Oracle Banking Trade Finance Process Management

Guarantee Advise User Guide

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

G28691-01

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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** process.

Audience

This document is intended for the following audience:

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

Documentation Accessibility

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

- Access to Oracle Support

Access to Oracle Support

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

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and BulletinsCritical 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 AssuranceOracle Software Security Assurance.

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.

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

As part of Guarantee Advise the advising bank advises a guarantee received from the issuing bank to the beneficiary of the guarantee.

The various stages involved in Oracle Banking Trade Finance Process Management during advising of a guarantee are:

- Receive and verify guarantee (non-online channel) - Registration stage
- Input application details
- Upload of related mandatory and non mandatory documents
- Verify documents and capture details
- Input/Modify Details of LC - Data Enrichment Stage
- Check for sanctions & KYC status
- Capture remarks for other users to check and act
- Hand off request to back office

In the subsequent sections, let’s look at the details for Guarantee Advising process:

This topic contains following subtopics:

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

2.1 Common Initiation Stage

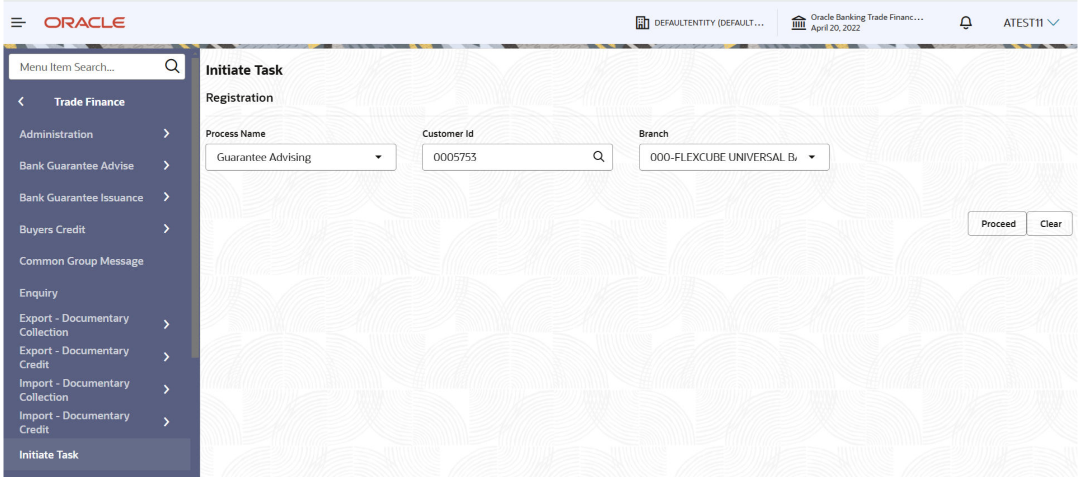
This topic provides the systematic instructions to initiate the new **Guarantee Advise** request.

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 displays.

Figure 2-1 Initiate Task



Process Name: Guarantee Advising
Customer Id: 0005753
Branch: 000-FLEXCUBE UNIVERSAL B

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

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

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

Table 2-1 Initiate Task - Field Description

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

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

Table 2-2 Action Buttons - Field Description

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

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

2.2 Registration

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

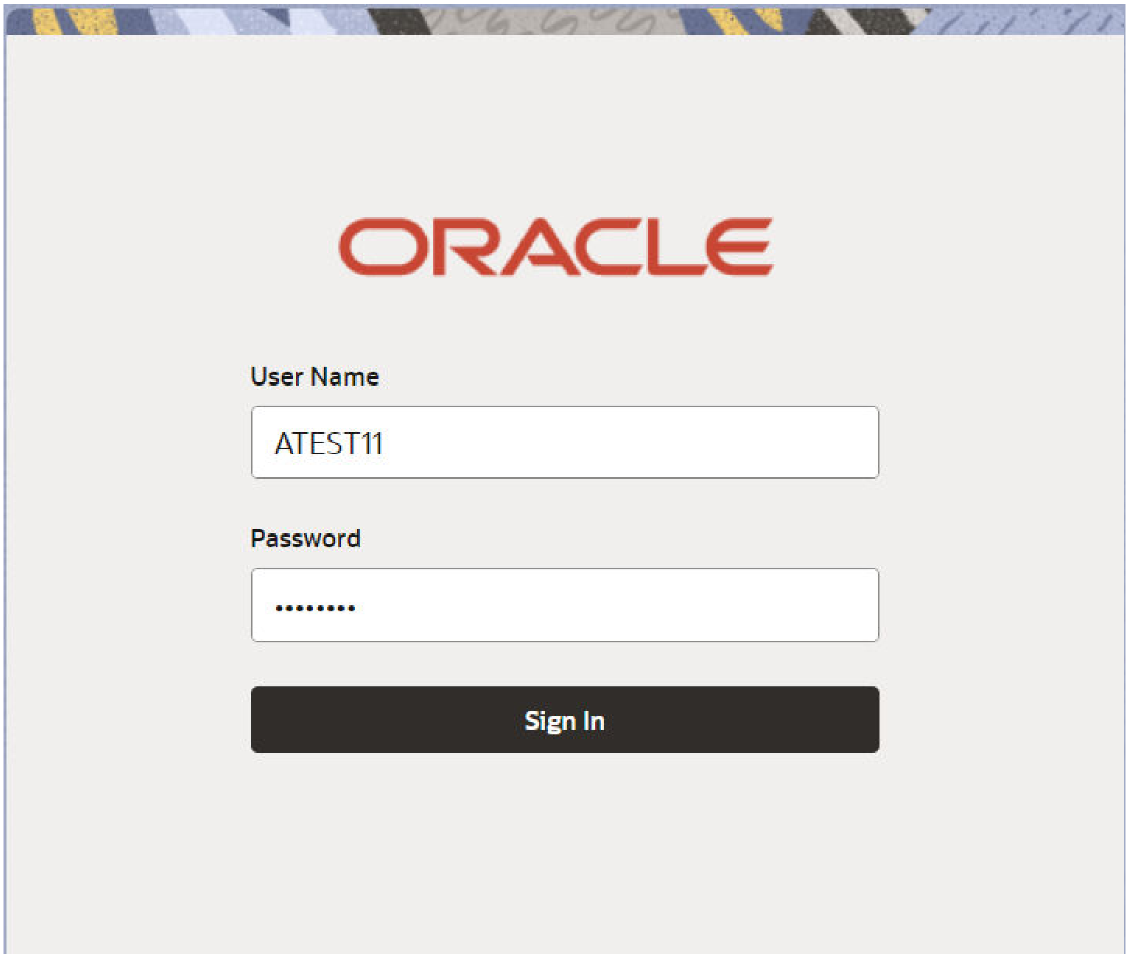
As a Registration user, you can register a Guarantee Advise request, also can upload relevant documents and verify checklist items. If Guarantee to be advised is received as physical instrument, the Guarantee Advise process starts from the Registration Stage.
During Registration stage, user can capture the basic details, check the signature of the authorized signatory of the Guarantee Issuing Bank and upload the guarantee. It also enables the user to capture some additional product related details as an option. On submit, the request will be available for an Guarantee Advice expert to handle the request in the next stage.

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

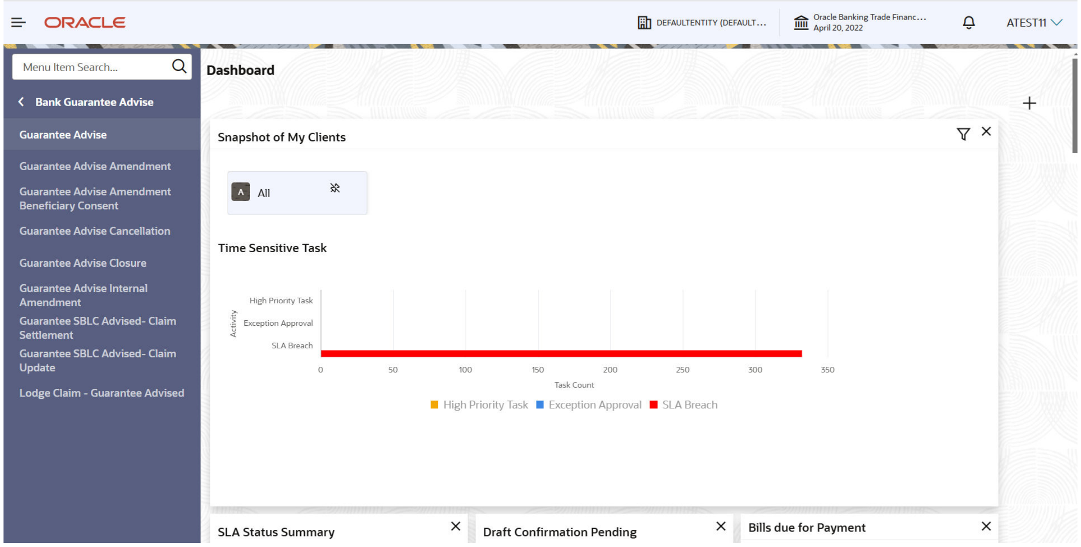


User Name: ATEST11

Password: ••••••••

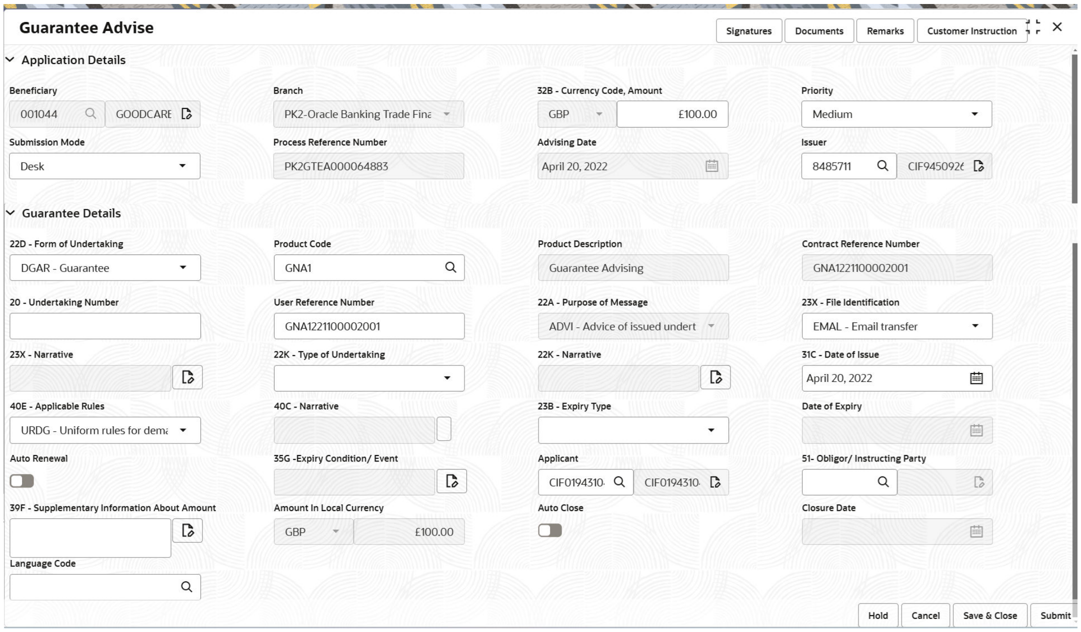
1. On **Home** screen, click **Trade Finance**. Under **Trade Finance**, click **Bank Guarantee Advise**.
2. Under **Bank Guarantee Advise**, click **Guarantee Advise**.

Figure 2-3 Guarantee Advice



The **Guarantee Advise - Registration** screen displays.
The Guarantee Advise - 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 - Registration - Application Details



Application Details

Beneficiary: 001044 GOODCARE
Branch: PK2-Oracle Banking Trade Fina
32B - Currency Code, Amount: GBP £100.00
Priority: Medium
Submission Mode: Desk
Process Reference Number: PK2GTEA000064883
Advising Date: April 20, 2022
Issuer: 8485711 CIF945092€

Guarantee Details

22D - Form of Undertaking: DGAR - Guarantee
Product Code: GNA1
Product Description: Guarantee Advising
Contract Reference Number: GNA1221100002001
20 - Undertaking Number:
User Reference Number: GNA1221100002001
22A - Purpose of Message: ADVI - Advice of issued undert
23X - File Identification: EMAL - Email transfer
23X - Narrative:
22K - Type of Undertaking:
22K - Narrative:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: URDG - Uniform rules for dem
40C - Narrative:
23B - Expiry Type:
Date of Expiry:
Auto Renewal:
35G -Expiry Condition/ Event:
Applicant: CIF0194310 CIF0194310
51- Obligor/ Instructing Party:
39F - Supplementary Information About Amount:
Amount In Local Currency: GBP £100.00
Auto Close:
Closure Date:
Language Code:

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

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

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

Field	Description
Beneficiary	Specify the beneficiary or click **Search** to search and select the beneficiary customer from look-up. If beneficiary is a customer of the bank, system will check for valid KYC status. If KYC status is not valid, system will display alert. For Guarantee Advising MT760, the Customer ID to be resolved from incoming message. If required use Walk-in ID. Bene ID/ name should be made amendable by the user.
Branch	Displays the customer's home branch based on the customer ID. **Note:** Once the request is submitted, Branch field is non-editable. For Guarantee Advising MT760, the branch to be resolved from CIF.
Currency Code, Amount	Select the currency code from the drop-down list. Specify the value of LC (with decimal places) as per currency type. For Guarantee Advising MT760, the currency code is Read only and populated from Incoming MT 760.
Priority	Set the priority of the Guarantee Advise request as Low/Medium/ High. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit of Registration stage as per the requirement. For Guarantee Advising MT760, the field is defaulted and user can change its value.
Submission Mode	Select the submission mode of Guarantee Advise request from the drop-down list. By default the submission mode will have the value as 'Desk'. • **Desk** - Request received through Desk • **Courier** - Request received through Courier
Process Reference Number	Read only field. Unique OBTFPM task reference number for the transaction. This is auto generated by the system based on process name and branch code. For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system.

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

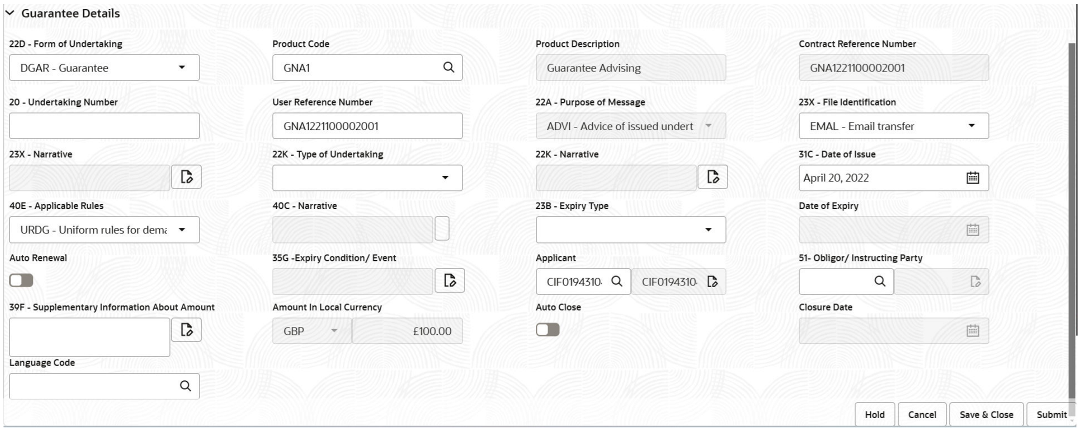
Field	Description
Advising Date	Read only field. System will default branch date. Back dating not allowed, if approved on a subsequent date, that date will be populated here. For Guarantee Advising MT760, the branch date to be defaulted. User cannot change the date. If approved on a later date, system should populate the branch date as on date of approval.
Issuer	Specify the issuing bank name or click **Search** to search and select the issuing bank. Party type with banks will only be displayed in look-up. The system will display the a. SWIFT code (if available) b. Name and address of the bank On selection of the record if SWIFT code is available then SWIFT code will be populated, if SWIFT code is not available then the bank's name and address will be populated. For Guarantee Advising MT760, the issuing bank is read only and populated from Incoming MT 760.

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

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

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

Figure 2-5 Guarantee Advise - Registration - Guarantee Details



Guarantee Details

22D - Form of Undertaking
DGAR - Guarantee

Product Code
GNA1

Product Description
Guarantee Advising

Contract Reference Number
GNA1221100002001

20 - Undertaking Number

User Reference Number
GNA1221100002001

22A - Purpose of Message
ADVI - Advice of issued undert

23X - File Identification
EMAL - Email transfer

23X - Narrative

22K - Type of Undertaking

22K - Narrative

31C - Date of Issue
April 20, 2022

40E - Applicable Rules
URDG - Uniform rules for dem

40C - Narrative

23B - Expiry Type

Date of Expiry

Auto Renewal

35G -Expiry Condition/ Event

Applicant
CIF0194310
CIF0194310

51- Obligor/ Instructing Party

39F - Supplementary Information About Amount

Amount In Local Currency
GBP
£100.00

Auto Close

Closure Date

Language Code

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

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

Field	Description
Form of Undertaking	Select the type of LC (Documentary Credit) as per the requirement. By default LC type is Irrevocable. • **DGAR** - Guarantee • **STBY** - Standby LC For Guarantee Advising MT760, the Form of Undertaking value is read only and populated from Incoming MT 760.
Product Code	Specify the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking. Alternatively, click **Search** to search and select the product code with code or product description. For Guarantee Advising MT760, user can enter the product code.
Product Description	Read only field. This field displays the description of the product as per the product code. For Guarantee Advising MT760, Product Description is populated based on product code selected.
Contract Reference Number	Read only field. Auto-generated by back end application. Number will be populated on the selection of Product Code. For Guarantee Advising MT760, Contract Reference Number is generated from Back office System.
Undertaking Number	Specify the undertaking number available in the guarantee/SBLC. For Guarantee Advising MT760, the Undertaking Number is read only and populated from Incoming MT 760.
User Reference Number	This field displays the user reference number, simulated from the back office. Number will be populated on the selection of Product Code. User can change the User Reference Number.
Purpose of Message	Select the purpose of message from the drop-down. The values are: • **ACNF** - Advice and confirmation of issued undertaking • **ADVI** - Advice of issued undertaking. This field is read only if **Form of Undertaking** value is **DGAR - Guarantee**. • **ACNF** - Advice and confirm (Limits required) • **ADVI** - Advice

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

Field	Description
File Identification	Select the type of delivery channel and its associated file name or reference from the available values. The options are: • **COUR** - Courier delivery • **EMAL** - Email transfer • **FACT** - SWIFTNet FileAct • **FAXT** - Fax transfer • **HOST** - Host-to-Host • **MAIL** - Postal Delivery • **OTHR** - Other delivery channel For Guarantee Advising MT760, the File Identification value is read only and populated from Incoming MT 760.
Narrative	Specify the description in this field, if **File Identification** field values are **COUR** or **OTHR** . For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.
Type of Undertaking	Select the guarantee type from the following available options: • **Advance Payment Guarantee** • **BILL** - Bill of Lading • **CUST** - Customs • **DPAY** - Direct Pay • **INSU** - Insurance • **JUDI** - Judicial • **LEAS** - Lease • **PAYM** - Payment • **PERF** - Performance • **RETN** - Retention • **SHIP** - Shipping - For shipping guarantee • **TEND** - Tender or Bid • **WARR** - Warranty/ maintenance • **OTHR** - Any other local undertaking type. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the details of any other type of local undertaking. This field is enabled if the **Type of Undertaking** has value as **OTHR** . For Guarantee Advising MT760, the Narrative is read only and populated from Incoming MT 760.
Date of Issue	This field displays the branch's current date as date of issue defaulted from the application. Application will populate the Date of Issue field with branch date on approval if date of approval is later than date of Registration. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.

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

Field	Description
Applicable Rules	Select the applicable rules for guarantee advise. The options are: • **URDG- Uniform rules for demand guarantees** • **UCPR - Uniform customs and Practices** • **ISPR - International standby Practices** • **NONE - Not subject to any rules** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the description in this field, if **Applicable Rules** field values is **None** . For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Expiry Type	Select the expiry type for guarantee advise. This field indicates whether undertaking has specified expiry date or is open-ended. The options are: • **COND- Without Expiry** • **COND- With Expiry** • **FIXD - Specified expiry date (with/without automatic expansion)** • **OPEN - No specific date of expiry** For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Date of Expiry	Select the expiry date of the Guarantee advise. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the 'Expiry Date is equal to the Issue Date', system will provide a alert message. The field is enabled, if **Expiry Type** is **COND** and **FIXD**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Auto Renewal	Enable the option for auto renewal of guarantee advise. The field is enabled, if **Expiry Type** is **OPEN**.
Expiry Condition/Event	Specifies the documentary condition/event that indicates when the local undertaking will cease to be available. The field is enabled, if **Expiry Type** is **COND - With Expiry** or **COND - Without Expiry**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Applicant	Specify the applicant or alternatively, click **Search** to search and select the applicant from the look-up. If the request is received from Applicant bank, select the applicant from the list of values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Obligor/ Instructor Party	Specify the party obligated to reimburse the issuer or click **Search** to search and select the name of the obligor from the lookup. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.

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

Field	Description
Supplementary Information About Amount	Specify the additional information about amount related to undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
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).
Auto Close	Enable the option, if Auto close is required for that transactions. Disable the option, if Auto close is not required for that transactions. The field is disabled, if **Expiry Type** is **OPEN**.
Closure Date	This field displays the “Closure Date”defaulted by the system, with the value “Expiry Date” + No of Closure days maintained in the respective Product in which the contract has been created. System automatically close the contract on the specified “Closure Date” if “Auto Close” is selected as “Yes” for the specific contract. User can modify the system defaulted “Closure Date” and system should validate the same for the below conditions, • Closure Date must be after the Issue Date. • Closure Date must be after the Expiry Date. • Closure Date cannot be blank, when the “Auto Close” is checked. The field is disabled, if **Expiry Type** is **OPEN**.
Language Code	Click Search to search and select the language code from the look-up.

5. Click **Submit**.

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

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

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

Table 2-5 (Cont.) Guarantee Advise - 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 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. If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided.
Checklist	Click to view the list of items that needs to be completed and acknowledge. If mandatory checklist items are not selected, system will display an error on submit.

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

2.2.1 Document Linkage

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

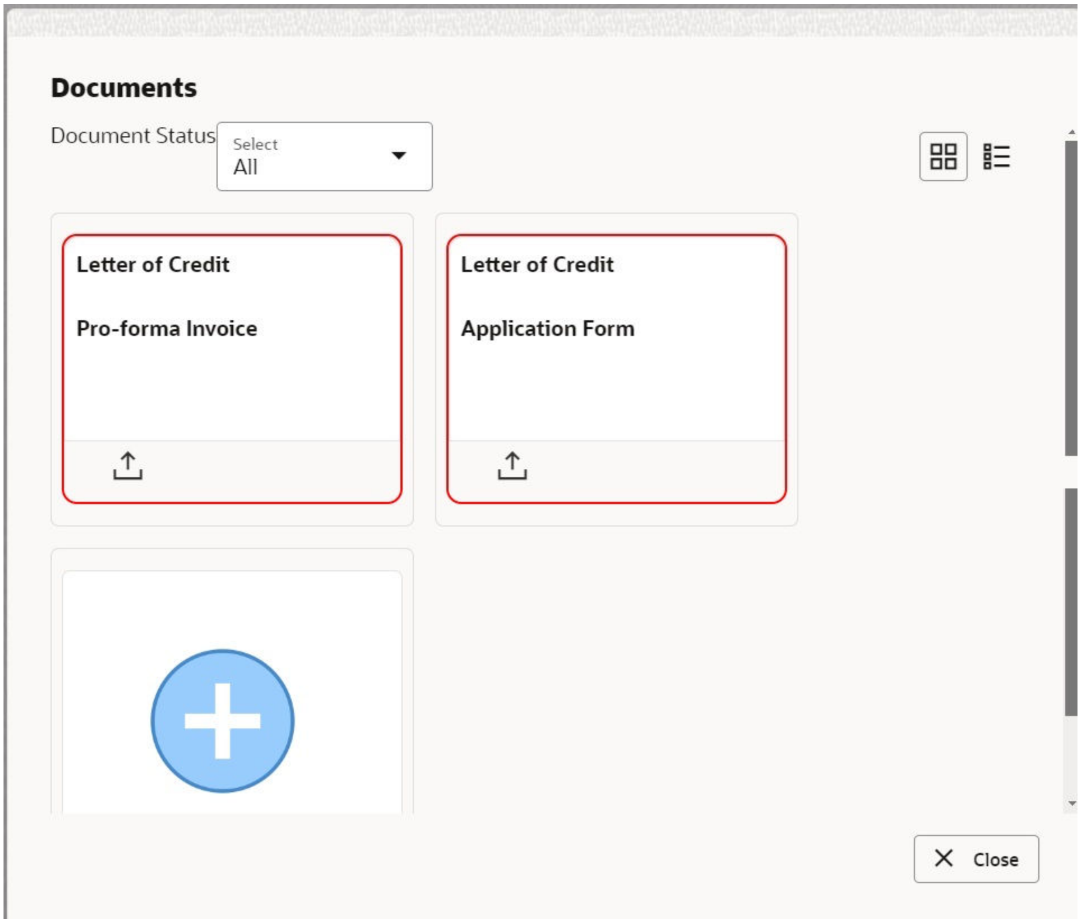
In OBTFPM, system should display Document Ids available in the DMS system. In DMS system, the documents can be Uploaded and stored for future access. Every document stored in DMS will have a unique document id along with other Metadata. The uploaded Document image in the DMS should be available/queried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

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

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

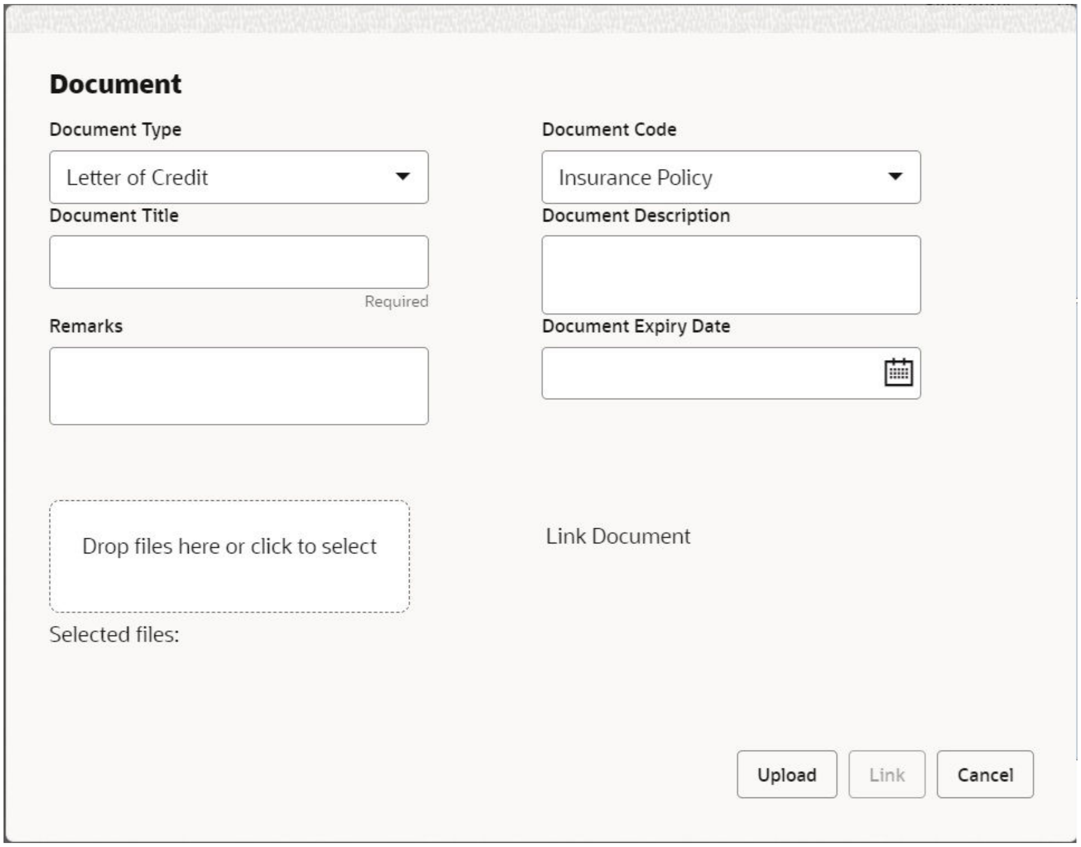
1. On the header of **Registration** screen, click, **Documents**.

The **Document** pop-up screen is displayed.



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

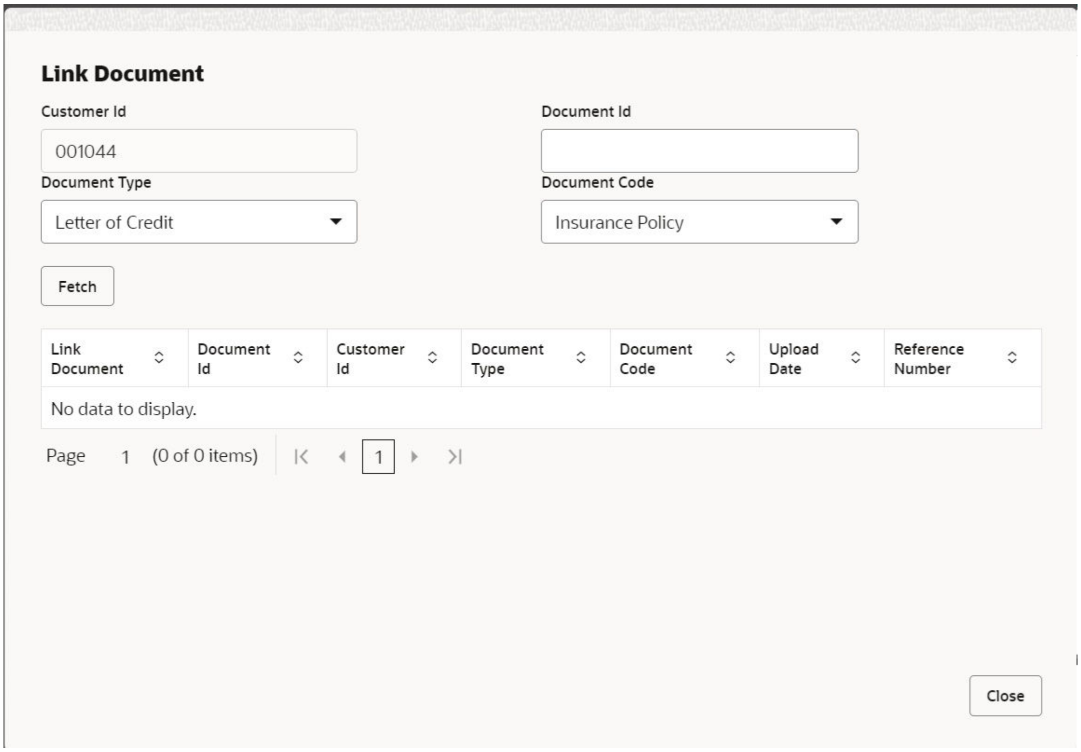
The **Document** screen is displayed.



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

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

   The link **Document** pop up screen is displayed.
   The value selected in **Document Type** and **Document Code** of **Document** screen are defaulted in the **Link Document Search** screen.



Link Document

Customer Id: 001044

Document Id:

Document Type: Letter of Credit

Document Code: Insurance Policy

Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
No data to display.						

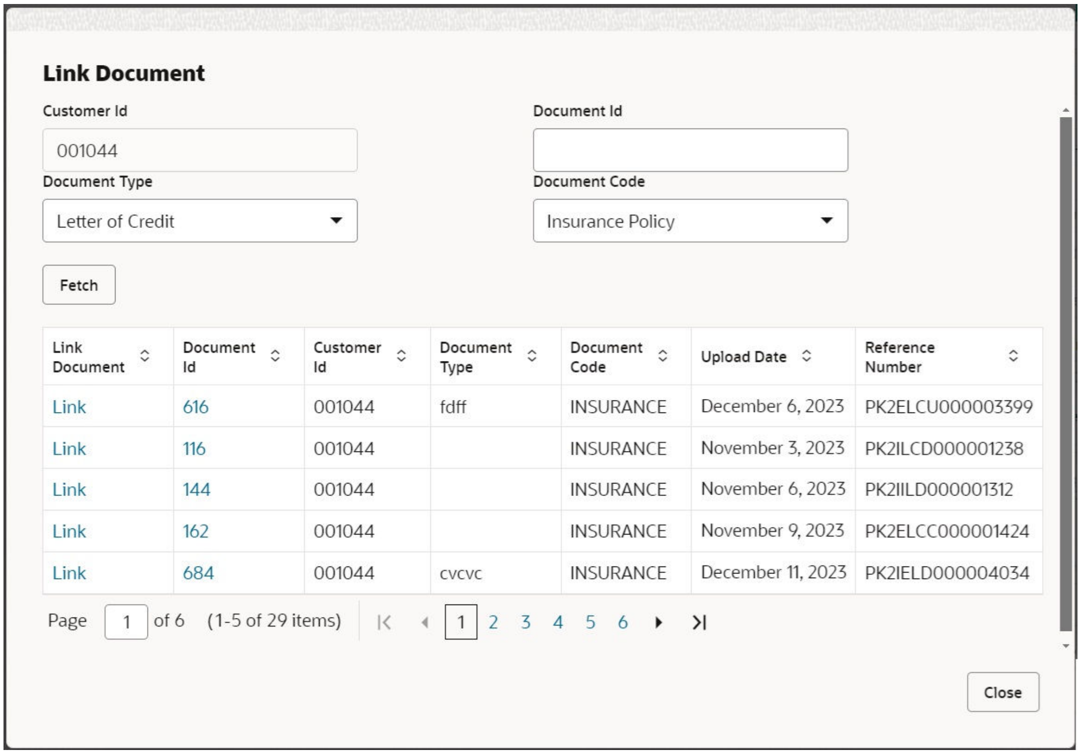
Page 1 (0 of 0 items)

4. Click **Fetch** to retrieve the details from DMS.

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

Field	Description
Customer ID	This field displays the transaction Customer ID.
Document ID	Specify the document ID.
Document Type	Select the document type from list.
Document Code	Select the document Code from list.
Search Result	
Document ID	This field displays the document ID from metadata.
Customer ID	This field displays the transaction customer ID.
Document Type	This field displays the document type from metadata.
Document Code	This field displays the document code from metadata.
Link Document	The link to link the existing uploaded documents from DMS to the workflow task.
Upload Date	The field displays the upload date of the document.
Reference Number	The field displays the reference number of the document.

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



Customer Id: 001044

Document Id:

Document Type: Letter of Credit

Document Code: Insurance Policy

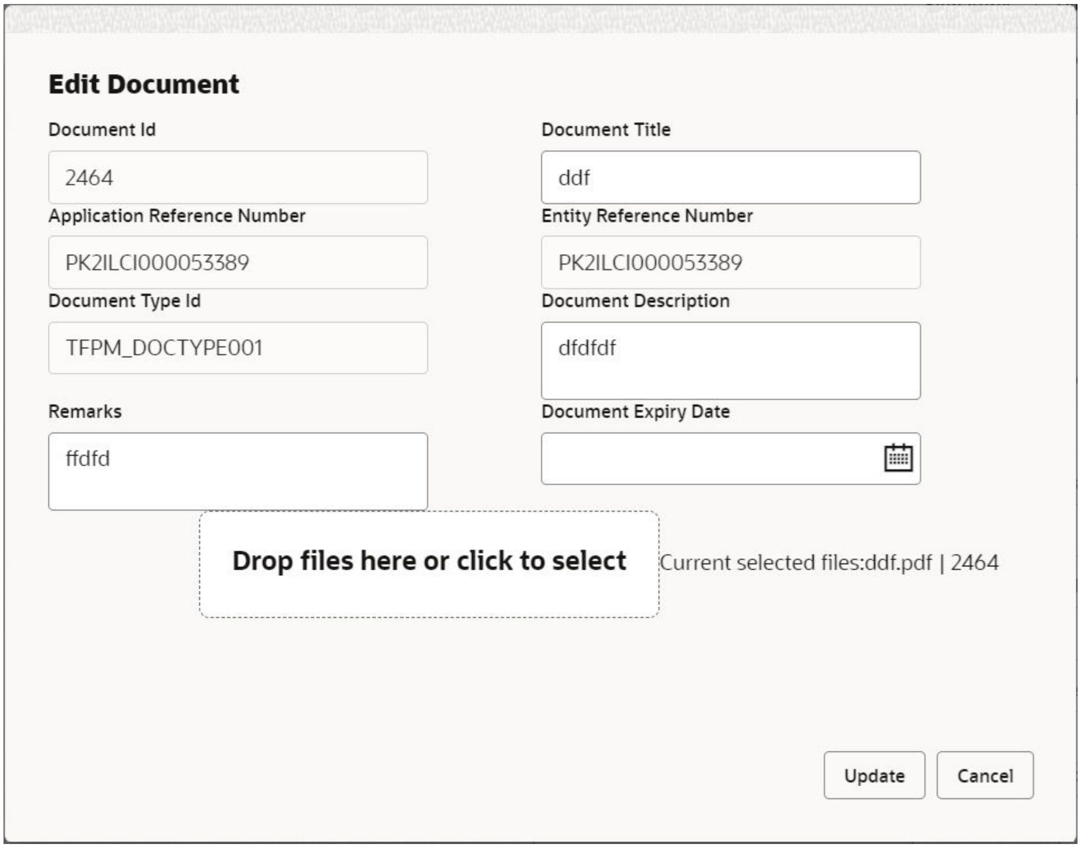
Link Document	Document Id	Customer Id	Document Type	Document Code	Upload Date	Reference Number
Link	616	001044	fdff	INSURANCE	December 6, 2023	PK2ELCU000003399
Link	116	001044		INSURANCE	November 3, 2023	PK2ILCD000001238
Link	144	001044		INSURANCE	November 6, 2023	PK2IILD000001312
Link	162	001044		INSURANCE	November 9, 2023	PK2ELCC000001424
Link	684	001044	cvcvc	INSURANCE	December 11, 2023	PK2IELD000004034

Page 1 of 6 (1-5 of 29 items)

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

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

   The **Edit Document** screen is displayed.



Document Id: 2464

Document Title: ddf

Application Reference Number: PK2ILCI000053389

Entity Reference Number: PK2ILCI000053389

Document Type Id: TFPM_DOCTYPE001

Document Description: dfdfdf

Remarks: ffdfd

Document Expiry Date:

Current selected files:ddf.pdf | 2464

2.3 Scrutiny

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

On successful completion of Registration of an Guarantee Advise , the task moves to Scrutiny stage. At this stage the gathered information during Registration are scrutinized. **Non-Online Channel** - Guarantee Advice requests that were received at the desk will move to Scrutiny stage post successful Registration. The request will have the details entered during the Registration stage.

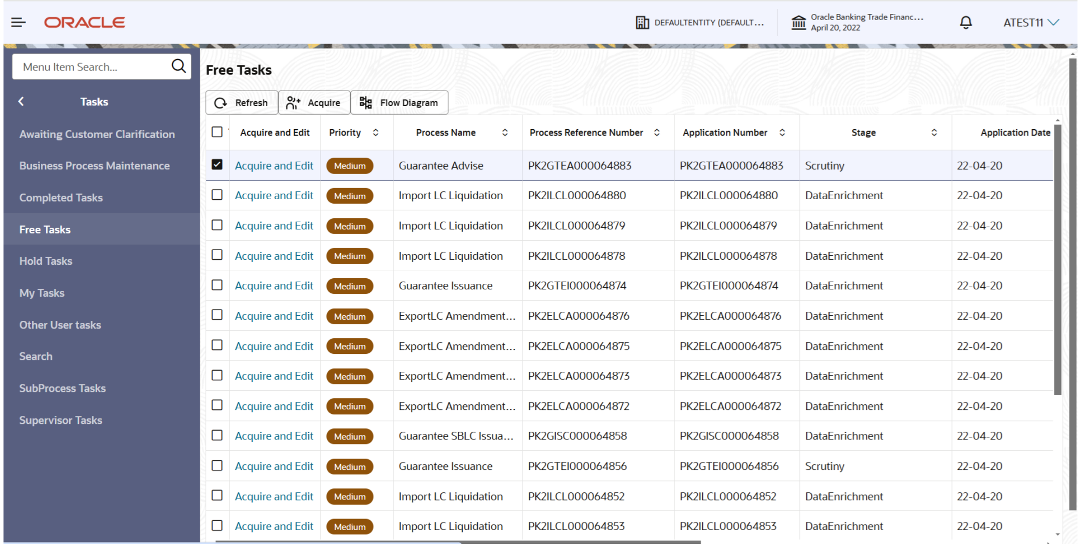
Online Channel - Requests that are received via SWIFT are available directly for further processing from Scrutiny stage and available data for all data segments from Application stage to Data Enrichment stage would be auto populated.

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

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

1. On **Home** screen, click **Tasks**.
2. Under **Task**, click **Free Tasks**.

Figure 2-6 Free Tasks

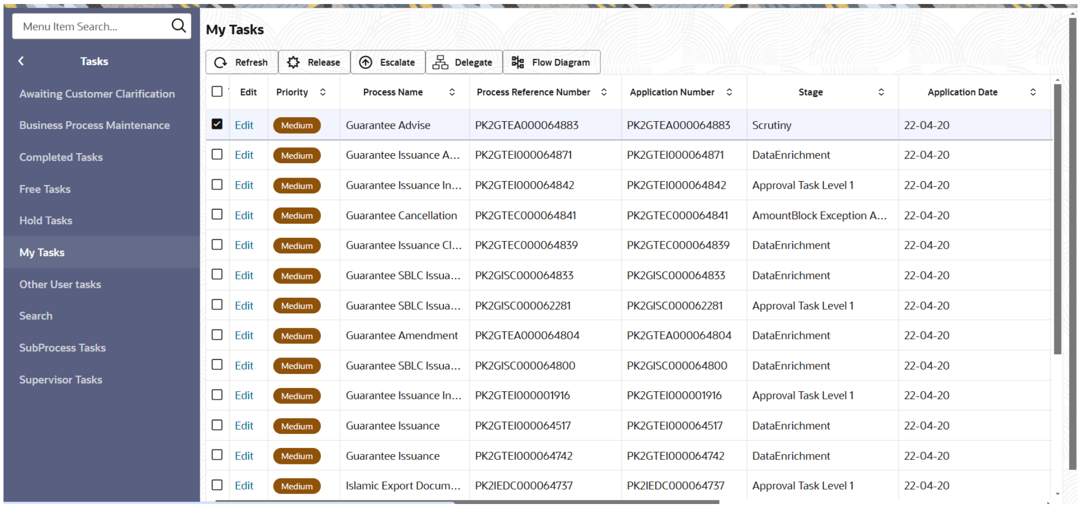


☐	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☑	Acquire and Edit	Medium	Guarantee Advise	PK2GTEA000064883	PK2GTEA000064883	Scrutiny	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064880	PK2ILCL000064880	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064879	PK2ILCL000064879	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064878	PK2ILCL000064878	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Guarantee Issuance	PK2GTEI000064874	PK2GTEI000064874	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064876	PK2ELCA000064876	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064875	PK2ELCA000064875	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064873	PK2ELCA000064873	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064872	PK2ELCA000064872	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Guarantee SBLC Issua...	PK2GISC000064858	PK2GISC000064858	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Guarantee Issuance	PK2GTEI000064856	PK2GTEI000064856	Scrutiny	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064852	PK2ILCL000064852	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064853	PK2ILCL000064853	DataEnrichment	22-04-20

The **Free Tasks** screen displays.

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 Tasks



☐	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☑	Edit	Medium	Guarantee Advise	PK2GTEA000064883	PK2GTEA000064883	Scrutiny	22-04-20
☐	Edit	Medium	Guarantee Issuance A...	PK2GTEI000064871	PK2GTEI000064871	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee Issuance In...	PK2GTEI000064842	PK2GTEI000064842	Approval Task Level 1	22-04-20
☐	Edit	Medium	Guarantee Cancellation	PK2GTEC000064841	PK2GTEC000064841	AmountBlock Exception A...	22-04-20
☐	Edit	Medium	Guarantee Issuance Cl...	PK2GTEC000064839	PK2GTEC000064839	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee SBLC Issua...	PK2GISC000064833	PK2GISC000064833	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee SBLC Issua...	PK2GISC000062281	PK2GISC000062281	Approval Task Level 1	22-04-20
☐	Edit	Medium	Guarantee Amendment	PK2GTEA000064804	PK2GTEA000064804	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee SBLC Issua...	PK2GISC000064800	PK2GISC000064800	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee Issuance In...	PK2GTEI000001916	PK2GTEI000001916	Approval Task Level 1	22-04-20
☐	Edit	Medium	Guarantee Issuance	PK2GTEI000064517	PK2GTEI000064517	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee Issuance	PK2GTEI000064742	PK2GTEI000064742	DataEnrichment	22-04-20
☐	Edit	Medium	Islamic Export Docum...	PK2IEDC000064737	PK2IEDC000064737	Approval Task Level 1	22-04-20

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

- Main Details
  This topic provides the systematic instructions to initiate the main details of Scrutiny stage of Guarantee Advise request.
- Guarantee Preferences
  This topic provides the systematic instructions to capture the Guarantee preference details in Scrutiny tage.
- Additional Fields
  This topic provides the systematic instructions to capture the additional fields.
- Additional Details
  This topic provides the systematic instructions to capture the additional details
- Summary
  This topic provides the systematic instructions to view the summary of Guarantee Advise request.

2.3.1 Main Details

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

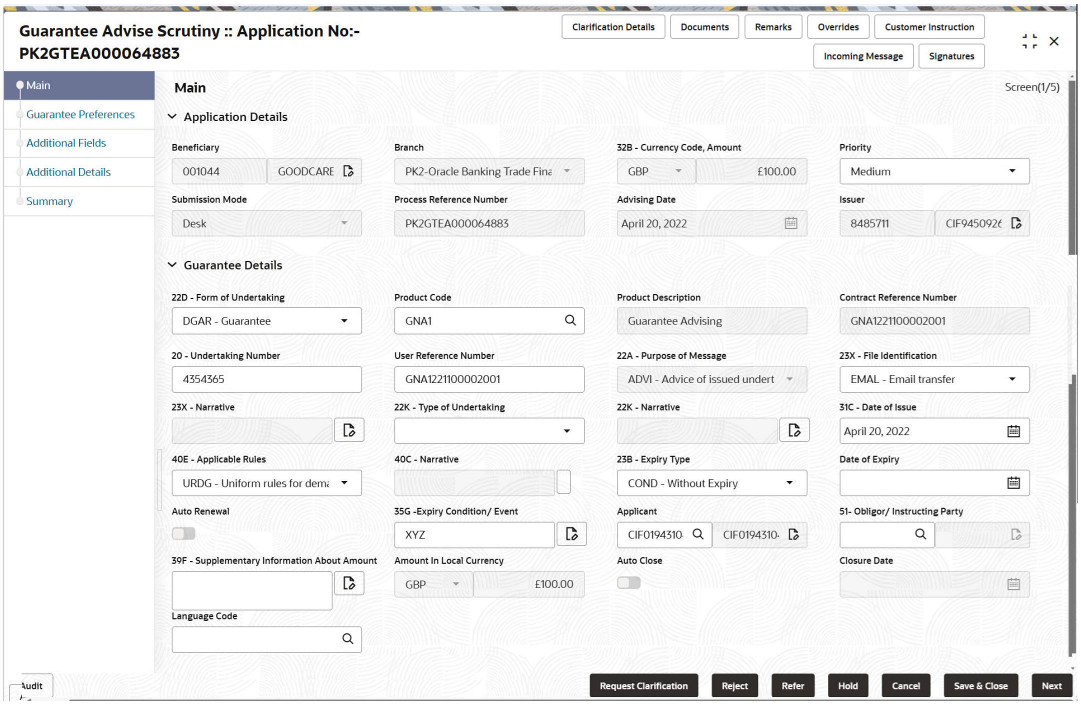
Main details section has two sub section as follows:

- Application Details
- Guarantee Details.

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

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

Figure 2-8   Scrutiny - Main Details



Guarantee Advise Scrutiny :: Application No:- PK2GTEA000064883

Main   Screen(1/5)

Application Details

Beneficiary: 001044 GOODCARE
Branch: PK2-Oracle Banking Trade Fina
32B - Currency Code, Amount: GBP £100.00
Priority: Medium
Submission Mode: Desk
Process Reference Number: PK2GTEA000064883
Advising Date: April 20, 2022
Issuer: 8485711 CIF945092€

Guarantee Details

22D - Form of Undertaking: DGAR - Guarantee
Product Code: GNA1
Product Description: Guarantee Advising
Contract Reference Number: GNA1221100002001
20 - Undertaking Number: 4354365
User Reference Number: GNA1221100002001
22A - Purpose of Message: ADVI - Advice of issued undert
23X - File Identification: EMAL - Email transfer
23X - Narrative:
22K - Type of Undertaking:
22K - Narrative:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: URDG - Uniform rules for dema
40C - Narrative:
23B - Expiry Type: COND - Without Expiry
Date of Expiry:
Auto Renewal:
35G -Expiry Condition/ Event: XYZ
Applicant: CIF0194310. CIF0194310.
51- Obligor/ Instructing Party:
39F - Supplementary Information About Amount:
Amount In Local Currency: GBP £100.00
Auto Close:
Closure Date:
Language Code:

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

Table 2-6   Guarantee Advise - Main - Application Details - Field Description

Field	Description
Beneficiary	Read-only field. Displays the beneficiary.
Branch	Read-only field. customer. Displays the customer’s home branch based on the customer ID.
Currency Code, Amount	Read-only field. Displays the currency code of guarantee (with decimal places) as per currency type.
Priority	Set the priority of the Guarantee issuance request as Essential/ Critical/Low/Medium/High. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit of Registration stage as per the requirement. If priority is not maintained for a customer, ‘Medium' priority will be defaulted. For Guarantee Advising MT760, the field is defaulted and user can change its value.
Submission Mode	Read-only field. Displays the submission mode of Guarantee Advise request. By default the submission mode will have the value as ‘Desk’. • Desk - Request received through Desk • Courier - Request received through Courier

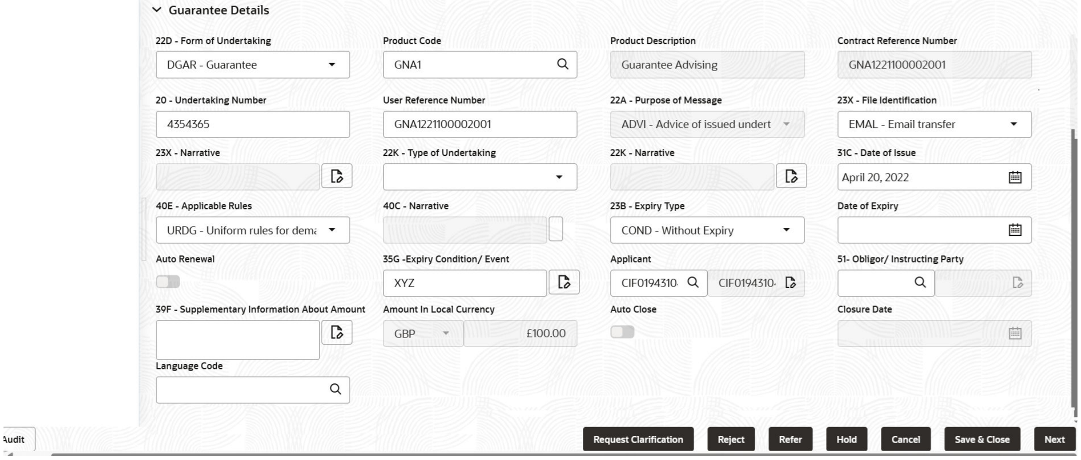
Table 2-6 (Cont.) Guarantee Advise - Main - Application Details - Field Description

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. For Guarantee Advising MT760, the Process Reference Number is read only and generated by the system.
Advising Date	Read-only field. Displays the branch’s current date by default. If approved on a subsequent date, that date will be populated here.
Issuer	Read-only field. Displays the issuing bank name.

Guarantee Details

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

Figure 2-9 Guarantee Details



Guarantee Details

22D - Form of Undertaking: DGAR - Guarantee
Product Code: GNA1
Product Description: Guarantee Advising
Contract Reference Number: GNA1221100002001
20 - Undertaking Number: 4354365
User Reference Number: GNA1221100002001
22A - Purpose of Message: ADVI - Advice of issued undert
23X - File Identification: EMAL - Email transfer
23X - Narrative
22K - Type of Undertaking
22K - Narrative
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: URDG - Uniform rules for dem
40C - Narrative
23B - Expiry Type: COND - Without Expiry
Date of Expiry
Auto Renewal
35G -Expiry Condition/ Event: XYZ
Applicant: CIF0194310 CIF0194310
51- Obligor/ Instructing Party
39F - Supplementary Information About Amount
Amount In Local Currency: GBP £100.00
Auto Close
Closure Date
Language Code

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

Table 2-7 Guarantee Advise - Main - Guarantee Details - Field Description

Field	Description
Form of Undertaking	Select the type of LC (Documentary Credit) as per the requirement. By default LC type is Irrevocable. • DGAR - Guarantee • STBY - Standby LC

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

Field	Description
Product Code	Specify the product code and on tab out system will validate and populate the selected product description. The product codes will be listed based on the selected value in Form of Undertaking. Alternatively, click **Search** to search and select the product code with code or product description.
Product Description	Read only field. This field displays the description of the product as per the product code.
Contract Reference Number	Read only field. Auto-generated by back end application. Number will be populated on the selection of Product Code.
Undertaking Number	Specify the undertaking number available in the guarantee/SBLC.
User Reference Number	This field displays the user reference number, simulated from the back office. Number will be populated on the selection of Product Code. User can change the User Reference Number.
Purpose of Message	Select the purpose of message from the drop-down. The values are: • **ACNF** - Advice and confirmation of issued undertaking • **ADVI** - Advice of issued undertaking. For Guarantee Advising MT760, the Purpose of message is read only and populated from Incoming MT 760. Values are: This field is read only if **Form of Undertaking** value is **DGAR - Guarantee**. • **ACNF** - Advice and confirm (Limits required) • **ADVI** - Advice
File Identification	Select the type of delivery channel and its associated file name or reference from the available values. The options are: • COUR - Courier delivery • EMAL - Email transfer • FACT - SWIFTNet FileAct • FAXT - Fax transfer • HOST - Host-to-Host • MAIL - Postal Delivery • OTHR - Other delivery channel
Narrative	Specify the description in this field, if **File Identification** field values are **COUR** or **OTHR** .

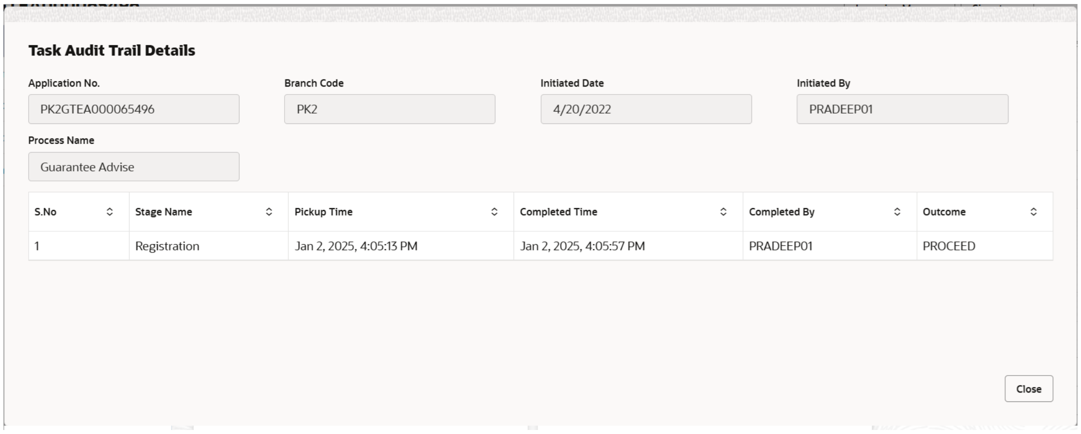
Table 2-7 (Cont.) Guarantee Advise - Main - Guarantee Details - Field Description

Field	Description
Type of Undertaking	Select the guarantee type from the following available options: • Advance Payment Guarantee • BILL - Bill of Lading • CUST - Customs • DPAY - Direct Pay • INSU - Insurance • JUDI - Judicial • LEAS - Lease • PAYM - Payment • PERF - Performance • RETN - Retention • SHIP - Shipping - For shipping guarantee • TEND - Tender or Bid • WARR - Warranty/ maintenance • OTHR - Any other local undertaking type.
Narrative	Specify the details of any other type of local undertaking. This field is enabled if the **Type of Undertaking** has value as **OTHR** .
Date of Issue	Displays the branch’s current date as date of issue defaulted from the application. 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.
Applicable Rules	Select the applicable rules for guarantee issuance. The options are: • URDG - Uniform rules for demand guarantees • UCPR - Uniform customs and Practices • ISPR - International standby Practices • NONE - Not subject to any rules
Narrative	Specify the description in this field, if **Applicable Rules** field values is **NONE** .
Expiry Type	Select the expiry type for guarantee advise. This field indicates whether undertaking has specified expiry date or is open-ended. The options are: • **COND**- Without Expiry • **COND**- With Expiry • **FIXD** - Specified expiry date (with/without automatic expansion) • **OPEN** - No specific date of expiry
Date of Expiry	Select the expiry date of the LC. The expiry date can be equal or greater than the issue date. If the Expiry Date is earlier than the issue date, system will provide an error and if the ‘Expiry Date is equal to the Issue Date’, system will provide a alert message. The field is enabled, if **Expiry Type** is **COND - With Expiry** or **COND - Without Expiry** and **FIXD**.
Auto Renewal	Enable the option for auto renewal of guarantee advise. The field is enabled, if **Expiry Type** is **OPEN**.

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

Field	Description
Expiry Condition/Event	Specifies the documentary condition/event that indicates when the local undertaking will cease to be available. The field is enabled, if **Expiry Type** is **COND - With Expiry** or **COND - Without Expiry**.
Applicant	Specify the applicant or alternatively, click **Search** to search and select the applicant from the look-up. If the request is received from Applicant bank, select the applicant from the List of Values.
Obligor/ Instructor Party	Specify the party obligated to reimburse the issuer or click **Search** to search and select the name of the obligor from the lookup.
Supplementary Information About Amount	Specify the additional information about amount related to undertaking.
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).
Auto Close	Enable the option, if Auto close is required for that transactions. Disable the option, if Auto close is not required for that transactions. The field is disabled, if **Expiry Type** is **OPEN**.
Closure Date	Displays the “Closure Date”defaulted by the system, with the value “Expiry Date” + No of Closure days maintained in the respective Product in which the contract has been created. System automatically close the contract on the specified “Closure Date” if “Auto Close” is selected as “Yes” for the specific contract. User can modify the system defaulted “Closure Date” and system should validate the same for the below conditions, • Closure Date must be after the Issue Date. • Closure Date must be after the Expiry Date. • Closure Date cannot be blank, when the “Auto Close” is checked. The field is disabled, if **Expiry Type** is **OPEN**.
Language Code	Click **Search** to search and select the language code from the look-up.

Audit



Task Audit Trail Details

Application No.: PK2GTEA000065496
Branch Code: PK2
Initiated Date: 4/20/2022
Initiated By: PRADEEP01
Process Name: Guarantee Advise

S.No	Stage Name	Pickup Time	Completed Time	Completed By	Outcome
1	Registration	Jan 2, 2025, 4:05:13 PM	Jan 2, 2025, 4:05:57 PM	PRADEEP01	PROCEED

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

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

Table 2-8   Audit - Field Description

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

2. Click **Next**.

   The task will move to next data segment.

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

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

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

Field	Description
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	This button displays the multiple messages (MT760 + up to 7 MT761. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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 2-9 (Cont.) Main Details - Action Buttons - Field Description

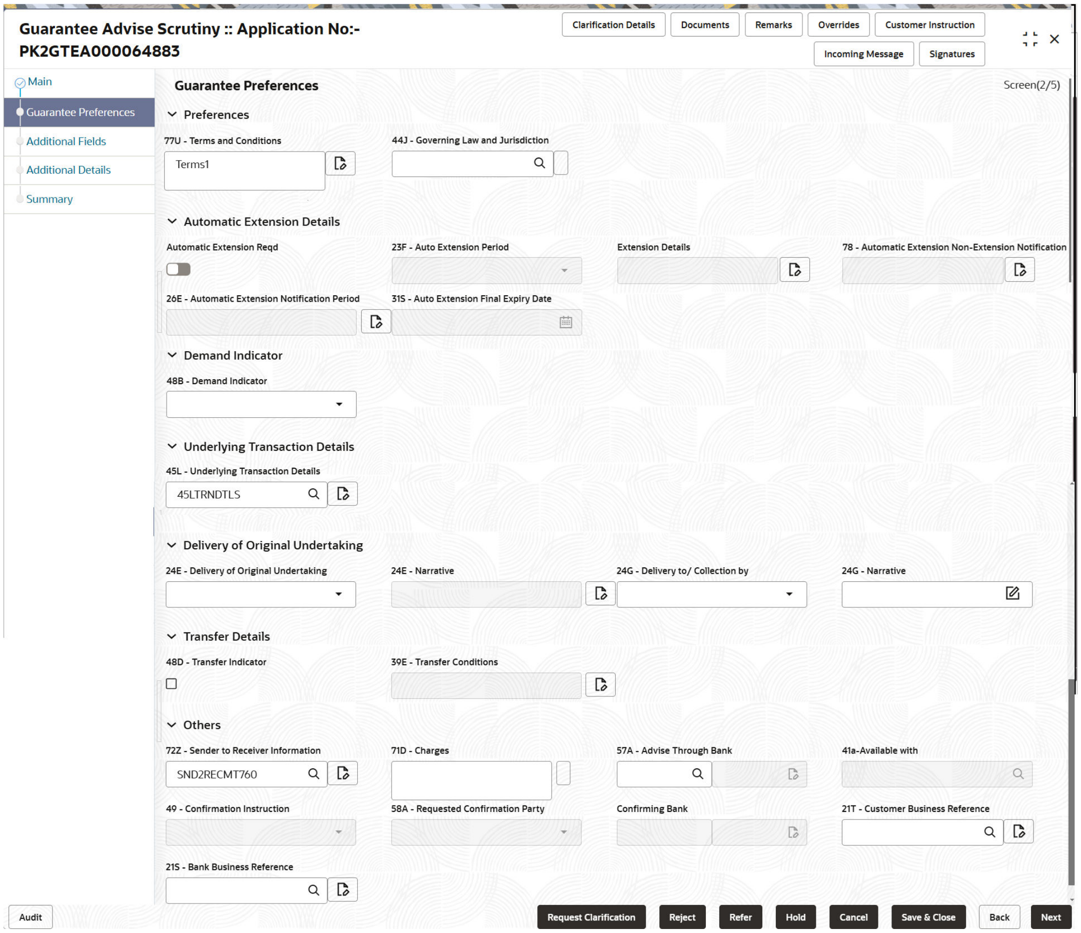
Field	Description
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Next	On click of Next, system validates if all the mandatory fields have been captured. 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 Scrutiny tage.

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

Figure 2-10 Scrutiny - Guarantee Preferences


Clarification Details
Documents
Remarks
Overrides
Customer Instruction
Incoming Message
Signatures
Main
Guarantee Preferences
Additional Fields
Additional Details
Summary
Guarantee Preferences
Screen(2/5)
Preferences
Automatic Extension Details
Automatic Extension Reqd
23F - Auto Extension Period
Extension Details
78 - Automatic Extension Non-Extension Notification
26E - Automatic Extension Notification Period
31S - Auto Extension Final Expiry Date
Demand Indicator
48B - Demand Indicator
Underlying Transaction Details
Delivery of Original Undertaking
24E - Delivery of Original Undertaking
24E - Narrative
24G - Delivery to/ Collection by
24G - Narrative
Transfer Details
48D - Transfer Indicator
39E - Transfer Conditions
Others
71D - Charges
57A - Advise Through Bank
41a-Available with
49 - Confirmation Instruction
58A - Requested Confirmation Party
Confirming Bank
21T - Customer Business Reference
21S - Bank Business Reference
Audit
Request Clarification
Reject
Refer
Hold
Cancel
Save & Close
Back
Next

Guarantee Advise Scrutiny :: Application No:- PK2GTEA000064883

77U - Terms and Conditions: Terms1

44J - Governing Law and Jurisdiction:

45L - Underlying Transaction Details: 45LTRNDTLS

72Z - Sender to Receiver Information: SND2RECMT760

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

Table 2-10 Guarantee Preferences - Field Description

Field	Description
Preferences	
Terms and Conditions	Specify the terms and conditions that are not already mentioned. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760. The field displays the content from MT760 and all the applicable MT 761.
Governing Law and Jurisdiction	Click **Search** to search and select the applicable governing law and jurisdiction for the undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Automatic Extension Details	

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

Field	Description
Automatic Extension Required	Enable the option, if automatic extension for expiry date is required. Disable the option, if automatic extension for expiry date is not required. **Note:** This field is not applicable if, **Expiry Type** field in registration stage has value as **Open**. In case of Guarantee Advising MT760, this button is enabled if 23F field has value.
Auto Extension Period	Select the auto extension period for expiry date from the following options. The options are: • Days • One year • Others This field is available only if **Auto Extension Required** toggle is set On. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Extension Details	Specify the extension details for the expiry date. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field value is **Days/Others**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Non-Extension Details	Specify the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field has values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Non-Extension Notice Period	Specify the non-extension details for automatic expiry date extension such as notification methods or notification recipient details. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field has values. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Auto Extension Final Expiry Date	Specify the final extension date for automatic expiry date extension after which no automatic extension is allowed. This field is available only if **Auto Extension Required** toggle is set On and **Auto Extension Period** field has values. If **Auto Extension Required** toggle is set On, the user can manually enter the value. This date/duration can be beyond the calculated value provided in the “Auto Extension Period”. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Demand Indicator	

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

Field	Description
Demand Indicator	Select the demand indicator from the drop-down. This field specifies whether partial and/or multiple demands are not permitted. The options are: • **Multiple demands not permitted** - Partial amount can be claimed • **Multiple and Partial demands not permitted**- Entire as well as partial amount can be claimed. • **Partial demands not permitted** - Entire amount can be claimed. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Underlying Transaction Details	
Underlying Transaction Details	Click **Search** to search and select the underlying business transaction details (for which the undertaking is issued) from the look-up. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Delivery of Loacal Undertaking	
Delivery of Original Undertaking	Select the method of the delivery from the following options by which the original local undertaking needs to be delivered. The options are: • COLL - By Collection • COUR - By Courier • MAIL - By Mail • MESS - By Messenger - Hand Deliver • OTHR - Other Method • REGM - By Registered Mail or Airmail For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the description of method of delivery of original undertaking. This field is enabled, if **Delivery of Original Undertaking** field value is **COUR/OTHR**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Delivery to/Collection by	Select the details of to whom the original local undertaking is to be delivered or by whom the original local undertaking is to be collected. The options are: • BENE - Beneficiary • OTHR - Other Method For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Narrative	Specify the name and address. This field is mandatory, if **Delivery to/Collection by** field value is **OTHR**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Transfer Details	
Transfer Indicator	Select the check box if the undertaking is transferable. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.

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

Field	Description
Transfer Conditions	Specify the conditions to transfer the undertaking. This field is available, if **Transfer Indicator** check box is selected. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Others	
Sender to Receiver Information	Click **Search** to search and select the additional information for receiver from the look-up. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Charges	Specify the value for the charger for the undertaking. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Advice Through Bank	Specify or click **Search** to search and select the additional bank to advice the undertaking from the look-up. This field is enabled only if **Advising Bank** in **Main Details** hop has value. **Note:** In case the selected Bank is not RMA Compliant, the system displays error message “RMA arrangement not available”. For Guarantee Advising MT760, this field is blank..
Available With	Specify or click **Search** to search and select the bank with SWIFT code (BIC) or Bank Name from the look-up. User must capture the bank details or any free text. On selection of the record if SWIFT code is available, then SWIFT code will be defaulted. If SWIFT code is not available then the bank's name and address gets defaulted. This field identifies the bank with which the credit is available of the issued LC. This field is not enabled, if **Form of Undertaking** field value is **STBY - Standby LC**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Confirmation Instructions	Select the confirmation instruction from the available values. The options are: • CONFIRM • MAY ADD • WITHOUT This field is not enabled, if **Form of Undertaking** field value is **STBY - Standby LC**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.

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

Field	Description
Requested Confirmation Party	Select the requested confirmation party from the available options. The options are: • Advising Bank • Advise Through Bank • Others This field is enabled, if **Confirmation Instructions** field value is **Confirm** or **May Add**. For Guarantee Advising MT760, the value is read only and populated from Incoming MT 760.
Confirming Bank	Specify or click **Search** to search and select the the name of confirming bank from the look-up. This field is not enabled, if **Requested Confirmation Party** field value is **Others**.

2. Click **Next**.

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

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. 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.

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

Field	Description
Incoming Messages	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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

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

Field	Description
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.

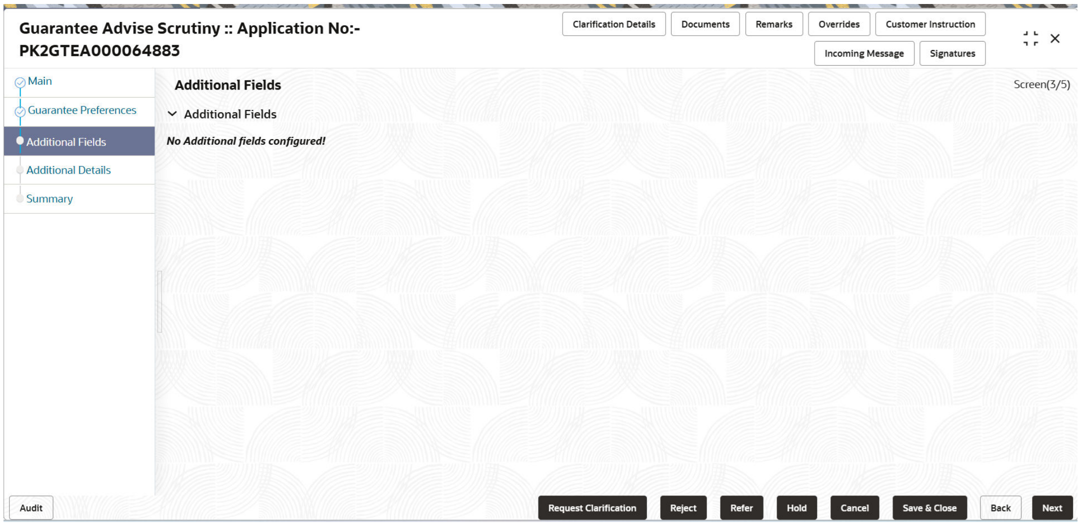
2.3.3 Additional Fields

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



Guarantee Advise Scrutiny :: Application No:- PK2GTEA000064883

Additional Fields

Screen(3/5)

No Additional fields configured!

2. Click **Next**.

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

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

Field	Description
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer 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	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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.

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

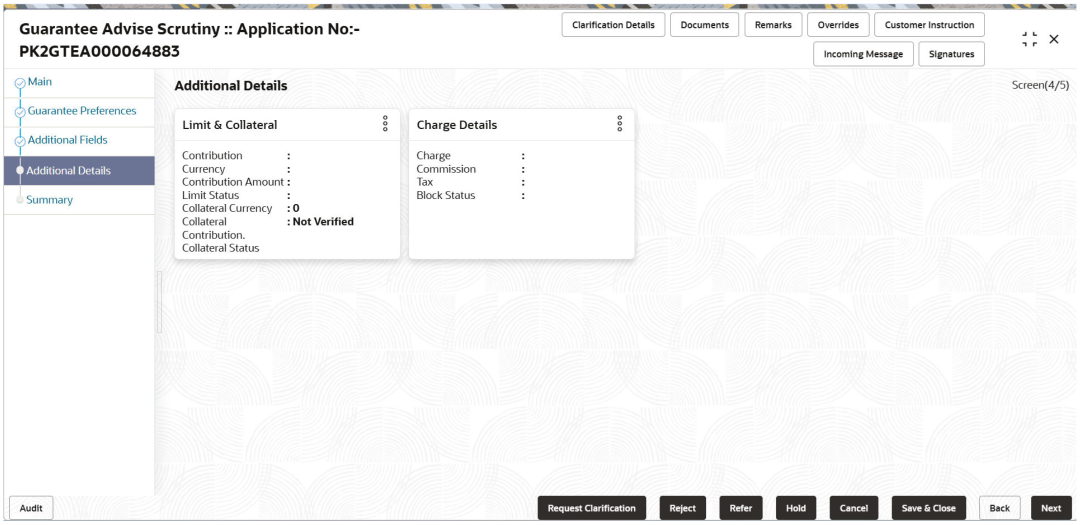
Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason 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 Additional Details

This topic provides the systematic instructions to capture the additional details

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

Figure 2-12 Additional Details



Guarantee Advise Scrutiny :: Application No:- PK2GTEA000064883

Additional Details

Limit & Collateral

Contribution Currency :
Contribution Amount :
Limit Status :
Collateral Currency : 0
Collateral Contribution. : Not Verified
Collateral Status

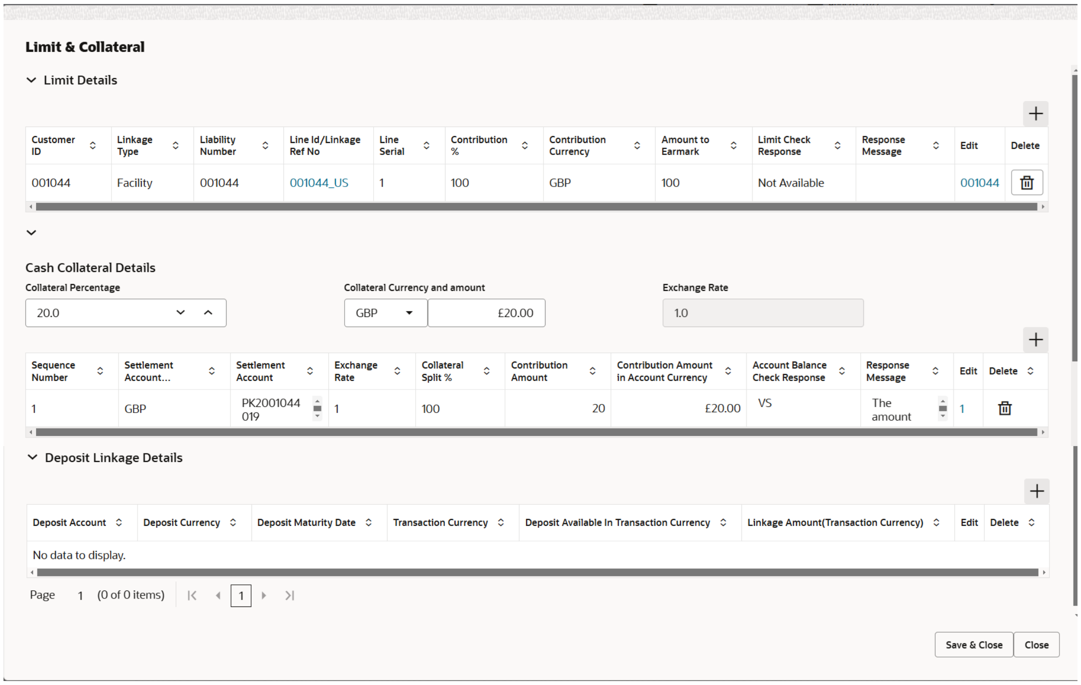
Charge Details

Charge :
Commission :
Tax :
Block Status :

Limits and Collaterals

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.



Limit & Collateral

Limit Details

Customer ID	Linkage Type	Liability Number	Line Id/Linkage Ref No	Line Serial	Contribution %	Contribution Currency	Amount to Earmark	Limit Check Response	Response Message	Edit	Delete
001044	Facility	001044	001044_US	1	100	GBP	100	Not Available		001044	

Cash Collateral Details

Collateral Percentage: 20.0
Collateral Currency and amount: GBP £20.00
Exchange Rate: 1.0

Sequence Number	Settlement Account...	Settlement Account	Exchange Rate	Collateral Split %	Contribution Amount	Contribution Amount in Account Currency	Account Balance Check Response	Response Message	Edit	Delete
1	GBP	PK2001044 019	1	100	20	£20.00	VS	The amount	1	

Deposit Linkage Details

Deposit Account	Deposit Currency	Deposit Maturity Date	Transaction Currency	Deposit Available In Transaction Currency	Linkage Amount(Transaction Currency)	Edit	Delete
No data to display.							

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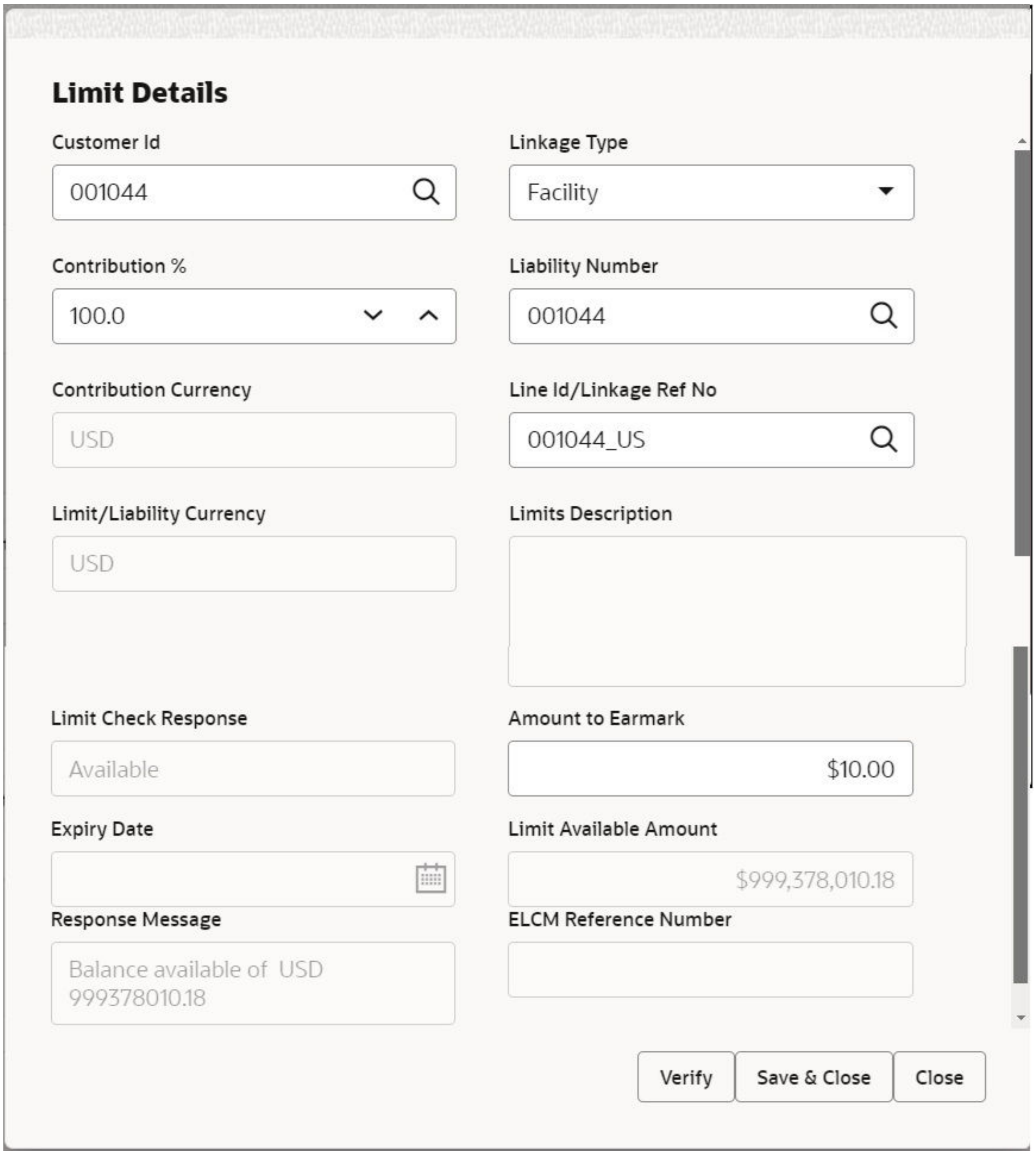
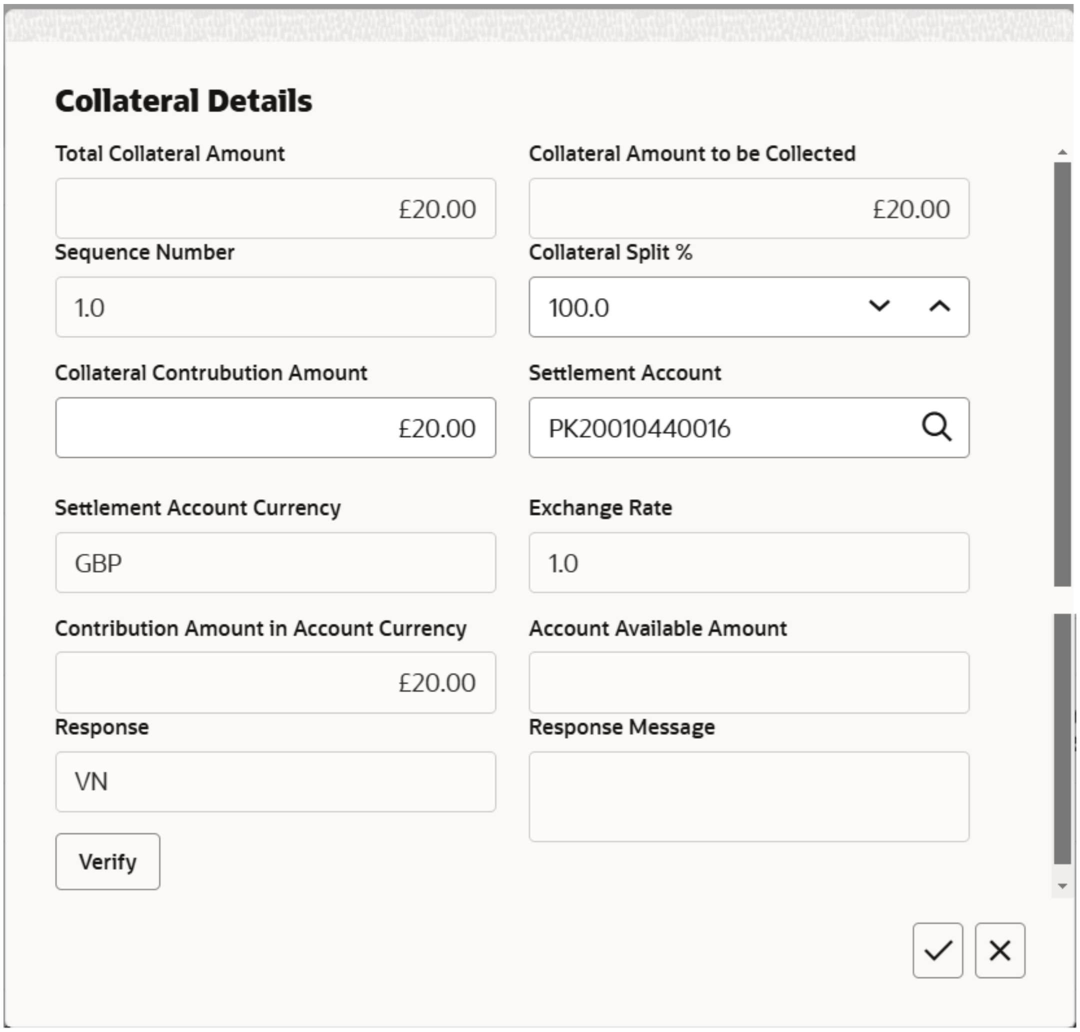
Figure 2-13   Limit Details



Limit Details

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

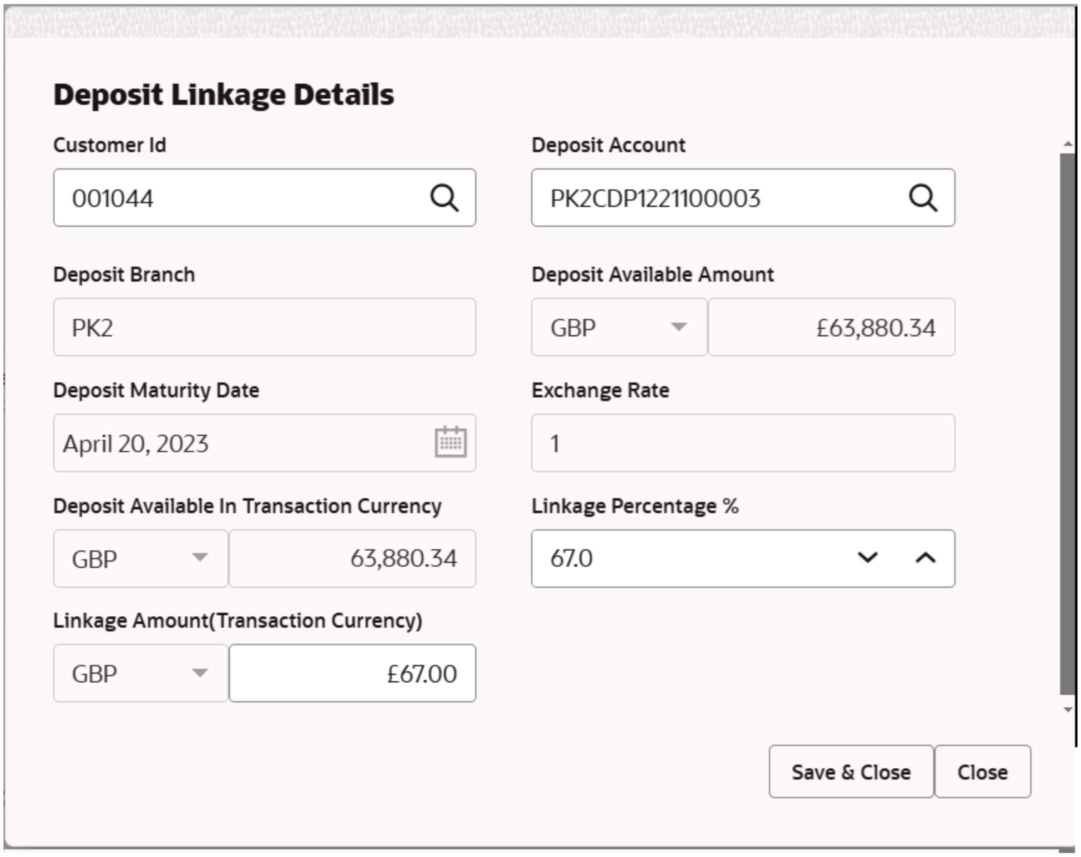
Figure 2-14 Collateral Details



Collateral Details

Total Collateral Amount	£20.00
Collateral Amount to be Collected	£20.00
Sequence Number	1.0
Collateral Split %	100.0
Collateral Contrubution Amount	£20.00
Settlement Account	PK20010440016
Settlement Account Currency	GBP
Exchange Rate	1.0
Contribution Amount in Account Currency	£20.00
Account Available Amount	
Response	VN
Response Message	

Figure 2-15   Deposit Linkage Details



Deposit Linkage Details

Customer Id: 001044

Deposit Account: PK2CDP1221100003

Deposit Branch: PK2

Deposit Available Amount: GBP £63,880.34

Deposit Maturity Date: April 20, 2023

Exchange Rate: 1

Deposit Available In Transaction Currency: GBP 63,880.34

Linkage Percentage %: 67.0

Linkage Amount(Transaction Currency): GBP £67.00

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

Table 2-13   Limit Details - Field Description

Field	Description
Limit Details	Below fields are displayed on the Limit Details pop-up screen, if the user clicks plus icon.
Customer ID	Applicant's/Applicant Bank customer ID will get defaulted. The user can change the customer ID.
Linkage Type	Select the linkage type. Linkage type can be: • **Facility** • **Liability** By default Linkage Type should be “Facility”.

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

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

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

Field	Description
Amount to Earmark	This field defaults the 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.
Limit Available Amount	This field displays the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. The value in this field appears, if you click the **Verify** button.
Response Message	This field displays the detailed response message. The value in this field appears, if you click the **Verify** button.
ELCM Reference Number	This field displays the ELCM reference number.
Below fields appear in the **Limit Details** grid along with the above fields.	
Line Serial	Displays the serial of the various lines available and mapped under the customer id. This field appears on the Limits grid.
Edit	Click the link to edit the **Limit Details**.
🗑	Click delete icon to delete the existing limit details.
Cash Collateral Details	Collateral availability needs to be checked if amendment involves increase in amount or tolerance. Provide the collateral details based on the description provided in the following table: Below fields are displayed on the **Collateral Details** pop-up screen, if the user clicks plus icon.
Collateral Percentage	Specify the percentage of collateral to be linked to this transaction.
Collateral Currency and amount	System populates the contract currency as collateral currency by default. User can modify the collateral Currency and amount.
Exchange Rate	System populates the exchange rate maintained. User can modify the collateral Currency and amount. System validates for the Override Limit and the Stop limit if defaulted exchange rate is modified.
Total Collateral Amount	Read only field. This field displays the total collateral amount provided by the user.
Collateral Amount to be Collected	Read only field. This field displays the collateral amount yet to be collected as part of the collateral split.
Sequence Number	Read only field. The sequence number is auto populated with the value, generated by the system.
Collateral Split %	Specify the collateral split% to be collected against the selected settlement account.
Collateral Contribution Amount	Specify the collateral amount to be collected against the selected settlement account. User can either provide the collateral % where the collateral amount will be auto populated or modifying the collateral amount will auto correct the collateral %.

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

Field	Description
Settlement Account	Click **Search** to search and select the settlement account for the collateral.
Settlement Account Currency	Read only field. This field displays the settlement account currency defaulted by the system.
Exchange Rate	Read only field. This field displays the exchange rate, if the settlement account currency is different from the collateral currency.
Contribution Amount in Account Currency	Read only field. This field displays the contribution amount in the settlement account currency as defaulted by the system.
Account Available Amount	Read only field. This field displays the account available amount which will be auto-populated on clicking the **Verify** button.
Response	Read only field. System populates the response on clicking the **Verify** button.
Response Message	Read only field. System populates the response message on clicking the **Verify** button.
Verify	Click to verify the account balance of the Settlement Account.
Save & Close	Click to to save and close the record.
Cancel	Click to cancel the entry.
Below fields appear in the **Cash Collateral Details** grid along with the above fields.	
Collateral %	Specify the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display an alert message. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Contribution Amount	This field displays the collateral contribution amount. The collateral % maintained for the customer is defaulted into the Collateral Details screen. If collateral % is not maintained for the customer, then system should default the collateral % maintained for the product. User can modify the defaulted collateral percentage, in which case system should display a override message “Defaulted Collateral Percentage modified.
Account Balance Check Response	Read only field. System populates the Account Balance Check Response on clicking the **Verify** button.
Edit	Click edit link to edit the collateral details.
Deposit Linkage Details	Below fields are displayed on the **Deposit Linkage Details** pop-up screen, if the user clicks plus icon.
Customer ID	This field displays the applicant’s/applicant bank customer ID defaulted from the application. User can change the customer ID.
Deposit Account	Click **Search** to search and select deposit for linkage from the list of all the customer Deposits.

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

Field	Description
Deposit Branch	This field displays the deposit branch which is auto-populated based on the deposit account selection.
Deposit Available Amount	This field displays the deposit available amount and currency which will be auto-populated based on the deposit account selection.
Deposit Maturity Date	This field displays the maturity date of deposit.
Exchange Rate	This field displays the latest exchange rate for deposit linkage. This will be picked up from the exchange rate maintenance from the common core.
Deposit Available In Transaction Currency	This field displays the deposit amount available, after exchange rate conversion, if applicable.
Linkage Percentage %	Specify the value for linkage percentage.
Linkage Amount (Transaction Currency)	This field displays the transaction amount, user can change the value.
Below fields appear in the **Deposit Linkage Details** grid along with the above fields.	
Deposit Currency	Deposit currency will get defaulted in this field.
Transaction Currency	Transaction currency will get defaulted in this field from the underlying task.
Edit	Click edit link to edit the deposit linkage details.

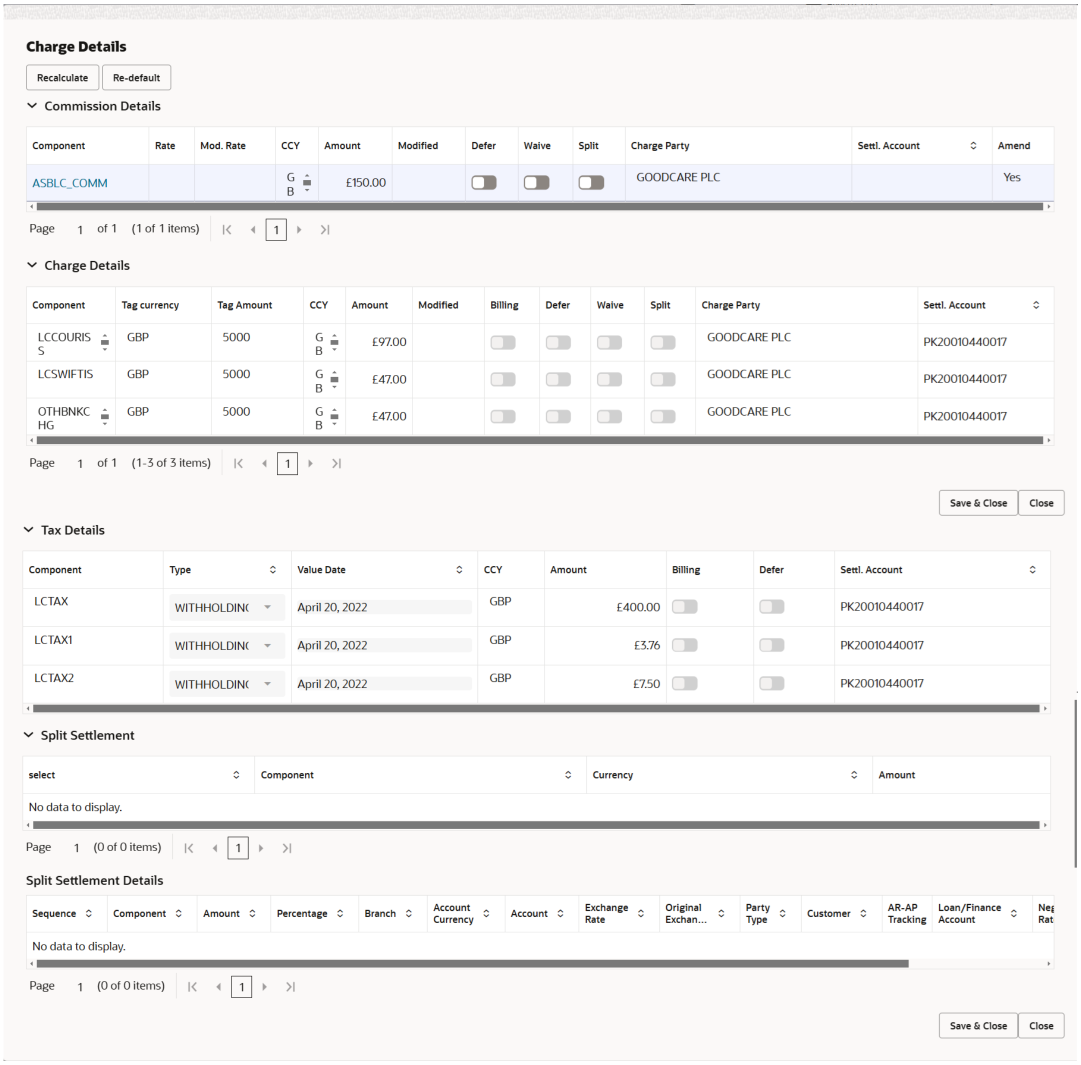
2. Click **Save and Close** to save the details and close the screen.

Charge Details

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

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

For Guarantee Advising MT 760, charge details is simulated from back office, user can change the values



Charge Details

Commission Details

Component	Rate	Mod. Rate	CCY	Amount	Modified	Defer	Waive	Split	Charge Party	Settl. Account	Amend
ASBLC_COMM			GB	£150.00		○	○	○	GOODCARE PLC		Yes

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Charge Details

Component	Tag currency	Tag Amount	CCY	Amount	Modified	Billing	Defer	Waive	Split	Charge Party	Settl. Account
LCCOURISS	GBP	5000	GB	£97.00		○	○	○	○	GOODCARE PLC	PK20010440017
LCSWIFTIS	GBP	5000	GB	£47.00		○	○	○	○	GOODCARE PLC	PK20010440017
OTHBNKCHG	GBP	5000	GB	£47.00		○	○	○	○	GOODCARE PLC	PK20010440017

Page 1 of 1 (1-3 of 3 items) 1

Tax Details

Component	Type	Value Date	CCY	Amount	Billing	Defer	Settl. Account
LCTAX	WITHHOLDIN(	April 20, 2022	GBP	£400.00	○	○	PK20010440017
LCTAX1	WITHHOLDIN(	April 20, 2022	GBP	£3.76	○	○	PK20010440017
LCTAX2	WITHHOLDIN(	April 20, 2022	GBP	£7.50	○	○	PK20010440017

Split Settlement

select	Component	Currency	Amount
No data to display.			

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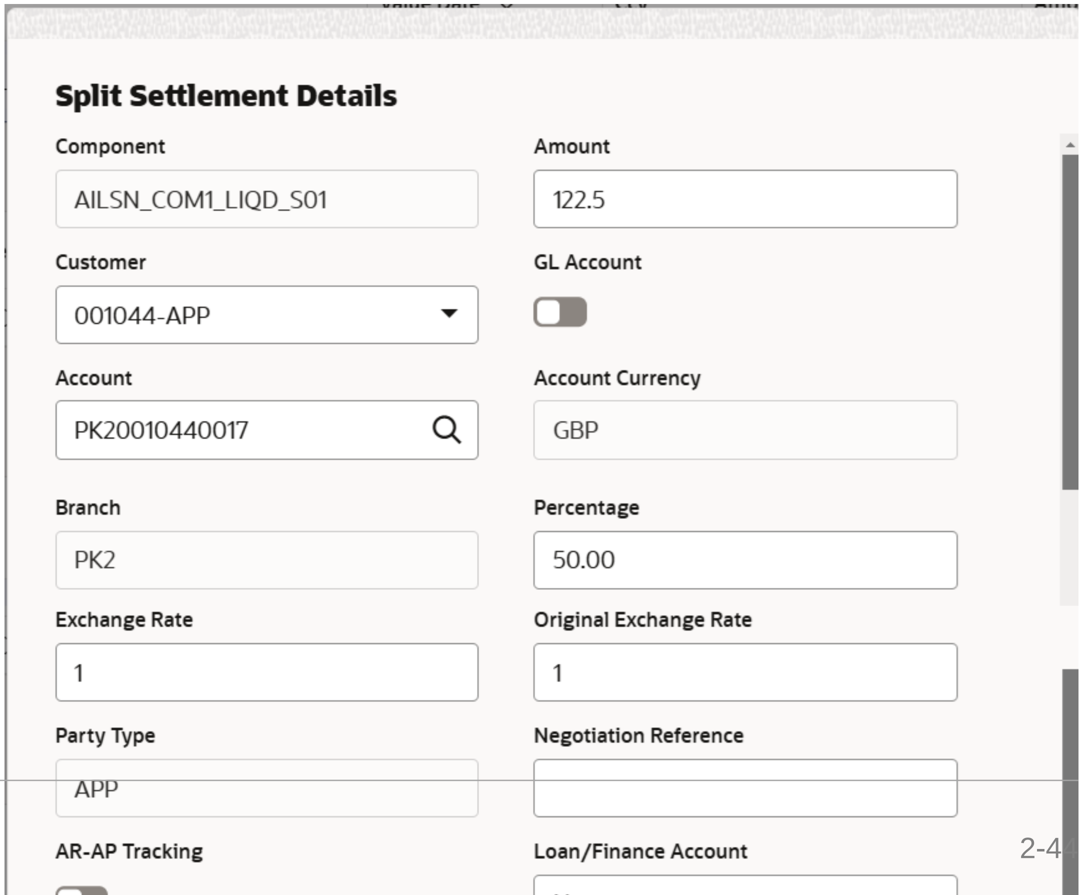
Split Settlement Details

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

Page 1 (0 of 0 items) 1



Split Settlement Details

Component	Amount
AILSN_COM1_LIQD_S01	122.5
Customer	GL Account
001044-APP	○
Account	Account Currency
PK20010440017	GBP
Branch	Percentage
PK2	50.00
Exchange Rate	Original Exchange Rate
1	1
Party Type	Negotiation Reference
APP	
AR-AP Tracking	Loan/Finance Account
○	

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

Table 2-14   Charge Details - Field Description

Field	Description
Commission Details	
Component	This field displays the commission component.
Rate	This field displays the rate that is defaulted from product. The commission rate, if available in Back Office defaults in 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.
Ccy	This field displays the currency in which the commission have to be collected.
Amount	This field displays the amount that is maintained under the product code. 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.
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.
Split	The user can split the Commission by enabling/ disabling the flag as per the requirement.
Charge Party	Charge party is 'Applicant' by default. User can change the value to Beneficiary.
Settl. Accnt	Select the settlement account.
Amend	The value is auto-populated as the commission can be amended or not.
Charge Details	
Component	This field displays the charge component type.
Tag Currency	This field displays the tag currency in which the charges have to be collected.
Tag Amount	This field displays the tag amount that is maintained under the product code.
Ccy	This field displays the currency in which the charges have to be collected.
Amount	This field displays the amount that is maintained under the product code.

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

Field	Description
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.
Split	The bank User can split the Charges/Commission by enabling/ disabling the flag as per the requirement.
Charge Party	Charge party is applicant by default. User can change the value to beneficiary.
Settl. Accnt	Select the settlement account.
Tax Details	The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.
Component	This field displays the tax component.
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.

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

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

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

Field	Description
AR-AP Tracking	Indicates to defer the charge/ commission in Split Settlement Details section. The user can modify the AR-AP Tracking flag as per the requirements.
Loan/Finance Account	Displays the loan account.
Negotiation Rate	Specify the negotiation rate.

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

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

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

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

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

Field	Description
Incoming Messages	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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

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

Field	Description
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.

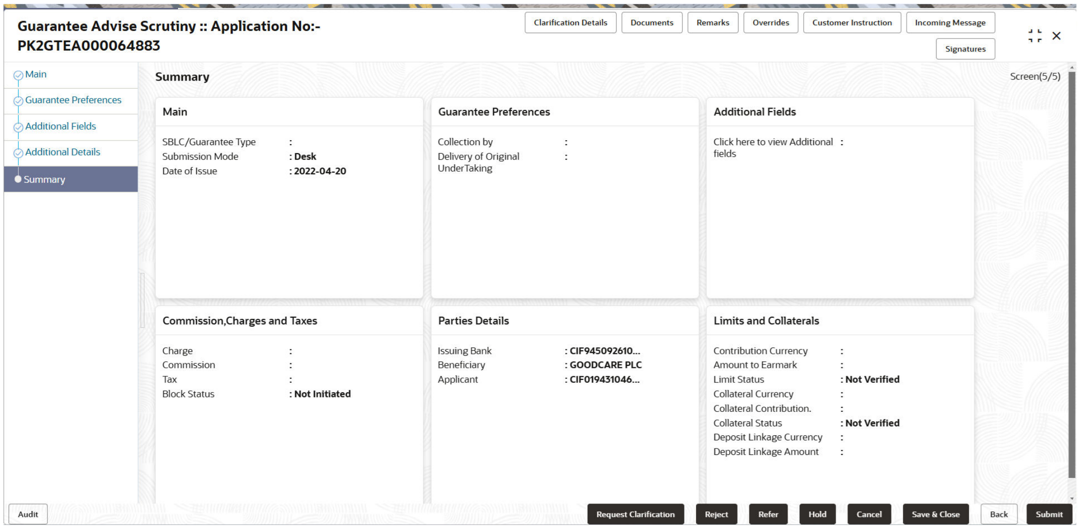
2.3.5 Summary

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

User can review the summary of details updated in Scrutiny stage of Guarantee Advise request.
On loading the **Summary** screen., the user can view the summary tiles. The tiles displays 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 2-16 Summary



Guarantee Advise Scrutiny :: Application No:- PK2GTEA000064883

Summary

Main

SBLC/Guarantee Type :
Submission Mode : Desk
Date of Issue : 2022-04-20

Guarantee Preferences

Collection by :
Delivery of Original UnderTaking :

Additional Fields

Click here to view Additional fields :

Commission,Charges and Taxes

Charge :
Commission :
Tax :
Block Status : Not Initiated

Parties Details

Issuing Bank : CIF945092610...
Beneficiary : GOODCARE PLC
Applicant : CIF019431046...

Limits and Collaterals

Contribution Currency :
Amount to Earmark :
Limit Status : Not Verified
Collateral Currency :
Collateral Contribution. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

Tiles Displayed in Summary

- Main Details - User can view and modify details about application details and Guarantee details, if required.
- Guarantee Preferences - User can view and modify guarantee preferences, if required.
- Additional Fields - User can view the additional fields details.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Commission, Charges and Taxes - User can view and modify charge details, if required.

2. Click **Submit**.

The task will move to next logical stage.

Table 2-16 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. 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.
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..
Overrides	Click to view the overrides accepted by the user.
Customer Instructions	Click to view/ input the following • Standard Instructions – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this. • Transaction Level Instructions – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions.
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
Request Clarification	User can submit the request for clarification to the “Trade Finance Portal” User for the transactions initiated offline

Table 2-16 (Cont.) Summary - Action Buttons - Field Description

Field	Description
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.
Submit	Task will get moved to next logical stage of Guarantee Advise. 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.

2.4 Data Enrichment

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

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

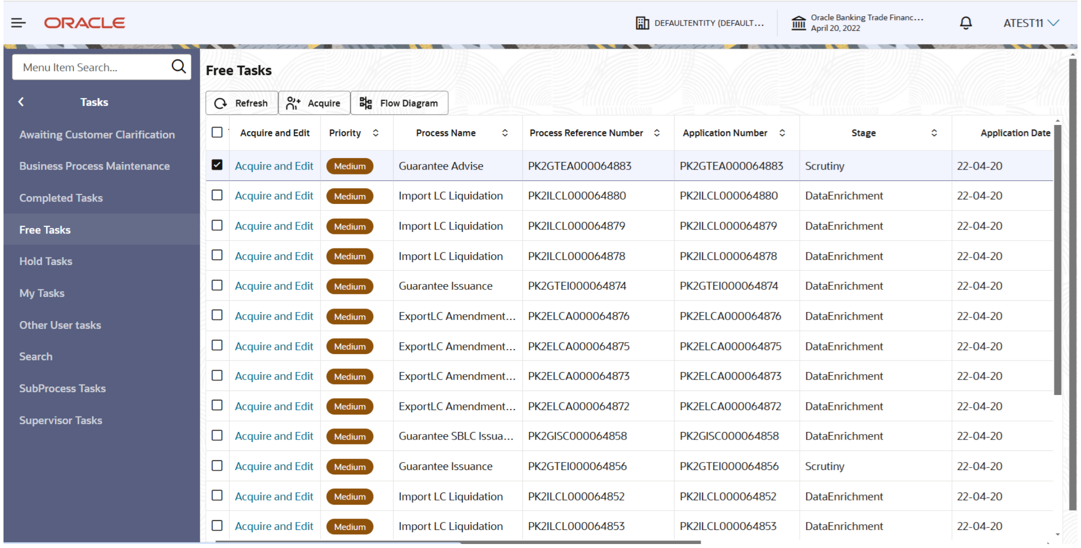
> **Note:**
>
> For expired line of limits, the task moves to “Limit Exception” stage under Free Tasks, on ‘Submit’ of DE Stage with the reason for exception as “Limit Expired”.

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

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

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

Figure 2-17   Free Tasks

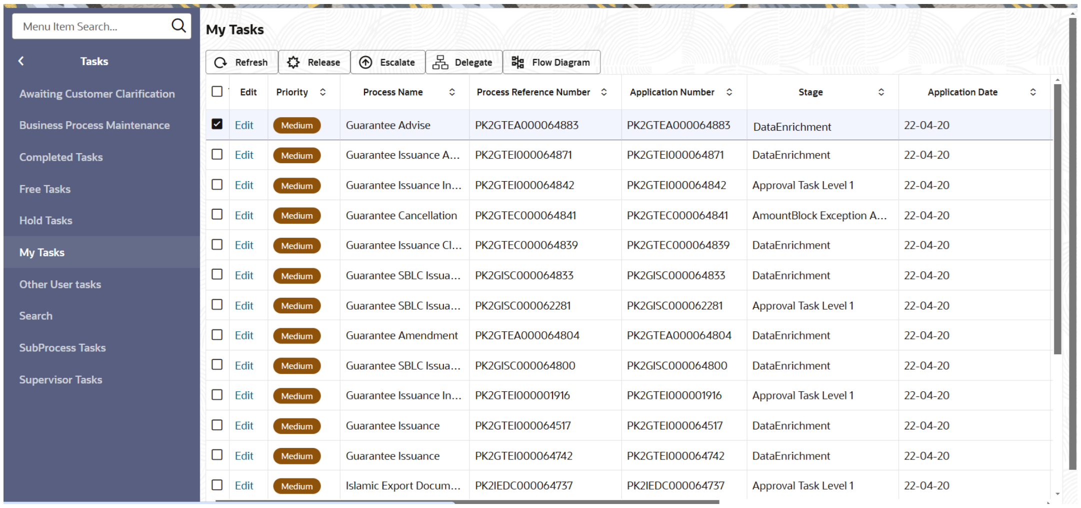


☐	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☑	Acquire and Edit	Medium	Guarantee Advise	PK2GTEA000064883	PK2GTEA000064883	Scrutiny	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064880	PK2ILCL000064880	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064879	PK2ILCL000064879	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064878	PK2ILCL000064878	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Guarantee Issuance	PK2GTEI000064874	PK2GTEI000064874	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064876	PK2ELCA000064876	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064875	PK2ELCA000064875	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064873	PK2ELCA000064873	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	ExportLC Amendment...	PK2ELCA000064872	PK2ELCA000064872	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Guarantee SBLC Issua...	PK2GISC000064858	PK2GISC000064858	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Guarantee Issuance	PK2GTEI000064856	PK2GTEI000064856	Scrutiny	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064852	PK2ILCL000064852	DataEnrichment	22-04-20
☐	Acquire and Edit	Medium	Import LC Liquidation	PK2ILCL000064853	PK2ILCL000064853	DataEnrichment	22-04-20

The **Free Tasks** screen displays.

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 2-18 My Tasks



☐	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☑	Edit	Medium	Guarantee Advise	PK2GTEA000064883	PK2GTEA000064883	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee Issuance A...	PK2GTEI000064871	PK2GTEI000064871	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee Issuance In...	PK2GTEI000064842	PK2GTEI000064842	Approval Task Level 1	22-04-20
☐	Edit	Medium	Guarantee Cancellation	PK2GTEC000064841	PK2GTEC000064841	AmountBlock Exception A...	22-04-20
☐	Edit	Medium	Guarantee Issuance Cl...	PK2GTEC000064839	PK2GTEC000064839	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee SBLC Issua...	PK2GISC000064833	PK2GISC000064833	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee SBLC Issua...	PK2GISC000062281	PK2GISC000062281	Approval Task Level 1	22-04-20
☐	Edit	Medium	Guarantee Amendment	PK2GTEA000064804	PK2GTEA000064804	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee SBLC Issua...	PK2GISC000064800	PK2GISC000064800	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee Issuance In...	PK2GTEI000001916	PK2GTEI000001916	Approval Task Level 1	22-04-20
☐	Edit	Medium	Guarantee Issuance	PK2GTEI000064517	PK2GTEI000064517	DataEnrichment	22-04-20
☐	Edit	Medium	Guarantee Issuance	PK2GTEI000064742	PK2GTEI000064742	DataEnrichment	22-04-20
☐	Edit	Medium	Islamic Export Docum...	PK2IEDC000064737	PK2IEDC000064737	Approval Task Level 1	22-04-20

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 Details
  This topic provides the systematic instructions to initiate the Data Enrichment stage of Guarantee Advise request.
- Guarantee Preferences
  This topic provides the systematic instructions to capture the Guarantee preference details in Scrutiny tage.
- Acknowledgement Details
  This topic provides the systematic instructions to capture the acknowledgement details of 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** request.
- Summary
  This topic provides the systematic instructions to view the summary of Guarantee Advise request.

2.4.1 Main Details

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

Main details section has two sub section as follows:

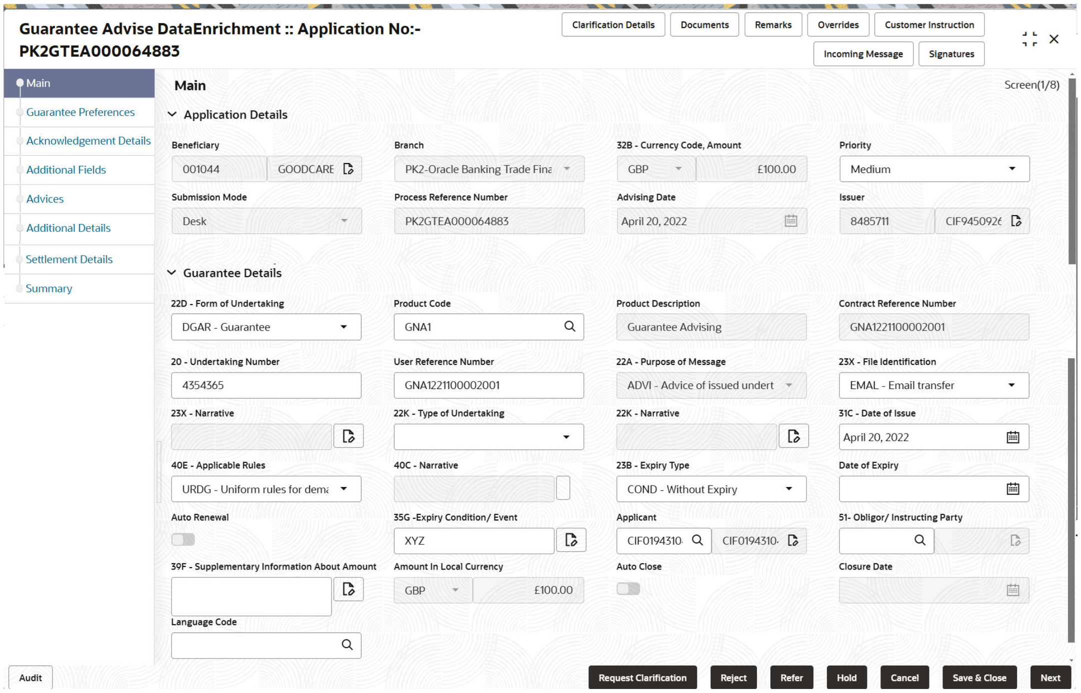
- Application Details
- Guarantee Details.

Application Details

All fields displayed under Basic details section, would be read only except the **Priority** field. For more information on the fields, refer Table 2-6 of **Scrutiny** stage.

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

Figure 2-19   Data Enrichment - Main Details



Guarantee Advise DataEnrichment :: Application No:- PK2GTEA000064883

Main

Application Details

Beneficiary: 001044 GOODCARE
Branch: PK2-Oracle Banking Trade Fina
32B - Currency Code, Amount: GBP £100.00
Priority: Medium
Submission Mode: Desk
Process Reference Number: PK2GTEA000064883
Advising Date: April 20, 2022
Issuer: 8485711 CIF945092€

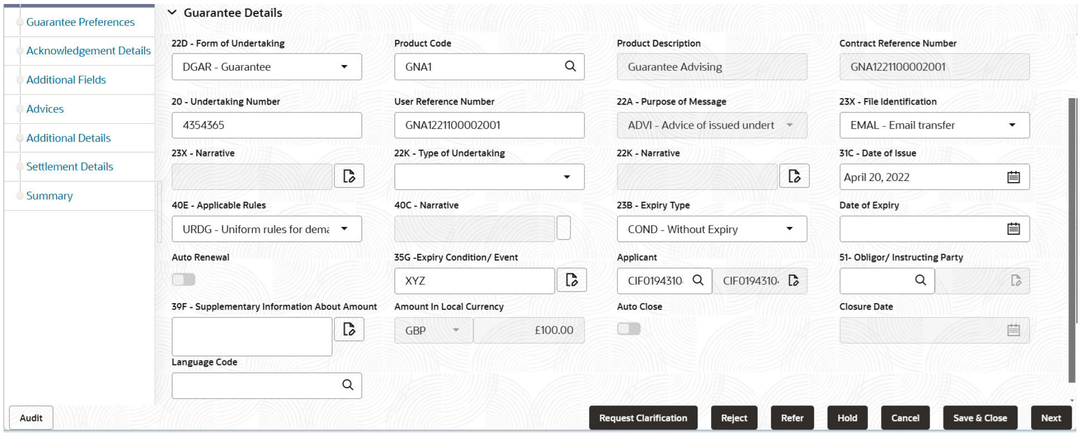
Guarantee Details

22D - Form of Undertaking: DGAR - Guarantee
Product Code: GNA1
Product Description: Guarantee Advising
Contract Reference Number: GNA1221100002001
20 - Undertaking Number: 4354365
User Reference Number: GNA1221100002001
22A - Purpose of Message: ADVI - Advice of issued undert
23X - File Identification: EMAL - Email transfer
23X - Narrative:
22K - Type of Undertaking:
22K - Narrative:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: URDG - Uniform rules for dem
40C - Narrative:
23B - Expiry Type: COND - Without Expiry
Date of Expiry:
Auto Renewal:
35G -Expiry Condition/ Event: XYZ
Applicant: CIF0194310. CIF0194310.
51- Obligor/ Instructing Party:
39F - Supplementary Information About Amount:
Amount In Local Currency: GBP £100.00
Auto Close:
Closure Date:
Language Code:

Guarantee Details

The fields listed under this section are same as the fields listed under the **Guarantee Details** section in **Scrutiny** stage. For more information on the fields, refer to refer Table 2-7 of **Scrutiny** stage. During Registration, if user has not captured input, then user can capture the details in this section.

Figure 2-20   Guarantee Details



Guarantee Details

22D - Form of Undertaking: DGAR - Guarantee
Product Code: GNA1
Product Description: Guarantee Advising
Contract Reference Number: GNA1221100002001
20 - Undertaking Number: 4354365
User Reference Number: GNA1221100002001
22A - Purpose of Message: ADVI - Advice of issued undert
23X - File Identification: EMAL - Email transfer
23X - Narrative:
22K - Type of Undertaking:
22K - Narrative:
31C - Date of Issue: April 20, 2022
40E - Applicable Rules: URDG - Uniform rules for dema
40C - Narrative:
23B - Expiry Type: COND - Without Expiry
Date of Expiry:
Auto Renewal:
35G -Expiry Condition/ Event: XYZ
Applicant: CIF0194310 CIF0194310
51- Obligor/ Instructing Party:
39F - Supplementary Information About Amount:
Amount In Local Currency: GBP £100.00
Auto Close:
Closure Date:
Language Code:

2. Click **Next**.

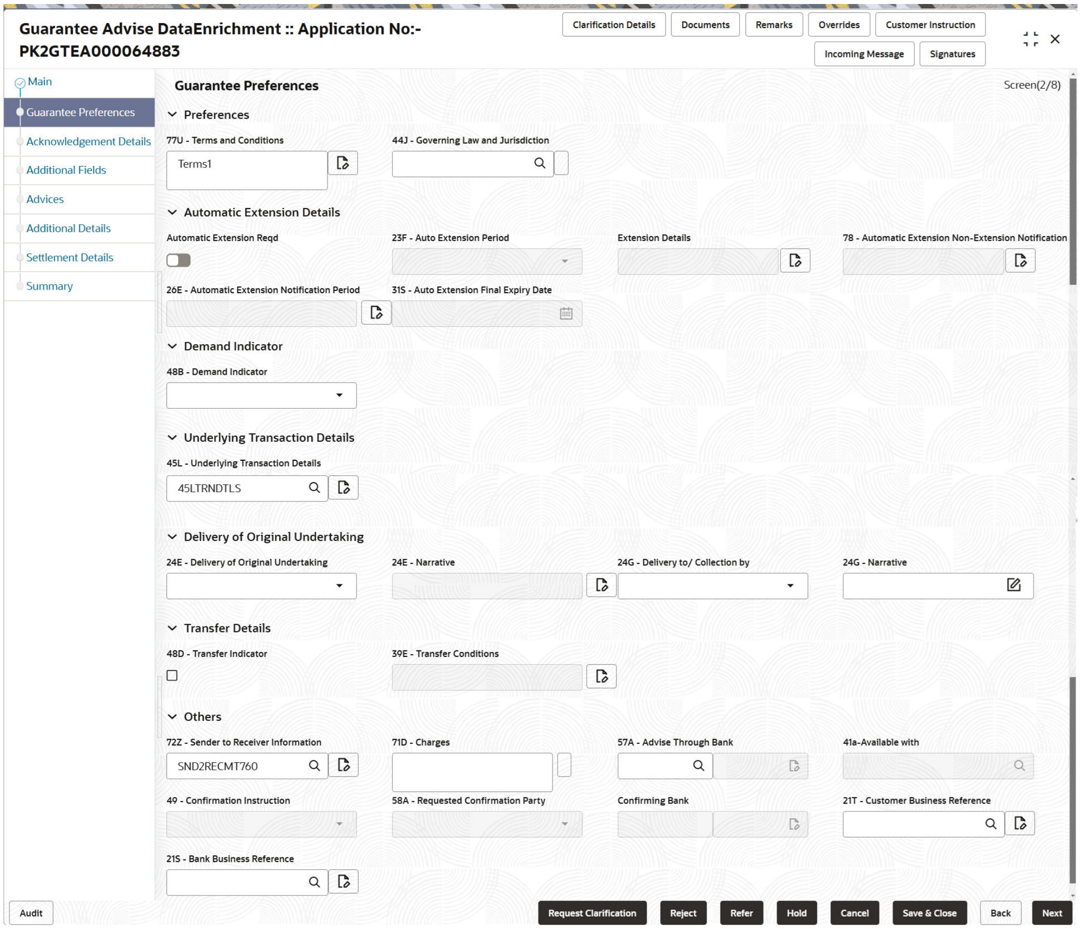
   The task will move to next data segment.
   For more information on action buttons, refer Table 2-9 of **Scrutiny** stage.

2.4.2 Guarantee Preferences

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

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

Figure 2-21 Data Enrichment - Guarantee Preferences



Guarantee Advise DataEnrichment :: Application No:- PK2GTEA000064883

Guarantee Preferences

Screen(2/8)

77U - Terms and Conditions: Terms1

45L - Underlying Transaction Details: 45LTRNDTLS

72Z - Sender to Receiver Information: SND2RECMT760

Clarification Details
Documents
Remarks
Overrides
Customer Instruction
Incoming Message
Signatures
Main
Guarantee Preferences
Acknowledgement Details
Additional Fields
Advices
Additional Details
Settlement Details
Summary
Preferences
44J - Governing Law and Jurisdiction
Automatic Extension Details
Automatic Extension Reqd
23F - Auto Extension Period
Extension Details
78 - Automatic Extension Non-Extension Notification
26E - Automatic Extension Notification Period
31S - Auto Extension Final Expiry Date
Demand Indicator
48B - Demand Indicator
Underlying Transaction Details
Delivery of Original Undertaking
24E - Delivery of Original Undertaking
24E - Narrative
24G - Delivery to/ Collection by
24G - Narrative
Transfer Details
48D - Transfer Indicator
39E - Transfer Conditions
Others
71D - Charges
57A - Advise Through Bank
41a-Available with
49 - Confirmation Instruction
58A - Requested Confirmation Party
Confirming Bank
21T - Customer Business Reference
21S - Bank Business Reference
Audit
Request Clarification
Reject
Refer
Hold
Cancel
Save & Close
Back
Next

For more information on fields, refer to the field description table of Table 2-10 in **Scrutiny** stage.

2. Click **Next**.

   The task will move to next data segment.
   For more information on action buttons, refer to the field description **Action Buttons** of Table 2-11 in **Scrutiny** stage.

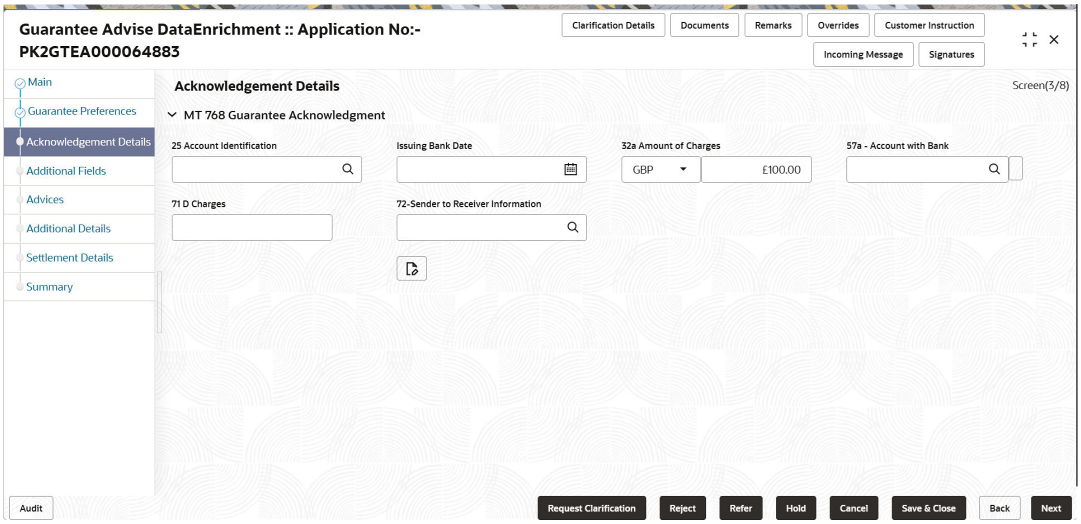
2.4.3 Acknowledgement Details

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

An acknowledgment in format MT 768 is sent by advising bank to the for Guarantee Advising. The user can input the details required for bank as part of MT 768.

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

Figure 2-22 Acknowledgement Details



Guarantee Advise DataEnrichment :: Application No:- PK2GTEA000064883

Acknowledgement Details Screen(3/8)

MT 768 Guarantee Acknowledgment

25 Account Identification

Issuing Bank Date

32a Amount of Charges: GBP £100.00

57a - Account with Bank

71 D Charges

72-Sender to Receiver Information

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

Table 2-17 Acknowledgement Details - Field Description

Field	Description
Issuing Bank Reference	Specify the issuing bank reference.
Account Identification	Click **Search** to search and select the account identification. This field identifies, the account which is used for settlement of charges, where necessary.
Issuing Bank Date	Specify the date on which the message being acknowledged was sent. System displays the Branch Date. If the task is approved on a later date, then the date should be updated as the branch date as on approval.
Amount of Charges	Specify the total amount of charges claimed by the advising bank and select the currency code. If the Sender services an account for the Receiver in the currency of the charges, and this System should default the Date of Debit as the branch date as on approval.
Account with Bank	Click **Search** to search and select the bank at which the Sender wishes to receive credit for charges claimed.
Charges	Specify the more details about the charges.
Sender to Receiver Information	Click **Search** to search and select any additional information the advising bank sends to the Issuing bank. This can be maintained as an FFT.

2. Click **Next**.

   The task will move to next data segment.

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

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. 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	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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.

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

Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
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.

.

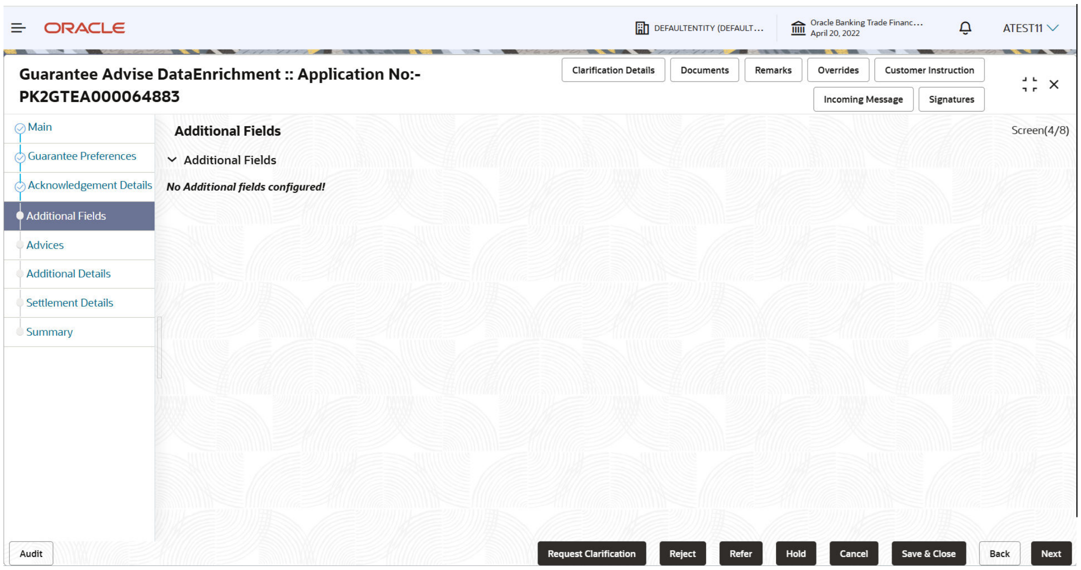
2.4.4 Additional Fields

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 2-23   Additional Fields



Guarantee Advise DataEnrichment :: Application No:- PK2GTEA000064883

Additional Fields

Additional Fields

No Additional fields configured!

2. Click **Next**.

   The task will move to next data segment. For more information refer Advices.
   For more information on action buttons, refer Table 2-12 of **Scrutiny** stage.

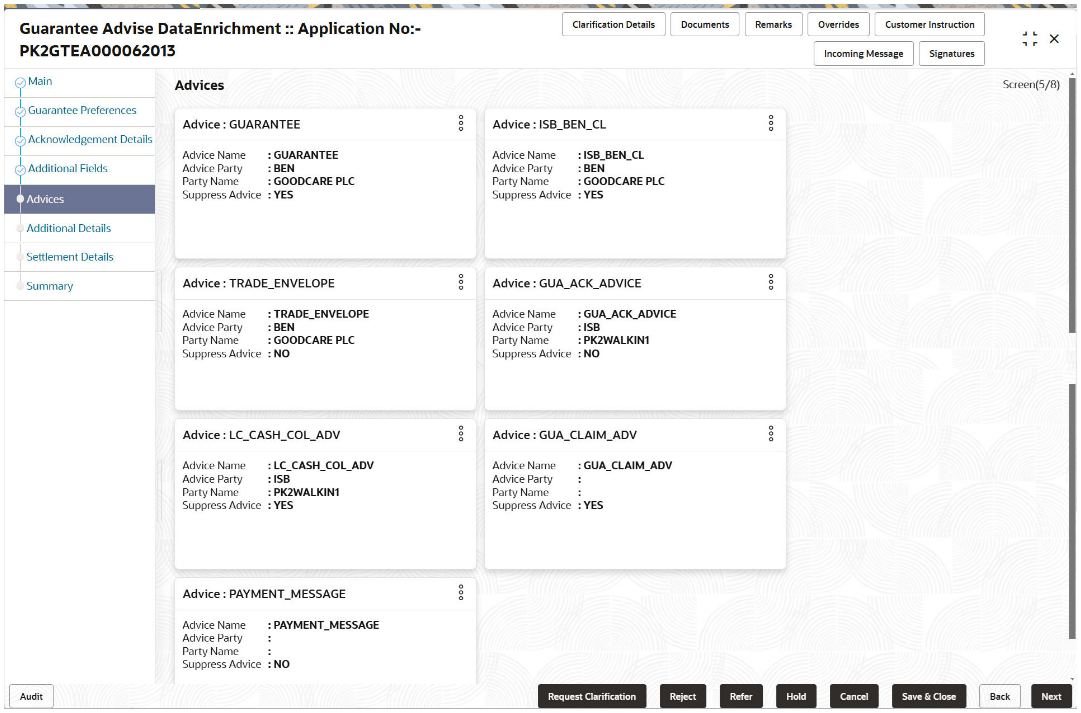
2.4.5 Advices

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

Advices menu displays the advices available under a product code from the back office as tiles. User can edit the fields in the tile, if required. User can suppress the advice, if required. For the Guarantee Advising MT 760, Payment message, Guarantee Instrument (Mail advise), Acknowledgement (MT 768) appears

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

Figure 2-24 Advices



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Advices

Screen(5/8)

Advice : GUARANTEE

Advice Name : GUARANTEE
Advice Party : BEN
Party Name : GOODCARE PLC
Suppress Advice : YES

Advice : ISB_BEN_CL

Advice Name : ISB_BEN_CL
Advice Party : BEN
Party Name : GOODCARE PLC
Suppress Advice : YES

Advice : TRADE_ENVELOPE

Advice Name : TRADE_ENVELOPE
Advice Party : BEN
Party Name : GOODCARE PLC
Suppress Advice : NO

Advice : GUA_ACK_ADVICE

Advice Name : GUA_ACK_ADVICE
Advice Party : ISB
Party Name : PK2WALKIN1
Suppress Advice : NO

Advice : LC_CASH_COL_ADV

Advice Name : LC_CASH_COL_ADV
Advice Party : ISB
Party Name : PK2WALKIN1
Suppress Advice : YES

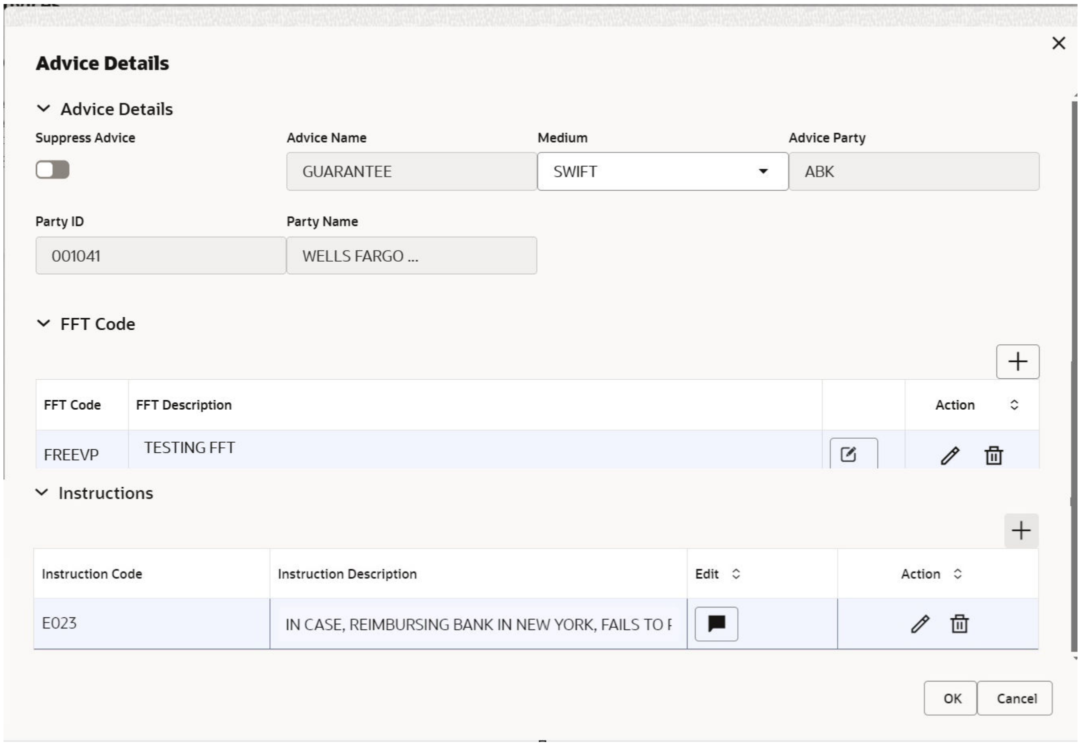
Advice : GUA_CLAIM_ADV

Advice Name : GUA_CLAIM_ADV
Advice Party :
Party Name :
Suppress Advice : YES

Advice : PAYMENT_MESSAGE

Advice Name : PAYMENT_MESSAGE
Advice Party :
Party Name :
Suppress Advice : NO

Advice Details



Advice Details

Advice Details

Suppress Advice	Advice Name	Medium	Advice Party
○	GUARANTEE	SWIFT	ABK
Party ID	Party Name		
001041	WELLS FARGO ...		

FFT Code

FFT Code	FFT Description		Action
FREEVP	TESTING FFT		

Instructions

Instruction Code	Instruction Description	Edit	Action
E023	IN CASE, REIMBURSING BANK IN NEW YORK, FAILS TO F		

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

Table 2-19 Advice Details

Field	Description
Suppress Advice	Enable this option to suppress the advice. Disable this option if suppress advice is not required.
Advice Name	Select the advice name.
Medium	The medium of advices is defaulted from the system. User can update, if required.
Advice Party	The medium of advices is defaulted from the system. User can update, if required.
Party ID	Value be defaulted from Guarantee Advise. User can update, if required.
Party Name	Read only field. Value be defaulted from Guarantee Advise.
Free Format Text	
FTT Code	Click **Search** to search and select the FFT Code.
FFT Description	FFT description is populated based on the FFT code selected.
+	Click plus icon to add new FFT code.
🗑	Click minus icon to remove any existing FFT code.
Instruction Details	
Instruction Code	Click **Search** to search and select the instruction Code.
Instruction Description	Instruction description is populated based on the instruction code selected.
+	Click plus icon to add new instruction code.
🗑	Click minus icon to remove any 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 2-20 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. 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	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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.

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

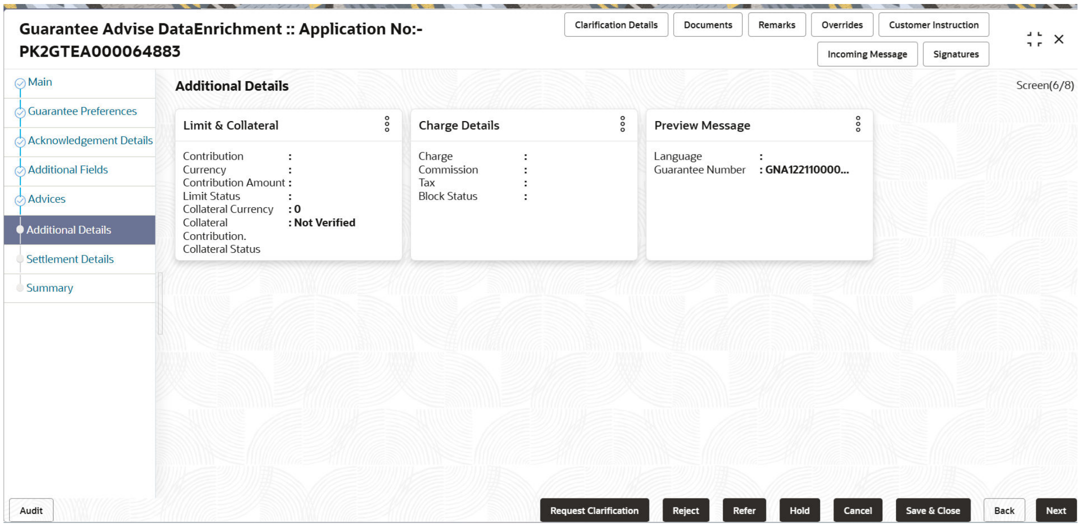
Field	Description
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Reject	On click of Reject, user must select a Reject Reason 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.

2.4.6 Additional Details

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

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

Figure 2-25 Additional Details



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Additional Details

Screen(6/8)

Limit & Collateral

Contribution :
Currency :
Contribution Amount :
Limit Status :
Collateral Currency : 0
Collateral : Not Verified
Contribution.
Collateral Status

Charge Details

Charge :
Commission :
Tax :
Block Status :

Preview Message

Language :
Guarantee Number : GNA122110000...

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

   Limits and Collaterals

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

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

   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

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

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

   Charge Details

   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 Guarantee Advising MT 760, charge details is simulated from back office, user can change the values.

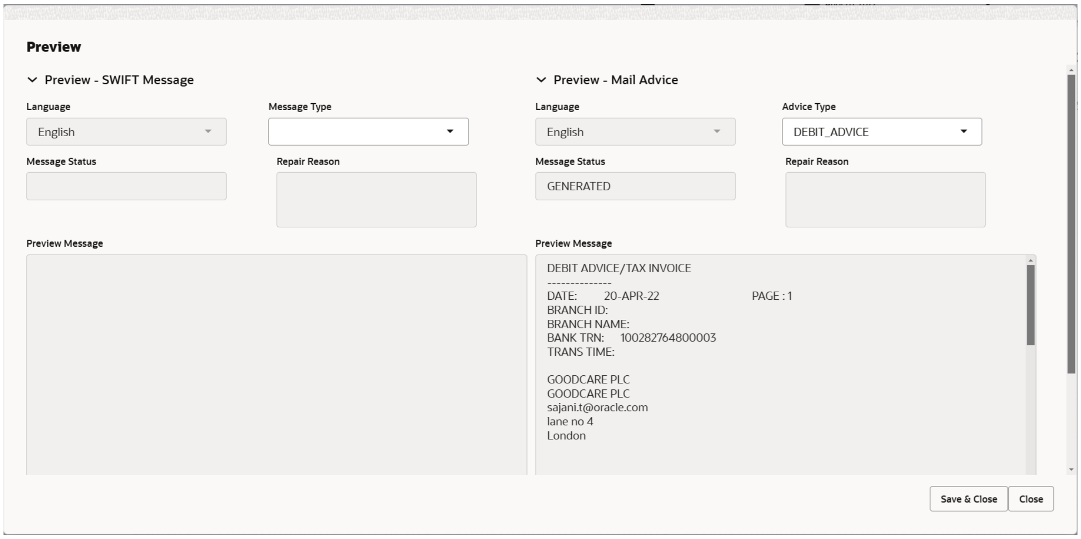
   For more information, refer to the field description table of Additional Details in **Scrutiny** stage.

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

   Preview Mesage

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

For Guarantee Advising MT 760, preview message has Debit advice, Instrument Copy, MT 768.



Preview - SWIFT Message:
Language: English
Message Status:

Preview - Mail Advice:
Language: English
Advice Type: DEBIT_ADVICE
Message Status: GENERATED

Preview Message:

```
DEBIT ADVICE/TAX INVOICE
--------------
DATE:       20-APR-22                     PAGE : 1
BRANCH ID:
BRANCH NAME:
BANK TRN:     100282764800003
TRANS TIME:

GOODCARE PLC
GOODCARE PLC
sajani.t@oracle.com
lane no 4
London
```

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

Table 2-21 Preview Message - Field Description

Field	Description
Preview SWIFT Message	This section displays the **Preview SWIFT Message** details.
Language	Read only field. The language to preview the draft guarantee details. English is set as default language for the preview.
Message Type	Select the message type from the drop down.
Message Status	Read only field. Display the message status of draft message of guarantee details
Repair Reason	Read only field. Display the message repair reason of draft message of guarantee details.
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	This section displays the **Preview Mail Device** details.
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. Display the message status of advice message of guarantee details

Table 2-21 (Cont.) Preview Message - Field Description

Field	Description
Repair Reason	Read only field. Display the message repair reason of advice message of guarantee details.
Preview Message	This field displays a preview of advice.

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

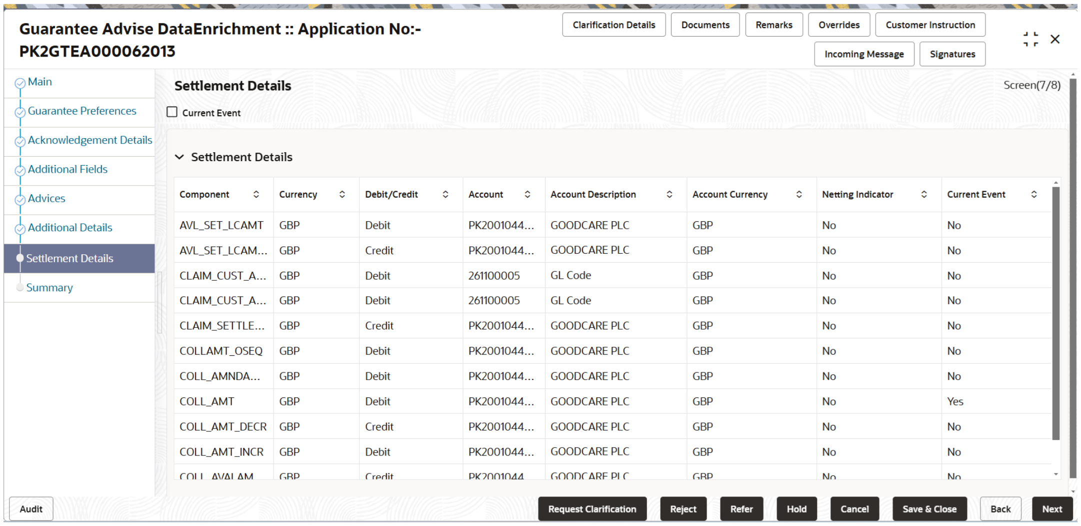
   The task will move to next data segment.
   For more information on action buttons, refer Table 2-15 of **Scrutiny** stage.

2.4.7 Settlement Details

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

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

Figure 2-26 Settlement Details



Guarantee Advise DataEnrichment :: Application No:- PK2GTEA000062013

Settlement Details

☐ Current Event

Settlement Details

Component	Currency	Debit/Credit	Account	Account Description	Account Currency	Netting Indicator	Current Event
AVL_SET_LCAMT	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
AVL_SET_LCAM...	GBP	Credit	PK2001044...	GOODCARE PLC	GBP	No	No
CLAIM_CUST_A...	GBP	Debit	261100005	GL Code	GBP	No	No
CLAIM_CUST_A...	GBP	Debit	261100005	GL Code	GBP	No	No
CLAIM_SETTLE...	GBP	Credit	PK2001044...	GOODCARE PLC	GBP	No	No
COLLAMT_OSEQ	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLL_AMNDA...	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLL_AMT	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	Yes
COLL_AMT_DECR	GBP	Credit	PK2001044...	GOODCARE PLC	GBP	No	No
COLL_AMT_INCR	GBP	Debit	PK2001044...	GOODCARE PLC	GBP	No	No
COLL_AVAL_AM	GBP	Credit	PK2001044	GOODCARE PLC	GBP	No	No

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

Table 2-22 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.

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

Field	Description
Account	This field displays the account details for the components.
Account Description	This field displays the the description of the selected account.
Account Currency	This field displays the currency for all the items based on the account number.
Netting Indicator	This field displays the applicable netting indicator.
Current Event	This field displays the current event.

2. Click **Next**.

   The task will move to next data segment.

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

Field	Description
Clarification Details	Clicking the button opens a detailed screen, user can see the clarification details in the window and the status will be 'Clarification Requested'.
Documents	Click to View/Upload the required document. Application displays the mandatory and optional documents. The user can view and input/view application details simultaneously. When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application
Remarks	Specify any additional information regarding the guarantee. 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	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task..

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

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

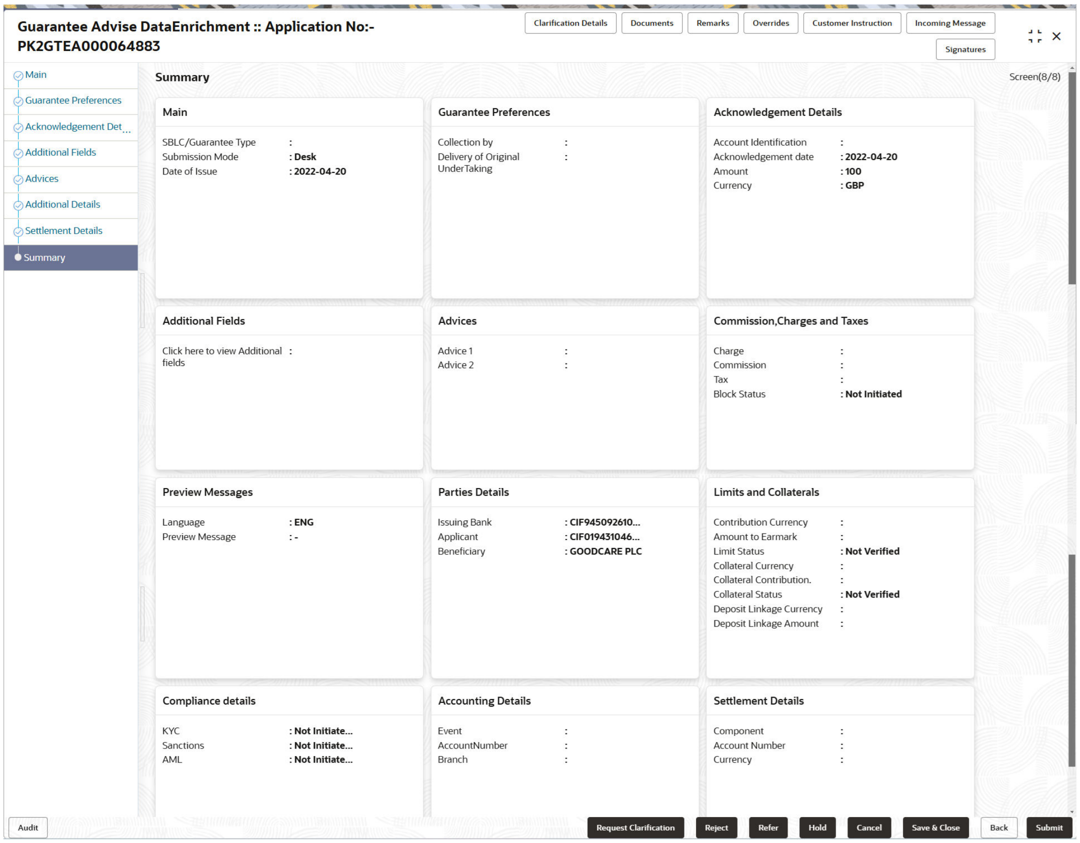
2.4.8 Summary

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

User can review the summary of details updated in Data Enrichment stage of Guarantee Advise 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 2-27 Summary



Guarantee Advise DataEnrichment :: Application No:- PK2GTEA000064883

Summary

Screen(8/8)

Main

SBLC/Guarantee Type :
Submission Mode : Desk
Date of Issue : 2022-04-20

Guarantee Preferences

Collection by :
Delivery of Original UnderTaking :

Acknowledgement Details

Account Identification :
Acknowledgement date : 2022-04-20
Amount : 100
Currency : GBP

Additional Fields

Click here to view Additional fields :

Advices

Advice 1 :
Advice 2 :

Commission,Charges and Taxes

Charge :
Commission :
Tax :
Block Status : Not Initiated

Preview Messages

Language : ENG
Preview Message : -

Parties Details

Issuing Bank : CIF945092610...
Applicant : CIF019431046...
Beneficiary : GOODCARE PLC

Limits and Collaterals

Contribution Currency :
Amount to Earmark :
Limit Status : Not Verified
Collateral Currency :
Collateral Contribution. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

Compliance details

KYC : Not Initiate...
Sanctions : Not Initiate...
AML : Not Initiate...

Accounting Details

Event :
AccountNumber :
Branch :

Settlement Details

Component :
Account Number :
Currency :

Tiles Displayed in Summary

- Main Details - User can view the application and Guarantee details.
- Guarantee Preferences - User can view the guarantee preferences.
- Acknowledgement Details - User can view the acknowledgement details
- Additional Fields - User can view the details of additional fields.
- Advices - User can view the advices details.
- Commission and Charges and Taxes - User can view the commission, charge and tax details.
- Preview Messages - User can view the preview of draft messages of guarantee details.

- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance details - User can view the compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- Accounting Details - User can view the accounting entries generated in back office.

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

- Settlement Details - User can view the settlement details.

2. Click **Submit**.

   The task will move to next logical stage.

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

Field	Description
Incoming Message	This button displays the applicable MT761 with MT760. Click to allow parsing of MT 760 along with MT761(up to 7) messages together to create a Guarantee Advise. In case of MT798, the User can click and view the MT798 message(784,760/761). In case of MT798-MT726-MT759 request, user can view MT798 message(726-759) in this placeholder in Header of the task. In case of MT798_MT788-MT799 request, user can view MT798 message (788-799) in this placeholder in Header of the process-task.
Signatures	Click the Signature button to verify the signature of the customer/ bank if required. The user can view the Customer Number and Name of the signatory, Signature image and the applicable operation instructions if any available in the back-office system. If more than one signature is available, system should display all the signatures.
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.

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

Field	Description
Submit	Task will get moved to next logical stage of Guarantee Advise. 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.

2.5 Exceptions

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

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

Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.
The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

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

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

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

Approve:

- Settlement amount will be funded (outside of this process)
- Allow account to be overdrawn during hand-off

Refer:

- Refer back to DE providing alternate settlement account to be used for block.
- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

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

Amount Bock Exception

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view the details about application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the additional fields.
- Advice - User can view the advice details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Advice Preview Message - User can view draft guarantee details.
- Parties Details - User can view the party details like beneficiary, advising bank etc., if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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

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

Table 2-25 Amount Bock Exception - Action Buttons - Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the Guarantee. This information can be viewed by other users processing the request. Content from Remarks field should be handed off to Remarks field in Backend application.
Overrides	Click to view the overrides accepted by the user.
Customer 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).
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

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

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

Exception - Know Your Customer (KYC)

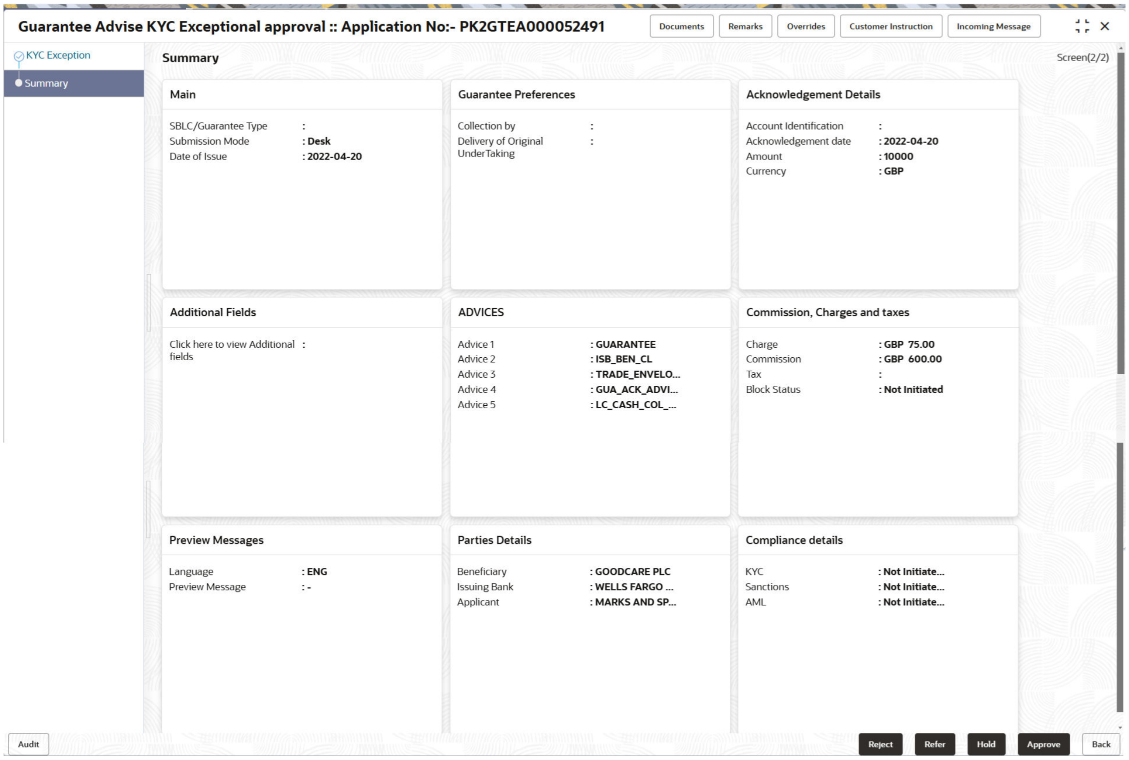
As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

1. Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for Trade Finance transactions will be listed in your queue.
2. Open the task, to see summary tiles that display a summary of available updated fields with values.
   User can pick up a transaction and do the following actions:

   Approve

   - After changing the KYC status in the back end application (outside this process).
   - Without changing the KYC status in the back end application.
   - Reject (with appropriate reject reason).

Summary



Guarantee Advise KYC Exceptional approval :: Application No:- PK2GTEA000052491

Summary

Main

SBLC/Guarantee Type :
Submission Mode : Desk
Date of Issue : 2022-04-20

Guarantee Preferences

Collection by :
Delivery of Original UnderTaking :

Acknowledgement Details

Account Identification :
Acknowledgement date : 2022-04-20
Amount : 10000
Currency : GBP

Additional Fields

Click here to view Additional fields :

ADVICES

Advice 1 : GUARANTEE
Advice 2 : ISB_BEN_CL
Advice 3 : TRADE_ENVELO...
Advice 4 : GUA_ACK_ADVI...
Advice 5 : LC_CASH_COL_...

Commission, Charges and taxes

Charge : GBP 75.00
Commission : GBP 600.00
Tax :
Block Status : Not Initiated

Preview Messages

Language : ENG
Preview Message : -

Parties Details

Beneficiary : GOODCARE PLC
Issuing Bank : WELLS FARGO ...
Applicant : MARKS AND SP...

Compliance details

KYC : Not Initiate...
Sanctions : Not Initiate...
AML : Not Initiate...

Tiles Displayed in Summary:

- Main Details - User can view the details about application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the additional fields.
- Advice - User can view the advice details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Advice Preview Message - User can view draft guarantee details.
- Parties Details - User can view the party details like beneficiary, advising bank etc., if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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

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

Field	Description
Documents	View/Upload the required document.

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

Field	Description
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).
Reject	On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process.
Refer	Select a Refer Reason from the values displayed by the system. Refer Codes are: • R1- Documents missing • R2- Signature Missing • R3- Input Error • R4- Insufficient Balance/Limits • R5 - Others
Hold	The details provided will be saved and status will be on hold. User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.

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

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

Exception - Limit Check/Credit

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

1. Log in into OBTFPM application, limit check exception queue. Limit check exception failed tasks for Trade Finance transactions must be listed in your queue.
2. Click **My Task**. The summary tiles displays summary of important fields with values.

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

Limit check Exception approver can do the following actions:

Approve

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

Refer

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

Reject

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

Limit/Credit Check

This section will display the amount block exception details.

Summary

Tiles Displayed in Summary:

- Main Details - User can view the details about application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the additional fields.

- Advice - User can view the advice details.
- Commission, Charges and Taxes - User can view the commission, charges and taxes details.
- Advice Preview Message - User can view draft guarantee details.
- Parties Details - User can view the party details like beneficiary, advising bank etc., if required.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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

Table 2-27 Exception - Limit Check/Credit - Action Buttons – Field Description

Field	Description
Documents	View/Upload the required document.
Remarks	Specify any additional information regarding the collection. This information can be viewed by other users processing the request. 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).
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 2-27 (Cont.) Exception - Limit Check/Credit - 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
Hold	The details provided will be saved and status will be on hold.User must update the remarks on the reason for holding the task. This option is used, if there are any pending information yet to be received from applicant.
Approve	On approve, application must validate for all mandatory field values, and task must move to the next logical stage.
Back	Task moves to previous logical step.

2.6 Multi Level Approval

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

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

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

Authorization Re-Key (Non-Online Channel)

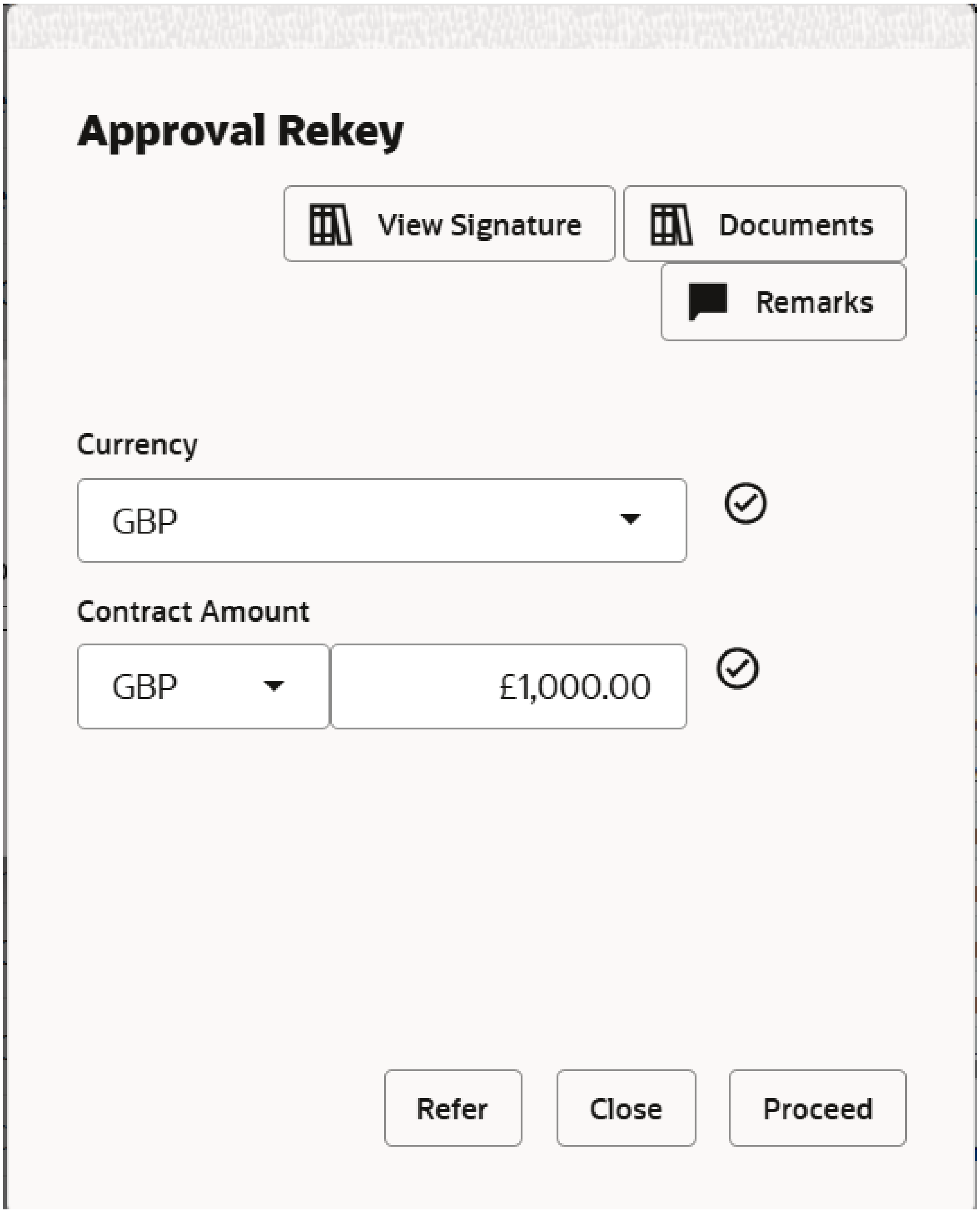
For non-online channel, application will request approver for few critical field values as an authorization step. If the values captured match with the values available in the screen, system will allow user to open the transaction screens for further verification. If the re-key values are different from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

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

- Currency
- Contract Amount

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

Figure 2-28   Authorization Re-Key

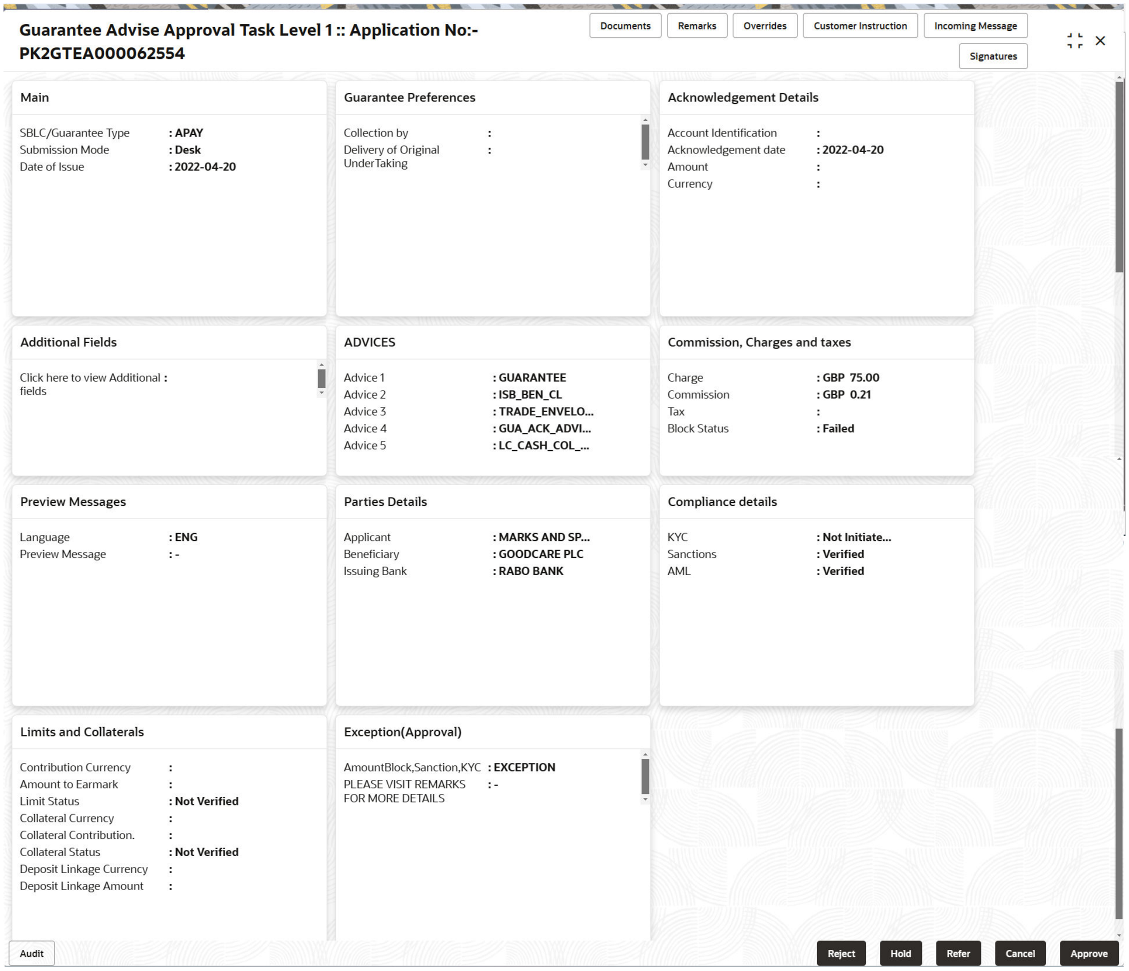


Approval Rekey

Currency: GBP ✓

Contract Amount: GBP £1,000.00 ✓

Approval Summary



Guarantee Advise Approval Task Level 1 :: Application No:- PK2GTEA000062554

Main

SBLC/Guarantee Type : APAY
Submission Mode : Desk
Date of Issue : 2022-04-20

Guarantee Preferences

Collection by :
Delivery of Original UnderTaking :

Acknowledgement Details

Account Identification :
Acknowledgement date : 2022-04-20
Amount :
Currency :

Additional Fields

Click here to view Additional fields :

ADVICES

Advice 1 : GUARANTEE
Advice 2 : ISB_BEN_CL
Advice 3 : TRADE_ENVELO...
Advice 4 : GUA_ACK_ADVI...
Advice 5 : LC_CASH_COL_...

Commission, Charges and taxes

Charge : GBP 75.00
Commission : GBP 0.21
Tax :
Block Status : Failed

Preview Messages

Language : ENG
Preview Message : -

Parties Details

Applicant : MARKS AND SP...
Beneficiary : GOODCARE PLC
Issuing Bank : RABO BANK

Compliance details

KYC : Not Initiate...
Sanctions : Verified
AML : Verified

Limits and Collaterals

Contribution Currency :
Amount to Earmark :
Limit Status : Not Verified
Collateral Currency :
Collateral Contribution. :
Collateral Status : Not Verified
Deposit Linkage Currency :
Deposit Linkage Amount :

Exception(Approval)

AmountBlock,Sanction,KYC : EXCEPTION
PLEASE VISIT REMARKS FOR MORE DETAILS : -

Tiles Displayed in Summary:

- Main Details - User can view the application details and guarantee details.
- Guarantee Preferences - User can view the guarantee preference details.
- Acknowledgement Details - User can view the acknowledgement details.
- Additional Fields - User can view the details of additional fields.
- Advices - User can view advices.
- Commission, Charges and taxes - User can view commission, charges and taxes details.
- Preview Message - User can view the preview message details.
- Parties Details - User can view party details like beneficiary, advising bank etc.
- Compliance Details - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.
- 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 2-28   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 2-28 (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.

2.7 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 2-29   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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