# Oracle Banking Trade Finance Process Management Guarantee/SBLC Advise Amendment Beneficiary Consent Islamic User Guide



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ORACLE

Oracle Banking Trade Finance Process Management Guarantee/SBLC Advise Amendment Beneficiary Consent Islamic User Guide, Release 14.8.0.0.0

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## Preface

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

## Purpose

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

## Audience

This document is intended for the following audience:

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

## **Documentation Accessibility**

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### Access to Oracle Support

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## **Critical Patches**

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## **Diversity and Inclusion**

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

## Structure

This manual is organized into the following chapters:

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

## Conventions

The following text conventions are used in this document:

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

## **Related Documents**

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

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

## **Screenshot Disclaimer**

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

## Acronyms and Abbreviations

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

| 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                        |

### Table 1 Acronyms and Abbreviations

## Symbols and Icons

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

| Table 2 S | ymbols | and Icons | - Common |
|-----------|--------|-----------|----------|
|-----------|--------|-----------|----------|

| Symbol/Icon | Function       |
|-------------|----------------|
| J L         | Minimize       |
| л г         |                |
| F 7         | Maximize       |
| L J         |                |
| ×           | Close          |
| Q           | Perform Search |
| •           | Open a list    |



| Symbol/Icon       | Function   |
|-------------------|--|
|                   | Date Range   |
| $\leftrightarrow$ |  |
|                   |  |
|                   | Add a new record   |
|                   |  |
| K                 | Navigate to the first record                             |
|                   |  |
| Х                 | Navigate to the last record                              |
|                   | Nevigeto to the providue record                          |
| •                 | Navigate to the previous record                          |
|                   | Navigate to the next record                              |
|                   |  |
| 00                | Grid view  |
| 88                |  |
|                   | List view  |
| <b>—</b>          |  |
| Ģ                 | Refresh  |
| -                 | Click this icon to add a new row.                        |
| +                 |  |
|                   | Click this icon to delete a row, which is already added. |
| -                 |  |
| rttta             | Calendar   |
|                   |  |
|                   | Alerts   |
| -                 |  |
| 0                 | Unlock Option  |
| <b>E</b>          |  |
|                   |  |
|                   | View Option  |
| Ð                 |  |
|                   |  |
|                   | Reopen Option  |
| <b>*</b>          |  |
|                   |  |

| Table 2 | (Cont.) | ) S | mbols and Icons - | Common |
|---------|---------|-----|-------------------|--------|
|---------|---------|-----|-------------------|--------|



| Symbol/Icon | Function            |
|-------------|---------------------|
| 6           | Open status         |
| D           | Unauthorized status |
| <b>₽</b> ×  | Rejected status     |
| £           | Closed status       |
| D           | Authorized status   |
|             | Modification Number |

Table 3 Symbols and Icons - Widget

## **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:

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

| 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 <b>Cancel</b> to cancel the transaction input midway without saving any data.   |  |  |
| Save & Close   | Click <b>Save &amp; Close</b> to save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.   |  |  |
| Next           | Click <b>Next</b> , system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.   |  |  |
| Submit         | Click <b>Submit</b> to complete the transaction after you specify all the input<br>parameters for a particular process. The task will get moved to next<br>logical stage of the process. If mandatory fields have not been captured,<br>system will display an error message until the mandatory fields data are<br>provided. |  |  |

 Table 4 (Cont.) Common Action Buttons and its Definitions

# 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.



# Guarantee Advise Amendment Beneficiary Consent Islamic

This User Manual describes the various stages of Guarantee Advise Amendment Beneficiary Consent Islamic process.

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

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

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

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

This topic contains following subtopics:

- Common Initiation Stage
- Registration
- Data Enrichment
- Exceptions
- Multi Level Approval
- Common Initiation Stage
   This topic provides the systematic instructions to initiate the new Islamic Guarantee
   Advise Amendment Beneficiary Consent request.
- Registration

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

Data Enrichment

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

Exceptions

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



### Multi Level Approval

This topic helps you quickly get acquainted with the Multi Level Approval process of Guarantee Advised Amendment Beneficiary Consent Islamic.

## 2.1 Common Initiation Stage

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

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

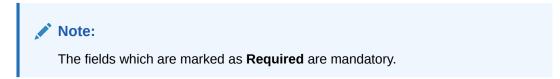
1. On Home screen, click Trade Finance. Under Trade Finance, click Initiate Task.

The Initiate Task screen appears.

Figure 2-1 Initiate Task

| Menu Item Search                   | Q | Initiate Task                |                                 |               |
|------------------------------------|---|------------------------------|---------------------------------|---------------|
| < Trade Finance                    |   | Registration                 |                                 |               |
| Administration                     |   | Process Name                 | Branch                          |               |
| Bank Guarantee Advise              |   | Guarantee Advise Amendment 🔻 | PK2-Oracle Banking Trade Fina 💌 |               |
| Bank Guarantee Issuance            |   |                              |                                 | Proceed Clear |
| Buyers Credit                      |   |                              |                                 |               |
| Common Group Message               |   |                              |                                 |               |
| Enquiry                            |   |                              |                                 |               |
| Export - Documentary<br>Collection |   |                              |                                 |               |
| Export - Documentary<br>Credit     |   |                              |                                 |               |
| Import - Documentary<br>Collection |   |                              |                                 |               |
| Import - Documentary<br>Credit     |   |                              |                                 |               |
| Initiate Task                      |   |                              |                                 |               |
| Limits Tree                        |   |                              |                                 |               |

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



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 Advise Amendment Beneficiary Consent Islamic request.

During Registration stage, user can register the beneficiary consent response received for the amendment to Guarantee advised. User can enter the basic details of the amendment confirmation.

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.



| 171771<br>1976-1976 - 1977<br>1977 |
|------------------------------------|
| ORACLE                             |
| User Name                          |
| ATEST11                            |
| Password                           |
|                                    |
| Sign In                            |
|                                    |
|                                    |
|                                    |

Figure 2-2 LogIn Screen

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



| = ORACLE  |                            | (DEFAULTENTITY) | Customize and control Google Chrome<br>Oracle Banking Trade Filteric Q ADMIN01 V |
|---|----------------------------|-----------------|--|
| Menu Item Search Q                                    | Dashboard                  |                 |  |
| K Bank Guarantee Advise                               | - Instanting The Instantia |                 | +  |
| Guarantee Advise - Islamic                            | Swift Processing           | ×               |  |
| Guarantee Advise Amendment -<br>Islamic               | Date January 6, 2025       |                 |  |
| Guarantee Advise Cancellation -<br>Islamic            |                            |                 |  |
| Guarantee Advise Closure-<br>Islamic                  |                            |                 |  |
| Guarantee Advise Internal<br>Amendment Islamic        | No data to display         |                 |  |
| Guarantee SBLC Advised Claim<br>Update Islamic        |                            |                 |  |
| Guarantee SBLC Advised- Claim<br>Settlement Islamic   |                            |                 |  |
| GuaranteeAdv Amendment<br>Beneficiary Consent Islamic |                            |                 |  |
| Lodge Claim - Guarantee Advised<br>Islamic            | No data to display         |                 |  |
|   |                            |                 |  |
|   |                            |                 |  |
|   | O Filtered O Unfiltered    |                 |  |

### Figure 2-3 Guarantee Advise Amendment Beneficiary Consent Islamic

## The Guarantee Advise Amendment Beneficiary Consent Islamic - Registration screen appears.

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

# Figure 2-4 Guarantee Advise Amendment Beneficiary Consent Islamic - Registration - Application Details

|  | ment Beneficiary Consent | Islamic                      |                               |          |                     |           | :: ×                  |
|--|--------------------------|------------------------------|-------------------------------|----------|---------------------|-----------|-----------------------|
| <ul> <li>Application Details</li> </ul>                                  |                          |                              |                               |          |                     |           |                       |
| Advising Bank Ref  | Received From - Customer | ID                           | Received From - Customer Name | Branch   |                     |           |                       |
| Q  | 001044                   |                              | GOODCARE PLC                  | PK2-     | Oracle Banking Trad | le Fina 🔻 |                       |
| Process Reference Number   | User Reference Number    |                              | Priority                      | Submis   | sion Mode           |           |                       |
| PK2IGAA000065611   | PK2IGTA100007325         |                              | Medium                        | ▼ Desk   | c .                 | -         |                       |
| Transaction Date   |                          |                              |                               |          |                     |           |                       |
| April 20, 2022   | 1                        |                              |                               |          |                     |           |                       |
| 🗸 Beneficiary Pesnonse Cant  | 11/2                     |                              |                               |          |                     | Vie       | w Undertaki           |
| <ul> <li>Beneficiary Response Capton</li> <li>mendment Number</li> </ul> | ure<br>Amendment Date \$ | Beneficiary Consent Required | Beneficiary                   | Response | C Remarks           | vie       | w Undertaki<br>Action |
|  |                          | Beneficiary Consent Required | Beneficiary                   |          | C Remarks           |           |                       |
|  | Amendment Date \$        |                              |                               |          | C Remarks           |           | Action                |
| mendment Number  | Amendment Date \$        |                              |                               |          | C Remarks           |           | Action                |
| mendment Number  | Amendment Date \$        |                              |                               |          | C Remarks           |           | Action                |

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

### Note:

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

# Table 2-3Guarantee Advise Amendment Beneficiary Consent Islamic -Registration - Application Details - Field Description

| Field                             | Description  |  |  |  |  |
|-----------------------------------|--|--|--|--|--|
| Advising Bank Reference<br>Number | Specify the advising bank reference number or click <b>Search</b> to search and select the advising bank reference number from look-up, by entering the search criteria. |  |  |  |  |
| Received From - Customer<br>ID    | Read only field.<br>Customer ID is auto-populated from the Guarantee /SBLC<br>Amendment.   |  |  |  |  |
| Received From - Customer<br>Name  | Read only field.<br>Customer name is auto-populated from the Guarantee /SBLC<br>Amendment.   |  |  |  |  |
| Branch                            | Read only field.<br>Branch details is auto-populated from the Guarantee /SBLC<br>Amendment.  |  |  |  |  |
| Process Reference                 | Read only field.   |  |  |  |  |
| Number                            | Unique OBTFPM task reference number for the transaction.   |  |  |  |  |
|                                   | This is auto generated by the system based on process name and branch code.  |  |  |  |  |
| User Reference Number             | Read only field.<br>System defaults the user reference number, depending on the selection of Advising Bank Reference Number.   |  |  |  |  |
| Priority                          | This field will be defaulted based on the priority maintenance.<br>If priority is not maintained for a customer, <b>Medium</b> priority will be<br>defaulted.            |  |  |  |  |
|                                   | User can change the priority populated any time before submit of Registration stage as per the requirement.  |  |  |  |  |
| Submission Mode                   | System defaults the submission mode as 'Desk' for the transactions created via Registration Users are allowed to change the values.                                      |  |  |  |  |
|                                   | Users are allowed to change the values. The values are:  |  |  |  |  |
|                                   | <ul> <li>Desk - Request received through Desk</li> <li>Courier - Request received through Courier</li> </ul>   |  |  |  |  |
| Transaction Date                  | Read only field.   |  |  |  |  |
|                                   | System defaults the current branch date. User can not change the date to a back date and future date.  |  |  |  |  |

### Beneficiary Response Capture

Registration user can capture the beneficiary responses of each amendments made to the Guarantee in this section.

| <ul> <li>Beneficiary Response Captur</li> </ul> | re             |   |                              |                      |   |         |        |              |        |
|---|----------------|---|------------------------------|----------------------|---|---------|--------|--------------|--------|
| Amendment Number                                | Amendment Date | ٥ | Beneficiary Consent Required | Beneficiary Response | ٢ | Remarks | ٥      | Action       | ٥      |
| 1   | April 20, 2022 |   |                              | Confirmed            | × |         |        | P            |        |
| ✓ Information To Issuing Bank<br>70 - Narrative |                |   |                              |                      |   | Hold    | Cancel | Save & Close | Submit |



4. On Guarantee Advise Amendment Beneficiary Consent Islamic - Registration - Beneficiary Response Captures 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.

| Field                | Description  |
|----------------------|--|
| Amendment Number     | Read only field.   |
|                      | Amendment number will be auto-populated from the Guarantee /SBLC Amendment.  |
| Amendment Date       | Read only field.   |
|                      | This field displays the date on which the amendment was made to Guarantee/ SBLC.                                     |
| Beneficiary Consent  | Read only field.   |
| Required             | Beneficiary Consent Required (Y/N) will be auto-populated from the Guarantee /SBLC Amendment.                        |
| Beneficiary Response | Select the beneficiary response from the drop-down.<br>The values are:<br>• Confirmed<br>• Unconfirmed<br>• Rejected |
| Remarks              | Specify the remarks of the beneficiary response.   |
| Action               | Click the edit icon to edit the remarks and Beneficiary Response.  |

Table 2-4 Beneficiary Response Capture - Field Description

5. On Guarantee Advise Amendment Beneficiary Consent Islamic - Registration - Information to Issuing Bank screen, specify the fields.

| <ul> <li>Information To Issuing Bank</li> <li>Narrative</li> </ul> |  |  |  |  |
|--|--|--|--|--|
| - Marrauve   |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

### Note:

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



| Field     | Description  |
|-----------|--|
| Narrative | Specify the narrative for MT799.<br>The user modifies the details of the FFT text concerning<br>beneficiary consent responses.           |
|           | Note:<br>The user is prompted to review MT799 narrative details<br>and the system suppresses the error message if it is not<br>required. |
|           |  |

### Table 2-5 Information to Issuing Bank - Field Description

### 6. Click Submit.

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

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

# Table 2-6Guarantee Advise Amendment Beneficiary Consent Islamic -Registration - Action Buttons - Field Description

| Field                | Description  |  |  |  |  |
|----------------------|--|--|--|--|--|
| Signatures           | Click the Signature button to verify the signature of the customer/<br>bank if required.<br>The user can view the Customer Number and Name of the signatory,<br>Signature image and the applicable operation instructions if any<br>available in the back-office system.<br>If more than one signature is available, system should display all the<br>signatures.  |  |  |  |  |
| Documents            | Upload the documents received.<br>Application displays mandatory documents to be uploaded for<br>Guarantee Advise Beneficiary Consent Islamic. Place holders are<br>also available to upload additional documents submitted by the<br>applicant  |  |  |  |  |
| Remarks              | Specify any additional information regarding the Guarantee Advise<br>Amendment Beneficiary Consent Islamic. This information can be<br>viewed by other users processing the request.   |  |  |  |  |
| Customer Instruction | <ul> <li>Click to view/ input the following:</li> <li>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.</li> <li>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.</li> </ul> |  |  |  |  |
| View Undertaking     | Clicking this button allows the user should to view the undertaking details.   |  |  |  |  |
| Hold                 | The details provided will be saved and status will be on hold. User<br>must update the remarks on the reason for holding the task. This<br>option is used, if there are any pending information yet to be received<br>from applicant.  |  |  |  |  |



| Table 2-6    | (Cont.) Guarantee Advise Amendment Beneficiary Consent Islamic - |
|--------------|--|
| Registration | on - Action Buttons - Field Description                          |

| Field        | Description   |
|--------------|---|
| Cancel       | Cancels the Guarantee Advise Amendment Beneficiary Consent<br>Islamic task. Details entered will not be saved and the task will be<br>removed.  |
| Save & Close | Save the information provided and holds the task in 'My Task' queue<br>for working later.<br>This option will not submit the request.   |
| Submit       | Click Submit, system will trigger acknowledgment to the customer<br>and give confirmation message for successful submission. The task<br>will move to next logical stage of Guarantee Advise Amendment<br>Beneficiary Consent Islamic.<br>If mandatory fields have not been captured, system will display an<br>error message until the mandatory fields data are provided. |
| Checklist    | Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.  |

## 2.3 Data Enrichment

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

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

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

### Note:

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

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

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

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

Figure 2-5 Free Tasks



| Menu Item Search Q              | Fre | e Tasks |            |            |   |                             |                         |                    |                  |
|---------------------------------|-----|---------|------------|------------|---|-----------------------------|-------------------------|--------------------|------------------|
| K Tasks                         | 0   | Refresh | Acquir     | re 🖁 🖁 Flo | ow Diagram                                |                             |                         |                    |                  |
| Awaiting Customer Clarification |     | Acquire | and Edit P | riority ≎  | Process Name                              | Process Reference ONUMBER O | Application<br>Number 0 | Stage 0            | Application Date |
| Business Process Maintenance    |     | Acquire | and Edit   |            | STP Process Allocation                    | PK2STPP000064903            | PK2STPP000064           | Process Identifica | 22-04-20         |
| Completed Tasks                 |     | Acquire | and Edit   |            | STP Process Allocation                    | PK2STPP000064902            | PK2STPP000064           | Process Identifica | 22-04-20         |
| Free Tasks                      |     | Acquire | and Edit   | Medium     | Guarantee Advise Amendment Beneficiary    | PK2GTEA0000649              | PK2GTEA000064           | DataEnrichment     | 22-04-20         |
| Hold Tasks                      |     | Acquire | and Edit   | Medium     | Guarantee Advise                          | PK2GTEA000052491            | PK2GTEA000052           | Approval Task Le   | 22-04-20         |
|                                 |     | Acquire | and Edit   | Medium     | Guarantee Advise                          | PK2GTEA000002558            | PK2GTEA000002           | DataEnrichment     | 22-04-20         |
| My Tasks                        |     | Acquire | and Edit   | Medium     | Guarantee Advise                          | PK2GTEA000061878            | PK2GTEA000061           | Approval Task Le   | 22-04-20         |
| Other User tasks                |     | Acquire | and Edit   | Medium     | Import Documentary Collection Liquidation | PK2IDCL000064892            | PK2IDCL000064           | DataEnrichment     | 22-04-20         |
| Search                          |     | Acquire | and Edit   | Medium     | Import Documentary Collection Liquidation | PK2IDCL000064891            | PK2IDCL000064891        | DataEnrichment     | 22-04-20         |
| SubProcess Tasks                |     | Acquire | and Edit   | Medium     | Import LC Liquidation                     | PK2ILCL000064890            | PK2ILCL0000648          | DataEnrichment     | 22-04-20         |
| Supervisor Tasks                |     | Acquire | and Edit   | Medium     | Import LC Liquidation                     | PK2ILCL000064889            | PK2ILCL0000648          | DataEnrichment     | 22-04-20         |
|                                 |     | Acquire | and Edit   | Medium     | Import LC Liquidation                     | PK2ILCL000064887            | PK2ILCL000064887        | DataEnrichment     | 22-04-20         |
|                                 |     | Acquire | and Edit   | Medium     | Common Group Message                      | PK2CGRM000064               | PK2CGRM00006            | Approval           | 22-04-20         |
|                                 |     | Acquire | and Edit   | Medium     | Import LC Liquidation                     | PK2ILCL000064880            | PK2ILCL0000648          | DataEnrichment     | 22-04-20         |

The Free Tasks 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 to provide input for Data Enrichment stage.

| ORACLE                          |    |         |            |                  |                   |                       | DEFAULTENTITY (C              | DEFAULT Min Oracle      | Banking Trade Financ<br>0, 2022 | لِ ATEST11         |
|---------------------------------|----|---------|------------|------------------|-------------------|-----------------------|-------------------------------|-------------------------|---------------------------------|--------------------|
| Menu Item Search Q              | Му | Tasks   |            |                  |                   |                       |                               |                         |                                 |                    |
| < Tasks                         | Q  | Refresh | Release    | Escalate         | 문 Delegate        | Ba Flow Diagram       |                               |                         |                                 |                    |
| Awaiting Customer Clarification |    | Edit    | Priority 0 |                  | Process Name      | ٥                     | Process Reference<br>Number 0 | Application<br>Number ≎ | Stage ≎                         | Application Date 💲 |
| Business Process Maintenance    |    | Edit    | Medium     | GuaranteeAdv A   | mendment Ben      | eficiary Consent Isla | PK2IGAA000065512              | PK2IGAA000065512        | DataEnrichment                  | 22-04-20           |
| Completed Tasks                 |    | Edit    | Medium     | Guarantee Canc   | ellation Islamic  |                       | PK2IGCI000065509              | PK2IGCI000065509        | DataEnrichment                  | 22-04-20           |
| Free Tasks                      |    | Edit    | Medium     | Guarantee Cano   | ellation Islamic  |                       | PK2IGCI000005597              | PK2IGCI000005597        | Approval Task Le                | 22-04-20           |
| Hold Tasks                      |    | Edit    | Medium     | Guarantee Advi   | se Claim Lodging  | g Islamic             | PK2IGCA000065463              | PK2IGCA000065463        | DataEnrichment                  | 22-04-20           |
| My Tasks                        |    | Edit    | Medium     | Guarantee Advi   | se Amendment      |                       | PK2GTAA000065434              | PK2GTAA000065           | Sanction Check E                | 22-04-20           |
| Other User tasks                |    | Edit    | Medium     | Guarantee SBLC   | Advised -Claim    | Settlement            | PK2GADC000065401              | PK2GADC000065           | Registration                    | 22-04-20           |
| Search                          |    | Edit    | Medium     | Guarantee Advi   | ce Closure        |                       | PK2GTAC000065399              | PK2GTAC000065           | Registration                    | 22-04-20           |
| SubProcess Tasks                |    | Edit    | Medium     | Guarantee SBLC   | Advised -Claim    | Settlement            | PK2GADC000065398              | PK2GADC000065           | Registration                    | 22-04-20           |
| Supervisor Tasks                |    | Edit    | Medium     | Guarantee SBLC   | Advised -Claim    | Settlement            | PK2GADC000065395              | PK2GADC000065           | Registration                    | 22-04-20           |
|                                 |    | Edit    | Medium     | Guarantee Issua  | nce Internal Am   | endment               | PK2GTEI000065379              | PK2GTEI000065379        | DataEnrichment                  | 22-04-20           |
|                                 |    | Edit    | Medium     | Guarantee Ame    | ndment            |                       | PK2GTEA000065312              | PK2GTEA000065312        | DataEnrichment                  | 22-04-20           |
|                                 |    | Edit    | Medium     | Guarantee Advi   | se Amendment      |                       | PK2GTAA000065302              | PK2GTAA000065           | DataEnrichment                  | 22-04-20           |
|                                 |    | Edit    | Medium     | Islamic Shipping | g Guarantee Issua | ance                  | PK2ISGI000052499              | PK2ISGI000052499        | Approval Task Le                | 22-04-20           |

Figure 2-6 My Tasks

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

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



Main Details

This topic provides the systematic instructions to initiate the **Main** details of Data Enrichment stage of Guarantee Advise Amendment Beneficiary Consent Islamic request.

Additional Fields

This topic provides the systematic instructions to capture the additional fields of Guarantee Advise Amendment Beneficiary Consent Islamic process.

Advices

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

Additional Details

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

Settlement Details

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

Summary

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

## 2.3.1 Main Details

This topic provides the systematic instructions to initiate the **Main** details of Data Enrichment stage of Guarantee Advise Amendment Beneficiary Consent Islamic request.

Main details section has three sub section as follows:

- Application Details
- Beneficiary Response Capture
- Information to Issuing Bank

### **Application Details**

All fields displayed under Application details section, would be read only except the **Priority** field.

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



| dain Details       | Main Details  |             |                   |                     |              |                      |                               |             |     | Screen(      |
|--------------------|---|-------------|-------------------|---------------------|--------------|----------------------|-------------------------------|-------------|-----|--------------|
| Additional Fields  | ✓ Application Details   |             |                   |                     |              |                      |                               |             |     |              |
| Advices            | Advising Bank Ref   |             | Received From - C | ustomer ID          | Received Fro | om - Customer Name   | Brand                         | h           |     |              |
| Additional Details | PK2GUAI22110A4A5  | 001044      |                   | GOODC               | ARE PLC      | PK                   | PK2-Oracle Banking Trade Fina |             |     |              |
| Settlement Details | Process Reference Number  |             | User Reference Nu | imber               | Priority     |                      | Subm                          | ission Mode |     |              |
| Summary            | PK2IGAA000005598  |             |                   |                     | Medium       | •                    | De                            | sk          |     | •            |
|                    | Transaction Date  |             |                   |                     |              |                      |                               |             |     |              |
|                    | April 20, 2022  | ti i        |                   |                     |              |                      |                               |             |     |              |
|                    |   |             |                   |                     |              |                      |                               |             | Vie | w Undertakin |
|                    | ✓ Beneficiary Respons   | e Capture   |                   |                     |              |                      |                               |             |     |              |
|                    | Amendment Number  | Amendme     | nt Date 0         | Beneficiary Consent | Required     | Beneficiary Response | ٥                             | Remarks     | ٥   | Action       |
|                    | 1   | April 20, 2 | 022               |                     |              | Confirmed            | Ŧ                             | ewf         |     | P            |
|                    | 4   |             |                   |                     |              |                      |                               |             |     |              |
|                    | <ul> <li>Information To Issuit</li> <li>79 - Narrative</li> </ul> | ng Bank     |                   |                     |              |                      |                               |             |     |              |

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

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

| Table 2-7  | Guarantee Advise Amendment Beneficiary Consent Islamic - Main - |
|------------|---|
| Applicatio | n Details - Field Description                                   |

| Field                            | Description  |
|----------------------------------|--|
| Advising Bank Ref                | Read-only field.<br>Displays the Advising Bank Reference Number as selected in<br><b>Registration</b> stage.   |
| Received From - Customer<br>ID   | Read only field.<br>Customer ID is auto-populated from the Guarantee /SBLC<br>Amendment.   |
| Received From - Customer<br>Name | Read only field.<br>Customer name is auto-populated from the Guarantee /SBLC<br>Amendment.   |
| Branch                           | Read only field.<br>Branch details is auto-populated from the Guarantee /SBLC<br>Amendment.  |
| Process Reference<br>Number      | Read only field.<br>Unique OBTFPM task reference number for the transaction.<br>This is auto generated by the system based on process name<br>and branch code. |



# Table 2-7(Cont.) Guarantee Advise Amendment Beneficiary Consent Islamic - Main- Application Details - Field Description

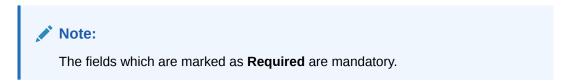
| Field                 | Description   |
|-----------------------|---|
| User Reference Number | Read only field.<br>System defaults the user reference number, depending on the selection of Advising Bank Reference Number.                                  |
| Priority              | This field will be defaulted based on the priority maintenance.<br>If priority is not maintained for a customer, <b>Medium</b> priority will be<br>defaulted. |
|                       | User can change the priority populated.   |
| Submission Mode       | Read only field.  |
|                       | System defaults the submission mode as <b>Desk</b> for the transactions created via Registration Users. The values can be:                                    |
|                       | Desk - Request received through Desk  |
|                       | Courier - Request received through Courier  |
| Transaction Date      | Read only field.  |
|                       | System defaults the current branch date. User can not change the date to a back date and future date.   |

### **Beneficiary Response Capture**

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

### Figure 2-8 Beneficiary Response Capture

| Amendment Number                        | Amendment Date | 0 | Beneficiary Consent Required | Beneficiary Response | 0 | Remarks | ٥ | Action |
|---|----------------|---|------------------------------|----------------------|---|---------|---|--------|
| 1                                       | April 20, 2022 |   |                              | Confirmed            | * | ewf     |   | 1      |
| 1                                       |                |   |                              |                      |   |         |   |        |
| <ul> <li>Information To Issu</li> </ul> | iing Bank      |   |                              |                      |   |         |   |        |
| 79 - Narrative                          |                |   |                              |                      |   |         |   |        |
|   |                |   |                              |                      |   |         |   |        |

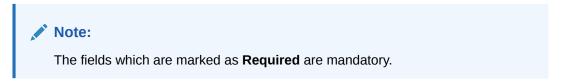


# Table 2-8Guarantee Advise Amendment Beneficiary Consent Islamic - Main -Beneficiary Response Capture - Field Description

| Field                | Description  |
|----------------------|--|
| Amendment Number     | Read only field.   |
|                      | Amendment number will be auto-populated from the Guarantee /SBLC Amendment.  |
| Amendment Date       | Read only field.   |
|                      | This field displays the date on which the amendment was made to Guarantee/ SBLC.                                     |
| Beneficiary Consent  | Read only field.   |
| Required             | Beneficiary Consent Required (Y/N) will be auto-populated from the Guarantee /SBLC Amendment.                        |
| Beneficiary Response | Select the beneficiary response from the drop-down.<br>The values are:<br>• Confirmed<br>• Unconfirmed<br>• Rejected |
| Remarks              | Specify the remarks of the beneficiary response.   |
| Action               | Click the edit icon to edit the remarks and Beneficiary Response.  |

### Information to Issuing Bank

|       | ✓ Information To Issui | ing Bank |  |                       |        |       |      |        |              |      |
|-------|------------------------|----------|--|-----------------------|--------|-------|------|--------|--------------|------|
|       | 79 - Narrative         |          |  |                       |        |       |      |        |              |      |
|       |                        |          |  |                       |        |       |      |        |              |      |
| Audit |                        |          |  | Request Clarification | Reject | Refer | Hold | Cancel | Save & Close | Next |





| ecify the narrative for MT799.<br>The user modifies the details of the FFT text concerning   |
|--|
| neficiary consent responses.   |
| Note:<br>The user is prompted to review MT799 narrative details<br>and the system suppresses the error message if it is not<br>required. |
|  |

### Table 2-9 Information to Issuing Bank - Field Description

### Audit

| Application No.     |          | Branch Code   | Initiated Date                | Initiated By   |           |
|---------------------|----------|---------------|-------------------------------|----------------|-----------|
| PK2ILCI000008772    |          | PK2           | 4/20/2022                     | ATEST11        |           |
| ocess Name          |          |               |                               |                |           |
| Import LC I         | Issuance |               |                               |                |           |
| S.No 🗘 Stage Name 🗘 |          | Pickup Time 🗘 | Completed Time 🗘              | Completed By 🗘 | Outcome 🗘 |
|                     |          |               | Thu, 11 Jul 2024 08:02:39 GMT | ATEST11        | PROCEED   |

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 2-10 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.

Close

The task will move to next data segment. For more information refer Additional Fields.

| <b>Field</b>          | Description   |
|-----------------------|---|
| Field                 | Description   |
| Clarification Details | Click to open a detailed screen, user can see the clarification details<br>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.<br>The user can view and input/view application details<br>simultaneously.<br>When a user clicks on the uploaded document, Document<br>window get opened and on clicking the view icon of the<br>uploaded document, Application screen should get split into<br>two. The one side of the document allows to view and on the<br>other side allows to input/view the details in the application              |
| Remarks               | Specify any additional information regarding the Guarantee Advise<br>Amendment Beneficiary Consent Islamic. This information can be<br>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  | <ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul> |
| View Undertaking      | Clicking this button allows the user should to view the undertaking details.  |
| View Events           | Click View Events button to view the snapshot of various events<br>under the Guarantee Advised Amendment Beneficiary Consent.   |
| Signatures            | Click the Signature button to verify the signature of the customer/<br>bank if required.<br>The user can view the Customer Number and Name of the signatory,<br>Signature image and the applicable operation instructions if any<br>available in the back-office system.  |
|                       | If more than one signature is available, system should display all the signatures.  |
| Request Clarification | Click the Request Clarification button to request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.  |
| Save & Close          | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.  |
| Cancel                | Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.  |



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

### Table 2-11 (Cont.) Main Details - Action Buttons - Field Description

## 2.3.2 Additional Fields

This topic provides the systematic instructions to capture the additional fields of Guarantee Advise Amendment Beneficiary Consent Islamic process.

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

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

Figure 2-9 Additional Fields



| GuaranteeAdv A     | Amendment Beneficiary Consent Islamic  | Clar                         | ification Details | Documents  | Remarks     | Overrides  | :: ×        |
|--------------------|--|------------------------------|-------------------|------------|-------------|------------|-------------|
| DataEnrichmen      | t :: Application No:- PK2IGAA000005598 | Customer Instru              | ction View U      | ndertaking | View Events | Signatures | 1. ^        |
| ⊘ Main Details     | Additional Fields                      |                              |                   |            |             |            | Screen(2/6) |
| Additional Fields  |  |                              |                   |            |             |            |             |
| Advices            |  |                              |                   |            |             |            |             |
| Additional Details |  |                              |                   |            |             |            |             |
| Settlement Details |  |                              |                   |            |             |            |             |
| Summary            |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
|                    |  |                              |                   |            |             |            |             |
| Audit              |  | Request Clarification Reject | Refer             | Hold       | Cancel Sav  | ve & Close | Back Next   |

2. Click Next.

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

| Table 2-12 | Additional Fields - Action Buttons - Field Description |
|------------|--|
|------------|--|

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



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

| Table 2-12 (Cont.) A | Iditional Fields - Action Buttons - Field Description |
|----------------------|---|
|----------------------|---|



### 2.3.3 Advices

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

This section defaults the advices maintained for the product/event simulated from the advices maintained at the Product level in the back office. A Data Enrichment user can verify the Advices data segment details of Guarantee Advice amendment Beneficiary Consent Process.

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

| GuaranteeAdv A     | mendment Beneficiary Consent Isla  | amic |   | Clarificatio         | n Details | Documents  | Remarks     | Overrides  |        |
|--------------------|--|------|---|----------------------|-----------|------------|-------------|------------|--------|
| DataEnrichment     | :: Application No:- PK2IGAA00000   | 5598 |   | Customer Instruction | View U    | ndertaking | View Events | Signatures |        |
| Main Details       | Advices  |      |   |                      |           |            |             |            | Screen |
| Additional Fields  | Advice : AMD_EXP_CR  | 000  | Advice : GUA_AMD_INST   | R                    | 000       |            |             |            |        |
| Advices            | Advice Name : AMD_EXP_CR   |      | Advice Name : GUA_AM  | D_INSTR              |           |            |             |            |        |
| Additional Details | Advice Party : BEN<br>Party Name : GOODCARE PLC<br>Suppress Advice : YES                                 |      | Advice Party :BEN<br>Party Name :GOODCA<br>Suppress Advice :YES                               | RE PLC               |           |            |             |            |        |
| Settlement Details | Suppress Advice . TES  |      | Suppress Advice . TES   |                      |           |            |             |            |        |
| Summary            |  |      |   |                      |           |            |             |            |        |
|                    | Advice : TRADE_ENVELOPE  | 00   | Advice : GUAR_RELEASE   |                      | 000       |            |             |            |        |
|                    | Advice Name : TRADE_ENVELOPE<br>Advice Party : BEN<br>Party Name : GOODCARE PLC<br>Suppress Advice : YES |      | Advice Name : GUAR_RE<br>Advice Party : ISB<br>Party Name : WELLS F/<br>Suppress Advice : YES |                      |           |            |             |            |        |
|                    | Advice : GUA_ACK_ADVICE  | 000  | Advice : GUA_BEN_RESP   | MINISSENTIN 2        | 000       |            |             |            |        |
|                    | Advice Name : GUA_ACK_ADVICE<br>Advice Party : ISB<br>Party Name : WELLS FARGO<br>Suppress Advice : NO   |      | Advice Name : GUA_BEN<br>Advice Party : ISB<br>Party Name : WELLS F/<br>Suppress Advice : NO  | _                    |           |            |             |            |        |

Figure 2-10 Advices

### **Advice Details**

| ✓ Advice Details Suppress Advice | Advice Name             | Medium | Advice F | Party    |
|----------------------------------|-------------------------|--------|----------|----------|
|                                  | GUA_CLAIM_ADV           | MAIL   | •        |          |
| Party ID                         | Party Name              |        |          |          |
| ✓ FFT Code                       |                         |        |          | +        |
| FFT Code                         | FFT Description         |        |          | Action 🗘 |
| 77NARRATIVE                      | 77 Narrative for MT747  |        |          |          |
| <ul> <li>Instructions</li> </ul> |                         |        |          |          |
|                                  |                         |        |          | +        |
|                                  |                         |        |          |          |
| Instruction Code                 | Instruction Description |        | Edit 🗘   | Action 🗘 |

| Table 2-13 Advice Details |
|---------------------------|
|---------------------------|

| Field           | Description  |
|-----------------|--|
| Suppress Advice | Enable this option to suppress the advice.<br>Disable this option if suppress advice is not required.        |
| Advice Name     | Read only field.<br>The advice name is defaulted from Guarantee /SBLC Advised.                               |
| Medium          | The medium of advices is defaulted from Guarantee /SBLC Advised.<br>User can change the mediun, if required. |
| Advice Party    | Read only field.<br>The advice party is defaulted from the Guarantee /SBLC<br>Advised.                       |
| Party ID        | Read only field.<br>Value be defaulted from Guarantee Advise.  |
| Party Name      | Read only field.<br>Value be defaulted from Guarantee Advise.  |
| FTT Code        | Specify the free format text based on the following table.<br>Click plus icon to add new FFT code.           |
| FTT Code        | Click <b>Search</b> to search and select the FFT Code.   |



| Field                   | Description   |
|-------------------------|---|
| FFT Description         | FFT description is populated based on the FFT code selected.<br>User can edit the FFT description.                          |
|                         | Click edit icon to edit the existing FFT description.   |
| Action                  | Click edit icon to edit the existing FFT code.<br>Click delete icon to remove any existing FFT code.                        |
| Instructions            | Specify the instrunction details based on the following table.<br>Click plus icon to add new instruction code.              |
| Instruction Code        | Click Search to search and select the instruction Code.   |
| Instruction Description | Instruction description is populated based on the instruction code selected.<br>User can edit the instruction description.  |
| Action                  | Click edit icon to edit the existing instruction description.<br>Click delete icon to remove any existing instruction code. |
|                         | Click edit icon to edit the existing instruction code.  |

Table 2-13 (Cont.) Advice Details

### 2. Click Next.

The task will move to next data segment.

| Table 2-14 | Advices - Action Buttons - Field Description |
|------------|--|
|------------|--|

| Field                 | Description  |
|-----------------------|--|
| Clarification Details | Click to open a detailed screen, user can see the clarification details<br>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.<br>The user can view and input/view application details<br>simultaneously.<br>When a user clicks on the uploaded document, Document<br>window get opened and on clicking the view icon of the<br>uploaded document, Application screen should get split into<br>two. The one side of the document allows to view and on the<br>other side allows to input/view the details in the application |
| Remarks               | Specify any additional information regarding the Guarantee Advise<br>Amendment Beneficiary Consent Islamic. This information can be<br>viewed by other users processing the request.<br>Content from Remarks field should be handed off to Remarks<br>field in Backend application.  |
| Overrides             | Click to view the overrides accepted by the user.  |



| Field                 | Description  |
|-----------------------|--|
| Customer Instruction  | <ul> <li>Click to view/ input the following</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM use can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.</li> </ul> |
| View Undertaking      | Clicking this button allows the user should to view the undertaking details.   |
| View Events           | Click View Events button to view the snapshot of various events<br>under the Guarantee Advise Amendment Beneficiary Consent<br>Islamic.  |
| Signatures            | <ul> <li>Click the Signature button to verify the signature of the customer/<br/>bank if required.</li> <li>The user can view the Customer Number and Name of the signatory<br/>Signature image and the applicable operation instructions if any<br/>available in the back-office system.</li> <li>If more than one signature is available, system should display all the<br/>signatures.</li> </ul>   |
| Request Clarification | Click the Request Clarification button to request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.   |
| Save & Close          | Save the details provided and holds the task in 'My Task' queue for further update. This option will not submit the request.   |
| Cancel                | Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.  |
| Hold                  | The details provided will be saved and status will be on hold. User<br>must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to<br>be received from applicant.  |
| Reject                | <ul> <li>On click of Reject, user must select a Reject Reason from a list displayed by the system.</li> <li>Reject Codes are: <ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul> </li> <li>Select a Reject code and give a Reject Description.<br/>This reject reason will be available in the remarks window throughout the process.</li> </ul>        |

### Table 2-14 (Cont.) Advices - Action Buttons - Field Description

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

### Table 2-14 (Cont.) Advices - Action Buttons - Field Description

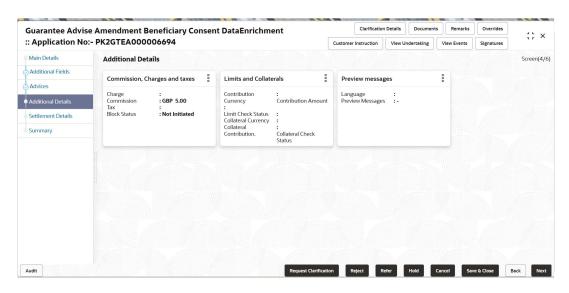
### 2.3.4 Additional Details

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

Following tiles are present in Additional Details section:

- Limits and Collateral section
- Charges, commission and Taxes simulated from back office and populated in this screen
- Preview Messages simulated from back office and populated in this scree
- On Additional Details screen, click the 3 dots on any Additional Details tile to view the details.

### Figure 2-11 Additional Details



### Limits and Collaterals

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.

|                       | Type 0                         | Liability Oumber | Line Id/Lin<br>Ref No | kage Line<br>Serial  | ≎ Contributio         | on<br>Contribut<br>Currence |                    | Amount to<br>Earmark          | ٥ | Limit Check<br>Response           | 0 | Response<br>Message | 0 |
|-----------------------|--------------------------------|------------------|-----------------------|----------------------|-----------------------|-----------------------------|--------------------|-------------------------------|---|-----------------------------------|---|---------------------|---|
| No data to displ      | lay.                           |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
| ash Collatera         |                                |                  |                       |                      |                       |                             |                    | _                             |   |                                   |   |                     |   |
| ollateral Percenta    |                                |                  | G                     | ollateral Currency a | and amount            |                             |                    | nange Rate                    |   |                                   |   |                     |   |
|                       | ~                              | ^                |                       | *                    |                       |                             | 1.                 | .0                            |   |                                   |   |                     |   |
| equence 0<br>lumber 0 | Settlement<br>Account Currence | cy ≎ Settlem     |                       | Exchange 🗘           | Collateral<br>Split % | Contribution<br>Amount      | Contrib<br>Account | ution Amount in<br>t Currency | ٥ | Account Balance<br>Check Response | ٥ | Response<br>Message | ٥ |
| lo data to displ      | lav                            |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
| o aata to alop        |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |
|                       |                                |                  |                       |                      |                       |                             |                    |                               |   |                                   |   |                     |   |

Figure 2-12 Limit Details



| Customer ld                              |   | Linkage Type           |         |
|--|---|------------------------|---------|
| 001044                                   | Q | Facility               | •       |
| Contribution %                           |   | Liability Number       |         |
| 100.0 ~                                  | ^ | 001044                 | Q       |
| Contribution Currency                    |   | Line Id/Linkage Ref No |         |
| USD                                      |   | 001044_US              | Q       |
|  |   |                        |         |
| Limit/Liability Currency                 |   | Limits Description     |         |
| Limit/Liability Currency USD             |   | Limits Description     |         |
|  |   | Limits Description     |         |
| USD                                      |   |                        | \$10.00 |
| USD<br>Limit Check Response              |   |                        | \$10.00 |
| USD<br>Limit Check Response<br>Available |   | Amount to Earmark      | \$10.00 |
| USD<br>Limit Check Response<br>Available |   | Amount to Earmark      |         |

Figure 2-13 Collateral Details

| Total Collateral Amount        |          | Collateral Amount to be Collected                    |
|--------------------------------|----------|--|
|                                | £20.00   | £20.00   |
| Sequence Number                |          | Collateral Split %                                   |
| 1.0                            |          | 100.0 ~ ^  |
| Collateral Contribution Amount |          | Settlement Account                                   |
|                                | £20.00   | PK2001044019 Q                                       |
| Settlement Account Currency    |          | Exchange Rate  |
| GBP                            |          | 1.0  |
| Contribution Amount in Account | Currency | Account Available Amount                             |
|                                | £20.00   | £3,385.66  |
| Response                       |          | Response Message                                     |
| VS                             |          | The amount block can be performed as the account has |
| Verify                         |          |  |

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

Table 2-15 Limit Details - Field Description

| Field         | Description   |
|---------------|---|
| Limit Details | Click <b>View</b> link to view the limit details limit details.<br>Below fields are displayed on the Limit Details pop-up screen. |
| Customer ID   | Applicant's/Applicant Bank customer ID will get defaulted.  |
| Linkage Type  | Select the linkage type.<br>Linkage type can be:<br>• Facility<br>• Liability<br>By default Linkage Type should be Facility.      |



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

# Table 2-15 (Cont.) Limit Details - Field Description



| Field                                | Description  |
|--------------------------------------|--|
| Amount to Earmark                    | This field defaults the amount to earmark.<br>Contribution amount will default based on the contribution %.  |
|                                      | User can change the value.   |
| Expiry Date                          | Read only field.<br>This field displays the date up to which the Line is valid.  |
| Limit Available Amount               | This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount.<br>The value in this field appears, if you click the <b>Verify</b> button.   |
| Response Message                     | This field displays the detailed response message.<br>The value in this field appears, if you click the <b>Verify</b> 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.   |
| Edit                                 | Click the link to edit the Limit Details.  |
| Cash Collateral Details              | Specify the <b>Cash Collateral Details</b> based on the description provided in the following table:.  |
| Line Serial                          | Displays the serial of the various lines available and mapped under the customer id.   |
| Collateral Percentage                | Specify the percentage of collateral to be linked to this transaction.   |
| Collateral Currency and amount       | System populates the contract currency as collateral currency by default.<br>User can modify the collateral Currency and amount.   |
| Exchange Rate                        | System populates the exchange rate maintained.<br>User can modify the collateral Currency and amount.  |
|                                      | System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.   |
| Collateral Details pop-up screen     | Click <b>View</b> link to view the collateral details.<br>Collateral availability needs to be checked if amendment involves<br>increase in amount or tolerance. Provide the collateral details based<br>on the description provided in the following table:<br>Below fields are displayed on the <b>Collateral Details</b> pop-up screen,<br>if the user clicks plus icon. |
| Collateral Percentage                | System populates the Collateral % maintained in the Customer / Product for the counter party of the contract.  |
| Collateral Currency and amount       | System populates the contract currency as collateral currency by default.  |
| Exchange Rate                        | System populates the exchange rate maintained.   |
|                                      | System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.   |
| Total Collateral Amount              | Read only field.<br>This field displays the total collateral amount provided by the user.  |
| Collateral Amount to be<br>Collected | Read only field.<br>This field displays the collateral amount yet to be collected as part of<br>the collateral split.  |

| Table 2-15 (Cont.) Limit Details - Field I | Description |
|--|-------------|
|--|-------------|



| Field                                      | Description   |
|--|---|
| Sequence Number                            | Read only field.<br>The sequence number is auto populated with the value, generated by<br>the system.   |
| Collateral Split %                         | Specify the collateral split% to be collected against the selected settlement account.  |
| Collateral Contribution<br>Amount          | Collateral contribution amount will get defaulted in this field<br>The collateral % maintained for the customer is defaulted into the<br>Collateral Details screen. If collateral % is not maintained for the<br>customer, then system should default the collateral % maintained for<br>the product. User can modify the defaulted collateral percentage, in<br>which case system should display a override message "Defaulted<br>Collateral Percentage modified.  |
| Settlement Account                         | Click <b>Search</b> to search and select the settlement account for the collateral.   |
| Settlement Account<br>Currency             | Read only field.<br>This field displays the settlement account currency auto-populated<br>based on the Settlement Account selection.  |
| Exchange Rate                              | Read only field.<br>This field displays the exchange rate, if the settlement account<br>currency is different from the collateral currency.   |
| Contribution Amount in<br>Account Currency | Read only field.<br>This field displays the contribution amount in the settlement account<br>currency as defaulted by the system.   |
| Account Available Amount                   | Read only field.<br>This field displays the account available amount which will be auto-<br>populated on clicking the <b>Verify</b> button.   |
| Response                                   | Read only field.<br>Response can be 'Success' or 'Amount not Available'.<br>System populates the response on clicking the <b>Verify</b> button.   |
| Response Message                           | Read only field.<br>Detailed Response message.<br>System populates the response message on clicking the <b>Verify</b><br>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<br>grid            | Below fields appear in the <b>Cash Collateral Details</b> grid along with the above fields.   |
| Collateral %                               | Specify the percentage of collateral to be linked to this transaction. If<br>the value is more than 100% system will display an alert message.<br>The collateral % maintained for the customer is defaulted into the<br>Collateral Details screen. If collateral % is not maintained for the<br>customer, then system should default the collateral % maintained for<br>the product. User can modify the defaulted collateral percentage, in<br>which case system should display a override message "Defaulted<br>Collateral Percentage modified. |

# Table 2-15 (Cont.) Limit Details - Field Description

| Field                             | Description  |
|-----------------------------------|--|
| Contribution Amount               | This field displays the collateral contribution amount.<br>The collateral % maintained for the customer is defaulted into the<br>Collateral Details screen. If collateral % is not maintained for the<br>customer, then system should default the collateral % maintained for<br>the product. User can modify the defaulted collateral percentage, in<br>which case system should display a override message "Defaulted<br>Collateral Percentage modified. |
| Account Balance Check<br>Response | Read only field.<br>System populates the Account Balance Check Response on clicking<br>the <b>Verify</b> button.   |
| Edit                              | Click edit link to edit the collateral details.  |

## Table 2-15 (Cont.) Limit Details - Field Description

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

## **Charge Details**

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

| Recalculate Re            | e-default          |            |            |        |          |        |        |              |                             |               |              |                 |           |
|---------------------------|--------------------|------------|------------|--------|----------|--------|--------|--------------|-----------------------------|---------------|--------------|-----------------|-----------|
| Commission                | Details            |            |            |        |          |        |        |              |                             |               |              |                 |           |
| omponent                  | Rate               | Mod. Rate  | Currency A | Amount | Modified | Defer  | Waive  | Charge Party |                             |               | Settl. Accou | nt 0            | Amendable |
| ABBLC_COM1                | 1.<br>25 €         |            | GBP        | £5.00  |          |        |        |              |                             |               |              |                 | Yes       |
| Charge Detai              | ls<br>Tag currency | Tag Amount | Currency   | Amount | Modified | Billin | z Defe | Waive        | Charge Party                |               |              | Settlement Acco | ount ≎    |
|                           | GBP                | 100        | GBP        | £100   |          |        |        |              | Domestic Expo<br>Negotiated | t Sight Bills | ÷.           | 152110003       | Juint 🗸   |
| age 1 of 1<br>Tax Details | (1 of 1 items      | s)  < « [· | 1          |        | \$       | ссү    | Amour  | ıt           | Billing                     | Defer         | Settl. Acc   | ount            | \$        |
| No data to display        |                    |            |            |        |          |        |        |              |                             |               |              |                 |           |

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

### Table 2-16 Charge Details - Field Description

| Field              | Description                                   |
|--------------------|---|
| Commission Details | This section displays the Commission Details. |
| Component          | This field displays the commission component. |

| Field              | Description  |
|--------------------|--|
| Rate               | This field displays the rate that is defaulted from product.<br>The commission rate, if available in Back Office defaults in OBTFPM<br>The user is able to change the rate.  |
|                    | If flat commission is applicable, then commission amount defaulted<br>from back office is modifiable by the user. Rate field will be blank an<br>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             | <ul> <li>This field displays the amount that is maintained under the product code.</li> <li>The commission rate, if available in Back Office defaults in OBTFPN 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.</li> </ul> |
|                    | If flat commission is applicable, then commission amount defaulted<br>from back office is modifiable by the user. Rate field will be blank an<br>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.   |
| Defer              | If enabled, charges/commissions has to be deferred and collected a any future step.  |
| Waive              | <ul><li>Based on the customer maintenance, the charges/commission can be marked for Billing or Defer.</li><li>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.</li></ul>  |
| Charge Party       | Charge party is 'Applicant' by default. User can change the value to Beneficiary.  |
| Settlement Account | Select the settlement account.   |
| Amendable          | Displays whether 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.  |

# Table 2-16 (Cont.) Charge Details - Field Description

| Field              | Description   |
|--------------------|---|
| Billing            | If charges are handled by separate billing engine, then by selecting<br>billing the details to be available for billing engine for further<br>processing.<br>On simulation of charges/commission from Back Office, if any of the<br>Charges/Commission component for the customer is 'Billing'<br>enabled, 'Billing' toggle for that component should be automatically<br>enabled in OBTFPM.<br>The user can not enable/disable the option, if it is de-selected by |
|                    | default.<br>This field is disabled, if 'Defer' toggle is enabled.   |
| Defer              | If charges have to be deferred and collected at any future step, this check box has to be selected.<br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.  |
|                    | The user can enable/disable the option the check box. On de-<br>selection the user has to click on 'Recalculate' charges button for re-<br>simulation.  |
| Waive              | Enble the toggle, if charges has to be waived.<br>Based on the customer maintenance, the charges should be marked<br>for Billing or for Defer.  |
|                    | This field is disabled, if <b>Defer</b> toggle is enabled.  |
| Charge Party       | Charge party is applicant by default. User can change the value to beneficiary.   |
| Settlement Account | Select the settlement account.  |
| 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.  |
| Туре               | 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.<br>The tax currency is the same as the commission.  |
| Amount             | This field displays the tax amount based on the percentage of commission maintained.<br>You can edit the tax amount, if applicable.   |
| Billing            | If taxes are handled by separate billing engine, then by selecting<br>billing the details to be available for billing engine for further<br>processing.<br>This field is disabled, if 'Defer' toggle is enabled.  |
| Defer              | If taxes have to be deferred and collected at any future step, this option has to be enabled.<br>The user can enable/disable the option the check box. On deselection the user has to click on 'Recalculate' charges button for resimulation.   |
| Settlement Account | System defaults the settlement account.<br>The user can modify the settlement account.  |

# Table 2-16 (Cont.) Charge Details - Field Description



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.

| Preview - SWIFT Message   |   | <ul> <li>Preview - Mail Advice</li> </ul> |               |   |
|---|---|---|---------------|---|
| guage   | Message Type  | Language                                  | Advice Type   |   |
| nglish  | - 768 -   | English                                   | •             | • |
| ssage Status  | Repair Reason   | Message Status                            | Repair Reason |   |
| GENERATED   |   |   |               |   |
|   |   |   |               |   |
| view Message  |   | Preview Message                           |               |   |
| Driginal Received from Applicatio<br>virority/Delivery : Urgent<br>wirft input :FIN 708 Ackr<br>ender Swift address : AAEMN<br>ANTHOS ASSET N<br>AAEMNL21XXX<br>JACHTHAVENWEC<br>1008 AB AMSTER<br>Receiver Swift address : WFBUS<br>WELLS FARCO LA<br>WFBIUS6S | ssage Header<br>wiedgement of a Guarantee / Standby Message<br>ZXXX<br>ANAGEMENT B.V.<br>; 111<br>JAM |   |               |   |

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

| Field                 | Description  |
|-----------------------|--|
| Preview SWIFT Message |  |
| Language              | Read only field.<br>The language to preview the draft guarantee details.<br>English is set as default language for the preview.  |
| Message Type          | Select the message type from the drop down.  |
| Message Status        | Read only field.<br>Display the message status of draft message of guarantee details   |
| Repair Reason         | Read only field.<br>Display the message repair reason of draft message of guarantee<br>details.  |
| Preview Message       | This field displays a preview of the draft message.<br>Based on the guarantee text captured in the previous screen,<br>guarantee draft is generated in the back office and is<br>displayed in this screen. |
| Preview Mail Device   |  |
| Language              | Read only field.<br>The language for the advice message.<br>English is set as default language for the preview.  |
| Advice Type           | Select the advice type.  |
| Message Status        | Read only field.<br>Display the message status of mail advice of guarantee details   |

Table 2-17 Preview Message - Field Description



|       | ew message - ricid Description |
|-------|--------------------------------|
|       |                                |
| Field | Description                    |

| <b>Table 2-17</b> | (Cont.) Preview Message - Field Description |
|-------------------|---|
|-------------------|---|

| Field           | Description   |
|-----------------|---|
| Repair Reason   | Read only field.<br>Display the message repair reason of mail advice of guarantee<br>details. |
| 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 refer #unique\_37. For more information on action buttons, refer to the field description table below.

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

| Field                 | Description  |
|-----------------------|--|
| Clarification Details | Click to open 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.<br>The user can view and input/view application details<br>simultaneously.<br>When a user clicks on the uploaded document, Document<br>window get opened and on clicking the view icon of the<br>uploaded document, Application screen should get split into<br>two. The one side of the document allows to view and on the<br>other side allows to input/view the details in the application |
| Remarks               | Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request.  |
|                       | Content from Remarks field should be handed off to Remarks field in Backend application.   |
| Overrides             | Click to view the overrides accepted by the user.  |
| Customer Instruction  | <ul> <li>Click to view/ input the following</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM user</li> </ul>   |
|                       | can input any Customer Instructions received as part of<br>transaction processing. This section will be enabled only for<br>customer initiated transactions.   |
| View Undertaking      | Clicking this button allows the user should to view the undertaking details.   |
| View Events           | Click View Events button to view the snapshot of various events under the Guarantee Advise Amendment Beneficiary Consent.  |
| Signatures            | Click the Signature button to verify the signature of the customer/<br>bank if required.<br>The user can view the Customer Number and Name of the signatory,<br>Signature image and the applicable operation instructions if any<br>available in the back-office system.   |
|                       | If more than one signature is available, system should display all the signatures.   |



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

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

# 2.3.5 Settlement Details

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

System should simulate the settlement details from back office and display the same in this screen. As a part of Data Enrichment, user can verify and enter the basic settlement details available in the incoming Claim Update request. In case the request is received through online channel, the user will verify the details populated.

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



|                    | Amendment Benet                          |                  |                              |                 |                 |                   | Clarification Details | Docum       | ents Remarks      | Overrides     |          |
|--------------------|--|------------------|------------------------------|-----------------|-----------------|-------------------|-----------------------|-------------|-------------------|---------------|----------|
| DataEnrichmen      | t :: Application No                      | - PK2IGAA        | 000065512                    |                 |                 | Customer In       | struction View U      | Indertaking | View Events       | Signatures    |          |
| ) Main Details     | Settlement Deta                          | ails             |                              |                 |                 |                   |                       |             |                   |               | Screen(5 |
| Additional Fields  | Current Event                            |                  |                              |                 |                 |                   |                       |             |                   |               |          |
| Advices            |  |                  |                              |                 |                 |                   |                       |             |                   |               |          |
| Additional Details | ✓ Settlement Det                         | ails             |                              |                 |                 |                   |                       |             |                   |               |          |
| Settlement Details | Component ≎                              | Currency 0       | Debit/Credit 0               | Account 0       | Account Descrip | ition 0           | Account Currency      | ٥           | Netting Indicator | © Currer      | nt Event |
| Summary            | CLAIM_CUST_A                             | AED              | Debit                        | PK20010410      | WELLS FARGO     | LA                | USD                   |             | No                | No            |          |
|                    | COLLAMT_OSEQ                             | AED              | Credit                       | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | No            |          |
|                    | COLL_AMNDA                               | AED              | Debit                        | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | Yes           |          |
|                    | COLL_AMTEQ                               | AED              | Debit                        | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | No            |          |
|                    | COLL_AMT_DECR                            | AED              | Credit                       | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | Yes           |          |
|                    | COLL_AMT_INCR                            | AED              | Debit                        | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | Yes           |          |
|                    | COLL_AVALAM                              | AED              | Credit                       | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | No            |          |
|                    | LICOURAMND                               | GBP              | Debit                        | РК2001044       | GOODCARE P      | LC                | GBP                   |             | No                | Yes           |          |
|                    | LIEXADV_LIQD                             | GBP              | Debit                        | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | No            |          |
|                    | LITAX2_AMT                               | GBP              | Debit                        | PK2001044       | GOODCARE P      | LC                | GBP                   |             | No                | No            |          |
|                    | ✓ COLL_AMT_DE                            | CR - Party Deta  | ails                         |                 |                 |                   |                       |             |                   |               |          |
|                    | Transfer Type                            |                  | Charge Details               |                 | N               | letting Indicator | r                     |             | Receiver          |               |          |
|                    |  | •                |                              |                 | •               |                   |                       | •           | GOODCAREX         | x             | Q        |
|                    |  |                  |                              |                 |                 |                   |                       |             |                   |               |          |
|                    | Payment Details                          |                  |                              |                 |                 |                   |                       |             |                   |               |          |
|                    | Sender To Receiver 1                     |                  | Sender To Rece               |                 |                 | ender To Receiv   |                       |             | Sender To Receive |               |          |
|                    | Only /8X/XXX for<br>Sender To Receiver 5 | nat is allowed   | /8X/XXX or<br>Sender To Rece | //XXX format is | allowe          | /8X/XXX or        | //XXX format is all   | owe         | /8X/XXX or //     | XXX format is | s allowe |
|                    | /8X/XXX or //XXX                         | format is allowe |                              | //XXX format is | allowe          |                   |                       |             |                   |               |          |
|                    | Remittance Inforn<br>Payment Detail 1    | nation           | Payment Detail               | 2               |                 | ayment Detail 3   |                       |             | Payment Detail 4  |               |          |
|                    |  |                  |                              |                 |                 | syment Detail 2   |                       |             | i ayment Detail 4 |               |          |

## Figure 2-14 Settlement Details

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

Table 2-19 Settlement Details – Field Description

| Field               | Description  |
|---------------------|--|
| Current Event       | Select the check box to populate the settlement details of the current<br>event associated with the task. On De-selecting the check box, the<br>system list all the accounts under the settlement details irrespective<br>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** 

| Field                                     | Description   |
|---|---|
| Transfer Type                             | Select the transfer type from the drop-down list.<br>The options are:<br>Customer Transfer<br>Bank Transfer for own account<br>Direct Debit Advice<br>Managers Check<br>Customer Transfer with Cover<br>Bank Transfer |
| Charge Details                            | Select the charge details for the transaction.<br>The options are:<br>• Beneficiary All Charges<br>• Remitter Our Charges<br>• Remitter All Charges   |
| Netting Indicator                         | Select the netting indicator for the component.<br>The options are:<br>• Yes<br>• 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<br>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.   |

## Table 2-20 Party Details – Field Description

## **Payment Details**

## Table 2-21 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. |
| Sender to Receiver 6 | Specify the sender to receiver message. |



## **Remittance Information**

| 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. |

## Table 2-22 Remittance Information – Field Description

3. Click Next.

The task will move to next data segment.

| Table 2-23 Settlement Details - Action Buttons - Field Description |
|--|
|--|

| Field                 | Description   |
|-----------------------|---|
| Clarification Details | Click to open 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.<br>The user can view and input/view application details<br>simultaneously.<br>When a user clicks on the uploaded document, Document<br>window get opened and on clicking the view icon of the<br>uploaded document, Application screen should get split into<br>two. The one side of the document allows to view and on the<br>other side allows to input/view the details in the application              |
| Remarks               | Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request.<br>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 | <ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul> |
| Incoming Message      | This button displays the multiple messages (MT767+ up to 7 MT775.<br>Click to allow parsing of MT 767 along with MT775 (up to 7)<br>messages together to create a Guarantee Issuance.   |
|                       | 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 should to view the undertaking details.  |



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

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



# 2.3.6 Summary

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

User can review the summary of details updated in Data Enrichment Guarantee/ Standby Amendment Beneficiary Islamic Consent request.

The Summary tiles must display a list of important fields with values. The tiles where fields have been amended is highlighted in different color, User can drill down from Summary Tiles into respective data segments.

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

| uaranteeAdv An    | nendment Beneficiar                     | y Consent Islamic D                       | ataEnrichment ::   | Clarification Details  | Documents                                   | Remarks      | Overrides                                    | Custon    | ner Instruction | 11        |
|-------------------|---|---|--|--|---|--------------|--|-----------|-----------------|-----------|
| pplication No:- I | PK2IGAA000065512                        |   |  |  |   | View Undert  | aking  | ew Events | Signatures      |           |
| Aain Details      | Summary                                 |   |  |  |   |              |  |           |                 | Screen(6/ |
| dditional Fields  | Main Details                            |   | Additional Fields  |  | Commission,                                 | Charges an   | d taxes                                      |           |                 |           |
| dvices            | SBLC/Guarantee Type                     |   | Click here to view Additiona   |  |   | errer Bee er |  |           |                 |           |
| dditional Details | Submission Mode                         | :<br>: Desk                               | fields   |  | Charge : GBP 50.00<br>Commission : GBP 0.39 |              |  |           |                 |           |
| ettlement Details | Date of Issue :                         |   |  |  | Tax :<br>Block Status : Not Initiated       |              |  |           |                 |           |
| ummary            |   |   |  |  |   |              |  |           |                 |           |
|                   | Preview messages                        |   | Advices  |  | Accounting D                                | letils       |  |           |                 |           |
|                   | Language<br>Preview Message             | : ENG<br>:-                               | Advice 1<br>Advice 2<br>Advice 3<br>Advice 4   | : AMD_EXP_CR<br>: LC_ACK_AMND<br>: LC_CASH_COL<br>: PAYMENT_MESS | Event<br>AccountNumbe<br>Branch             | ч            | : AMND<br>: 41200000<br>: PK2                | D1        |                 |           |
|                   | Settlement Details                      |   | Limits and Collaterals   |  | Compliance d                                | letails      | 451111111111111111111111111111111111111      |           |                 |           |
|                   | Component<br>Account Number<br>Currency | : LICOURAMND_L<br>: PK2001044001<br>: GBP | Contribution Currency<br>Amount to Earmark<br>Limit Status<br>Collateral Currency<br>Collateral Contribution.<br>Collateral Status<br>Deposit Linkage Currency<br>Deposit Linkage Amount | :<br>Not Verified<br>:<br>Not Verified<br>:                      | KYC<br>Sanctions<br>AML                     |              | : Not Initia<br>: Not Initia<br>: Not Initia | ite       |                 |           |

Figure 2-15 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.
- Additional Fields User can view the details of User Defined Field maintained.
- Commission and Charges and Taxes User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages User can have the preview of message.
- Advices User can view the advice detail.
- Accounting Details User can view the accounting entries generated in back office.



# Note:

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

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

#### 2. Click Submit.

The task will move to next logical stage.

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

#### Table 2-24 Summary - Action Buttons - Field Description

| Field  | Description   |  |
|--|---|--|
| Incoming Message   | This button displays the multiple messages (MT767+ up to 7 MT775.<br>Click to allow parsing of MT 767 along with MT775 (up to 7)<br>messages together to create a Guarantee Issuance.   |  |
|  | 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 should to view the undertaking details.  |  |
| View Events  | Click View Events button to view the snapshot of various events<br>under the Guarantee Advise Amendment Beneficiary Consent<br>Islamic.   |  |
| Signatures   | Click the Signature button to verify the signature of the customer/<br>bank if required.<br>The user can view the Customer Number and Name of the signatory<br>Signature image and the applicable operation instructions if any<br>available in the back-office system. |  |
|  | If more than one signature is available, system should display all the signatures.  |  |
| Request Clarification  | ion Click the Request Clarification button to request for an Online clarification from customer. Clicking the button opens a detailed screen to capture the clarification details.  |  |
| Save & Close         Save the details provided and holds the task in 'My Task' quifurther update. This option will not submit the request. |   |  |
| Cancel         Cancel the Data Enrichment stage inputs. The details upda stage are not saved. The task will be available in 'My Task'      |   |  |
| Hold   | The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task.<br>This option is used, if there are any pending information yet to  |  |
|  | be received from applicant.   |  |
| Reject   | On click of Reject, user must select a Reject Reason from a list displayed by the system.   |  |
|  | Reject Codes are:   |  |
|  | <ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>   |  |
|  | Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window<br>throughout the process.  |  |

# Table 2-24 (Cont.) Summary - Action Buttons - Field Description

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

Table 2-24 (Cont.) Summary - Action Buttons - Field Description

# 2.4 Exceptions

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

The Guarantee Advised Amendment Beneficiary Consent Islamic 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.

### Amount Bock Exception

This section will display the amount block exception details.

#### Summary

| Exception | Summary   |        |   |   |   | Screen(2/2 |
|-----------|---|--------|---|---|---|------------|
| nary      | Main Details  |        | Additional Fields   | Commission, Charges                         | and taxes                               |            |
|           | SBLC/Guarantee Type :<br>Submission Mode : C<br>Date of Issue : | Online | Click here to view Additional :<br>fields   | Charge<br>Commission<br>Tax<br>Block Status | :<br>: GBP 5.00<br>:<br>: Not Initiated |            |
|           | Preview messages  |        | Advices   | Accounting Detils                           |   |            |
|           | Language : E<br>Preview Message :-                              | ING    | Advice1         : AMD_EXP_CR           Advice2 <td: gua_amd_inn<="" td="">           Advice3         : TRADE_ENVE           Advice4         <td: gua_relax<="" td="">           Advice5         <td: gua_ack_adv<="" td=""></td:></td:></td:> | ST AccountNumber<br>LO Branch<br>SE         | : AMND<br>:152110003<br>: PK2           |            |

Tiles Displayed in Summary:

- Main Details User can view the application details and Guarantee details. User can only view but cannot modify the details.
- Additional Fields User can view the User Defined Field maintained.
- Commission Charges and Taxes User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages User can have the preview of message.



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

## Note:

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

**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.

| Field                | Description  |
|----------------------|--|
| Documents            | Click the Documents icon to View/Upload the required documents.<br>Application will display the mandatory and optional documents.  |
| Remarks              | Specify any additional information regarding the Guarantee Advised<br>Amendment Beneficiary Consent Islamic. This information can be<br>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 | <ul> <li>Click to view/ input the following</li> <li>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.</li> <li>Transaction Level Instructions – In this section, OBTFPM user</li> </ul> |
|                      | can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.   |
| View Undertaking     | Clicking this button allows the user to view the undertaking details.  |
| View Events          | Click View Events button to view the snapshot of various events under the Guarantee Advised Amendment Beneficiary Consent Islamic.   |
| Reject               | On click of Reject, user must select a Reject Reason from a list displayed by the system.  |
|                      | Reject Codes are:  |
|                      | <ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> </ul>   |
|                      | <ul> <li>R5 - Others</li> </ul>  |
|                      | Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window<br>throughout the process.   |

| Field   | Description  |
|---------|--|
| Refer   | Select a Refer Reason from the values displayed by the system.<br>User can refer the task back to the Data Enrichment user. User must<br>select a Refer Reason from the values displayed by the system. Refer<br>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.   |

## Table 2-25 (Cont.) Amount Bock Exception - Action Buttons - Field Description

### 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



| ption | Summary  |  |  |
|-------|--|--|--|
|       | Main Details   | Additional Fields  | Commission, Charges and taxes  |
|       | SBLC/Guarantee Type : CUST<br>Submission Mode : Desk<br>Date of Issue : 2022-04-20 | Click here to view Additional :<br>fields  | Charge : GBP 50.00<br>Commission : GBP 0.92<br>Tax :<br>Block Status : Not Initiated |
|       | Preview messages   | Advices  | Accounting Detils  |
|       | Language : ENG<br>Preview Message :-   | Advice 1 : AMD_EXP_CR<br>Advice 2 : LC_ACK_AMND<br>Advice 3 : LC_CASt_COL<br>Advice 4 : PAYMENT_MESS | Event : AMND<br>AccountNumber : 41200001<br>Branch : PK2                             |
|       | Party Details  |  |  |
|       | Applicant : FIXNETIX<br>Issuing Bank : CITIBANK<br>Beneficiary : NATIONAL FRE      |  |  |

## Figure 2-16 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.
- Additional Fields User can view the User Defined Field maintained.
- Commission Charges and Taxes User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages User can have the preview of message.
- Advices User can view the advice details.
- Accounting Details User can view the accounting entries generated in back office.

### Note:

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

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

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

| Table 2-26  | Exception - Know Your Customer (KYC) Summary - Action Buttons - Field |
|-------------|---|
| Description |   |

| Field                | Description   |
|----------------------|---|
| Documents            | Click the Documents icon to View/Upload the required documents.<br>Application will display the mandatory and optional documents.   |
| Remarks              | Specify any additional information regarding the Guarantee Advised<br>Amendment Beneficiary Consent Islamic. This information can be<br>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 | <ul> <li>Click to view/ input the following</li> <li>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.</li> <li>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.</li> </ul> |
| View Undertaking     | Clicking this button allows the user to view the undertaking details.   |
| View Events          | Click View Events button to view the snapshot of various events under<br>the Guarantee Advised Amendment Beneficiary Consent Islamic.   |
| Reject               | <ul> <li>On click of Reject, user must select a Reject Reason from a list displayed by the system.</li> <li>Reject Codes are: <ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul> </li> <li>Select a Reject code and give a Reject Description.<br/>This reject reason will be available in the remarks window throughout the process.</li> </ul>         |
| Refer                | <ul> <li>Select a Refer Reason from the values displayed by the system.</li> <li>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</li> <li>Refer Codes are: <ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul> </li> </ul>                                 |

 Table 2-26
 (Cont.) Exception - Know Your Customer (KYC) Summary - Action Buttons 

 Field Description

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



- Additional Fields User can view the User Defined Field maintained.
- Commission Charges and Taxes User can view the details provided for charges. User can only view but cannot modify the details.
- Preview Messages User can have the preview of message.
- Advices User can view the advice details.
- Accounting Details User can view the accounting entries generated in back office.

## Note:

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

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

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

| Field                | Description  |  |
|----------------------|--|--|
| Documents            | Click the Documents icon to View/Upload the required documents.<br>Application will display the mandatory and optional documents.  |  |
| Remarks              | Specify any additional information regarding the Guarantee Advised<br>Amendment Beneficiary Consent Islamic. This information can be<br>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 | <ul> <li>Click to view/ input the following</li> <li>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.</li> </ul>              |  |
|                      | <ul> <li>Transaction Level Instructions – In this section, OBTFPM user<br/>can input any Customer Instructions received as part of transaction<br/>processing. This section will be enabled only for customer initiated<br/>transactions.</li> </ul> |  |
| View Undertaking     | Clicking this button allows the user to view the undertaking details.  |  |
| View Events          | Click View Events button to view the snapshot of various events under the Guarantee Advised Amendment Beneficiary Consent Islamic.   |  |

| Table 2-27 | Exception - Limit Check/Credit - 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:  |
|         | <ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>  |
|         | Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window<br>throughout the process.   |
| Refer   | Select a Refer Reason from the values displayed by the system.<br>User can refer the task back to the Data Enrichment user. User must<br>select a Refer Reason from the values displayed by the system. Refer<br>Codes |
|         | Refer Codes are:   |
|         | <ul> <li>R1- Documents missing</li> <li>R2- Signature Missing</li> <li>R3- Input Error</li> </ul>  |
|         | <ul> <li>R4- Insufficient Balance/Limits</li> <li>R5 - Others</li> </ul>   |
| 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.   |

## Table 2-27 (Cont.) Exception - Limit Check/Credit - Action Buttons - Field Description

# 2.5 Multi Level Approval

This topic helps you quickly get acquainted with the Multi Level Approval process of Guarantee Advised Amendment Beneficiary Consent Islamic.

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

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

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

## 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**

|   |  | ry Consent Islamic Approval Task Level  |   | Documents                                   | Remarks   | Over                               | rrides Cust | tomer Instruction |        |
|---|--|---|---|---|-----------|------------------------------------|-------------|-------------------|--------|
| 1 :: Application N                                      | o:- PK2IGAA000009                          | 384   |   |   | View Und  | ertaking                           | View Events | Signatures        |        |
| Main Details  |  | Additional Fields   |   | Commission, Char                            | ges and t | axes                               |             |                   |        |
| SBLC/Guarantee Type<br>Submission Mode<br>Date of Issue | : CUST<br>: Desk<br>: 2022-04-20           | Click here to view Additional :<br>Tields   |   | Charge<br>Commission<br>Tax<br>Block Status | :0        | 5BP 50.0<br>5BP 0.92<br>Success    |             |                   |        |
| Preview messages  |  | Advices   | 1 | Accounting Detils                           |           |                                    |             |                   |        |
| Language<br>Preview Message                             | : ENG<br>:-                                | Advice 1         : AMD_EXP_CR           Advice 2         : LC_ACK_AMND           Advice 3         : LC_CASH_COL           Advice 4         : PAYMENT_MESS |   | Event<br>AccountNumber<br>Branch            | : 5       | AMND<br>52000000<br>PK2            | 02          |                   |        |
| Party Details   | annun                                      | Settlement Details  |   | Compliance detail                           | s         |                                    |             |                   |        |
| Issuing Bank<br>Beneficiary<br>Applicant                | : CITIBANK<br>: NATIONAL FRE<br>: FIXNETIX | Component :LICOURAMND_L<br>Account Number :PK1000327018<br>Currency :GBP  |   | KYC<br>Sanctions<br>AML                     | : \       | Not Verifi<br>/erified<br>/erified | ed          |                   |        |
| Exception(Approval)                                     | 770mmM00055555 20000                       |   |   |   |           |                                    |             | -                 |        |
| anction,KYC<br>ILEASE VISIT REMARKS<br>OR MORE DETAILS  | : EXCEPTION<br>:-                          | İ   |   |   |           |                                    |             |                   |        |
| udit  |  |   |   |   |           | Reject                             | Hold        | Refer Cance       | el Apr |

Tiles Displayed in Summary:

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



## Note:

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

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

#### **Documents and Checklist**

- Documents: Approval user can open the uploaded documents and verify them.
- · Checklist: Verify the uploaded documents.
- Remarks: Approval user can view the remarks captured in the process during earlier stages. I
- ncoming Message: User can view the SWIFT MT 768 if applicable
- 1. Click Approve.

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

| Table 2-28 | Approval Summary - Action Buttons - Field Description |  |
|------------|---|--|
|------------|---|--|

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



| Field            | Description  |
|------------------|--|
| View Undertaking | Clicking this button allows the user should to view the undertaking details.   |
| View Events      | Click View Events button to view the snapshot of various events under the Guarantee Advised Amendment Beneficiary Consent Islamic.   |
| 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.   |
| Reject           | On click of Reject, user must select a Reject Reason from a list displayed by the system.  |
|                  | Reject Codes are:  |
|                  | R1- Documents missing  |
|                  | <ul><li>R2- Signature Missing</li><li>R3- Input Error</li></ul>  |
|                  | <ul> <li>R4- Insufficient Balance/Limits</li> </ul>  |
|                  | R5 - Others  |
|                  | Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window<br>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  |
|                  | <ul> <li>R3- Input Error</li> <li>R4- Insufficient Balance/Limits</li> </ul>   |
|                  | <ul> <li>R5 - Others</li> </ul>  |
| Cancel           | Cancel the Approval stage inputs. 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. |

## Table 2-28 (Cont.) Approval Summary - Action Buttons - Field Description

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