

Oracle Banking Trade Finance Process Management

Guarantee Issuance User Guide



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Preface

- [Purpose](#)
- [Audience](#)
This document is intended for the following audience:
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Structure](#)
This manual is organized into the following chapters:
- [Conventions](#)
- [Related Documents](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

Purpose

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

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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

Structure

This manual is organized into the following chapters:

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

Conventions

The following text conventions are used in this document:

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

Related Documents

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBTfPM	Oracle Banking Trade Finance Process Management
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.

Table 2 (Cont.) Common Action Buttons and its Definitions

Action Buttons	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	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

Table 3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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
	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

Guarantee Issuance

As part of Guarantee Issuance the applicant (importer or customer) approaches a bank and requests the bank to issue a Letter of Credit on their behalf to the beneficiary (exporter).

The various stages involved for issuance of an Guarantee are:

- Receive and verify application and other 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
- Check balance availability for amount block
- Input/Modify details of the guarantee - Data enrichment stage
- Conduct legal checks
- Check for limit availability
- Check for sanctions & KYC status
- Earmark limits/Create amount block for cash margin/charges
- Capture remarks during any stage of transaction for other users to check and act
- Draft guarantee copy for legal verification
- Generate acknowledgement and draft guarantee copy to customer
- Notify customer on any negative statuses during any of the stages to the applicant
- Hand off approved transaction to back office

The Guarantee Issuance transaction uses AI technology and allows the user to:

1. Read the Guarantee Application / Guarantee Text document and populate whether the basic details are available or not.
2. Displays the inconsistencies in data found across the Guarantee Application presented under the Guarantee Issuance.

Note

The AI assisted Guarantee Issuance is available only if AI related parameters are enabled and it is configured in the system.

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

This topic contains following sub-topics:

- [Common Initiation Stage](#)
This topic provides the systematic instructions to initiate the new **Guarantee Issuance** request.

- [Registration](#)
This topic provides the systematic instructions to initiate the Registration stage of Guarantee Issuance request.
- [OBTFPM- OBDX Bidirectional flow](#)
This topic provides the systematic instructions to initiate the OBTFPM- OBDX Bidirectional flow.
- [Bi-Directional Flow for Offline Transactions Initiated from OBTFPM](#)
This topic provides the systematic instructions to initiate the Bi-Directional Flow for Offline Transactions Initiated from OBTFPM.
- [Scrutiny](#)
This topic provides the systematic instructions to initiate the Scrutiny stage of Guarantee issuance request.
- [Data Enrichment](#)
This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee issuance request.
- [Exceptions](#)
This topic helps you quickly get acquainted with the Exceptions process.
- [Multi Level Approval](#)
This topic helps you quickly get acquainted with the Multi Level Approval process.
- [Customer - Acknowledgement](#)
This topic helps you quickly get acquainted with the Customer Acknowledgement process.
- [Customer - Reject Advice](#)
This topic helps you quickly get acquainted with the Customer - Reject Advice.

2.1 Common Initiation Stage

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

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

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

Figure 2-1 Initiate Task

The screenshot displays the Oracle Trade Finance 'Initiate Task' interface. On the left is a sidebar menu with 'Trade Finance' highlighted. The main content area is titled 'Initiate Task' and 'Registration'. It contains three input fields: 'Process Name' with a dropdown menu showing 'Guarantee Issuance', 'Customer Id' with the value '0005753', and 'Branch' with the value '000-FLEXCUBE UNIVERSAL B.'. At the bottom right of the form are two buttons: 'Proceed' and 'Clear'.

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.
Customer ID	Click Search to search and select the required customer ID of the applicant or applicant's bank.
Branch	Select the required branch code from the drop-down list.

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

Table 2-2 Action Buttons - Field Description

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

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

2.2 Registration

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

The user initiates the transaction from Registration Stage, if the Guarantee Issuance request is given through branch either by fax, email or physical application form, the Guarantee Issuance process starts from the registration stage.

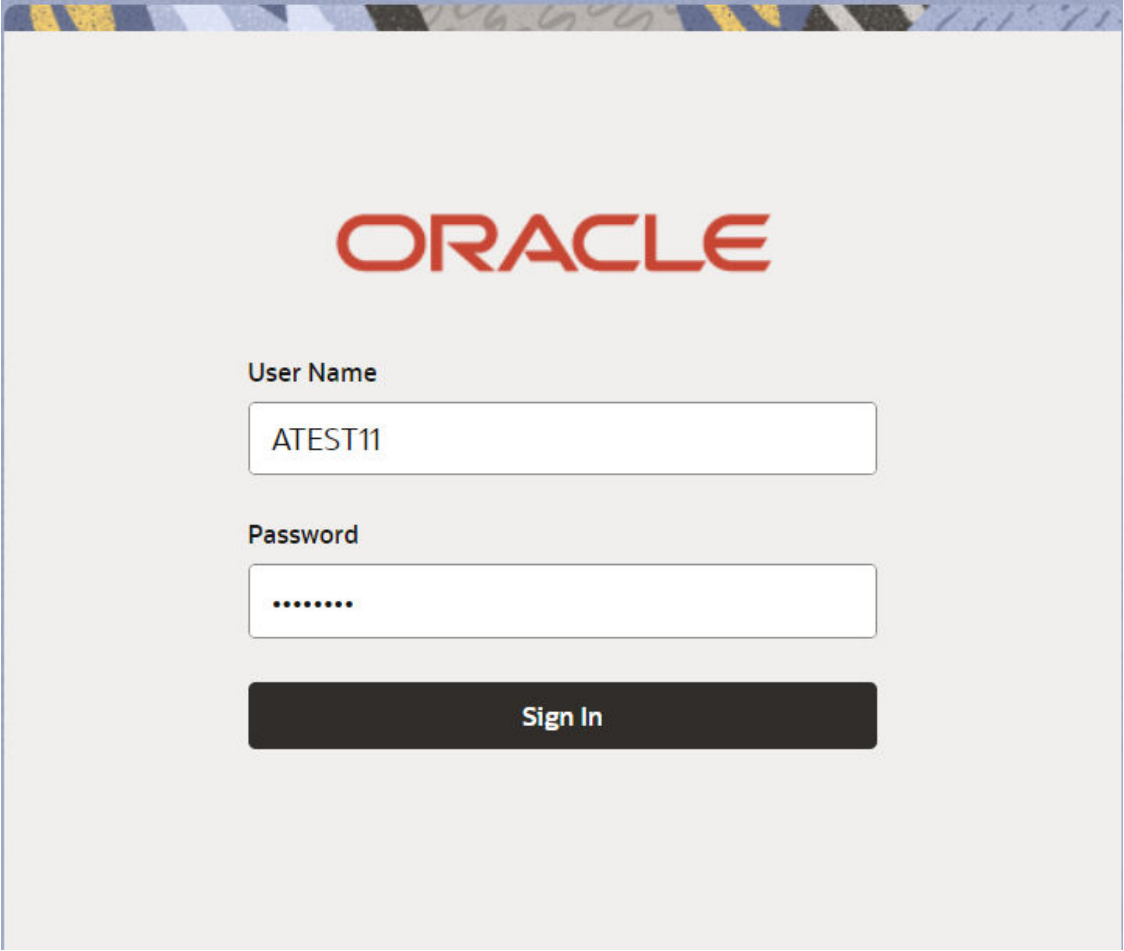
During registration stage, user can capture the basic details of the application, check the signature of the authorised signatories and upload the related documents of the applicant. It also enables the user to capture some additional product related details as an option. On submit of the request, the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

Guarantee received from Applicant Bank has following three scenarios:

1. Guarantee/SBLC received through SWIFT MT 760 in favour of a beneficiary through an Advising Bank and Advise Through Bank.
2. Counter Guarantee/SBLC received through MT 760 in favour of a bank to issue Local guarantee/SBLC which in turn can advise the Local Guarantee/SBLC to the Beneficiary through an Advising Bank.
3. Counter – Counter Guarantee/SBLC received through SWIFT MT 760, in favour a bank to issue Counter Guarantee/SBLC in favor another bank which in turn has to issue a Local Guarantee/SBLC in favour of the beneficiary.

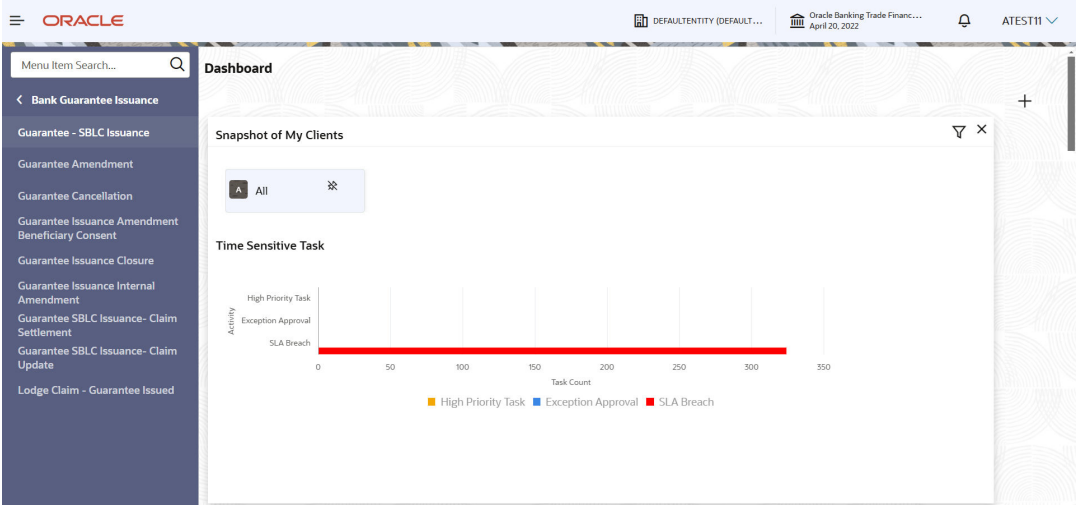
Specify **User ID** and **Password**, and login to **Home** screen.

Figure 2-2 LogIn Screen



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

Figure 2-3 Guarantee - SBLC Issuance



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

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

- On **Guarantee - SBLC Issuance - 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. In case of MT798, Application Details are defaulted to SWIFT.

Table 2-3 Guarantee - SBLC Issuance - Registration - Application Details - Field Description

Field	Description
Received from Applicant Bank	Guarantee Issuance request can be received either from the applicant or the applicant's bank. Enable the option, if Guarantee Issuance request is received from applicant's bank. Disable the option, if Guarantee Issuance request is received from applicant.
Received From - Customer ID	Specify the Customer ID of the applicant or applicant's bank. Alternatively, click Search to search and select the Customer ID.
Received From - Customer Name	Name of the customer or applicant. This field will be auto populated based on the selected customer ID.
Branch	Select the branch. By default, customer's home branch will be displayed based on the customer ID and it can be changed, if required.  Note Once the request is submitted, Branch field is non-editable. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Branch to be resolved from CIF. If the Guarantee Issuance is at Local Issuing Bank (LIB), Branch to be resolved from CIF.
Currency Code, Amount	Select the currency code from the drop-down list and tab out. Specify the value of LC (with decimal places) as per currency type. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
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. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is defaulted and user can change its value. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is defaulted and user can change its value.

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

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 • SWIFT-Non STP - Request received through SWIFT • Courier - Request received through Courier If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and SWIFT. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and SWIFT.
Process Reference Number	Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and generated by system. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and generated by system.
Application Date	The application displays the branch's current date by default, and enables the user to change the date to any back date.  Note Future date selection is not allowed.
Customer Reference Number	Specify a unique Customer Reference Number which is provided by the applicant/applicant bank.
Copy Existing Undertaking	Specify the existing undertaking number, the system populates the details of the guarantee. Alternatively, click Search to search and select the existing undertaking to be copied, if required. If an existing undertaking is to be copied, the details of the LC is captured here.

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

Field	Description
Template Name	Specify the template name if the applicant details are already captured and the data can be reused with the template to reduce the effort. Alternatively, click Search to search and select the Template code. The details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated when you move to the relevant screens. Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values This is applicable only for the non-online Guarantee Issuance request.

Guarantee Details

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

✓ SBLC/Guarantee Details

22D - Form of Undertaking STBY - Standby LC	Type of Undertaking Advance Payment Guarantee	Narrative 	Product Code VASA
Product Description Stand by LC Issuance	20 - Undertaking Number VASA221100000501	User Reference Number VASA221100000501	22A - Purpose of Message ISCO - Issuance of counter-unc
23X - File Identification FAXT - Fax transfer	23X - Narrative 	30 - Date of Issue April 20, 2022	40C - Applicable Rules UCPR - Uniform customs and F
40C - Narrative 	23B - Expiry Type COND - Without Expiry	Effective Date April 20, 2022	Tenor
31E - Date of Expiry 	Auto Renewal ☐	35G - Expiry Condition/ Event YYX	51A - Applicant Bank
Applicant 001044 GOODCARE	Beneficiary CIF0184445 CIF0184445	Advising Bank 	Counter SBLC/Guarantee Issuing Bank
Local SBLC/Guarantee Issuing Bank 8513877 CIF10143171	39F - Supplementary Information About Amount 	Accountee 	Amount In Local Currency GBP £1,000.00
51- Obligor/ Instructing Party 	Obligor Collateral Percentage 	Auto Close ☐	Closure Date
Revenue Sharing Percentage 	Limit verification required ☒	Language Code ENG	

Hold Cancel Save & Close Submit

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

Field	Description
Form of Undertaking	Select the Form of Undertaking from the available options: • DGAR - Guarantee • STBY - Standby LC If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
Type of Undertaking	Select the type of undertaking from the following available options. The options are are: • Advance Payment Guarantee • Credit Facilities Guarantee • BILL - Bill of Lading • CUST - Customs • DPAY - Direct Pay • INSU - Insurance • JUDI - Judicial • LEAS - Lease • PAYM - Payment • PERF - Performance • RETN - Retention • SHIP - Shipping • TEND - Tender or Bid • WARR - Warranty/ maintenance • OTHR - Others If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
Narrative	Specify the narrative in this field. This field is enabled if Type of Undertaking field values is OTHR . If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
Product Code	Specify the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking. Alternatively, click Search to search and select the product code with code or product description. If the Guarantee Issuance is at Counter Issuing Bank (CIB), user can enter the product code. If the Guarantee Issuance is at Local Issuing Bank (LIB), user can enter the product code.

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

Field	Description
Product Description	Read only field. This field displays the description of the product, auto populated by the application based on the Product Code selected.
Undertaking Number	Read only field. This field displays the undertaking number available in the guarantee/SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Undertaking Number is generated from Back office System and in incoming MT 760 to be populated against Reference field for party CIB. If the Guarantee Issuance is at Local Issuing Bank (LIB), Undertaking Number is generated from Back office System and in incoming MT 760 to be populated against Reference field for party CIB.
User Reference Number	System defaults the user reference number, depending on the selection of product code. User can change the User Reference Number.
Purpose of Message	Select the purpose of message from the drop-down. The values are: • ISSU - Issue of Undertaking: In case the Undertaking is sent through SWIFT MT 760, the advising bank has to just advise the Undertaking to the Beneficiary. In case the Undertaking is advised through Mail Advice, the guarantee can be directly mailed by the Issuing bank to the Beneficiary. This is applicable for Guarantees/ Local Guarantees and SBLC (Standby LC) • ICCO - Issuance of counter-counter-undertaking: Issuance of counter-counter-undertaking and request to issue counter-undertaking. The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue a Counter-undertaking to another bank requesting the third Bank to issue Local Undertaking favoring the Beneficiary. • ISCO - Issuance of counter undertaking: Issuance of counter undertaking and request to issue local undertaking The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue Local Undertaking to the beneficiary. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Purpose of Message is 'ISCO'. If the Guarantee Issuance is at Local Issuing Bank (LIB), Purpose of Message is 'ISSU'.

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

Field	Description
File Identification	Select the type of delivery channel and its associated file name or reference from the available values. The options are: • COUR - Courier delivery • EMAL - Email transfer • FACT - SWIFTNet FileAct • FAXT - Fax transfer • HOST - Host-to-Host • MAIL - Postal Delivery • OTHR - Other delivery channel If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
Narrative	Specify the description in this field, if File Identification field values are COUR or OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
Date of Issue	Read only field. Application defaults the branch's current date as date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Date of Issue = Branch Date (Date of Issue in incoming MT 760 should be mapped to Party CIB- Field Date). If the Guarantee Issuance is at Local Issuing Bank (LIB), Date of Issue = Branch Date (Date of Issue in incoming MT 760 should be mapped to Party CIB- Field Date).
Applicable Rules	Select the applicable rules for guarantee issuance. The options are: • URDG - Uniform rules for demand guarantees • UCPR - Uniform customs and Practices • ISPR - International standby Practices • NONE - Not subject to any rules • OTHR If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

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

Field	Description
Narrative	Specify the description in this field, if Applicable Rules field values is OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Expiry Type	Select the expiry type for guarantee issuance. This field indicates whether undertaking has specified expiry date or is open-ended. The options are: • COND - With Expiry • CONU - Without Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Effective Date	The effective date is defaulted from guarantee issuance. The user can change the date.
Tenor	Specify the value for tenor and select the value from the drop-down. The drop down is enabled, if Expiry Type is COND and FIXD.
Date of Expiry	Select the expiry date of the LC. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message. The field is enabled, if Expiry Type is COND and FIXD. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Expiry Condition/Event	Specify the expiry condition/event. This field specifies the documentary condition/event that indicates when the local undertaking will cease to be available. The field is enabled, if Expiry Type is COND and CONU. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Applicant Bank	This field displays the applicant bank details , if Received From Applicant Bank option is enabled. If request is not received from applicant bank, this field must be blank.

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

Field	Description
Applicant	This field displays the applicant details based on the details provided in Application Details section. Specify the applicant or alternatively, click Search to search and select the applicant from the look-up, if Received From Applicant Bank option is enabled. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Beneficiary	Specify the beneficiary or click Search to search and select the beneficiary in whose favor the undertaking (or counter-undertaking) is issued. If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), Customer ID to be resolved from incoming message. If required use Walk-in ID. Bene ID/ name should be made amendable by the user.
Advising Bank	Specify the advising bank name or click Search to search and select the advising bank based on Party ID/Party Name. User can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name. i Note In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available, please change the bank or use MAIL Medium". If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

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

Field	Description
Counter SBLC/Guarantee Issuing Bank	Specify the Counter Guarantee Issuance bank name or click Search to search and select the Counter Guarantee Issuance Bank bank.. This field is enabled, if Purpose of Message is ICCO. Note In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available." If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760.
Local SBLC/Guarantee Issuing Bank	Specify the Local SBLC/Guarantee Issuance bank name or click Search to search and select the Local SBLC/Guarantee Issuance Bank bank. This field is enabled, if Purpose of Message is ICCO or ISCO. Note If Local Issuing Bank has value and Counter Issuing Bank has no value, and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available". If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760.
Supplementary Information About Amount	Specify the additional amounts related to undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), Customer ID to be resolved from incoming message. If required use Walk-in ID. Bene ID/ name should be made amendable by the user.
Accountee	Specify the accountee or click Search to search and select the accountee.
Amount In Local Currency	Read only field. After the tab out of 'Currency Code, Amount' field, system fetches the local currency equivalent value for the transaction amount from back office (with decimal places).
Obligor/ Instructor Party	Specify the Local SBLC/Guarantee Issuance bank name or click Search to search and select the name of the obligor from the lookup.

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

Field	Description
Obligor Collateral Percentage	Specify the value for obligor collateral percentage. This field is mandatory if the field Obligor/ Instructor Party has value.
Auto Close	Enable the option, if Auto close is required for that transactions. Disable the option, if Auto close is not required for that transactions.
Closure Date	This field displays the "Closure Date" defaulted by the system, with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created. System automatically close the contract on the specified "Closure Date" if "Auto Close" is selected as "Yes" for the specific contract. User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions, • Closure Date must be after the Issue Date. • Closure Date must be after the Expiry Date. • Closure Date cannot be blank, when the "Auto Close" is checked.
Revenue Sharing Percentage	Read only field. System populates the values from the "Trade Finance Customer Maintenance" if the below conditions are met. • Purpose of Message is "ISCO" or "ICCO" • CIB or LIB is captured in the Guarantee Contract. • If CIB and LIB is available in the Guarantee Contract, then system should populate the "Revenue sharing Percentage" maintained against party CIB. • If LIB is only available without CIB in the Guarantee Contract, then system should populate the "Revenue sharing Percentage" maintained against party LIB. • Percentage should be populated after tab out from LIB field.
Limits verification Required	Enable the option to enable limit check during the process flow of this request. Disable the option to disable limit check during the process flow of this request.
Language Code	Specify the language code or click Search to search and select the language code from the look-up.

5. Click **Submit**.

The task will move to next logical stage of Guarantee Issuance. For more information refer [Scrutiny](#).

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

Table 2-5 Guarantee Issuance - Registration - Action Buttons - Field Description

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.

Table 2-5 (Cont.) Guarantee Issuance - Registration - Action Buttons - Field Description

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

- [Document Linkage](#)
This topic provides the systematic instructions to initiate the document linkage.

2.2.1 Document Linkage

This topic provides the systematic instructions to initiate the document linkage.

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

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

Specify **User ID** and **Password**, and navigate to **Registration** screen.

1. On the header of **Registration** screen, click, **Documents**.

The **Document** pop-up screen appears.

2. Click the , click **Add Additional Documents** button/ link.

The **Document** screen appears.

Field	Description
Document Type	Select the document type from list. Indicates the document type from metadata.
Document Code	Select the document Code from list. Indicates the document Code from metadata.
Document Title	Specify the document title.
Document Description	Specify the document description.
Remarks	Specify the remarks.
Document Expiry Date	Select the document expiry date.
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.

3. Select the document to be uploaded or linked and click the **Link Document** link.

The link **Document** pop up appears.

The value selected in **Document Type** and **Document Code** of **Document** screen are defaulted in the **Link Document Search** screen.

The screenshot shows the 'Link Document' dialog box in the Oracle Guarantee Issuance application. The dialog box has a 'Fetch' button and a table of search results. The table has columns for Document Id, Customer Id, Document Type, Document Code, and Link Document. The search results show one item with Document Id 2400, Customer Id 001044, Document Type INSURANCE, and a Link Document button.

Document Id	Customer Id	Document Type	Document Code	Link Document
2400	001044	INSURANCE		Link

- Click **Fetch** to retrieve the details from DMS.

System displays all the documents available for the given **Document Type** and **Document Code** for the customer.

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

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

The screenshot shows a 'Documents' window with a 'Document Status' dropdown set to 'All'. There are two document templates available for linking: 'Letter of Credit' (with 'Pro-forma Invoice' and 'Application Form' options) and a file named 'wqwq.png'. The 'wqwq.png' card shows it was created on 2022-06-28 by PERI01 and includes icons for search, edit, and download. A 'Close' button is in the bottom right corner.

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

- Click **Edit** icon to edit the documents.

The **Edit Document** screen is displayed.

The 'Edit Document' screen contains the following fields:

- Document Id: 2400
- Application Reference Number: PK2ILCI000019041
- Document Type Id: TFPM_DOCTYPE001
- Remarks: (empty text area)
- Document Title: wqwq
- Entity Reference Number: PK2ILCI000019041
- Document Description: (empty text area)
- Document Expiry Date: Jun 29, 2022

At the bottom, there is a dashed box with the text 'Drop files here or click to select' and a label 'Current selected files: []'. 'Update' and 'Cancel' buttons are in the bottom right corner.

2.3 OBTFPM- OBDX Bidirectional flow

This topic provides the systematic instructions to initiate the OBTFPM- OBDX Bidirectional flow.

As a part of Digital Experience, customers can initiate Trade Finance Transactions from online channels and the respective task will be available in OBTFPM for further handling. Oracle Banking Trade Finance Process Management (OBTFPM) user, for task received from online channel, raise clarification and receive response from the customer.

1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.

The screenshot shows a web application window titled "Documents". At the top left, there is a "Document Status" dropdown menu with "Select All" chosen. To the right of the dropdown are two icons: a grid icon and a list icon. The main area contains six document upload slots arranged in two rows of three. The first row has slots for "Letter of Credit", "Letter of Credit", and "Pro-forma Invoice". The second row has slots for "Letter of Credit", "Letter of Credit", and an empty slot. Each slot has a red border and an upload icon (an upward arrow inside a square) at the bottom. At the bottom right of the window are two buttons: "Split Screen" and "Close".

2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.
3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.

Import LC Amendment Scrutiny :: Application No:- PK2ILCA000001597

Main Details

Application Details

20 - Documentary Credit Number: PK2ILSR21125ATPI

Received From Party: Applicant

Received From - Customer ID: 001044

Received From - Customer Name: GOODCARE PLC

Branch: [Dropdown]

Amendment No: 1

Process Reference Number: PK2ILCA000001597

Priority: Medium

Submission Mode: Desk

Application Date: April 20, 2022

Customer Reference Number: [Field]

User Reference Number: PK2ILSR21125ATPI

Beneficiary Consent: [Toggle]

LC Details

Revolving: [Toggle]

LC Type: Slight

Product Code: ILSR

Product Description: Import LC Slight Revolving advance I

Advising Bank: 001185 RBS PLC

40A - Form of Documentary Credit: IRREVOCABLE

31C - Date of Issue: May 5, 2021

40E - Applicable Rules: UCP LATEST VERSION

Date of Expiry: May 31, 2021

31D - Place of Expiry: LONDON

51A - Applicant Bank: [Field]

Applicant: 001044 GOODCARE

Beneficiary: 001204 PK2WALKIT

Accountee: [Field]

32B - Currency Code, Amount: GBP £100,000.00

39A - Percentage Credit Amount Tolerance: [Field]

Limits/Collateral Required: [Toggle]

39C - Additional Amount Covered: [Field]

Amount In Local Currency: GBP £100,000.00

Back to Back LC: [Toggle]

Buttons: Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, Next

4. On **Registration - Application Details** screen, specify the fields.
5. The **Request Clarification** detailed screen gets displayed, user enters the information and clicks **Save**, the information should be sent to customer.
6. System will alert the OBTFPM user through email of receipt of Clarification for Bi-Directional clarifications sent to OBDX user.
7. OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click **Re Clarification** button if required.

Clarification Details - Application No : PK2IILM000065515

Select	Clarification	Raised By	Clarification Date	Response	Response Date	Response Type	Status
No data to display.							

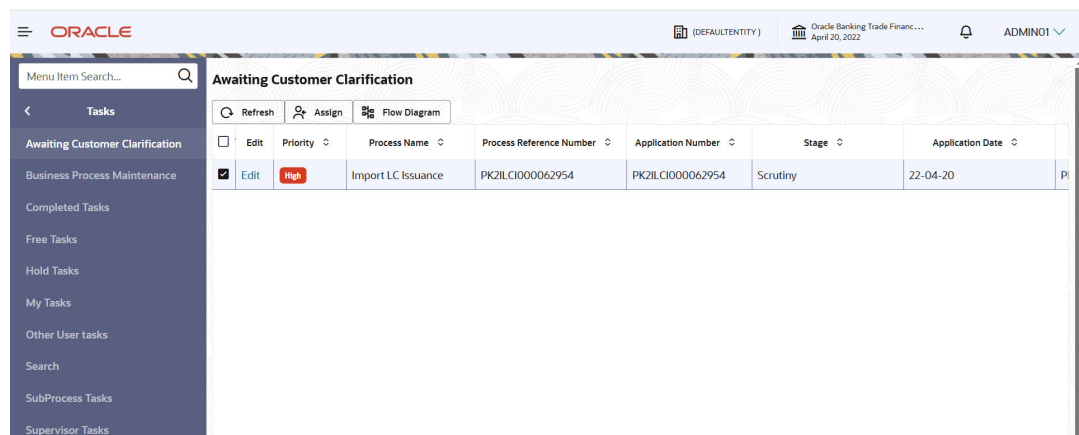
Page 1 (0 of 0 items) |< 1 >|

Buttons: Re Clarification, Manual Update, Withdraw Clarification

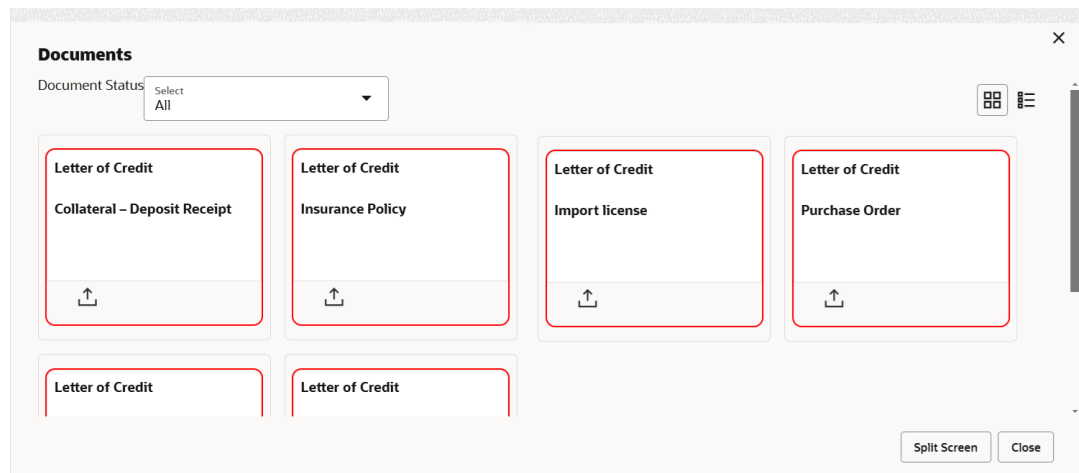
Performa invoice in not uploaded, instead some other document is uploaded as Performa invoice. Please delete the present document and upload the Performa invoice.

Buttons: Accept Clarification, Close

8. The task goes to **Awaiting Customer Clarification** state until the response received from the customer.



9. Click **Edit**.
10. The user can click **Accept Clarification** button, if the query raised has been answered by the customer.
The status should change to **Clarification Accepted** on next the task moves to the next logical stage.
11. Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted document cannot be opened. System should also increment the version number of the documents.



2.4 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

This topic provides the systematic instructions to initiate the Bi-Directional Flow for Offline Transactions Initiated from OBTFPM.

Offline Transactions means those transactions which are not initiated by OBDX, but are initiated directly by the bank user in OBTFPM upon request received from the customer.

Pre- Conditions:

- Customer Maintenance details are replicated from OBTF to OBTFPM.

- Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.
- 1. Customer Maintenance details are replicated from OBTF to OBTFPM.
- 2. In OBTFPM, user clicks **Request Clarification**, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online". In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder.
- 3. In case submission mode is not "Online", the system will validate if the counterparty is a OBDX customer by checking the flag "Trade Finance Portal" in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.
- 4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed to Trade Finance Portal'. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

2.5 Scrutiny

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

On successful completion of Registration of a Guarantee Issuance, the task moves to Scrutiny stage. At this stage the gathered information during Registration are scrutinized. In case of MT798 message, if the User encounters validation error during handling the task, user can put the task on 'Hold' and resume after getting the correct details from the customer (by manually sending a message through common group messages). The user if required can update the editable fields. The fields that have been changed/updated have to be highlighted by the system and the user can check the incoming message placeholder for the original value.

Guarantee Issuance request initiated by Customer having SWIFT for corporates (MT798-MT784/MT760/MT761) will be STP and task will be available in Scrutiny stage for further handling by the Bank User.

The Incoming MT798 message contains three sections.

- MT798 Index Message which contains the Sub message type 784
- MT798 Details Message which contains the Sub Message type 760 (MT700 tags with values)
- MT798 Extension Message which contains the Sub Message type 761 (MT761 Extension message tag values) if applicable.

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

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

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 **Task**.
2. Under **Task**, click **Free Task**.

Figure 2-5 Free Task

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☒	Medium	Guarantee Issuance	PK2GTEI000064742	PK2GTEI000064742	Scrutiny	22-04-20
☐	High	Import LC Issuance	PK2ILCI000064741	PK2ILCI000064741	Scrutiny	22-04-20
☐	High	Import LC Issuance	PK2ILCI000064740	PK2ILCI000064740	Scrutiny	22-04-20
☐	High	Import LC Issuance	PK2ILCI000064739	PK2ILCI000064739	Scrutiny	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDL000064733	PK2IEDL000064733	DataEnrichment	22-04-20
☐	High	Import LC Issuance	PK2ILCI000064722	PK2ILCI000064722	DataEnrichment	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDU000064726	PK2IEDU000064726	DataEnrichment	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDU000064706	PK2IEDU000064706	Approval Task Level 1	22-04-20
☐	Medium	Import LC Issuance	PK2ILCI000064717	PK2ILCI000064717	Scrutiny	22-04-20
☐	Medium	Import LC Liquidation	PK2ILCL000064705	PK2ILCL000064705	DataEnrichment	22-04-20
☐	Medium	Export Documentary ...	PK2EDCL000064677	PK2EDCL000064677	Approval Task Level 1	22-04-20
☐	Medium	Export Documentary ...	PK2EDCR000063569	PK2EDCR000063569	Approval Task Level 1	22-04-20
☐	Medium	Export Documentary ...	PK2EDCU000064697	PK2EDCU000064697	DataEnrichment	22-04-20

The **Free Task** screen appears.

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

Figure 2-6 My Task

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☒	Medium	Guarantee Issuance	PK2GTEI000064742	PK2GTEI000064742	Scrutiny	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDC000064737	PK2IEDC000064737	Approval Task Level 1	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDU000064689	PK2IEDU000064689	Approval Task Level 1	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDL000064643	PK2IEDL000064643	DataEnrichment	22-04-20
☐	Medium	Export Documentary ...	PK2EDCB000064574	PK2EDCB000064574	DataEnrichment	22-04-20
☐	Medium	Islamic Export LC Clos...	PK2IECL000064549	PK2IECL000064549	DataEnrichment	22-04-20
☐	Medium	Export LC Drawing - Is...	PK2IELD000064491	PK2IELD000064491	DataEnrichment	22-04-20
☐	Medium	Islamic Export LC Reo...	PK2IELR000064457	PK2IELR000064457	DataEnrichment	22-04-20
☐	Medium	Islamic Export LC Reo...	PK2IELR000064448	PK2IELR000064448	AmountBlock Exception A...	22-04-20
☐	Medium	Export LC Transfer	PK2ELCT000064421	PK2ELCT000064421	Approval Task Level 1	22-04-20
☐	Medium	Export LC Transfer	PK2ELCT000064430	PK2ELCT000064430	Registration	22-04-20
☐	Medium	Export LC Transfer	PK2ELCT000064428	PK2ELCT000064428	Registration	22-04-20
☐	Medium	Export LC Drawing Up...	PK2ELCU000063760	PK2ELCU000063760	DataEnrichment	22-04-20

The Scrutiny stage has the following hops for data capture:

- [Main Details](#)
- [Guarantee Preferences](#)
- [Local Guarantee](#)
- [Additional Details](#)
- [Summary](#)

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

- [Main Details](#)
This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Guarantee Issuance request.
- [Guarantee Preferences](#)
This topic provides the systematic instructions to capture the Guarantee preference details in Scrutiny stage.
- [Local Guarantee](#)
This topic provides the systematic instructions to capture the local guarantee details of Scrutiny stage.
- [Additional Details](#)
This topic provides the systematic instructions to capture the additional details
- [Summary](#)
This topic provides the systematic instructions to view the summary of Guarantee Issuance request.

2.5.1 Main Details

This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Guarantee Issuance 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

Guarantee Issuance Scrutiny :: Application No:- PK2GTEI000064742

AI Summary Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message Signatures Screen(1/5)

Main

Application Details

Received From Party: Applicant

Received From - Customer ID: 001044

Received From - Customer Name: GOODCARE PLC

Branch: PK2-Oracle Banking Trade Fin

32B - Currency Code, Amount: GBP £1,000.00

Priority: Medium

Submission Mode: Desk

Process Reference Number: PK2GTEI000064742

Application Date: April 20, 2022

Customer Reference Number:

Copy Existing Undertaking:

Template Name:

View/Use Template View Guarantee/SBLC Use

SBLC/Guarantee Details

22D - Form of Undertaking: STBY - Standby LC

Type of Undertaking: Advance Payment Guarantee

Narrative:

Product Code: VASA

Product Description: Stand by LC Issuance

20 - Undertaking Number: VASA22100000501

User Reference Number: VASA22100000501

22A - Purpose of Message: ISCO - Issuance of counter-unc

23X - File Identification: FAXT - Fax transfer

23X - Narrative:

30 - Date of Issue: April 20, 2022

40C - Applicable Rules: UCPR - Uniform customs and F

40C - Narrative:

23B - Expiry Type: COND - Without Expiry

Effective Date: April 20, 2022

Tenor:

31E - Date of Expiry:

Auto Renewal:

35G - Expiry Condition/ Event: XYX

51A - Applicant Bank:

Applicant: 001044 GOODCARE

Beneficiary: CIF0184445 CIF0184445

Advising Bank:

Counter SBLC/Guarantee Issuing Bank:

Local SBLC/Guarantee Issuing Bank: 8513877 CIF1014371

39F - Supplementary Information About Amount:

Accountee:

Amount in Local Currency: GBP £1,000.00

51 - Obligor/ Instructing Party:

Obligor Collateral Percentage:

Auto Close:

Closure Date:

Revenue Sharing Percentage:

Limit verification required:

Language Code: ENG

Audit Request Clarification Reject Refer Hold Cancel Save & Close Next

Note

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

For more information on fields, refer to the field description table below. In case of MT798, Application Details are defaulted to SWIFT.

Table 2-6 Guarantee - SBLC Issuance - Registration - Application Details - Field Description

Field	Description
Received from Applicant Bank	Read only field. This field displays, if Guarantee Issuance request is received from the applicant or the applicant's bank.
Received From - Customer ID	Read only field. This field displays the Customer ID.

Table 2-6 (Cont.) Guarantee - SBLC Issuance - Registration - Application Details - Field Description

Field	Description
Received From - Customer Name	Read only field. This field displays the name of the customer or applicant. This field will be auto populated based on the selected customer ID.
Branch	Read only field. By default, customer's home branch will be displayed based on the customer ID and it can be changed, if required.  Note Once the request is submitted, Branch field is non-editable.
Currency Code, Amount	Read only field. This field displays the currency code and the value of LC (with decimal places) as per currency type.
Priority	Set the priority of the Guarantee issuance request as Essential/Critical/Low/Medium/High. 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.
Submission Mode	Read only field. This field displays the submission mode of Guarantee Issuance 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 • SWIFT-Non STP - Request received through SWIFT • Courier - Request received through Courier
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.
Application Date	Read only field. By default, the application displays the branch's current date.  Note Future date selection is not allowed.

Table 2-6 (Cont.) Guarantee - SBLC Issuance - Registration - Application Details - Field Description

Field	Description
Customer Reference Number	Specify a unique Customer Reference Number which is provided by the applicant/applicant bank.
Copy Existing Undertaking	Specify the existing undertaking number, the system populates the details of the guarantee. Alternatively, click Search to search and select the existing undertaking to be copied, if required. If an existing undertaking is to be copied, the details of the LC is captured here.
Template Name	Specify the template name if the applicant details are already captured and the data can be reused with the template to reduce the effort. Alternatively, click Search to search and select the Template code. The details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated when you move to the relevant screens. Before populating the screens, application will check if there are any existing values and will display an alert message 'Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values This is applicable only for the non-online Guarantee Issuance request.
View Guarantee/ SBLC	Click to view the details of the selected template in Template Name.
Use	Click to use the selected template in Template Name.

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

SBLC/Guarantee Details

22D - Form of Undertaking

STBY - Standby LC

Product Description

Stand by LC Issuance

23X - File Identification

FAXT - Fax transfer

40C - Narrative

31E - Date of Expiry

Applicant

001044

GOODCARE

Local SBLC/Guarantee Issuing Bank

8513877

CIF10143171

51- Obligor/ Instructing Party

Revenue Sharing Percentage

Type of Undertaking

Advance Payment Guarantee

20 - Undertaking Number

VASA22110000501

23X - Narrative

23B - Expiry Type

COND - Without Expiry

Auto Renewal

Beneficiary

CIF0184445

CIF0184445

30F - Supplementary Information About Amount

Obligor Collateral Percentage

Limit verification required

Narrative

User Reference Number

VASA22110000501

30 - Date of Issue

April 20, 2022

Effective Date

April 20, 2022

35G -Expiry Condition/ Event

XXX

Advising Bank

Accountee

Auto Close

Language Code

ENG

Product Code

VASA

22A - Purpose of Message

ISCO - Issuance of counter-unc

40C - Applicable Rules

UCPR - Uniform customs and F

Tenor

51A - Applicant Bank

Counter SBLC/Guarantee Issuing Bank

Amount in Local Currency

GBP

£1,000.00

Closure Date

Request Clarification Reject Refer Hold Cancel Save & Close Next

Note

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

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

Table 2-7 Guarantee Issuance - Registration - Guarantee Details - Field Description

Field	Description
Form of Undertaking	System defaults the type of LC (Documentary Credit) as per the requirement. By default LC type is Irrevocable. • DGAR - Guarantee • STBY - Standby LC User can change the value of Form of Undertaking.
Type of Undertaking	System defaults the type of undertaking. User can change the value of type of Undertaking.
Narrative	Specify the narrative in this field. This field is enabled if Type of Undertaking field values is OTHR .
Product Code	Read only field. This field displays the product code . The product codes will be listed based on the selected value in Form of Undertaking.
Product Description	Read only field. This field displays the description of the product as per the product code.

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

Field	Description
Undertaking Number	Read only field. This field displays the undertaking number available in the guarantee/SBLC.
User Reference Number	This field displays the user reference number, simulated from the back office. Number will be populated on the selection of Product Code. User can change the User Reference Number.
Purpose of Message	System defaults the purpose of message as entered in Regesitration stage. The values are: • ISSU - Issue of Undertaking: In case the Undertaking is sent through SWIFT MT 760, the advising bank has to just advise the Undertaking to the Beneficiary. In case the Undertaking is advised through Mail Advice, the guarantee can be directly mailed by the Issuing bank to the Beneficiary. This is applicable for Guarantees/ Local Guarantees and SBLC (Standby LC) • ICCO - Issuance of counter-counter-undertaking: Issuance of counter-counter-undertaking and request to issue counter-undertaking. The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue a Counter-undertaking to another bank requesting the third Bank to issue Local Undertaking favoring the Beneficiary. • ISCO - Issuance of counter undertaking: Issuance of counter undertaking and request to issue local undertaking The bank receiving the Undertaking (usually through SWIFT MT 760) is required to issue Local Undertaking to the beneficiary. If the Guarantee Issuance is at Counter Issuing Bank (CIB), Purpose of Message is 'ISCO'. If the Guarantee Issuance is at Local Issuing Bank (LIB), Purpose of Message is 'ISSU'. The user can change the purpose of message.

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

Field	Description
File Identification	System defaults the type of delivery channel and its associated file name or reference from the available values. The options are: • COUR - Courier delivery • EMAL - Email transfer • FACT - SWIFTNet FileAct • FAXT - Fax transfer • HOST - Host-to-Host • MAIL - Postal Delivery • OTHR - Other delivery channel User can change the value of File Identification.
Narrative	Specify the narrative in this field. This field is enabled if File Identification field values is OTHR.
Date of Issue	Read only field. This field displays the branch's current date as date of issue defaulted from the application. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration.
Applicable Rules	System defaults the applicable rules for guarantee issuance. The options are: • URDG - Uniform rules for demand guarantees • UCPR - Uniform customs and Practices • ISPR - International standby Practices • NONE - Not subject to any rules • OTHR User can change the value of Applicable Rules.
Narrative	Specify the narrative in this field. This field is enabled if Applicable Rules field values is OTHR.
Expiry Type	System defaults the expiry type from guarantee issuance. This field indicates whether undertaking has specified expiry date or is open-ended. The options are: • COND - With Expiry • CONU - Without Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry User can change the value of Expiry Type.
Effective Date	The effective date is defaulted from guarantee issuance. The user can change the date.
Tenor	Specify the value for tenor and select the value from the drop-down. The drop down is enabled, if Expiry Type is COND and FIXD.
Date of Expiry	Select the expiry date of the LC. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message.

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

Field	Description
Expiry Condition/Event	System defaults the documentary condition/event that indicates when the local undertaking will cease to be available. User can change the expiry condition/event, , if Expiry Type is COND and CONU.
Applicant Bank	Read only field. This field displays the applicant bank details, if Received From Applicant Bank option is enabled. If request is not received from applicant bank, this field must be blank.
Applicant	This field displays the applicant details based on the details provided in Application Details section. Specify the applicant or alternatively, click Search to search and select the applicant from the look-up, if Received From Applicant Bank option is enabled.
Beneficiary	System defaults the beneficiary whose favor the undertaking (or counter-undertaking) is issued from the Regeistration stage. If beneficiary is not a customer of the bank, then choose WALKIN customer id and provide the beneficiary details. If beneficiary is a customer and KYC status is not valid, then system will display alert message. User can change the beneficiary.
Advising Bank	Specify the advising bank name or click Search to search and select the advising bank based on Party ID/Party Name. User can also input the party ID and on tab out system will validate and populate the 'Advising Bank' name. i Note In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available, please change the bank or use MAIL Medium".

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

Field	Description
Counter SBLC/Guarantee Issuing Bank	System defaults the Counter Guarantee Issuance bank name from the Registration stage. This field is enabled, if Purpose of Message is ICCO. Note In case the selected Bank is not RMA Compliant, the system prompts the user to use a different advising bank or use non SWIFT Media to transmit the LC and displays error message "RMA arrangement not available." User can change the Counter SBLC/Guarantee Issuing Bank.
Local SBLC/Guarantee Issuing Bank	System defaults the Local SBLC/Guarantee Issuance bank name from the Registration stage. This field is enabled, if Purpose of Message is ICCO. Note If Local Issuing Bank has value and Counter Issuing Bank has no value, and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available". User can change the Local SBLC/Guarantee Issuing Bank.
Supplementary Information About Amount	Specify the additional amounts related to undertaking.
Accountee	Specify the accountee or click Search to search and select the accountee.
Amount In Local Currency	Read only field. This field displays the Local currency and amount value. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Obligor/ Instructor Party	Specify the Local SBLC/Guarantee Issuance bank name or click Search to search and select the name of the obligor from the lookup.
Obligor Collateral Percentage	Specify the value for obligor collateral percentage. This field is mandatory if the field Obligor/ Instructor Party has value.
Auto Close	Enable the option, if Auto close is required for that transactions. Disable the option, if Auto close is not required for that transactions.

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

Field	Description
Closure Date	This field displays the Closure Date defaulted by the system, with the value "Expiry Date" + No of Closure days maintained in the respective Product in which the contract has been created. System automatically close the contract on the specified Closure Date if Auto Close is selected as Yes for the specific contract. User can modify the system defaulted "Closure Date" and system should validate the same for the below conditions, • Closure Date must be after the Issue Date. • Closure Date must be after the Expiry Date. • Closure Date cannot be blank, when the "Auto Close" is checked.
Revenue Sharing Percentage	Read only field. System populates the values from the "Trade Finance Customer Maintenance" if the below conditions are met. • Purpose of Message is "ISCO" or "ICCO" • CIB or LIB is captured in the Guarantee Contract. • If CIB and LIB is available in the Guarantee Contract, then system should populate the "Revenue sharing Percentage" maintained against party CIB. • If LIB is only available without CIB in the Guarantee Contract, then system should populate the "Revenue sharing Percentage" maintained against party LIB. • Percentage should be populated after tab out from LIB field.
Limits verification Required	Enable the option to enable limit check during the process flow of this request. Disable the option to disable limit check during the process flow of this request.
Language Code	Specify the language code or click Search to search and select the language code from the look-up.

Audit

Task Audit Trail Details

Application No.

PK2ILC100008772

Branch Code

PK2

Initiated Date

4/20/2022

Initiated By

ATEST11

Process Name

Import LC Issuance

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

Close

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 application 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

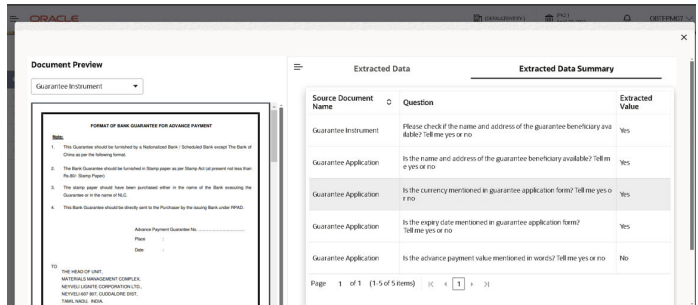
Field	Description																		
AI Summary	Documents for Bank Guarantee/SBLC are scanned, and • OBTFPM user uploads documents for Guarantee Application/ Guarantee text at Registration stage. • Task moves to Scrutiny stage after basic details including product code are entered. • Data extraction occurs upon Registration submission. • Scrutiny user verifies extracted data prompted by system. • AI reads documents uploaded based on their classification in DMS, scrutiny ensures accuracy. • The AI summary screen should display the Application Number with consolidated Result 'Pass' or 'Fail'. • User can click Details button to see the detailed questionnaire and the response <table><thead><tr><th>Source Document Name</th><th>Question</th><th>Extracted Value</th></tr></thead><tbody><tr><td>Guarantee Instrument</td><td>Please check if the name and address of the guarantee beneficiary are able? Tell me yes or no</td><td>Yes</td></tr><tr><td>Guarantee Application</td><td>Is the name and address of the guarantee beneficiary available? Tell me yes or no</td><td>Yes</td></tr><tr><td>Guarantee Application</td><td>Is the currency mentioned in guarantee application form? Tell me yes or no</td><td>Yes</td></tr><tr><td>Guarantee Application</td><td>Is the expiry date mentioned in guarantee application form? Tell me yes or no</td><td>Yes</td></tr><tr><td>Guarantee Application</td><td>Is the advance payment value mentioned in words? Tell me yes or no</td><td>No</td></tr></tbody></table> • Click Close button to close the AI summary screen and proceed with the transaction processing. • The system should be able to read both structured and unstructured data within documents.  Note The AI assisted Guarantee Issuance is available only if AI related parameters are enabled and it is configured in the system.	Source Document Name	Question	Extracted Value	Guarantee Instrument	Please check if the name and address of the guarantee beneficiary are able? Tell me yes or no	Yes	Guarantee Application	Is the name and address of the guarantee beneficiary available? Tell me yes or no	Yes	Guarantee Application	Is the currency mentioned in guarantee application form? Tell me yes or no	Yes	Guarantee Application	Is the expiry date mentioned in guarantee application form? Tell me yes or no	Yes	Guarantee Application	Is the advance payment value mentioned in words? Tell me yes or no	No
Source Document Name	Question	Extracted Value																	
Guarantee Instrument	Please check if the name and address of the guarantee beneficiary are able? Tell me yes or no	Yes																	
Guarantee Application	Is the name and address of the guarantee beneficiary available? Tell me yes or no	Yes																	
Guarantee Application	Is the currency mentioned in guarantee application form? Tell me yes or no	Yes																	
Guarantee Application	Is the expiry date mentioned in guarantee application form? Tell me yes or no	Yes																	
Guarantee Application	Is the advance payment value mentioned in words? Tell me yes or no	No																	
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																		

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

Field	Description
Remarks	Specify any additional information regarding the Guarantee issuance. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, 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. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-9 (Cont.) Main 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
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.

2.5.2 Guarantee Preferences

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

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

Figure 2-9 Scrutiny - Guarantee Preferences

Guarantee Issuance Scrutiny :: Application No:- PK2GTEI000064742

AI Summary Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message Signatures Screen(2/5)

Main
Guarantee Preferences
Local Guarantee
Additional Details
Summary

Guarantee Preferences

Preferences

77U - Terms and Conditions
Terms1

44J - Governing Law and Jurisdiction

Automatic Extension Details

Automatic Extension Reqd
☐

23F - Auto Extension Period

Extension Details

78 - Automatic Extension Non-Extension Notification

20E - Automatic Extension Notification Period

315 - Auto Extension Final Expiry Date

Liability Change Schedule

Liability Change Type

Additional Details

Standard Type

Liability Type

Number of Periods

Units

Amount
GBP

Percentage

Generate Schedule

Sequence Number	Scheduled Date	Amount	Percentage	Liability Type	Action
No data to display.					

Page 1 (0 of 0 items) |< 1 >|

Demand Indicator

48B - Demand Indicator
Multiple demands not permitte

Underlying Transaction Details

45L - Underlying Transaction Details
45LTRNDTLS

Delivery of Original Undertaking

24E - Delivery of Original Undertaking
COLL - By Collection

24E - Narrative

24G - Delivery to/ Collection by

24G - Narrative

Transfer Details

48D - Transfer Indicator
☐

39E - Transfer Conditions

Others

72Z - Sender to Receiver Information
SND2RECM760

71D - Charges

57A - Advise Through Bank

41a-Available with

49 - Confirmation Instruction

58A - Requested Confirmation Party

Confirming Bank

21T - Customer Business Reference

21S - Bank Business Reference

Audit

Request Clarification Reject Refer Hold Cancel Save & Close Back Next

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

Table 2-10 Guarantee Preferences - Field Description

Field	Description
Preferences	Specify the preference details based on following table.
Terms and Conditions	Specify the terms and conditions that are not already mentioned. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.

Table 2-10 (Cont.) Guarantee Preferences - Field Description

Field	Description
Governing Law and Jurisdiction	Click Search to search and select the applicable governing law and jurisdiction for the undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Automatic Extension Details	Specify the Automatic Extension Details details based on following table.
Automatic Extension Required	Enable the option, if automatic extension for expiry date is required. Disable the option, if automatic extension for expiry date is not required.  Note This field is not applicable if, Expiry Type field in registration stage has value as Open. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), this button is enabled if 23F field has value.
Auto Extension Period	Select the auto extension period for expiry date from the following options. This field is enabled, if Auto Extension Required toggle is set On. • Days • One year • Others If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.
Extension Details	Specify the extension details for the expiry date. This field is enabled if Auto Extension Required toggle is 'On' and Auto Extension Period field value is Days/Others. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Non-Extension Details	Specify the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. This field is enabled if Auto Extension Required toggle is 'On' and Auto Extension Period field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

Table 2-10 (Cont.) Guarantee Preferences - Field Description

Field	Description
Non-Extension Notice Period	Specify the non-extension notice days. This field is enabled if Auto Extension Required toggle is 'On' and Auto Extension Period field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Auto Extension Final Expiry Date	Specify the final extension date for automatic expiry date extension after which no automatic extension is allowed. This field is enabled if Auto Extension Required toggle is 'On' and Auto Extension Period field has values. The user can manually enter the value. This date/duration can be beyond the calculated value provided in the "Auto Extension Period". If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Liability Change Schedule	Specify the details of increase or decrease of liability on a pre-scheduled date as applicable.
Liability Change Type	Select the liability change type. This field describes the basis for liability change. The options are: • Event Based - User can enter the Event details in "Additional Details" field. The actual liability change for Event based type should be operationally handled by the user based on the event details • Time Based - The liability change should happen automatically on the pre-scheduled date as given.
Additional Details	Specify the additional details to increase or decrease of liability or both are involved.
Standard Type	Select whether liability change is standard or non-standard. The options are: • Standard • Non-standard This field is disable if, Liability Change Type is Event Based .
Liability Type	Select whether increase or decrease of liability or both are involved. The options are: • Increase • Decrease • Boths
Number of Periods	Specify the numeric value of the period corresponding to the units.
Units	Select the unit value. The options are: • Monthly • Quarterly • Half Yearly • Yearly
Amount	Specify the liability amount that should be increased or decreased on the liability change date.

Table 2-10 (Cont.) Guarantee Preferences - Field Description

Field	Description
Percentage	Specify the amount of liability to be changed or percentage of liability to be changed. If percentage is chosen, then system should calculate the equivalent amount of liability to be changed.
Schedule Grid	If the Liability Change Type is Time Based , and Standard Type is Non-standard , the user can input the details in the schedule grid. Click '+' sign to add the records in Schedule Grid.
Sequence Number	Displays the serial number of the liability change.
Scheduled Date	Specify the date on which liability change to happen or select the date from the date picker.
Amount	Specify the liability Amount that should be increased or decreased on the liability change date.
Percentage	Specify the amount of liability to be changed or percentage of liability to be changed. If percentage is chosen, then system should calculate the equivalent amount of liability to be changed.
Liability Type	Select whether increase or decrease of liability or both are involved. The options are: • Increase • Decrease • Boths
Action	Click Edit icon to edit the schedule record. Click Delete icon to delete the schedule record.
Demand Indicator	Specify the Demand Indicator details
Demand Indicator	Select the demand indicator from the drop-down. This field specifies whether partial and/or multiple demands are not permitted. The options are: • Multiple demands not permitted - Partial amount can be claimed • Multiple and partial demands not permitted- Entire amount can be claimed. • Partial demands not permitted - Entire amount can be claimed. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Underlying Transaction Details	Specify the Underlying Transaction Details .
Underlying Transaction Details	Click Search to search and select the underlying business transaction details (for which the undertaking is issued) from the look-up. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Delivery of Local Undertaking	Specify the Delivery of Local Undertaking details.

Table 2-10 (Cont.) Guarantee Preferences - Field Description

Field	Description
Delivery of Local Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered. The options are: • COLL - By Collection • COUR - By Courier • MAIL - By Mail • MESS - By Messenger - Hand Deliver • OTHR - Other Method • REGM - By Registered Mail or Airmail This field is not applicable, if Purpose of Message field value is ICCO/ISCO. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Narrative	Specify the description of method of delivery of original undertaking. This field is not applicable, if Delivery of Local Undertaking field value is COUR/OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Delivery to/Collection by	Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected. The options are: • BENE - Beneficiary • OTHR - Other Method This field is enabled, if Purpose of Message field value is ICCO/ISCO. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Narrative	Specify the description of method of delivery of original undertaking. This field is not applicable, if Delivery to/Collection by field value is OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Transfer Details	Specify the Transfer Details .
Transfer Indicator	Select the check box if the undertaking is transferable. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

Table 2-10 (Cont.) Guarantee Preferences - Field Description

Field	Description
Transfer Conditions	Specify the conditions to transfer the undertaking.. This field is available, if Transfer Indicator check box is selected. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Others	Specify the Others detail.
Sender to Receiver Information	Click Search to search and select the additional information for receiver from the look-up. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Charges	Specify the value for the charger for the undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Advice Through Bank	Specify the additional bank to advice the undertaking. This field is enabled only if Advising Bank in Main Details hop has value. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.
Available With	This field identifies the bank with which the credit is available of the issued LC. User must capture the bank details or any free text. Search the bank with SWIFT code (BIC) or Bank Name. On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted.  Note This field is applicable only for SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.

Table 2-10 (Cont.) Guarantee Preferences - Field Description

Field	Description
Confirmation Instructions	Select the confirmation instruction from the available values. The options are: • CONFIRM • MAY ADD • WITHOUT  Note This field is applicable, if Form of Undertaking field value is STBY - Standby LC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Requested Confirmation Party	Select the requested confirmation party from the available options. The options are: • Advising Bank • Advise Through Bank • Others This field is not enabled, if Confirmation Instructions field value is Confirm or May Add.  Note This field is applicable only for SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Confirming Bank	Specify the name of confirming bank . This field is not enabled, if Requested Confirmation Party field value is Others.  Note This field is applicable only for SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.

2. Click **Next**.

The task will move to next data segment.

Table 2-11 Guarantee Preferences - Action Buttons - Field Description

Field	Description
AI Summary	Documents for Export LC are scanned, and their data is automatically filled into the appropriate fields on the user interface. • OBTFPM user uploads documents for Guarantee Application/ Guarantee text at Registration stage. • Task moves to Scrutiny stage after basic details including product code are entered. • Data extraction occurs upon Registration submission. • Scrutiny user verifies extracted data prompted by system. • AI reads documents uploaded based on their classification in DMS, scrutiny ensures accuracy, user updates the data if necessary, confirms and updates findings. • The extracted details will then be captured in the respective UI fields. Scrutiny user will verify the standard data along with the data available in the document uploaded to ensure that data check is correct. • The AI summary screen should display the Application Number with consolidated Result 'Pass' or 'Fail'. • User can click Details button to see the detailed questionnaire and the response • Click Close button to close the AI summary screen and proceed with the transaction processing. • Once the data check is done the findings will be updated in the AI Summary section. • The system should be able to read both structured and unstructured data within documents.
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

Table 2-11 (Cont.) Guarantee Preferences - 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	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	User should be able to submit the request for clarification to the "Trade Finance Portal" User for the transactions initiated offline.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

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

Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	Click Back button to navigate 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.

2.5.3 Local Guarantee

This topic provides the systematic instructions to capture the local guarantee details of Scrutiny stage.

User can enter/update local guarantee details of an Guarantee Issuance request for the different fields under the respective data segments.

1. On **Local Guarantee** screen, specify the fields.

Figure 2-10 Local Guarantee

Guarantee Issuance Scrutiny :: Application No:-
PK2GTEI000064742

AI SummaryClarification DetailsDocumentsRemarksOverridesCustomer InstructionIncoming MessageSignatures

Main

Guarantee Preferences

Local Guarantee

Additional Details

Summary

Local Guarantee

Guarantee Details - Sequence C

22D - Form of Undertaking

STBY - Standby LC

22K - Type of Undertaking

APAY - Advance payment

32B - Undertaking Amount

GI

£1,000.00

31E - Expiry Date

45C - Documents and Presentation Inst

77L - Req'd. Local Undertaking T & C

22K - Narrative

41a - Available with

35G - Expiry Condition/ Event

XYX

39F - Supplementary Information About Amount

40C - Applicable Rules

UCPR - Uniform customs and F

50 - Applicant

001044GOODCARE

31C - Requested Issue Date

22Y - Standard Wording Required

44J - Governing Law and Jurisdiction

40C - Narrative

59A - Beneficiary

CIF0184449148CIF0184445

23B - Expiry Type

COND - Without Expiry

40D - Guarantee Language

57A - Advise Through Bank

Auto Extension Details

23F - Automatic Extension Req'd

23F - Auto Extension Period

Extension Details

78 - Automatic Extension Non-Extension Notification

20E - Automatic Extension Notification Period

31S - Auto Extension Final Expiry Date

Transfer Details

48D - Transfer Indicator

39E - Transfer Conditions

Demand Details

48B - Demand Indicator

Multiple demands not permitte

Underlying Transaction Details

45L - Underlying Transaction Details

45LTRNDTSEQC

Delivery of Local Undertaking

24E - Delivery of Local Undertaking

COLL - By Collection

24E - Narrative

24G - Delivery to/ Collection by

24G - Narrative

AuditRequest ClarificationRejectReferHoldCancelSave & CloseBackNext

Note

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

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

Table 2-12 Local Guarantee - Field Description

Field	Description
Guarantee Details - Sequence C	Specify the Guarantee Details - Sequence C details.

Table 2-12 (Cont.) Local Guarantee - Field Description

Field	Description
Form of Undertaking	Read only field. The value will get defaulted from Main. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Req. Local Undertaking T & C	Specify the terms and conditions that are not already mentioned. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. User can modify this field. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. User can modify this field. The field displays the content from MT760 and all the applicable MT 761.
Applicable Rules	System defaults the applicable rules from Main details. The options are: • URDG - Uniform rules for demand guarantees • UCPR - Uniform customs and Practices • ISPR - International standby Practices • NONE - Not subject to any rules • OTHR User can change the value of Applicable Rules. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
Narrative	Specify the description of type of undertaking. This field is enabled, if Applicable Rules field value is OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

Table 2-12 (Cont.) Local Guarantee - Field Description

Field	Description
Type of Undertaking	Select the type of undertaking from the available options. The options are: • APAY - Advance Payment • BILL - Bill of Lading • CUST - Customs • DPAY - Direct Pay • INSU - Insurance • JUDI - Judicial • LEAS - Lease • PAYM - Payment • PERF - Performance • RETN - Retention • SHIP - Shipping • TEND - Tender or Bid • WARR - Warranty/ maintenance • OTHR - Others The value will get defaulted from Main. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and populated from Incoming MT 760.
Narrative	Specify the description of type of undertaking. This field is enabled, if Type of Undertaking field value is OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Applicant	Read only field. This field displays the applicant details which is defaulted from Main. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Beneficiary	Read only field. This field displays the beneficiary details which is defaulted from Main. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

Table 2-12 (Cont.) Local Guarantee - Field Description

Field	Description
Undertaking Amount	Read only field. This field displays the undertaking number defaulted from Main. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Available with	Read only field. The value gets defaulted from Guarantee Preferences.  Note This field is applicable only for SBLC. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Requested Issue Date	Specify the date on or by which the requested local undertaking must be issued or select it from date picker. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Expiry Type	System defaults the expiry type from Main. This field indicates whether undertaking has specified expiry date or is open-ended. The options are: • COND - Conditional Expiry • FIXD - Specified expiry date (with/without automatic expansion) • OPEN - No specific date of expiry User can change the value of Expiry Type.
Expiry Date	Specify the expiry date of the LC. This field is enabled, if Expiry Type field has value as COND and FIXD. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

Table 2-12 (Cont.) Local Guarantee - Field Description

Field	Description
Expiry Condition/Event	System defaults the expiry condition from Main. User can change the value of Expiry Condition/Event. This field is enabled, if Expiry Type field has value as COND. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Standard Wording Required	Select the check box if standard wording is required for the terms and conditions. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Guarantee Language	Click Search to search and select the guarantee language from look-up. This field is enabled, if Standard Wording Required field is selected. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Documents and Presentation Instructions	Click Search to search and select the documents and presentation instructions from look-up. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Supplementary Information About Amount	Specify the additional amounts related to undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Governing Law	Click Search to search and select the applicable governing law and jurisdiction for the undertaking. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Advise Through Bank	Read only field. The additional bank to advise the undertaking will get defaulted from guarantee issuance.
Auto Extension Details	Auto extension details is applicable only if it is enabled in Guarantee Preferences. The values will be defaulted from Guarantee Preferences and can be amended, if required

Table 2-12 (Cont.) Local Guarantee - Field Description

Field	Description
Automatic Extension Required	Enable the option, if automatic extension for expiry date is required. Disable the option, if automatic extension for expiry date is not required.  Note This field is not applicable if, Expiry Type field in registration stage has value as Open. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), this button is enabled if 23F field has value.
Auto Extension Period	Select the auto extension period for expiry date from the following options. This field is available only if Auto Extension Required toggle is set On. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.
Extension Details	Specify the extension details for the expiry date. This field is available only if Auto Extension Period field value is Days/Others. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Non-Extension Details	Specify the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. This field is available only if Auto Extension Period field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Non-Extension Notice Period	Specify the non-extension notice days. This field is available only if Auto Extension Period field has values. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

Table 2-12 (Cont.) Local Guarantee - Field Description

Field	Description
Auto Extension Final Expiry Date	Specify the final extension date for automatic expiry date extension after which no automatic extension is allowed. This field is available only if Auto Extension Period field has values. If Auto Extension Required toggle is set On, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the Auto Extension Period. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Transfer Details	
Transfer Indicator	Read only field. The value gets defaulted from Guarantee Preferences .
Transfer Conditions	Read only field. The value gets defaulted from Guarantee Preferences .
Demand Details	
Demand Indicator	Read only field. The value gets defaulted from Guarantee Preferences . If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Underlying Transaction Details	
Underlying Transaction Details	Click Search to search and select the underlying business transaction details (for which the undertaking is issued) from the look-up. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Delivery of Local Undertaking	Specify the Delivery of Local Undertaking details.
Delivery of Local Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered. The options are: • COLL - By Collection • COUR - By Courier • MAIL - By Mail • MESS - By Messenger - Hand Deliver • OTHR - Other Method • REGM - By Registered Mail or Airmail This field is not applicable, if Purpose of Message field value is ICCO/ISCO. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

Table 2-12 (Cont.) Local Guarantee - Field Description

Field	Description
Narrative	Specify the description of method of delivery of original undertaking. This field is not applicable, if Delivery of Local Undertaking field value is COUR/OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Delivery to/Collection by	Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected. The options are: • BENE - Beneficiary • OTHR - Other Method This field is not applicable, if Purpose of Message field value is ICCO/ISCO. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.
Narrative	Specify the description of method of delivery of original undertaking. This field is enabled, if Delivery to/Collection by field value is OTHR. If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760. If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760.

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 2-13 Local Guarantee - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

Table 2-13 (Cont.) Local Guarantee - 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	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-13 (Cont.) Local Guarantee - Action Buttons - Field Description

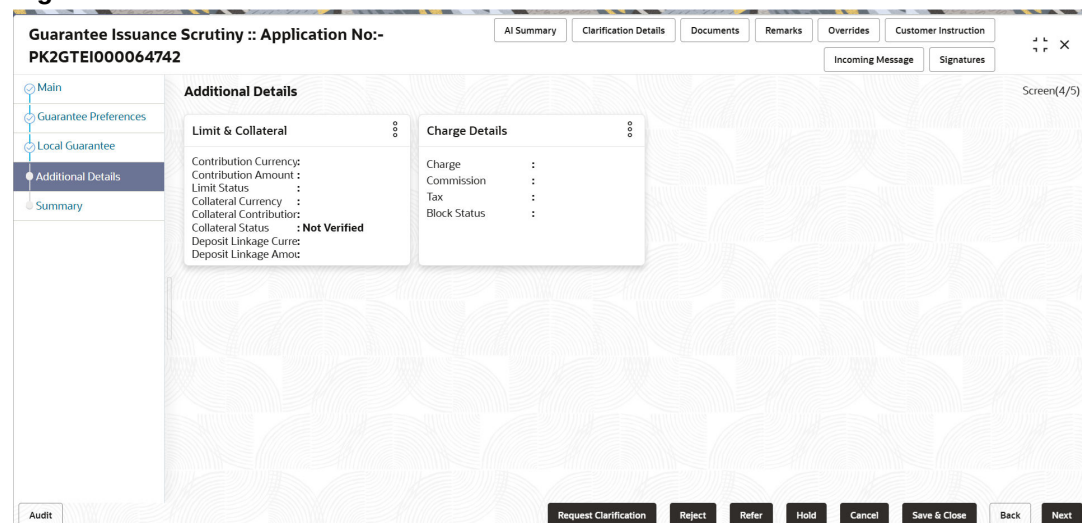
Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.5.4 Additional Details

This topic provides the systematic instructions to capture the additional details

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

Figure 2-11 Additional Details



Limits and Collaterals

If the Guarantee Issuance is at Counter Issuing Bank (CIB), the user can enter the details.

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

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

If the Guarantee Issuance is at Local Issuing Bank (LIB), the user can enter the details

Limit & Collateral

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Edit	Delete
001044	Facility				100	GBP	1000			001044	

Cash Collateral Details

Collateral Percentage
20.0

Collateral Currency and amount
GBP £200.00

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	Edit	Delete
1	USD	PK2001044 0019		100	200		VN		1	

Deposit Linkage Details

Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
PK2CDP1221100004	GBP	April 20, 2023	GBP	50150.24	13400	PK2CDP1221100004	

Page 1 of 1 (1 of 1 items)

Save & Close Close

Figure 2-12 Limit Details

Limit Details

Customer Id	001044 	Linkage Type	Facility 
Contribution %	100.0  	Liability Number	001044 
Contribution Currency	USD	Line Id/Linkage Ref No	001044_US 
Limit/Liability Currency	USD	Limits Description	
Limit Check Response	Available	Amount to Earmark	\$10.00
Expiry Date		Limit Available Amount	\$999,378,010.18
Response Message	Balance available of USD 999378010.18	ELCM Reference Number	

Figure 2-13 Collateral Details

Collateral Details

Total Collateral Amount	Collateral Amount to be Collected
£20.00	£20.00
Sequence Number	Collateral Split %
1.0	100.0 ▼ ▲
Collateral Contribution Amount	Settlement Account
£20.00	PK20010440016 🔍
Settlement Account Currency	Exchange Rate
GBP	1.0
Contribution Amount in Account Currency	Account Available Amount
£20.00	
Response	Response Message
VN	
Verify	

☐ ☐

Figure 2-14 Deposit Linkage Details

Deposit Linkage Details

Customer Id: 001044

Deposit Account: PK2CDP1221100003

Deposit Branch: PK2

Deposit Available Amount: GBP £63,880.34

Deposit Maturity Date: April 20, 2023

Exchange Rate: 1

Deposit Available In Transaction Currency: GBP 63,880.34

Linkage Percentage %: 67.0

Linkage Amount(Transaction Currency): GBP £67.00

Save & Close Close

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

Table 2-14 Limit Details - Field Description

Field	Description
Limit Details	Specify the limit details based on the description of following table. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon. Click plus icon to add new limit details.
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 2-14 (Cont.) Limit Details - Field Description

Field	Description
Contribution %	System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount. System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message. Note The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified."
Liability Number	Click Search to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.
Contribution Currency	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.
Amount to Earmark	This field defaults the amount to earmark. Contribution amount will default based on the contribution %. User can change the value.
Expiry Date	This field displays the date up to which the Line is valid.

Table 2-14 (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 plus icon to add new collateral details. Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table: Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon.
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.
Settlement Account	Click Search to search and select the settlement account for the collateral.

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

Field	Description
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
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. This field displays the account available amount which will be auto-populated on clicking the Verify button.
Response	Read only field. System populates the response on clicking the Verify button.
Response Message	Read only field. System populates the response message on clicking the Verify button.
Verify	Click to verify the account balance of the Settlement Account.
Save & Close	Click to to save and close the record.
Cancel	Click to cancel the entry.
Cash Collateral Details grid	Below fields appear in the Cash Collateral Details grid along with the above fields.
Collateral %	Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.
Account Balance Check Response	Read only field. System populates the Account Balance Check Response on clicking the Verify button.
Edit	Click edit link to edit the collateral details.
Deposit Linkage Details	Specify the Deposit Linkage details. In this section which the deposit linkage details is captured. System should allow the user to Link one or more existing Deposits as a contribution to secure underlying transactions. On Submit of DE stage, system will create Linkage of the Deposit/modification of existing Linkage by calling Back-office system (DDA) system directly. Click + plus icon to add new Deposit Linkage details.
Edit	Click edit link to edit the deposit linkage details.

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

Field	Description
Deposit Linkage Details pop-up screen	Below fields are displayed on the Deposit Linkage 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. User can change the customer ID.
Deposit Account	Click Search to search and select deposit for linkage from the list of all the customer Deposits.
Deposit Branch	This field displays the deposit branch which is auto-populated based on the deposit account selection.
Deposit Available Amount	This field displays the deposit available amount and currency which will be auto-populated based on the deposit account selection.
Deposit Maturity Date	This field displays the maturity date of deposit.
Exchange Rate	This field displays the latest exchange rate for deposit linkage. This will be picked up from the exchange rate maintenance from the common core.
Deposit Available In Transaction Currency	This field displays the deposit amount available, after exchange rate conversion, if applicable.
Linkage Percentage %	Specify the value for linkage percentage.
Linkage Amount (Transaction Currency)	This field displays the transaction amount, user can change the value.
Deposit Details grid	Below fields appear in the Deposit Details grid along with the above fields.
Deposit Currency	Deposit currency will get defaulted in this field.
Transaction Currency	Transaction currency will get defaulted in this field from the underlying task.
Edit	Click edit link to edit the deposit linkage details.

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

Charge Details

After payment, click on Default Charges button to the default commission, charges and tax if any will get populated.

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

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

If the Guarantee Issuance is at Counter Issuing Bank (CIB), charges are simulated from back office, user can change the details. If the Guarantee Issuance is at Local Issuing Bank (LIB), charges are simulated from back office, user can change the details

Charge Details

Recalculate Re-default

Commission Details

Single Collection Cycle

Commission Collection Method
Advance

Component	Rate	Mod. Rate	CCY	Amount	Modified	Defer	Waive	Split	Charge Party	Settl. Account	Amend
AGUIR_COMM	0.45		GBP	£60.00		☐	☐	☐	GOODCARE PLC	PK20010440017	Yes
ARC1	1.35		GBP	£1,012.50		☐	☐	☐	LC Commission Receivable	131220001	Yes

Page 1 of 1 (1-2 of 2 Items) |< < 1 > >|

Charge Details

Component	Tag currency	Tag Amount	CCY	Amount	Modified	Billing	Defer	Waive	Split	Charge Party	Settl. Account
LCCOURISS	GBP	75000	GBP	£97.00		☐	☐	☐	☐	GOODCARE PLC	PK20010440017
LCSWIFTIS	GBP	75000	GBP	£47.00		☐	☐	☐	☐	GOODCARE PLC	PK20010440017
OTHBNKCHG	GBP	75000	GBP	£47.00		☐	☐	☐	☐	GOODCARE PLC	PK20010440017

Page 1 of 1 (1-3 of 3 Items) |< < 1 > >|

Tax Details

Component	Type	Value Date	CCY	Amount	Billing	Defer	Settl. Account
LCTAX	WITHHOLDING	April 20, 2022	GBP	£6,000.00	☐	☐	PK20010440017
LCTAX1	WITHHOLDING	April 20, 2022	GBP	£3.76	☐	☐	PK20010440017
LCTAX2	WITHHOLDING	April 20, 2022	GBP	£3.00	☐	☐	PK20010440017

Split Settlement

select Component Currency Amount

No data to display.

Page 1 (0 of 0 Items) |< < 1 > >|

Split Settlement Details

Sequence	Component	Amount	Percentage	Branch	Account Currency	Account	Exchange Rate	Original Exchan...	Party Type	Customer	AR-AP Tracking	Loan/Finance Account	Negotiation Rate	Negotiation Reference
No data to display.														

Save & Close Close

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Split Settlement Details

Component

AILSN_COM1_LIQD_S01

Customer

001044-APP

Account

PK20010440017

Branch

PK2

Exchange Rate

1

Party Type

APP

AR-AP Tracking

Negotiation Rate

Amount

122.5

GL Account

Account Currency

GBP

Percentage

50.00

Original Exchange Rate

1

Negotiation Reference

Loan/Finance Account

N

Save & Close

Close

Fetch Exchange Rate

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

Table 2-15 Charge Details - Field Description

Field	Description
Commission Details	This section displays the commission details.
Single Collection Cycle for Commission	Select this checkbox to indicate Single Collection Cycle for Commission . This field is optional.

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

Field	Description
Commission Collection Method	This field indicates when the commission components of an Letter of Credit is collected. Commission on an LC can be collected in the following ways: Advance - Select Advance to indicate that the commission components of the Letter of Credit should be collected at the time the Letter of Credit is initiated. Arrears - Select Arrears to indicate that the commission components of the Letter of Credit should be collected on the maturity date of the Letter of Credit. This field is optional. When user changes Commission Collection Method value, Recalculate action is mandatory. On "Recalculate" system should send the "Collection Method" to back-office system and should re simulate the commission value.
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.
Mod. Rate	From the default value, if the rate is changed the value gets updated in this field.
Ccy	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	From the default value, if the amount is changed, the value gets updated in the modified amount field.
Defer	If enabled, charges/commissions has to be deferred and collected at any future step.
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settl. Acct	Select the settlement account.
Amend	The value is auto-populated as the commission can be amended or not.
Charge Details	This section displays the charge details.

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

Field	Description
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.
Ccy	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	Enable 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.
Settl. Acct	Select the settlement account.
Tax Details	This section displays the tax details. The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/commission will be available on click of Re-Calculate button or on hand off to back-end system.
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.
Ccy	This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission.

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

Field	Description
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.
Settl. Acct	System defaults the settlement account. The user can modify the settlement account.
Split Settlement	Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF.
Select	The option to select the split settlement record.
Component	The split component type eligible for Split .
Currency	The currency of split settlement.
Amount	The amount of split settlement.
Split Settlement Details	Split Settlement details section appears from Back office, when the user clicks on the Recalculate button.
Sequence	The sequence number is auto populated with the value, generated by the system.
Component	The split component type eligible for Split.
Amount	The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed.
Customer	Indicates the ID of the Customer in Split Settlement Details section.
Account	The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBTFPM to select the account.
Account Currency	This field defaults the currency of the account.
Branch	Indicates the branch of the customer where transaction is getting processed.
Percentage	The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount.
Exchange Rate	System populates the exchange rate maintained.

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

Field	Description
Original Exchange Rate	System displays the Original Exchange Rate as simulated in split settlement details section.
Party Type	System displays the party type in split settlement details section.
Negotiation Reference	Specify the negotiation reference number.
AR-AP Tracking	Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements.
Loan/Finance Account	Displays the loan account.
Negotiation Rate	Specify the negotiation rate.

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

The task will move to next data segment.

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

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

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

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

Field	Description
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.

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

Field	Description
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

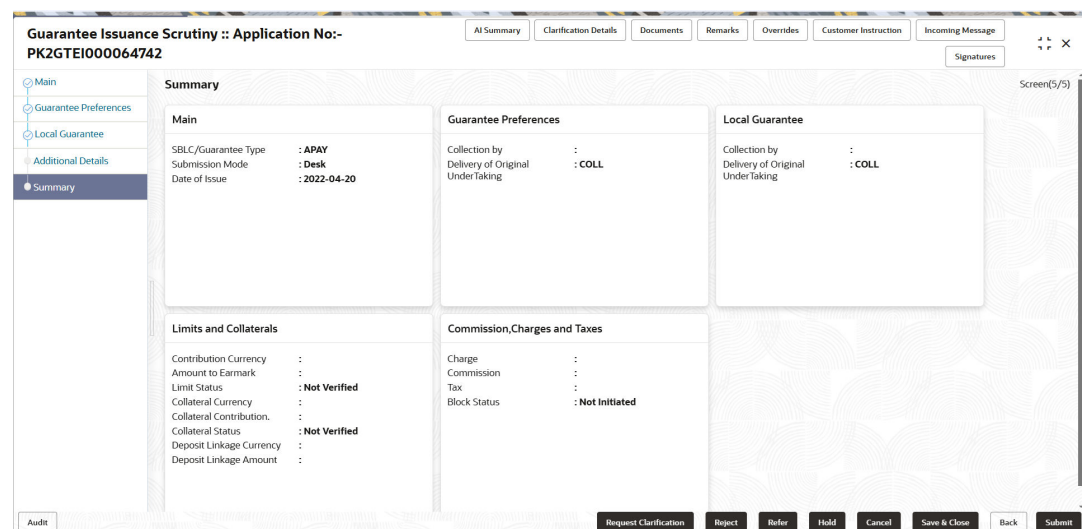
2.5.5 Summary

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

User can review the summary of details updated in Scrutiny stage of Guarantee Issuance 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  on any tile to view the details.

Figure 2-15 Summary


Guarantee Issuance Scrutiny :: Application No:- PK2GTEI000064742

AI Summary | Clarification Details | Documents | Remarks | Overrides | Customer Instruction | Incoming Message | Signatures

Screen(5/5)

Summary

Main

SBL/Guarantee Type : **APAY**
 Submission Mode : **Desk**
 Date of Issue : **2022-04-20**

Guarantee Preferences

Collection by :
 Delivery of Original Under Taking : **COLL**

Local Guarantee

Collection by :
 Delivery of Original Under Taking : **COLL**

Limits and Collaterals

Contribution Currency :
 Amount to Earmark :
 Limit Status : **Not Verified**
 Collateral Currency :
 Collateral Contribution :
 Collateral Status : **Not Verified**
 Deposit Linkage Currency :
 Deposit Linkage Amount :

Commission, Charges and Taxes

Charge :
 Commission :
 Tax :
 Block Status : **Not Initiated**

Audit | Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Back | Submit

Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Local Guarantee - User can view the local guarantee.
- Party Details - User can view party details like beneficiary, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and Taxes - User can view charge details.

2. Click **Submit**.

The task will move to next logical stage.

Table 2-17 Summary - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer 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	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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 2-17 (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
Back	On click of Back, system moves the task back to previous data segment.
Submit	Task will get moved to next logical stage of Guarantee issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. In case of duplicate documents' system will terminate the process after handing off the details to back office.
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..

2.6 Data Enrichment

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

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

Note

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

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

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

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

Figure 2-16 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☒	Medium	Guarantee Issuance	PK2GTEI000064742	PK2GTEI000064742	DataEnrichment	22-04-20
☐	Medium	Import LC Drawing	PK2ILCD000064743	PK2ILCD000064743	Reject Approval	22-04-20
☐	Medium	STP Process Allocation	PK2STPP000064661	PK2STPP000064661	Handoff Retry	
☐	High	Import LC Issuance	PK2ILCI000064741	PK2ILCI000064741	Scrutiny	22-04-20
☐	High	Import LC Issuance	PK2ILCI000064740	PK2ILCI000064740	Scrutiny	22-04-20
☐	High	Import LC Issuance	PK2ILCI000064739	PK2ILCI000064739	Scrutiny	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDL000064733	PK2IEDL000064733	DataEnrichment	22-04-20
☐	High	Import LC Issuance	PK2ILCI000064722	PK2ILCI000064722	DataEnrichment	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDU000064726	PK2IEDU000064726	DataEnrichment	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDU000064706	PK2IEDU000064706	Approval Task Level 1	22-04-20
☐	Medium	Import LC Issuance	PK2ILCI000064717	PK2ILCI000064717	Scrutiny	22-04-20
☐	Medium	Import LC Liquidation	PK2ILCL000064705	PK2ILCL000064705	DataEnrichment	22-04-20
☐	Medium	Export Documentary ...	PK2EDCL000064677	PK2EDCL000064677	Approval Task Level 1	22-04-20

The **Free Tasks** screen is displayed.

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

Figure 2-17 My Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☒	Medium	Guarantee Issuance	PK2GTEI000064742	PK2GTEI000064742	DataEnrichment	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDC000064737	PK2IEDC000064737	Approval Task Level 1	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDU000064689	PK2IEDU000064689	Approval Task Level 1	22-04-20
☐	Medium	Islamic Export Docum...	PK2IEDL000064643	PK2IEDL000064643	DataEnrichment	22-04-20
☐	Medium	Export Documentary ...	PK2EDCB000064574	PK2EDCB000064574	DataEnrichment	22-04-20
☐	Medium	Islamic Export LC Clos...	PK2IECL000064549	PK2IECL000064549	DataEnrichment	22-04-20
☐	Medium	Export LC Drawing - Is...	PK2IELD000064491	PK2IELD000064491	DataEnrichment	22-04-20
☐	Medium	Islamic Export LC Reo...	PK2IELR000064457	PK2IELR000064457	DataEnrichment	22-04-20
☐	Medium	Islamic Export LC Reo...	PK2IELR000064448	PK2IELR000064448	AmountBlock Exception A...	22-04-20
☐	Medium	Export LC Transfer	PK2ELCT000064421	PK2ELCT000064421	Approval Task Level 1	22-04-20
☐	Medium	Export LC Transfer	PK2ELCT000064430	PK2ELCT000064430	Registration	22-04-20
☐	Medium	Export LC Transfer	PK2ELCT000064428	PK2ELCT000064428	Registration	22-04-20
☐	Medium	Export LC Drawing Up...	PK2ELCU000063760	PK2ELCU000063760	DataEnrichment	22-04-20

Let's look at the details for Data Enrichment stage. 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 Guarantee Issuance request.
- [Guarantee Preferences](#)
This topic provides the systematic instructions to capture the Guarantee preference details in Data Enrichment stage.
- [Additional Fields](#)
This topic provides the systematic instructions to capture the additional fields.
- [Local Guarantee](#)
This topic provides the systematic instructions to capture the local guarantee details of Data Enrichment stage.
- [Advices](#)
This topic provides the systematic instructions to capture the advices details.
- [Additional Details](#)
This topic provides the systematic instructions to capture the additional details.
- [Settlement Details](#)
This topic provides the systematic instructions to capture the settlement details of Guarantee issuance request.
- [Summary](#)
This topic provides the systematic instructions to view the summary of Guarantee Issuance request.

2.6.1 Main Details

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

Main details section has two sub section as follows:

- Application Details
- SBLC/Guarantee Details.

Application Details

All fields displayed under Basic details section, would be read only except the **Priority**, **Application Date** and **Customer Reference Number** fields. For more information on the fields, refer [Main Details](#) of **Scrutiny** stage .

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

Figure 2-18 Data Enrichment - Main Details

Guarantee Issuance DataEnrichment :: Application No:- PK2GTEI000064498

AI Summary | Clarification Details | Documents | Remarks | Overrides | Customer Instruction

Incoming Message | Signatures

Screen(1/10)

Main

Application Details

Received From Party: Applicant

Received From - Customer ID: 001044

Received From - Customer Name: GOODCARE PLC

Branch: PK2-Oracle Banking Trade Finz

32B - Currency Code, Amount: GBP £5,000.00

Priority: Medium

Submission Mode: Online

Process Reference Number: PK2GTEI000064498

Application Date: April 20, 2022

Customer Reference Number: 1234

SBLC/Guarantee Details

22D - Form of Undertaking: STBY - Standby LC

Type of Undertaking: Advance Payment Guarantee

Narrative: [Text Area]

Product Code: SBLC

Product Description: [Text Area]

20 - Undertaking Number: SBLC221100006509

User Reference Number: SBLC221100006509

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

23X - File Identification: [Text Area]

23X - Narrative: [Text Area]

30 - Date of Issue: April 20, 2022

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

40C - Narrative: [Text Area]

23B - Expiry Type: OPEN

Effective Date: April 20, 2022

Tenor: [Text Area]

31E - Date of Expiry: [Text Area]

Auto Renewal: [Toggle]

35G - Expiry Condition/ Event: [Text Area]

51A - Applicant Bank: [Text Area]

Applicant: 001044 GOODCARE

Beneficiary: 001204 Sun Pharms

Advising Bank: 001041 WELLS FAR

Counter SBLC/Guarantee Issuing Bank: [Text Area]

Local SBLC/Guarantee Issuing Bank: [Text Area]

Accountee: [Text Area]

Amount in Local Currency: GBP £5,000.00

51- Obligor/ Instructing Party: [Text Area]

Obligor Collateral Percentage: 0

Auto Close: [Toggle]

Closure Date: [Text Area]

Revenue Sharing Percentage: [Text Area]

Limit verification required: [Toggle]

Language Code: ENG

Audit

Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Next

SBLC/Guarantee Details

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

Figure 2-19 SBLC/Guarantee Details

SBLC/Guarantee Details

22D - Form of Undertaking: STBY - Standby LC

Type of Undertaking: Advance Payment Guarantee

Narrative: [Text Area]

Product Code: SBLC

Product Description: [Text Area]

20 - Undertaking Number: SBLC221100006509

User Reference Number: SBLC221100006509

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

23X - File Identification: [Text Area]

23X - Narrative: [Text Area]

30 - Date of Issue: April 20, 2022

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

40C - Narrative: [Text Area]

23B - Expiry Type: OPEN

Effective Date: April 20, 2022

Tenor: [Text Area]

31E - Date of Expiry: [Text Area]

Auto Renewal: [Toggle]

35G - Expiry Condition/ Event: [Text Area]

51A - Applicant Bank: [Text Area]

Applicant: 001044 GOODCARE

Beneficiary: 001204 Sun Pharms

Advising Bank: 001041 WELLS FAR

Counter SBLC/Guarantee Issuing Bank: [Text Area]

Local SBLC/Guarantee Issuing Bank: [Text Area]

Accountee: [Text Area]

Amount in Local Currency: GBP £5,000.00

51- Obligor/ Instructing Party: [Text Area]

Obligor Collateral Percentage: 0

Auto Close: [Toggle]

Closure Date: [Text Area]

Revenue Sharing Percentage: [Text Area]

Limit verification required: [Toggle]

Language Code: ENG

Audit

Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Next

2. Click **Next**.

The task will move to next data segment.

Table 2-18 Main Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee issuance. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, 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. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.

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

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

2.6.2 Guarantee Preferences

This topic provides the systematic instructions to capture the Guarantee preference details in Data Enrichment tag.

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

Figure 2-20 Data Enrichment - Guarantee Preferences

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

2. Click **Next**.

The task will move to next data segment.

For more information on action buttons, refer to the field description **Action Buttons** of [Guarantee Preferences](#) in **Scrutiny** stage.

2.6.3 Additional Fields

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

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

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

Figure 2-21 Additional Fields
2. Click Next.

The task will move to next data segment. For more information refer [Local Guarantee](#). For more information on action buttons, refer to the field description table below.

Table 2-19 Additional Fields - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer 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.

Table 2-19 (Cont.) Additional Fields - Action Buttons - Field Description

Field	Description
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	Click to move to the previous logical step.

Table 2-19 (Cont.) Additional Fields - Action Buttons - Field Description

Field	Description
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.6.4 Local Guarantee

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

User can enter/update local guarantee details of an Guarantee Issuance request for the different fields under the respective data segments.

1. On **Local Guarantee** screen, specify the fields.

Figure 2-22 Local Guarantee

Guarantee Issuance DataEnrichment :: Application No:- PK2GTEI000064498

AI Summary | Clarification Details | Documents | Remarks | Overrides | Customer Instruction | Incoming Message | Signatures

Screen(5/10)

Local Guarantee

▼ **Guarantee Details - Sequence C**

22D - Form of Undertaking | 77L - Req'd. Local Undertaking T & C | 40C - Applicable Rules | 40C - Narrative

22K - Type of Undertaking | 22K - Narrative | 50 - Applicant | 59A - Beneficiary

32B - Undertaking Amount | 41a - Available with | 31C - Requested Issue Date | 23B - Expiry Type

31E - Expiry Date | 35G - Expiry Condition/ Event | 22Y - Standard Wording Required | 40D - Guarantee Language

45C - Documents and Presentation Inst | 39F - Supplementary Information About Amount | 44J - Governing Law and Jurisdiction | 57A - Advise Through Bank

▼ **Auto Extension Details**

23F - Automatic Extension Req'd | 23F - Auto Extension Period | Extension Details | 78 - Automatic Extension Non-Extension Notification

26E - Automatic Extension Notification Period | 31S - Auto Extension Final Expiry Date

▼ **Transfer Details**

48D - Transfer Indicator | 39E - Transfer Conditions

▼ **Demand Details**

48B - Demand Indicator

▼ **Underlying Transaction Details**

45L - Underlying Transaction Details | 45LTRNDTSEQC

▼ **Delivery of Local Undertaking**

24E - Delivery of Local Undertaking | 24E - Narrative | 24G - Delivery to/ Collection by | 24G - Narrative

COLL - By Collection

Audit | Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Back | Next

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

2. Click **Next**.

The task will move to next data segment.

For more information on action buttons, refer to the field description **Action Buttons** of [Local Guarantee](#) in **Scrutiny** stage.

2.6.5 Advices

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

Advices menu displays the advices available under a product code from the back office as tiles. User can edit the fields in the tile, if required. User can suppress the advice, if required. If the Guarantee Issuance is at Counter Issuing Bank (CIB) - Guarantee Instrument (MT 760), Acknowledgment (MT 768).

If the Guarantee Issuance is at Local Issuing Bank (LIB) - Guarantee Instrument - Mail Advice, Acknowledgment (MT 768).

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

Figure 2-23 Advices

Guarantee Issuance DataEnrichment :: Application No:- PK2GTEI000064498

AI Summary Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message Signatures

Main Guarantee Preferences Documents and Condit... Local Guarantee Acknowledgement Details **Advices** Additional Details Settlement Details Summary

Advices

Advice : GUARANTEE
Advice Name : GUARANTEE
Advice Party : ABK
Party Name : WELLS FARGO ...
Suppress Advice : NO

Advice : LC_INSTRUMENT
Advice Name : LC_INSTRUMENT
Advice Party : ABK
Party Name : WELLS FARGO ...
Suppress Advice : NO

Advice : LC_CASH_COL_ADV
Advice Name : LC_CASH_COL_ADV
Advice Party : APP
Party Name : GOODCARE PLC
Suppress Advice : NO

Advice : PAYMENT_MESSAGE
Advice Name : PAYMENT_MESSAGE
Advice Party :
Party Name :
Suppress Advice : NO

Audit

Request Clarification Reject Refer Hold Cancel Save & Close Back Next

Advice Details

Advice Details

▼ Advice Details

Suppress Advice ☐

Advice Name Medium Advice Party

GUARANTEE SWIFT ABK

Party ID Party Name

001041 WELLS FARGO ...

▼ FFT Code

FFT Code	FFT Description	Action
FREEVP	TESTING FFT	

▼ Instructions

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

OK Cancel

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

Table 2-20 Advice Details

Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Select the advice name.

Table 2-20 (Cont.) Advice Details

Field	Description
Medium	The medium of advices is defaulted from the system. User can update, if required.
Advice Party	The medium of advices is defaulted from the system. User can update, if required.
Party ID	Value be defaulted from Guarantee /SBLC Issuance.. User can update, if required.
Party Name	Read only field. Value be defaulted from Guarantee /SBLC Issuance.
FFT Code	Specify the FFT Code details. Click plus icon to add new FFT code.
FFT Code	Click Search to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected.
	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	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
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Messages	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

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

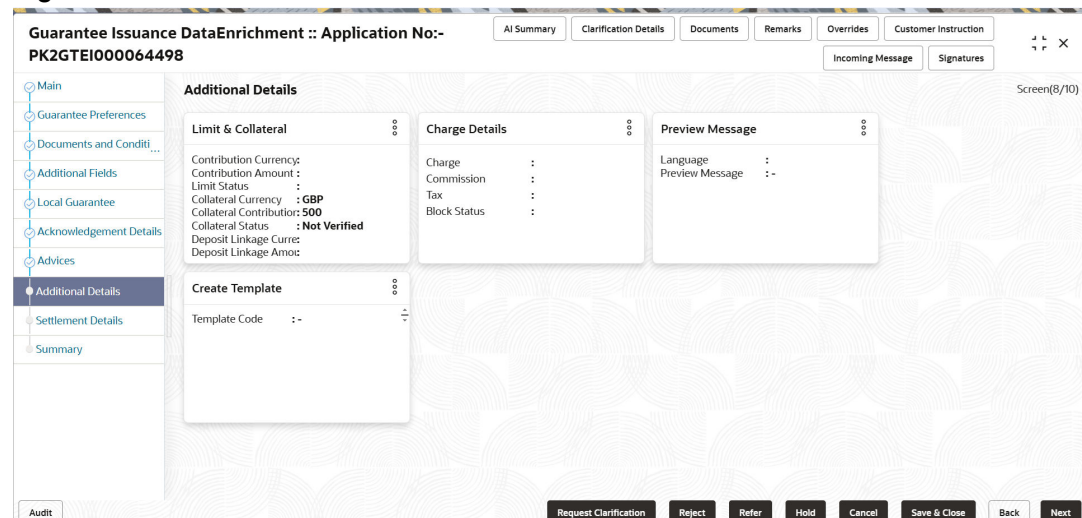
Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This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

2.6.6 Additional Details

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

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

Figure 2-24 Additional Details



Guarantee Issuance DataEnrichment :: Application No:- PK2GTEI000064498

AI Summary Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message Signatures

Main Guarantee Preferences Documents and Conditions Additional Fields Local Guarantee Acknowledgement Details Advices **Additional Details** Settlement Details Summary

Additional Details

Limit & Collateral

Contribution Currency: GBP
 Contribution Amount :
 Limit Status :
 Collateral Currency : GBP
 Collateral Contribution: 500
 Collateral Status : Not Verified
 Deposit Linkage Currency:
 Deposit Linkage Amount:

Charge Details

Charge :
 Commission :
 Tax :
 Block Status :

Preview Message

Language :
 Preview Message :-

Create Template

Template Code :-

Audit Request Clarification Reject Refer Hold Cancel Save & Close Back Next

Screen(8/10)

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

Limits and Collaterals

For more information, refer to the field description table of [Additional Details](#) in **Scrutiny** stage.

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

Charge Details

For more information, refer to the field description table of [Additional Details](#) in **Scrutiny** stage.

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

Preview Message

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

The system sends Draft MT760 along with up to seven MT761 messages as attachment to the customer.

The Transaction Reference Number is masked, before sending the Draft Import LC for Customer approval.

If the Guarantee Issuance is at Counter Issuing Bank (CIB)/ Local Issuing Bank (LIB), preview message is populated with the outgoing MT760 and all the applicable MT761.

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

Table 2-22 Preview Message - Field Description

Field	Description
Preview SWIFT Message	This section displays the Preview SWIFT Message details.
Language	Read only field. The language to preview the draft guarantee details. English is set as default language for the preview.
Message Type	Select the message type from the drop down. 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 status 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	This section displays the Preview - Mail Device details.
Language	Read only field. The language for the advice message. English is set as default language for the preview.
Advice Type	Select the advice type.
Message Status	Read only field. Display the message status of draft message of guarantee details.
Repair Reason	Read only field. Display the message status of draft message of guarantee details.
Preview Message	This field displays a preview of advice.
Draft Confirmation Required	This section displays the Draft Confirmation Required details.
Draft Confirmation Required	Enable the Draft Confirmation Required toggle, if the guarantee message needs to be approved by customer before issue. <i>Note</i> A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank.
Customer Response	Specify the response received from customer. If the response is received online, the response is auto populated in this field by the system
Customer Remarks	Read only field. Displays the remarks from the customer for the draft.

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

Field	Description
Response Date	Read only field. Displays the customer response received date.
Customer Email ID 1	This field defaults the email address of the customer. System fetches the Email ID from Customer Address maintenance in Back office and auto populates the available Email ID. This field is enabled if Draft Confirmation Required toggle is enabled.
Customer Email ID 2	Click Search and select the Email ID from lookup from the Customer Email Address field of the customer maintenance in Back Office and replicated in OBTFPM. By default this field is blank. This field is enabled if Draft Confirmation Required toggle is enabled.
Legal Verification	Specify the Legal Verification details.
Legal Verification Required	Enable the Legal Verification toggle, if the guarantee message is to be verified and approved by Legal department before issue. The Legal Verification details must be captured in legal verification stage.
Legal Response	Read only field. Displays the legal response received from customer.
Legal Remarks	Read only field. Displays the legal remarks from the customer for the draft.
Verification Date	Read only field. Displays the customer legal response received date.

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

Create Template

This option allows user to create a new template with the already captured details and the data can be reused with the template to reduce the effort. The user can enter the template name and create the template, details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated.

Figure 2-25 Create Template

Create Template

Application Details

Applicant

001044

50 - Applicant Name

GOODCARE PLC

Branch Code

PK2

Branch Code

Oracle Banking Trade Finance - PK2

Product Code

SBLC

Product Description

SBLC/Guarantee Type

APAY

40E - Applicable Rules

URDG

22A - Purpose of Message

ISSU

Validity

Advising Bank

WELLS FARGO LA

51A - Applicant Bank

59 - Beneficiary Name

Sun Pharma

Additional Conditions

FFT Code

FFT Description

No data to display.

Page 1 (0 of 0 items)

< > 1 >

72-Sender to Receiver Information

SND2RECM760

Template Name

Temp1

Create

Save & Close

Close

For more information on fields, refer to the field description table in **Scrutiny** stage.

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

The task will move to next data segment.

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

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.

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

Field	Description
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Messages	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signature	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-23 (Cont.) Additional Details - 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
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.

2.6.7 Settlement Details

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

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

Figure 2-26 Settlement Details

Guarantee Issuance DataEnrichment :: Application No:- PK2GTEI000064498

AI Summary Clarification Details Documents Remarks Overrides Customer Instruction Incoming Message Signatures

Screen(9/10)

Settlement Details

☐ Current Event

▼ Settlement Details

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
ASBLC_COMI...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	Yes
ASBLC_COMM...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	Yes
CLAIM_CUST...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLLAMT_OS	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLLAMT_OSEQ	GBP	Credit	PK2001044...	GOODCARE PLC	GBP	No	No
COLLAMT_OSE...	GBP	Credit	PK2001044...	GOODCARE PLC	GBP	No	No
COLLAMT_OS...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLL_AMNDAMT	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLL_AMNDA...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLL_AMT	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	Yes
COLL_AMT_DF	GBP	Credit	PK2001044...	GOODCARE PLC	GBP	No	No

Audit

Request Clarification Reject Refer Hold Cancel Save & Close Back Next

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

Table 2-24 Settlement Details – Field Description

Field	Description
Current Event	Select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event
Component	This field displays the components based on the product selected.

Table 2-24 (Cont.) Settlement Details – Field Description

Field	Description
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 **Next**.

The task will move to next data segment.

Table 2-25 Settlement Details - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer 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	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.

Table 2-25 (Cont.) Settlement Details - Action Buttons - Field Description

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.6.8 Summary

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

User can review the summary of details updated in Data Enrichment stage of Guarantee Issuance 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  on any tile to view the details.

Figure 2-27 Summary

Guarantee Issuance DataEnrichment :: Application No:- PK2GTEI000064498

AI Summary | Clarification Details | Documents | Remarks | Overrides | Customer Instruction | Incoming Message | Signatures

Main | Guarantee Preferences | Documents and Condi... | Additional Fields | Local Guarantee | Acknowledgement Det... | Advices | Additional Details | Settlement Details | **Summary**

Summary

Main SBLC/Guarantee Type : APAY Submission Mode : Online Date of Issue : 2022-04-20	Guarantee Preferences Collection by : Delivery of Original Under Taking :	Additional Fields Click here to view Additional : fields
Local Guarantee Collection by : Delivery of Original Under Taking :	Advices Advice 1 : GUARANTEE Advice 2 : LC_INSTRUMEN... Advice 3 : LC_CASH_COL... Advice 4 : PAYMENT_MESS... Advice 5 : PAYMENT_MESS...	Limits and Collaterals Contribution Currency : Amount to Earmark : Limit Status : Not Verified Collateral Currency : GBP Collateral Contribution : 500 Collateral Status : Not Verified Deposit Linkage Currency : Deposit Linkage Amount :
Commission,Charges and Taxes Charge : GBP 191.00 Commission : GBP 150.00 Tax : GBP 411.26 Block Status : Not Initiated	Accounting Details Event : CLIQ AccountNumber : PK2001044001... Branch : PK2	Settlement Details Component : OTHBNKCHG_LL... Account Number : PK2001044001... Currency : GBP
Parties Details Advising Bank : WELLS FARGO ... Beneficiary : Sun Pharma Applicant : GOODCARE PLC	Compliance details KYC : Not Initiate... Sanctions : Not Initiate... AML : Not Initiate...	Preview Messages Language : ENG Preview Message : -
Documents and Conditions Document 1 : CLAIM1	Acknowledgement Details Account Identification : Acknowledgement date : 2022-04-20 Amount : 100 Currency : GBP	

Audit | Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Back | Submit

Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Additional Fields - User can view the details of additional fields.
- Local Guarantee - User can view the local guarantee.
- Advices - User can view the advices.
- Limits and Collaterals - User can view limits and collateral details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Settlement Details - User can view the settlement details.
 - Parties Details - User can view party details like beneficiary, advising bank etc.
 - Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
 - Preview Message - User can view the preview message details.
 - Acknowledgement Details - User can view the acknowledgement details.
 - Documents and Conditions - User can view document details.
2. Click **Submit**.
- The task will move to next logical stage.

Table 2-26 Summary - Action Buttons - Field Description

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee issuance. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTfPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.

Table 2-26 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.

Table 2-26 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Submit	Task will get moved to next logical stage of Guarantee issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. In case of duplicate documents' system will terminate the process after handing off the details to back office.
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.

2.7 Exceptions

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

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

Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create an amount block. On hand-off, system will debit the blocked account to the extent earmark and credit charges/ commission account in case of charges block or credit the amount in suspense account for earmarks created for collateral.

Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of updated available 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.

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 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 Block Exception

This section will display the amount block exception details.

Summary

Guarantee Issuance AmountBlock Exception Approval :: Application No:- PK2GTEI000062707

Documents Remarks Overrides Customer Instruction Incoming Message

Screen(2/2)

Summary

Main SBLC/Guarantee Type : BILL Submission Mode : Desk Date of Issue : 2022-04-20	Guarantee Preferences Collection by : Delivery of Original Under Taking :	Additional Fields Click here to view Additional fields
Limits and Collaterals Contribution Currency : Amount to Earmark : Limit Status : Not Verified Collateral Currency : Collateral Contribution : Collateral Status : Not Verified Deposit Linkage Currency : Deposit Linkage Amount :	Commission, Charges and taxes Charge : GBP 500.00 Commission : GBP 110.42 Tax : GBP 84.02 Block Status : Not Initiated	Preview Messages Language : ENG Preview Message : -
Parties Details Applicant : GOODCARE PLC Beneficiary : MARKS AND SP... Advising Bank : WELLS FARGO ...	Compliance details KYC : Not Initiate... Sanctions : Verified AML : Verified	Accounting Details Event : BISS AccountNumber : PK2001183001... Branch : PK2
Advices Advice 1 : GUARANTEE Advice 2 : GUA_ACK_ADVIL... Advice 3 : LC_CASH_COL... Advice 4 : NTF_FOR_NEXN Advice 5 : PAYMENT_MESS...		

Audit

Reject Refer Hold Approve Back

Tiles Displayed in Summary:

- **Main Details** - User can view and modify details about application details and guarantee details, if required.
- **Guarantee Details** - User can view and modify Counter Guarantee details and Guarantee details, if required.
- **Additional Fields** - User can view the additional fields.
- **Document and Documents** - User can view document details.
- **Limits and Collaterals** - User can view and modify limits and collateral details, if required.
- **Commission, Charges and Taxes** - User can view and modify commission, charges and taxes details, if required.
- **Preview Message** - User can view the preview of the simulating message to the remitting bank.
- **Parties Details** - User can view and modify party details like beneficiary, advising bank etc., if required..

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

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 2-27 Amount Bock Exception - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-27 (Cont.) Amount Bock Exception - 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. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

Exception - Know Your Customer (KYC)

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

Figure 2-28 Know Your Customer (KYC) Exception

Guarantee Issuance KYC Exceptional approval :: Application No:- PK2GTEI000062707

Documents Remarks Overrides Customer Instruction Incoming Message

KYC Exception Summary

KYC Exception

KYC Details

Party ID	KYC Status	KYC Verified On	KYC Verified Till
No data to display.			

Audit Reject Refer Hold Approve Next

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 2-29 Exception - Know Your Customer (KYC) Summary

Guarantee Issuance KYC Exceptional approval :: Application No:- PK2GTEI000062707

Summary

Main	Guarantee Preferences	Additional Fields
SBLC/Guarantee Type : BILL Submission Mode : Desk Date of Issue : 2022-04-20	Collection by : Delivery of Original : UnderTaking :	Click here to view Additional : fields

Limits and Collaterals	Commission, Charges and taxes	Preview Messages
Contribution Currency : Amount to Earmark : Limit Status : Not Verified Collateral Currency : Collateral Contribution : Collateral Status : Not Verified Deposit Linkage Currency : Deposit Linkage Amount :	Charge : GBP 300.00 Commission : GBP 110.42 Tax : GBP 84.02 Block Status : Not Initiated	Language : ENG Preview Message : -

Parties Details	Compliance details	Accounting Details
Beneficiary : MARKS AND SP... Advising Bank : WELLS FARGO ... Applicant : GOODCARE PLC	KYC : Not Initiate... Sanctions : Not Initiate... AML : Not Initiate...	Event : BISS AccountNumber : 412000002 Branch : PK2

Advices
Advice 1 : GUARANTEE Advice 2 : GUA_ACK_ADVIL... Advice 3 : LC_CASH_COL... Advice 4 : NTF_FOR_NEW... Advice 5 : PAYMENT_MESS...

Buttons: Audit, Reject, Refer, Hold, Approve, Back

Tiles Displayed in Summary:

- **Main Details** - User can view and modify details about application details and guarantee details, if required.
- **Guarantee Details** - User can view and modify Counter Guarantee details and Guarantee details, if required.
- **Additional Fields** - User can view the additional fields.
- **Document and Documents** - User can view document details.
- **Limits and Collaterals** - User can view and modify limits and collateral details, if required.
- **Commission, Charges and Taxes** - User can view and modify commission, charges and taxes details, if required.
- **Preview Message** - User can view the preview of the simulating message to the remitting bank.
- **Parties Details** - User can view and modify party details like beneficiary, advising bank etc., if required..
- **Compliance** - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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

Table 2-28 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
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.

Table 2-28 (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. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.
Back	Task moves to previous logical step.

Exception - Limit Check/Credit

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

1. Log in into 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 and modify details about application details and guarantee details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.

- Additional Fields - User can view the additional fields.
- Document and Documents - User can view document details.
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Commission, Charges and Taxes - User can view and modify commission, charges and taxes details, if required.
- Preview Message - User can view the preview of the simulating message to the remitting bank.
- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required..
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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

Table 2-29 Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the collection. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

Table 2-29 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

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

2.8 Multi Level Approval

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

1. Log in into OBTFPM application and acquire the task available in the approval stage in free task queue. The user can view the Summary tiles which displays list of important fields with values.
2. Click each tile to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

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.

Authorization Re-Key (Non-Online Channel)

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

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

- Currency
- Contract Amount

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

Figure 2-30 Authorization Re-Key

Approval Rekey

View Signature Documents Remarks

Currency

GBP

Contract Amount

GBP £1,000.00

Refer Close Proceed

Approval Summary

Figure 2-31 Approval Summary

Guarantee Issuance Approval Task Level 1 :: Application No:- PK2GTEI000008557

Documents Remarks Overrides Customer Instruction Incoming Message Signatures

Main SBLC/Guarantee Type : APAY Submission Mode : Desk Date of Issue : 2022-04-20	Guarantee Preferences Collection by : Delivery of Original UnderTaking :	Additional Fields Click here to view Additional : fields
Limits and Collaterals Contribution Currency : Amount to Earmark : Limit Status : Not Verified Collateral Currency : Collateral Contribution : Collateral Status : Not Verified Deposit Linkage Currency : Deposit Linkage Amount :	Commission, Charges and taxes Charge : GBP 271.00 Commission : GBP 110.42 Tax : GBP 84.02 Block Status : Failed	Preview Messages Language : ENG Preview Message : -
Parties Details Applicant : GOODCARE PLC Advising Bank : RBS PLC Beneficiary : MARKS AND SP...	Compliance details KYC : Not Initiate... Sanctions : Verified AML : Verified	Accounting Details Event : BISS AccountNumber : PK2001044001... Branch : PK2
Exception(Approval) AmountBlock,Sanction,KYC : EXCEPTION PLEASE VISIT REMARKS : - FOR MORE DETAILS	Settlement Details Component : OTHBNKCHG_LL... Account Number : PK2001044001... Currency : GBP	Advices Advice 1 : GUARANTEE Advice 2 : LC_CASH_COL... Advice 3 : TRADE_ENVELO... Advice 4 : NTF_FOR_NEXN Advice 5 : PAYMENT_MESS...
Local Guarantee Collection by : Delivery of Original UnderTaking :		

Audit

Reject Hold Refer Cancel Approve

Tiles Displayed in Summary:

- Main Details - User can view the application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preferences details.
- Additional Fields - User can view the details of additional fields.
- Limits and Collaterals - User can view limits and collateral details.
- Commission, Charges and taxes - User can view commission, charges and taxes details.
- Preview Messages - User can view the preview message details.
- Parties Details - User can view party details like beneficiary, advising bank etc.

- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

Note

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

- Exception(Approval) Details - User can view the exception (Approval) details.
- Settlement Details - User can view the settlement details.
- Advices - User can view the local advices details.
- Local Guarantee - User can view the local guarantee details.

1. Click **Approve**.

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

Table 2-30 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.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).

Table 2-30 (Cont.) Approval Summary - Action Buttons - Field Description

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
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.

2.9 Customer - Acknowledgement

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

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

The Transaction Reference Number is masked before sending the Draft Guarantee Issuance for Customer approval.

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

<CUSTOMER ADDRESS>

Dear Sir,

SUB: Acknowledgement to your LC Application number <CUSTOMER REFERENCE NUMBER> dated <APPLICATION DATE>

This letter is to inform you that we have received your application for issue of Guarantee with the below details: CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: <CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

APPLICANT NAME: <APPLICANT>

BENEFICIARY NAME: <BENEFICIARY>

Bank Guarantee Number: < Bank Guarantee Number>

DATE OF ISSUE: <DATE OF ISSUE>

DATE OF EXPIRY: <DATE OF EXPIRY>

Guaranty Type: <Guarantee Type>

We have also received the following Documents from you for processing the request:

Document Name 1

Document Name 2

Document Name n

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

This acknowledgement does not constitute issuance of Guarantee.

Thank you for banking with us.

Regards,

<DEMO BANK>

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Thank you

2.10 Customer - Reject Advice

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

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

FROM:

<BANK NAME>>

<BANK ADDRESS

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

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

SUB: Your Guarantee Application <Customer Reference Number> under our Process Ref
<Process Ref No> - Rejected

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

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to issue the LC due to the below reason <Reject Reason > On behalf of Demo Bank, we thank you for your ongoing business and trust we will continue to serve you in future.

For any further queries about details of your Import LC application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx

Yours Truly

Authorized Signatory

Glossary

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