Oracle® Banking Trade Finance Process Management

Guarantee Issuance Internal Amendment 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 Internal Amendment** process.

Audience

This document is intended for the following audience:

- Oracle Implementers

- Customer Service Representatives (CSRs)

- Oracle user

Diversity and Inclusion

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Structure

This manual is organized into the following chapters:

- Preface: Preface gives information on the intended audience, structure, and related documents for this User Manual.
- Chapters: The subsequent chapters provide an overview to the module.
- Screen Shot Disclaimer - The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; information used in the interface or documents are dummy, it does not exist in real world, and its only for reference purpose.

Conventions

The following text conventions are used in this document:

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

Related Documents

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1   Acronyms and Abbreviations

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

Basic Actions

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

Table 2   Common Action Buttons and its Definitions

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

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

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

Symbols and Icons

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

Table 3   Symbols and Icons - Common

Symbol/Icon	Function
⌐ ¬ ⌐ ¬	Minimize
⌐ ¬ ⌐ ¬	Maximize
✕	Close
🔍	Perform Search
▼	Open a list

Table 3   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
↔	Date Range
+	Add a new record
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 Internal Amendment

Guarantee Issuance Internal Amendment allows the user to register a request for internal amendment of Guarantee/SBLC Issued received from the Applicant. If the request is received by mail/Courier, the user should be able to initiate the request.

This topic contains following subtopics:

- Common Initiation Stage
- Registration
- Data Enrichment
- Exceptions
- Multi Level Approval
- Customer Acknowledgement
- Customer Response
- Handoff

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the new **Guarantee Issuance Internal Amendment** request.
- Registration
  This topic provides the systematic instructions to initiate the Registration stage of Guarantee Issuance Internal Amendment request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Issuance Internal Amendment request.
- Exceptions
  This topic helps you quickly get acquainted with the Exceptions process.
- Multi Level Approval
  This topic helps you quickly get acquainted with the Multi Level Approval process.
- Customer Acknowledgement
  This topic helps you quickly get acquainted with the Customer Acknowledgement process.
- Handoff
  This topic helps you quickly get acquainted with the Handoff process.

2.1 Common Initiation Stage

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

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

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

   The **Initiate Task** screen appears.

Figure 2-1   Initiate Task

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

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

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

Table 2-1   Initiate Task - Field Description

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

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

Table 2-2   Action Buttons - Field Description

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

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

2.2 Registration

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

As a Registration user, you can register an internal amendment to a Guaranteed/SBLC issued request, also can upload relevant documents and verify checklist items. If the request is received by mail/Courier, you can update the request.
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
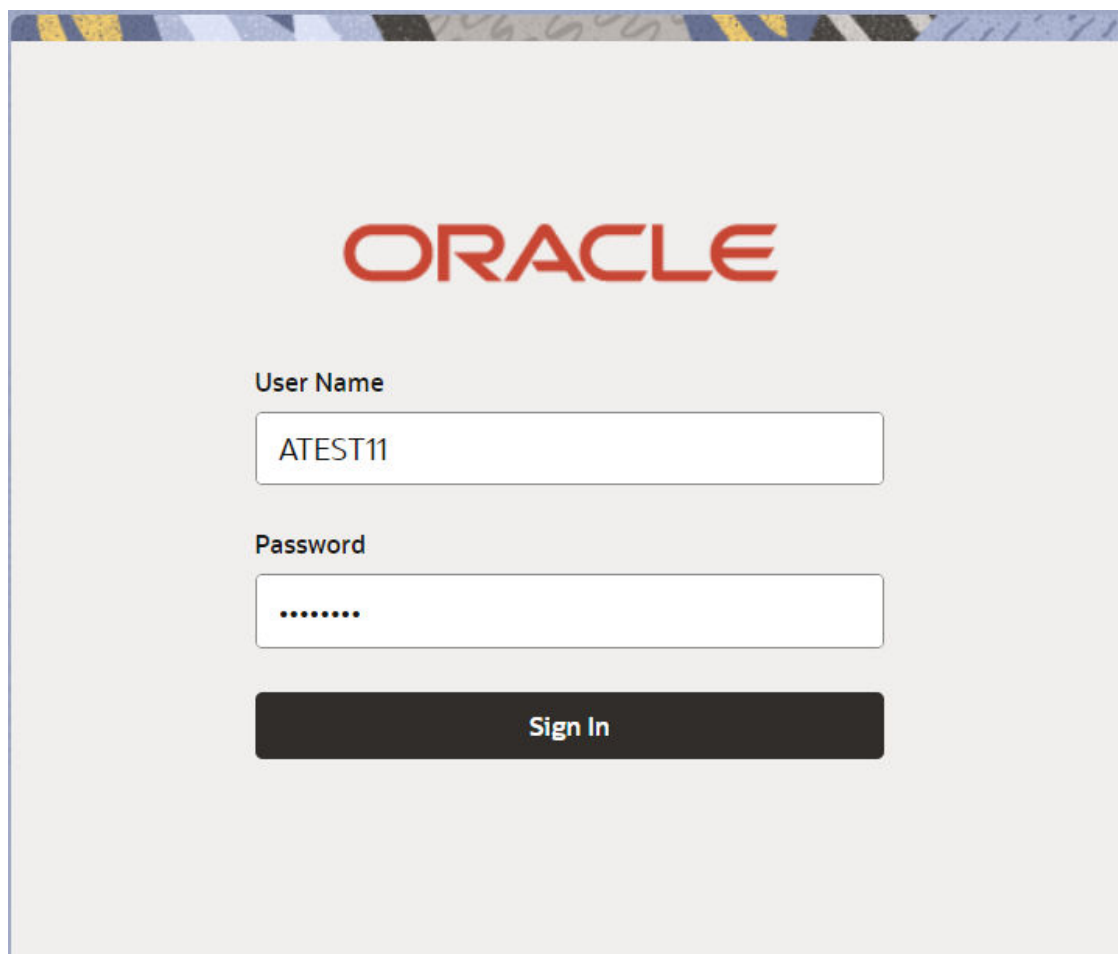
Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.

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.

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 Issuance Internal Amendment**.

Figure 2-3   Guarantee Issuance Internal Amendment
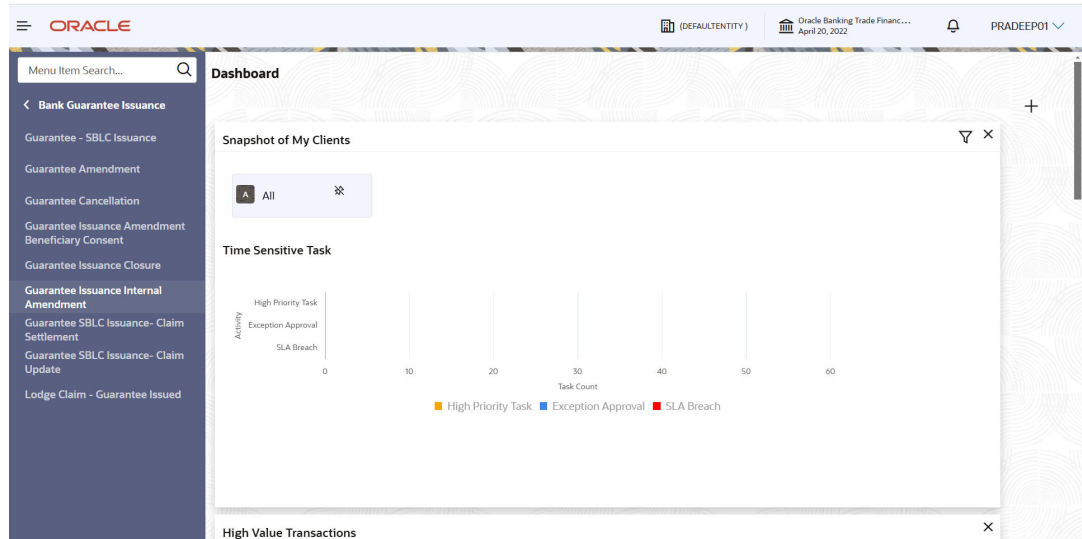
The **Guarantee Issuance Internal Amendment** screen gets displayed.
The Guarantee Issuance Internal Amendment - Registration stage has two sections
Application Details and Guarantee Details. Let's look at the details of Registration screens
below:

**Figure 2-4   Guarantee Issuance Internal Amendment - Registration - Application
Details**
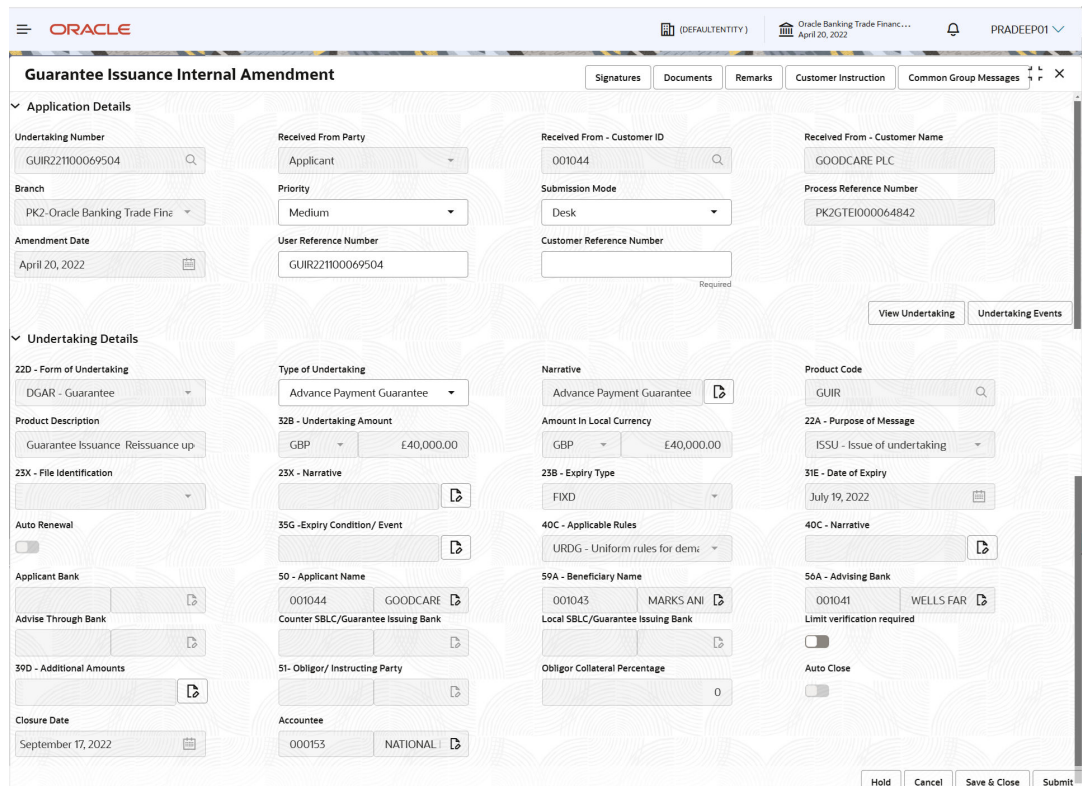
3. On **Guarantee Issuance Internal Amendment - Registration - Application Details** screen, specify the fields.

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

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

Table 2-3   Guarantee Issuance Internal Amendment - Registration - Application Details

Field	Description
Undertaking Number	Specify the undertaking number, the user identification of your external bank account.
	Alternatively, click **Search** to search and select the documentary undertaking number from the look-up.
	As part of search criteria; user can input the Applicant, User Reference Number, Currency and amount.
Received from Applicant Bank	Read only field. System will default the name of the customer as available in Guarantee.
Received From - Customer ID	Read only field.
	System defaults the customer ID available in Guarantee.
Received From - Customer Name	Read only field. System defaults the customer name available in Guarantee.
Branch	Read only field.
	Branch Name will be auto-populated from Guarantee /SBLC details.
Priority	This field will be defaulted based on the priority maintained for the customer. Priority maintained will be populated as either 'Essential or Critical or Low or Medium or High'. If priority is not maintained for a customer, 'Medium' priority will be defaulted. User can change the priority populated any time before submit of Registration stage.
Submission Mode	System defaults the submission mode of Guarantee Issuance Internal Amendment request.
	By default the submission mode will have the value as 'Desk'.
	• **Desk** - Request received through Desk • **Fax** - Request received through Fax • **Email** - Request received through Email • **Courier** - Request received through Courier

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

Field	Description
Process Reference Number	Read only field. Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Amendment Date	Read only field. By default, the application will display branch's current date.
User Reference Number	System defaults the user reference number. Users can change the user reference number.
Customer Reference Number	Specify a unique Customer Reference Number which is provided by the applicant/applicant bank for the amendment.

Undertaking Details

Registration user can view the latest Guarantee/SBLC values defaulted in the respective fields in the Undertaking Details in this section.

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

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

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

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

Field	Description
Form of Undertaking	Read only field. Form of Undertaking defaults from Guarantee/ Standby Issuance.
Type of Undertaking	System defaults the type of undertaking. The options are: • **Advance Payment Guarantee** • **BILL** - Bill of Lading • **CUST** - Customs • **DPAY** - Direct Pay • **INSU** - Insurance • **JUDI** - Judicial • **LEAS** - Lease • **PAYM** - Payment • **PERF** - Performance • **RETN** - Retention • **SHIP** - Shipping • **TEND** - Tender or Bid • **WARR** - Warranty/ maintenance • **OTHR** - Others
Narrative	System defaults the narrative. The user can change the narrative, if **Type of Undertaking** field values is **OTHR** .
Product Code	Read only field. This field displays the product code defaulted from Guarantee/ Standby Issuance.
Product Description	Read only field. This field displays the description of the product as per the product code defaulted from Guarantee/ Standby Issuance.
Undertaking Amount	Read only field. System defaults the outstanding value available from Guarantee Issuance details.
Amount In Local Currency	Read only field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).
Purpose of Message	Read only field. System defaults the purpose of message from Guarantee/ Standby Issuance.
File Identification	Read only field. The type of delivery channel and its associated file name or reference. System defaults the value from Guarantee Issuance details.
Narrative	Read only field. System defaults the value from Guarantee Issuance details.

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

Field	Description
Expiry Type	Read only field. This field indicates whether undertaking has specified expiry date or is open-ended. System defaults the expiry type from Guarantee/ SBLC Issuance.
Date of Expiry	Read only field. Expiry date of the Guarantee Issuance. System defaults the expiry date from Guarantee/ SBLC Issuance.
Expiry Condition/Event	Read only field. The documentary condition/event that indicates when the local undertaking will cease to be available. System defaults the value from Guarantee issuance details.
Applicable Rules	Read only field. This field displays the rules of the Guarantee/ Standby issuance. System defaults the value from Guarantee issuance details.
Narrative	Read only field. System defaults the value from Guarantee Issuance details.
Applicant Bank	Read only field. This system defaults the applicant bank name available in Guarantee.
Applicant Name	Read only field. This field displays the details of the applicant from the selected SBLC/Guarantee Number.
Beneficiary Name	Read only field. This field displays the beneficiary details from the Guarantee/ Standby issuance.
Advising Bank	Read only field. This field displays the details of the advising bank.
Advising Through Bank	Read only field. This field displays the value of advising through bank defaults from Guarantee/ Standby Issuance.
Counter SBLC/Guarantee Issuing Bank	Read only field. System defaults the counter guarantee issuing through bank if available.
Local SBLC/Guarantee Issuing Bank	Read only field. System defaults the local guarantee issuing bank if available.
Limits verification Required	Enable the option to enable limit check during the process flow of this request. Disable the option to disable limit check during the process flow of this request.
Additional Amount	Read only field. This field indicates the additional amounts covered as per the latest LC details is displayed in Guarantee Issuance details.

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

Field	Description
Obligor/ Instructor Party	Read only field. This field indicates the name of the obligor.
Obligor Collateral Percentage	Read only field. This field indicates the value for obligor collateral percentage.
Auto Close	Toggle On: Displays that auto close is required for that transactions. Toggle Off: Displays that auto close is not required for that transactions. The user can enable or disbale the option.
Closure Date	Read only field. This field displays the "Closure Date"defaulted by the system from the previous version of the contract. If the system defaulted value for Auto Close is Yes, then Closure Date field will be a display only field and user is not allowed to edit the same. If the system defaulted value for Auto Close is No, then user can edit the Closure Date field by enabling the "Auto Close" toggle as "Yes". User can provide the value in this field, if Auto Close is enabled as a part of this internal amendment.
Accountee	Read only field. System defaults the accountee name available in Guarantee.

5. Click **Submit**.

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

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

Field	Description
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Documents	Upload the documents received. Application displays mandatory documents to be uploaded for Guarantee Issuance.Place holders are also available to upload additional documents submitted by the applicant
Remarks	Specify any additional information regarding the Guarantee Issuance Internal amendment. This information can be viewed by other users processing the request.

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

Field	Description
Customer Instruction	Click to view/ input the following: • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
View Undertaking	Click View Undertaking button to view the snapshot of latest Guarantee Issuance Internal Amendment details.
Undertaking Events	Click Undertaking Events button to view the snapshot of various events under the Guarantee Issuance Internal Amendment.
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 Internal amendment task. Details entered will not be saved and the task will be removed.
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Submit	Click Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. The task will move to next logical stage of Guarantee Issuance Internal Amendment. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

• Document Linkage
  This topic provides the systematic instructions to initiate the document linkage.

• 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.

2.2.1 Document Linkage

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

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

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

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

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

   The **Document** pop-up screen appears.
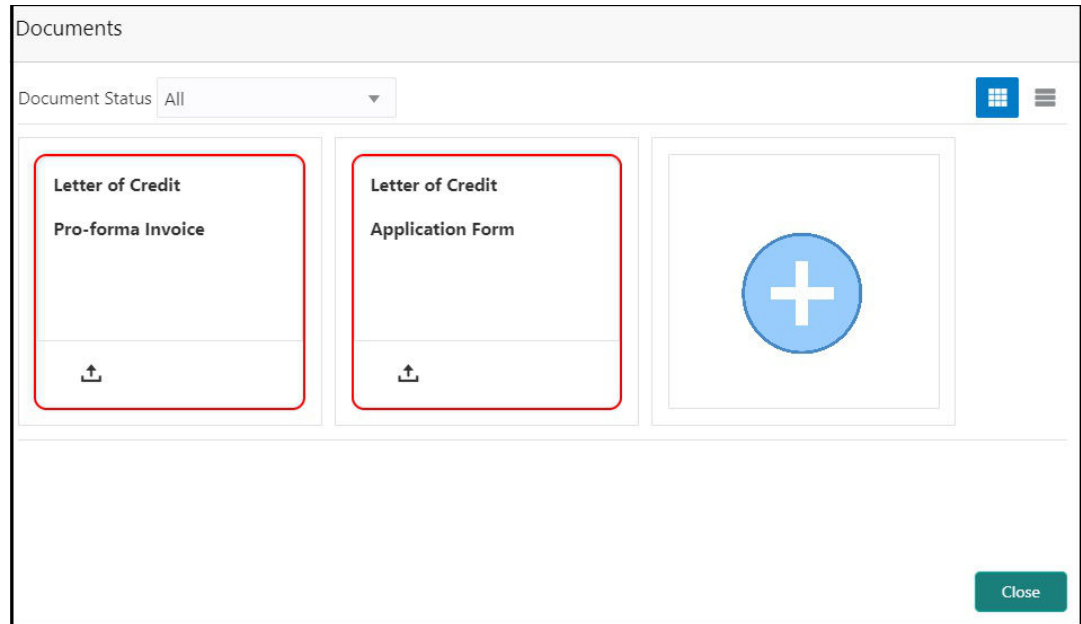
2. Click the , click **Add Additional Documents** button/ link.

   The **Document** screen appears.

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

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

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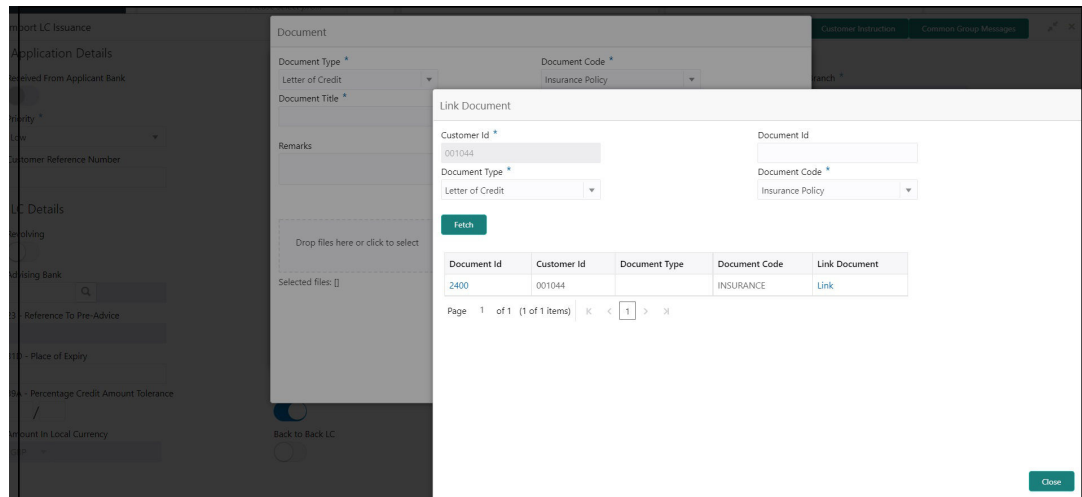
4. Click **Fetch** to retrieve the details from DMS.

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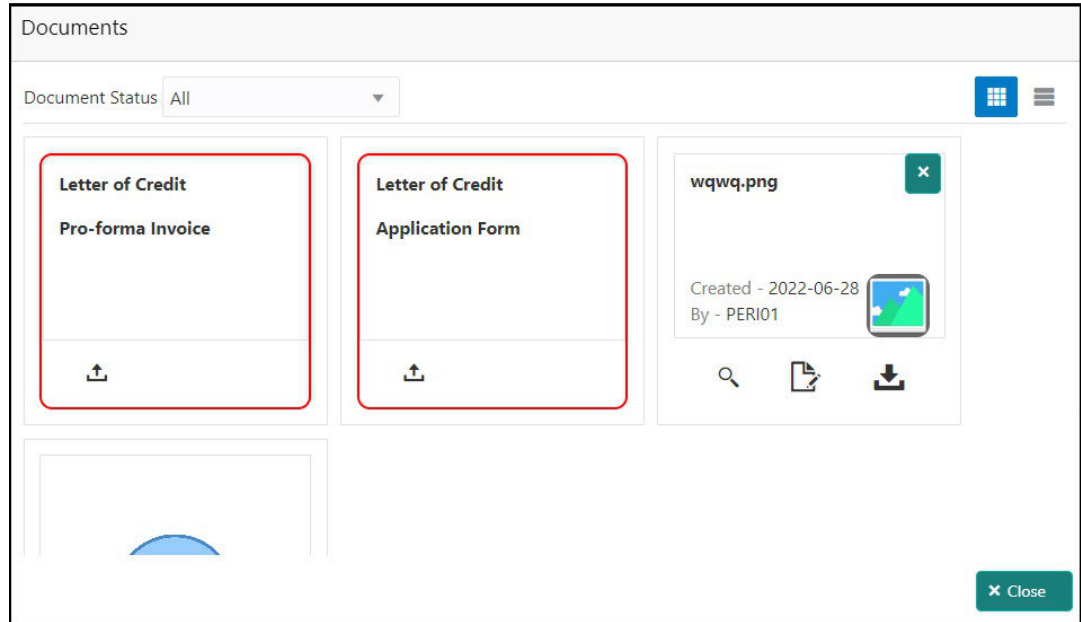
Post linking the document, the user can View, Edit and Download the document.

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

The **Edit Document** screen is displayed.

2.2.2 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.

2.3 Data Enrichment

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

At this stage the user can register a request for Internal Amendment of Guarantee/SBLC Issued.
As part of Data Enrichment, user can update the details already captured in Registration stage. If details are not captured in DE stage, you can input the details.

If the request is received by mail/Courier, the user can update the request. The request will have the details entered during the Registration stage.

If the request is received by SWIFT, then the Internal Amendment task needs to be auto created and available for the user in the Dara Enrichment stage to handle.

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

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

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

1. On **Home** screen, click, **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 provide input for Data Enrichment stage.

Figure 2-6   My Task

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

- • Main Details
- • Additional Fields
- • Advices
- • Additional Details
- • Settlement Details
- • Summary

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

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

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

- • Advices
  This topic provides the systematic instructions to capture the advices details of Guarantee Issuance Internal Amendment process.

- • Additional Details
  This topic provides the systematic instructions to capture the additional details in Data Enrichment stage of Guarantee Issuance Internal Amendment process.

- • Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Guarantee Issuance Internal Amendment request.

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

2.3.1 Main Details

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

Main details section has two sub section as follows:

- • Application Details
- • Undertaking Details.

Application Details

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

Figure 2-7   Data Enrichment - Main Details

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

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

Table 2-6   Guarantee Issuance Internal Amendment - Registration - Application Details - Field Description

Field	Description
Undertaking Number	Read only field. This field displays the undertaking number, as selected in Registration stage.
Received from Applicant Bank	Read only field. System will default the name of the customer as available in Guarantee.
Received From - Customer ID	Read only field. Customer ID will be auto-populated from Guarantee /SBLC Issuance.

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

Field	Description
Received From - Customer Name	Read only field. Name of the customer or applicant will be auto populated from Guarantee /SBLC Issuance.
Branch	Read only field. Customer's home branch will be defaulted from Guarantee / SBLC Issuane.
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.
Submission Mode	Read only field. This field displays the submission mode of Guarantee Amendment request. By default the submission mode will have the value as 'Desk'. • **Desk** - Request received through Desk • **Fax** - Request received through Fax • **Email** - Request received through Email • **Courier** - Request received through Courier
Process Reference Number	Read only field. Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Amendment Date	Read only field. The application displays the branch's current date by default.
User Reference Number	System defaults the user reference number. Users can change the user reference number.
Customer Reference Number	Specify a unique Customer Reference Number which is provided by the applicant/applicant bank.

Undertaking Details

The fields listed under this section are same as the fields listed under the **Undertaking Details** section in Registration stage.

Figure 2-8   Undertaking Details

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

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

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

Field	Description
Form of Undertaking	Read only field. This field displays the value for form of undertaking from Guarantee/ Standby Issuance.
Type of Undertaking	Type of undertaking defaults from Guarantee/ Standby Issuance. User can change the type of u ndertaking.
Narrative	System defaults the narrative. This user can change the narrative, if **Type of Undertaking** field values is **OTHR** .
Product Code	Read only field. This field displays the product code defaulted from Guarantee/ Standby Issuance.
Product Description	Read only field. This field displays the description of the product as per the product code defaulted from Guarantee/ Standby Issuance.
Undertaking Amount	Read only field. System defaults undertaking amount from Guarantee/ Standby Issuance.

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

Field	Description
Amount In Local Currency	Read only field. This field displays the Local currency and amount value. System fetches the local currency equivalent value for the LC amount from back office (with decimal places).
Purpose of Message	Read only field. System dafaults the purpose of message from Guarantee/ Standby Issuance. The values are: • **ISSU - Issue of Undertaking:** • **ICCO - Issuance of counter-counter-undertaking:** • **ISCO - Issuance of counter undertaking:**
File Identification	Read only field. The type of delivery channel and its associated file name or reference. System defaults the value from Guarantee Issuance details. User can change the value of File Identification.
Narrative	This field displays the description entered in Registration stage, if any. User can change the narrative, if value of **File Identification** is **OTHR**.
Expiry Type	Read only field. System dafaults the expiry type from guarantee issuance. This field indicates whether undertaking has specified expiry date or is open-ended.
Date of Expiry	Read only field. Expiry date of the Guarantee Issuance. System defaults the expiry date from Guarantee/ SBLC Issuance.
Expiry Condition/Event	Read only field. The documentary condition/event that indicates when the local undertaking will cease to be available. System defaults the value from Guarantee issuance details.
Applicable Rules	Read only field. System defaults the value from Guarantee issuance details. The value can be: • **URDG** - Uniform rules for demand guarantees • **UCPR** - Uniform customs and Practices • **ISPR** - International standby Practices • **NONE** - Not subject to any rules • **OTHR**
Narrative	Read only field. System defaults the value from Guarantee Issuance details. User can change the narrative, if value of **Applicable Rules** is **OTHR**.

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

Field	Description
Applicant Bank	Read only field. This system defaults the applicant bank name available in Guarantee.
Applicant Name	Read only field. This field displays the details of the applicant of the selected SBLC/Guarantee Number in **Registration** stage.
Beneficiary Name	Read only field. This field displays the beneficiary details of the selected Guarantee/ Standby issuance.
Advising Bank	Read only field. This field displays the details of the advising bank.
Advising Through Bank	Read only field. The value of advising through bank defaults from Guarantee/ Standby Issuance.
Counter SBLC/Guarantee Issuing Bank	Read only field. This field displays the value of Counter Guarantee Issuing Bank, defaults from Guarantee/ Standby Issuance.
Local SBLC/Guarantee Issuing Bank	Read only field. System dafaults the Local SBLC/Guarantee Issuance bank name from Guarantee/ Standby Issuance.
Limits verification Required	Enable the option to enable limit check during the process flow of this request. Disable the option to disable limit check during the process flow of this request.
Additional Amount	Read only field. This field indicates the additional amounts covered as per the latest LC details is displayed in Guarantee Issuance details.
Obligor/ Instructor Party	Read only field. This field indicates the name of the obligor.
Obligor Collateral Percentage	Read only field. This field indicates the value for obligor collateral percentage.
Auto Close	Toggle On: Displays that auto close is required for that transactions. Toggle Off: Displays that auto close is not required for that transactions. The user can enable or disbale the option.

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

Field	Description
Closure Date	Read only field. This field displays the **Closure Date** defaulted by the system from the previous version of the contract. If the system defaulted value for Auto Close is Yes, then Closure Date field will be a display only field and user is not allowed to edit the same. If the system defaulted value for **Auto Close** is No, then user can edit the Closure Date field by enabling the Auto Close toggle as "Yes". User can provide the value in this field, if Auto Close is enabled as a part of this internal amendment.
Accountee	Read only field. System defaults the accountee name available in Guarantee.

Audit

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

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

Table 2-8   Audit - Field Description

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

2. Click **Next**.

The task will move to next data segment.

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

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee issuance internal amendment. 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.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.

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

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

2.3.2 Additional Fields

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

This section displays the additional fields based on the User defined fields maintained in the system.

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

Figure 2-9   Additional Fields

2. Click **Next**.

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

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

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

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

Field	Description
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Signatures	Click the Signature button to verify the signature of the customer/bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.

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

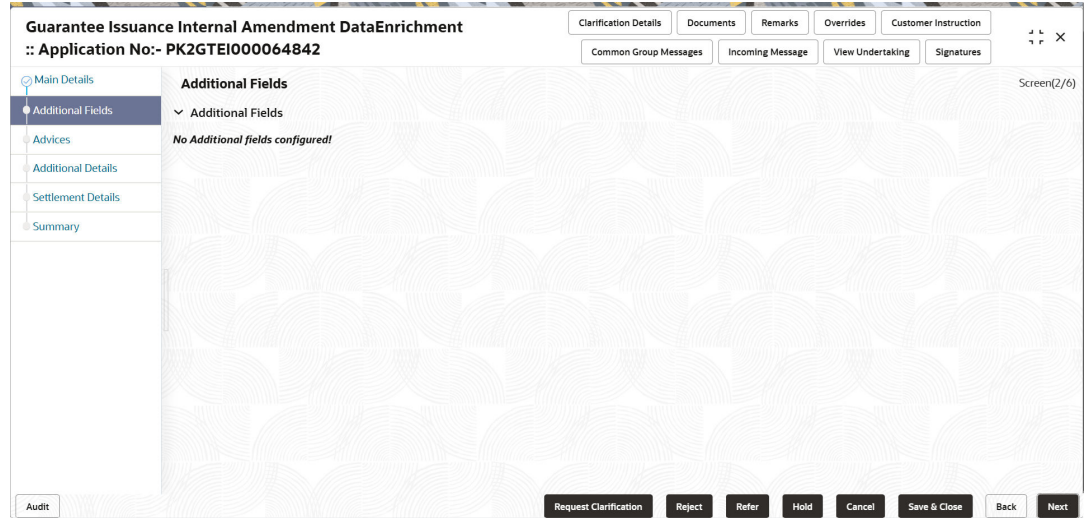| Field	Description
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.3 Advices

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

This section defaults the advices maintained for the product based on the advices maintained at the Product level.

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

Figure 2-10   Advices
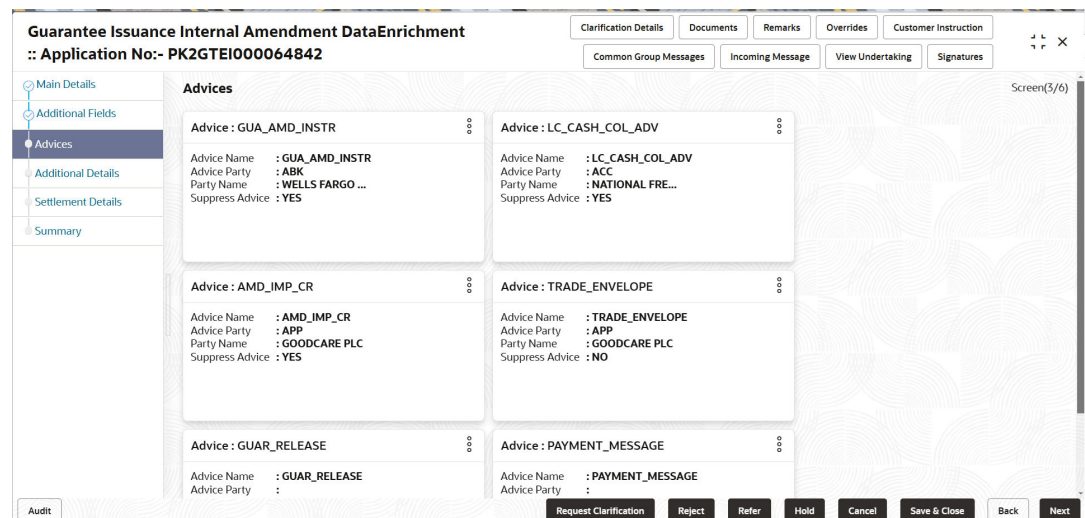
Advice Details
This section displays the Advice details.

Figure 2-11   Advice Details

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

Table 2-11   Advice Details

Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Select the advice name.
Medium	The medium of advices is defaulted from the system.
Advice Party	The medium of advices is defaulted from the system. User can update, if required.
Party ID	Value be defaulted from Guarantee Advise. User can update, if required.
Party Name	Read only field. Value be defaulted from Guarantee Advise.
FTT Code	Specify the **FTT Code** details. 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.

Table 2-11   (Cont.) Advice Details

Field	Description
[edit icon]	Click edit icon to edit the existing FFT description.
Action	Click delete icon to remove any existing FFT code. Click edit icon to edit the existing FFT code.
Instructions	Click plus icon to add new instruction code.
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected.
[flag icon]	Click edit icon to edit the existing instruction description.
Action	Click delete icon to remove any existing instruction code. Click edit icon to edit the existing instruction code.

2. Click **Next**.

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

Table 2-12   Advices - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee issuance internal amendment. 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 2-12 (Cont.) Advices - Action Buttons - Field Description

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others

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

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

2.3.4 Additional Details

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

In the Additional details section, user can enter, update and verify the additional details Data Segment of Internal Amendment of Guarantee/ SBLC Issued request.
User can change the values in 'Limits and Collateral' section and 'Charges and Commission' section. The customer can request for change to existing Line or cash collateral or replacing Line with Cash or vice-versa.

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

Figure 2-12   Additional Details

Limits and Collaterals

In this section user can to attach more than one line.

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.

Figure 2-13   Limit Details

Figure 2-14   Collateral Details

Figure 2-15   Deposit Linkage Details

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

Table 2-13   Limit Details - Field Description

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

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

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

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

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

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

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

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

Field	Description
Customer Id	Customer ID is defaulted from the system. Customer ID is defaulted from the system. 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. All the Deposits of the customer should be listed in the List of Values search. User should be able to select the deposit for linkage.
Deposit Branch	This field displays the deposit branch which will be auto-populated based on the deposit account selection.
Deposit Available Amount	This field displays the deposit available amount and currency which will be auto-populated based on the deposit account selection.
Deposit Maturity Date	This field displays the maturity date of deposit.
Exchange Rate	This field displays the latest exchange rate for deposit linkage. This will be picked up from the exchange rate maintenance from the common core.
Deposit Available In Transaction Currency	This field displays the deposit amount available, after exchange rate conversion, if applicable.
Linkage Percentage %	Specify the value for linkage percentage.
Linkage Amount (Transaction Currency)	This field displays the transaction amount, user can change the value.
Deposit Details grid	Below fields appear in the **Deposit Details** grid along with the above fields.
Deposit Currency	This field displays the deposit currency.
Transaction Currency	This field displays the transaction currency.

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

Charge Details

This section displays charge details. On landing the additional tab, charges and tax if any will get defaulted from Back end simulation. If default charges are available under the product, they should be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from back end system.

Figure 2-16   Charge Details

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

Table 2-14   Charge Details - Field Description

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

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

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

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

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

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

   Preview Mesage
   The bank user can view a preview of the outgoing SWIFT message and advise simulated from back office. The preview message simulated from the back office and the user can view the message.

Figure 2-17   Preview Messages

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

Table 2-15   Preview Message - Field Description

Field	Description
Preview SWIFT Message	This section displays the **Preview SWIFT Message** details.
Language	Read only field. English is set as default language for the preview.
Message Type	Select the message type from the drop-down.
Message Status	Read only field. Displays the message status of the draft message.
Repair Reason	Read only field. Displays the reason of repair.
Preview Message	This field displays a preview of the draft message. Based on the guarantee text captured in the previous screen, guarantee draft is generated in the back office and is displayed in this screen.
Preview - Mail Advice	This section displays the **Preview - Mail Advice** details. Based on the guarantee amendment captured in the previous screen, the preview message-mail advice is simulated from the back office and the user can view the message.
Language	Read only field. The language for the advice message. English is set as default language for the preview.
Advice Type	Select the advice type.
Message Status	Read only field. Displays the message status of the mail advice.
Repair Reason	Read only field. Displays the reason of repair.
Preview Message	This field displays a preview of advice.

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

5. 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
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.

Table 2-16   (Cont.) 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 issuance internal amendment. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. 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..
View Undertaking	Clicking this button allows the user to view the undertaking details.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.

Table 2-16   (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. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

2.3.5 Settlement Details

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

The user can view the settlement details during internal amendment of Guarantee/SBLC Issued request.

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

Figure 2-18   Settlement Details
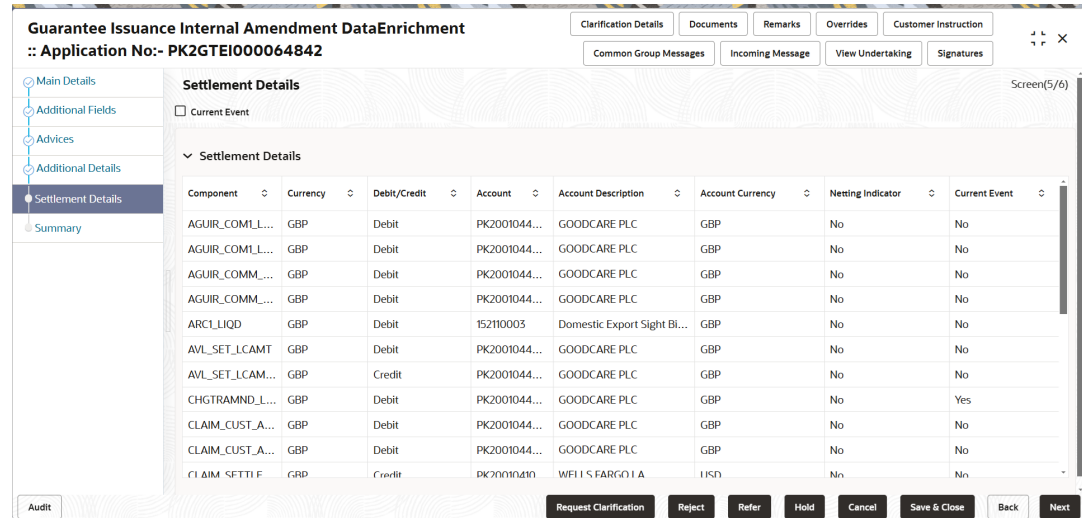
For more information on fields, refer to the field description table below.

Table 2-17   Settlement Details – Field Description

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

2. Click any component in the grid.

Party Details

Table 2-18   Party Details – Field Description

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

Payment Details

Table 2-19   Payment Details - Field Description

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

Table 2-19 (Cont.) Payment Details - Field Description

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

Remittance Information

Table 2-20 Remittance Information - Field Description

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

3. Click **Next**.

The task will move to next data segment.

Table 2-21 Settlement Details - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee issuance internal amendment. 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.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.

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

Field	Description
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Signatures	Click the Signature button to verify the signature of the customer/bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Save & Close	Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.
Back	Clicking on Back button, takes the user to the previous screen.

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

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

2.3.6 Summary

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

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

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

Figure 2-19 Summary

Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details. User can only view but cannot modify the details.

- Guarantee Details - User can view the Guarantee details.

- Limits and Collaterals - User can view limits and collateral details. User can only view but cannot modify the details.

- Commission, Charges and Taxes - User can view the charge details. User can only view but cannot modify the details.

- Advices - User can view the advice details.

- Preview Messages - User can have the preview of message.

- Additional Fields - User can view the additional fields details, if any.

- Settlement Details - User can view the settlement details.

- Parties Details - User can view party details like beneficiary, advising bank etc. User can only view but cannot modify the details.

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

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

2. Click **Submit**.

The task will move to next logical stage.

Table 2-22　Summary - Action Buttons - Field Description

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

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

Field	Description
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Messages	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	Clicking this button allows the user to submit the request for clarification to the "Trade Finance Portal" for the transactions that are initiated offline.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others

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

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

2.4 Exceptions

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

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

Amount Block Exception Approval

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

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

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

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

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

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

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

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

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

Application Details

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

Amount Bock Exception

This section will display the amount block exception details.

Summary

Figure 2-20   Amount Bock Exception Summary

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.

- Guarantee Details - User can view the Guarantee details.

- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.

- Commission, Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.

- Advices - User can view the advice details.

- Preview Messages - User can have the preview of message.

- Settlement Details - User can view the Settlement details.

- Parties Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.

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

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

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 2-23   Amount Bock Exception - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the guarantee issuance internal amendment. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.

Table 2-23   (Cont.) Amount Bock Exception - Action Buttons - Field Description

Field	Description
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

Exception - Know Your Customer (KYC)

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

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

2. Open the task, to see summary tiles that display a summary of available updated fields with values.

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

Approve

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

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

- Reject (with appropriate reject reason).

Summary

Figure 2-21   Know Your Customer (KYC) Exception

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.

- Guarantee Details - User can view the Guarantee details.

- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.

- Commission, Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.

- Advices - User can view the advice details.

- Preview Messages - User can have the preview of message.

- Settlement Details - User can view the Settlement details.

- Parties Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Accounting Details - User can view the accounting entries generated by back office system.

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

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

Table 2-24   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 issuance internal amendment. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following - **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. - **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.

Table 2-24   (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons - Field Description

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

Exception - Limit Check/Credit

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

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

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

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Limit/Credit Check

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Guarantee Details - User can view the Guarantee details.
- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.
- Commission, Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.
- Advices - User can view the advice details.
- Preview Messages - User can have the preview of message.
- Settlement Details - User can view the Settlement details.
- Parties Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.
- Accounting Details - User can view the accounting entries generated by back office system.

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

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

Table 2-25   Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the guarantee issuance internal amendment. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. User can refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others

Table 2-25   (Cont.) Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

2.5 Multi Level Approval

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

The Approval user can view the summary of details updated in multilevel approval stage and can approve a Guarantee Issuance Internal Amendment request.

1. Log in into Oracle Banking Trade Finance Process Management application and on **Home** screen, click, **Tasks**.

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

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

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

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

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

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

Approval Summary

Figure 2-22   Approval Summary

Tiles Displayed in Summary:

- Main Details - User can view the application details and Guarantee details. User can only view but cannot modify the details.

- Guarantee Details - User can view the Guarantee details.

- Limits and Collaterals - User can view the limits and collateral details. User can only view but cannot modify the details.

- Commission, Charges and Taxes - User can view the details provided for charges. User can only view but cannot modify the details.

- Advices - User can view the advice details.

- Preview Messages - User can have the preview of message.

- Additional Fields - User can view the additional fields details, if any.

- Settlement Details - User can view the Settlement details.

- Parties Details - User can view the party details like beneficiary, advising bank etc. User can only view but cannot modify the details.

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

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

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

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

Table 2-26   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 issuance internal amendment. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	Clicking this button allows the user to see the message in case of STP of incoming MT 767. 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.
View Undertaking	Clicking this button allows the user to view the undertaking details.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.

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

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
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.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Cancel	Cancel the Guarantee Issuance Internal Amendment approval. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
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.

6. Click **Approve**.

2.6 Customer Acknowledgement

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

Customer Acknowledgment is generated every time a new Guarantee Issuance Internal Amendment 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 Application number <CUSTOMER REFERENCE NUMBER> dated <APPLICATION DATE>

This letter is to inform you that we have received your application for Internal Amendment of guaarantee Issued with the below details: CUSTOMER NAME: <CUSTOMER NAME>

CURRENCY/AMOUNT: <LC CCY/AMT>

YOUR REFERENCE NO: <CUSTOMER REFERENCE NUMBER>

OUR REF NUMBER: <PROCESS REFERENCE NUMBER>

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 Internal Amendment of guaarantee Issued.

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

- Customer Response
  This topic helps you quickly get acquainted with the Customer response process.

2.6.1 Customer Response

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

In this section, the user can review and handle the customer's response received for the draft confirmation for Guarantee Issuance Internal Amendment transactions, which is sent to the customer for their verification and confirmation.

The customer response can be received both by online and offline mode.

In non-online mode, user receives the response in the branch. Log in into OBTFPM application, and open the task to see customer response pending tasks for trade transactions listed in queue. On opening the task, the user views and update the customer response.

In online mode, the customer would receive a mail notification from the bank with a draft of the Guarantee Issuance Internal Amendment. The customer can 'Approve' or 'Reject' post

reviewing the draft through mail. The customer response will automatically be updated in OBTFPM.

Based on the customer response; the task will move to the next stage or are referred to the previous stage for further update. The draft mail will be addressed to a primary contact and a secondary contact. On approval or reject, an acknowledgement will be sent to the primary and secondary contacts confirming receipt of response.

FROM:

<BANK NAME>>

<BANK ADDRESS

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

<CUSTOMER ADDRESS>

<CUSTOMER ID>

Dear Sir,

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

Further to your recent Guarantee Issuance Internal Amendment 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 process the required Guarantee Issuance Internal Amendment.

After a thorough review of your application and the supporting documents submitted, we have concluded we will not be able to process the Guarantee Issuance Internal Amendment 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 Guarantee Issuance Internal Amendment application review, please contact us at our bank customer support ph.no xxxxxxxxxxxx Yours Truly

Authorized Signatory

2.7 Handoff

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

Once the task is Approved, the task is handed off to the back office for postings. In the back office, the relevant accounting entries are posted, advises are generated, charges and tax to be collected are posted.

In case there is a failure in Handoff, the task goes to retry handoff queue. The user can manually try to initiate handoff.

Glossary

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