Oracle Banking Trade Finance Process Management

Guarantee/SBLC Advise Cancellation User Guide

Release 14.8.0.0.0
G28699-01
April 2025

Oracle Banking Trade Finance Process Management Guarantee/SBLC Advise Cancellation User Guide, Release 14.8.0.0.0

G28699-01

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Preface

Purpose

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

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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

- Access to Oracle Support

Access to Oracle Support

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

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.

Critical Patches

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Documents

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

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

Basic Actions

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

Table 2 Common Action Buttons and its Definitions

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

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

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

Symbols and Icons

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

Table 3 Symbols and Icons - Common

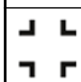
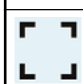
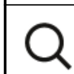
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table 3 (Cont.) Symbols and Icons - Common

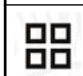
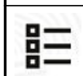
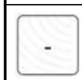
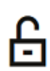
Symbol/Icon	Function
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar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

Table 4 Symbols and Icons - Widget

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

1 Oracle Banking Trade Finance Process Management

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.

2 Guarantee Advise Cancellation

As part of Guarantee Advise Cancellation, the user requests for cancellation of a Guarantee/ SBLC advised. On the issuing bank request, the Guarantee Advise Cancellation is initiated. The cancellation request is indicated in the incoming MT 767 message, field 23S Cancellation Request.

If the field 23S has value 'CANCEL', then Guarantee/SBLC should be initiated.

This topic contains following subtopics:

- Common Initiation Stage
  This topic provides the systematic instructions to initiate the new Guarantee Advise Cancellation request.
- Registration
  This topic provides the systematic instructions to initiate the Registration stage of Guarantee Advise Cancellation request.
- Data Enrichment
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Advise Cancellation request.
- Multi Level Approval
  This topic helps you quickly get acquainted with the Multi Level Approval process.

2.1 Common Initiation Stage

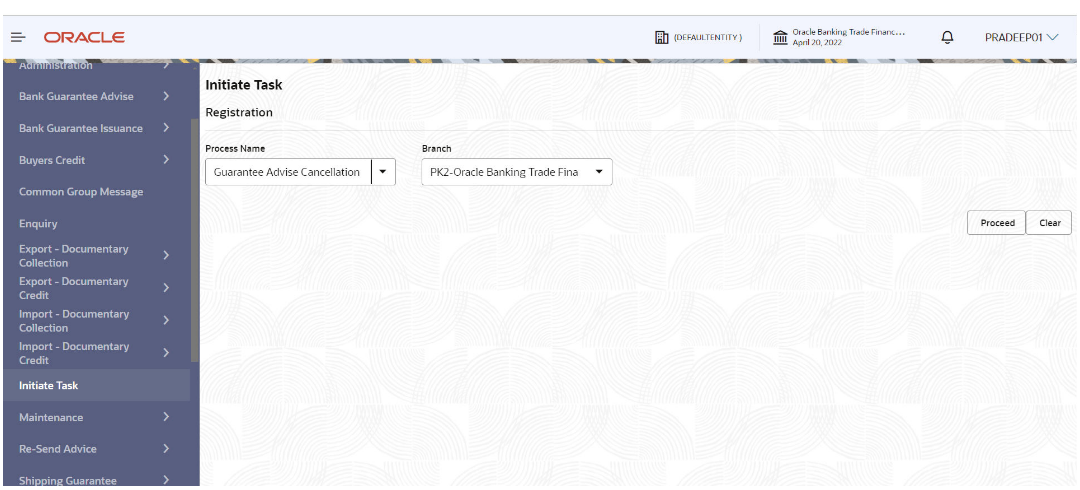
This topic provides the systematic instructions to initiate the new Guarantee Advise Cancellation request.

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

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

   The **Initiate Task** screen appears.

   Figure 2-1 Initiate Task



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

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

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

Table 2-1 Initiate Task - Field Description

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

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

Table 2-2 Action Buttons - Field Description

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

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

2.2 Registration

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

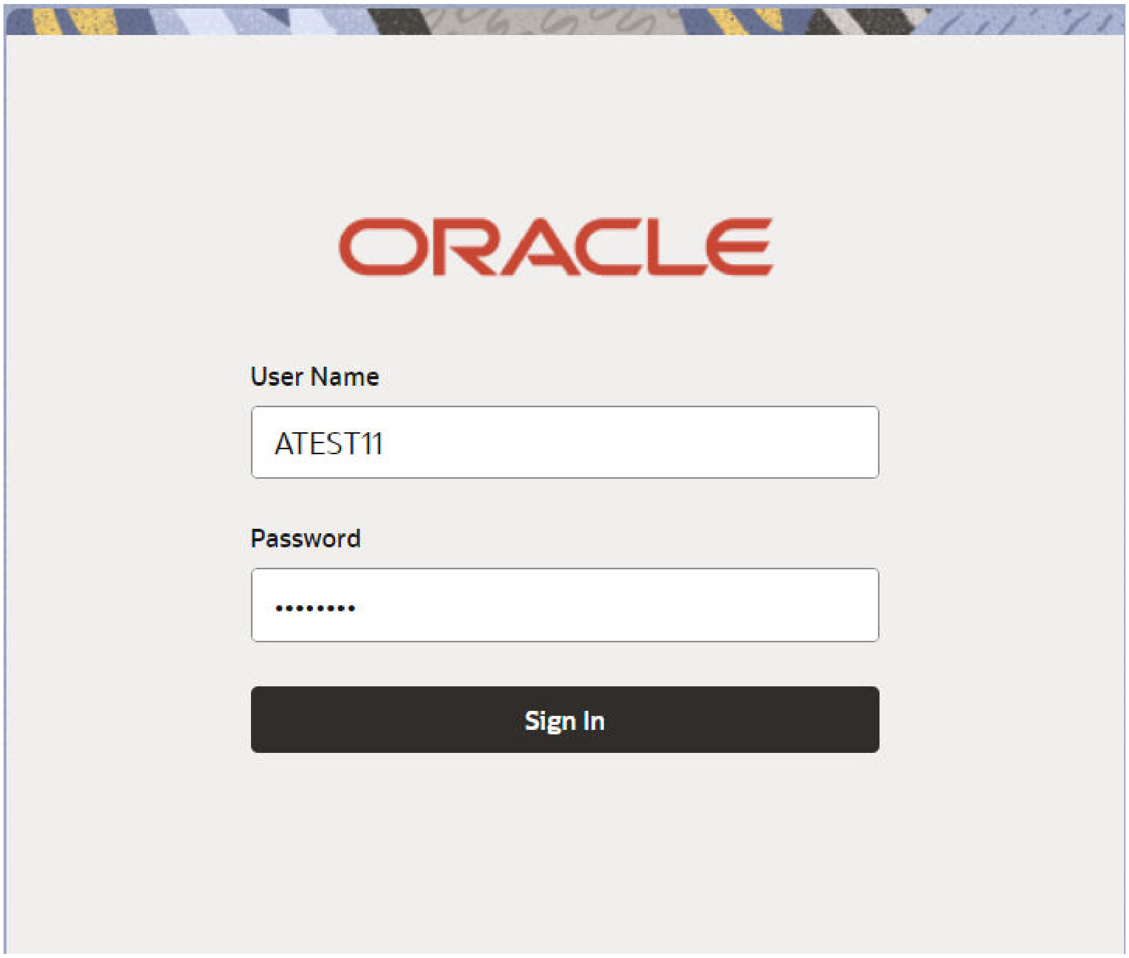
The first stage of Guarantee Advise Cancellation process starts from the Registration Stage. During Registration stage, the user can register Guarantee/SBLC Cancellation request received from the Applicant. If the Guarantee Advise cancellation request is given through email or physical application form (courier), the user can update the request.
The user has the option to submit, hold, save and hold and cancel the application.

The OBTFPM user can process MT798 with sub messages MT726-MT759 message received through SWIFT. The OBTFPM verifies the field 21 and 26E (of the MT759 and identifies the Original Contract Reference Number and Amendment Number and invokes the process. The user can cancel the previously received MT798 referenced message which is under process.

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

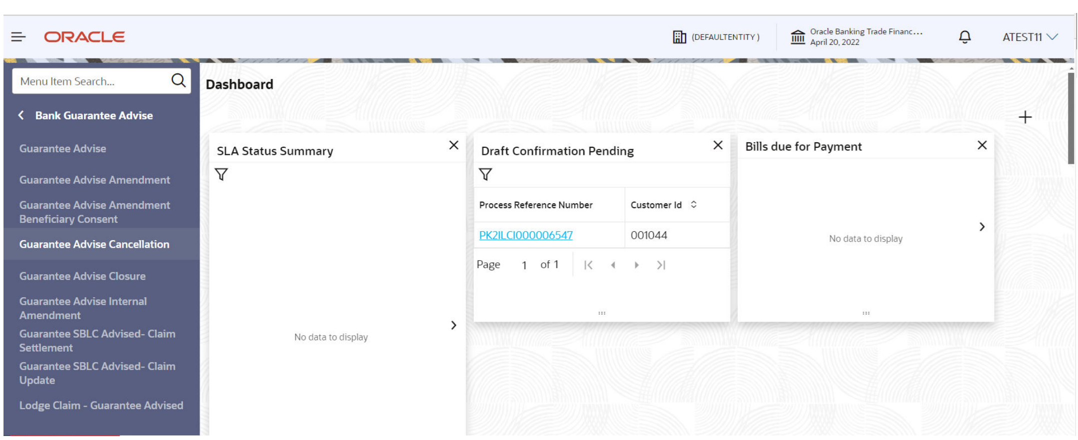
Specify **User ID** and **Password**, and login to **Home** screen.

Figure 2-2 LogIn Screen



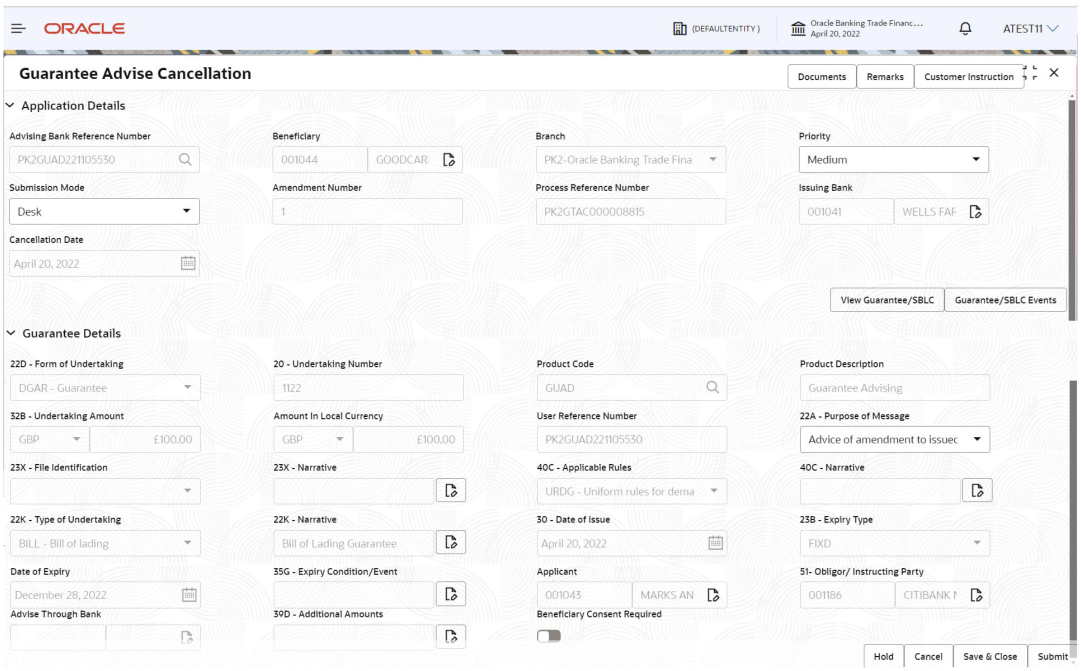
1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Bank Guarantee Advise**.
2. Under **Bank Guarantee Advise**, click **Guarantee Advise Cancellation**.

Figure 2-3 Guarantee Advice Cancellation



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

Figure 2-4 Guarantee Advise Cancellation - Registration - Application Details



3. On **Guarantee Advise Cancellation - Registration - Application Details** screen, specify the fields.

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

Table 2-3 Guarantee Advise Cancellation - Registration - Application Details - Field Description

Field	Description
Advising Bank Reference Number	Specify the Advising Bank Reference Number or click **Search** icon to search and select the Advising Bank Reference Number from look-up. As part of look up search criteria; user can input the Advising Bank Reference Number, Beneficiary, Currency, Amount, Product Code and User Reference Number.

Table 2-3 (Cont.) Guarantee Advise Cancellation - Registration - Application Details - Field Description

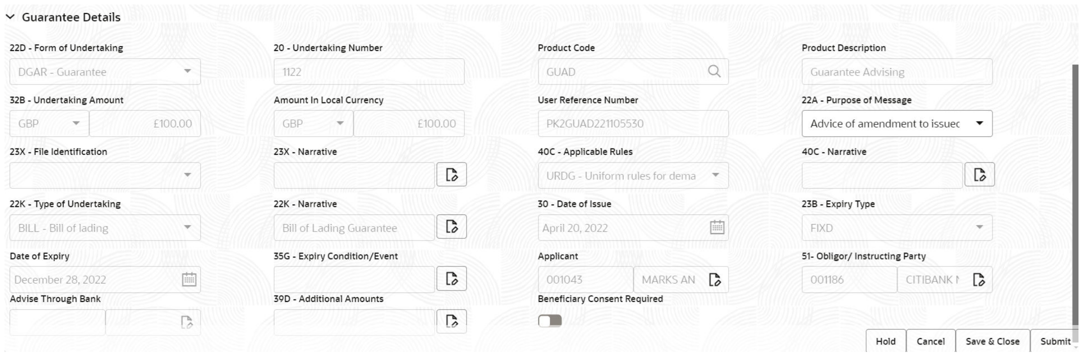
Field	Description
Beneficiary	Read only field. System will default the name of the customer as available in Guarantee Advise.
Branch	Read only field. System will default the branch from Guarantee Advise.
Priority	System will default the Priority as Low/Medium/High based on maintenance. If no priority is maintained, system defaults the priority as Medium. The user can change the priority.
Submission Mode	Submission mode of Guarantee Cancellation request. By default the submission mode will have the value as 'Desk'. • **Desk** - Request received through Desk • **Courier** - Request received through Courier The user can change the submission mode.
Amendment Number	Read only field. Unique Amendment sequence number defaults from the back office.
Process Reference Number	Read only field. Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Issuing Bank	Read only field. Issuing Bank Name defaults from the Guarantee Advise details.
Cancellation Date	Read only field. By default, the application will display branch's current date. User can change the date to back date, future date is not allowed.

Guarantee Details
The user can view the latest LC values defaulted in the respective fields. All fields displayed in Guarantee details section are read only fields.

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

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

Figure 2-5 Guarantee Advise Cancellation - Registration - Guarantee Details



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

Table 2-4 Guarantee Advise Cancellation - Registration - Guarantee Details - Field Description

Field	Description
Form of Undertaking	Read only field. Form of Undertaking defaults from Guarantee Advised.
Undertaking Number	Read only field. Undertaking number defaults from Guarantee Advised.
Product Code	Read only field. Product code defaults from Guarantee Advised.
Product Description	Read only field. This field displays the description of the product as per the product code available in Guarantee Advised.
Undertaking Amount	Read only field. System defaults the outstanding value available in Guarantee Advised.
Amount In Local Currency	Read only field. After the tab out of ‘Currency Code, Amount’ field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of Advising Bank Reference Number.
Purpose of Message	Purpose of message defaults from Guarantee Advised. The user can change the purpose of message.
File Identification	Read only field. System defaults the value available in Guarantee Advised.
Narrative	Read only field. System defaults the value available in Guarantee Advised.
Applicable Rules	Read only field. This field displays the rules of the Guarantee Advised.
Narrative	Read only field. System defaults the value available in Guarantee Advised details.

Table 2-4 (Cont.) Guarantee Advise Cancellation - Registration - Guarantee Details - Field Description

Field	Description
Type of Undertaking	Read only field. System defaults the value available in Guarantee Advised details.
Narrative	Read only field. System defaults the value available in Guarantee Advised.
Date of Issue	Read only field. Application will default the branch's current date in date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration.
Expiry Type	Read only field. System defaults the expiry type available in Guarantee Advised.
Date of Expiry	Read only field. System defaults the expiry date available in Guarantee Advised.
Expiry Condition/Event	Read only field. System defaults the condition available in Guarantee Advised.
Applicant	Read only field. System defaults the applicant name available in Guarantee Advised.
Obligor/ Instructor Party	Read only field. System defaults the value available in Guarantee Advised.
Advice Through Bank	Read only field. System defaults the value available in Guarantee Advised.
Additional Amounts	Read only field. Additional Amount Covered as per the latest LC details is displayed.
Beneficiary Consent Required	Enable the option, if beneficiary consent required for cancellation. Disable the option, if Abeneficiary consent is not required for cancellation.

5. Click **Submit**.

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

Table 2-5 Guarantee Advise Cancellation - Registration - Action Buttons - Field Description

Field	Description
Documents	Upload the documents received. Application displays mandatory documents to be uploaded for Guarantee Advise Cancellation. Place holders are also available to upload additional documents submitted by the applicant
Remarks	Specify any additional information regarding the Guarantee Advise Cancellation. This information can be viewed by other users processing the request.

Table 2-5 (Cont.) Guarantee Advise Cancellation - Registration - Action Buttons - Field Description

Field	Description
Customer Instruction	Click to view/ input the following: • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Cancel	Cancels the Guarantee Advise Cancellation task. Details entered will not be saved and the task will be removed.
Save & Close	Save the information provided and holds the task in 'My Task' queue for working later. This option will not submit the request.
Submit	Click Submit, system will trigger acknowledgment to the customer and give confirmation message for successful submission. The task will move to next logical stage of Guarantee Advise Cancellation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

2.3 Data Enrichment

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

On successful completion of Registration of an Guarantee Advise Cancellation, the task moves to Data Enrichment stage.
As part of Data Enrichment, user can register and update the basic details of Guarantee Cancellation request. If the request is received by mail/Courier, the user should be able to update the request. In case the message is received by SWIFT, then the cancellation task needs to be auto created and available for the user to handle.

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

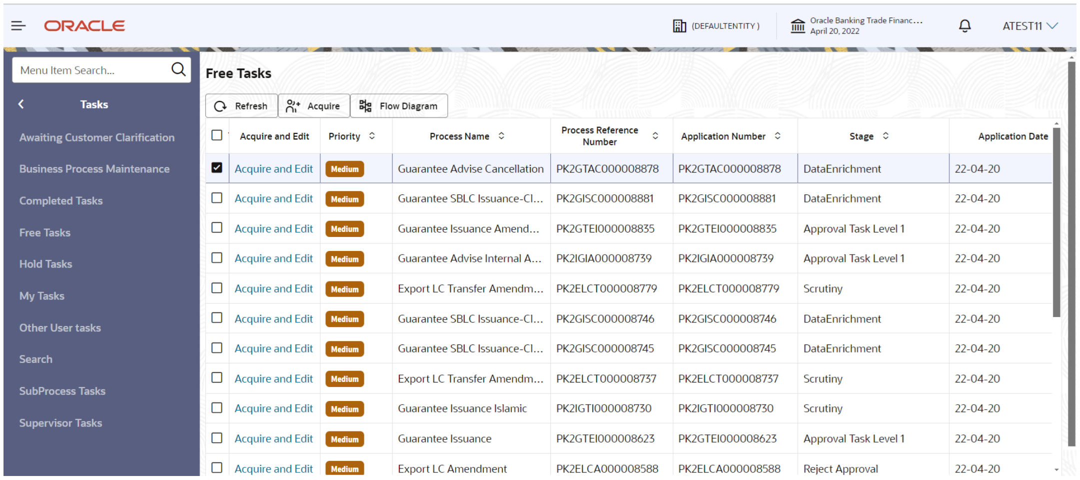
Do the following steps to acquire a task which completed the registration and scrutiny and currently at Data enrichment stage.

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

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

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

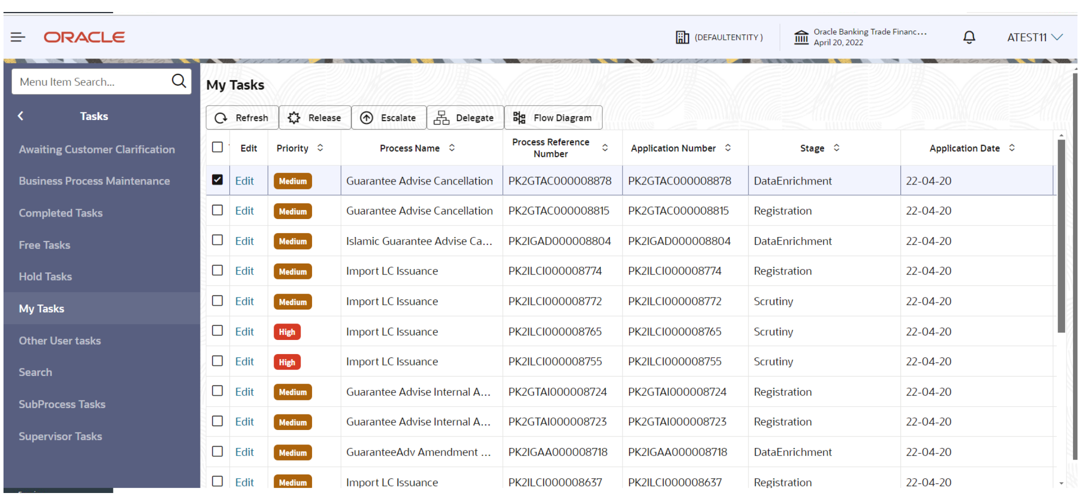
Figure 2-6



The **Free Task** screen appears.

3. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.
4. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.

Figure 2-7 My Task



Let's look at the details for Data Enrichment stage. You should be able to enter/update the fields. Some of the fields that are already having value from Scrutiny/Online channels may not be editable.
The Data Enrichment stage has the following hops for data capture:

- Main
  This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Guarantee Advise Cancellation request.
- Guarantee Preferences
  This topic provides the systematic instructions to capture the Guarantee preference details in Data Enrichment stage.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Advices
  This topic provides the systematic instructions to capture the advices details.
- Additional Details
  This topic provides the systematic instructions to capture the additional details
- Settlement Details
  This topic provides the systematic instructions to capture the settlement details of Guarantee Advise Cancellation request.
- Summary
  This topic provides the systematic instructions to view the summary of Guarantee Advise Cancellation request.

2.3.1 Main

This topic provides the systematic instructions to initiate the main details of Data Enrichment stage of Guarantee Advise Cancellation request.

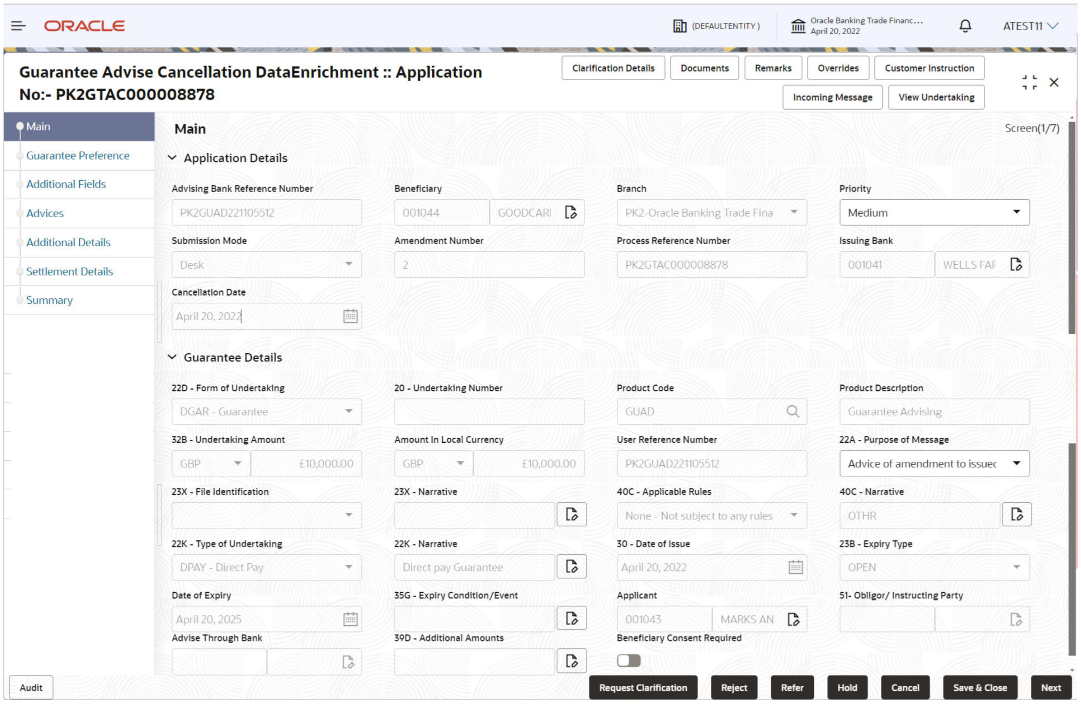
Main details section has two sub section as follows:

- Application Details
- Guarantee Details.

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

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

Figure 2-8 Main



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

Table 2-6 Main - Application Details - Field Description

Field	Description
Advising Bank Reference Number	Read only field. System defaults the value from **Registration** stage.
Beneficiary	Read only field. System will default the name of the customer as available in Guarantee Advise.
Branch	Read only field. System will default the branch from Guarantee Advise.
Priority	System will default the Priority as Essential/Critical/Low/Medium/High based on maintenance. If no priority is maintained, system defaults the priority as Medium. The user can change the priority.
Submission Mode	Read only field. Submission mode of Guarantee Cancellation request. By default the submission mode will have the value as ‘Desk’. • Desk - Request received through Desk • Courier - Request received through Courier
Amendment Number	Read only field. Unique Amendment sequence number defaults from the back office.

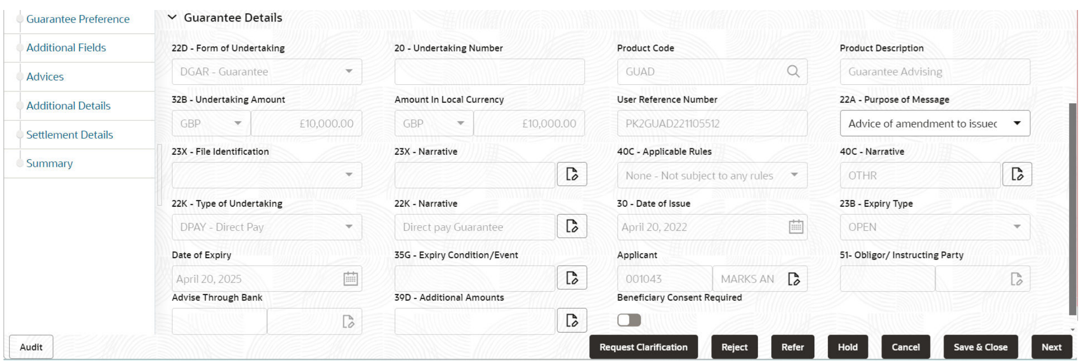
Table 2-6 (Cont.) Main - Application Details - Field Description

Field	Description
Process Reference Number	Read only field. Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code.
Issuing Bank	Read only field. Issuing Bank Name defaults from the Guarantee Advise details.
Cancellation Date	Read only field. By default, the application will display branch's current date. User can change the date to back date, future date is not allowed.

Guarantee Details

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

Figure 2-9 Guarantee Details



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

Table 2-7 Main - Guarantee Details - Field Description

Field	Description
Form of Undertaking	Read only field. Form of Undertaking defaults from Guarantee Advised.
Undertaking Number	Read only field. Undertaking number defaults from Guarantee Advised.
Product Code	Read only field. Product code defaults from Guarantee Advised.
Product Description	Read only field. This field displays the description of the product as per the product code available in Guarantee Advised.

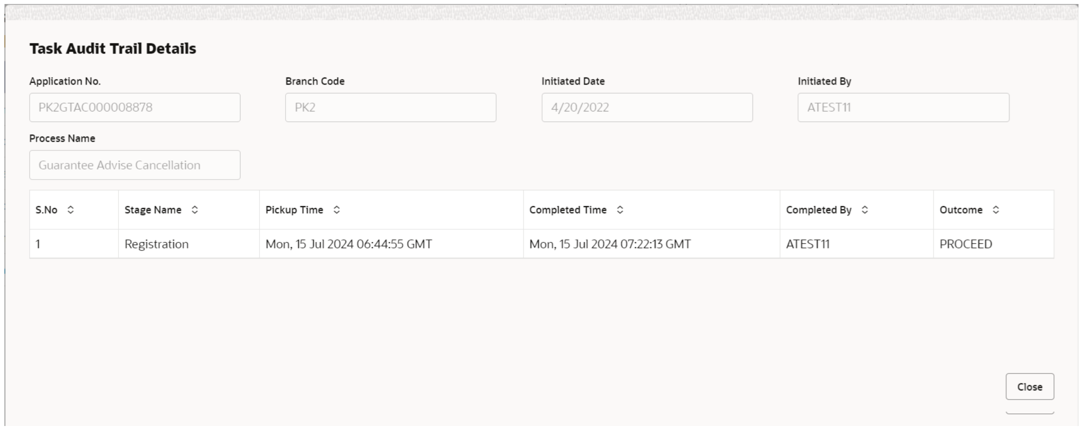
Table 2-7 (Cont.) Main - Guarantee Details - Field Description

Field	Description
Undertaking Amount	Read only field. System defaults the outstanding value available in Guarantee Advised.
Amount In Local Currency	Read only field. After the tab out of 'Currency Code, Amount' field, system populates the Local currency and amount value in this field. System fetches the local currency equivalent value for the transaction amount from back office (with decimal places).
User Reference Number	Read only field. System defaults the user reference number, depending on the selection of Advising Bank Reference Number.
Purpose of Message	Purpose of message defaults from Guarantee Advised. The user can change the purpose of message.
File Identification	Read only field. System defaults the value available in Guarantee Advised.
Narrative	Read only field. System defaults the value available in Guarantee Advised.
Applicable Rules	Read only field. This field displays the rules of the Guarantee Advised.
Narrative	Read only field. System defaults the value available in Guarantee Advised details.
Type of Undertaking	Read only field. System defaults the value available in Guarantee Advised details.
Narrative	Read only field. System defaults the value available in Guarantee Advised.
Date of Issue	Read only field. Application will default the branch's current date in date of issue. User cannot change the defaulted date. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of registration.
Expiry Type	Read only field. System defaults the expiry type available in Guarantee Advised.
Date of Expiry	Read only field. System defaults the expiry date available in Guarantee Advised.
Expiry Condition/Event	Read only field. System defaults the condition available in Guarantee Advised.
Applicant	Read only field. System defaults the applicant name available in Guarantee Advised.
Obligor/ Instructor Party	Read only field. System defaults the value available in Guarantee Advised.
Advice Through Bank	Read only field. System defaults the value available in Guarantee Advised.
Additional Amounts	Read only field. Additional Amount Covered as per the latest LC details is displayed.

Table 2-7 (Cont.) Main - Guarantee Details - Field Description

Field	Description
Beneficiary Consent Required	Enable the option, if beneficiary consent required for cancellation. Disable the option, if Abeneficiary consent is not required for cancellation.

Audit



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

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

Table 2-8 Audit - Field Description

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

2. Click **Next**.

   The task will move to next data segment.

Table 2-9 Main - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee Advise Cancellation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	Click this button, the system allows to display the incoming SWIFT MT 767 message received. 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	Click on View Undertaking button enables user to view the details of the undertaking.
Request Clarification	User can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
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.

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

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

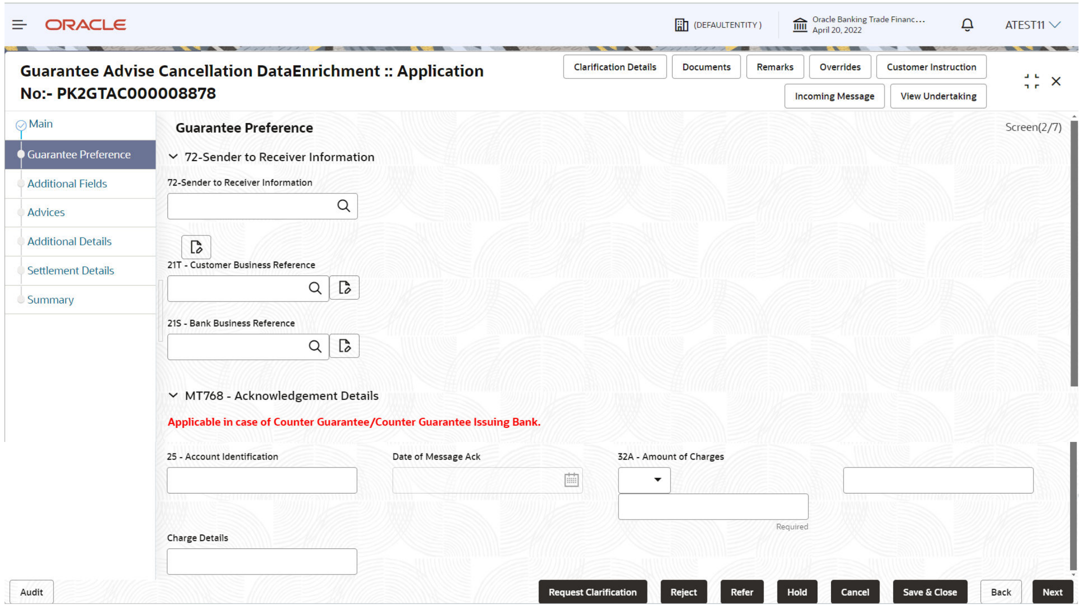
2.3.2 Guarantee Preferences

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

In this section user can enter and update the acknowledgment details and response details.

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

Figure 2-10 Guarantee Preferences



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

Table 2-10 Guarantee Preferences - Field Description

Field	Description
72-Sender to Receiver Information	Specify the Sender to Receiver Information details.
72-Sender to Receiver Information	Specify or click **Search** icon to search and select the additional information for receiver. Click the edit icon adjacent to the Sender to Receiver Information field to update the description.
21T - Customer Business Reference	Click **Search** icon to search and select the Customer Business Reference. Click the edit icon adjacent to the Customer Business Reference field to update the description.
21S - Bank Business Reference	Click **Search** icon to search and select the Bank Business Reference. Click the edit icon adjacent to the Bank Business Reference field to update the description.
MT768 - Acknowledgment Details	Specify the MT768- Acknowledgment Details applicable in case of Counter Guarantee/Counter Guarantee Issuing Bank.
Account Identification	Specify the values for account identification.
Date of Message Ack	Read only field. System defaults the current system date as date of message acknowledgment.
Amount of Charges	Select the currency and specify the values for the amount of charges.
Charge Details	Specify the details of charges if applicable.

2. Click **Next**.

   The task will move to next data segment.

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

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee Advise Cancellation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	Click this button, the system allows to display the incoming SWIFT MT 767 message received. 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	Click on View Undertaking button enables user to view the details of the undertaking.
Request Clarification	User can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
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.

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

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

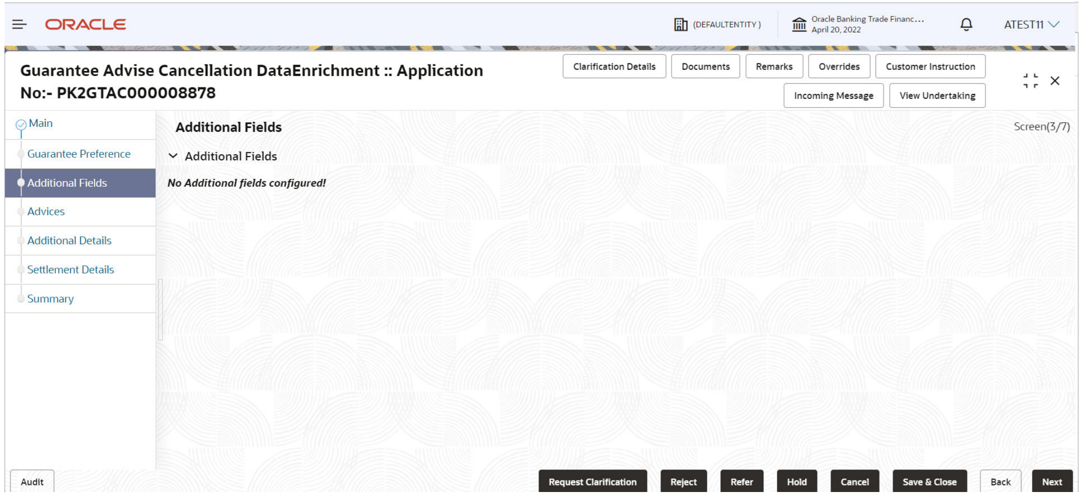
2.3.3 Additional Fields

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

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

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

Figure 2-11 Additional Fields



2. Click **Next**.

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

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

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

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

Field	Description
Incoming Messages	Click this button, the system allows to display the incoming SWIFT MT 767 message received. 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	Click on View Undertaking button enables user to view the details of the undertaking.
Request Clarification	User can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
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 • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Next	On click of Next, system validates if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment.

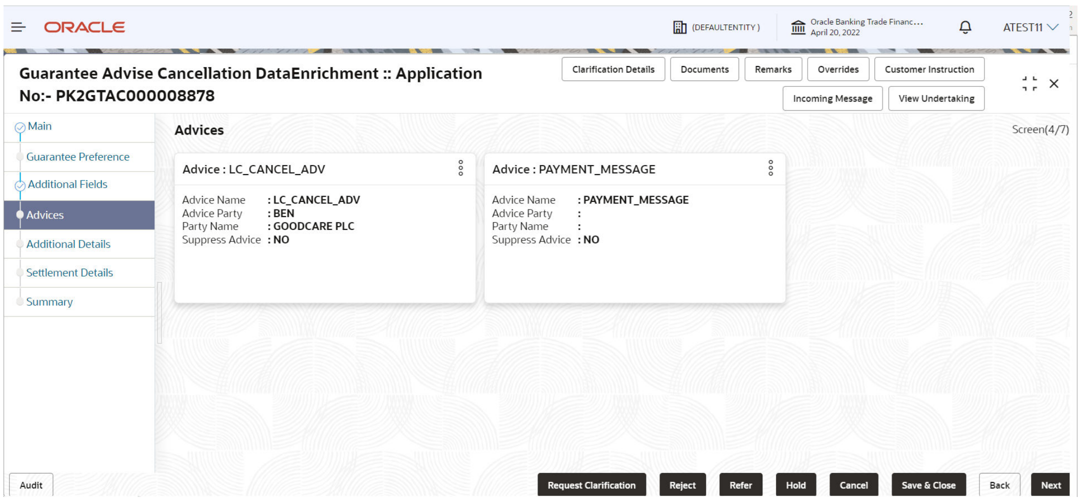
2.3.4 Advices

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

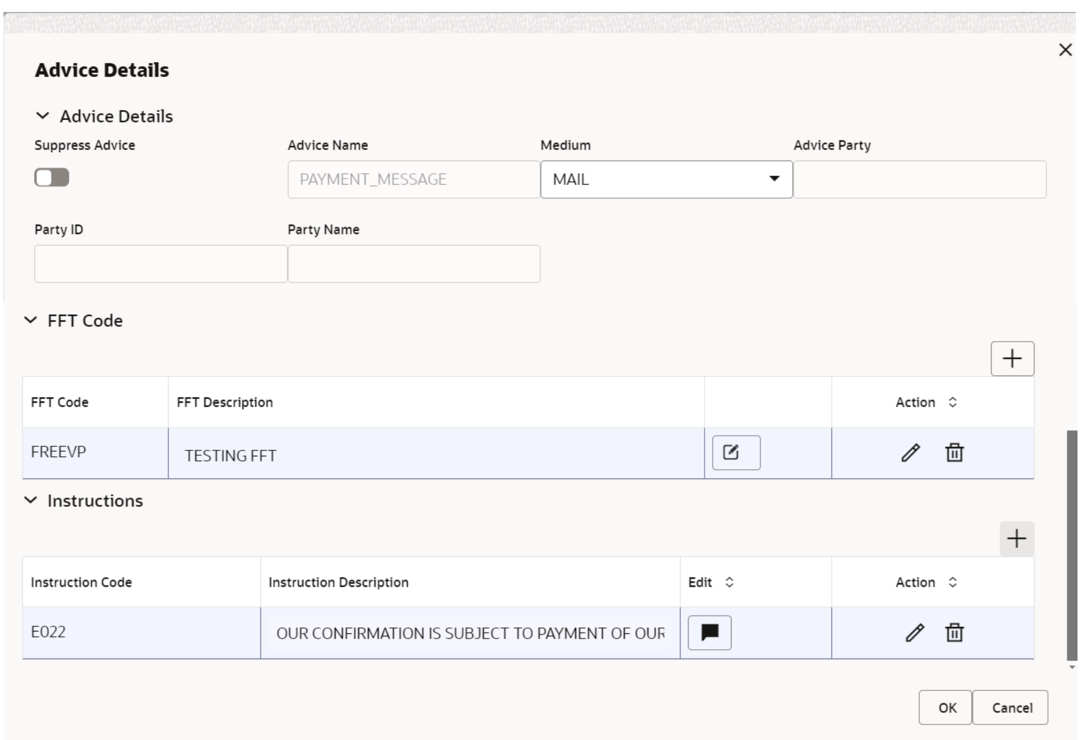
This section defaults the advices maintained for the product based on the advices maintained at the Product level. User can suppress the advice, if required.

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

Figure 2-12 Advices



Advice Details



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

Table 2-13 Advice Details

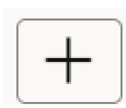
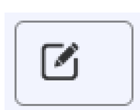
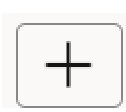
Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Read only field. Advice name is defaulted from Guarantee Advise.
Medium	The medium of advices is defaulted from the system. User can update, if required.
Advice Party	Read only field. The medium of advices is defaulted from the system.
Party ID	Read only field. Value be defaulted from Guarantee Advise.
Party Name	Read only field. Value be defaulted from Guarantee Advise.
Free Format Text	Specify the free format text details.
	Click plus icon to add new FFT code.
FTT Code	Click **Search** to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected.
	Click edit icon to edit the existing FFT description.
Action	Click delete icon to remove any existing FFT code. Click edit icon to edit the existing FFT code.
Instruction Details	Specify the Instruction Details details.
	Click plus icon to add new instruction code.
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected.

Table 2-13 (Cont.) Advice Details

Field	Description
	Click edit icon to edit the existing instruction description.
Action	Click delete icon to remove any existing instruction code. Click edit icon to edit the existing instruction code.

2. Click **Next**.

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

Table 2-14 Advices - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee Advise Cancellation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	Click this button, the system allows to display the incoming SWIFT MT 767 message received. 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.

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

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

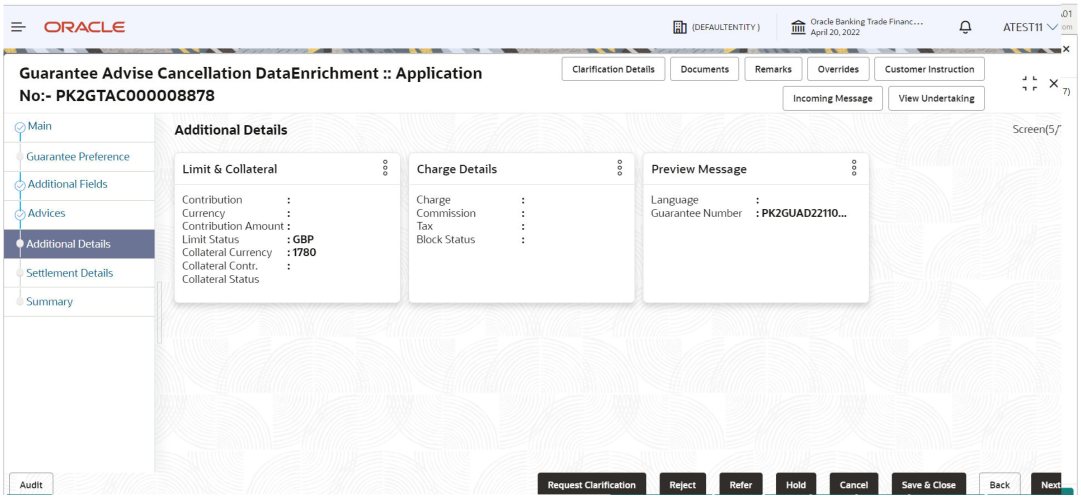
2.3.5 Additional Details

This topic provides the systematic instructions to capture the additional details

In the Additional details section, the user can verify/input/update the additional details data segment of the Guarantee/SBLC request. Guarantee cancellation may have impact on the Charges & Commission section.

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

Figure 2-13 Additional Details



Limits and Collaterals

The limits and collateral details are displayed as tile. The tiles displays a list of important fields with values.

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.

Note:

For Guarantee Advising MT 760, user can input the values, applicable if Advising bank confirms undertaking.

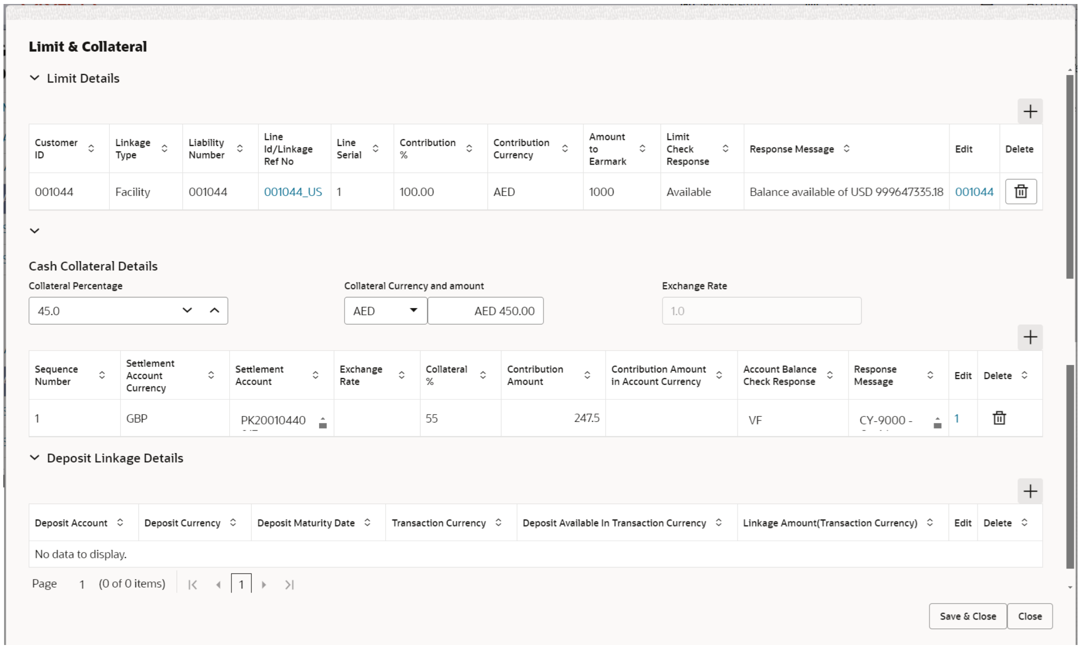
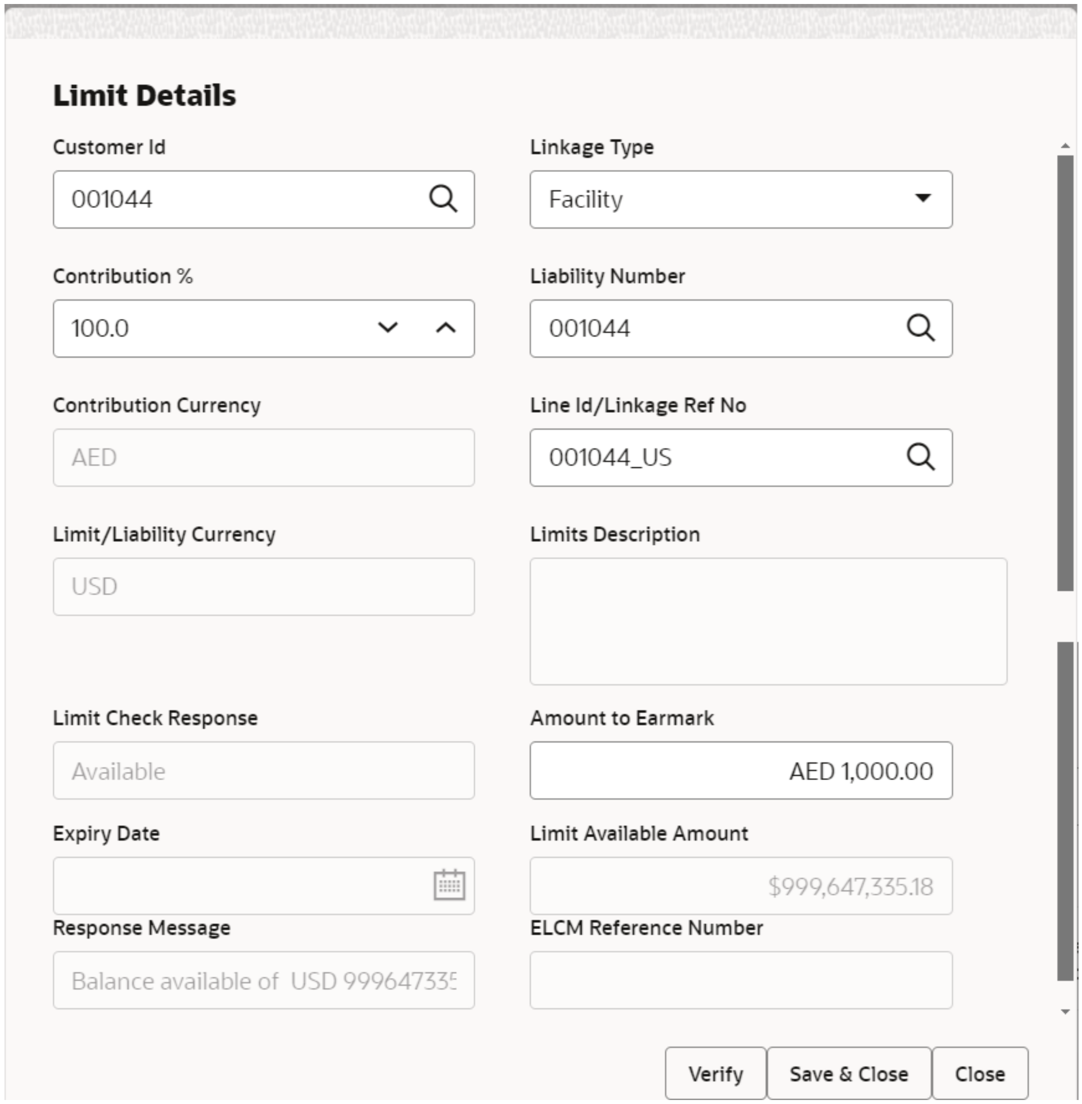


Figure 2-14 Limit Details



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

Table 2-15 Limit Details - Field Description

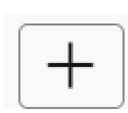
Field	Description
Limit Details	Specify the limit details.
	Click plus icon to add new limit details. Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application. The user can change the customer ID.

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

Field	Description
Linkage Type	Select the linkage type. Linkage type can be: • Facility • Liability By default Linkage Type is “Facility”.
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.
Liability Number	Click Search to search and select the Liability Number from the look-up. The list has all the Liabilities mapped to the customer.
Contribution Currency	Read only field. The LC currency will be defaulted in this field.
Line ID/ Linkage Ref No	Click **Search** to search and select from the various lines available and mapped under the customer id gets listed in the drop down. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available. If limit check fails, the outstanding limit after the transaction value will be shown in the limit outstanding amount. **Note:** User can also select expired Line ID from the lookup and on clicking the verify button, system should default “The Earmarking cannot be performed as the Line ID is Expired” in the “Response Message” field. This field is disabled and read only, if **Linkage Type** is **Liability**.
Limit/ Liability Currency	This field displays the limit currency. Limit Currency will be defaulted in this field, when you select the **Liability Number**.
Limits Description	Read only field. This field displays the limits description.
Limit Check Response	Read only field. This field displays the limit check response. Response can be ‘Success’ or ‘Limit not Available’ based on the limit service call response. The value in this field appears, if you click the Verify button.
Amount to Earmark	Amount to earmark will default based on the contribution %. User can change the value.
Expiry Date	Read only field. This field displays the date up to which the Line is valid.

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

Field	Description
Limit Available Amount	Read only field. This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the Verify button.
Response Message	Read only field. This field displays the detailed response message. The value in this field appears, if you click the Verify button.
ELCM Reference Number	Read only field. This field displays the ELCM reference number.
Limit Details - Grid	Below fields appear in the Limit Details grid along with the above fields.
Line Serial	Read only field. Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.
Edit	Click the edit link to edit the limit details.

Figure 2-15 Collateral Details

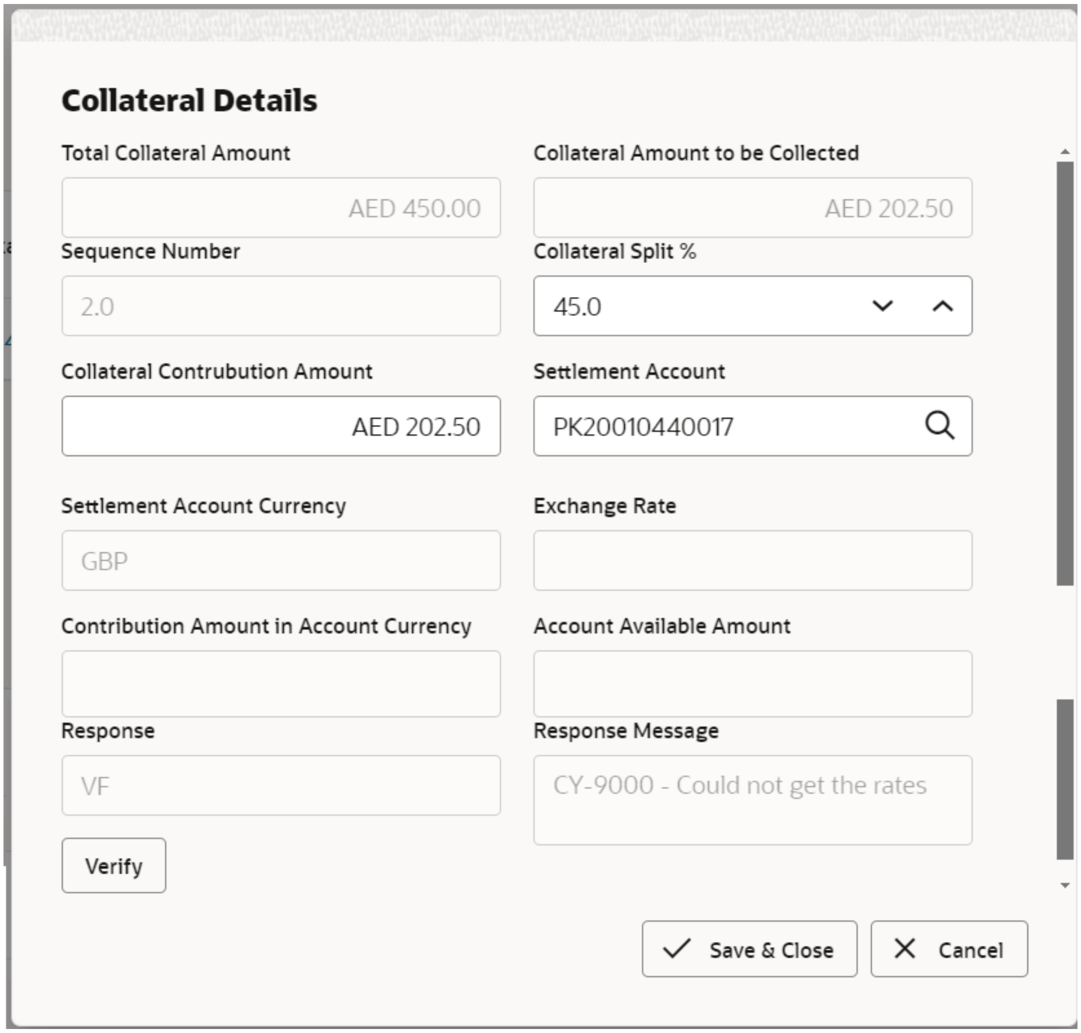


Table 2-16 Cash Collateral Details - Field Description

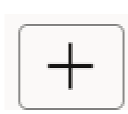
Field	Description
Collateral Percentage	System populates the Collateral % maintained in the Customer / Product for the counter party of the contract. User can modify the collateral percentage.
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.
Exchange Rate	System populates the exchange rate maintained. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.
	Click plus icon to add new collateral details. Below fields are displayed on the **Cash Collateral Details** pop-up screen, if the user clicks plus icon.
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.

Table 2-16 (Cont.) Cash Collateral Details - Field Description

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

Table 2-16 (Cont.) Cash Collateral Details - Field Description

Field	Description
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Account Balance Check Response	This field displays the account balance check response.
	Click delete icon to delete the existing collateral details.
Edit	Click edit link to edit the collateral details.

Figure 2-16 Deposit Linkage Details

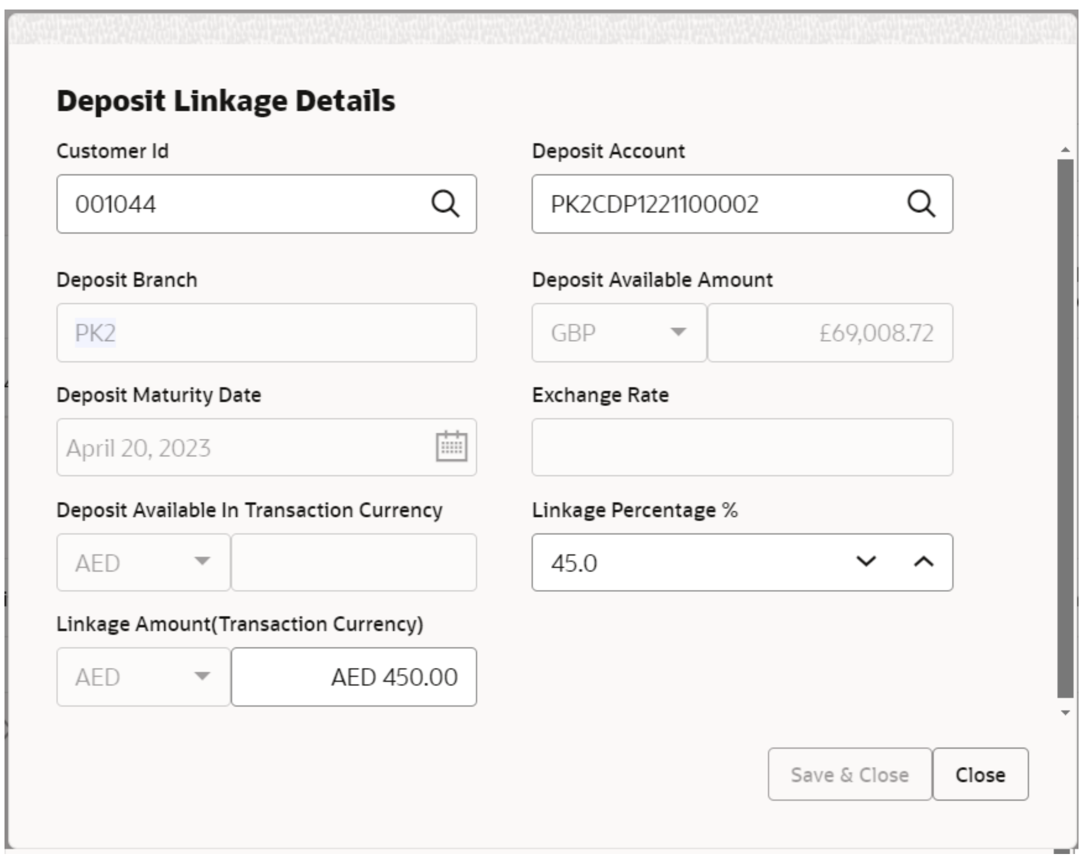
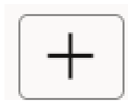
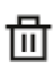


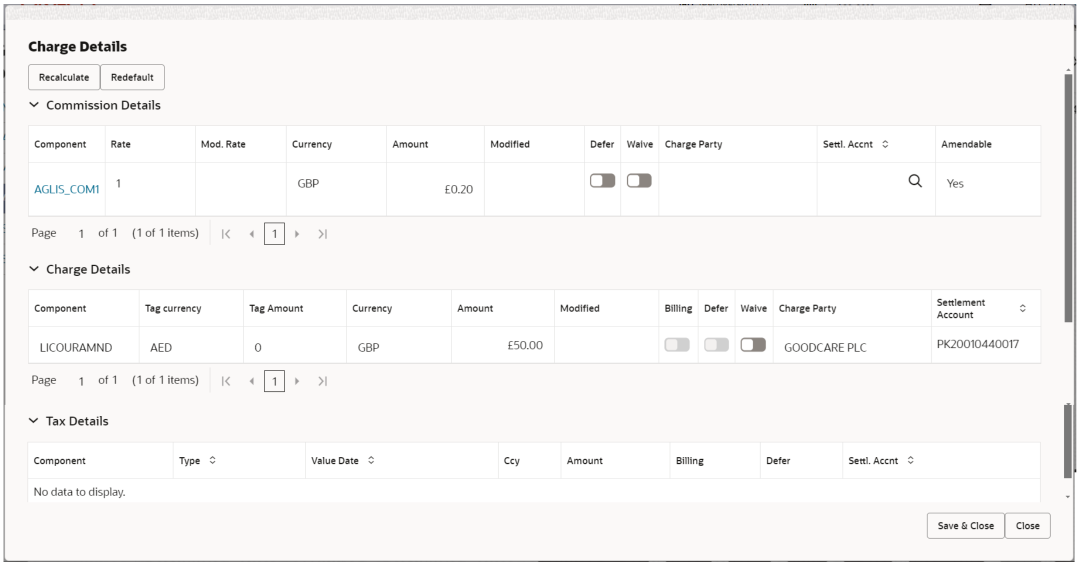
Table 2-17 Deposit Linkage Details

Field	Description
	Click plus icon to add new deposit linkage details.
Customer ID	This field displays the applicant's/applicant bank customer ID defaulted from the application. The user can change the customer ID.
Deposit Account	Click **Search** to search and select deposit for linkage from the look-up. All the Deposits of the customer should be listed in the look-up search. User should be able to select the deposit for linkage.
Deposit Branch	This field displays the deposit branch which will be auto-populated based on the deposit account selection.
Deposit Available Amount	Amount will be auto-populated based on the Deposit Account selection.
Deposit Maturity Date	Maturity Date of deposit is displayed based on the Deposit Account selection.
Exchange Rate	This field displays the latest exchange rate for deposit linkage. This will be picked up from the exchange rate maintenance from the common core.
Deposit Available In Transaction Currency	This field displays the deposit amount available, after exchange rate conversion, if applicable.
Linkage Percentage %	Specify the value for linkage percentage.
Linkage Amount (Transaction Currency)	System to default the transaction amount user can change the value. System validates the linking amount with available Deposit balance and should not allow to link more than the available amount.
Deposit Details - grid	Below fields appear in the **Deposit Details** grid along with the above fields.
Deposit Currency	The currency will get defaulted in this field.
Transaction Currency	The currency will get defaulted in this field from the underlying task.
	Click delete icon to delete the existing deposit linkage details.
Edit	Click edit link to edit the deposit linkage details.

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

Charge Details

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.



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

Field	Description
Commission Details	Specify the commission details. All charges, commission and margin are collected from the counter-party by default.
Component	This field displays the commission component.
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Mod. Rate	From the default value, if the rate is changed the value gets updated in this field.
Currency	This field displays the currency in which the commission have to be collected.
Amount	This field displays the amount that is maintained under the product code. The commission rate, if available in Back Office defaults in OBTFPM. The user is able to change the rate, but not the commission amount directly. The amount gets modified based on the rate changed and the new amount is calculated in back office based on the new rate and is populated in OBTFPM. If flat commission is applicable, then commission amount defaulted from back office is modifiable by the user. Rate field will be blank and the user cannot modify the Rate field.
Modified	From the default value, if the amount is changed, the value gets updated in the modified amount field.
Defer	If enabled, charges/commissions has to be deferred and collected at any future step.

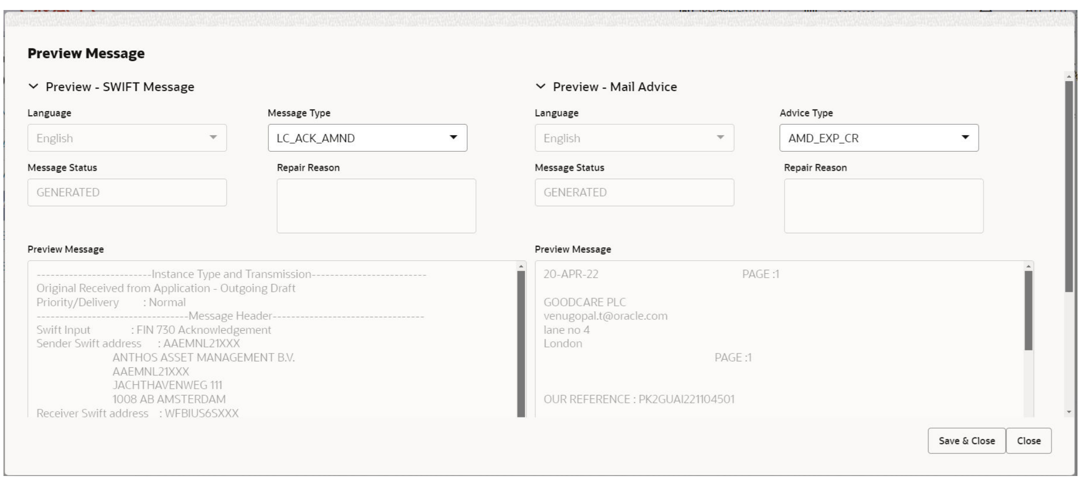
Field	Description
Waive	Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder.
Charge Party	Charge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

Field	Description
Component	This field displays the tax component.
Type	This field displays the type of tax component.
Value Date	This field displays the value date of tax component.
Ccy	This field displays the currency in which the tax have to be collected. The tax currency is the same as the commission.
Amount	This field displays the tax amount based on the percentage of commission maintained. You can edit the tax amount, if applicable.
Billing	If taxes are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. This field is disabled, if 'Defer' toggle is enabled.
Defer	If taxes have to be deferred and collected at any future step, this option has to be enabled. The user can enable/disable the option the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation.
Settl. Account	System defaults the settlement account. The user can modify the settlement account.

Preview Message

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

Based on the Guarantee Cancellation details captured in the previous screen, the preview message simulated from the Back Office and the user can view the message



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

Table 2-18 Preview Message - Field Description

Field	Description
Preview SWIFT Message	Displays the preview of SWIFT Messages.
Language	Read only field. The language to preview the draft guarantee details. English is set as default language for the preview.

Table 2-18 (Cont.) Preview Message - Field Description

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

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

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

Table 2-19 Additional Details - Action Buttons - Field Description

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

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

Field	Description
Remarks	Specify any additional information regarding the Guarantee Advise Cancellation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	Click this button, the system allows to display the incoming SWIFT MT 767 message received. 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	Click on View Undertaking button enables user to view the details of the undertaking.
Request Clarification	User can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
Save & Close	Save the details provided and holds the task in ‘My Task’ queue for further update. This option will not submit the request.
Cancel	Cancel the Scrutiny stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.

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

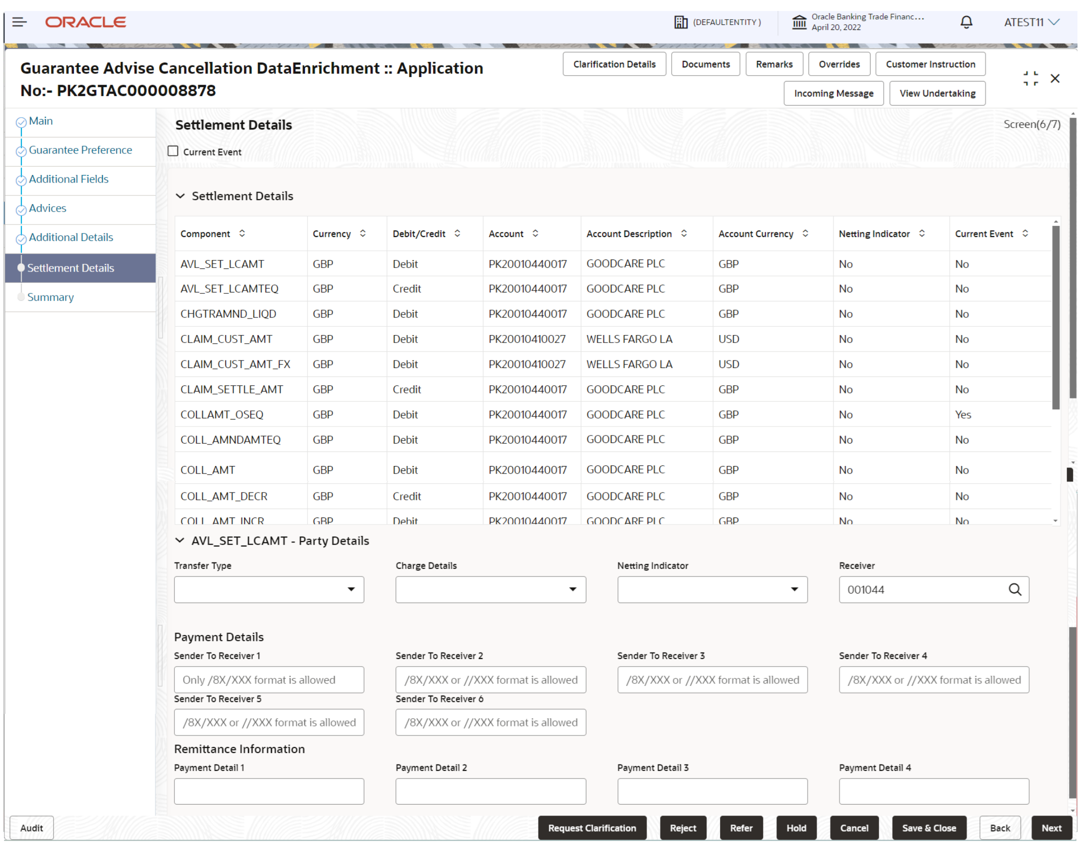
Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Next	On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

2.3.6 Settlement Details

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

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

Figure 2-17 Settlement Details



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

Table 2-20 Settlement Details – Field Description

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

2. Click any component in the grid.

Party Details

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

Field	Description
Intermediary Institution	Click search icon to search and select the intermediary institution from the look up.
Account with Institution	Click search icon to search and select the account with institution from the look up.
Beneficiary Institution	Click search icon to search and select the beneficiary institution from the look up.
Ultimate Beneficiary	Click search icon to search and select the ultimate beneficiary from the look up.
Intermediary Reimbursement Institution	Click search icon to search and select the intermediary reimbursement institution from the look up.
Receiver	Click search icon to search and select the receiver from the look up.

Payment Details

Table 2-21 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.

3. Click **Next**.

   The task will move to next data segment.

Table 2-22 Settlement Details - Action Buttons - Field Description

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

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

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the uarantee Advise Cancellation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	Click this button, the system allows to display the incoming SWIFT MT 767 message received. 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	Click on View Undertaking button enables user to view the details of the undertaking.
Request Clarification	User can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
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.

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

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

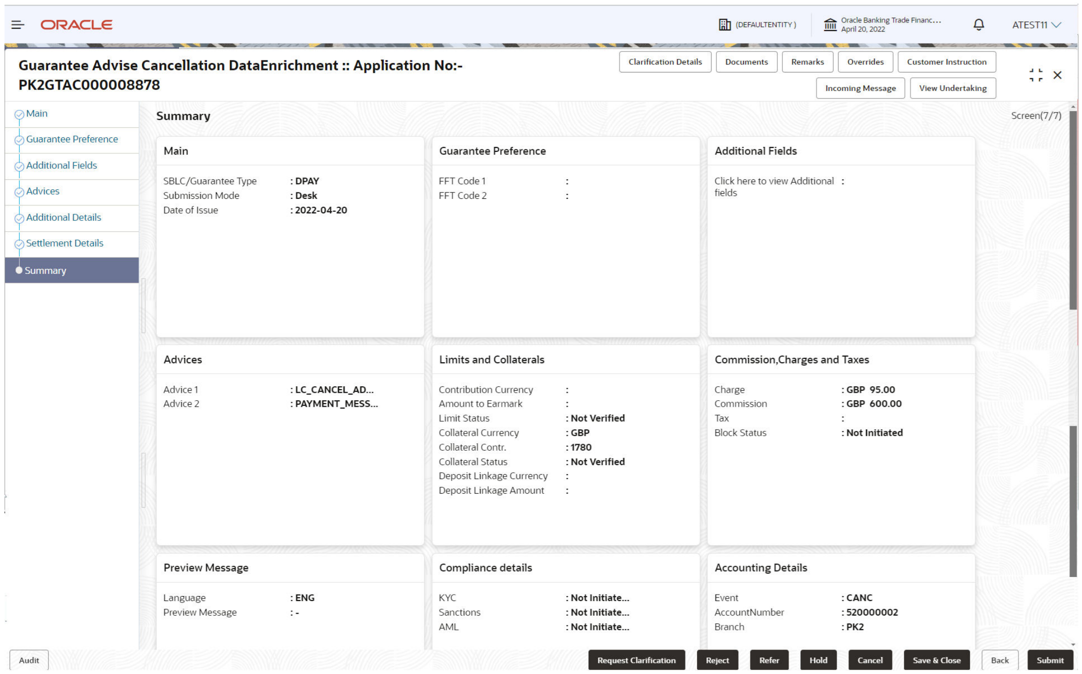
2.3.7 Summary

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

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

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

Figure 2-18 Summary



Tiles Displayed in Summary

- Main - User can view the application and Guarantee details. User can only view but cannot edit any of the details.
- Guarantee Preferences - User can view the guarantee preferences. User can only view but cannot edit any of the details.
- Additional Fields - User can view the UDF maintained.
- Advices - User can view the advices details.
- Limits and Collaterals - User can view the captured details of limits and collateral. User can only view but can not edit any of the details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details. User can only view but can not edit any of the details.
- Preview Messages - User can view the preview of draft messages of guarantee details.
- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

2. Click **Submit**.

   The task will move to next logical stage.

Table 2-23 Summary - Action Buttons - Field Description

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the Guarantee Advise Cancellation. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instruction	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Messages	Click this button, the system allows to display the incoming SWIFT MT 767 message received. 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	Click on View Undertaking button enables user to view the details of the undertaking.
Request Clarification	User can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline
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.

Table 2-23 (Cont.) Summary - Action Buttons - Field Description

Field	Description
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Back	On click of Back, system moves the task back to previous data segment.
Submit	Task will get moved to next logical stage of Guarantee Advise Cancellation. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. n case of duplicate documents' system will terminate the process after handing off the details to back office.
Checklist	Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit.

2.4 Multi Level Approval

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

The Approval user can approve a Guarantee Cancellation request.

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

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

Authorization Re-Key (Non-Online Channel)

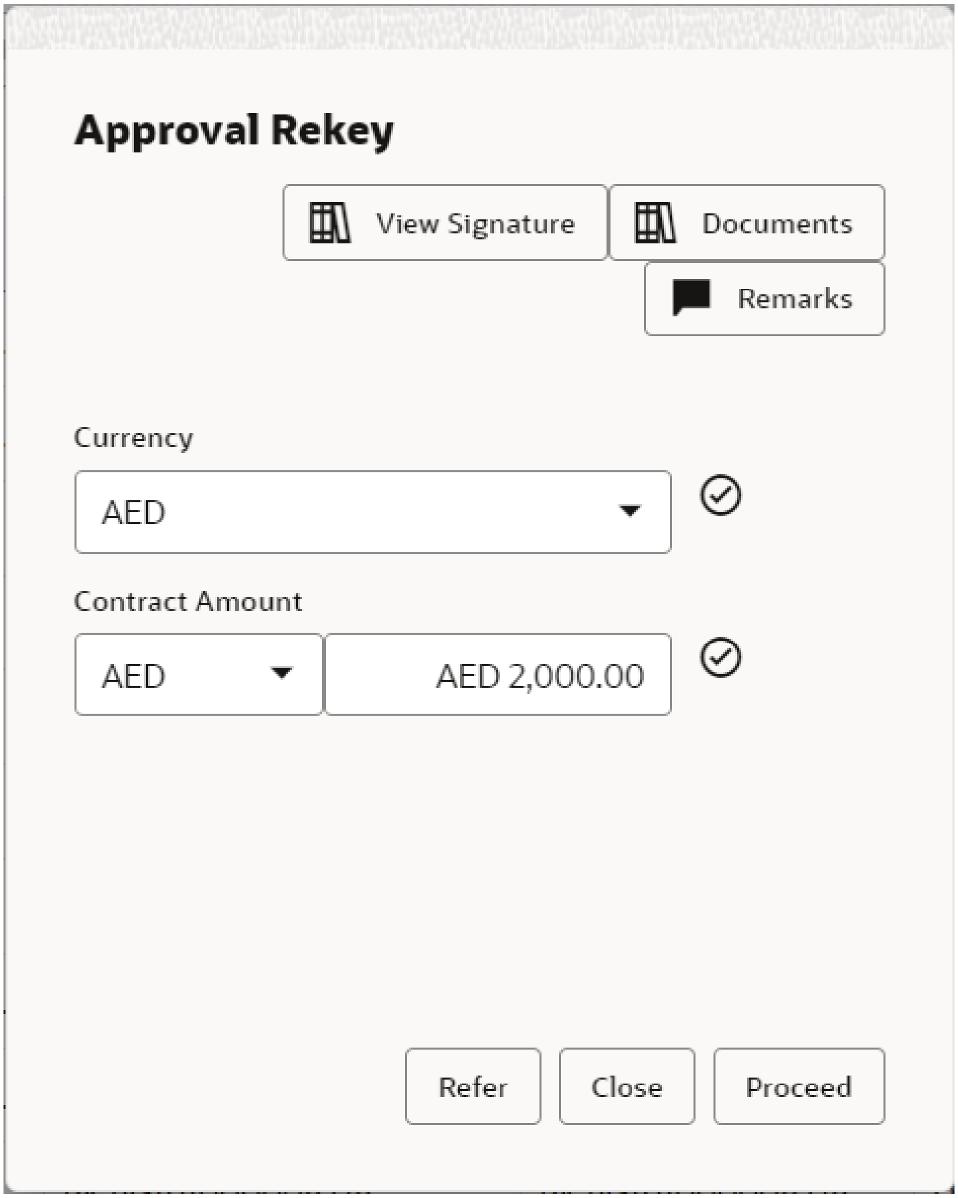
For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from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

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

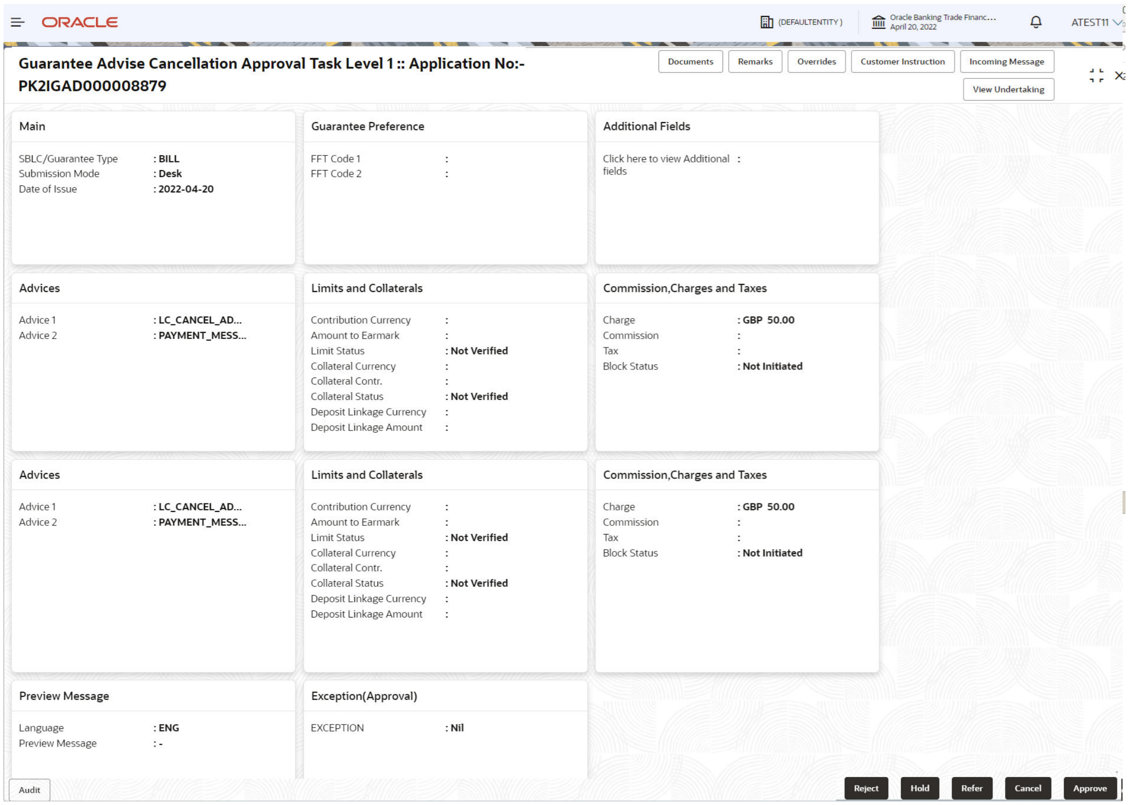
- Currency
- Contract Amount

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

Figure 2-19 Authorization Re-Key


Approval Rekey
View Signature
Documents
Remarks
Currency
AED
Contract Amount
AED
AED 2,000.00
Refer
Close
Proceed

Approval Summary



Tiles Displayed in Summary:

- Main - User can view the application details and guarantee/Standby details. User can only view but cannot edit any of the details..
- Guarantee Preferences - User can view the guarantee preference details. User can only view but cannot edit any of the details.
- Additional Fields - User can view the UDF maintained.
- Advices - User can view advices.
- Limits and Collaterals - User can view the captured details of limits and collateral. User can only view but cannot edit any of the details.
- Commission, Charges and taxes - User can view commission, charges and taxes details. User can only view but cannot edit any of the details.
- Preview Message - User can view the preview message details.
- Exception(Approval) Details - User can view the exception (Approval) details.

1. Click **Approve**.

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

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

Field	Description
Documents	View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Common Group Message	Click Common Group Message button, to send MT799 and MT999 messages from within the task.
Incoming Message	This button displays the multiple messages (MT760 + up to 7 MT761. In case of MT798, the User can click and view the MT798 message(770,700/701).
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.
Cancel	Cancel the Data Enrichment stage inputs. The details updated in this stage are not saved. The task will be available in 'My Task' queue.
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

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

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

- Reject Approval
  This topic helps you quickly get acquainted with the Reject Approval process.

2.4.1 Reject Approval

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

As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Guarantee Advise available in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted.

User can drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

Summary

The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

- Main Details - User can view and modify details about application details and guarantee details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required.
- Charge Details - User can view and modify charge details, if required.
- Guarantee Details - User can view and modify Counter Guarantee details and Guarantee details, if required.
- Advice Preview - User can view and modify draft guarantee details, legal verification and customer confirmation details, if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Remarks - As a Reject approval user, you will be able to view the remarks captured in the process during earlier stages. User also can see the Reject code with reason for rejection in the Remarks column

1. Click **Reject Approve** to reject the transaction.

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

Table 2-25 Action Buttons - Field Description

Field	Description
Reject Approve	On click of Reject Approve, the transaction is rejected.
Reject Decline	On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks.
Hold	User can put the transaction on ‘Hold’. Task will remain in Pending state.
Cancel	Cancel the Reject Approval.

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