

Oracle Banking Trade Finance Process Management Cloud Service

Guarantee/SBLC Issuance Amendment Beneficiary Consent Islamic 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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Preface

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

Purpose

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

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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

- [Access to Oracle Support](#)

Access to Oracle Support

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

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins [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
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Documents

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

- Getting Started User Guide

- Oracle Banking Common Core User Guide

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

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

Basic Actions

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

Table 2 Common Action Buttons and its Definitions

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

Symbols and Icons

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

Table 3 Symbols and Icons - Common






Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table 3 (Cont.) Symbols and Icons - Common























Symbol/Icon	Function
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	Reopen Option

Table 4 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number

1

Oracle Banking Trade Finance Process Management 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 -Islamic

As part of Guarantee Issuance Amendment, the amendments may need consent from the beneficiary of the amendment and the amended Guarantee is parked awaiting beneficiary consent. Once the Beneficiary has accepted the amendment, the Guarantee amendment Confirmation will be triggered.

The various stages involved for Islamic Guarantee Issuance Amendment Beneficiary Consent are:

- Input data and Upload of related mandatory and non-mandatory documents in Registration stage
- Input/Modify details of amendment of Guarantee - Data Enrichment stage
- Capture remarks for other users to check and act
- Notify customer on any negative statuses in any of the stages to the applicant
- Hand off request to back office for amendment confirmation

The design, development and functionality of the Islamic Guarantee Issuance Amendment Beneficiary Consent process flow is similar to that of conventional Guarantee Issuance Amendment Beneficiary Consent process flow.

This topic contains following subtopics:

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

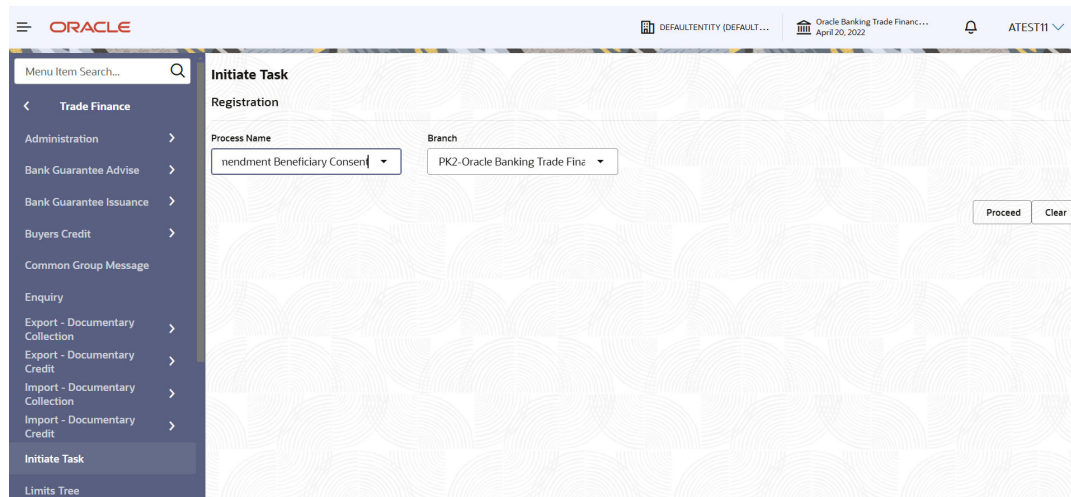
2.1 Common Initiation Stage

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


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

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

Figure 2-1 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
Process Name	Select a process name from the drop-down list.
Branch	Select the required branch code from the drop-down list.

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

Table 2-2 Action Buttons - Field Description

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

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

2.2 Registration

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

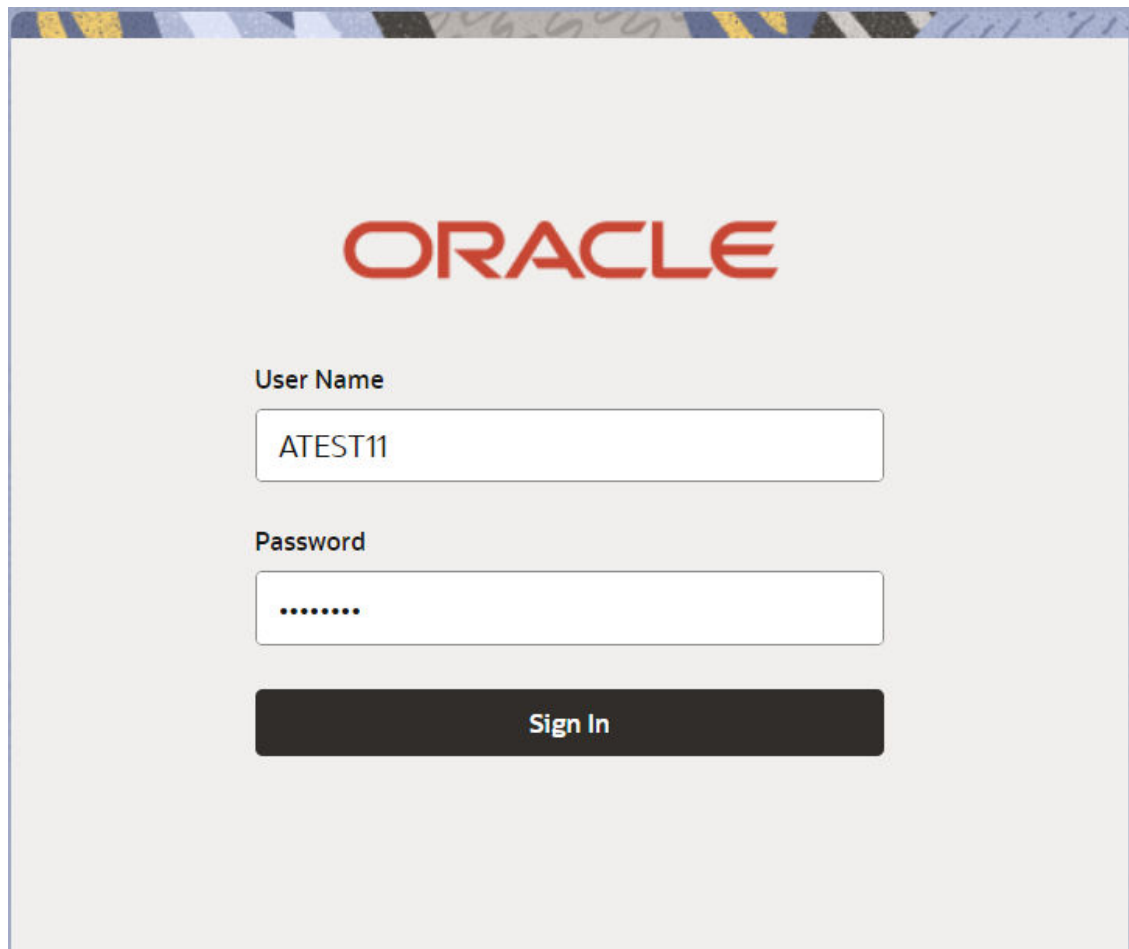
During Registration stage, user can register the Beneficiary's response for the amendment to the Guarantee. User can enter the basic details of the response, check the signature of the signatory from the advising bank and upload the related documents.

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.

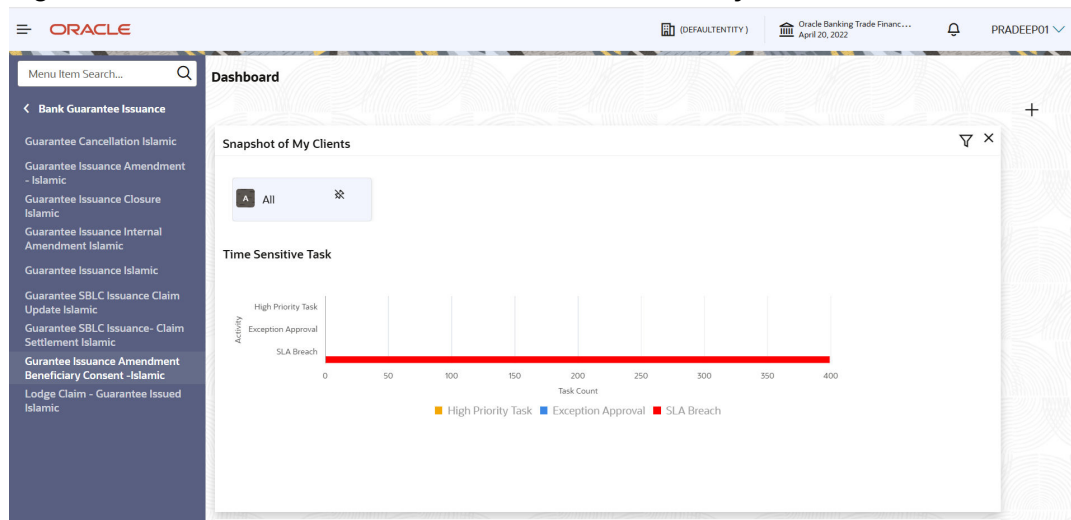
Specify **User ID** and **Password**, and login to **Home** screen.

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.

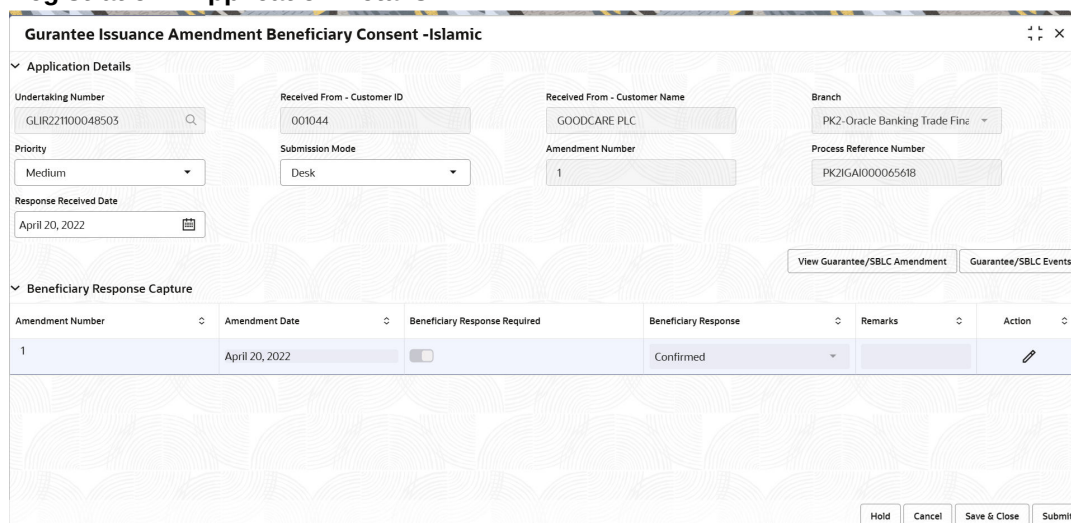
1. On **Home** screen, click **Trade Finance - Islamic**. Under **Trade Finance**, click **Bank Guarantee Issuance**.
2. Under **Bank Guarantee Issuance**, click **Guarantee Issuance Amendment - Beneficiary Consent - Islamic**.

Figure 2-3 Guarantee Issuance Amendment - Beneficiary Consent - Islamic



The **Guarantee Issuance Amendment - Beneficiary Consent - Islamic** screen appears. The **Guarantee Issuance Amendment - Beneficiary Consent - Islamic - 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 - Islamic - Registration - Application Details



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

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

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

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

Field	Description
Undertaking Number	Specify the undertaking number, the user identification of your external bank account. Alternatively, click Search to search and select the documentary undertaking number from the look-up. As part of search criteria; user can input the Customer Id, Beneficiary name, Currency and amount.
Received From - Customer ID	Read only field. Customer ID will be auto-populated from Guarantee /SBLC amendment.
Received From - Customer Name	Read only field. Name of the customer or applicant will be auto populated from Guarantee /SBLC amendment.
Branch	Read only field. Branch Name will be auto-populated from Guarantee /SBLC amendment.
Priority	Set the priority of the Guarantee issuance request as Low/Medium/High/Essential/Critical. 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.
Amendment Number	Read only field. Amendment number will be auto-populated based on the system maintenance. Amendment number increases by 1 for each amendment.
Submission Mode	Select the submission mode of Guarantee Issuance request from the drop-down list. By default the submission mode will have the value as 'Desk'. <ul style="list-style-type: none"> • Courier - Request received through Courier • Desk - Request received through Desk • Email- Request received through Email • Fax- Request received through Fax
Amendment Number	Read only field. Amendment number will be auto-populated based on the system maintenance. Amendment number increases by 1 for each amendment.
Process Reference Number	Unique OBTFPMCS task reference number for the transaction. This is auto generated by the system based on process name and branch code.

Table 2-3 (Cont.) Guarantee Issuance Amendment - Beneficiary Consent - Registration - Application Details

Field	Description
Response Received Date	System defaults the current branch date. 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.

Beneficiary Response Capture

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

Hold Cancel Save & Close Submit

- 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 Guarantee Issuance Amendment - Beneficiary Consent - Registration - Beneficiary Response Capture - Field Description

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

- Click **Submit**.

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

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

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

Field	Description
Signature	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Documents	Upload the documents received. 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
Remarks	Specify any additional information regarding the Guarantee Issuance Amendment - Beneficiary Consent Islamic. This information can be viewed by other users processing the request. Content from Remarks Field should be handed off to Remarks field in Backend application.
Customer Instructions	Click to view/ input the following: <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
View SBLC/ Guarantee	Clicking on View SBLC/ Guarantee button, user can view the the snapshot of latest Guarantee amendment details.
SBLC/ Guarantee Events	Clicking on SBLC/ Guarantee Events button, user can view the snapshot of various events under the Guarantee amendment details.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the GSBLC/ Guarantee Amendment - Beneficiary Consent Islamic Registration stage inputs. Details entered will not be saved and the task will be removed.
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Submit	Click Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. The task will move to next logical stage of Guarantee Issuance Amendment - Beneficiary Consent. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.

Table 2-5 (Cont.) Guarantee Issuance Amendment - Beneficiary Consent - Islamic - Registration - Action Buttons - Field Description

Field	Description
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.3 Data Enrichment

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

SBL/ 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.

 **Note:**

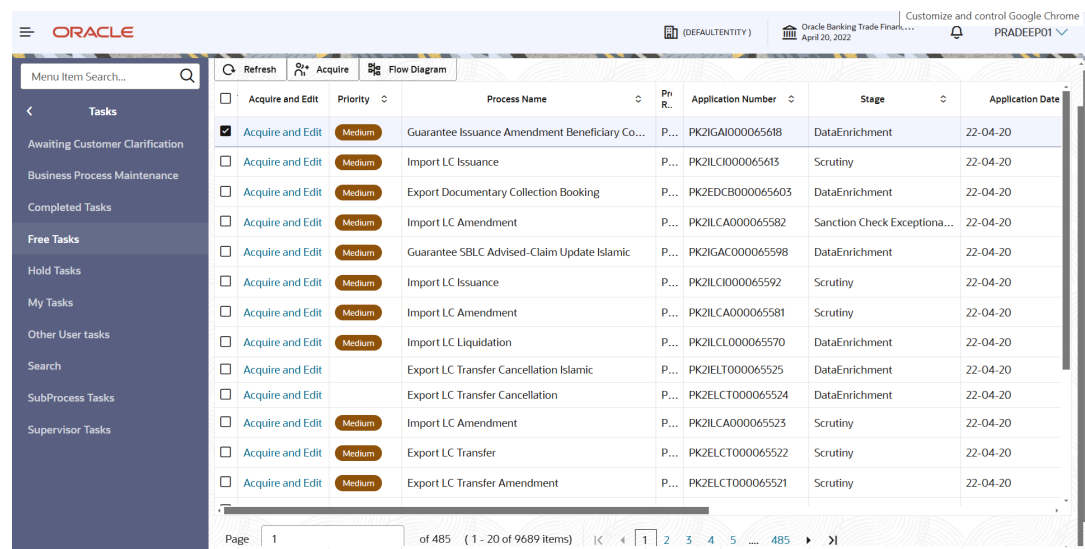
For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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



- 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

Process Name	Application Number	Stage	Application Date
Guarantee Issuance Amendment Beneficiar...	PK2GTEI000064843	DataEnrichment	22-04-20
Guarantee Issuance Internal Amendment	PK2GTEI000064842	Approval Task Level 1	22-04-20
Guarantee Cancellation	PK2GTEC000064841	AmountBlock Exception A...	22-04-20
Guarantee Issuance Closure	PK2GTEC000064839	DataEnrichment	22-04-20
Guarantee SBLC Issuance -Claim Update	PK2GISC000064833	DataEnrichment	22-04-20
Guarantee SBLC Issuance -Claim Settlement	PK2GISC000062281	Approval Task Level 1	22-04-20
Guarantee Amendment	PK2GTEA000064804	DataEnrichment	22-04-20
Guarantee SBLC Issuance -Claim Settlement	PK2GISC000064800	DataEnrichment	22-04-20
Guarantee Issuance Internal Amendment	PK2GTEI000001916	Approval Task Level 1	22-04-20
Guarantee Issuance	PK2GTEI000064517	DataEnrichment	22-04-20
Guarantee Issuance	PK2GTEI000064742	DataEnrichment	22-04-20
Islamic Export Documentary Collection Retu...	PK2IEDC000064737	Approval Task Level 1	22-04-20
Islamic Export Documentary Collection Boo...	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 - Islamic 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 - Islamic process.
- **Additional Details**
This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Guarantee Issuance Amendment - Beneficiary Consent - Islamic process.
- **Settlement Details**
This topic provides the systematic instructions to capture the settlement details of Guarantee Issuance Amendment - Beneficiary Consent - Islamic request.
- **Summary**
This topic provides the systematic instructions to view the summary of Guarantee Issuance Amendment - Beneficiary Consent - Islamic 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 - Islamic 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

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 - Islamic - Registration - Application Details - Field Description

Field	Description
Undertaking Number	Read only field. This field displays the SBLC/Guarantee number.

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

Field	Description
Received From - Customer ID	Read only field. Customer ID will be auto-populated from Guarantee /SBLC amendment.
Received From - Customer Name	Read only field. Name of the customer or applicant will be auto populated from Guarantee /SBLC amendment.
Branch	Read only field. Branch Name will be auto-populated from Guarantee /SBLC amendment.
Priority	Set the priority of the Guarantee issuance request as Essential/Critical/Low/Medium/High. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit of Registration stage.
Submission Mode	Read only field. The submission mode of Guarantee Issuance request. The submission mode can have following values. <ul style="list-style-type: none"> • Courier - Request received through Courier • Desk - Request received through Desk • Email- Request received through Email • Fax- Request received through Fax
Amendment Number	Read only field. Amendment number will be auto-populated based on the system maintenance.
Process Reference Number	Unique OBTFPMCS task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Response Received Date	System defaults the current branch date. 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. For more information on the fields, refer to **Guarantee Issuance Amendment - Beneficiary Consent - Islamic of 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 - Islamic - Registration - Beneficiary Response Capture - Field Description

Field	Description
Amendment Number	Read only field. Amendment number will be auto-populated from the Guarantee /SBLC Amendment.
Amendment Date	Read only field. This field displays the date on which the amendment was made to Guarantee/ SBLC.
Beneficiary Consent Required	Read only field. Beneficiary Consent Required toggle (On/ Off) will be auto-populated from the Guarantee /SBLC Amendment.
Beneficiary Response	Select the beneficiary response from the drop-down. <ul style="list-style-type: none"> • Confirmed • Unconfirmed • Rejected
Remarks	Specify the remarks of the beneficiary response.
Action	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
Application No.	This field displays the application number of the process.
Branch Code	This field displays the branch code.
Initiated Date	This field displays the date on which process is initiated.
Initiated By	This field displays the user ID of the user who had initiated the process.
Process Name	This field displays the name of the process which is initiated.
S. No	This field displays the serial number of the audit record.
Stage Name	This field displays the current stage of the process.
Completed Time	This field displays the time on which the audit of the current stage is completed.
Completed By	This field displays the user ID of the user who had completed the audit.
Outcome	This field displays the outcome of the audit.

2. Click **Next**.

The task will move to next data segment.

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

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

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

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

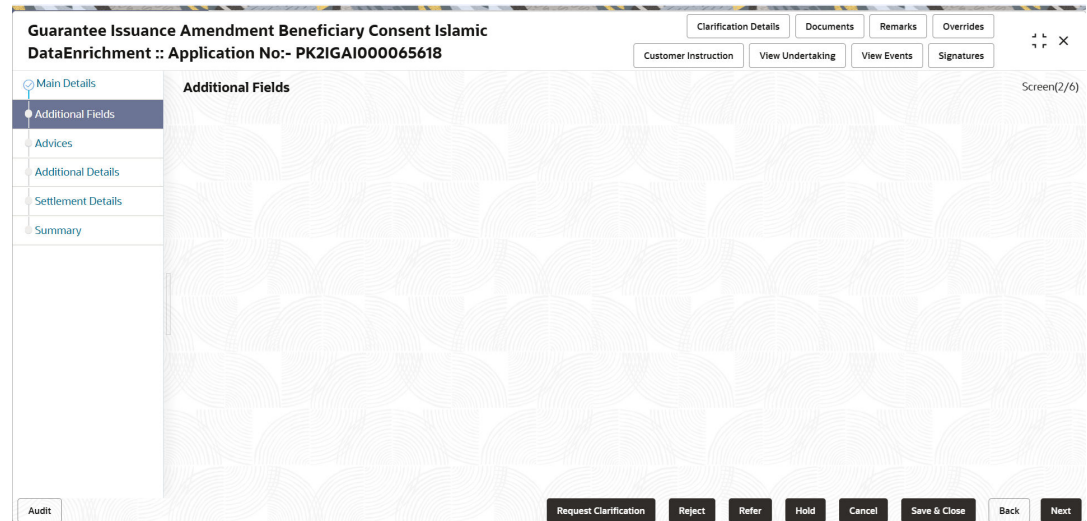
2.3.2 Additional Fields

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
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application

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

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

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

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

2.3.3 Advices

This topic provides the systematic instructions to capture the advices details of Guarantee ssuance Amendment - Beneficiary Consent - Islamic 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 the 3 dots on any advice tile to view the advice details.

Figure 2-10 Advices





Advice Details

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

Table 2-11 Advice Details

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

Table 2-11 (Cont.) Advice Details

Field	Description
Advice Party	The medium of advices is defaulted from the system. User can update, if required.
Party ID	Value be defaulted from Guarantee Advise. User can update, if required.
Party Name	Read only field. Value be defaulted from Guarantee Advise.
Free Format Text	
	Click plus icon to add new FFT code.
FFT Code	Click Search to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected.
	Click edit icon to edit the existing FFT description.
Action	Click delete icon to remove any existing FFT code. Click edit icon to edit the existing FFT code.
Instruction Details	
	Click plus icon to add new instruction code.
Instruction Code	Click Search to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected.
	Click edit icon to edit the existing instruction description.
Action	Click delete icon to remove any existing instruction code. Click edit icon to edit the existing instruction code.

2. Click **Next**.

The task will move to next data segment.

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

Table 2-12 Advices - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee issuance Amendment - Beneficiary Consent. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
View Undertaking	Clicking this button allows the user to view the undertaking details.
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	NA for beneficiary consent.

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

Field	Description
Reject	<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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
Refer	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	<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>
Cancel	<p>Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.</p>
Save & Close	<p>Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.</p>
Back	<p>Clicking on Back button, takes the user to the previous screen.</p>
Next	<p>On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.</p>

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 - Islamic process.

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

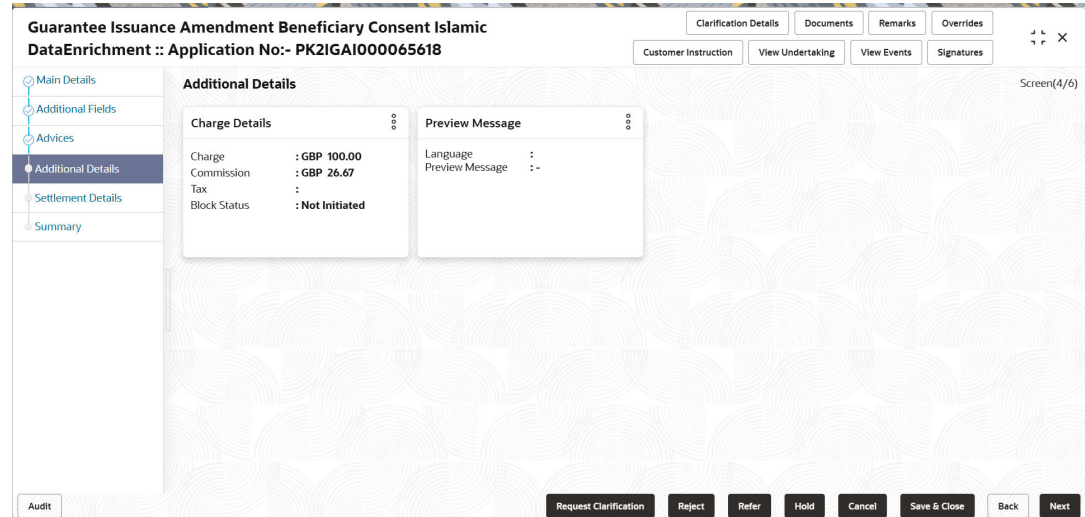
Following tiles are present in Additional Details section:

- 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 the 3 dots on any Additional Details tile to view the details.

Figure 2-11 Additional Details



Limits and Collaterals

If the Guarantee Issuance is at Counter Issuing Bank (CIB), the user can enter the details. On Approval, system should not release the Earmarking against each limit line and system should handoff the “Limit Earmark Reference Number “to the back office. On successful handoff, back office will make use of these “Limit Earmark Reference Number” to release the Limit Earmark done in the mid office (OBTFCMCS) and should Earmark the limit from the Back office.

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

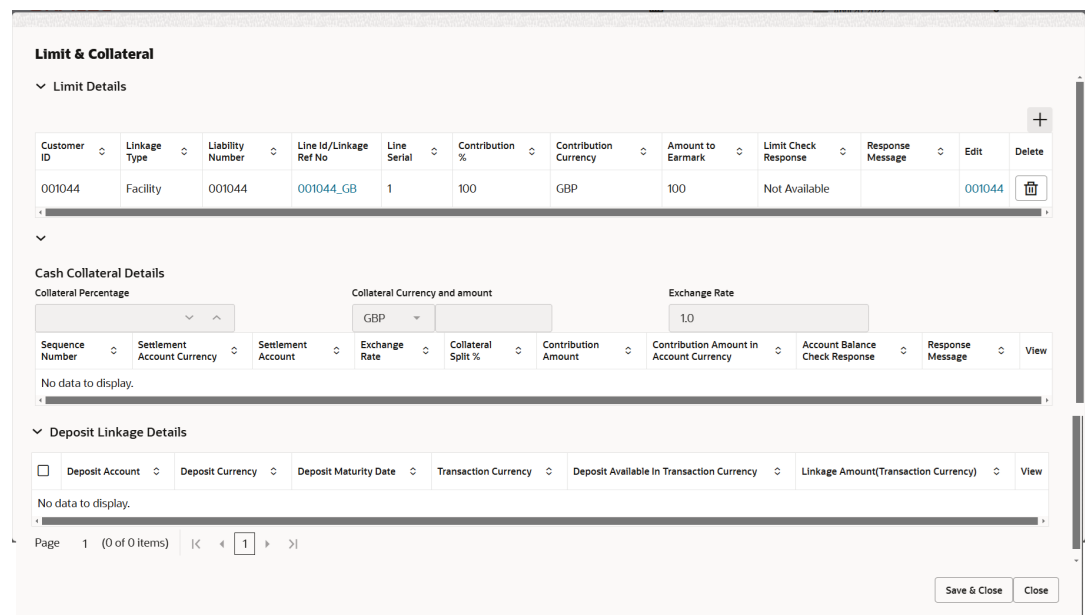


Figure 2-12 Limit Details

Limit Details

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

Verify Save & Close Close

Figure 2-13 Collateral Details

Collateral Details

<p>Total Collateral Amount</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/>	<p>Collateral Amount to be Collected</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/>
<p>Sequence Number</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="1.0"/>	<p>Collateral Split %</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="100.0"/>
<p>Collateral Contribution Amount</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/>	<p>Settlement Account</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="PK20010440016"/>
<p>Settlement Account Currency</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="GBP"/>	<p>Exchange Rate</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="1.0"/>
<p>Contribution Amount in Account Currency</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="£20.00"/>	<p>Account Available Amount</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/>
<p>Response</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="VN"/>	<p>Response Message</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
	Click plus icon to add new limit details.
<p>Limit Details Click + plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.</p>	
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application.

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



Field	Description
Linkage Type	<p>Select the linkage type. Linkage type can be:</p> <ul style="list-style-type: none"> • Facility • Liability <p>By default Linkage Type should be "Facility".</p>
Contribution %	<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 #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</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>
Liability Number	<p>Click Search to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.</p>
Contribution Currency	<p>This field displays the contribution currency.</p>
Line ID/Linkage Ref No	<p>Click Search to search and select from the various lines available and mapped under the customer id gets listed in the drop-down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount.</p> <p>The user can click the Line Id link to view the limit details.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</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 Linkage Type is Liability.</p>
Limit/Liability Currency	<p>This field displays the limit currency, when the user select the Liability Number.</p>
Limits Description	<p>This field displays the limits description.</p>

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



Field	Description
Limit Check Response	This field displays the limit check response. Response can be 'Success' or 'Limit not Available' based on the limit service call response. The value in this field appears, if you click the Verify button.
Contribution Amount	This field defaults the contribution amount. Contribution amount will default based on the contribution %. User can change the value.
Expiry Date	This field displays the date up to which the Line is valid.
Limit Available Amount	This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.
Response Message	This field displays the detailed response message. The value in this field appears, if you click the Verify button.
ELCM Reference Number	This field displays the ELCM reference number.
Below fields appear in the Limit Details grid along with the above fields.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.
Edit	Click the link to edit the Limit Details .
	Click delete icon to delete the existing limit details.
Cash Collateral Details	
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.
	Click plus icon to add new collateral details.

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



Field	Description
	Click delete icon to delete the existing collateral details.
Edit	Click edit link to edit the collateral details.
Click + plus icon to add new collateral details. Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon.	
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.
Settlement Account	Click Search to search and select the settlement account for the collateral.
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.
Account Available Amount	Read only field. System populates the account available amount on clicking the Verify button.
Response	Read only field. System populates the response on clicking the Verify button.
Response Message	Read only field. System populates the response message on clicking the Verify button.
Verify	Click to verify the account balance of the Settlement Account.
Save & Close	Click to to save and close the record.
Cancel	Click to cancel the entry.
Below fields appear in the Cash Collateral Details grid along with the above fields.	

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

Field	Description
Collateral %	Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message "Defaulted Collateral Percentage modified.
Edit	Click edit link to edit the collateral details.
	Click delete icon to delete the existing collateral details.
Account Available Amount	This field displays the account available amount which will be auto-populated based on the settlement account selection.

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

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

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

▼ 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
Commission Details	
Component	This field displays the commission component.
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in 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.
Modified Rate	From the default value, if the rate is changed the value gets updated in this field.
Currency	This field displays the currency in which the commission have to be collected.
Amount	This field displays the amount that is maintained under the product code. The commission rate, if available in Back Office defaults in 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 OBTFPM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified Amount	From the default value, if the amount is changed, the value gets updated in the modified amount field.

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

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

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

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

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

The task will move to next data segment.

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

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

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application

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

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

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

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

2.3.5 Settlement Details

This topic provides the systematic instructions to capture the settlement details of Guarantee Issuance Amendment - Beneficiary Consent - Islamic 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 2-14 Settlement Details

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

Table 2-16 Settlement Details – Field Description

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

- Click any component in the grid.

Party Details

Table 2-17 Party Details – Field Description

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

Payment Details

Table 2-18 Payment Details - Field Description

Field	Description
Sender to Receiver 1	Specify the sender to receiver message.
Sender to Receiver 2	Specify the sender to receiver message.
Sender to Receiver 3	Specify the sender to receiver message.
Sender to Receiver 4	Specify the sender to receiver message.
Sender to Receiver 5	Specify the sender to receiver message.

Table 2-18 (Cont.) Payment Details - Field Description

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

Remittance Information

Table 2-19 Remittance Information - Field Description

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

3. Click **Next**.

The task will move to next data segment.

Table 2-20 Settlement Details - Action Buttons - Field Description

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

Table 2-20 (Cont.) Settlement Details - Action Buttons - Field Description

Field	Description
Signatures	<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>
Request Clarification	NA for beneficiary consent.
Reject	<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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
Refer	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	<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>
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.6 Summary

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

User can review the summary of details updated in Data Enrichment stage of Guarantee Issuance Amendment - Beneficiary Consent - Islamic request.

The tiles must display a list of important fields with values. User can drill down from Summary Tiles into respective data segments.

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

Figure 2-15 Summary

Guarantee Issuance Amendment Beneficiary Consent Islamic DataEnrichment ::
Application No:- PK2IGAI000065618

Summary

Main Details		Additional Fields		Commission,Charges and Taxes	
SBL/ Guarantee Type	: BILL	Click here to view Additional fields		Charge	: GBP 100.00
Submission Mode	: Desk			Commission	: GBP 26.67
Date of Issue	: 2022-04-20			Tax	:
				Block Status	: Not Initiated

Advices		Preview messages		Settlement Details	
Advice 1	: AMD_IMP_CR	Language	: ENG	Component	: COLL_AMT_DEC...
Advice 2	: LC_CASH_COL...	Preview Message	: -	Account Number	: PK2001044001...
Advice 3	: GUA_AMD_INST...			Currency	: GBP
Advice 4	: PAYMENT_MESS...				

Accounting Details		Party Details		Compliance details	
Event	: CLIQ	Applicant	: GOODCARE PLC	KYC	: Not Initiate...
AccountNumber	: 263200001	Beneficiary	: MARKS AND SP...	Sanctions	: Not Initiate...
Branch	: PK2			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 2-21 Summary - Action Buttons - Field Description

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

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

Field	Description
Signatures	<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>
Request Clarification	NA for beneficiary consent.
Reject	<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"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
Refer	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none"> • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	<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>
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.4 Exceptions

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

The Guarantee Amendment 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.

Amount Bock Exception

This section will display the amount block exception details.

Summary

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

Documents Remarks Overrides Customer Instruction
 View Undertaking View Events

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

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.

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 2-22 Amount Bock Exception - Action Buttons - Field Description

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

Table 2-22 (Cont.) Amount Bock Exception - Action Buttons - Field Description

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

Exception - Know Your Customer (KYC)

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

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.
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 2-16 Know Your Customer (KYC) Exception Summary

Guarantee Issuance Amendment Beneficiary Consent Islamic KYC Exceptional approval ::
Application No:- PK2GTEI000064843

Documents Remarks Overrides Customer Instruction
View Undertaking View Events

KYC Exception Summary

Screen(2/2)

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	: LCSHIFTAMN_L...	Event	: AMND	Beneficiary	: MARKS AND SP...
Account Number	: PK2001044001...	AccountNumber	: PK2001044001...	Applicant	: GOODCARE PLC
Currency	: GBP	Branch	: PK2	Advising Bank	: WELLS FARGO ...

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

Audit

Reject Refer Hold Approve Back

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 2-23 Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

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

Table 2-23 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.
Back	Task moves to previous logical step.

Exception - Limit Check/Credit

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

1. Log in into 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

Guarantee Issuance Amendment Beneficiary Consent Islamic
Limit Earmark Exception Approval - Application No:- PK2IGA1000011876

Documents Remarks Overrides Customer Instruction View Undertaking View Events

Limit and Earmarking Except. Summary Screen (2 / 2)

Main Details	Additional Fields	Limits and Collaterals	Commission,Charges and Taxes
SBL/Guarantee Type : BILL Submission Mode : Desk Date of Issue : 2021-05-05	Click here to view Additional fields	Limit Currency : Limit Contribution : Limit Status : Not Verified Collateral Currency : GBP Collateral Contr. : 1000 Collateral Status : Not Verified	Charge : GBP100 Commission : GBP49.32 Tax : GBP1601.23 Block Status : Not Initia
Advices	Preview messages	Settlement Details	Accounting Details
Advice 1 : LC_CANCEL Advice 2 : LC_CANCEL Advice 3 : PAYMENT_ME Advice 4 : PAYMENT_ME Advice 5 : PAYMENT_ME	Language : ENG Preview Message : -	Component : OTHBNKCHG Account Number : PK20010440 Currency : GBP	Event : AccountNumber : Branch :
Party Details	Compliance details		
Beneficiary : FIXNETIX Applicant : GOODCARE PLC	KYC : Not Verified Sanctions : Not Initia AML : Not Initia		

Audit Reject Refer Hold Approve Back Next

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 2-24 Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.

Table 2-24 (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

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

2.5 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 Islamic Guarantee Issued.

1. Log in into OBTFPMCS application and on **Home** screen, click, **Task**.
2. Under **Task**, 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 Summary** screen appears. The user can view the Summary tiles which displays list of important fields with values.

5. 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

Guarantee Issuance Amendment Beneficiary Consent Islamic Approval Task

Level 1 :: Application No:- PK2IGAI000065618

Documents Remarks Overrides Customer Instruction

View Undertaking View Events Signatures

<p>Main Details</p> <p>SBLC/Guarantee Type : BILL Submission Mode : Desk Date of Issue : 2022-04-20</p>	<p>Additional Fields</p> <p>Click here to view Additional : fields</p>	<p>Commission,Charges and Taxes</p> <p>Charge : GBP 100.00 Commission : GBP 26.67 Tax : Block Status : Success</p>
<p>Advices</p> <p>Advice 1 : AMD_IMP_CR Advice 2 : LC_CASH_COL... Advice 3 : GUA_AMD_INST... Advice 4 : PAYMENT_MESS...</p>	<p>Preview messages</p> <p>Language : ENG Preview Message : -</p>	<p>Settlement Details</p> <p>Component : COLL_AMT_DEC... Account Number : PK2001044001... Currency : GBP</p>
<p>Accounting Details</p> <p>Event : CLIQ AccountNumber : PK2001044001... Branch : PK2</p>	<p>Party Details</p> <p>Beneficiary : MARKS AND SP... Applicant : GOODCARE PLC</p>	<p>Compliance details</p> <p>KYC : Verified Sanctions : Verified AML : Verified</p>
<p>Exception(Approval)</p> <p>Sanction : EXCEPTION PLEASE VISIT REMARKS FOR MORE DETAILS : -</p>		

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.

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

Table 2-25 Approval Summary - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following <ul style="list-style-type: none"> • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPMCS user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
View Undertaking	Clicking this button allows the user to view the undertaking details.
View Events	Clicking this button allows the user to view the various events under the Guarantee amendment details.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

Table 2-25 (Cont.) Approval Summary - Action Buttons - Field Description

Field	Description
Reject	<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">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance/Limits• R5 - Others <p>Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.</p>
Refer	<p>Select a Refer Reason from the values displayed by the system.</p> <p>Refer Codes are:</p> <ul style="list-style-type: none">• R1- Documents missing• R2- Signature Missing• R3- Input Error• R4- Insufficient Balance/Limits• R5 - Others
Approve	<p>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.</p>

6. Click **Approve**.

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