

# Oracle Banking Trade Finance Process Management Cloud Service

## Guarantee/SBLC Issuance Amendment Beneficiary Consent User Guide



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

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## 1 Oracle Banking Trade Finance Process Management Cloud Service

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## 2 Guarantee Issuance Amendment - Beneficiary Consent

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# Preface

- [Purpose](#)  
This topic helps you quickly get acquainted with the **Guarantee/SBLC Issuance Amendment Beneficiary Consent** process.
- [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](#)
- [Acronyms and Abbreviations](#)
- [Screenshot Disclaimer](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

## Purpose

This topic helps you quickly get acquainted with the **Guarantee/SBLC Issuance Amendment Beneficiary Consent** process.

## Audience

This document is intended for the following audience:

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

## Documentation Accessibility

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

## Access to Oracle Support

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

## Critical Patches

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

## Diversity and Inclusion

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

## Structure

This manual is organized into the following chapters:

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

## Conventions

The following text conventions are used in this document:

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

## Related Documents

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

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

## 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                                     |
|--------------|---|
| OBTFFPM      | 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                        |

## Screenshot Disclaimer

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

## Basic Actions

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

**Table 2 Common Action Buttons and its Definitions**

| Action Buttons | Description   |
|----------------|---|
| <b>Reject</b>  | <p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p> |

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

| Action Buttons          | Description   |
|-------------------------|---|
| <b>Refer</b>            | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>                    |
| <b>Hold</b>             | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant.   |
| <b>Cancel</b>           | Click <b>Cancel</b> to cancel the transaction input midway without saving any data.   |
| <b>Save &amp; Close</b> | Click <b>Save &amp; Close</b> to save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.   |
| <b>Next</b>             | Click <b>Next</b> , system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.   |
| <b>Submit</b>           | Click <b>Submit</b> to complete the transaction after you specify all the input parameters for a particular process. The task will get moved to next logical stage of the process. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. |

## 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 Cloud Service

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

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

This document will take you through following activities in OBTFPMCS:

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

### Overview

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

### Benefits

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

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

### Key Features

- Stand-alone system that can be paired with any back end application.
- Minimum changes required to integrate with bank's existing core systems.
- Faster time to market.
- Capable to interface with corporate ERP and SWIFT to Corporate.
- Highly configurable based on bank specific needs.
- Flexibility in modifying processes.

# 2

## Guarantee Issuance Amendment - Beneficiary Consent

Guarantee/ SBLC issued by the Issuing Bank/Local Guarantee Bank can be amended to modify the underlying Terms and Conditions of the Guarantee/SBLC. Some of these amendments may require beneficiary to accept the terms of the amendment.

The Guarantee Issuance Amendment Beneficiary Consent process enables the bank user to capture the beneficiary response to the Guarantee amendment issued. Beneficiary Consent of Amendment Issued at the

- Issuing Bank
- Counter- Guarantee Issuing Bank (CIB)
- Local Guarantee Issuing Bank (LIB)

The consent may be either received direct from the beneficiary or through SWIFT messages.

This topic contains following subtopics:

- [Common Initiation Stage](#)  
This topic provides the systematic instructions to initiate the new **Guarantee Issuance Amendment - Beneficiary Consent** request.
- [Registration](#)  
This topic provides the systematic instructions to initiate the Registration stage of Guarantee Issuance Amendment - Beneficiary Consent request.
- [Data Enrichment](#)  
This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Issuance Amendment - Beneficiary Consent request.
- [Exceptions](#)  
This topic helps you quickly get acquainted with the Exceptions process.
- [Multi Level Approval](#)  
This topic helps you quickly get acquainted with the Multi Level Approval process.

### 2.1 Common Initiation Stage

This topic provides the systematic instructions to initiate the new **Guarantee Issuance Amendment - Beneficiary Consent** request.

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

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

Figure 2-1 Initiate Task

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

**Note:**

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

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

Table 2-1 Initiate Task - Field Description

| Field               | Description  |
|---------------------|--|
| <b>Process Name</b> | Select a process name from the drop-down list.           |
| <b>Branch</b>       | Select the required branch code from the drop-down list. |

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

Table 2-2 Action Buttons - Field Description

| Field          | Description  |
|----------------|--|
| <b>Proceed</b> | Task will get initiated to next logical stage.                 |
| <b>Clear</b>   | Click to clear the contents update and enter the values again. |

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

## 2.2 Registration

This topic provides the systematic instructions to initiate the Registration stage of Guarantee Issuance Amendment - Beneficiary Consent request.

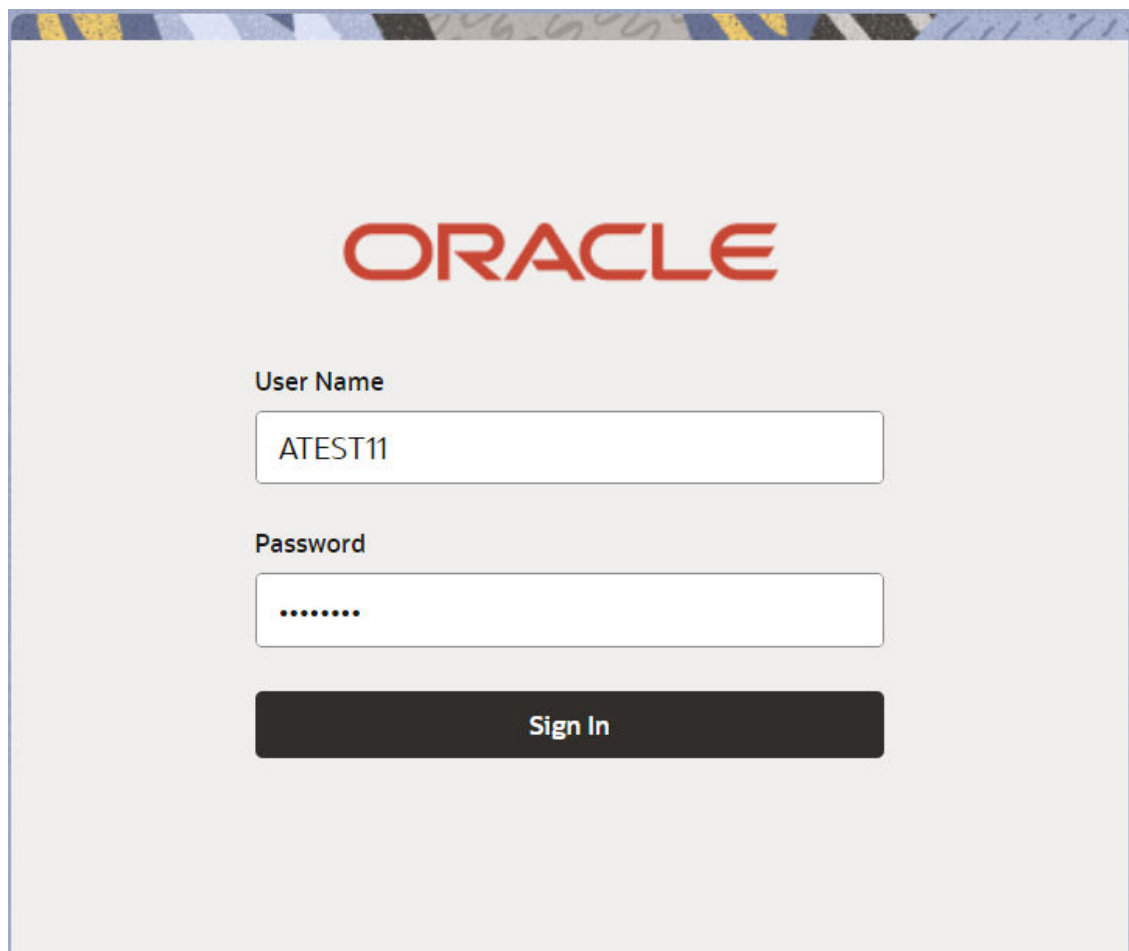
During Registration stage, user can register the Beneficiary's response for the amendment to the Guarantee. User can enter the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents.

The OBTFPMCS user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPMCS 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 OBTFPMCS user can process incoming MT798(up to a maximum of 8 messages) with sub messages MT788-MT799 message received through SWIFT and enables the user to cancel the previously received MT798 referenced message which is under process.

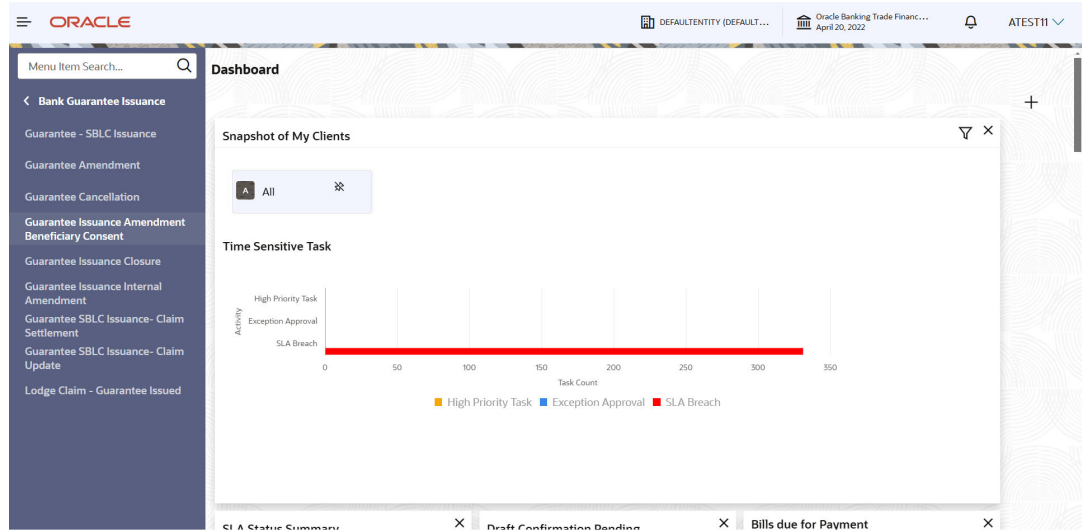
Specify **User ID** and **Password**, and login to **Home** screen.

**Figure 2-2 Login Screen**

The image shows a login screen for Oracle. At the top center is the Oracle logo in red. Below the logo, there are two input fields. The first is labeled "User Name" and contains the text "ATEST11". The second is labeled "Password" and contains seven dots. Below the password field is a dark grey button with the text "Sign In" in white.

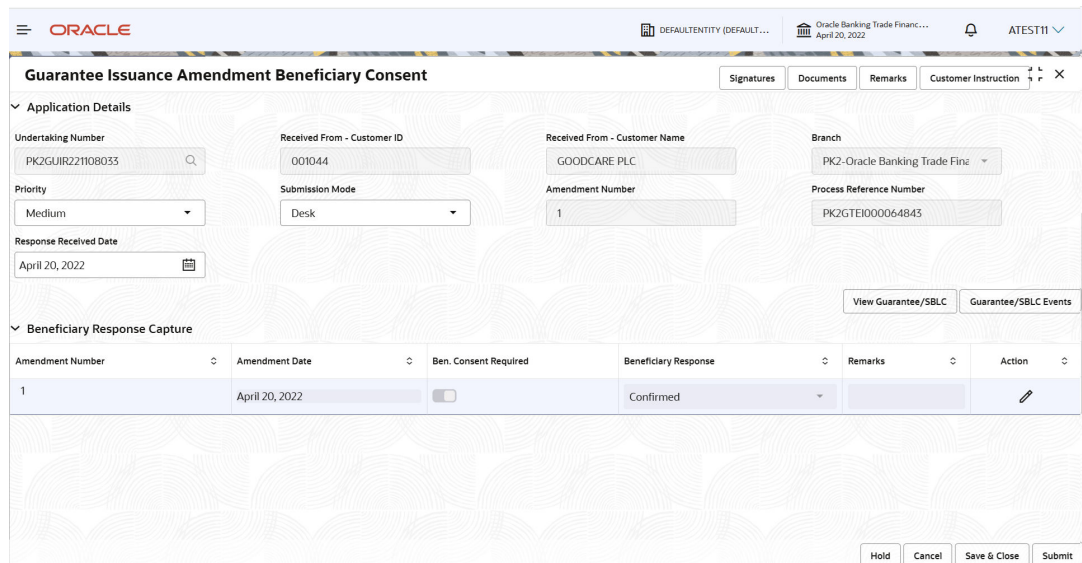
1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Bank Guarantee Issuance**.
2. Under **Bank Guarantee Issuance**, click **Guarantee Issuance Amendment - Beneficiary Consent**.

Figure 2-3 Guarantee Issuance Amendment - Beneficiary Consent



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

Figure 2-4 Guarantee Issuance Amendment - Beneficiary Consent - Registration - Application Details



3. On **Guarantee Issuance Amendment - Beneficiary Consent - Registration - Application Details** screen, specify the fields.

**Note:**

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

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

**Table 2-3 Guarantee Issuance Amendment - Beneficiary Consent - Registration - Application Details**

| Field                                | Description  |
|--------------------------------------|--|
| <b>Undertaking Number</b>            | Specify the undertaking number, the user identification of your external bank account.<br><br>Alternatively, click <b>Search</b> to search and select the documentary undertaking number from the look-up.<br><br>As part of search criteria; user can input the Customer Id, Beneficiary name, Currency and amount.   |
| <b>Received From - Customer ID</b>   | Read only field.<br><br>Customer ID will be auto-populated from Guarantee /SBLC amendment.   |
| <b>Received From - Customer Name</b> | Read only field.<br>Name of the customer or applicant will be auto populated from Guarantee /SBLC amendment.   |
| <b>Branch</b>                        | Read only field.<br><br>Branch Name will be auto-populated from Guarantee /SBLC amendment.   |
| <b>Priority</b>                      | 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.   |
| <b>Submission Mode</b>               | Select the submission mode of Guarantee Issuance request from the drop-down list.<br><br>By default the submission mode will have the value as 'Desk'.<br><br><ul style="list-style-type: none"> <li>• <b>Courier</b> - Request received through Courier</li> <li>• <b>Desk</b> - Request received through Desk</li> <li>• <b>Email</b>- Request received through Email</li> <li>• <b>Fax</b>- Request received through Fax</li> </ul> |
| <b>Amendment Number</b>              | Read only field.<br><br>Amendment number will be auto-populated based on the system maintenance.<br><br>Amendment number increases by 1 for each amendment.  |
| <b>Process Reference Number</b>      | Read only field.<br><br>Unique OBTFPMCS task reference number for the transaction.<br>This is auto generated by the system based on process name and branch code.  |
| <b>Response Received Date</b>        | System defaults the current branch date.<br>User can not change the date to future date.   |



### Beneficiary Response Capture

System will default the list of amendment issued with details of amendment date, Beneficiary consent Required status, Beneficiary Response and Remarks in this section.

| Amendment Number | Amendment Date | Ben. Consent Required    | Beneficiary Response | Remarks | Action |
|------------------|----------------|--------------------------|----------------------|---------|--------|
| 1                | April 20, 2022 | <input type="checkbox"/> | Confirmed            |         |        |

- On **Guarantee Issuance Amendment - Beneficiary Consent - Registration - Beneficiary Response Capture** 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 Guarantees Issuance Amendment - Beneficiary Consent - Registration - Beneficiary Response Capture - Field Description**

| Field                               | Description   |
|-------------------------------------|---|
| <b>Amendment Number</b>             | Read only field.<br>Amendment number will be auto-populated from the Guarantees /SBLC Amendment.  |
| <b>Amendment Date</b>               | Read only field.<br>This field displays the date on which the amendment was made to Guarantees/ SBLC.   |
| <b>Beneficiary Consent Required</b> | Read only field.<br>Beneficiary Consent Required toggle (On/ Off) will be auto-populated from the Guarantees /SBLC Amendment.   |
| <b>Beneficiary Response</b>         | Select the beneficiary response from the drop-down. <ul style="list-style-type: none"> <li>• <b>Confirmed</b></li> <li>• <b>Unconfirmed</b></li> <li>• <b>Rejected</b></li> </ul> |
| <b>Remarks</b>                      | Specify the remarks of the beneficiary response.  |
| <b>Action</b>                       | Click edit icon to edit the beneficiary response.   |

- Click **Submit**.

The task will move to next logical stage of Guarantees Issuance Amendment - Beneficiary Consent.

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

**Table 2-5 Guarantee Issuance Amendment - Beneficiary Consent - Registration - Action Buttons - Field Description**

| Field                         | Description   |
|-------------------------------|---|
| <b>Signature</b>              | Click the Signature button to verify the signature of the customer/bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures.  |
| <b>Documents</b>              | Upload the documents received.<br>Application displays mandatory documents to be uploaded for Guarantee Issuance Amendment - Beneficiary Consent. Place holders are also available to upload additional documents submitted by the applicant  |
| <b>Remarks</b>                | Specify any additional information regarding the Guarantee Issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request.<br>Content from Remarks Field should be handed off to Remarks field in Backend application.  |
| <b>Customer Instructions</b>  | Click to view/ input the following: <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View SBLC/ Guarantee</b>   | Clicking on View SBLC/ Guarantee button, user can view the the snapshot of latest Guarantee amendment details.  |
| <b>SBLC/ Guarantee Events</b> | Clicking on SBLC/ Guarantee Events button, user can view the snapshot of various events under the Guarantee amendment details.  |
| <b>Hold</b>                   | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to be received from applicant.   |
| <b>Cancel</b>                 | Cancel the GSBL/ Guarantee Amendment - Beneficiary Consent Registration stage inputs. Details entered will not be saved and the task will be removed.   |
| <b>Save &amp; Close</b>       | Save the information provided and holds the task in 'My Task' queue for working later.<br><br>This option will not submit the request.  |
| <b>Submit</b>                 | 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 Amendment - Beneficiary Consent.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.   |
| <b>Checklist</b>              | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.  |

- [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.

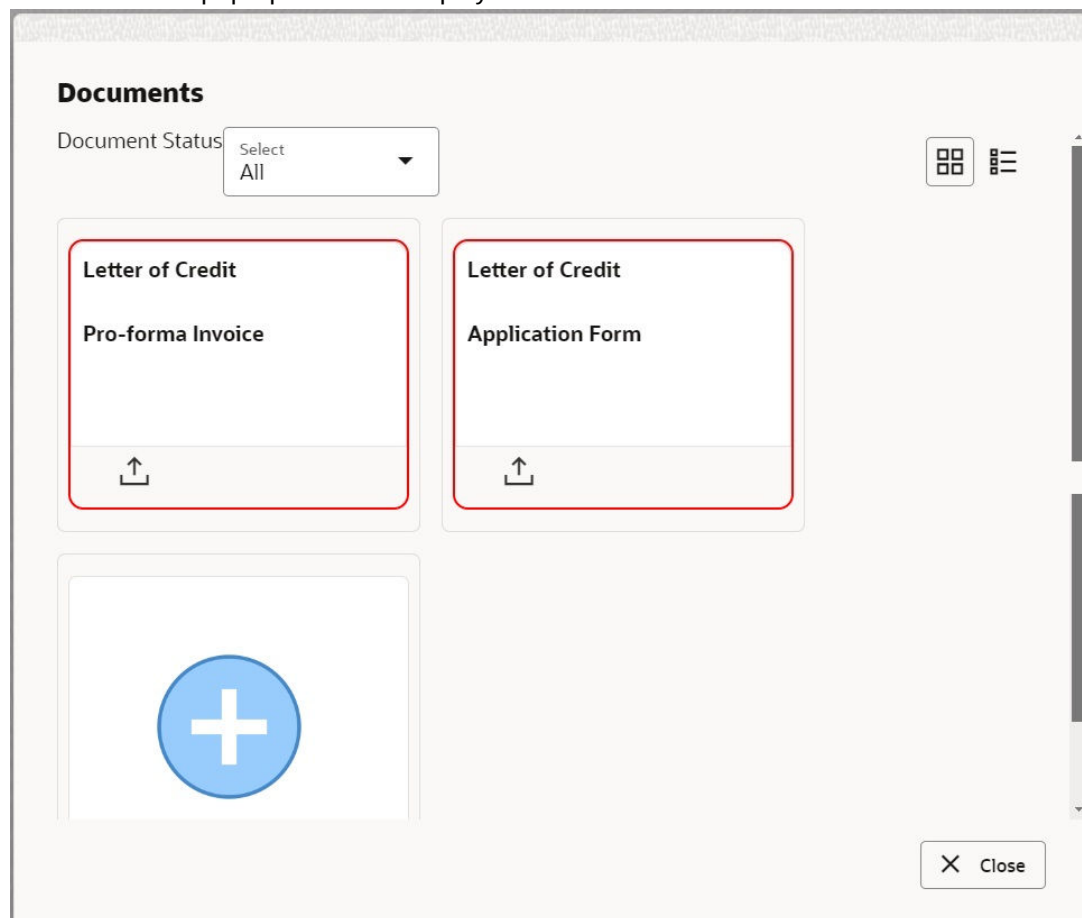
In Oracle Banking Trade Finance Process Management Cloud Service, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored in DMS will have a unique document id along with other Metadata. The uploaded 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 is displayed.



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

The **Document** screen is displayed.

| Field                       | Description   |
|-----------------------------|---|
| <b>Document Type</b>        | Select the document type from list.<br>Indicates the document type from metadata. |
| <b>Document Code</b>        | Select the document Code from list.<br>Indicates the document Code from metadata. |
| <b>Document Title</b>       | Specify the document title.   |
| <b>Document Description</b> | Specify the document description.   |
| <b>Remarks</b>              | Specify the remarks.  |
| <b>Document Expiry Date</b> | Select the document expiry date.  |
| <b>Link Document</b>        | 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 screen is displayed.

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

### Link Document

Customer Id

Document Type

Document Id

Document Code

| Link Document       | Document Id | Customer Id | Document Type | Document Code | Upload Date | Reference Number |
|---------------------|-------------|-------------|---------------|---------------|-------------|------------------|
| No data to display. |             |             |               |               |             |                  |

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

- 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   |
|-------------------------|---|
| <b>Customer ID</b>      | This field displays the transaction Customer ID.                                |
| <b>Document ID</b>      | Specify the document ID.  |
| <b>Document Type</b>    | Select the document type from list.   |
| <b>Document Code</b>    | Select the document Code from list.   |
| <b>Search Result</b>    |   |
| <b>Document ID</b>      | This field displays the document ID from metadata.                              |
| <b>Customer ID</b>      | This field displays the transaction customer ID.                                |
| <b>Document Type</b>    | This field displays the document type from metadata.                            |
| <b>Document Code</b>    | This field displays the document code from metadata.                            |
| <b>Link Document</b>    | The link to link the existing uploaded documents from DMS to the workflow task. |
| <b>Upload Date</b>      | The field displays the upload date of the document.                             |
| <b>Reference Number</b> | The field displays the reference number of the document.                        |

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

### Link Document

Customer Id:

Document Id:

Document Type:

Document Code:

| Link Document        | Document Id | Customer Id | Document Type | Document Code | Upload Date       | Reference Number |
|----------------------|-------------|-------------|---------------|---------------|-------------------|------------------|
| <a href="#">Link</a> | 616         | 001044      | fdff          | INSURANCE     | December 6, 2023  | PK2ELCU000003399 |
| <a href="#">Link</a> | 116         | 001044      |               | INSURANCE     | November 3, 2023  | PK2ILCD000001238 |
| <a href="#">Link</a> | 144         | 001044      |               | INSURANCE     | November 6, 2023  | PK2IILD000001312 |
| <a href="#">Link</a> | 162         | 001044      |               | INSURANCE     | November 9, 2023  | PK2ELCC000001424 |
| <a href="#">Link</a> | 684         | 001044      | cvcvc         | INSURANCE     | December 11, 2023 | PK2IELD000004034 |

Page 1 of 6 (1-5 of 29 items) | < > 1 2 3 4 5 6 > > |

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.

### Edit Document

Document Id:

Document Title:

Application Reference Number:

Entity Reference Number:

Document Type Id:

Document Description:

Remarks:

Document Expiry Date:

Current selected files:ddf.pdf | 2464

## 2.3 Data Enrichment

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

SBLC/ Guarantee Amendment - Beneficiary Consent request that were received at the desk will move to Data Enrichment stage post successful Registration. The requests will have the details entered during the Registration stage. Registration user can input details in Application Details and in Beneficiary Response Capture section. If Registration user has entered details only in Application details, then DE user can input the details.

DE user can also change the details in Beneficiary Response Capture if already captured by Registration user.

The user can view the requests that are received via online channel like SWIFT are available directly in Data Enrichment for further processing from Beneficiary Consent Response Capture stage.

 **Note:**

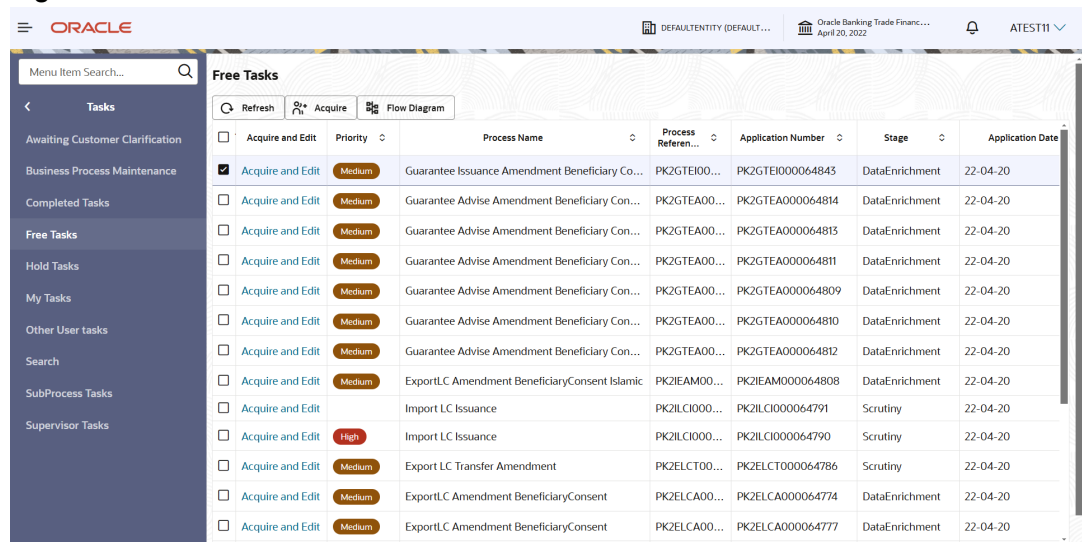
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

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

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

**Figure 2-5 Free Tasks**



| Acquire and Edit                    | Priority | Process Name                                   | Process Referen... | Application Number | Stage          | Application Date |
|-------------------------------------|----------|--|--------------------|--------------------|----------------|------------------|
| <input checked="" type="checkbox"/> | Medium   | Guarantee Issuance Amendment Beneficiary Co... | PK2GTEI00...       | PK2GTEI000064845   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Guarantee Advise Amendment Beneficiary Con...  | PK2GTEA00...       | PK2GTEA000064814   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Guarantee Advise Amendment Beneficiary Con...  | PK2GTEA00...       | PK2GTEA000064815   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Guarantee Advise Amendment Beneficiary Con...  | PK2GTEA00...       | PK2GTEA000064811   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Guarantee Advise Amendment Beneficiary Con...  | PK2GTEA00...       | PK2GTEA000064809   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Guarantee Advise Amendment Beneficiary Con...  | PK2GTEA00...       | PK2GTEA000064810   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Guarantee Advise Amendment Beneficiary Con...  | PK2GTEA00...       | PK2GTEA000064812   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | ExportLC Amendment BeneficiaryConsent Islamic  | PK2IEAM00...       | PK2IEAM000064808   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Import LC Issuance                             | PK2ILCI000...      | PK2ILCI000064791   | Scrutiny       | 22-04-20         |
| <input type="checkbox"/>            | High     | Import LC Issuance                             | PK2ILCI000...      | PK2ILCI000064790   | Scrutiny       | 22-04-20         |
| <input type="checkbox"/>            | Medium   | Export LC Transfer Amendment                   | PK2ELCT00...       | PK2ELCT000064786   | Scrutiny       | 22-04-20         |
| <input type="checkbox"/>            | Medium   | ExportLC Amendment BeneficiaryConsent          | PK2ELCA00...       | PK2ELCA000064774   | DataEnrichment | 22-04-20         |
| <input type="checkbox"/>            | Medium   | ExportLC Amendment BeneficiaryConsent          | PK2ELCA00...       | PK2ELCA000064777   | DataEnrichment | 22-04-20         |

The **Free Tasks** screen gets 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 provide input for Data Enrichment stage.

Figure 2-6 My Tasks

|                                     | Refresh  | Release | Escalate                                      | Delegate | Flow Diagram       |                            |                  |  |  |  |  |
|-------------------------------------|----------|---------|---|----------|--------------------|----------------------------|------------------|--|--|--|--|
|                                     | Priority |         | Process Name                                  | Pro R... | Application Number | Stage                      | Application Date |  |  |  |  |
| <input checked="" type="checkbox"/> | Edit     | Medium  | Guarantee Issuance Amendment Beneficiari...   | PK2G...  | PK2GTEI000064843   | DataEnrichment             | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee Issuance Internal Amendment         | PK2G...  | PK2GTEI000064842   | Approval Task Level 1      | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee Cancellation                        | PK2G...  | PK2GTEC000064841   | AmountBlock Exception A... | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee Issuance Closure                    | PK2G...  | PK2GTEC000064839   | DataEnrichment             | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee SBLC Issuance - Claim Update        | PK2G...  | PK2GISC000064833   | DataEnrichment             | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee SBLC Issuance - Claim Settlement    | PK2G...  | PK2GISC000062281   | Approval Task Level 1      | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee Amendment                           | PK2G...  | PK2GTEA000064804   | DataEnrichment             | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee SBLC Issuance - Claim Settlement    | PK2G...  | PK2GISC000064800   | DataEnrichment             | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee Issuance Internal Amendment         | PK2G...  | PK2GTEI0000061916  | Approval Task Level 1      | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee Issuance                            | PK2G...  | PK2GTEI000064517   | DataEnrichment             | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Guarantee Issuance                            | PK2G...  | PK2GTEI000064742   | DataEnrichment             | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Islamic Export Documentary Collection Retu... | PK2IE... | PK2IEDC000064737   | Approval Task Level 1      | 22-04-20         |  |  |  |  |
| <input type="checkbox"/>            | Edit     | Medium  | Islamic Export Documentary Collection Boo...  | PK2IE... | PK2IEDU000064689   | Approval Task Level 1      | 22-04-20         |  |  |  |  |

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

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

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



## 2.3.1 Main Details

This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Guarantee Issuance Amendment - Beneficiary Consent request.

Main details section has two sub section as follows:

- Application Details
- Beneficiary Response Capture

### Application Details

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

**Figure 2-7 Data Enrichment - Main Details**

The screenshot displays the Oracle Data Enrichment interface for a Guarantee Issuance Amendment Beneficiary Consent request. The application number is PK2GTEI000064843. The interface is divided into two main sections: Application Details and Beneficiary Response Capture.

**Application Details:**

- Undertaking Number: PK2GUR22108053
- Received From - Customer ID: 001044
- Received From - Customer Name: GOODCARE PLC
- Branch: PK2-Oracle Banking Trade Finan...
- Priority: Medium
- Submission Mode: Desk
- Amendment Number: 1
- Process Reference Number: PK2GTEI000064843
- Response Received Date: April 20, 2022

**Beneficiary Response Capture:**

| Amendment Number | Amendment Date | Ben. Consent Required    | Beneficiary Response | Remarks | Action |
|------------------|----------------|--------------------------|----------------------|---------|--------|
| 1                | April 20, 2022 | <input type="checkbox"/> | Confirmed            |         |        |

At the bottom of the screen, there are buttons for Request Clarification, Reject, Refer, Hold, Cancel, Save & Close, and Next.

**Note:**

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

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

**Table 2-6 Guarantee Issuance Amendment - Beneficiary Consent - Registration - Application Details - Field Description**

| Field                     | Description  |
|---------------------------|--|
| <b>Undertaking Number</b> | Read only field.<br>This field displays the SBLC/Guarantee number. |

**Table 2-6 (Cont.) Guarantee Issuance Amendment - Beneficiary Consent - Registration - Application Details - Field Description**

| Field                                | Description  |
|--------------------------------------|--|
| <b>Received From - Customer ID</b>   | Read only field.<br>Customer ID will be auto-populated from Guarantee /SBLC amendment.   |
| <b>Received From - Customer Name</b> | Read only field.<br>Name of the customer or applicant will be auto populated from Guarantee /SBLC amendment.   |
| <b>Branch</b>                        | Read only field.<br>Branch Name will be auto-populated from Guarantee /SBLC amendment.   |
| <b>Priority</b>                      | 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.  |
| <b>Submission Mode</b>               | Read only field.<br>The submission mode of Guarantee Issuance request. The submission mode can have following values. <ul style="list-style-type: none"> <li>• <b>Courier</b> - Request received through Courier</li> <li>• <b>Desk</b> - Request received through Desk</li> <li>• <b>Email</b>- Request received through Email</li> <li>• <b>Fax</b>- Request received through Fax</li> </ul> |
| <b>Amendment Number</b>              | Read only field.<br>Amendment number will be auto-populated based on the system maintenance.   |
| <b>Process Reference Number</b>      | Unique OBTFPMCS task reference number for the transaction.<br>This is auto generated by the system based on process name and branch code.  |
| <b>Response Received Date</b>        | System defaults the current branch date.<br>User can change the date to future date.   |

**Beneficiary Response Capture**

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 Beneficiary Response Capture**

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

**Table 2-7 Guarantee Issuance Amendment - Beneficiary Consent - Registration - Beneficiary Response Capture - Field Description**

| Field                               | Description   |
|-------------------------------------|---|
| <b>Amendment Number</b>             | Read only field.<br>Amendment number will be auto-populated from the Guarantee /SBLC Amendment.   |
| <b>Amendment Date</b>               | Read only field.<br>This field displays the date on which the amendment was made to Guarantee/ SBLC.  |
| <b>Beneficiary Consent Required</b> | Read only field.<br>Beneficiary Consent Required toggle (On/ Off) will be auto-populated from the Guarantee /SBLC Amendment.  |
| <b>Beneficiary Response</b>         | Select the beneficiary response from the drop-down. <ul style="list-style-type: none"> <li>• <b>Confirmed</b></li> <li>• <b>Unconfirmed</b></li> <li>• <b>Rejected</b></li> </ul> |
| <b>Remarks</b>                      | Specify the remarks of the beneficiary response.  |
| <b>Action</b>                       | Click edit icon to edit the beneficiary response.   |

**Audit**

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

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

**Table 2-8 Audit - Field Description**

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

2. Click **Next**.

The task will move to next data segment.

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

| Field                        | Description  |
|------------------------------|--|
| <b>Clarification Details</b> | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.  |
| <b>Documents</b>             | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application                      |
| <b>Remarks</b>               | Specify any additional information regarding the Guarantee issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application.   |
| <b>Overrides</b>             | Click to view the overrides accepted by the user.  |
| <b>Customer Instructions</b> | Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.  |

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

| <b>Field</b>                 | <b>Description</b>   |
|------------------------------|--|
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.   |
| <b>Signatures</b>            | Click the Signature button to verify the signature of the customer/bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures.   |
| <b>Request Clarification</b> | NA for beneficiary consent.  |
| <b>Reject</b>                | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| <b>Refer</b>                 | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |
| <b>Hold</b>                  | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant.  |
| <b>Cancel</b>                | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.   |
| <b>Save &amp; Close</b>      | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.   |
| <b>Next</b>                  | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.  |

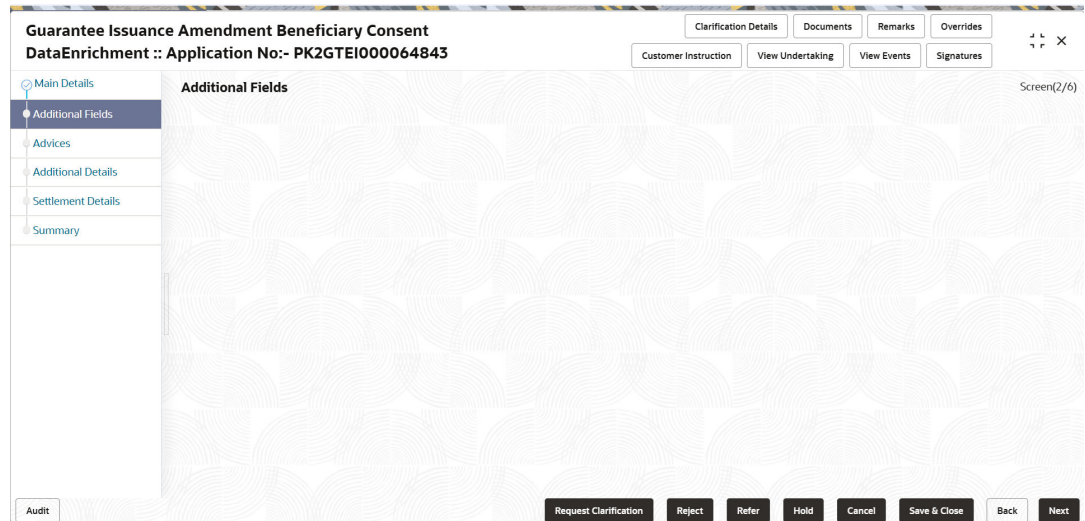
## 2.3.2 Additional Fields

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

This stage allows adding more fields that are required to process the request. These fields can be configured as part of implementation of the product.

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

**Figure 2-9 Additional Fields**



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 2-10 Additional Fields - Action Buttons - Field Description**

| Field                        | Description   |
|------------------------------|---|
| <b>Clarification Details</b> | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.   |
| <b>Documents</b>             | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>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 2-10 (Cont.) Additional Fields - Action Buttons - Field Description**

| Field                        | Description  |
|------------------------------|--|
| <b>Remarks</b>               | Specify any additional information regarding the Guarantee issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application.   |
| <b>Overrides</b>             | Click to view the overrides accepted by the user.  |
| <b>Customer Instructions</b> | Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.  |
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.   |
| <b>Signatures</b>            | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures.  |
| <b>Request Clarification</b> | NA for beneficiary consent.  |
| <b>Reject</b>                | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process.   |
| <b>Refer</b>                 | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |


**Table 2-10 (Cont.) Additional Fields - Action Buttons - Field Description**

| Field                   | Description   |
|-------------------------|---|
| <b>Hold</b>             | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant. |
| <b>Cancel</b>           | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.  |
| <b>Save &amp; Close</b> | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.  |
| <b>Back</b>             | Clicking on Back button, takes the user to the previous screen.   |
| <b>Next</b>             | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.                 |

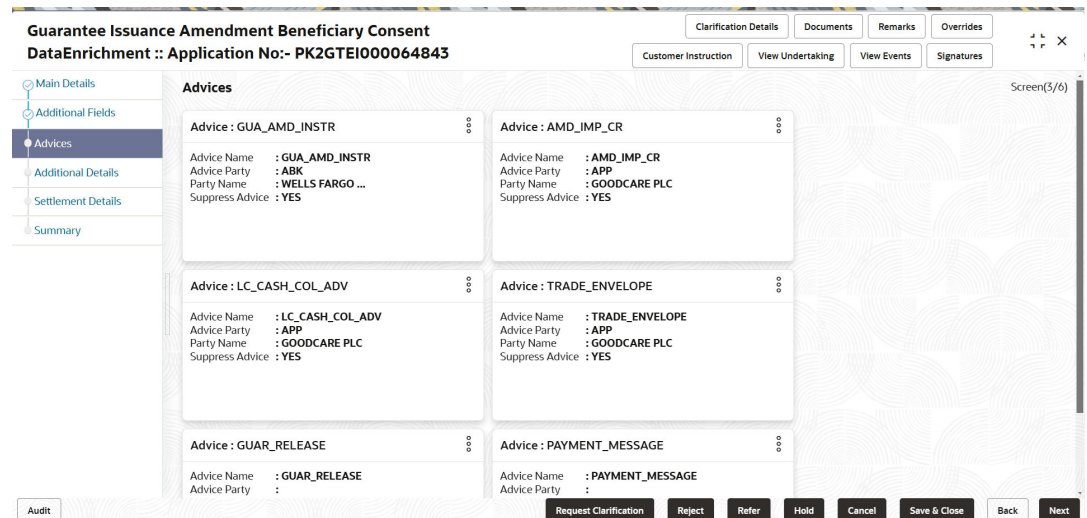
### 2.3.3 Advices

This topic provides the systematic instructions to capture the advices details of Guarantee Issuance Amendment - Beneficiary Consent process.

This section defaults the advices maintained for the product/event simulated from the advices maintained at the Product level. At this stage the bank user can verify the advices data segment details of Guarantee amendment Beneficiary Consent Process.

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

**Figure 2-10 Advices**



#### Advice Details





**Figure 2-11 Advice Details**

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

**Table 2-11 Advice Details**

| Field                  | Description   |
|------------------------|---|
| <b>Suppress Advice</b> | Enable this option to suppress the advice.<br>Disable this option if suppress advice is not required. |
| <b>Advice Name</b>     | Select the advice name.   |
| <b>Medium</b>          | The medium of advices is defaulted from the system.   |
| <b>Advice Party</b>    | The medium of advices is defaulted from the system.<br>User can update, if required.                  |
| <b>Party ID</b>        | Value be defaulted from Guarantee Advise.<br>User can update, if required.                            |
| <b>Party Name</b>      | Read only field.<br>Value be defaulted from Guarantee Advise.   |
| <b>FFT Code</b>        | Specify the <b>FFT Code</b> details.<br>Click plus icon to add new FFT code.                          |
| <b>FFT Code</b>        | Click <b>Search</b> to search and select the FFT Code.  |
| <b>FFT Description</b> | FFT description is populated based on the FFT code selected.  |

**Table 2-11 (Cont.) Advice Details**

| Field   | Description  |
|---|--|
|  | Click edit icon to edit the existing FFT description.  |
| <b>Action</b>   | Click delete icon to remove any existing FFT code.<br>Click edit icon to edit the existing FFT code.                 |
| <b>Instructions</b>   | Click plus icon to add new instruction code.   |
| <b>Instruction Code</b>   | Click <b>Search</b> to search and select the instruction Code.   |
| <b>Instruction Description</b>  | Instruction description is populated based on the instruction code selected.   |
|  | Click edit icon to edit the existing instruction description.  |
| <b>Action</b>   | Click delete icon to remove any existing instruction code.<br>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 2-12 Advices - Action Buttons - Field Description**

| Field                        | Description   |
|------------------------------|---|
| <b>Clarification Details</b> | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.   |
| <b>Documents</b>             | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| <b>Remarks</b>               | Specify any additional information regarding the Guarantee issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application.  |
| <b>Overrides</b>             | Click to view the overrides accepted by the user.   |

Table 2-12 (Cont.) Advices - Action Buttons - Field Description

| Field                        | Description   |
|------------------------------|---|
| <b>Customer Instructions</b> | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.   |
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.  |
| <b>Signatures</b>            | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>  |
| <b>Request Clarification</b> | NA for beneficiary consent.   |
| <b>Reject</b>                | <p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description.<br/>This reject reason will be available in the remarks window throughout the process.</p>                                 |
| <b>Refer</b>                 | <p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |
| <b>Hold</b>                  | <p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>  |
| <b>Cancel</b>                | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.  |
| <b>Save &amp; Close</b>      | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.  |
| <b>Back</b>                  | Clicking on Back button, takes the user to the previous screen.   |

**Table 2-12 (Cont.) Advices - Action Buttons - Field Description**

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


## 2.3.4 Additional Details

This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Guarantee Issuance Amendment - Beneficiary Consent process.

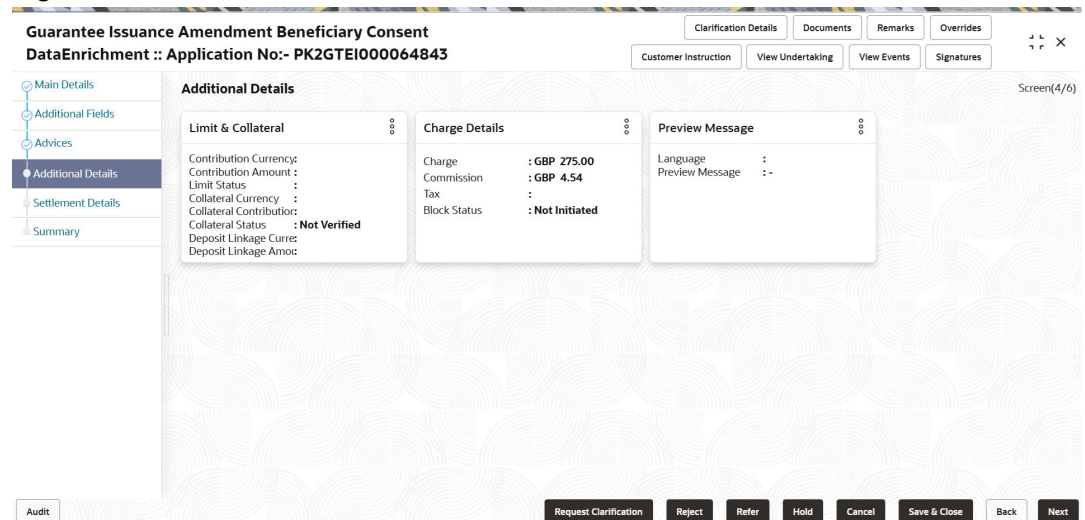
Following tiles are present in Additional Details section:

- Limits and Collateral section
- Charges, commission and Taxes simulated from back office and populated in this screen
- Preview Message

Limits and Collateral section Charges, commission and Taxes simulated from back office and populated in this screen.

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

**Figure 2-12 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 FPMCS) and should Earmark the limit from the Back office.

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

**Limit & Collateral**

▼ Limit Details

| Customer ID | Linkage Type | Liability Number | Line Id/Linkage Ref No | Line Serial | Contribution % | Contribution Currency | Amount to Earmark | Limit Check Response | Response Message | Edit   | Delete |
|-------------|--------------|------------------|------------------------|-------------|----------------|-----------------------|-------------------|----------------------|------------------|--------|--------|
| 001044      | Facility     | 001044           | 001044_GB              | 1           | 100            | GBP                   | 100               | Not Available        |                  | 001044 |        |

▼

**Cash Collateral Details**

Collateral Percentage:

Collateral Currency and amount:

Exchange Rate:

| Sequence Number     | Settlement Account Currency | Settlement Account | Exchange Rate | Collateral Split % | Contribution Amount | Contribution Amount In Account Currency | Account Balance Check Response | Response Message | View |
|---------------------|-----------------------------|--------------------|---------------|--------------------|---------------------|---|--------------------------------|------------------|------|
| No data to display. |                             |                    |               |                    |                     |   |                                |                  |      |

▼

**Deposit Linkage Details**

| <input type="checkbox"/> | Deposit Account | Deposit Currency | Deposit Maturity Date | Transaction Currency | Deposit Available In Transaction Currency | Linkage Amount(Transaction Currency) | View |
|--------------------------|-----------------|------------------|-----------------------|----------------------|---|--------------------------------------|------|
| No data to display.      |                 |                  |                       |                      |   |                                      |      |

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Figure 2-13 Limit Details

### Limit Details

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

Verify Save & Close Close

Figure 2-14 Collateral Details

### Collateral Details



|   |   |
|---|---|
| <p><b>Total Collateral Amount</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/>                 | <p><b>Collateral Amount to be Collected</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/> |
| <p><b>Sequence Number</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="1.0"/>                            | <p><b>Collateral Split %</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="100.0"/>                 |
| <p><b>Collateral Contribution Amount</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/>          | <p><b>Settlement Account</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="PK20010440016"/>         |
| <p><b>Settlement Account Currency</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="GBP"/>                | <p><b>Exchange Rate</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="1.0"/>                        |
| <p><b>Contribution Amount in Account Currency</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/> | <p><b>Account Available Amount</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/>                         |
| <p><b>Response</b></p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="VN"/>                                    | <p><b>Response Message</b></p> <input style="width: 90%; border: 1px solid #ccc; height: 40px;" type="text"/>                   |

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

Table 2-13 Limit Details - Field Description

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

**Table 2-13 (Cont.) Limit Details - Field Description**

| Field                           | Description   |
|---------------------------------|---|
| <b>Contribution %</b>           | <p>System will default this to 100%. User can modify, if contribution is more than 100%. System will display an alert message, if modified. Once contribution % is provided, system will default the amount.</p> <p>System to validate that if Limit Contribution% plus Collateral% is equal to 100. If the total percentage is not equal to 100 application will display an alert message.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.”</p> </div>   |
| <b>Liability Number</b>         | <p>Click <b>Search</b> to search and select the Liability Number from the look-up.</p> <p>The list has all the Liabilities mapped to the customer.</p>  |
| <b>Contribution Currency</b>    | <p>This field displays the contribution currency.</p>   |
| <b>Line ID/Linkage Ref No</b>   | <p>Click <b>Search</b> to search and select from the various lines available and mapped under the customer id gets listed in the drop-down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.</p> <p>The user can click the Line Id link to view the limit details.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field.</p> </div> <p>This field is disabled and read only, if <b>Linkage Type</b> is Liability.</p> |
| <b>Limit/Liability Currency</b> | <p>This field displays the limit currency, when the user select the <b>Liability Number</b>.</p>  |
| <b>Limits Description</b>       | <p>This field displays the limits description.</p>  |
| <b>Limit Check Response</b>     | <p>This field displays the limit check response. Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response.</p> <p>The value in this field appears, if you click the <b>Verify</b> button.</p>  |
| <b>Contribution Amount</b>      | <p>This field defaults the contribution amount. Contribution amount will default based on the contribution %.</p> <p>User can change the value.</p>   |



**Table 2-13 (Cont.) Limit Details - Field Description**

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

Table 2-13 (Cont.) Limit Details - Field Description

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

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

### Commission, Charges and Taxes

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

Charge Details are auto-populated from the back-end system.

**Charge Details**

Recalculate Re-default

▼ Commission Details

| Component  | Rate | Mod. Rate | Currency | Amount | Modified | Defer                    | Waive                    | Charge Party                           | Settl. Account | Amendable |
|------------|------|-----------|----------|--------|----------|--------------------------|--------------------------|--|----------------|-----------|
| AGUIR_COM1 | 0.25 |           | GBP      | £0.02  |          | <input type="checkbox"/> | <input type="checkbox"/> | GOODCARE PLC                           |                | Yes       |
| AGUIR_COMM | 0.25 |           | GBP      | £0.02  |          | <input type="checkbox"/> | <input type="checkbox"/> | GOODCARE PLC                           |                | Yes       |
| ARC1       | 0.25 |           | GBP      | £2.25  |          | <input type="checkbox"/> | <input type="checkbox"/> | Domestic Export Sight Bills Negotiated |                | Yes       |
| COMTRAMND  | 0.25 |           | GBP      | £2.25  |          | <input type="checkbox"/> | <input type="checkbox"/> | Domestic Export Sight Bills Negotiated |                | Yes       |

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▼ Charge Details

| Component   | Tag currency | Tag Amount | Currency | Amount  | Modified | Billing                  | Defer                    | Waive                    | Charge Party | Settlement Account |
|-------------|--------------|------------|----------|---------|----------|--------------------------|--------------------------|--------------------------|--------------|--------------------|
| CHGTRA MND  | GBP          | 100        | GBP      | £50.00  |          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | GOODCARE PLC | PK20010440017      |
| LCCOURA MND | GBP          | 100        | GBP      | £175.00 |          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | GOODCARE PLC | PK20010440017      |
| LCSWIFTA MN | GBP          | 100        | GBP      | £50.00  |          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | GOODCARE PLC | PK20010440017      |

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▼ Tax Details

| Component           | Type | Value Date | CCY | Amount | Billing | Defer | Settl. Account |
|---------------------|------|------------|-----|--------|---------|-------|----------------|
| No data to display. |      |            |     |        |         |       |                |

Save & Close Close

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

**Table 2-14 Commission, Charges and Taxes - Field Description**

| Field                     | Description   |
|---------------------------|---|
| <b>Commission Details</b> | This section displays the commission details.   |
| <b>Component</b>          | This field displays the commission component.   |
| <b>Rate</b>               | This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPMCS. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.   |
| <b>Modified Rate</b>      | From the default value, if the rate is changed the value gets updated in this field.  |
| <b>Currency</b>           | This field displays the currency in which the commission have to be collected.  |
| <b>Amount</b>             | This field displays the amount that is maintained under the product code. The commission rate, if available in Back Office defaults in OBTFPMCS. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPMCS. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. |
| <b>Modified Amount</b>    | From the default value, if the amount is changed, the value gets updated in the modified amount field.  |

Table 2-14 (Cont.) Commission, Charges and Taxes - Field Description

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

**Table 2-14 (Cont.) Commission, Charges and Taxes - Field Description**

| Field                     | Description   |
|---------------------------|---|
| <b>Tax Details</b>        | This section displays the tax details.<br>The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system. |
| <b>Component</b>          | This field displays the tax component.  |
| <b>Type</b>               | This field displays the type of tax component.  |
| <b>Value Date</b>         | This field displays the value date of tax component.  |
| <b>Currency</b>           | This field displays the currency in which the tax have to be collected.<br>The tax currency is the same as the commission.  |
| <b>Amount</b>             | This field displays the tax amount based on the percentage of commission maintained.<br>You can edit the tax amount, if applicable.   |
| <b>Billing</b>            | If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br>This field is disabled, if 'Defer' toggle is enabled.  |
| <b>Defer</b>              | If taxes have to be deferred and collected at any future step, this option has to be enabled.<br>The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.   |
| <b>Settlement Account</b> | System defaults the settlement account.<br>The user can modify the settlement account.  |

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

The task will move to next data segment.

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

**Table 2-15 Additional Details - Action Buttons - Field Description**

| Field                        | Description   |
|------------------------------|---|
| <b>Clarification Details</b> | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.   |
| <b>Documents</b>             | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>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 2-15 (Cont.) Additional Details - Action Buttons - Field Description**

| Field                        | Description  |
|------------------------------|--|
| <b>Remarks</b>               | Specify any additional information regarding the Guarantee issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application.   |
| <b>Overrides</b>             | Click to view the overrides accepted by the user.  |
| <b>Customer Instructions</b> | Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.  |
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.   |
| <b>Signatures</b>            | Click the Signature button to verify the signature of the customer/ bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures.  |
| <b>Request Clarification</b> | NA for beneficiary consent.  |
| <b>Reject</b>                | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process.   |
| <b>Refer</b>                 | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |

**Table 2-15 (Cont.) Additional Details - Action Buttons - Field Description**

| Field                   | Description   |
|-------------------------|---|
| <b>Hold</b>             | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant. |
| <b>Cancel</b>           | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.  |
| <b>Save &amp; Close</b> | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.  |
| <b>Back</b>             | Clicking on Back button, takes the user to the previous screen.   |
| <b>Next</b>             | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.                 |

## 2.3.5 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Guarantee Issuance Amendment - Beneficiary Consent request.

As a part of Data Enrichment, user can verify and enter the basic settlement details available in the Guarantee amendment Beneficiary Consent Process request. In case the request is received through online channel, the user will verify the details populated.

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

**Figure 2-15 Settlement Details**

| Component       | Currency | Debit/Credit | Account      | Account Description         | Account Currency | Netting Indicator | Current Event |
|-----------------|----------|--------------|--------------|-----------------------------|------------------|-------------------|---------------|
| AGUIR_COMI_L... | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| AGUIR_COMI_L... | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| AGUIR_COMM...   | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| AGUIR_COMM...   | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| ARCLIQD         | GBP      | Debit        | 15210005     | Domestic Export Sight Bi... | GBP              | No                | No            |
| AVL_SET_LCAMT   | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| AVL_SET_LCAM... | GBP      | Credit       | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| CHGTRAMND_L...  | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | Yes           |
| CHGTRAMNV_L...  | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| CLAIM_CUST_A... | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |
| CLAIM_CUST_A... | GBP      | Debit        | PK2001044... | GOODCARE PLC                | GBP              | No                | No            |

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

**Table 2-16 Settlement Details – Field Description**

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

2. Click **Next**.

The task will move to next data segment.

**Table 2-17 Settlement Details - Action Buttons - Field Description**

| Field                        | Description  |
|------------------------------|--|
| <b>Clarification Details</b> | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.  |
| <b>Documents</b>             | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application                    |
| <b>Remarks</b>               | Specify any additional information regarding the Guarantee issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application.   |
| <b>Overrides</b>             | Click to view the overrides accepted by the user.  |
| <b>Customer Instructions</b> | Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.  |



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


| Field                        | Description  |
|------------------------------|--|
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.   |
| <b>Signatures</b>            | Click the Signature button to verify the signature of the customer/bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures.   |
| <b>Request Clarification</b> | NA for beneficiary consent.  |
| <b>Reject</b>                | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| <b>Refer</b>                 | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |
| <b>Hold</b>                  | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant.  |
| <b>Cancel</b>                | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.   |
| <b>Save &amp; Close</b>      | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.   |
| <b>Back</b>                  | Clicking on Back button, takes the user to the previous screen.  |
| <b>Next</b>                  | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.  |

## 2.3.6 Summary

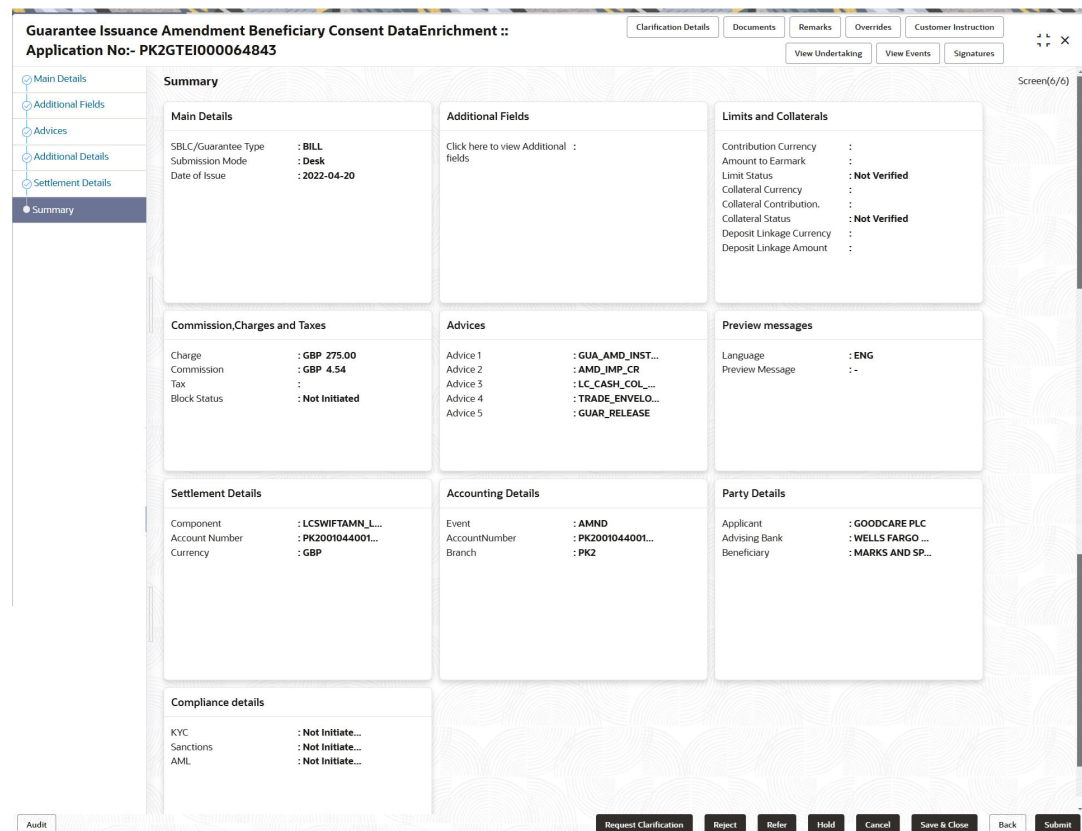
This topic provides the systematic instructions to view the summary of Guarantee Issuance Amendment - Beneficiary Consent request.

User can review the summary of details updated in Data Enrichment stage of Guarantee Issuance Amendment - Beneficiary Consent 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 2-16 Summary**



**Guarantee Issuance Amendment Beneficiary Consent DataEnrichment ::**  
Application No:- PK2GTEI000064843

Summary

| Main Details        |              | Additional Fields                      |  | Limits and Collaterals   |                |
|---------------------|--------------|--|--|--------------------------|----------------|
| SBLC/Guarantee Type | : BILL       | Click here to view Additional : fields |  | Contribution Currency    | :              |
| Submission Mode     | : Desk       |  |  | Amount to Earmark        | :              |
| Date of Issue       | : 2022-04-20 |  |  | Limit Status             | : Not Verified |
|                     |              |  |  | Collateral Currency      | :              |
|                     |              |  |  | Collateral Contribution  | :              |
|                     |              |  |  | Collateral Status        | : Not Verified |
|                     |              |  |  | Deposit Linkage Currency | :              |
|                     |              |  |  | Deposit Linkage Amount   | :              |

| Commission,Charges and Taxes |                 | Advices  |                   | Preview messages |       |
|------------------------------|-----------------|----------|-------------------|------------------|-------|
| Charge                       | : GBP 275.00    | Advice 1 | : GUA_AMD_INST... | Language         | : ENG |
| Commission                   | : GBP 4.54      | Advice 2 | : AMD_IMP_CR      | Preview Message  | : -   |
| Tax                          | :               | Advice 3 | : LC_CASH_COL...  |                  |       |
| Block Status                 | : Not Initiated | Advice 4 | : TRADE_ENVELO... |                  |       |
|                              |                 | Advice 5 | : GUAR_RELEASE    |                  |       |

| Settlement Details |                   | Accounting Details |                   | Party Details |                   |
|--------------------|-------------------|--------------------|-------------------|---------------|-------------------|
| Component          | : LCSWIFTAMN_L... | Event              | : AMND            | Applicant     | : GOODCARE PLC    |
| Account Number     | : PK2001044001... | AccountNumber      | : PK2001044001... | Advising Bank | : WELLS FARGO ... |
| Currency           | : GBP             | Branch             | : PKZ             | Beneficiary   | : MARKS AND SP... |

| Compliance details |                   |
|--------------------|-------------------|
| KYC                | : Not Initiate... |
| Sanctions          | : Not Initiate... |
| AML                | : Not Initiate... |

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. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view limits and collateral details. User can modify the details if required.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Advices - User can view the advice details.

- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

 **Note:**

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

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

2. Click **Submit**.

The task will move to next logical stage.

**Table 2-18 Summary - Action Buttons - Field Description**

| Field                        | Description  |
|------------------------------|--|
| <b>Clarification Details</b> | Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.  |
| <b>Documents</b>             | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application                  |
| <b>Remarks</b>               | Specify any additional information regarding the Guarantee issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application.   |
| <b>Overrides</b>             | Click to view the overrides accepted by the user.  |
| <b>Customer Instructions</b> | Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.  |

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

| Field                        | Description  |
|------------------------------|--|
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.   |
| <b>Signatures</b>            | Click the Signature button to verify the signature of the customer/bank if required.<br>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.<br>If more than one signature is available, system should display all the signatures.   |
| <b>Request Clarification</b> | NA for beneficiary consent.  |
| <b>Reject</b>                | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |
| <b>Refer</b>                 | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |
| <b>Hold</b>                  | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant.  |
| <b>Cancel</b>                | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.   |
| <b>Save &amp; Close</b>      | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.   |
| <b>Back</b>                  | Clicking on Back button, takes the user to the previous screen.  |
| <b>Next</b>                  | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.  |

## 2.4 Exceptions

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

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

### **Amount Block Exception Approval**

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

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

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

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

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

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

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

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

- Approve:
  - Settlement amount will be funded (outside of this process)
  - Allow account to be overdrawn during hand-off
- Refer:
  - Refer Refer back to DE providing alternate settlement account to be used for block.
  - Different collateral to be mapped or utilize lines in place of collateral.
- Reject: Reject the transaction due to non-availability of sufficient balance in settlement account Amount Bock Exception This section will display the amount block exception details.

### **Application Details**

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

### **Amount Bock Exception**

This section will display the amount block exception details.

### **Summary**

Figure 2-17 Summary

**Guarantee Issuance Amendment Beneficiary Consent AmountBlock Exception Approval ::**  
Application No:- PK2GTEI000064843

Documents Remarks Overrides Customer Instruction  
View Undertaking View Events

|  |  |  |
|--|--|--|
| <b>Main Details</b><br>SBLC/Guarantee Type : <b>BILL</b><br>Submission Mode : <b>Desk</b><br>Date of Issue : <b>2022-04-20</b>             | <b>Additional Fields</b><br>Click here to view Additional :<br>fields  | <b>Limits and Collaterals</b><br>Contribution Currency :<br>Amount to Earmark :<br>Limit Status : <b>Not Verified</b><br>Collateral Currency :<br>Collateral Contribution :<br>Collateral Status : <b>Not Verified</b><br>Deposit Linkage Currency :<br>Deposit Linkage Amount : |
| <b>Commission,Charges and Taxes</b><br>Charge : <b>GBP 275.00</b><br>Commission : <b>GBP 4.54</b><br>Tax :<br>Block Status : <b>Failed</b> | <b>Advices</b><br>Advice 1 : <b>GUA_AMD_INST...</b><br>Advice 2 : <b>AMD_IMP_CR</b><br>Advice 3 : <b>LC_CASH_COL...</b><br>Advice 4 : <b>TRADE_ENVELO...</b><br>Advice 5 : <b>GUAR_RELEASE</b> | <b>Preview messages</b><br>Language : <b>ENG</b><br>Preview Message : -  |
| <b>Settlement Details</b><br>Component : <b>LCSWIFTAMN_L...</b><br>Account Number : <b>PK2001044001...</b><br>Currency : <b>GBP</b>        | <b>Accounting Details</b><br>Event : <b>AMND</b><br>AccountNumber : <b>PK2001044001...</b><br>Branch : <b>PKZ</b>  | <b>Party Details</b><br>Beneficiary : <b>MARKS AND SP...</b><br>Applicant : <b>GOODCARE PLC</b><br>Advising Bank : <b>WELLS FARGO ...</b>  |
| <b>Compliance details</b><br>KYC : <b>Not Initiate...</b><br>Sanctions : <b>Verified</b><br>AML : <b>Verified</b>                          | <b>Exception(Approval)</b><br>EXCEPTION : <b>Nil</b>   |  |

Audit Reject Refer Hold Approve

#### Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view limits and collateral details. User can modify the details if required.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

#### Note:

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

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Compliance Details- User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Exceptional (Approval) - User can view the Exceptional (Approval) details.

### Amount Block Details

All the data elements shown in the tables below will go in as read-only information to the Amount Block exception System.

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 2-19 Amount Bock Exception - Action Buttons - Field Description**

| Field                        | Description  |
|------------------------------|--|
| <b>Documents</b>             | View/Upload the required document.   |
| <b>Remarks</b>               | Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application.  |
| <b>Overrides</b>             | Click to view the overrides accepted by the user.  |
| <b>Customer Instructions</b> | Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.  |
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.   |
| <b>Hold</b>                  | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant.  |
| <b>Reject</b>                | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process.   |

**Table 2-19 (Cont.) Amount Bock Exception - Action Buttons - Field Description**

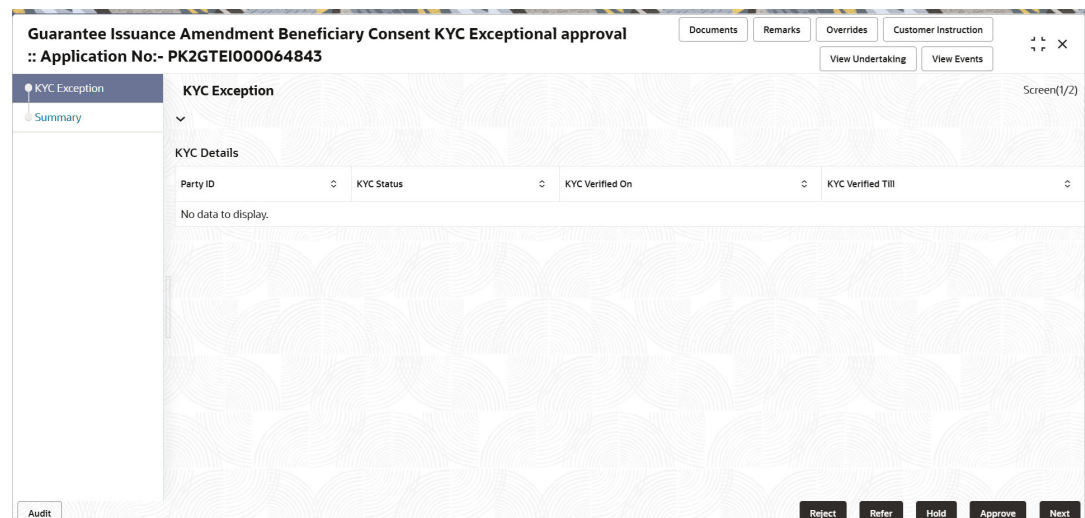
| Field          | Description   |
|----------------|---|
| <b>Refer</b>   | Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> |
| <b>Approve</b> | On approve, application must validate for all mandatory field values, and task must move to the next logical stage.   |
| <b>Back</b>    | Task moves to previous logical step.  |

**Exception - Know Your Customer (KYC)**

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

1. Log in into OBTFPMCS application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.
2. Open the task, to see summary tiles that display a summary of available updated fields with values.

**Figure 2-18 KYC Exceptional Approval**



User can pick up a transaction and do the following actions:

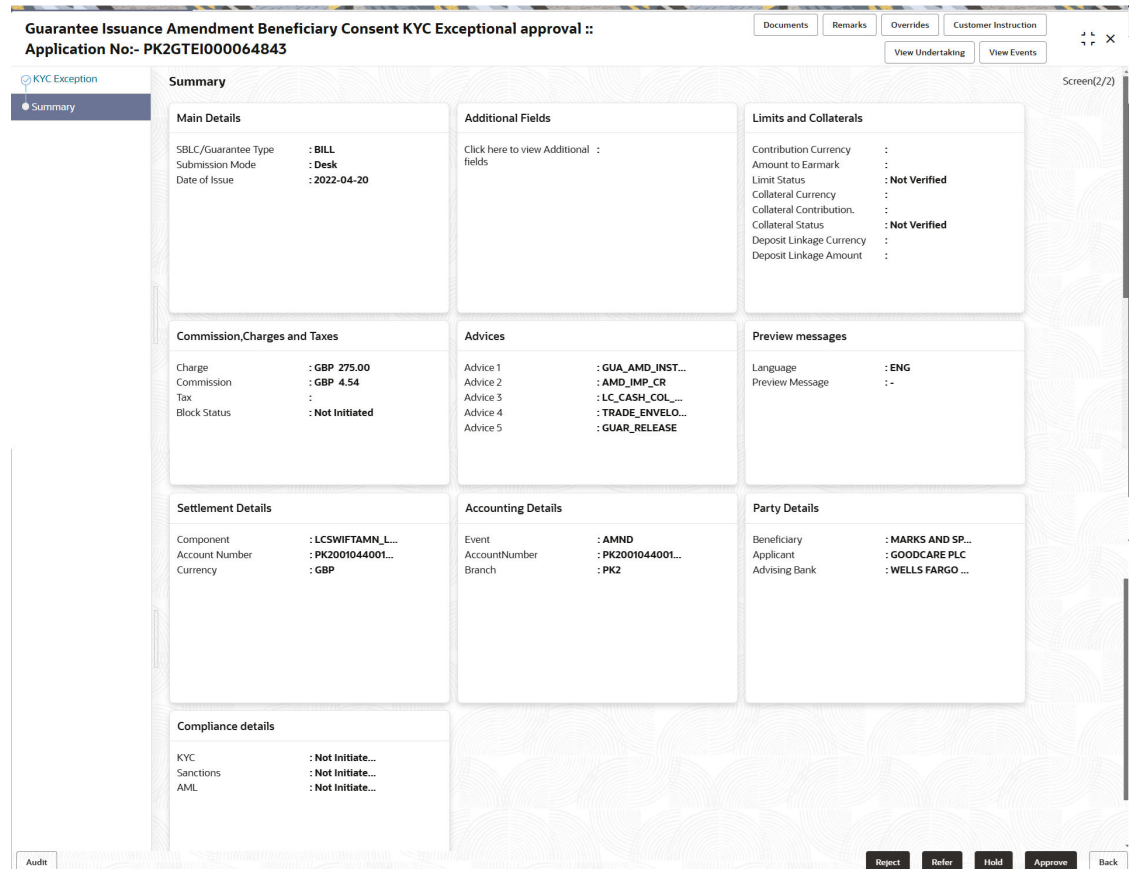
**Approve**



- 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 2-19 Know Your Customer (KYC) Exception**



**Tiles Displayed in Summary:**

- Main Details - User can view the application and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view limits and collateral details. User can modify the details if required.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

 **Note:**

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

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

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

**Table 2-20 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description**

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

**Table 2-20 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description**

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

**Exception - Limit Check/Credit**

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

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

 **Note:**

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

Limit check Exception approver can do the following actions:

**Approve**

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

**Refer**

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

**Reject**

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

### Limit/Credit Check

This section will display the amount block exception details.

### Summary

Tiles Displayed in Summary:

- Main Details - User can view the application and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view limits and collateral details. User can modify the details if required.
- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

#### Note:

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

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

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

**Table 2-21 Exception - Limit Check/Credit - Action Buttons – Field Description**

| Field            | Description  |
|------------------|--|
| <b>Documents</b> | View/Upload the required document.   |
| <b>Remarks</b>   | Specify any additional information regarding the collection. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| <b>Overrides</b> | Click to view the overrides accepted by the user.  |

Table 2-21 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

| Field                        | Description  |
|------------------------------|--|
| <b>Customer Instructions</b> | Click to view/ input the following <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.  |
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.   |
| <b>Reject</b>                | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process.   |
| <b>Refer</b>                 | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are: <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |
| <b>Hold</b>                  | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant.  |
| <b>Approve</b>               | On approve, application must validate for all mandatory field values, and task must move to the next logical stage.  |
| <b>Back</b>                  | Task moves to previous logical step.   |

## 2.5 Multi Level Approval

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

The Approval user can review and approve the details updated in approval stage of the Beneficiary Consent response for Amendment under Guarantee Issued.

1. Log in into OBTFPMCS application and on **Home** screen, click, **Tasks**.

2. Under **Tasks**, click **Free Tasks**.
3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
4. The acquired task will be available in **My Tasks** tab. Click **Edit** to approve the task. The **Approval Re-Key** pop-up screen gets displayed.

Figure 2-20 Approval Re-Key

**Approval Rekey**

View Signature Documents Remarks

Currency  
GBP ✓

Contract Amount  
GBP £100.00 ✓

Refer Close Proceed

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

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

Some of the fields below will dynamically be available for re-key.:

- Currency
- Contract Amount

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

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

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

7. Click each tile to drill down from summary tiles into respective data segments to verify the details of all fields under the data segment.

The user can view a snapshot of the beneficiary consent response to an amendment made to this transaction as read only.

 **Note:**

The user can simulate/recalculate charge details and during calling the handoff, if handoff is failed with error the OBTFM displays the Handoff failure error during the Approval of the task.

## Approval Summary

Figure 2-21 Approval Summary

**Guarantee Issuance Amendment Beneficiary Consent Approval Task Level 1**  
 :: Application No:- PK2GTEI000064843

Documents | Remarks | Overrides | Customer Instruction  
 View Undertaking | View Events | Signatures

|  |  |  |
|--|--|--|
| <b>Main Details</b><br>SBLC/Guarantee Type : <b>BILL</b><br>Submission Mode : <b>Desk</b><br>Date of Issue : <b>2022-04-20</b>             | <b>Additional Fields</b><br>Click here to view Additional : fields   | <b>Limits and Collaterals</b><br>Contribution Currency :<br>Amount to Earmark :<br>Limit Status : <b>Not Verified</b><br>Collateral Currency :<br>Collateral Contribution :<br>Collateral Status : <b>Not Verified</b><br>Deposit Linkage Currency :<br>Deposit Linkage Amount : |
| <b>Commission,Charges and Taxes</b><br>Charge : <b>GBP 275.00</b><br>Commission : <b>GBP 4.54</b><br>Tax :<br>Block Status : <b>Failed</b> | <b>Advices</b><br>Advice 1 : <b>GUA_AMD_INST...</b><br>Advice 2 : <b>AMD_JMP_CR</b><br>Advice 3 : <b>LC_CASH_COL...</b><br>Advice 4 : <b>TRADE_ENVELO...</b><br>Advice 5 : <b>GUAR_RELEASE</b> | <b>Preview messages</b><br>Language : <b>ENG</b><br>Preview Message : -  |
| <b>Settlement Details</b><br>Component : <b>LCSWIFTAMN_L...</b><br>Account Number : <b>PK2001044001...</b><br>Currency : <b>GBP</b>        | <b>Accounting Details</b><br>Event : <b>AMND</b><br>AccountNumber : <b>PK2001044001...</b><br>Branch : <b>PK2</b>  | <b>Party Details</b><br>Applicant : <b>GOODCARE PLC</b><br>Beneficiary : <b>MARKS AND SP...</b><br>Advising Bank : <b>WELLS FARGO ...</b>  |
| <b>Compliance details</b><br>KYC : <b>Not Initiate...</b><br>Sanctions : <b>Verified</b><br>AML : <b>Verified</b>                          | <b>Exception(Approval)</b><br>Sanction,AmountBlock,KYC : <b>EXCEPTION</b><br>PLEASE VISIT REMARKS : -<br>FOR MORE DETAILS  |  |

Audit | Reject | Hold | Refer | Cancel | Approve

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields – User can view the User Defined Field maintained.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Accounting Details - User can view the accounting entries generated by back office system.

 **Note:**

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

- Party Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Exception(Approval) - User can view the exception(Approval) details.

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

**Table 2-22 Approval Summary - Action Buttons - Field Description**

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



Table 2-22 (Cont.) Approval Summary - Action Buttons - Field Description

| Field                        | Description   |
|------------------------------|---|
| <b>Customer Instructions</b> | <p>Click to view/ input the following</p> <ul style="list-style-type: none"> <li>• <b>Standard Instructions</b> – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.</li> <li>• <b>Transaction Level Instructions</b> – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| <b>View Undertaking</b>      | Clicking this button allows the user to view the undertaking details.   |
| <b>View Events</b>           | Clicking this button allows the user to view the various events under the Guarantee amendment details.  |
| <b>Signatures</b>            | <p>Click the Signature button to verify the signature of the customer/ bank if required.</p> <p>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.</p> <p>If more than one signature is available, system should display all the signatures.</p>  |
| <b>Cancel</b>                | Cancel the Approval stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.   |
| <b>Hold</b>                  | <p>The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task.</p> <p>This option is used, if there are any pending information yet to be received from applicant.</p>  |
| <b>Reject</b>                | <p>On click of Reject, user must select a Reject Reason from a list displayed by the system.</p> <p>Reject Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul> <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>                                       |
| <b>Refer</b>                 | <p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> <li>• R1- Documents missing</li> <li>• R2- Signature Missing</li> <li>• R3- Input Error</li> <li>• R4- Insufficient Balance/Limits</li> <li>• R5 - Others</li> </ul>   |
| <b>Approve</b>               | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.  |

8. Click **Approve**. The transaction is approved and handed off to the back end system for posting.

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