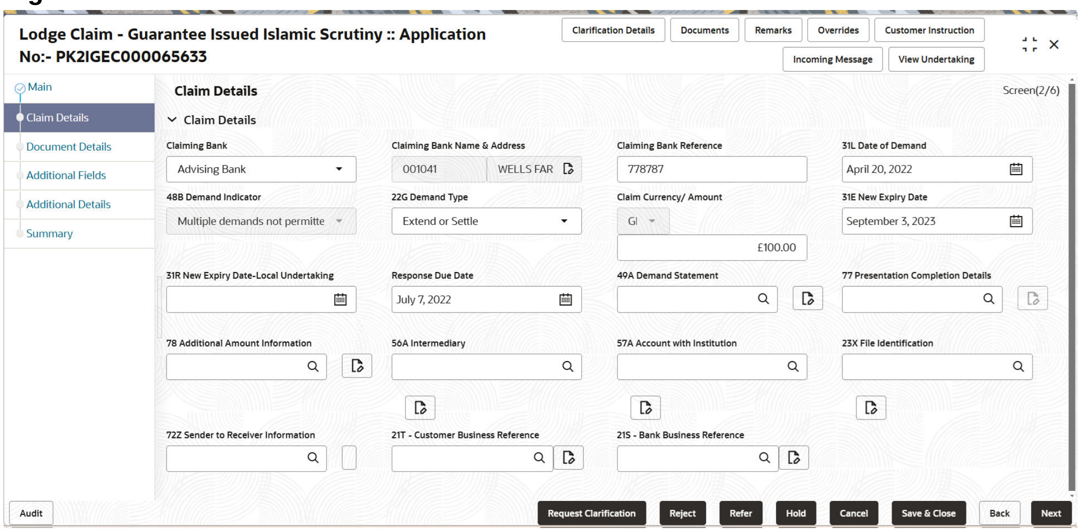
2.3.2 Claim Details

This topic provides the systematic instructions to capture the additional details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic process.

In this section, the Scrutiny user can enter/update the claim details.

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

Figure 2-9 Claim Details



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

Table 2-10 Claim Details - Field Description

Field	Description
Claiming Bank	Select the Claiming Party from whom the claim under the Bank Guarantee issued is received while lodging the Guarantee Claim. The options are: • Advising Bank • Others
Claiming Bank Name & Address	This field is read only and displays the claiming bank details, if **Advising Bank** option is selected in **Claiming Bank** field. Click the **Search** icon to search and select the claiming bank customer id from the look-up, if it is a customer of the bank and if not select the WALKIN id and manually capture Bank name and address. This field is editable if **Others** option is selected in **Claiming Bank** field. This field is mandatory if **Claiming Bank** field has values.

Table 2-10 (Cont.) Claim Details - Field Description

Field	Description
Claiming Bank Reference	Specify the claiming bank reference details, if the claimed is not received from Beneficiary. User can specify the Transaction Reference number from MT 765. In case of STP of incoming MT 765, system to populate the details from incoming MT 765. If the claim is received from the beneficiary, this field will not be editable. This field is mandatory if **Claiming Bank** field has values.
Date of Demand	Specify the date on which the demand is issued by the beneficiary. In case of STP of Incoming MT 765, the System to populate the value in tag 31L, Date of Demand from incoming MT 765.
Demand Indicator	Read Only field. System defaults value from Guarantee /SBLC Issuance. Select the linkage type.
Demand Type	Select the type of demand. The values are: • Extend or Settle • Settle In case of STP of Incoming MT 765, the demand type is defaulted from the incoming MT 765 message. In case of Non-Online, User can input the value as per claim.
Claim Currency/ Amount	Specify the claim amount.
New Expiry Date	Specify the new expiry date, if **Demand Type** field is **Extend or Settle**.
New Expiry Date-Local Undertaking	Specify or select the new expiry date/local Undertaking.
Response Due Date	System defaults value from Guarantee /SBLC Issuance, if **Demand Type** field is **Settle**. The user can change the value. Specify the response due date, if **Demand Type** field is **Extend or Settle**
Demand Statement	Specify the narrative text that constitutes the demand. field displays the limit currency, when the user select the **Liability Number**. The codes can be: • COMP: Complete demand, no other documentation to accompany or follow this message. • INCP: Incomplete demand, supporting documentation to be presented separately. In case of STP of Incoming MT 765, this field is defaulted from the incoming MT 765 message. In case of Non-Online, User can specify the value as per claim.
Presentation Completion Details	Specify the presentation of completion details, if demand statement is provided. This field specifies information about the presentation documentation. If the presentation is incomplete, this must specify how the presentation will be completed. In case of STP of Incoming MT 765, this field is defaulted from the incoming MT 765 message. In case of Non-Online, User can input the value as per claim.
Additional Amount Information	Specify the details on additional amount in this field. In case of STP of Incoming MT 765, this field is defaulted from the incoming MT 765 message. In case of Non-Online, User can input the value as per claim

Table 2-10 (Cont.) Claim Details - Field Description

Field	Description
Intermediary	Specify the Intermediary bank details or click **Search** to search and select the Intermediary bank details from the look-up. This field specifies the financial institution through which the amount claimed must pass to reach the account with institution. In case of STP of Incoming MT 765, this field is defaulted from the incoming MT 765 message. In case of Non-Online, User can input the value as per claim
Account with Institution	Specify the details of Account with Institution or click **Search** to search and select the Account with Institution from the look-up. This field specifies the financial institution at which the amount claimed is to be settled. In case of STP of Incoming MT 765, this field is defaulted from the incoming MT 765 message. In case of Non-Online, User can input the value as per claim
File Identification	Click **Search** to search and select the file identification FFT Code from the look-up.
Sender to Receiver Information	Click **Search** to search and select the sender to receiver information FFT Code from the look-up.
Customer Business Reference	Click **Search** to search and select the customer business reference from the look-up.
Bank Business Reference	Click **Search** to search and select the bank business reference from the look-up.

2. Click **Next**.

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

Table 2-11 Claim Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.

Table 2-11 (Cont.) Claim Details - Action Buttons - Field Description

Field	Description
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

Table 2-11 (Cont.) Claim Details - Action Buttons - Field Description

Field	Description
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.3 Document Details

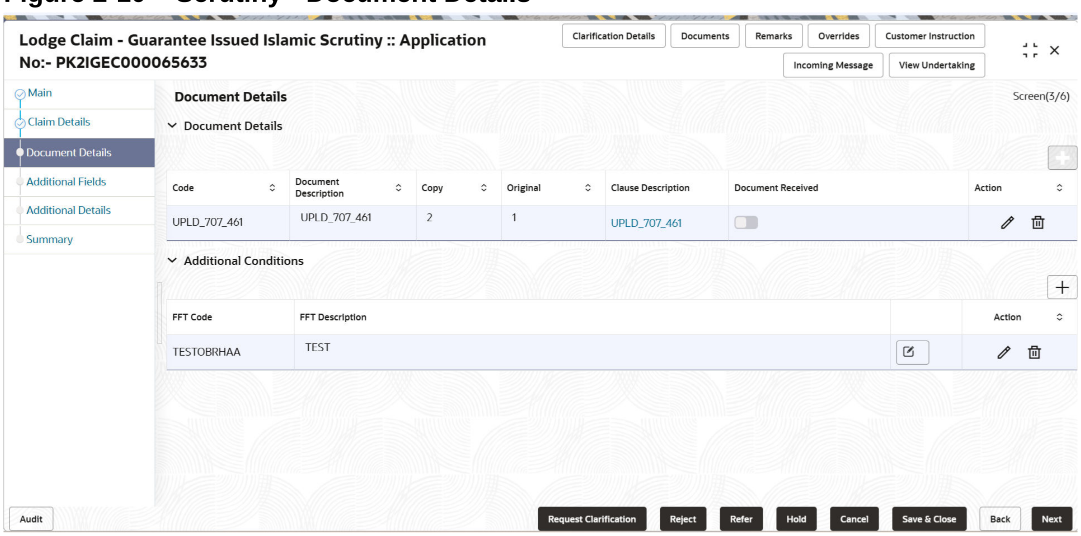
This topic provides the systematic instructions to capture the document details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic process.

In Document Details, the user can to view the Documents required for a claim and verify if the Claim Documents are submitted as per documents required. The user, can scrutinize the claim request and input data as required.

> **Note**
>
> In case of STP of Incoming MT 765, values should be handled as done in Offline process for Guarantee Claim.

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

Figure 2-10 Scrutiny - Document Details



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

Table 2-12 Document Details - Field Description

Field	Description
The user can click **+** to add multiple document details.	
Code	Document code is auto-populated, user can click plus **+** icon and click **Search** to search and select the document code based on the document received. User can add or delete the code by deleting the line on the grid.
Document Description	System defaults the document name based on the document code.
Copy	Number of duplicate copies of documents as required in guarantee. User can edit the actual copies received.
Original	Number of documents in original as required in guarantee. User can edit the actual originals received.
Clause Description	System displays the clause description.
Documents Received	Specify the description of the documents received.
Action	Click Edit icon to edit the document details. Click Delete icon to delete the document details.
Additional Conditions The user can click **+** to add multiple FFT details.	
FFT Code	FFT code is auto-populated, user can click plus **+** icon and click **Search** to search and select the FFT code. User can add or delete the code by deleting the line on the grid.
FFT Description	System defaults the FFT description based on the FFT code.
Action	Click Edit icon to edit the FFT details. Click Delete icon to delete the FFT details.

2. Click **Next**.

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

Table 2-13 Document Details - Action Buttons - Field Description

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

Table 2-13 (Cont.) Document Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-13 (Cont.) Document Details - Action Buttons - Field Description

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

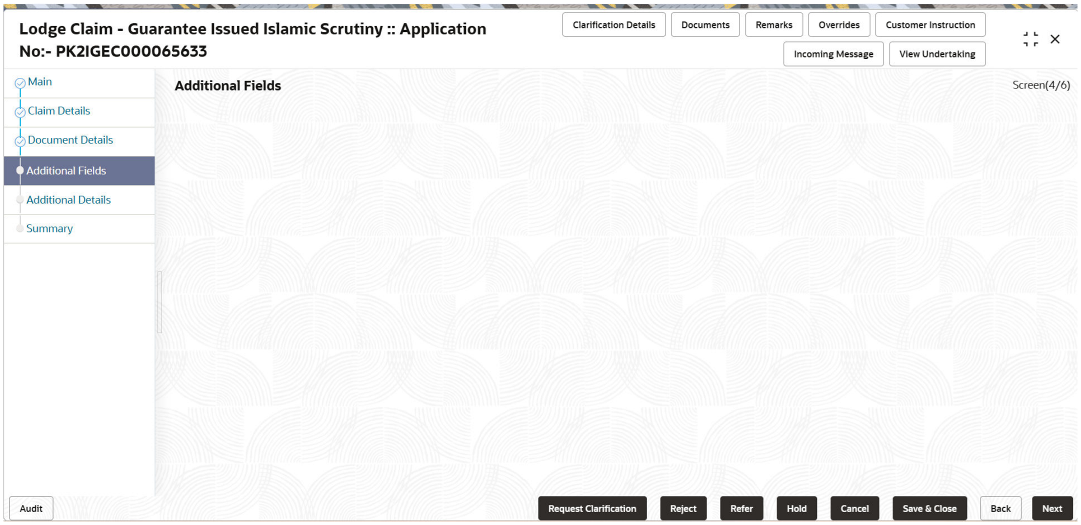
2.3.4 Additional Fields

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

This section displays the additional fields based on the User defined fields maintained in the system.
In case of STP of Incoming MT 765, values should be handled as done in Offline process for Guarantee Claim.

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

Figure 2-11 Scrutiny - Additional Fields



2. Click **Next**.

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

Table 2-14 Additional Fields - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

Table 2-14 (Cont.) Additional Fields - Action Buttons - Field Description

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.5 Additional Details

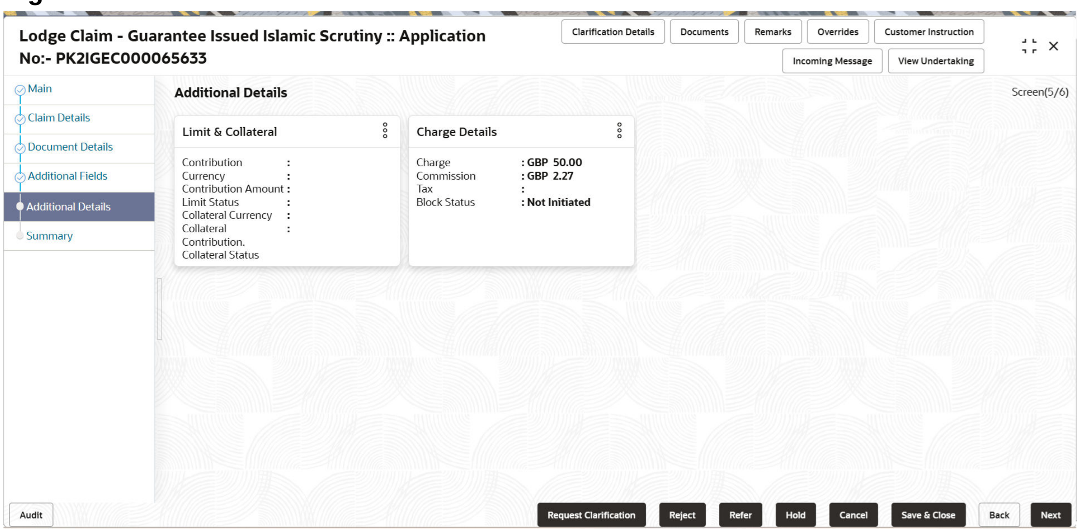
This topic provides the systematic instructions to capture the additional details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic process.

A Scrutiny user can verify/input/update the additional details data segment of the Guarantee claim request. As a part of Additional details section, Guarantee /Standby claim may have impact on the Limits & Collaterals.
If any of the fields in the financial section of the pop up screen is checked then the limits and collaterals screen will be enabled.

In case of STP of Incoming MT 765, values should be handled as done in Offline process for Guarantee Claim

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

Figure 2-12



Limits and Collaterals

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

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

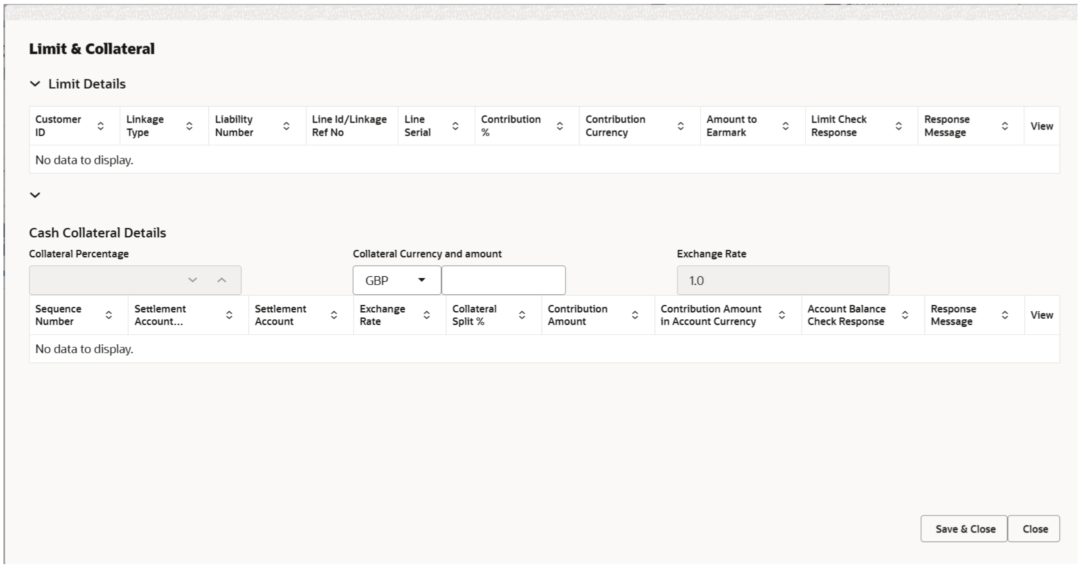

Limit & Collateral
Limit Details
Customer ID
Linkage Type
Liability Number
Line Id/Linkage Ref No
Line Serial
Contribution %
Contribution Currency
Amount to Earmark
Limit Check Response
Response Message
View
No data to display.
Cash Collateral Details
Collateral Percentage
Collateral Currency and amount
GBP
Exchange Rate
1.0
Sequence Number
Settlement Account...
Settlement Account
Exchange Rate
Collateral Split %
Contribution Amount
Contribution Amount in Account Currency
Account Balance Check Response
Response Message
View
No data to display.
Save & Close
Close

Figure 2-13 Limit Details

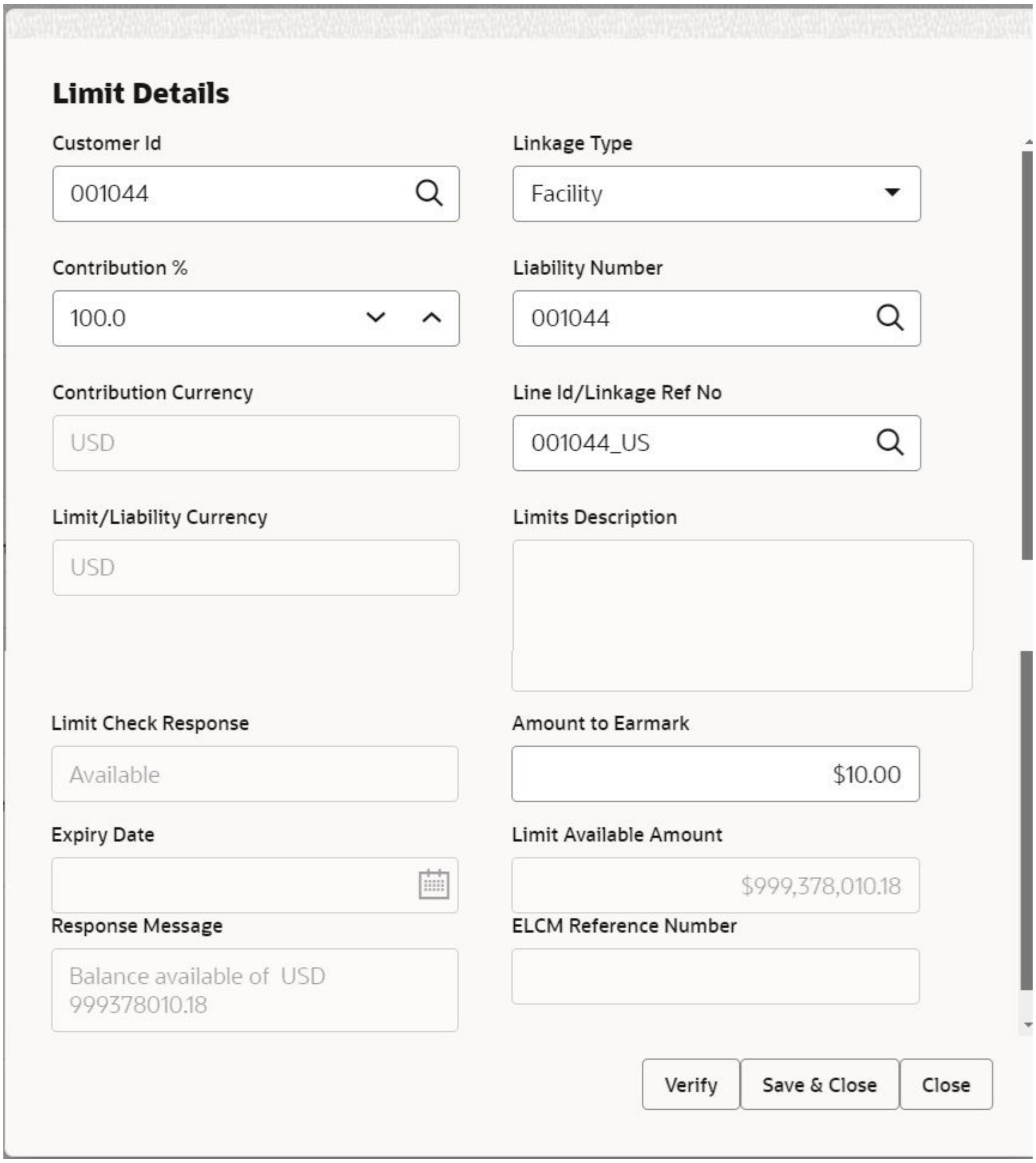
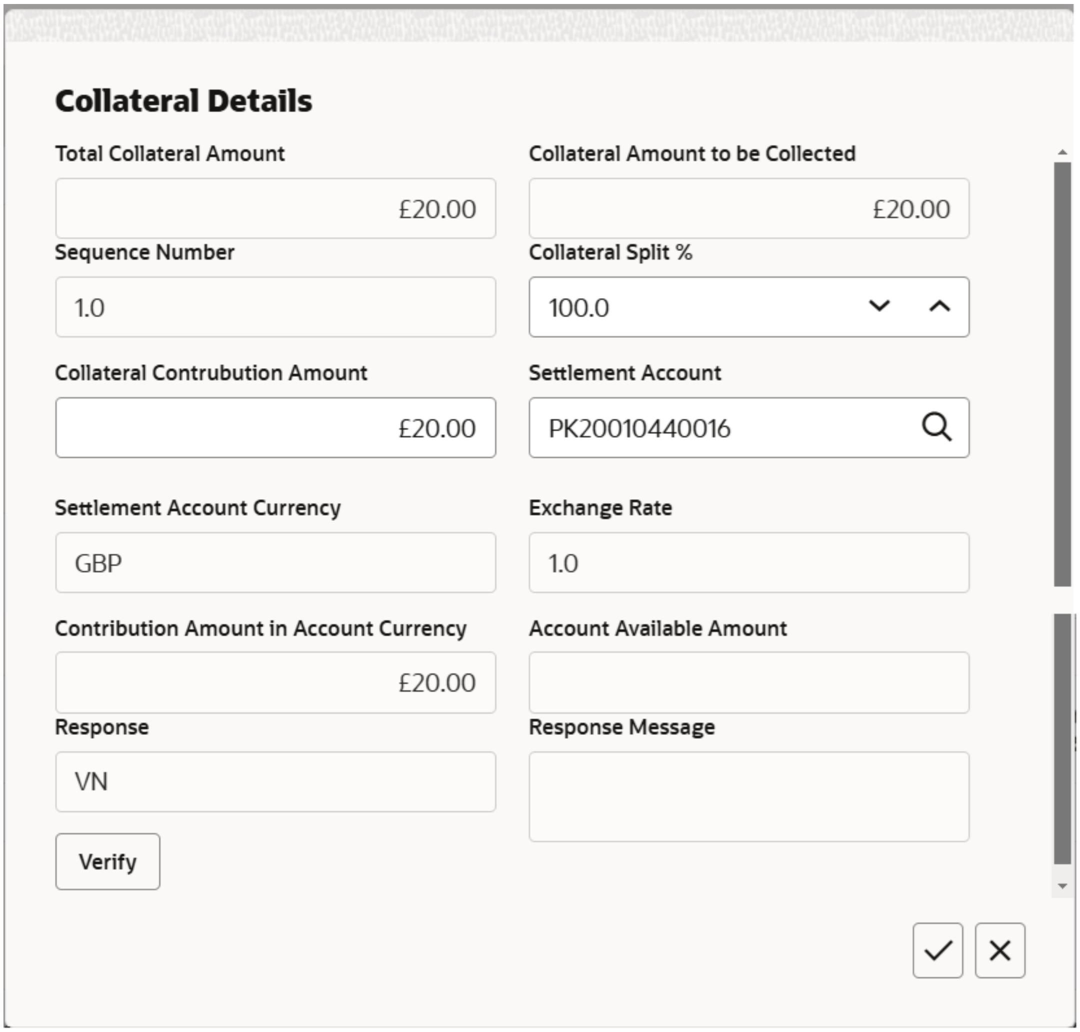


Figure 2-14 Collateral Details



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

Table 2-15 Limit Details - Field Description

Field	Description
Limit Details	Click plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application.
Linkage Type	Select the linkage type. Linkage type can be: • **Facility** • **Liability** By default Linkage Type should be **Facility** .

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

Field	Description
Contribution %	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message. **Note** The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Liability Number	Click **Search** to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.
Contribution Currency	This field displays the contribution currency.
Line ID/Linkage Ref No	Click **Search** to search and select from the various lines available and mapped under the customer id gets listed in the drop-down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount. The user can click the Line Id link to view the limit details. **Note** User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field. This field is disabled and read only, if **Linkage Type** is Liability.
Limit/Liability Currency	This field displays the limit currency, when the user select the **Liability Number**.
Limits Description	This field displays the limits description.
Limit Check Response	This field displays the limit check response. Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response. The value in this field appears, if you click the **Verify** button.
Contribution Amount	This field defaults the contribution amount. Contribution amount will default based on the contribution %. User can change the value.
Expiry Date	This field displays the date up to which the Line is valid.

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

Field	Description
Limit Available Amount	This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the **Verify** button.
Response Message	This field displays the detailed response message. The value in this field appears, if you click the **Verify** button.
ELCM Reference Number	This field displays the ELCM reference number.
Limit Details grid	Below fields appear in the **Limit Details** grid along with the above fields.
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.
Edit	Click the link to edit the **Limit Details**.
Cash Collateral Details	Specify the **Cash Collateral Details**.
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.
Collateral Details pop-up screen	Click **View** link to view the collateral details. Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table: Below fields are displayed on the **Collateral Details** pop-up screen, if the user clicks plus icon.
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.
Settlement Account	Click **Search** to search and select the settlement account for the collateral.

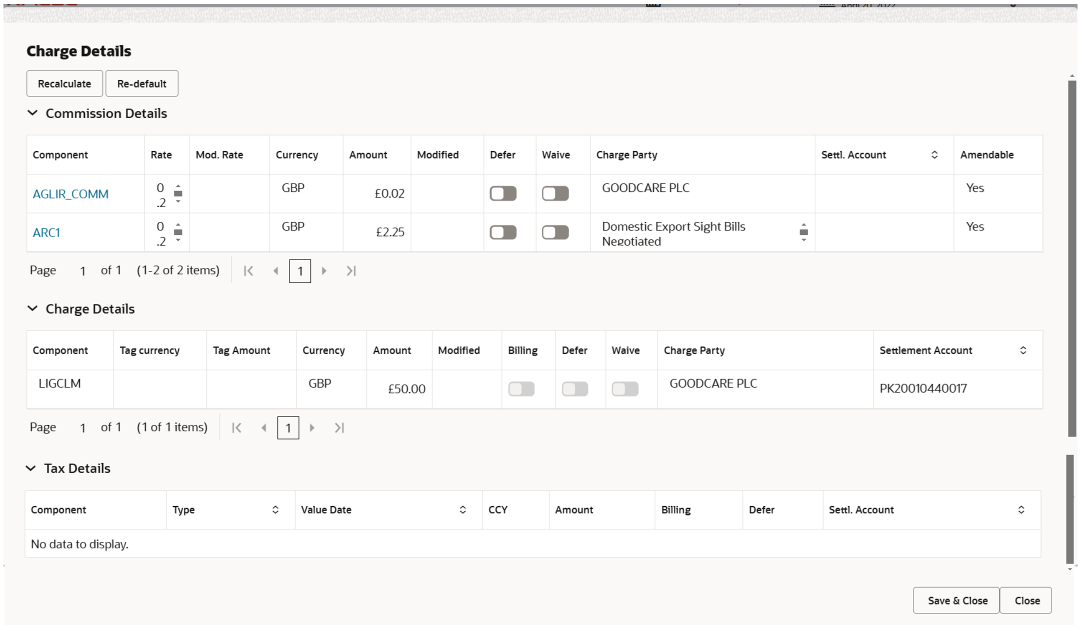
Table 2-15 (Cont.) Limit Details - Field Description

Field	Description
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.
Account Available Amount	Read only field. System populates the account available amount on clicking the **Verify** button.
Response	Read only field. System populates the response on clicking the **Verify** button.
Response Message	Read only field. System populates the response message on clicking the **Verify** button.
Verify	Click to verify the account balance of the Settlement Account.
Save & Close	Click to to save and close the record.
Cancel	Click to cancel the entry.
Cash Collateral Details grid	Below fields appear in the **Cash Collateral Details** grid along with the above fields.
Collateral %	Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Edit	Click edit link to edit the collateral details.
Account Available Amount	This field displays the account available amount which will be auto-populated based on the settlement account selection.

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

Charge Details

This section displays charge 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.



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

Table 2-16 Charge Details - Field Description

Field	Description
Commission Details	This section displays the **Commission Details**.
Component	This field displays the commission component.
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified Rate	From the default value, if the rate is changed the value gets updated in this field.
Currency	This field displays the currency in which the commission have to be collected.
Amount	This field displays the amount that is maintained under the product code. The commission rate, if available in Back Office defaults in OBTFPM. 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 OBTFPM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified Amount	From the default value, if the amount is changed, the value gets updated in the modified amount field.
Defer	If enabled, charges/commissions has to be deferred and collected at any future step.

Table 2-16 (Cont.) Charge Details - Field Description

Field	Description
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settlement Account	Select the settlement account.
Charge Details	This section displays the**Charge Details**.
Component	This field displays the charge component type.
Tag Currency	This field displays the tag currency in which the charges have to be collected.
Tag Amount	This field displays the tag amount that is maintained under the product code.
Currency	This field displays the currency in which the charges have to be collected.
Amount	This field displays the amount that is maintained under the product code.
Modified	From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field.
Billing	If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically enabled in OBTFPM. The user can not enable/disable the option, if it is de-selected by default. This field is disabled, if 'Defer' toggle is enabled.
Defer	If charges have to be deferred and collected at any future step, this check box has to be selected. On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.
Waive	Enble the toggle, if charges has to be waived. Based on the customer maintenance, the charges should be marked for Billing or for Defer. This field is disabled, if **Defer** toggle is enabled.
Charge Party	Charge party is applicant by default. User can change the value to beneficiary.
Settlement Account	Select the settlement account.
Tax Details	The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Table 2-16 (Cont.) Charge Details - Field Description

Field	Description
Component	This field displays the tax component.
Type	This field displays the type of tax component.
Value Date	This field displays the value date of tax component.
Currency	This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission.
Amount	This field displays the tax amount based on the percentage of commission maintained. You can edit the tax amount, if applicable.
Billing	If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. This field is disabled, if 'Defer' toggle is enabled.
Defer	If taxes have to be deferred and collected at any future step, this option has to be enabled. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.
Settlement Account	System defaults the settlement account. The user can modify the settlement account.

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

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

Table 2-17 Additional Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.

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

Field	Description
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

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

Field	Description
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

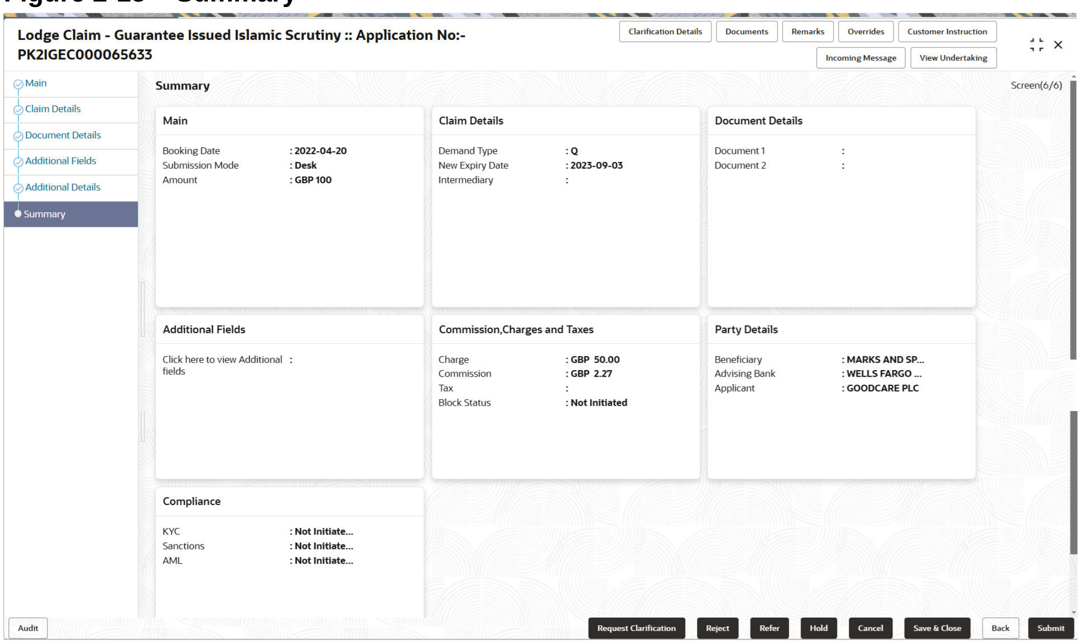
2.3.6 Summary

This topic provides the systematic instructions to view the summary details in Scrutiny stage of Lodge Claim Guarantee Issued Islamic request.

User can review the summary of details updated in Scrutiny stage of Lodge Claim Guarantee Issued Islamic request.
The Summary tiles 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 2-15 Summary



Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Additional Fields - User can view the additional fields.

- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Party Details - User can view party details like beneficiary, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

2. Click **Submit**.

   The task will move to next logical stage.

Table 2-18 Summary - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	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 2-18 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Submit	Task will get moved to next logical stage of Lodge Claim Guarantee Issued. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office.

2.4 Data Enrichment

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

At this stage the user can register a request for Lodge Claim Guarantee Issued Islamic.
As part of Data Enrichment, user can update the various fields of the claim request. The user can also input the transaction details.

In case of requests received through SWIFT MT765, the task will be created in DE stage directly and the fields will be populated based on the incoming request.

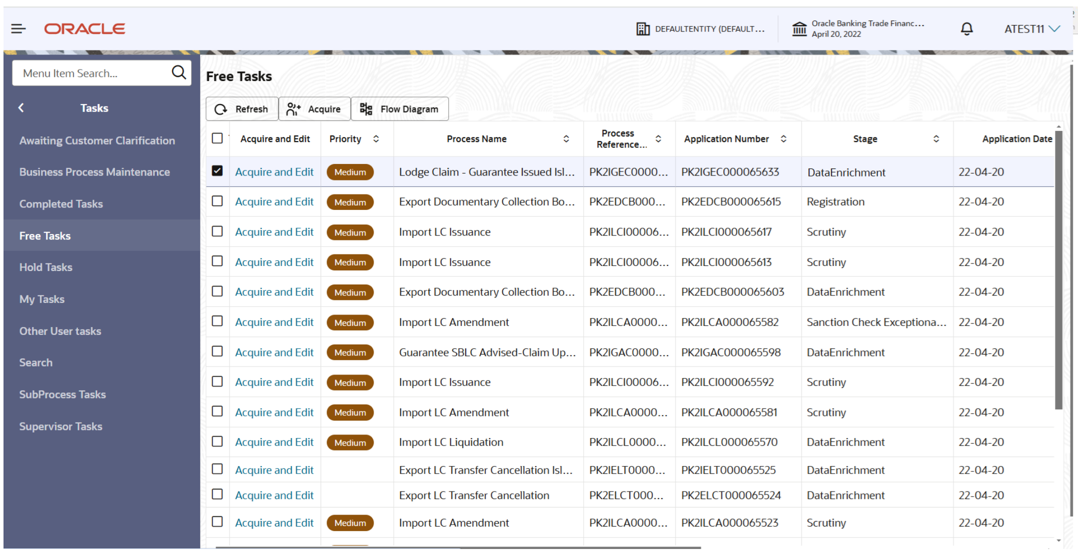
> **Note**
>
> For expired line of limits, the task moves to "Limit Exception" stage under Free Tasks, on 'Submit' of DE Stage with the reason for exception as "Limit Expired".

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

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

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

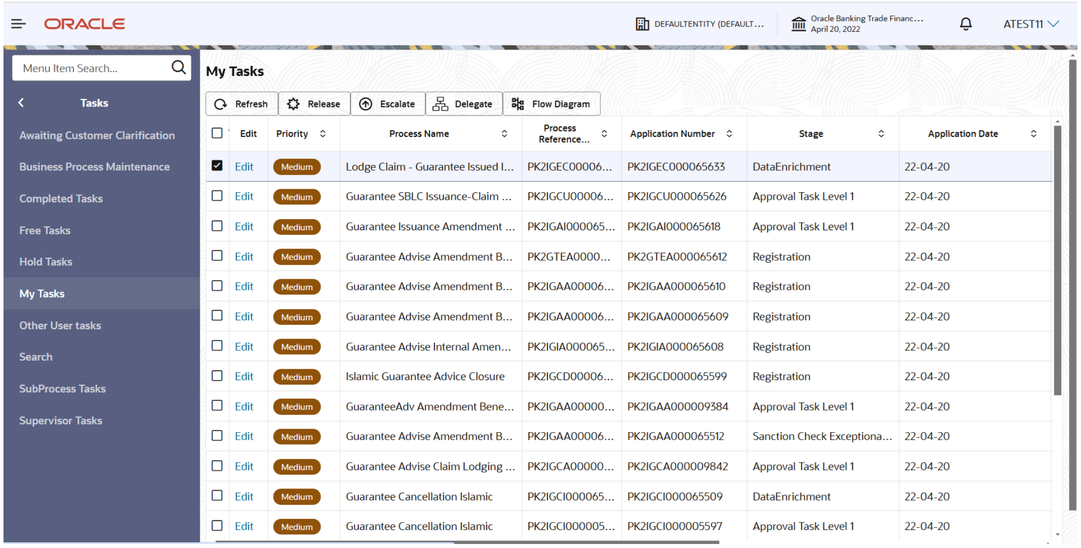
Figure 2-16 Free Tasks



The **Free Tasks** screen displays.

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 provide input for Data Enrichment stage.

Figure 2-17 My Tasks



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 Data Enrichment stage of Lodge Claim Guarantee Issued request.
- Claim Details
  This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Lodge Claim Guarantee Issued Islamic process.
- Document Details
  This topic provides the systematic instructions to capture the document details in Data Enrichment stage of Lodge Claim Guarantee Issued Islamic process.
- 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 Lodge Claim Guarantee Issued Islamic process.
- Additional Details
  This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Lodge Claim Guarantee Issued Islamic request.
- Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Lodge Claim Guarantee Issued Islamic request.
- Summary
  This topic provides the systematic instructions to view the summary of Lodge Claim Guarantee Issued Islamic request.

2.4.1 Main Details

This topic provides the systematic instructions to initiate the Data Enrichment stage of Lodge Claim Guarantee Issued request.

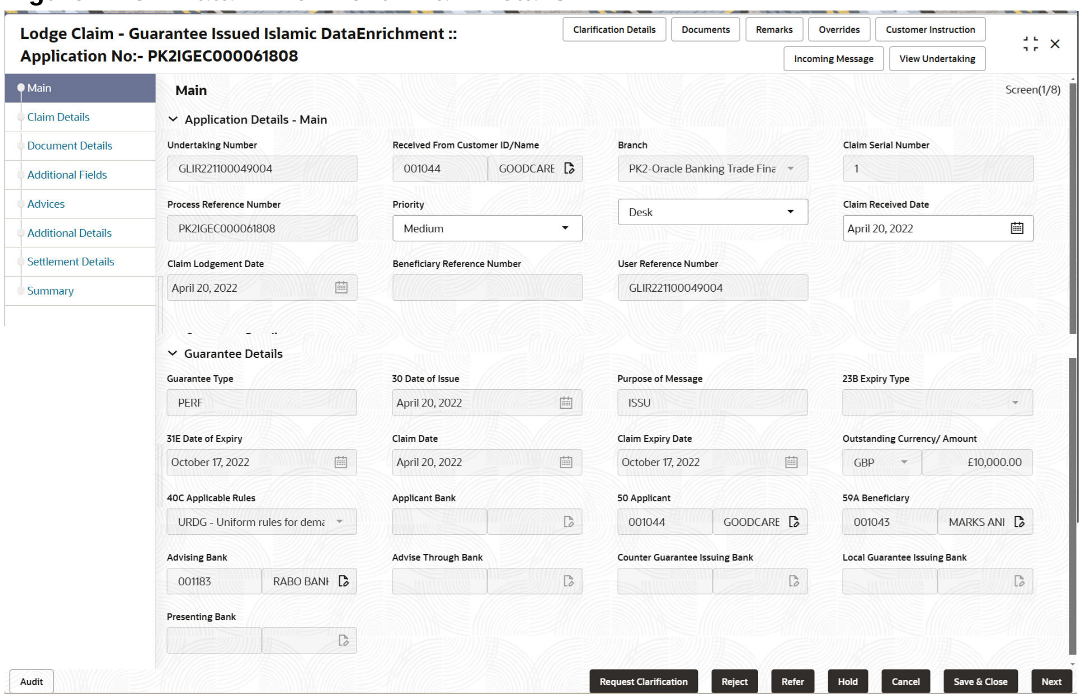
Main details section has two sub section as follows:

- Application Details
- Guarantee Details.

Application Details

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

Figure 2-18 Data Enrichment - Main Details

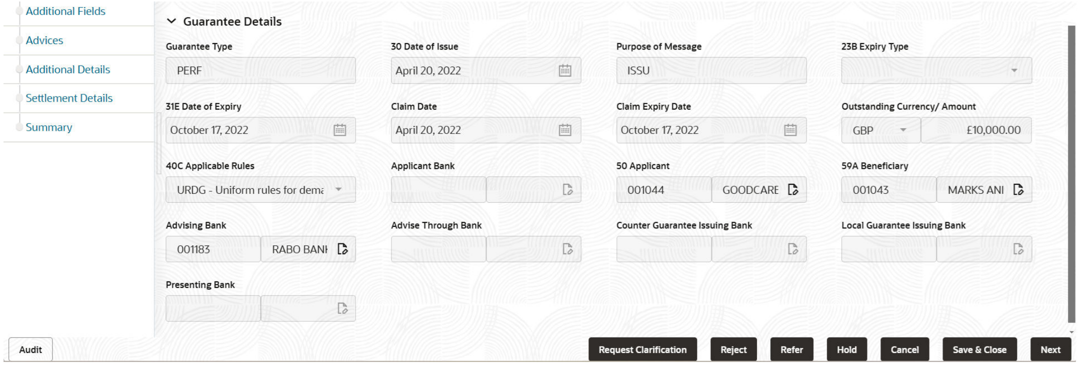


For more information on the fields, refer Table 2-6 of **Scrutiny** stage.

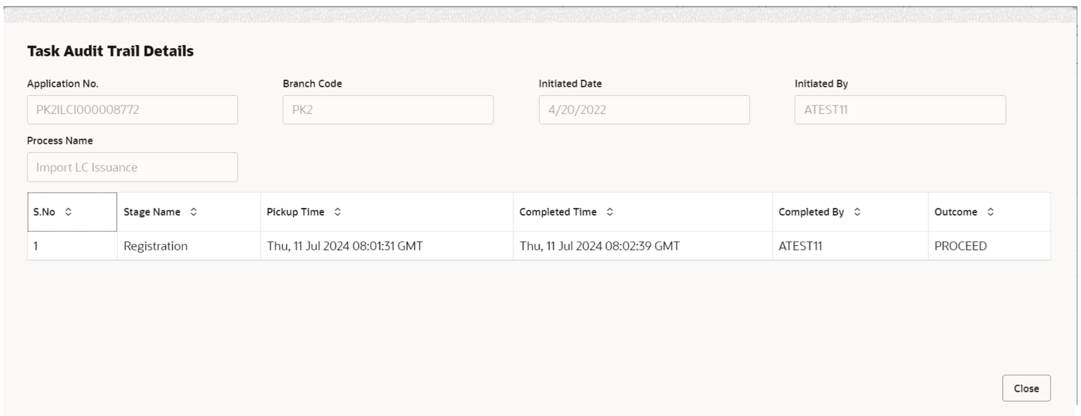
Guarantee Details

The fields listed under this section are same as the fields listed under the **Guarantee Details** section in **Scrutiny** stage. For more information on the fields, refer Table 2-6 of **Scrutiny** stage. During Registration, if user has not captured input, then user can capture the details in this section.

Figure 2-19 Guarantee Details



Audit



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

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

Table 2-19 Audit - Field Description

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

2. Click **Next**.

   The task will move to next data segment.

For more information on the action buttons, refer Table 2-9 in **Main Details** section of **Scrutiny** stage.

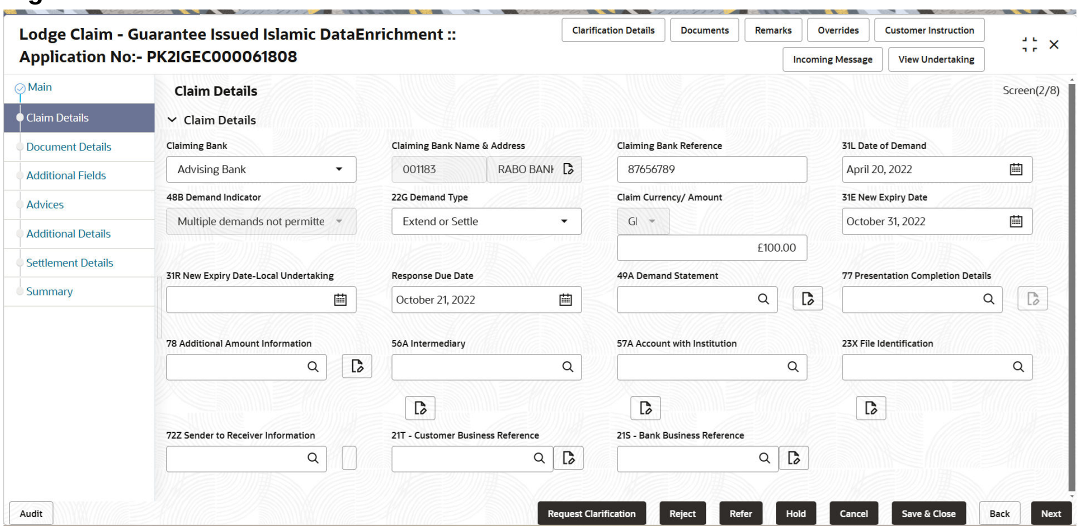
2.4.2 Claim Details

This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Lodge Claim Guarantee Issued Islamic process.

In this section, the Data Enrichment user can enter/update the claim details.

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

Figure 2-20 Claim Details



For more information on fields, refer Table 2-10 of **Scrutiny** stage.

2. Click **Next**.

   The task will move to next data segment.
   For more information on action buttons, refer Table 2-11 of **Claim Details** in **Scrutiny** stage.

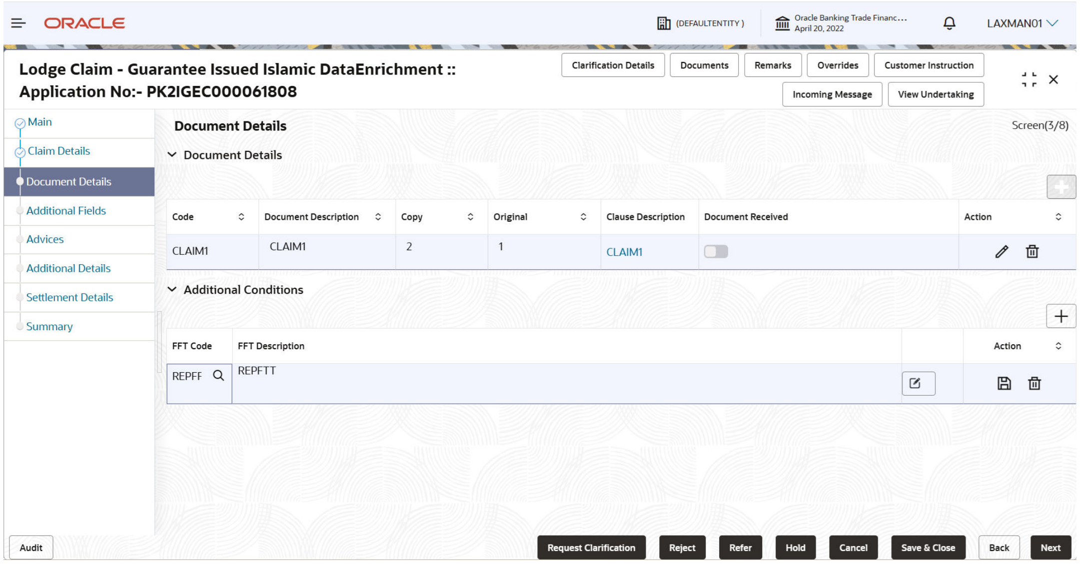
2.4.3 Document Details

This topic provides the systematic instructions to capture the document details in Data Enrichment stage of Lodge Claim Guarantee Issued Islamic process.

As a part of Data Enrichment the user can capture and verify the documents under a claim. System defaults the document details if documents to be submitted were provided in the Guarantee Issuance, else the user can capture the documents submitted under the claim.

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

Figure 2-21 Document Details



For more information on fields, refer Table 2-12 of **Scrutiny** stage.

2. Click **Next**.

   The task will move to next data segment.
   For more information on action buttons, refer Table 2-13 of **Document Details** in **Scrutiny** stage.

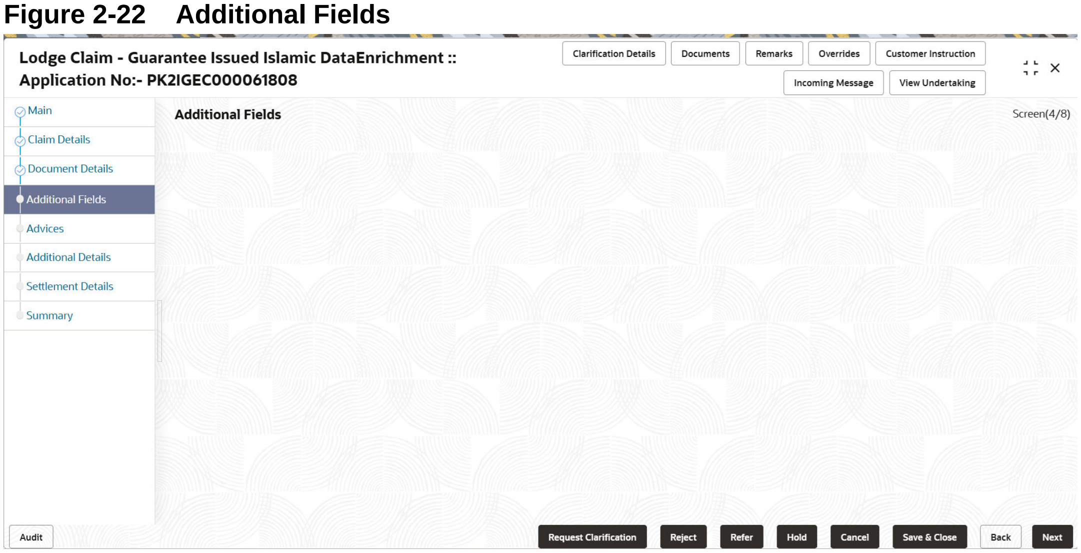
2.4.4 Additional Fields

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.

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

Figure 2-22 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 Table 2-14 of **Additional Fields** in **Scrutiny** stage.

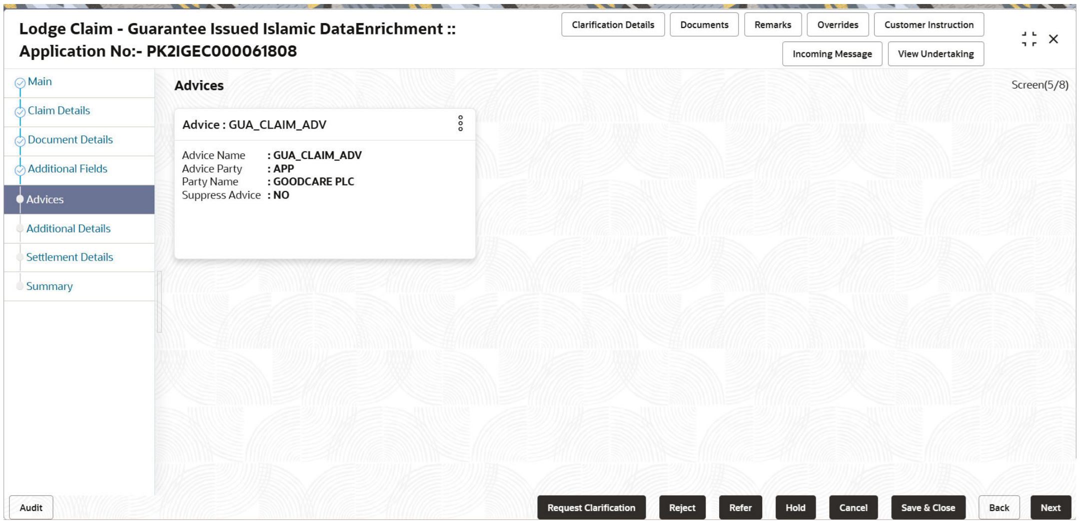
2.4.5 Advices

This topic provides the systematic instructions to capture the advices details of Lodge Claim Guarantee Issued Islamic process.

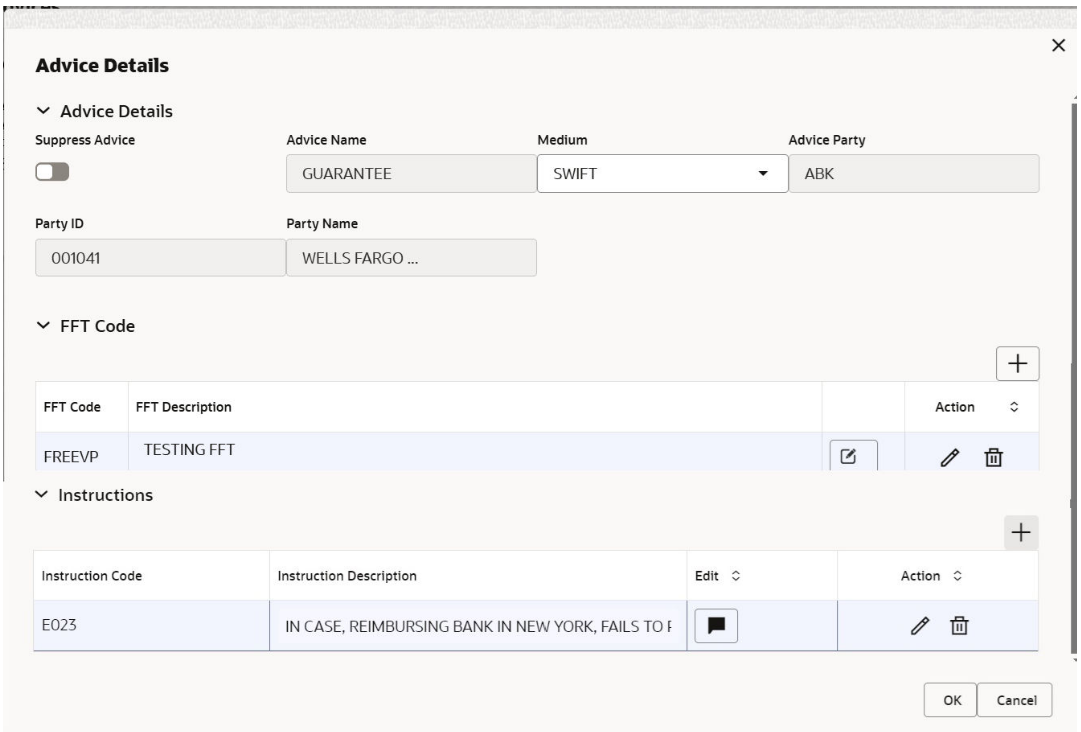
This section defaults the advices maintained for the product based on the advices maintained at the Product level. As part of DE, the user can verify the advices details data segment of the Islamic Guarantee claim request.

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

Figure 2-23 Advices



Advice Details

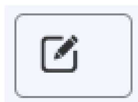


For more information on fields, refer to the field description table below.

Table 2-20 Advice Details

Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Displays the advice name.
Medium	Displays the medium of advices is defaulted from the system.
Advice Party	Displays the advice party is defaulted from the system.

Table 2-20 (Cont.) Advice Details

Field	Description
Party ID	Displays the party Id defaulted from system.
Party Name	Displays the defaulted from Guarantee.
FTT Code	Specify the free format text based on the following table. Click plus icon to add new FFT code.
FTT Code	Click **Search** to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected. User can edit the FFT description.
	Click edit icon to edit the existing FFT description.
Action	Click delete icon to remove any existing FFT code. Click edit icon to edit the existing FFT code.
Instructions	Specify the instrunction details based on the following table. Click plus icon to add new instruction code.
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected. User can edit the instruction description.
	Click edit icon to edit the existing instruction description.
Action	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 2-21 Advices - Action Buttons - Field Description

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

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

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

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

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

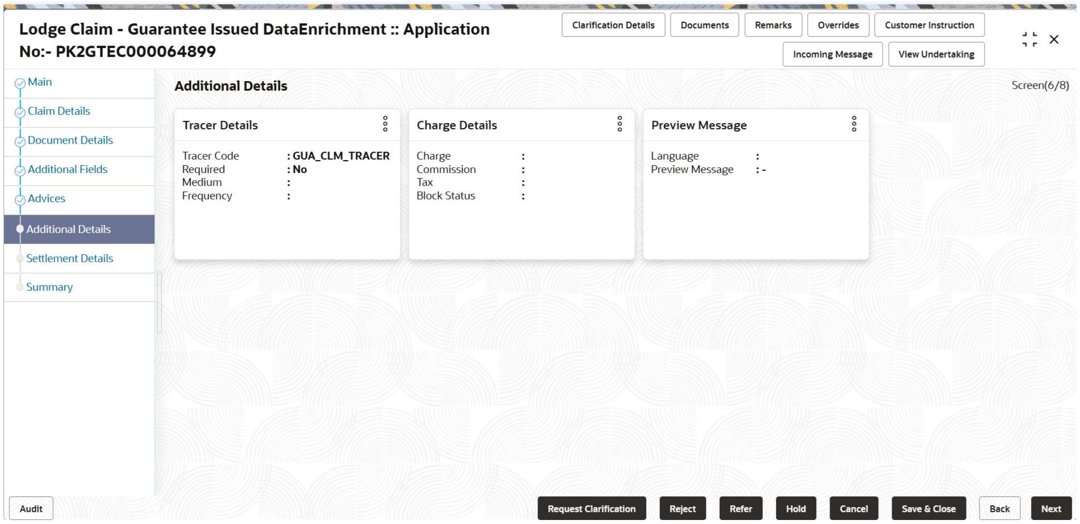
2.4.6 Additional Details

This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Lodge Claim Guarantee Issued Islamic request.

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

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

Figure 2-24 Additional Details



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

   Limits and Collaterals

   For more information, refer to the field description table Table 2-15 in **Scrutiny** stage.

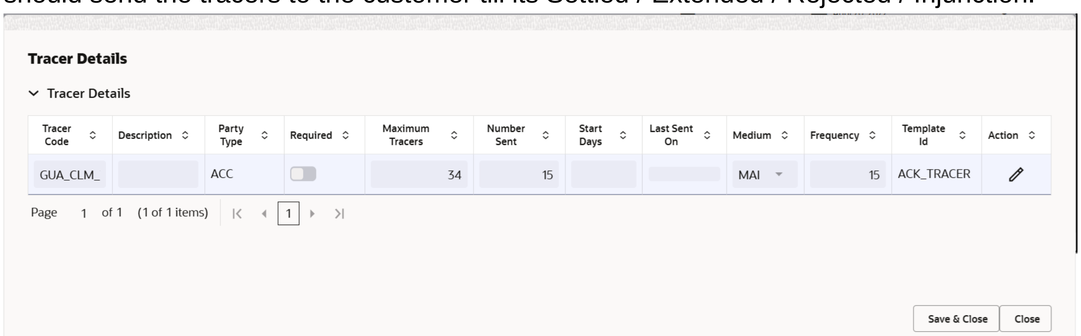
3. Click **Save and Close** to save the details and close the screen.

   Charge Details

   For more information, refer to the field description table of Table 2-16 in **Scrutiny** stage.

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

   Tracer Details
   The bank users can capture these tracer details for Claim Lodgment in Guarantee and should send the tracers to the customer till its Settled / Extended / Rejected / Injunction.



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

Table 2-22 Tracer Details - Field Description

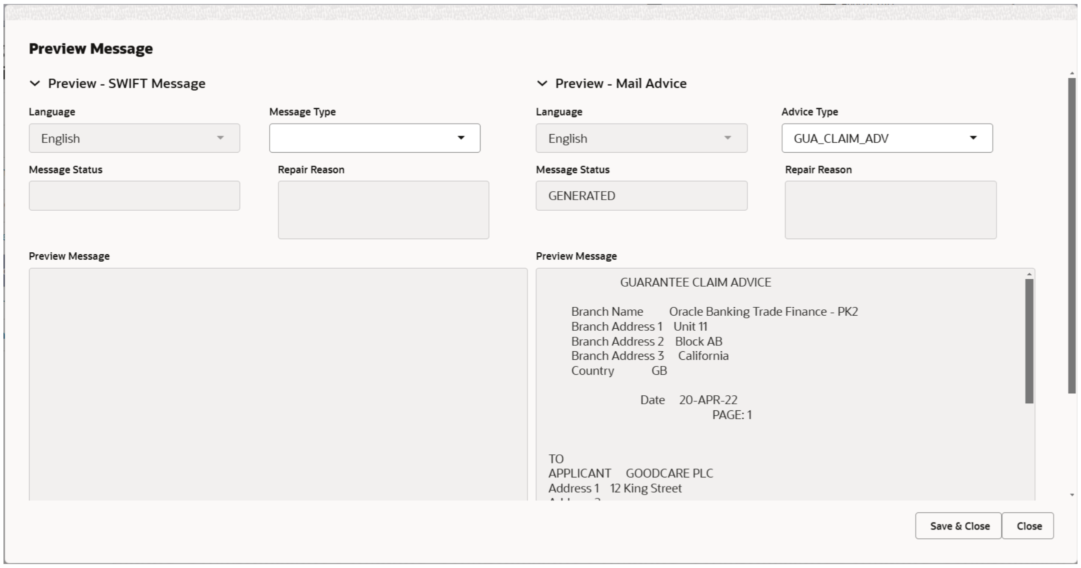
Field	Description
Tracer Code	Read only field. Tracer code is defaulted by the system maintained in the product level.
Description	Read only field. Description of the racer code is auto populated.

Table 2-22 (Cont.) Tracer Details - Field Description

Field	Description
Party Type	Specify the party type of the tracer or click **Search** to search and select from the party type from the look-up.
Required	Enable the option, if respective tracer is required.
Maximum Tracers	Specify the maximum number of tracers to be sent. Maximum allowed is 99 exceeding the same system should prompt an error message for the same “Maximum number of numerals allowed is: 2” and should clear the field to enter the correct value by the user. Maximum Tracers cannot be less than the “Number Sent”, system needs to validate the same.
Number Sent	Number Sent is defaulted by the System with the value, where the number of tracers sent so far. And it cannot be greater than the “Maximum Tracers”. The user can change the value.
Start Days	Specify the number of days after which the tracer has to be sent from the Tracer Start date. It should be positive numeric value.
Last Sent On	Read only field. Tracer last sent date is defaulted by the system.
Medium	Select the medium in which the Tracer has to be generated from the drop-down list. It lists all the possible mediums maintained in the system. • MAIL • SWIFT
Frequency	Specify the medium in which the Tracer has to be generated. It should be positive numeric value.
Template ID	Specify the template ID or click **Search** to search and select the template ID in which the tracer has to be generated from the lookup. It is a lookup which lists all the possible templates maintained in the system. Template ID is nothing but the data that goes in Tag 79 in MT799. This template ID is applicable only for medium 'SWIFT'. Template lookup displays all the template ids applicable for the given Tracer Code.
Action	Click Edit icon to edit the tracer details.

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

Preview Mesage



This screen provides preview of draft guarantee details.

Based on details captured in the previous screen, the preview message simulated from the back office and the user can view the message.

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

Table 2-23 Preview Message - Field Description

Field	Description
Preview SWIFT Message	
Language	Read only field. The language to preview the draft guarantee details. English is set as default language for the preview.
Message Type	Select the message type from the drop down. User can choose to see preview of different message like MT 700, MT 740 and MT 701.
Message Status	Read only field. Display the message status of draft message of guarantee details.
Repair Reason	Read only field. Display the message repair reason of draft message of guarantee details.
Preview Message	This field displays a preview of the draft message. Based on the guarantee text captured in the previous screen, guarantee draft is generated in the back office and is displayed in this screen.
Preview Mail Device	
Language	Read only field. The language for the advice message. English is set as default language for the preview.
Advice Type	Select the advice type.

Table 2-23 (Cont.) Preview Message - Field Description

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

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

   The task will move to next data segment.

Table 2-24 Additional Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.

Table 2-24 (Cont.) Additional Details - Action Buttons - Field Description

Field	Description
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

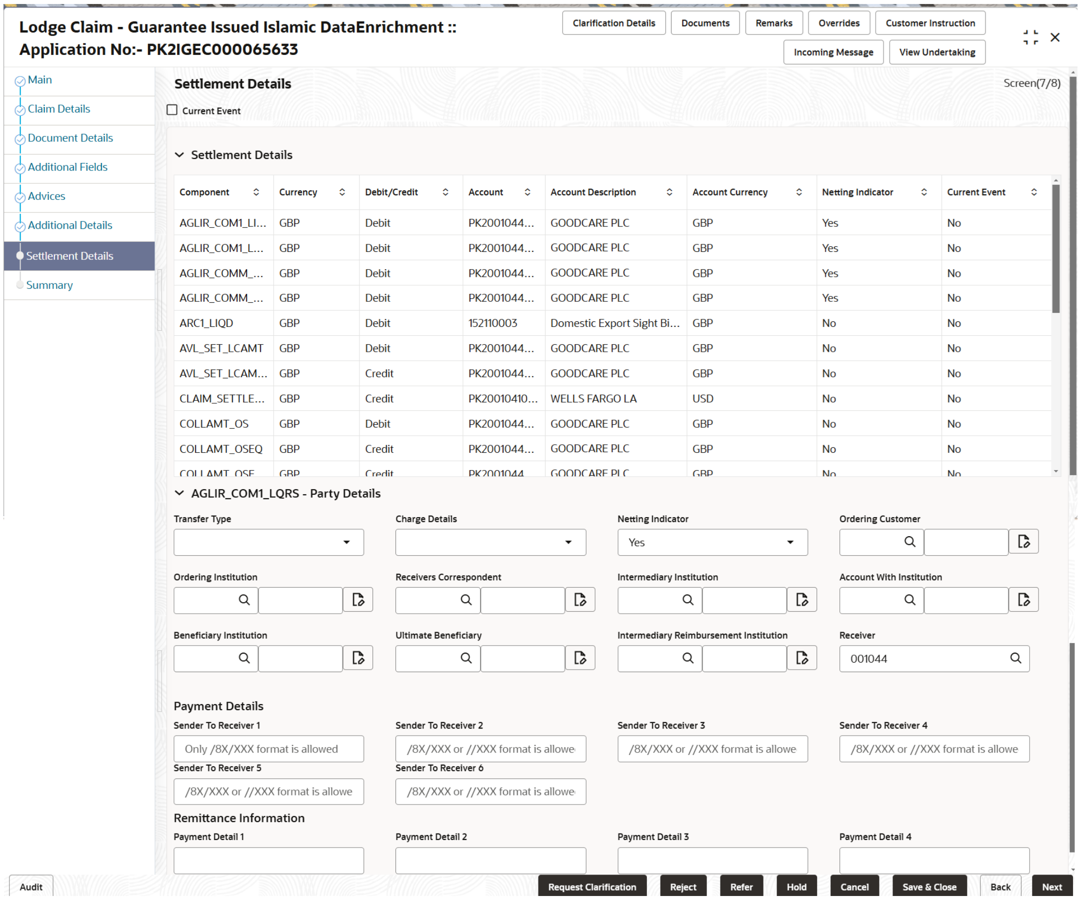
2.4.7 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Lodge Claim Guarantee Issued Islamic request.

The user can view the settlement details during Lodge Claim Guarantee Issued Islamic request.
As part of DE, the user can verify and enter the basic settlement details available in the Islamic Guarantee claim request. In case the request is received through online channel, user will verify the details populated.

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

Figure 2-25 Settlement Details



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

Table 2-25 Settlement Details – Field Description

Field	Description
Current Event	Select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event
Component	This field displays the components based on the product selected.
Currency	This field displays the default currency for the component.
Debit/Credit	This field displays the debit/credit indicators for the components.
Account	This field displays the account details for the components.
Account Description	This field displays the the description of the selected account.
Account Currency	This field displays the currency for all the items based on the account number.
Netting Indicator	This field displays the applicable netting indicator.
Current Event	This field displays the current event.

2. Click any component in the grid.

Party Details

Table 2-26 Party Details – Field Description

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

Payment Details

Table 2-27 Payment Details - Field Description

Field	Description
Sender to Receiver 1	Specify the sender to receiver message.
Sender to Receiver 2	Specify the sender to receiver message.
Sender to Receiver 3	Specify the sender to receiver message.
Sender to Receiver 4	Specify the sender to receiver message.

Table 2-27 (Cont.) Payment Details - Field Description

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

Remittance Information

Table 2-28 Remittance Information – Field Description

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

3. Click **Next**.

   The task will move to next data segment.

Table 2-29 Settlement Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be ‘Clarification Requested’.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application **Note** Not applicable for STP of SWIFT MT 765.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

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

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the “Trade Finance Portal” for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

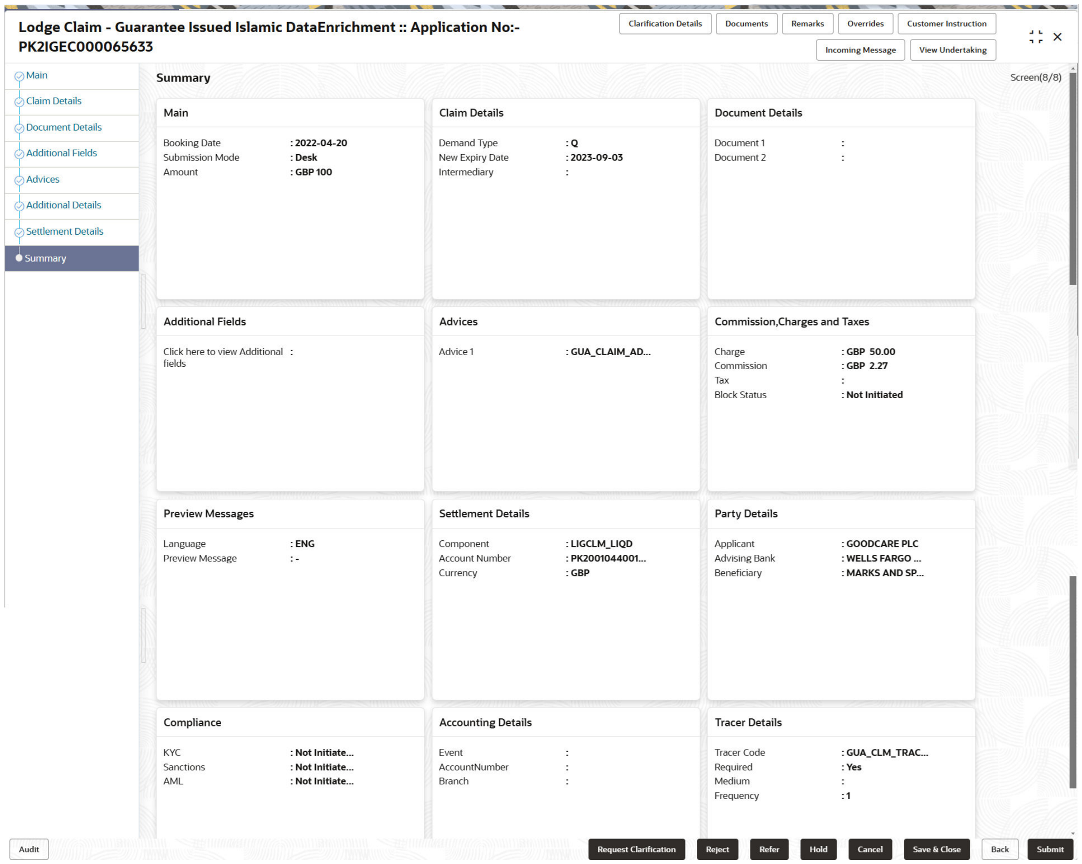
2.4.8 Summary

This topic provides the systematic instructions to view the summary of Lodge Claim Guarantee Issued Islamic request.

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

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

Figure 2-26 Summary



Tiles Displayed in Summary
For more information, refer Summary hop in **Scrutiny** stage.

2. Click **Submit**.

The task will move to next logical stage.
For more information on action buttons, refer Table 2-18 of **Summary** in **Scrutiny** stage.

2.5 Exceptions

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

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

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 (OBTFPM) 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.

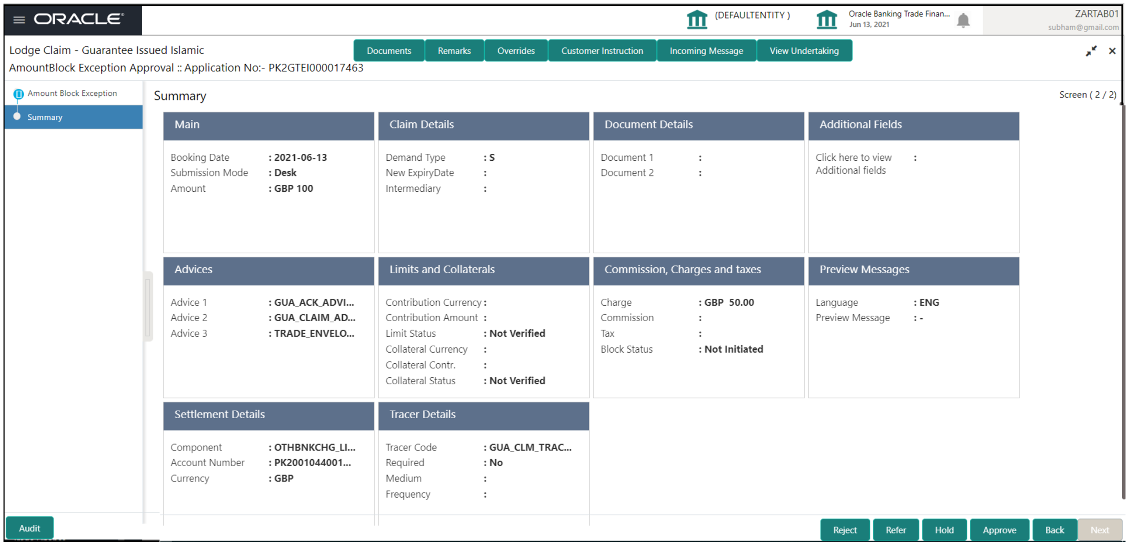
Application Details

All fields displayed under Application details section, would be read only.

Amount Bock Exception

This section will display the amount block exception details.

Summary



Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee details. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Additional Fields - User can view the additional fields.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.

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

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

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

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

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

Field	Description
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

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.

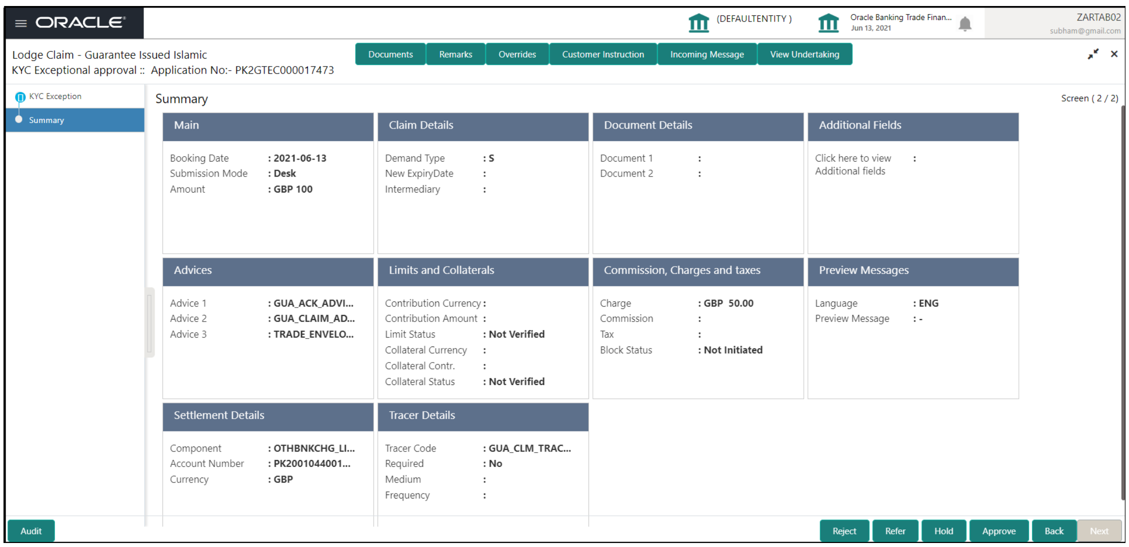
1. Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.
2. Open the task, to see summary tiles that display a summary of available updated fields with values.
   User can pick up a transaction and do the following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

   Approve

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

Summary

Figure 2-27 Know Your Customer (KYC) Exception



Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee details. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Additional Fields - User can view the additional fields.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.

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

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

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

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

Field	Description
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

Exception - 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 OBTFPM 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. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Additional Fields - User can view the additional fields.
- Limits and Collaterals - User can view limits and collateral details.

- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.

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

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

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Lodge Claim Guarantee Issued Islamic. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 765.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

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

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

2.6 Multi Level Approval

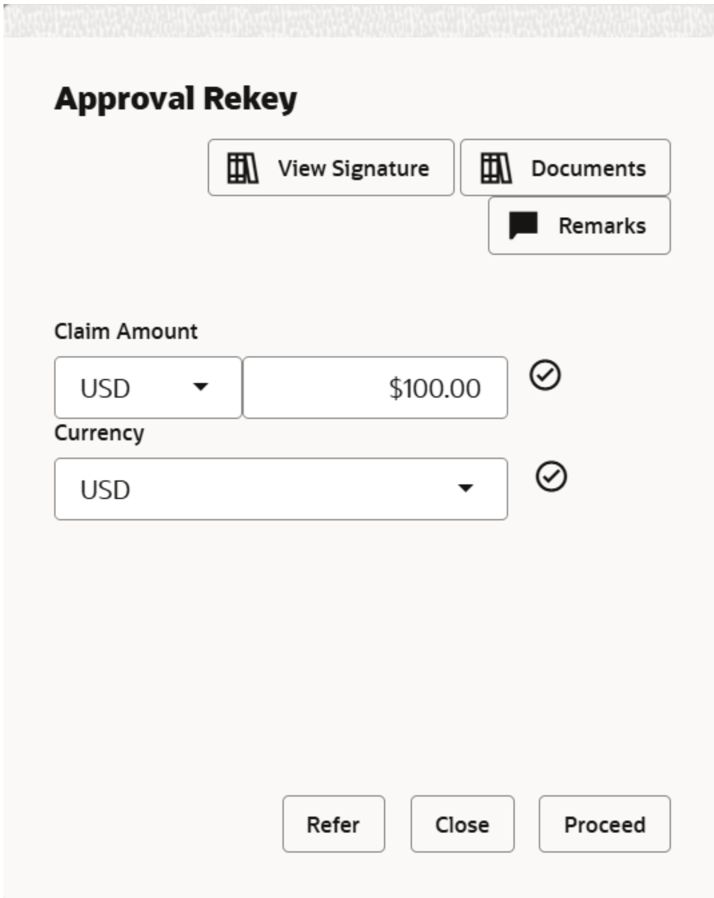
This topic helps you quickly get acquainted with the Multi Level Approval process.

The Approval user can approve a Lodge Claim Guarantee Issued Islamic transaction.

1. Log in into OBTFPM application and on **Home** screen, click, **Task**.
2. Under **Task**, click **Free Task**.
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 2-28 Approval Re-Key



The application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from the values captured, then application will display an error message and user will not be able to approve the task.

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.:

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

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

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

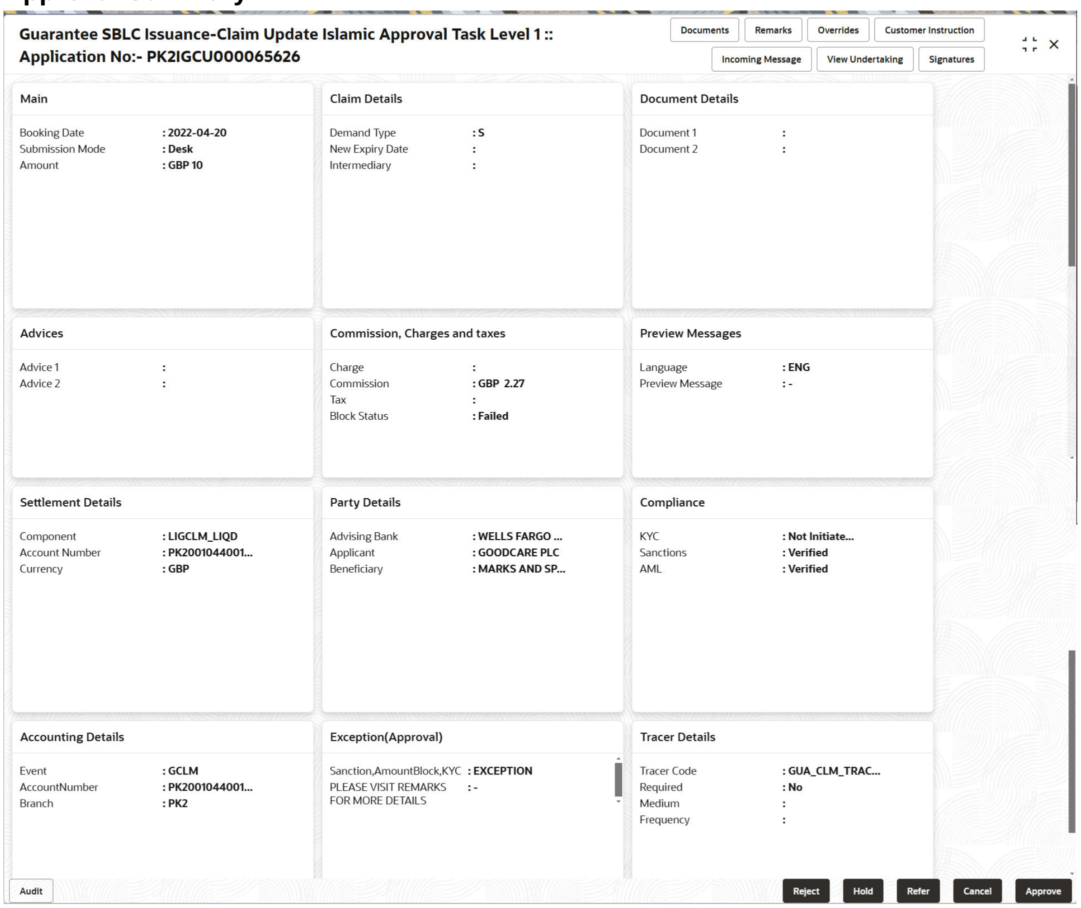
   The **Approval Summary** screen appears. The user can view the Summary tiles which displays list of important fields with values.

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.

   In case of MT798, on approval the task is handed off to back office system to create a Guarantee contract and generate the required MT760/761 messages.

> **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



Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee details. User can modify the details if required.
- Claim Details - User can view the claim details.
- Documents Details- User can view the Document details.
- Additional Fields - User can view the additional fields.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.

- Preview Messages - User can drill down to view the message preview, legal verification and customer draft confirmation details. The message preview screen has the Legal Verification details.
- Settlement Details - User can view the settlement details.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Entries - User can view the accounting entries.

> **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 2-33 Approval Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
View Undertaking	Clicking this button allows the user to view the undertaking details.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

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

Field	Description
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.

8. Click **Approve**.

Index