# Oracle® Banking Trade Finance Process Management

## Guarantee Issuance Islamic User Guide

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# Preface

## Purpose

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

## Audience

This document is intended for the following audience:

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

## Documentation Accessibility

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# Critical Patches

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

# Diversity and Inclusion

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

# Structure

This manual is organized into the following chapters:

- Preface 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. |
| *italic* | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| `monospace` | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

# Related Documents

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

- Getting Started User Guide

- Oracle Banking Common Core User Guide

# Screenshot Disclaimer

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

# Acronyms and Abbreviations

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

**Table 1    Acronyms and Abbreviations**

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

# Basic Actions

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

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

| Action Buttons | Description |
|---|---|
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

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

| Action Buttons | Description |
|---|---|
| **Refer** | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br><br>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 |
|---|---|
| ⌐⌐<br>⌐⌐ | Minimize |
| ⌐⌐<br>⌐⌐ | Maximize |
| ✕ | Close |
| 🔍 | Perform Search |
| ▼ | Open a list |

**Table 3    (Cont.) Symbols and Icons - Common**

| Symbol/Icon | Function |
|---|---|
| ↔ | Date Range |
| + | Add a new record |
| I< | Navigate to the first record |
| >I | Navigate to the last record |
| ◀ | Navigate to the previous record |
| ▶ | Navigate to the next record |
| ⊞ | Grid view |
| ☰ | List view |
| ↻ | Refresh |
| + | Click this icon to add a new row. |
| - | Click this icon to delete a row, which is already added. |
| 📅 | Calendar |
| 🔔 | Alerts |
| 🔓 | Unlock Option |
| 🗐 | View Option |
| ❋ | Reopen Option |

**Table 4    Symbols and Icons - Widget**

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

# 1

# Oracle Banking Trade Finance Process Management

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

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

This document will take you through following activities in OBTFPM:

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

**Overview**

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

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

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

**Key Features**

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

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# 2

# Guarantee Issuance

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

The various stages involved for issuance of an Guarantee are:

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

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

This topic contains following subtopics:

- Common Initiation Stage
- Registration
- OBTFPM- OBDX Bidirectional flow
- Bi-Directional Flow for Offline Transactions Initiated from OBTFPM
- Scrutiny
- Data Enrichment
- Multi Level Approval
- Exceptions
- Customer - Acknowledgement
- Customer - Reject Advice
- #unique_36

## 2.1 Common Initiation Stage

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

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

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

   The **Initiate Task** screen appears.

**Figure 2-1    Initiate Task**
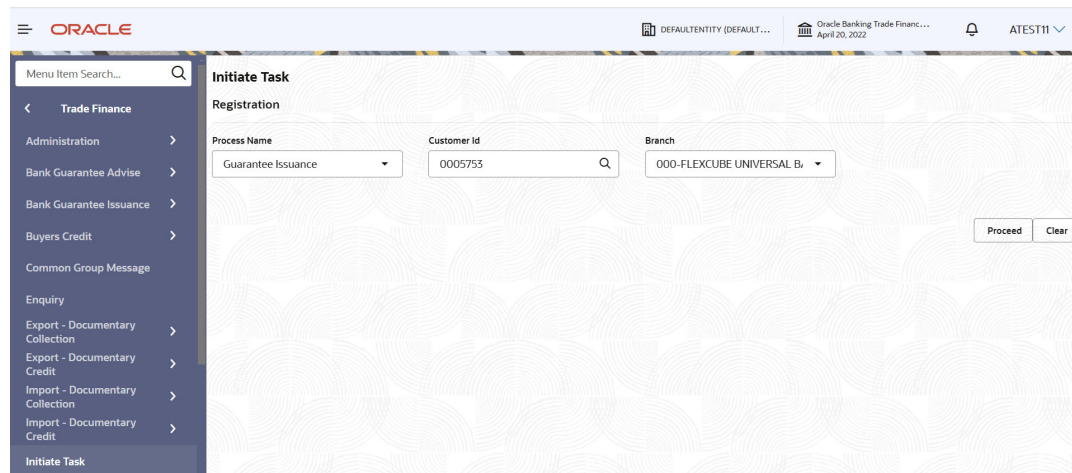


2. On **Initiate Task** screen, specify the fields.

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

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

**Table 2-1    Initiate Task - Field Description**

| Field | Description |
|---|---|
| **Process Name** | Select a process name from the drop-down list. |
| **Customer ID** | Click **Search** to search and select the required customer ID of the applicant or applicant's bank. |
| **Branch** | Select the required branch code from the drop-down list. |

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

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

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

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

## 2.2 Registration

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

The user initiates the transaction from Registration Stage, if the Guarantee Issuance request is given through branch either by fax, email or physical application form, the Guarantee Issuance process starts from the registration stage.
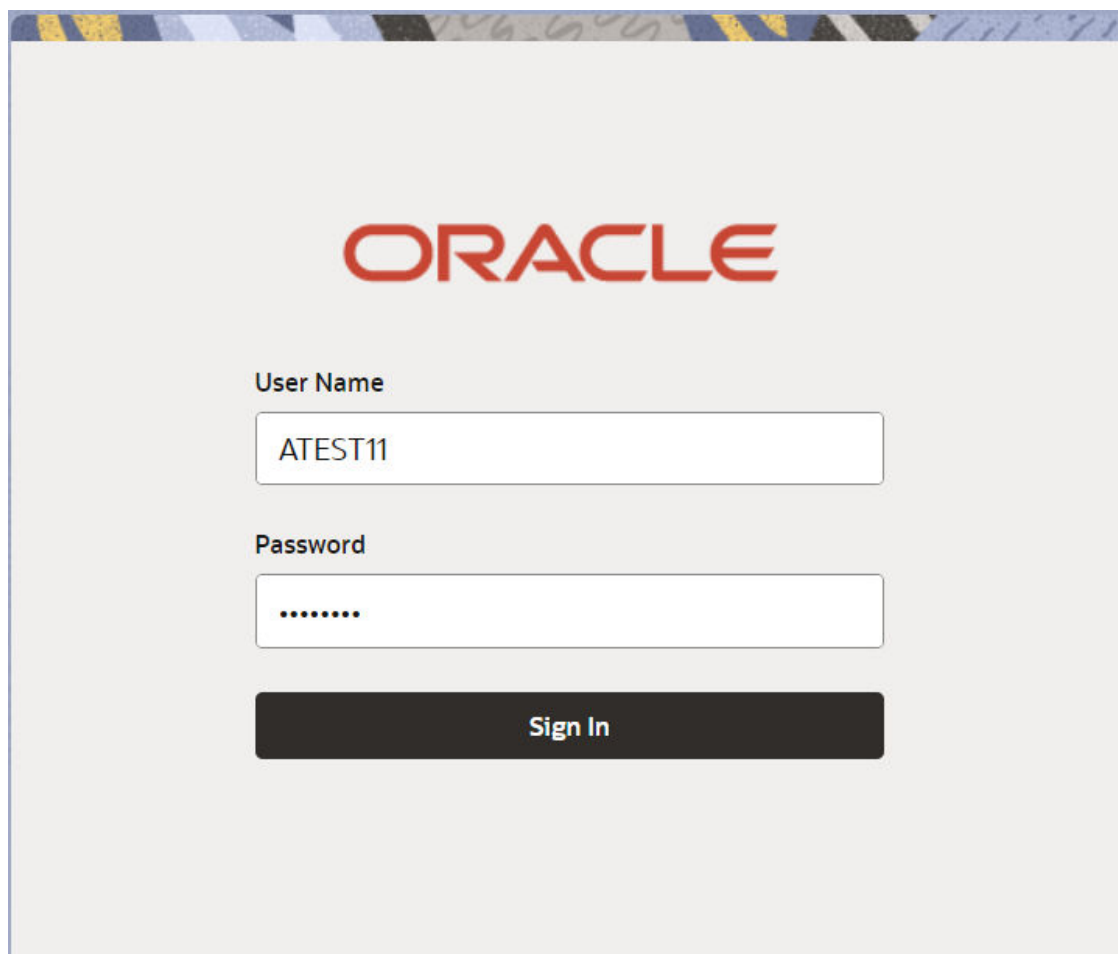
During registration stage, user can capture the basic details of the application, check the signature of the authorised signatories and upload the related documents of the applicant. It also enables the user to capture some additional product related details as an option. On submit of the request, the customer will be notified with an acknowledgment and the request will be available for a Guarantee Issuance expert to handle the request in the next stage.

Guarantee received from Applicant Bank has following three scenarios:

1. Guarantee/SBLC received through SWIFT MT 760 in favour of a beneficiary through an Advising Bank and Advise Through Bank.

2. Counter Guarantee/SBLC received through MT 760 in favour of a bank to issue Local guarantee/SBLC which in turn can advise the Local Guarantee/SBLC to the Beneficiary through an Advising Bank.

3. Counter – Counter Guarantee/SBLC received through SWIFT MT 760, in favour a bank to issue Counter Guarantee/SBLC in favor another bank which in turn has to issue a Local Guarantee/SBLC in favour of the beneficiary.

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

**Figure 2-2    LogIn Screen**



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

**2.** Under **Bank Guarantee Issuance**, click **Guarantee - SBLC Issuance**.

**Figure 2-3    Guarantee - SBLC Issuance**
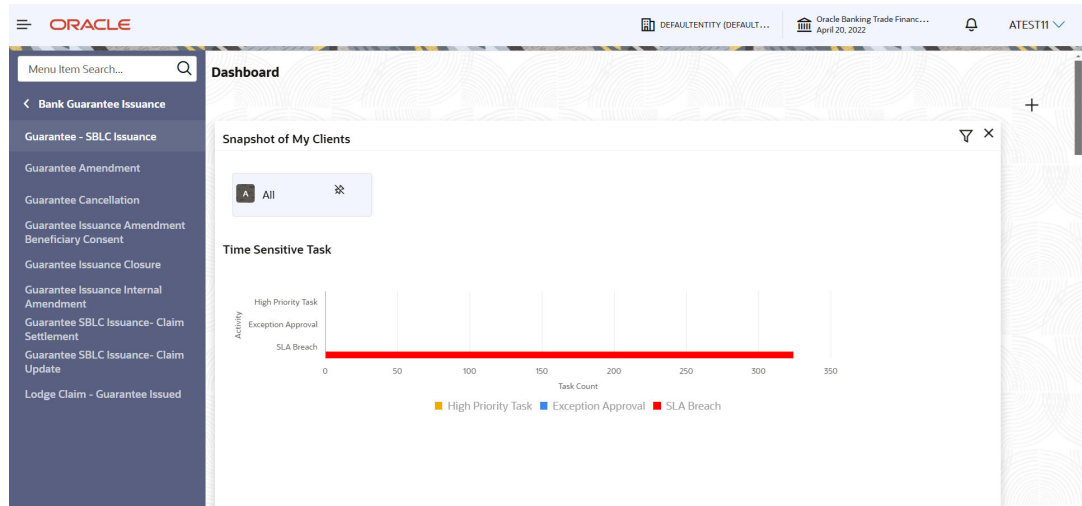


The **Guarantee - SBLC - Registration** screen appears.
The Guarantee Issuance - Registration stage has two sections Application Details and Guarantee Details. Let's look at the details of Registration screens below:

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

**3.** On **Guarantee - SBLC Issuance - Registration - Application Details** screen, specify the fields.

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

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

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

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

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

| Field | Description |
|-------|-------------|
| **Priority** | Priority maintained will be populated as either 'Low or Medium or High or Essential or Critical'. If priority is not maintained for a customer, **Medium** priority will be defaulted.<br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is defaulted and user can change its value.<br><br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is defaulted and user can change its value. |
| **Submission Mode** | Select the submission mode of Guarantee Issuance request from the drop-down list.<br><br>By default the submission mode will have the value as 'Desk'.<br><br>• **Desk** - Request received through Desk<br>• **Fax**- Request received through Fax<br>• **Email**- Request received through Email<br>• **SWIFT-Non STP** - Request received through SWIFT<br>• **Courier** - Request received through Courier<br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and SWIFT.<br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and SWIFT. |
| **Process Reference Number** | Unique OBTFPM task reference number for the transaction.<br><br>This is auto generated by the system based on process name and branch code.<br><br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is Read only and generated by system.<br><br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is Read only and generated by system. |
| **Application Date** | The application displays the branch's current date by default, and enables the user to change the date to any back date.<br><br>**✎ Note:**<br>Future date selection is not allowed. |
| **Customer Reference Number** | Specify a unique Customer Reference Number which is provided by the applicant/applicant bank. |
| **Copy Existing Undertaking** | Specify the existing undertaking number, the system populates the details of the guarantee. Alternatively, click **Search** to search and select the existing undertaking to be copied, if required.<br><br>If an existing undertaking is to be copied, the details of the LC is captured here. |

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

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

**Guarantee Details**

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



4. On **Guarantee Issuance - Registration - Guarantee Details** screen, specify the fields.

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

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

**Table 2-4    Guarantee Issuance - Registration - SBLC/Guarantee Details - Field Description**

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

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

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

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

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

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

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

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

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

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

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

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

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

5. Click **Submit**.

   The task will move to next logical stage of Guarantee Issuance. For more information refer .
   For more information on action buttons, refer to the field description table below.

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

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

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

| Field | Description |
|---|---|
| Documents | Upload the documents received.<br>Application displays mandatory documents to be uploaded for Guarantee Issuance.Place holders are also available to upload additional documents submitted by the applicant |
| Remarks | Specify any additional information regarding the Guarantee Issuance. This information can be viewed by other users processing the request. |
| Customer Instruction | Click to view/ input the following:<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| Hold | The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant. |
| Cancel | Cancels the Guarantee issuance task. Details entered will not be saved and the task will be removed. |
| Save & Close | Save the information provided and holds the task in 'My Task' queue for working later.<br><br>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.<br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. |
| Checklist | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. |

# 2.3 OBTFPM- OBDX Bidirectional flow

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

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

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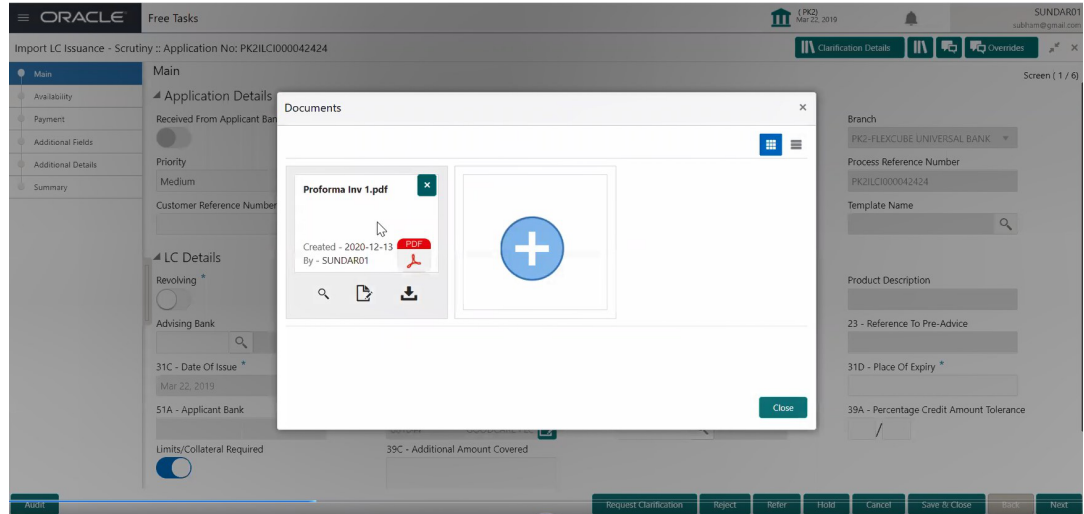


2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.

3. In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.
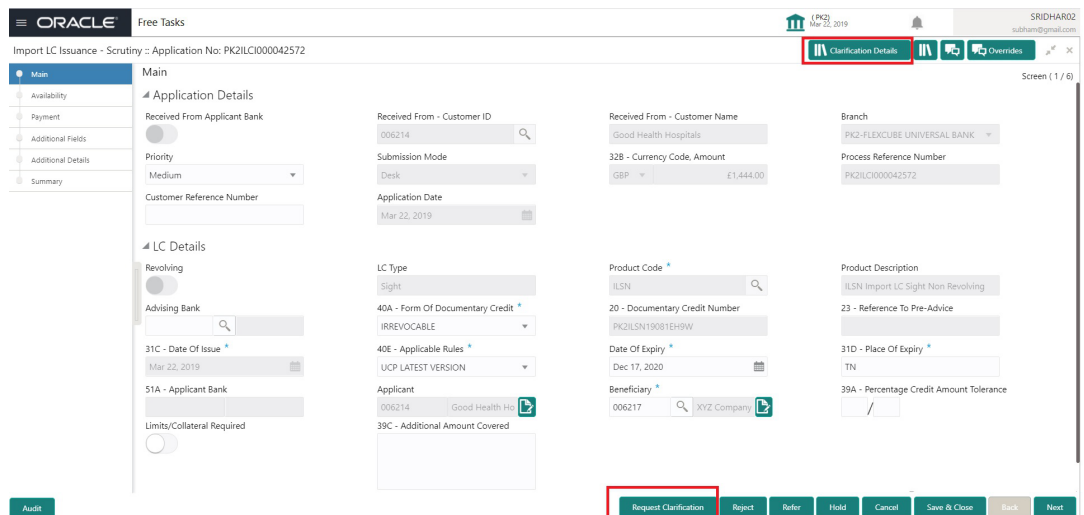


4. On **The Import LC Issuance - Registration - Application Details** screen, specify the fields.

5. The **Request Clarification** detailed screen appears, user enters the information and clicks Save , the information should be sent to customer.

**6.** OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click Re clarification if required.
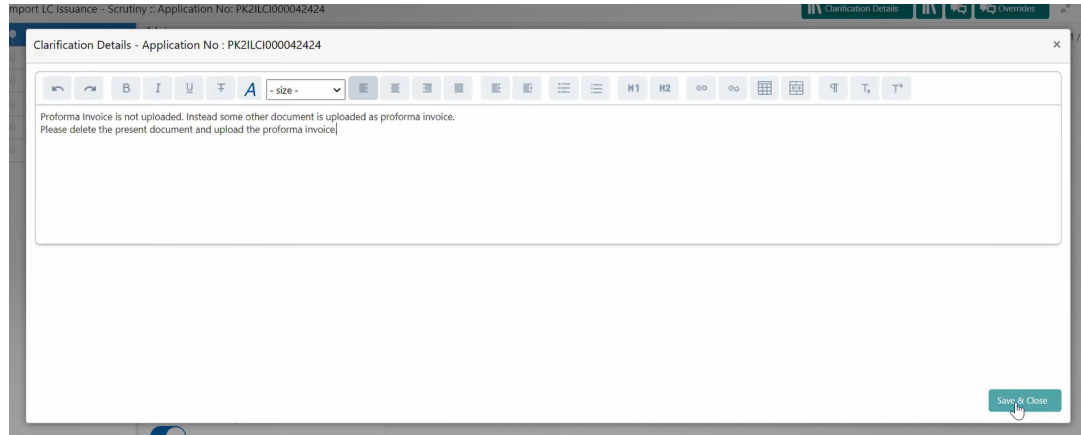


**7.** The task goes to **Awaiting Customer Clarification** state until the response received from the customer.
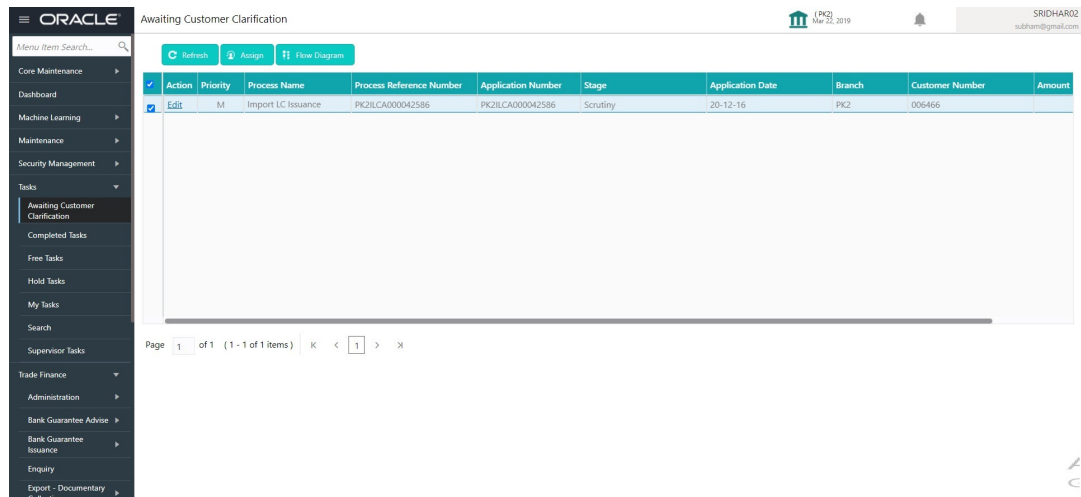


**8.** Click **Edit**.

**9.** The user can click **Accept Clarification** button, if the query raised has been answered by the customer.

The status should change to **Clarification Accepted** on next the task moves to the next logical stage.

**10.** Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in a blurred way. User can open the new document, the deleted document cannot be opened. System should also increment the version number of the

documents.
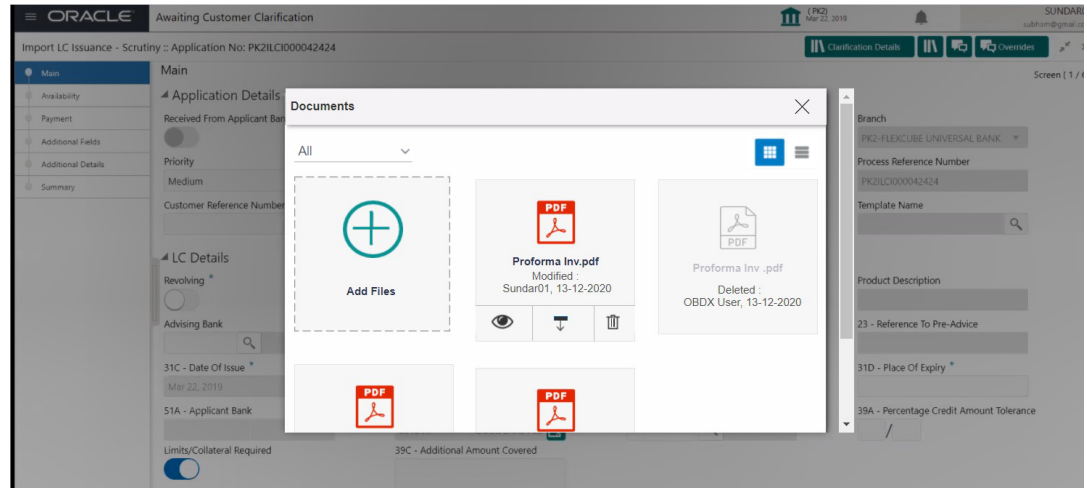


# 2.4 Bi-Directional Flow for Offline Transactions Initiated from OBTFPM

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

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

- Customer Maintenance details are replicated from OBTF to OBTFPM.

- Task is initiated in OBTFPM, Customer ID is captured/populated and Process Reference Number is generated.

1. Customer Maintenance details are replicated from OBTF to OBTFPM.

2. In OBTFPM, user clicks **Request Clarification**, the system checks if the request is initiated from OBDX by validating the value available in the submission mode field is "Online". In case submission mode is "Online", the user can enter the clarification details in "Clarification Required" placeholder.

3. In case submission mode is not "Online", the system will validates if the counterparty is a OBDX customer by checking the flag "Trade Finance Portal" in the Customer Maintenance table replicated from OBTF. In this case, the user can submit clarification.

4. In case submission mode is not "Online", and if the "Trade Finance Portal" flag is set to 'No' in Customer Maintenance Table, the system should display the error message that 'The customer is not subscribed to Trade Finance Portal'. Once the request is submitted, the Request Clarification functionality would be applicable to offline initiated transactions also.

# 2.5 Document Linkage

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

The user can link an existing uploaded document in any of the process stages.
In OBTFPM, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored

in DMS will have a unique document id along with other Metadata. The uploaded Document image in the DMS should be available/queried in the Process flow stage screens to link with the task by using the Document ID.

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

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

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

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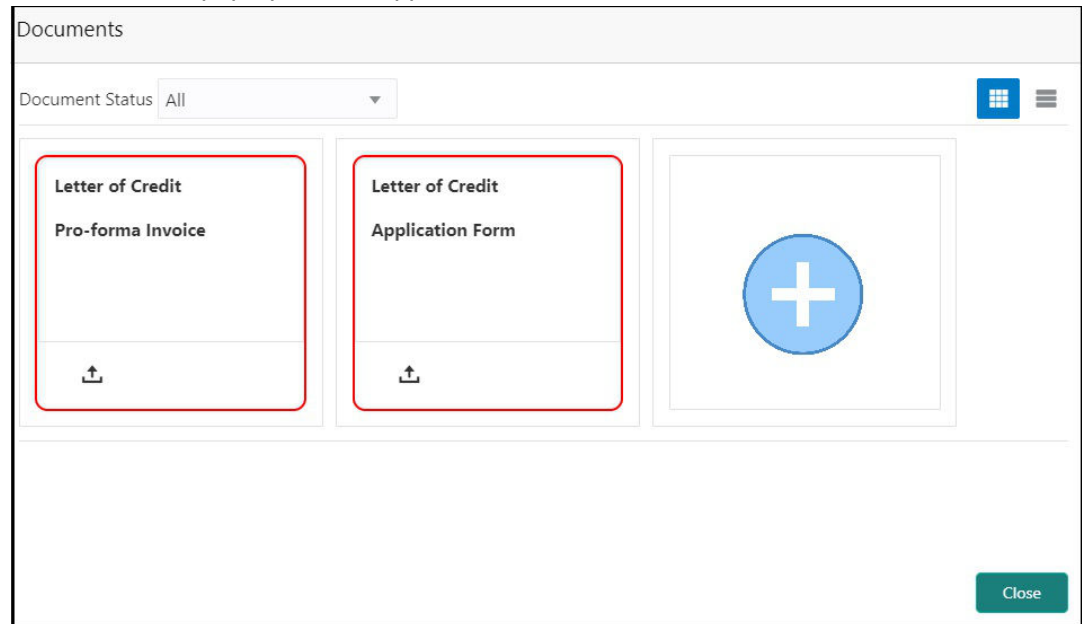


2. Click the , click **Add Additional Documents** button/ link.

    The **Document** screen appears.

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

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

    The link **Document** pop up appears.
    The value selected in **Document Type** and **Document Code** of **Document** screen are defaulted in the **Link Document Search** screen.
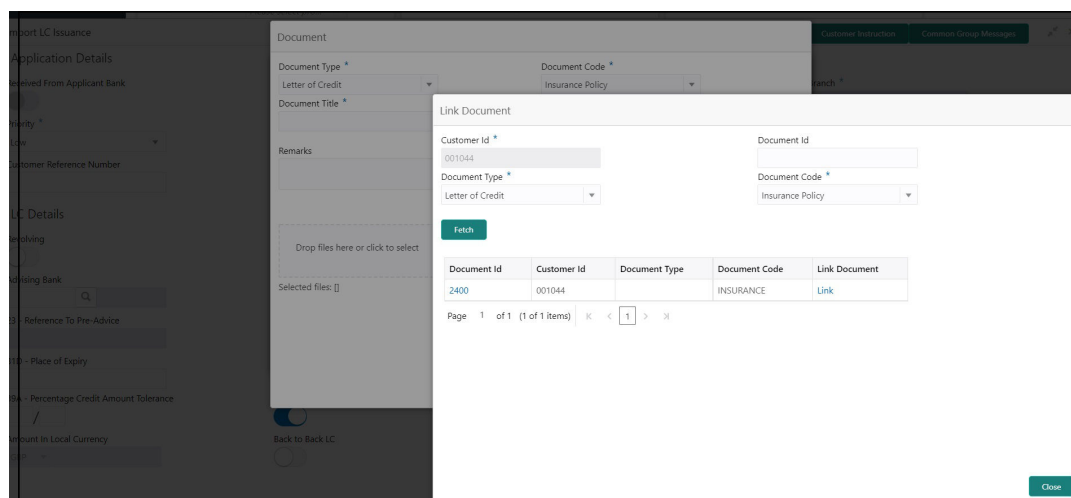
4. Click **Fetch** to retrieve the details from DMS.

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

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

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

Documents

Document Status All

Letter of Credit

Pro-forma Invoice

Letter of Credit

Application Form

wqwq.png

Created - 2022-06-28
By - PERI01

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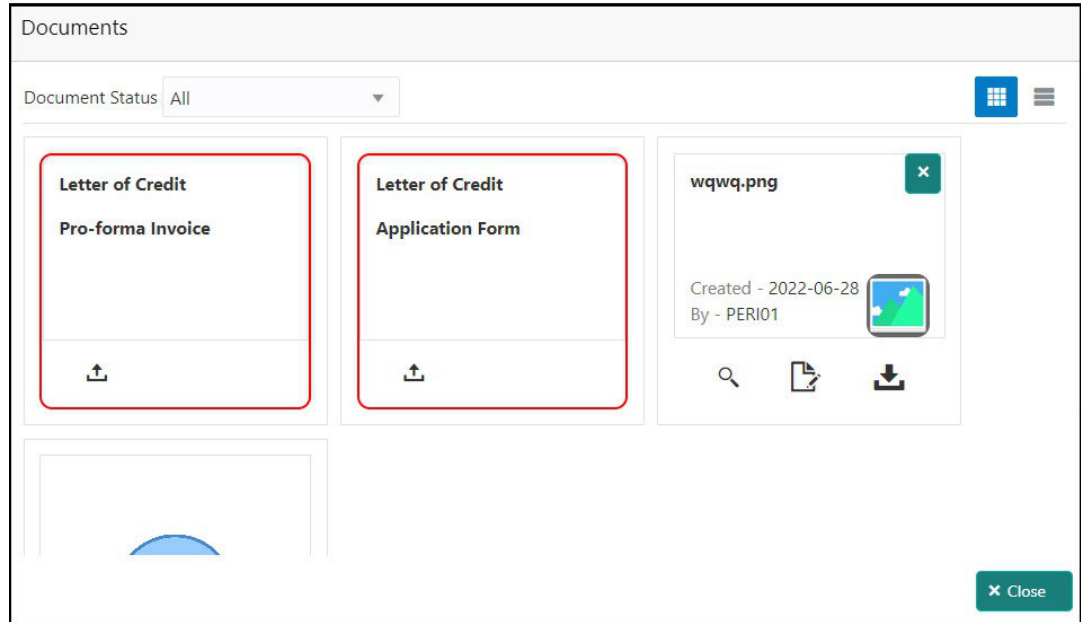
Post linking the document, the user can View, Edit and Download the document.

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

The **Edit Document** screen is displayed.

Edit Document

| Document Id | Document Title |
| --- | --- |
| 2400 | wqwq |
| Application Reference Number | Entity Reference Number |
| PK2ILCI000019041 | PK2ILCI000019041 |
| Document Type Id | Document Description |
| TFPM_DOCTYPE001 | |
| Remarks | Document Expiry Date |
| | Jun 29, 2022 |

Drop files here or click to select          Current selected files: []

Update          Cancel

## 2.6 Scrutiny

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

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

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

The Incoming MT798 message contains three sections.

- MT798 Index Message which contains the Sub message type 784

- MT798 Details Message which contains the Sub Message type 760 (MT700 tags with values)

- MT798 Extension Message which contains the Sub Message type 761 (MT761 Extension message tag values) if applicable.
  The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E ( of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.

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

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

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

1. On **Home** screen, click **Task**.

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

**Figure 2-5    Free Task**



The **Free Task** screen appears.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

4. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.

**Figure 2-6    My Task**



The Scrutiny stage has the following hops for data capture:

• Main Details

• Guarantee Preferences

• Local Guarantee

- • Additional Details

- • Summary

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

- • Main Details
  This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Guarantee Issuance request.

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

- • Local Guarantee
  This topic provides the systematic instructions to capture the local guarantee details of Scrutiny stage.

- • Additional Details
  This topic provides the systematic instructions to capture the additional details

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

## 2.6.1 Main Details

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

Main details section has two sub section as follows:

- • Application Details

- • Guarantee Details.

**Application Details**

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

**Figure 2-7    Scrutiny - Main Details**



**Note:**

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

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

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

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

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

| Field | Description |
|---|---|
| **Received From - Customer Name** | Read only field.<br><br>This field displays the name of the customer or applicant. This field will be auto populated based on the selected customer ID. |
| **Branch** | Read only field.<br><br>By default, customer's home branch will be displayed based on the customer ID and it can be changed, if required.<br><br>✎ **Note:**<br>Once the request is submitted, Branch field is non-editable. |
| **Currency Code, Amount** | Read only field.<br><br>This field displays the currency code and the value of LC (with decimal places) as per currency type. |
| **Priority** | Set the priority of the Guarantee issuance request as Essential/Critical/Low/Medium/High. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit of Registration stage. |
| **Submission Mode** | Read only field.<br><br>This field displays the submission mode of Guarantee Issuance request.<br><br>By default the submission mode will have the value as 'Desk'.<br><br>• **Desk** - Request received through Desk<br>• **Fax** - Request received through Fax<br>• **Email** - Request received through Email<br>• **SWIFT-Non STP** - Request received through SWIFT<br>• **Courier** - Request received through Courier |
| **Process Reference Number** | Read only field.<br><br>Unique OBTFPM task reference number for the transaction.<br><br>This is auto generated by the system based on process name and branch code. |

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

| Field | Description |
|---|---|
| Application Date | Read only field.<br>By default, the application displays the branch's current date.<br><br>✏️ **Note:**<br><br>Future date selection is not allowed. |
| Customer Reference Number | Specify a unique Customer Reference Number which is provided by the applicant/applicant bank. |
| Copy Existing Undertaking | Specify the existing undertaking number, the system populates the details of the guarantee. Alternatively, click **Search** to search and select the existing undertaking to be copied, if required.<br><br>If an existing undertaking is to be copied, the details of the LC is captured here. |
| Template Name | Specify the template name if the applicant details are already captured and the data can be reused with the template to reduce the effort. Alternatively, click **Search** to search and select the Template code.<br><br>The details pertaining to the subsequent screens in scrutiny and data enrichment screens will be persisted and populated when you move to the relevant screens.<br><br>Before populating the screens, application will check if there are any existing values and will display an alert message ' Value exist already in few fields - Do you want to use the template - Yes/No'. If the you click on Yes the existing details will be over-written with the template values<br><br>This is applicable only for the non-online Guarantee Issuance request. |
| View Guarantee/ SBLC | Click to view the details of the selected template in Template Name. |
| Use | Click to use the selected template in Template Name. |

**Guarantee Details**

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

**Figure 2-8    Guarantee Details**



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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Audit**



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

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

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

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

2.   Click **Next**.

The task will move to next data segment.

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

| Field | Description |
|-------|-------------|
| Documents | Click to View/Upload the required document.<br><br>Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously.<br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| Remarks | Specify any additional information regarding the Guarantee issuance. This information can be viewed by other users processing the request.<br><br>Content from Remarks field should be handed off to Remarks field in Backend application. |
| Overrides | Click to view the overrides accepted by the user. |
| Customer Instruction | Click to view/ input the following<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |

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

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

Chapter 2
Scrutiny

## 2.6.2 Guarantee Preferences

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

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

**Figure 2-9    Scrutiny - Guarantee Preferences**



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

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**Table 2-10    Guarantee Preferences - Field Description**

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

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

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

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

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

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

| Field | Description |
|-------|-------------|
| **Underlying Transaction Details** | Click **Search** to search and select the underlying business transaction details (for which the undertaking is issued) from the look-up.<br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760.<br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. |
| **Delivery of Loacal Undertaking** | Specify the **Delivery of Loacal Undertaking** details. |
| **Delivery of Loacal Undertaking** | Select the method of the delivery from the following options by which the original local undertaking needs to be delivered.<br>The options are:<br>• **COLL - By Collection**<br>• **COUR - By Courier**<br>• **MAIL - By Mail**<br>• **MESS - By Messenger - Hand Deliver**<br>• **OTHR - Other Method**<br>• **REGM - By Registered Mail or Airmail**<br>This field is not applicable, if **Purpose of Message** field value is **ICCO/ISCO**.<br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760.<br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. |
| **Narrative** | Specify the description of method of delivery of original undertaking. This field is not applicable, if **Delivery of Local Undertaking** field value is **COUR/OTHR**.<br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760.<br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. |
| **Delivery to/Collection by** | Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected.<br>The options are:<br>• **BENE - Beneficiary**<br>• **OTHR - Other Method**<br>This field is enabled, if **Purpose of Message** field value is **ICCO/ISCO**.<br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760.<br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. |
| **Narrative** | Specify the description of method of delivery of original undertaking. This field is not applicable, if **Delivery to/Collection by** field value is **OTHR**.<br>If the Guarantee Issuance is at Counter Issuing Bank (CIB), the field is read only and populated from Incoming MT 760.<br>If the Guarantee Issuance is at Local Issuing Bank (LIB), the field is read only and populated from Incoming MT 760. |
| **Transfer Details** | Specify the **Transfer Details**. |

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

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

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

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

2. Click **Next**.

The task will move to next data segment.

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

| Field | Description |
|---|---|
| Documents | Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| Remarks | Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application. |
| Overrides | Click to view the overrides accepted by the user. |
| Customer Instruction | Click to view/ input the following<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.. |
| Signatures | Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures. |
| Save & Close | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request. |
| Cancel | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |

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

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

## 2.6.3 Local Guarantee

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

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

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

**Figure 2-10    Local Guarantee**



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

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

**Table 2-12    Local Guarantee - Field Description**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Click **Next**.

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

**Table 2-13    Local Guarantee - Action Buttons - Field Description**

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

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

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

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

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

## 2.6.4 Additional Details

This topic provides the systematic instructions to capture the additional details
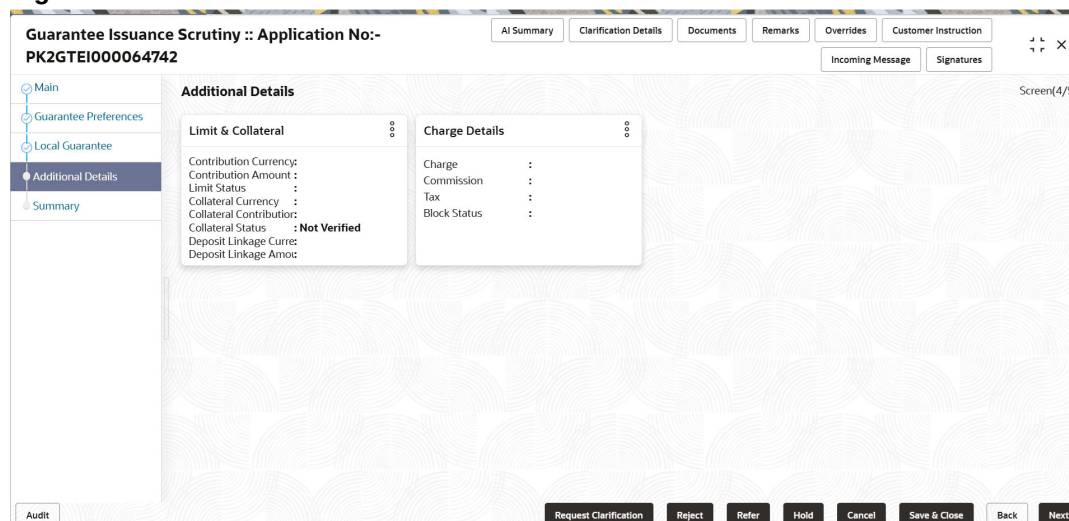
1. On **Additional Details** screen, click ⋮ on any Additional Details tile to view the details.

**Figure 2-11 Additional Details**



**Limits and Collaterals**

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

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

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

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

**Limit & Collateral**

⌄ Limit Details

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

⌄

**Cash Collateral Details**

| Collateral Percentage | Collateral Currency and amount | Exchange Rate |
|---|---|---|
| 20.0 | GBP £200.00 | 1.0 |

| Sequence Number | Settlement Account... | Settlement Account | Exchange Rate | Collateral Split % | Contribution Amount | Contribution Amount In Account Currency | Account Balance Check Response | Response Message | Edit | Delete |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | USD | PK2001044 0019 | | 100 | 200 | | VN | | 1 | 🗑 |

⌄ Deposit Linkage Details

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

Page 1 of 1 (1 of 1 items) |< ‹ 1 › >|

Save & Close   Close

**Figure 2-12    Limit Details**

**Figure 2-13    Collateral Details**

**Figure 2-14    Deposit Linkage Details**



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

**Table 2-14    Limit Details - Field Description**

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

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

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

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

| Field | Description |
|---|---|
| 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.<br>The value in this field appears, if you click the **Verify** button. |
| Response Message | This field displays the detailed response message.<br>The value in this field appears, if you click the **Verify** button. |
| ELCM Reference Number | This field displays the ELCM reference number. |
| Limit Details grid | Below fields appear in the **Limit Details** grid along with the above fields. |
| Line Serial | Displays the serial of the various lines available and mapped under the customer id.<br>This field appears on the Limits grid. |
| Edit | Click the link to edit the **Limit Details**. |
| Cash Collateral Details | Specify the **Cash Collateral** details. |
| Collateral Percentage | System populates the Collateral % maintained in the Customer / Product for the counter party of the contract.<br>User can modify the collateral percentage. |
| Collateral Currency and amount | System populates the contract currency as collateral currency by default.<br>User can modify the collateral Currency and amount. |
| Exchange Rate | System populates the exchange rate maintained.<br>User can modify the collateral Currency and amount.<br><br>System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified. |
| Collateral Details pop-up screen | Click plus icon to add new collateral details.<br>Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table:<br><br>Below fields are displayed on the Collateral Details pop-up screen, if the user clicks plus icon. |
| Total Collateral Amount | Read only field.<br>This field displays the total collateral amount provided by the user. |
| Collateral Amount to be Collected | Read only field.<br>This field displays the collateral amount yet to be collected as part of the collateral split. |
| Sequence Number | Read only field.<br>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.<br>User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %. |
| Settlement Account | Click **Search** to search and select the settlement account for the collateral. |

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

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

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

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

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

**Charge Details**

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

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

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

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

## Charge Details

[Recalculate] [Re-default]

### ⌄ Commission Details

| Component | Rate | Mod. Rate | CCY | Amount | Modified | Defer | Waive | Split | Charge Party | Settl. Account ⇅ | Amend |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ASBLC_COMM | | | G B | £150.00 | | ⬜ | ⬜ | ⬜ | GOODCARE PLC | | Yes |

Page 1 of 1 (1 of 1 items) |< ◄ [1] ► >|

### ⌄ Charge Details

| Component | Tag currency | Tag Amount | CCY | Amount | Modified | Billing | Defer | Waive | Split | Charge Party | Settl. Account ⇅ |
|---|---|---|---|---|---|---|---|---|---|---|---|
| LCCOURIS S | GBP | 5000 | G B | £97.00 | | ⬜ | ⬜ | ⬜ | ⬜ | GOODCARE PLC | PK20010440017 |
| LCSWIFTIS | GBP | 5000 | G B | £47.00 | | ⬜ | ⬜ | ⬜ | ⬜ | GOODCARE PLC | PK20010440017 |
| OTHBNKC HG | GBP | 5000 | G B | £47.00 | | ⬜ | ⬜ | ⬜ | ⬜ | GOODCARE PLC | PK20010440017 |

Page 1 of 1 (1-3 of 3 items) |< ◄ [1] ► >|

[Save & Close] [Close]

### ⌄ Tax Details

| Component | Type | Value Date ⇅ | CCY | Amount | Billing | Defer | Settl. Account ⇅ |
|---|---|---|---|---|---|---|---|
| LCTAX | WITHHOLDING ▾ | April 20, 2022 | GBP | £400.00 | ⬜ | ⬜ | PK20010440017 |
| LCTAX1 | WITHHOLDING ▾ | April 20, 2022 | GBP | £3.76 | ⬜ | ⬜ | PK20010440017 |
| LCTAX2 | WITHHOLDING ▾ | April 20, 2022 | GBP | £7.50 | ⬜ | ⬜ | PK20010440017 |

### ⌄ Split Settlement

| select ⇅ | Component ⇅ | Currency ⇅ | Amount |
|---|---|---|---|
| No data to display. | | | |

Page 1 (0 of 0 items) |< ◄ [1] ► >|

### Split Settlement Details

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

Page 1 (0 of 0 items) |< ◄ [1] ► >|

[Save & Close] [Close]

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

**Table 2-15    Charge Details - Field Description**

| Field | Description |
|---|---|
| **Commission Details** | This section displays the commission details. |
| **Component** | This field displays the commission component. |
| **Rate** | This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. |
|  | If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. |
| **Mod. Rate** | From the default value, if the rate is changed the value gets updated in this field. |

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

| Field | Description |
|---|---|
| **Ccy** | This field displays the currency in which the commission have to be collected. |
| **Amount** | This field displays the amount that is maintained under the product code.<br>The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM.<br><br>If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field. |
| **Modified** | From the default value, if the amount is changed, the value gets updated in the modified amount field. |
| **Defer** | If enabled, charges/commissions has to be deferred and collected at any future step. |
| **Waive** | Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.<br>If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. |
| **Charge Party** | Charge party is 'Applicant' by default. User can change the value to Beneficiary. |
| **Settl. Accnt** | Select the settlement account. |
| **Amend** | The value is auto-populated as the commission can be amended or not. |
| **Charge Details** | This section displays the charge details. |
| **Component** | This field displays the charge component type. |
| **Tag Currency** | This field displays the tag currency in which the charges have to be collected. |
| **Tag Amount** | This field displays the tag amount that is maintained under the product code. |
| **Ccy** | This field displays the currency in which the charges have to be collected. |
| **Amount** | This field displays the amount that is maintained under the product code. |
| **Modified** | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. |
| **Billing** | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically enabled in OBTFPM.<br><br>The user can not enable/disable the option, if it is de-selected by default.<br><br>This field is disabled, if 'Defer' toggle is enabled. |

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

| Field | Description |
| --- | --- |
| Defer | If charges have to be deferred and collected at any future step, this check box has to be selected.<br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.<br>The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. |
| Waive | Enble the toggle, if charges has to be waived.<br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br>This field is disabled, if **Defer** toggle is enabled. |
| Charge Party | Charge party is applicant by default. User can change the value to beneficiary. |
| Settl. Accnt | Select the settlement account. |
| Tax Details | This section displays the tax details.<br>The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/commission will be available on click of Re-Calculate button or on hand off to back-end system. |
| Component | This field displays the tax component. |
| Type | This field displays the type of tax component. |
| Value Date | This field displays the value date of tax component. |
| Ccy | This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission. |
| Amount | This field displays the tax amount based on the percentage of commission maintained.<br>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.<br>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.<br>The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. |
| Settl. Accnt | System defaults the settlement account.<br>The user can modify the settlement account. |
| Split Settlement | Once the user clicks on the Recalculate button to fetch the Split Settlement details from Backoffice, new section "Split Settlement" will appear below the 'Tax' section. The default parties in Split row should be fetched from OBTF. |
| Select | The option to select the split settlement record. |
| Component | The split component type eligible for Split . |
| Currency | The currency of split settlement. |
| Amount | The amount of split settlement. |

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

| Field | Description |
|---|---|
| **Split Settlement Details** | Split Settlement details section appears from Back office, when the user clicks on the Recalculate button. |
| **Seqence** | The sequence number is auto populated with the value, generated by the system. |
| **Component** | The split component type eligible for Split. |
| **Amount** | The system splits the respective Charge/Commission amount automatically between counter party and third party with 50% value by default. The bank user can modify the amount. More than two splits are not allowed. |
| **Customer** | Indicates the ID of the Customer in Split Settlement Details section. |
| **Account** | The system defaults the settlement account. User can modify the settlement account. System initiates a call to common core tables within OBTFPM to select the account. |
| **Account Currency** | This field defaults the currency of the account. |
| **Branch** | Indicates the branch of the customer where transaction is getting processed. |
| **Percentage** | The system splits the respective Charge/Commission percentage automatically between counter party and third party with 50% value by default. More than two splits are not allowed. The bank user can modify the amount. The system should validate that the total percentage of each component doesn't exceed 100 and the total amount of each component doesn't exceed total component amount. |
| **Exchange Rate** | System populates the exchange rate maintained. |
| **Original Exchange Rate** | System displays the Original Exchange Rate as simulated in split settlement details section. |
| **Party Type** | System displays the party type in split settlement details section. |
| **Negotiation Reference** | Specify the negotiation reference number. |
| **AR-AP Tracking** | Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements. |
| **Loan/Finance Account** | Displays the loan account. |
| **Negotiation Rate** | Specify the negotiation rate. |

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

**4.** Click **Next**.

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

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

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

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

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

## 2.6.5 Summary

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

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

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

**Figure 2-15    Summary**
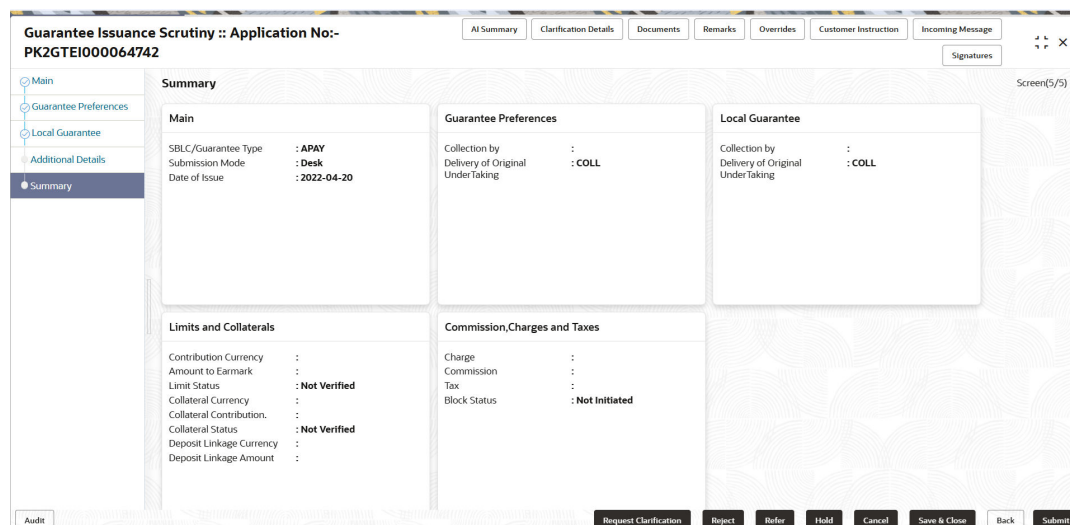


Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.

- Guarantee Preferences - User can view the guarantee preferences.

- Local Guarantee - User can view the local guarantee.

- Party Details - User can view party details like beneficiary, advising bank etc.

- Limits and Collaterals - User can view limits and collateral details.

- Commission, Charges and Taxes - User can view charge details.

2. Click **Submit**.

   The task will move to next logical stage.

**Table 2-17    Summary - Action Buttons - Field Description**

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

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

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

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

| Field | Description |
|---|---|
| Refer | Select a Refer Reason from the values displayed by the system. <br><br> Refer Codes are: <br><br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others |
| Back | On click of Back, system moves the task back to previous data segment. |
| Submit | Task will get moved to next logical stage of Guarantee issuance. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office. |
| Checklist | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.. |

# 2.7 Data Enrichment

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

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

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

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

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

1. On **Home** screen, click, **Task**.

2. Under **Tasks**, click **Free Tasks**.

**Figure 2-16    Free Tasks**



The **Free Tasks** screen is displayed.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

4. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.

**Figure 2-17    My Tasks**



Let's look at the details for Data Enrichment stage. The Data Enrichment stage has the following hops for data capture:

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

- Guarantee Preferences
  This topic provides the systematic instructions to capture the Guarantee preference details in Data Enrichment tage.

- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.

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

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

- Additional Details
  This topic provides the systematic instructions to capture the additional details.

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

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

## 2.7.1 Main Details

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

Main details section has two sub section as follows:

- Application Details

- SBLC/Guarantee Details.

**Application Details**

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

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

**Figure 2-18    Data Enrichment - Main Details**



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

**Figure 2-19    SBLC/Guarantee Details**

**2.** Click **Next**.

The task will move to next data segment.

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

| Field | Description |
|---|---|
| **Documents** | Click to View/Upload the required document. |
| | Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. |
| | When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the Guarantee issuance. This information can be viewed by other users processing the request. |
| | Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following |
| | • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. |
| | • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Issuance. |
| | In case of MT798, the User can click and view the MT798 message(784,760/761). |
| | In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. |
| | In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task. |
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required. |
| | The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. |
| | If more than one signature is available, system should display all the signatures. |
| **Save & Close** | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request. |
| **Cancel** | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |

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

| Field | Description |
|-------|-------------|
| Hold | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br><br>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.<br><br>Reject Codes are:<br><br>•    R1- Documents missing<br>•    R2- Signature Missing<br>•    R3- Input Error<br>•    R4- Insufficient Balance/Limits<br>•    R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>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.<br><br>Refer Codes are:<br><br>•    R1- Documents missing<br>•    R2- Signature Missing<br>•    R3- Input Error<br>•    R4- Insufficient Balance/Limits<br>•    R5 - Others |
| Next | On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. |
| Checklist | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit. |

## 2.7.2 Guarantee Preferences

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

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

**Figure 2-20    Data Enrichment - Guarantee Preferences**



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

2. Click **Next**.

The task will move to next data segment.
For more information on action buttons, refer to the field description **Action Buttons** of Guarantee Preferences in **Scrutiny** stage.
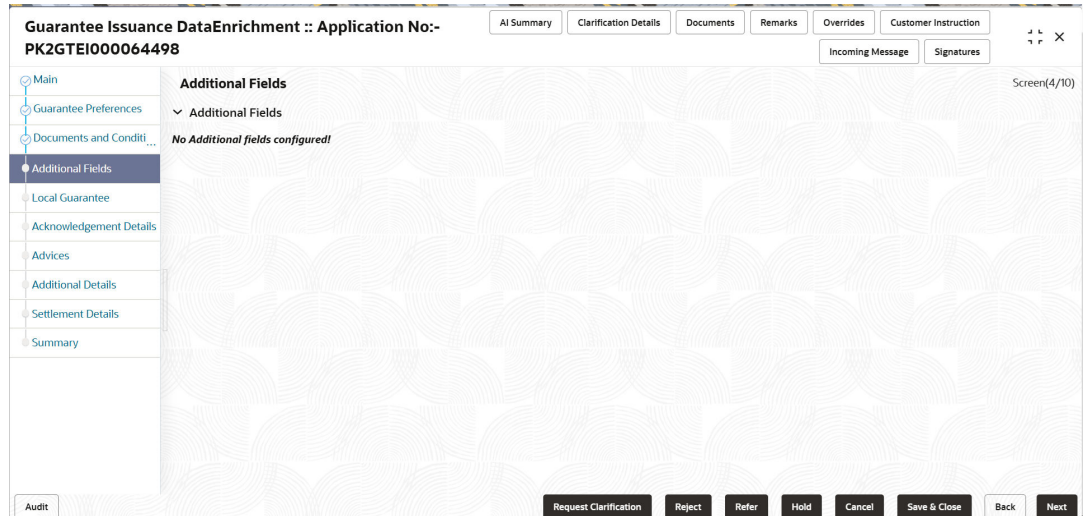
## 2.7.3 Additional Fields

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

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

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

**Figure 2-21   Additional Fields**



2.   Click **Next**.

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

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

| Field | Description |
|-------|-------------|
| **Documents** | Click to View/Upload the required document. <br><br> Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. <br> When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. <br><br> Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instruction** | Click to view/ input the following <br> • **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. <br> • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |

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

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

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

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

## 2.7.4 Local Guarantee

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

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

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

**Figure 2-22    Local Guarantee**

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

2. Click **Next**.

The task will move to next data segment.
For more information on action buttons, refer to the field description **Action Buttons** of Local Guarantee in **Scrutiny** stage.

## 2.7.5 Advices

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

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

If the Guarantee Issuance is at Local Issuing Bank (LIB) - Guarantee Instrument - Mail Advice, Acknowledgment (MT 768).
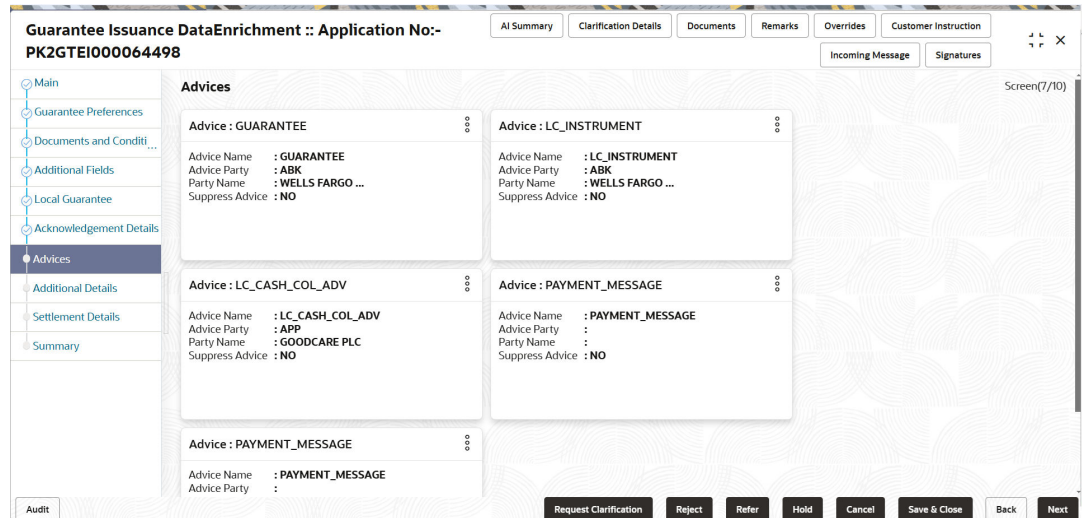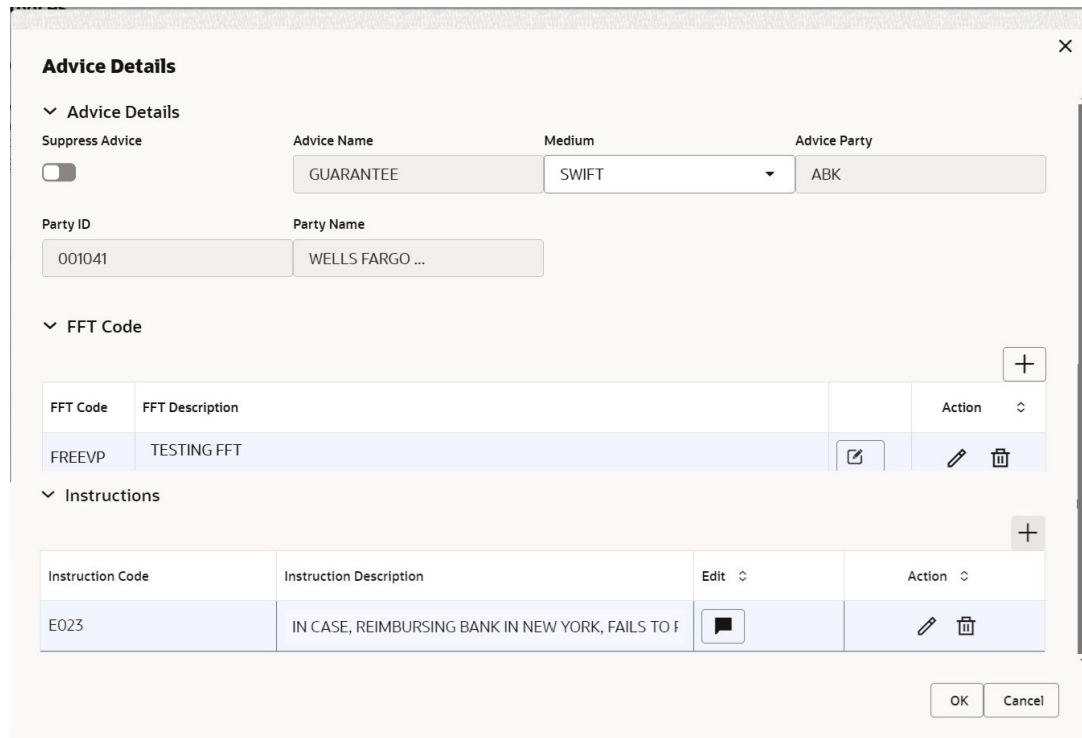
1. On **Advices** screen, click ⦙ on any advice tile to view the advice details.

**Figure 2-23    Advices**



**Advice Details**



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

**Table 2-20    Advice Details**

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

**Table 2-20    (Cont.) Advice Details**

| Field | Description |
|---|---|
| Medium | The medium of advices is defaulted from the system.<br><br>User can update, if required. |
| Advice Party | The medium of advices is defaulted from the system.<br><br>User can update, if required. |
| Party ID | Value be defaulted from Guarantee /SBLC Issuance..<br><br>User can update, if required. |
| Party Name | Read only field.<br><br>Value be defaulted from Guarantee /SBLC Issuance. |
| FTT Code | Specify the **FTT Code** details.<br>Click plus icon to add new FFT code. |
| FTT Code | Click **Search** to search and select the FFT Code. |
| FFT Description | FFT description is populated based on the FFT code selected. |
|  | Click edit icon to edit the existing FFT description. |
| Action | Click delete icon to remove any existing FFT code.<br><br>Click edit icon to edit the existing FFT code. |
| Instructions | Click plus icon to add new instruction code. |
| Instruction Code | Click **Search** to search and select the instruction Code. |
| Instruction Description | Instruction description is populated based on the instruction code selected.<br>User can edit the instruction description. |
|  | Click edit icon to edit the existing instruction description. |
| Action | Click delete icon to remove any existing instruction code.<br><br>Click edit icon to edit the existing instruction code. |

2. Click **Next**.

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

**Table 2-21    Advices - Action Buttons - Field Description**

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

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

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

## 2.7.6 Additional Details

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

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

**Figure 2-24    Additional Details**

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

   **Limits and Collaterals**

   For more information, refer to the field description table of Additional Details in **Scrutiny** stage.

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

   **Charge Details**


   For more information, refer to the field description table of Additional Details in **Scrutiny** stage.

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

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

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

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

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



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

**Table 2-22    Preview Message - Field Description**

| Field | Description |
|---|---|
| **Preview SWIFT Message** | This section displays the **Preview SWIFT Message** details. |
| **Language** | Read only field.<br>The language to preview the draft guarantee details.<br>English is set as default language for the preview. |
| **Message Type** | Select the message type from the drop down.<br><br>User can choose to see preview of different message like MT 700, MT 740 and MT 701. |
| **Message Status** | Read only field.<br>Display the message status of draft message of guarantee details. |
| **Repair Reason** | Read only field.<br>Display the message status of draft message of guarantee details. |
| **Preview Message** | This field displays a preview of the draft message.<br><br>Based on the guarantee text captured in the previous screen, guarantee draft is generated in the back office and is displayed in this screen. |
| **Preview - Mail Device** | This section displays the **Preview - Mail Device** details. |
| **Language** | Read only field.<br><br>The language for the advice message.<br><br>English is set as default language for the preview. |
| **Advice Type** | Select the advice type. |
| **Message Status** | Read only field.<br>Display the message status of draft message of guarantee details. |
| **Repair Reason** | Read only field.<br>Display the message status of draft message of guarantee details. |
| **Preview Message** | This field displays a preview of advice. |
| **Draft Confirmation Required** | This section displays the **Draft Confirmation Required** details. |
| **Draft Confirmation Required** | Enable the Draft Confirmation Required toggle, if the guarantee message needs to be approved by customer before issue.<br><br>**Note:**<br>A bank user can share the Draft SWIFT message to the customer through email, before the actual transmission of SWIFT message to the Advising Bank. |
| **Customer Response** | Specify the response received from customer.<br><br>If the response is received online, the response is auto populated in this field by the system |

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

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

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

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

**Figure 2-25    Create Template**



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

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

**7.** **Next**.

The task will move to next data segment.

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

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

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

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

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

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

## 2.7.7 Settlement Details

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

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

**Figure 2-26    Settlement Details**
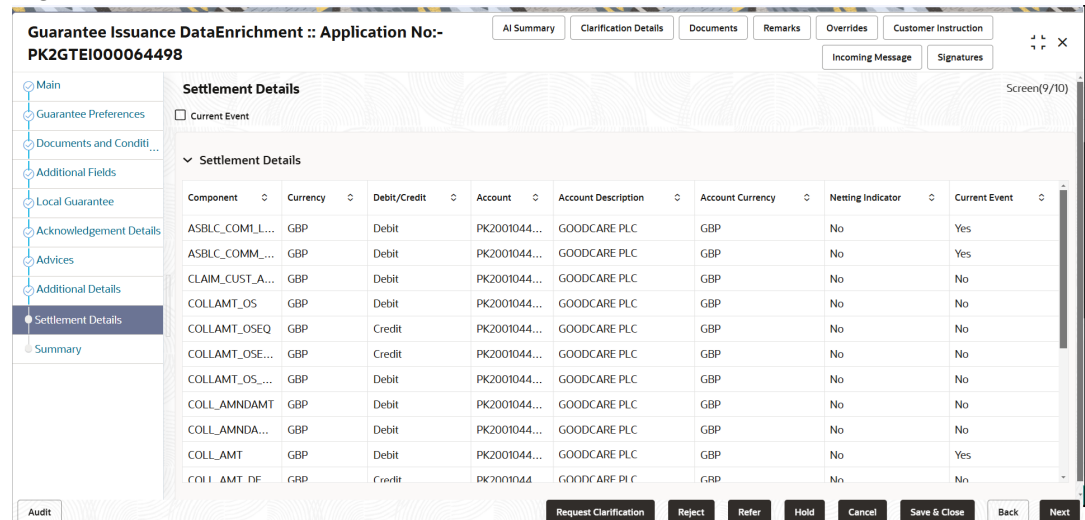


For more information on fields, refer to the field description table below.

**Table 2-24    Settlement Details – Field Description**

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

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

| Field | Description |
|---|---|
| Currency | This field displays the default currency for the component. |
| Debit/Credit | This field displays the debit/credit indicators for the components. |
| Account | This field displays the account details for the components. |
| Account Description | This field displays the the description of the selected account. |
| Account Currency | This field displays the currency for all the items based on the account number. |
| Netting Indicator | This field displays the applicable netting indicator. |
| Current Event | This field displays the current event. |

**2.** Click **Next**.

The task will move to next data segment.

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

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

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

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

## 2.7.8 Summary

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

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

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

**Figure 2-27    Summary**



Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.

- Guarantee Preferences - User can view the guarantee preferences.

- Additional Fields - User can view the details of additional fields.

- Local Guarantee - User can view the local guarantee.

- Advices - User can view the advices.

- Limits and Collaterals - User can view limits and collateral details.

- Commission and Charges and Taxes - User can view the commission, charge and tax details.

- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

- Preview Message - User can view the preview message details.

- Acknowledgement Details - User can view the acknowledgement details.

- Documents and Conditions - User can view document details.

2. Click **Submit**.

   The task will move to next logical stage.

**Table 2-26    Summary - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the Guarantee issuance. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instructions** | Click to view/ input the following<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Common Group Messages** | Click Common Group Message button, to send MT799 and MT999 messages from within the task. |

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

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

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

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

# 2.8 Exceptions

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

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

**Exception - Amount Block**

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

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

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

On Approval, system should not release the Amount Block against each applicable account and system should handoff the "Amount Block Reference Number "to the back office.

On successful handoff, back office will make use of these "Amount Block Reference Number" to release the Amount Block done in the mid office (OBTFPM) and should debit the CASA account from the Back office.

If multiple accounts are applicable, Amount Block. Reference for all accounts to be passed to the back office.
Exception is created when sufficient balance is not available for blocking the settlement account and the same can be addressed by the approver in the following ways:

Approve:

- Settlement amount will be funded (outside of this process)

- Allow account to be overdrawn during hand-off

Refer:

- Refer back to DE providing alternate settlement account to be used for block.

- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

Reject the transaction due to non-availability of sufficient balance in settlement account

**Amount Bock Exception**

This section will display the amount block exception details.

**Summary**



Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.

- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.

- Additional Fields - User can view the additional fields.

- Document and Docuents - User can view document details.

- Limits and Collaterals - User can view and modify limits and collateral details, if required.

- Commission, Charges and Taxes - User can view and modify commission, charges and taxes details, if required.

- Preview Message - User can view the preview of the simulating message to the remitting bank.

- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required..

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

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

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

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

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

| Field | Description |
|---|---|
| Documents | View/Upload the required document. |
| Remarks | Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request.<br><br>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<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). |
| Hold | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br><br>This option is used, if there are any pending information yet to be received from applicant. |

**Table 2-27    (Cont.) Amount Bock Exception - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Reject** | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>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.<br>User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes<br><br>Refer Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Approve** | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. |
| **Back** | Task moves to previous logical step. |

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

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

**Figure 2-28    Know Your Customer (KYC) Exception**
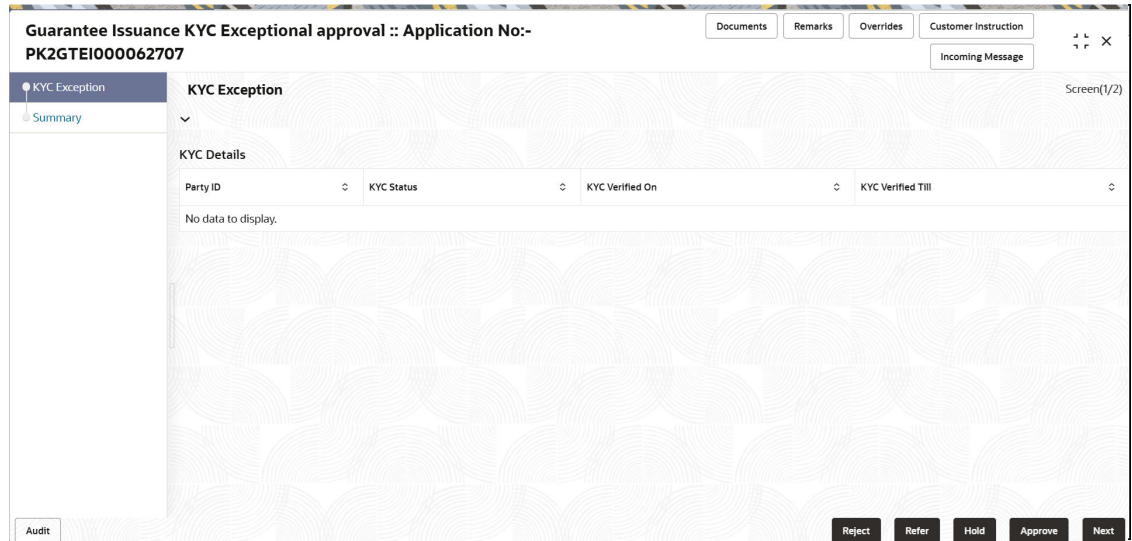


1. Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.

2. Open the task, to see summary tiles that display a summary of available updated fields with values.
   User can pick up a transaction and do the following actions:

   **Approve**

   • After changing the KYC status in the back end application (outside this process).

   • Without changing the KYC status in the back end application.

   • Reject (with appropriate reject reason).

   **Summary**

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



Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.

- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.

- Additional Fields - User can view the additional fields.

- Document and Docuents - User can view document details.

- Limits and Collaterals - User can view and modify limits and collateral details, if required.

- Commission, Charges and Taxes - User can view and modify commission, charges and taxes details, if required.

- Preview Message - User can view the preview of the simulating message to the remitting bank.

- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required..

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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

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

| Field | Description |
|---|---|
| Documents | View/Upload the required document. |
| Remarks | Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request.<br><br>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<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>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.<br><br>Refer Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br><br>This option is used, if there are any pending information yet to be received from applicant. |

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

| Field | Description |
|---|---|
| **Approve** | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. |
| **Back** | Task moves to previous logical step. |

**Exception - Limit Check/Credit**

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

1. Log in into OBTFPM application, limit check exception queue. Limit check exception failed tasks for Trade Finance transactions must be listed in your queue.

2. Click **My Task**. The summary tiles displays summary of important fields with values.

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

Limit check Exception approver can do the following actions:

**Approve**

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

**Refer**

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

**Reject**

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

**Limit/Credit Check**

This section will display the amount block exception details.

**Summary**

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.

- Additional Fields - User can view the additional fields.

- Document and Docuents - User can view document details.

- Limits and Collaterals - User can view and modify limits and collateral details, if required.

- Commission, Charges and Taxes - User can view and modify commission, charges and taxes details, if required.

- Preview Message - User can view the preview of the simulating message to the remitting bank.

- Parties Details - User can view and modify party details like beneficiary, advising bank etc., if required..

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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

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

| Field | Description |
|---|---|
| Documents | View/Upload the required document. |
| Remarks | Specify any additional information regarding the collection. This information can be viewed by other users processing the request.<br><br>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<br>- **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.<br>- **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. |
| Incoming Message | This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes are:<br><br>- R1- Documents missing<br>- R2- Signature Missing<br>- R3- Input Error<br>- R4- Insufficient Balance/Limits<br>- R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. |

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

| Field | Description |
|---|---|
| Refer | Select a Refer Reason from the values displayed by the system.<br><br>Refer Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• 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.<br><br>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. |

# 2.9 Multi Level Approval

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

1. Log in into OBTFPM application and acquire the task available in the approval stage in free task queue. The user can view the Summary tiles which displays list of important fields with values.

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

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

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

**Authorization Re-Key (Non-Online Channel)**

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

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

• Currency

• Contract Amount

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

**Figure 2-30    Authorization Re-Key**

**Approval Summary**

**Figure 2-31    Approval Summary**



Tiles Displayed in Summary:

- Main Details - User can view the application details and guarantee details.

- Guarantee Preferences - User can view the guarantee preferences details.

- Additional Fields - User can view the details of additional fields.

- Limits and Collaterals - User can view limits and collateral details.

- Commission, Charges and taxes - User can view commission, charges and taxes details.

- Preview Messages - User can view the preview message details.

- Parties Details - User can view party details like beneficiary, advising bank etc.

- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

- Accounting Details - User can view the accounting entries generated in back office.

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

- Exception(Approval) Details - User can view the exception (Approval) details.

- Settlement Details - User can view the settlement details.

- Advices - User can view the local advices details.

- Local Guarantee - User can view the local guarantee details.

1. Click **Approve**.

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

**Table 2-30    Approval Summary - Action Buttons - Field Description**

| Field | Description |
|---|---|
| **Documents** | View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application |
| **Remarks** | Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application. |
| **Overrides** | Click to view the overrides accepted by the user. |
| **Customer Instructions** | Click to view/ input the following<br>• **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.<br>• **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. |
| **Common Group Message** | Click Common Group Message button, to send MT799 and MT999 messages from within the task. |
| **Incoming Message** | This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701). |

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

| Field | Description |
|---|---|
| **Signatures** | Click the Signature button to verify the signature of the customer/ bank if required.<br><br>The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system.<br><br>If more than one signature is available, system should display all the signatures. |
| **Cancel** | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue. |
| **Hold** | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br><br>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.<br><br>Reject Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others<br><br>Select a Reject code and give a Reject Description.<br>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.<br><br>Refer Codes are:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others |
| **Approve** | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. |

# 2.10 Customer - Acknowledgement

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

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

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

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

<CUSTOMER ADDRESS>

Dear Sir,

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

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

CURRENCY/AMOUNT: <CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

APPLICANT NAME: <APPLLICANT>

BENEFICIARY NAME: <BENEFICIARY>

Bank Guarantee Number: < Bank Guarantee Number>

DATE OF ISSUE: <DATE OF ISSUE>

DATE OF EXPIRY: <DATE OF EXPIRY>

Guaranty Type: <Guarantee Type>

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

Document Name 1

Document Name 2

Document Name n

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

This acknowledgement does not constitute issuance of Guarantee.

Thank you for banking with us.

Regards,

<DEMO BANK>

Notice: This document is strictly private, confidential and personal to its recipients and should not be copied, distributed or reproduced in whole or in part, nor passed to any third party. The information contained in this e-mail/ message and/or attachments to it may contain confidential or privileged information. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this message and/or attachments to it are strictly prohibited. If you have received this communication in error, please notify us by reply e-mail or telephone and immediately and permanently delete the message and any attachments.

Thank you

## 2.11 Customer - Reject Advice

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

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

FROM:

<BANK NAME>>

<BANK ADDRESS

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

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

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

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

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

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

Authorized Signatory

# Glossary

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